ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನೌಕರರ

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)

ವಾರ್ಷಿಕ ವರದಿ

ANNUAL REPORT
2025-2026

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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 (Upto 29.08.2025)
Sri Rajendra K G
Sri Beedu Sudhakar Rao (Upto 24.05.2025)
Smt. Kushalakshi
Smt. Vijayashree S
Sri Gangadhar Hegde
Sri Suresh J N
Sri Narayanaswamy K M
Sri Naveen Kumar B R

ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನೌಕರರ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

ತಿಳುವಳಿಕೆ

೬೮ ನೇ ವಾರ್ಷಿಕ ಸರ್ವ ಸದಸ್ಯರ ಮಹಾಸಭೆಯು ದಿನಾಂಕ ೨೪/೦೭/೨೦೨೬ ಸಂಜೆ ೫.೪೫ ಘಂಟೆಗೆ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಕೂಡು ಕಟ್ಟಡದ ಆವರಣದಲ್ಲಿ ನಡೆಯಲಿದೆ. ಮಾನ್ಯ ಸದಸ್ಯರೆಲ್ಲರೂ ಸಕಾಲಕ್ಕೆ ಆಗಮಿಸಿ ಕಾರ್ಯಕಲಾಪಗಳಲ್ಲಿ ಭಾಗವಹಿಸಬೇಕಾಗಿ ಕೋರಲಾಗಿದೆ.

ಕಾರ್ಯಸೂಚಿ

01. ಅಧ್ಯಕ್ಷರಿಂದ ಸ್ವಾಗತ ಭಾಷಣ.
02. 04 ನೇ ಸೆಪ್ಟೆಂಬರ್ 2025 ರಂದು ನಡೆದ ವಾರ್ಷಿಕ ಮಹಾಸಭೆಯ ನಡಾವಳಿಕೆಗಳನ್ನು ಓದಿ ದಾಖಲು ಮಾಡುವುದು.
03. 2025-26 ನೇ ಸಾಲಿನ ಆಡಳಿತ ಮಂಡಳಿಯ ವರದಿಯನ್ನು ಅಂಗೀಕರಿಸುವುದು.
04. 2025-26 ನೇ ಸಾಲಿನ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯಾದ ಲೆಕ್ಕ ಪತ್ರಗಳನ್ನು ಅಂಗೀಕರಿಸುವುದು.
05. 2025-26 ನೇ ಸಾಲಿನ ನಿವ್ವಳ ಲಾಭದ ವಿನಿಯೋಗವನ್ನು ಅಂಗೀಕರಿಸುವುದು.
06. 2025-26 ನೇ ಸಾಲಿನ ಲೆಕ್ಕ ಪರಿಶೋಧಕರ ವರದಿಯ ಅನುಮೋದನೆ ಹಾಗೂ ಅನುಸರಣೆ.
07. 2026-27 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

ಬೆಂಗಳೂರು

ದಿನಾಂಕ : ೧೫/೦೭/೨೦೨೬

ಸಹಿ/-

(ಸವಿತ ಪಿ.ಎನ್)

ವ್ಯವಸ್ಥಾಪಕರು

RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LIMITED

NOTICE

The 68th Annual General Body Meeting of the Reserve Bank Employees' Co-operative Bank Limited, Bengaluru will be held at 5.45 p.m. on Friday, July 24, 2026 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 September 04, 2025.
03. Adoption of the Annual Report for the year 2025-26.
04. Adoption of the Audited Statement of Accounts for the year 2025-26.
05. Appropriation of Net Profit for the year 2025-26.
06. To consider Audit Report for the year 2025-26 and its compliance.
07. To consider Budget Proposals for the year 2026-27.
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: July 15, 2026

ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನೌಕರರ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

೧೦/೩/೮, ನೃಪತುಂಗ ರಸ್ತೆ, ಬೆಂಗಳೂರು – ೫೬೦ ೦೦೧

೨೦೨೫–೨೦೨೬ ನೇ ಸಾಲಿನ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ವರದಿ

ಆತ್ಮೀಯ ಸದಸ್ಯರೇ,

ಬ್ಯಾಂಕಿನ ಆಡಳಿತ ಮಂಡಳಿಯ ಪರವಾಗಿ ಬ್ಯಾಂಕಿನ **೬೮**ನೇ ಸರ್ವಸದಸ್ಯರ ಸಭೆಗೆ ತಮ್ಮೆಲ್ಲರನ್ನು ಸ್ವಾಗತಿಸಲು ಅತ್ಯಂತ ಸಂತೋಷವಾಗುತ್ತಿದೆ. ನೂತನವಾಗಿ ಆಯ್ಕೆಯಾದ ಆಡಳಿತ ಮಂಡಳಿಯ ಪರವಾಗಿ ನಿಮ್ಮೆಲ್ಲರಿಗೂ ನನ್ನ ಹೃತ್ಪೂರ್ವಕ ಧನ್ಯವಾದಗಳನ್ನು ತಿಳಿಸಲು ಬಯಸುತ್ತೇನೆ. ನಿಮ್ಮೆಲ್ಲರ ಪರಿಶ್ರಮ ಮತ್ತು ಸಹನೆಯ ಫಲವಾಗಿ ಈ ವರ್ಷ ನಮ್ಮ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನೌಕರರ ಸಹಕಾರ ಬ್ಯಾಂಕ್‌ನ ಭವಿಷ್ಯದ ಸಾಧ್ಯತೆಗಳ ಕುರಿತು ಕೆಲವು ಸಕರಾತ್ಮಕ ಬೆಳವಣಿಗೆಗಳು ಸಂಭವಿಸಿವೆ.

೨೦೨೫–೨೦೨೬ ನೇ ಸಾಲಿನ ಬ್ಯಾಂಕಿನ ಆಡಳಿತ ಮಂಡಳಿಯ ವರದಿ ಮತ್ತು ಪರಿಶೋಧಿತ ಲೆಕ್ಕಪತ್ರಗಳನ್ನು ನಿಮ್ಮ ಮುಂದೆ ಅನುಮೋದನೆ ಮತ್ತು ಅಂಗೀಕಾರಕ್ಕಾಗಿ ಮಂಡಿಸುತ್ತಿದ್ದೇವೆ.

ನಮ್ಮೆಲ್ಲರ ಪ್ರೀತಿಯ ಸಹೋದ್ಯೋಗಿ ಹಾಗೂ ಕಾರ್ಮಿಕ ಸಂಘದ ನಾಯಕ ಶ್ರೀ.ಹೆಚ್. ಮಂಜಪ್ಪ ರವರ ನಿಧನಕ್ಕೆ ಆಡಳಿತ ಮಂಡಳಿಯು ತೀವ್ರ ಸಂತಾಪ ವ್ಯಕ್ತಪಡಿಸುತ್ತದೆ. ಅವರನ್ನು ನಾವು ಕಾರ್ಮಿಕ ವರ್ಗದ ನಿಜವಾದ ಹೋರಾಟಗಾರರಾಗಿ ಸದಾ ಸ್ಮರಿಸುತ್ತೇವೆ. ಅವರು ಕೇವಲ ಒಬ್ಬ ಕಾರ್ಮಿಕ ಸಂಘದ ನಾಯಕರಷ್ಟೇ ಅಲ್ಲ, ಧ್ವನಿಯಿಲ್ಲದವರಿಗೆ ಧೈರ್ಯ ತುಂಬುವ ವ್ಯಕ್ತಿಯಾಗಿ ದಣಿವರಿಯದ ಸಂಧಾನಕಾರರಾಗಿ ಮತ್ತು ಐಕ್ಯತೆಯ ದೃಢಸ್ತಂಭದಂತೆ ನಮ್ಮೊಡನಿದ್ದರು. ಅವರು ನಮಗೆ ಸಾಮೂಹಿಕ ಹೋರಾಟದ ನಿಜವಾದ ಅರ್ಥವನ್ನು ಕಲಿಸುವುದರ ಜೊತೆಗೆ ಅಪರೂಪದ ಕರುಣೆ, ಅಚಲ ಪ್ರಾಮಾಣಿಕತೆ ಹಾಗೂ ತೀಕ್ಷ್ಣ ಬುದ್ಧಿವಂತಿಕೆಯ ಸಂಯೋಜನೆಯೊಂದಿಗೆ ನಾಯಕತ್ವದ ಗುಣವನ್ನು ತೋರಿಸಿಕೊಟ್ಟರು. ಅವರು ಪ್ರತಿಯೊಬ್ಬ ಸದಸ್ಯರನ್ನೂ ಹೆಸರಿನಿಂದಲೇ ತಿಳಿದಿದ್ದರು ಮತ್ತು ಕಾರ್ಮಿಕ ವರ್ಗದ ಹೋರಾಟಗಳನ್ನು ವೈಯಕ್ತಿಕ ಕಾಯಕದಂತೆ ಪರಿಗಣಿಸುತ್ತಿದ್ದರು. ನಮ್ಮಲ್ಲಿ ಅನೇಕರನ್ನು ರೂಪಿಸಿ, ನಮ್ಮ ಬ್ಯಾಂಕಿಗೆ ಅಪಾರ ಕೊಡುಗೆ ನೀಡುವಂತೆ ಮಾಡುವಲ್ಲಿಯೂ ಅವರು ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸಿದ್ದರು.

ಪ್ರಸಕ್ತ ಸಾಲಿನಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಸದಸ್ಯರುಗಳಾದ ಶ್ರೀ ಡಾಮಿನಿಕ್ ಎ., ಶ್ರೀ. ಶ್ರೀಮಂತ್ ಬಾಬು ಗೋಟೂರೆ, ಶ್ರೀ. ಅನಂತ ಎಲ್., ಶ್ರೀ ಲಕ್ಷ್ಮಿರತನ್ ಆರ್.ವಿ., ಶ್ರೀ ಪ್ಯಾಟ್ರಿಕ್ ಜೋಸೆಫ್ ಜಿ, ಶ್ರೀ. ಶ್ರೀನಿವಾಸ ರಾವ್ ಪಿ.ಆರ್, ಶ್ರೀ. ಪ್ರಭಾಕರ್ ಪಿ, ಶ್ರೀ ಕಂದಸ್ವಾಮಿ ಕೆ, ಶ್ರೀಮತಿ ಉಮಾ ಪಿ, ಶ್ರೀ ಭಟ್ ಜಿ.ಡಿ., ಶ್ರೀ ಆನಂದ ತೀರ್ಥ, ಶ್ರೀ ಸೋಮಯ್ಯ ಕೆ.ಬಿ., ಶ್ರೀ ಗೋಪಾಲ್ ನಾಯ್ಕ್ ಎಂ., ಶ್ರೀ ತಲ್ವಾಡಿ ಬಿ.ಎಸ್., ಶ್ರೀ ಗುರವ್ ಆರ್.ಹೆಚ್., ಶ್ರೀಮತಿ ಜೊಹನ್ನ ರಾಮಕೃಷ್ಣನ್ ಹಾಗೂ ಬಿ.ಆರ್.ಬಿ.ಎನ್.ಎಂ.ಪಿ.ಎಲ್ ನ ಸಹ ಸದಸ್ಯರಾಗಿದ್ದ ಶ್ರೀ ಶಂಕರ್ ಚೌಹಾನ್, ಶ್ರೀ ಅಭಿಷೇಕ್ ಶ್ರೀವಾಸ್ತವ ಮತ್ತು ಶ್ರೀಮತಿ ಲೀಲಾ ಆರ್.ಎನ್. ಇವರುಗಳು ನಮ್ಮನ್ನು ಅಗಲಿದ್ದಾರೆ. ಆಡಳಿತ ಮಂಡಳಿಯು ಅವರ ನಿಧನಕ್ಕೆ ಕಂಬನಿ ಮಿಡಿಯುತ್ತದೆ ಮತ್ತು ಅವರ ಕುಟುಂಬ ವರ್ಗವು ದುಃಖ ಭರಿಸುವ ಶಕ್ತಿ ಹೊಂದಲೆಂದು ಪ್ರಾರ್ಥಿಸುತ್ತದೆ.

೦೨. ಸದಸ್ಯತ್ವ:

ಹಿಂದಿನ ವರ್ಷದ ಅಂತ್ಯಕ್ಕೆ ೧೦೨೦ ರಷ್ಟಿದ್ದ ಬ್ಯಾಂಕಿನ ಸದಸ್ಯತ್ವದ ಸಂಖ್ಯೆ ೧೦೮೦ ರಷ್ಟು ಆಗಿರುತ್ತದೆ. ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ ೭೧ ಹೊಸ ಸದಸ್ಯರು ಸೇರ್ಪಡೆಯಾಗಿದ್ದಾರೆ, ಅದರಲ್ಲಿ ೧೧ ಸದಸ್ಯರು ತಮ್ಮ ಸದಸ್ಯತ್ವವವನ್ನು ಸ್ವಇಚ್ಛೆಯಿಂದ ಹಾಗೂ ಅಕಾಲಿಕ ಮರಣದ ಕಾರಣದಿಂದ ಹಿಂಪಡೆದಿದ್ದಾರೆ. ೩೧/೦೩/೨೦೨೬ ರಂದು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನೋಟು ಮುದ್ರಣ(ಪ್ರೈ) ಲಿ. ಸಹ ಸದಸ್ಯರ ಸಂಖ್ಯೆ ೧೨೪೫ ಇರುತ್ತದೆ ಮತ್ತು ೩೧/೦೩/೨೦೨೬ ಕ್ಕೆ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ನಿವೃತ್ತಿ ಹೊಂದಿದ ಸದಸ್ಯರ ಸಂಖ್ಯೆ ಮೇಲ್ಕಾಣಿಸಿದ ಕಾರಣಗಳಿಂದ ೧೬೫ ಕ್ಕೆ ಇಳಿಕೆಯಾಗಿದೆ. ೩೧/೦೩/೨೦೨೬ ಕ್ಕೆ ಬ್ಯಾಂಕಿನಲ್ಲಿ ಯಾವುದೇ ನಾಮ ಮಾತ್ರ ಸದಸ್ಯರು ಇರುವುದಿಲ್ಲ.

೦೩. ಪಾವತಿಯಾದ ಷೇರು ಬಂಡವಾಳ:

೩೧–೦೩–೨೦೨೫ ರಂದು ರೂ ೬೦೫.೨೬ ಲಕ್ಷವಿದ್ದ ಪಾವತಿಯಾದ ಷೇರು ಬಂಡವಾಳವು ೩೧–೦೩–೨೦೨೬ ರಂದು ರೂ. ೬೩೫.೦೮ ಲಕ್ಷಗಳಾಗಿದೆ. ಪ್ರತಿ ಸದಸ್ಯರುಗಳ ಷೇರು ಹೊಂದುವ ಪರಿಮಾಣದ ಹೆಚ್ಚಳದಿಂದಾಗಿ ಈ ಏರಿಕೆ ಸಾಧ್ಯವಾಗಿದೆ. ಕಳೆದ ಮೂರು ವರ್ಷಗಳ ಷೇರು ಬಂಡವಾಳದ ತುಲನಾತ್ಮಕ ವಿವರಗಳನ್ನು ಅನುಬಂಧ – ೧ ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

೦೪. ಮೀಸಲು ಮತ್ತು ಇತರ ನಿಧಿಗಳು:

ಈ ವರ್ಷ ಮೀಸಲು ನಿಧಿ ಮತ್ತು ಇತರ ನಿಧಿಗಳಲ್ಲಿ ಗಣನೀಯ ಏರಿಕೆ ಕಂಡುಬಂದಿದೆ. ಲಾಭಾಂಶ ಹಂಚಿಕೆ ಮತ್ತು ಶಾಸನಬದ್ಧ ಹೊಣೆಗಾರಿಕೆಗಳಿಗೆ ವ್ಯವಸ್ಥೆ ಮಾಡಿದ ನಂತರ ಉಳಿದ ರೂ. ೧೨.೮೬ ಲಕ್ಷಗಳನ್ನು ವಿವಿಧ ನಿಧಿಗಳಿಗೆ ಸರ್ವಸದಸ್ಯರ ಅನುಮೋದನೆ ಪಡೆದು ವರ್ಗಾಯಿಸಲಾಗುವುದು. ೩೧/೦೩/೨೦೨೬ ರ ಅಂತ್ಯಕ್ಕೆ ಮೀಸಲು ನಿಧಿ ಮತ್ತು ಇತರ ನಿಧಿಗಳು ರೂ. ೨೦೧೧.೦೬ ಲಕ್ಷಗಳಷ್ಟಿದೆ. ವಿವಿಧ ನಿಧಿಗಳ ತುಲನಾತ್ಮಕ ಸ್ಥಿತಿಯನ್ನು ಅನುಬಂಧ – ೨ ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

೦೫. ಠೇವಣಿಗಳು :

೩೧–೦೩–೨೦೨೬ ರ ಅಂತ್ಯಕ್ಕೆ ಠೇವಣಿಗಳ ಗಾತ್ರವು ಅಗಾಧ ಪ್ರಮಾಣದಲ್ಲಿ ಏರಿಕೆಯಾಗಿದ್ದು, ರೂ. ೪೮೭೩.೨೩ ಲಕ್ಷದಷ್ಟು ಕಳೆದ ಸಾಲಿಗಿಂತ ಹೆಚ್ಚಳವಾಗಿ ಒಟ್ಟು ರೂ.೨೬೪೯೩.೭೨ ಲಕ್ಷಗಳು ವಿವಿಧ ಠೇವಣಿಗಳಲ್ಲಿರುತ್ತವೆ. ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ತನ್ನ ಉದ್ಯೋಗಿಗಳ ಸಂಬಳ/ಪಿಂಚಣಿಯನ್ನು ಪರಿಷ್ಕರಣೆ ಮಾಡಿದ್ದು ಹಾಗೂ ಹಿಂಬಾಕಿ ಪಾವತಿ ಹಣ ನಮ್ಮ ಬ್ಯಾಂಕಿನಲ್ಲಿರುವ ಸದಸ್ಯರ ಖಾತೆಗಳಿಗೆ ಜಮಾ ಆಗಿದ್ದು ಇದಕ್ಕೆ ಮುಖ್ಯ ಕಾರಣವಾಗಿದೆ, ವಿವಿಧ ಠೇವಣಿಗಳ ತುಲನಾತ್ಮಕ ಸ್ಥಿತಿಯನ್ನು ಅನುಬಂಧ–೩ ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

೦೬. ಸಾಲಗಳು ಮತ್ತು ಮುಂಗಡಗಳು:

ಈ ಸಾಲಿನಲ್ಲಿ ಬ್ಯಾಂಕು ಸದಸ್ಯರ ಸಾಲದ ಅಗತ್ಯತೆಗಳನ್ನು ಸಂಪೂರ್ಣವಾಗಿ ಪೂರೈಸಿದೆ. ಈ ವರ್ಷದ ಸಾಲದ ವಿಭಾಗವನ್ನು ಗಮನಿಸಿದಾಗ ಸಾಲಗಳು ಮತ್ತು ಮುಂಗಡಗಳಲ್ಲಿ ರೂ. ೯೭೦.೨೪ ಲಕ್ಷಗಳ ಏರಿಕೆ ಕಂಡುಬಂದಿದೆ. ಆಧಾರ ರಹಿತ ಸಾಲಗಳ ಪರಿಮಾಣ ಹೆಚ್ಚಳ, ಗೃಹ ಸಾಲದ ಉಪಯೋಗವನ್ನು ಬಿ.ಆರ್.ಬಿ.ಎನ್.ಎಂ.ಪಿ.ಎಲ್. ನ ಸಹ ಸದಸ್ಯರು ಪಡೆದುಕೊಂಡಿರುವುದು ಮತ್ತು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಚಿನ್ನಾಭರಣಗಳ ಮೇಲಿನ ಸಾಲದ ಪರಿಷ್ಕೃತ ನೀತಿಯಿಂದ ರೂ. ೫೧೩.೯೪ ಲಕ್ಷದಷ್ಟು ಅಗಾಧ ಪ್ರಮಾಣದಲ್ಲಿ ಚಿನ್ನಾಭರಣಗಳ ಮೇಲಿನ ಸಾಲದಲ್ಲಿ ಹೆಚ್ಚಳವಾಗಿರುವುದು ಈ ಏರಿಕೆಗೆ ಮುಖ್ಯ ಕಾರಣವಾಗಿದೆ. ಆಡಳಿತ ಮಂಡಳಿಯು, ಚಿನ್ನಾಭರಣಗಳ ಮೇಲಿನ ಸಾಲ ಮತ್ತು ಶೈಕ್ಷಣಿಕ ಸಾಲದ ಬಡ್ಡಿ ದರವನ್ನು ಪರಿಷ್ಕರಿಸಿ, ಕಡಿಮೆ ದರವನ್ನು ನಿಗದಿಪಡಿಸಿದೆ. ಸಾಲಗಳ ಹಾಗೂ ಮುಂಗಡಗಳ ಹಿಂದಿನ ಮೂರು ವರ್ಷಗಳ ತುಲನಾತ್ಮಕ ವಿವರಗಳನ್ನು ಅನುಬಂಧ – ೪ ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

೦೭. ಅವಧಿ ಮೀರಿದ ಬಾಕಿ:

ಸದಸ್ಯರಿಂದ ಅವಧಿಗೆ ಮೀರಿದ ಬಾಕಿ ಇರುವ ಮೊತ್ತ ೩೧–೦೩–೨೦೨೬ ರಂದು ರೂ.೩.೨೧ ಲಕ್ಷಗಳಿದ್ದು ಇದು ಒಟ್ಟು ಸಾಲ ಮತ್ತು ಮುಂಗಡಗಳ ಶೇ.೦.೦೩ ರಷ್ಟಾಗಿದೆ. ಕಳೆದ ೩ ವರ್ಷಗಳ ತುಲನಾತ್ಮಕ ಸ್ಥಿತಿಯನ್ನು ಅನುಬಂಧ – ೫ ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

೦೮. ಸಾಮಾನ್ಯ ಕಲ್ಯಾಣ ನಿಧಿ ವತಿಯಿಂದ ಪ್ರತಿಭಾ ಪುರಸ್ಕಾರ :

ಸಾಮಾನ್ಯ ಕಲ್ಯಾಣ ನಿಧಿಯ ವತಿಯಿಂದ ೨೦೨೫ ನೇ ಸಾಲಿನ ಎಸ್.ಎಸ್.ಎಲ್.ಸಿ ಮತ್ತು ದ್ವಿತೀಯ ಪಿ.ಯು.ಸಿ. ಪ್ರತಿಭಾವಂತರಿಗೆ ನಗದು ವಿದ್ಯಾರ್ಥಿವೇತನವನ್ನು ಸದಸ್ಯರ ಖಾತೆಗಳಿಗೆ ಜಮಾ ಮಾಡಲಾಯಿತು. ವಿದ್ಯಾರ್ಥಿ ವೇತನ ಪಡೆದ ವಿದ್ಯಾರ್ಥಿಗಳ ಪಟ್ಟಿಯನ್ನು ವರದಿಯ ಕೊನೆಯ ಪುಟಗಳಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

೦೯. ಲಾಭ :

ಸಾಲ ಮತ್ತು ಮುಂಗಡಗಳ ಮೇಲಿನ ಬಡ್ಡಿ ದರಗಳ ಇಳಿಕೆಯ ನಡುವೆಯೂ ಸಂಪನ್ಮೂಲಗಳ ದಕ್ಷ ನಿರ್ವಹಣೆಯಿಂದಾಗಿ **ಬ್ಯಾಂಕು ಈ ಬಾರಿ ೩೧೦.೪೪ ಲಕ್ಷಗಳ ಲಾಭ ಗಳಿಸಿದೆ. ಮೇಲ್ಕಾಣಿಸಿದಂತೆ ಸಾಲದ ಮೇಲಿನ ಬಡ್ಡಿ ದರದಲ್ಲಿ ಇಳಿಕೆ ಹಾಗೂ ಬ್ಯಾಂಕಿನ ಸಿಬ್ಬಂದಿಗಳ ವೇತನ ಪರಿಷ್ಕರಣೆ ಮತ್ತು ಹಿಂಬಾಕಿ ಪಾವತಿಯಿಂದ ಲಾಭದ ಸಾಧಾರಣ ಇಳಿಕೆಗೆ ಕಾರಣವಾಗಿದೆ.** ಮಾರ್ಚ ೩೧, ೨೦೨೬ ರ ಅಂತ್ಯಕ್ಕೆ ನಿವ್ವಳ ಲಾಭ ರೂ ೨೩೧.೪೪ ಲಕ್ಷದಷ್ಟಾಗಿದೆ. ಕಳೆದ ಮೂರು ವರ್ಷಗಳ ನಿವ್ವಳ ಲಾಭದ ತುಲನಾತ್ಮಕ ಸ್ಥಿತಿಯನ್ನು ಅನುಬಂಧ – ೬ ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

೧೦. ಲೆಕ್ಕ ಪರಿಶೋಧನೆ :

೨೦೨೫–೨೬ ನೇ ಸಾಲಿನ ಬ್ಯಾಂಕಿನ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಗೆ ಬೆಂಗಳೂರಿನ ಚಾರ್ಟ್ಡರ್ಡ್ ಅಕೌಂಟೆಂಟ್ಸ್ ಮೆ/ ಬಿ.ಎಮ್.ಎಸ್.ಎಸ್. ಮತ್ತು ಕಂಪನಿ ಅವರನ್ನು ನೇಮಿಸಿದ್ದು, ಲೆಕ್ಕ ಪರಿಶೋಧಕರ ಟಿಪ್ಪಣಿಗಳನ್ನು ಲೆಕ್ಕಪತ್ರಗಳ ವರದಿಯ ಕೊನೆಯ ಭಾಗದಲ್ಲಿ ನೀಡಲಾಗಿದೆ. ಮೆ. ಪಂಪಣ್ಣ ಮತ್ತು ಕಂಪನಿಯವರು, ಈ ಸಾಲಿನ ಸಮವರ್ತಿ (Concurrent) ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯನ್ನು ಮಾಡಿರುತ್ತಾರೆ. ಮಾರ್ಚ್ ೩೧, ೨೦೨೬ ರ ಅಂತ್ಯದ ಹಣಕಾಸು ವರ್ಷಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಮಾಹಿತಿ ವ್ಯವಸ್ಥೆಯ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯು, ಶಾಸನಬದ್ಧ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಗೂ ಮೊದಲೇ ಪೂರ್ಣಗೊಂಡು ಯಾವುದೇ ಗುರುತರವಾದದ್ದು ಕಂಡುಬಂದಿರುವುದಿಲ್ಲ.

೧೧. ಆಡಳಿತ:

ಪ್ರಸಕ್ತ ಸಾಲಿನಲ್ಲಿ ಆಡಳಿತ ಮಂಡಳಿಯು ಸಾಲ ಮಂಜೂರಾತಿ ಹಾಗೂ ಇತರ ಪ್ರಮುಖ ವಿಷಯಗಳನ್ನು ಚರ್ಚಿಸಲು ೨೮ ಬಾರಿ ಸಭೆ ನಡೆಸಿದೆ. ಇದರೊಂದಿಗೆ ಆಡಿಟ್ ಸಮಿತಿ ಹಾಗೂ ಹೂಡಿಕೆ ಸಮಿತಿಯು ಪ್ರತ್ಯೇಕವಾಗಿ ೪ ಬಾರಿ ಸಭೆ ನಡೆಸಿದೆ.

ಏಕೀಕೃತ ಪಾವತಿ ಇಂಟರ್‌ಫೇಸ್(ಯು.ಪಿ.ಐ) ಸೇವೆ ಹೆಚ್ಚು ಜನಪ್ರಿಯತೆ ಪಡೆದಿರುವುದು ಮತ್ತು ನಮ್ಮ ಅನೇಕ ಗ್ರಾಹಕರು ಸುರಕ್ಷಿತ ಹಾಗೂ ಅನುಕೂಲಕರವಾದ ಡಿಜಿಟಲ್ ಪಾವತಿ ವಿಧಾನವನ್ನು ಅಳವಡಿಸಿಕೊಳ್ಳುತ್ತಿರುವುದು ನಮಗೆ ಸಂತೋಷ ತರುವ ವಿಷಯವಾಗಿದೆ. ಇದರಿಂದ ದೈನಂದಿನ ವಹಿವಾಟುಗಳಿಗೆ ನಗದು ಹಣದ ಮೇಲಿನ ಅವಲಂಬನೆ ಕಡಿಮೆಯಾಗಿದೆ. ನಮ್ಮ ಅನೇಕ ಸದಸ್ಯರು ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಸೌಲಭ್ಯವನ್ನು ಪಡೆದುಕೊಂಡಿದ್ದು ಇದರ ಮೂಲಕ ಹಣವನ್ನು ಫಲಾನುಭವಿಗಳಿಗೆ ತ್ವರಿತವಾಗಿ ಹಾಗೂ ಸುಲಭವಾಗಿ ವರ್ಗಾಯಿಸಲು ಸಾಧ್ಯವಾಗುತ್ತಿದೆ.

ವಿವಿಧ ಬ್ಯಾಂಕುಗಳು ಹೆಚ್ಚಿನ ಆದಾಯ ಮತ್ತು ಅನೇಕ ರೀತಿಯ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುವ ಆಕರ್ಷಣೆ ತೋರಿದರೂ ಸಹಾ ನಮ್ಮ ಬ್ಯಾಂಕಿನ ಮೇಲೆ ಹೆಚ್ಚಿನ ವಿಶ್ವಾಸ ಹಾಗೂ ನಂಬಿಕೆ ಇಟ್ಟಿರುವ ಬ್ಯಾಂಕಿನ ಠೇವಣಿದಾರರಿಗೆ ನಾವು ಅತ್ಯಂತ ಕೃತಜ್ಞರಾಗಿದ್ದೇವೆ. ಉಳಿತಾಯ ಖಾತೆಗಳ ಮೇಲಿನ ಬಡ್ಡಿ ದರದಲ್ಲಿ ಯಾವುದೇ ಕಡಿತ ಮಾಡದೇ ವಿಭಿನ್ನ ರೀತಿಯ ಬಡ್ಡಿ ದರವನ್ನು ಮುಂದುವರೆಸಲು ಆಡಳಿತ ಮಂಡಳಿಯು ತೀರ್ಮಾನಿಸಿದೆ.

ಸಾಲಗಳ ಪರಿವನ್ನು ವಿಸ್ತರಿಸುವ ಉದ್ದೇಶದಿಂದ ನಮ್ಮ ಸದಸ್ಯರುಗಳಿಗೆ ಆಕರ್ಷಕವಾದ ಬಡ್ಡಿ ದರದಲ್ಲಿ ಮೋಟಾರು ವಾಹನ ಸಾಲವನ್ನು ಒದಗಿಸಲು ಹೊಸ ಸಾಲ ಉತ್ಪನ್ನವನ್ನು ಪರಿಚಯಿಸಿದೆ.

ಕಳೆದ ವರ್ಷದಲ್ಲಿ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ನಿವೃತ್ತ ಸಹ ಸದಸ್ಯರುಗಳಿಗೆ ಪೂರ್ಣ ಸದಸ್ಯತ್ವಕ್ಕೆ ಪರಿವರ್ತಿಸಿಕೊಳ್ಳುವ ಆಯ್ಕೆಯನ್ನು ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ನೀಡಿತ್ತು. ಹಿಂದಿನ ವರ್ಷಗಳಲ್ಲಿ ನಿವೃತ್ತರಾದ ಅನೇಕರು ಪೂರ್ಣ ಸದಸ್ಯತ್ವವನ್ನು ಪಡೆದುಕೊಂಡಿರುತ್ತಾರೆ.

ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕು ವಾರಕ್ಕೆ ಒಂದು ಬಾರಿ ಮಾತ್ರ ಹೊಸ ನೋಟುಗಳನ್ನು ವಿತರಿಸುವ ನಿರ್ಬಂಧವನ್ನು ಮುಂದುವರಿಸಿರುವುದರಿಂದ ನಮ್ಮ ಸದಸ್ಯರುಗಳಿಗೆ ವಿವಿಧ ಮುಖಬೆಲೆಯ ಹೊಸ ನೋಟುಗಳನ್ನು ವಿತರಿಸಲು ತೊಂದರೆಯಾಗುತ್ತಿದೆ. ಈ ವಿಷಯವನ್ನು ನಾವು ಗಂಭೀರವಾಗಿ ಪ್ರಸ್ತಾಪಿಸುತ್ತಿದ್ದರೂ ಇದುವರೆಗೂ ಯಾವುದೇ ಪರಿಹಾರ ದೊರೆತಿಲ್ಲ. ಈ ವಿಷಯವನ್ನು ಸಂಬಂಧಪಟ್ಟ ಅಧಿಕಾರಿಗಳ ಗಮನಕ್ಕೆ ತರಲು ನೌಕರರ ಸಂಘ ಮತ್ತು ಯೂನಿಯನ್‌ನ ಸದಸ್ಯರುಗಳಿಗೆ ತಿಳಿಸಿದ್ದೇವೆ. ಈ ವಿಷಯದಲ್ಲಿ ಸಹಕರಿಸುತ್ತಿರುವ ನಮ್ಮ ಸದಸ್ಯರುಗಳಿಗೆ ನಾವು ಕೃತಜ್ಞರಾಗಿದ್ದೇವೆ. ಆದಾಗ್ಯೂ, ನಗದು ನಿರ್ವಹಣಾ ವ್ಯವಸ್ಥೆಯಡಿ ನಮ್ಮೊಂದಿಗೆ ಒಪ್ಪಂದ ಹೊಂದಿರುವ ಐ.ಡಿ.ಬಿ.ಐ ಬ್ಯಾಂಕು ಉಳಿದ ಎಲ್ಲಾ ದಿನಗಲ್ಲಿ ಅಗತ್ಯವಿರುವ ವಿವಿಧ ಮುಖ

ಬೆಲೆಯ ನೋಟುಗಳನ್ನು ಹೆಚ್ಚಿನ ಪ್ರಮಾಣದಲ್ಲಿ ಒದಗಿಸುತ್ತಿರುವುದಕ್ಕಾಗಿ ನಾವು ಕೃತಜ್ಞರಾಗಿದ್ದೇವೆ . ಈ ವರ್ಷವೂ ನಮ್ಮ ಬ್ಯಾಂಕು ಶಾಸನಬದ್ಧ ಲೆಕ್ಕ ಪರಿಶೋಧಕರಿಂದ "ಎ" ಶ್ರೇಣಿಯನ್ನು ಪಡೆದಿರುವುದು ನಮಗೆ ಸಂತೋಷದ ವಿಷಯವಾಗಿದೆ.

೧೨. ಇತರೆ ಬೆಳವಣಿಗೆಗಳು:

ಹಿಂದಿನ ವರ್ಷ ಸರ್ವ ಸದಸ್ಯರ ಸಭೆಗಲ್ಲಿ ಬ್ಯಾಂಕ್ ನೋಟ್ ಪೇಪರ್ ಮಿಲ್ ಲಿಮಿಟೆಡ್, ಮೈಸೂರು (ಬಿ.ಎನ್.ಪಿ.ಎಮ್) ನ ಉದ್ಯೋಗಿಗಳನ್ನು ನಮ್ಮ ಬ್ಯಾಂಕಿನ ಸಹ ಸದಸ್ಯರನ್ನಾಗಿ ಸೇರ್ಪಡೆಗೊಳಿಸುವ ವಿಷಯ ಹಾಗೂ ಬ್ಯಾಂಕಿನ ಕಾರ್ಯಾಚರಣೆಯ ವ್ಯಾಪ್ತಿಯನ್ನು ಮೈಸೂರು ಜಿಲ್ಲೆಗೆ ವಿಸ್ತರಿಸುವ ನಮ್ಮ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕು ತಿರಸ್ಕರಿಸಿದ ವಿಷಯವನ್ನು ನಾವು ಚರ್ಚಿಸಿದ್ದೆವು. ಕಳೆದ ಮೂರು ವರ್ಷಗಳಿಂದ ನಾವು ಮಾಡಿದ ಮನವಿ ಮತ್ತು ಪ್ರಸ್ತಾವನೆಯಂತೆ ಪಟ್ಟಣ ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳು ತಮ್ಮ ಆಯ್ಕೆಯ ಯಾವುದೇ ಮೂರು ಜಿಲ್ಲೆಗಳಿಗೆ ತನ್ನ ಕಾರ್ಯಚರಣೆ ವ್ಯಾಪ್ತಿಯನ್ನು ವಿಸ್ತರಿಸಬಹುದು ಎಂಬ ಹೊಸ ನಿರ್ದೇಶನವನ್ನು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕು, ಡಿಸೆಂಬರ್ ೪, ೨೦೨೫ ರಂದು ಹೊರಡಿಸಿರುವುದನ್ನು ಈ ಗೌರವಾನ್ವಿತ ಸರ್ವಸದಸ್ಯರ ಸಭೆಗೆ ತಿಳಿಸಲು ಅತ್ಯಂತ ಸಂತೋಷವಾಗುತ್ತಿದೆ. ಅದರಂತೆ ಬ್ಯಾಂಕು ತನ್ನ ಉಪ ನಿಯಮಗಳಿಗೆ ತಿದ್ದುಪಡಿ ಮಾಡಿಕೊಂಡು, ನಂತರ ಮಾರ್ಚಿ ೧೩, ೨೦೨೬ ರಂದು ಬ್ಯಾಂಕ್ ನೋಟ್ ಪೇಪರ್ ಮಿಲ್ಸ್ (ಇಂಡಿಯ) ಪ್ರೈವೇಟ್ ಲಿಮಿಟೆಡ್, ಮೈಸೂರು (ಬಿ.ಎನ್.ಪಿ.ಎಮ್) ಸಂಸ್ಥೆಯೊಂದಿಗೆ, ಅದರ ಉದ್ಯೋಗಿಗಳಿಗೆ ಸದಸ್ಯತ್ವ ಮತ್ತು ಇತರ ಸೌಲಭ್ಯಗಳನ್ನು ಒದಗಿಸಲು ಒಪ್ಪಂದ ಮಾಡಿಕೊಂಡಿತು. ಈ ಸಂಸ್ಥೆಯಲ್ಲಿ ಸುಮಾರು ೩೫೦ ಉದ್ಯೋಗಿಗಳಿದ್ದು, ಇದು ನಮ್ಮ ಸಾಲ ವಿತರಣೆಯನ್ನು ಉತ್ತೇಜಿಸಲಿದೆ.

ಬ್ಯಾಂಕು ತನ್ನ ಎಲ್ಲಾ ಸದಸ್ಯರು ಹಾಗೂ ಗ್ರಾಹಕರಿಗೆ ಆನ್ಲೈನ್/ ನೇರ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಗಳನ್ನು ಯಾವುದೇ ಅಡಚಣೆಯಿಲ್ಲದೆ ನಿರಂತರವಾಗಿ ಒದಗಿಸುತ್ತಿದೆ. ಪ್ರಸ್ತುತ ಅಗತ್ಯಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ಕೃತಕ ಬುದ್ಧಿಮತ್ತೆ (ಎ.ಐ) ತಂತ್ರಜ್ಞಾನವನ್ನು ಅಳವಡಿಸಿಕೊಂಡು ತನ್ನ ಸಾಫ್ಟ್‌ವೇರನ್ನು ಮೇಲ್ದರ್ಜೆಗೇರಿಸಲು ಆಡಳಿತ ಮಂಡಳಿಯು ಪರಿಗಣಿಸುತ್ತಿದ್ದು ಈ ಸಂಬಂಧ ಪ್ರಯತ್ನಗಳನ್ನು ಮಾಡಲಾಗುತ್ತಿದೆ.

ಸೇವೆಯಲ್ಲಿರುವಾಗ ನಿಧನರಾಗುವ ಸದಸ್ಯರ ಕುಟುಂಬಗಳಿಗೆ ನೆರವಾಗುವ ಉದ್ದೇಶದಿಂದ ಜಾರಿಯಲ್ಲಿರುವ "ಮರಣ ಪರಿಹಾರ ಮತು ಕಲ್ಯಾಣ ನಿಧಿ" ಯೋಜನೆಯನ್ನು ಆಡಳಿತ ಮಂಡಳಿ ಹಾಗೂ ಅನೌಪಚಾರಿಕ ಉಪಸಮಿತಿಯು ನಿರಂತರವಾಗಿ ಮೇಲ್ವಿಚಾರಣೆ ಮಾಡುತ್ತಿದೆ. ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ ಸೇವೆಯಲ್ಲಿರುವಾಗ ಐವರು ಸದಸ್ಯರು ನಿಧನ ಹೊಂದಿದರು ಮತ್ತು ಅರ್ಹ ಮೊತ್ತವನ್ನು ಅವರ ಕುಟುಂಬದ ಸದಸ್ಯರಿಗೆ ಪಾವತಿಸಲಾಯಿತು ಅಥವಾ ಮೃತ ಸದಸ್ಯರ ಬಾಕಿ ಸಾಲಕ್ಕೆ ಹೊಂದಾಣಿಕೆ ಮಾಡಲಾಯಿತು.

ಅನೌಪಚಾರಿಕ ಉಪಸಮಿತಿಯ ಶಿಫಾರಸಿನಂತೆ ಸಾಲದ ಮೊತ್ತದ ಮನ್ನಾ / ಪಾವತಿಯ ಪ್ರಮಾಣದಲ್ಲಿ ಅನುಸರಿಸುತ್ತಿರುವ ಕಾರ್ಯವಿಧಾನದಲ್ಲಿ ತುಸು ಮಾರ್ಪಾಟು ಮಾಡಲು ಆಡಳಿತ ಮಂಡಳಿಯು ತೀರ್ಮಾನಿಸಿದೆ. ಅದರಂತೆ ಆಗಸ್ಟ್ ೦೧, ೨೦೨೬ ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಸಾಲದ ಮನ್ನಾ / ಪಾವತಿಯ ಪ್ರಮಾಣವನ್ನು ನಿರ್ಧರಿಸಲು ಹೊಸ ನಿಯಮಾವಳಿಯನ್ನು ರೂಪಿಸಿದೆ. ಉಪಸಮಿತಿಯು ಈ ನಿಧಿಯ ಸ್ಥಿತಿಗತಿಯನ್ನು ನಿರಂತರವಾಗಿ ಮೇಲ್ವಿಚಾರಣೆ ಮಾಡಿ ಅಗತ್ಯ ಕಲ್ಯಾಣ ಮುಖಿ ಕ್ರಮಗಳನ್ನು ಕೈಗೊಳ್ಳಲು ನಿರ್ದೇಶಕ ಮಂಡಳಿಗೆ ಸಲಹೆ ನೀಡಲಿದೆ.

ಸಿಬ್ಬಂದಿ ಹಾಗೂ ನಿವೃತ್ತ ಸಿಬ್ಬಂದಿಗಾಗಿ ಜಾರಿಗೊಳಿಸಲಾದ ಕಲ್ಯಾಣ ಯೋಜನೆಗಳಾದ ವಿಶೇಷ ಆರೋಗ್ಯ ಠೇವಣಿ ಯೋಜನೆಯು ನಿವೃತ್ತ ಸಿಬ್ಬಂದಿ ಮತ್ತು ಅವರ ಕುಟುಂಬದ ಸದಸ್ಯರಿಗೆ ಪ್ರಯೋಜನಕಾರಿಯಾಗಿದೆ. ಬ್ಯಾಂಕಿನ ಸಿಬ್ಬಂದಿಗಳು ಬ್ಯಾಂಕ್ ಆರಂಭಿಸಿದ ಅರೋಗ್ಯ ವಿಮೆ ನಗದು ರಹಿತ ಸೌಲಭ್ಯದಿಂದಲೂ ಪ್ರಯೊಜನ ಪಡೆದಿದ್ದಾರೆ. ಬ್ಯಾಂಕಿನ ವ್ಯವಸ್ಥಾಪಕರಿಗಾಗಿ ಆಡಳಿತ ಮಂಡಳಿಯು ಪ್ರತ್ಯೇಕ ಕೊಠಡಿಯನ್ನು ಒದಗಿಸಿದೆ. ಇದಲ್ಲದೆ ಸಿಬ್ಬಂದಿ / ನಗದು ವಿಭಾಗಕ್ಕೆ ಅನಧಿಕೃತ ವ್ಯಕ್ತಿಗಳ ಪ್ರವೇಶವನ್ನು ನಿರ್ಬಂಧಿಸಲು ಪ್ರವೇಶ ನಿಯತ್ರಿಂತ ವ್ಯವಸ್ಥೆಯನ್ನು ಅಳವಡಿಸಲಾಗಿದೆ.

೧೪. 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 ಇಂಡಿಯ , ಇಂಡಸ್‌ಇಂಡ್ ಬ್ಯಾಂಕ್, ಸಿಟಿ ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್, ಹೆಚ್.ಡಿ.ಎಫ್.ಸಿ., ಬ್ಯಾಂಕ್, ಐ.ಡಿ.ಬಿ.ಐ. ಬ್ಯಾಂಕ್, ಉಜ್ಜೀವನ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ಈಕ್ವಿಟಾಸ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ , ಸುರ್ಯೋದಯ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ , ಜನ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ , ಎ ಯು 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. .ಬಿ.ಎಮ್.ಎಸ್.ಎಸ್. ಮತ್ತು ಕಂಪನಿ ಮತ್ತು ಸಮವರ್ತಿ ಲೆಕ್ಕ ಪರಿಶೋಧನೆ ಮಾಡಿದ ಪಂಪಣ್ಣ ಮತ್ತು ಕಂಪನಿ ಹಾಗೂ ಮಾಹಿತಿ ವ್ಯವಸ್ಥೆಯ ಪರಿಶೋಧನೆ ಮಾಡಿದ ಡಿಜಿಟಲ್ ಏಜ್ ಸ್ಟ್ರಾಟಜೀಸ್ 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 — **ಆಡಳಿತ ಮಂಡಳಿಯ ಪರವಾಗಿ,**

ದಿನಾಂಕ: ೧೫.೦೭.೨೦೨೬ — **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 YEAR 2025-26

Dear Members

It gives me immense pleasure to welcome you all to the 68th Annual General Body Meeting of the Bank. On behalf of the newly elected Board of Management, I wish to express my sincere thanks to each of you over your perseverance due to which certain positive developments have taken place during the year on the future growth prospects of Reserve Bank Employees' Cooperative Bank Ltd, Bengaluru.

The Annual Report on the working of the Bank for the year 2025-26 along with the audited accounts is placed before you, for your approval and adoption.

The Board of Management mourns the sad demise of our beloved colleague and trade union leader Shri H Manjappa, whom we remember as a true champion of the working class. More than just a union leader he was a fearless voice for the voiceless, a tireless negotiator, and a steadfast pillar of solidarity who taught us the true meaning of collective action and led with a rare blend of compassion, unyielding integrity, and sharp intellect. He knew every member by name and treated the struggles of the working class as their own personal mission. He was also instrumental in shaping many of us to contribute immensely to the progress of our Bank. The Board of Management mourns the sad demise of our beloved members and conveys its heartfelt condolences to the family members of the demised members namely., Shri Dominic A, Shri Shreemant Babu Goture, Shri Anantha L, Shri Lakshmiratan R V, Shri Patrick Joseph G, Shri Srinivasa Rao P R, Shri Prabhakar P, Shri Kandaswamy, Smt. Uma P, Shri Bhat G D, Shri Anandathirtha, Shri Somaiah K B, Gopal Naik M, Shri Talwadi B S, Shri Gurav, Smt. Johanna Ramakrishnan and our associate members from BRBNMPL namely., Shri Shankar Chavan, Shri Abhishek Shrivastava and Smt. Leela R N.

2. MEMBERSHIP:

The membership of the Bank as on March 31, 2026 was 1080 as compared to 1020, the previous year. During the current year 71 new members were admitted. Further, 11 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, 2026, was 1245 and that of retired employees of Reserve Bank of India reduced to 165 as on March 31, 2026 for reasons cited above.

The Bank did not have any Nominal members as on March 31, 2026.

3. PAID UP SHARE CAPITAL:

The paid-up share capital of the Bank as on March 31, 2026 stood at Rs. 635.08 lakh as against Rs. 605.26 lakh as on March 31, 2025. 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.12.86 lakh will be transferred to various funds with the approval of the General Body. The Reserve Fund and other funds as on March 31, 2026 stood at Rs.2010.06 lakh. The comparative position of various funds is shown in Annexure II.

5. DEPOSITS:

The deposits as on March 31, 2026 depicted an enormous increase of Rs.4873.23 lakh over the previous year and stood at Rs.26493.72 lakh mainly due to the wage /pension revision settlement effected in Reserve Bank of India and the arrears payment was credited to the members account maintained with the Bank. 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.1970.24 lakh during the year. The increase was mainly due to the additional unsecured loans on account of increase in the quantum and housing loans availed by the associate members of BRBNMPL and also due to the enormous increase of Rs.513.94 lakh in gold loans due to the revised policy frame-work of Reserve Bank of India. The Board of Directors had revised and lowered the interest rates on gold loans and education loans. The comparative position of loans and advances for three years is appended in Annexure IV.

7. OVERDUE:

The overdue amount from members as on March 31, 2026 continued at Rs. 3.21 lakh, which forms 0.03% 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 2025, 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 Gross profit of Rs.310.44 lakh due to effective management of resources despite lowering of interest rates on loans and advances. The moderate decrease in profit was mainly attributed to the lowering of interest rates as stated above and also on account of revision in wages and arrears of amount paid to the staff of Reserve Bank Employees' Cooperative Bank Ltd. The net profit after tax was Rs.231.44 lakh as on March 31, 2026. The position of Net profit for the last three years is shown in Annexure VI.

10. AUDIT:

M/s BMSS and Company, Chartered Accountants, Bengaluru audited the books of accounts of the Bank for the year 2025-26. 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 Information Systems audit with respect to the financial year ended March 31, 2026 was also completed prior to the Statutory audit and there were no major observations.

11. MANAGEMENT:

The Board of Management met 28 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 happy that the Unified Payment Interface (UPI) has gained momentum and many of our customers are availing / switching over to the digital mode which is a safe and convenient method to effect payments with lesser dependence of physical cash for their transactions. Many of our members have also availed of the Mobile Banking facility which facilitates quick and easy transfer of money to the beneficiaries.

Once again, we reiterate that we are extremely grateful to the depositors of the Bank, who have reposed utmost faith and trust in our Cooperative Bank despite certain banks luring them with very higher returns and offering various facilities. The Board decided to continue with the differential rate of interest on the Savings Bank account without any reduction in interest rates.

In order to diversify the loan portfolio, the Board also introduced a new product to provide Motor Vehicle loans to our members at a reasonable rate of interest.

During the previous year, the Board of Directors provided an option to the retired Associate Members of Reserve Bank of India, to convert themselves to regular membership. Many of the past retirees continued to acquire regular membership.

Reserve Bank of India continues with the restriction of dispensing fresh notes once a week causing discomfort to our members in acquiring various denomination of fresh currency. Although we are pursuing the matter in right earnest with the management of Reserve Bank of India, there has been no respite. We have apprised the members of association and union to take up the matter with the authorities concerned. We are thankful to our members / customers for cooperation in this regard. However, we are thankful to IDBI 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 are glad that our Bank continues to be rated as 'A' Grade by the Statutory Auditors this year also.

12. OTHER DEVELOPMENTS:

We had been discussing the issue of admission of employees of Bank Note Paper Mill, Ltd, Mysuru (BNPM) as our Associate Members during the previous AGMs and the rejection by Reserve Bank of India of our proposal for extension of Area of operation to the district of Mysuru. I am extremely happy to inform the august general body that a new direction from RBI was issued on December 4, 2025, that an UCB can extend the area of operation to any three districts of their choice which had been our request and proposal for the last three years. Accordingly, the Bank got the bye-laws amended and subsequently, entered into an agreement on March 13, 2026 with Bank Note Paper Mill (India) Pvt. Ltd, Mysuru to provide membership and other facilities to their employees. The institution has about 350 employees which would boost our lending.

The Bank continued to provide uninterrupted banking services online/direct to all the members and customers. The Board is considering to upgrade its software with AI technology in tune with the current requirements and efforts are being made in this regard.

The scheme of the "Death Relief and Benevolent Fund" to help the members dying in harness is continuously monitored by the Board and the informal Sub-committee. There were Five members dying in harness and the eligible amount was paid to the family members / adjusted against the loan overdue of the deceased member.

The Board after considering the recommendation of the informal sub-committee has modified the procedure on the quantum of waiver of the loan amount / payable to the family members of the deceased member. Accordingly, the Board has framed a new policy / set of rules for determining the waiver of loan / payable to the family members effective from August 1, 2026. The Sub-Committee would constantly monitor the fund position and advise the Board of Directors for initiating necessary futuristic course of action.

The welfare schemes instituted for the staff and the retirees viz., Special Health Care Deposit Scheme, had benefitted the retired staff and family members. The staff of the Bank were also benefitted by the health insurance cashless facility initiated by the Bank.

The Board provided a separate cabin for the Manager of the Bank. Further, an access control was installed for restriction of unauthorized persons in the staff / cash area.

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, City Union Bank, RBL Bank, Equitas Small Finance Bank, Ujjivan Small Finance Bank, Suryodaya Small Finance Bank, Jana Small Finance Bank, PGIM India mutual fund, PNB Gilts, 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. BMSS and Company for the statutory audit, M/s Pampanna & Co., who conducted the Concurrent Audit and Digital Age Strategies Pvt Ltd., who 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 15-07-2026

APPROPRIATION OF THE NET PROFIT

FOR THE YEAR 2025-26

During the year the Bank posted a profit of Rs. 2,31,44,391.76

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%	57,86,098.76
2.	Co-operative Education Fund	02.00%	3,47,166.00
3	Karnataka State Co-operative Urban Banks Development Fund	01.00%	1,73,583.00
4	Members Benevolent Fund		12,86,994.00
5	Dividend (25% on paid up share capital)		1,55,50,550.00
		TOTAL	**2,31,44,391.76**

BUDGET PROPOSALS FOR THE YEAR 2026-27

The Budget sanctioned by the General Body for the year 2025-26 and the actual expenditure incurred during the year 2025-26 are furnished below. The General Body is requested to sanction the budget proposals for 2026-27 and also ratify the excess expenditure incurred during the year.

Sl. No.	Particulars	Budget sanctioned for 2025-26 Rs. Ps	Actual Expenditure incurred Rs. Ps.	Excess expenditure over sanctioned amount Rs. Ps.	Proposals for 2026-2027 Rs. Ps
1	Establishment	1,50,00,000.00	1,31,29,899.00	-	1,50,00,000.00
2	Printing & Stationery	2,00,000.00	71,487.48	-	2,00,000.00
3	Advertisement	1,00,000.00	34,000.00	-	1,00,000.00
4	General Body Expenses	4,00,000.00	2,95,924.00	-	4,00,000.00
5	Postal & Telephones	1,25,000.00	89,076.51	-	1,25,000.00
6	Rent, Taxes & Insurance	30,00,000.00	30,80,985.00	80,985.00	30,00,000.00
7	Membership and Subscription	1,00,000.00	25,000.00	-	1,00,000.00
8	Donation	10,000.00	-	-	10,000.00
9	Sitting Fees	40,000.00	40,200.00	200.00	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	6,05,295.39	-	8,00,000.00
12	Newspapers & Periodicals	5,000.00	---	-	5,000.00
13	Miscellaneous expenses	1,00,000.00	1,08,300.06	8300.06	1,00,000.00
14	Audit Fee	6,00,000.00	5,06,800.00	-	6,00,000.00
15	Software Services	3,00,000.00	55,405.00		3,00,000.00
16	Repair & Maintenance / AMC	2,00,000.00	1,12,204.00	-	2,00,000.00
17	Education & Training of Directors & Members	50,000.00		-	50,000.00
18	Lunch, Tea & Conveyance expenses	1,75,000.00	1,41,907.00	-	1,75,000.00
19	Election Expenses	5,00,000.00	4,14,922.00	-	

ANNEXURES:

I PAID UP SHARE CAPITAL:

Year	Rupees in Lakh
2023-2024	474.87
2024-2025	605.26
2025-2026	635.08

II. RESERVE FUNDS AND OTHER FUNDS:

(Rupees in Lakh)

Sl No.	PARTICULARS	2023-2024	2024-2025	2025-2026
1	Statutory Reserve Fund	844.91	969.74	1038.76
2	Dividend Equalisation Fund	30.70	0.00	0.00
3	Common Good Fund	29.29	27.03	25.35
4	Investment Depreciation Fund	141.92	28.44	101.44
5	Bad & Doubtful Debt Reserves	65.76	65.76	65.76
6	Death Relief Fund	81.13	88.86	124.69
7	Members Benevolent Fund	69.34	79.47	120.51
8	Propaganda Fund	9.07	29.86	19.94
9	Staff Benevolent Fund	40.17	36.75	32.91
10	Contingent Provision against Standard Assets	32.50	36.50	50.50
11	Social Welfare Fund	5.62	4.62	4.62
12	Investment Fluctuation Reserve	390.60	475.72	402.72
13	Jubilee Fund	28.91	58.51	22.86
		1769.92	**1901.26**	**2010.06**

III. DEPOSITS:

(Rupees in Lakh)

Sl. No.	PARTICULARS	2023-24	2024-25	2025-26
1	Savings Deposit	10376.82	11058.12	13540.94
2	Thrift Deposit	212.75	219.39	231.01
3	Recurring Deposit	144.07	138.81	145.21
4	Retirement Benefit Deposit	404.49	418.28	439.66
5	Fixed Deposit & Other Deposits	8790.14	9658.60	11989.91
6	Death Relief & Benevolent Deposit	24.56	32.81	48.63
7	Staff Healthcare Fixed Deposit	0.00	94.48	98.36
		19952.83	**21620.49**	**26493.72**

IV. LOANS & ADVANCES:

(Rupees in Lakh)

Sl.No.	PARTICULARS	2023-24	2024-25	2025-26
1	Long Term Loan	5781.97	6165.91	7400.63
2	Medium Term Loan	652.35	807.92	1006.17
3	Short Term Loan	17.26	15.69	7.82
4	Thrift Deposit Loan	3.21	3.07	2.56
5	Fixed Deposit Loan	6.18	51.50	19.00
6	Recurring Deposit Loan	0.34	0.88	0.31
7	Ashakiran Deposit Loan	16.80	0.26	14.15
8	MTL Retired Associate Members	48.70	41.54	24.36
9	Gold Loan	52.48	59.13	573.07
10	Consumer Loan	5.92	5.40	2.02
11	Personal Loans to Nominal Members	0.58	0.80	0.00
12	Loans and Advances to Staff	30.76	28.14	55.46
13	Housing Loan	1416.11	1719.49	1789.07
14	Education Loan	10.45	41.10	28.34
15	Mortgage Loan	21.33	92.09	80.20
		8064.44	**9032.92**	**11003.16**

V. OVER DUES:

(Rupees in Lakh)

YEAR	AMOUNT
2023-2024	1.05
2024-2025	1.16
2025.-2026	3.21

VI. NET PROFIT:

YEAR	AMOUNT IN RUPEES
2023-2024	2,63,04,883.82
2024-2025	2,76,11,032.66
2025-2026	2,31,44,391.76

RESERVE BANK EMPLOYEES' COOPERATIVE BANK LTD.,
Bengaluru - 560 001
Statement of Receipt and Payments for the year ended 31st March 2026

Sl. No.	Particulars	Receipts Rs. P.	Payment Rs. P.
1	Cash On Hand - Opening Balance	4956339.00	0.00
2	CD A/C WITH RBI	1812987307.00	1823788475.05
3	CD A/C WITH HDFC BANK	4848305855.39	4846880872.61
4	CD A/C WITH IDBI BANK LTD	475300000.00	471737354.00
5	CD A/C WITH UNION BANK OF INDIA	488746608.80	487304171.93
6	CD A/C WITH INDUSIND BANK	5406835540.20	5400391873.42
7	CD A/C WITH HDFC BANK - ATM	30333556.26	30221497.86
8	CALL MONEY WITH SBI DFHI LTD	125900000.00	125900000.00
9	CALL MONEY WITH PNB GILTS LTD	4426500000.00	4431500000.00
10	SAVINGS BANK A/C (INDIVIDUALS)	3847326652.47	3598919660.47
11	SB IN-OPERATIVE	741130.82	866636.69
12	FIXED DEPOSIT (INDIVIDUALS)	56630596.00	48944966.00
13	THRIFT DEPOSIT	2384880.00	1222220.00
14	ASHA KIRAN DEPOSIT	348963126.00	55557152.00
15	R.B. DEPOSIT	5541291.00	3402831.80
16	RECURRING DEPOSIT INDIVIDUALS	18526697.00	17887096.00
17	SPECIAL FIXED DEPOSIT 18	283733379.00	351617177.00
18	DEATH RELIEF AND BENEVOLENT DEPOSIT	1689204.00	106629.00
19	STAFF HEALTH CARE FIXED DEPOSIT	4950197.00	4562817.00
20	INT.PAID ON F.D.	0.00	468382.00
21	INT.PAID ON THRIFT DEPOSIT	0.00	1562498.00
22	INT. PAID ON R.D.	4331.00	865202.00
23	INT. PAID ON ASHAKIRAN DEPOSIT	24211.00	53097742.00
24	INT.PAID ON R.B.D.	0.00	2960588.00
25	INT.PAID ON S.B. A/C	0.00	54249474.94
26	INT PAID ON STAFF SECURITY DEP	0.00	180.00
27	INT PAID ON MATURED TERM DEPOSIT	118658.00	200476.00
28	INT PAID ON SPL FIXED DEPOSIT 18	245909.00	23802501.00
29	INT PD ON DEATH RELIEF AND BEN DEPOSIT	0.00	237419.00
30	INT PD ON STAFF HEALTH CARE FD	0.00	702930.00
31	INT.RECD ON STAFF ADVANCE	217405.00	0.00
32	INT. RECD ON VEHICLE ADVANCE	5949.00	0.00
33	INT. RECD ON HOUSING LOAN	12427343.00	0.00
34	INT. RECD ON CONSUMER ADVANCE	5340.00	0.00
35	INT.RECEIVED ON LONG TERM LOAN	57628720.00	0.00
36	INT. RECD. ON THRIFT DEP. LOAN	21140.00	0.00
37	INT. RECD. ON R.D. LOAN	3565.00	0.00
38	INT.RECD.ON ASHAKIRAN DEP.LOAN	7561.00	0.00
39	INT.RECD.ON MEDIUM TERM LOAN	7789569.00	0.00
40	INT. EARNED ON INVESTMENTS	106789885.22	0.00
41	INT RECD ON PERSONAL LOAN	4807.00	0.00
42	INT. RECD ON SHORT TERM LOAN	100143.00	0.00
43	INT. RECEIVED ON GOLD LOAN	1218862.00	0.00
44	INTEREST RECD ON CONSUMER LOAN	33282.00	0.00
45	INT RCVD ON M T LOAN RETIRED ASSOCIATE MEMBER	283777.00	0.00
46	INT RECEIVED ON HOUSING LOAN	358794.00	0.00
47	INT RECEIVED ON EDUCATION LOAN	297130.00	0.00
48	INTEREST RECD ON MORTGAGE LOAN	701144.00	0.00
49	INT RECD FROM MORTGAGE LOAN BRBNMPL	38031.00	0.00

50	INT RECEIVED ON SFD 18	211266.00	0.00
51	INTEREST EARNED ON MUTUAL FUND	3388578.64	0.00
52	TREASURY BILLS-SBI DFHI	249249400.00	348548900.00
53	KARNATAKA STATE DEV LOAN	51744650.00	0.00
54	FIXED DEPOSIT WITH HDFC BANK	2000000.00	5000000.00
55	SBI DFHI LTD	25100000.00	25100000.00
56	FIXED DEPOSIT WITH CITY UNION BANK LTD	59000000.00	51000000.00
57	FD WITH RATNAKAR BANK LTD	0.00	30000000.00
58	FIXED DEPOSIT WITH INDUS IND BANK	2500000.00	2500000.00
59	FD WITH SOUTH INDIAN BANK LTD	35000000.00	0.00
60	FD WITH UJJIVAN SMALL FINANCE BANK	131500000.00	166500000.00
61	FD WITH SURYODAY SMALL FINANCE BANK	58000000.00	90500000.00
62	FD WITH JANA SMALL FINANCE BANK	1101500000.00	1077500000.00
63	EQUITAS SMALL FIN BANK	26500000.00	35000000.00
64	KOTAK LIQUID FUND	0.00	24500000.00
65	MP SDL 2041 7.14	0.00	49650000.00
66	SBI MF LIQUID FUND	62500000.00	87000000.00
67	AXIS MUTUAL FUND	100000000.00	122500000.00
68	UTI LIQUID CASH FUND	24500000.00	24500000.00
69	ICICI PRUDENTIAL MUTUAL FUND	40000000.00	64500000.00
70	UTI LIQUID FUND	0.00	15000000.00
71	HDFC ULTRA SHORT FUND	64500000.00	64500000.00
72	CANARA ROBECO LIQUID FUND	60000000.00	80000000.00
73	UNION LIQUID FUND	40000000.00	62500000.00
74	ADITYA BIRLA SUN LIFE LIQUID FUND	24500000.00	24500000.00
75	GOLD LOAN	14035200.00	65429000.00
76	SHORT TERM LOAN	1586492.00	800000.00
77	PERSONAL LOAN	79547.00	0.00
78	LONG TERM LOAN A/C	293733841.01	417205463.00
79	LOAN ON THRIFT DEPOSIT A/C	387013.00	336000.00
80	LOAN ON RECURRING DEPOSIT	147776.00	91000.00
81	LOAN ON ASHA KIRAN DEPOSIT	426171.00	1815000.00
82	MEDIUM TERM LOAN	64536516.00	84361420.00
83	CONSUMER LOAN	537333.00	200000.00
84	MTL RETIRED ASSOCIATE MEMBER	4504728.00	2787000.00
85	STAFF ADVANCE	3251719.00	6009000.00
86	VEHICLE ADVANCE TO STAFF	12000.00	0.00
87	CONSUMER ADVANCE TO STAFF	14000.00	0.00
88	HOUSING LOAN	2511272.00	2850000.00
89	EDUCATION LOAN	1276094.00	0.00
90	HOUSING LOAN FOR BRBNMPL EMP	493518.00	0.00
91	MORTGAGE LOAN	3206886.00	2090000.00
92	MORTGAGE LOAN BRBNMPL	72000.00	0.00
93	HOUSING LOAN BRBNMPL FIXED INT	15142685.00	22255000.00
94	LOAN ON SFD 18	9630000.00	6380000.00
95	PRINTING STOCK	71487.48	47497.48
96	INTEREST RECEIVABLES	28393106.00	30410349.00
97	SUSPENSE A/C	55334.00	55334.00
98	FESTIVAL ADVANCE	781900.00	973000.00
99	CHEQUES SENT FOR COLLECTION	189702092.12	189702092.12
100	DEBIT BALANCE IN SB A/C	2490686.46	2490686.46
101	INCOME TAX REFUND A/C	0.00	2105000.00
102	DEAF RECOVERABLE A/C	4125.95	0.00
103	SGST (INPUT TAX)	58223.61	103047.61
104	CGST(INPUT TAX)	58223.61	103047.61
105	IGST(INPUT TAX)	395755.00	554597.00
106	ADVANCE FOR PURCHASES	1245855.00	1245855.00
107	ADVANCE FOR JUBILEE EXPENSES	247000.00	72000.00

108	PREPAID EXPENSES	13693.00	0.00
109	TECH DECLINE CHGS RECOVERABLE	50000.00	60000.00
110	UPI DISPUTE AMT RECOVERABLE A/C	0.00	33689.34
111	DEFERRED TAX ASSET	0.00	11778.00
112	STAFF SPECIAL ADVANCE	11550.00	0.00
113	BOARD MEETING EXPENSES	0.00	43231.00
114	STAFF GRATUITY	0.00	26.00
115	ANNUAL MAINTAINANCE CHARGE	0.00	44704.00
116	PROVISION FOR STANDARD ASSETS	0.00	1400000.00
117	PREMIUM PAID A/C	0.00	1725000.00
118	CONVEYANCE	0.00	23265.00
119	AMORTISE A/C	0.00	19650.00
120	INVESTMENT DEPRECIATION A/C	0.00	7300000.00
121	INSURANCE A/C	0.00	3080973.00
122	RENT A/C	0.00	12.00
123	TAX PAID A/C	2115781.00	10015011.81
124	MEDICAL AID TO STAFF A/C	0.00	45000.00
125	DIRECTORS SITTING FEES	0.00	40200.00
126	SALARY & ALLOWANCE	0.00	11657970.00
127	PRINTING & STATIONERY	47497.48	118984.96
128	POSTAL & TELEPHONE	0.00	89076.51
129	ADVERTISEMENT	0.00	34000.00
130	GENERAL BODY EXPENSES	0.00	295924.00
131	LEGAL ADVISORS FEES	0.00	10000.00
132	AUDIT FEES	0.00	225000.00
133	MEMBERSHIPS SUBSCRIPTION	0.00	25000.00
134	DEPRECIATION & REPAIRS	0.00	113034.00
135	CHARGES GENERAL (MISC.)	0.00	91920.24
136	CONCURRENT AUDIT FEES A/C	0.00	216000.00
137	PF ADMINISTRATION CHARGES	0.00	50309.00
138	INT PAID ON GOVT SECURITY	0.00	971833.33
139	SOFTWARE SERVICES	0.00	55405.00
140	TEA LUNCH EXPENSES	0.00	75411.00
141	CBS EXPENSES	0.00	200328.00
142	EDP AUDIT FEES	0.00	10800.00
143	TAX AUDIT FEES A/C	0.00	25000.00
144	INCENTIVE TO STAFF	0.00	180000.00
145	BANK CHARGES	0.00	16379.82
146	SGST(EXPENSES)	0.00	55703.61
147	CGST(EXPENSES)	0.00	55703.61
148	IGST(EXPENSES)	0.00	310562.20
149	LEAVE SALARY ACCOUNT	0.00	594594.00
150	ATM CHARGES	0.00	73918.95
151	REPAIRS AND MAINTENANCE	0.00	67500.00
152	PROFESSIONAL CHARGES	0.00	30000.00
153	ELECTION EXPENSES	0.00	414922.00
154	UPI / IMPS CHARGES	0.00	6048.44
155	STAFF WELFARE EXPENSES	0.00	602000.00
156	ATM/IMPS/UPI EXPENSES ACCOUNT	0.00	325000.00
157	DEFERRED TAX	151227.00	0.00
158	COMMISSION EARNED ACCOUNT	10790.00	0.00
159	MISC. RECEIPTS	66603.49	0.00
160	SHARES FEES	246278.00	0.00
161	ADMISSION FEES	710.00	0.00
162	NACH PROCESSING CHGS RECD	1659.13	1.78
163	ADMISSION FEES ASSOCIATE SHARES	340.00	0.00
164	SHARE FEES ASSOCIATE SHARES	146506.00	0.00
165	ADMISION FEE RAM	20.00	0.00

166	SHARE FEE RAM	16875.00	0.00
167	IFR WRITTEN BACK	7300000.00	0.00
168	INT. PAYABLE ON FIXED DEPOSIT	102836.00	100669.00
169	LEGAL ADVISORS FEE PROVISION	0.00	227103.00
170	TDS	7046762.51	5350472.00
171	INT. PAYABLE ON THRIFT DEPOSIT	1527022.00	1527022.00
172	AUDIT FEES PROVISION	202500.00	202500.00
173	DIVIDEND PAYABLE ON SHARES	5512146.00	5512146.00
174	MATURED R D	108007.00	0.00
175	MATURED ASHAKIRAN DEP.	40141.00	40141.00
176	SHARES SUSPENSE A/C	4471928.00	4595313.00
177	SUNDRY DEPOSIT A/C	31949.00	31949.00
178	CLEARING SUSPENSE AC	101508425.00	101508425.00
179	CHEQUES RCVD FOR COLLECTION	189702092.12	189702092.12
180	PROVIDENT FUND PAYABLE ACCOUNT	2011132.00	2003928.00
181	PROFESSIONAL TAX PAYABLE A/C	23400.00	22500.00
182	INTEREST PAYABLE ON MATURED DEPOSIT	200476.00	118658.00
183	DIVIDEND PAYABLE ON ASSOCIATE SHARES	6835986.00	6835986.00
184	DIVIDEND PAYABLE RAM	1288157.00	1288157.00
185	DEAF A/C	50258.00	50258.00
186	STAFF INCENTIVE PAYABLE A/C	180000.00	180000.00
187	CONCURRENT AUDIT FEES PAYABLE A/C	16200.00	14985.00
188	SGST(OUTPUT TAX)	45116.40	45116.40
189	CGST(OUTPUT TAX)	45116.40	45116.40
190	ACH REVERSAL ACCOUNT	750.00	0.00
191	ELECTION DEPOSIT COLLECTED	31000.00	31000.00
192	TAX AUDIT FEE PAYABLE A/C	25000.00	25000.00
193	STAFF GRATUITY PROVISION	26.00	0.00
194	PROFESSIONAL CHARGES PAYABLE A/C	25000.00	25000.00
195	INTEREST PAYABLE ON SPL FD 18	2789527.00	4509912.00
196	PROVISION FOR STAFF WELFARE EXPENSE	602000.00	629090.00
197	DEFERRED TAX LIABILITY	0.00	139449.00
198	MATURED SPL FD 18	18792596.00	18676669.00
199	FURINTURE AND FIXTURES	3006.00	0.00
200	COMPUTERS ACCOUNT	67165.00	0.00
201	OFFICE EQUIPMENTS	42863.00	0.00
202	PROFESSIONAL TAX	0.00	2500.00
203	STATUTORY RESERVE FUND	6902758.66	0.00
204	CON.PROV AGAINST STD ASSETS	1400000.00	0.00
205	INVESTMENT DEPRECIATION FUND	7300000.00	0.00
206	PROPOGANDA FUND	0.00	992855.00
207	MEMBERS BENOVELENT FUND	4450736.00	346000.00
208	STAFF BENOVELENT FUND	0.00	384100.00
209	DEATH RELIEF FUND	4182300.00	600000.00
210	COMMON GOOD FUND	0.00	168000.00
211	CO-OP EDUCATION FUND	414166.00	414166.00
212	PROFIT ACCOUNT	0.00	27611032.66
213	JUBILEE FUND	38850.00	3603755.00
214	KSCUB DEV FUND	207083.00	207083.00
215	INVESTMENT FLUCTUATION RESERVE	0.00	7300000.00
216	SHARE CAPITAL INDIVIDUAL	2462780.00	232000.00
217	ASSOCIATE SHARE MEMBER	1465060.00	428500.00
218	ASSOCIATE MEMBERS RETIRED	168750.00	454250.00
219	Cash On Hand - Closing Balance	0.00	4708106.00
	Grand Total	**25561960988.23**	**25561960988.23**

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

Disclosure in Financial Statements - Notes to Accounts as per Reserve Bank of India (Urban Co-operative Banks – Financial Statements: Presentation and Disclosures) Directions, 2025 (Updated as on April 1, 2026) Vide RBI/DoR/2025-26/289 ; DoR.ACC.REC.No.208/21.04.018/2025-26 dated November 28, 2025.

1. Regulatory Capital

(i) 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)	17.29	16.41
ii)	Other Tier 1 capital	0	0
iii)	Tier 1 capital (i + ii)	17.29	16.41
iv)	Tier 2 capital	5.74	6.02
v)	Total capital (Tier 1+Tier 2)	23.03	22.43
vi)	Total Risk Weighted Assets (RWAs)	137.12	100.84
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.61%	16.27%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	4.19%	5.97%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	16.80%	22.24%
x)	Amount of paid-up equity capital raised during the year	0.30	1.30
xi)	Amount of non-equity Tier 1 capital raised during the year,	0	0
	of which:		
	perpetual non-cumulative preference shares are	0	0
	perpetual debt instruments are	0	0
	Others are	0	0
xii)	Amount of Tier 2 capital raised during the year	0	0
	of which		
	perpetual non-cumulative preference shares are	0	0
	perpetual debt instruments are	0	0
	Others are	0	0

(ii) Draw down from Reserves

The valuation under AFS category results in net Depreciation of Rs.72.79 Lakhs as at 31.03.2026 . The Bank has drawn down to the extent of 73.00 Lakhs from Investment Fluctuation Reserve (IFR) in order to create additional Investment Depreciation Reserve (IDR) as there was excess balance in IFR .

2. Asset liability management
Maturity pattern of certain items of assets and liabilities:
as at 31/03/2026 (Current Year)
(Amount in Crores)

	Day1	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 up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	135.62	0..05	0	0.63	2.86	1.58	16.35	38.82	61.83	0.35	6.88	264.97
Advances	0.01	0	0	0	0.24	0.19	1.47	3.87	1.35	4.44	98.46	110.03
Investments	0	3.00	0	16.53	8.10	3.85	17.70	35.10	11.49	30.92	43.90	170.59

as at 31/03/2025 (Previous Year)

(Amount in Crores)

	Day1	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 up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 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

i) Composition of Investment Portfolio

Investments (Amount in Crores)

Investments in India as at 31/03/2026 (Current Year)							
	Government Securities	**Other Approved Securities**	**Shares**	**Debentures and Bonds**	**Subsidiaries and / or joint ventures**	**Others Mutual Funds**	**Total investments in India**
Held to Maturity							
Gross	48.84	9.93	-	-	-	-	58.77
Less: Provision for non-performing investments (NPI) / depreciation	0.28	-	-	-	-	-	0.28
Net	48.56	9.93	-	-	-	-	58.49
Available for Sale							
Gross	58.41	-	-	-	-	15.35	73.76
Less: Provision for depreciation and NPI	0.73	-	-	-	-	-	0.73
Net	57.68	-	-	-	-	-	73.03
Held for Trading : NIL							
ABSTRACT							
Total Investments	107.25	9.93				15.35	132.53
Less: Provision for non-performing investments	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	1.01	-	-	-	-	-	1.01
Net	106.24	9.93	-	-	-	15.35	131.52

Investments (Amount in Crores)

Investments in India as at 31/03/2025 (Previous Year)							
	Government Securities	**Other Approved Securities**	**Shares**	**Debentures and Bonds**	**Subsidiaries and / or joint ventures**	**Others**	**Total investments in India**
Held to Maturity							
Gross	43.88	-	-	-	-	-	43.88
Less: Provision for non-performing investments (NPI) / depreciation	0.28	-	-	-	-	-	0.28
Net	43.60	-	-	-	-	-	43.60
Available for Sale							
Gross	63.58	-	-	-	-	-	63.58
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	63.58	-	-	-	-	-	63.58
Held for Trading : NIL							
ABSTRACT							
Total Investments	107.46	-	-	-	-	-	107.46
Less: Provision for non-performing investments	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	0.28	-	-	-	-	-	0.28
Net	107.18	-	-	-	-	-	107.18

Note: There are no Investments outside India during the Current Year & Previous Year

ii) Movement of Provisions for Depreciation on Investments and Investment Fluctuation Reserve (IFR)

(Amount in Crores)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation of investment and NPIs		
a) Opening balance	0.28	1.41
b) Add: Provisions made during the year	0.73	0
c) Less: Write off / write back of excess provisions during the year	0	1.13
d) Closing balance	1.01	0.28
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	4.76	3.91
b) Add: Amount transferred during the year	0	0.85

c) Less: Drawdown	0.73	0
d) Closing balance	4.03	4.76
iii) Closing balance in IFR as a percentage of closing balance of investments [Carrying value less net depreciation (ignoring net appreciation) i.e., the net amount reflected in the balance sheet] in AFS and HFT.	5.46	7.48%

iii) Sale and transfers to/from HTM category: Nil

HTM Book Value is Rs.43.88 Crore as against the Market Value Rs. 43.60 Crore

AFS MKT VALUE is Rs.73.03 Crore as against the Book Value of Rs. 73.76 Crore, and the difference is duly accounted

iv) Non-SLR investment portfolio

(a) Non-performing non-SLR investments: Nil

(b) Issuer Composition of Non SLR investments:

(Amount in ₹ crore)

As at 31/03/2026 (Current Year)						
Sr. No.	**Issuer**	**Amount**	**Extent of Private Placement**	**Extent of 'Below Investment Grade' Securities**	**Extent of 'Unrated' Securities**	**Extent of 'Unlisted' Securities**
f) Others **Mutual Funds**	**SBI** **AXIS** **ICICI** **KOTAK** **UTI** **CANARA** **UNION**	**2.45** **2.25** **2.45** **2.45** **1.50** **2.00** **2.25**	**0** **0** **0** **0** **0** **0** **0**	**0** **0** **0** **0** **0** **0** **0**	**0** **0** **0** **0** **0** **0** **0**	**0** **0** **0** **0** **0** **0** **0**
g) Provision held towards depreciation		**0**				
Total		**15.35**				

As at 31/03/2025 (Previous Year)						
Sr. No.	**Issuer**	**Amount**	**Extent of Private Placement**	**Extent of 'Below Investment Grade' Securities**	**Extent of 'Unrated' Securities**	**Extent of 'Unlisted' Securities**
NIL						

(v) Repo transactions (in face value and market value terms): Not applicable

(vi) Government Security Lending (GSL) transactions (in market value terms): Not applicable

4. Asset quality

(i) Classification of advances and provisions held

As at 31/03/2026 (Current Year) **(Amount in Rs. Crores)**

	Standard	**Non-Performing**				**Total**
	Total Standard Advances	**Sub - standard**	**Doubtful**	**Loss**	**Total Non - Performing Advances**	

Gross Standard Advances and NPAs						
Opening Balance	**90.32**	**0.00**	**0.01**	**0.00**	**0.01**	**90.33**
Add: Additions during the year	**19.47**	0.23	0	**0**	0.23	**19.70**
Less: Reductions during the year*	**0**	**0**	**0**	**0**	**0**	**0**
Closing balance	**109.79**	**0.23**	**0.01**	**0**	**0.24**	**110.03**
*Reductions in Gross NPAs due to:	**0**	**0**	**0**	**0**	**0**	**0**
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	**0.36**		**0.66**		**0.66**	**1.02**
Add: Fresh provisions made during the year	0.14		0		0	**0.14**
Less: Excess provision reversed / Write - off loans	0		0		0	
Closing balance of provisions held	**0.50**		**0.66**		**0.66**	**1.16**
Net NPAs	**0**	**0**	**0**	**0**	**0**	**0**
Floating Provisions	**0**	**0**	**0**	**0**	**0**	**0**
Technical write-offs and the recoveries made thereon	**0**	**0**	**0**	**0**	**0**	**0**

(Amount in Rs. Crores) As at 31/03/2025 (Previous Year)

	Standard	**Non-Performing**				**Total**
	Total Standard Advances	**Sub - standard**	**Doubtful**	**Loss**	**Total Non - Performing Advances**	
Gross Standard Advances and NPAs						
Opening Balance	**80.63**	**0**	**0.01**	**0**	**0.01**	**80.64**
Add: Additions during the year	**9.69**	**0**	**0.0000**	**0**	**0**	**45.2113**
Less: Reductions during the year*		**0**		**0**		

Closing balance	**90.32**	**0**	**0.01**	**0**	**0.01**	**90.33**
*Reductions in Gross NPAs due to:	**No reduction**					
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)	**0**	**0**	**0**	**0**	**0**	**0**
iii) Technical / Prudential Write - offs	**0**	**0**	**0**	**0**	**0**	**0**
iv) Write-offs other than those under (iii) above	**0**	**0**	**0**	**0**	**0**	**0**
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	**0.32**	**0**	**0.66**	**0**	**0.66**	**0.98**
Add: Fresh provisions made during the year	**0.04**	**0**	**0**	**0**	**0**	**0.04**
Less: Excess provision reversed / Write - off loans	**0**	**0**	**0**	**0**	**0**	**0**
Closing balance of provisions held	**0.36**	**0**	**0.66**	**0**	**0.66**	**1.02**
Net NPAs	**0**	**0**	**0**	**0**	**0**	**0**
Floating Provisions	**0**	**0**	**0**	**0**	**0**	**0**
Technical write-offs and the recoveries made thereon	**0**	**0**	**0**	**0**	**0**	**0**

Ratios (in percent) (to be computed as per applicable regulatory instructions)	***Current Year***	Previous Year
Gross NPA to Gross Advances	***0.22***	***0.01***
Net NPA to Net Advances	***0.00***	***0.00***
Provision coverage ratio	***100%***	***100%***

(ii) Sector-wise advances and Gross NPAs

Disclosure under this Head is not applicable as our Bank is a Salary Earners' Co-op Bank.

(iii) Overseas assets, NPAs and revenue:

(iv) Details of accounts subjected to restructuring (restructuring as defined as per applicable regulations) :
Not applicable to our Bank as there are no accounts subjected to restructuring in both the current and previous year**.**

(v) Divergence in asset classification and provisioning

The Reserve Bank of India has not conducted a statutory inspection of the Bank, nor has it issued an Inspection Report under Section 35 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) for the relevant reference financial years following the last reported cycle. Accordingly, no reportable divergence in asset classification and provisioning exists for the current reporting period under RBI Circular DOR.ACC.REC.No.74/21.04.018/2022-23.

(vi) Disclosure of transfer of loan exposure:
Not applicable to our Bank as there are no transfer of loan exposure cases in both the current and previous year.

(vii) Non – Fund Based Credit Facilities:
Not applicable to our Bank as there are no Non – Fund Based Credit Facilities in both the current and previous year.

(viii) Fraud accounts:
Not applicable to our Bank as there are no Fraud accounts in both the current and previous year.

(ix) Disclosures related to Project Finance:

Not applicable to our Bank as there are no *Project Finance cases* in both the current and previous year.

(x) 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

(i) Exposure to real estate sector

(Amounts in ₹ crore)

Category	**Current year**	**Previous Year**
i) <u>Direct exposure</u>		
a) Residential Mortgages	18.69	18.12
b) Commercial Real Estate	0	0
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures	0	0
<u>ii) Indirect Exposure</u>		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0	0
TOTAL Exposure to real estate sector	18.69	18.12

(ii) Exposure to Capital Market: Not applicable to our Bank as there are no exposure to Capital Market in both the current and previous year.

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

(iv) Unsecured Advances

The restrictions on aggregate unsecured advances and individual limits are not applicable to our Bank as Our's is a Salary Earners' Bank.

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

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

(vii) **Loans against gold and silver collateral**

(a) Details of loans extended against eligible gold and silver collateral

Particulars	**Loan outstanding**		**Average ticket size (₹ crore)**	**Average LTV ratio**	**Gross NPA (%)**
	₹ crore	**As % of Total Loans**			
1. **Opening balance of the FY** [(a)+(b)]	**0.59**	**0.65**	0.03	75%	**0**
(a) Consumption loans	**0.59**	**0.65**			
of which bullet repayment loans	**0.59**	**0.65**			
(b) Income generating loans	**0**	**0.00**			
2. **New loans sanctioned and disbursed during the FY** [(c)+(d)]	**6.54**				**NA**
(c) Consumption loans	**6.54**				**NA**
of which bullet repayment loans	**6.54**				**NA**
(d) Income generating loans	**0**	**0**			**NA**
3. **Renewals sanctioned and disbursed during the FY**	**0**	**0**			**NA**
4. **Top-up loans sanctioned and disbursed during the FY**	**0**	**0**			**NA**
5. **Loans repaid during the FY** [(e)+(f)]	**1.40**			**NA**	**NA**
(e) Consumption loans	**1.40**			**NA**	**NA**
of which bullet repayment loans	**1.40**			**NA**	**NA**
(f) Income generating loans	**0**			**NA**	**NA**
6. **Non-Performing Loans recovered during the FY** [(g) + (h)]	**0**			**NA**	**NA**
(g) Consumption loans	**0**			**NA**	**NA**
of which bullet repayment loans	**0**			**NA**	**NA**

(h) Income generating loans	**0**			**NA**	**NA**
7. **Loans written off during the FY** [(i) + (j)]				**NA**	**NA**
(i) Consumption loans	**0**			**NA**	**NA**
of which bullet repayment loans (j) Income generating loans	**0**			**NA** **NA**	**NA** **NA**
8. **Closing balance at the end of FY** [(k) + (l)]	**5.73**	**5.21**	**0.07**	**75%**	
(k) Consumption loans	**5.73**	**5.21**			
of which bullet repayment loans	**5.73**	**5.21**			
(l) Income generating loans	**0**	**0**			

(b) Details of gold and silver collateral and auctions

Not applicable to our Bank as there are no such actions/transactions in both the current and previous year.

(viii) **Exposures to Related Parties**

	(Amount in ₹ crore)		
Sl. No.	**Particulars**	**Previous Year**	**Current Year**
	A. Loans to Related Parties		
1	Aggregate value of loans sanctioned to related parties during the year	0.13	1.31
2	Aggregate value of outstanding loans to related parties as on 31st March	1.00	1.90
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March (in%)	1.10	1.73
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i)Special Mention Accounts as on 31st March	NIL	NIL
	(ii)Non-Performing Assets as on 31st March	NIL	NIL
5	Amount of provisions held in respect of loans to related parties as on 31st March	NIL	NIL
	B. Contracts and Arrangements involving Related Parties		
6	Aggregate value of contracts and arrangements awarded to related parties during the year	NIL	NIL
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	NIL	NIL

6. Concentration of deposits, advances, exposures and NPAs

(i) Concentration of deposits

(Amounts in ₹ crore)

Particulars	**Current year**	**Previous Year**
Total deposits of the twenty largest depositors	35.81	29.11
Percentage of deposits of twenty largest depositors to total deposits of the bank	13.51%	13.46%

(ii) Concentration of advances (Advances shall be computed based on credit exposure i.e., funded and non-funded limits including derivative exposures where applicable.)

(Amounts in ₹ crore)

Particulars	Current year	Previous Year
Total advances to the twenty largest borrowers	20.52	10.27
Percentage of advances to twenty largest borrowers to total advances of the bank	18.64%	11.37%

(iii) **Concentration of exposures**

(Amounts in ₹ crore)

Particulars	Current year	Previous Year
Total exposure to the twenty largest borrowers / customers	56.33	39.38
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	15.02%	12.84%

(iv) Concentration of NPAs

(Amounts in ₹ crore)

Particulars	Current year	Previous Year
Total Exposure to the top twenty NPA accounts	0.23	0.01
Percentage of exposures to the 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)

(Amounts in ₹ crore)

Particulars	Current Year	Previous Year
Opening Balance of amounts transferred to DEA Fund	0.19	0.18
Add: Amounts transferred to DEA Fund during the year	0.01	0.01
Less: Amounts reimbursed by DEA Fund towards claims	0.01	0
Closing Balance of amounts transferred to DEA Fund	0.19	0.19

Balances of the amount transferred to DEA Fund of Rs. 0.19 Crores as at 31/03/2026 are included under "Contingent Liabilities – Others" as per RBI guidelines .

9. Disclosure of complaints

(i) Summary information on complaints received by a bank from customers and from the Offices of Ombudsman (previously office of banking ombudsman)

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	1	NIL
2		Number of complaints received during the year	0	1
3		Number of complaints disposed during the year	1	0
	3.1	Of which, number of complaints rejected by the bank	1	0

4		Number of complaints pending at the end of the year	0	1
	Maintainable complaints received by the bank from Office of Ombudsman			
5		Number of maintainable complaints received by the bank from Office of Ombudsman	1	1
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	Cleared on 12.11.2025	0
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	Cleared on 23.06.2025
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in the Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.				

(ii) Top five grounds of complaints received by the bank from customers

The complaint was made by the Customer that unfair charges are levied by the Bank. As the charges were levied as per the RBI directives only, complaint was disposed of during the year No complaints are pending at the end of the year.

10. Penalties imposed by the Reserve Bank of India: NIL

11. Other Disclosures
(i) Business ratios

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	**6.48%**	**6.89%**
ii) Non-interest income as a percentage to Working Funds	**0.26%**	**0.10%**
iii) Cost of Deposits	**5.86%**	**5.92%**
iv) Net Interest Margin	**1.72%**	**1.85%**
v) Operating Profit as a percentage to Working Funds	**1.10%**	**1.40%**
vi) Return on Assets	**0.78%**	**1.12%**
vii) Business (deposits plus advances) per employee (in ₹ crore)	**41.66**	**34.06**
viii) Profit per employee (in ₹ crore)	**0.25**	**0.31**

(ii) Bancassurance 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.

(iii) 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.

(iv) Disclosures regarding Priority Sector Lending Certificates (PSLCs) :

Not Applicable to our Bank as Our's is a Salary Earners' Bank.

(v) Provisions and contingencies
(Amounts in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0	0
ii) Provision towards NPA	0	0
iii) Provision made towards Income tax	**0.79**	**0.69**
iv) Other Provisions and Contingencies :(with details) Contingent provision against Standard Assets	**0.14**	**0.04**

(vi) Payment of DICGC Insurance Premium
(Amounts in ₹ crore)

Particulars	Current Year	Previous Year
i) Payment of DICGC Insurance Premium	**0.27**	**0.24**
ii) Arrears in payment of DICGC premium	**NIL**	**NIL**

Note: D*eposit insurance premium as applicable was paid to DICGC within the prescribed timelines*.

(vii) Disclosure of facilities granted to directors and their relatives (i.e., Advances to directors, their relatives, companies / firms in which they are interested) :
(Amounts in ₹ crore)

Particulars	Current Year	Previous Year
Fund-based. - Advances to directors & their relatives	**1.90**	**1.00**
Non-fund based (Guarantees, L/C, etc.)	**NIL**	**NIL**
TOTAL	**1.90**	**1.00**

For and on behalf of Board of Directors

for B M S S & CO.,
Chartered Accountants
FRN 005389S

K. Krishnamurthy
PRESIDENT

S.Appaji
VICE- PRESIDENT

DIRECTOR

Savitha P.N.
C E O

(Sanjay Kalliguddi)
Partner
M. No. 230380

Place: Bengaluru
Date: 25.06.2026

RESERVE BANK EMPLOYEES CO- OPERATIVE BANK LTD., BENGALURU

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31/03/2026

31-03-2025 Rs. Ps.	EXPENSE		31-03-2026 Rs. Ps.	31-03-2025 Rs. Ps.	INCOME		31-03-2026 Rs. Ps.
119505059.21	INTEREST PAID ON DEPOSITS	137754283.94			**INTEREST & DISCOUNT**		
25710.00	INTEREST ON BORROWINGS	0.00	137754283.94	74235995.00	INTEREST ON LOANS	81353828.00	
9571435.00	SALARY AND ALLOWANCE		11657996.00	95126331.48	INTEREST ON INVESTMENTS	110178463.86	
				0.00	DISCOUNT	0.00	191532291.86
31650.00	DIRECTORS SITTING FEES		40200.00				
	RENT , TAXES, INSURANCE;				**OTHER RECEIPTS**		
12.00	RENT	12.00		9399.00	COMMISISSION EARNED ACCOUNT	10790.00	
2500.00	PROFESSIONAL TAX	2500.00		64700.59	MISC. RECEIPTS	66603.49	
2726373.00	INSURANCE	3080973.00	3083485.00	837689.00	SHARES FEE	246278.00	
				1010.00	ADMISSION FEES	710.00	
93680.14	POSTAL & TELEPHONE		89076.51	50.00	NOMINAL MEMEBERSHIP FEES	0.00	
225000.00	AUDIT FEES		225000.00	2078.25	ECS PROCESSING CHGS RCVD	1657.35	
256861.00	DEPRECIATION & REPAIRS		113034.00	480.00	ADMISSION FEES ASOCIATE SHARES	340.00	
	STATIONERY, PRINTING & ADVERTISEMENT			674967.00	SHARE FEES ASSOCIATE SHARES	146506.00	
	OPENING BALANCE OF STATIONERY	137074.00		32375.00	SHARE FEE RAM	16875.00	
	PURCHASES DURING THE YEAR	47497.48		3008.24	POS/IMPS INCENTIVE INCOME	0.00	
	TOTAL	184571.48		29413.27	POS INCENTIVE	0.00	
54936.00	**1.STATIONERY CONSUMED**	**71487.48**		0.00	ADMISSION FEE RAM	20.00	
34000.00	2. ADVERTISEMENT	34000.00	105487.48	848860.00	INCOME TAX REFUND A/C	0.00	
				0.00	IFR WRITTEN BACK	7300000.00	7789779.84
	OTHER EXPENSES						
45000.00	MEDICAL AID TO STAFF A/C	45000.00					
29746.00	MEMBERSHIP SUBSCRIPTION	25000.00					
321300.00	GENERAL BODY EXPENSES	295924.00					
10000.00	LEGAL ADVISORS FEES	10000.00					
54557.00	CHARGES GENERAL (MISC)	91920.24					
0.00	ELECTION EXPENSES	414922.00					
39975.00	BOARD MEETING EXPENSES	43231.00					
19952.00	ANNUAL MAINTAINANCE CHARGE	44704.00					
34560.00	CONVEYANCE	23265.00					
19650.00	AMORTISE A/C	19650.00					
500.00	TRAINING EXPENSES	0.00					
207884.00	SOFTWARE SERVICES	55405.00					
200328.00	CBS EXPENSES	200328.00					
5099.03	BANK CHARGES	16379.82					
6894772.49	TAX PAID A/C - INCOME TAX	7899230.81					
199800.00	CONCURRENT AUDIT FEES A/C	216000.00					
35480.00	PF ADMINSTRATION CHARGES	50309.00					
400000.00	PROVISION FOR STANDARD ASSETS	1400000.00					
139449.00	DEFFERED TAX A/C	-151227.00					
59360.00	TEA LUNCH EXPENSES	75411.00					
5980.00	REPAIRS & MAINTENANCE	67500.00					

10800.00	EDP AUDIT FEES	10800.00					
25000.00	TAX AUDIT FEES A/C	25000.00					
180000.00	INCENTIVE TO STAFF	180000.00					
2300.88	ATM CHARGES-POS	0.00					
0.00	INT PAID ON GOVT SECURITY	971833.33					
665149.00	LEAVE SALARY ACCOUNT	594594.00					
51347.40	SGST (EXPENSES)	55703.61					
51347.40	CGST (EXPENSES)	55703.61					
310661.20	IGST (EXPENSES)	310562.20					
72842.34	ATM CHARGES	73918.95					
0.00	INVESTMENT DEPRECIATION ACCOUNT	7300000.00					
30000.00	PROFESSIONAL CHARGES	30000.00					
16187.08	IMPS/UPI CHARGES	6048.44					
629090.00	STAFF WELFARE EXPENSES	602000.00					
959990.00	ATM/IMPS/UPI EXPENSES A/C	325000.00					
0.00	PREMIUM PAID ACCOUNT	1725000.00					
			23109117.01				
27611032.66	**NET PROFIT (balance of Profit)**		**23144391.76**				
171866356.83	**TOTAL**		**199322071.70**	**171866356.83**	**TOTAL**		**199322071.70**
	K KRISHNAMURTHY	S APPAJI			SAVITHA P N	**for B M S S & Co.,**	
	PRESIDENT	VICE-PRESIDENT		DIRECTOR	MANAGER	**Chartered Accountants**	

		RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LTD., BANGALORE 560 001					
			BALANCE SHEET AS AT 31ST MARCH 2026				
3/31/2025	**CAPITAL AND LIABILITIES**		**3/31/2026**	**3/31/2025**	**PROPERTY AND ASSETS**		**3/31/2026**
	1. CAPITAL				**1.CASH**		
80000000.00	**a) Authorised Share Capital**		80000000.00	4956339.00	Cash on Hand	4708106.00	
	(80,00,000 Shares of Rs.10/- each)			57632356.16	Reserve Bank Of India	68433524.21	**73141630.21**
	b) Subscribed Capital-Regular Members						
	(27,55,607 Shares of Rs.10/- each)				**2.BALANCES WITH OTHER BANKS**		
25325290.00	c)Amount Called Up & paid up	27556070.00			**In Current Account With**		
	(27,55,607 Shares of Rs.10/- each)			2809963.76	Union Bank of India	1367526.89	
				3893902.44	H D F C Bank Ltd.	2468919.66	
	d) Subscribed Capital - Associate Share Member			4370965.41	C D A/C With HDFC ATM	4258907.01	
	(31,52,215 Shares of Rs.10/- each)			21297017.37	C D A/C With IDBI Bank Ltd	17734371.37	
30485590.00	e) Amount Called Up & Paid up	31522150.00		12097155.41	CD A/C INDUSIND BANK	5653488.63	
	(31,52,215 Shares of Rs.10/- each)						**31483213.56**
	f) Subscribed Capital - Associate Member Retired				**In Fixed Deposits with**		
	(4,42,968 Shares of Rs.10/- each)			2500000.00	Indusind Bank Ltd.,	2500000.00	
4715180.00	g) Amount Called Up & Paid up	4429680.00		71500000.00	UJJIVAN SMALL FINANCE	106500000.00	
	(4,42,968 Shares of Rs.10/- each)			40000000.00	South Indian Bank Ltd	5000000.00	
				0.00	FD With Ratnakar Bank Ltd	30000000.00	
				53000000.00	Suryoday Small Finance Bank	85500000.00	
	f) Of 'c,e,g' above held by			99000000.00	Jana Small Finance Bank	75000000.00	
60526060.00	i) Individuals : 63507900		**63507900.00**	26500000.00	Equitas Small Finance	35000000.00	
	ii) Co-Operative Institutions : 0			7000000.00	HDFC Bank	10000000.00	
	iii) State Government : 0			29000000.00	City Union Bank Ltd	21000000.00	**370500000.00**
	2. RESERVE FUND AND OTHER RESERVES						
96973820.28	a) Statutory Reserve Fund	103876578.94			**3.MONEY AT CALL AND SHORT NOTICE**		
0.00	b) Dividend Equalisatin Fund	0.00		5000000.00	Call Money with PNB GILTS LTD	10000000.00	
6576024.82	c) Bad & Doubtful debt Reserve	6576024.82					**10000000.00**
2702948.34	a) Common Good Fund	2534948.34			**4.INVESTMENTS**		
8886526.96	b)Death Relief Fund	12468826.96		1074674693.00	In State Dev Loan Bonds	1072580043.00	
7946885.75	c) Members Benevolent Fund	12051621.75			Face Value 1074595000		
2986473.51	d) Propaganda Fund	1993618.51			Market Value 1062457000		
3675212.02	e) Staff Benevolent Fund	3291112.02		0.00	In Central Government Securities	0.00	
3650000.00	f) Contigent Porivision Against Std. Assets	5050000.00		0.00	In Treasury Bills	99299500.00	**1171879543.00**
461874.00	g) Social Welfare Fund	461874.00					
2844000.00	h) Investment Depreciation Reserve	10144000.00			**Mutual Funds**		
47571501.85	h) Investment Fluctuation Reserve	40271501.85			KOTAK LIQUID FUND	24500000.00	
5850583.00	i) Jubilee Fund	2285678.00	**201005785.19**		SBI MUTUAL FUND	24500000.00	
					AXIS MUTUAL FUND	22500000.00	
					ICICI PRUDENTIAL MUTUAL FUND	24500000.00	
					UTI LIQUID FUND	15000000.00	
					CANARA ROBECO LIQUID FUND	20000000.00	
					UNION LIQUID FUND	22500000.00	**153500000.00**
	3. PRINCIPAL /SUBSIDIARY STATE				**5. Investments out of the Principal /**		
0	**PARTNERSHIP FUND ACCOUNT**		0	**0.00**	**Subsidiary State Partnership Fund**		**0.00**
250651910.53	**TOTAL**		**264513685.19**	**1515232392.55**	**TOTAL**		**1810504386.77**

250651910.53	**B/F**		**264513685.19**	**1515232392.55**	**B/F**		**1810504386.77**
139449.00	**DEFERRED TAX LIABILITY**		**0.00**		**6. ADVANCES**		
	4. DEPOSIT AND OTHER ACCOUNTS			**12746069.00**	**a) Short Term Loans**		**61435430.00**
	I) FIXED DEPOSITS				Short Term Loans,Cash Credit		
3626729.00	a) Individuals	17429799.00			Overdraft & Bills Discounted		
0.00	b) Central Co-Operative Bank	0.00			Of which secured against -		
6117440.00	c) Other Societies	0.00	**17429799.00**		Govt. & Other approved Securities		
	II)THRIFT DEPOSIT				Other tangible securities		
21938830.00	a) Individuals	23101490.00			Of the advances, amount due from		
	b) Central Co-Operative Bank				Individuals	61435430.00	
	c) Other Societies		**23101490.00**		Of the advances, amount considered		
	III) SPECIAL FIXED DEPOSIT 18				bad& doubtful of recovery		
413675157.00	a) Individuals	342420308.00					
	b) Central Co-Operative Bank			89981841.00	**MEDIUM TERM LOANS:**		**106345030.00**
	c) Other Societies	3371051.00	**345791359.00**		Of which secured against -		
	IV) RECURRING DEPOSIT				Govt. & Other approved Securities	0.00	
13880902.00	a) Individuals	14520503.00			Other tangible securities	0.00	
	b) Central Co-Operative Bank		-		Of the advances, amount due from		
	c) Other Societies	0.00	**14520503.00**		Individuals	106345030.00	
	V) SAVINGS BANK ACCOUNT				Of the advances, amount considered		
1096806718.48	a) Individuals	1347618669.38	--		bad& doubtful of recovery	0.00	
0.00	b) Central Co-Operative Bank	0.00	--				
9005340.00	c) Other Societies	6474875.23	**1354093544.61**	800563883.01	**LONG TERM LOANS:**		**932535425.00**
	V) ASHAKIRAN DEPOSIT				Of which secured against -		
540574771.00	a) Individuals	831090223.00			Govt. & Other approved Securities	0.00	
	b) Central Co-Operative Bank				Other tangible securities	0.00	
0.00	c) Other Societies	2890522.00	**833980745.00**		Of the advances, amount due from		
	VI)RETIREMENT BENEFIT DEPOSIT				Individuals	932535425.00	
41828004.49	a) Individuals	43966463.69			Of the advances, overdue Amt is Rs. 3,20,801/-		
	b) Central Co-Operative Bank				bad& doubtful of recovery is Rs.61,920/-		
0.00	c) Other Societies	0.00	**43966463.69**				
	VII) MATURED FIXED DEPOSIT				**7.INTEREST RECEIVABLE:**		
10986.00	a) Individuals	10986.00		**28393106.00**	INT. RECEIVABLE ON INVESTMENTS		**30410349.00**
	b) Central Co-Operative Bank			**104480.00**	INT. RECEIVABLE ON NPA- CONTRA		**120859.00**
0.00	c) Other Societies	0.00	**10986.00**				
	VIII) DEATH RELIEF AND BENEVOLENT DEPOSIT				**8.BILLS SENT FOR COLLECTION**		
3280842.00	a) Individuals	4863417.00		**0.00**	**AS PER CONTRA**		**0.00**
	b) Central Co-Operative Bank						
	c) Other Societies	0.00	**4863417.00**				
				0.00	**9.BRANCH ADJUSTMENTS**		0.00
2000.00	**VII) STAFF SECURITY DEPOSIT**		**2000.00**				
275416.00	**IX) MATURED ASHAKIRAN DEPOSIT**		**275416.00**	0.00	**10.PREMISES**	0.00	
422192.00	**X) MATURED FD SENIOR**		**422192.00**	0.00	LESS: DEPRECIATION	0.00	0.00
1157034.00	**XI) MATURED SFD 18**		**1272961.00**				
0.00	**XII) MATURED RD**		**108007.00**				
9448547.00	**XII) STAFF HEALTH CARE FIXED DEPOSIT**		**9835927.00**				
2412842268.50	**TOTAL**		**2914188495.49**	**2447021771.56**	**TOTAL**		**2941351479.77**

2412842268.50	**B/F**		**2914188495.49**	**2447021771.56**	**B/F**		**2941351479.77**
0.00	**5.BORROWINGS**		0.00				
				30062.00	**11.FURNITURE AND FIXTURES**	30062.00	
	6. BILLS FOR COLLECTION				LESS: DEPRECIATION	3006.00	**27056.00**
0.00	(Being Bills receivable as per Contra)		**0.00**				
				146082.00	**12.COMPUTERS ACCOUNT**	146082.00	
0.00	**7.BRANCH ADJUSTMENTS**		0.00		LESS: DEPRECIATION	67165.00	**78917.00**
104480.00	**8. Interest Receivable on NPA**		**120859.00**	**285758.00**	**13.OFFICE EUIPMENTS**	285758.00	
					LESS: DEPRECIATION	42863.00	**242895.00**
	9. INTEREST PAYABLE						
235491.00	a) On Fixed Deposit	237658.00			**14.OTHER ASSETS:**		
118658.00	b) Int Payable on Matured Term Deposit	200476.00		137074.00	PRINTING STOCK	113084.00	
4349944.00	c) Interest Payable on SPL FD 18	2629559.00		438600.00	FESTIVAL ADVANCE	629700.00	
0.00	d) Interest Payable on Thrift Deposit	0.00	3067693.00	11550.00	Staff Special Advance	0.00	
				5946700.00	INCOME TAX REFUND A/C	8051700.00	
	10. OTHER LIABILITIES			4125.95	DEAF RECOVERABLE ACCOUNT	0.00	
202500.00	Audit Fee Payable	202500.00		175000.00	Advance for Jubilee Expenses	0.00	
226919.86	Sundry Deposit	226919.86		341530.00	SGST (INPUT TAX)	386354.00	
0.00	Unclaimed Payorder	0.00		341530.00	CGST (INPUT TAX)	386354.00	
134565.00	Share Suspense Account	11180.00		495246.00	IGST (INPUT TAX)	654088.00	
3063009.49	TDS	4759300.00		1000.00	CKYC DEPOSIT	1000.00	
629090.00	Provision for Sraff welfare Expenses	602000.00		162500.00	Advance for UPI / IMPS	162500.00	
0.00	Provision for Staff Health care	0.00		13693.00	Prepared Expenses	0.00	
0.00	Leave Salary Payable	0.00		0.00	UPI DISPUTE AMT RECOVERABLE a/c	33689.34	
46537.00	Uncleared Cheques A/C	46537.00		0.00	Technical Decline Charges receivable	10000.00	10428469.34
180000.00	Staff Incentive Payable A/C	180000.00					
1592994.00	Legal Advisors Fee Payable	1365891.00					
0.00	UPI /IMPS PROVISION	0.00		0.00	**DEFERRED TAX ASSET**		11778.00
14985.00	Concurrent Audit Fees Payable A/C	16200.00					
25000.00	Tax Audit Fee Payable A/C	25000.00					
25000.00	PROFESSIONAL CHARGES PAYABLE	25000.00		**0.00**	**15.NON-BANKING ASSETS**		**0.00**
4000000.00	CONTINGENT EXPENSES PROVISION	4000000.00					
147948.00	Provident fund payable	155152.00					
1800.00	Professional tax payable a/c	2700.00					
0.00	Staff Gratuity Provision	26.00					
0.00	ACH Reversal Account	750.00	11619155.86				
	11. PROFIT AND LOSS						
26304993.82	Profit as per last balance sheet	27611032.66					
-26304993.82	Less: Appropriations	27611032.66					
27611032.66	Add: **Profit for the year b/f from P& L Account**	23144391.76	**23144391.76**				
2455552222.51	**GRAND TOTAL**		**2952140595.11**	**2455552222.51**	**GRAND TOTAL**		**2952140595.11**
	Contingent Liabilities - others : Balances of the amount transferred to DEA Fund as at 31.03.2026 are Rs. 19,20,887.14						
	K KRISHNAMURTHY	**S APPAJI**			**SAVITHA P N**	**for B M S S & Co.,**	
	PRESIDENT	**VICE-PRESIDENT**	**DIRECTOR**		**MANAGER**	**Chartered Accountants**	

B M S S & Co., Chartered Accountants
(formerly Badari, Madhusudhan & Srinivasan)
"Sumagiri," #165, 1st Floor, 9th Main, Sector6 , HSR Layout, Bengaluru-560102
Ph: 080-41107447/63633 69233 e-mail: ca.bms1991@gmail.com
Mumbai Branch:9900577602 e-mail: deepthi.bmsmumbai@gmail.com

Independent Auditors' Report

To the Members of The Reserve Bank Employees' Co-operative Bank Ltd.
Nrupathunga Road, Bengaluru,

Opinion

1.01 We have audited the accompanying financial statements of **The Reserve Bank Employees' Co-operative Bank Ltd.** ("the Bank") which comprise the Balance Sheet as at 31st March 2026 and the Profit and Loss Account for the year then ended along with a summary of significant accounting policies and other explanatory information thereon.

1.02 In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give a true and fair view in conformity with the accounting principles generally accepted in India, of the financial position of the Bank as at 31st March, 2026 and of its financial performance for the year then ended in accordance with the Karnataka Cooperative Societies Act, 1959, as amended from time to time together with Rules thereon and Banking Regulation Act, 1949 and relevant circulars issued thereon from time to time:

(a) in the case of Balance Sheet, of the state of affairs of the Bank as at 31st March, 2026; and

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

Management's responsibility for the financial statements

2.01 The Bank's Board of Directors' is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI), provisions of the Banking Regulation Act, 1949, Karnataka Cooperative Societies Act, 1959, as amended from time to time, together with Rules thereon and circulars, rules and guidelines issued thereon from time to time.

2.02 This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the above Acts for safeguarding assets of the Bank and preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

2.04 The Bank's Board of Directors' is also responsible for overseeing the Bank's Financial Reporting progress.

Auditor's responsibility

3.01 Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing (SA) issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

3.02 An audit involves performing procedures to obtain audit evidence about the amounts and 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, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

3.03 We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management

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

  auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern

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

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

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

Other Matter

4.01 Notes 18.47 relating to Section 10A(2A)(i) of the Banking Regulation Act, 1949 as amended by the Banking Laws(Amendment) Act, 2025 read with Reserve Bank of India (Urban Cooperative Banks-Governance) Amendment Directions, 2026 vide RBI/DOR/2026-27/94/DOR.GOV.REC.No. 82/18.10.014/20226-27 dated 25.5.2026 prescribing compulsory cooling off period of 3 years after completing continuous tenure of ten years as a Director and of the composition of Bank Board and Board Sub Committees as at 31.3.2026 and on date, including the President, eight (8) out of thirteen (13) Directors', who have also been members of various Board sub committees, having completed continuous tenure of 10 years or more, but not constituting majority of the composition of the subcommittee/s as also deliberations of the Board Sub Committees subject to ratification / confirmation by the Board.
4.02 Our opinion on this matter is unmodified.

Report on Other Legal and Regulatory Requirements

5.01 The Balance Sheet, Profit and Loss Account and Notes to Accounts have been drawn up as per the latest 'Master Direction on Financial Statements - Presentation and Disclosures' format prescribed vide directions of Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2025 (Refer circular no. RBI/DOR/2025-26/289 DOR.ACC.REC. No. 208/21.04.018/2025-26 dated 28.11.2025) and are as per Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 as substituted by clause (zl) of Section 56 of the said Act, Rules thereunder and directions issued by the Directorate of Cooperative Audit.

5.02 As required under various statues governing the audit of Urban Cooperative Banks, we report as under:

(1) As required by Section 63(16) of The Karnataka Cooperative Societies (Amendment) Act, 2021 (including Amendments thereto) and RBI guidelines:

(a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;

(b) In our opinion, proper books of account have been kept by the Bank so far as appears from our examination of those books;

(c) The transactions of the Bank which have come to our notice are within the powers of the Bank;

(d) The Bank's Balance sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account.

(e) The Accounting Standards adopted by the Bank are consistent with those laid down by the accounting principles generally accepted in India so far as applicable to Banks.

(2) As required by Section 63(17) of The Karnataka Cooperative Societies (Amendment) Act, 2021 (including Amendments thereto), in our opinion and as per the information and explanations given to us:

(a) We have not come across any irregularities connected to financial embezzlement of funds or fraud;

(b) We have not come across any accounting irregularities that have implications on the Financial Statements;

(c) We have not come across any irregularities in the functioning of General Body, Board and Sub Committees of the Bank during the course of the audit.

(3) The Bank has been awarded "A" class for the year under audit.

5.03 In Annexure to this report, we report compliance on furnishing of certificates / reports by the Statutory Auditor as per RBI requirements, conveyed while approving appointment of statutory auditors of the Bank for FY 2025-26

for B M S S & Co.,
Chartered Accountants
FRN:005389S

(Sanjay Kalliguddi)
Partner
M. No. 230380
UDIN: 26230380MHGZNG4099

Place: Bengaluru
Date: 25.06.2026

RESERVE BANK EMPLOYEES' CO OPERTIVE BANK LTD.
BENGALURU – 560 001.

Statutory Auditor's Observations and Compliance thereto for the FY 2025-26

Auditor's Observation	Compliance
In respect of Housing Loan No. 110600000058, the Bank is to collect the EC for the period from 01/04/2010 to 03/09/2024.	The Borrower has been advised to submit the same.
In respect of Housing Loan No. 110600000059, the Bank is to collect the EC for the period from 01/04/2004 to 03/01/2025.	The Borrower has been advised to submit the same.
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.	We are updating KYC on regular basis. Also messages have been sent to customers to update KYC. Since our Bank is a salary earners Co operative Bank all members/customers are therefore classified under low risk category. Further, We are generating pending list of KYC in Bank's software.

RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LTD.				
BENGALURU -560001				
LIST OF MERITORIOUS SSLC STUDENTS FOR THE YEAR 2024-25				
SI NO	CANDIDATE NAME SRI/KUM.	NAME OF THE MEMBER	EMP NO	PERCENTAGE
1	A SREEMA REDDY	A SRINIVAS REDDY	20641	99.00
2	VIBHA RAMESHA	S T RAMESHA	R0269	98.40
3	YASHASWINI .Y	YATHIRAJU	20355	97.28
4	ADVAITH A K	ANILKUMAR G	20477	94.40
5	KAMATHAM PAVITRA	KAMATHAM BALAPRASAD	60529	94.20
6	T H NAGAVENI	B H HANUMAN	20078	93.80
7	VASUNDHARA C K	SAVITHA M S	20363	92.80
8	PRAJWAL DEEP M P	PRADEEP KUMAR M P	20661	91.20
9	DIGANTA GOSWAMI	SUMITA CHAKRABORTY	60445	91.60
10	YADNYASHREE DHANANJAY BENDKULE	DHANANJAY VASANT BENDKULE	20530	91.60
11	HARDIK DIVYANSH	RAVI L	60565	91.40
12	SINCHANA T	THRIMURTHY K S	20537	89.40
13	SHRESTA H	HEMACHANDRA S	20381	88.40
14	SURABHI BHIMESH	K S BHIMESH	20030	88.33
15	DIVYANSH CHANDEL	VINOD KUMAR CHANDEL	21142	85.80
16	MOHAMMED ANWARUL HAQ	MOHAMMED HAMEEDULLAH	60410	85.80
17	SRIYANSH SHARMA	BRIJESH KUMAR SHARMA	20668	84.00
18	N SNEHA	N SURYANARAYANA	20360	83.20
19	A TISHANTH BALAJI	R POONGODI	20619	82.80
20	AAYUSH SAINI	KRISHAN MURARI	20748	81.80
21	CHAITANYA. S	SHIVALINGAIAH S	60773	81.40
22	N S SHYAMANTH	SADHAN KUMAR N	60862	81.40
23	ARPIT RANA	PRAVEEN KUMAR	60744	81.20
24	K PAVAN SAI	K MARUTHI	20440	79.60
25	CHIRAG KUMAR	DEEPAK KUMAR	20847	79.00
26	LEO LALAPPAN	LALAPPAN THOMAS	20467	78.20
27	MORLA TEJESH SAI RAM	MORLA NAGARAJU	20738	77.20
28	MANVITA MODEKURTY	KIRAN KUMAR MODEKURTY	20576	77.20
29	SANJEEVA KRISHNAN S J	JAYASHEELAN S N	20457	75.80
30	POORVIKA S	SHANTHRAJU N	BGS0460	62.60
31	HARDHIK M B	LAKSHMI V	20077	61.00
32	PALAPARTHY NARENDRA	PALAPARTHY BUDDAIAH	60590	59.60

LIST OF MERITORIOUS PUC STUDENTS FOR THE YEAR 2024-25				
SI NO	CANDIDATE NAME SRI/KUM.	NAME OF THE MEMBER	EMP NO	PERCENTAGE
1	SHREEYA P	PANDURANGA VITTAL R	20251	98.16
2	VARAD B NAWAR	BHALCHANDRA R NAWAR	20023	97.00
3	LAKSHMI PRIYA G	GEKKALA SRINIVAS .	20337	97.14
4	VISMAYA V	VENKATESHA.B.N .	60558	96.16
5	VAISHNAVI T D	DINESHA T S .	20350	96.16
6	ANGEL BIJU	BIJU JACOB	20466	96.16
7	SHREYANK L	LOKESH KUMAR.Y.T	20270	96.00
8	ANJANA M	MADHU M G .	20335	95.40
9	NETRA SHIJU	SHIJU K S .	20598	95.40
10	A SHRUTHI REDDY	SRINIVAS REDDY A	20641	95.00
11	TEJASWINI B M	MANJUNATHA B	20327	93.50
12	CHIRANTH P	PRAVEEN KUMAR M D .	20373	92.16
13	JEFFIN LALAPPAN	LALAPPAN THOMAS	20467	91.66
14	KANDULA SRI SANTHOSHINI	KANDULA SURENDRA NATH	60371	91.33
15	ANIRUDH M N	NARASIMHA SWAMY B .	20388	90.30
16	SHRUTI SWAPNIL KSHIRSAGAR	KSHIRSAGAR SWAPNIL SHASHIKANT	20883	89.67
17	VISHAL DESHPANDE	GURURAJ DESHPANDE	20491	88.50
18	ADARSH K S	SRINIVAS K N	20181	86.67
19	SHIVAM PAL	UMESH KUMAR .	20725	84.50
20	A AKILA	ARIVAZHAGAN A	60789	83.60
21	SHREYAS KURABET	SADASHIVA KURABET .	20462	83.00
22	MALA A	ANAND M	20149	79.00
23	KANISHKA K	VEERA RAJU K	20089	77.66
24	ARYA SUNIL TUPE	SUNIL DNYANU TUPE	60109	74.00
25	NIKITHA PAWAR	HEMAMBHARADHARA RAO P	60382	68.33
26	P PRAJWAL	RAVINDRA NAIK P	20533	55.33

RATE OF INTEREST AS ON 15-07-2026

ON TERM DEPOSITS

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%
ASHKIRAN DEPOSIT FOR 2 YEARS UPTO 3 YEARS	6.90%
ASHKIRAN 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%

ON LOANS

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	8.00%
LOAN ON THRIFT DEPOSIT	7.50%
GOLD LOAN	7.75%
NSC LOAN	10.50%
HOUSING LOAN	
• FLOATING UPTO 30 LAKHS	7.25%
• MORE THAN 30 LAKHS	7.50%
• FIXED RATE	7.50%
MORTGAGE LOAN	7.50%
MOTOR VEHICLE LOAN	7.75%

KRISHNAMURTHY K

PRESIDENT