NOTICE

The 59th Annual General Meeting of the Members of Reserve Bank Officers' Co-Operative Credit Society Limited, Mumbai, will be held on Friday August 21, 2026 at 6.30 p.m. in the Canteen Hall, Second Floor, Amar Building, Reserve Bank of India, Sir P.M. Road, Mumbai - 400 001 to transact the following business.

AGENDA

1. To confirm the minutes of the 58th Annual General Body Meeting held on August 22, 2025.
2. To adopt the Annual Report of the Managing Committee for the year 2025-2026.
3. To adopt the Audited Statement of Accounts for the year ended March 31, 2026.
4. To approve distribution of profit of the Society for the year 2025-2026.
5. To approve Expenditure Budget for the year 2026-2027.
6. To adopt Statutory Auditors Report for the year 2025-2026.
7. To appoint Internal Auditors/Statutory Auditors (Chartered Accountants) for the year 2026-2027 and fix their remuneration.
8. To consider any other business for which due notice has been given.

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

By order of the Managing Committee

Mumbai
August 7, 2026

(Shivaji M Killedar)
Secretary

Note 1. The Audited financial statements for the year 2025-2026 and Statutory Auditor's report thereon and also Quarterly Reports by the Internal Auditors will be available to the members for reference in the Society's Office (Amar Building) between 11 a.m. and 5 p.m. on weekdays from August 07, 2026.

Note 2. Members desirous to obtain any information or raise any question are required to write to the Society at least seven days before the date of the meeting i.e. close of business on or before August 14, 2026.

Note 3. If within half an hour from the time appointed for the meeting a quorum is not present, the meeting shall stand adjourned. Such adjourned meeting shall be held on the same day and at the same venue after half an hour from the time appointed and no quorum shall be necessary in respect of such adjourned general meeting.

59th Annual Report – 2025 - 2026

Dear Members,

On behalf of the Managing Committee, I welcome all the members to the Annual General Meeting and have great pleasure in presenting the 59th Annual Report of the Society and the Audited Statement of Accounts for the year ended March 31, 2026.

2. MANAGING COMMITTEE

Shri Shishir Kumar	Chairman
Shri Ajay Kumar Sinha	Vice Chairman
Shri Shivaji M Killedar	Secretary
Shri Vishwajit A Karanjkar	Joint Secretary
Shri Gajanan D Uparkar	Joint Secretary
Shri Amit U Bhalerao	Committee Member
Shri Bharat S Dubhele	Committee Member
Shri Dipak M Kadam	Committee Member
Shri Pallav Yadav	Committee Member
Shri Sean D'costa	Committee Member
Smt. Rohini B Mhatre	Committee Member
Ms. Srilikhitha Patel	Committee Member
Shri Abhinav Pushp	Committee Member
Shri Sanjay Kumar	Committee Member
Shri Prayag Singh Rawat	Committee Member
Shri Vaibhav Hingmire	Committee Member
Shri Prashant C Ghorpade	Committee Member
Shri Siddhesh Belekar	Committee Member

Consequent upon transfer (out of Mumbai) of Shri Kailash Bishoni, Shri Sarat C. Mahanta and retirement of Shri Harish R Khilnani, Shri Sanjay Kumar (GM, DOS, CO), Shri Prayag Singh Rawat (Director, DEPR, CO) and Shri Vaibhav Hingmire (AGM, DCM, CO) were co-opted. After resignation of Shri Amol Mayekar during the year, Shri Prashant C. Ghorpade was co-opted. Consequent upon retirement of Shri Dolfred Pereira during the year, Shri Shivaji M Killedar was elected as Secretary. Shri Gajanan Uparkar was elected as Joint Secretary. Shri Siddhesh Belekar was co-opted in place of Shri Dolfred Pereira.

2.2 During the period (April 2025-March 2026) the Managing Committee continued its concerted and persistent efforts to maintain the excellent growth record. During the year, the assets have grown from ₹ 80,137.93 lakhs as on March 31, 2025 to ₹ 92,478.36 lakhs as on March 31, 2026 i.e. an increase of 15.40 % over previous year.

3. MEMBERSHIP

Due to enrollment of members, regular membership of the Society increased by 3.81% and stood at 4,083 as on March 31, 2026 as against 3,933 as on March 31, 2025. Efforts are on to enroll new members to further strengthen our Society and extend the benefits of low interest on loans, higher interest on deposits and other welfare schemes.

4. SHARE CAPITAL

The Paid-up Share Capital of the Society stood at ₹ 24.27 lakh as on March 31, 2026 as against ₹ 23.59 lakh, as on March 31, 2025. The increase in Share capital of ₹ 0.68 lakh was due to increase in membership.

5. DEPOSITS

As on March 31, 2026 total Deposits stood at ₹ 84,580.49 lakh as compared to ₹ 72,779.78 lakh as on March 31, 2025 showing an increase of ₹ 11,800.71 lakh in total deposits over previous year (16.21%).

The position of Deposits with the Society under various heads was as under: ***(₹ in Lakh)***

PARTICULARS	As on 31.03.2025	As on 31.03.2026
1. Capital Deposit	982.51	1019.54
2. Cumulative Deposit (Members & Staff)	621.10	674.41
3. Fixed Deposit	50,041.47	57,403.57
4. Short Period Deposit	1,415.01	1,842.78
5. Recurring Deposit	148.26	243.16
6. Members Assistance Fund (Members & Staff)	2,082.02	2,338.23
7. Saving Bank Deposit	17,489.41	21,058.80
Total	**72,779.78**	**84,580.49**

6. SAVINGS ACCOUNT

6.1 Quarterly interest is being paid on SB a/c balances w.e.f. June 30, 2016. Details of rate of interest paid on various deposits schemes are furnished in Annexure-1.

6.2 NEFT requests exceeding ₹1,00,000/- can now be submitted via email by attaching a scanned copy of the duly signed NEFT requisition slip. This provision has been introduced to facilitate members who are unable to visit the society's office in person, while maintaining the necessary security protocols.

7. FIXED DEPOSITS

7.1 Fixed Deposits (including short period deposits) increased from ₹ 51,456.48 lakh as on March 31, 2025 to ₹ 59,246.35 lakh as on March 31, 2026 registering an increase of ₹ 7,789.87 lakh (15.14%) during the year 2025-2026.

7.2 Fixed Deposit maturity alerts are being sent to depositors by SMS on their registered mobiles seven days prior to the date of maturity. In case intimation for credit to Savings bank A/c is not received till the date of maturity, the maturity proceeds will automatically be renewed with interest on the date of maturity.

7.3 Depositor's requests for premature withdrawal of FDs are acted upon instantaneously. In case of premature withdrawal of FD after one month from the date of deposit, interest on such deposits, till the date of withdrawal, are being paid at the prevailing rate applicable to savings account.

8. MEMBERS ASSISTANCE FUND (MAF)

8.1 Members Assistance Fund (including Staff Assistance Fund) increased from ₹ 2,082.02 lakh as on March 31, 2025 to ₹ 2,338.23 lakh as on March 31, 2026 registering an increase of ₹ 256.21 lakh (12.31%) during the year 2025-2026.

8.2 MAF has been an important benevolent scheme implemented by the Society. In the event of demise of a working member, the Society pays a Compassionate Assistance of ₹ 10 lakh to the nominee of such deceased member under the MAF. On cessation of membership in normal course, a member's monthly contribution towards MAF is refunded with interest thereon @ 4.00 % p.a.

8.3 Compassionate Assistance:- During the year 2025-2026 total amount of ₹ 40 lakh was paid in four cases (details in Annexure-II). In addition to Compassionate Assistance, nominee of the deceased member is given an immediate assistance of ₹ 25,000/- each towards funeral and other expenses. During this year total amount of ₹ 1,00,000/- was paid in four cases.

9. LOANS

9.1 Outstanding loan (including staff) as on March 31, 2026 stood at ₹ 37,730.36 lakh as against ₹ 36,265.58 lakh as on March 31, 2025 registering an increase of 4.03%. Net disbursal of loan was ₹ 16,589.17 lakh as against ₹ 15,920.37 lakh during the previous year. There was no instance of default in loan repayment during 2025-2026.The Managing Committee, this year has reduced the interest rate on Long Term Loans from 8.25% to 7.95% w.e.f. January 01, 2026. The details of loan facilities for working and retired members are furnished in Annexure III.

9.2 The maximum loan limit was 50 times of gross salary or ₹ 80.00 lakh, whichever was less.
The eligibility criteria of loan are given below;

1. Membership up to six months (DR)	: 2 lakh
2. Membership after six months & service up to 10 years in RBI	: 60 Lakh
3. More than 10 years' service in RBI	: 80 Lakh
4. Repayment Period	: 300 Installments
5. Rate of Interest	: 7.95%

Loan above ₹ 60 Lakh will be sanctioned only to the members who have completed 10 years of continues service in RBI and the purpose of the loan should be for Housing or Higher Studies.

The increase in number of sureties for availing loan was discussed in the Managing Committee and decided the following changes during the year.

Loan up to 40 lakh	**: Two sureties required**
Loan above 40 lakh & up to 60 lakh	**: Three sureties required**
Loan above 60 lakh & up to 80 lakh	**: Four sureties required**

The loan application form is modified accordingly, post monthly recovery of installments, net salary should not be less than 25% of gross salary.

10. INVESTMENTS

The total investments of the Society, as on March 31, 2026, stood at ₹ 52,321.06 lakh as compared to ₹ 41,659.04 lakh as on March 31, 2025 i.e. a increase of 25.59%. The funds were gainfully invested to earn optimum returns. The interest earned on investments during the year 2025-2026 was ₹ 2,610.71 lakh as against ₹ 2,431.43 lakh during 2024-2025 registering a increase of 7.37% over previous year. Investment were made adhering to the Investment Committee decisions.

11. BORROWINGS (OD)

The Borrowings of the Society as on March 31, 2026 stood at ₹ 145.06 Lakh as against it was 'Nil' in last year. The borrowings were necessary for disbursement of loans during the year.

12. PROFIT

The profit for the year ended March 31, 2026 amounted to ₹ 28.13 lakh as against ₹ 26.77 lakh in the previous year. This has been arrived at after making usual provisions for payment to the members towards Interest on Capital Deposits, Interest on Cumulative Deposits etc.

12.1 After taking into account the surplus of ₹ 0.19 lakh brought forward, the total distributable net profit for 2025-2026 aggregated to ₹ 28.32 lakh. The Managing Committee recommends the following appropriations out of net profit:

PARTICULARS	Amount (₹)
Reserve Fund (Statutory) @25%	7,03,265
Education Fund (Statutory) @1%	28,131
Reserve for Contingencies @10%	2,81,306
Members Welfare Fund (MWF)	12,00,000
Staff Welfare Fund	50,000
Dividend on Shares @ 20%	4,85,392
Surplus Carried Forward	83,647
Total	**28,31,741**

13. DIVIDEND ON SHARES

The Managing Committee recommends payment of ‘Dividend’ @ 20 % to its shareholders. The proposed dividend shall be payable to all the members who are on the Shareholder’s List with the Society as on March 31, 2026.

13.1 Issue of Printed Dividend Warrants

Dividend amount will be credited to the member's savings account on a specified date. However, in tune with our National Environment Protection Policy i.e., “Go Green” printing of hard copies of Dividend Warrants have been discontinued.

14. INTEREST ON CAPITAL AND CUMULATIVE DEPOSITS

The Society has paid interest on Capital Deposits at 5.50%, interest on Cumulative Deposits at 5.50% by credit to members SB a/c on March 31, 2026 for the year 2025-2026.

15. WELFARE MEASURE – Retirement Benefit to Members and Staff

The Society pays the retirement benefit of ₹ 51,000/- to each member on his/her retirement day. It is paid to those members who have completed a minimum period of two years of membership. During the year 2025-2026 the Society has paid a sum of ₹ 54,75,000/- towards retirement benefit.

16. COMPUTERISATION

16.1 At the Society's Head Office, the Bank has provided infrastructural support and air-conditioning facility for setting up the Server Room. The Society is grateful to the RBI management for all the support.

16.2 M/s Netwin Software are providing us excellent CBS support for day-to-day operations as well as suggest improvements in software usages / applications and provided valuable guidance from time to time.

16.3 SMS alerts are being sent instantly on member's registered mobile for all transactions in Savings Account. Also, FD maturity alerts are sent seven days prior to the date of maturity.

16.4 All the members were also requested to update Nominee details. In this regard SMS alerts was also sent to members for their information. Further the members are requested to ensure that their mobile phone numbers/emails can be sent in a secured manner. For updating mobile and email.id, please send email to rbioccs@gmail.com.

17. SOCIETY’S WEBSITE – www.rboccs.com

The website provides updated details of Society's various schemes, progress at a glance, circulars issued from time to time, information related to special events, etc. The account opening / loan application / NEFT forms, etc. are easily available on the website which can be downloaded. Visitors to our website are growing. All the members are requested to visit Society's website regularly and stay connected.

18. INDUSTRIAL RELATIONS

Industrial relations with the staff had been cordial during the year. The services of the staff are commendable and they are amenable to computer environment. A Memorandum of Settlement (Mos) between Reserve Bank Officers Co-Op. Credit Society Ltd., Mumbai and Maharashtra Rajya Co-Op. Credit Society Employees' Union, Mumbai on “Pay Scale and wage Revision” (November 2022 to October 2027) was signed on July 30th, 2025.

19. LAXMI POOJA

Laxmi Pooja during Diwali festival was performed at the auspicious hands of Shri Neeraj Nigam, Executive Director, RBI in the Society’s Office at Amar Building on October 20, 2025.The Executives of the Bank, Members of the Managing Committee and Members of the Society attended the Pooja function in large number.

20. INSTALLING THE CCTV CAMERA

CCTV Cameras were installed at Head Office (Fort) and four branches at WTC, Byculla, BKC and Belapur from the month of November 2024.

21. AUDIT

The Internal Audit of the Society for the year 2025-2026 was carried out by **M/s. Ganesh Dalvi & Co** on quarterly basis. The Statutory Audit of the Society's Accounts for the year 2025-2026 was carried out by **M/s Tarun Kandhari & Co LLP**. The Society has been awarded **"A"** classification by the Statutory Auditors. The services of auditors were remarkable.

22. OBITUARY

We mourn the sad demise of our members during the year. We pray to the Almighty that their soul rest in peace.

23. ACKNOWLEDGMENTS

The Managing Committee expresses its sincere thanks to the Management of Reserve Bank of India and Central Registrar of Co-operative Societies for the support and co-operation extended by them from time to time. The RBI authorities, Shri Suman Ray, Regional Director, Mumbai and CGM, Premises Department deserves special mention as we express our gratitude for their co-operation. The Managing Committee also thank Maharashtra State Co-operative Bank Ltd., Mumbai District Central Co-operative Bank Ltd., Central Bank of India, Bank of Maharashtra, Punjab National Bank, Cosmos Co-op Bank Ltd., Janata Sahakari Bank Ltd., Pune, Saraswat Co-op Bank Ltd., Bharat Co-op Bank (Mumbai) Ltd., Shamrao Vithal Co-op Bank Ltd., Thane Janata Sahakari Bank Ltd., NKGSB Co-op Bank Ltd., Pune People Co-op Bank Ltd., AU Small Finance Bank, Suryodaya Small Finance Bank, Utkarsh Small Finance Bank, Jana Small Finance Bank, Esaf Small Finance Bank, Ujjivan Small Finance Bank, Unity Small Finance Bank, Reserve Bank Staff and Officer’s Co-op Credit Society Ltd., All India Reserve Bank Officers' Association, Reserve Bank of India Officers' Association, Reserve Bank Retired Employees’ Association, and other Sister organizations for their whole hearted co-operation. The Managing Committee is thankful to M/s Ganesh Dalvi & Co, Internal Auditors and M/s Tarun Kandhari & Co LLP, Statutory Auditors for providing us guidance. The Managing Committee places on record its appreciation for the sincere efforts put in by the Staff and Officers of the Society in providing excellent service to the members.

Above all, the Managing Committee gratefully acknowledges the confidence and faith reposed by the members of the Society without whom the Society could not have reached its present status.

For and on behalf of the Managing Committee

(Shivaji M Killedar)
Secretary

Mumbai
August 07, 2026

ANNEXURE - I

RATE OF INTEREST ON DEPOSITS	
Type of Deposits	**Rate of interest**
Savings Account Deposits (Interest paid at the end of every Quarter)	4.00%
Short Period Deposits:	
i) 90 Days	5.25%
ii)180 Days	5.50%
Fixed Deposits: 13 months	6.50%
Recurring Deposit: 12 months	5.50%
Capital Deposits	5.50%
Cumulative Deposits	5.50%
Members Assistance Fund	4.00%

ANNEXURE - II

Details of Financial Assistance provided to the nominees of the deceased members during the year 2025-2026.

Sr. No.	Name of Member	Centre	MAF	Compassionate Assistance	TOTAL
1	Shri Ravi B Pathak	Mumbai	10,00,000	25,000	10,25,000
2	Smt. Latha Vishwanath	Mumbai	10,00,000	25,000	10,25,000
3	Kum. Aabha Guptha	Delhi	10,00,000	25,000	10,25,000
4	Shri Aniruddha Rangnekar	Mumbai	10,00,000	25,000	10,25,000

ANNEXURE - III

LOAN FACILITIES				
Sr. No.	**Loans**	**Loan Limit**	**Rate of Interest**	**No. of Installments**
1.	Long Term Loan*	₹ 80,00,000	7.95%	300
2.	Loan against FDs**	90% of Face Value	2% above FD rate or LTL which ever is less	

* All loan should be within the overall limit of 50 times of gross salary. Total recovery should not exceed 25% of the members pay and allowances.

** Nominal members are eligible for loan against FDs only.

INTERNAL AUDITORS' REPORT

We have audited the attached Balance Sheet of the Reserve Bank Officers' Co-operative Credit Society Limited, Mumbai as at March 31, 2026 and also the annexed Profit and Loss Account for the year ended on that date.

The financial statements are the responsibility of the Society management. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted audit in accordance with generally accepted Auditing standards subject to the scope of audit as laid down by the board of Managing Committee. An audit includes examining on Test Check Basis evidence supporting the amounts and disclosures in the financial statements. We believe that our audit provides a reasonable basis for our opinion.

On the basis of the information and explanation given to us and on consideration of the separate audit report, we are of the opinion that:

1) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit.
2) In our opinion, proper books of accounts are maintained as required by the Multi-State Co-op. Societies Act, 2002 and the rules made thereunder and the bye-laws of the Society so far as it appears from our examination of these books.
3) The Balance Sheet, Profit and Loss Account examined by us are in agreement with the books of accounts.
4) In our opinion and to the best of our information and according to the explanations given to us, the said accounts read with our notes to count/observation attached to and forming part of this report gives all the information required under the Multi-State Co-op. Societies Act 2002 and rules made thereunder in the manner so required and give a true and fair view.

i) In the case of Balance Sheet of the state of affairs of the Society as at 31st March, 2026 and
ii) In the case of Profit and Loss account, Profit of the Society for the year ended on that date.

For M/s **Ganesh Dalvi & Co.**
Chartered Accountants

Sd/-
(CA. Ganesh Dalvi)
Internal Auditors

Place: Mumbai
Date: 13th May, 2026

NOTICE

Under the provision of Bye-law No. 63(ii) of the Society, the Dividend on shares payable for any year remaining unclaimed for three years is liable for forfeiture by transfer to the Statutory Reserve Fund of the Society.

Notice is, therefore, given to those members who have not claimed their Dividend for the year, 2022-2023 to claim the same from the Society on or before December 31, 2026. The unclaimed Dividend etc., for the year 2022-2023 will then be transferred to the Statutory Reserve Fund.

By order of the Managing Committee

(Shivaji M. Killedar)
Secretary

Mumbai
August 07, 2026

STATUTORY AUDITORS' REPORT

1. We have audited the attached Balance Sheet of the Reserve Bank Officers' Co-operative Credit Society Ltd, Mumbai as at March 31, 2026 and also the Profit and Loss Account of the Society for the year ended on that date annexed thereto. These financial statements are responsibility of the management of the Society. Our responsibility is to express an opinion on these financial statements based on our audit.

2. We conducted our audit in accordance with generally accepted auditing standards and practices in India. These standards require that we plan and perform the audit to obtain reasonable assurance where the financial statements are prepared, in all material respects, in accordance with an identified financial reporting framework and are free of material misstatements. An audit includes, examining on Test Basis evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

3. On the basis of the information and explanation given to us and on consideration of the separate audit report, we are of the opinion:

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

b) In our opinion, proper books of accounts are maintained as required by the Multi - State Co-op. Societies Act, 2002 and the rules made thereunder and the bye- laws of the Society have been kept by the Society, so far as it appears from our examination of such books.

c) The Balance Sheet, Profit and Loss Account referred to in this report are in agreement with the books of accounts.

4. In our opinion and to the best of our information and according to the explanations given to us, the said accounts read with our observation attached to and forming part of this report gives all the information required under the Multi State Co-operative Societies Act 2002 and the Rules made thereunder in the manner so required and give a true and fair view in conformity with the general accounting principles accepted in India.

I In the case of Balance Sheet of the state of affairs of the Society as at 31st March, 2026 and

ii) In the case of Profit and Loss Account of the Society, Profit of the Society for the year ended on that date.

For M/s **Tarun Kandhari & Co. LLP**
Chartered Accountants

Sd/-
(CA. Sakshi Talwar)
Statutory Auditors

Place: Mumbai
Date : 24th July, 2026

BALANCE SHEET

31-03-2025 ₹	CAPITAL & LIABILITIES	₹	31-03-2026 ₹
	SHARE CAPITAL		
1,00,00,000	Authorised 10,00,000 Shares of ₹ 10/- each		**1,00,00,000**
23,58,630	Subscribed and Fully Paid up 2,42,696 shares of ₹ 10/- each		**24,26,960**
	RESERVE & OTHER FUNDS		
	Statutory Reserve Fund		
9,58,55,468	Balance as per last Balance sheet	10,39,31,352	
5,54,325	Add. Appropriation from profit 2024-2025	6,69,263	
1,695	Entrance fees received during the year	1,595	
2,630	Unclaimed Dividend 2021-2022	3,062	
75,09,634	Interest on Reserve Fund Investment	82,85,081	
-	Interest on Income Tax Refund	81,67,213	
-	Unclaimed Excess Credit	2,09,708	
7,600	Unclaimed Excess Cash	36,100	
10,39,31,352			**12,13,03,374**
	Dividend Equalisation Fund		
11,10,000	Balance as per last Balance sheet		**11,10,000**
	Reserve for Contingencies		
67,74,570	Balance as per last Balance sheet	69,96,300	
2,21,730	Add : Appropriation from profit 2024-2025	2,67,705	**72,64,005**
69,96,300			
10,00,000	**Reserve for Old Dues Payable**		**10,00,000**
10,90,000	**Reserve for Furniture and Machines**		**10,90,000**
	Reserve for Repairs & Maintenance		
3,11,560	Balance as per last Balance sheet		**3,11,560**
3,84,951	**Reserve for Computer Training to Staff**		**3,84,951**
	Education Fund		
22,173	Add: Appropriation from profit 2024-2025	26,771	
22,173	Less: Payment made during the year	26,771	-
-			
3,02,051	**Staff Welfare Fund**	2,72,051	
50,000	Add: Appropriation from profit 2024-2025	50,000	
80,000	Less: Payment made during the year	-	**3,22,051**
2,72,051			
11,74,54,844	**Carried Forward....**		**13,52,12,901**

AS AT MARCH 31, 2026

31-03-2025 ₹	ASSETS	₹	31-03-2026 ₹
	CASH AND BANK BALANCES		
1,00,12,611	**Cash on Hand**		**67,14,544**
	Cash with Bank		
1,43,33,688	Reserve Bank of India, Mumbai	88,25,786	
5,71,275	Mumbai District Central Co-op. Bank Ltd. Mumbai	5,71,275	
7,421	Maharashtra State Co-op. Bank Ltd., Mumbai	7,421	
3,730	Reserve Bank Staff & Officers Co-op. Credit Society Ltd.	3,859	
1,175	Punjab National Bank, Cuffe Parade	1,175	
2,31,585	Reserve Bank of India, Belapur	14,70,899	
2,12,691	Central Bank of India, Bandra Kurla Complex	62,508	
18,93,904	Bank of Maharashtra, Byculla	18,93,904	
31,74,903	Cosmos Co-op. Bank Ltd.	66,31,850	
82,569	Janata Sahakari Bank Ltd. Pune	6,08,214	
10,007	Unity Small Finance Bank	11,652	**2,00,88,543**
2,05,22,948			
	INVESTMENTS (AT COST)		
27,84,000	2,784 Shares of ₹ 1000/- each of Mumbai District Central Co-op. Bank Ltd.	27,84,000	
22,99,83,990	22,99,83,990 Equity shares of ₹ 1 each of Unity Small Finance Bank	22,99,83,990	
91,99,35,940	9,19,93,594 Preference Shares of ₹ 10 each of Unity Small Fin. Bank	91,99,35,940	
10,00,00,000	Fixed Deposit with Bharat Co-op. Bank (Mumbai) Ltd. (Reserve)	11,00,00,000	
10,00,00,000	Fixed Deposit with Ujjivan Small Finance Bank	10,00,00,000	
23,50,00,000	Fixed Deposit with Bharat Co-op. Bank (Mumbai) Ltd.	26,00,00,000	
30,01,00,000	Fixed Deposit with Cosmos Co-op Bank Ltd.	32,03,01,000	
50,00,00,000	Fixed Deposit with Shamrao Vithal Co-op Bank Ltd.	39,50,00,000	
16,87,00,000	Fixed Deposit with Fincare Small Finance Bank	-	
27,00,00,000	Fixed Deposit with Jana Small Finance Bank	45,00,00,000	
49,74,00,000	Fixed Deposit with Utkarsh Small Finance Bank	49,74,00,000	
13,70,00,000	Fixed Deposit with ESAF Small Finance Bank	13,30,00,000	
12,00,00,000	Fixed Deposit with AU Small Finance Bank	10,00,01,000	
11,50,00,000	Fixed Deposit with Suryoday Small Finance Bank	37,39,00,000	
47,00,00,000	Fixed Deposit with Saraswat Co-op Bank	46,00,00,000	
-	Fixed Deposit with NKGSB Co-op Bank	10,00,00,000	
-	Fixed Deposit with Shamrao Vithal Co-op Bank (MWF)	6,00,00,000	
-	Fixed Deposit with Shamrao Vithal Co-op Bank (AUF)	6,00,00,000	
-	Fixed Deposit with Bharat Co-op Bank (MWF)	8,00,00,000	
-	Fixed Deposit with Bharat Co-op Bank (AUF)	6,00,00,000	
-	Fixed Deposit with Cosmos Co-op Bank (MWF)	7,00,00,000	
-	Fixed Deposit with Cosmos Co-op Bank (AUF)	5,97,00,000	
-	Fixed Deposit with NKGSB Co-op Bank (MWF)	2,00,00,000	
-	Fixed Deposit with Thane Janata Sahakari Bank (MWF)	5,00,00,000	
-	Fixed Deposit with Thane Janata Sahakari Bank (AUF)	10,01,00,000	
-	Fixed Deposit with Saraswat Co-op Bank (AUF)	5,00,00,000	
-	Fixed Deposit with Pune People Co-op Bank	2,00,00,000	
-	Fixed Deposit with Janata Sahakari Bank Ltd. Pune	10,00,00,000	
-	Fixed Deposit with Thane Janata Sahakari Bank	5,00,00,000	**523,21,05,930**
416,59,03,930			
419,64,39,489	**Carried Forward....**		**525,89,09,017**

BALANCE SHEET

31-03-2025 ₹	CAPITAL & LIABILITIES	₹	31-03-2026 ₹
11,74,54,844	**......Brought forward**		**13,52,12,901**
22,66,13,277	**Members Welfare fund**	23,95,63,277	
1,20,00,000	Add : Interest on earmarked Investment	1,71,85,578	
-	Less: Retirement Gift	54,75,000	
9,50,000	Add : Appropriation from profit 2024-2025	12,00,000	**25,24,73,855**
23,95,63,277			
27,36,05,364	**Assistance under MAF**	28,86,05,364	
1,50,00,000	Less: Appropriation during the year	-	
-	Less: Claims Payable under MAF	37,15,927	
	Add: Interest on earmarked Investment	1,75,20,648	**30,24,10,085**
28,86,05,364			
-	**Overdraft**		**1,45,05,861**
2,17,60,175	**Gratuity to staff**		**1,75,72,932**
	Deposits		
9,82,51,250	Capital Deposits	10,19,53,850	
6,17,81,078	Cumulative Deposits	6,71,37,405	
500,41,46,647	Fixed Deposits	574,03,57,100	
14,15,00,984	Short Period Deposits	18,42,77,654	
1,48,26,665	Recurring Deposits	2,43,16,526	
20,73,87,053	Members Assistance Fund	23,29,77,280	
174,89,41,313	Saving Accounts	210,58,79,852	
	Staff Deposits		
3,28,560	Cumulative Deposits	3,03,507	
8,14,522	Staff Assistance Fund	8,46,297	**845,80,49,471**
727,79,78,072			
	Interest Payable on		
3,57,63,065	Members Assistance Fund	4,17,71,906	
1,85,528	Staff Assistance Fund	1,83,774	
16,13,329	Short Period Deposits	15,25,161	**4,34,80,841**
3,75,61,922			
	CURRENT LIABILITIES		
7,906	Unclaimed Dividend (2022-2023 to 2024-2025)	13,164	
54,000	Internal Audit Fees provision 2025-2026	75,600	
1,35,000	Statutory Audit Fees provision 2025-2026	10,80,000	
48,81,025	Sundry Liabilities	62,73,731	**74,42,495**
50,77,931			
798,80,01,585	**Carried Forward......**		**923,11,48,441**

AS AT MARCH 31, 2026

31-03-2025 ₹	ASSETS	₹	31-03-2026 ₹
419,64,39,489	**......Brought forward**		**525,89,09,017**
	LOANS AND ADVANCES		
	Loans to Members		
358,72,26,331	Long Term Loan	373,05,31,855	
1,93,31,038	Advance Against Deposits	2,51,52,435	**375,56,84,290**
360,65,57,369			
	Loans to Staff		
1,70,21,306	Long Term Loan	1,49,25,668	
2,50,166	Consumer Article Loan	1,78,026	
26,03,779	Housing Loan	19,92,979	
1,25,000	Festival Advance	2 ,55,500	**1,73,52,173**
2,00,00,251			
	OTHER ASSETS		
10,08,56,932	Interest Receivable on Fixed Deposits	18,40,03,371	
29,841	Deposit with Telephone Nigam	29,841	
30,15,470	Interest Receivable on Housing Loan-Staff	29,97,201	
43,02,558	Interest on Income Tax Refund Receivable	-	
5,05,362	Int. receivable on Advance Against Deposit	9,63,994	
2,40,186	Prepaid Expenses	1,12,560	
-	Sundry Receivable	7,507	
20,00,000	Tax Paid	-	
7,93,15,888	TDS Receivable A/c	2,73,76,858	**21,54,91,332**
19,02,66,237			
	FURNITURE & FIXTURES		
1,28,628	Balance as per last Balance sheet	1,15,765	
-	Add: Purchases during the year	-	
1,28,628		1,15,765	
12,863	Less : Depreciation	11,577	**1,04,189**
1,15,765			
	COMPUTERS / PRINTERS		
4,620	Balance as per last Balance Sheet	2,772	
-	Add : Purchases during the year	-	
4,620		2,772	
1,848	Less : Depreciation	1,109	**1,663**
2,772			
801,33,81,883	**Carried Forward......**		**924,75,42,665**

BALANCE SHEET

31-03-2025 ₹	CAPITAL & LIABILITIES	₹	31-03-2026 ₹
798,80,01,585	**......Brought forward**		**923,11,48,441**
1,93,31,132	**Arrears/Leave Encashment Payable to Staff**		**1,01,00,722**
2,92,561	**Dues payable to Retired Members**		**2,91,604**
19,63,974	**Reserve for Staff Medical**		**19,63,974**
15,00,000	**Contingent Fund**		**15,00,000**
	Profit & Loss Account		
27,094	Balance from profit 2024-2025 after appropriation	18,681	
26,77,052	Net profit for the year 2025-2026	28,13,060	**28,31,741**
27,04,146			
801,37,93,398	**TOTAL**		**924,78,36,482**

-

Place : Mumbai
Dated : 24/07/2026

As per our attached Report of even date
For M/s. **Tarun Kandhari & Co LLP**
Chartered Accountants
Sd/-
(CA. Sakshi Talwar)
Partner
Statutory Auditors
FRN: 006108C/ N500042
Emp. No. DE2433

For M/s. **Ganesh Dalvi & Co.**
Chartered Accountants
Sd/-
(CA. Ganesh Dalvi)
Internal Auditors

AS AT MARCH 31, 2026

31-03-2025 ₹	ASSETS	₹	31-03-2026 ₹
801,33,81,883	**......Brought forward**		**924,75,42,665**
	COMPUTER SOFTWARE		
1,73,806	Balance as per last Balance Sheet	2,13,964	
1,37,100	Add : Purchases during the year	33,040	
3,10,906		2,47,004	
96,942	Less : Depreciation	92,194	**1,54,810**
2,13,964			
	NOTE COUNTING MACHINE		
96,359	Balance as per last Balance Sheet	81,905	
-	Add : Purchases during the year	-	
96,359		81,905	
14,454	Less : Depreciation	12,286	**69,619**
81,905			
	CCTV CAMERA		
-	Balance as per last Balance Sheet	1,15,646	
1,44,557	Add : Purchases during the year	-	
1,44,557		1,15,646	
28,911	Less : Depreciation	46,258	**69,388**
1,15,646			
801,37,93,398	**TOTAL**		**924,78,36,482**

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
(Shishir Kumar)	**(Ajay Kumar Sinha)**	**(Shivaji Killedar)**	**(Vishwajit Karanjkar)**	**(Gajanan Uparkar)**
Chairman	Vice-Chairman	Secretary	Joint Secretary	Joint Secretary

PROFIT & LOSS ACCOUNT

31-03-2025 ₹	EXPENDITURE	₹	31-03-2026 ₹
	INTEREST ON		
51,94,140	Capital Deposits	55,28,527	
31,93,289	Cumulative Deposits	34,96,921	
17,090	Staff Cumulative Deposit	16,736	
76,39,726	Members Assistance Fund	86,87,866	
29,723	Staff Assistance Fund	32,228	
7,08,29,258	Saving Deposits	7,97,63,890	
32,55,16,406	Fixed Deposits	36,42,60,708	
87,00,270	Short Period Deposits	87,70,809	
8,88,917	Recurring Deposits	10,59,014	
5,22,832	Over Draft	5,999	**47,16,22,698**
42,25,31,651			
	MANAGEMENT EXPENSES		
2,88,02,943	Salary & Allowances etc.	1,99,74,912	
45,825	Printing & Stationery	1,35,561	
49,252	Conveyance Expenses	68,425	
2,294	Postages, Telex etc.	7,364	
1,04,548	Election, A. G. M. / Committee Meeting Expenses	84,450	
41,94,690	Gift to Members	-	
2,500	Professional Tax	2,500	
6,32,490	Telephone Bill	4,95,200	
10,751	Bank Charges	4,859	
3,60,035	Miscellaneous Expenses	3,27,346	
7,35,500	Professional Fees	21,65,744	
1,44,732	Cash Transport Charges	1,35,764	
66,505	Insurance Premium	66,504	
1,55,018	Depreciation on Furniture, Machine, Computer	1,63,424	
9,14,060	Assistance Under MAF	-	
45,80,000	Retirement Gift	-	
4,17,197	Repairs & Maintenance	4,38,432	**2,40,70,485**
4,12,18,340			
	PROVISIONS		
60,000	Internal Audit Fees	82,600	
1,50,000	Statutory Audit Fees	11,80,000	
1,50,00,000	Provision for Members Assistance Fund	-	
1,20,00,000	Provision for Members Welfare Fund	-	
29,00,000	Arrears Payable to Staff	-	
15,00,000	Provision for Contingent Fund	-	
6,00,000	Provision for Staff Medical	-	**12,62,600**
3,22,10,000			
26,77,052	**Net Profit carried over to Balance Sheet**		**28,13,060**
49,86,37,043	**TOTAL**		**49,97,68,843**

As per our attached Report of even date
For **Tarun Kandhari & Co LLP**
Chartered Accountants
Sd/-
(CA. Sakshi Talwar)
Partner
Statutory Auditors
FRN: 006108C/ N500042
Emp. No. DE2433

For M/s. **Ganesh Dalvi & Co.**
Chartered Accountants
Sd/-
(CA. Ganesh Dalvi)
Internal Auditors

Place : Mumbai
Dated : 24/07/2026

FOR THE YEAR ENDED MARCH 31, 2026

31-03-2025 ₹	INCOME	₹	31-03-2026 ₹
	INTEREST ON		
23,92,11,900	Long Term Loan	22,60,75,909	
4,76,152	Advance Against Deposits	20,94,096	
	INTEREST ON STAFF LOANS		
13,87,242	Long Term Loan	11,53,153	
8,016	Consumer Article Loan	12,811	
2,05,424	Housing Loan	1,62,668	**22,94,98,637**
24,12,88,734			
	INTEREST ON INVESTMENTS		
24,31,43,196	Fixed Deposits	26,10,69,073	
130	Bank Accounts	1,774	**26,10,70,847**
24,31,43,326			
91,99,359	**Dividend on Bank Shares**		**91,99,359**
50,05,624	**Interest on Income Tax Refund**		**-**
49,86,37,043	**TOTAL**		**49,97,68,843**

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
(Shishir Kumar)	**(Ajay Kumar Sinha)**	**(Shivaji Killedar)**	**(Vishwajit Karanjkar)**	**(Gajanan Uparkar)**
Chairman	Vice-Chairman	Secretary	Joint Secretary	Joint Secretary

OUR REPRESENTATIVES AT OTHER CENTRES

Ahmedabad......................................Vinit Joshi
Andhra Pradesh..................Naga Raju Gosipata
Bengaluru................................Appaji Srinivasa
Bhopal..............................Shachindra Gautam
Bhubaneswar..........Bignya Prasad Samantaray
Chandigarh............................Muneesh Khanna
Chennai...................................P. Chandrasekar
Dehradun......................Shiv Kumar Choudhary
Guwahati.....................................Subrata Roy
Hyderabad.................................Manoj Kulkarni
Jaipur....................................Sakshi Vashistha
Jammu.................................Guruvinder Singh
Kanpur....................................Prashant Singh
Kochi..Mohanraj V.
Kolkata.......................................Arijit Acharya
Lucknow....................................Suhail Ansari
Mumbai...................................Shivaji Killedar
Nagpur...................................Mrinal Meshram
New Delhi...............................Kailash Mathpal
Panaji.................................Shrikant Parchake
Raipur...Navin Tiwari
Patna.......................................Rajeev Ranjan
Pune..Amol Gade
Shimla..Anil Pandotra
Shillong.....................................Amber Dubey
Thiruvananthapuram.....................Vinumon R.

BUDGET 2026 - 2027

(₹ in lakh)

Particulars	2025 - 2026		2026 - 2027
	Budget	Actual	Budget
Interest on Deposits	4500.00	4716.23	4800.00
Salaries / Gratuity etc.	300.00	199.75	200.00
AGM/Committee Meeting Expenses	1.20	0.84	1.20
Conveyance	1.00	0.68	1.00
Postages & Telex	0.20	0.07	0.20
Printing & Stationery	1.00	1.36	1.50
Insurance	0.75	0.66	0.75
Miscellaneous Expenses	4.00	3.27	4.00
Depreciation	1.70	1.63	1.70
Audit Fee – Internal	0.83	0.83	0.83
Audit Fee – Statutory	11.80	11.80	11.80
Telephone Charges	6.50	4.95	5.00
Cash Transport Charges	2.00	1.36	2.00
Professional Fees	7.50	21.66	10.00
Other Expenses *	700.00	4.46	700.00
TOTAL	**5538.48**	**4969.55**	**5739.98**

*(Includes MAF, MWF, Gratuity etc.)

Name & Address of Office-Bearers and Managing Committee Members for the year 2025 - 2026.

<table>
<tr><td>Shri Shishir Kumar (Chairman)
General Manager, RBI, HRMD, CO,
Main Building, 2nd Floor, Fort, Mumbai-400 001.
Tel: (O) 022 2260 3000 Ext. 3471
Mobile: 9027219542</td><td>Shri Ajay Kumar Sinha (Vice-Chairman)
General Manager, RBI, FMRD, CO,
COB 9th Floor, Fort, Mumbai 400 001.
Tel: (O) 022 2270 1223 Ext. 5063
Mobile: 9004023463</td></tr>
<tr><td colspan="2">Shri Shivaji Killedar (Secretary)
Manager, RBI, DOR, CO
COB, 12th Floor, Fort,
Mumbai - 400 001
Tel: (O) 2270 5688 Ext. 2076 Mobile: 9967724428</td></tr>
<tr><td>Shri Vishwajit A Karanjkar (Joint Secretary)
Manager, RBI, DCM, CO.
Amar Building, 4th Floor, Fort, Mumbai 400 001
Mobile: 7806050504</td><td>Shri Gajanan Dattatray Uparkar (Joint Secretary)
Asst. Manager, RBI, HRMD, MRO.,
Fort, Mumbai 400 001
Tel: (O) 022 2260 3448 Ext. 3448
Mobile: 9820981603</td></tr>
<tr><td colspan="2">MANAGING COMMITTEE MEMBERS</td></tr>
<tr><td>Shri Amit Uttam Bhalerao
Asst. General Manager, RBI, Inspection (CO)
C-7, 8th Floor, BKC, Bandra (East), Mumbai-400 051.
Tel: (O) 022 22657 8439 Ext. 7430 Mobile: 9028685292</td><td>Shri Bharat Shivram Dubhele
Manager, Central Security Cell, Mazzanine Floor RBI,
Mumbai 400 001. Tel: (O) 022 2260 3306 Ext. 3306
Mobile : 9969766002 / 8655484788</td></tr>
<tr><td>Shri Dipak Kadam
Manager, RBI, FIDD, MRO.
1st floor, Main Building, Fort, Mumbai-400001.
Tel: (O) 022 2260 3936 Mobile: 9892061095</td><td>Shri Pallav Yadav
Asst. Legal Advisor, RBI, Legal Deptt., 5th Floor,
WTC, Cuffe Parade, Mumbai 400 005
Tel: (O) 022 2218 3191 Ext.571 Mobile: 9820640904</td></tr>
<tr><td>Shri Sean D'Costa
Assistant Manager, RBI, Issue (Cash), MRO
Main Bldg, Gr Floor, Fort, Mumbai 400 001
Tel: (O) 022 2260 3359 Ext. 3359 Mobile: 9920300867</td><td>Smt. Rohini Mhatre
Asst. Manager, RBI, GBD
Main Building, Ground Floor, Fort, Mumbai 400 001
Tel: (O) 022 2260 3038 Ext. 3038 Mobile: 9820711365</td></tr>
<tr><td>Ms Srilikhitha Patel
Manager, RBI, IDMD, CO
COB 23rd Floor, Fort, Mumbai 400 001.
Tel. No. 022 2260 2728 Ext. 2953 Mobile: 9650491399</td><td>Shri Abhinav Pushp
Dy. General Manager, RBI, DOR, CO
5th Floor, Amar Building, Fort, Mumbai 400 001
Tel: (O) 022 2260 1000 Ext. 4301 Mobile: 9167325423</td></tr>
<tr><td>Shri Sanjay Kumar
General Manager, RBI, HRMD, MRO
1st floor, Main Building, Fort, Mumbai-400001.
Tel:(O) 022 2266 0929 Ext.3450 Mobile:8879486943</td><td>Shri Prayag Singh Rawat
Director, RBI-International department
2nd Floor, Amar Building
Ext. 4206 Mob.9833448998</td></tr>
<tr><td>Shri Vaibhav Hingmire
Asst. General Manager, RBI, DCM, CO
4th Floor, Amar Building, Fort, Mumbai-400001.
Tel. No. 022 2260 1000 Ext. 4411 Mobile: 9082779168</td><td>Shri Prashant C Ghorpade
Assistant Manager, DSIM-CO
C-8, 5th Floor BKC.
(O) 022 2657 8700 Ext. 7336 Mobile: 9819457487</td></tr>
<tr><td colspan="2">Shri Siddhesh Belekar
Assistant Manager, Issue (General), MRO
Main Building, Ground Floor,Fort, Mumbai-400001.
Ext. 3023, Mobile No. 8898891764</td></tr>
</table>

OUR OFFICES

MAIN OFFICE

Amar Building, RBI, 3rd Floor, Fort, Mumbai - 400 001.
Tel: 022-2270 5016 / 022-2260 4204 / 3242 / 4330
E-Mail: **rbioccs@gmail.com Web: RBOCCS.com**

BRANCH OFFICES

Bandra - Kurla Complex	RBI, Ground Floor, Bandra (East), Mumbai - 400 051. Tel (Direct) : 022-2657 2696 OR 022-2657 8100 Ext. 7364
Belapur	RBI, Annexe Building, Ground Floor, Sector 10, Plot No.3, CBD, Belapur, Navi Mumbai - 400 614. Tel (Direct) : 022-2756 1361 OR 022-2757 8012 Ext. 2231
Byculla	RBI, 2nd Floor, Opp. Mumbai Central Railway Station, Mumbai - 400 008. Tel (Direct) : 022-2301 4177 OR 022-2308 4121 Ext. 2225
World Trade Centre	RBI, 2nd Floor, The Arcade, Cuffe Parade, Mumbai - 400 005. Tel (Direct) : 022-2218 5882 OR 022-2218 9131 Ext. 292

The position of deposits with the Society under various heads was as under:

(₹ In Lakh except Dividend)

PARTICULARS	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26
MEMBERSHIP	3720	3629	3452	3337	3172	3234	3512	3716	3933	4083
TOTAL ASSETS	48019	56077	66180	54634	61316	67954	70896	74407	80138	92478
SHARE CAPITAL	24	23	22	20	19	19	20	22	24	24
RESERVES	2872	3193	3721	4451	4914	5393	5759	6288	6650	6891
CAPITAL DEPOSITS	849	815	793	761	721	730	793	876	983	1020
CUMULATIVE DEPOSITS	428	423	407	412	435	462	504	555	621	674
MAF	768	834	873	949	1136	1319	1538	1799	2082	2338
SAVINGS DEPOSITS	10491	11751	12779	11672	14383	17356	16226	16800	17489	21059
RECURRING DEPOSITS	163	156	204	234	136	161	160	154	148	243
TERM DEPOSITS	31893	38189	46808	35722	38277	42120	44334	47382	51456	59246
INVESTMENTS	32571	39471	47864	35489	42235	48993	46035	42112	41659	52321
LOAN OUTSTANDING	14103	15149	16626	17297	16006	16363	22553	29168	36266	37730
INT RECEIVED ON LOANS	1330	1265	1353	1439	1378	1279	1515	2104	2413	2295
INTEREST PAID	2885	3485	4120	3820	3317	3195	3290	3744	4225	4716
NET PROFIT	43	47	50	40	14	17	18	22	27	28
DIVIDEND (%)	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%