इस बार भी ज्यादा मुनाफा
सदस्यों का सीधा फायदा

इस साल सदस्यों को

7+1 Additional Dividend

खुशखबरी

Insurance Free

01.10.2026
से लोन की राशि पर लगने वाले बीमा खर्च को बैंक स्वयं वहन करेगा। सदस्यों से कोई शुल्क नही लिया जाएगा।

ANNUAL GENERAL BODY MEETING

2025-26

The Postal & R.M.S. Employees Co-op. Bank Ltd.

कर्मचारियों का अपना बैंक

6070/10, 14 Idgah Road, Ambala Cantt - 133 001
Ph.: 0171-2600716 | Customer Care : 84008-70080
E-mail: info@postalrms.bank.in, Website: www.postalrms.bank.in

THE POSTAL AND RMS EMPLOYEES COOPERATIVE BANK LIMITED

PROGRESSIVE CHART FLOW
IN CRORES

	31.03.2023	31.03.2026	31.07.2026
Working Capital	452.75	620.54	640.27
Share Capital	25.09	35.59	36.48
Loan & Advances	334.60	472.42	476.79
Deposits	387.09	526.99	544.05

Membership (No.)	11,835	13,330	13,362

For any enquiry, please call or contact to

Sh. Sachin Kharb
Chairman
M.: 7988883617

MS. Meenakshi
Vice Chairman
M.: 9501058855

Sh. Sandeep Gulia
Vice Chairman
M.: 9953050417

Sh. Dharam Pal Singh
Director
M.: 9465453513

Sh. Lakhwinder Pal Singh
Director
M.: 7973694931

Sh. Sunil Kumar
Director
M.: 8800646164

Sh.Ravinder Singh
Director
M.: 7888521191

Sh. Sonu Kaushik
Director
M.: 8383854962

Sh. Vinod Salgania
Director
M.: 9914455660

Sh. Sunil Kumar - IV
Director
M.: 9818928096

Ms Sunita Rani
Director
M.: 9729952203

Sh. Ashwani Aggarwal
CEO
M. : 94661-37456

Customer Care : 8400-8700-80

विनम्र श्रद्धांजलि

अत्यंत दुख के साथ सूचित किया जाता है कि PRMS बैंक, अंबाला के पूंव चेयरमैन, स्व. सरदार मंजीत सिंह जी का निधन 30 अगस्त 2025 को हो गया था।

स्व. सरदार मंजीत सिंह जी

सरदार मंजीत सिंह जी का जन्म 07 फरवरी 1956 को हुआ था। वे अत्यंत ईमानदार, प्रभावशाली व्यक्तित्व के धनी और कर्मठ प्रशासक थे। जो भी व्यक्ति उसें एक बार मिलता, उनके व्यक्तित्व से प्रभावित हुए बिना नहीं रह पाता था।

उन्होने बैंक में 03 दिसम्बर 2008 से 29 फरवरी 2016 तक लगातार चेयरमैन के पद पर रहते हुए बैंक को अपनी अमुल्य सेवाएँ दी। उनके कार्यकाल में बैंक ने कई महत्वपूर्ण उपब्धियाँ हासिल की। बैंक का डिजिटलीकरण करते हुए CBS में शिफ्ट किया गया और ATM की सुविधा भी उनके ही समय में बैंक को प्राप्त हुई।

सरदार मंजीत सिंह जी मेरे तरह ही CPMG कार्यालय, अंबाला में कार्यरत थे। वे रिटायरमेंट तक हरियाणा प्रशासनिक विंग के सर्कल सेक्रेटरी भी रहे। यूनियन के पदाधिकारी के रूप में उन्होने अनेक लोगों का साथ दिया और मार्गदर्शन किया।

मुझे 16 अक्टूबर 2023 का दिन आज भी स्मरण है, जब सरदार मंजीत जी बैंक के चेयरमैन चैंबरं में मुझे जीत की बधाई देने आए थे। उन्होने बताया था कि पिछले 5 वर्षों में पहली बार चेयरमैन चैंबंर में आए हैं। उस दिन उन्होने जो आशीर्वाद, मार्गदर्शन और बैंक को आगे बढाने की सीख दी, वह मेरे लिए अविस्मरणीय है। ऐसे मार्गदर्शक का सानिध्य मिलना हमारे लिए सोभाग्य की बात है। मैं व्यक्तिगत रूप से उन्हें गुरू के समान मानता हूं और प्रयास करूंगा कि उनके द्वारा दिखाए गए मार्ग पर सदैव ईमानदारी से चलता रहूँ।

बैंक परिवार को उनके निधन से अपूर्णीय क्षति हुई है। ईश्वर दिवंगत अत्मा को अपने श्री चरणो में स्थान दे और शोकाकुल परिवार को इस दुख को सहन करने की शक्ति प्रदान करें।

शत्-शत् नमन

सचिन खर्ब (चेयरमैन)

निदेशक मंडल व PRMS को-आपरेटिव बैंक अंबाला परिवार की और से

अत्यंत दुख के साथ सूचित किया जाता है कि, बैंक के पूंव चेयरमैन स्व. श्री एच एस. चंदेलकर जी का देहान्त 21 दिसम्बर 2025 को हो गया था।

स्व. श्री एच. एस. चंदेलकर जी

श्री चंदेलकर जी का जन्म 01 जुलाई 1944 को हुआ था। वे एक कुशल प्रशासक, ईमानदार नेतृत्वकर्ता एवं कर्मठ यूनियन नेता थे।

उन्होने बैंक में 22 जुन 1996 से 07 दिसम्बर 1999 तक बैंक चेयरेमन के पद पर रहते हुए अपनी सेवाएँ दी थी। इसके पश्चात 07 दिसम्बर 1999 से 11 दिसम्बर 2003 तक वे बैंक के वाइस चेयरेमन के पद पर भी रहे। बैंक की वर्तमान बिल्डिंग के निर्माण में उनका महत्वपूर्ण योगदान रहा। बैंक की प्रगति एवं सुदृढीकरण के लिए उन्होने कई ऐतिहासिक निर्णय लिए, जिनके लाभ आज भी बैंक और सदस्य उठा रहे हैं।

श्री चंदेलकर जी एक प्रभावशाली यूनियन लीडर भी थे। उन्होने NFPE तथा FNPO जैसे संगठनों में महत्वपूर्ण पदो पर रहते हुए कर्मचारियों के हितों के लिए कार्य किया। वे NFPE के CHQ के सहायक जनरल सेक्रेटरी भी रहे। बैंक परिवार को उनके निधन से अपूर्णीय क्षति हुई है। ईश्वर दिवंगत अत्मा को शंति प्रदान करें और शोकाकुल परिवार को यह दुख सहन करने की शक्ति दे।

सचिन खर्ब (चेयरमैन)

निदेशक मंडल व PRMS को-आपरेटिव बैंक अंबाला परिवार की और से

दिनांक 10.11.2025 को विज्ञान भवन, नई दिल्ली में माननीय **श्री अमित शाह जी**, केंद्रीय गृह एवं सहकारिता मंत्री, भारत सरकार से बतौर चेयरमैन, PRMS बैंक को रूबरू होने का सुअवसर प्राप्त हुआ। माननीय मंत्री जी द्वारा सहकारिता के क्षेत्र में दिए गए, अमूल्य निर्देश एवं सुझावों को वर्तमान निदेशक मंडल पूर्ण निष्ठा से लागू कर रहा है। उनके मार्गदर्शन में सहकारी बैंको को नई दिशा और ऊर्जा मिली है। हम सहकारिता के माध्यम से जन-जन तक बेहतर बैंकिंग सेवाएं पहुचाने के लिए प्रतिबद्ध हैं।

दिनांक 14.09.2025 को पोस्टल एवं आरएमएस को ऑपरेटिव बैंक को बैंकिंग क्षेत्र में बेहतर सुविधाएं प्रदान करने के साथ-साथ सामाजिक कार्यों में उच्च स्तर की सेवा करने के लिए माननीय ऊर्जा एवं श्रम मंत्री **श्री अनिल विज जी** द्वारा सम्मानित किया गया, जो अपने आप में ही वर्तमान बोर्ड की कार्यशैली को ब्यान करता है।

वर्तमान निदेशक मंडल ने दिनांक 02 जुलाई 2026 को रिजर्व बैंक ऑफ इंडिया द्वारा आयोजित सेमिनार में भाग लिया। सेमिनार के समापन पर बोर्ड को प्रमाण पत्र भी प्रदान किया गया। इस अवसर पर बैंक ने RBI का आभार व्यक्त किया कि वह समय-समय पर बोर्ड को बैंकिंग की नवीन कार्य प्रणाली और नियामकीय दिशा - निर्देशो पर प्रशिक्षण प्रदान कर रहा है।

वर्ष 2023 में चुनाव में बुरी तरह हारने के बाद भी विपक्षी पार्टी ने खुद द्वारा करवाए गए चुनाव पर ही सवाल खड़े कर दिए। वर्तमान बोर्ड को तंग करने और काम में बाधा डालने की मंशा से उन्होने चुनाव में हारे हुए उम्मीदवार द्वारा माननीय पंजाब एवं हरियाणा उच्च न्यायालय में दोबारा चुनाव करवाने के लिए केस दायर कर दिया।

परंतु हम सब जानते है 'सत्य की हमेशा जीत होती है' दिनांक 22.01.2026 को माननीय पंजाब एवं हरियाणा उच्च न्यायालय ने अपना फेसला वर्तमान बोर्ड के पक्ष में सुनाया और विपक्ष को बुरी तरह हार का सामना करना पड़ा।

इस न्याय की जीत के लिए हम अपने माननीय कानूनी सलाहकार Advocate Vivek Sheoran जी का तहदिल से धन्यवाद करते है। वर्तमान बोर्ड पिछले 3 सालों से सदस्यों के हित में निरंतर कार्य कर रहा है और आगे भी करता रहेगा। इस जीत के लिए सभी सम्मानित सदस्यों, कर्मचारियों और शुभचिंतको को हार्दिक बधाई।

THE POSTAL AND RMS EMPLOYEES COOPERATIVE BANK LIMITED
AMBALA CANTT - 133001

Ph. : 0171-2600716

NOTICE

PRB/G-21 Dated: 27.08.2026

To

All members of the Bank

Dear Sir / Madam:-

It is hereby notified that under Section 39 of the Multi State Cooperative Societies Act 2002, (as amended upto date), the General Body Meeting of the The Postal and RMS Employees Cooperative Bank Limited, Ambala Cantt. will be held on Sunday , the 13th September 2026 at 11.00 am at SIYA VATIKA, 126 B, Staff Road, Ambala Cantt, to discuss and consider the following items of Agenda : -

1. Confirmation of minutes of the last General Body Meeting held on 01.06.2025.
2. To discuss and approve report on activities of the Bank for the period 01.05.2025 to 31.07.2026.
3. To discuss and approve Audited Balance Sheet and Profit and Loss Account Statements of the Bank for the year ending on 31.03.2026.
4. To approve the dividend out of profit for the year 2025-26.
5. To discuss and approve allocation of Profits of the Bank for the year 2025-26.
6. To appoint Statutory Auditors for Financial year 2026-27 as pre approval by Reserve Bank of India and to fix their remuneration.
7. To approve the various byelaws as per amended MSCS act 2023.
8. To approve the Compliance Report of RBI Inspection Report for the year ending 31.03.2025.
9. Any other item with the permission of the Chair.

Yours faithfully,

(Ashwani Aggarwal)
Chief Executive Officer

Venue :
SIYA VATIKA
126 B, Staff Road, Ambala Cantt

NOTE : No TA / DA shall be paid for attending the General Body Meeting.

Agenda Item No. 1
Confirmation of Minutes of last General Body Meeting held on 01.06.2025 at Ambala Cantt.

Members may kindly approve the same.

Agenda No. 2
To discuss and approve report on the activities for the period 01.05.2025 to 31.07.2026

दी पोस्टल एण्ड आर एम एस इमप्लाईज़ को-ओपरेटिव बैंक लि. अम्बाला छावनी की 01.05.2025 से 31.07.2026 तक के गतिविधियों की ड्राफ्ट रिपोर्ट का मसौदा

प्रिय सहकारी बन्धुओं,

मुझे निदेशक बोर्ड के सदस्यों व अपनी ओर से उपरोक्त अवधि से संबंधित बैंक की गतिविधियों पर ड्राफ्ट रिपोर्ट प्रस्तुत करते हुए बहुत प्रसन्नता हो रही है। आपका अपना सहकारी बैंक निरन्तर प्रगति की ओर अग्रसर है।

सर्वप्रथम यह वार्षिक आम सभा उन सभी दिवंगत आत्माओं को श्रद्धांजली पेश करती है तथा दिवंगत आत्माओं के परिवार को दुख सहने की ईश्वर से प्रार्थना करती है, जो इस दौरान दुर्भाग्यवश हमारे साथ नहीं हैं।

प्रत्येक संस्था में आम सभा का एक विशेष महत्व होता है। हम इसमें पिछले समय में किये गये न केवल कार्यों पर चर्चा व बहस करते हैं बल्कि यह अवलोकन करते हैं कि जो निर्णय लिए गए हैं वह निर्णय बैंक, जमाकर्त्ताओं तथा सदस्यों के हितों में थे। साथ ही आने वाले समय के लिए नई योजनाऐं व नऐ लक्ष्य निर्धारित करते हैं।

पिछली वार्षिक आम सभा दिनांक 01.06.2025 को सिया वाटिका, अंबाला छावनी में सम्पन्न हुई थी। इस आम सभा में श्री राजेश कुमार जी ने मुख्य अतिथि के तौर पर आकर शोभा बढ़ाई थी तथा सभी सहकारी बंधुओं का मार्गदर्शन भी किया था। आम सभा में बैंक के सभी कार्यक्षेत्रों (हरियाणा, पंजाब, दिल्ली, हिमाचल, जम्मू-कश्मीर व चण्डीगढ़) के सभी सदस्यों ने सम्मिलित होकर न केवल अपनी भागीदारी सुनिश्चित की बल्कि अपने रचनात्मक सुझाव भी दिए। आम सभा में श्री गोपाल कृष्ण धीमान, श्री सिंदर सेठी, सरदार बलजिंदर सिंह व श्री गुलशन कुमार गेस्ट ऑफ ऑनर के रूप में सम्मिलित हुए थे। आपने वार्षिक आम सभा की सफलता की कामना करते हुए सहकारी संस्थाओं का समाज में क्या योगदान है तथा यह सहकारी बैंक कैसे डाक कर्मचारियों की वित्तिय जरूरतों को पूरा कर रहा है, उस पर चर्चा की।

निदेशक मण्डल की ओर से मैं अपने सभी सहकारी बंधुओं व बहनों का अपने हृदय की गहराईयों से हाथ जोड़कर धन्यवाद करता हूँ कि आपने वर्तमान बोर्ड में अपना विश्वास दिन-प्रतिदिन बढ़ाया है। पूर्व बोर्ड पर हमेशा आरोप लगते रहे हैं कि उनका झुकाव एक विशेष यूनियन की तरफ ज्यादा था तथा उसी विशेष यूनियन से जुड़े सदस्यों के काम प्राथमिकता पर किए जाते थे। वर्तमान बोर्ड ने बैंक से यूनियन विशेष के फंडे को बिल्कुल खत्म कर दिया गया है तथा अब बैंक में किसी एक विशेष यूनियन से जुड़े सदस्यों के नहीं अपितु बैंक के हर सदस्य के काम को प्राथमिकता पर तथा पूरी लगन से किया जाता है। मैं अपने निदेशक मण्डल की ओर से सभी सहकारी बन्धुओं व बहनों को आश्वस्त करता हूं कि वर्तमान बोर्ड यूनियन से परे रह कर न केवल बैंक की उन्नति के लिए हर संभव प्रयास करेगा बल्कि जमाकर्ताओं व सदस्यों को ज्यादा से ज्यादा सुविधाएं प्रदान करने के लिए मेहनत करता रहेगा।

वर्तमान बोर्ड ने निम्नलिखित योजनाएं सदस्यों के हित में अपने कार्यकाल में लागू कर दी हैं :-

1. **No Insurance Charges :-** प्रिय बैंक सदस्यों, हमें यह बताते हुए अत्यंत प्रसन्नता हो रही है कि वर्तमान बोर्ड द्वारा चुनाव के समय सदस्यों को घोषित की गई लगभग सभी सुविधाएँ पूर्ण कर दी गई है। इसी कडी में आगे बढ़ते हुए, जो हम सभी की कल्पना से भी परे था वह ऐतिहासिक निर्णय वर्तमान बोर्ड द्वारा लिया गया है कि, दिनांक 01.10.2026 से लोन की राशि पर लगने वाला बीमा शुल्क पूर्णत: समाप्त कर दिया जाएगा।

   अब तक यह राशि (रू. 250/- प्रति लाख प्रति छमाही) सदस्यों से एकत्रित कर मेम्बर वेलफेयर फंड में जमा की जाती थी और किसी सदस्य के देहांत की स्थिति में उनका पूरा लोन को माफ किया जाता था। बैंक के पिछले 02 वर्षों से लगातार अर्जित ऐतिहासिक मुनाफे को देखते हुए, बोर्ड ने निर्णय लिया है कि बीमा की सम्पूर्ण राशि खर्च लगभग रू 2.25 करोड़ (प्रति वर्ष) आगे से बैंक द्वारा स्वयं वहन की जाएगी।

   इस योजना के लागू होते ही जिन सदस्यों का रू. 11,00,000/- का लोन बैंक मे चल रहा है, उन्हे रू. 5,500/- तक का सीधा-सीधा सालाना लाभ मिलेगा। इसके अतिरिक्त इस योजना से सदस्यों के Cibil Score में आ रही अनियमिताएँ भी दूर होगी। इससे सदस्यों के Cibil Score का मुद्दा हल होगा।

   अत: सदस्यों से इस मद में अब कोई शुल्क नही लिया जाएगा। यह निर्णय सीधे-सीधे सदस्यों के हित में उठाया गया एक महत्तवपूर्ण कदम है।

2. Dividend on Share Money :- वर्तमान बोर्ड द्वारा सदस्यों को उनकी Share Money का Dividend 7% की दर से प्रत्येक वर्ष दिया जा रहा है। बैंक के ऐतिहासिक मुनाफे को देखते हुए, बोर्ड ने निर्णय लिया है कि इस वर्ष 1% Additional Dividend सभी सदस्यों को दिया जाए। अत: इस बार Dividend 8(7+1)% कि दर से पूरी पारदर्शिता के साथ उनके खातों में 30 सितंबर, 2026 से पहले जमा करवा दिया जाएगा।

3. Retirement Honorarium :- चुनाव के समय वर्तमान बोर्ड द्वारा घोषणा की गयी थी कि रिटायरमेंट पर सम्मान की राशि 2500 से प्रत्येक वर्ष चरणबद्ध तरीके से 5100 कर दी जायेगी। उसी दिशा में दिनांक 01.10.2026 से यह सम्मान राशि 4100 रूपये कर दी गई है।

4. Rate of Interest :- बैंक के इस मुनाफे का सीधा लाभ सदस्यों को देते हुए दिनांक 01.07.2025 से लोन पर ब्याज घटाकर 9.90% कर दी गई थी।

3. Maximum Loan Disbursement Limit :- सदस्य लोन की राशि अपनी बेसिक पे के 32 गुणा या 11 लाख जो भी कम हो उसके बराबर लाभ उठा रहे हैं।

5. Loan Passbook :- जहां पिछले बोर्ड के कार्यकाल में सदस्यों को अपने लोन खातों की स्टेटमेंट प्राप्त करने के लिए 50 रूपये का शुल्क अदा करना पड़ता था, वहीं वर्तमान बोर्ड द्वारा 01.01.2024 से यह सुनिश्चित कर दिया गया है कि कोई भी सदस्य अपनी लोन की पासबुक अंबाला या दिल्ली ब्रांच से नि:शुल्क प्राप्त कर सकता है। जिसमें प्रत्येक सदस्य का शेयर बैलेंस भी अलग से दर्शाया गया है।

6. Cutomer Care Service :- जहा पिछले बोर्ड के कार्यकाल में सदस्यों को अपने खातों अथवा बैंक से संबंधित जानकारी लेने हेतु किसी व्यक्ति विशेष पर निर्भर रहना पड़ता था वहीं वर्तमान बोर्ड द्वारा बैंक की नि:शुल्क हेल्पलाइन शुरू कर दी गई है। अब सभी सदस्य अपने खातों अथवा बैंक से संबंधित कोई भी जानकारी 8400-8700-80 पर कॉल या व्हॉटसएप के माध्यम से सुबह 10:00 बजे से

शाम 4:00 बजे तक Working Days में प्राप्त कर सकते हैं।

7. <u>Instalment Revision Policy :-</u> पूर्व बोर्ड के कार्यकाल में लोन खातों की किश्तों में बदलाव करने की सुविधा नहीं थी, वर्तमान बोर्ड द्वारा सदस्यों के हितों को ध्यान में रखते हुए यह सुविधा लागू कर दी गयी है कि अब सदस्य अपने लोन की अवधि में ही अपनी मासिक किस्त बढ़ा या घटा सकते हैं। इसके लिए उन्हें बैंक में लिखित रूप में सामान्य आवेदन करना होगा तथा किश्त लोन पॉलिसी के अनुसार Revise / Modified कर दी जाएगी।

8. <u>Correction in Irregularity of Installment Amount :-</u> यह देखने में आया था कि पूर्व बोर्ड के कार्यकाल में सदस्यों की लोन किश्त पिछले महीने की लोन किश्त से बढ़कर आती थी। वर्तमान बोर्ड ने यह सुनिश्चित कर दिया है कि 01.06.2024 से किसी भी सदस्य की मासिक किश्त पिछली किश्त से बढ़कर नहीं आएगी।

10. <u>CTS Withdrawal :-</u> पिछले बोर्ड के कार्यकाल में सदस्य को खुद के CTS खाते से राशि निकलवाने के लिए Office Incharge से सत्यापन करवाने के लिए चक्कर काटने पड़ते थे। वर्तमान बोर्ड ने सीटीएस खाते से राशि निकलवाने के लिए office Incharge के सत्यापन की बाध्यता को खत्म कर दिया है।

11. <u>Refreshment :-</u> बैंक में आने वाले माननीय सदस्यों के लिए चाय, काफी व सूप (सिर्फ सर्दियों में) की सुविधा शुरू की गई है, अत: आपसे अनुरोध है जब भी आप अंबाला या दिल्ली बैंक की शाखा में जायें तो जलपान अवश्य करके जायें।

12. Fixed Deposit Interest Rate :- बैंक द्वारा Fixed Despot पर (1 से 3 वर्ष अवधि) का 7.75% (Normal Citizen) तथा 8.25% (Senior Citizen) दिया जा रहा है।

अनुरोध: सभी सदस्यों से अनुरोध है कि वह अपने खातों में Mobile App की सुविधा प्राप्त करने के लिए अपने मोबाईल नंबर, PAN No. और आधार नंबर की Detail बैंक की E-mail : prmsbank@gmail.com पर भेजें।

इसके अलावा बैंक से जुड़ी कुछ महत्त्वपूर्ण बातों का उल्लेख आगे किया गया है जो कि बैंक की बढ़ती हुई तरक्की प्रकट करती हैं।

शेयर पूंजी

माननीय सदस्यों ने वर्तमान बोर्ड पर पूरा भरोसा रखा है । इस विषय में स्वयं कुछ कहने की आवश्यकता नहीं है। निम्नलिखित आंकड़ो द्वारा यह बात भली भांति सिद्ध हो जाती है :

(रूपये करोड़ों में)

	31.03.2023	31.03.2026	31.07.2026
शेयर पूंजी	25.09	35.59	36.48

जमा राशि

सदस्यों को यह जानकर अति प्रसन्नता होगी कि आपका अपना बैंक जमाकर्ताओं को अन्य राष्ट्रीयकृत बैंकों तथा बाजार मे उपलब्ध प्राइवेट बैंकों के समानान्तर सभी सुविधाएं जैसे ATM, Personilzed Cheque Book, Mobile Banking (View) के अतिरिक्त अधिक ब्याजदर प्रदान कर रहा है। हमारे ग्राहकों का

बैंक पर कितना विश्वास है नीचे दिए गए आंकड़े स्वयं प्रदर्शित करते हैं ।

(रूपये करोड़ों में)

	31.03.2023	31.03.2026	31.07.2026
जमा राशि	387.09	526.99	544.05

लॉकर सुविधा

आपका अपना बैंक अपने ग्राहकों को, सिर्फ रूपये 1250/- प्रतिवर्ष की सस्ती दर से किराये पर लॉकर की सुविधा भी उपलब्ध करा रहा है।

ऋण की सुविधा व ब्याज दर

वर्तमान में अपना बैंक सभी सदस्यों को लोन Basic Pay का 32 गुणा व अधिकतम 11 लाख जो भी कम हो, 5% की दर से शेयर खरीदने पर सिर्फ 9.90% (दिनांक 01.07.2025) की वार्षिक ब्याज दर, (Day to Day Basis) पर 100 रिकवरी किस्तों के साथ प्रदान कर रहा है।

(रूपये करोड़ों में)

	31.03.2023	31.03.2026	31.07.2026
लोन राशि	334.60	472.42	476.79

लोन की राशी पूर्णतया Insured है ताकि सदस्य की मृत्यु होने पर लोन की राशि का बोझ उसके परिवार पर न पड़े ।

मैम्बरशीप

पिछले कुछ वर्षों से बैंक की सदस्यता मे लगातार गिरावट आ रही थी जिसका कारण मुख्यत: पूर्व बोर्ड की मनमानी कार्यप्रणाली में अपारदर्शिता तथा गबन के मामलों का सामने आना रहा। वर्तमान बोर्ड की कार्यप्रणाली तथा पारदर्शिता की वजह से बैंक की सदस्यता में खासा इजाफा हुआ है जो कि निम्नलिखित आंकड़ों से साफ ज़ाहिर है।

	31.03.2023	31.03.2026	31.07.2026
सदस्यता	11835	13330	13362

CTS

सदस्यों को प्रतिमाह 500/- रुपये के रूप में CTS की राशि बैंक को देनी होती है जिस पर 6.5% की वार्षिक की दर से तिमाही ब्याज प्रदान किया जा रहा है। सदस्यों के सुझावों पर,बोर्ड द्वारा लिए गए निर्णय अनुसार अब सदस्य CTS में 500/- रुपये से अधिक की राशि भी जमा कर सकते हैं । CTS में जमा राशि के आंकड़े निम्नलिखित हैं:

(रूपये करोड़ों में)

	31.03.2023	31.03.2026	31.07.2026
CTS राशि	27.45	32.08	35.56

वर्तमान बोर्ड द्वारा CTS WITHDRAWAL के लिए डिपार्टमेंट द्वारा Attestation की अनिवार्यता को समाप्त कर दिया गया है ।

सदस्यों का दुर्घटना बीमा

बैंक द्वारा सभी सदस्यों का 2 लाख का दुर्घटना बीमा करवाया गया है जिसकी प्रीमियम की राशि स्वयं बैंक द्वारा वहन की जा रही है तथा इसका सदस्यों पर कोई आर्थिक प्रभाव नही पड़ता है। इस दुर्घटना बीमा में किसी भी सदस्य की दुर्घटना की वजह से मृत्यु होने पर उसके परिवार को इसका लाभ मिलेगा। यह दुर्घटना बीमा वर्तमान में लोन की राशि के बीमा के अतिरिक्त होगा जिसमें बैंक के सभी सदस्य सम्मिलित होंगे। इसके अतिरिक्त यह सुविधा सेविंग बैंक जमाकर्ताओं के लिए भी है। इसके लिए उनके सेविंग बैंक अकाउंट में 10000 रूपये अतिशेष होना अनिवार्य है। सदस्यों के लिए CTS का न्यूनतम बैलेंस 10000 रूपये सुनिश्चित किया गया है। पिछले वित्त वर्ष में 2025-26 मे निम्नलिखित दुर्घटना बीमा दिया गया है :-

ACCIDENTAL CLAIM CASE

SR. NO.	MSHIP/SB NO.	NAME & ADDRESS	RS.
1	40365	JASDEV SINGH, EX MTS HRO LUDHIANA	200000
2	47289	BALWINDER KUMAR, MTS MUKTSAR SAHIB FARIDKOT	200000
3	10125	VARINDER KUMAR, 6070/10, 14, IDGARH ROAD, AMBALA	200000
4	41562	HARI KRISHAN, 356/10, NEAR SABZI MANDI, PANIPAT	200000
5	51108	MANOJ, VILL ATELA NAYA, CHARKHI DADRI	200000
6	10745	RAKESH KUMAR, 47, SHANTI NAGAR, KARDHAN, AMBALA CANTT.	200000

Scholarship to Brilliant Children

बैंक द्वारा Scholarship की सुविधा के अंतर्गत दसवीं व बाहरवीं के 85 प्रतिशत या उससे अधिक अंक प्राप्त करते वाले बच्चों को प्रोत्साहित करने के लिए शिक्षण वर्ष 2024-25 मे उत्तीण हुए बच्चों को प्रदान की जाने वाली Scholarship की सूचि निम्नलिखित है :

CLASS XII 2024-25

	A,C NO	MEMBER NAME	HEAD OFFICE NAME	STUDENT NAME	MARKS
1	48814	PANKAJ SHARMA	ROPAR	MEHAK SHARMA	99.4
2	38879	TRIPAWAN KUMAR	SRO LUDHIANA	KUSUM MALHOTRA	97
3	47127	JEEVAN JYOTI	AMRITSAR	ANUSHA JAIN	96.61
4	51213	SANGRAM SINGH	YAMUNA NGR	VRINDA CHAUHAN	96.6
5	46724	VINOD KUMAR GULATI	CHD GPO	JASHAN GULATI	96.2
6	39931	RAVI PAL SHARMA	HISSAR	UMA RANI	95.4
7	45255	SURESH KUMAR	SUNDER NGR	PRAGYA VERMA	95
8	44362	YASHPAL	AV HO DELHI	PREETI RANI	93.8
9	41004	SUMAN BALA	FEROZERPUR	SHREYA SONI	93.6
10	46062	POOJA	JIND	KRITIKA	93.08
11	52127	KAPIL GULATI	RMS JALANHAR	ACHITYA GULATI	92.8
12	33002	PARDEEP KUMAR	CPMG AB	RISHIT BAJAJ	92.4
13	45850	JAGMOHAN KUMAR	BANGA SO	PALAK PRASHER	92
14	47007	VISHNU DUTT	GURGAON	HANSHIKA	91.6
15	39222	PURSHOTAM LAL	MOGA	AVANI MITTAL	91
16	41489	HARI NATH	LUDHIAN HO	SUMIT KUMAR	91
17	46289	PRITI SHARMA	PSD AB	SACHI	90.8
18	40602	DHEER PAL	NARNAUL	MUSKAN	89.8
19	50860	DEVENDER	MDG JHAJJAR	RITIKA JAKHAR	88
20	40445	ASHWANI KUMAR	KARNAL	AAYUSH JAIN	87.6

Class X 2024-25

	A,C NO	MEMBER NAME	HEAD OFFICE NAME	STUDENT NAME	MARKS
1	38390	ROBIN KUMAR	MOGA	NAUNIDH KAMBOJ	98.4
2	50174	ANURADHA RANI	PATIALA	TANVI GUPTA	97.4
3	47976	AJAY PRASHAR	LUDHIANA	TANMAY PRASHAR	97.4
4	39934	HARSIMRAT KAUR	PATIALA	ASCEES PREET KAUR SIDHU	96.8
5	45185	BHILO RAM	CHAMBA	ANKIT CHAUHAN	96.8
6	31797	ANIRUDH SONIK	PATIALA	ARINDAM SONIK	96
7	51961	MAHESH BINDAL	CHANDIGARH	YASH BINDAL	95.8
8	48301	MANISHA YADAV	NARNAUL HO	GAMYA	95.6
9	40140	SUMAN	ROHTAK	NAITIK SONI	95.6
10	48172	PRAMVEER	NEW DELHI	BHUMIKA	95.4
11	100968	GEETA RANI	PANIPAT	BHAVISHYA KUMAR	94.8
12	51957	PARVEEN LATA	SUNDER NAGAR	KRITIKA	93.85
13	52290	RASHMI JOSHI	UNA	ARUSHI SHARMA	93.6
14	36444	ARVIND KUMAR	AMRITSAR	PRIYANSHI SHARMA	93
15	35809	BABITA GUPTA	CHANDIGARH	RIYA GUPTA	93
16	46690	VIPAN KUMAR	AMRITSAR	BHAVIKA	93
17	47995	PARAMJEET SINGH	PATIALA	BRAHMDEEP SINGH ARORA	92.4
18	44996	VIJAY KUMAR	YAMUNA NAGAR	SHAGUN	92
19	35809	BABITA GUPTA	CHANDIGARH	SAJAL GUPTA	91
20	46716	KISHORI LAL	CHANDIGARH	KARTIK BHARDWAJ	90.6

सदस्य वर्ष 2025-26 में दसवीं व बारहवीं में उत्तीर्ण बच्चों का स्कॉलरशिप प्राप्त करने के लिए 31 दिसम्बर 2026 तक वेबसाईट पर उपलब्ध फार्म भरकर बैंक को भेज सकते हैं। बच्चों को Merit के आधार पर Scholarship प्रदान की जाएगी। कक्षा 10वीं में उत्तीर्ण छात्रों के लिए 3100 रुपये व कक्षा 12 वीं उत्तीर्ण छात्रों के लिए Scholarship की राशि 5100 रुपये होगी। Scholarship के लिए 85 प्रतिशत या इससे ऊपर अंक प्राप्त करने वाले बच्चे ही आवेदन कर सकते हैं। प्राप्त आवेदनों में से हर कक्षा के लिए केवल 20 छात्र ही Scholarship के लिए चुने जाएंगे।

सेवानिवृति पर प्रदान की जाने वाल राशि

बैंक अपने प्रत्येक सदस्य को सेवानिवृत्ति पर वर्तमान में 3500/- रुपये सम्मान राशि के रूप में प्रदान कर रहा है जिसका प्रभावी खर्च निम्न प्रकार है :

	31.03.2023	31.03.2026		31.07.2026
सम्मान राशि	रू 2500/-	रू 3100/-	रू 3500/-	रू 3500/-
कुल वार्षिक खर्च	12.77 लाख	2.23 लाख	7.14 लाख	4.20 लाख

वर्तमान बोर्ड 01.10.2026 से यह राशि 3500 रूपये से बढाकर 4100 रूपये करने का प्रस्ताव सदस्यों के सामने पेश करता है।

सदस्य कल्याण योजना :-

बैंक के दिवंगत सदस्यों हेतु 'सदस्य कल्याण योजना' के प्रीमियम को बैंक द्वारा वहन किए जाने के संबंध में :-

जैसा कि आप सभी को विदित है कि 06.03.2024 से 'सदस्य कल्याण योजना' LIC, चंडीगढ़ द्वारा प्रारंभ की गई थी। इस योजना को लागू करवाने में वर्तमान बोर्ड ने अथक प्रयास किए थे। यह योजना पुनः 06.03.2025 से 1 वर्ष के लिए बढ़ाई गई थी। इस योजना के अंतर्गत LIC द्वारा किए गए क्लेम के भुगतान व सदस्य कल्याण योजना के माध्यम से किए गए भुगतान का विवरण निम्नलिखित है:

SR.NO	M/SHIP NO	NAME AND ADDRESS	LIC	MWF
1	33394	BALRAJ,MAIL MOTER KASHMIRI GATE DELHI	854058	0
2	45220	PREM CHAND,SPM,RAMPUR HO	504741	4741
3	39151	ROSHAN LAL,POSTMAN,IPHO ND	482759	0
4	47289	BALWINDER KUMAR,MTS,SRT MUKTSAR	114218	0
5	45612	NARESH SINGH,MTS,GURGAON	716229	0
6	40365	JASDEV SINGH,MTS,HRO LUDHIANA	585932	0
7	41007	RAM KUMAR,SA,DG POST PALIAMENT STREET DELHI	118809	0
8	40530	NARESH KUMAR,PA. ROPAR HO	626005	0
9	47403	SANJAY KUMAR,MTS,SUB DIV JAGRAON	554278	0
10	48899	BHARAT BHUSHAN,MTS,FEROZPUR HO	700000	12828
11	36887	SATYENDER KUMAR,SPM,RAM NAGAR DELHI	800000	23598
12	46541	KARAMJEET SINGH,MTS, SRO RMS HISSAR	279767	0
13	22587	BALJEET KAUR,SPM,RAMPUR SO KHANNA HO	200000	600000
14	32826	OM PARKASH,MTS,SBJ COLONY DELHI	126601	0
15	49890	MOHD SHAKIL,POSTMAN, GURGAON	690044	0
16	40690	AJAY KUMAR,PA, PATEL NAGAR DELHI	800000	10389
17	39743	MAGAL SINGH,PA,LUDHIANA	775209	0
18	25469	KARAM SINGH,MTS,BANNUR SO PATIALA	28165	0
19	32833	LAXMI,MTS,ND GPO	900000	44944
20	24591	AJAY KUMAR,SR ACCT,DIR OF ACCOUNT	241442	0
21	49379	SUNDER SINGH,MTS,SUNDER NAGAR	700000	0
22	41562	HARI KRISHAN,PA,GANOUR SO SONIPAT	441497	0
23	44203	SARABJIT SINGH,POSTMAN,TARN TARAN	28048	0
24	51108	MANOJ,PA MOHINDERGARH	400000	149608
25	51044	VINOD KUMAR,POSTMAN,BHIWANI HO	800000	0
26	39295	RAJESH KUMAR,PA,ASHOK VIHAR	211805	0
27	34832	POPH SINGH,SOUTH CITY GURGAON	100000	3776
28	50856	RISHIKESH,MTS,ROHTAK	237988	0
29	51469	BAGHEL SINGH,POSTMAN,TRAN TARAN	459540	0
30	34911	MUKESH, MTS ND STG DIVISION	700000	235890
31	48641	RAMESH CHAND,MTS,KASUMPTI SO SHIMLA	449204	0
32	26194	PARGAT SINGH,POSTMAN,AMRITSAR	3811	0
33	71358	PAWAN KUMAR,MTS,NARAINA HO DELHI	226257	0
34	31859	ROHTASH,APM,DELHI GPO	787980	0
35	46532	JATINDER PAL SINGH,PA,MALER KOTLA SANGRUR	398266	0
36	27299	BARPHY LAL MEENA,DRIVER,MMS NARAINA,DELHI		1083495
37	72514	RAM KARAN MEENA,POSTMAN,NAND NAGARI,DELHI	LIC 200000	0
38	37763	GURDEEP SINGH, PA, PATIALA	0	741827
39	45761	SARABJIT SINGH, MTS BANGA SO	0	151306
40	47913	AJAY,SPM KARNAL	0	362764
41	41041	CHARANJIT SINGH, POSTMAN, TARAN TARN	0	133845
42	51247	MOHAN LAL,MTS,KEY LONG	0	359372
		TOTAL	**16042653**	**3918383**

LIC, चंडीगढ़ द्वारा वर्तमान वर्ष के लिए अत्यधिक प्रीमियम की मांग किए जाने के कारण, उक्त योजना को LIC से हटाकर सदस्य कल्याण योजना के अंतर्गत लाया गया। यह योजना 06.03.2026 से 30.09.2026 तक लागू रहेगी।

प्रस्ताव :

वर्तमान बोर्ड सभी सदस्यों के समक्ष यह प्रस्ताव रखता है कि दिनांक 01.10.2026 से 'सदस्य कल्याण योजना' को बैंक द्वारा स्वयं वहन किया जाए तथा बैंक के दिवंगत सदस्यों के ऋण की राशि का भुगतान

बैंक द्वारा ही किया जाए। इसके लिए बैंक LIC या किसी अन्य बीमा एजेंसी से उचित प्रीमियम दर प्राप्त होने पर बीमा करवा सकता है, अथवा बैंक स्वयं इस योजना को अपने स्तर पर वहन कर सकता है। अतः आप सभी से अनुरोध है कि बैंक द्वारा 'सदस्य कल्याण योजना' का प्रीमियम / व्यय अपने स्तर पर वहन किए जाने के प्रस्ताव को पारित करें। इस प्रस्ताव के पारित होने पर सदस्यों द्वारा देय वार्षिक प्रीमियम रू 500 प्रति लाख नहीं देना होगा, जिससे सदस्यों को 5500 रूपये तक का सालाना आर्थिक लाभ होगा।

मेम्बर वेलफेयर फंड का ब्यौरा निम्नलिखित है :

01.05.2025 से 31.07.2026

Details of Member Welfare Fund

Sr. No.	Particulars	Amount
1	Opening Balance as on 01.05.2025	14924847.79
2	Total Contribution received (01.05.2025 to 31.07.2026)	30675649.00
3	Total Fund (upto 31.07.2026)	45600496.79
4	Payment made as per details in Annexure A	3918383.00
5	Payment made to LIC Chandigarh for Premium (from 06.03.2025 to 05.03.2026)	NIL
6	Closing Balance as on 31.07.2026	41682133.79

Claim paid by LIC Chandigarh 16042653.00

बैंक की जमा पूंजी का बीमा

बैंक की जमा पूंजी का Deposit & Credit Guarantee Contribution of India से बीमा करवाना आवश्यक है । वर्ष 2025-26 के लिए 58,22,868.6 रूपये (Without GST) बीमा राशि के रूप में जमा करवाए गए । इस स्कीम के तहत अब जमाकर्ताओं का बीमा 5 लाख रूपये प्रति कस्टमर है।

बैंक मे स्टाफ की कमी :

वर्तमान में बैंक की 02 शाखाएं (अंबाला कैंट व दिल्ली) हैं, बैंक के स्टाफ सर्विस नियमों के अनुसार बैंक में सभी कैडर की मौजूदा स्वीकृत संख्या 51 कर्मचारियों की है, जिसमें अगस्त 2026 तक सिर्फ 25 कर्मचारी स्थायी तौर पर कार्य कर रहे थे और इनमें से भी वर्ष 2027 तक 02 कर्मचारी सेवानिवृत्त होने वाले हैं। इसके अलावा, 07 कर्मचारी Outsource पर कार्यरत है।

वर्तमान बोर्ड के कार्यकाल में अक्तूबर 2023 से जुलाई 2026 तक कुल 11 कर्मचारी सेवानिवृत्त / Expire आदि हो चुके हैं। बैंक पहले से ही स्टाफ की कमी से जूझ रहा है, जिससे दैनिक कार्यों मे कठिनाइयों का सामना करना पड़ रहा है और स्टाफ को छुट्टी वाले दिन भी बैंक मे आकर कार्य करना पड़ रहा था। अतः स्थिति की गंभीरता को देखते हुए वर्तमान बोर्ड द्वारा वर्ष 2026 में विभिन्न कैडर के अत्यावश्यक 11 पदों पर भर्ती अनुबंध/ स्थायी आधार पर पूर्ण की जाएगी।

पूर्व बैंक डायरेक्टर्स द्वारा क्लेम किए गए Under Personal Benefits

पूर्व बोर्ड के डायरेक्टर्स बहुत बार Bogus TA/DA क्लेम करते थे। कई बार बिना बैंक के किसी कार्य के TA/DA क्लेम किया जाता था। इसके अलावा किसी बोर्ड डायरेक्टर की सेवानिवृत्ति पर अनावश्यक समारोह करके उन्हें उपहार स्वरूप सोने की अंगूठी दी जाती थी जिससे बैंक पर अनावश्यक भार पड़ता था। पिछले बोर्ड के पाँच वर्ष के कार्यकाल में 5 लोग सेवानिवृत्त हुए थे जिन्हें ये उपहार दिये गए। इसके अलावा पूर्व चेयरमेन नरेश गुप्ता ने बिना बोर्ड के मंजूरी के 4 लाख रूपये से अधिक का चंदा Rotary Hospital, Ambala को दिया। साथियों पिछले बोर्ड द्वारा किराये पर जनरेटर सेट इस्तेमाल किया जा रहा था जिसका सालाना किराया 2,88,000 रूपये था। वर्तमान बोर्ड द्वारा उसी जनरेटर सेट का 01.01.2024 से 1,50,000 रूपये में खरीद कर बैंक की सम्पति मे जोड़ दिया गया है।

कार्यशील पूंजी व लाभ

अपना बैंक लगातार प्रगति की ओर अग्रसर है और दिन प्रतिदिन नई ऊंचाईयों को छू रहा है। बैंक की

कार्यशील पूँजी 31.07.2026 को बढ़कर 640 करोड़ से अधिक हो गई है। वर्ष 2025-26 में बैंक को नेट लाभ 1420 लाख मे से 370.00 लाख आयकर देने के पश्चात शुद्ध लाभ 1050 लाख रूपये हुआ तथा लाभांश का एक बड़ा हिस्सा 8 प्रतिशत की दर से सदस्यों को देने का प्रस्ताव आपके समक्ष प्रस्तुत है। जिसके तहत 270 लाख की राशि लाभांश के रूप में सदस्यों को सितम्बर माह से पहले दे दी जायेगी। लाभांश की राशि सदस्यों के CTS अकाउंट मे क्रेडिट कर दी जाएगी।

Mobile App

बैंक ने अपने सदस्यों व जमा कर्ताओं के लिए Android एवं IOS दोनों प्लेटफॉर्म के लिए अपनी Mobile App शुरू कर दी है। अब सदस्य व जमाकर्ता अपने इस ऐप के माध्यम से अपनी वांछित जानकारी प्राप्त कर सकते हैं। सदस्य Google Play Store व IOS APP Store से Postal RMS Bank नाम की App डाउनलोड कर सकते हैं। Bank App की सुविधा के लिए आपका पैन, मोबाईल व आधार नम्बर अपडेट होना जरूरी है। इसके लिए आप अपनी आवश्यक डिटेल ई-मेल के माध्यम से बैंक को बता सकते हैं। App login में Security Code आपका पैन नम्बर होगा।

वर्तमान बोर्ड द्वारा शीघ्र ही आर.बी.आई को Mobile App की UPGRADATION के लिए प्रस्ताव भेजा जाएगा जिसका अनुमोदन होते ही सदस्य व जमाकर्ता अपने Mobile App से Online transaction कर सकते हैं।

समर्पित

इससे पूर्व कि मैं इस रिपोर्ट को समाप्त करूं, मैं सहकारिता विभाग नई दिल्ली के सभी अधिकारियों व कर्मचारियों का आभार प्रकट करता हूँ जिन्होंने समय समय पर अपना सहयोग व मार्गदर्शन बैंक को प्रदान किया। इस अवसर पर मैं रिर्जव बैंक के अधिकारियों का भी धन्यवाद करता हूँ कि जिन्होंनें हर समय, अपना सहयोग बैंक को चलाने में प्रदान किया। मैं सभी जमाकर्ता व अन्य ग्राहकों का भी आभार व्यक्त करता हूँ जिन्होने अटूट विश्वास और निष्ठा रख कर अपने बैंक मे अपनी पूंजी लगाई। मैं बैंक के कर्मचारियों का भी धन्यवाद करता हूँ।

यह बैंक श्री ओ.पी शर्मा निदेशक NAFCUB का भी उनके समय-समय पर मार्गदर्शन के लिए आभार प्रकट करता है तथा मैं अपने माननीय सलाहकार Advocate Vivek Sheoran का भी उनके कार्य के लिए धन्यवाद करता हूँ।

मैं आज यह कहते हुए बहुत गौरवान्वित महसूस कर रहा हूँ कि आप सभी सदस्यों के पूर्ण सहयोग एवं विश्वास की बदौलत वर्तमान बोर्ड की अगुवाई मे अपने बैंक ने अल्पकाल में नई उपलब्धियों को हासिल किया है। मैं समस्त बोर्ड की ओर से आप सभी सदस्यों का आभार व्यक्त करता हूँ कि आपकी उपस्थिति से यह आम सभा खास बन गई। वर्तमान बोर्ड सदस्यों के सुझावों तथा मार्गदर्शन का सदैव अभिलाषी रहेगा।

सहकारिता आंदोलन जिंदाबाद - पोस्टल एण्ड आर एम एस ईम्प्लाईज को ओपरेटिव बैंक जिन्दाबाद

धन्यवाद सहित।

सचिन खर्ब

आपका सहकारी बन्धु

सचिन खर्ब (चेयरमैन)

निदेशक मंडल की ओर से

Members may kindly approve the same

Agenda Item No.3

To discuss and approve Balance Sheet and Profit & Loss Account Statements of Bank for the year ending 31.03.2026

BECTOR & ASSOCIATES
CHARTERED ACCOUNTANTS

2901-02, Second Floor,
Sector 22 C, CHANDIGARH
M. : 9416096011;9466138340

Independent Auditor's Report

TO
THE MEMBERS OF
THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT. - 133001

Report on the Financial Statements

1. We have audited the accompanying financial statements of The Postal And R.M.S. Employees Co-Operative Bank Limited, Ambala Cantt As at 31 March 2026, which comprise the Balance Sheet as at 31 March 2026, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of Ambala and Delhi branches audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with provisions of the Banking Regulations Act, 1949, the guidelines issued by the Reserve Bank of India and the Central Registrar of Cooperative Societies, the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002 (as applicable) and accounting principles generally accepted in India so far as applicable to Banks. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing 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 misstatements.

4. 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, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. 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.

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

Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949, the Multi State Co-operative Societies Act, 2002 and the Multi State Co-operative Societies Rules, 2002 and guidelines issued by Reserve Bank Of India and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

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

(b) In the case of the Profit and Loss Account, of the profit/loss for the year ended on that date; and

(c) In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Other Legal & Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.

8. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, we report that:

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 and have found to be satisfactory;

b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;

c) The transactions of the Bank which came to our notice have been within the powers of the Bank;

d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;

e) The reports on the accounts of the branches/offices audited have been properly dealt with by us in preparing this Report;

f) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks; g) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.

9. As per the information and explanations given to us and based on our examination of the books of account and other records, we have come across the following material instances which need to be reported under Rule 27(3) of the Multi State Co- operative Societies Rules, 2002

:

(a) Transactions which appear to be contrary to the provisions of the Multi-State Cooperative Societies Act, 2002, the rules or the bye-laws of the Bank – NIL

(b) Transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India and National Bank for Agriculture and Rural Development-NIL

(c) Money belonging to the Bank which appears to be bad or doubtful of recovery –Rs.5,04,88,569/-

(d) The loans given by the Bank to the members of the Board – Rs. 79,50,238/-

(e) Violation of guidelines, conditions etc., issued by the Reserve Bank of India or National Bank for Agriculture and Rural Development –NIL

(f) Matters that have been specified by the Central Registrar of Cooperative Societies in this regard –NIL

For BECTOR & ASSOCIATES
Chartered Accountant
Firm Reg No: 919947N

Rohit Bector
(Partner)
M. No. 501661

Place: Ambala Cantt
Date:26.06.2026

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT
BALANCE SHEET AS ON 31.03.2026

Capital and Liabilities	Schedule	Current Year Amount Rs.	Previous Year Amount Rs.
Capital	1	350,000,000.00	322,029,250.00
Reserve Fund and Other Reserves	2	435,641,363.31	321,974,728.99
Deposits and Other Accounts	3	5,269,945,597.41	4,720,624,475.04
Overdue Interest Reserve		2,519,350.00	4,228,635.00
Interest Payable	4	2,699,886.00	3,878,508.00
Other Liabilities	5	139,339,636.82	188,539,156.77
Contingent Liabilities	6	12,216,608.68	7,349,075.00
		6,200,145,833.54	**5,561,274,753.80**
Property and Assets			
Cash And Balances With Reserve Bank of India	7	29,476,506.11	89,151,648.86
Balance with Other Banks	8	148,839,391.47	132,377,448.72
Investments at Cost	9	1,225,596,655.44	918,820,972.25
Advances	10	4,724,256,317.91	4,340,775,354.54
Interest Receivable	11	27,372,143.69	20,014,337.38
Fixed Assets	12	8,762,104.40	8,976,534.22
Other Assets	13	35,842,714.52	51,158,457.83
		6,200,145,833.54	**5,561,274,753.80**

As per our Report of Even Date attached
For Bector & Associates
Chartered Accountants

Place : Ambala	**(Rohit Bector)**	**Ashwani Aggarwal**	**Sandeep Gulia**	**Meenakshi**	**Sachin Kharb**
Dated : 02-07-2026	**Partner**	**CEO**	**Vice-Chairman**	**Vice Chairman**	**Chairman**
	M. No.501293				
	UDIN:26501293JV1ALN5117				

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT
Schedule Forming Part of Balance Sheet as on 31.03.2026

PARTICULARS		Current Year Amount Rs.	Previous Year Amount Rs.
Schedule 1 Of Capital			
1. Capital			
(i) Authorised Capital			
70,00,000 Shares of Rs 50/- each		350,000,000.00	350,000,000.00
(ii) Subscribed and Paid up Capital			
70,00,000 Shares of Rs 50/- each			
(a) Individual		350,000,000.00	322,029,250.00
(b) Co-operative Institutions		-	-
(c) State Government		-	-
Total of Schedule 1		350,000,000.00	322,029,250.00
Schedule 2 Of Reserve Fund And Other Reserves			
Statutory Reserve		124,553,245.19	108,936,281.19
General Reserve		117,734,274.07	97,389,653.08
Building Fund		15,236,308.76	15,134,208.76
Members Welfare Fund		31,044,999.79	2,282,750.97
Reserve for Unforeseen Losses		42,010,766.00	35,763,980.00
Balance in Profit and Loss Account		105,061,769.50	62,467,854.99
		435,641,363.31	321,974,728.99
Schedule 3 of Deposits and Other Accounts			
(a) Term Deposits			
i) Individuals		4,612,899,950.51	4,090,469,307.00
	Sub Total (a)	4,612,899,950.51	4,090,469,307.00
(b) Saving Bank Deposits			
i) Individuals		618,828,366.44	604,198,890.64
ii) Other Societies		397,542.20	281,844.20
	Sub Total (b)	619,225,908.64	604,480,734.84
(c) Current Deposits			
i) Individuals		37,819,738.26	25,674,433.20
	Sub Total (c)	37,819,738.26	25,674,433.20
	Grand Total (a+b+c)	5,269,945,597.41	4,720,624,475.04

As per our Report of Even Date attached
For Bector & Associates
Chartered Accountants

Place : Ambala	**(Rohit Bector)**	**Ashwani Aggarwal**	**Sandeep Gulia**	**Meenakshi**	**Sachin Kharb**
Dated : 02-07-2026	**Partner**	**CEO**	**Vice-Chairman**	**Vice Chairman**	**Chairman**
	M. No.501293				
	UDIN:26501293JV1ALN5117				

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Schedule Forming Part of Balance Sheet as on 31.03.2026

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
Schedule 4 Of Interest Payable		
On Recurring Deposit	1,724,733.00	2,426,330.00
On FD Matured/Locker Securities/ Unclaimed Matured	975,153.00	1,452,178.00
Total of Schedule 4	2,699,886.00	3,878,508.00
Schedule 5 Of Other Liabilities		
Pay Orders Payable	31,087.50	216,406.75
Staff Gratuity Fund	19,746,067.01	26,438,246.57
Leave Encashment Reserve Fund	13,909,378.51	16,586,189.12
Share Application Money Pending Allotment	5,864,700.00	-
Sundry Suspense	965,854.33	721,990.33
Provision for Audit Fees	418,500.00	337,500.00
Provision for N.P.A	61,544,624.00	61,544,624.00
Provision for Standard Assets	18,984,230.00	17,484,230.00
Provision for Bonus/Ex Gratia/OTA	375,000.00	410,000.00
Provision for Loss Assests	740,733.00	740,733.00
Provision for Income Tax	13,053,384.00	4,002,000.00
IGST/CGST/SGST Payable	2,295,458.47	-
Fidelity Bond Premium Payable	-	59,045,250.00
Bills Payable	14,661.00	22,576.00
EPF Payable	380,834.00	453,362.00
T.D.S Payable	1,015,125.00	536,049.00
Total of Schedule 5	139,339,636.82	188,539,156.77
Schedule 6 Of Contingent Liabilities		
Outstanding Liabilities for Amount Trfd.To DEAF	12,216,608.68	7,349,075.14
Total of Schedule 6	12,216,608.68	7,349,075.14
Schedule 7 Of Cash And Balances With RBI / SBI / State Co-operative Bank		
a) Cash in Hand	1,971,279.00	1,206,680.00
b) Cash At ATM	384,400.00	370,400.00
b) Current Account with RBI / SBI / State Co-operative Bank		
C/A with Ambala Central Cooperative Bank	17,958,661.00	22,958,655.00
C/A with SBI New Delhi	5,240,305.36	38,183,663.11
C/A with SBI Ambala	3,921,860.75	26,432,250.75
Total of Schedule 7	29,476,506.11	89,151,648.86
Schedule 8 Of Balance with Other Banks		
Current Deposits		
C/A with HDFC Bank	3,048,533.86	5,047,778.56
C/A with UCO Bank	5,052,406.86	6,552,406.86
C/A with IDBI Bank Delhi	36,500,508.42	10,054,407.89
C/A with Indian Bank	53,321,384.00	53,721,384.00
C/A with IDBI Bank Ambala Cantt	45,544,573.62	45,399,027.92
C/A with Clearing House of HDFC Bank	3,807,736.63	8,893,572.84
C/A FOR ATM/POS Settlement of HDFC Bank	1,247,569.53	2,392,192.10
C/A with YES Bank	316,678.55	316,678.55
Total of Schedule 8	148,839,391.47	132,377,448.72

As per our Report of Even Date attached
For Bector & Associates
Chartered Accountants

Place : Ambala	**(Rohit Bector)**	**Ashwani Aggarwal**	**Sandeep Gulia**	**Meenakshi**	**Sachin Kharb**
Dated : 02-07-2026	**Partner**	**CEO**	**Vice-Chairman**	**Vice Chairman**	**Chairman**
	M. No.501293				
	UDIN:26501293JV1ALN5117				

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Schedule Forming Part of Balance Sheet as on 31.03.2026

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
Schedule 9 Of Investments At Cost		
i) Investment in Central and State Govt. Securities (at Book Value)	991,596,455.44	877,185,255.25
Face Value Rs.98,81,30,000/-		
ii) Other Trustee/approved securities	-	-
iii) Other Investment (Non SLR)		
a) Fixed Deposit with Scheduled Banks	232,000,000.00	41,635,517.00
b) Share in Cooperative Institutions		
• 1 Share of Rs. 100/- each fully paid up with HARCO	100.00	100.00
• 1 Share of Rs. 100/- each fully paid up of Ambala Central Cooperative bank	100.00	100.00
Share with NUCFDC	2,000,000.00	-
Total of Schedule 9	1,225,596,655.44	918,820,972.25
Schedule 10 Of Advances		
i) Short Term Loans, cash credits, over drafts and bill discounted of which secured against	8,344,602.00	4,226,626.00
a) Government and other approved Societies	-	-
b) other tangible securities	-	-
House Building Advance	426,812.00	511,950.00
Loans Against Deposits	7,105,151.00	4,460,126.00
Loan against NSC, KVP and IVP	239,303.00	259,420.00
Of the advances, amount overdue - NIL		
Considered bad and doubtful of recovery - NIL		
Sub Total (i)	16,115,868.00	9,458,122.00
ii) Medium Term Loans of which secured against:		
a) Government and other approved Societies	-	-
b) other tangible securities		
Of the advances, amount due from individuals (Unsecured)		
Loan to Members	4,700,783,901.80	4,326,959,650.80
Loan to Employees	7,356,548.11	4,357,581.74
Of the advances, amount overdue - Rs.75058698/-		
Considered bad and doubtful and loss of recovery - Rs.50488569/-		
Sub Total (ii)	4,708,140,449.91	4,331,317,232.54
Total of Schedule 10 (i+ii)	4,724,256,317.91	4,340,775,354.54

As per our Report of Even Date attached
For Bector & Associates
Chartered Accountants

Place : Ambala	**(Rohit Bector)**	**Ashwani Aggarwal**	**Sandeep Gulia**	**Meenakshi**	**Sachin Kharb**
Dated : 02-07-2026	**Partner**	**CEO**	**Vice-Chairman**	**Vice Chairman**	**Chairman**
	M. No.501293				
	UDIN:26501293JV1ALN5117				

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Schedule Forming Part of Balance Sheet as on 31.03.2026

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
Schedule 11 Of Interest Receivable		
On Investment-In FDR With Other Banks	7,637,974.00	258,616.00
On N.P.A	2,519,350.00	4,228,635.00
On Govt. Security	17,214,819.69	15,527,086.38
Total of Schedule 11	27,372,143.69	20,014,337.38
Schedule 13 Of Other Assets		
Security deposits for Electricity	47,654.00	47,654.00
Stationery in Hand	211,485.00	216,711.00
IGST/CGST/SGST Receivable	-	5,903,588.14
Gratuity with LIC Karnal	19,746,067.01	26,438,246.57
Leave Encashment with LIC Karnal	13,909,378.51	16,586,189.12
Prepaid Insurance and Expenses	160,345.00	151,936.00
Amount Recoverable from Term Depositors	-	58,743.00
Income Tax Refundable AY 2020-21	1,027,052.00	1,003,857.00
Amount Recoverable in Clearing	-	10,800.00
Fraud Account (Claim Paid / Pending Recovery Adjustment)	740,733.00	740,733.00
Total of Schedule 13	35,842,714.52	51,158,457.83

As per our Report of Even Date attached
For Bector & Associates
Chartered Accountants

Place : Ambala	**(Rohit Bector)**	**Ashwani Aggarwal**	**Sandeep Gulia**	**Meenakshi**	**Sachin Kharb**
Dated : 02-07-2026	**Partner**	**CEO**	**Vice-Chairman**	**Vice Chairman**	**Chairman**
	M. No.501293				
	UDIN:26501293JV1ALN5117				

THE POSTAL & RMS BANK EMPLOYEES CO-OPERATIVE BANK LTD., AMBALA CANTT.
SCHEDULE - 12 OF FIXED ASSETS AS ON 31-03-2026

S.NO.	PARTICULARS	GROSS BLOCK				DEPRECIATION BLOCK				NET BLOCK	
		AS ON 4/1/2025	ADDITIONS	SALES / WRITTEN OFF / DISCARDED	AS ON 3/31/2026	AS ON 4/1/2025	DEPRECIATION DURING THE YEAR	ADJUSTMENTS/ WRITTEN OFF	AS ON 3/31/2026	AS ON 3/31/2026	AS ON 3/31/2025
A) AMBALA HEAD OFFICE											
1	Land	4663068.00	0.00	0.00	4663068.00	0.00	0.00	0.00	0.00	4663068.00	4663068.00
2	Building	8969124.00	0.00	0.00	8969124.00	6076255.63	140099.03	0.00	6216354.65	2752769.35	2892868.37
3	Computers	3937123.91	49576.00	0.00	3986699.91	3653380.31	62648.12	0.00	3716028.43	270671.48	283743.60
4	Furniture & Fixture	2881184.92	195534.42	0.00	3076719.34	2515556.31	88163.66	0.00	2603719.97	472999.37	365628.61
5	Plant & Machinery (F & F)	1176952.87	7203.00	0.00	1184155.87	795937.34	67754.10	0.00	863691.44	320464.43	381015.53
6	Electrical (F & F)	778159.12	0.00	0.00	778159.12	725307.58	5726.94	0.00	731034.52	47124.60	52851.54
7	Motor Vehicle	2288330.00	0.00	0.00	2288330.00	2075579.03	84256.19	0.00	2159835.22	128494.78	212750.97
	TOTAL (A)	24693942.82	252313.42	0.00	24946256.24	15842016.19	448648.04	0.00	16290664.23	8655592.01	8851926.63
B) DELHI BRANCH											
1	Furniture & Fixture	121251.60	0.00	0.00	121251.60	98134.96	4955.61	0.00	103090.57	18161.03	23116.64
2	Plant & Machinery (F & F)	122873.06	0.00	0.00	122873.06	93302.88	5168.19	0.00	98471.07	24401.99	29570.18
3	Electrical (F & F)	303604.85	0.00	0.00	303604.85	252598.38	7971.39	0.00	260569.77	43035.08	51006.47
4	Computers	418286.00	0.00	0.00	418286.00	397371.70	0.00	0.00	397371.70	20914.30	20914.30
	TOTAL (B)	966015.51	0.00	0.00	966015.51	841407.92	18095.20	0.00	859503.12	106512.39	124607.59
	GROSS TOTAL (A+B)	25659958.33	252313.42	0.00	25912271.75	16683424.11	466743.24	0.00	17150167.35	8762104.40	8976534.22
	Previous Year Figures	**25370186.39**	**329771.94**	**40000.00**	**25659958.33**	**16157401.25**	**564022.86**	**38000.00**	**16683424.11**	**8976534.22**	**9212785.14**

As per our Report of Even Date attached
For Bector & Associates
Chartered Accountants

Place : Ambala	**(Rohit Bector)**	**Ashwani Aggarwal**	**Sandeep Gulia**	**Meenakshi**	**Sachin Kharb**
Dated : 02-07-2026	**Partner**	**CEO**	**Vice-Chairman**	**Vice Chairman**	**Chairman**
	M. No.501293				

UDIN:26501293JV1ALN5117

Schedule Forming Part of Balance Sheet as on 31.03.2026

PARTICULARS	Current Year Amount Rs.	Previous Year Amount Rs.
Annexures Forming Part of Deposits and Other Accounts		
Annexure 1 of Term Deposits		
Fixed Deposit	356,422,004.00	272,912,192.00
Recurring Deposit	23,540,250.00	26,421,030.00
Cash Deposit Certificate	4,225,105,749.00	3,783,666,784.00
Lockers Security Deposit	3,016,447.51	4,358,801.00
Lockers Security Fixed Deposit Comp	4,750,000.00	3,047,000.00
Staff Security Deposit	65,500.00	63,500.00
Total Term Deposits	4,612,899,950.51	4,090,469,307.00
Annexure 2 of Saving Bank Deposits		
a) Individuals		
Inoperative Account - Saving Account	7,576,384.16	9,958,762.74
Inoperative Account - Current Account	25,318.26	-
Inoperative Account - CTS	182,329.72	11.00
Saving Bank Account	260,391,601.86	274,148,784.90
Compulsory Thrift Scheme	350,652,732.44	320,091,332.00
Sub-total (a)	618,828,366.44	604,198,890.64
b) Societies		
Saving Bank Account	397,542.20	281,844.20
Total Saving Bank Deposits	619,225,908.64	604,480,734.84
Annexure 3 of Current Deposits		
Fixed Deposit Matured	-	66,353.00
Ceased Member Deposits	7,750,437.00	6,512,745.00
Current Account	1,461,058.34	1,344,858.02
Credit Balance in Loans To Employee	7,598.99	10.94
Credit Balance in Loans To Member	64,577.00	1,259,714.44
Credit Balance in Cash Credit	491,403.80	409,016.80
Unclaimed Deposits (Staff Sec.Deposit)	15,000.00	18,500.00
Unclaimed Recurring Deposits	213,000.00	174,720.00
Unclaimed CDC Deposits	22,798,272.00	12,395,624.00
Unclaimed Deposits	4,817,790.13	3,280,292.00
Unclaimed Fixed Deposits	200,601.00	212,599.00
Total Current Deposits	37,819,738.26	25,674,433.20
Total of Annexure(1 +2+3)	5,269,945,597.41	4,720,624,475.04

Place : Ambala	**(Rohit Bector)**	**Ashwani Aggarwal**	**Sandeep Gulia**	**Meenakshi**	**Sachin Kharb**
Dated : 02-07-2026	**Partner**	**CEO**	**Vice-Chairman**	**Vice Chairman**	**Chairman**
	M. No.501293				
	UDIN:26501293JV1ALN5117				

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Annexures Forming Part of Reserves and Other Reserves

Annexure 4 of Statutory Reserve		
Opening Balance	108,936,281.19	98,798,601.19
Trfd. From Profit and Loss Appropriation Account	15,616,964.00	10,137,680.00
	124,553,245.19	108,936,281.19
Annexure 5 of General Reserve		
Opening Balance	97,389,653.08	88,871,447.27
Transfer from NCUI Education Fund	624,679.00	405,507.00
Trfd. From Profit and Loss Appropriation Account	19,719,941.99	8,112,698.81
	117,734,274.07	97,389,653.08
Annexure 6 of Reserve for Unforeseen Losses		
Opening Balance	35,763,980.00	31,708,908.00
Trfd. From Profit and Loss Appropriation Account	6,246,786.00	4,055,072.00
	42,010,766.00	35,763,980.00

Annexures Forming Part of Other Liabilities

Annexure 7 of Dividend Payable		
Opening Balance	-	-
Trfd. From Profit and Loss Appropriation Account	20,259,484.00	17,839,760.00
	20,259,484.00	17,839,760.00
Less: Paid/Trfd. during the year	20,259,484.00	17,839,760.00
	-	-

As per our Report of Even Date attached
For Bector & Associates
Chartered Accountants

Place : Ambala	**(Rohit Bector)**	**Ashwani Aggarwal**	**Sandeep Gulia**	**Meenakshi**	**Sachin Kharb**
Dated : 02-07-2026	**Partner**	**CEO**	**Vice-Chairman**	**Vice Chairman**	**Chairman**
	M. No.501293				
	UDIN:26501293JV1ALN5117				

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Profit and Loss Account for the year ending as on 31.03.2026

PARTICULARS	Schedule	Current Year Amount Rs.	Pervious Year Amount Rs.
INCOME			
Interest and Discount	14	528,124,421.41	485,570,637.56
Commission, exchange and brokerage		-	-
Other receipts	15	485,312.17	1,102,517.34
		528,609,733.58	**486,673,154.90**
EXPENDITURE			
Interest on deposits, borrowings, etc.	16	385,061,570.88	345,920,626.27
Salaries and allowances and provident fund	17	28,350,551.34	31,296,442.61
Directors and Sub committee members' fees and allowances	18	1,721,653.47	1,630,910.00
Rent, taxes, insurance, lighting, etc.	19	8,978,753.67	8,936,812.67
Law charges		796,390.00	472,480.00
Postage, telegrams and telephone charges	20	372,029.98	353,910.00
Auditors' fees		559,500.00	449,000.00
Repairs And Maintanance		1,164,513.92	321,010.06
Stationery, printing and advertisement, etc.	21	1,044,491.51	4,414,824.70
Other expenditure	22	5,804,932.26	5,274,931.74
Amortization of premium paid on purchase of "Held to Maturity Security"		749,799.81	768,329.00
Provision on NPA		-	-
Provision on Standard assets		1,500,000.00	1,800,000.00
Depreciation		466,743.24	564,022.86
TOTAL		**436,570,930.08**	**402,203,299.91**
Profit during the year		92,038,803.50	84,469,854.99
Fidelity Bond Premium		50,038,347.00	-
Income Tax for Current year		(37,053,384.00)	(22,002,000.00)
Income Tax for Previous year		38,003.00	-
Profit After Tax		**105,061,769.50**	**62,467,854.99**
Brought Forward Profit Transferred from Balance Sheet		62,467,854.99	40,550,717.81
Profit available for Appropriations		**167,529,624.49**	**103,018,572.80**
Appropriations			
Transfer To			
Statutory Reserve A/c		15,616,964.00	10,137,680.00
Reserve Fund for Unforseen Losses		6,246,786.00	4,055,072.00
General Reserve (NCUI Education Fund)		624,679.00	405,507.00
Dividend		20,259,484.00	17,839,760.00
General Reserve		19,719,941.99	8,112,698.81
Balance Carried over to Balance Sheet		**105,061,769.50**	**62,467,854.99**
Significant Accounting policies			
Notes on Accounts			
		167,529,624.49	**103,018,572.80**

As per our Report of Even Date attached
For Bector & Associates
Chartered Accountants

Place : Ambala	**(Rohit Bector)**	**Ashwani Aggarwal**	**Sandeep Gulia**	**Meenakshi**	**Sachin Kharb**
Dated : 02-07-2026	**Partner**	**CEO**	**Vice-Chairman**	**Vice Chairman**	**Chairman**
	M. No.501293				
	UDIN:26501293JV1ALN5117				

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Schedule Forming Part of Profit And Loss Account for the year ending 31.03.2026

PARTICULARS	Current Year Amount Rs.	Pervious Year Amount Rs.
Schedule 14 Of Interest And Discount		
Intt Received on Loans to Members	448,935,627.60	414,373,235.68
Intt Received on Loans against Deposits	1,230,775.00	1,055,759.00
Intt Received on Loans to Employees	751,082.50	552,649.00
Intt Received on Loans against NSC	32,625.00	40,264.00
Intt Received on HBA	16,862.00	24,902.00
Intt Received on Investment	8,339,997.00	7,480,693.00
Credit Bal In Int Paid Misc Item	-	7,202.38
Intt Received on Govt. Security	68,817,452.31	62,035,932.50
Total of Schedule 14	528,124,421.41	485,570,637.56
Schedule 15 Of Other Receipt		
Locker Rent	419,042.00	428,814.00
Fidelity Bond Premium	-	579,692.73
Profit on Sale Of Fixed Assets	-	8,500.00
Misc.Income	66,270.17	85,510.61
Total of Schedule 15	485,312.17	1,102,517.34
Schedule 16 of Interest On Deposit, Borrowings, Etc.		
Interest Paid on Saving Bank Accounts	9,995,943.37	11,114,337.27
Interest Paid on Cash Deposit Certificates	325,617,014.00	287,870,242.00
Interest Paid on Recurring Deposits	2,056,980.00	2,354,344.00
Interest Paid on Fixed Deposits	24,620,047.00	23,832,245.00
Interest Paid on Locker Fixed Deposits	543,744.51	526,165.00
Interest Paid on CTS	22,227,842.00	20,223,293.00
Total of Schedule 16	385,061,570.88	345,920,626.27
Schedule 17 of Salaries, Allowances And Provident Fund		
Salaries to Staff	24,034,476.00	27,248,807.00
Leave Encashment	621,460.00	-
Bonus	391,170.00	363,000.00
LTC Expenses	-	5,268.00
Employer Contribution to Provident Fund	2,427,113.00	2,857,940.00
Amenities to Staff	702,858.34	647,395.61
Conveyance to Staff	45,404.00	42,859.00
TA/DA to Staff	26,398.00	12,390.00
Administrative Expenses	101,672.00	118,783.00
Total of Schedule 17	28,350,551.34	31,296,442.61
Schedule 18 of Directors And Sub Committee Members' Fees And Allowances		
Director Fees	615,000.00	621,000.00
Director Travelling & Allowances	1,106,653.47	1,009,910.00
Total of Schedule 18	1,721,653.47	1,630,910.00

As per our Report of Even Date attached
For Bector & Associates
Chartered Accountants

Place : Ambala	**(Rohit Bector)**	**Ashwani Aggarwal**	**Sandeep Gulia**	**Meenakshi**	**Sachin Kharb**
Dated : 02-07-2026	**Partner**	**CEO**	**Vice-Chairman**	**Vice Chairman**	**Chairman**
	M. No.501293				
	UDIN:26501293JV1ALN5117				

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Schedule Forming Part of Profit And Loss Account for the year ending 31.03.2026

PARTICULARS	Current Year Amount Rs.	Pervious Year Amount Rs.
Schedule 19 Rent Rate and Taxes, Insurance, Lighting, Etc.		
Office Rent Paid	274,800.00	603,750.00
Software Expenses	1,428,068.29	1,463,894.71
Electricity Charges	399,488.00	416,117.00
Insurance Premium Paid	861,007.06	971,445.78
Generator Rent	92,521.70	81,933.38
Deposit Insurance	5,922,868.62	5,399,671.80
Total of Schedule 19	8,978,753.67	8,936,812.67
Schedule 20 of Postage, Telegrams And Telephone Charges		
Telephone Expenses	198,732.98	209,994.00
Postage & Telegram	173,297.00	143,916.00
Total of Schedule 20	372,029.98	353,910.00
Schedule 21 of Stationery, Printing And Advertisement, Etc.		
Stationary & Printing	364,501.94	484,926.62
Advertisement and Business Promotion	679,989.57	3,929,898.08
Total of Schedule 21	1,044,491.51	4,414,824.70
Schedule 22 of Other Expenditure		
General Charges	580,743.68	548,702.68
Members Subscription	86,900.00	86,900.00
Fidelity Bond Claim Paid	25,000.00	100,000.00
Entertainment	750,753.74	640,015.90
GST Expense	1,314,762.08	1,249,181.00
Commission Paid	83,142.42	58,193.58
General Body Meeting Expenses	1,095,701.10	947,383.00
Member's Retirement Expenses	936,600.00	951,000.00
Vehicle Running & Maintenance Expenses	306,650.24	288,048.58
NCUI EducationFund Contribution	624,679.00	405,507.00
Total of Schedule 22	5,804,932.26	5,274,931.74

As per our Report of Even Date attached
For Bector & Associates
Chartered Accountants

Place : Ambala	**(Rohit Bector)**	**Ashwani Aggarwal**	**Sandeep Gulia**	**Meenakshi**	**Sachin Kharb**
Dated : 02-07-2026	**Partner**	**CEO**	**Vice-Chairman**	**Vice Chairman**	**Chairman**
	M. No.501293				
	UDIN:26501293JV1ALN5117				

SIGNIFICANT ACCOUNTING POLICIES & NOTES FORMING PART OF THE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2026

A. SIGNIFICANT ACCOUNTING POLICIES

1. **Basis of Preparation**:

The financial statement have been prepared under the historical cost convention. They confirm to Generally Accepted Accounting Principles (GAAP) in India, which comprises the statutory provisions, guidelines of regulatory authorities, Reserve Bank of India, accounting standard/ guidance notes issued by the Institute of chartered Accountant Of India & practices prevalent in Banking Industry in India.

2. **Uses of Estimates**

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) as of the date of financial statements and the reported income and expenses during the reporting period. The management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates. Any revision to the accounting estimates is recognized prospectively in current and future period.

3. **Method of Accounting:**

The accounts are prepared on going concern basis with accrual concept & in accordance with the accounting policies & practices consistently followed, except otherwise stated.

4. **Fixed Assets and Depreciation:**

   a) Fixed assets are stated at their historical cost less accumulated depreciation.

   b) Depreciation is charged on written down value method as provided in Companies Act 2013 or pro-rata basis.

5. **Advances:**

a) Advances are classified as performing & non-performing based on the guidelines issued by the RBI.

b) Non-performing assets are classified into Sub-Standard, Doubtful and Loss Assets.

c) Provisions are made for NPAs as per the extent guidelines prescribed by the regulatory authorities, subject to minimum provisions as prescribed by RBI.

d) Amounts recovered against Debts written off (if any) in earlier years are recognized as revenue.

e) In addition to specific provisions on NPAs, general provisions are also made for standard assets as per extent guidelines prescribed by RBI. The provisions on standard assets are not reckoned for arriving at net NPAs.

6. **Investments:**

During the year, Investment portfolio of the bank is classified in accordance with the Reserve Bank of India guidelines into:

a) Held to Maturity.

Valued at acquisition cost, unless more than the face/maturity values, in which cases the premium is amortized over the remaining period years to maturity.

b) Held for Trading.

Central government Securities, State Government Securities & Securities guaranteed by Central/State Government, PSU Bonds, Bonds & debentures are marked to market price as published by Fixed Income Money Market & Derivatives Association Of India (FIMMDA). Since the Market Price is more than the Cost of Acquisition, therefore the same is taken at Cost Price as per RBI guidelines.

c) Available for Sale.

Central government Securities, State Government Securities & Securities guaranteed by Central/State Government, PSU Bonds, Bonds & debentures are marked to market price as published by Fixed Income Money Market & Derivatives Association of India (FIMMDA). Since the Market Price is more than the Cost of Acquisition, therefore the no provision is provided as Investment Depreciation Reserve as per RBI guidelines.

Cost of brokerage, fees, commissions etc. paid at the time of acquisitions of securities are charged to revenue.

The broken period interests on sale / purchase of securities are charged to revenue as per RBI guidelines.

7. Core Banking System (CBS):

The Bank has adhered to Core Banking Solution as per RBI Guidelines with Software provided by Coforge Ltd, Noida and successfully implemented on 19-05-2017.

8. **Revenue Recognition:**

a) Income/Expenditure (other than items referred to in Para 6(b)) are generally accounted for on accrual basis.

b) Bank Guarantee Commission is accounted for on realization basis.

c) Income in respect of interest on non-performing advances is recognized in accordance with prudential norms issued by the Reserve bank of India.

d) Interest on overdue deposits, if any, accounted for at the time of settlement / renewal.

e) Recovery in non-performing advances is appropriated first toward interest including derecognised/suspended interest and thereafter towards arrear of installments in term loan & principal irregularity in other accounts.

9. **Staff Benefits:**

The Bank makes regular contribution/provisions to statutory funds in respect of Provident Fund, gratuity, leave encashment and Pension. Gratuity and leave encashment liability is calculated by LIC Karnal on calendar year basis and is paid by Bank accordingly.

B. NOTES TO ACCOUNTS

1. Capital

i. Capital Adequacy Ratio

The capital to risk-weighted asset ratio (CAR) is assessed by the bank on the basis of financial statements and guidelines issued by the Reserve Bank of India (RBI) have been computed as below:

As per revised guidelines for implementation of the new Capital adequacy framework

Items	As at 31-03-2026	As at 31-03-2025
Capital to Risk-weighted assets ratio – Overall (%)	13.07	12.15
Capital to Risk-weighted assets ratio – Tier I (%)	12.75	11.83
Capital to Risk-weighted assets ratio – Tier II (%)	0.32	0.32

ii. Share Capital

. During the year, the bank has issued shares to its members and the net increase in share capital of Rs. 2,79,70,750/-

(5,59,415 shares of Rs.50/- each).

2. **Assets Quality**

a). **Non-performing assets**

Sr. NO.	Particulars	As at 31-03-2026	As at 31-03-2025
1.	Gross NPAs to Gross Advances (%)	1.59%	1.93%
2.	Net NPAs to Net Advances (%)	0.29%	0.52%
3.	Movements of NPAs (Gross)		
	(a) Opening Balance	8,38,20,366	10,85,69,984
	(b) Additions during the year	2,45,70,129	6,13,79,241
	(c) Reductions during the year	3,33,31,797	8,61,28,859
	(d) Closing Balance	7,50,58,698	8,38,20,366
4.	Movement of Net NPAs		
	(a) Opening Balance	2,28,00,572	4,70,25,387
	(b) Additions during the year	2,45,70,129	6,13,79,241
	(c) Reductions during the year	3,38,56,627	8,56,04,056
	(d) Closing Balance	1,35,14,074	2,28,00,572
5.	Movement of Provisions for NPAs		
	(a) Opening Balance	6,15,44,624	6,15,44,624
	(b) Provisions made during the year	0	0
	(c) Write off / written back of excess provisions	0	0
	(d) Closing Balance	6,15,44,624	6,15,44,624

b). **Provisions on Standard Assets**

The provisions on standard assets held by the Bank in accordance with RBI guidelines is as under:

Particulars	As at 31-03-2026	As at 31-03-2025	As at 31-03-2024
Provisions for Standard Assets	1,89,84230	1,74,84,230	1,56,84,230

c). **Fraud (Claim Paid/Pending Recovery)**

During financial year 2009-2010, three bank employees had collected cash from members (who have taken loan from bank) against their loan recoveries and issued cash receipts to them. Amount of Rs.9,71,545/- (number of cases 22) as identified by the management as misappropriated by the employees and were not recovered from them. The FIR against prime offender Sh. Ram Kumar has been made and efforts are being made to recover the amount from them. The management have already made a provision 100% provision against this fraud during FY 2009-2010.

3. The Bank has not made any default in CRR during FY 2025-26.

4. The Bank has paid deposit insurance premium to DICGC within prescribed times lines.

5. The following appropriation of profit is required to be made out of the current year profit in accordance with the Guidelines of the Reserve bank of India and The Multi- State Co-Operative Societies Act, 2002 and is to be approved in the ensuing Annual General Meeting.

S. No.	Nature of Reserve	Minimum % of Profit
1.	Statutory Reserve	25%
2.	For Unforeseen Losses	10%
3.	NCUI Education Fund	1%

4. Deferred Tax Assets or Deferred Tax Liability are not to be made because of negligible time difference.

5. Figures of previous year are regrouped / recasted and reclassified wherever necessary to make them comparable with current year.

As per our Report of Even Date attached
For Bector & Associates
Chartered Accountants

Place : Ambala	**(Rohit Bector)**	**Ashwani Aggarwal**	**Sandeep Gulia**	**Meenakshi**	**Sachin Kharb**
Dated : 26-06-2026	**Partner**	**CEO**	**Vice-Chairman**	**Vice Chairman**	**Chairman**
	M. No.501661				

THE POSTAL AND R.M.S. EMPLOYEES CO-OPERATIVE BANK LIMITED, AMBALA CANTT

Cash Flow Statement for the years ended 31st March, 2026

Particulars		Year ended 31.03.2026	Year ended 31.03.2025
A. CASH FLOW FROM OPERATING ACTIVITIES			
Net Profit after Tax (as per Profit & Loss Account)		105,061,769.50	62,467,854.99
Adjustment for non-cash item:			
Add: Depreciation for the year		466,743.24	564,022.86
Operating Profit before Working Capital changes		**105,528,512.74**	**63,031,877.85**
Movements in Working Capital:			
Increase in Deposits		549,321,122.37	392,863,673.83
(Increase) in Advances & Interest Receivable		(390,838,769.68)	(417,848,759.43)
Decrease in Other Assets		15,315,743.31	2,436,586.59
(Decrease) in Overdue Int. Reserve, Interest Payable & Other Liabilities		(52,087,426.95)	1,887,586.17
Net Cash Flow from Operating Activities	**(A)**	**227,239,181.79**	**42,370,965.01**
B. CASH FLOW FROM INVESTING ACTIVITIES			
Purchase of Fixed Assets (net additions during the year)		(252,313.42)	(327,771.94)
(Increase) in Investments		(306,775,683.19)	(35,553,966.00)
Net Cash Flow (used in) Investing Activities	**(B)**	**(307,027,996.61)**	**(35,881,737.94)**
C. CASH FLOW FROM FINANCING ACTIVITIES			
Increase in Share Capital & Reserves (net of profit for the year)		36,575,614.82	12,441,178.00
Net Cash Flow from Financing Activities	**(C)**	**36,575,614.82**	**12,441,178.00**
Net Increase / (Decrease) in Cash & Cash Equivalents (A+B+C)		**(43,213,200.00)**	**18,930,405.07**
Cash & Cash Equivalents at the beginning of the year		221,529,097.58	202,598,692.51
Cash & Cash Equivalents at the end of the year		**178,315,897.58**	**221,529,097.58**
Cash & Cash Equivalents at end of year comprise (per Balance Sheet):			
Cash & Balances with RBI / SBI / Co-op Banks (Schedule 7)		29,476,506.11	89,151,648.86
Balances with Other Banks (Schedule 8)		148,839,391.47	132,377,448.72
Total Cash & Bank per Balance Sheet		**178,315,897.58**	**221,529,097.58**

As per our Report of Even Date attached
For Bector & Associates
Chartered Accountants

Place : Ambala	**(Rohit Bector)**	**Ashwani Aggarwal**	**Sandeep Gulia**	**Meenakshi**	**Sachin Kharb**
Dated : 02-07-2026	**Partner**	**CEO**	**Vice-Chairman**	**Vice Chairman**	**Chairman**
	M. No.501293				
	UDIN:26501293JV1ALN5117				

Agenda Item No 4

The Board of Director recommend a payment of Dividend @ 8% that is Rs. 4.00 per Share of value Rs. 50/- each of the Bank out of profit for the financial year ending as 31st March 2026 to the member at ensuing general body meeting.

Members may kindly approve the same

Agenda Item No 5.
To discuss and approve allocation of profit of the Bank for the year 2025-2026

<u>Proposed Allocation of Profit for the Year 2025-26</u>

S.No	Funds	Amount (in Rupees)
1.	Statutory Reserve Fund (25% of Net Profit of Rs. 10,50,61,769.50) As per requirement of RBI Act	2,62,66,443.00
2.	Reserve Fund for Unforeseen Losses (10% of Net Profit of Rs. 10,50,61,769.50) As per requirement of MSCS Act	1,05,06,177.00
3.	NCUI Education Fund (1% of Net Profit of Rs. 10,50,61,769.50) As per requirement of MSCS Act	10,50,618.00
4.	Dividend @8% (Approx)	2,70,00,000.00
5.	General Reserve (Balance of Profit)	4,02,38,531.50
	Total Profit available for Appropriation	10,50,61,769.50

Members may kindly approve the same

Agenda Item No6

To appoint Statutory Auditors for the year 2026-27

Under the provisions of the Multi State Cooperative Societies Act 2002 and the Bye Laws of the Bank as well as recruitment policy. Chartered Accountant is to be appointed to hold the office as Statutory Auditors from the conclusion of this General Body meeting to Next General Body Meeting. Accordingly the RBI has approved to appoint M/s Bector & associates as Statutory Auditor for 3 years from 2024-25 to 2026-27 in term of RBI letter no cdg.dos.rsg no s236/22-12-067/2024-25.

Therefor the board of directors recommend to reappoint M/s Bector & Associates as Statutory Auditor for Financial year 2026-27) as per term and condition approved by RBI and also will hold the office as Statutory Auditor till the expiry of next general body meeting.

Members may kindly approve the same

Agenda Item No 7

To consider to amend Bye Laws of the Bank.

Existing Bye Laws	Proposed Bye Laws
Bye Law No 1 (ii) The principal place of business, registered office and the Headquarter of the bank shall be at 6070/10,14 Idgah Road, Ambala Cantt – 133001 (Haryana). Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment in its bye-laws after following the procedures laid down under Sec. 11 of the Multi State Coop. Societies Act 2002.	**Bye Law No 1 (ii)** The society shall have a principal place of business which shall be the registered office of the society. The Headquarter of the society shall be at 6070/10/14, Idgah Road, Ambala Cantt 133001 Haryana. The e-mail address of the society shall be info@postalrms.bank.in
Bye Law 2 (c) "Central Registrar", means the Central Registrar of Cooperative Societies appointed under the provisions of the MSCS Act; New Insertion New Insertion	**Bye Law 2 (c)** "Central Registrar" means the Central Registrar of Cooperative Societies appointed as per clause (f) of Article 243-ZH of the Constitution read with sub-section (1) of Section 4 of the MSCS Act, 2002, and includes any Officer empowered to exercise the powers of the Central Registrar under sub-section (2) of that section; Bye Law 2 (u) "Authority" means the Cooperative Election Authority established under sub-section (1) of section 45 of the Act. Bye Law 2 (v) "Co-operative Ombudsman" means the Ombudsman appointed by the Central Government under section 85A of the Act;
Bye Law No 6 (i) Admit a person employed in the Postal and R.M.S or a selected candidate having being issued letter for earlier said appointments may be admitted for the purpose of securing a Fidelity Guarantee on payment of Rs 5/- only as a nominal member. (b) He shall be governed by the fidelity bond rules and his membership cease after the expiry of the period for which he has secured fidelity guarantee.	Deleted Deleted

Existing Bye Laws	Proposed Bye Laws
Bye Law 10 **<u>Withdrawal of membership:</u>** Any member of the Bank may withdraw from membership of the Bank only after One year by giving notice and duly approved by the Board of the Bank **8.**	a) Redemption of shares **[Section 35 (2) of the MSCS Act, 2002]:** (i) Redemption of shares by authorities mentioned under Section 25 of the MSCS Act, 2002, shall be subject to the exceptions under Section 33 of the MSCS Act, 2002, and shall be undertaken in the following manner: 1. By Superannuation of Service of member 2. By resignation, voluntary Retirement or otherwise ceased to service of member 3. By written repuest of the member 4. If he becomes ineligible for membership by any act or provisions of MSCS Act.
Bye Law No 11 (iii) The expelled member shall not be readmitted as member of the Bank for a period of one year from the date of expulsion.	**Bye Law No 11 (iii)** The expelled member shall not be readmitted as member of the Bank for a period of three years from the date of expulsion.
Bye Law No 15 (i) Authorised Capital The authorised share capital of the Bank shall be Rs. 35 Crore which shall comprise of 70 Lakhs shares of the face value of Rs. 50/- each.	**Bye Law No 15 (i)** Authorised Capital The authorised share capital of the Bank shall be Rs. 50 Crore which shall comprise of 100 Lakhs shares of the face value of Rs. 50/- each.
Bye Law 20 (a) (viii) Fidelity Bonds premium.	Deleted
Bye Law 29 (a) Notice for the meetings shall be given in One or more of the following modes namely (i) By Local Delivery or (ii) By Under Postal Certificate or (iii) By Publication in the Newspaper having wide circulation. (e) Notice of the General Meeting shall also be affixed on the Notice Board of the Bank and its branches, if any.	**Bye Law 29** (a) Notice for the meetings shall be given in One or more of the following modes namely (i) By Local Delivery or (ii) By Under Postal Certificate (iii) By Publication in the Newspaper having wide circulation. Or (iv) By display on its website postalrms.bank.in (e) Notice of the General Meeting shall also be affixed on the Notice Board of the Bank and its branches and be uploaded on its website postalrms.bank.in .

Existing Bye Laws	Proposed Bye Laws
Bye Law 30 (i) The quorum for the general body and Special General body meetings shall be 300 Regular members of the Bank.	**Bye Law 30** (i) The quorum for the general body and Special General body meetings shall be 100 Regular members of the Bank.
Bye Law 36 (xix) New Insertion	**Bye Law No 36** (xix) Appointment of Auditor
37. <u>Committees of the Board:</u> The Board of Directors shall constitute an Executive Committee and other committees or sub-committees as may be considered necessary, provided that other committees and sub committees other than executive committee shall not exceed three at a given point of time.	**37. Committees of the Board [Section 53 of MSCS Act, 2002]:** (a) The Board shall constitute an Executive Committee and other committees or sub-committees as may be considered necessary. Provided that the Board shall constitute— (i) an Audit and Ethics Committee; (ii) a Committee on prevention of sexual harassment at workplace. (b) The Executive Committee, the Audit and Ethics Committee, and the Committee on prevention of sexual harassment at workplace, shall perform the following functions as are assigned to it: 1. Staff & Recruitment of staff 2. Any revenue or capital expenditure involving expenditure of over Rs 2 Lac other than routine expenses.
Bye Law 42 A Elections; New Insertion	**Bye Law 42 A** **Elections for Members of Board [Section 45 of MSCS Act, 2002]** (a) The Chairperson and the Chief Executive of the society shall inform the Co-operative Election Authority, six months before the expiry of the term of the existing Board, to conduct the elections within time, and shall provide all necessary support to the Authority to conduct elections for the society. (b) The society shall bear all expenses related to the elections and follow all the directions of the Cooperative Election Authority in this matter. (c) No person shall be eligible to be elected

Existing Bye Laws	Proposed Bye Laws
	as a member of the Board or office bearer of a Multi-State Co-operative Society unless he is an active member of the General Body of that society. **42 B. List of Members and Delegates Eligible to Vote [Rule 19-I(2) of MSCS Rules, 2002]** The Chief Executive Officer or his duly appointed officer will provide a copy of the list of members eligible to vote upon request by a Member. **42 C. Qualifications for Election as Member of Board [Rule 19J(5)(c) of MSCS Rules, 2002]** To be nominated as a candidate for election to fill a seat on the Board, the candidate must have the following qualifications: (details to be added by the society) 1. Has completed one year of its membership and subscribed for CTS. 2. He is not the defaulter of loan if availed. 3. If he has given surety to any other member and his account is not overdue. As per Section 19-J(5), no person shall be nominated as a candidate for election to fill a seat on the Board if he— (a) Is ineligible to vote; (b) Is not qualified or is disqualified to be a Member of a Multi-State Co-operative Society or a Member of the Board under the provisions of the MSCS Act, 2002 and the MSCS Rules, 2002; and (c) Does not possess the necessary qualifications specified above for election as Member of the Board. **42 D. Co-operative Information Officer [Section 106(1) of the MSCS Act, 2002; Rule 35 of MSCS Rules, 2002]**

Existing Bye Laws	Proposed Bye Laws
	(a) The society shall designate a Co-operative Information Officer. (b) The Co-operative Information Officer shall provide information to its Members regarding the affairs and management of the society upon receiving an application for the same as prescribed under the MSCS Rules, 2002, which shall be confined to the following: (details to be filled by the society) 1 Individual Member Account Information or Statement 2 Documents & Records available for General Public. 3 Annual Report of the Bank. (c) The application to the Co-operative Information Officer shall be in the format, and with such qualifications, as specified in the MSCS Act, 2002 and the MSCS Rules, 2002.
Bye Law 45 (iv) Issue of fidelity guarantee.	Deleted.
Bye Law No 31 (v) Insert New Bye Law	**Bye Law No 31 (v)** The Board may engage two directors by way of co-option in addition to elected directors as per provision of Section **41** of Multi State Cooperative Societies Act 2002.
Bye Law 32 **New Insertion**	Byelaw 32 (vi)The Chief Executive may also convene the meeting on the basis of requisition from at least fifty percent. of Members of the Board
Bye Law 36 **New Insertion**	Bye Law 36 (xix) To recruit employees through a transparent, objective, and adequately publicised competitive process, and as per specified educational and experience criteria as laid down in these Bye-laws.
41.Bye Law 41 **Chief Executive** The Chief Executive of the Bank is the 'Chief Executive	Bye Law 41 **Chief Executive [Section 51 of MSCS Act, 2002]** The Chief Executive Officer **shall** be appointed

Existing Bye Laws	Proposed Bye Laws
Officer' of the Bank who shall be appointed by the Board. He shall aid and assist the Board of Directors in its functions. He is the full time paid employee of the Bank. He shall be Ex-officio member on the Board of Directors.	by the Board as per the MSCS Act, 2002, the MSCS Rules, 2002, and any other norms issued by the Central Government in this regard. The Chief Executive shall aid and assist the Board in its functions. He shall be a Member of all the committees and sub-committees of the Board as may be constituted.
Bye Law 46 (a) Disposal of Profit **(iv) New Insertion**	**Bye Law 46 (a)** (iv) if the society is in profit for the preceding three financial years,1% of its netprofits, or Rs.1crore (whichever is less) shall be credited to the Co-operative Rehabilitation, Reconstruction and Development Fund maintained by the Central Government.
47..**Investment of funds** The Bank may invest or deposit its funds in: - a) a cooperative bank including cooperative land development bank; b) Securities specified in section 20 of the Indian Trust Act 1882; c)Shares and securities of any other cooperative Bank/subsidiary institutions; d)Any nationalised/scheduled Bank or its associated bank e) Any Security of Central or State Government, In any scheme of the Department of Posts or Mutual Funds or Bonds & Commercial Paper of any Corporate.	**47. Investment of Funds [Section 64 of MSCS Act, 2002]** The society may invest or deposit its funds in accordance with Section 64 of the MSCS Act, 2002, in: (a) A Co-operative Bank, State Co-operative Bank, cooperative land development bank, or Central Co-operative Bank; (b) Any of the securities issued by the Central Government, State Government, Government corporations, Government companies, authorities, public sector undertakings, or any other securities ensured by Government guarantees; (c) The shares or securities of any other Multi-State Co-operative Society or any co-operative society; (d) The shares, securities, and assets of any subsidiary institution or any other institution in the same line of business as the Multi-State Co-operative Society; (e) With any other scheduled or nationalised bank; (f) In such other manner as may be determined by the Central Government.

Existing Bye Laws	Proposed Bye Laws
	(c) The society shall adopt such standards of auditing and accounting as may be determined by the Central Government, subject to Section 73(6) of the MSCS Act, 2002. Until such standards are specified, the auditing and accounting standards specified by the Institute of Chartered Accountants of India, constituted by sub-section (1) of Section 3 of the Chartered Accountants Act, 1949, shall be deemed to be the standards of auditing and accounting. **Note:** In the case of a Multi-State Co-operative Bank, it shall adopt the standards of accounting and auditing, if any, laid down by the Reserve Bank.
Bye Law 51 A **New Insertion**	**Bye Law 51 A** **Filing of Annual Returns [Section 120 of MSCS Act, 2002]** Every year, within six months of the closure of the accounting year, the society shall file the following returns with the Central Registrar, namely: (a) Annual report of the activities, including details of Board decisions which were not unanimous; (b) Audited statements of accounts; (c) Plan for surplus disposal as approved by the General Body; (d) List of amendments to these Bye-laws; (e) Declaration regarding the date of holding of the General Body meeting and conduct of elections where due; (f) Disclosure regarding employees who are relatives of Members of the Board; (g) Declaration of any related party transactions by the Board; and (h) Any other information required by the Central Registrar in pursuance of any of the provisions of this Act.

Existing Bye Laws	Proposed Bye Laws
Bye Law 51 B	**Bye Law 51 B** **Minutes of Proceedings of General Meetings and Board Meetings [Section 110 of MSCS Act, 2002 & Rule 18 of MSCS Rules, 2002]** The society shall cause minutes of all proceedings of every General Meeting, and of all proceedings of every meeting of its Board or of every committee of the Board, to be kept by making, within thirty days of the conclusion of every such meeting, entries thereof in books kept for that purpose with their pages consecutively numbered or in case of computerized minutes, every minutes should be serially numbered and signed by the chairman of meeting.
<u>54 Providend Fund Scheme to Employees</u> The Bank shall maintain a Contributory Providend Fund for the benefit of its employees in accordance with the provisions of Employees Providend Fund and Miscellaneous Provisions Act, 1952.	**54 Provident Fund Scheme to Employees** The Bank shall maintain the Fund with Regional Provident Fund Commisoner of afilated to its place of business under the provisons of New Pension Schem 1995.
<u>Bye Law 58 Miscellaneous</u> **<u>New Insertion</u>**	**<u>Bye Law 58 Miscellaneous</u>** (c) The society shall comply with the directions of the Co-operative Ombudsman as appointed under Section 85A of the MSCS Act, 2002 and the MSCS Rules, 2002.
<u>59</u> **<u>New Insertion</u>**	**59. Restrictions on Grant of Loans** (a) The society shall not grant a loan or make advances against the security of its own shares. (b) The total amount of loans granted by the society to members of its Board, including their relatives, outstanding against them in the aggregate, shall not exceed ten per cent of the total amount of all the loans granted by the society and outstanding against its members at any time.

Existing Bye Laws	Proposed Bye Laws
	(c) The society shall not give, whether directly or indirectly, and whether by means of a loan, guarantee, the provision of security, or otherwise, any financial assistance for the purpose of, or in connection with, a purchase or subscription made or to be made by any person of or for any shares in the society.
60 New Insertion	**60. Prudential Norms (for Thrift and Credit Societies) [Section 7(2) of MSCS Act, 2002 & Rule 11A of the MSCS Rules, 2002]** The society shall follow the prudential norms and guidelines which may be laid down by the Central Government from time to time. These prudential norms and guidelines include: (a) Minimum aggregate value of paid-up capital and authorised share capital required for commencement of business in case of new registration; (b) Categorisation of capital into various tiers and limits for each tier; (c) Capital adequacy ratio and risk weightage of different items; (d) Requirement of buffers for liquidity management; (e) Exposure limits in the case of individual or group borrowers, aggregate borrowers, and sectoral borrowers; (f) Norms for branch expansion; and (g) Disclosures.
Bye Law 44 **(viii) New Insertion**	**Bye Law 44** (viii) Liability of Borrower: The borrower are liable to repay his loan with updated interest from his salary, terminal benefits, Cash, Suspension Allowance or otherwise before retirement or ceases to be as member. Further he will also clear his outstanding in case of voluntary retirement, Suspension or leaving from the area of operation or otherwise. The bank reserves the right to recover by any mode or to sue the borrower in Court of Law.

Existing Bye Laws	Proposed Bye Laws
<u>(ix) New Insertion</u>	(ix) Liability of Sureties. The sureties of the Loan are severally liable to repay the defaulted Loan from their own salary, terminal benefits or otherwise and can be sued in Court of Law for its recovery. 'Severally Liable' Means each surety can be held responsible for the entire loan amount not just a part.

Members may kindly approve the same.

Agenda Item No. 8

To discuss & consider the compliance of inspection report of RBI as on 31-03-2025 carried out by RBI under the provision of section 35 of banking regulation act 1949 (AACS).

The Bank has complied the said inspection report and submitted the same to RBI.

Members may kindly approve the same.

The Postal & RMS Employees Co-op Bank Limited, Ambala Cantt.

<u>ATTENDANCE SLIP</u>

Annual General Body Meeting - **13th September 2026**

I hereby record my presence at the Annual General Body Meeting of the Bank held on Sunday, 13th September 2026 at 11.00 AM at **SIYA VATIKA**, 126 B, Staff Road, Ambala Cantt

Membership No. ______________________________

Name of Member ______________________________

Office Address ______________________________

____

Mobile ______________________________

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Signature of Member

(Please fill attendance Slip and hand it over at the Entrance of the Meeting Hall)

10 Consolation Prizes for marking attendance at the Meeting by Draw

पिछली वार्षिक आम सभा दिनांक 01-06-2025 की कुछ झलकियाँ

पिछली वार्षिक आम सभा दिनांक 01-06-2025 की कुछ झलकियाँ

पिछली वार्षिक आम सभा दिनांक 01-06-2025 की कुछ झलकियाँ

ACCIDENTAL CLAIM CASE

विगत वर्ष में बैंक द्वारा दुर्घटना में मृत्यु हुए सदस्यों व ग्राहकों
के परिवारजनों को 2 लाख का चेक दिया गया।

OFFERING

Highest Rate of Interest

on Term Deposits

Rate of Interest on Term Deposits

15 days to 45 days	3.00% p.a.
46 days to 90 days	5.50%p.a.
91 days to 179 days	6.00%p.a.
180 days to less than one year	6.75%p.a.
1 year to 3 Years	7.75%p.a.
above 3 years	7.25% p.a.

(Rate applicable on Recurring Deposit also)

Additional Interest on 0.50% p.a. for Senior Citizen who have completed 60 years of age

Monthly Scheme also available on deposit of Rupees One Lac

Special Fixed Deposit Rate for 3 Year 7.75% and for Senior Citizen 8.25%

Rate of Interest on Saving Deposits. 4.00% p.a.

खुशखबरी खुशखबरी खुशखबरी

No Insurance Charges

01.10.2026 से लोन की राशि पर बीमा शुल्क बंद

प्रिय बैंक सदस्यों, हमें यह बताते हुए अत्यंत प्रसन्नता हो रही है कि वर्तमान बोर्ड द्वारा चुनाव के समय सदस्यों को घोषित की गई लगभग सभी सुविधाएँ पूर्ण कर दी गई है। इसी कडी में आगे बढ़ते हुए, जो हम सभी की कल्पना से भी परे था वह ऐतिहासिक निर्णय वर्तमान बोर्ड द्वारा लिया गया है कि, **दिनांक 01.10.2026 से लोन की राशि पर लगने वाला बीमा शुल्क पूर्णतः समाप्त कर दिया जाएगा।**

अब तक यह राशि (रू. 250/- प्रति लाख प्रति छमाही) सदस्यों से एकत्रित कर मेम्बर वेलफेयर फंड में जमा की जाती थी और किसी सदस्य के देहांत की स्थिति में उनका पूरा लोन को माफ किया जाता था। बैंक के पिछले 02 वर्षों से लगातार अर्जित ऐतिहासिक मुनाफे को देखते हुए, बोर्ड ने निर्णय लिया है कि बीमा की सम्पूर्ण राशि खर्च लगभग रू 2.25 करोड़ (प्रति वर्ष) आगे से बैंक द्वारा स्वयं वहन की जाएगी।

इस योजना के लागू होते ही जिन सदस्यों का रू. 11,00,000/- का लोन बैंक मे चल रहा है, उन्हे रू. 5,500/- तक का सीधा-सीधा सालाना लाभ मिलेगा। इसके अतिरिक्त इस योजना से सदस्यों के Cibil Score में आ रही अनियमिताएँ भी दूर होगी। इससे सदस्यों के Cibil Score का मुद्दा हल होगा।

अतः सदस्यों से इस मद में अब कोई शुल्क नही लिया जाएगा। यह निर्णय सीधे-सीधे सदस्यों के हित में उठाया गया एक महत्त्वपूर्ण कदम है।