



Balance Sheet As On Date

N form Balance Wise

consolidated

Report Date : 31.03.2026

2024 – 2025	Capital & Liabilities	2025 – 2026	2024 – 2025	Properties & Assets	2025 – 2026
	Authorised Share Capital	150000000.00			
79034000.00	SHARES	82866400.00		DEPOSIT	186107.70
78976000.00	1 SHARES	82808400.00		32 ADVITA RECEIVABLE DEPOSIT	186107.70
58000.00	310 SHARE CAPITAL A\C (D)	58000.00	28290792.73	CASH AND BANK BALANCE	17090840.68
198171306.70	OTHER FUND	247797641.26	15377111.00	6 Cash in Hand	3390843.00
200000.00	76 ELECTION FUND A\C	400000.00	718342.04	60 I.D.B.I BANK WAI CURRENT A\C	42715.54
88890346.06	311 RESERVE FUNDS A\C	92924090.06	314728.00	64 THE SATARA DISTRICT CENTRAL CO OP BANK LTD SATARA SAVINGS	777072.00
36200000.00	312 BUILDING FUND A\C	36200000.00	431655.37	70 THE WAI URBAN CO-OP.BANK LTD. C/A	843123.05
47635514.27	314 BAD AND DOUBTFULL PROVISION A\C	91020006.27	40029.00	77 THE WAI URBAN CO-OP BANK TRUSTEES-SAVINGS	41327.00
4665500.00	315 DHARMADAY FUND A\C	4916718.00	215935.40	79 KARAD URBAN CO-OP. BANK LTD. BR .SATARA	0.00
3353500.00	319 MEMBERS WELFAIR FUND	3329500.00	247734.29	81 STATE BANK OF INDIA CURRENT A\C	0.00
1950000.00	324 PROV. AGAINST STANDARD ASSETS	3000000.00	672620.34	651 I D B I BANK C/A YASHWANTNAGAR	152291.86
3740884.70	326 UTKARSH SILVER JUBILEE FUND	3740884.70	160186.07	653 THE WAI UR BANK C/A YASHWANTNAGAR	60015.37
2696073.67	328 STAFF WELFAIR FUND (IND) A\C	2661104.79	59816.50	657 ICICI BANK CURRENT A/C WAI(ho)	2938.14
4650000.00	330 INVESTMENT FLUCTUATION FUND A\C	5050000.00	216983.35	757 THE SATARA DISTRICT CENTRAL MP MAR WAI	2894105.35
3300000.00	660 TECHNOLOGY DEVELOPMENT FUND	3665849.44	24741.00	780 SIMPHY WALLET HO	26581.00
889488.00	804 SOCIAL FUND	889488.00	42594.64	791 ICICI BANK CURRENT A/C 2880	294.60
1220971494.45	DEPOSIT	1498093321.57	398881.54	847 THE SATARA DISTRICT CENTRAL CO BANK SHIRVAL BRANCH	1399375.10
	30 CURRENT A/C QR Scheme	5602207.62	1871676.00	849 THE SATARA DISTRICT CENTRAL CO BANK CITY BRANCH SHANIWAR PETH	916557.00
31599936.00	50 DAILY DIPOSIT	41917048.00	621942.82	905 RBL BANK	2746093.18
9682637.00	333 KRUSHNA DEPOSIT	9701640.00	223259.44	940 THE WAI URBAN CO.OP.BANK LTD PANCHWAD BR	92522.74
12036719.00	336 FIXED DEPOSIT A\C	9541067.00	893120.00	943 THE SATARA DISTRIC CENTRAL CO BANK	363043.00
78293468.00	339 MONTHLY INTEREST DEPOSIT	108033616.00	1919854.73	1032 JANATA URBAN BANK	128311.23
2007567.32	342 CURRENT A\C	2805922.47			
16296626.00	345 RECURRING DEPOSIT A\C	16016835.00			
82651148.32	348 SAVING DEPOSIT A\C	93000028.20			

2024 – 2025	Capital & Liabilities	2025 – 2026	2024 – 2025	Properties & Assets	2025 – 2026
42370600.00	360 DAM DUPPAT DEPOSIT A\C	30109142.00	76495.00	1043 PUNE DCC BANK LTD ,BARAMATI	56750.00
5973667.00	363 DAM DIDPAT DEPOSIT A\C	5081623.00	45745.00	1047 YES BANK KHED PUNE	17187.00
3696110.00	369 LOCKER DEPOSIT A/C	3876610.00	1195107.60	1059 KRUSHNA SAHKARI BANK LTD KARAD	798358.00
19137425.00	372 UTKARSH CALL DEPOSIT	21767704.00	1241319.00	1066 SATARA D.C.C.BANK PACHGANI BRANCH	512255.50
4235276.00	507 UTKARSH AMRUTKALASH DEPOSIT	4910426.00	73560.36	1068 TJSB BANK SATARA BBPS SATARA	260752.56
21225193.00	510 UTKARSH MONEY PLUS DEPOSIT(RD)	21824657.00	5663.46	1086 RAMRAJYA SAH BANK LTD PUNE	0.00
7652789.00	513 KRISHNA LONG TERM DEPOSIT(RD)	8217167.00	398620.78	1088 KOLHAPUR DISTRIC CENTRAL CO-OP BANK LTD KOLHAPUR	324200.84
42420693.00	518 FIX DEPOSIT IN DAYS	70078078.00	803070.00	1093 PUNE DCC BANK LTD pune	3770.00
1741000.00	521 CALL DEPOSIT	1275204.00		1121 STATE BANK OF INDIA	1007814.22
222217.20	525 AGENT SECURITY	382934.20		1129 BHARATI SAHAKARI BANK LTD PUNE	19675.00
	592 UTKARSH SIP	93437.00		1133 THE KARAD URBAN BANK	212868.40
615506532.00	621 FIX DEPOSIT IN MONTH	893697930.00			
2069977.00	726 CASH CERTIFICATE DEPOSIT	787632.00			
190298419.00	805 UTKARSH SPECIAL DEPOSIT	5926206.00	371410229.00	INVESTMENT	327996223.00
6367452.00	937 LOAN SECURITY DEPOSIT	9729167.00	73227379.00	110 SATARA DCC CITY BR. INV	75178380.00
1670000.00	964 LADAKI BAHIN DEPOSIT	106357724.00	18278663.00	128 THE COSMOS CO-OP BANK BR.INV.	10921901.00
23816042.61	992 UTKARSH SAVING SCHEME	27359316.08	16651734.00	143 THE SATARA DCC BR MP WAI INV	15660395.00
DEPOSIT LIABILITY		35538842.42	49600000.00	146 KARAD URBAN CO-OP BANK INV	39600000.00
	1030 MSCBANK PUNE OD	28465150.42	5000000.00	158 DMK JAOLI SAHAKARI BANK BR WAI	16524247.00
	1045 THE KARAD URBAN CO OP BANK OD	7073692.00	4308181.00	164 I.D.B.I BANK LTD .BR.WAI	4308181.00
59914792.00	INTEREST PAYABLE	5852974.00		739 I C I C I BANK WAI INV	500000.00
836658.00	52 PIGMY DEPOSIT Interest Payable	1042725.00	30000000.00	742 STATE BANK OF INDIA WAI INVESTMENT	34253664.00
2927830.00	338 FIXED DEPOSIT A\C Interest Payable	54372.00	98824169.00	808 MAHARASHTRA STATE CO OP BANK PUNE	65224015.00
746945.00	347 RECURRING DEPOSIT A\C Interest Payable	769634.00	11134398.00	856 SATARA D.C.C SONGIRWADI INV.	19380910.00
3807044.00	374 UTKARSH CALL DEPOSIT Interest Payable	3830558.00	7658027.00	884 SATARA D.C.C BANK SATARA CITY	0.00
13562.00	512 UTKARSH MONEY PLUS DEPOSIT(RD) Interest Payable	12979.00	373464.00	887 SATARA D.C.C SHIRWAL BR INVESTMENT	373464.00
1260193.00	520 FIX DEPOSIT IN DAYS Interest Payable	-	19687841.00	890 RATNAKAR BANK LIMITED PUNE (RBL)	16687841.00
513574.00	523 CALL DEPOSIT Interest Payable	123620.00	8422524.00	957 SATARA DCC PANCHAD BR	4722918.00
	527 AGENT SECURITY Interest Payable	14586.00	20701305.00	1013 VISHVESHWAR SAHKARI BANK	17302207.00
29373648.00	623 FIX DEPOSIT IN MONTH Interest Payable	4500.00	1500000.00	1055 KRISHNA BANK LTD KARAD	1620833.00
19521551.00	807 UTKARSH SPECIAL DEPOSIT Interest Payable	-	3042544.00	1061 KOLHAPUR DCC BANK	587267.00
795364.00	939 LOAN SECURITY DEPOSIT Interest Payable	-	3000000.00	1090 CSB BANK SANGALI	3000000.00
				1113 ELECTION FUND DCC	200000.00

2024 – 2025	Capital & Liabilities	2025 – 2026	2024 – 2025	Properties & Assets	2025 – 2026
118423.00	966 LADAKI BAHIN DEPOSIT Interest Payable	-		1117 Pimpri Chinchwad Sahakari Bank - Maryadit Pimpri	1500000.00
122306925.00	OTHER PAYABLE AND PROVISION	105296314.00		1144 DEFENCE ACCOUNTS CO OPERATIVE BANK	450000.00
1409977.00	3 Dividend Payable	808966.00	948622786.70	LOAN	1283284465.70
84881748.00	379 OVERDUE INT. RESERVE	95546617.00	16807895.00	182 VEHICLE LOAN A\C	13650081.00
10000.00	380 EDUCATION FUND PAYABLE A\C	-	3250000.00	188 CASH CREDIT LOAN A\C	3250000.00
	385 STAFF BONUS PROVISION A\C	1500000.00	234237110.00	200 MORTGUAGE LOAN A/C	283172056.00
	394 GOVT.AUDIT FEES PAYABLE	1000000.00	164231044.00	212 GOLD LOAN A\C	101235041.00
42229.00	395 COMPUTER-SOFTWARE PAYABLE	139529.00	82768696.95	218 HOUSING LOAN A/C	77357684.95
1667761.00	406 MEMBER DIRECTOR AND EMPLOYEE TRAINING FUND	1902057.00	38494618.00	230 FIXED DEPOSIT LOAN A\C	40827272.00
29530268.00	730 N.P.A. PROVISION	-	31087814.75	236 PERSONAL LOAN A/C	29426953.75
109972.00	925 GST DUTIES AND TAXES	233750.00	2007241.00	242 RECURRING DEPOSIT LOAN A\C	987202.00
4654970.00	1058 NPA OTS ANAMAT	4165395.00	1144434.00	248 DAILY DEPOSIT LOAN A\C	1305283.00
	OTHER RECEIVABLE AND PROVISION	58449.00	5474712.00	254 DAM DUPPATDEPOSIT LOAN A/C	5298417.00
	1142 ESIC PAYABLE	58449.00	2460914.00	260 HYPOTHICATION LOAN A\C	2079605.00
573494124.97	BRANCH PAYABLE	647225896.19	27154475.00	266 LOAN AGAINST SALARY	24520506.00
434249689.96	752 Main Branch Wai	546984971.01	38591941.00	278 PROJECT LOAN A/C	33550733.00
89856395.14	753 Yashwant Nagar Branch	59729822.75	5297406.00	814 MONTHLY DIPOSIT LOAN	5482869.00
44445003.28	754 Pachwad Branch	40511102.43	286581.00	820 MONEY PLUS DIPOSIT LOAN	171966.00
4943036.59	1054 KOLHAPUR BRANCH	-	3500000.00	834 Agruculture &Allied activities loan	1696185.00
	OTHER LIABILITY	186107.70	7632832.00	867 GOLD LOAN 1 MARCHANT	0.00
	31 CURRENT AUTO	186107.70	10636597.00	873 GOLD 2	0.00
17109297.44	PROFIT	16162469.48	153176.00	917 AMRUT KALASH DIPOSIT LOAN	347007.00
17109297.44	9 Profit	11990315.48	36948830.00	945 Utkarsh Mahila Vikas Loan	18324056.00
	5 Previous profit	4172154.00	236261328.00	967 Super gold loan	266602265.00
			195141.00	979 GOLD bizmate	0.00
				1148 S GOLD LOAN	198747345.00
				1154 S GOLD LOAN 1	175251938.00
			25141689.33	FIXED ASSETS	23042219.33
			2921277.00	172 LOCKER PURCHASES A/C	3299930.00
			5485674.18	173 FURNITURE AND FIXTURE A\C	5237816.18
			10424.45	174 LIABRARY A\C	9382.45

2024 – 2025	Capital & Liabilities	2025 – 2026	2024 – 2025	Properties & Assets	2025 – 2026
			893902.05	175 DEAD STOCK A/C	775357.05
			14045486.45	177 BUILDING A/C	12279842.45
			1682319.20	179 COMPUTER & HARDWARE A\C	1244707.20
			102606.00	923 SOFTWARE	195184.00
			3243720.00	OTHER DEPOSIT	3007720.00
			9137.00	290 TELEPHONE DEPOSIT A/C	9137.00
			1171379.00	291 M.S.E.B DEP A\C	1171379.00
			500000.00	378 PANCHWAD BUILD. DEPO.	500000.00
			50000.00	802 PAYALL SERVICE DIPOSIT	0.00
			36000.00	828 SARVATRA MINI ATM	0.00
			200000.00	942 HEAD OFFICE DEPOSITE	0.00
			300000.00	1002 KARAD BR DEPOSIT	300000.00
			100000.00	1007 BARAMATI BRANCH DEPOSIT	100000.00
			100000.00	1011 PUNE BRANCH DEPOSIT	150000.00
			200000.00	1012 PANCHGANI BRANCH DEPOSIT	200000.00
			300000.00	1038 KOLHAPUR BRANCH DEP	300000.00
			277204.00	1084 AAROHIINFO FI MANAGEMENT LTD	277204.00
			84881748.00	INTEREST RECEIVABLE	95546617.00
			1263838.00	630 O.I.R.VEHICAL LOAN A\C	98197.00
			1746542.00	631 O.I.R. CASH CREDIT LOAN A\C	1202398.00
			66327066.50	633 O.I.R. MORTGUAGE LOAN A/C	72972683.50
			6938016.00	636 O.I.R. HOUSING LOAN A/C	6911250.00
			1968567.50	639 O.I.R. PERSONAL LOAN A/C	2295469.50
			255796.00	644 O.I.R. LOAN AGAINS SALARY	484761.00
			3957385.00	646 O.I.R. PROJECT LOAN A/C	9274821.00
			2424537.00	903 Agruculture &Allied activities loan Overdue Interest Receivable	64398.00
				1101 Utkarsh Mahila Vikas Loan Overdue Interest Receivable	1465719.00
				1162 Super gold loan Overdue Interest Receivable	776920.00
			8740690.25	OTHER RECEIVABLE AND PROVISION	14948871.72

2024 – 2025	Capital & Liabilities	2025 – 2026	2024 – 2025	Properties & Assets	2025 – 2026
			23827.70	293 M S E B COMMISSION RECEIVABLE	3265.32
				294 ADVANCE A/C	650000.00
			478746.66	295 T.D.S. RECEIVABLE	482365.66
			335200.00	296 STAMP FEE RECEIVABLE	335200.00
			230036.15	303 STATIONARY STOCK	248925.00
			2330104.74	855 BANK TDS	2330104.74
			5342775.00	1064 Bank TDS	9971090.00
				1143 PREPAID PAYABLE A/C	927921.00
			573494124.97	BRANCH PAYABLE	647225896.19
			74273465.64	504 SATARA BRANCH	107531309.39
			326205586.50	755 HEAD OFFICE	214923613.98
			25429666.50	846 SHIRVAL BRANCH	61804181.59
			43559932.00	1050 PACHGANI BARNCH	44880087.67
			34819656.36	1051 KARAD BRANCH	47359529.49
			29783918.47	1052 PUNE BRANCH	55438341.05
			39421899.50	1053 BARAMATI BARNCH	112883213.00
				1054 KOLHAPUR BRANCH	2405620.02
			4264676.50	OTHER ASSETS	237757.50
			7000.00	423 LOCKER A/C	0.00
			19919.00	772 PACH BR. FLORING TILES	0.00
			237757.50	777 ATM CARD PURCHES	237757.50
			4000000.00	1098 LAND ADVANCE A/C	0.00
			65938.70	OTHER LIABILITY	-
			65938.70	853 TATKAL BANKING	0.00
			1779100.00	CO OPERATIVE SHARES	1779100.00
			100.00	97 FEDRATION SHARES (D)	100.00
			1700000.00	113 SATARA DCC SHARES	1700000.00
			3000.00	679 MAHA ST.CR.CO.SOC.SHARES	3000.00
			76000.00	706 ASSOCIATION SHARES	76000.00
			16592249.00	INVESTMENT INTEREST RECEIVABLE	12577922.42

2024 – 2025	Capital & Liabilities	2025 – 2026	2024 – 2025	Properties & Assets	2025 – 2026
			2927713.00	112 SATARA DCC CITY BR. INV–Interest Receivable	1778462.00
			174136.00	124 THE WAI URBAN BANK BR.INV–Interest Receivable	174136.00
			727344.00	130 THE COSMOS CO-OP BANK BR.INV.–Interest Receivable	537225.00
			593983.00	145 THE SATARA DCC BR MP WAI INV–Interest Receivable	733636.00
			2102909.00	148 KARAD URBAN CO-OP BANK INV–Interest Receivable	1613663.00
			26718.00	160 DMK JAOLI SAHAKARI BANK BR WAI–Interest Receivable	343244.00
			88776.00	166 I.D.B.I BANK LTD .BR.WAI–Interest Receivable	385108.00
				741 I C I C I BANK WAI INV–Interest Receivable	24774.00
			3525876.00	744 STATE BANK OF INDIA WAI INVESTMENT–Interest Receivable	1435092.00
			5098933.00	810 MAHARASHTRA STATE CO OP BANK PUNE–Interest Receivable	3024216.42
			356783.00	886 SATARA D.C.C BANK SATARA CITY–Interest Receivable	0.00
				889 SATARA D.C.C SHIRWAL BR INVESTMENT–Interest Receivable	25853.00
			337579.00	892 RATNAKAR BANK LIMITED PUNE (RBL)–Interest Receivable	1358509.00
			479880.00	1015 VISHVESHVAR SAHKARI BANK –Interest Receivable	727308.00
			102947.00	1057 KRISHNA BANK LTD KARAD –Interest Receivable	96961.00
			4979.00	1063 KOLHAPUR DCC BANK–Interest Receivable	603.00
			43693.00	1092 CSB BANK SANGALI–Interest Receivable	268827.00
				1119 Pimpri Chinchwad Sahakari Bank - Maryadit Pimpri–Interest Receivable	50305.00
			21943113.60	FUND INVESTMENT INTREST RECEIVABLE	15710840.60
			356226.00	157 UTKARSH MAHILA FUND D.C.C–Interest Receivable	233670.00

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			516837.00	672 SILVER JUBILEE FUND D.C.C–Interest Receivable	456488.00
			1107643.96	675 DHARMADAY NIDHI D.C.C BANK–Interest Receivable	1380690.96
			8076870.00	684 RESERVE FUND DCC INV–Interest Receivable	855920.00
			1534358.00	687 BAD DEBTS & DOUBTFUL FUND D.C.C–Interest Receivable	1852677.00
			660581.32	690 STAFF WELFAIR FUND D.C.C BANK–Interest Receivable	678091.32
			714916.02	693 MEMBER WELFAIR FUND D.C.C–Interest Receivable	739663.02
			680594.30	696 DEVELOPMENT FUND D.C.C–Interest Receivable	814108.30
			451127.00	702 DIVIDEND EQL FUND D.C.C–Interest Receivable	528416.00
			183021.00	705 INVESTMENT FLUCTUAION FUND D.C.C–Interest Receivable	191247.00
			726163.00	767 TECHNOLOGY DEVLOPMENT FUND D C C–Interest Receivable	853875.00
			5717814.00	770 BUILDING FUND D C C–Interest Receivable	5988402.00
			297659.00	786 TRANING FUND D.C.C BANK–Interest Receivable	349691.00
			436242.00	858 SATARA D.C.C SONGIRWADI INV.–Interest Receivable	552114.00
			483061.00	959 SATARA DCC PANCHAD BR–Interest Receivable	228621.00
				1115 ELECTION FUND DCC Interest Receivable	7166.00
			182531081.78	FUND BANK INVESTMENT	196443833.78
			4561770.00	155 UTKARSH MAHILA FUND D.C.C	400000.00
			8141980.00	670 SILVER JUBILEE FUND D.C.C	8763538.00
			5942348.00	673 DHARMADAY NIDHI D.C.C BANK	6452893.00
			96473709.78	682 RESERVE FUND DCC INV	113881395.78
			6462180.00	685 BAD DEBTS & DOUBTFUL FUND D.C.C	6677544.00
			4793792.00	688 STAFF WELFAIR FUND D.C.C BANK	4034845.00
			5299358.00	691 MEMBER WELFAIR FUND D.C.C	4595455.00
			1200000.00	694 DEVELOPMENT FUND D.C.C	1200000.00
			2787243.00	700 DIVIDEND EQL FUND D.C.C	2932144.00
			7828177.00	703 INVESTMENT FLUCTUAION FUND D.C.C	5179938.00
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