



UTKARSH NAGRI SAHKARI PAT SANSTHA WAI
HEAD OFFICE 442 GANPATI ALI DIST-SATARA,WAI
SATWAI/RSR/CRI/1201/15-03-1999



Balance Sheet As On Date
consolidated
Report Date : 31.03.2025

2023 - 2024		2024 - 2025	2023 - 2024	2024 - 2025
Capital & Liabilities		Properties & Assets		
Authorized Share Capital		CASH AND BANK BALANCE		
78084900.00		6 Cash in Hand		
78026900.00		60 I.D.B.I BANK WAI CURENT A/C		
58000.00		64 SATARA D.C.C.CITY BRANCH SAVINGS A/C		
217346747.03		70 THE WAI URBAN CO-OP.BANK LTD. C/A		
OTHER FUND		77 THEWAI URBAN CO-OP BANK		
76 ELECTION FUND A/C		TRUSTEES-SAVINGS		
84934228.06		79 KARAD URBAN CO-OP. BANK LTD. BR		
36200000.00		.SATARA		
5900000.00		81 STATE BANK OF INDIA CURENT A/C		
4700000.00		86 THE COSMOS CO-OP BANK BR. SATARA		
11870537.55		SAVINGS		
49441612.17		651 I D B I BANK C/A YASHWANTNAGAR		
MINI.PRUDANC		653 WAI UR BANK C/A YASHWANTNAGAR		
3373500.00		657 I C I C I BANK CURENT A/C WAI(ho)		
1900000.00		757 SATARA D.C.C. M.P.MARKET CURENT		
3783944.70		780 I C I C I BANK SIMPHY WALLET HO		
2744642.55		791 ICICI BANK CURENT A/C 2880		
4250000.00		829 TUSB BANK SATARA BBPS		
3098282.00		847 SATARA DCC SHIRVAL BRANCH		
RESERVE FUND		849 D.C.C. SATARA (CITY BRANCH SHANIWAR		
3300000.00		PETH)		
1850000.00		905 RBL BANK		
804 SOCIAL FUND				
DEPOSIT				
1059162956.03				



2023 - 2024	Capital & Liabilities	2024 - 2025	2023 - 2024	Particulars & Remarks	2024 - 2025
2445553.00	50 DAILY DEPOSIT	31522336.00	57421.44	940 THE WIA URBAN CO.OP BANK LTD	223253.44
5236729.00	333 KRUSHNA DEPOSIT	9682637.00		PANCHMIAD BR	
15222402.00	336 FIXED DEPOSIT A/C	12036719.00	2024.00	943 SATARA D.C.C PANCHMIAD BR	863120.00
62830065.00	339 MONTHLY INTEREST DEPOSIT	78233483.00	100000.00	1003 KICI TRUST ACCOUNT	0.00
2236142.72	342 CURRENT A/C	2007557.32	604011.25	1032 JAYANTA URBAN BANK	1919624.73
14450513.00	345 RECURRING DEPOSIT A/C	16266625.00	237272.50	1024 KOLHAPUR DCC	0.00
81525757.55	348 SAVING DEPOSIT A/C	82651144.32	351245.50	1036 PAMRAYA SAHAKARI BANK LTD PUNE	0.00
52533153.00	360 DAM DULPAT DEPOSIT A/C	42370600.00	237810.00	1043 PUNE DCC BANK LTD BARAMATI	76455.00
8736046.00	363 DAM DOPAT DEPOSIT A/C	5973667.00	402.00	1047 YES BANK KHED PUNE	45745.00
3408610.00	369 LOCKER DEPOSIT A/C	3696110.00	1319769.00	1059 KRUSHNA SAHAKARI BANK LTD KARAD	1195107.50
18044285.00	372 UTKARSH CALL DEPOSIT	19137425.00		1066 SATARA D.C.C.BANK PACHGANG BRANCH	1241319.00
5113644.00	507 UTKARSH AMRUTKALASH DEPOSIT	4235276.00		1068 TJSB BANK SATARA BEPS SATARA	73550.36
19109954.00	510 UTKARSH MONEY PLUS DEPOSIT(RD)	21225193.00		1086 PAMRAYA SAH BANK LTD PUNE	5563.45
11364601.00	513 KRUSHNA LONG TERM DEPOSIT(RD)	7652729.00		1088 Kolkapur district central co-op bank Ltd	398620.78
35462339.00	516 FIX DEPOSIT IN DAYS	42420693.00		1093 PUNE DCC BANK LTD PUNE	803070.00
2517750.00	521 CALL DEPOSIT	1741000.00	24162259.00	INVESTMENT	371410229.00
167270.00	525 AGENT SECURITY	222217.20	47035742.00	110 SATARA DCC CITY BR INV	73227379.00
436257127.00	621 FIX DEPOSIT IN MONTH	615506532.00	4400000.00	128 THE COSMOS CO-OP BANK BRINV.	18273663.00
1957584.00	726 CASH CERTIFICATE DEPOSIT	2069977.00	5200000.00	143 THE SATARA DCC BR MP WAI INV	16651734.00
210657039.00	805 UTKARSH SPECIAL DEPOSIT	190292419.00	32200000.00	146 KARAD URBAN CO-OP BANK INV	43600000.00
6283025.00	937 LOAN SECURITY DEPOSIT	6367452.00	3136316.00	158 DMK JAOLI SAHAKARI BANK BR WAI	5000000.00
2535000.00	964 AKHAND SOUBHAGYAVATI DEPOSIT	1670000.00	20000000.00	164 LD.BJ BANK LTD BR WAI	4308181.00
10293027.76	992 UTKARSH SAVING SCHEME	22316042.61	3100000.00	742 STATE BANK OF INDIA WAI INVESTMENT	30000000.00
218237242	DEPOSIT LIABILITY	-		783 THE BARAMATI SAHAKARI BANK LTD	0.00
1752275.00	1016 SATARA DCC SONGIWADI BR OD	-	50000000.00	BR WAI	
405676.42	1030 MSCBANK PUNE OD	-	12111882.00	808 MAHARASHTRA STATE CO OP BANK PUNE	96824169.00
223221.00	1045 THE KARAD URBAN CO OP BANK OD	-	7176855.00	856 SATARA D.C.C SONGIRWADI INV.	11134392.00
54891025.00	INTEREST PAYABLE	58914792.00	350000.00	884 SATARA D.C.C BANK SATARA CITY	7658027.00
655910.00	52 PIGNY DEPOSIT Interest Payable	836658.00	5000000.00	887 SATARA D.C.C SHIRWAL BR INVESTMENT	373464.00
3842173.00	338 FIXED DEPOSIT A/C Interest Payable	2927830.00		890 RATNAKAR BANK LIMITED PUNE (RBL)	19687841.00



2023 - 2024	Capital & Liabilities	2024 - 2025	2023 - 2024	Properties & Assets	2024 - 2025
541502.00	347 RECURRING DEPOSIT A/C Interest Payable	746945.00	6376064.00	957 SATARA DCC PANCHAD BR	8422524.00
3546646.00	374 UTKARSH CALL DEPOSIT Interest Payable	3807044.00	32500000.00	961 DCB BANK LTD SATARA	0.00
10311.00	512 UTKARSH MONEY PLUS DEPOSIT(RD) Interest Payable	13562.00	2500000.00	1013 VISHVESHWAR SAHKARI BANK	20701305.00
1357671.00	520 FIX DIPOSIT IN DAYS Interest Payable	1260193.00	500000.00	1055 KRISHNA BANK LTD KARAD	1500000.00
516551.00	523 CALL DEPOSIT Interest Payable	513574.00	500000.00	1061 KOLHAPUR DCC BANK	3042544.00
28142093.00	623 FIX DIPOSIT IN MONTH Interest Payable	29373648.00	22012350.00	1090 CSB BANK SANGALI	3000000.00
15280866.00	807 UTKARSH SPECIAL DEPOSIT Interest Payable	19521551.00	5466456.00	LOAN	948622788.70
446836.00	939 LOAN SECURITY DIPOSIT Interest Payable	795364.00	288951589.00	182 VEHICLE LOAN A/C	16807895.00
348526.00	966 AKHAND SOUBHAGYAVATI DEPOSIT Interest Payable	118423.00	123988059.00	188 CASH CREDIT LOAN A/C	3250000.00
101610026.75	OTHER PAYABLE AND PROVISION	122306925.00	44264103.50	200 MORTGUAGE LOAN A/C	234237110.00
1140873.00	3 Dividend Payable	1409977.00	40259190.00	212 GOLD LOAN A/C	164231044.00
66570972.75	379 OVERDUE INT. RESERVE	84881748.00	88996307.95	218 HOUSING LOAN A/C	82766696.95
10000.00	380 EDUCATION FUND PAYABLE A/C	10000.00	42264103.50	230 FIXED DEPOSIT LOAN A/C	38494618.00
39516.00	394 GOVT AUDIT FEES PAYABLE	-	1075066.00	236 PERSONAL LOAN A/C	31087814.75
434529.00	395 COMPUTER-SOFTWARE PAYABLE	42229.00	2574992.00	242 RECURRING DEPOSIT LOAN A/C	2007241.00
1617756.00	406 MEMBER DIRECTOR AND EMPLOYEETRENING PROVISION	1667761.00	29161765.00	248 DAILY DEPOSIT LOAN A/C	1144434.00
12388.00	729 SYSTEM AUDIT FEE A/C	-	7359785.00	254 DAM DUPPATDEPOSIT LOAN A/C	5474712.00
28610356.00	730 N.P.A. PROVISION	29530268.00	55933273.00	260 HYPOTHICATION LOAN A/C	2460914.00
3173636.00	925 GST DUTIES AND TAXES	109972.00	2512023.00	266 LOAN AGAINST SALARY	27154475.00
15609679.10	1058 NPA OTS ANAMAT	4654970.00	271839.00	272 MAHILA SABALIKARAN LOAN A/C	0.00
15609679.10	PROFIT	17109297.44	3903127.00	278 PROJECT LOAN A/C	38591941.00
15609679.10	9 Profit	17109297.44	18382648.00	814 MONTHLY DIPOSIT LOAN	5297406.00
			60950566.00	820 MONEY PLUS DIPOSIT LOAN	286581.00
			62736424.00	834 Agruculture & Allied activities loan	3500000.00
			2647395.00	867 GOLD LOAN 1 MARCHANT	7632832.00
			76183284.00	873 GOLD 2	10636597.00
				917 AMRUT KALASH DIPOSIT LOAN	153176.00
				945 Utkarsh Mahila Vikas Loan	36948830.00
				951 utkarsh gold loan	0.00
				967 Super gold loan	236261328.00



2023 - 2024	Capital & Liabilities	2024 - 2025	2023 - 2024	Properties & Assets	2024 - 2025
			105015.00	973 GOLD CARE LOAN	0.00
			13968670.00	979 GOLD CARE 1	195141.00
			1482050.00	985 GOLD CARE 2	0.00
			36701836.90	<u>FIXED ASSETS</u>	<u>25141689.33</u>
			2888662.00	172 LOCKER PURCHASES A/C	2921277.00
			3998771.00	173 FURNITURE AND FIXTURE A/C	5485674.18
			11582.45	174 LABRARY A/C	10424.45
			806471.05	175 DEAD STOCK A/C	893902.05
			27339693.00	177 BUILDING A/C	14045486.45
			1485747.40	179 COMPUTER & HARDWARE A/C	1682319.20
			171010.00	923 SOFTWARE	102606.00
			2746516.00	<u>OTHER DEPOSIT</u>	<u>3243720.00</u>
			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	50000.00
			36000.00	828 SARVATRA MINI ATM	36000.00
			200000.00	942 HEAD OFFICE DEPOSITE	200000.00
			300000.00	1002 KARAD BR DEPOSIT	300000.00
			100000.00	1007 BARAMATI BRANCH DEPOSIT	100000.00
			100000.00	1011 PUNE BRANCH DEPOSIT	100000.00
			200000.00	1012 PANCHGANI BRANCH DEPOSIT	200000.00
			80000.00	1038 KOLHAPUR BRANCH DEP	300000.00
			66570972.75	1084 AAROHINIFO R MANAGEMENT LTD	277204.00
			493534.00	<u>INTEREST RECEIVABLE</u>	<u>84881748.00</u>
			1359520.00	630 O.I.R.VEHICAL LOAN A/C	1263338.00
			52615714.50	631 O.I.R. CASH CREDIT LOAN A/C	1746542.00
			6925680.00	633 O.I.R. MORTGUAGE LOAN A/C	66327066.50
			1724850.25	636 O.I.R. HOUSING LOAN A/C	6938016.00
				639 O.I.R. PERSONAL LOAN A/C	1968567.50



2023 - 2024	Capital & Liabilities	2024 - 2025	2023 - 2024	Proprietor & Assets	2024 - 2025
			88486.00	644 O.I.R. LOAN AGAINST SALARY	255798.00
			1718848.00	646 O.I.R. PROJECT LOAN A/C	3457285.00
			1844361.00	903 Agriculture & Allied activities loan Overdue Interest Receivable	2424537.50
			7471282.78	<u>OTHER RECEIVABLE AND PROVISION</u>	8749880.25
			7305.00	293 M S E B COMMISSION RECEIVABLE	22827.70
			2135877.00	294 ADVANCE A/C	0.00
			473614.04	295 T.D.S. RECEIVABLE	478745.86
			335200.00	296 STAMP FEE RECEIVABLE	335200.00
			435818.00	303 STATIONARY STOCK	230036.15
			2327893.74	855 Bank T.D.S	2330104.74
			1755575.00	1064 Bank TDS	5342775.00
			370816.50	<u>OTHER ASSETS</u>	4284878.50
			7000.00	423 LOCKER A/C	7000.00
			40419.00	772 panchwad br.floing tiles exp.	19919.00
			323197.50	777 ATM CARD PURCHES	237757.50
				1098 LAND ADVANCE A/C	4000000.00
			65938.70	<u>OTHER LIABILITY</u>	65938.70
			65938.70	853 TATKAL BANKING	65938.70
			1779100.00	<u>CO OPERATIVE SHARES</u>	1779100.00
			100.00	97 FEDERATION 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
			13629380.00	<u>INVESTMENT INTEREST RECEIVABLE</u>	16592249.00
			1957534.00	112 SATARA DCC CITY BR. INV-Interest Receivable	2927713.00
			174136.00	124 THE WAI URBAN BANK BR.INV-Interest Receivable	174136.00

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2023 - 2024	Capital & Liabilities	2024 - 2025	2023 - 2024	Properties & Assets	2024 - 2025
			176196.00	130 THE COSMOS CO-OP BANK BR.INV.-Interest Receivable	727344.00
			243456.00	145 THE SATARA DCC BR MP WAI INV-Interest Receivable	593983.00
			9948.00	148 KARAD URBAN CO-OP BANK INV-Interest Receivable	2102909.00
				160 DMK JAOLI SAHAKARI BANK BR WAI-Interest Receivable	26718.00
			985628.00	166 I.D.B.I BANK LTD .BR.WAI-Interest Receivable	88776.00
			1378350.00	744 STATE BANK OF INDIA WAI INVESTMENT-Interest Receivable	3525876.00
			5223925.00	810 MAHARASHTRA STATE CO OP BANK PUNE-Interest Receivable	5098933.00
			335360.00	886 SATARA D.C.C BANK SATARA CITY-Interest Receivable	356783.00
			492846.00	892 RATNAKAR BANK LIMITED PUNE (RBL)-Interest Receivable	337579.00
			2523795.00	963 DCB BANK LTD SATARA-Interest Receivable	0.00
			126216.00	1015 VISHVESHVAR SAHAKARI BANK -Interest Receivable	479880.00
			1425.00	1057 KRISHNA BANK LTD KARAD -Interest Receivable	102947.00
			565.00	1063 KOLHAPUR DCC BANK-Interest Receivable	4979.00
			21066303.60	1092 CSB BANK SANGALI Interest Receivable	43693.00
				<u>FUND INVESTMENT INTREST</u>	<u>21943113.60</u>
			586529.00	<u>RECEIVABLE</u>	
			942321.00	157 UTKARSH MAHILA FUND D.C.C-Interest Receivable	356226.00
			1490287.96	672 SILVER JUBILEE FUND D.C.C-Interest Receivable	516837.00
				675 DHARMADAY NIDHI D.C.C BANK-Interest Receivable	1107643.96

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2023 - 2024	Capital & Liabilities	2024 - 2025	2023 - 2024	Properties & Assets	2024 - 2025
			2379612.00	684 RESERVE FUND DCC INV-Interest Receivable	8076870.00
			1681415.00	687 BAD DEBTS & DOUBTFUL FUND D.C.C-Interest Receivable	1534358.00
			863765.32	690 STAFF WELFAIR FUND D.C.C BANK-Interest Receivable	660581.32
			986969.02	693 MEMBER WELFAIR FUND D.C.C-Interest Receivable	714916.02
			1762128.30	696 DEVELOPMENT FUND D.C.C-Interest Receivable	680594.30
			925501.00	702 DIVIDEND EQ FUND D.C.C-Interest Receivable	451127.00
			1374780.00	705 INVESTMENT FLUCTUAION FUND D.C.C-Interest Receivable	183021.00
			1262199.00	767 TECHNOLOGY DEVELOPMENT FUND D C C-Interest Receivable	726163.00
			5879491.00	770 BUILDING FUND D C C-Interest Receivable	5717814.00
			205886.00	786 TRANNING FUND D.C.C BANK-Interest Receivable	297659.00
			553134.00	858 SATARA D.C.C SONGIRWADI INV.-Interest Receivable	436242.00
			172285.00	959 SATARA DCC PANCHAD BR-Interest Receivable	483061.00
			162457829.78	FUND BANK INVESTMENT	182531081.78
			4858052.00	155 UTKARSH MAHILA FUND D.C.C	4561770.00
			8881368.00	670 SILVER JUBILEE FUND D.C.C	8141980.00
			5098943.00	673 DHARMADAY NIDHI D.C.C BANK	5942348.00
			78957643.78	682 RESERVE FUND DCC INV	96473709.78
			5798377.00	685 BAD DEBTS & DOUBTFUL FUND D.C.C	6462180.00
			4245870.00	688 STAFF WELFAIR FUND D.C.C BANK	4793792.00
			4645148.00	691 MEMBER WELFAIR FUND D.C.C	5299358.00
			4323316.00	694 DEVELOPMENT FUND D.C.C	1200000.00

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2023 - 2024	Capital & Liabilities	2024 - 2025	2023 - 2024	Properties & Assets	2024 - 2025
	उत्कर्ष नागरी सहकारी पतसंस्था मर्या. वाई उत्कर्ष नागरी सहकारी पतसंस्था मर्या. वाई संस्थापक सदस्य उत्कर्ष ना. सह. पर. मर्या. वाई	उत्कर्ष नागरी सहकारी पतसंस्था मर्या. वाई उत्कर्ष नागरी सहकारी पतसंस्था मर्या. वाई	5469436.00 5724385.00 4608431.00 28220703.00 1626157.00	700 DIVIDEND EOL FUND D.C.C 703 INVESTMENT FLUCTUAION FUND D.C.C 765 TECHNOLOGY DEVELOPMENT FUND D C C 768 BUILDING FUND D C C 784 TRAINING FUND D.C.C BANK	2787243.00 7828177.00 5554445.00 30498903.00 2987176.00
1528693766.33	Total	1697507815.59	1528693766.33	Total	1697507815.59



मुख्य व्यवस्थापक
उत्कर्ष नागरी सहकारी पतसंस्था
मर्या. वाई



UDIN :- 25115019 BPOKSM1
UDIN Date :- 31/07/2025
1807