



UTKARSH NAGRI SAHKARI PAT SANSTHA WAI

HEAD OFFICE 442 GANPATI ALI DIST-SATARA,WAI

SAT/WAI/RSR/CR/1201/15-03-1999

Income Expenditure As On Date 31.03.2026

N Form (Balance wise)

consolidated

Report Date : 31.03.2026

2024 - 2025	Expense	2025 - 2026	2024 - 2025	Income	2025 - 2026
492409.00	LOAN INTEREST	0.00	110907919.75	LOAN INTEREST	133808780.00
366082.00	189 CASH CREDIT LOAN A\C Interest	0.00	1422398.00	183 VEHICLE LOAN A\C Interest	3043936.00
126327.00	835 Agruculture & Allied activities loan Interest	0.00		189 CASH CREDIT LOAN A\C Interest	1031910.00
91497594.00	DEPOSIT INTEREST AND PROVISION	104276047.00	23968881.00	201 MORTGUAGE LOAN A/C Interest	30314197.00
44536135.00	622 FIX DEPOSIT IN MONTH Interest	71663054.00	13912435.00	213 GOLD LOAN A\C Interest	18347124.00
2836078.00	519 FIX DEPOSIT IN DAYS Interest	3987981.00	9776561.00	219 HOUSING LOAN A/C Interest	8898802.00
139813.00	522 CALL DEPOSIT Interest	74933.00	4074667.00	231 FIXED DEPOSIT LOAN A\C Interest	4254365.00
1023541.00	51 PIGMY DEPOSIT Interest	1310557.00	5019845.75	237 PERSONAL LOAN A/C Interest	4457357.00
16784.00	526 AGENT SECURITY Interest	14586.00	173296.00	243 RECURRING DEPOSIT LOAN A\C Interest	133390.00
933208.00	334 KRUSHNA DEPOSIT Interest	1025057.00	125492.00	249 DAILY DEPOSIT LOAN A\C Interest	131372.00
1149133.00	337 FIXED DEPOSIT A\C Interest	1168933.00	738002.00	255 DAM DUPPATDEPOSIT LOAN A/C Interest	554217.00
6560324.00	340 MONTHLY INTEREST DEPOSIT Interest	7485564.00	339071.00	261 HYPOTHICATION LOAN A\C Interest	308956.00
1169098.00	346 RECURRING DEPOSIT A\C Interest	1121054.00	3273845.00	267 LOAN AGAINST SALARY Interest	2739243.00
3041197.00	349 SAVING DEPOSIT A\C Interest	3203594.00	7864678.00	273 MAHILA SABALIKARAN LOAN A/C Interest	0.00
4111842.00	361 DAM DUPPAT DEPOSIT A\C Interest	2479832.00	5086997.00	279 PROJECT LOAN A/C Interest	98595.00
544210.00	364 DAM DIDPAT DEPOSIT A\C Interest	314030.00	356413.00	815 MONTHLY DIPOSIT LOAN Interest	639913.00
987870.00	373 UTKARSH CALL DEPOSIT Interest	1154229.00	38506.00	821 MONEY PLUS DIPOSIT LOAN Interest	22733.00
325850.00	508 UTKARSH AMRUTKALASH DEPOSIT Interest	291433.00		835 Agruculture & Allied activities loan Interest	2814072.00
1851794.00	511 UTKARSH MONEY PLUS DEPOSIT(RD) Interest	1717935.00	2485890.00	868 GOLD LOAN 1 MARCHANT Interest	326318.00
890539.00	514 KRISHNA LONG TERM DEPOSIT(RD) Interest	695940.00	6323441.00	874 GOLD 2 Interest	366124.00
159561.00	727 CASH CERTIFICATE DEPOSIT Interest	268817.00	19188.00	918 AMRUT KALASH DIPOSIT LOAN Interest	38391.00
20158928.00	806 UTKARSH SPECIAL DEPOSIT Interest	3653708.00	8087853.00	946 Utkarsh Mahila Vikas Loan Interest	2457346.00
			4826.00	952 utkarsh gold loan Interest	0.00
			16985101.00	968 Super gold loan Interest	46702459.00

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2024 – 2025	Expense	2025 – 2026	2024 – 2025	Income	2025 – 2026
426976.00	938 LOAN SECURITY DEPOSIT Interest	505041.00	316.00	974 GOLD CARE LOAN Interest	0.00
142975.00	965 LADAKI BAHIN DEPOSIT Interest	1140681.00	729269.00	980 GOLD bizmate Interest	2368.00
491738.00	993 UTKARSH SAVING SCHEME Interest	998551.00	100948.00	986 GOLD CARE 2 Interest	0.00
	1138 UTKARSH SIP Interest	537.00		1128 SUDHAN GOLD INTEREST	3538120.00
				1131 SUDHAN GOLD1 INT	2587472.00
23500982.00	MANAGEMENT EXPENCES	23702421.00	2011541.00	LOAN PENAL INTEREST	2326640.00
742188.00	440 GRATUITY	19748.00	8481.00	184 VEHICLE LOAN A\C Penal Interest	32714.00
1353931.00	460 EMPLOYEE PROVIDEND FUND A/C	1307499.00	96800.00	190 CASH CREDIT LOAN A\C Penal Interest	239690.00
18753038.00	471 Staff Salary And Allowances A\C	19220144.00	576741.00	202 MORTGUAGE LOAN A/C Penal Interest	1609989.00
1695026.00	474 Staff Bonus /Exgratia Exp. A\C	2747318.00	392486.00	214 GOLD LOAN A\C Penal Interest	85054.00
461545.00	476 Medical Insurance Premium A\C	242480.00	110300.00	220 HOUSING LOAN A/C Penal Interest	90925.00
126118.00	495 Stypend Exp. A/C	79053.00	86667.00	238 PERSONAL LOAN A/C Penal Interest	79317.00
269035.00	498 Staff Uniform Exp.	27730.00		262 HYPOTHICATION LOAN A\C Penal Interest	2085.00
100101.00	659 STAFF INSENTIVE PAYABLE	0.00	8946.00	268 LOAN AGAINST SALARY Penal Interest	7784.00
	1141 ESIC EXP	58449.00	63192.00	280 PROJECT LOAN A/C Penal Interest	46527.00
2459635.00	GENERAL RESOURCES	3378883.50	595.00	451 PENALTY INTEREST A\C	0.00
452711.00	569 Audit fee	1326727.50		836 Agruculture &Allied activities loan Penal Interest	75503.00
227150.00	587 Tax Audit fee	572250.00			
584380.00	591 Software A.M.C charges	821962.00	107644.00	869 GOLD LOAN 1 MARCHANT Penal Interest	6449.00
109423.00	595 Annual meeting expences	61736.00	491430.00	875 GOLD 2 Penal Interest	33871.00
605760.00	600 Insurance expense	77008.00	6387.00	947 Utkarsh Mahila Vikas Loan Penal Interest	15716.00
610.00	570 Stamp cost	0.00	301.00	975 GOLD CARE LOAN Penal Interest	0.00
87612.00	404 SYSTEM AUDIT FEE	150000.00	46040.00	981 GOLD bizmate Penal Interest	1016.00
391989.00	447 LEGAL & COURT EXP. A\C	369200.00	15531.00	987 GOLD CARE 2 Penal Interest	0.00
35125454.34	OTHER EXPENCES	53726781.17	37772458.00	INVESTMENT INTEREST	39960540.10
2756485.37	16 Daily agent commission paid	4335952.00	4590724.00	111 SATARA DCC CITY BR. INV–Interest	4598023.00
163945.00	561 Stationary expenses	142125.00	1031411.00	129 THE COSMOS CO-OP BANK BR.INV.–Interest	1326281.00
446175.47	170 PRINTING AND STATIONARY A\C	481439.00	778449.00	144 THE SATARA DCC BR MP WAI INV–Interest	1147004.00
2597160.00	180 OFFICE RENT A\C	2619734.00	3446727.00	147 KARAD URBAN CO-OP BANK INV–Interest	3590477.00

2024 – 2025	Expense	2025 – 2026	2024 – 2025	Income	2025 – 2026
969912.00	320 N.P.A. PROVISION A/C	13712805.00	408403.00	156 UTKARSH MAHILA FUND D.C.C–Interest	173310.00
193769.00	433 OFFICE CLEANING EXP.	226367.00	27586.00	159 DMK JAOLI SAHAKARI BANK BR WAI–Interest	955291.00
171363.82	441 BANK SERVICE & CHEQUE BOOK CHARGES	203654.14			
	443 PROV.AGAINST STANDARD ASSETS	1050000.00	275013.00	165 I.D.B.I BANK LTD .BR.WAI–Interest	296332.00
	444 INTERNAL Audit Fee A\C	900000.00	68600.00	502 INT RECD FROM INVESTMENT	77512.10
539492.50	446 TELEPHONE EXP A/C	750069.58	692867.00	671 SILVER JUBILEE FUND D.C.C–Interest	625728.00
96152.00	452 GANERAL ANNUAL REPORT PRINTING	121900.00	510939.00	674 DHARMADAY NIDHI D.C.C BANK–Interest	537384.00
385692.00	454 ELECTRICITY BILL A\C	380042.00	6552435.00	683 RESERVE FUND DCC INV–Interest	7720748.00
300030.82	456 Misc Expences A\C	527262.16	574141.00	686 BAD DEBTS & DOUBTFUL FUND D.C.C–Interest	592435.00
4022.00	457 POSTAGE A\C	0.00	383049.00	689 STAFF WELFAIR FUND D.C.C BANK–Interest	395363.00
126097.00	459 Traveling Expences & Allowance A\C	234717.00	424621.00	692 MEMBER WELFAIR FUND D.C.C–Interest	441852.00
1052033.90	463 Advertisment Expences A\C	1235847.40	302240.00	695 DEVELOPMENT FUND D.C.C–Interest	148350.00
	464 FEDRATION FEES A\C	6322.00	414891.00	701 DIVIDEND EQL FUND D.C.C–Interest	249506.00
2133.00	465 Locker Rent A\C	5800.00	568918.00	704 INVESTMENT FLUCTUAION FUND D.C.C–Interest	606454.00
27715.00	466 BOARD MEETING EXPENSES A\C	31874.00		740 I C I C I BANK WAI INV–Interest	24774.00
204634.00	467 REPAIR & MAINTAINANCE A\C	342421.67	2386140.00	743 STATE BANK OF INDIA WAI INVESTMENT–Interest	2402946.00
64270.00	468 BRANCH OPENING/SHIFTING EXPENSES	0.00			
4623.00	469 XEROX EXP. A/C	4667.00	455534.00	766 TECHNOLOGY DEVLOPMENT FUND D C C–Interest	487617.00
270074.00	472 OFFICE EXP A\C	504620.25			
	477 Professional Tax A\C	1500.00	2351695.00	769 BUILDING FUND D C C–Interest	2672153.00
3633615.00	479 Depreciation A\C	3729580.00	193310.00	785 TRANING FUND D.C.C BANK–Interest	254696.00
429984.00	482 Satkar & Samarambh Exp. A\C	261103.00	33914.00	789 THE BARAMATI SAHAKARI BANK LTD BR.WAI–Interest	0.00
58800.00	485 Board Meeting Allowance A\C	70000.00			
186895.00	487 MUNCIPAL TAX . A\C	96315.00	7084859.00	809 MAHARASHTRA STATE CO OP BANK PUNE–Interest	5320895.00
248640.00	491 CALENDER PRINTING EXPENSES	175926.00			
466260.00	494 CONSULTING FEE	251660.00	778746.00	857 SATARA D.C.C SONGIRWADI INV. –Interest	952003.00
18025459.00	500 INT PAID ON BRANCH	18232285.00	558439.00	885 SATARA D.C.C BANK SATARA CITY–Interest	174006.00
28273.00	501 INT PAID ON BANK OD	1023915.00			
179950.00	503 SOFTWARE INSTALLATION EXP..	280517.50			

2024 – 2025	Expense	2025 – 2026	2024 – 2025	Income	2025 – 2026
1297835.46	719 Good & Service Tax a/c	1630120.47	26073.00	888 SATARA D.C.C SHIRWAL BR INVESTMENT– Interest	28726.00
193963.00	916 VALUATION FEES	156240.00			
322000.00	SALARY EARNING	428700.00	591238.00	891 RATNAKAR BANK LIMITED PUNE (RBL)– Interest	1483880.00
322000.00	528 Travalng Allownce	428700.00	622361.00	958 SATARA DCC PANCHAD BR–Interest	522359.00
17109297.44	CURRENT PROFIT	11990315.48	817534.00	962 DCB BANK LTD SATARA–Interest	0.00
17109297.44	37 Current profit	11990315.48	624573.00	1014 VISHVESHWAR SAHKARI BANK –Interest	1471982.00
109972.00	GOODS AND SERVICE TAX	233750.00	101522.00	1056 KRISHNA BANK LTD KARAD –Interest	127609.00
109972.00	931 CGST PAID 9 %	233750.00	46958.00	1062 KOLHAPUR DCC BANK–Interest	246427.00
			48548.00	1091 CSB BANK SANGALI–Interest	250149.00
				1114 ELECTION FUND DCC –Interest	7963.00
				1118 Pimpri Chinchwad Sahakari Bank - Maryadit Pimpri–Interest	50305.00
			354766.38	OTHER COMMISSION	489044.87
			148075.00	11 Daily commission received	291063.00
			77356.64	450 Demand Draft Commission A\C	123148.55
			129334.74	627 M.S.E.B BILL COMMISION A/C	74833.32
			1545199.65	OTHER INCOME	2919608.18
			84742.00	13 Recurring penalty credit	158394.00
			171311.00	449 INT REC FROM BANK A\C	70586.00
			204000.00	481 DIVIDEND RECEIVED A\C	204000.00
			231621.65	488 STATIONARY A/C CR	660708.68
			742780.00	492 Process Fee A\C	1564270.50
			110745.00	1065 COST OF PROCESS	261649.00
			18025459.00	MANAGEMENT EXPENCES	18232285.00
			18025459.00	434 INTEREST RECEIVED FROM H.O.	18232285.00
170617343.78	Total	197736898.15	170617343.78	Total	197736898.15