



Form Balance Wise

Income Expenditure As On Date 31.03.2025

consolidated

Report Date : 31.03.2025

2023 - 2024	Expense	2024 - 2025	2023 - 2024	Income	2024 - 2025
78394424.00	LOAN INTEREST	492409.00	104013603.25	LOAN INTEREST	110907819.75
31652711.00	189 CASH CREDIT LOAN A/C Interest	366082.00	2582902.00	183 VEHICLE LOAN A/C Interest	1422398.00
4035308.00	835 Agriculture & Allied activities loan Interest	126327.00	135238.00	189 CASH CREDIT LOAN A/C Interest	0.00
170386.00	DEPOSIT INTEREST AND PROVISION	81497594.00	32981375.00	201 MORTGUAGE LOAN A/C Interest	2396281.00
832796.00	622 FIX DIPOSIT IN MONTH Interest	44536135.00	9411118.00	213 GOLD LOAN A/C Interest	13912435.00
268.00	519 FIX DIPOSIT IN DAYS Interest	2836078.00	9557958.00	219 HOUSING LOAN A/C Interest	9776561.00
951490.00	522 CALL DEPOSIT Interest	139813.00	3023117.00	231 FIXED DEPOSIT LOAN A/C Interest	4074667.00
2739153.00	51 PIGMY DEPOSIT Interest	1023541.00	7435542.25	237 PERSONAL LOAN A/C Interest	5019845.75
7006368.00	526 AGENT SECURITY Interest	16784.00	155931.00	243 RECURREING DEPOSIT LOAN A/C Interest	173296.00
918239.00	334 KRUSHNA DEPOSIT Interest	933208.00	76766.00	249 DAILY DEPOSIT LOAN A/C Interest	125492.00
3127253.00	337 FIXED DEPOSIT A/C Interest	1149133.00	926884.00	255 DAM DUPPATDEPOSIT LOAN A/C Interest	738002.00
5388897.00	340 MONTHLY INTEREST DEPOSIT Interest	6560324.00	385629.00	261 HYPOTHICATION LOAN A/C Interest	339071.00
793118.00	346 RECURREING DEPOSIT A/C Interest	1169098.00	3246124.00	267 LOAN AGAINST SALARY Interest	3273845.00
1066999.00	349 SAVING DEPOSIT A/C Interest	3041197.00	1604862.00	273 MAHILA SABALIKARAN LOAN A/C Interest	7864678.00
483993.00	361 DAM DUPPAT DEPOSIT A/C Interest	4111842.00	4460664.00	279 PROJECT LOAN A/C Interest	5086997.00
1359209.00	364 DAM DIDPAT DEPOSIT A/C Interest	544210.00	377683.00	815 MONTHLY DIPOSIT LOAN Interest	356413.00
1216135.00	373 UTKARSH CALL DEPOSIT Interest	987870.00	32725.00	821 MONEY PLUS DIPOSIT LOAN Interest	38506.00
165514.00	508 UTKARSH AMRUTKALASH DEPOSIT Interest	325850.00	2345724.00	868 GOLD LOAN 1 MARCHANT Interest	2485890.00
16660743.00	511 UTKARSH MONEY PLUS DEPOSIT(RD) Interest	1851794.00	7048538.00	874 GOLD 2 Interest	6323441.00
	514 KRISHNA LONG TERM DEPOSIT(RD) Interest	890539.00	865.00	908 DAILY BUSINESS LOAN Interest	0.00
	727 CASH CERTIFICATE DEPOSIT Interest	159561.00	2278.00	918 AMRUT KALASH DIPOSIT LOAN Interest	19188.00
	806 UTKARSH SPECIAL DEPOSIT Interest	20158928.00	6816556.00	946 Utkarsh Mahila Vikas Loan Interest	8087853.00
			2320688.00	952 utkarsh gold loan Interest	4826.00
			6747510.00	968 Super gold loan Interest	16985101.00
			80612.00	974 GOLD CARE LOAN Interest	316.00

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2023 - 2024		2024 - 2025	2023 - 2024	2024 - 2025
Expenses				
350920.00	938 LOAN SECURITY DIPPOSIT Interest	426976.00	1698491.00	729269.00
189285.00	965 AKHAND SOUBHAGYAVATT DEPOSIT Interest	142975.00	557803.00	100948.00
285639.00	993 UTKARSH SAVING SCHEME Interest	491738.00	3457004.00	2005154.00
129178.00	MANAGEMENT EXPENSES	23500982.00	29144.00	8481.00
356930.00	440 GRATUITY	742188.00	6689.00	96800.00
1299752.00	460 EMPLOYEE PROVIDEND FUND A/C	1353931.00	963650.00	576741.00
17041719.00	471 Staff Salary And Allowances A/C	18753038.00	286819.00	392486.00
1044533.00	474 Staff Bonus Exp. A/C	1695026.00	142627.00	110300.00
372476.00	476 Medical Insurance Premium A/C	461545.00	179084.00	86567.00
133257.00	495 Sytend Exp. A/C	126118.00	267.00	0.00
100938.00	498 Staff Uniform Exp.	269035.00	1728.00	8945.00
779573.00	659 STAFF INSENTIVE PAYABLE	100101.00	67240.00	63192.00
1685989.00	GENERAL RESOURCES	2459635.00	593391.00	555.00
336915.00	569 Audit fee	452711.00	100566.00	107644.00
79650.00	587 Tax Audit fee	227150.00	711809.00	491430.00
395890.00	591 Software A.M.C charges	584380.00	50797.00	301.00
112832.00	595 Annual meeting expenses	109423.00	154451.00	46040.00
475342.00	600 Insurance expense	605760.00	168742.00	15531.00
20500.00	570 Stamp cost	610.00	30581864.97	37772458.00
264860.00	404 SYSTEM AUDIT FEE	87612.00	3402012.00	4590724.00
36130427.47	447 LEGAL & COURT EXP. A/C	391989.00	309366.00	1031411.00
1975807.00	OTHER EXPENSES	35125454.34	1099968.00	778449.00
184258.00	16 Daily agent commission paid	2756485.37	2111337.00	3446727.00
555828.00	561 Stationary expenses	163945.00	377452.00	408403.00
2049400.00	170 PRINTING AND STATIONARY A/C	446175.47	2597160.00	27586.00
3015724.00	180 OFFICE RENT A/C	969912.00	256756.00	275013.00
3800000.00	320 N.P.A. PROVISION A/C	0.00	41119.00	68600.00
174179.00	429 FLOTING NPA.EXP.ABOVE NIN.PRUD.LEVEL	193769.00	657732.00	692867.00
	433 OFFICE CLEANING EXP.			

Income



2023 - 2024	Expenses	2024 - 2026	2023 - 2024	Income	2024 - 2025
216943.36	441 BANK SERVICE & CHEQUE BOOK CHARGES	171303.82	400074.00	074 DHARMADAY NIDHI D.C.C BANK-Interest	510939.00
1000.00	446 DONATION A/C DR.	0.00	2410007.00	083 RESERVE FUND DCC INV-Interest	6552435.00
478713.00	448 TELEPHONE EXP A/C	630402.50	632602.00	086 BAD DEBTS & DOUBTFUL FUND D.C.C-Interest	574141.00
78400.00	452 GENERAL ANNUAL REPORT PRINTING	00162.00	368020.00	088 STAFF WELFAIR FUND D.C.C BANK-Interest	383049.00
258042.00	454 ELECTRICITY BILL A/C	385092.00	396526.00	092 MEMBER WELFAIR FUND D.C.C-Interest	424621.00
383420.00	456 Misc Expenses A/C	300030.82	470868.00	095 DEVELOPMENT FUND D.C.C-Interest	302240.00
	457 POSTAGE A/C	4022.00	467779.99	701 DIVIDEND EQL FUND D.C.C-Interest	414891.00
1000000.00	458 Election Exp. A/C	0.00	537344.00	704 INVESTMENT FLUCTUAION FUND D.C.C-Interest	568918.00
116780.00	459 Travelling Expenses & Allowance A/C	126097.00		743 STATE BANK OF INDIA WAI INVESTMENT-Interest	2386140.00
646516.00	463 Advertisement Expenses A/C	1052033.90	1531500.00	749 RAJARAM BAPU SAH.BANK BR SATARA-Interest	0.00
2124.00	464 FEDERATION FEES A/C	0.00	744125.00	766 TECHNOLOGY DEVELOPMENT FUND D C C-Interest	455534.00
1130.00	465 Locker Rent A/C	2133.00	452700.98	769 BUILDING FUND D C C-Interest	2351695.00
22508.00	466 BOARD MEETING EXPENSES A/C	27715.00		785 TRAINING FUND D.C.C BANK-Interest	193310.00
207336.00	467 REPAIR & MAINTAINANCE A/C	204634.00		789 THE BARAMATI SAHAKARI BANK LTD BR.WAI-Interest	33914.00
3229.00	468 BRANCH OPENING/SHIFTING EXPENSES	64270.00		809 MAHARASHTRA STATE CO OP BANK PUNE-Interest	7084859.00
34972.00	469 XEROX EXP. A/C	4623.00	2213868.00	857 SATARA D.C.C SONGIRWADI INV.-Interest	778746.00
190836.00	472 OFFICE EXP A/C	270074.00	123427.00	885 SATARA D.C.C BANK SATARA CITY-Interest	558439.00
4500.00	477 Professional Tax A/C	0.00	203484.00	888 SATARA D.C.C SHIRVAL BR INVESTMENT-Interest	26073.00
4688574.00	479 Depreciation A/C	3633615.00	4244737.00	891 RATNAKAR BANK LIMITED PUNE (RBL)-Interest	591238.00
225484.00	482 Satkar & Samarambh Exp. A/C	429984.00		958 SATARA DCC PANCHAD BR-Interest	622361.00
56800.00	485 Board Meeting Allowance A/C	58800.00	1142085.00		
63180.00	487 MUNICIPAL TAX . A/C	186895.00	431569.00		
195000.00	491 CALENDER PRINTING EXPENSES	248640.00	42576.00		
348000.00	494 CONSULTING FEE	466260.00			
13310298.82	500 INT PAID ON BRANCH	18025459.00			
2502121.00	501 INT PAID ON BANK OD	28273.00	1181963.00		
104843.00	503 SOFTWARE INSTALLATION EXP..	179950.00			
993906.29	719 Good & Service Tax a/c	1297835.46	256469.00		

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2023 - 2024	Expense	2024 - 2025	2023 - 2024	2024 - 2025
241575.00	016 VALUATION FEES	193003.00	3420182.00	817534.00
209200.00	SALARY EARNING	322000.00	652309.00	0.00
280200.00	620 Travelling Allowance	322000.00	140241.00	624573.00
15609679.10	CURRENT PROFIT	17109207.44	1425.00	101522.00
15609679.10	37 Current profit	17109207.44	665.00	46958.00
	GOODS AND SERVICE TAX	100972.00		48248.00
	031 CGST PAID 9 %	100972.00		281153.28
			351030.28	148075.00
			103302.00	77356.54
			80032.08	129334.74
			159550.20	6387.00
			52.00	
			4523190.25	1545189.85
			61576.00	24742.00
			65694.00	171311.00
			204000.00	204000.00
			756984.00	231621.65
			3076955.00	742780.00
			172005.00	0.00
			185976.25	110745.00
			1000.00	0.00
			1000.00	0.00
			13310298.82	18025459.00
			13310298.82	18025459.00
			13310298.82	18025459.00
156238997.57	Total	170617343.78	156238997.57	170617343.78

For TAP & ASSOCIATES
Partner



UDIN - 25115019 BNOKSM 1807
UDIN Date - 31/07/2025

31/07/25

उत्कर्ष नागरी सहकारी पतसंस्था मर्यादाई

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31/07/25

उत्कर्ष ना. सह. पत मर्यादाई



मुद्रा व्यवस्थापक
उत्कर्ष नागरी सहकारी पतसंस्था
मर्यादाई