



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



Balance Sheet As On Date

N form Balance Wise

Report Date : 31.03.2024

consolidated

2022 - 2023	Capital & Liabilities	2023 - 2024	2022 - 2023	Properties & Assets	2023 - 2024
	Authorised Share Capital	80000000.00			
<u>72869700.00</u>	SHARES	<u>78084900.00</u>	13986041.49	CASH AND BANK BALANCE	<u>12243744.87</u>
72811700.00	1 SHARES	78026900.00	3511626.00	6 Cash in Hand	4555374.00
58000.00	310 SHARE CAPITAL AIC (D)	58000.00	603686.04	60 I.D.B.I BANK WAI CURRENT A/C	969671.04
<u>200869201.93</u>	OTHER FUND	<u>217346747.03</u>	8075.00	64 SATARA D.C.C.CITY BRANCH SAVINGS A/C	65678.00
70980316.36	311 RESERVE FUNDS AIC	84934228.06	213195.82	70 THE WAI URBAN CO-OP.BANK LTD. C/A	145596.00
36200000.00	312 BUILDING FUND AIC	36200000.00	224257.50	77 THEWAI URBAN CO-OP BANK TRUSTEES-SAVINGS	227068.50
5900000.00	314 BAD AND DOUBTFULL PROVISION AIC	5900000.00	469107.40	79 KARAD URBAN CO-OP. BANK LTD. BR .SATARA	568905.40
4200000.00	315 DHARMADAY FUND AIC	4700000.00	159144.05	81 STATE BANK OF INDIA CURRENT A/C	149763.17
9223848.55	317 BUILDING DEPRICIATION AIC	11870537.55	489957.62	86 THE COSMOS CO-OP BANK BR. SATARA SAVINGS	193749.16
39722461.07	318 FLOATING NPA PROV.ABOVE MINI.PRUDANC	49441612.17	635716.92	651 I D B I BANK C/A YASHWANTNAGAR	24576.00
3400000.00	319 MEMBERS WELLFAIR FUND	3373500.00	649819.67	653 WAI UR BANK C/A YASHWANTNAGAR	2652.84
4500000.70	322 DIVIDEND EQUALISATION FUND	-	2016909.48	657 I C I C I BANK CURRENT A/C WAI(ho)	135743.36
1600000.00	324 PROV. AGAINST STANDARD ASSETS	1900000.00	264656.35	757 SATARA D.C.C. M.P.MARKET CURRENT	69631.35
3400000.00	325 DEVELOPMENT FUND	-	63419.00	780 I C I C I BANK SIMPHY WALLET HO	17624.00
6160000.70	326 UTKARSH SILVER JUBILEE FUND	3783944.70	35664.90	791 ICICI BANK CURRENT A/C 2880	74427.80
2794442.55	328 STAFF WELFAIR FUND (IND) AIC	2744642.55	263998.36	829 TJSB BANK SATARA BBPS	141658.36
4250000.00	330 INVESTMENT FLUCTUATION FUND AIC	4250000.00	43745.00	847 SATARA DCC SHIRVAL BRANCH	32378.00
3056542.00	412 UTKARSH MAHILA SABALIKARAN RESERVE FUND	3098282.00	837126.00	849 D.C.C. SATARA (CITY BRANCH SHANIWAR PETH)	1087613.00
3300000.00	660 TECHNOLOGY DEVELOPMENT FUND	3300000.00	2930450.14	905 RBL BANK	853423.10
1850000.00	804 SOCIAL FUND	1850000.00			

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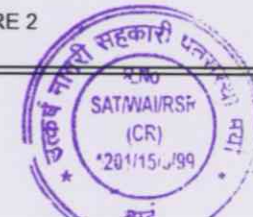


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2022 - 2023	Capital & Liabilities	2023 - 2024	2022 - 2023	Properties & Assets	2023 - 2024
331590.00	833 dvidashak festiwal fund	-	68007.24	940 THE WAI URBAN CO.OP.BANK LTD PANCHWAD BR	57421.44
1036531481.87	DEPOSIT	1059162956.03			
17915544.00	50 DAILY DIPOSIT	24405969.00	67659.00	943 SATARA D.C.C PANCHWAD BR	20254.00
8385239.00	333 KRUSHNA DEPOSIT	9236729.00	100000.00	1003 ICICI TRUST ACCOUNT	100000.00
44764589.00	336 FIXED DEPOSIT A/C	18220409.00	329820.00	1005 KRUSHNA SAHKARI BANK KARAD	0.00
100987311.00	339 MONTHLY INTEREST DEPOSIT	82880065.00		1032 JANATA URBAN BANK	604011.25
2929358.73	342 CURRENT A/C	2236148.72		1034 KOLHAPUR DCC	237278.60
9019363.00	345 RECURRING DEPOSIT A/C	14450513.00		1036 RAMRAJYA SAHAKARI BANK LTD PUNE	351245.50
96780778.14	348 SAVING DEPOSIT A/C	81526757.55		1043 PUNE DCC BANK LTD ,PUNE	237810.00
63976418.00	360 DAM DUPPAT DEPOSIT A/C	52533153.00		1047 YES BANK KHED PUNE	402.00
11186918.00	363 DAM DIDPAT DEPOSIT A/C	8739046.00		1059 KRUSHNA SAHKARI BANK LTD KARAD	1319789.00
2997600.00	369 LOCKER DEPOSIT A/C	3408610.00	352760485.00	INVESTMENT	241686859.00
17634850.00	372 UTKARSH CALL DEPOSIT	19044895.00	60033521.00	110 SATARA DCC CITY BR. INV	47035742.00
7466428.00	507 UTKARSH AMRUTKALASH DEPOSIT	5113944.00	7500000.00	128 THE COSMOS CO-OP BANK BR.INV.	4400000.00
20195541.00	510 UTKARSH MONEY PLUS DEPOSIT(RD)	19109954.00	22616529.00	143 THE SATARA DCC BR MP WAI INV	5800000.00
11256263.00	513 KRISHNA LONG TERM DEPOSIT(RD)	11364601.00	27200000.00	146 KARAD URBAN CO-OP BANK INV	32200000.00
112973589.00	518 FIX DIPOSIT IN DAYS	35468339.00	3136316.00	164 I.D.B.I BANK LTD .BR.WAI	3136316.00
3093370.00	521 CALL DEPOSIT	2517750.00		742 STATE BANK OF INDIA WAI INVESTMENT	30000000.00
123274.00	525 AGENT SECURITY	167270.00	21017356.00	748 RAJARAM BAPU SAH.BANK BR SATARA	0.00
267281486.00	621 FIX DIPOSIT IN MONTH	436657127.00	3100000.00	788 THE BARAMATI SAHAKARI BANK LTD BR.WAI	3100000.00
1792070.00	726 CASH CERTIFICATE DEPOSIT	1957584.00	60000000.00	808 MAHARASHTRA STATE CO OP BANK PUNE	50000000.00
224001231.00	805 UTKARSH SPECIAL DEPOSIT	210957039.00	27000000.00	856 SATARA D.C.C SONGIRWADI INV.	12111882.00
3443650.00	937 LOAN SECURITY DIPOSIT	6289025.00	3500000.00	884 SATARA D.C.C BANK SATARA CITY	7176855.00
2725000.00	964 AKHAND SOUBHAGYAVATI DEPOSIT	2585000.00	3356763.00	887 SATARA D.C.C SHIRWAL BR INVESTMENT	350000.00
5601611.00	992 UTKARSH SAVING SCHEME	10293027.76	38300000.00	890 RATNAKAR BANK LIMITED PUNE (RBL)	5000000.00
15444297.00	DEPOSIT LIABILITY	2188372.42	5000000.00	957 SATARA DCC PANCHAD BR	5376064.00
4914776.00	882 SATARA D.C.C.BANK WAI CITY BRANCH O.D	-	41000000.00	961 DCB BANK LTD SATARA	32500000.00
8737956.00	995 SATARA DCC CITY BR OVERDRAFT	-	30000000.00	1008 GGSP	0.00
				1013 VISHVESHVAR SAHKARI BANK	2500000.00



2022 - 2023	Capital & Liabilities	2023 - 2024	2022 - 2023	Properties & Assets	2023 - 2024
1032.00	997 SATARA DCC SONGIRWADI OVERDRAFT	-		1055 KRISHNA BANK LTD KARAD	500000.00
1790533.00	999 SATARA DCC PACHWAD OD	-		1061 KOLHAPUR DCC BANK	500000.00
	1016 SATARA DCC SONGIWADI BR OD	1758875.00	825234652.45	LOAN	961903285.45
	1030 MSCBANK PUNE OD	405676.42	23446987.00	182 VEHICLE LOAN A/C	22012350.00
	1045 THE KARAD URBAN CO OP BANK OD	23821.00	6107113.00	188 CASH CREDIT LOAN A/C	5466456.00
41619779.00	INTEREST PAYABLE	54691085.00	285681860.00	200 MORTGUAGE LOAN A/C	288951589.00
443115.00	52 PIGMY DEPOSIT Interest Payable	655910.00	61847889.00	212 GOLD LOAN A/C	123988059.00
6804588.00	338 FIXED DEPOSIT A/C Interest Payable	3842173.00	92564154.95	218 HOUSING LOAN A/C	88996307.95
359255.00	347 RECURRING DEPOSIT A/C Interest Payable	541502.00	27087122.00	230 FIXED DEPOSIT LOAN A/C	40259190.00
3589803.00	374 UTKARSH CALL DEPOSIT Interest Payable	3548646.00	52994364.50	236 PERSONAL LOAN A/C	44264103.50
10693.00	512 UTKARSH MONEY PLUS DEPOSIT(RD) Interest Payable	10311.00	1785577.00	242 RECURRING DEPOSIT LOAN A/C	1075066.00
5073353.00	520 FIX DIPOSIT IN DAYS Interest Payable	1357671.00	771591.00	248 DAILY DEPOSIT LOAN A/C	973997.00
488737.00	523 CALL DEPOSIT Interest Payable	516551.00	8291545.00	254 DAM DUPPATDEPOSIT LOAN A/C	7743311.00
14815831.00	623 FIX DIPOSIT IN MONTH Interest Payable	28142093.00	3086662.00	260 HYPOTHICATION LOAN A/C	2574992.00
9743007.00	807 UTKARSH SPECIAL DEPOSIT Interest Payable	15280866.00	20715323.00	266 LOAN AGAINST SALARY	29161765.00
128408.00	939 LOAN SECURITY DIPOSIT Interest Payable	446836.00	7475210.00	272 MAHILA SABALIKARAN LOAN A/C	7359785.00
162989.00	966 AKHAND SOUBHAGYAVATI DEPOSIT Interest Payable	348526.00	14152637.00	278 PROJECT LOAN A/C	55933273.00
84894063.50	OTHER PAYABLE AND PROVISION	101610026.75	3171728.00	814 MONTHLY DIPOSIT LOAN	2512023.00
1407902.00	3 Dividend Payable	1140873.00	297962.00	820 MONEY PLUS DIPOSIT LOAN	271839.00
54177537.00	379 OVERDUE INT. RESERVE	66570972.75	3901227.00	834 Agruculture & Allied activities loan	3903127.00
10000.00	380 EDUCATION FUND PAYABLE A/C	10000.00	23461316.00	867 GOLD LOAN 1 MARCHANT	18382648.00
8413.00	385 STAFF BONUS PROVISION A/C	-	48233833.00	873 GOLD 2	60950566.00
39516.00	394 GOVT.AUDIT FEES PAYABLE	39516.00	23452.00	907 DAILY BUSINESS LOAN	0.00
781889.00	395 COMPUTER-SOFTWARE PAYABLE	434529.00	16327.00	917 AMRUT KALASH DIPOSIT LOAN	0.00
			28162701.00	945 Utkarsh Mahila Vikas Loan	62736424.00
			68830360.00	951 utkarsh gold loan	2647395.00
			23887742.00	967 Merchant gold loan	76183284.00
			1955794.00	973 GOLD CARE LOAN	105015.00
			6627589.00	979 GOLD CARE 1	13968670.00
			10656586.00	985 GOLD CARE 2	1482050.00



2022 – 2023	Capital & Liabilities	2023 – 2024	2022 – 2023	Properties & Assets	2023 – 2024
72790.00	396 PROVIDEND FUND PAYABLE A/C	-	36454951.90	FIXED ASSETS	36701936.90
166935.50	397 SURCHARGE EXP.PAYABLE	-	2628624.00	172 LOCKER PURCHASES A/C	2888662.00
1680.00	399 T.D.S. A/C PAYABLE	-	4172628.00	173 FURNITURE AND FIXTURE A/C	3998771.00
10775.00	400 PROFESSIONAL TAX PAYBLE	-	12869.45	174 LIABRARY A/C	11582.45
1840926.00	406 MEMBER DIRECTOR AND EMPLOYEETRENING PROVISION	1617756.00	812711.05	175 DEAD STOCK A/C	806471.05
12388.00	729 SYSTEM AUDIT FEE A/C	12388.00	27339693.00	177 BUILDING A/C	27339693.00
25894632.00	730 N.P.A. PROVISION	28610356.00	1336743.40	179 COMPUTER & HARDWARE A/C	1485747.40
468680.00	731 STAFF INSENTIVE PAYABLE A/C	-	151683.00	923 SOFTWARE	171010.00
	1058 NPA OTS ANAMAT	3173636.00	2393196.00	OTHER DEPOSIT	2746516.00
22163798.10	PROFIT	15609679.10	1098059.00	290 TELEPHONE DEPOSIT A/C	9137.00
22163798.10	9 Profit	15609679.10	500000.00	291 M.S.E.B DEP A/C	1171379.00
			50000.00	378 PANCHWAD BUILD. DEPO.	50000.00
			36000.00	802 PAYALL SERVICE DIPOSIT	50000.00
			200000.00	828 SARVATRA MINI ATM	36000.00
			100000.00	942 HEAD OFFICE DEPOSITE	200000.00
			100000.00	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
			54177537.00	1038 KOLHAPUR BRANCH DEP	80000.00
			538704.00	INTEREST RECEIVABLE	66570972.75
			596980.00	630 O.I.R.VEHICAL LOAN A/C	493534.00
			43903801.50	631 O.I.R. CASH CREDIT LOAN A/C	1359520.00
			5122324.00	633 O.I.R. MORTGUAGE LOAN A/C	52615714.50
			1796138.50	636 O.I.R. HOUSING LOAN A/C	6925680.00
			12429.00	639 O.I.R. PERSONAL LOAN A/C	1724850.25
			1227821.00	644 O.I.R. LOAN AGAINS SALARY	88465.00
			979339.00	646 O.I.R. PROJECT LOAN A/C	1718848.00
				903 Agruculture & Allied activities loan Overdue	1644361.00
				Interest Receivable	



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2022 - 2023	Capital & Liabilities	2023 - 2024	2022 - 2023	Properties & Assets	2023 - 2024
			5191668.95	<u>OTHER RECEIVABLE AND PROVISION</u>	<u>7471282.78</u>
			14785.92	293 M S E B COMMISSION RECEIVABLE	7305.00
				294 ADVANCE A/C	2135877.00
			107331.74	295 T.D.S. RECEIVABLE	473614.04
			335200.00	296 STAMP FEE RECEIVABLE	335200.00
			94370.00	301 RECOVERY EXPENSES RECEIVABLE	0.00
			146932.00	303 STATIONARY STOCK	435818.00
			86697.29	796 G.S.T RECEIVABLE	0.00
			4406352.00	855 Bank T.D.S	2327893.74
				1064 Bank TDS	1755575.00
			640852.50	<u>OTHER ASSETS</u>	<u>370616.50</u>
				423 LOCKER A/C	7000.00
			65135.00	772 panchwad br.floring tiles exp.	40419.00
			575717.50	777 ATM CARD PURCHES	323197.50
			87727.70	<u>OTHER LIABILITY</u>	<u>65938.70</u>
			87727.70	853 TATKAL BANKING	65938.70
			1779100.00	<u>CO OPERATIVE SHARES</u>	<u>1779100.00</u>
			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
			10353954.00	<u>INVESTMENT INTEREST RECEIVABLE</u>	<u>13629380.00</u>
			2548583.00	112 SATARA DCC CITY BR. INV-Interest Receivable	1957534.00
			174136.00	124 THE WAI URBAN BANK BR.INV-Interest Receivable	174136.00
				130 THE COSMOS CO-OP BANK BR.INV.-Interest Receivable	176196.00



2022 - 2023	Capital & Liabilities	2023 - 2024	2022 - 2023	Properties & Assets	2023 - 2024
			1992022.00	145 THE SATARA DCC BR MP WAI INV-Interest Receivable	243456.00
			9948.00	148 KARAD URBAN CO-OP BANK INV-Interest Receivable	9948.00
			754547.00	166 I.D.B.I BANK LTD .BR.WAI-Interest Receivable	985628.00
				744 STATE BANK OF INDIA WAI INVESTMENT-Interest Receivable	1378350.00
			1031683.00	750 RAJARAM BAPU SAH.BANK BR SATARA-Interest Receivable	0.00
			11870.00	790 THE BARAMATI SAHAKARI BANK LTD BR.WAI-Interest Receivable	0.00
			2164752.00	810 MAHARASHTRA STATE CO OP BANK PUNE-Interest Receivable	5223925.00
			123806.00	886 SATARA D.C.C BANK SATARA CITY-Interest Receivable	335360.00
			131559.00	889 SATARA D.C.C SHIRWAL BR INVESTMENT-Interest Receivable	0.00
			147483.00	892 RATNAKAR BANK LIMITED PUNE (RBL)-Interest Receivable	492846.00
			1184323.00	963 DCB BANK LTD SATARA-Interest Receivable	2523795.00
			79242.00	1010 GGSP -Interest Receivable	0.00
				1015 VISHVESHWAR SAHKARI BANK -Interest Receivable	126216.00
				1057 KRISHNA BANK LTD KARAD -Interest Receivable	1425.00
				1063 KOLHAPUR DCC BANK-Interest Receivable	565.00
			25076251.63	<u>FUND INVESTMENT INTREST RECEIVABLE</u>	<u>21066303.60</u>
			464673.00	157 UTKARSH MAHILA FUND D.C.C-Interest Receivable	586529.00
			786944.00	672 SILVER JUBILEE FUND D.C.C-Interest Receivable	942321.00

2022 - 2023	Capital & Liabilities	2023 - 2024	2022 - 2023	Properties & Assets	2023 - 2024
			1178574.96	675 DHARMADAY NIDHI D.C.C BANK-Interest Receivable	1490287.96
			8040577.00	684 RESERVE FUND DCC INV-Interest Receivable	2379612.00
			1434992.00	687 BAD DEBTS & DOUBTFUL FUND D.C.C-Interest Receivable	1681415.00
			677956.32	690 STAFF WELFAIR FUND D.C.C BANK-Interest Receivable	863765.32
			782684.02	693 MEMBER WELFAIR FUND D.C.C-Interest Receivable	986969.02
			1434001.30	696 DEVELOPMENT FUND D.C.C-Interest Receivable	1762128.30
			1339144.01	702 DIVIDEND EQL FUND D.C.C-Interest Receivable	925501.00
			1138806.00	705 INVESTMENT FLUCTUAION FUND D.C.C-Interest Receivable	1374780.00
			2036694.02	767 TECHNOLOGY DEVELOPMENT FUND D C C-Interest Receivable	1262199.00
			4351054.00	770 BUILDING FUND D C C-Interest Receivable	5879491.00
			161620.00	786 TRANING FUND D.C.C BANK-Interest Receivable	205886.00
			1026194.00	858 SATARA D.C.C SONGIRWADI INV.-Interest Receivable	553134.00
			222337.00	959 SATARA DCC PANCHAD BR-Interest Receivable	172285.00
			146255902.78	FUND BANK INVESTMENT	162457829.78
			4642428.00	155 UTKARSH MAHILA FUND D.C.C	4858052.00
			8442432.00	670 SILVER JUBILEE FUND D.C.C	8881368.00
			4988751.00	673 DHARMADAY NIDHI D.C.C BANK	5098943.00
			70920994.78	682 RESERVE FUND DCC INV	78957643.78
			5565563.00	685 BAD DEBTS & DOUBTFUL FUND D.C.C	5798377.00
			4109428.00	688 STAFF WELFAIR FUND D.C.C BANK	4245870.00

VAIBHAV MOHOLKAR & ASSOCIATES
CHARTERED ACCOUNTANTS

CA. Vaibhav R. Moholkar
Proprietor (M.No.110763)



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Income Expenditure As On Date 31.03.2024

N form Balance Wise

consolidated

Report Date : 31.03.2024

2022 – 2023	Expense	2023 – 2024	2022 – 2023	Income	2023 – 2024
68577076.00	DEPOSIT INTEREST AND PROVISION	79394424.00	80995134.00	LOAN INTEREST	104013603.25
17982602.00	622 FIX DIPOSIT IN MONTH Interest	31652711.00	2701875.00	183 VEHICLE LOAN A/C Interest	2582902.00
6793823.00	519 FIX DIPOSIT IN DAYS Interest	4035308.00	380930.00	189 CASH CREDIT LOAN A/C Interest	135238.00
237370.00	522 CALL DEPOSIT Interest	170386.00	29341500.50	201 MORTGUAGE LOAN A/C Interest	32981375.00
558845.00	51 PIGMY DEPOSIT Interest	832796.00	4753686.00	213 GOLD LOAN A/C Interest	9411118.00
6643.00	526 AGENT SECURITY Interest	268.00	10236241.00	219 HOUSING LOAN A/C Interest	9557958.00
851480.00	334 KRUSHNA DEPOSIT Interest	951490.00	2517185.00	231 FIXED DEPOSIT LOAN A/C Interest	3023117.00
7773837.00	337 FIXED DEPOSIT A/C Interest	2739153.00	8249458.50	237 PERSONAL LOAN A/C Interest	7435542.25
8261294.00	340 MONTHLY INTEREST DEPOSIT Interest	7006368.00	200539.00	243 RECURRING DEPOSIT LOAN A/C Interest	155931.00
475718.00	346 RECURRING DEPOSIT A/C Interest	918239.00	52989.00	249 DAILY DEPOSIT LOAN A/C Interest	76786.00
2916300.00	349 SAVING DEPOSIT A/C Interest	3127253.00	1023079.00	255 DAM DUPPATDEPOSIT LOAN A/C Interest	926884.00
6763217.00	361 DAM DUPPAT DEPOSIT A/C Interest	5388897.00	314467.00	261 HYPOTHICATION LOAN A/C Interest	385629.00
1075901.00	364 DAM DIDPAT DEPOSIT A/C Interest	793118.00	2459285.00	267 LOAN AGAINST SALARY Interest	3246124.00
1153002.00	373 UTKARSH CALL DEPOSIT Interest	1066999.00	96018.00	273 MAHILA SABALIKARAN LOAN A/C Interest	1604862.00
639322.00	508 UTKARSH AMRUTKALASH DEPOSIT Interest	483993.00	813588.00	279 PROJECT LOAN A/C Interest	4460664.00
1576443.00	511 UTKARSH MONEY PLUS DEPOSIT(RD) Interest	1359209.00	306150.00	815 MONTHLY DIPOSIT LOAN Interest	377683.00
1030570.00	514 KRISHNA LONG TERM DEPOSIT(RD) Interest	1216135.00	30114.00	821 MONEY PLUS DIPOSIT LOAN Interest	32725.00
149086.00	727 CASH CERTIFICATE DEPOSIT Interest	165514.00	285469.00	835 Agruculture & Allied activities loan Interest	0.00
10009571.00	806 UTKARSH SPECIAL DEPOSIT Interest	16660743.00	2479812.00	868 GOLD LOAN 1 MERCHANT Interest	2345724.00
119578.00	938 LOAN SECURITY DIPOSIT Interest	350920.00	6532413.00	874 GOLD 2 Interest	7048538.00
162989.00	965 AKHAND SOUBHAGYAVATI DEPOSIT Interest	189285.00	8110.00	908 DAILY BUSINESS LOAN Interest	865.00
			4066.00	918 AMRUT KALASH DIPOSIT LOAN Interest	2278.00
			1642680.00	946 Utkarsh Mahila Vikas Loan Interest	6816556.00
			4251173.00	952 utkarsh gold loan Interest	2320688.00
			1176612.00	968 Merchant gold loan Interest	6747510.00



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2022 - 2023	Expense	2023 - 2024	2022 - 2023	Income	2023 - 2024
39485.00	993 UTKARSH SAVING SCHEME Interest	285639.00	149420.00	974 GOLD CARE LOAN Interest	80612.00
15135455.00	MANAGEMENT EXPENCES	21129178.00	79987.00	980 GOLD CARE 1 Interest	1698491.00
700000.00	440 GRATUITY	356930.00	908287.00	986 GOLD CARE 2 Interest	557803.00
330221.00	460 EMPLOYEE PROVIDEND FUND A/C	1299752.00	3167068.00	LOAN PENAL INTEREST	3457004.00
12468431.00	471 Staff Salary And Allowances A/C	17041719.00	49726.00	184 VEHICLE LOAN A/C Penal Interest	29144.00
898087.00	474 Staff Bonus Exp. A/C	1044533.00	118629.00	190 CASH CREDIT LOAN A/C Penal Interest	6689.00
449842.00	476 Medical Insurance Premium A/C	372476.00	1124696.00	202 MORTGUAGE LOAN A/C Penal Interest	963650.00
215484.00	495 Stypend Exp. A/C	133257.00	341597.00	214 GOLD LOAN A/C Penal Interest	286819.00
73390.00	498 Staff Uniform Exp.	100938.00	158859.50	220 HOUSING LOAN A/C Penal Interest	142627.00
	659 STAFF INSENTIVE PAYABLE	779573.00	217875.50	238 PERSONAL LOAN A/C Penal Interest	179084.00
1326974.00	GENERAL RESOURCES	1685989.00	145.00	262 HYPOTHICATION LOAN A/C Penal Interest	267.00
349280.00	569 Audit fee	336915.00		268 LOAN AGAINST SALARY Penal Interest	1728.00
29500.00	587 Tax Audit fee	79650.00		280 PROJECT LOAN A/C Penal Interest	67240.00
413744.00	591 Software A.M.C charges	395890.00		451 PENALTY INTEREST A/C	593391.00
44460.00	595 Annual meeting expences	112832.00	113829.00	869 GOLD LOAN 1 MARCHANT Penal Interest	100566.00
60761.00	600 Insurance expense	475342.00	861351.00	875 GOLD 2 Penal Interest	711809.00
1900.00	570 Stamp cost	20500.00	21401.00	975 GOLD CARE LOAN Penal Interest	50797.00
16359.00	187 VEHICLE LOAN A/C Rebate	0.00	4385.00	981 GOLD CARE 1 Penal Interest	154451.00
170509.00	205 MORTGUAGE LOAN A/C Rebate	0.00	154574.00	987 GOLD CARE 2 Penal Interest	168742.00
101028.00	223 HOUSING LOAN A/C Rebate	0.00	32106094.00	INVESTMENT INTEREST	30581864.97
23333.00	241 PERSONAL LOAN A/C Rebate	0.00	4028509.00	111 SATARA DCC CITY BR. INV-Interest	3402012.00
30600.00	404 SYSTEM AUDIT FEE	0.00	665744.00	123 THE WAI URBAN BANK BR.INV-Interest	0.00
85500.00	447 LEGAL & COURT EXP. A/C	264860.00	437517.00	129 THE COSMOS CO-OP BANK BR.INV.- Interest	309366.00
32487816.06	OTHER EXPENCES	38130427.47		135 KARAD URBAN CO-OP BANK R.D.- Interest	0.00
1366383.00	16 Daily agent commission paid	1975807.00	186983.00	144 THE SATARA DCC BR MP WAI INV- Interest	1099968.00
402390.00	561 Stationary expenses	184258.00	2092802.00	147 KARAD URBAN CO-OP BANK INV-Interest	2111337.00
120312.00	170 PRINTING AND STATIONARY A/C	555828.00	2142713.00	156 UTKARSH MAHILA FUND D.C.C-Interest	377452.00
2000.00	596 Donation	0.00	372695.00		
620000.00	180 OFFICE RENT A/C	2049400.00			
4818723.70	320 N.P.A. PROVISION A/C	3015724.00			



2022 - 2023	Expense	2023 - 2024	2022 - 2023	Income	2023 - 2024
	429 FLOTING NPA.EXP.ABOVE NIN.PRUD.LEVEL	3800000.00	1210739.00	159 DMK JAOLI SAHAKARI BANK BR WAI- Interest	0.00
140275.00	433 OFFICE CLEANING EXP.	174179.00	240961.00	165 I.D.B.I BANK LTD .BR.WAI-Interest	256756.00
63738.03	441 BANK SERVICE & CHEQUE BOOK CHARGES	215943.36	41119.00	502 INT RECD FROM INVESTMENT	41119.00
55001.00	445 DONATION A/C DR.	1000.00	564448.00	671 SILVER JUBILEE FUND D.C.C-Interest	657732.00
302205.00	446 TELEPHONE EXP A/C	478713.00	407175.00	674 DHARMADAY NIDHI D.C.C BANK-Interest	468874.00
34000.00	452 GANERAL ANNUAL REPORT PRINTING	78400.00	4260550.00	683 RESERVE FUND DCC INV-Interest	2410067.00
213994.00	454 ELECTRICITY BILL A/C	258042.00	473824.00	686 BAD DEBTS & DOUBTFUL FUND D.C.C- Interest	532502.00
163371.50	456 Misc Expences A/C	383420.00	336205.00	689 STAFF WELFAIR FUND D.C.C BANK- Interest	358926.00
2360.00	457 POSTAGE A/C	0.00	368103.00	692 MEMBER WELFAIR FUND D.C.C-Interest	396526.00
80000.00	458 Election Exp. A/C	1000000.00	439132.00	695 DEVELOPMENT FUND D.C.C-Interest	470868.00
33630.00	459 Traveling Expences & Allowance A/C	116780.00	479888.00	701 DIVIDEND EQL FUND D.C.C-Interest	467779.99
447375.00	463 Advertisment Expences A/C	646516.00	557265.00	704 INVESTMENT FLUCTUAION FUND D.C.C-Interest	537344.00
3160.00	464 FEDRATION FEES A/C	2124.00		743 STATE BANK OF INDIA WAI INVESTMENT-Interest	1531500.00
10278.00	465 Locker Rent A/C	1130.00	1595661.00	749 RAJARAM BAPU SAH.BANK BR SATARA- Interest	744125.00
242712.00	466 BOARD MEETING EXPENSES A/C	22508.00	447641.00	766 TECHNOLOGY DEVLOPMENT FUND D C C-Interest	452700.98
109071.00	467 REPAIR & MAINTAINANCE A/C	207336.00	1774845.00	769 BUILDING FUND D C C-Interest	2213868.00
23952.00	468 BRANCH OPENING EXPENSES	3229.00	90876.00	785 TRANING FUND D.C.C BANK-Interest	123427.00
23952.00	469 XEROX EXP. A/C	34972.00	541246.00	789 THE BARAMATI SAHAKARI BANK LTD BR.WAI-Interest	203484.00
112294.00	472 OFFICIAL EXP A/C	190836.00	2405280.00	809 MAHARASHTRA STATE CO OP BANK PUNE-Interest	4244737.00
3900299.85	477 Professional Tax A/C	4500.00	1102243.00	857 SATARA D.C.C SONGIRWADI INV.- Interest	1142085.00
195416.00	479 Depreciation A/C	4688574.00	137562.00	885 SATARA D.C.C BANK SATARA CITY- Interest	431569.00
195416.00	482 Satkar & Samarambh Exp. A/C	225484.00			
55000.00	485 Board Meeting Allowance A/C	56800.00			
46313.00	487 MUNCIPAL TAX . A/C	63180.00			
114800.00	491 CALENDER PRINTING EXPENSES	195000.00			
603409.00	494 CONSULTING FEE	348000.00			
16855085.90	500 INT PAID ON BRANCH	13310298.82			
409696.00	501 INT PAID ON BANK OD	2502121.00			



2022 - 2023	Expense	2023 - 2024	2022 - 2023	Income	2023 - 2024
33276.00	503 SOFTWARE INSTALLATION EXP..	104843.00	186432.00	888 SATARA D.C.C SHIRWAL BR	42576.00
621845.08	719 Good & Service Tax a/c	993906.29		INVESTMENT-Interest	
285450.00	916 VALUATION FEES	241575.00	2886659.00	891 RATNAKAR BANK LIMITED PUNE (RBL)-	1181963.00
145200.00	SALARY EARNING	289200.00		Interest	
145200.00	528 Travaling Allownce	289200.00	227315.00	958 SATARA DCC PANCHAD BR-Interest	256469.00
22163798.10	CURRENT PROFIT	15609679.10	1315915.00	962 DCB BANK LTD SATARA-Interest	3420192.00
22163798.10	37 Current profit	15609679.10	88047.00	1009 GGSP -Interest	552309.00
				1014 VISHVESHVAR SAHKARI BANK -Interest	140241.00
				1056 KRISHNA BANK LTD KARAD -Interest	1425.00
				1062 KOLHAPUR DCC BANK-Interest	565.00
			414462.61	OTHER COMMISSION	351936.28
			102455.00	11 Daily commission received	103302.00
			126476.24	450 Demand Draft Commission A/C	89032.08
			185531.37	627 M.S.E.B BILL COMMISION A/C	159550.20
				947 Utkarsh Mahila Vikas Loan Penal Interest	52.00
			2641564.65	OTHER INCOME	4523190.25
			63414.00	13 Recurring penalty credit	61576.00
			170453.00	449 INT REC FROM BANK A/C	65694.00
			204000.00	481 DIVIDEND RECEIVED A/C	204000.00
			299112.00	488 STATIONARY A/C CR	756984.00
			1633254.00	492 Process Fee A/C	3076955.00
			270331.65	811 T.D.S INTREST	172005.00
			1000.00	1001 COURT PENALTY RECIEVED	0.00
				1065 COST OF PROCESS	185976.25
				DEPOSIT INTEREST AND	1000.00
				PROVISION	
				370 LOCKER DEPOSIT A/C Interest	1000.00
			16855085.90	MANAGEMENT EXPENCES	13310298.82
			16855085.90	434 INTEREST RECEIVED FROM H.O.	13310298.82
			3650000.00	OTHER EXPENCES	0.00



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2022 - 2023	Expense	2023 - 2024	2022 - 2023	Income	2023 - 2024
			3650000.00	429 FLOTING NPA.EXP.ABOVE NIN.PRUD.LEVEL	0.00
			6910.00	GOODS AND SERVICE TAX	0.00
			3455.00	931 CGST PAID 9 %	0.00
			3455.00	932 SGST PAID 9 %	0.00
139836319.16	Total	156238897.57	139836319.16	Total	156238897.57



As per our Audit report of
Even Date

VAIBHAV MOHOLKAR & ASSOCIATES
CHARTERED ACCOUNTANTS

CA. Vaibhav R. Moholkar
Proprietor (M.No.110763)

Date - 30/08/2024

Place - Pune

UDIN - 24110763BKELES4270

Kalyani
मुख्य व्यवस्थापक
उत्कर्ष नागरी सहकारी पतसंस्था
मर्या., वाई