



Shree Ravalnath

Co-op. Housing Finance Socy. Ltd., Ajara. (Multi-State)

Head Office : Doctors' Colony, Gadhinglaj, Dist. Kolhapur.

(Maharashtra) Pin - 416502, Ph.: (02327) 222425, 222242

27th
Annual Report
2022-23
Audit Class 'A'



Deposits
385
Crores



Area of Operation



BRANCHES: AJARA | GADHINGLAJ | CHANDGAD | NESARI | KOLHAPUR | JAYSINGPUR | BELGAVI | NIPANI | KUDAL | SANGLI | PUNE

www.ravalnathhousingfin.com



Mrs. Sandhya Kapoor, Director, NCUI, New Delhi, at the time of inauguration of Women Entrepreneurship Development Program. Dt.19.02.2023



Dr. Dnyaneshwar Mulay inaugurating Sangli Branch. Alongside Dr. Sadhana Shankar, Shri. Babasaheb Ajari, Shri. Suhas Nadgouda. Dt. 24.12.2022



Union Minister of State for Cooperation Hon. B. L. Verma inaugurating Pune Branch. Alongside Hon. Dr. Dnyaneshwar Mulay, Joint Secretary, Ministry of Cooperation, New Delhi - Hon. Alok Agarwal. Dt. 15.04.2023



The member of Board of Directors with the dignitaries - Union Minister of State for Cooperation Hon. B. L. Verma, Hon. Dnyaneshwar Mulay, RBI Director - Shri. Satish Marathe, State Co-operative Commissioner Shri. Anil Kawade & Pune Branch Chairman Shri. Suhas Nadgouda. Dt. 15.04.2023



Senior Member in Nipani Branch Shri. Yogesh Gupta being felicitated by Shri. Pranling Mahaswamiji on his 75th Birth Anniversary. Dt : 16.08.2022



Shri. Dattatray Devkate, Member, Jaysingpur Branch being felicitated by Dr. Dattatray Patil on his retirement. Alongside Senior Freedom fighter Shri. Adgonda Patil. Dt : 17.08.2022



Prof. Dr. Balu Waghmare, Member, Kolhapur Branch being felicitated by Dr.Ajit Jadhav on his retirement. Dt : 22.08.2022



Shri. Arun Mule, Member, Ajara Branch being felicitated by B.E.O. Basavraj Gurav. Dt : 23.08.2022



Shri. Rajaram Gavade, Member, Nesari Branch being felicitated by Branch Chairman Prin. R. B. Patil on his retirement. Dt : 24.08.2022



Shri. Vasant Pednekar, Member, Chandgad Branch being felicitated by Sub Divisional Officer Babasaheb Waghmode on his 75th Birth Anniversary. Dt : 25.08.2022



Members on their retirement and 75th birth anniversary being felicitated by Shri. Suhas Nadgouda & Shri. Babasaheb Ajari in Kudal Branch. Dt : 28.08.2022



Dr. Vijay Tejam & Dr. Archana Tejam performed idol worship on the 3rd Anniversary of Facility Centre, Gadhinglaj. Dt: 01.09.2022



Shri. Amar Aknoji, Member, Belgaum Branch being felicitated by Prof. Shrikant More for being selected as a President, Lions Club of Shahapur. Dt : 03.09.2022



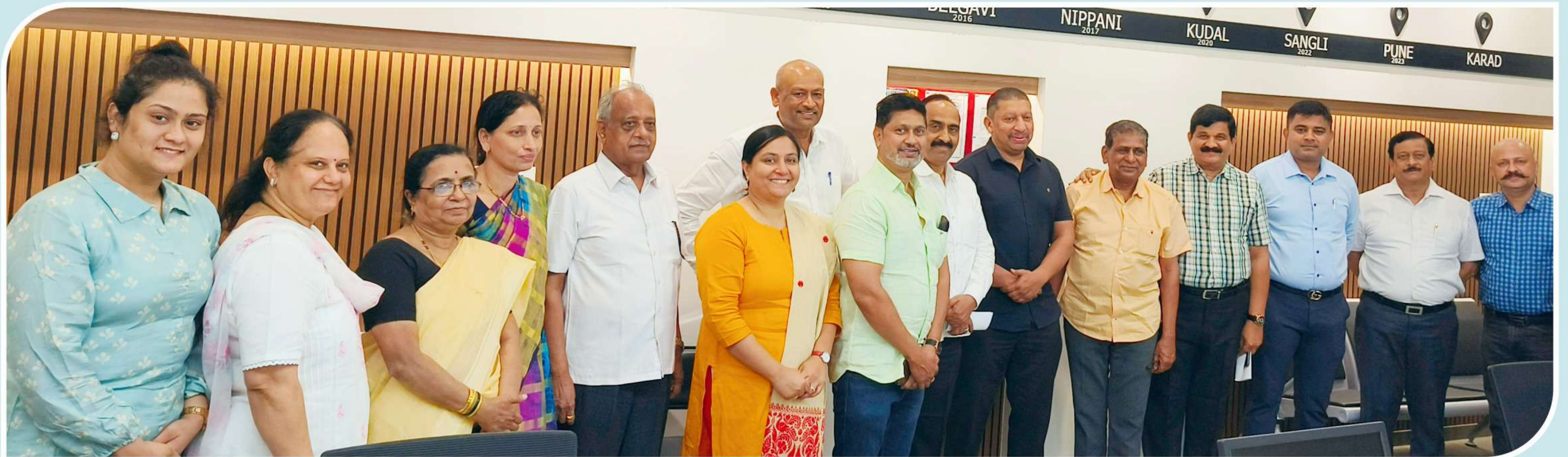
Dr. Swati Deshmukh Patil, Additional Collector sharing her views in the Women self help Groups Gathering organized at Sangli Branch. Dt. 20.01.2023



Vice Chairman, Prof. V.K. Maydeo performed idol worship at the time of 21st Anniversary of Gadhinglaj Branch. Dt. : 24.02.2023



Mrs. Deepgauri Gijavanekar, Pune Branch, being felicitated by Retired Commissioner of Police Shri. Rajendra Bhamare for winning Director General Medal. Dt. : 26.05.2023



Shri. Rajesh Bansode (Superintendent of Police, Pune), Shri. Rajendra Bhamare (Retd. Assistant Commissioner of Police), Shri. Gajanan Tonape (Assistant Commissioner of Police), Shri. Bajirao Bhosale (Retd. Assistant Commissioner of Police), Shri. Anil Kadam (Retd. Assistant Commissioner of Police) gave a courtesy visit to Pune Branch. Dt. : 26.05.2023



Prof. Dr. B. N. Gophane interacting in the Members Education Program at Gadhinglaj. Dt : 24.09.2022



Prof. Dr. Varsha Maindargi expressed her views in Women Members Education Program at Gadhinglaj. Dt : 09.10.2022



Shri.Trinetra Mahaswamiji being felicitated by Shri. M. L. Chougule on his courtesy visit to Gadhinglaj Head Office. Dt. 28.2.2023



Prof. Dr. Shrikrishna Mahajan shared his thoughts in the Members Education Program at Gadhinglaj. Dt : 16.10.2022



Prof. Dr. Vasant Jugale interacting in the Members Education Program at Gadhinglaj. Dt : 30.10.2022



Prin. Dr. Madhavi Powar expressed her views in the concluding ceremony of Women Entrepreneurship Development Education Program at Gadhinglaj. Dt. 09.03.2023



Prof. Dr. Jyoti Jadhav, International Scientist shared her thoughts in the concluding ceremony of Women Entrepreneurship Development Education Program at Gadhinglaj. Dt. 03.04.2023



Shri. Swaroop Kharage, Chief Officer, Gadhinglaj Municipal interacting in the inauguration ceremony of Cooperation Week. Dt.14.11.2022



Hon. Judge Rajesh Rote gave a courtesy visit to the Head Office, Gadhinglaj. Dt. 24.10.2022

AWARDS 2022-23



Shri.M.L.Chougule being felicitated by President of Lokmat Vijay Darda for winning **ICON OF KOLHAPUR AWARD**. Dt. 03.09.2022



Shri.M.L.Chougule being felicitated by Editor Shriram Powar and Vidyadhar Anaskar for winning **IDOLS OF MAHARASHTRA - CHAIRMAN AWARD** by Sakal Media Group. Dt. 29.9.2022



Shri.M.L.Chougule being felicitated by Hon. Omprakash Koyate for winning **DEEPSTAMBH AWARD** on behalf of Ravalnath Dt : 20.10.2022



Founder Chairman, Shri M.L. Chougule being felicitated by Prin. Anand Menase for winning **PRERNA AWARD**, Nool. Dt: 18.12.2022.



MoU signed between Shree Ravalnath & Veerpatni Laxmi Mahavidyalaya, Titve, Tal. Radhanagari. Dt. 04.11.2022

MoU



MoU signed between Shree Ravalnath & Garware College, Sangli. Dt. 28.03.2023

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)



Shree Ravalnath Co-op. Housing Finance Society Ltd., Ajara (Multi-State)

Head Office. : Doctors' Colony, Gadhinglaj, Dist. Kolhapur
Pin-416502. (Maharashtra) Ph. : (02327) 222425, 222242

Area of Operation : Entire State of Maharashtra, Karnataka & Delhi

Website : www.ravalnathhousingfin.com

E-mail : ravalnath.hogadhinglaj@gmail.com

Branch : Ajara, Gadhinglaj, Chandgad, Nesari, Kolhapur, Jaysingpur, Belagavi, Nipani, Kudal, Sangli & Pune

27th Annual Report 2022-23

BOARD OF DIRECTORS (2021-25)

Director Name	Designation	Mobile No.
Shri. Mallappa Lagamana Chougule	Founder Chairman	9527670691
Prof. Vasudeo Krishnaji Maydeo	Vice-Chairman	9421112053
Prin. Dr. Ramchandra Shankarrao Nilpankar	Director	9922770785
Prof. Dr. Kiran Ganapati Potdar	Director	9420131699
Prof. Vijaykumar Bandappa Ghugare	Director	9403597707
Shri. Sushant Mangesh Karoshe	Director	9890485165
Prof. Vijay Appaso Arabole	Director	9096377654
Dr. Sanjay Siddappa Chougule	Director	8806486255
Prof. Dr. Dattatray Mallu Patil	Director	9421289627
Shri. Mahesh Sadanand Majati	Director	8485840111
Sou. Meena Basavraj Ringane	Director	9975039160
Smt. Uma Subhash Torgalli	Director	9637860096
Prof. Dr. Manohar Dattu Pujari	Director	9325354109
Prin. Shankar Ningonda Desai	Expert Director	9420131632
Sou. Rekha Shankarrao Potdar	Expert Director	9404990308

Ravalnath Society that gives equal honour to its depositors and borrowers alike.

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

EXECUTIVES

		Mobile No.
Shri. Dattatray Krishnaji Maydeo	Chief Executive Officer	9960001360
Shri. Shivanand Shrikant Ghugare	Manager	9420011179
Shri. Eknath Jotiba Kesarkar	Chief Accountant/Internal Auditor	9921482965
Shri. Sagar Ishwar Mane	Board Secretary	9423934288
Shri. Vijay Keshav Bugade	System Manager	8329088003
Shri. Sunildatt Shivajirao Jadhav	Recovery Officer	9075036329
Shri. Babaso Pandurang Martand	Public Relations Officer	9970222605
Shri. Basavraj Maruti Chougule	I/C Br. Manager, Ajara	9763996183
Shri. Sushant Mahavir Jijgonda	Br. Manager, Gadhinglaj	9922552625
Shri. Kiran Basappa Kodoli	Br. Manager, Chandgad	9730311290
Shri. Deepak Ashok Shinde	Br. Manager, Nesari	8806628939
Shri. Pankaj Vasantrao Kumbhar	Br. Manager, Kolhapur	9822202158
Shri. Kiran Chandrakant Shaha	Br. Manager, Jaysingpur	9765517051
Shri. Mallikarjun Iragonda Patil	I/C Br. Manager, Belagavi	8485088476
Shri. Uttam Dattu Dalavi	Br. Manager, Nipani	9850870835
Shri. Govind Krishnaji Joshi	I/C Br. Manager, (Facility Centre) Doctors' Colony, Gad.	9900203883
Shri. Vikram Sudhakar Jambhekar	Br. Manager, Kudal	9028809364
Shri. Shreyas Sanjay Gadave	I/C Br. Manager, Sangli	9604031968
Shri. Ashok Krishna Sulkude	Br. Manager, Pune	9075026614

BRANCH-WISE ADVISORY COMMITTEE

BRANCH AJARA		BRANCH KOLHAPUR	
Prof. Dr. Vinayak Ajagekar (9890087915)	Br. Chairman	Shri. Vijay M. Hargude (9422048575)	Br. Chairman
Prof. Dr. Shivshankar Upase (9421285619)	Member	Prin. Dr. H. V. Deshpande (9822720456)	Member
Prof. Dr. Navanath Shinde (9420583124)	Member	Prof. R. S. Patil (C.A.) (9822411768)	Member
Shri. Ganapati Naik (9969201593)	Member	Prof. Dr. Smt. Vasanti P. Rasam (9422047767)	Member
Prof. Rajeev Topale (9421112324)	Member	Dr. Satish S. Ghali (9922410375)	Member
Sou. Surekha Bhalerao (9421173631)	Member	Shri. Amrut N. Sutar (9422044347)	Member
Sou. Noorjahan Solapure (9890922154)	Member	Shri. Bhaskar R. Sangaonkar (9921244703)	Member
BRANCH CHANDGAD		Prof. Dr. Sou. Varsha V. Maindargi (9975664646)	Member
Sou. Pushpa N. Nesarikar (9421112733)	Br. Chairman	Prof. Dr. Annasaheb A. Kalgonda (9922770979)	Member
Prin. Sou. V. R. Bandivadekar (9423755128)	Member	Prof. Ravindra A. Porlekar (9881477506)	Member
Prof. R. N. Salunkhe (9421103766)	Member	BRANCH JAYSINGPUR	
Shri. Narayan G. Kanekar (9421205603)	Member	Prin. Dr. K. S. Patil (9822435484)	Br. Chairman
Prof. Dr. Rajesh Ghorpade (9420459426)	Member	Shri. Mahavir D. Chougule (9423860188)	Member
BRANCH NESARI		Prof. Manik K. Ghumai (9423825515)	Member
Prin. Rajaram B. Patil (9423704465)	Br. Chairman	Shri. Anil B. Gholap (8600370070)	Member
Prof. Dr. Dadasaheb M. Patil (9921110554)	Member	Prof. Rajendra R. Kore (9420133068)	Member
Prof. Dr. Vitthal K. Dalavi (9420355396)	Member	Shri. Shrikant N. Chougule (9403464387)	Member
Mrs. Shama R. Kurane (9850992845)	Member	Sou. Vandana D. Kholkumbe (9970613690)	Member

ठेवीदारांबरोबरच कर्जदारांना सन्मान देणारी संस्था म्हणजे स्वळनाथ संस्था

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

BRANCH-WISE ADVISORY COMMITTEE

BRANCH BELAGAVI		BRANCH NIPANI	
Prin. Anand K. Mense (9448347452)	Br. Chairman	Prin. Dr. P. M. Herekar (8310852424)	Br. Chairman
Prin. Madhuri M. Shanbhag (8971191426)	Member	Shri. Virgouda R. Patil (8762277318)	Member
Prof. Dr. Sandeep M. Deshpande (9403600796)	Member	Shri. Prashant D. Ramankatti (9008491206)	Member
Prof. Dr. Amit S. Chingali (8861856219)	Member	Prof. Dr. Shivaji M. Hodage (8888758171)	Member
Dr. Sou. Anupama C. Dhakoji (9448309553)	Member	Prin. Dr. M. B. Kothale (9449200570)	Member
Prof. Sou. Kripa M. Kulkarni (9448841681)	Member	Prof. Dr. Pravinsinh B. Shiledar (9421604800)	Member
Shri. Chidambar G. Munavalli (9886202489)	Member	Sou. Vidyavati R. Janawade (9481738381)	Member
Shri. Bhairu B. Patil (9902112317)	Member	Sou. Rashmi R. Vhadadi (7619244751)	Member
BRANCH KUDAL			
Shri. Ashok L. Yejare (9423819167)	Br. Chairman	Shri. Rajendra G. Kesarkar (9422435688)	Member
Prof. Manohar V. Gurabe (9423818567)	Member	Shri. Sagar G. Teli (C.A.) (9763535333)	Member
Prof. Dr. S.T. Awate (9421238781)	Member	Sou. Rupali C. Shirsat (9422435237)	Member
Prof. Ajay N. Chavan (9423819133)	Member	Sou. Sanika S. Madane (9405245369)	Member
BRANCH SANGLI		BRANCH PUNE	
Prin. Dr. Bhaskar V. Tamhankar (9822620644)	Br. Chairman	MR. Suhas Madhukar Nadgouda (9923806363)	Br. Chairman
Prin. Dr. Rajendra G. Kulkarni (9422041427)	Member	Mr. Shirish Shrirang Apate (9422000709)	Member
Prof. Sanjay D. Thigale (9422645445)	Member	Mr. Swapnil Ramchandra Choudhari (9422319984)	Member
Er. Ramesh A. Charate (9422616067)	Member	Mrs. Rina Pramod Jugale (9860629460)	Member
Shri. Satish Baban Herwade (9403570957)	Member	Mrs. Swati Anand Sardesai (9850888801)	Member
Prof. Dr. Prabha M. Patil (9923492799)	Member		
Prof. Dr. Megha M. Alase (9421143206)	Member		

ADDRESSES & WORKING HOURS

<p>AJARA Maydeo Bldg., Main Road, Ajara - 416 505. Dist. Kolhapur (Maharashtra) Ph. : (02323) 246982, 244293 Working Hours : 10.00 a.m. to 6.00 p.m.</p>	<p>GADHINGLAJ Mohite Complex, Opp. Panchayat Samiti, Gadhinglaj Ph. : (02327) 226094, 225741 Working Hours : 10.00 a.m. to 6.00 p.m.</p>	<p>FACILITY CENTRE GADHINGLAJ Doctors' Colony, Gadhinglaj (Maharashtra) Ph. : (02327) 222242 Working Hours : 10.00 a.m. to 6.00 p.m.</p>
<p>CHANDGAD Nesarikar Bldg., Main Road, Chandgad - 416 509. Dist. Kolhapur (Maharashtra) Ph. : (02320) 224512 Working Hours : 10.00 a.m. to 6.00 p.m.</p>	<p>NESARI Don Palace Bldg., Near Bus Stand, Nesari, Tal. Gadhinglaj, Dist. Kolhapur. (Maharashtra) Ph. : (02327) 272830 Working Hours : 10.00 a.m. to 6.00 p.m.</p>	<p>KOLHAPUR Misal Pride, Near Shahu Mill, Opp. Crown Furniture, Kolhapur - 416 008. (Maharashtra) Ph. : (0231) 2534633 Working Hours : 10.00 a.m. to 6.00 p.m.</p>
<p>JAYSINGPUR Mahavir Heights, Station Road, 6th Lane, Jaysingpur - 416 101. Tal. Shirol, Dist. Kolhapur (Maharashtra) Ph. : (02322) 224293 Working Hours : 10.00 a.m. to 6.00 p.m.</p>	<p>BELAGAVI Datta Arcade, Near Bharat Petrol Pump, Khanapur Road, Tilakwadi, Belagavi (Karnataka) Ph. : (0831) 2474071 Working Hours : 10.00 a.m. to 6.00 p.m.</p>	<p>NIPANI Randive Complex, Near Nipani Medical, Ashoknagar, Nipani. (Karnataka) Ph. (08338) 224933 Working Hours : 10.00 a.m. to 6.00 p.m.</p>
<p>KUDAL Nirmiti Laxmi-Narayan Building, Near Police Station, Kudal (Maharashtra) Mob. : 7448101139 Working Hours : 10.00 a.m. to 6.00 p.m.</p>	<p>SANGLI Royal Tower, Infront of G. A. College of Commerce, College Corner, Sangli. (Maharashtra) Mob. : 7378843004 Working Hours : 10.00 a.m. to 6.00 p.m.</p>	<p>PUNE Skyworld Dreams Apartment, Rambaug Colony Road, Shivtirth Nagar, Kothrud, Pune-411 038 (Maharashtra) Mob : 9561090013 Working Hours : 10.00 a.m. to 6.00 p.m.</p>

Ravalnath goes beyond the mere banking or financial relationship.

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

LEGAL ADVISORS & VALUATORS

HEAD OFFICE

Adv. Maheshrao J. Jadhav (9890611512) Arbitrator	Adv. S.S. Gadage (Kolhapur) (9960211211) Legal Advisor
	Adv. Deepak Joshi (Kolhapur) (9823138180) Legal Advisor

BRANCH AJARA

Adv. Sachin Injal (9421713477) Legal Advisor	Shri. Santosh Shevale (9421207146) Valuator
	Shri. Jitendra Shelar (9423860040) Valuator

BRANCH GADHINGLAJ

Adv. B. B. Ghatage (9422427768) Legal Advisor	Shri. Sunil S. Pattanshetti (9881081702) Valuator
Adv. Abhijeet A. Patil (9922163006) Legal Advisor	Shri. Manohar Gaikwad (9881130335) Valuator
Adv. Sudhakar Powar (9226959622) Legal Advisor	Shri. Udaysing Jadhav (9822415545) Valuator
Adv. Sadashiv Gurav (9421289645) Legal Advisor	Shri. Rahul Ghugare (8180839988) Valuator
Adv. Ranjit B. Jadhav (9900170717) Legal Advisor	Shri. Uday Patil (8623033737) Valuator

BRANCH CHANDGAD

Adv. V. R. Patil (9423800931) Legal Advisor	Shri. M. A. Hagidale (9423651030) Valuator
Adv. Rajaram Bandivadekar (9420455182) Legal Advisor	Shri. Nihal Dastgir Naik (9822726113) Valuator

BRANCH NESARI

Adv. Mrs. Meena Vhanbatte (9371005155) Legal Advisor	Shri. Amar Hidaduggi (9921383264) Valuator
Adv. Mr. Vilas Rajaram Naik (9923992920) Legal Advisor	Shri. Vijaysinh Krishnarao Waingade (9623473756) Valuator

BRANCH KOLHAPUR

Adv. Sanjay K. Jadhav (9860202522) Legal Advisor	Shri. Nishikant Gorule (0231-2652523) Valuator
Adv. Ramchandra Patil (9822410779) Legal Advisor	Shri. Sanjay Kumbhar (9890684598) Valuator
Adv. Mahavir Karade (9422412397) Legal Advisor	Shri. Abhijit Chougule (9422043600) Valuator
Adv. Saiprasad Bakhare (9422412397) Legal Advisor	Shri. Anup Vadagave (7385645675) Valuator

BRANCH JAYSINGPUR

Adv. Suhas Kulkarni (9921210100) Legal Advisor	Shri. Sanjay R. Patil (9850304555) Valuator
Adv. Swapnil B. Algure (9850163101) Legal Advisor	Shri. Anil S. Patil (9422425450) Valuator
Adv. Swati R. Kamble (9049221073) Legal Advisor	

BRANCH BELAGAVI

Adv. Ashok S. Angadi (9845545495) Legal Advisor	Shri. Mallikarjun S. Mudnur (9448111436) Valuator
Adv. Sarika S. Shirkole (8971224202) Legal Advisor	Shri. Lingraj B. Patil (9448437106) Valuator
Adv. Sagar M. Khannukar (9945873305) Legal Advisor	Shri. Somnath N. Huddar (9844843607) Valuator
Adv. Balgouda B. Patil (9964414412) Legal Advisor	

BRANCH NIPANI

Adv. M. V. Kulkarni (08338 - 220634) Legal Advisor	Shri. Deepak J. Mane (9448132102) Valuator
Adv. N. B. Barigheid (9448340680) Legal Advisor	Shri. Kakasaheb A. Ainapure (9916164842) Valuator
Adv. M. D. Kadam (7406744989) Legal Advisor	

BRANCH KUDAL

Adv. A. S. Samant (9422054987) Legal Advisor	Shri. Kedar Samant (9822309887) Valuator
Adv. Prachi Bagayatkar (8378011458) Legal Advisor	Shri. Vijay Kamat (9422054535) Valuator
Adv. Rajiv Kudalkar (8888248989) Legal Advisor	Shri. Amol Shirsat (9923675640) Valuator
Adv. Dhananjay Pendurkar (9422596307) Legal Advisor	Shri. Madhukar Shirsat (9623986385) Valuator
Adv. Sameer Kulkarni (9420821812) Legal Advisor	

BRANCH SANGLI

Adv. Dhanashri Kore -Keripale (9028949590) Legal Advisor	Shri. Sanjay Mahaling Parmane (9823043089) Valuator
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BRANCH PUNE

Adv. Anuya Sagare Kulkarni (9850993673) Legal Advisor	Shri. Vidyasagar Jadhav (9822410041) Valuator
Adv. Shiom Kishor Pandit (9607567567) Legal Advisor	
Adv. Vipul Sudhir Munj (9527159933) Legal Advisor	

घराच्या स्वप्नाला अर्थपूर्ण करणारी रवळनाथ संस्था

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

प्रधान कार्यालय, डॉक्टर्स कॉलनी, गडहिंग्लज. ता. गडहिंग्लज. जि. कोल्हापूर, पिन नं.-४१६ ५०२ (महाराष्ट्र) ☎ : (०२३२७) २२२४२५, २२२२४२

२७ वी वार्षिक सर्वसाधारण सभा नोटीस

(फक्त सभासदांकरीता)

संस्थेच्या सर्व सभासदांना कळविणेत येते की, आपल्या श्री रवळनाथ को-ऑप. हौसिंग फायनान्स सोसायटी लि., आजरा (मल्टी-स्टेट) प्रधान कार्यालय, डॉक्टर्स कॉलनी, गडहिंग्लज. जि. कोल्हापूर या संस्थेची २७ वी वार्षिक सर्वसाधारण सभा रविवार दिनांक २५ जून, २०२३ रोजी दुपारी ठिक २.०० वाजता, श्री गणेश सांस्कृतिक भवन, गांधीनगर, गडहिंग्लज येथे खालील विषयांवर विचार विनिमय करणेसाठी बोलविणेत आली आहे. तरी सर्व सभासदांनी वेळेवर उपस्थित रहावे, अशी नम्र विनंती आहे.

सभेपुढील विषय -

१. मागील सभेचा इतिवृत्तांत वाचून कायम करणे.
२. सन २०२२-२३ सालचा संस्थेचा वार्षिक अहवाल, ताळेबंद पत्रक व नफा-तोटा पत्रक वाचून कायम करणे.
३. सन २०२२-२३ च्या नफा विभागणीस मंजूरी देणे.
४. सन २०२३-२४ सालासाठी जमा-खर्चाचे अंदाजपत्रक मंजूर करणे व सन २०२२-२३ वर्षामध्ये अंदाजपत्रकापेक्षा जादा झालेल्या खर्चास मंजूरी देणे.
५. सन २०२२-२३ या आर्थिक वर्षाचा मा. वैधानिक लेखापरीक्षकांचा अहवाल स्वीकृत करणे.
६. सन २०२२-२३ वर्षाच्या लेखापरीक्षण अहवालामधील दोष दुरुस्तीचे वाचन करून मान्यता देणे.
७. सन २०२३-२४ सालासाठी मा. वैधानिक लेखापरीक्षकांची नेमणूक करणे व मेहनताना ठरविणे.
८. दि. ३१/०३/२०२३ अखेर संचालक मंडळ व त्यांचे नातेवाईक यांचेकडील येणे कर्ज यादीचे वाचन करणे.
९. संस्थेचे कार्यक्षेत्रात गोवा राज्य वाढ करणेबाबत विचार करणे.
१०. पोटनियम दुरुस्ती करणेबाबत विचार करणे.
११. संस्थेच्या नवीन शाखा काढणे बाबत चर्चा करणे.
१२. सन २०२२-२३ या आर्थिक वर्षात थकीत कर्ज खाती सूट दिलेल्या रकमेस मान्यता देणे.
१३. मा. अध्यक्षंच्या परवानगीने ऐनवेळी येणाऱ्या विषयांवर चर्चा करणे.

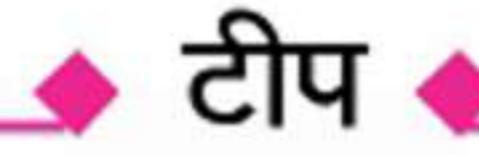
संचालक मंडळाच्या आदेशावरून,
आपले नम्र

स्थळ : गडहिंग्लज

दिनांक : १०/०६/२०२३

श्री. डी. के. मायदेव
मुख्य कार्यकारी अधिकारी

श्री. एम. एल. चौगुले
संस्थापक अध्यक्ष



- १) सभेची गणपूर्ती न झाल्यास सभा अर्धा तास तहकूब ठेवण्यात येईल आणि अर्ध्या तासानंतर त्याच ठिकाणी त्याच विषयावर सभा घेणेत येईल, त्या सभेस गणपूर्तीची अट असणार नाही.
- २) सभासदांना संस्थेच्या आर्थिक व्यवहारासंबंधी कांही प्रश्न विचारावयाचे असल्यास दि. २१ जून २०२३ पर्यंत मुख्य कार्यालयाकडे लेखी पाठवावेत.
- ३) सन २०२२-२३ चा ताळेबंद, नफा-तोटा पत्रक व उपविधी दुरुस्ती तपशील संस्थेच्या www.ravalnathhousingfin.com या वेबसाईटवर आणि प्रत्येक शाखेच्या सूचना फलकावर दि. ११/०६/२०२३ रोजी प्रसिद्ध करण्यात येईल.
- ४) वार्षिक अहवालाची प्रत संस्थेच्या www.ravalnathhousingfin.com या वेबसाईटवर व प्रत्येक शाखेच्या सूचना फलकावर ११/०६/२०२३ रोजी प्रसिद्ध करण्यात येईल.
- ५) ज्या सभासदांच्या मुलांनी दहावीत किमान ९० %, बारावीत किमान ७५ % गुण मिळविले आहेत आणि ज्यांच्या मुलांनी (MS/ MD / CA / CS / MBBS/ ME/ BE/ BAMS/ BHMS/ ICW /LLB/LLM/ B.Tec./ M.Tec.) पदवी संपादित केली आहे, त्यांनी गुणवंत विद्यार्थी पारितोषिकासाठी गुणपत्रकाची साक्षांकित झेरॉक्स प्रत जोडून सत्वर नजीकच्या शाखेत अर्ज करावेत. (अर्जाचा नमुना सर्व शाखेमध्ये उपलब्ध आहे.)

*** सभासदांसाठी विशेष सूचना**

- १) ज्या सभासदांनी वयाची ७५ वर्षे पूर्ण केली आहेत अशा सभासदांचा (यापूर्वी सत्कार झाल्या नसल्यास) संस्थेमार्फत सत्कार केला जाणार आहे. तरी संबंधीत सभासदांनी नजिकच्या शाखा कार्यालयात संपर्क साधावा.
 - २) **माहे जुलै, २०२२ ते माहे जून, २०२३** या कालावधीत जे सभासद शासकीय, निमशासकीय तसेच शिक्षक व प्राध्यापक सेवेतून निवृत्त झालेले आहेत अशा सभासदांनी संस्थेमार्फत सत्कार झाला नसल्यास सत्कारासाठी आपली माहिती **दिनांक १५/०६/२०२३** पर्यंत पाठवून द्यावी.
 - ३) आपला पत्ता बदललेला असल्यास नवीन पत्ता संस्थेस ताबडतोब कळवावा.
 - ४) भाग दाखले मिळाले नसल्यास ते आपल्या संबंधित शाखेतून घेऊन जावेत.
 - ५) वार्षिक सभेनंतर लाभांशाची रक्कम बचत खात्यावर जमा केली जाईल.
 - ६) वार्षिक सर्वसाधारण सभेस उपस्थित राहिलेबद्दलचे प्रमाणपत्र सभेच्या ठिकाणी संस्थेचे अधिकारी सही करून देतील.
- * **टिप १)** पारितोषिक पात्र विद्यार्थी, सेवानिवृत्त सभासद व अमृतमहोत्सवी सभासद यांचा सत्कार ज्या त्या शाखेत जनरल सभेपूर्वी अथवा जनरल सभेनंतर संबंधीत शाखांच्या सोयीप्रमाणे केला जाईल.

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

Head Office. : Doctors' Colony, Gadhinglaj, Tal. Gadhinglaj . Dist. Kolhapur Pin-416502. (Maharashtra) Ph. : (02327) 222425, 222242

27th Annual General Meeting Notice

(Only for Members)

All the members of Shree Ravalnath Co-op. Housing Finance Society Ltd., Ajara (Multi-State) Head Office, Doctors' colony, Gadhinglaj, Dist-Kolhapur are hereby informed that the **27th Annual General Meeting of the Society will be held on Sunday, 25th June 2023 at 2.00 p.m. in Shree Ganesh Sanskritik Bhavan, Gandhinagar, Gadhinglaj, Dist- Kolhapur**, to consider the following item. The members are requested to attend meeting in time.

AGENDA

- 1) To read and confirm the minutes of the previous General Meeting.
- 2) To read and confirm the Annual Report, Balance Sheet and Profit & Loss Account for the year 2022-23 of the Society.
- 3) To approve the appropriation of Net profit for the year 2022-23.
- 4) To sanction the budget for the year 2023-24 and to approve the expenditures exceeding the budget for the year 2022-23.
- 5) To accept Statutory Auditor's Report for the year 2022-23.
- 6) To read and approve Statutory Audit Compliance Report for the year 2022-23.
- 7) To appoint Statutory Auditor for the financial year 2023-24 and to fix his remuneration.
- 8) To read out the details of loans & advances given to the members of Board of Directors & their relatives for the year ended 31st March 2023.
- 9) To consider the expansion of area of operation of the Society in the state of Goa .
- 10) To consider amendments to **Bye-Laws**.
- 11) To consider opening of new branches of the Society.
- 12) To give approval to the amount waived in overdue loan account.
- 13) Any other matter with the permission of the chair

Place - Gadhinglaj
Date - 10/06/2023

By the order of Board of Directors

Yours,

Shri. D.K. Maydeo
Chief Executive Officer

Shri. M. L. Chogule
Founder Chairman

◆ Note ◆

- 1) If within half an hour after the time fixed for the meeting the quorum is not present, the meeting shall stand adjourned. This adjourned meeting shall be held after half an hour at the same place and on the same items. The adjourned meeting does not require any separate notice or quorum.
- 2) The members who wish to ask question/s regarding the financial matter in the meeting, should send their question/s in writing to the office up to 21st June 2023.
- 3) The Balance Sheet, Profit & Loss account and amendments to the bye-laws will be displayed on Society's website www.ravalnathhousingfin.com and on the notice boards of all branches of Society on 11th June 2023.
- 4) The Annual Report will be displayed on Society's website www.ravalnathhousingfin.com and notice boards of all branches of the Society on 11th June 2023..
- 5) The members whose son/daughter has obtained more than 90% marks at SSC, more than 75% marks at HSC, passed (MS/ MD/ CA/ CS/ MBBS/ ME/ BE/ BAMS/ BHMS/ ICW/ LLB/ LLM/ B. Tech.) exams should submit application in the proforma along with the attested copy of the mark list immediately to be consider for felicitation. (The format of the application is available at all branches.)

· SPECIAL NOTE FOR THE MEMBERS ·

- 1) The members who have completed age of 75 years will be felicitated by the Society.(if not felicitated earlier) The respective members are requested to contact our nearest branch.
- 2) The members who are Govt / Semi-Govt. Employees/Teachers/Professors and who have retired/ are going to retire from before 15th June 2023 service between the period of July 2022 to June 2023 are requested to inform the Society in writing about their retirement to be considered for felicitation. (If not felicitated earlier)
- 3) Changes in address may please be communicated to the Society immediately.
- 4) For non-receipt of Share certificate, members are requested to collect the same from the branch at which the share application is submitted.
- 5) Dividend amount will be directly credited to the saving account of the member after Annual General Meeting.
- 6) The certificate of attendance of the Annual General Meeting will be signed by the officers of the Society at the place of Meeting.

Note: The felicitation of prize winning students, retired members who completed age 75 years will be done before or after the Annual General Meeting in their respective branches as per convenience of the branches.

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

॥ श्री रवळनाथ प्रसन्न ॥ श्री काळभैरव प्रसन्न ॥

सन्माननीय सभासद बंधू-भगिनींनो,

Honourable members,



सन २०२२-२३ या सालाच्या २७ व्या वार्षिक सर्वसाधारण सभेस उपस्थित सर्व सभासद, बंधू-भगिनीं आणि सर्व मान्यवरांचे मी संचालक मंडळातर्फे सहर्ष स्वागत करतो.

I extend warm welcome to all the dignitaries and the members on behalf of the Board of Directors on the occasion of 27th Annual General Meeting of the year 2022-23.

Shree Ravalnath has successfully completed 27th year's journey with the grace and blessings of Ajara village deity Shree Ravalnath and Gadhinglaj town deity Shree Kalbhairi and unwavering faith and wholehearted support of all the members, depositors, borrowers, customers and well-wishers.

On the occasion of 75th Independence Day as per the appeal of Prime Minister Hon. Narendra Modiji, our Society implemented 'Har Ghar Tiranga Abhiyan' in all the branches. Senior freedom fighter and pioneer of border struggle Com. Krishna Menase paid a courtesy visit to the Head Office. Well Known writer, Principal Madhuri Shanbag visited the Society and shared her views with the women.

69th Indian Cooperation Week was celebrated in all the branches with various activities. A Get-together of office bearers of various cooperative societies was organized in Gadhinglaj. Leaders of Women self-help groups were felicitated at Sangli. Law awareness camp was organised for the members, staff and college students in collaboration with the Gadhinglaj Taluka Legal Services Committee.

Dr. Dnyaneshwar Mulay, Former Secretary of the Ministry of External Affairs, New Delhi and Honorary Brand Ambassador of Shree Ravalnath introduced 'Movement of Positivity'. Under this movement institution distributed sweets to sugarcane workers from Marathwada on the occasion of Diwali, financial assistance was given to residents of fire stricken people in Kolhapur and for the medical treatment in accident cases at Uttur. Substantial financial assistance was provided to Shri. Girish Kumbhar and Vikram Kumbhar whose two wheeler got burnt while extinguishing a fire in the forest and to Shri. Dattu Vithu Sawant, a fire stricken farmer, Chandgad.

In Collaboration with National Cooperative Union of India, Cloth Bag Making, Beauty Parlour and Fashion Designing courses were conducted for women and girls in the vicinity of Gadhinglaj city. Apart from this, we intend to start some new courses to make these women self-reliant and to provide financial support for their business

Inauguration of Sangli and Pune Branches, approval to Delhi jurisdiction, various prestigious awards to the Society and the Founder Chairman Hon. Shri. M. L. Chougule are some of highlights of this financial year.

आजच्याचे ग्रामदैवत श्री रवळनाथ आणि गडहिंग्लजचे ग्रामदैवत श्री काळभैरीच्या कृपेने आणि सभासद, ठेवीदार, कर्जदार, ग्राहक व हितचिंतक यांचा अतुट विश्वास आणि मनापासूनच्या पाठबळावर आपल्या संस्थेने २७ वर्षांची वाटचाल यशस्वीरित्या पूर्ण केली.

स्वातंत्र्याच्या अमृतमहोत्सवानिमित्त पंतप्रधान मा. श्रीमान नरेंद्रजी मोदी यांच्या आवाहनानुसार संस्थेतर्फे आपल्या सर्व शाखांच्या परिसरात 'हर घर तिरंगा अभियान' राबविण्यात आले. जेष्ठ स्वातंत्र्य सेनानी व सीमा लढ्याचे अग्रणी काँ. कृष्णा मेणसे यांनी आपल्या गडहिंग्लज प्रधान कार्यालयास सदिच्छा भेट दिली. जेष्ठ साहित्यिका प्राचार्या माधुरी शानभाग यांचे व्याख्यान घेण्यात आले.

६९ वा भारतीय सहकार सप्ताह सर्व शाखामध्ये विविध उपक्रमांनी साजरा करण्यात आला. गडहिंग्लज तालुक्यातील विविध सहकारी संस्थांच्या पदाधिकाऱ्यांचा स्नेहमेळावाही घेण्यात आला. सांगलीतील महिला बचत गट प्रमुखांचा गौरव करण्यात आला. गडहिंग्लज तालुका विधी सेवा समितीच्या सहकार्याने संस्थेचे सभासद व कर्मचारी आणि महाविद्यालयीन विद्यार्थ्यांसाठी कायदेविषयक जनजागृती शिबीर घेण्यात आले.

संस्थेने मानद ब्रॅण्ड अॅम्बेसिडर व विदेश मंत्रालय नवी दिल्लीचे माजी राजदूत व सचिव डॉ. ज्ञानेश्वर मुळे यांनी सुरु केलेल्या 'चांगुलपणाची चळवळ' अंतर्गत विदर्भ मराठवाड्यातून आलेल्या ऊस तोडणी मजूरांना दिवाळीनिमित्त फराळ वाटप, कोल्हापूर येथील 'जळीतग्रस्त' झोपडपट्टीतील नागरिकांना आर्थिक मदत, उत्तूर येथील अपघातग्रस्तांच्या वैद्यकीय उपचारासाठी आर्थिक मदत व जंगलातील आग विझवताना भस्मसात झालेली दुचाकी नवीन घेण्यासाठी निसर्गप्रेमी श्री गिरीश कुंभार आणि विक्रम कुंभार या भावडांना आर्थिक मदत दिली. सांगली येथील संवेदना सुश्रृषा केंद्रास मदत केली. चंद्रगड येथील जळीतग्रस्त शेतकरी श्री. दत्तू विठू सावंत यांना संस्थेतर्फे भरीव आर्थिक मदत करण्यात आली.

राष्ट्रीय सहकारी संघाच्या सहकार्याने गडहिंग्लज व परिसरातील महिला आणि युवतींसाठी 'कापडी पिशव्या तयार करणे', 'ब्युटी पार्लर' व 'फॅशन डिझायनिंग' हे दोन कोर्सेस घेण्यात आले. याशिवाय आणखी काही नवे कोर्सेस सुरु करण्याबरोबरच या महिलांना आत्मनिर्भर बनविण्यासाठी, उद्योग व्यवसायासाठी अर्थसहाय्य करण्याचा आमचा मानस आहे.

सांगली व कोथरुड -पुणे शाखेचे उद्घाटन, संस्थेच्या कार्यक्षेत्रात देशाची राजधानी दिल्लीचा समावेश आणि संस्थेला व संस्थापक अध्यक्ष श्री. एम. एल. चौगुले यांना मिळालेले अनेक पुरस्कार या अहवाल सालातील ठळक नोंदी आहेत.

धन्यवाद !

Thanking you.

बँकिंग पलिकडचं सोसायटीचं नातं म्हणजे रवळनाथ संस्था

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

गेल्या आर्थिक वर्षातील प्रगतीचे ठळक मुद्दे Performance Highlights During the previous financial year :

Particulars	31/ 03 / 2022	31/ 03 / 2023	Growth	Rate of Growth
Members	9,236	10,666	1430	15.48%
Share Capital	10,87,17,800.00	12,27,45,000.00	1,40,27,200.00	12.90%
Funds	12,93,93,703.43	14,25,77,656.08	1,31,83,952.65	10.18%
Deposits	341,73,69,837.57	380,02,55,297.44	38,28,85,459.87	11.20%
Loans	245,23,97,016.93	261,03,40,003.77	15,79,42,986.84	6.44%
Investments	114,91,86,522.00	149,19,05,283.00	34,27,18,761.00	29.82%
Working Capital	377,93,02,135.14	434,55,02,290.27	56,62,00,155.13	14.98%
Net Profit	1,88,11,828.65	2,23,51,681.00	35,39,852.35	18.81%
Annual Turnover	1703 Crores	1918 Crores	215 Crores	12.62%

सभासदत्व :

अहवाल वर्षात नवीन १५४४ 'अ' वर्ग सभासद झाले असून ११४ 'अ' वर्ग सभासद राजीनामा अथवा मयत झालेने कमी झाले आहेत. अहवाल साल अखेर एकूण 'अ' वर्ग सभासद संख्या १०,६६६ इतकी झाली आहे. केंद्र शासनाच्या ९७ व्या घटना दुरुस्तीनुसार क्रियाशील व अक्रियाशील असे दोन प्रकारचे सभासद असल्याने अहवाल वर्षाअखेर १२४२ क्रियाशील व ९,४२४ इतकी अक्रियाशील सभासद संख्या झाली आहे. क्रियाशील सभासदासाठी रु. २०००/- चे भाग भांडवल, रु ५०००/- ची कायम ठेव व ३ वर्षातून एकदा वार्षिक सर्वसाधारण सभेस उपस्थित राहणे गरजेचे आहे. क्रियाशील सभासदांनाच मतदानाचा अधिकार राहिल, याची सभासदांनी नोंद घ्यावी.

Membership :

During the reporting year there was an addition of 1544 'A' class members where as 114 'A' class members either resigned or expired. The total A class member as on 31/03/2023 are 10,666. Consequent upon 97th Central amendment to constitution to Co-operative Act now there are active and non-active members 1,242 and 9,424, respectively. To continue as an active members the member should be holding share capital of Rs. 2000/-, a permanent deposit of Rs.5000/- and should have attended at least one Annual General Meeting in Three years. Voting rights are restricted to active members only.your awareness to these guidelines is solicited.

भाग भांडवल :

संस्थेचे अधिकृत भाग भांडवल १५ कोटी असून वसूल भाग भांडवल वाढीसाठी सभासदांकडून चांगला प्रतिसाद मिळत आहे. हे संस्थेवरील सभासदांच्या वाढत्या विश्वासाचे द्योतक आहे. वर्ष अखेरीस एकूण वसूल भाग भांडवल रु. १२,२७,४५,०००/- इतके असून गतवर्षी पेक्षा त्यामध्ये रु. १,४०,२७,२००/- इतकी भरिव वाढ झाली आहे. मागील वर्षाच्या तुलनेत अहवाल सालात १२.९०% टक्केनी वसूल भाग भांडवलामध्ये वाढ झाली आहे.

Share Capital :

The Authorized Share Capital of the Society is Rs.15 Crores, and is increasing continuously as a result of a great response by the members.This indicates the trust of the member in the society. The total paid up capital for the year ended was Rs. 12,27,45,000/- Which shows the growth by Rs.1,40,27,200/- over the previous year.in comparison with the previous year there is a growth in paid up capital by 12.90% in the reporting year.

ठेवी :

बँकींग क्षेत्रातील वाढत्या स्पर्धेमुळे ठेवीचा व्याजदर सातत्याने बदलत असतो. तथापि, उत्तम ग्राहक सेवा, नोकरदारानांचे कर्ज देण्याचे धोरण, नियमित कर्ज वसुली व संस्थेबद्दल सभासद व ग्राहकांना वाटणारा जिव्हाळा यामुळे गतवर्षीच्या तुलनेत ठेवीमध्ये रु. ३८,२८,८५,४५९.८७/- इतकी भरिव वाढ झाली असून अहवाल सालात एकूण ठेवी रु.३८०,०२,५५,२९७.४४/- इतक्या झाल्या आहेत. मागील वर्षाच्या तुलनेत अहवाल सालात ११.२० टक्केनी ठेवीत वाढ झाली आहे. यामुळे महाराष्ट्र व कर्नाटक राज्यातील एक अत्यंत सक्षम आणि भक्कम पाया असणारी संस्था म्हणून आपल्या संस्थेचा नावलौकीक झाला आहे.

Deposits :

While witnessing the growing competition in Banking sector, there is frequent changes in the rate interest on the deposits. However, due to excellent consumer service, policy of loan facility to Government and Non-Government servants only, regular loan recovery, and member's and customers close attachment with the Society, there is an addition of Rs. 38,28,85,459.87/- taking total deposits to Rs.380,02,55,297.44/- at the end of the year. In comparison with the previous year, there is a increase in deposits by 11.20 % in the reporting year. We have achieved an eminence of sound and strong base Society in State of Maharashtra & Karnataka.

you wish to be an active member of any institution, Ravalnath Society is your best choice.

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

कर्जे :

संचालक मंडळावरील सभासदांचा विश्वास व कर्ज वाटपाबाबत संचालक मंडळाचे धोरण, काटेकोर नियम, जलद कर्ज पुरवठा व्हावा यासाठी संचालक मंडळाने कार्यकारी मंडळाला दिलेले अधिकार, विनम्र व तत्पर सेवा आणि कर्ज पुरवठा करण्याच्या सुटसुटीत पद्धतीमुळे घर बांधणी व प्लॉटतारण कर्जाची मागणी सातत्याने वाढत आहे. एकूण कर्जाची रक्कम वर्ष अखेरीस रु. २६१,०३,४०,००३.७७/- इतकी असून त्यामध्ये रु. १५,७९,४२,९८६.८४/- इतकी वाढ झालेली आहे. मागील वर्षाच्या तुलनेत अहवाल सालात ६.४४ टक्केनी कर्जात वाढ झाली आहे. संस्थेनी दिलेली सर्व कर्जे सुरक्षित असून दरमहा सुमारे एक कोटीच्यावर कर्जाचे हप्ते जमा होतात. त्यामुळे कर्जाची नियमित वसुली होऊन संस्थेच्या उलाढालीत सातत्याने वाढ होत आहे.

Advances :

There is a constant growth in demand for loans for purchasing plots or constructing homes due to a strong trust in the Directors of the Society, their policy towards loan disbursement, strict rules, authority given by Directors to Executive Committee in order to have a speedy loan disposal, modest and prompt service and easy system of loan disbursement . At the end of the year the total loan amount was Rs.261,03,40,003.77/- with the increase of Rs.15,79,42,986.84/- during the year. In comparison with the previous year, there is a growth in loans by 6.44% in the reporting year. All the loan issued by the Society being secured, more than Rs.1 Crore are recovered in the form of installment towards loan every month. The recovery of loans being regular, there is constant growth in the turnover of the Society.

गुंतवणूक :

शिल्लक निधीचा योग्य विनियोग करण्यासाठी याबाबत संचालक मंडळाने तज्ज्ञ सनदी लेखापरीक्षकांच्या मार्गदर्शक तत्वानुसार राष्ट्रीयकृत तसेच ग्रेड- १ मधील विविध सहकारी बँकेत संस्थेने शिल्लक ठेवीची गुंतवणूक केलेली आहे. अहवाल सालात एकूण गुंतवणूक रु. १४९,१९,०५,२८३/- इतकी असून ती एकूण ठेवीच्या २९.८२ टक्के आहे. ठेवीदारांच्या ठेवीची मुदत संपताच अगर त्यांनी मुदतपूर्व मागणी केल्यास तात्काळ परत केली जाते. त्यामुळे ठेवीदारांचा संस्थेवरील विश्वास दिवसेंदिवस वाढत चालला आहे.

Investments :

As Per the guidelines issued by export Government Auditor for investment of available funds, the board of Directors has invested the available funds in various nationalized and Grade-‘A’ Co-operative Bank. Total investments at the end of the year were rs.149,19,05,283 /- which amounts to 29.82% of the total deposits. The deposits are returned to the depositors at the end of the term or as and when they demand. This has increased the reliability and trust value of the Society.

निधी :

संस्थेच्या आर्थिक स्थैर्यासाठी व प्रगतीसाठी स्व:निधी अधिक असणे आवश्यक आहे. त्यामुळे संचालक मंडळाने अहवाल सालात जास्तीत जास्त स्व:निधीमध्ये वाढ करण्याचा प्रयत्न केला आहे. संस्थेकडे अहवाल वर्ष अखेर रु. १४,२५,७७,६५६.०८/- इतका स्व:निधी असून त्यामध्ये गतवर्षी पेक्षा रु. १,३१,८३,९५२.६५/- ने वाढ झाली आहे. मागील वर्षाच्या तुलनेत अहवाल सालात १०.१८ टक्केनी स्व:निधीमध्ये वाढ झाली आहे.

Funds :

Own-fund is essential for the financial stability and growth of the Society. Hence, the Board of Directors has tried to increase the maximum own-funds during the reporting year. Total own-funds at the end of the year was Rs. 14,25,77,656.08 with an increase of Rs 1,31,83,952.65/- over the previous year. In comparison with the previous year. There is an increase in own-fund by 10.18% during the reporting year.

खेळते भांडवल :

अहवाल वर्षात खेळते भांडवलामध्ये रु. ५६,६२,००,१५५.१३/- ने वाढ होऊन वर्ष अखेरीस रक्कम रु. ४३४,५५,०२,२९०.२७/- इतके खेळते भांडवल झाले आहे. मागील वर्षाच्या तुलनेत अहवाल सालात १४.९८ टक्केने खेळत्या भांडवलामध्ये वाढ झाली आहे.

Working Capital :

The working capital halted at Rs.434,55,02,290.27/- at the end of the year with an increase of Rs.56,62,00,155.13/- during the reposting year.in comparison with the previous year. There is a growth in working capital by 14.98% during the reporting year.

लेखापरीक्षण :

सन २०२२-२३ या आर्थिक वर्षाचे स्थानिक लेखापरीक्षण संस्थेचे मुख्य लेखापाल/अंतर्गत लेखापरीक्षक श्री. एकनाथ जोतिबा केसरकर यांनी केले. शासकीय लेखापरीक्षण श्री. संदिप पोडजाळे असोसिएट्स, चार्टर्ड अकॉउंटंट, गडहिंग्लज व टॅक्स ऑडीट श्री. के. एस. पाटील, पार्टनर, पाटील, घेवडे महापूरकर अँड असोसिएट्स, कोल्हापूर, चार्टर्ड अकॉउंटंट फर्मस, कोल्हापूर यांचेकडून करून घेतले आहे. त्यांनी संस्थेच्या कामकाजाबाबत समाधान व्यक्त करून संस्थेस ऑडीट वर्ग "अ" दिलेला आहे. लेखापरीक्षण वेळेत करून देऊन संस्थेला केलेल्या बहुमोल मार्गदर्शनाबद्दल आम्ही त्यांचे आभारी आहोत.

Audit :

For 2022-23 the Internal Audit was carried out by chief Accountant / Internal Auditor Shri. Eknath jotiba Kesarkar while statutory audit by shri.Sandeep Podjale & Associates, chartered Accountant, Gadhinglaj & Tax audit by shri. K.S. Patil,Partner, M\s. patil ,Ghevade, Mahapurkar & Assosiates Chartered Accountant

संस्थेचा क्रियाशील सभासद व्हायचं तर रवळनाथ संस्थेचंच!

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

Net Profit Rs. 2,23,51,681.00 during the year 2022-23

1.	Reserve Fund - 25%	Rs.	55,88,000.00
2.	Reserve Fund (Unforeseen Reserve 10%)	Rs.	22,35,200.00
3.	Co-operative Education Fund - 1%	Rs.	2,23,517.00
4.	Dividend 10% (On the Share Amount Rs. 10,87,17,800 as on 31 / 03 / 2022)	Rs.	1,08,71,780.00
5.	Dividend Equalization Fund	Rs.	1,00,000.00
6.	Educational Assistance Fund	Rs.	1,00,000.00
7.	Emergency Relief Fund	Rs.	1,00,000.00
8.	Investment Fluctuation Fund	Rs.	1,00,000.00
9.	Technical Upgradation & Risk Mitigation Fund	Rs.	1,00,000.00
10.	Building Fund	Rs.	29,33,184.00
	Total :-	Rs.	2,23,51,681.00

,Kolhapur, was carried out by Expressing their satisfaction with working of the Society, the auditors have awarded Class`A` to the Society. The Society extends its thanks timely audit and invaluable guidance

नफा विभागणी :

संस्थेला चालू आर्थिक वर्षात आवश्यक तरतूदी करून रु.२,२३,५१,६८१/- इतका निव्वळ नफा झाला आहे. व्याज दरातील फरकाचा सुयोग्य मेळ राखून व्यवसाय वाढ करण्याच्या हेतुने नफ्याचे अपेक्षित प्रमाण उद्दिष्ट साध्य केले आहे. मा. संचालक मंडळाने वरील प्रमाणे नफा विभागणी सभासदांच्या मंजूरीसाठी सादर केले आहे.

Appropriation of Profit :

After making essential provisions, the Society has registered the Net profit of Rs.2,23,51,681/-this was possible by registering business growth keeping pace with interest margin.The board of directors propose profit appropriation as above.

सेफ लॉकर डिपॉझिटी :

आजरा, गडहिंग्लज, डॉक्टर्स कॉलनी-सुविधा केंद्र, गडहिंग्लज, कोल्हापूर, जयसिंगपूर, बेळगावी, निपाणी, कुडाळ, सांगली व पुणे शाखेत सेफ लॉकर डिपॉझिटीची सुविधा आहे.

Safe Deposit Locker :

Safe Deposite Locker facility is available a Society's Ajara, Gadhinglaj (Kacheri Road), Ext.Counter Doctor's Colony Gadhinglaj , Kolhapur, Jaysingpur, Belagavi, Nipani, Kudal, Sangali & Pune branches.

माहिती तंत्रज्ञान :

संस्थेच्या सर्व शाखामध्ये दैनंदिन कामकाज संगणक कार्य प्रणालीचा अवलंब करून केले जात असल्याने सभासद व ग्राहकांना आपल्या

खात्यावरील आर्थिक व्यवहाराची माहिती **SMS** द्वारे त्वरीत प्राप्त होते. संस्थेच्या सर्व शाखांची राष्ट्रीयकृत बँकामध्ये खाती असल्याने कर्जदारांना कर्जाचे हप्ते आरटीजीएस व एनईएफटीद्वारे पाठविणे सोईचे असल्याने कर्जाचे हप्ते कर्जदारांच्या खात्याला त्वरीत जमा होतात. ई-मेलवर सभासदांना खाते उतारा दिला जातो. **www.ravalnathhousingfin.com** या वेबसाईटवर संस्थेच्या प्रगतीबद्दलची माहिती पाहता येत असल्याने सभासद व ठेवीदारांचा संस्थेवरील विश्वास दिवसेंदिवस वाढत असून संस्थेच्या प्रगतीची घोडदौड कायम राहण्यास मदत झाली आहे. संस्थेच्या सर्व शाखामध्ये CCTV बसविले असल्याने अध्यक्षांना टॅबलेटद्वारे कोणत्याही शाखेचे कामकाज Live पाहता येत असल्याने सर्व शाखेच्या कामकाजावर नियंत्रण ठेवणे शक्य झाले आहे.

Information Technology :

Members and customers receive the information of the financial transaction on their accounts through SMS as the software system is used in daily working of all the branches of the Society. The loan installments are immediately credited to the accounts of the borrowers through RTGS and NEFT as all the branches of the Society have the account in almost all the major nationalized banks. The accounts extract is given to the members by e-mail. The updated progress of the Society is easily accessible to its members as it is placed on www.ravalnathhousingfin.com that has in turn earned the trust of the commendable progress of the Society. All the branches are under CCTV surveillance. The Chairman has check mechanism over all branches as he can see the working of any branches at any time in Live Mode. This has enable control over the functioning of all branches.

सभासद कल्याण निधी :

सभासद हे आमच्या संस्थेचे मानबिंदू असल्याने त्यांच्यासाठी आम्ही 'सभासद कल्याण निधी' योजना सुरु केली आहे. सभासदांचा मृत्यू

Good people running a good institution means Ravalnath Society.

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

झाल्यानंतर सदर निधीच्या व्याजामधून त्यांच्या कुटुंबियांना आर्थिक मदत करावी असा या योजनेचा उद्देश आहे. या योजनेत समाविष्ट झालेल्या ६० वर्षांच्या आतील प्रत्येक सभासदांना जास्तीत जास्त रु. २ लाख मर्यादेपर्यंत आर्थिक मदत देण्यात येते. अहवाल वर्ष अखेर या योजनेमध्ये रु. २,४९,८३,४७०/- इतकी सभासद कल्याण ठेवीची रक्कम जमा असून या रक्कमेच्या व्याजामधून तयार केलेली सभासद कल्याण निधीची रक्कम रु. ९,३८,४९,४९३.५०/- इतकी शिल्लक आहे. त्यामुळे मयत सभासदांच्या वारसांना सदर निधीमधून त्वरीत आर्थिक मदत करणे शक्य झाले आहे. अहवाल वर्षात ८ मयत सभासदांच्या वारसांना त्यांच्या सभासद कल्याण ठेवीच्या प्रमाणात रुपये ४,२५,५००/- इतकी आर्थिक मदत देण्यात आली आहे.

Member Welfare Fund :

Members are prime importance to us. Therefore, we have started `members Welfare Fund` Scheme. The Purpose is to extended financial help to the relatives out of the interest accrued on the fund in the event of the sad demise of the member. The relatives are benefitted up to Rs. 2.00 lacs in proportion of the amount invested in the Scheme by the member below 60 year. The fund amount at the end of the reporting year in the Scheme Was Rs.2,41,83,470/- and the balance interest amount was Rs. 1,38,41,413.50/-. It was possible to provide immediate financial help to the heirs of the deceased members. During the reporting year the heirs of the 8 deceased members were provided the financial help of Rs. 4,25,500/- in the proportion of their Members Benevolent Deposit.

श्री रवळनाथ सुकन्या ठेव योजना :

'लेक वाचवा' या राष्ट्रीय अभियानात संस्थेचा कृतीशील सहभाग असावा म्हणून दि. १ ऑक्टोबर २०१६ नंतर जन्माला येणाऱ्या सभासदांच्या मुलींकरिता श्री रवळनाथ सुकन्या ठेव योजना सुरु करण्यात आली आहे. त्यानुसार या योजनेत पालकांकडून चार हजार रुपये आणि संस्थेकडून दोन हजार रुपये असे मिळून रु. सहा हजाराची ठेव सदर मुलीच्या नावे ठेवली जाईल. रक्कम ठेवलेल्या तारखेपासून २१ वर्षे पूर्ण झालेनंतर त्या सुकन्येला ५० हजार रुपयाची भरीव रक्कम मिळणार आहे.

Shree Ravalnath Sukanya Deposit Scheme :

To ensure Our active participation in the National campaign `save the Girl Child`, we offer `shree Ravalnath Sukanya Deposit Scheme` for the daughters of members born on or after 1 Oct. 2016. Accordingly, the total deposit amount of Rs. 6000/- (Rs.4000 by the parents +Rs. 2000 by `Ravalnath Society`) will be benefitted by Rs.50000/- after the completion of 21 year of the investment.

सामाजिक बांधिलकी :

बँकींग व्यवसायाबरोबरच संस्था नेहमीच सामाजिक बांधिलकीच्या भावनेतून कार्यरत आहे. दरवर्षीच्या नफा विभागणीत शैक्षणिक मदत निधी व

आपदग्रस्त मदत निधीची तरतूद केली जाते. या निधीमधून दरवर्षी शैक्षणिक व सामाजिक कार्य करणाऱ्या विविध संस्थांना भरघोस मदत दिली जाते. अहवाल वर्षात विविध सामाजिक उपक्रम राबविले असून गरीब व होतकरू मुला-मुलींना शिक्षणासाठी आर्थिक मदत तसेच आपदग्रस्त गरजू व्यक्तींना आर्थिक मदत केली आहे.

समाजामधील निरनिराळ्या क्षेत्रात उत्तुंग कामगिरी केलेल्या आणि पुरस्कार प्राप्त व्यक्तींचा सत्कार, शैक्षणिक क्षेत्रात गुणवत्ता वाढ केल्याबद्दल अभिनंदन तसेच विविध क्षेत्रामध्ये प्रदीर्घ सेवा करून सेवा निवृत्त झाल्यानंतर सत्कार इत्यादी उपक्रम संस्थेमार्फत दरवर्षी राबविले जातात.

Social Commitment :

The Society is always engaged in social accountability and commitment along with the banking appropriation a provision is made for educational Assistance fund and Relief Fund. The same fund is utilized by providing financial assistance to various Social and Education Institutes. In the reporting year various social activities were undertaken. Poor and promising students were provided financial assistance and calamity stricken needy people were also provided financial assistance.

Again, the people excelling in various social sectors, award winning personalities, persons obtaining higher academic qualifications and the person on their superannuation are felicitated by the Society.

विशेष आर्थिक मदत :

- १) शिवाजी विद्यापीठाच्या युवा महोत्सवासाठी गडहिंग्लज येथील डॉ. घाळी कॉलेजला रु. ५१ हजाराची मदत.
- २) सांगली येथील संवेदना चॅरिटेबल ट्रस्टला रु. २५ हजाराची मदत.
- ३) माझी वसुंधरा अभियानांतर्गत क्रीडा स्पर्धेसाठी गडहिंग्लज नगरपालिकेला रु. २५ हजाराची मदत.
- ४) चंदगड, गडहिंग्लज, हातकणंगले, राधानगरी, चिक्कोडी या तालुक्यातील विविध शैक्षणिक उपक्रमांसाठी रु. १ लाख ४४ हजाराची मदत.
- ५) ऊस तोडणी कामगारांना दिवाळी फराळाची भेट.
- ६) आजरा येथील नाट्यमहोत्सवासाठी रु. १५ हजाराची मदत.
- ७) महाराष्ट्र अंधश्रद्धा निर्मूलन समितीला रु. १० हजाराची मदत.
- ८) कोल्हापूर येथील झोपडपट्टीसह निपाणी, आजरा व चंदगड येथील जळीतग्रस्तांना रु. १ लाख ७५ हजाराची मदत.
- ९) उत्तूर येथील दत्तात्रय रेडेकर यांच्या वैद्यकीय उपचारासाठी रु. १० हजाराची मदत.

Special Financial Assistance :

1. Rs. Fifty One Thousand to Ghali College, Gadhinglaj for the Youth Festival, Shivaji University, Kolhapur.
2. Rs. Twenty Five Thousand to Sanvedana Charitable Trust, Sangli
3. Rs. Twenty Five Thousand for the sports competition

चांगले लोक, चांगली संस्था म्हणजे रवळनाथ संस्था

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

to Gadhinglaj Municipal Corporation.

4. Rs. One Lakh Forty Four thousand for various academic activities conducted in Chandgad, Gadhinglaj, Hatkanangale, Radhanagari & Chikodi Talukas.
5. Diwali gift (Sweets) for the sugarcane workers.
6. Rs. Fifteen Thousand to Natya Mahotsav at Ajara.
7. Rs. Ten thousand to Maharashtra Andhashradha Nirmulan Samitee.
8. Rs. One Lakh Seventy Five Thousand to fire stricken people from Kolhapur, Nipani, Ajara, Chandgad.
9. Rs. Ten Thousand to Shri. Dattatray Redekar for medical treatment at Uttur.

सभासदांच्या पाल्यांचे कौतुक :

सभासदांच्या पाल्यांसाठी "गुणवंत विद्यार्थी पारितोषिक" योजना संस्थेने स्थापनेपासून सुरु केली आहे. दरवर्षी वार्षिक सर्वसाधारण सभेमध्ये इ. १० वी मध्ये ९० टक्के व इ. १२ वीमध्ये ७५ टक्के पेक्षा जास्त गुण मिळविलेल्या तसेच वैद्यकीय, अभियांत्रिकी, चार्टर्ड अकॉउंटंट इत्यादी क्षेत्रात पदवी संपादन केलेल्या गुणवंत विद्यार्थ्यांचा सत्कार केला जातो. मागील वार्षिक सर्वसाधारण सभेत ६२ विद्यार्थ्यांचा रोख पारितोषिक व प्रमाणपत्र देऊन गौरव करण्यात आला.

Felicitatation of wards of Members :

The Society has started `Meritorious Student Award` Scheme since its inception. In the Annual General Meeting the wards obtaining more than 90% marks at SSC , more than 75% marks at HSC, the awards achieving commendable success in Medical, engineering & C.A branches are felicitated. In the Last General Meeting 62 awards were felicitated by presenting cash prizes and certificates.

अमृतमहोत्सव गौरव :

सभासद हाच संस्थेचा मानबिंदू असल्याने त्याचा अमृतमहोत्सवाबद्दल वार्षिक सभेत गौरव केला जातो. मागील वार्षिक सभेत ३८ इतक्या सभासदांचा अमृतमहोत्सव गौरव केला आहे.

Felicitatation of Members :

The members, on their completion of 75 years of age, are felicitated in the Annual General Meeting. In the Last Annual General Meeting 38 members were felicitated on attending the age of 75.

संचालक व सल्लागार मंडळ :

संस्थेच्या एकंदर प्रगतीमध्ये व कामकाजात संचालक व सल्लागार मंडळाचे नेहमी महत्त्वपूर्ण सहकार्य, प्रोत्साहन व साथ मिळाली आहे. किंबहुना यामुळेच अहवाल सालातही संस्थेची भरघोस प्रगती झाली आहे, त्याबद्दल

त्यांचा मी ऋणी आहे.

Board of Directors and Advisors :

The members of Board of Directors and Advisors have constantly extended their valuable co-operation and encouragement for the overall progress and functioning of the Society. The Society has made tremendous progress in the reporting year only because of it. I sincerely thank of all them.

सेवक वर्ग :

आमचा सेवकवृंद हा संस्थेचा अविभाज्य व महत्त्वाचा घटक आहे. संस्थेचे यश व प्रगतीत त्यांचे मोलाचे योगदान आहे. त्यामुळे त्यांच्या सुखसोयी, प्रशिक्षण, संरक्षण या बाबीकडे संस्थेने नेहमीच आत्मीयतेने लक्ष दिले आहे. त्यामुळेच प्रत्येक सेवक प्रामाणिकपणे काम करून सभासदांना उत्तमोत्तम सेवा देत असल्याने संस्थेची प्रगती झपाट्याने होत आहे. संस्थेच्या कर्मचाऱ्यांना सहाय्य वेतन आयोगाप्रमाणे वेतन दिले जात असून त्यांच्या सर्वांगीण विकासासाठी संस्था सदैव कटिबद्ध आहे.

Staff :

The Staff is an important component of our Society. They have a lion's shares in the success and progress of the Society. The Society earnestly looks after their comfort, training and security. As a result, every member of the staff renders honest service to the Society. We are proud to state that ours is the 1st of its type to implement the pay scale as per the 6th pay Commission of the Govt. of Maharashtra. We are always committed to their all- round development and progress.

सहकार्यातून समृद्धीकडे :

आमच्या संस्थेची दैनंदिन कर्ज वसुली व रिकरिंग ठेवीची रक्कम वेतनातून कपात करून विविध महाविद्यालयाचे प्राचार्य, हायस्कूलचे मुख्याध्यापक, विविध बँकांचे शाखाधिकारी, त्यांचा कार्यालयीन स्टाफ तसेच शिवाजी विद्यापीठातील वेतन विभाग आम्हाला वेळोवेळी बहुमोल सहकार्य करीत आहे.

तसेच आमच्या संस्थेच्या सर्व शाखांमध्ये अनेक नोकरदार व नागरी सहकारी पत संस्थांनी भरघोस ठेवी ठेऊन सहकार्य केले आहे. त्याबद्दल त्या संस्थांचे संचालक मंडळ व कार्यालयीन स्टाफ यांचे हार्दिक आभार.

संस्थेच्या दैनंदिन कामकाजासाठी राष्ट्रीयकृत, सहकारी बँकेतील अधिकारी वर्ग व कर्मचारी वर्गांनी केलेल्या सहकार्याबद्दल त्यांचेही मी आभार मानतो.

Towards Prosperity through co-operation :

The Principals, the Head Masters, the Non-Teaching staff of various institutions, pay section of Shivaji University, Bank managers and the staff of various Banks extended their full co-operation by sending the

Ravalnath Society that extends financial help to victims of natural calamity.

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Loan instalments from the salary of the employees who are our Members & non-Members. We are very much thankful to them.

I am also thankful to the Chairman, Managers & staff Members of the Various

Employees Co-op. Credit societies for their substantial deposits with us.

We also thank the officers & employees of nationalized banks and co-operative banks for their co-operation.

Courtesy Visits by Dignitaries :

The following dignitaries have paid courtesy visits to our Society and have made valuable suggestions for the progress of our Society:

- **Hon. B. L. Verma** Union Minister of State for Cooperation, Govt. of India.
- **Hon. Shri. Satish Marathe** Director, Reserve Bank Of India.
- **Hon. Shri. Dinesh Oulkar** Ex. Director of Marketing & additional Commissioner (Cooperation), Maharashtra State.
- **Hon. Dr. Jagannath Patil** World Famous Educationist & NAAC Advisor, Bengaluru.
- **Hon. Dr. Sadhana Shankar** Principal Director General of Income Tax (H.R. Department) Delhi.
- **Hon. Sandhya Kapoor** Director, NCUI, New Delhi.
- **Hon. Co. Krishna Mense** Senior Freedom Fighter.
- **Hon. Dr. David Thomas Alvaris** Joint Commissioner of State Tax (GST), Maharashtra.
- **Hon. Shri. Rahul Rekhawar** Collector & District Magistrate, Kolhapur.
- **Hon. Mrs. Swati Deshmukh-Patil** Additional Collector, Sangli.
- **Hon. Shri. Omkar Deshmukh** District and Sessions Judge - 1, Gadhinglaj.
- **Hon. Shri. A. R. Ubale** District and Sessions Judge - 2, Gadhinglaj.
- **Prof. Dr. Ajitsingh Jadhav** Director, Board of Examination and Evaluation, Shivaji University, Kolhapur.
- **Hon. Shri. Trinetra Mahant Shivayogi Mahaswamiji** Abbot of Chandravan Ashram, Srirangpattanam- Mysore.
- **Hon. Shri. Vitthal Chavan** Chief Finance & Account Officer, Zilla Parishad, Sangli.
- **Hon. Dr. Rajendra Hiremath** President, Janaseva Cooperative Bank, Pune.
- **Hon. Shri. Swaroop Kharage** Chief Officer, Gadhinglaj Municipal, Gadhinglaj.
- **Hon. Shri. Sudhakar Khorate** Block Development Officer, Ajara.
- **Hon. Shri. Basavraj Gurav** Block Education Officer, Ajara.

श्रद्धांजली :

अहवाल सालात संस्थेचे सभासद, सभासदांचे नातेवाईक, संस्थेचे

हितचिंतक व ठेवीदार, भारतातील थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ, लेखक, साहित्यिक, कला, क्रिडा व शिक्षण तज्ञ, वीर जवान, सामाजिक कार्यकर्ते आणि सहकार व राजकीय क्षेत्रातील दिवंगत झालेल्या व्यक्तींच्या पवित्र स्मृतीस आमची भावपूर्ण श्रद्धांजली! मृतांच्या पवित्र आत्म्यास चिरशांती लाभो, हीच ईश्वर चरणी प्रार्थना !

Obituary :

During the reporting year some of our members, the relatives of the members, well-wishers, depositors, great leaders, researchers, scientist, technicians, literary figures, experts in arts and fine arts, sports, education, brave soldiers, social workers, Co-operative and political personalities lost their lives.

Let the departed souls rest in peace!

समारोप :

ग्रामदैवत श्री रवळनाथाची व श्री काळभैरीची कृपादृष्टी, सभासद, संचालक मंडळ, सर्व शाखांचे सल्लागार, सेवक वर्ग, ठेवीदार, हितचिंतक या सर्वांच्या भरीव योगदानातून साकारलेला संस्थेचा २७ वा वार्षिक अहवाल आपल्यासमोर ठेवला आहे. त्यास आपण मंजुरी द्यावी. यापुढील काळातही अधिक जोमाने काम करण्यासाठी आपण सर्वांनी मला व माझ्या सहकार्यांना प्रोत्साहन आणि साथ द्यावी, ही नम्र विनंती.

Conclusion :

I have presented before you the 27th Annual Report of our Society and request you to accord sanction to the same and encourage us to work with more enthusiasm in the times to come.

जय सहकार ! Jay Sahakar !

संचालक मंडळाच्या मान्यतेने,

With the approval of the Board of Directors,

Place : Gadhinglaj

Date : -10/06/2023

Yours,



M. L. Chougule

Founder Chairman

Shree Ravalnath Co-op. Housing Finance Socy.Ltd.,
Ajara, (Multi-State)

Head Office : Doctors' Colony, Gadhinglaj,
Dist. Kolhapur Pin-416502. (Maharashtra)

गरजू, आपद्ग्रस्तांना आर्थिक मदत करणारी रवळनाथ संस्था

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BALANCE SHEET AS ON 31-03-2023

भांडवल व देणी CAPITAL & LIABILITES	SCHEDULE	31/03/2022	31/03/2023
अधिकृत भाग भांडवल - (प्रति भाग मूल्य रु. १००/-) Authorised Capital - (Shares of Rs.100/- each)		15,00,00,000.00	15,00,00,000.00
वसुल भाग भांडवल Subscribed and Paid-up Share Capital	I	10,87,17,800.00	12,27,45,000.00
गंगाजळी व इतर निधी Reserve Fund and Other Reserves	II	12,93,93,703.43	14,25,77,656.08
बँकांकडून घेतलेली कर्जे Borrowings from Banks	III	17,08,879.04	12,49,69,587.34
ठेवी Deposits	IV	341,73,69,837.57	380,02,55,297.44
देणे व्याज Interest Payable	V	8,28,29,486.00	11,22,18,923.00
इतर देणी व तरतुदी Other Liabilities & Provisions	VI	4,01,97,539.45	4,83,34,989.23
निव्वळ नफा Net Profit		1,88,11,828.65	2,23,51,681.00
एकूण TOTAL		379,90,29,074.14	437,34,53,134.09

जिंदगी व येणी PROPERTY & ASSETS	SCHEDULE	31/03/2022	31/03/2023
रोख व बँकेतील शिल्लक Cash and Bank Balance	VII	6,02,54,130.59	5,55,40,125.68
गुंतवणूक Investment	VIII	114,91,86,522.00	149,19,05,283.00
सभासदांना दिलेली कर्जे Loans & Advances to Members	IX	245,23,97,016.93	261,03,40,003.77
बँकांकडून घेतलेली कर्जे Borrowings from Banks	X	1,07,54,588.44	1,85,000.02
येणे व्याज Interest Receivable	XI	82,85,508.00	1,18,99,009.00
स्थावर व जंगम मिल्कत Movable & Immovable Assets	XII	8,29,99,456.41	15,13,20,305.92
इतर येणी Other Receivables	XIII	3,51,51,851.77	5,22,63,406.70
एकूण TOTAL		379,90,29,074.14	437,34,53,134.09

Shri. E. J. KESARKAR

Chief. Accountant / Internal Auditor

Shri. Sandip Podjale & Associates

Chartered Accountant, Gadhinglaj
(Statutory Auditor)

Ravalnath Society that renders helping hand for the education of the poor students.

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

PROFIT & LOSS A/C FOR THE YEAR ENDED 31-03-2023

उत्पन्न INCOME	SCHEDULE	31/03/2022	31/03/2023
कर्जे व गुंतवणूकीवरील मिळालेले व्याज Interest Received on Loans, Advances & Investments	XIV	32,81,06,353.00	35,39,17,330.18
इतर जमा Other Income	XV	22,15,856.78	30,73,327.58
एकूण TOTAL		33,03,22,209.78	35,69,90,657.76

खर्च EXPENDITURE	SCHEDULE	31/03/2022	31/03/2023
ठेवी व कर्जावरील दिलेले व्याज Interest paid on Deposits & Borrowings	XVI	24,37,51,959.50	26,42,42,188.08
कर्मचारी वेतन व भत्ते Salaries & Allowances of Employees.	XVII	3,51,03,357.60	4,24,97,916.70
संचालक मंडळ सभा भत्ता व प्रवास खर्च Directors Meeting Allowances & Travelling Exp.	XVIII	12,02,926.00	15,30,827.22
भाडे, कर, वीज, विमा इ. Rent, Taxes, Insurance & Electricity	XIX	32,95,741.34	33,73,072.10
कायदे विषयक खर्च Legal Expenses	XX	83,000.00	1,45,336.00
टपाल तार व टेलिफोन Postage & Telephone	XXI	3,13,481.31	3,82,498.96
लेखापरिक्षण फी Audit Fee	XXII	6,01,073.00	7,14,264.00
घसारा, देखभाल व दुरुस्ती खर्च Depreciation, Repairs & Maintenance Exp.	XXIII	62,02,143.54	75,30,677.72
स्टेशनरी, छपाई, जाहिरात व संगणक खर्च Stationery, Printing, Advertisement & Computer Exp.	XXIV	13,54,625.91	16,29,080.24
इतर खर्च Other Expenses	XXV	20,02,072.93	33,93,115.74
तरतूदी Provisions	XXVI	1,76,00,000.00	92,00,000.00
नफा Net Profit		1,88,11,828.65	2,23,51,681.00
एकूण TOTAL		33,03,22,209.78	35,69,90,657.76

Shri S. S. Ghugare
Manager

Shri. D. K. Maydeo
C.E.O.

Prof. V. K. Maydeo
Vice Chairman

Shri. M. L. Chougule
Founder Chairman

गरीब, होतकरू विद्यार्थ्यांचे शिक्षण सुरु राहण्यासाठी आर्थिक मदत करणारी स्वळनाथ संस्था

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

SCHEDULE I-CAPITAL	31/03/2022	31/03/2023
अधिकृत भाग भांडवल - (प्रति भाग मूल्य रु. १००/-) a) Authorised Share Capital - (Shares of Rs.100/- each)	15,00,00,000.00	15,00,00,000.00
b) वसुल भाग भांडवल (Paid up Capital) (प्रति भाग मूल्य रु. १००/-)	10,87,17,800.00	12,27,45,000.00
II गंगाजळी व इतर निधी (Reserve Fund & Other Reserves)		
राखीव निधी (Reserve Fund)	2,73,97,758.77	3,23,29,653.77
लाभांश समकरण निधी (Dividend Equalisation Fund)	2,50,000.66	3,00,000.66
धर्मादाय निधी (Charitable Fund)	3,05,923.00	2,37,085.00
इमारत निधी (Building Fund)	6,24,67,609.50	7,19,88,997.15
आपत्कालीन मदत निधी (Emergency Relief Fund)	7,51,255.00	6,81,255.00
सभासद कल्याण निधी (Member's Benevolent Fund)	1,18,97,535.50	1,38,41,413.50
शैक्षणिक कार्य मदत निधी (Educational Aid Fund)	4,70,583.00	4,18,083.00
एन पी ए तरतुद निधी (N.P.A. Provision Fund)	1,53,58,421.00	1,63,58,421.00
रौप्यमहोत्सव निधी (Silver Jubilee Fund)	86,39,517.00	25,00,447.00
राखीव निधी (Unforeseen Reserve)	13,99,100.00	32,80,300.00
गुंतवणूक चढउतार निधी (Investment Fluctuations Fund)	2,00,000.00	3,00,000.00
श्री रवलनाथ सुकन्या निधी (Shree Ravalnath Sukanya Fund)	56,000.00	42,000.00
तांत्रिक सुधारणा आणि जोखीम शमन निधी (Technical upgradation & Risk Metication Fund)	2,00,000.00	3,00,000.00
एकूण Total	12,93,93,703.43	14,25,77,656.08
III बँकांकडून घेतलेली कर्जे (Borrowings from Banks)		
सिंधुदूर्ग को-ऑप. बँक ओडी खाते (Sindhudurg Co-op. Bank OD Account)	-	7,26,01,203.08
कल्लाप्पाणा आवाडे इचलकरंजी जनता सह. बँक. लि. ओडी खाते (K.A.Ich. Janta Sah. Bank OD Account)	-	2,688.26
दि. गडहिंग्लज अर्बन को-ऑप. बँक लि. ओडी खाते (The Gadhinglaj Urban Co-op. Bank OD Account)	57,592.00	5,23,65,696.00
श्री विरशैव को.ऑप. बँक ओडी खाते (Shri Veershaiv Co-op. Bank OD Account)	2,76,607.70	-
कॉसमॉस बँक ओडी खाते बेळगांव (Cosmos Bank OD A/c. Tilkwadi Belgaum)	13,74,679.34	-
एकूण Total	17,08,879.04	12,49,69,587.34

Ravalnath Society that felicitates those who do remarkable work in education and social service.

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

	31/03/2022	31/03/2023
IV ठेवी (Deposits)		
मुदतबंद ठेव (Fixed Deposit)	209,84,84,027.00	258,42,16,864.88
दामदुप्पट ठेव (Double Benefit Deposit)	16,25,09,419.00	15,21,48,958.00
रिकरिंग ठेव (Recurring Deposit)	7,19,81,962.00	7,50,36,589.00
सेव्हिंग ठेव (Savings Deposit)	15,85,46,859.20	17,89,82,021.87
श्री रवळनाथ सेव्हिंग ठेव (Ravalnath Savings Deposit)	3,41,15,273.70	3,71,21,956.40
पिग्मी ठेव (Pigmy Deposit)	2,45,61,703.00	2,54,50,768.00
कॉल डिपॉझिट ठेव (Call Deposit)	3,33,69,536.00	77,12,307.00
रवळनाथ हौसिंग बॉण्डस् (Ravalnath Housing Bonds)	4,60,35,966.00	5,13,98,977.00
कायम पारितोषिक ठेव (Permanent Deposit for Prize)	92,390.00	92,390.00
मासिक प्राप्ती ठेव (Monthly Income Deposit)	18,45,12,500.00	17,56,10,000.00
पुनर्गुंतवणूक ठेव (Reinvestment Deposit)	19,68,03,804.00	11,30,63,489.00
सभासद कल्याण ठेव (Member's Benevolent Deposit)	2,31,78,280.00	2,41,83,470.00
अपघात विमा ठेव (Accidental Insurance Deposit)	1,85,43,675.00	1,80,56,050.00
क्रियाशील सभासद कायम ठेव (Active Member's' Deposit)	62,95,000.00	62,10,000.00
रवळनाथ बाल कल्याण ठेव (Ravalnath Child Welfare Deposit)	4,36,45,626.00	5,11,28,706.00
चालू ठेव खाते (Current Account Deposit)	2,92,72,169.67	4,90,71,256.29
बल्क डिपॉझिट (Bulk Deposit)	7,99,44,004.00	3,26,75,000.00
श्री रवळनाथ सुकन्या ठेव (Shree Ravalnath Sukanya Deposit)	1,19,343.00	1,76,494.00
रौप्य महोत्सवी ठेव (Silver Jubilee Deposit)	20,12,55,000.00	21,68,05,000.00
आषाढ श्रावण ठेव (Ashadh Shraavan Deposit)	41,03,300.00	11,15,000.00
एकूण Total	341,73,69,837.57	380,02,55,297.44
V देणे व्याज (Interest Payable)		
मुदतबंद ठेव व्याज देणे (Interest Payable on Fixed Deposit)	7,15,08,560.00	8,80,00,598.00
कॉल डिपॉझिट व्याज देणे (Interest Payable on Call Deposit)	49,55,523.00	19,49,882.00
कायम पारितोषिक व्याज देणे (Interest Payable on Permanent Deposit for Prize)	26,289.00	21,222.00
एम. आय. एस. व्याज देणे (Interest Payable on M.I.S. Deposit)	6,88,803.00	6,26,076.00
पिग्मी ठेव व्याज देणे (Interest Payable on Pigmy Deposit)	3,69,294.00	3,80,325.00
सभासद कायम ठेव व्याज देणे (Interest Payable on Active Member's Deposit)	6,25,516.00	6,20,029.00
एम. आय. एस. बोनस व्याज देणे (Bonus Interest Payable on M.I.S. Deposit)	7,19,544.00	1,42,747.00
आषाढ श्रावण ठेव व्याज देणे (Interest Payable on Ashadh Shraavan Deposit)	11,53,141.00	2,84,572.00
रौप्य महोत्सवी ठेव व्याज देणे (Interest Payable on Silver Jubilee Deposit)	7,16,903.00	1,76,03,138.00
बल्क डिपॉझिट व्याज देणे (Interest Payable on Bulk Deposit)	20,65,913.00	13,40,334.00
मुदत संपलेल्या ठेवीवरील देणे व्याज (Interest Payable on Matured Deposit)	-	10,00,000.00
रौप्य महोत्सवी फंड तरतुद व्याज देणे (Silver Jubilee Fund Interest Provision)	-	2,50,000.00
एकूण Total	8,28,29,486.00	11,22,18,923.00

शैक्षणिक व सामाजिक क्षेत्रात उल्लेखनीय कामगिरी करणाऱ्या सभासदांचा गौरव करणारी रवळनाथ संस्था

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

	31/03/2022	31/03/2023
VI इतर देणी व तरतूदी (Other Liabilities & Provisions)		
पूरग्रस्त मदत निधी (Flood Victims Relief Fund)	10,07,957.00	-
कर्जदार अनामत रक्कम (कर्ज बोजा) (Loan Holder Anamat Amount Boja Nond)	-	27,93,500.00
देणे लवाद फी (Payable Arbitrator Fees)	1,29,435.00	-
लेखापरीक्षण व व्यावसायिक सल्ला फी (Outstanding Audit & Professional Consultancy Fee)	7,19,800.00	7,96,134.00
नोकर बोनस देणे (Payable Staff Bonus)	23,18,300.00	22,78,963.00
व्यवसाय कर देणे (Payable Professional Tax)	21,375.00	22,525.00
एम.एस.ई.डी. कं. देणे (Payable of MSED Company Ltd.)	8,23,136.00	5,86,124.00
स्टाफ एल.आय.सी. खाते देणे (Payable Staff L.I.C.)	89,600.00	75,535.00
प्रॉव्हिडंट फंड देणे (Payable Staff P. F.)	4,35,034.00	4,93,300.00
शिल्लक रजेचा पगार (Payable Earned Leave Salary)	37,10,727.00	53,06,259.00
नोकर ग्रॅज्युएटी फंड देणे (Payable Staff Gratuity Provision Fund)	3,92,522.00	3,92,522.00
अनामत देणे (Payable Suspense)	48,18,823.81	8,21,657.51
टी.डी.एस. देणे (T.D.S. Payable)	54,923.00	31,595.00
थकीत कर्जावरील देणे व्याज (Payable Interest on Overdue Loan)	1,97,26,939.00	2,79,50,843.82
देणे सी. जी. एस. टी. (Payable CGST)	59,104.33	91,140.01
देणे एस. जी. एस. टी. (Payable SGST)	59,104.31	91,139.89
देणे लाभांश (Payable Dividend)	29,865.00	42,465.00
शाखा कुडाळ इमारत खरेदी देणे (Payable Branch Kudal Building Purchase)	1,20,606.00	1,20,606.00
रवलनाथ लॉकर डिपॉझीट (Ravalnath Lockers Deposits)	23,80,000.00	30,43,000.00
इमारत भाडे ठेव (Building Rent Deposit)	32,00,000.00	32,00,000.00
देणे निवास योजना विमा हप्ता (Payable Nivas Yojana Policy Priemium)	1,00,288.00	47,680.00
एनसीयुआय इडीपी कार्यक्रम रक्कम (EDP Programme Amount Received Form NCUI)	-	1,50,000.00
एकूण Total	4,01,97,539.45	4,83,34,989.23
VII रोख व बँकेतील शिल्लक (Cash & Bank Balance in Current A/c)		
रोख शिल्लक (Cash in Hand)	1,22,94,177.20	1,51,22,449.10
कोल्हापूर जिल्हा मध्यवर्ती सह. बँक (K.D.C.C. Bank Ltd.)	21,99,662.50	21,90,436.90
जनता सहकारी बँक (Janata Sahakari Bank Ltd.)	9,989.80	1,19,427.70
स्टेट बँक ऑफ इंडिया (State Bank of India)	27,37,328.93	18,18,641.03
बँक ऑफ महाराष्ट्र (Bank of Maharashtra)	50,24,278.22	36,83,231.61
पार्श्वनाथ बँक (Parshwanath Co-Op. Bank Ltd.)	10,398.00	10,350.00
बँक ऑफ इंडिया (Bank of India)	37,89,603.11	24,94,386.78
युनियन बँक ऑफ इंडिया (Union Bank of India)	1,07,13,498.17	21,17,708.52

Ravalnath Society that provides you with the house of your own imagination.

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

	31/03/2022	31/03/2023
आजरा अर्बन को-ऑप. बँक (Ajara Urban Co-Op. Bank Ltd.)	20,81,725.94	1,21,65,415.94
कल्लाप्पाणा आवाडे इचलकरंजी जनता सह. बँक (Kallappanna Awade Ich. Janata Sahakari Bank Ltd.)	1,13,90,316.83	78,14,337.11
गव्हर्मेण्ट सर्व्हेंट बँक (Government Servents Co-op. Bank Ltd.)	15,279.00	15,225.90
युको बँक (Ucco Bank)	1,14,815.73	1,49,856.13
श्री वारणा सहकारी बँक (Shri Warana Sahakari Bank Ltd.)	1,38,737.00	76,499.10
बेळगाव जिल्हा मध्यवर्ती सहकारी बँक (Belagavi Dist. Central Co-op. Bank Ltd.)	28,699.00	44,228.00
दि कॉसमॉस को-ऑप. बँक (The Cosmos Co-op. Bank Ltd.)	79,67,087.32	3,99,885.31
जनता सहकारी बँक लि. पुणे (Janata Sahakari Bank Ltd. Pune)	95,860.66	3,39,860.86
अपना सहकारी बँक लि. पुणे (Apana Sahakari Bank Ltd. Pune)	5,75,392.83	31,23,046.83
आय.सी.आय.सी.आय बँक (ICICI Bank Ltd.)	1,74,534.68	7,74,119.36
श्री वीरशैव को.ऑप.बँक लि. (Shree Veershaiv Co.Op.Bank Ltd.)	5,96,941.42	5,47,147.24
बँक ऑफ बडोदा (Bank of Baroda)	1,26,245.00	85,654.63
सिंडीकेट बँक (Syndicate Bank)	1,44,799.75	49,169.75
सिंधुदुर्ग जिल्हा मध्यवर्ती सह. बँक (Sindhudurg Dist. Central Co-op. Bank)	2,759.50	64,500.00
मायक्रो ए.टी.एम.खाते (Micro A.T.M. Adjustment Account)	22,000.00	-
एच.डी.एफ.सी. बँक (HDFC Bank)	-	10,000.00
इंडसइंड बँक (Indusind Bank)	-	59,425.20
राजापुर अर्बन बँक (Rajapur Urban Bank)	-	22,65,122.68
एकूण Total	6,02,54,130.59	5,55,40,125.68
VIII गुंतवणूक (Investment)		
महाराष्ट्र हौसिंग फायनान्स कार्पोरेशन शेअर्स (Maharashtra Co-op. Housing Finance Corp. Shares)	500.00	500.00
फेडरेशन ऑफ मल्टीस्टेट को. ऑप. सोसायटी, पुणे शेअर्स (Federation of Multi-Sate Co-op. Socy.Pune Shares)	10,000.00	10,000.00
कोल्हापूर जिल्हा मध्यवर्ती सह. बँक शेअर्स (K.D.C.C. Bank Shares)	10,000.00	10,000.00
आजरा तालुका सुतगिरणी शेअर्स (Ajara Tal. Sah. Sutgirani Shares)	5,000.00	5,000.00
कोल्हापूर जिल्हा मध्यवर्ती सह. बँक राखीव निधी (K.D.C.C. Bank Ltd; Reserve Fund Deposit)	21,00,000.00	21,00,000.00
दि. कराड को-ऑप. बँक लि. कराड (The Karad Co-OpBank Ltd. Karad)	-	2,00,00,000.00
के.डी.सी.सी. बँक गुंतवणूक (K.D.C.C. Bank Investment)	-	1,00,00,000.00
दि. आजरा अर्बन बँक लि., मुदतबंद ठेव (The Ajara Urban Co-op. Bank Ltd; T.D.)	12,00,00,000.00	21,00,00,000.00
दि. गडहिंग्लज अर्बन बँक लि., मुदतबंद ठेव (The Gadhinglaj Urban Co-op.Bank Ltd; T.D.)	13,00,00,000.00	15,50,00,000.00
कल्लाप्पाणा आवाडे इचलकरंजी जनता सह. बँक लि., मुदतबंद ठेव (Kallappanna Awade Ich. Janata Sahakari Bank Ltd; T.D.)	17,00,00,000.00	22,00,00,000.00

उत्कृष्ट व्यवस्थापनामुळे सभासदांच्या विश्वासाला पात्र ठरलेली रवळनाथ संस्था

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

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श्री वीरशैव को-ऑप.बँक लि;कोल्हापूर (Shri Virshaiv Co-op.Bank Ltd;T.D.)	5,00,00,000.00	3,00,00,000.00
दि कागल को-ऑप. बँक लि., मुदतबंद ठेव (The Kagal Co-op. Bank Ltd; Term Deposit)	10,00,00,000.00	15,00,00,000.00
एम. एस. ई. डी. सुरक्षा ठेव (M.S.E.D. Security Deposit)	20,61,022.00	15,76,783.00
राजाराम बापू सह. बँक लि. (Rajaram Bapu Sah. Bank Ltd.)	75,00,000.00	-
दि कॉसमॉस को-ऑप. बँक लि., (The Cosmos Co-op. Bank Ltd; Term Deposit)	4,00,00,000.00	14,00,00,000.00
बेळगाव जिल्हा मध्यवर्ती सह. बँक मुदतबंद ठेव (B.D.C.C.Bank Ltd. Term Deposit)	17,00,00,000.00	20,51,00,000.00
जनता सहकारी बँक लि., आजरा (Janata Sahakari Bank Ltd; Ajara Term Deposit)	2,00,00,000.00	5,00,00,000.00
महाराष्ट्र स्टेट सहकार पत फेडरेशन लि. मुंबई शेअर्स (Maharashtra State Sahakar pat Fad. Ltd. Mumbai Shares)	-	3,000.00
राजापूर अर्बन सह. बँक (Rajapur Urban Co-op. Bank Ltd.)	2,50,00,000.00	3,00,00,000.00
सिंधुदुर्ग जिल्हा मध्यवर्ती सहकारी बँक लि. (Sindhudurg Dist. Central Co-op Bank)	31,00,00,000.00	23,01,00,000.00
बँक ऑफ महाराष्ट्र (Bank of Maharashtra)	25,00,000.00	-
डी. सी. बी. बँक (DCB Bank)	-	3,80,00,000.00
एकूण Total	114,91,86,522.00	149,19,05,283.00
IX सभासद कर्ज (Loan & Advances to Members)		
गृहतारण कर्ज (Housing Loan)	159,06,00,977.04	160,06,41,485.54
प्लॉटतारण कर्ज (Plot Loan)	40,88,98,956.29	39,24,30,817.93
ठेवतारण कर्ज (Loan Against Own Deposits)	11,15,25,550.00	14,10,34,708.00
शैक्षणिक कर्ज (Educational Loan)	1,31,76,631.00	1,21,47,509.00
हौसिंग कॉम्प्लेक्स / अपार्टमेंट कर्ज (Housing Complex / Appt. Loan)	30,75,49,112.60	38,45,16,312.30
हौसिंग कॉम्प्लेक्स व अपार्टमेंट कर्ज / ओव्हर ड्राफ्ट अगेंस्ट प्रॉपर्टी लोन (Housing Complex & Appt Overdraft aganist Property Loan)	2,04,02,658.00	4,34,00,815.00
ठेव तारण कर्ज ओ.डी. (Loan Against Own Deposits Over Draft)	2,43,132.00	16,99,633.00
हौसिंग / प्लॉट मॉर्गेज लोन (Housing / Plot Mortgage Loan)	-	1,63,95,512.00
सोनेतारण कर्ज (Gold Loan)	-	1,78,11,941.00
सोनेतारण कर्ज ओ. डी. (Gold Loan OD)	-	2,61,270.00
एकूण Total	245,23,97,016.93	261,03,40,003.77
X बँकाकडून घेतलेली कर्जे (Borrowings From Banks)		
श्री विरशैव को.ऑप.बँक लि. ओडी.खाते. (Shree Veershaiv Co.op. Bank OD.Account)	-	31,459.48
कल्लाप्पाणा आवाडे इचल. जनता सह.बँक लि. ओडी.खाते. (Kallappana Awade Ich. Janata Co.op. Bank , OD.Account)	28,30,012.42	23,739.88

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दि कॉसमॉस को.ऑप.बँक लि. ओडी.खाते. (The Cosmos Co.op. Bank OD.Account)	-	1,29,800.66
सिंधुदुर्ग जिल्हा मध्यवर्ती सह. बँक (Sindhudurg Dist. Central Co-op. Bank)	79,24,576.02	-
एकूण Total	1,07,54,588.44	1,85,000.02
XI येणे व्याज (Interest Receivable)		
गुंतवणूकीवरील येणे व्याज (Interest Receivable on Investment)	82,85,508.00	1,18,99,009.00
एकूण Total	82,85,508.00	1,18,99,009.00
XII स्थावर व जंगम मिळकत (Movable & Immovable Assets)		
मोबाईल ॲप्लीकेशन सॉफ्टवेअर (Mobile Application Software)	2,58,644.00	1,55,186.00
फर्निचर व डेडस्टॉक (Furniture & Dead Stock)	2,85,89,046.91	3,45,33,973.92
लिफ्ट (Lift)	7,04,720.00	5,99,012.00
इमारत शाखा गडहिंग्लज (Building Br. Gadhinglaj)	12,00,472.00	11,70,460.00
इमारत शाखा कोल्हापूर (Building Br. Kolhapur)	42,10,466.00	41,05,204.00
इमारत शाखा जयसिंगपूर (Building Br. Jaysingpur)	61,21,384.00	59,68,349.00
मुख्य कार्यालय गडहिंग्लज जागा खरेदी (Head Office Plot Purchase Gadhinglaj)	1,16,47,792.00	1,16,47,792.00
सॉफ्टवेअर खरेदी खाते (Software Purchase)	9,20,115.50	9,19,675.00
मिस्डकॉल बॅलेन्स अलर्ट सॉफ्टवेअर (Missed call Balance Alert Software)	52,320.00	31,392.00
ग्रंथालय पुस्तके (Library Books)	3,345.00	3,010.00
इमारत शाखा, कुडाळ (Building Branch Kudal)	96,09,736.00	93,69,493.00
नविन मुख्य कार्यालय प्रशासकिय इमारत बांधकाम (New H.O.Building Cons.)	1,96,81,415.00	1,91,89,380.00
इमारत शाखा, सांगली (Building Branch Sangali)	-	1,17,08,736.00
इमारत शाखा, पुणे (Building Branch Pune)	-	3,71,64,464.00
शाखा आजरा जागा खरेदी (Branch Ajara Land Purchase)	-	1,43,55,200.00
शाखा आजरा जागा संरक्षक भिंत (Branch Ajara Plot Compound)	-	3,98,979.00
एकूण Total	8,29,99,456.41	15,13,20,305.92
XIII इतर येणी (Other Receivables)		
पाणी कनेक्शन ठेव (Water Connection Deposit)	2000.00	2,000.00
पे डायरेक्ट कार्ड ॲडव्हान्स (Pay Direct card Advance)	4,13,000.00	-
इमारत भाडे ठेव (Building Rent Deposit)	46,81,000.00	46,81,000.00
एम.एस.ई.डी.वॉलेट रिचार्ज (M.S.E.D.Wallet Recharge)	97,724.10	2,93,435.30
महाराष्ट्र विद्युत महामंडळ ठेव (M.S.E.D. Security Deposit)	21,100.00	49,100.00

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दूरध्वनी ठेव (Telephone Deposit)	14,375.00	14,375.00
एम.एस.ई.डी. कमिशन (Receivable M.S.E.D. Commision)	3,36,168.20	2,92,227.06
टी.डी.एस. येणे (Receivable T.D.S.)	44,65,487.44	37,52,376.59
आयकर रिफंड येणे (Income Tax Refund Receivable)	28,64,530.00	80,63,280.00
कर्जावरील व्याज येणे (Receivable Interest On Loan)	1,97,26,939.00	2,79,50,843.82
शिल्लक स्टेशनरी (Stationary Stock)	71,813.23	92,724.14
शिल्लक प्रिंटींग स्टेशनरी (Printing Stationary Stock)	2,15,246.90	2,76,671.99
भेट वस्तू (Gift Articles)	1,04,444.00	1,27,896.00
पॅन कार्ड कूपन स्टॉक (Pan Card Coupan Stock)	1293.00	-
येणे एस.जी.एस.टी. (Receivable SGST)	1,64,880.56	4,46,188.54
येणे सी.जी.एस.टी. (Receivable CGST)	1,64,878.34	4,46,188.26
येणे आय.जी.एस.टी. (Receivable IGST)	8,060.00	2,840.00
सोलर सिस्टीम अॅडव्हान्स. (Solar System Advance)	10,45,000.00	-
शाखा आजरा जागा खरेदी अॅडव्हान्स (Branch Ajara Land Purchase Advance)	1,00,000.00	-
शाखा सुविधा केंद्र अंतर्गत सजावट अॅडव्हान्स (Branch Facility Center Interior Advance)	3,46,944.00	-
जनरेटर देखभाल अॅडव्हान्स (Genrater Service Advance)	29,975.00	23,435.00
सुविधा केंद्र आर्किटेक्चर फी अॅडव्हान्स (Suvidha Center Architure Fee Advance)	80,000.00	-
प्रिपेड खाते (Pre-Paid Account)	1,96,993.00	1,83,088.00
ई.डी.पी. मेंबर प्रोग्राम अॅडव्हान्स (EDP Member Program Advance)	-	70,000.00
शाखा कराड फ्लॅट खरेदी अॅडव्हान्स (Branch Karad Flat Purchase Advance)	-	11,00,000.00
प्रधान कार्यालय नवीन इमारत खरेदी अॅडव्हान्स (HO New Building Purchase Advance)	-	1,00,000.00
सुविधा केंद्र गडहिंग्लज इमारत भाडे अॅडव्हान्स (Suvidha Kendra, Gad. Building Rent Advance)	-	9,12,000.00
सांगली रॉयल टॉवर मॅटेनॅन्स अॅडव्हान्स (Br. Sangali Royal Tower Maintenance Advance)	-	1,61,884.00
शाखा पुणे डेडस्टॉक मटेरीअल अॅडव्हान्स (Br. Pune Deadstock Material Advance)	-	10,35,428.00
शाखा पुणे अर्किटेक्चर फी अॅडव्हान्स (Br. Pune Architecture Fee Advance)	-	54,500.00
शाखा पुणे इंटेरिअर व सिव्हील वर्क अॅडव्हान्स (Br. Pune Interior & Civil work Advance)	-	19,65,671.00
रेव्हेन्यू स्टॅम्प (Revenue Stamp)	-	296.00
एन. सी. यू. आय. येणे रक्कम (Amount Receivable from NCU)	-	1,65,958.00
एकूण Total	3,51,51,851.77	5,22,63,406.70
XIV कर्जे व गुंतवणूकीवरील मिळालेले व्याज (Interest Received on Loans & Investments)		
कर्जावरील व्याज (Interest on Loan)	23,82,19,557.00	25,64,97,829.18
गुंतवणूकीवरील व्याज (Interest on Investment)	8,98,86,796.00	9,74,19,501.00
एकूण Total	32,81,06,353.00	35,39,17,330.18

सदनाबरोबरच स्नेह देणारी रवळनाथ संस्था

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	31/03/2022	31/03/2023
XV इतर जमा (Other Income)		
कर्ज प्रक्रिया शुल्क (Loan Processing Fee)	12,48,716.00	14,97,539.00
एम. एस. ई. डी. कमिशन (M.S.E.D Commission)	6,65,554.12	6,86,030.78
एस. एम.एस. चार्जेस (S.M.S. Charges)	2,55,630.00	5,86,560.00
मायक्रो ए.टी.एम. कमिशन (Micro A.T.M. Commission)	11,009.66	8,479.80
क्रास फी (Crass Fee)	14,100.00	20,000.00
बँक लाभांश (Bank Dividend)	1,000.0	1,000.00
खराब डेडस्टाक विक्रीतुन नफा (Profit Form Bad Deadstock)	19,847.00	626.00
जुने रेकॉर्डस विकून मिळालेली रक्कम (Amount Received by Old Record Sale)	-	14,529.00
सोने तारण विमा शुल्क (Gold Loan Insurance Fee)	-	25,446.00
फॉर्म फी (Form Fee)	-	5,742.00
कर्जदार अपघात विमा हप्ता रक्कम (Accidental Policy Premium of Borrowers)	-	2,27,375.00
एकूण Total	22,15,856.78	30,73,327.58
XVI ठेवी व कर्जावरील दिलेले व्याज (Interest Paid on Deposits & Borrowings)		
ठेवीवरील व्याज (Interest on Deposit)	23,91,19,631.86	26,16,75,518.08
बँक कर्जावरील व्याज (Interest on Bank Loan)	46,32,327.64	25,66,670.00
एकूण Total	24,37,51,959.50	26,42,42,188.08
XVII कर्मचारी वेतन (Salary of Employees)		
नोकर पगार (Staff Salary)	2,62,78,290.60	3,32,19,055.70
क्लोजिंग अलौन्स (Closing Allowance)	39,500.00	46,900.00
नोकर बोनस (Staff Bonus)	23,18,300.00	22,43,059.00
संस्था प्रॉव्हिडंड फंड वर्गणी (Providend Fund Management Contribution)	23,68,191.00	27,34,780.00
प्रॉव्हिडंड फंड प्रशासकीय खर्च (Providend Fund Administrative Exp.)	1,95,332.00	2,40,242.00
शिल्लक रजेचा पगार देय तरतूद खर्च (Outstanding Earned Leave Salary Provision)	16,28,115.00	16,98,804.00
नोकर ग्रॅज्युएटी (Staff Gratuity)	21,66,929.00	22,10,960.00
पिग्मी एजंट कमिशन (Pigmy Agent Commission)	-	2,116.00
कर्मचारी बक्षिस पगार खर्च (Incentive Prize Salary Expenses)	1,08,700.00	1,02,000.00
एकूण Total	3,51,03,357.60	4,24,97,916.70
XVIII संचालक मंडळ भत्ता व प्रवास खर्च (Directors' Allowances & Travelling Exp.)		
संचालक सभा भत्ता (Director's Meeting Allowance)	7,20,300.00	5,94,700.00
संचालक मंडळ प्रवास खर्च (Director's Travelling Expenses)	3,17,592.00	6,05,177.22
इंधन खर्च (Fuel Exp.)	1,65,034.00	3,30,950.00
एकूण Total	12,02,926.00	15,30,827.22

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XIX भाडे, कर, वीज व विमा (Rent, Taxes, Electric & Insurance)		
इमारत भाडे (Building Rent)	10,60,400.00	11,84,600.00
परीवहन शुल्क (Transport Charges)	9,330.00	22,810.00
विद्युत आकार (Electricity Bills)	6,64,151.00	8,11,255.00
विमा खर्च (Insurance Expenses)	4,18,432.00	5,97,770.00
कर्जदार अपघात विमा (Accidental Policy Premium of Borrowers)	9,44,507.00	-
नगरपालिका कर/घरफाळा (Municipal Tax)	1,58,757.00	1,45,108.00
आस्थापना नोंदणी शुल्क (Shop Act Registration Fee)	4560.00	4,560.00
संस्था व्यवसाय कर (Instute Professoinal Tax)	7500.00	10,000.00
पाणीपट्टी खर्च (Water Supply Exp.)	3,600.00	3,600.00
नगरपालिका पाणी पट्टी (Municipal Water Supply Exp.)	8,709.00	6,995.00
जी.एस. टी. (GST.)	15,795.34	39,571.10
कर्जदारअपघात विमा हप्त्या रक्कम(Debtor Members Accsidental Insurance Premium)	-	5,46,803.00
एकूण Total	32,95,741.34	33,73,072.10
XX कायदा सल्लागार फी (Legal Adviser Fees)		
कायदा सल्लागार फी (Legal Consultancy Fee)	83,000.00	1,45,336.00
एकूण Total	83,000.00	1,45,336.00
XXI टपाल, तार व टेलिफोन (Postage & Telephone)		
टपाल खर्च (Postage Expenses)	2,900.00	6,591.50
दूरध्वनी आकार (Telephone Bills)	3,10,581.31	3,75,907.46
एकूण Total	3,13,481.31	3,82,498.96
XXII लेखापरीक्षण व इतर व्यावसायिक सल्ला शुल्क (Audit & Professional Consultancy Fee)		
लेखापरीक्षण फी (Audit Fee)	6,01,073.00	7,14,264.00
एकूण Total	6,01,073.00	7,14,264.00
XXIII घसारा व दुरुस्ती खर्च (Depreciation & Repair Expenses)		
डेडस्टॉक झीज (Depreciation on Dead Stock)	46,95,238.50	53,30,288.72
इमारत झीज (Depreciation on Building)	10,36,972.00	18,01,477.00
डेडस्टॉक दुरुस्ती (Repairs & Maintanance of Deadstock)	1,84,610.64	2,89,283.00
इमारत देखभाल खर्च (Building Repairs & Maintenance Exp.)	2,47,523.00	84,296.00
खराब डेडस्टॉक (Obsolete Dead Stock)	37,799.40	25,333.00
एकूण Total	62,02,143.54	75,30,677.72

घराच्या स्वप्नाला अर्थपूर्ण करणारी रवळनाथ संस्था

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XXIV छपाई, स्टेशनरी, संगणक व जाहिरात (Printing, Stationary, Computer & Advertisement Exp.)		
स्टेशनरी (Stationery)	1,63,780.64	2,62,463.18
अहवाल छपाई (Annual Report Printing)	99,250.00	1,23,099.00
छपाई खर्च (Printing Exp.)	1,87,524.62	2,24,032.96
एम. एस. ई. डी. स्टेशनरी (M. S. E. D. Stationery)	10,670.00	6,476.00
सॉफ्टवेअर देखभाल दुरुस्ती खर्च (Software Maintenance)	1,04,000.00	1,19,900.00
एम.एस.ई.डी संगणक खर्च (M.S.E.D. Computer Expenses)	29,440.00	38,131.00
वृत्तपत्र व नियतकालिके खर्च (News Papers & Magazine Expenses)	24,124.00	25,232.00
जाहिरात व प्रसिद्धी (Advertisement & Publicity)	6,26,360.65	7,32,779.10
संगणक खर्च (Computer Expenses)	25,024.00	26,447.00
प्रसिद्धी भत्ता (Publicity Allowance)	75,000.00	54,000.00
वेबसाइट खर्च (Website Expenses)	9,452.00	16,520.00
एकूण Total	13,54,625.91	16,29,080.24
XXV इतर खर्च (Other Expenses)		
राष्ट्रीय समारंभ खर्च (National Function Expenses)	10,446.00	43,600.00
जनरेटर देखभाल खर्च (Generator Maintenance Expenses)	67,154.00	70,059.00
वार्षिक सभा खर्च (Annual General Meeting Expenses)	1,33,094.00	1,89,312.00
किरकोळ खर्च (Sundry Expenses)	2,49,842.00	4,66,277.00
स्वच्छता खर्च (Cleaning Expenses)	1,27,297.00	1,49,006.50
विद्युत साहित्य खर्च (Electrical Materialas Expenses)	4,450.00	19,074.08
संचालक मंडळ सभा खर्च (Director Meeting Expenses)	20,294.00	28,187.00
समारंभ खर्च (Functions & Ceremonies Expenses)	2,75,467.00	7,91,823.00
बँक चार्जेस व कमिशन (Bank Charges & Commission)	52,659.83	56,542.06
शिपाई गणवेश (Uniform To Peons)	1,06,439.00	29,800.00
कर्मचारी प्रवास खर्च (Employees Travelling Expenses)	65,266.00	1,78,108.00
कर्मचारी व संचालक प्रशिक्षण खर्च (Employees & Directors Training Expenses)	42,741.00	26,085.00
सहकारी संघ वर्गणी-राज्य व जिल्हा (Sahakar Sangh Subscription-State/Dist.)	5,450.00	10,900.00
नोकर भरती खर्च (Staff Recruitment Expenses)	44,813.00	1,20,908.00
प्रवास भाडे (Travelling Rent)	22,080.00	7,100.00
विद्युत जोडणी खर्च (Light Connection Expenses)	20,307.00	4,120.00
संचालक आंतरराज्य अभ्यास दौरा खर्च (Directors Interstate study tour Exp.)	72,251.00	-
सभासद प्रशिक्षण कार्यक्रम खर्च (Members Training Programme Exp.)	71,791.00	30,810.00
कोविड-१९ खर्च (Covid-19 Expenses)	29,829.80	-
मिस्ड कॉल बॅलन्स अलर्ट खर्च (Missed Call Balance Alert Expenses)	17,440.00	-

Ravalnath Society that provides happy relationship.

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

	31/03/2022	31/03/2023
स्थलांतर खर्च (Shifting Expenses)	9,640.00	-
एस.एम.एस. चार्जेस खर्च (SMS Charges Expenses)	70.80	53.10
राष्ट्रीय सहकारी संघ दिल्ली वर्गणी खर्च (National Co-Op Union of India, Delhi, Contribution Expenses)	21,000.00	20,000.00
संचालक व कर्मचारी स्नेहमेळावा खर्च (Director & Employee get Together Function Expenses)	151,850.00	-
व्यावसायिक फी (Professional Fee)	1,50,000.50	4,40,151.00
मुख्य कार्यालय अधिकारी व शाखाधिकारी मिटींग खर्च (Ho Officer & Branch Manager Meeting Expenses)	-	12,171.00
कर्मचारी प्रशिक्षण खर्च (Employee Training Expenses)	-	1,57,471.00
महाराष्ट्र राज्य सह. फेडरेशन मुंबई वार्षिक वर्गणी खर्च (Maharashtra State Sah. Pat. Fed. Ltd. Mumbai Annual Contribution Expenses)	-	2,000.00
पुरस्कार प्रवेश शुल्कखर्च (Price Award Entrance Fee Expenses)	-	2360.00
विद्युत जोडणी खर्च (Electricity Connection Expenses)	-	6,430.00
पे डायरेक्ट खर्च (Pay Direct Card Expenses)	-	4,13,000.00
डिजिटल स्वाक्षरी खर्च (Digital Signature Expenses)	-	3,500.00
पगार बुक वर्गणी खर्च (Salary Book Subscription Expenses)	-	41,568.00
कॅलेंडर छपाई खर्च (Calender Printing Expenses)	2,30,400.00	-
आयकर परतावा व्याज (Income Tax Refund Interest)	-	72,700.00
एकूण Total	20,02,072.93	33,93,115.74
XXVI तरतुदी (Provisions)		
इमारत निधी तरतूद (Building Fund Provision)	1,35,00,000.00	80,00,000.00
अनुत्पादक कर्जासाठी तरतूद (N.P.A. Provision)	19,00,000.00	10,00,000.00
रौप्य महोत्सव तरतूद खर्च (Silver Jubilee Provision Expenses)	20,00,000.00	-
शैक्षणिक मदत कार्य निधी (Education Fund Contribution)	1,00,000.00	1,00,000.00
आपत्कालीन मदत निधी तरतूद (Emergency Help Fund Provision Expenses)	1,00,000.00	1,00,000.00
एकूण Total	1,76,00,000.00	92,00,000.00

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वैधानिक लेखापरीक्षकाचा अहवाल

(बहुराज्य सहकारी संस्था कायदा २००२ मधील कलम ७३ (४) व बहुराज्य सहकारी संस्था कानून मधील नियम २७ अन्वये)

प्रति,

मा. सभासद,

श्री रवलनाथ को-ऑप. हौसिंग फायनान्स सोसायटी

लि., आजरा (मल्टी-स्टेट)

डॉक्टर्स कॉलनी, गडहिंग्लज-४१६ ५०२,

जि. कोल्हापूर (महाराष्ट्र)

१. आर्थिक पत्रकांबाबत वैधानिक लेखापरीक्षकांचा अभिप्राय

दि. ०१/०४/२०२२ ते ३१/०३/२०२३ या वर्षातील आर्थिक विवरणपत्रकांचे आम्ही लेखापरीक्षण केलेले असून त्यामध्ये ३१/०३/२०२३ या दिनांकाचा ताळेबंद, त्या दिनांकास संपणा-या कालावधीचे नफा-तोटा पत्रक आणि त्यामध्ये समाविष्ट केलेल्या हिशोबाच्या धोरणांचा अर्थपूर्ण सारांश व इतर स्पष्टीकरणात्मक माहितीचा समावेश आहे.

२. आर्थिक विवरण पत्रकांबाबत व्यवस्थापनाची जबाबदारी

मल्टी-स्टेट अॅक्ट २००२ आणि त्या अंतर्गत बनविलेल्या नियमान्वये आर्थिक विवरणपत्रके तयार करण्याची जबाबदारी व्यवस्थापनाची आहे. सदर जबाबदारीमध्ये आर्थिक पत्रके तयार करताना अपहार किंवा चूक यामुळे होणाऱ्या लक्षणीय चुकापासून मुक्त राहिल अशा प्रकारे अंतर्गत नियंत्रण ठेवणेबाबत संकल्पना तयार करणे आणि ते अंमलात आणणे याचा समावेश असेल.

लेखापरीक्षकाची जबाबदारी

३. आर्थिक पत्रके तयार करणेची जबाबदारी संस्था व्यवस्थापनाची असून त्यावर मतप्रदर्शन करणे ही आमची जबाबदारी आहे. आम्ही आमचे लेखापरीक्षण हे भारतीय सनदी लेखापाल संस्था यांनी तयार केलेल्या व तपासणीसाठी लागू असलेले मापदंड, या मापदंडानुसार आम्हाला आमच्या तपासणीची आखणी आणि अंमलबजावणी अशा प्रकारे करावी लागते की ज्या योगे या हिशोबात लक्षणीय चुका नाहीत याची सर्वसाधारण अशी खात्री पटेल.

४. लेखापरीक्षणामध्ये आर्थिक पत्रकामध्ये दाखविलेल्या रक्कम व केलेली विधाने याबाबतचे योग्य पुरावे मिळवणे व त्याची तपासणी करणे यांचा अंतर्भाव असतो. लेखापरीक्षणासाठी निवड केलेली कार्यपध्दती लेखापरीक्षकाचे स्वतःचे अंदाज, तसेच आर्थिक पत्रकांमधील दप्तरी चुक अथवा अपहार अशी कोणतीही महत्त्वाचे अनियमितता यामुळे निर्माण होणारे धोके यांचे मुल्यमापन करणारी आहे. धोक्यांचे मुल्यमापन करण्यासाठी लेखापरीक्षकांचे नियोजन करतेवेळी परिस्थितीस अनुसरून लेखापरीक्षक संस्थेने तयार केलेली व सादर केलेली आर्थिक पत्रकांच्या अचुकतेची खात्री करण्यासाठी संस्थेच्या अंतर्गत नियंत्रणाचा वापर करतो. लेखापरीक्षणामध्ये जमाखर्चाच्या धोरणांच्या योग्यतेच्या मुल्यमापनासह व्यवस्थापनाने जमाखर्चाच्या केलेल्या अंदाजाबाबत योग्य निष्कर्ष काढणे तसेच आर्थिक पत्रकांच्या सादरीकरणाचे योग्य मुल्यमापन करणे याचा समावेश होतो.

५. आमच्या लेखापरीक्षणासाठी माझ्या संपूर्ण ज्ञानाप्रमाणे व विश्वासाप्रमाणे जरूर ती सर्व माहिती, पुरेसे पुरावे आणि खुलासे आम्हास उपलब्ध झाले आहेत.

अभिप्राय :

६. आमच्या मते आणि आम्हांस मिळालेल्या माहिती व खुलाशाच्या आधारे व आवश्यक असलेल्या माहितीच्या आधारे सदर संस्थेचे हिशोब व एकत्रीत दिलेल्या भाग अ,ब,क या टिपणी मल्टी-स्टेट अॅक्ट २००२ व इतर लागू असलेल्या कायदानुसार तसेच संस्थासाठी लागणारे हिशोबी तत्वानुसार सत्य व रास्त स्थिती दर्शवितात.

अ. ताळेबंदाच्या बाबतीत दिनांक ३१/०३/२०२३ रोजीची संस्थेची आर्थिक परिस्थिती आहे.

ब. नफा-तोटा पत्रकाचे बाबतीत त्या दिनांकास संपणाऱ्या वर्षाच्या नफ्याची सत्य व रास्त स्थिती दर्शवित आहेत.

७. इतर कायदेशीर नियमावली संदर्भात अभिप्राय : बहुराज्य सहकारी संस्था कायदा २००२ मधील तरतुदीनुसार तयार करण्यात आलेली आहेत.

अ. लेखापरीक्षणाच्या उद्देशासाठी आमच्या संपूर्ण ज्ञानाप्रमाणे, माहितीप्रमाणे आणि विश्वासानुसार आम्हांस जरूर ती सर्व माहिती आणि खुलासे उपलब्ध झाले आहेत आणि ते समाधानकारक आहेत.

ब. आमच्या मतानुसार व संस्थेने ठेवलेल्या हिशोब पुस्तकातील हिशोब नोंदीच्या आमच्या अवलोकनानुसार संस्थेने बहुराज्य सहकारी संस्था कायदा २००२ आणि त्या अंतर्गत असलेले नियम व संस्थेच्या पोटनियमातील तरतुदीनुसार संस्थेने हिशोबाची योग्य व आवश्यक ती हिशोब पुस्तके ठेवलेली आहेत.

क. लेखापरीक्षणाच्या उद्देशासाठीची संस्थेच्या शाखा आणि कार्यालयाकडून प्राप्त झालेली विवरणपत्रके योग्य व परिपूर्ण आहेत.

ड. आमच्या तपासणीतून जितपत दृष्टीत्पतीस येईल त्याप्रमाणे संस्थेने केलेले व आम्ही तपासलेले सर्व व्यवहार संस्था अधिकारांच्या मर्यादितच केलेले आहेत.

इ. आमच्या मते ताळेबंद व नफा-तोटा पत्रक यांचे अनुपालन लेखांकन मानकाप्रमाणे आहे.

८. आम्ही असा अहवाल देतो की, सन २०२२-२३ वर्षासाठी संस्थेस ऑडिट वर्ग 'अ' देणेत आला आहे.

दि. ०८/०५/२०२३

स्थळ : गडहिंग्लज

(श्री. संदीप पोडजाळे अॅन्ड असोसिएट्स)

चार्टर्ड अकौंटंट, गडहिंग्लज

(शासकीय लेखापरीक्षक)

सही



श्री. संदीप पोडजाळे

M. No. 152547

UDIN: 22152547ALULJS5885

STATUTORY AUDITORS REPORT

(U/S 73(4) of Multi State Co-op. Societies Act, 2002 and Rule 27 of Multi State Co-op. Societies Rules)

To
The Members,
Shree Ravalnath Co-op Housing Finance Society Ltd., Ajara
(Multi-State)
Doctor's Colony, Gadhinglaj-416 502,
Dist. Kolhapur (Maharashtra)

Report on the Financial Statements

1. We have audited the accompanying Financial Statements of Shree Ravalnath Co-op Housing Finance Society Ltd., Ajara, which comprise the Balance Sheet as at 31st March 2023 & the statement of Profit and Loss Account for the year then ended and & other explanatory information.

Management's Responsibility for the Financial Statements

2. Management of the Society is responsible for the preparation of these Financial Statements, that give a true and fair view of the financial position and financial performance of the Society in accordance with the Multi State Co-operative Societies Act, 2002 and rules framed there under from time to time. This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that give a true & fair view & are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statement, whether due to fraud or error. In making, those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion :

6. In our opinion and to the best of our information and according to the explanations given to us and subject to the observations given in part A, B & C, said accounts subject to Para 3 to 5 above, read together with significant accounting policies, and notes forming part of accounts, gives the information required by the Multi State Co-operative Societies Act, 2002 and Rules made there under in the manner so required, give a true & fair view in conformity with the accounting principles generally accepted in India.

- a) in the case of the Balance Sheet, of the state of affairs of the society as at 31st March, 2023 and
- b) in the case of Profit and Loss Account, of the Profit for the year ended as on that date and

Report on Other Legal and Regulatory Requirements

7. Subject to the limitations of the audit mentioned in paragraph above, we report that,

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of the audit.
- b) In our opinion, proper books of account as required by Multi State Co-operative Societies Act, 2002 and the Rules there under and Bye-laws of the Society have been kept by the Society so far as appears from our examination of those books of accounts.
- c) To the best of our knowledge & belief & according to the information & explanations given to us, there is no material impropriety & irregularities in the expenditure or in the realization of monies due to the society.
- d) To the best of our information and explanations given to us, the transactions of the Society, which have come to our notice, have been within the powers of the Society.
- e) The Balance Sheet and Profit and Loss account dealt with by this report are in agreement with the books of account maintained by the society.

8. In the absence of norms for classification under MSCS Act, 2002, the society is awarded 'A' class, for the year 2022-2023 as per the norms prescribed by department of co-operative societies, Maharashtra State.

Date : 08/05/2023

Place : Gadhinglaj

For Sandip Podjale & Associates

Chartered Accountant



(CA. Sandip Podjale)

M. No. 152547

UDIN: 22152547ALULJS5885

CONSOLIDATED BUDGET FOR THE YEAR 2023-24

Amount in Rs.

Particulars	Budget for 2022-23	Actual Income & Exp. 2022-23	Excess Over Budget	Reason for Excess	Budget for 2023-24
अ) जमा (Income)					
१) मिळालेले व्याज (Interest Earned)	27,50,00,000	25,64,97,829			29,00,00,000
२) गुंतवणूकीवरील मिळालेले व्याज (Int. On Investment)	10,50,00,000	9,74,19,501			11,50,00,000
३) इतर उत्पन्न (Other Income)	39,00,000	30,73,328			50,00,000
TOTAL INCOME	38,39,00,000	35,69,90,658			41,00,00,000
ब) खर्च (Expenditure)					
१) दिलेले व्याज (Interest Paid)	26,50,00,000	26,42,42,188			28,25,00,000
२) कर्मचारी वेतन व भत्ते (Salary & Allowances to Employees)	5,50,00,000	4,24,97,917			5,29,00,000
३) संचालक, स्थानिक समिती सभा भत्ते व प्रवास खर्च Meeting & other allowance to Directors & Local Committee Members.	18,50,000	15,30,827			22,00,000
४) भाडे, कर, विज व विमा (Rent, Taxes, Ele. & Ins.)	50,00,000	33,90,722			61,00,000
५) टपाल व टेलीफोन (Postage & Telephone)	5,00,000	3,82,499			5,00,000
६) ऑडीट फी (Audit Fee)	9,00,000	7,14,264			9,00,000
७) घसारा, दुरुस्ती खर्च व खराब डेडस्टॉक (Depreciation & repairs expenses)	79,00,000	75,30,678			97,00,000
८) स्टेशनरी, छपाई व संगणक, जाहीरात (Printings, Stationery, Computer & Advertiesment)	19,00,000	16,29,080			27,40,000
९) कायदा कामकाज खर्च (Legal Expenses)	2,00,000	1,45,336			3,00,000
१०) इतर खर्च (Other Expenses)	36,25,000	33,75,466			49,25,000
११) नफ्यातून तरतुदी (Provision from Profit)	2,00,00,000	92,00,000			2,20,00,000
TOTAL EXPENDITURE	36,18,75,000	33,46,38,977			38,47,65,000
क) निव्वळ नफा (Net Profit)	2,20,25,000	2,23,51,681			2,52,35,000
एकूण (Total)	38,39,00,000	35,69,90,658			41,00,00,000
ड) स्थावर व जंगम मिळकत खरेदी (Purchase of Movable & Immovable Assets)	8,00,00,000	7,56,10,276			8,00,00,000

Shri S. S. Ghugare
Manager

Shri. D. K. Maydeo
C.E.O.

Prof. V. K. Maydeo
Vice Chairman

Shri. M. L. Chougule
Founder Chairman

Ravalnath Society that is committed to social upliftment.

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

PROGRESS AT A GLANCE FOR LAST FIVE YEARS

(Amount in Lacks)

YEAR	31 st March 2019	31 st March 2020	31 st March 2021	31 st March 2022	31 st March 2023
NO. OF MEMBERS	6,125	7,093	8,063	9,236	10666
PAID UP CAPITAL	745.96	866.31	996.45	1087.17	1227.45
FUNDS	851.94	1036.42	1037.41	1293.93	1425.77
DEPOSITS	21835.05	25577.96	31087.59	34173.69	38002.55
INVESTMENT	7736.34	8279.86	11113.86	11491.86	14919.05
LOANS	15742.53	18725.62	21869.66	24523.97	26103.40
WORKING CAPITAL	24567.74	28582.28	34450.89	37793.02	43455.02
NET PROFIT	125.87	132.74	139.90	188.11	223.51
BRANCHES	8	9	9	9	10
AUDIT CLASS	A	A	A	A	A

PERCENTAGE OF SOME RATIOS WITH STANDARD RATIOS

Sr. No.	Ratio	Standard Ratio	Actual Ratio				
			2018-19	2019-20	2020-21	2021-22	2022-23
1	Percentage of Deposit interest in total expenditure	55	84.27	82.10	81.31	78.24	78.96
2	Percentage of Staff salaries in total expenditure	20	9.80	9.88	9.42	11.26	12.70
3	Percentage of Management expenses in total expenditure	15	5.91	8.01	9.25	10.48	8.33
4	Percentage of Profit in total expenditure	10	5.92	5.28	4.82	6.03	6.67
5	C.D. Ratio	60 to 70%	64.93	66.04	64.12	65.05	61.96

LOAN AMT. RS. 1,00,000/- INTEREST WISE MONTHLY LOAN INSTALLMENT

Period \ Interest	8.5%	8.75%	9.00%	9.5%	9.75%	10%	10.25%	10.5%	11%	11.5%	11.75%	12%
5 YEAR	2052	2064	2076	2100	2112	2125	2137	2147	2174	2199	2212	2224
10 YEAR	1240	1253	1267	1294	1308	1335	1335	1349	1378	1406	1420	1435
15 YEAR	985	999	1014	1044	1059	1075	1090	1105	1137	1168	1184	1200
20 YEAR	868	884	900	932	949	965	982	998	1032	1066	1084	1101

Essential documents for Home/Plot Loan

- 1) Original Sale-deed / Agreement to sale
- 2) 7/12 / 8 'A' / Property card / Assessment Report
- 3) Ration Card / PAN Card Xerox
- 4) Salary Certificate / Form No.16
- 5) Identity Size Photo-1
- 6) LIC Policy
- 7) Salary Certificate of Guarantor / Property Card
- 8) Plan, Layout and N.A. Order
- 9) Plan and Estimate
- 10) Consent letter from close Kin
- 11) Building permission
- 12) Undertaking to the effect that borrower will not take any loan from other Financial Institutions during the tenure of loan facility.

शिक्षणक्षेत्रातील ज्ञानीजनांना एका छताखाली आणणारी स्वळनाथ संस्था

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

ATTRACTIVE INTEREST RATES ON DEPOSITS

1) M.I.S. Deposit Scheme :

PERIOD	INTEREST RATE	RS. 24,000/- INVEST
5 YEARS	7.75%	PER MONTH RS. 155/- INTEREST (Rs. 1000/- multiples of the fundamental)

2) Reinvestment Deposit Scheme:- Rs.1000/- Investment (Reinvestment scheme is available for the period of 18 to 48 month)

Period	General			Senior Citizen		
	Interest Rate	Maturity Amount	Effective Interest Rate	Interest Rate	Maturity Amount	Effective Interest Rate
18 Months	7.50%	1118	7.86%	8.00%	1126	8.40%

3) A: Saving Deposit:- 4.00%

B: Shree Ravalnath Saving Deposit : 5.50%(Minimum balance 25000/-) Above Rs.2 lacks balance: 6%

4) (A) Pigmy Deposit 3% (For loan 3 months) (B) Regular pigmi- 5% (for 12 months)

Sr. No.	Particular	General	Senior Citizen
5)	Fixed Deposit Scheme: Fixed Deposit a) 31 to 45 days b) 46 to 90 days c) 03 to 12 Months d) 12 Months 1 Day to 60 Months e) Above 60 Months 1 Day * Womens & Army Person/Ex-Army person. For 15 Months (Tip :- This interest rate will be given after arym/ex-army valid proof submitted) * Society Deposit. For 15 Months	6.00% 6.25% 6.50% 7.50% 7.75% 8.25% 8.25%	6.50% 6.75% 7.00% 8.00% 8.25% - -
6)	Double Benefit Deposit	105 Months (Interest Rate 8.00%)	

**7) Recurring Deposit:
Contribution of Rs.100/- per month**

Year	Interest Rate	Maturity Amt.
1 Year	7.50%	Rs.1249/-
2 Year	7.50%	Rs.2594/-
3 Year	7.50%	Rs.4041/-
4 Year	7.50%	Rs.5599/-
5 Year	7.50%	Rs.7276/-

**8) Shree Ravalnath Hosing Bonds:
Period 10 Year Interest Rate-7.75%**

Sr. No.	Deposit Amt.	Maturity Amt.
1	11,739/-	25,111/-
2	23,894/-	51,111/-
3	51,944/-	1,11,111/-

The institution that provides culture along with houses.

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

Statistical Information of the Society Certified by Statutory Auditor (Amount in Lakhs)

Sr.No.	Particulars	31/03/2022	31/03/2023
1	CRAR	11.44	11.66
2	Advance to directors relatives companies / firms in which they are interested		
	(i) Fund Based	Nil	Nil
	(ii) Non fund based	Nil	Nil
3	NPAs		
	Gross NPA (%)	5.76%	4.99%
	Amount	1412.35	1302.15
	Net NPA (%)	5.13%	4.36%
	Amount	1258.76	1138.57
	Actual overdue of NPA Account (%)	2.73%	2.51%
	Amount	668.31	654.59
4	Average cost of deposits	7.38%	7.17%
5	Profitability		
	(i) Interest income as a percentage of working funds	8.68%	8.14%
	(ii) Non interest income as a percentage of working funds	0.05%	0.07%
	(iii) Operating profit as a percentage of working funds	0.96%	0.72%
	(iv) Return on assets	0.49%	0.51%
	(v) Business (Deposits + Advances) per employee	528.80	481.99
	(vi) Profit per employee	1.69	1.68
6	Provision made during the towards		
	(i) NPA	19.00	10.00
	(ii) Investment	02.00	1.00
7	Provisions as on year end		
	(i) Towards NPAs		
	(a) on Advances	153.58	163.58
	(b) on Investments	2.00	3.00

Year 2021-22

Year 2022-23

Shri. Sandeep Podjale & Associates

Shri. Sandeep Podjale & Associates

Chartered Accountant

Chartered Accountant

॥ सर्व सदगुणाचा पाया म्हणजे नम्रता ॥

नफा तोटा पत्रकाचे विवेचन (Analysis of Profit & Loss Statement)

रुपये लाखात (Rs. In Lakhs)

तपशील (Particulars)	31/03/2022	खेळत्या भांडवलाशी प्रमाण % to working capital	31/03/2023	खेळत्या भांडवलाशी प्रमाण % to working capital
खेळते भांडवल (Working Capital)	37793.02	-	43455.02	-
एकूण उत्पन्न (अ+ब) (Total Income (A+B))	3303.22	8.74%	3569.90	8.21%
अ) व्याज उत्पन्न (Interest Income)	3281.06	8.68%	3539.17	8.14%
ब) इतर उत्पन्न (Other Income)	22.16	0.05%	30.73	0.07%
एकूण खर्च (Total Exp. (A+B+C+D))	2939.11	7.77%	3254.39	7.49%
अ) व्याज खर्च (Interest Exp.)	2437.51	6.44%	2642.42	6.09%
ब) सेवक पगार (Staff Salary)	351.03	0.92%	424.98	0.98%
क) प्रशासकीय खर्च (Management Exp.)	93.23	0.24%	115.68	0.26%
ड) घसारा (Depreciation)	57.33	0.15%	71.31	0.16%
ढोबळ नफा तरतुदीपूर्वीचा (Gross Profit)	364.11	0.96%	315.51	0.72%
वजा तरतुदी (Provision)	176.00	0.46%	92.00	0.21%
निव्वळ नफा (Net Profit)	188.11	0.49%	223.51	0.51%

यंदा उत्पन्नाचा व खर्चाचा रुपया असा (Income & Expenditure Analysis)

रुपये लाखात (Rs. In Lakhs)

उत्पन्नाचा रुपया असा आला (Income Details)	एकूण उत्पन्नाशी प्रमाण (Percentage To Total Income)
कर्जावरील मिळालेले व्याज (Interest Received On Loan)	71.85%
गुंतवणूकीवरील व्याज (Interest Received On Investment)	27.29%
इतर उत्पन्न (Other Income)	0.86%
एकूण (Total)	100%

खर्चाचा रुपया असा गेला (Expenditure Details)	एकूण खर्चाशी प्रमाण (Percentage To Total Expenditure)
ठेवीवरील दिलेले व्याज (Interest Paid On Deposit)	74.03%
सेवक पगार (Staff Salary)	11.90%
प्रशासकीय खर्च (Management Exp.)	3.24%
घसारा (Depreciation)	2.00%
तरतूद (Provision)	2.57%
निव्वळ नफा (Net Profit)	6.26%
एकूण (Total)	100%

॥ आत्मविश्वास ही यशाची गुरुकिल्ली आहे ॥

Amendment in Bye-laws

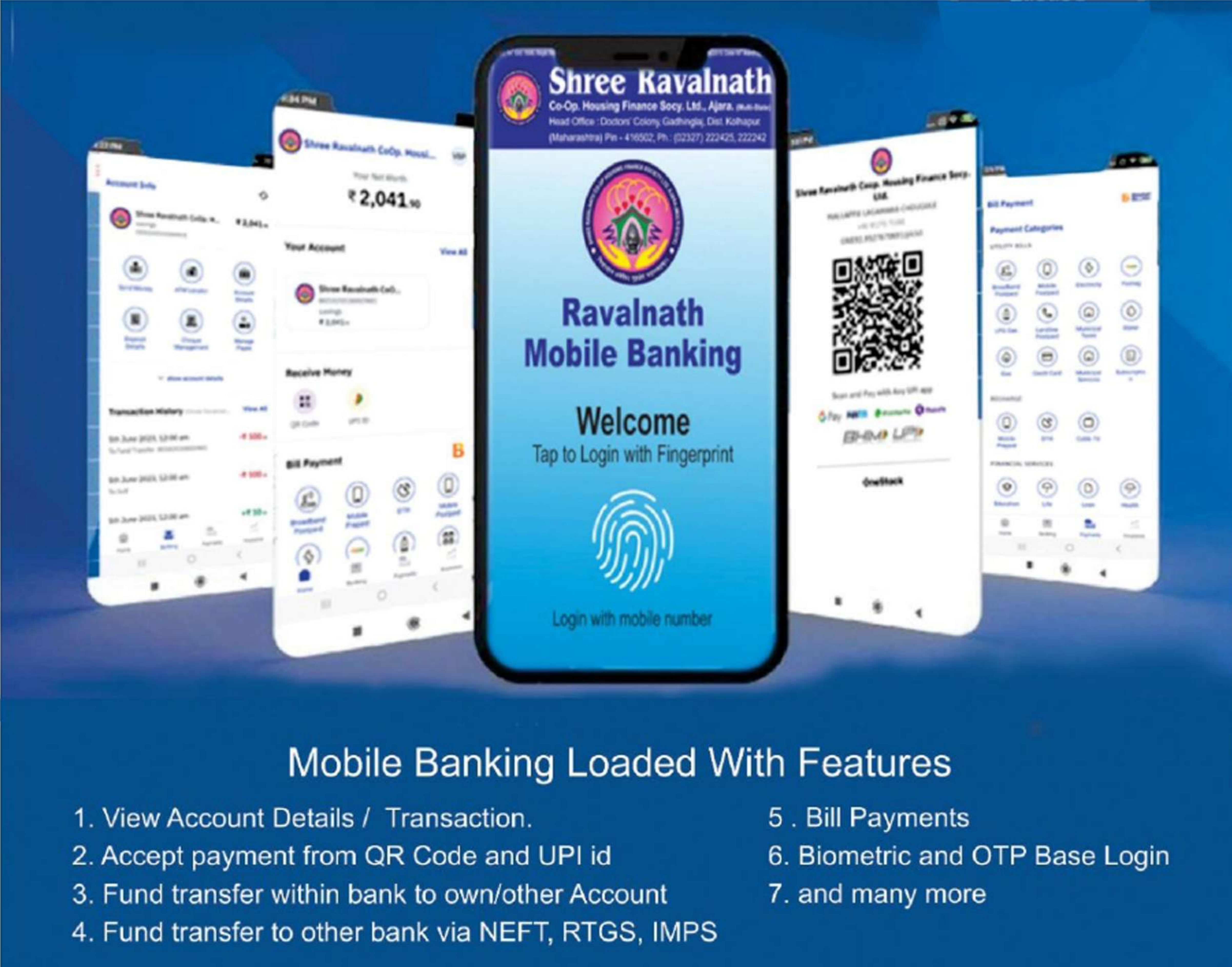
Proposed amendments to Bye-Laws in Annual General Meeting on 25th June. 2023

Bye laws No	Existing Wording	Wording after Amendment	Reasons for change
4B) (vi) b)	No person will be admitted as ordinary member unless he fulfils the following conditions b) He or she has paid Rs.20/- as admission fee.	No person will be admitted as ordinary member unless he fulfils the following conditions b) He or she has paid Rs.100/- as admission fee.	To increase the Society's reserve fund.
4 B) 1)	The member would be called as an Active Member I) To be an Active member a member must have undertaken minimum fixed deposit of Rs.5000/- with the society for two consecutive years and it would be mandatory that he/she should have attended at least one General Meeting during the period of 3 years.	The member would be called as an Active Member I) To be an Active member a member must have undertaken minimum fixed deposit of Rs.15000/- with the Society for two consecutive years and it would be mandatory that he/she should have attended at least one General Meeting during the period of 3 years.	To increase contribution of the members of the Society.
30. (v)	New insertion	Eligibility for Member of Board of Directors : To contest the election of Board of Directors, the active member should comply following criteria at the time of nomination – a) Minimum Share Capital holding of the member should be Rs.25000/ for open category & Rs.10000/ for reserve category. b) Minimum Deposit required of the member should be Rs.200000/ for open category & Rs.50000/- for reserve category. Note – The elected directors shall keep the above deposits for the entire tenure of the Board.	The amendment is essential to increase contribution of the board of directors of the Society.
46(i) f)	Loans and Advances: Loans upto Rs.90 lakhs for purchase, construction, reconstruction, renovation, extension, repairs(s) of house(s) and flat(s) for a period of 20 years.	Loans and Advances: Loans upto Rs.150 lakhs for purchase, construction, reconstruction, renovation, extension, repairs(s) of house(s) and flat(s) for a period of 20 years.	Recently, our Society has been granted jurisdiction of Delhi state. The rates of flats are very high in Delhi. We cannot fulfil requirements in our existing limit of our proposed customer in that state. So we have decided to increase our existing limit.

SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

46(i) h)	Loans and Advances: The loan shall be given up to Rs.90 Lakhs for 20 years to buy plot for the construction of house.	Loans and Advances: The loan shall be given up to Rs.150 Lakhs for 20 years to buy plot for the construction of house.	Recently, our Society has been granted jurisdiction of Delhi state. The rates of plots are very high in Delhi. So we cannot fulfil requirements of our proposed customer in our existing limit. So we have decided to increase our existing limit.
46 (i) l	Loans and Advances: The loan shall be given up to Rs.50 lakhs for a maximum period of ten years against immovable properties having adequate valuation, with adequate margins & after creating registered / equitable mortgage.	Loans and Advances: The loan shall be given up to Rs.70 lakhs for a maximum period of ten years against immovable properties having adequate valuation, with adequate margins & after creating registered / equitable mortgage.	Many of our members are demanding to increase existing limit. So we have decided to do this amendment.
46(i) n	New insertion	The loans upto Rs. 5 crores shall be given on cash credit basis against immovable properties having adequate valuation, with adequate margins & after creating registered / equitable mortgage.	Many of our members in business line are demanding such type of facility. They want this facility as it is convenient for them for running their day today business activities.
1 (iv)	Name and Area of operation: The area of operation of the Society shall extend to the State of Maharashtra, entire State of Karnataka & entire State of Delhi.	Name and Area of operation: The area of operation of the Society shall extend to the State of Maharashtra, entire State of Karnataka, entire State of Delhi & entire state of Goa.	Goa state is adjunct to State of Maharashtra and also very near to our existing branch Kudal Dist.Sindhudurg. Many members of our Kudal branch wish to purchase plot, flat etc. in Goa state for construction of apartment/ house/ Purchase of house. Further, some builders/developers in construction line have ambition to build residential /commercial complexes in Goa state for expansion of their business. So they are demanding loans from our Society but due to limitations of jurisdiction, we cannot fulfill the demands of prospective members/ customers. The NOC of the Registrar of co-op societies of Goa state will be submitted along with list of proposed members in prescribed format.

॥ जो चांगल्या वृक्षाचा आश्रय घेतो, त्याला चांगली छाया लाभते ॥



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OUR SERVICES



Home Loan (Up to 90 Lakhs)
Women & Soldiers @ 9.00%
Others @ 9.50%

CORE BANKING SYSTEM



From :

Shri. M. L. Chougule

Founder Chairman

Shree Ravalnath Co-op. Housing Finance Society Ltd., Ajara. (Multi-State)

Head Office : Doctors' Colony, Gadhinglaj, Dist. Kolhapur.

(Maharashtra) Pin - 416502, Ph.: (02327) 222425, 222242

e-mail : ravalnath.hogadhinglaj@gmail.com

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To,
