Est. on 14/10/1996 under MCS Act & converted into Multi-State on 18/03/2015 Regd. No. MSCS/CR/1206/2015

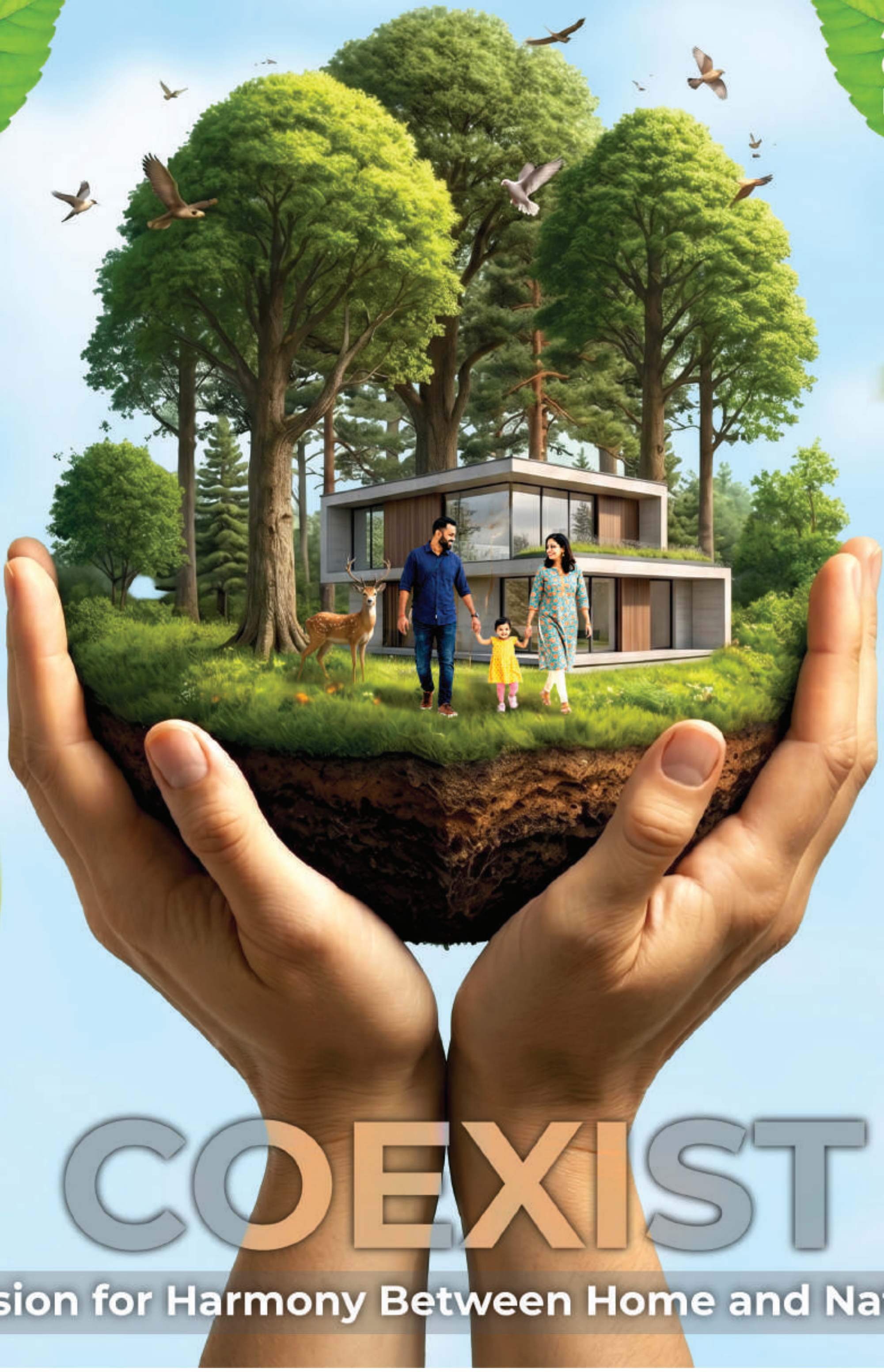
SHREE RAVALNATH

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

Head Office: Doctors' Colony, Gadhinglaj. Dist. Kolhapur. (Maharashtra), Pin-416502.
www.ravalnathhousingfin.com
Email: ravalnath.hogadhinglaj@gmail.com

30th
Annual Report
2025-26
Audit Class 'A'
Since Inception

590+
Crores
Deposit



COEXIST

A Vision for Harmony Between Home and Nature

HONORARY BRAND AMBASSADOR

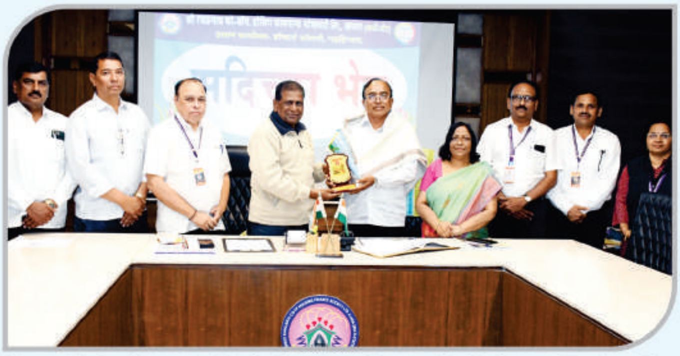
Dr. Dnyaneshwar Mulay
Ex. Ambassabor & Secretary
Ministry of Foreign Affairs, New Delhi

FOUNDER CHAIRMAN & DIRECTOR

Shri. M. L. Chougule
Ex. Senate Mamber (2010- 2022)
Shivaji University, Kolhapur

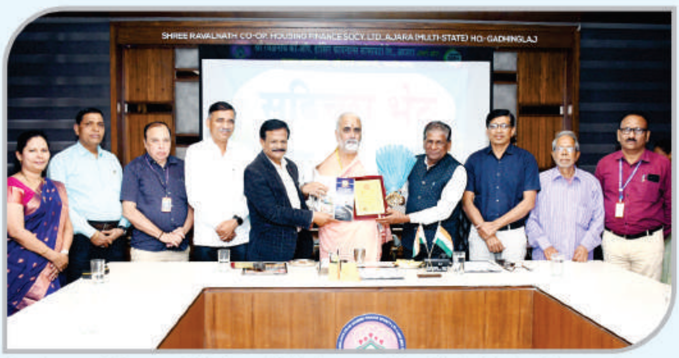
Bhoomipujan for the new administrative building at the auspicious hands of Hon Dr. Shri. Shivalingeshwar Mahaswamiji, in the presence of Shri. M. L. Chougule & Directors (22/10/2025)

Hon. Prof. (Dr.) R. K. Kamat, Vice Chancellor, Shivaji University Kolhapur, Shri. Avinash Joshi, Retd. Assi. General Manager RBI Mumbai, Prof. Dr. V. N. Shinde, Registrar, Shivaji University Kolhapur, Prin. Dr. B. M. Hirdekar, Founder Chairman & Director Shri. M. L. Chougule, Chairman Prin. Dr. R. S. Nilpankar, Director & dignitaries on the occasion of Anniversary & Achievement of goal of 100 Cr Deposits Branch Kolhapur. (08/06/2026)



Hon. Shri. Suresh Wabale, President, Multi-State Federation welcomed by Shri. M. L. Chougule, Directors, dignitaries and officers. (22/12/2025)

Hon. Shri. Manoj Patil, Upper Police Commissioner, Pune being felicitated by Shri. M. L.Chougule, Chairman Prin. Dr. R. S. Nilpankar Director Shri. Suhas Nadgouda and dignitaries on the occasion of 3rd Anniversary of Branch Pune. (18/04/2026)

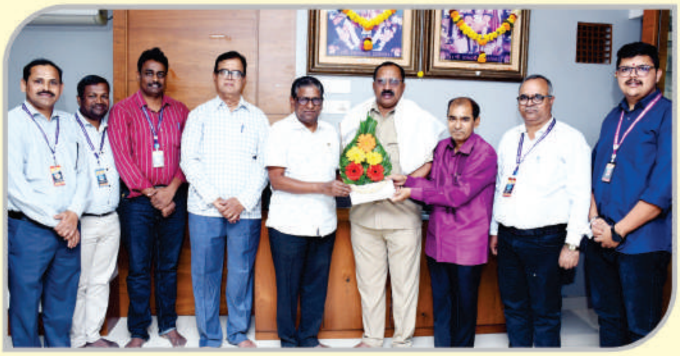


Dr. Anand Gosavi Maharaj Welcomed by Shri. M. L. Chougule & Chairman Prin. Dr. R. S. Nilpankar & Directors. (10/01/2026)

Inauguration Ceremony of Training Programme for Directors & employee in the presence of Shri. Avinash Shintre-Gundale Chief Guest & Chief Editor Banko, alongside Shri. M. L. Chougule, Chairman Prin. Dr. R. S. Nilpankar and Directors. (10/05/2026)

Hon. Dr. Amol Patil, Medical Superintendent, Ajara Rural Hospital, felicitated by Founder Chairman & Director Shri. M. L.Chougule, Chairman Prin. Dr. R. S. Nilpankar, Advisors and dignitaries on receiving an award for Ajara Rural Hospital. (04/03/2026)

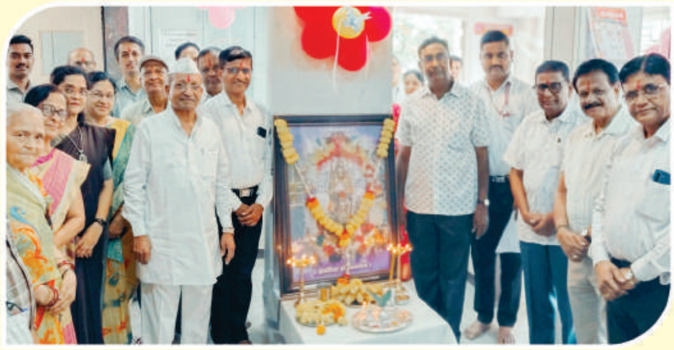
Shri. Vinayak Mane & Sou.Vijayalakshmi Mane, Founder Chairman & Director Shri. M. L. Chougule, Chairman Prin. Dr. R. S. Nilpankar, Directors and dignitaries on the occasion of 24th Anniversary of Branch Gadhinglaj. (24/03/2026)



Shri. Sundar Vharambale Member Branch Gadhinglaj felicitated by Founder Chairman & Director Shri. M. L. Chougule, & dignitaries for his accident free service as a Driver in MSRTC for 25th years. (04/03/2026)

Amrut Mahotsav & felicitation of retired members & successful students of the Chandagad Branch in the presence of Prin. P. R. Patil, Directors, Branch Chairman & Advisors. (05/07/2025)

Hon. Shri. Aba Gadhave, Assi.Police Inspector Nesari, Chairman Prin. Dr. R. S. Nilpankar, Branch Advisors and dignitaries on the occasion of 16th Anniversary of Branch Nesari. (24/09/2025)



Hon. Dr. Kiran Patil, Founder Chairman & Director Shri. M. L. Chougule, Chairman Prin. Dr. R. S. Nilpankar, Branch Advisors and dignitaries on the occasion of 11th Anniversary of Branch Jayasingpur. (27/03/2026)

Smt. Vimal Alagure member Belagavi Branch being felicitated by Branch Advisor Dr. Anupama Dhakoji, Branch Chairman Prin. Anand Menase, Advisors and dignitaries on his 75th birth anniversary. (18/08/2025)

Shri. Chandrakant Kothiwale being felicitated by Chairman Prin. Dr. R. S. Nilpankar, Branch Advisors and dignitaries on the occasion of 8th Anniversary of Branch Nipani. (16/08/2025)

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

Shri. Mahendra Gavas, Founder Chairman Shri. M. L. Chougule, Chairman Prin. Dr.R.S. Nilpankar, Advisors and dignitarie on the occasio of 6th Anniversary of Branch Kudal (30/01/2026)

Prin. Dr. Maruti Patil Member Sangli Branch being felicitated by Chairman Prin. Dr. R. S. Nilpankar, Shri. M. L. Chougule, Branch Advisors and dignitaries on his retirement.(22/02/2026)

Shri. Dattatray Deshpande Member Gadhinglaj Branch being felicitated by Director Prin. Dr. Dattatray Patil, in the presence of Founder Chairman Shri. M. L. Chougule Directors and dignitaries. (04/08/2025)

Hon. Dr. Dinesh Oswal & Hon. Dr. Jaywant Patil, Founder Chairman Shri. M. L. Chougule, Chairman Prin. Dr. R. S. Nilpankar, Branch Advisors and dignitaries on the occasion of 2nd Anniversary of Branch Karad. (08/05/2026)

Hon. Dr. Asmita Balgaokar, Founder Chairman Shri. M. L. Chougule, Directors, Advisors and dignitaries on the occasion of 1st Anniversary of Branch Sangola. (05/09/2025)

Hon. Shri. Sampadan Mahaswamiji, Founder Chairman Shri. M. L. Chougule, Prin. Dr. R. S. Nilpankar, Advisors and dignitaries on the occasion of 1st Anniversary of Branch Chikodi. (23/12/2025)

Hon. Shri. S. T. Bagalkoti, Registrar, Haveri University, Prin. Smt. A. S. Bellad, Founder Chairman Shri. M. L. Chougule, Chairman Prin. Dr. R. S. Nilpankar, Advisors and dignitaries on the occasion of 1st Anniversary of Branch Dharwad. (09/05/2026)

30th Annual Report 2025-26

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, 9075026601

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, Karad, Sangola, Chikodi & Dharwad.

BOARD OF DIRECTORS (2026-30)

Director Name	Designation	Mobile No.
Shri. Mallappa Lagamana Chougule	Founder Chairman & Director	9527670691
Prin. Dr. Ramchandra Shankarrao Nilpankar (From 24/12/2025)	Chairman	8050623208
Dr. Sanjay Siddappa Chougule (From 24/12/2025)	Vice - Chairman	8806486255
Prof. Dr. Kiran Ganapati Potdar	Director	9420131699
Shri. Sushant Mangesh Karoshe	Director	9890485165
Prin. Dr. Dattatray Mallu Patil	Director	9421289627
Shri. Mahesh Sadanand Majati	Director	8485840111
Shri. Suhas Madhukar Nadgouda (From 17/12/2025)	Director	9923806363
Shri. Babasaheb Ishwarappa Ajri (From 17/12/2025)	Director	9892973779
Shri. Pandurang Ramchandra Shingte (From 17/12/2025)	Director	9820271965
Smt. Meena Basavraj Ringane	Director	9975039160
Sou. Rajashri Manish Kole (From 17/12/2025)	Director	9970071767
Prin. Dr. Manohar Dattu Pujari	Director	9325354109
Prof. Vasudeo Krishnaji Maydeo (From 27/12/2025)	Expert Director	9421112053
Shri. Mahadev Narasgonda Patil (From 27/12/2025)	Expert Director	9403232555
Prof. Vijaykumar Bandappanna Ghugare (Up to 16/12/2025)	Director	9403597707
Prof. Vijay Appaso Arbole (Up to 16/12/2025)	Director	9096377654
Smt. Uma Subhash Torgalli (Up to 16/12/2025)	Director	9637860096
Prin. Shankar Ningonda Desai (Up to 16/12/2025)	Expert Director	9420131632
Sou. Rekha Shankarrao Potdar (Up to 16/12/2025)	Expert Director	9404990308

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

३० 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 ३० वी वार्षिक सर्वसाधारण सभा **रविवार दिनांक १२ जुलै, २०२६ रोजी दुपारी ठिक १.०० वाजता, श्री गणेश सांस्कृतिक भवन, गांधीनगर, गडहिंग्लज, जि. कोल्हापूर 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 २०२५-२६ सालचा संस्थेचा वार्षिक अहवाल, ताळेबंद पत्रक व नफा-तोटा पत्रक वाचून कायम करणे.
३. सन २०२५-२६ च्या नफा विभागणीस मंजूरी देणे.
४. सन २०२६-२७ सालासाठी जमा-खर्चाचे अंदाजपत्रक मंजूर करणे व सन २०२५-२६ वर्षामध्ये अंदाजपत्रकापेक्षा जादा झालेल्या खर्चास मंजूरी देणे.
५.सन २०२५-२६ या आर्थिक वर्षाचा मा. वैधानिक लेखापरीक्षकांचा अहवाल स्वीकृत करणे.
६. सन २०२५-२६ वर्षाच्या लेखापरीक्षण अहवालामधील दोष दुरुस्तीचे वाचन करून मान्यता देणे.
७. सन २०२६-२७ सालासाठी मा. वैधानिक लेखापरीक्षकांची नेमणूक करणे व मेहनताना ठरविणे.
८. दि. ३१/०३/२०२६ अखेर संचालक मंडळ व त्यांचे नातेवाईक यांचेकडील येणे कर्ज यादीचे वाचन करणे.
९. संस्थेच्या नवीन शाखा काढणेबाबत विचार करणे.
१०. पोटनियम दुरुस्ती करणेबाबत विचार करणे.
११. सन २०२५-२६ या आर्थिक वर्षात थकीत कर्ज खाती सूट दिलेल्या रकमेस मान्यता देणे.
१२. वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांची अनुपस्थितीस माफी (Condone) बाबत विचार करणे.
१३. मा. अध्यक्षांच्या परवानगीने ऐनवेळी येणाऱ्या विषयांवर चर्चा करणे.

संचालक मंडळाच्या आदेशावरुन,

आपला नम्र

स्थळ : गडहिंग्लज

दिनांक : २५/०६/२०२६

श्री. डी. के. मायदेव

मुख्य कार्यकारी अधिकारी

◆ टीप ◆

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. ०४ जुलै २०२६ पर्यंत मुख्य कार्यालयाकडे लेखी पाठवावेत.
३) सन २०२५-२६ चा ताळेबंद, नफा-तोटा पत्रक व उपविधी दुरुस्ती तपशील संस्थेच्या **www.ravalnathhousingfin.com** या वेबसाईटवर आणि प्रत्येक शाखेच्या सूचना फलकावर दि.२६ जून २०२६ रोजी प्रसिद्ध करण्यात येईल.
४) वार्षिक अहवालाची प्रत संस्थेच्या **www.ravalnathhousingfin.com** या वेबसाईटवर व प्रत्येक शाखेच्या सूचना फलकावर दि. २६ जून २०२६ रोजी प्रसिद्ध करण्यात येईल.
५) ज्या सभासदांच्या मुलांनी दहावीत किमान ९० %, बारावीत किमान ८०% गुण मिळविले आहेत, 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 झाला नसल्यास) संस्थेमार्फत सत्कार केला जाणार आहे. तरी संबंधीत सभासदांनी नजिकच्या शाखा कार्यालयात संपर्क साधावा.
२) मागील वार्षिक सभेनंतर जे सभासद शासकीय, निमशासकीय तसेच शिक्षक व प्राध्यापक सेवेतून निवृत्त झालेले आहेत अशा सभासदांनी संस्थेमार्फत सत्कार झाला नसल्यास सत्कारासाठी आपली माहिती दि. ०४ जुलै २०२६ 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.

❊ टीप १) पारितोषिक पात्र विद्यार्थी, सेवानिवृत्त सभासद व अमृतमहोत्सवी सभासद यांचा सत्कार ज्या त्या शाखेत वार्षिक सभेनंतर संबंधीत शाखांच्या सोयीप्रमाणे केला जाईल.

'सहकार, सेवा आणि संमृध्दीचा संगम म्हणजे रवळनाथ संस्था.'

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, 9075026601

30th 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 30th Annual General Meeting of the Society will be held on **Sunday, 12th July 2026 at 1.00 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 2025-26 of the Society.
3) To approve the appropriation of Net profit for the year 2025-26
4) To sanction the budget for the year 2026-27 and to approve the expenditures exceeding the budget for the year 2025-26.
5) To accept Statutory Auditor's Report for the year 2025-26
6) To read and approve Statutory Audit Compliance Report for the year 2025-26
7) To appoint Statutory Auditor for the financial year 2026-27 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 2026.
9) To consider opening of new branches.
10) To consider amendments to Bye-Laws.
11) To give approval to the amount waived in overdue loan account in the year 2025-26
12) To condone the absence of the members of the Society who have not attended this Annual General Meeting.
13) Any other matter with the permission of the chair.

By the order of Board of Directors

Place - Gadhinglaj
Date - 25 /06 / 2026

Yours,
Shri. D. K. Maydeo
Chief Executive Officer

◆ 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 4th July 2026.
3) The Balance Sheet, Profit & Loss account for the year 2025-26 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 26th June 2026.
4) The Annual Report will be displayed on Society's website www.ravalnathhousingfin.com and notice boards of all branches of the Society on 26th June 2026.
5) The members whose son/daughter has obtained more than 90% marks in SSC, more than 80% marks in HSC, should submit an 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 after last General Meeting are requested to inform the Society in writing about their retirement upto 04/07/2026 to 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.

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

EXECUTIVES

		Mobile No.
Shri. Dattatray Krishnaji Maydeo	Chief Executive Officer	8956672719
Shri. Eknath Jotiba Kesarkar	Manager	9921482965
Shri. Mallikarjun Iragonda Patil	Chief Accountant/ Internal Auditor	8806808306
Sou. Pradnya Raygonda Patil	Board Secretary / Administrative Officer	9404632355
Shri. Pankaj Vasantrao Raje	Zonal Manager cum Law Officer	9822202158
Shri. Akshay Vilas Hukkeri	HOD - Accounts, Shares & Investment	9970545999
Shri. Babaso Pandurang Martand	Public Relations Officer	8956672717
Shri. Sunildatt Shivajirao Jadhav	Recovery Officer	9075096329
Shri. Kiran Chandrakant Shaha	Recovery Officer	9765517051
Shri. Uttam Dattu Dalavi	Recovery Officer	9850870835
Shri. Milind Shripad Pujari	IT Consultant	9421112629
Shri. Vinayak Vijay Ajari	Assistant System Manager	8149646083
Shri. Vinayak Babaso Patil	Assistant System Manager	9860038413,
Shri. Deepak Ashok Shinde	Br. Manager, Ajara	8956672701
Shri. Shivanand Shrikant Ghugare	Senior Br. Manager, Gadhinglaj	8956672702
Shri. Kiran Basappa Kodoli	Br. Manager, Chandgad	8956672703
Shri. Shounak Sudhir Huparikar	Br. Manager, Nesari	8956672704
Shri. Sachin Prakash Chougule	Br. Manager, Kolhapur	8956672705
Shri. Abhijit Yashawant Mangave	Br. Manager, Jaysingpur	8956672706
Shri. Sagar Ishwar Mane	Br. Manager, Belagavi	8956672707
Shri. Basavaraj Maruti Chougule	Br. Manager, Nipani	8956672708
Shri. Ashok Krishna Sulkude	Br. Manager, Suvidha Kendra, Gadhinglaj	9075026614
Shri. Vikram Sudhakar Jambhekar	Br. Manager, Kudal	8956672710
Shri. Nitin Pandurang Ghotane	I/c.Br. Manager Sangli	8956672711
Shri. Shreyas Sanjay Gadave	Br. Manager, Pune	8956672712
Shri. Shivanand Ashok Kale	Br. Manager, Karad	8956672713
Shri. Sushant Mahavir Jijgonda	Br. Manager, Sangola	8956672714
Shri. Amar Babu Chougala	Br. Manager, Chikodi	8956672715
Sou. Preeti Channabasavaraj Muchakandi	Br. Manager, Dharwad	8956672716

BRANCH-WISE ADVISORY COMMITTEE

BRANCH AJARA

Prof. Janardan D. Dalavi	(9421100375)	Br. Chairman
Shri. Ganapati K. Naik	(9004091593)	Member
Shri. Gautam P. Sutar	(9923226173)	Member
Shri. Balkrishna M. Dari	(9421289674)	Member
Prof. Dr. Rajiv S. Karpe	(9423279571)	Member
Sou. Varsha J. Shelar	(9423860040)	Member
Sou. Shamal S. Harer	(9552328505)	Member

BRANCH CHANDGAD

Sou. Pushpa N. Nesarikar	(9421112733)	Br. Chairman
Prof. Dr. Rajaram N. Salunke	(9421103766)	Member
Prof. Dr. Rajesh A.Ghorpade	(9420459426)	Member
Prof. Kavita V. Bandiwadekar	(9765753222)	Member
Shri. Suresh P. Shirodkar	(8888647798)	Member

BRANCH KOLHAPUR

Shri. Vijay M. Hargude	(9422048575)	Br. Chairman
Shri. Amrut N. Sutar	(9422044347)	Member
Shri. Bhaskar R. Sangaonkar	(9921244703)	Member
Prof. Dr. Smt. Vasanti P. Rasam	(9422047767)	Member
Prof. Ravindra A. Porlekar	(9881477506)	Member
Prof. Dr. Annasaheb A. Kalgonda	(9922770979)	Member
Prin. Dr. Sou. Varsha V. Maindargi	(9975664646)	Member
Prof. Dr. Chandrakant B. Potdar	(9423286479)	Member
Prin. Arjun L. Hongekar	(7588065044)	Member
Shri. Shridhar R. Kulkarni	(9823178079)	Member
Ar. Rajan P. Joshi	(9657710711)	Member

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

BRANCH NESARI

Prin. Rajaram B. Patil	(9423704465)	Br. Chairman
Prof. Dr. Dadasaheb M. Patil	(9921110554)	Member
Prof. Dr. Vitthal K. Dalavi	(9420355396)	Member
Sou. Shama R. Kurane	(9850992845)	Member
Prof. Gangadhar T. Ghatge	(9403601425)	Member
Prof. Dr. Bhupal R. Divekar	(9921383121)	Member
Prin. Sayaji T. Kadam	(9420355128)	Member
Sou. Surekha V. Vhadage	(9423284660)	Member

BRANCH BELAGAVI

Prin. Anand K. Mense	(9448347452)	Br. Chairman
Prin. Madhuri M. Shanbhag	(8971191426)	Member
Prof. Dr. Sandeep M. Deshpande	(9403600796)	Member
Prof. Dr. Amit S. Chingali	(8312474185)	Member
Prof. Sou. Kripa M. Kulkarni	(9448841681)	Member
Shri. Chidambar G. Munavalli	(9886202489)	Member
Prof. Dr. Irappa R. Jarali	(9448907775)	Member

BRANCH KUDAL

Prin. Manohar V. Gurabe	(9423818567)	Br. Chairman
Shri. Ashok L. Yejare	(9423819167)	Member
Prof. Dr. Capt. S.T. Awate	(9421238771)	Member
Prof. Ajay N. Chavan	(9423819133)	Member
Shri. Sagar G. Teli (C.A.)	(9763535333)	Member
Sou. Rupali C. Shirsat	(9422435237)	Member
Sou. Sneha S. Naik	(7499406248)	Member
Shri. Gajanan P. Kandalgaonkar	(9923900202)	Member

BRANCH PUNE

Shri. Suhas M. Nadgouda	(9923806363)	Br. Chairman
Shri. Hemant B. Bagade	(9881917645)	Member
Prof. Dr. Rajendraprasad Y. Shinde	(7499580381)	Member
Prof. Dr. Shrikant P. Musale	(9049273076)	Member
Prof. Sou. Rina P. Jugale	(9860629460)	Member
Prof. Dr. Sou. Rekha D. Dandage	(8446397552)	Member
Shri. Dasharath S. Bacche	(9850575993)	Member
Shri. Ganesh R. Khude	(9930162689)	Member
Shri. Sanjay A. Patil	(9923373992)	Member

BRANCH KARAD

Prof. Dr. Deepak S. Patil-Dange	(9850038880)	Br. Chairman
Prof. Vilas S. Surve	(9881442811)	Member
Prof. Shivaji A. Patil	(9970822478)	Member
Sou. Seema A. Lad-Deshmukh	(9881466796)	Member
Dr. Yugantara R. Kadam	(9890941745)	Member
Shri. Pravin J. Jadhav	(9920555781)	Member
Prin. Dr. Satish R. Ghatge	(9923020666)	Member
Shri. Bhooshan N. Aragade	(8806954747)	Member

BRANCH SANGOLA

Prof. Dr. Dattatray N. Kashid	(9423831426)	Br. Chairman
Shri. Tatyasaheb N.Kedar-Sawant	(9423589610)	Member
Prof. Dr. Vijaykumar K. Ghadage	(9423259106)	Member
Prof. Dr. Seema A. Gaikwad	(9011007730)	Member
Prof. Dr. Ramchandra G. Pawar	(9421326941)	Member
Sou. Shubhangi S. Ghongade	(9422819883)	Member

BRANCH JAYSINGPUR

Prof. Manik K. Ghumai	(9423825515)	Br. Chairman
Shri. Mahavir D. Chougule	(9423860188)	Member
Prin. Dr. Kumar S. Patil	(9822435484)	Member
Shri. Kiran A. Patil	(9146633024)	Member
Prin.Dr. Nandkumar L. Kadam	(9850282767)	Member
Dr. Mahesh A. Kakde	(8007600799)	Member
Shri. Chandrakant J. Shirote	(8308110772)	Member
Prof. Dr. Vijaymala V. Chougale	(9423860371)	Member
Prof. Smt. Ratan A. Bhagate	(7709128307)	Member

BRANCH NIPANI

Prin. Dr. Mahavir B. Kothale	(9449200570	Br. Chairman
Shri. Veergouda R. Patil	(8762277318)	Member
Shri. Prashant D. Ramankatti	(9008491206)	Member
Prin. Dr. Shivaji M. Hodage	(8888758171)	Member
Prof. Dr. Pravinsingh B. Shiledar	(9421604800)	Member
Sou. Rashmi R. Vhadadi	(9449080871)	Member
Sou. Vibhavari D. Khandake	(9036209606)	Member
Prof. Dr. Anandi S. Kamble (Pujari)	(9372531100)	Member
Dr. Siddagouda B. Patil	(9620131146)	Member

BRANCH SANGLI

Prin.Dr. Bhaskar V. Tamhankar	(9822620644)	Br. Chairman
Prof. Sanjay D. Thigale	(9422041929)	Member
Er. Ramesh A. Charate	(9422616067)	Member
Shri. Satish B. Herwade	(9403570957)	Member
Prof. Dr. Prabha M. Patil	(9923492799)	Member
Prof. Dr. Sunita S. Mali	(9766672064)	Member
Prin. Vilas G.Kale	(8087302096)	Member

BRANCH CHIKODI

Adv. Jayapal T. Boke	(9448420267)	Br. Chairman
Prof. Dr. Gurupad S. Mariguddi	(9449465617)	Member
Prof. Dr. Gururaj P. Yelvattimath	(9449735947)	Member
Shri. Mallikarjun M. Mugeri	(9449734557)	Member
Shri. Mahendrakumar R. Shaha	(9449650600)	Member
Shri. Prashant C. Varadai	(9980098806)	Member
Prof. Bhimappa S. Mali	(9448989678)	Member
Shri. Sunil N. Kajagar	(9482080256)	Member
Prof. Dr. Jayashree M. Nagaralli	(7348862850)	Member
Sou. Kavita K. Dharigoudar	(9731100534)	Member

BRANCH DHARWAD

Prin. Dr. Shivanand C. Chougala	(9481124212)	Br. Chairman
Prof. Annappa G. Ugarkar	(9448671418)	Member
Prin. Dr. Lingaraj D. Horakeri	(9480323632)	Member
Shri. Mahantesha B. Gunjetti	(9448288158)	Member
Sou. Rekha S. Shettar	(8310751445)	Member
Shri. Madiwalappa S. Nandennavar	(9113834911)	Member
Smt. Shanta V. Tatawati	(7353682444)	Member
Dr. Yashavant S. Raut	(7019609893)	Member

LEGAL ADVISORS & VALUATORS

HEAD OFFICE

Adv. Maheshrao J. Jadhav	(9890611512)	Arbitrator	Adv. Deepak Joshi	(9823138180)	Legal Advisor
Adv. S. S. Gadage (Kolhapur)	(9960211211)	Legal Advisor	Shri. Sandeep Kagawade	(9850877866)	Expert Legal Advisor

BRANCH AJARA

Adv. Sachin Injal	(9421713477)	Legal Advisor	Shri. Santosh Shevale	(9421207146)	Valuator
Adv. Laxman Patil	(9820669963)	Legal Advisor	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	(9822455866)	Valuator
Adv. Ranjit B. Jadhav	(9900170717)	Legal Advisor	Shri. Uday Patil	(8623033737)	Valuator
Adv. Bharati Shinde	(9226721277)	Legal Advisor			
Adv. Rushikesh Power	(8177843622)	Legal Advisor			
Adv. Annappa Hulagbali	(9448692206)	Legal Advisor			
Adv. Chetan G. Gandh	(9206114444)	Legal Advisor			

BRANCH CHANDGAD

Adv. Vishnu R. Patil	(9423800931)	Legal Advisor	Shri. M. A. Hagidale	(9423651030)	Valuator
Adv. Rajaram P. Bandivadekar	(9420455182)	Legal Advisor	Shri. Nihal Dastgir Naik	(9822726113)	Valuator
			Shri. Nilesh Namdev Mulik	(8411040179)	Valuator

BRANCH NESARI

Adv. Meena Vhanbatte	(9371005155)	Legal Advisor	Shri. Amar Hidaduggi	(9921383264)	Valuator
Adv. Vilas Rajaram Naik	(9923992920)	Legal Advisor	Shri. Vijaysinh K. Waingade	(9623483756)	Valuator

BRANCH KOLHAPUR

Adv.Ramchandra Patil	(9822410779)	Legal Advisor	Shri. Sanjay Kumbhar	(9890684598)	Valuator
Adv. Saiprasad S. Bakhare	(9923378094)	Legal Advisor	Shri. Anup Vadagave	(7385645675)	Valuator
Adv. Vinay B. Kadam	(9689473300)	Legal Advisor			
Adv. Snehal P. Vankudre	(9822007929)	Legal Advisor			

BRANCH JAYSINGPUR

Adv. Suhas Kulkarni	(9921210100)	Legal Advisor	Shri. Sanjay Raygonda Patil	(9850304555)	Valuator
Adv. Swapnil B. Algure	(9850163101)	Legal Advisor	Shri. Anil Shamgonda Patil	(9422425450)	Valuator

BRANCH BELAGAVI

Adv. Ashok S. Angadi	(9845545495)	Legal Advisor	Shri. Mallikarjun S. Mudnur	(9448111436)	Valuator
Adv. Sagar M. Khannukar	(9945873305)	Legal Advisor	Shri. Lingraj B. Patil	(9448437106)	Valuator
Adv. Balgouda B. Patil	(9964414412)	Legal Advisor	Shri. Somnath N. Huddar	(9481169977)	Valuator
Adv. Leena S. Deshpande	(8762381530)	Legal Advisor			

BRANCH NIPANI

Adv. M. D. Kadam	(7406744989)	Legal Advisor	Shri. Deepak J. Mane	(9448132102)	Valuator
Adv. Mahesh B. Diwale	(9035384565)	Legal Advisor	Shri. Kakasaheb A. Ainapure	(9916164842)	Valuator

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			
Adv. Hitesh Hemant Kudalkar	(9404395559)	Legal Advisor			

BRANCH SANGLI

Adv. Dhanashri Kore-Keripale	(9028949590)	Legal Advisor	Shri. Sanjay Mahaling Paramane	(9823043089)	Valuator
Adv. Sachin P. Tamhankar	(9822687730)	Legal Advisor	Shri. Ramesh A. Charate	(9422616067)	Valuator
Adv. Shivani S. Wadekar	(7219455432)	Legal Advisor	Shri. Rahul R. Chincholkar	(7385644460)	Valuator

BRANCH PUNE

Adv. Anuya Sagare Kulkarni	(9850993673)	Legal Advisor	Shri. Vidyasagar Jadhav	(9822410041)	Valuator
Adv. Pranav Abhyankar	(7499983160)	Legal Advisor			
Adv. Vipul Sudhir Munj	(9527159933)	Legal Advisor			
Adv. Sonali C. Bhosale	(9823077006)	Legal Advisor			

BRANCH KARAD

Adv. Narendra S. Chingale	(9420487008)	Legal Advisor	Shri. Sandip S. Yadav	(9604937604)	Valuator
Adv. Shraddha N. Jadhav	(9881870704)	Legal Advisor	Shri. Sanjiv S. Chavan	(9822290136)	Valuator

BRANCH SANGOLA

Adv. Shivnath S. Bhasme	(9881175501)	Legal Advisor	Shri. Chetan A. Kamble	(9960890033)	Valuator

BRANCH CHIKODI

Adv. Jayapal T. Boke	(9448420267)	Legal Advisor	Shri. Ashok M. Vastrad	(9448304780)	Valuator
Adv. Sidagouda D. Kotabagi	(9480272355)	Legal Advisor	Shri. M. M. Nagarmunnolli	(8123613186)	Valuator
			Shri. Shrishail V. Patil	(9880550592)	Valuator

BRANCH DHARWAD

Adv. Shivaraj V. Patil	(9036725508)	Legal Advisor	Shri. Surendra B. Kapali	(9741620902)	Valuator
Adv. Shrikala S. Revankar	(9845247824)	Legal Advisor	Shri. Arunkumar V. Sheelavant	(6448113118)	Valuator

OUR SOCIETY PROGRESS REPORT AS ON 31/03/2026

Head Office : Members : 15833	Deposit : 566.36 Cr.	Loan : 400.02 Cr.	Net Profit : 3.09 Cr.

Sr.No	Branch Name	Mob.No.	Opening Date	Members	Deposits	Loans	Profit
1	Ajara	8956672701	14-10-1996	1222	65.57 Cr.	14.94 Cr.	44.62 Lakhs
2	Gadhinglaj	8956672702	24-02-2002	3591	164.87 Cr.	29.40 Cr.	190.63 Lakhs
3	Chandgad	8956672703	18-06-2006	898	23.50 Cr.	12.58 Cr.	14.24 Lakhs
4	Nesari	8956672704	24-09-2009	1030	43.08 Cr.	12.37 Cr.	40.45 Lakhs
5	Kolhapur	8956672705	02-06-2012	2142	100.79 Cr.	52.39 Cr.	114.84 Lakhs
6	Jaysingpur	8956672706	26-04-2015	754	22.01 Cr.	19.67 Cr.	16.66 Lakhs
7	Belagavi	8956672707	03-09-2016	1314	24.14 Cr.	49.99 Cr.	56.55 Lakhs
8	Nippani	8956672708	15-08-2017	884	20.58 Cr.	17.81 Cr.	25.78 Lakhs
9	Facility Centre, Gadhinglaj	8956672709	01-09-2019	1697	64.25 Cr.	74.39 Cr.	191.3 Lakhs
10	Kudal	8956672710	31-01-2020	790	14.67 Cr.	25.08 Cr.	33.66 Lakhs
11	Sangli	8956672711	24-12-2022	392	5.39 Cr.	28.68 Cr.	32.32 Lakhs
12	Pune	8956672712	15-04-2023	391	8.22 Cr.	33.47 Cr.	14.12 Lakhs
13	Karad	8956672713	08-05-2024	210	2.66 Cr.	7.98 Cr.	-16.51 Lakhs
14	Sangola	8956672714	17-08-2024	273	2.19 Cr.	6.93 Cr.	-18.56 Lakhs
15	Chikodi	8956672715	23-12-2024	149	1.30 Cr.	8.69 Cr.	-22.97 Lakhs
16	Dharwad	8956672716	04-05-2025	96	2.38 Cr.	5.67 Cr.	-25.68 Lakhs

॥ श्री रवळनाथ प्रसन्न ॥ श्री काळभैरव प्रसन्न ॥

सन्माननीय सभासद बंधू-भगिनींनो,

सन २०२५-२६ या सालाच्या ३० व्या वार्षिक सर्वसाधारण सभेस उपस्थित असलेले सर्व सभासद बंधू-भगिनी व मान्यवरांचे मी संस्थापक अध्यक्ष या नात्याने स्वागत करतो.

आजचा हा क्षण संस्थेच्या प्रगतीचा यशस्वी वाटचालीचा आणि सर्वांच्या सहकार्याचा गौरव करणारा आहे. गेल्या ३ दशकांपासून आपल्या संस्थेने विश्वास, पारदर्शकता आणि सेवाभाव या तत्त्वांवर आधारित कार्य करत समाजामध्ये एक वेगळी ओळख निर्माण केली आहे. आर्थिक क्षेत्रात सातत्याने होत असलेल्या बदलांमध्येही संस्थेने ग्राहकांचा विश्वास अबाधित राखत प्रगतीची नवी शिखरे गाठली आहेत. सभासदांचे सहकार्य, संचालक मंडळाचे योग्य मार्गदर्शन आणि कर्मचारी वर्गाची निष्ठा यामुळेच ही यशस्वी वाटचाल शक्य झाली आहे.

संस्थेने केवळ आर्थिक व्यवहारांपुरते स्वतःला मर्यादित न ठेवता शिक्षण, क्रीडा, सांस्कृतिक आणि सामाजिक क्षेत्रातील अनेक उपक्रमांना सहकार्य केले आहे. गुणवंत विद्यार्थ्यांचा सत्कार या माध्यमातून समाजहिताचे कार्य सातत्याने सुरु ठेवले आहे. आज संस्थेने मिळवलेली उंची ही एका व्यक्तीची नव्हे, तर सर्वांच्या सामुहिक प्रयत्नांची फलश्रुती आहे. प्रत्येक सभासदाचा विश्वास, प्रत्येक कर्मचाऱ्याचे योगदान आणि संचालक मंडळाची दूरदृष्टी यामुळेच संस्था दिवसेंदिवस अधिक सक्षम होत आहे. भविष्यातही आधुनिक तंत्रज्ञानाचा वापर ग्राहकाभिमुख सेवा आणि सामाजिक उत्तरदायित्व यांचा समतोल राखत संस्थेची वाटचाल अधिक प्रभावी करण्याचा आमचा निर्धार आहे.

संस्थेच्या गडहिंग्लज येथील प्रधान कार्यालयानजीक असलेल्या जागेत नूतन प्रशासकीय इमारत बांधकामाचा डॉ. श्री. शिवलिंगेश्वर महास्वामीजी यांच्या शुभहस्ते शुभारंभ करण्यात आला संस्थेचा व्यवसाय वाढीसाठी दरवर्षी ज्या शाखा ग्रामीण, निमशहरी व शहरी भागातील गटातून उदिष्ट्यपूर्तीनुसार गुणानुक्रमे प्रथम क्रमांक मिळवतात त्या शाखेमधील सर्व कर्मचारी यांना प्रोत्साहनपर वेतन देवून त्यांचा योग्य सन्मान केला जातो. कोल्हापूर शाखेने यावर्षी १०० कोटी ठेवींचा टप्पा पार केला. त्यानिमित्त आनंद सोहळा घेण्यात आला. कर्मचारी वर्गाच्या श्रमपरिहारासाठी दरवर्षी कर्मचारी स्नेहमेळावा आयोजित केला जातो. यावर्षी देखील तो उत्साहात पार पडला. तसेच त्यांना याप्रसंगी वेतनवाढ देऊन त्यांचा आनंद द्विगुणीत करण्यात आला.

आपल्या सर्वांच्या सहकार्यामुळेच संस्था आज यशाच्या शिखरावर पोहोचली आहे. भविष्यातही आपले प्रेम, विश्वास आणि सहकार्य असेच लाभत राहील, हीच अपेक्षा व्यक्त करतो.

धन्यवाद !

श्री. एम. एल. चौगुले
संस्थापक अध्यक्ष व संचालक

सन्माननीय सभासद बंधू-भगिनींनो,

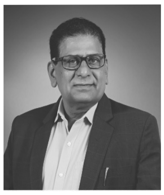
सन २०२५-२६ या सालाच्या ३० व्या वार्षिक सर्वसाधारण सभेस उपस्थित असलेले सर्व सभासद बंधू-भगिनी व मान्यवरांचे मी संचालक मंडळातर्फे स्वागत करतो.

आपल्या सर्वांच्या सहकार्याने ३१ मार्च, २०२६ अखेर संस्थेकडे १५८३३ सभासद असून ५६६ कोटींच्या ठेवी, ४०० कोटींची कर्जे वितरण आणि ३ कोटींचा निव्वळ नफा झाला आहे. आंतरराष्ट्रीय सहकार वर्ष २०२५ आणि ७२ व्या अखिल भारतीय सहकार सप्ताहानिमित्त गडहिंग्लज तालुक्यातील आजी-माजी सैनिकांचा मेळावा आणि वीरपत्नींचा सन्मान सोहळ्याचे आयोजन करण्यात आले. याप्रसंगी देशभक्तीपर गीतांचा कार्यक्रम, आरोग्य आणि वित्तीय साक्षरता या विषयावर मार्गदर्शन तसेच तालुक्यातील २० वीरपत्नींचा सन्मान करण्यात आला तसेच १०० हून अधिक आजी-माजी सैनिक यावेळी उपस्थित होते. तसेच कर्मचारी वर्गासाठी सहकार व बँकिंग क्षेत्रातील तज्ञांचे सोनेतारण कर्ज प्रकरण आणि नागरी सहकारी बँका आणि दुसऱ्या फळीची आवश्यकता व संचालकांसाठी संस्था कामकाज दक्षता या विषयावर मार्गदर्शन करण्यात आले.

गडहिंग्लज येथील प्रांत कार्यालयामध्ये कामानिमित्त येणाऱ्या नागरिकांना स्वच्छ पिण्याचे पाणी मिळावे यासाठी त्याठिकाणी वॉटर फिल्टर बसविण्यात आला. गडहिंग्लज शहरातील वाढत्या वाहतूक वर्दळीमुळे होणारे रस्ते अपघात टाळण्यासाठी प्रादेशिक परिवहन कार्यालय आणि संस्थेच्या संयुक्त विद्यमाने रस्ता सुरक्षा अभियानांतर्गत शहरातून हेल्मेट जनजागृती रॅली काढण्यात आली. याप्रसंगी संस्थेच्या सर्व कर्मचाऱ्यांना हेल्मेट वितरण करण्यात आले

पर्यावरण संवर्धनासाठी संस्थेमार्फत दरवर्षी वृक्षारोपण केले जाते, यावर्षी देखील काळभैरव डोंगर परिसरात वृक्षारोपण व पर्यावरण जतन संवर्धन मोहीम राबविण्यात आली. प्रजासत्ताक दिनानिमित्त रक्तदान शिबीराचे आयोजन करण्यात आले. समाजातील गरजू व अपघातग्रस्त बांधवांना आर्थिक मदत देण्यात आली आहे. अशा विविध उपक्रमांमधून संस्थेने व्यवसाय वृद्धीसह सामाजिक उत्तरदायित्त्वाची भूमिका देखील पार पाडली आहे. अहवाल सालातील या ठळक नोंदी आहेत.

प्राचार्य डॉ. आर. एस. निळपणकर
चेअरमन



Honorable Members,

As the Founder Chairman, I extend a warm welcome to all Members & distinguished guests to the 30th Annual General Meeting for the year 2025–26.

Today is a proud moment celebrating the progress and success of our institution and the collective efforts of all associated with it. Over the past three decades, our society has built a distinct identity in the community through trust, transparency, and dedicated service. Despite continuous changes in the financial sector, the institution has maintained the confidence of its customers and achieved new milestones of growth. this success has been possible because of the cooperation of our members, the valuable guidance of the Board of Directors, and the dedication of our employees.

The institution has not limited itself only to financial activities. It has also contributed significantly to educational, sports, cultural, and social initiatives. Through the felicitation of meritorious students and various social welfare activities, the society has continuously served the community. The achievements we celebrate today are not the result of any one individual but of the collective efforts of all stakeholders. the trust of every member, the contribution of every employee, and the farsighted vision of the Board have strengthened the institution year after year. In the future as well, we are committed to adopting modern technology, enhancing customer-oriented services, and fulfilling our social responsibilities more effectively.

Construction of the new administrative building near the Head Office at Gadhinglaj was inaugurated under the auspicious hands of Dr. Shri Shivalingeshwar Mahaswamiji. To encourage business growth, branches operating in rural, semi-urban, and urban areas are assessed annually, and those achieving outstanding performance are recognized and rewarded. This year, the Kolhapur Branch crossed the milestone of 100 crore in deposits, and a special celebration was organized to mark this achievement. to appreciate the hard work of our employees, an annual employees' gathering is organized every year. This year too, it was celebrated enthusiastically. On this occasion, salary increments were also granted, adding to the employees' happiness and motivation.

It is because of the support and cooperation of all of you that our institution has reached the pinnacle of success today. We sincerely hope that your affection, trust, and continued cooperation will remain with us in the years ahead.

I express my heartfelt gratitude to all of you.

Thank you !

Shri. M. L. Chougule
Founder Chairman & Director

Honorable Members,

I extend a warm welcome, to all dignitaries & Members on behalf of the Board of Directors On the occasion of 30th Annual General Meeting for the year 2025–26.

As on 31st March 2026, with your valuable support, the Society has reached 15833 members, 566 crore deposits, 400 crore loan disbursements, and 3 crore net profit. During the year under review, several noteworthy activities were undertaken. On the occasion of the International Year of Cooperatives 2025 and the 72nd All India Cooperative Week, a gathering of ex-servicemen and serving soldiers from Gadhinglaj Taluka was organized, along with a felicitation ceremony for war widows. The program included patriotic songs, guidance sessions on health and financial literacy, and the honoring of 20 war widows. More than 100 ex-servicemen and serving soldiers participated in the event. training and guidance programs were also conducted for employees and directors on various subjects, including cooperative and banking sector developments, gold loan operations, the need for urban cooperative banks, and institutional management efficiency.

To provide clean drinking water to citizens visiting the Sub-Divisional Office at Gadhinglaj, a water filter facility was installed. In collaboration with the Regional Transport Office, a road safety awareness campaign and helmet awareness rally were organized in Gadhinglaj city to help reduce road accidents caused by increasing traffic. Helmets were distributed to all employees of the institution on this occasion.

As part of its commitment to environmental conservation, the institution carries out tree plantation drives every year. This year too, a tree plantation and environmental conservation campaign was undertaken in the Kalbhairav Hill area. A blood donation camp was organized on the occasion of Republic Day. Financial assistance was also provided to needy and disaster-affected individuals in society. With those all activities the Socirty has Shown its social commitments and business groth. Those are the special notes in the financial year.

Thank you.

Prin. Dr. R. S. Nilpankar
Chairman

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

Particulars	31/ 03/2025	31/ 03/2026	Growth	Rate of Growth (%)	
				31/ 03/ 2025	31/ 03/ 2026
Members	13,877	15833	1956	11.64	14.10
Share Capital	14,54,14,300.00	15,66,60,100.00	1,12,45,800.00	5.82	7.73
Funds	24,55,38,074.10	25,89,21,602.64	1,33,83,528.54	10.85	5.45
Deposits	512,67,78,196.11	566,36,29,630.91	53,68,51,434.80	17.96	10.47
Loans	351,41,57,080.29	400,02,39,796.63	48,60,82,716.34	9.17	13.83
Working Capital	599,40,25,642.17	655,77,82,041.85	56,37,56,399.68	15.67	9.41
Net Profit	2,70,30,643.89	3,09,16,643.38	38,85,999.49	8.62	14.38
Annual Turnover	2618 Crores	3133 Crores	515 Crores	14.27	19.67

सभासदत्व :

अहवाल वर्षात नवीन २१६६ 'अ' वर्ग सभासद झाले असून २१० 'अ' वर्ग सभासद राजीनामा अथवा मयत झालेने कमी झाले आहेत. अहवाल साल अखेर एकूण 'अ' वर्ग सभासद संख्या १५,८३३ इतकी झाली आहे. केंद्र शासनाच्या ९७ व्या घटना दुरुस्तीनुसार क्रियाशील व अक्रियाशील असे दोन प्रकारचे सभासद असल्याने अहवाल वर्षाअखेर ५०३ क्रियाशील व १५,३३० इतकी अक्रियाशील सभासद संख्या झाली आहे. क्रियाशील सभासदासाठी रु. २०००/– चे भाग भांडवल, रु १५०००/– ची कायम ठेव व ३ वर्षातून एकदा वार्षिक सर्वसाधारण सभेस उपस्थित राहणे गरजेचे आहे. क्रियाशील सभासदांनाच मतदानाचा अधिकार राहील, याची सभासदांनी नोंद घ्यावी.

Membership :

During the reporing year there was an addition of 2166 `**A**` class members where as 210 `**A**` class members either resigned or expired. The total A class member as on 31/03/2026 are 15,833 Consequent upon 97th Central amendment to constitution to Co-operative Act`now there are active and non-active members 503 and 15,330 respectively. To continue as an active members` the member should be holding share capital of Rs.2000/-, a permanent deposit of Rs. 15,000/- 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 २५ 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. १५,६६,६०,१००/– इतके असून गतवर्षी पेक्षा त्यामध्ये रु. १,१२,४५,८००/– इतकी भरीव वाढ झाली आहे. मागील वर्षाच्या तुलनेत अहवाल सालात ७.७३% टक्केनी वसुल भाग भांडवलामध्ये वाढ झाली आहे.

Share Capital :

The Authorized Share Capital of the Society is Rs.25 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. 15,66,60,100/- Which shows the growth by Rs.1,12,45,800/- over the previous year in comparison with the previous year there is a growth in paid up capital by 7.73 % in the reporting year.

ठेवी :

बँकींग क्षेत्रातील वाढत्या स्पर्धेमुळे ठेवीचा व्याजदर सातत्याने बदलत असतो. तथापि, उत्तम ग्राहक सेवा, नोकरदारानांच कर्ज देण्याचे धोरण, नियमित कर्ज वसुली व संस्थेबद्दल सभासद व ग्राहकांना वाटणारा जिव्हाळा यामुळे गतवर्षीच्या तुलनेत ठेवीमध्ये रु. ५३,६८,५१,४३४.८०/– इतकी भरीव वाढ झाली असून अहवाल सालात एकूण ठेवी रु.५६६,३६,२९,६३०.९१/– इतक्या झाल्या आहेत. मागील वर्षाच्या तुलनेत अहवाल सालात १०.४७ 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. 53,68,51,434.80 /- taking total deposits to

Rs. 566,36,29,630.91/- at the end of the year. In comparison with the previous year, there is a increase in deposits by 10.47 % in the reporting year. We have achieved an eminence of sound and strong base Society in State of Maharashtra & Karnataka.

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. ४००,०२,३९,७९६.६३/- इतकी असून त्यामध्ये रु. ४८,६०,८२,७१६.३४/- इतकी वाढ झालेली आहे. मागील वर्षाच्या तुलनेत अहवाल सालात १३.८३ टक्केनी कर्जात वाढ झाली आहे. संस्थेनी दिलेली सर्व कर्जे सुरक्षित असुन 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 year the total loan amount was Rs.400,02,39,796.63/- with the increase of Rs.48,60,82,716.34/- during the year. In comparison with the previous year, there is a growth in loans by 13.83% 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.२०९,७०,३०,०००/- इतकी असून ती एकूण ठेवीच्या ३७.०२ 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 expert 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.209,70,30,000/- which amounts to 37.02% 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. २५,८९,२१,६०२.६४/- इतका स्व:निधी असून त्यामध्ये गतवर्षी पेक्षा रु. १,३३,८३,५२८.५४/- ने वाढ झाली आहे. मागील वर्षाच्या तुलनेत अहवाल सालात ५.४५ 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. 25,89,21,602.64/- with an increase of Rs 1,33,83,528.54/- over the previous year. In comparison with the previous year. There is an increase in own-fund by 5.45% during the reporting year.

खेळते भांडवल :

अहवाल वर्षात खेळते भांडवलामध्ये रु. ५६,३७,५६,३९९.६८/- ने वाढ होऊन वर्ष अखेरीस रक्कम रु. ६५५,७७,८२,०४१.८५/- इतके खेळते भांडवल झाले आहे. मागील वर्षाच्या तुलनेत अहवाल सालात ९.४१ टक्केने खेळत्या भांडवलामध्ये वाढ झाली आहे.

Working Capital :

The working capital halted at Rs. 655,77,82,041.85/- at the end of the year with an increase of Rs. 56,37,56,399.68/- during the reposting year. in comparison with the previous year. There is a growth in working capital by 9.41% during the reporting year.

लेखापरीक्षण :

सन २०२५-२६ या आर्थिक वर्षाचे कंकरन्ट ऑडीट योगेश नाळे ॲन्ड कंपनी चार्टर्ड अकौंटंट कोल्हापूर व स्थानिक लेखापरीक्षण संस्थेचे मुख्य लेखापाल/अंतर्गत लेखापरीक्षक श्री. एकनाथ जोतिबा केसरकर यांनी केले. शासकीय लेखापरीक्षण नाईक पटेल अँड कंपनी चार्टड अकौंटंट,

Net profit Rs. 3,09,16,643.38/- during the year 2025-26

1.	Reserve Fund - 25%	Rs.	77,29,161.00
2.	Reserve Fund (Unforseen Reserve 10%)	Rs.	30,91,665.00
3.	Co-operative Education Fund - 1%	Rs.	3,09,167.00
4.	Co- Operative Rehabilitation, Reconstruction & Development Fund (1%)	Rs.	3,09,167.00
5.	Payable Dividend 9% (On the Share Amount Rs.14,54,14,300/- as on 31/03/2025)	Rs.	1,30,87,287.00
6.	Dividend Equalization Fund	Rs.	1,00,000.00
7.	Charitable Fund	Rs.	1,00,000.00
8.	Accidental Help Fund	Rs.	2,00,000.00
9.	Investment Fluctuation Fund	Rs.	2,00,000.00
10.	Technical Upgradation & Risk Mitigation Fund	Rs.	1,00,000.00
11.	Building Fund	Rs.	56,90,196.38
	Total :-	**Rs.**	**309,16,643.38**

कोल्हापूर व टॅक्स ऑडीट श्री. के. एस. पाटील, पार्टनर, पाटील, घेवडे महापूरकर अँड असोसिएटस्, चार्टर्ड अकौंटंट फर्मस्, कोल्हापूर यांचेकडून करून संस्थेस ऑडीट वर्ग ''अ'' दिलेला आहे. लेखापरीक्षण वेळेत करुन देऊन संस्थेला केलेल्या बहुमोल मार्गदर्शनाबद्दल आम्ही त्यांचे आभारी आहोत.

Audit :

For 2025-26 the concurrent Audit Yogesh Nale & Company Chartered Accountant Kolhapur and Internal Audit was carried out by Chief Accountant / Internal Auditor Shri. Eknath Jotiba Kesarkar while statutory audit by Naik Patel & Company, Chartered Accountant, Kolhapur & Tax audit by Shri. K.S. Patil, Partner, M\s. patil ,Ghevade, Mahapurkar & Associates Chartered Accountant, 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 करुन रु. ३,०९,१६,६४३.३८/– इतका निव्वळ नफा झाला आहे. व्याज दरातील फरकाचा सुयोग्य मेळ राखुन व्यवसाय वाढ करण्याच्या हेतुने नफ्याचे अपेक्षित प्रमाण उद्दिष्ट साध्य केले आहे. मा. संचालक मंडळाने वरील प्रमाणे नफा विभागणी सभासदांच्या मंजुरीसाठी सादर केले आहे.

Appropriation of Profit :

After making essential provisions, the Society has registered the Net profit of Rs. 3,09,16,643.38/-this was possible by registering business growth keeping pace with interest margin.The board of directors propose profit appropriation as above.

सेफ लॉकर डिपॉझीट :

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

Safe Deposit Locker :

Safe Deposit Locker facility is available a Society's Ajara, Gadhinglaj (Kacheri Road), Suvidha Kendra Doctor's Colony Gadhinglaj , Kolhapur, Jaysingpur, Belagavi, Nipani, Kudal, Sangali, Pune & Karad 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, एनईएफटी व नॅच द्वारे पाठविणे सोईचे असल्याने कर्जाचे हप्ते कर्जदारांच्या खात्याला त्वरीत जमा होतात. ई–मेलवर सभासदांना खाते उतारा दिला जातो. तसेच ग्राहकांना मोबाईल बँकेद्वारे आरटीजीएस करण्याची सुविधा आहे.

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, NEFT & NACH 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. RTGS facility by mobile banking. 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 झाल्यानंतर सदर निधीच्या व्याजामधून त्यांच्या कुटुंबियांना आर्थिक मदत करावी असा या योजनेचा उद्देश आहे. या योजनेत समाविष्ट झालेल्या ६० वर्षाच्या आतील प्रत्येक सभासदांना जास्तीत जास्त रु. २ लाख मर्यादेपर्यंत आर्थिक मदत देण्यात येते. अहवाल वर्ष अखेर या योजनेमध्ये रु.२,६५,१०,२३५/– इतकी सभासद कल्याण ठेवीची रक्कम जमा असून या रक्कमेच्या व्याजामधून तयार केलेली सभासद कल्याण निधीची रक्कम रु. ८७,५७,६४१.२५/– इतकी शिल्लक आहे. त्यामुळे मयत सभासदांच्या वारसांना सदर निधीमधून त्वरीत आर्थिक मदत करणे शक्य झाले आहे. अहवाल वर्षात १४ मयत सभासदांच्या वारसांना त्यांच्या सभासद कल्याण ठेवीच्या प्रमाणात रुपये १०,६६,०००/– इतकी आर्थिक मदत देण्यात आली आहे.

Member Welfare Fund :

Members are of 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. 2,65,10,235/- and the balance interest amount was Rs. 87,57,641.25/-. It was possible to provide immediate financial help to the heirs of the deceased members. During the reporting year the heirs of the 14 deceased members were provided the financial help of Rs.10,66,000/- in the proportion of their Members Benevolant 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 होतकरु मुला–मुलींना शिक्षणासाठी आर्थिक मदत तसेच आपद्ग्रस्त गरजू व्यक्तींना आर्थिक मदत केली आहे.

समाजामधील निरनिराळ्या क्षेत्रात उत्तुंग कामगिरी केलेल्या आणि पुरस्कार प्राप्त व्यक्तिंचा 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. गिजवणे, ता. गडहिंग्लज, पाट, ता. कुडाळ आणि चिमणे, ता. आजरा येथील अपघातग्रस्त रुग्णांना वैद्यकीय उपचारासाठी आर्थिक मदत रु. ४५,०००/-

२. आजरा, गडहिंग्लज, हलकर्णी, कोवाड, जयसिंगपूर, गारगोटी, सांगली, पाटण आणि चिक्कोडी येथील महाविद्यालयांना विविध शैक्षणिक उपक्रमांसाठी आर्थिक मदत रु. १,५७,०००/-

३. शिक्षक दिनानिमित्त शिक्षणाधिकारी कार्यालयामार्फत बेळगाव व निपाणी येथे आयोजित शैक्षणिक कार्यक्रमांसाठी आर्थिक मदत रु. २६,०००/-

४. शिवाजी विद्यापीठ कोल्हापूर येथील ६० व्या अर्थशास्त्र परिषदेसाठी आर्थिक मदत रु. ५०,०००/-

५. फेडरेशन ऑफ मल्टी-स्टेट को-ऑप. क्रेडीट सोसायटी पुणे यांच्यातर्फे आंतरराष्ट्रीय सहकार वर्षानिमित्त आयोजित कार्यशाळेसाठी आर्थिक मदत रु. २०,०००/-

६. बेळगाव व कोथरुड-पुणे येथे विविध सामाजिक उपक्रमांसाठी आर्थिक मदत रु. १०,०००/-

७. नवनाट्य कला मंच आजरा यांना राज्यस्तरीय नाट्य महोत्सवासाठी आर्थिक मदत रु. २५,०००/-

८. कोल्हापूर येथे वक्तृत्व आणि चिक्कोडी येथे क्रिडा स्पर्धेसाठी आर्थिक मदत रु. ३२,४००/-

९. महाराष्ट्र शासन राजपत्र पर्यावरण विभागाच्या उपक्रमांसाठी आर्थिक मदत रु. १,००,०००/-

Special Financial Assistance :

1. Rs. 45,000/- for medical treatment to needy patients from Gijavane, Tal. Gadhinglaj, Paat Tal. Kudal & Chimane Tal. Ajara.
2. Rs. 1,57,000/- for academic activity conducted in Ajara, Gadhinglaj, Halkarni, Kowad, Jaysingpur, Gargoti, Sangli, Patan & Chikodi.
3. Rs. 26,000/- for the Teachers day programme organized by the Block Educational Office at Belagavi & Nipani.
4. Rs. 50,000/- for the Economics Conference held at Shivaji University, Kolhapur
5. Rs.20,000/- for the workshop organized by the federation of Multi-State Cooperative Credit Societies, Pune on the occasion of the International Cooperative Year
6. Rs.10,000/- for various social activities conducted in Belagavi & Kothrud-Pune.
7. Rs. 25,000/- to Natya Mahotsav at Ajara.
8. Rs. 32,400/- for the speech competition in Kolhapur and the sports competition in Chikodi.
9. Rs. 1,00,000/- for various initiatives of the Environment Department, Government of Maharashtra.

सभासदांच्या पाल्यांचे कौतुक :

सभासदांच्या पाल्यासाठी ''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 गुणवंत विद्यार्थ्यांचा सत्कार केला जातो. मागील वार्षिक सर्वसाधारण सभेत ४४ विद्यार्थ्यांचा रोख पारितोषिक व प्रमाणपत्र देऊन गौरव करण्यात आला.

Felicitation 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 the Last General Meeting 44 wards 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 ४९ इतक्या सभासदांचा अमृतमहोत्सव गौरव केला आहे.

Felicitation 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 49 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 to all of 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 सहाव्या 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 1stof 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 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.

Courtersy 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. Dr. Shivashankar Marajakke** Neuro surgeon, Sidhhagiri Hospital, Kaneri.
- **Hon. Mr. Suresh Wabale** President, Federation of Multi-Sate Cooperative Credit Societies
- **Hon. Dr. Anand Gosavi** Harikaka Gosavi Bhagwat Math, Hattaragi
- **Hon. Dr. Anil Nerurkar** Vice president, Karachi Maharashtra Shikshan Prasarak Mandal, Kudal.
- **Hon. Mrs. Rohini Patwardhan** Principal, MIT Jr. College, Pune
- **Hon. Dr. Sanjay Charati** Apex Member & President, Garaware Technical Fibers Pune
- **Hon. Prof. Dr. Parag Kalkar** Vice-Chancellor, Savitribai Phule Pune University, Pune.
- **Hon. Prof. Dr. Milind Bhoi** Expert Adviser, Maharashtra State

Government Youth Policy Committee.

- **Hon. Mr. Rajendra Pawar** Director (HR), Mahavitaran, Mumbai.
- **Hon. Mr. Manoj Patil** Upper Commissioner of Police, Pune
- **Hon. Mr. Sarang Awad** Upper Commissioner of Police, Pimpri-Chinchwad
- **Hon. Mr. Satish Bhide** Businessman, Pune
- **Hon. Dr. Uday Dabade** Director, Walchand College of Engineering, Sangli
- **Hon. Dr. Sunil Tamhankar** Registrar, Walchand College of Engineering, Sangli
- **Hon. Mr. Shashikat Rajoba** Secretary, Maharashtra Credit Socirty Federation, Sangli
- **Hon Mr. Shahajirao jagadale** Industrialist & President, Lokarpan Pratishthan, sangli
- **Hon. Sou. Veena Kavatagimath** Mayor, Chikodi City Municipal Council
- **Hon. Revati Mathad** Block Education Officer, Chikodi
- **Hon. Sampadan Mahaswamiji** Shri Charmurti Math, Chikodi
- **Hon. Mr. Chandrakant Kothiwale** Chairman, Vidya Sanvardhak Mandal, Nipani.
- **Hon. Dr. Asmita Balagavakar** Psychologist, Solapur
- **Hon. Mr. Balasaheb Kulkarni** President, Sangam Group of Industries, Karad
- **Hon. Dr. Dinesh Oswal** President, Indian Medical Association, Karad
- **Hon. Dr. S. T. Bagalkoti** Registrar, Haveri University, Haveri
- **Hon. Mrs. A. S. Bellad** Retired Principal, Karnataka Science College, Dharwad.
- **Hon. Mr. Mahendra Gawas** Industrialist, Kudal

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 दिवगंत झालेल्या व्यक्तींच्या पवित्र स्मृतीस आमची भावपूर्ण श्रध्दांजली! 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 ३० वा वार्षिक अहवाल आपल्यासमोर ठेवला आहे. त्यास आपण मंजुरी द्यावी. यापुढील काळातही अधिक जोमाने काम करण्यासाठी आपण सर्वांनी आम्हाला व आमच्या सहकार्यांना प्रोत्साहन आणि साथ द्यावी, ही नम्र विनंती.

Conclusion :

I have presented before you the 30th 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 : - 25/06/2026

Yours,

Prin. Dr. R. S. Nilpankar
Chairman

Shri M. L. Chougule
Founder Chairman & Director

Shree Ravalnath Co-op. Housing Finance Society Ltd., Ajara (Multi-State)
Head Office : Doctors' Colony, Gadhinglaj, Dist. Kolhapur Pin-416502. (Maharashtra)

BALANCE SHEET AS ON 31-03-2026

भांडवल व देणी CAPITAL & LIABILITES	SCHEDULE	31/03/2025	31/03/2026
अधिकृत भाग भांडवल - (प्रति भाग मूल्य रु. १००/-) **Authorised Capital - (Shares of Rs.100/- each)**		25,00,00,000.00	25,00,00,000.00
वसुल भाग भांडवल Subscribed and Paid-up Share Capital	I	14,54,14,300.00	15,66,60,100.00
गंगाजळी व इतर निधी Reserve Fund and Other Reserves	II	24,55,38,074.10	25,89,21,602.64
बँकांकडून घेतलेली कर्जे Borrowings from Banks	III	26,55,57,909.18	25,37,03,089.45
ठेवी Deposits	IV	512,67,78,196.11	566,36,29,630.91
देणे व्याज Interest Payable	V	15,30,32,318.00	16,00,66,462.00
इतर देणी व तरतुदी Other Liabilities & Provisions	VI	8,25,63,817.71	9,89,44,587.29
निव्वळ नफा **Net Profit**		2,70,30,643.89	3,09,16,643.38
एकूण TOTAL		**604,59,15,258.99**	**662,28,42,115.67**

जिंदगी व येणी PROPERTY & ASSETS	SCHEDULE	31/03/2025	31/03/2026
रोख व बँकेतील शिल्लक Cash and Bank Balance	VII	20,36,44,449.76	18,12,82,447.25
गुंतवणूक Investment	VIII	199,21,29,000.00	209,70,30,000.00
सभासदांना दिलेली कर्जे Loans & Advances to Members	IX	351,41,57,080.29	400,02,39,796.63
येणे व्याज Interest Receivable	X	42,63,158.00	43,43,673.00
स्थावर व जंगम मिळकत Movable & Immovable Assets	XI	25,42,30,611.24	24,62,00,880.74
इतर येणी Other Receivables	XII	7,74,90,959.70	9,37,45,318.05
एकूण TOTAL		**604,59,15,258.99**	**662,28,42,115.67**

Yogesh Nale & Company
Chartered Accountants,
(Concurrent Auditor)

Shri. E.J.Kesarkar
Chief Accountant/
Internal Auditor

Naik Patel & Company
Chartered Accountants,
(Statutory Auditor)

PROFIT & LOSS A/C FOR THE YEAR ENDED 31-03-2026

उत्पन्न INCOME	SCHEDULE	31/03/2025	31/03/2026
कर्जे व गुंतवणूकीवरील मिळालेले व्याज Interest Received on Loans, Advances & Investments	XIII	47,55,88,043.06	56,17,42,086.33
इतर जमा Other Income	XIV	48,84,018.01	61,42,881.07
एकूण TOTAL		**48,04,72,061.07**	**56,78,84,967.40**

खर्च EXPENDITURE	SCHEDULE	31/03/2025	31/03/2026
ठेवी व कर्जावरील दिलेले व्याज Interest paid on Deposits & Borrowings	XV	36,43,47,924.22	44,07,25,230.33
कर्मचारी वेतन व भत्ते Salaries & Allowances of Employees.	XVI	5,50,29,926.00	6,56,46,507.70
संचालक मंडळ सभा भत्ता व प्रवास खर्च Directors Meeting Allowances & Travelling Exp.	XVII	20,25,330.00	26,19,314.90
भाडे, कर, वीज, विमा इ. Rent, Taxes, Insurance & Electricity	XVIII	39,68,427.17	52,70,620.38
कायदे विषयक खर्च Legal Expenses	XIX	7,500.00	1,00,000.00
टपाल तार व टेलिफोन Postage & Telephone	XX	6,74,233.43	7,78,189.84
लेखापरिक्षण फी Audit Fee	XXI	11,45,263.00	14,52,470.00
घसारा, देखभाल व दुरुस्ती खर्च Depreciation, Repairs & Maintenance Exp.	XXII	96,58,026.40	1,01,64,744.17
स्टेशनरी, छपाई, जाहिरात व संगणक खर्च Stationery, Printing, Advertisement & Computer Exp.	XXIII	23,66,747.49	25,14,901.08
इतर खर्च Other Expenses	XXIV	32,18,039.47	30,96,345.62
तरतूदी Provisions	XXV	1,10,00,000.00	46,00,000.00
नफा Net Profit		2,70,30,643.89	3,09,16,643.38
एकूण TOTAL		**48,04,72,061.07**	**56,78,84,967.40**

Shri A. K. Sulkude	Shri D.K.Maydeo	Dr. S. S. Chougule	Prin. Dr. R. S. Nilpankar	Shri. M.L.Chougule
I/C Manager	C.E.O.	Vice- Chairman	Chairman	Founder Chairman & Director

SCHEDULE I-CAPITAL	31/03/2025	31/03/2026
अधिकृत भाग भांडवल - (प्रति भाग मूल्य रु. १००/-) **a) Authorised Share Capital - (Shares of Rs.100/- each)**	**25,00,00,000.00**	**25,00,00,000.00**
b) वसुल भाग भांडवल (Paid up Capital) (प्रति भाग मूल्य रु. १००/-)	**14,54,14,300.00**	**15,66,60,100.00**
II गंगाजळी व इतर निधी (Reserve Fund & Other Reserves)		
राखीव निधी (Reserve Fund)	4,49,32,494.97	5,21,18,722.87
लाभांश समकरण निधी (Dividend Equalisation Fund)	6,00,000.66	8,00,000.66
धर्मादाय निधी (Charitable Fund)	4,42,085.00	4,85,759.00
इमारत निधी (Building Fund)	8,82,53,330.97	9,18,14,846.86
आपत्कालीन मदत निधी (Emergency Relief Fund)	5,01,255.00	7,02,255.00
सभासद कल्याण निधी (Member's Benevolent Fund)	70,90,750.50	87,57,641.25
शैक्षणिक कार्य मदत निधी (Educational Aid Fund)	12,83,083.00	10,52,083.00
एन पी ए तरतुद निधी (N.P.A. Provision Fund)	3,03,58,421.00	3,49,58,421.00
रौप्यमहोत्सव निधी (Silver Jubilee Fund)	25,00,447.00	25,00,447.00
राखीव निधी (Unforseen Reserve)	80,04,103.00	1,07,07,167.00
गुंतवणूक चढउतार निधी (Investment Fluctuations Fund)	6,00,000.00	8,00,000.00
श्री रवळनाथ सुकन्या निधी (Shree Ravalnath Sukanya Fund)	60,000.00	48,000.0
तांत्रीक सुधारणा आणि जोखीम शमन निधी (Technical upgradation & Risk Mitigation Fund)	6,00,000.00	8,00,000.00
जागा व इमारत पुर्नमुंल्याकन राखीव निधी (Land & Building Revaluation Reserve)	5,94,12,103.00	5,24,76,259.00
प्रशिक्षण निधी (Training Fund)	2,00,000.00	2,00,000.00
कर्मचारी कल्याण निधी (Employee Welfare Fund)	2,00,000.00	2,00,000.00
उत्तम जिंदगी (Standard Assets Fund)	5,00,000.00	5,00,000.00
एकूण Total	**24,55,38,074.10**	**25,89,21,602.64**
III बँकांकडून घेतलेली कर्जे (Borrowings from Banks)		
सिंधुदुर्ग को-ऑप. बँक ओडी खाते (Sindhudurg Co-op. Bank OD Account)	26,55,57,909.18	11,18,35,510.38
बँक ऑफ इंडिया. ओडी खाते (Bank of India OD Account)	-	2,67,17,524.50
के.डी.सी.सी. बँक ओडी खाते (KDCC Bank OD Account)	-	3,07,61,358,40
विरशैव को-ऑप बँक ओडी खाते (Veershaiv Bank OD Account)	-	8,43,88,696.17
एकूण Total	**26,55,57,909.18**	**25,37,03,089.45**

IV ठेवी (Deposits)	31/03/2025	31/03/2026
मुदतबंद ठेव (Fixed Deposit)	206,74,81,932.00	158,95,00,561.00
दामदुप्पट ठेव (Double Benefit Deposit)	15,00,08,802.00	13,91,54,220.00
रिकरिंग ठेव (Recurring Deposit)	7,79,27,983.00	7,77,30,711.00
सेव्हिंग ठेव (Saving Deposit)	20,67,56,362.08	26,94,57,435.10
श्री रवळनाथ सेव्हिंग ठेव (Ravalnath Savings Deposit)	7,80,19,711.39	10,87,87,181.09
पिग्मी ठेव (Pigmy Deposit)	3,32,75,480.00	4,86,38,947.00
कॉल डिपॉझिट ठेव (Call Deposit)	28,68,431.00	4,60,931.00
रवळनाथ हौसिंग बॉण्डस् (Ravalnath Housing Bonds)	4,80,28,787.00	4,44,58,644.00
कायम पारितोषिक ठेव (Permanent Deposit for Prize)	85,390.00	74,280.00
मासिक प्राप्ती ठेव (Monthly Income Deposit)	17,52,64,000.00	13,69,88,000.00
पुनर्गुंतवणूक ठेव (Reinvestment Deposit)	21,28,43,619.00	24,18,45,151.00
सभासद कल्याण ठेव (Member's Benevolent Deposit)	2,58,78,860.00	2,59,89,335.00
अपघात विमा ठेव (Accidental Insurance Deposit)	1,63,01,250.00	1,50,70,875.00
रवळनाथ बाल कल्याण ठेव (Ravalnath Child Welfare Deposit)	6,92,93,295.00	7,99,89,508.00
चालू ठेव खाते (Current Account Deposit)	4,05,74,888.64	2,93,51,441.72
श्री रवळनाथ सुकन्या ठेव (Shree Ravalnath Sukanya Deposit)	3,24,099.00	3,97,395.00
रौप्य महोत्सवी ठेव (Silver Jubilee Deposit)	43,00,000.00	4,25,000.00
आषाढ श्रावण ठेव (Ashadh Shravan Deposit)	1,08,000.00	58,000.00
बलुतेदार सन्मान ठेव (Balutedar Sanman Thev)	4,50,000.00	2,80,000.00
क्रियाशील सभासद कायम ठेव (नवीन) (Active Member Deposit New)	64,35,000.00	75,45,000.00
पिग्मी ठेव (कर्जासाठी) (Pigmy Deposit for Loan)	3,11,800.00	1,59,500.00
महिला व आर्मी मुदतबंद ठेव (Fixed Deposit For Women's & Army)	117,11,06,360.00	166,09,67,513.00
संस्था मुदतबंद ठेव (Fixed Deposit For Society's)	64,01,92,723.00	88,89,26,525.00
दामदुप्पट ज्येष्ठ नागरीक ठेव (Double Money Deposit Senior Citizen)	58,81,430.00	1,52,03,315.00
ज्येष्ठ नागरिक मुदतबंद ठेव (Fixed Deposit Super Senior Citizen)	32,73,638.00	1,70,52,835.00
रवळनाथ मुदतबंद ठेव (Ravalnath Fixed Deposit Scheme)	1,07,25,000.00	1,91,50,000.00
रवळनाथ पुनर्गुंतवणूक ठेव (Ravalnath Reinvestment Scheme)	7,85,34,455.00	11,78,00,801.00
सभासद कल्याण निधी ठेव (Member Kalyan Nidhi Deposit)	5,26,900.00	5,20,900.00
लखपती रिकरिंग ठेव (Lakhapati Recurring Deposits Scheme)	-	18,74,606.00
दिवाळी पाडवा खास ठेव (Diwali Padhava Special Deposits)	-	12,57,71,020.00

	31/03/2025	31/03/2026
एकूण Total	512,67,78,196.11	566,36,29,630.91
V देणे व्याज (Interest Payable)		
मुदतबंद ठेव व्याज देणे (Interest Payable on Fixed Deposit)	9,92,09,120.00	7,03,85,070.00
कॉल डिपॉझिट व्याज देणे (Interest Payable on Call Deposit)	11,50,327.00	2,82,905.00
कायम पारितोषिक व्याज देणे (Interest Payable on Permanent Deposit for Prize)	20,958.00	21,470.00
एम. आय. एस. व्याज देणे (Interest Payable on M.I.S. Deposit)	1,26,916.00	-
पिग्मी ठेव व्याज देणे (Interest Payable on Pigmy Deposit)	38,203.00	16,950.00
एम. आय. एस. बोनस व्याज देणे (Bonus Interest Payable on M.I.S.Deposit)	231.00	-
आषाढ श्रावण ठेव व्याज देणे (Interest Payable on Ashad Shravan Deposit)	20,234.00	5,220.00
रौप्य महोत्सवी ठेव व्याज देणे (Interest Payable on Silver Jubilee Deposit)	5,62,014.00	61,290.00
मुदत संपलेल्या ठेवीवरील देणे व्याज (Interest Payable on Matured Deposit)	16,00,000.00	16,00,000.00
रौप्य महोत्सवी फंड तरतुद व्याज देणे (Silver Jubilee Fund Interest Provision)	7,50,090.00	7,50,090.00
कायम सभासद ठेव देणे व्याज नविन (Interest Payable On Active Deposit New)	5,36,301.00	6,37,714.00
बलुतेदार सन्मान ठेव देणे व्याज (Interest Payble On Balutedar Sanman Thev Yojana)	53,820.00	22,160.00
महिला व आर्मी मुदतबंद ठेव व्याज देणे (Fixed Deposit For Womens & Army Interest Payable)	4,39,17,111.00	7,28,48,307.00
संस्था मुदतबंद ठेव व्याज देणे (Fixed Deposit For Societys Interest Payable)	39,17,784.00	75,03,615.00
ज्येष्ठ नागरिक मुदतबंद ठेव व्याज देणे (Fixed Deposit Super Senior Citizen Interest Payable)	45,826.00	5,49,714.00
मासिक प्राप्ती योजना व्याज देणे (Monthly Income Scheme Interest Payable New)	5,98,630.00	4,73,165.00
पिग्मी ठेव व्याज देणे (Pigmy Deposit Interest Payable New)	4,81,716.00	7,34,970.00
रवळनाथ मुदतबंद ठेव व्याज देणे (Ravalnath Fixed Deposit Scheme Interest Payable)	3,037.00	27,791.00
दिवाळी पाडवा खास ठेव व्याज देणे (Diwali Padhava Special Deposits Interest Payable)	-	41,46,031.00
एकूण Total	15,30,32,318.00	16,00,66,462.00
VI इतर देणी व तरतूदी (Other Liabilities & Provisions)		
कर्जदार अनामत रक्कम (कर्ज बोजा) (Loan Holder Anamat Amount Boja Nond)	47,73,000.00	46,12,610.00
लेखापरीक्षण व व्यावसायिक सल्ला फी (Payable Audit & Professional Consultancy Fee)	9,50,067.00	13,09,537.00
नोकर बोनस देणे (Payable Staff Bonus)	36,14,367.00	50,25,621.00
कर्मचारी व्यवसाय कर देणे (Payable Staff Professional Tax)	-	22,200.00
शिल्लक रजेचा पगार (Payable Staff Due Leave Balance Salary Provisional)	86,31,900.00	1,04,88,905.00
नोकर ग्रॅज्युएटी फंड देणे (Payable Staff Gratuity Provision Fund)	3,92,522.00	1,93,862.00
अनामत देणे (Anamat (Suspense) Payable)	8,43,316.85	14,17,202.23

	31/03/2025	31/03/2026
टी.डी.एस. देणे (T.D.S. Payable)	82,151.00	35,545.00
थकीत कर्जावरील येणे व्याज (Outstanding Overdue Interest on Loan)	5,18,89,616.82	6,50,60,073.82
देणे सी. जी. एस. टी. (Payable CGST)	1,71,737.21	2,64,820.22
देणे एस. जी. एस. टी. (Payable SGST)	1,71,738.08	2,64,819.02
देणे लाभांष (Payable Dividend)	3972.00	69,258.00
रवळनाथ लॉकर डिपॉझीट (Ravalnath Lockers Deposits)	63,92,000.00	79,28,000.00
इमारत भाडे ठेव (Building Rent Deposit)	32,00,000.00	-
देणे निवास योजना विमा हप्ता (Payable Nivas Yojana Policy Premium)	98,571.75	1,58,424.00
कर्मचारी व्यवसाय कर देणे (Staff Payable Professional Tax)	24,450.00	25,125.00
कर्मचारी प्रोव्हीडंड फंड देणे (Staff Payable Provident Fund)	6,65,480.00	7,51,870.00
कर्मचारी एल.आय.सी. देणे (Payable Staff LIC)	68,550.00	75,543.00
देणे आर.सी.एम सी.जी.एस.टी. (Payable RCM GST)	42,642.00	72,702.00
किरकोळ देणे (Sundry Creditors)	30,000.00	30,000.00
निवडणूक तरतूद खर्च (Election Provision Expenses)	5,00,000.00	-
फंड ट्रान्सफर (Fund Transfer)	17,736.00	48,470.00
सुविधा केंद्र नविन इमारत इंजि. सुरक्षा ठेव (Suvidha Kendra New Building Eng. Security Deposit)	-	9,54,000.00
पिग्मी एजंट कमिशन देणे (Pigmy Agent Commission payable)	-	1,23,777.00
देणे निवास योजना SBI LIFE विमा हप्ता (Payble Nivas Yojana SBI Life Insurance Policy Premium)	-	12,223.00
एकूण Total	**8,25,63,817.71**	**9,89,44,587.29**
VII रोख व बँकेतील शिल्लक (Cash & Bank Balance in Current A/c)		
रोख शिल्लक (Cash in Hand)	2,65,22,967.00	1,83,65,669.00
कोल्हापूर जिल्हा मध्यवर्ती सह. बँक (K.D.C.C. Bank Ltd.)	60,78,348.50	67,06,723.70
जनता सहकारी बँक (Janata Sahakari Bank Ltd.)	18,115.00	25,76,986.70
स्टेट बँक ऑफ इंडिया (State Bank of India)	20,39,158.57	8,02,792.37
बँक ऑफ महाराष्ट्र (Bank of Maharashtra)	45,26,142.68	24,81,482.60
बँक ऑफ इंडिया (Bank of India)	20,92,816.10	36,96,472.80
युनियन बँक ऑफ इंडिया (Union Bank of India)	25,82,298.20	27,38,479.66
आजरा अर्बन को–ऑप. बँक (Ajara Urban Co-Op. Bank Ltd.)	75,43,084.48	37,23,445.48
कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सह. बँक (K. A. Ich. Janata Sahakari Bank Ltd.)	3,00,12,221.84	1,30,66,020.31
युको बँक (Uco Bank)	21,72,135.90	1,20,235.90

	31/03/2025	31/03/2026
श्री वारणा सहकारी बँक (Shri Warana Sahakari Bank Ltd.)	68,640.05	18,522.05
बेळगाव जिल्हा मध्यवर्ती सहकारी बँक (Belagavi Dist. Central Co-op. Bank Ltd.)	15,59,198.00	9,977.00
दि कॉसमॉस को-ऑप. बँक (The Cosmos Co-op. Bank Ltd.)	1,83,42,409.74	1,93,24,519.76
जनता सहकारी बँक लि. पुणे (Janata Sahakari Bank Ltd. Pune)	5,56,287.75	1,16,965.65
अपना सहकारी बँक लि. पुणे (Apana Sahakari Bank Ltd. Pune)	28,04,231.33	26,926.43
आय.सी.आय.सी.आय बँक (ICICI Bank Ltd.)	1,22,42,851.23	1,27,58,789.88
श्री वीरशैव को.ऑप.बँक लि. (Shree Veershaiv Co.Op.Bank Ltd.)	7,11,166.55	2,15,675.06
बँक ऑफ बडोदा (Bank of Baroda)	49,994.34	10,280.17
सिंधुदुर्ग जिल्हा मध्यवर्ती सह. बँक (Sindhudurg Dist. Central Co-op. Bank)	26,027.92	51,61,902.92
मायक्रो ए.टी.एम.खाते (Micro A.T.M. Adjustment Account)	1,000.00	-
एच.डी.एफ.सी. बँक (HDFC Bank)	5,002.00	5,002.00
राजापुर अर्बन बँक (Rajapur Urban Bank)	39,50,911.94	65,86,493.44
दि कराड अर्बन बँक (The Karad Urban Bank)	34,729.00	34,729.00
सांगली जिल्हा मध्यवर्ती सह. बँक (Sangali Dist. Central Co.Op. Bank)	22,416.36	11,754.76
यस बँक (Yes Bank)	73,213.01	1,05,177.01
प्रोग्रेसीव बँक मुलुंड (Progressive Bank Mulund)	1,00,260.00	1,00,260.00
सूर्योदय स्मॉल फायनान्स बँक (Suryoday Small Finance Bank)	7,67,31,019.00	8,20,91,516.00
पंजाब नॅशनल बँक (Punjab National Bank)	3,24,751.37	8,401.96
कॅनरा बँक (Canara Bank)	2,79,934.75	43,454.41
श्री बिरेश्वर को.ऑप. क्रेडीट सोसायटी लि. एक्संबा (Shree Beereshwar Co-op Credit Society Ltd. Exasmba)	-	930.00
एन. के. जी. एस. बी. बँक (N.K.G.S.B. Bank)	-	2,72,861.23
आर. बी. एल बँक (RBL Bank)	-	1,00,000.00
दि कॉसमॉस को. ऑप. बँक लि. ओडी खाते (The Cosmos Co.op .Bank OD. Account)	7,03,427.73	-
दि गडहिंग्लज अर्बन ओडी खाते (The Gadhinglaj Urban OD Ac Br Gad)	4,84,621.24	-
दि कराड अर्बन को-ऑप बँक ओडी (The Karad Urban Co-op Bank Br Kolhapur OD)	9,85,068.18	-
एकूण Total	**20,36,44,449.76**	**18,12,82,447.25**
VIII गुंतवणूक (Investment)		
महाराष्ट्र हौसिंग फायनान्स कार्पोरेशन शेअर्स (Maharashtra Co-op. Housing Finance Corp. Shares)	1,000.00	1,000.00
फेडरेशन ऑफ मल्टीस्टेट को.ऑप.सोसा.,पुणे शेअर्स (Fedration of Multi-Sate Co-op. Socy.Pune Shares)	10,000.00	10,000.00

	31/03/2025	31/03/2026
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
बँक ऑफ इंडिया मुदतबंद ठेव (Bank Of India Fixed Deposit)	-	2,99,00,000.00
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-Op Bank Ltd. Karad)	7,00,00,000.00	-
जनता सहकारी बँक लि. (Janta Sahkari Bank Ltd)	-	10,00,00,000.00
के.डी.सी.सी. बँक गुंतवणुक (K.D.C.C. Bank Investment)	17,50,00,000.00	25,00,00,000.00
दि. गडहिंग्लज अर्बन बँक लि.,मुदतबंद ठेव (The Gadhinglaj Urban Co-op.Bank Ltd; T.D.)	17,00,00,000.00	2,00,00,000.00
कल्लाप्पाण्णा आवाडे इच. जनता सह. बँक लि., मुदतबंद ठेव (K. A. Ich. Janata Sahakari Bank Ltd; T.D.)	15,00,00,000.00	10,00,00,000.00
श्री वीरशैव को–ऑप.बँक लि ;कोल्हापूर (Shri Veeirshaiv Co-op.Bank Ltd;T.D.)	-	10,00,00,000.00
दि कागल को–ऑप. बँक लि., मुदतबंद ठेव (The Kagal Co-op. Bank Ltd; Term Deposit)	5,00,00,000.00	-
दि कॉसमॉस को–ऑप. बँक लि., (The Cosmos Co-op. Bank Ltd; Term Deposit)	26,50,00,000.00	4,50,00,000.00
बेळगाव जिल्हा मध्यवर्ती सह. बँक मुदतबंद ठेव (B.D.C.C.Bank Ltd. Term Deposit)	10,00,00,000.00	15,00,00,000.00
महाराष्ट्र स्टेट सहकार पत फेडरेशन लि. मुंबई शेअर्स (Maharashtra State Sahakar pat Fad. Ltd. Mumbai Shares)	3,000.00	3,000.00
राजापूर अर्बन सह. बँक (Rajapur Urban Co-op. Bank Ltd.)	20,50,00,000.00	17,00,00,000.00
सिंधुदुर्ग जिल्हा मध्यवर्ती सहकारी बँक लि. (Sindhudurg Dist. Central Co-op Bank)	41,00,00,000.00	38,50,00,000.00
डी. सी. बी. बँक (DCB Bank)	2,00,00,000.00	-
सारस्वत को–ऑप बँक (Saraswat Co-Op Bank)	13,00,00,000.00	23,00,00,000.00
आईसीआईसीआय बँक (ICICI Bank)	1,50,00,000.00	1,50,00,000.00
एस .व्हि. सी. को–ऑप बँक (SVC Co-Op. Bank)	2,00,00,000.00	-
राजश्री शाहू गव्हरमेंट सर्व्हंट बँक (Rajshri Shahu Govt. Servant Bank Ltd)	5,00,00,000.00	7,00,00,000.00
शिवदौलत सहकारी बँक (Shivdaulat Sahakari Bank)	5,00,00,000.00	5,00,00,000.00
महात्मा बसवेश्वर क्रेडीट सोसायटी (Mahatma Basveshwar Credit Society)	10,00,00,000.00	-
कल्याण जनता सहकारी बँक (Kalyan Janata Sahakari Bank)	1,00,00,000.00	2,00,00,000.00
मराठा को–ऑप बँक लि. बेळगावी (Maratha Co –Op. Bank Ltd)	-	15,00,00,000.00
पायोनियर अर्बन को–ऑप लि. बेळगावी (The Pioneer Urban Co-Op.Bank Ltd)	-	2,00,00,000.00
श्री बिरेश्वर को–ऑप सोसायटी शेअर्स (Shree Beereshwar Co-Op. Society Shares)	-	1000.00
शोभाताई कोरे महिला सह. सोसा. लि. वारणानगर (Shobhatai Kore Mahila Co-Op Ltd)	-	15,00,00,000.00
म्युचल फंड गुंतवणूक (Mutual Fund Investment)	-	4,00,00,000.00
एकूण Total	**199,21,29,000.00**	**209,70,30,000.00**

	31/03/2025	31/03/2026
IX सभासद कर्ज (Loan & Advances to Members)		
गृहतारण कर्ज (Housing Loan)	156,69,95,856.23	141,55,68,774.17
प्लॉटतारण कर्ज (Plot Loan)	31,13,54,780.27	20,20,50,699.41
ठेवतारण कर्ज (Loan Against Own Deposits)	15,27,08,157.00	12,73,89,215.00
शैक्षणिक कर्ज (Educational Loan)	2,62,62,085.00	3,19,64,770.81
हौसिंग कॉम्प्लेक्स/अपार्टमेंट कर्ज (Housing Complex / Appt. Loan)	91,51,19,610.70	73,80,98,653.20
कॅश क्रेडीट हौसिंग कॉम्प्लेक्स व अपार्टमेंट कर्ज (Cash Credit Housing Complex & Appt)	15,24,04,681.00	20,91,11,548.00
हौसिंग मॉर्गेज कर्ज (Housing Mortgage Loan)	4,41,99,306.09	2,51,51,413.04
ठेव तारण कर्ज ओ.डी. (Loan Against Own Deposits Over Draft)	2,14,927.00	-
प्रॉपर्टी मॉर्गेज लोन (Property Mortgage Loan)	29,01,36,650.00	73,07,31,589.00
सोनेतारण कर्ज (Gold Loan)	4,03,92,017.00	16,89,00,991.00
सोनेतारण कर्ज ओ. डी. (Gold Loan OD)	37,72,085.00	1,50,09,021.00
घरगुती उपकरणे कर्ज (Home Appliances Loan)	2,19,324.00	9,08,841.00
ठेवतारण रिकरिंग कर्ज (Loan Against Deposit Recurring)	34,83,233.00	34,85,669.00
पिग्मी ठेव कर्ज (Pigmy Deposit loan)	11,27,964.00	8,31,458.00
गोल्ड लोन कर्ज (Gold Loan EMI)	44,55,521.00	-
ठेवतारण ओव्हरड्राफ्ट (Loan Against Deposit Overdraft)	13,10,883.00	10,01,00,348.00
सोनेतारण कर्ज महिला शेतकरी व कर्मचारीसाठी (Gold Loan For Farmer Women & Employee)	-	23,09,36,806.00
एकूण Total	**351,41,57,080.29**	**400,02,39,796.63**
X येणे व्याज (Interest Receivable)		
गुंतवणूकीवरील येणे व्याज (Interest Receivable on Investment)	42,63,158.00	43,43,673.00
एकूण Total	**42,63,158.00**	**43,43,673.00**
XI स्थावर व जंगम मिळकत (Movable & Immovable Assets)		
इमारत शाखा गडहिंग्लज (Building Br. Gadhinglaj)	71,49,830.00	69,71,084.00
इमारत शाखा जयसिंगपूर (Building Br. Jaysingpur)	95,66,698.00	93,27,530.00
इमारत शाखा कोल्हापूर (Building Br. Kolhapur)	1,52,57,146.00	92,30,457.00
नविन मुख्य कार्यालय प्रशासकीय इमारत बांधकाम (New H.O. Building Cons.)	2,39,48,128.00	2,33,49,424.00
इमारत शाखा, कुडाळ (Building Branch Kudal)	1,07,08,785.00	1,04,41,065.00
इमारत शाखा, सांगली (Building Branch Sangali)	1,53,53,527.00	1,49,69,689.00
शाखा आजरा जागा संरक्षक भिंत (Branch Ajara Plot Compound)	3,79,280.00	3,69,798.00

	31/03/2025	31/03/2026
इमारत शाखा, पुणे (Building Branch Pune)	5,38,24,449.00	5,24,78,837.00
पुणे शाखा इमार फ्लॅट (गेस्ट रुम) (Building Pune Branch Flat (Guest Room)	1,33,49,910.00	1,30,16,163.00
मुख्य कार्यालय नवीन प्लॉट कंपाऊंड (Head Office New Plot Compound)	4,01,926.00	3,91,878.00
इमारत शाखा, कराड (Building Branch Karad)	1,46,10,556.00	1,45,56,866.00
मुख्य कार्यालय गडहिंग्लज जागा खरेदी (Head Office Plot Purchase Gadhinglaj)	1,77,00,000.00	1,77,00,000.00
शाखा आजरा जागा खरेदी (Branch Ajara Land Purchase)	1,51,58,400.00	1,51,58,400.00
मुख्य कार्यालय नवीन प्लॉट-कुपटे (Head Office New Plot Kupate)	1,40,40,000.00	1,40,40,000.00
फर्निचर व डेडस्टॉक (Furniture & Dead Stock)	4,18,25,889.84	4,15,91,510.34
सॉफ्टवेअर खरेदी खाते (Software Purchase)	3,73,658.00	18,62,333.00
लिफ्ट (Lift)	4,32,786.00	3,67,868.00
ग्रंथालय पुस्तके (Library Books)	3,995.40	2,075.40
मिस्डकॉल बॅलेन्स अलर्ट सॉफ्टवेअर (Missed call Balance Alert Software)	11,301.00	6,781.00
मोबाईल अप्लिकेशन सॉफ्टवेर (Mobile Application Software)	55,867.00	33,520.00
पगारबुक हजेरी सॉफ्टवेअर (Pagarbook Attendance Software)	78,479.00	62,308.00
नवीन प्रधान कर्यालय इमारत (New Head Office Building)	-	2,73,294.00
एकूण Total	**25,42,30,611.24**	**24,62,00,880.74**
XII इतर येणी (Other Receivables)		
पाणी कनेक्शन ठेव (Water Connection Deposit)	2,000.00	2000.00
इमारत भाडे ठेव (Building Rent Deposit)	51,31,000.00	51,31,000.00
एम.एस.ई.डी.वॉलेट रिचार्ज (M.S.E.D. Wallet Recharge)	5,58,789.50	3,44,057.40
महाराष्ट्र विद्यूत महामंडळ ठेव (M.S.E.D. Security Deposit)	63,500.00	93,500.00
दूरध्वनी ठेव (Telephone Deposit)	14,375.00	14,375.00
एम.एस.ई.डी. कमिशन (Receivable M.S.E.D. Commission)	59,789.11	44,185.10
टी.डी.एस. येणे (Receivable T.D.S.)	61,73,050.54	44,06,103.54
आयकर रिफंड येणे (Income Tax Refund Receivable)	82,57,680.00	70,77,826.00
कर्जावरील व्याज येणे (Receivable Interest On Loan)	5,18,89,616.82	6,50,60,073.82
शिल्लक स्टेशनरी (Stationary Stock)	1,83,847.11	2,35,340.90
शिल्लक प्रिंटीग स्टेशनरी (Printing Stationary Stock)	3,53,968.56	3,45,992.18
भेट वस्तू पर लेख (Gift Articles)	2,17,840.00	206671.39
येणे एस.जी.एस.टी. (Receivable SGST)	2,37,284.40	1,07,686.24

	31/03/2025	31/03/2026
येणे सी.जी.एस.टी. (Receivable CGST)	2,37,277.23	1,07,682.77
येणे आय.जी.एस.टी. (Receivable IGST)	1,272.43	532.09
जनरेटर देखभाल ॲडव्हान्स (Generator Service Advance)	10,355.00	3,815.00
प्रिपेड खाते (Pre-Paid Account)	49,054.00	1,20,397.00
सुविधा केंद्र गडहिंग्लज इमारत भाडे ॲडव्हान्स (Suvidha Kendra, Gad. Building Rent Advance)	4,56,000.00	2,28,000.00-
चेक क्लिरींग ॲडजेस्मेंट खाते (Cheque Clearing adjustment Account)	-	5,00,000.00
सांगली रॉयल टॉवर मेंटेनंन्स ॲडव्हान्स (Br. Sangali Royal Tower Maintenance Advance)	23,763.00	5,14,435.00
लॉकर ठेव (Locker Deposit Receivable)	50,000.00	70,000.00
नॅचरल गॅस नोंदणी व सुरक्षा ठेव (Natural Gas Reg. & Security Deposit)	5,500.00	5,500.00
सॉफ्टवेअर खरेदी ॲडव्हान्स (Soft Purchase Advance)	18,53,550.00	-
ॲडव्हान्स (Advance)	-	4,13,500.00
प्रिपेड खाते (Prepaid Accounts)	3,776.00	6,691.19
येणे रक्कम (Payment Receivable)	16,768.00	-
शाखा धारवाड आर्कीटेक्ट फी ॲडव्हान्स (Br. Dharwad Archi. Fee Advance)	1,00,000.00	-
शाखा धारवाड इंटेरीअर फी ॲडव्हान्स (Br. Dharwad Inte Fee Advance)	14,55,349.00	-
येणे आर.सी.एम.जी.एस.टी. (Receivable RCM GST)	85,554.00	3,67,531.00
शाखा सुविधा केंद्र नवीन इमारत आर्कीटेक्ट फी ॲडव्हान्स. (Branch Suvidha new Building Architect Fee Advance)	-	3,37,500.00
शाखा सुविधा केंद्र नवीन इमारत सिव्हील वर्क फी ॲडव्हान्स (Branch Suvidha new Building Civil Work Fee Advance)	-	68,00,000.00
शाखा सुविधा केंद्र नवीन इमारत नगरपरिषद परवाना बिल ॲडव्हान्स (Branch Suvidha new Building Nagarparishad Permission Bill Advance)	-	5,75,074.00
शाखा सुविधा केंद्र वॉटरप्रूफिंग ॲडव्हान्स (Branch Suvidha new Building Water proffing Advance)	-	4,44,293.88
शाखा सुविधा केंद्र नवीन इमारत स्ट्रकचरल कन्सलटन्सी ॲडव्हान्स (Branch Suvidha new Building structural Consultancy Fee Advance)	-	15,000.00
अँटीव्हायरस ॲडव्हान्स (Antivirus Advance)	-	1,66,554.55
एकूण Total	**7,74,90,959.70**	**9,37,45,318.05**
XIII कर्जे व गुंतवणूकीवरील मिळालेले व्याज (Interest Received on Loans & Investments)		
कर्जावरील व्याज (Interest on Loan)	34,85,08,577.00	38,85,40,232.80
गुंतवणूकीवरील व्याज (Interest on Investment)	12,70,79,466.06	17,32,01,853.53
एकूण Total	**47,55,88,043.06**	**56,17,42,086.33**

	31/03/2025	31/03/2026
XIV इतर जमा (Other Income)		
कर्ज प्रक्रिया शुल्क (Loan Processing Fee)	18,75,386.00	24,33,694.00
एम. एस. ई. डी. कमिशन (M.S.E.D Commission)	5,77,046.62	4,99,072.99
एस. एम.एस. चार्जेस (S.M.S. Charges)	1,121.00	-
मायक्रो ए.टी.एम. कमिशन (Micro A.T.M. Commission)	835.39	-
क्रास फी (Crass Fee)	14,000.00	15,036.00
बँक लाभांश (Bank Dividend)	1,000.00	1,000.00
डेडस्टॉक विक्री नफा (Profit From Bad Deadstock)	7,286.00	813.40
सोने तारण विमा शुल्क (Gold Loan Insurance Fee)	1,33,794.00	55,476.00
फॉर्म फी (Form Fee)	39,095.00	40,920.00
कर्जदार अपघात विमा हप्ता रक्कम (Accidental Policy Premium of Borrowers)	2,34,380.00	2,57,123.00
एन. ओ.सी. चार्जेस (NOC Charges)	50.00	-
रिकरिंग ठेव दंड जमा (Recurring Penalty Credit)	3,097.00	6,245.00
आयकर परतावा व्याज (Income Tax Refund Interest)	3,36,727.00	3,50,840.00
देखभाल खर्च (Maintenance Charges)	16,60,200.00	23,86,660.68
इमारत भाडे (Building Rent)	-	96,000.00
एकूण Total	**48,84,018.01**	**61,42,881.07**
XV ठेवी व कर्जावरील दिलेले व्याज (Interest Paid on Deposits & Borrowings)		
ठेवीवरील व्याज (Interest on Deposit)	35,81,41,564.86	42,75,44,839.15
बँक कर्जावरील व्याज (Interest on Bank Loan)	62,06,359.36	1,31,80,391.18
एकूण Total	**36,43,47,924.22**	**44,07,25,230.33**
XVI कर्मचारी वेतन (Salary of Employees)		
नोकर पगार (Staff Salary)	4,06,06,177.00	5,17,78,900.00
सेक्युरिटी गार्ड चार्जेस (Security Guard Charges)	91,875.00	1,70,313.20
क्लोजींग अलौन्स (Closing Allowance)	1,30,500.00	1,37,900.00
नोकर बोनस (Staff Bonus)	36,14,367.00	42,56,073.00
संस्था प्रॉव्हिडंड फंड वर्गणी (Providend Fund Management Contribution)	37,48,045.00	42,24,220.00
प्रोव्हिडंड फंड प्रशासकीय खर्च (Providend Fund Administrative Exp.)	2,83,432.00	2,65,458.00
शिल्लक रजेचा पगार देय तरतूद खर्च (Staff Due Leave Balance Salary Provisional)	23,28,320.00	23,35,491.00
नोकर ग्रॅज्युएटी (Provision Staff Gratuity)	6,93,000.00	13,73,416.00

	31/03/2025	31/03/2026
पिग्मी एजंट कमिशन (Pigmy Agent Commission)	46,230.00	9,73,736.50
कर्मचारी बक्षिस पगार खर्च (Incentive Prize Salary Expenses)	34,87,980.00	1,31,000.00
एकूण Total	**5,50,29,926.00**	**6,56,46,507.70**
XVII संचालक मंडळ भत्ता व प्रवास खर्च (Directors' Allowances & Travelling Exp.)		
संचालक सभा भत्ता (Director's Meeting Allowance)	7,87,000.00	11,15,900.00
संचालक मंडळ प्रवास खर्च (Director's Travelling Expenses)	7,86,960.00	9,91,556.00
इंधन खर्च (Fuel Exp.)	4,24,833.00	4,70,797.90
संचालक सभा खर्च (Director Meeting Allowance)	26,537.00	41,061.00
एकूण Total	**20,25,330.00**	**26,19,314.90**
XVIII भाडे, कर, वीज व विमा (Rent,Taxes, Electric & Insurance)		
इमारत भाडे (Building Rent)	19,99,000.00	29,97,900.00
परीवाहन शुल्क (Transport Charges)	62,995.00	18,010.00
विद्युत आकार (Electricity Bills)	7,99,039.00	8,82,513.00
विमा खर्च (Insurance Expenses)	3,90,831.11	5,56,066.00
नगरपालिका कर/घरफाळा (Municipal Tax)	3,40,528.00	4,00,786.00
आस्थापना नोंदणी शुल्क (Shop Act Registration Fee)	4,560.00	4,666.00
संस्था व्यवसाय कर (Institute Professional Tax)	7,500.00	14,500.00
पाणीपट्टी खर्च (Water Supply Exp.)	3,600.00	3,600.00
नगरपालिका पाणी पट्टी (Municipal Water Supply Exp.)	13,061.00	11,652.00
जी.एस. टी. (GST. Expenses)	53,870.06	90,328.28
लॉकर भाडे. (Locker Rent)	3,000.00	7,738.10
टी.डी.एस खर्च (TDS Expenses)	1,83,289.00	-
जी.एस.टी. आर.सी.एम.खर्च (GST RCM Expenses)	1,07,154.00	2,82,861.00
एकूण Total	**39,68,427.17**	**52,70,620.38**
XIX कायदा सल्लागार फी (Legal Advisor Fees)		
कायदा सल्लागार फी (Legal Consultancy Fee)	5,000.00	75,000.00
कायदेविषयक सल्ला फी (Legal Advisor Fee Exp)	2,500.00	25,000.00
एकूण Total	**7,500.00**	**1,00,000.00**

	31/03/2025	31/03/2026
XX टपाल, तार व टेलिफोन (Postage & Telephone)		
टपाल खर्च (Postage Expenses)	4,572.20	3,256.00
दूरध्वनी आकार (Telephone Bills)	6,69,661.23	7,74,933.84
एकूण Total	**6,74,233.43**	**7,78,189.84**
XXI लेखापरीक्षण व इतर व्यावसायिक सल्ला शुल्क (Audit & Professional Consultancy Fee)		
लेखापरीक्षण फी (Audit Fee)	11,45,263.00	14,52,470.00
एकूण Total	**11,45,263.00**	**14,52,470.00**
XXII घसारा व दुरुस्ती खर्च (Depreciation & Repair Expenses)		
डेडस्टॉक झीज (Depreciation on Dead Stock)	61,67,274.37	65,93,228.00
इमारत झीज (Depreciation on Building)	27,05,876.00	28,34,621.00
डेडस्टॉक दुरुस्ती (Repairs & Maintenance of Deadstock)	3,02,717.80	3,03,960.02
इमारत देखभाल खर्च (Building Repairs & Maintenance Exp.)	2,04,520.00	2,80,243.00
खराब डेडस्टॉक (Obsolete Dead Stock)	2,77,638.23	1,52,692.15
एकूण Total	**96,58,026.40**	**1,01,64,744.17**
XXIII छपाई, स्टेशनरी,संगणक व जाहिरात (Printing, Stationary, Computer & Advertisement Exp.)		
स्टेशनरी (Stationery)	2,46,752.46	2,82,355.21
अहवाल छपाई (Annual Report Printing)	1,68,000.00	1,60,050.00
छपाई खर्च (Printing Exp.)	2,87,983.00	3,30,279.38
एम. एस. ई. डी. स्टेशनरी (M. S. E. D. Stationery)	450.00	-
सॉफ्टवेअर देखभाल दुरुस्ती खर्च (Software AMC Expenses)	1,19,900.00	7,79,620.00
एम.एस.ई.डी संगणक खर्च (M.S.E.D. Computer Expenses)	20,750.00	31,112.00
वृत्तपत्र व नियतकालिके खर्च (News Papers & Magazine Expenses)	31,604.00	34,887.00
जाहिरात व प्रसिद्धी (Advertisement & Publicity)	14,22,301.03	8,60,590.21
संगणक खर्च (Computer Expenses)	44,114.00	27,019.28
वेबसाईट खर्च (Website Expenses)	24,893.00	8,988.00
एकूण Total	**23,66,747.49**	**25,14,901.08**
XXIV इतर खर्च (Other Expenses)		
राष्ट्रीय समारंभ खर्च (National Function Expenses)	12,670.00	12,107.00
जनरेटर देखभाल खर्च (Generator Maintenance Expenses)	86,913.00	80,844.00
वार्षिक सभा खर्च (Annual General Meeting Expenses)	2,55,143.00	3,07,642.00

	31/03/2025	31/03/2026
किरकोळ खर्च (Sundry Expenses)	5,02,909.65	5,53,613.24
स्वच्छता खर्च (Cleaning Expenses)	79,934.00	89,961.00
विद्युत साहित्य खर्च (Electrical Materials Expenses)	6,562.00	12,344.00
समारंभ खर्च (Functions & Ceremonies Expenses)	8,72,269.00	7,37,708.71
बँक चार्जेस व कमिशन (Bank Charges & Commission)	1,06,292.32	1,24,261.17
शिपाई गणवेश (Uniform To Peons)	59,704.00	1,35,159.00
कर्मचारी प्रवास खर्च (Employees Travelling Expenses)	2,08,283.00	3,97,164.50
कर्मचारी व संचालक प्रशिक्षण खर्च (Employees & Directors Training Expenses)	56,787.00	1,34,411.00
सहकारी संघ वर्गणी–राज्य व जिल्हा (Sahakar Sangh Subscription-State/Dist.)	10,000.00	1,000.00
नोकर भरती खर्च (Staff Recruitment Expenses)	36,382.00	-
राष्ट्रीय सहकारी संघ दिल्ली वर्गणी खर्च (National Co-Op Union of India, Delhi, Contribution Expenses)	20,000.00	20,000.00
व्यावसायिक फी (Professional Fee)	78,000.00	13,000.00
मुख्य कार्यालय अधिकारी व शाखाधिकारी मिटींग खर्च (Ho Officer & Branch Manager Meeting Exp.)	8,439.00	42,065.00
कर्मचारी प्रशिक्षण खर्च (Employee Training Expenses)	2,63,057.00	1,16,404.00
विद्युत जोडणी खर्च (Electricity Connection Exp.)	2,848.00	360.00
डिजिटल स्वाक्षरी खर्च (Digital Signature Expenses)	1,800.00	4,000.00
सोने वजन माप नुतनीकरण शुल्क (Gold Weight Measure Stamping Renewal Fees)	35,000.00	-
क्यू आर कोड चार्जेस (QR Code Charges)	58,829.50	89,355.00
सामाजिक कार्यक्रम खर्च (Social Activities Expenses)	1,82,071.00	1,00,010.00
नवीन तंत्रज्ञान सुविधा खर्च (New Technology Facilities Expenses)	1,84,858.00	-
सहकार सप्ताह खर्च (Co-operative Week Expenses)	89,288.00	16,700.00
रिव्हर्स एम एम एस चार्जेस (Reverse SMS Charges)	-	531.00
निवडणूक खर्च (Election Expenses)	-	98,125.00
विद्युत साहित्य खर्च (Electric & Eqipment Expenses)	-	810.00
सॉफ्टवेअर देखभाल दुरुस्ती खर्च (Software Repair & Maintenance)	-	8,770.00
एकूण Total	**32,18,039.47**	**30,96,345.62**
XXV तरतुदी (Provisions)		
अनुत्पादक कर्जासाठी तरतूद (N.P.A. Provision)	1,00,00,000.00	46,00,000.00
निवडणूक तरतूद खर्च (Election Provision Expenses)	5,00,000.00	-
उत्तम जिंदगी तरतूद खर्च (Standard Assets Provision Expenses)	5,00,000.00	-
एकूण Total	**1,10,00,000.00**	**46,00,000.00**

Shree Ravalnath Co-op. Housing Finance Society Ltd.,
Ajara (Multi-State), Kolhapur.
Statutory Audit Report 2025-2026

M/s. Naik Patel & Company
Chartered Accountants, Kolhapur

Independent Auditor's Report

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

Report on Financial Statements

1. We have audited the accompanying financial statements of Shree Ravalnath Co-op. Housing Finance Society Ltd, Ajara Kolhapur as at 31st March 2026, which comprise the Balance Sheet as at 31st March 2026 and the Profit and Loss account, for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of all branches audited by us are incorporated in these financial statements and also Nil branches audited by Statutory branch auditors. The branches audited by us and those audited by other auditors have been selected by the Society in accordance with the guidelines issued to the Society by the Central Registrar of Co-operative societies. Also incorporated in the Balance sheet and Profit and Loss account are the returns from Nil branches which have not been subjected to audit. These unaudited branches account for Nil percent of advances, Nil percent of deposits, Nil percent of Interest income and Nil percent of Interest Expenses.

Management's Responsibility for Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of financial position, financial performance and cash flows of the Society in accordance with the provisions of The Multi State Co-op Societies Act, 2002 and the guidelines issued by Central Registrar, the Multi State Co- operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002 (as applicable) and accounting principles generally accepted in India so far as applicable to Multi State Societies. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation of the financial statements that are free from material misstatements, 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 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 misstatements.
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 statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Society's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the entity's internal control. 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 of the main audit report, aforesaid financial statements together with the Notes thereon give the information required by The Multi State Co-operative Societies Act, 2002 and the Multi State Co-operative Societies Rules, 2002 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

(a) In the case of the Balance Sheet, of state of affairs of the society as at 31st March 2026.

(b) In the case of the Profit and Loss Account, of the profit for the year ended on that date; and

Report on Other Legal & Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms as specified in the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.

8. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002 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 our audit and have found to be satisfactory.

(b) In our opinion, proper books of account as required by law have been kept by the Society so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices.

(c) The transactions of the Society which came to our notice have been within the powers of the Society.

(d) The Balance Sheet and Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns.

(e) The accounting standards adopted by the Society are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Societies.

(f) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the society;

9. As per the information and explanations given to us and based on our examination of the books of account and other records, we have come across the following material instances which need to be reported under Rule 27(3) of the Multi State Co-operative Societies Rules, 2002:

(a) All transactions which appear to be contrary to the provisions of the Multi State Co-operative Societies Act, 2002, the rules or the bye-laws of the Society. No such violation observed except violation of individual exposure limit for loans.

(b) All transactions which appear to be contrary to the guidelines issued by the Reserve Bank No such violation observed.

(c) Any money belonging to the Society which appears to be bad or doubtful of recovery.

The List of Bad & Doubtful Debts is attached. As on 31st March 2026, the NPA of the Society is Rs. 1,805.61 Lakhs worked out as per prudential guidelines. Society has held provision of Rs. 349.58 Lakhs as against the minimum required provision of Rs. 281.79 Lakhs. Standard Assets Provision which works out to Rs. 95.49 Lakhs but the society has made provision of only 5 Lakhs.

(d) The loans given by the Society to the members of the Board Rs 776.58 Lakhs

(e) Any violation of guidelines, conditions etc., issued by the Reserve Bank of India or National Bank for Agricultural and Rural Development. Generally Society adhered to RBI guidelines. However for specific comments kindly refer our Audit Report.

(f) Matters that have been specified by the Central Registrar in this regard. No such matter is specified by the Central Registrar of Co-op. Societies, New Delhi.

10. In the absence of norms for classification under MSCS Act, 2002, the society is awarded 'A' class, for the year 2025-2026 as per the norms prescribed by department of co-operative societies, Maharashtra State.

M/s. Naik Patel & Company
Chartered Accountants
Firm Registration No. 130163W

Signature
CA. A. S. Naik
Membership No. 124250
UDIN : 26124250DHFNTP3265

Significant Accounting Policies:

Significant Accounting Policies and Notes forming part of the Balance Sheet and Profit and Loss Account for the year ended 31st March, 2026

Notes forming part of Balance Sheet as on 31st March 2026 and Profit and Loss a/c for the year ended 31st March 2026.

A) PRESENTATION (Significant Accounting Policies)

1. Overview

1.1 Inception

Shree Ravalnath Co-op. Housing Finance Society Ltd. was registered under Maharashtra Co-op. Societies Act 1960 in 14th Oct, 1996 having Registration No. KPR/ARA/HSG/1202/96-97/96 and Converted into Multi State Co-op. Society under Multi State Co-op. Societies Act 2002 on 18th March 2015 vide registration No. MSCS/CR/1206/2015.

1.2 Background

Shree Ravalnath Co-op. Housing Finance Society Ltd is incorporated in 1996 and providing wide range of Credit and financial services through 16 branches. It is regulated by the Central Registrar, Coop Societies and governed by Multi-State Co-operative Societies Act, 2002 and the Rules framed their under.

1.3 Basis of Preparation

The financial statements have been prepared following the going concern concept and presented under historical cost convention on the accrual basis of accounting, unless otherwise stated and comply with generally accepted accounting principles, statutory requirement prescribed under Multi-State Co-operative Societies Act, 2002,circulars and guidelines issued by CRCS from time to time, the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India (ICAI) and practices prevailing in the co-operative sector in India.

1.4 Use of Estimates

The preparation of financial statements, in confirmative generally accepted accounting principles, require management to make estimates and assumptions that affect the reported amount of assets, liability, revenues, expenses and disclosure of contingent liability as at the date of financial statements. Management believes that the estimates & assumptions used in the preparation of financial statements are prudent and reasonable. Any revision to the accounting estimates are recognized prospectively.

2. Significant Accounting Policies:

Accounting Convention The financial statements are drawn up keeping in mind the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the co-operative sector in India.

3. Advances

3.1 Advances are classified into Standard, Substandard, Doubtful and Loss Assets and provisions are made in accordance with the prudential norms prescribed by CRCS. A general provision on Standard Asset is made only of Rs. 5 Lakhs. The provisions are made at higher level keeping in view the principle of conservatism.

3.2 The overdue interest in respect of non performing advances is provided separately under "Overdue Interest Reserve " as per the directives.

4. Investments:

4.1 Categorization of Investments

The Society has NOT classified it an investments portfolio into the Permanent and Current Investments.

i) Permanent Investments   ii) Current Investments

4.2. Valuation of Investments:

i) These investments have been valued at acquisition cost.

ii) As on 31st March 2026, Investment Fluctuation Reserve is Rs.8.00 Lakhs.

iii) Non performing investments are identified classified and provided as per prudential guidelines.

5. Goods and Service Tax (GST) :

Goods and Service Tax w.e.f. 01/07/2017 is being collected extra from customers and deposited to the credit of Govt. after taking ITC of inward supplies made as per provisions laid down in CGST Act 2017 and the GST Rules.

B) Accounting Standards :

1. Disclosure of Accounting Policies: (AS 1)

All significant accounting policies adopted in the preparation of financial statement are disclosed accordingly.

2. Cash Flow Statement: (AS 3)

During the year, Society has NOT prepared the Cash Flow Statement.

3. Contingencies and Events Occurring After the Balance Sheet Date: (AS 4)

During the year, there were no material contingencies and events occurred after Balance Sheet Date.

4. Net Profit or Loss for the period, Prior Period Items and Changes in Accounting Policies: (AS 5)

During the year, there were no material prior period income / expenditure items. There is no change in the Significant Accounting Policies adopted during the year ended March 31, 2026 as compared to those followed in the previous financial year 2024-25.

5. Fixed Assets & Depreciation: (AS10)

5.1. Fixed Assets are stated at historical cost less depreciation at the rates mentioned in Income Tax Act 1961 Except Building on which depreciation is charged @ 2.5 % .

5.2. Premises have been revalued during this year and as per valuation reports of registered government approved valuators, the value of Premises have been increased by Rs.614.06 Lakhs The surplus arising out of such revaluation is carried to premises and is accounted under Revaluation Reserve.

5.3. During the year, the depreciation relatable to the value of revalued figure of fixed assets is debited to Revaluation Reserve account in accordance with AS-10 issued by the institute of Chartered Accountants of India.

5.4. Depreciation on fixed assets purchased during the year is provided according to the provisions of Income Tax Act 1961 Except Building on which depreciation is charged at 2.5%.

5.5. Depreciation on assets acquired prior to 1 st October is provided for the whole year, otherwise the same are depreciated at 50% of the normal rates.

5.6. The rates of depreciation are charged at the following rates :

Sr. No.	Assets	Rate of Depreciation
1	Building	2.50
2	Electric Fixture & Fitting	15.00
3	Computers	40.00
4	Software's	40.00
5	Furniture Dead Stock	10.00
6	Library	10.00

6 Revenue Recognition (AS-9) :

6.1 Item of Income and Expenditure are accounted for on accrual basis, unless otherwise stated.

6.2 Interest income on performing advances, fixed income securities and investments are recognized on accrual basis.

6.3 Income from non-performing assets is recognized to the extent realized, as per directives.

6.4 Dividend Income is recognized when the right to receive the dividend is established.

7 Employee Benefits (AS-15):

7.1 Provident Fund and Family Pension Contribution are made to the office of PF Commissioner and are accounted for on actual payment basis.

7.2 The liability towards Gratuity and Group Insurance Scheme is assessed on actuarial valuation (made by LIC) as per Accounting Standards 15 (revised) and the same is fully provided for.

7.3 Encashment of balance leave is accounted for in the year in which employee retires. However provision for casual leave and thirty days privilege leave encashment is made during the year. Actuarial valuation is yet to be obtained from actuary.

8) Segment Reporting (AS-17):

In accordance with the generally accepted policy, Society has adopted Segment Reporting as under:

1) Wholesale Banking 2) Retail Banking 3) Other Banking Business

9) Related Party Disclosure (AS-18):

The society is registered under the Multi-State Co-operative Societies Act, 2002 and there are no related parties which require a disclosure under AS 18 other than the Key Management Personnel. Since Mr. Dattatray Krushnaji Maydeo the Chief Executive Officer of the Society is a single party under the category Key Management Personnel, no further details need to be disclosed.

10 Income Tax (AS-22) :

10.1 Income Tax expenses comprises of current tax which is measured on the basis estimated taxable income for the year in accordance with the provisions of Income tax Act 1961 and Rules frame their under.

10.2 Deferred tax is required to be recognized on the basis of difference between Taxable income and Accounting income that originated in one period and capable of reversal in one or more subsequent period. Society has NOT provided the deferred tax liability/assets. Deferred Tax assets are recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such Deferred Tax assets can be realized.

11) Impairment of Assets (AS-28) :

Since Society has ascertained that there is no material impairment of any of its assets. No provision on account of impairment of assets is required to be made.

12 Provisions, Contingent Liabilities and Contingent Assets (AS-29) :

12.1 A provision is recognized when the society has a present obligation as a result of past events where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on the best estimate to settle the obligation, at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimate.

12.2 A disclosure of contingent liability is made when there is :

(a) A possible obligation arising from past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of Society, or

(b) A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

Contingent Liabilities are as follows:-

Sr. No.	Particulars	31.03.2018
1	Income Tax Demands	91,32,844.00
	Total	91,32,844.00

Place: Kolhapur
Date: 15/05/2026

M/s. Naik Patel & Company
Chartered Accountants
Firm Registration No. 130163W

Signature
CA. A. S. Naik
Membership No. 124250
UDIN : 26124250DHFNTP3265

CONSOLIDATED BUDGET FOR THE YEAR 2026-27

Amount in Rs.

Particulars	Budget for 2025-26	Actual Income & Exp. 2025-26	Excess Over Budget	Reason for Excess	Budget for 2026-27
अ) जमा (Income)					
१) मिळालेले व्याज **(Interest Earned)**	39,00,00,000.00	38,85,40,232.80			46,50,00,000.00
२) गुंतवणूकीवरील मिळालेले व्याज **(Int. On Investment)**	16,50,00,000.00	17,32,01,853.53			20,00,00,000.00
३) इतर उत्पन्न **(Other Income)**	75,00,000.00	61,42,881.07			75,00,000.00
TOTAL INCOME	**56,25,00,000.00**	**56,78,84,967.40**			**67,25,00,000.00**
ब) खर्च (Expenditure) १) दिलेले व्याज (ठेवी व बँक ओ.डी.) **Interest Paid (Deposit & Bank OD)**	40,70,00,000.00	44,07,25,230.33	3,37,25,230.33	Increase Deposit (ठेवी वाढलेने)	50,00,00,000.00
२) कर्मचारी वेतन व भत्ते **(Salary & Allowances to Employees)**	6,90,25,000.00	6,56,46,507.70			8,22,55,000.00
३) संचालक, स्थानिक समिती सभा भत्ते व प्रवास खर्च **Meeting & other allowance to Directors & Local Committee Members.**	30,50,000.00	26,19,314.90			34,50,000.00
४) भाडे, कर, विज व विमा **(Rent,Taxes, Ele. & Ins.)**	67,75,000.00	52,70,620.38			67,20,000.00
५) टपाल व टेलीफोन **(Postage & Telephone)**	8,25,000.00	7,78,189.84			8,75,000.00
६) ऑडीट फी **(Audit Fee)**	17,00,000.00	14,52,470.00			16,00,000.00
७) घसारा, दुरुस्ती खर्च व खराब डेडस्टॉक **(Depreciation & repairs expenses)**	1,19,00,000.00	1,01,64,744.17			1,14,00,000.00
८) स्टेशनरी, छपाई व संगणक,जाहीरात **(Printings, Stationery, Computer & Advertisement)**	32,10,000.00	25,14,901.08			39,60,000.00
९) कायदा कामकाज खर्च **(Legal Expenses)**	4,00,000.00	1,00,000.00			4,00,000.00
१०) इतर खर्च **(Other Expenses)**	40,10,000.00	30,96,345.62			47,40,000.00
११) नफ्यातून तरतुदी **(Provision from Profit)**	2,40,00,000.00	46,00,000.00			2,46,00,000.00
TOTAL EXPENDITURE	**53,18,95,000.00**	**53,69,68,324.02**			**64,00,00,000.00**
क) निव्वळ नफा (Net Profit)	3,06,05,000.00	3,09,16,643.38			3,25,00,000.00
एकूण (Total)	56,25,00,000.00	56,78,84,967.40			67,25,00,000.00
ड) स्थावर व जंगम मिळकत खरेदी **(Purchase of Movable & Immovable Assets)**	5,00,00,000.00	86,42,937.00			5,00,00,000.00

Shri A. K. Sulkude	Shri D.K.Maydeo	Dr. S. S. Chougule	Prin. Dr. R. S. Nilpankar	Shri. M.L.Chougule
I/C Manager	C.E.O.	Vice - Chairman	Chairman	Founder Chairman & Director

PROGRESS AT A GLANCE FOR LAST FIVE YEARS

(Amount in Lacks)

YEAR	31st March 2022	31st March 2023	31st March 2024	31st March 2025	31st March 2026
NO. OF MEMBERS	9,236	10666	12,430	13,877	15833
PAID UP CAPITAL	1087.17	1227.45	1374.19	1454.14	1566.60
FUNDS	1293.93	1425.77	2215.10	2455.38	2589.21
DEPOSITS	34173.69	38002.55	43463.28	51267.78	56636.29
INVESTMENT	11491.86	14919.05	16234.60	19921.29	20970.30
LOANS	24523.97	26103.40	32190.36	35141.57	40002.39
WORKING CAPITAL	37793.02	43455.02	51,818.07	59940.25	65577.82
NET PROFIT	188.11	223.51	248.86	270.30	309.16
BRANCHES	9	10	11	14	15
AUDIT CLASS	A	A	A	A	A

PERCENTAGE OF SOME RATIOS WITH STANDARD RATIOS

Sr. No.	Ratio	Standard Ratio	Actual Ratio				
			2021-22	2022-23	2023-24	2024-25	2025-26
1	Percentage of Deposit interest in total expenditure	55	78.24	78.96	81.77	80.35	82.07
2	Percentage of Staff salaries in total expenditure	20	11.26	12.70	11.55	12.13	12.22
3	Percentage of Management expenses in total expenditure	15	10.48	8.33	6.67	7.51	5.69
4	Percentage of Profit to total expenditure	10	6.03	6.67	6.42	5.96	5.75
5	C.D. Ratio	60 to 70%	65.05	61.96	66.11	68.54	70.63
6.	Percentage of Net Investment to total Deposit	25%	33.57	35.96	31.01	33.67	32.54

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.

ATTRACTIVE INTEREST RATES ON DEPOSITS

1) M.I.S. Deposit Scheme :

PERIOD	INTEREST RATE	RS. 25,000/- INVEST
5 YEARS	8.25%	PER MONTH RS. 172/- 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	8%	1126	8.40%	8.50%	1134	8.93%

3) A: Saving Deposit:- 4.00%
B: Shree Ravalnath Saving Deposit : (Minimum balance 15000/-)

Account Balance Amount (In Rupees)	Interest Rate
15,000/- to 2,00,000/-	5.50 %
2,00,001/- to 5,00,000/-	6.00 %
5,00,001/- to 10,00,000/-	7.00 %
10,00,001/- and above	8.00 %

4) Shree Ravalnath Housing Bonds:
Period 10 Year Interest Rate-8.25%

Sr. No.	Deposit Amt.	Maturity Amt.
1	11,097/-	25,111/-
2	22,588/-	51,111/-
3	49,103/-	1,11,111/-

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

6) Fixed Deposit Scheme:

Sr. No.	Particular	General	Senior Citizen
1	Fixed Deposit		
	a) 31 to 45 days	6.50 %	7.00 %
	b) 46 to 90 days	6.75 %	7.25 %
	c) 91 to 365 days	7.00 %	7.50 %
	d) 366 Days to 1825 days	8.00 %	8.50 %
	e) 1826 days to 3650 days	8.25 %	8.75 %
2	* Womens & Army Person/Ex-Army person. For 456 days (Tip :- This interest rate will be given after army/ex-army valid proof submitted)	8.75 %	-
3	* Society Deposit. For 15 Months	9.00 %	-
4	* 80 years completed members - 21 Months	9.00 %	-

7) Double Benefit Deposit

1. Regular Customer – 103 Months Interest Rate 8.25%
2. Senior Citizen - 96 Months Interest Rate 8.75%

8) Recurring Deposit : Deposit of Rs.100/- per month

Period	Interest Rate	Maturity Amount
1 Year	8.00%	Rs.1253/-
2 Year	8.00%	Rs.2609/-
3 Year	8.00%	Rs.4077/-
4 Year	8.00%	Rs.5666/-
5 Year	8.00%	Rs.7386/-

9) Lakhpati Recurring Deposit

77 Months Interest Rate 8.089%

Deposit of Rs.1000/- per month after Maturity 1,01,000

10) Balutedar Thev Yojana : Period 18 Months
Interest Rate - 9.00%

(Terms & Conditions as per circular No.28/43 dated 12/10/2023)

(Note - Branch Karad, Sangola, Chikodi & Dharwad have additional 0.25% interest on Deposit)

Statistical Information of the Society Certified by Statutory Auditor

(Amount in Lakhs)

Sr.No.	Particulars	31/03/2025	31/03/2026
1	CRAR	10.84	9.82
2	Advance to directors relatives companies / firms in which they are interested		
	(i) Fund Based	182.58	776.58
	(ii) Non fund based	Nil	Nil
3	NPAs		
	Gross NPA (%)	5.36%	4.51 %
	Amount	1882.41	1805.61
	Net NPA (%)	4.53%	3.63%
	Amount	1578.83	1456.02
	Actual overdue of NPA Account (%)	1.70%	1.83 %
	Amount	598.62	732.53
4	Average cost of deposits	7.68%	8.00 %
5	Profitability		
	(i) Interest income as a percentage of working funds	7.93%	8.56 %
	(ii) Non interest income as a percentage of working funds	0.08%	0.09%
	(iii) Operating profit as a percentage of working funds	0.63%	0.54 %
	(iv) Return on assets	0.45%	0.47%
	(v) Business (Deposits + Advances) per employee	557.47	615.53
	(vi) Profit per employee	1.74	1.96
6	Provision made during the towards		
	(i) NPA	100.00	46.00
	(ii) Investment	2.00	2.00
7	Provisions as on year end		
	(i) Towards NPAs		
	(a) on Advances	303.58	349.58
	(b) on Investments	06.00	08.00

Year 2024-25
Sankpal Kulkarni & Associates
Chartered Accountant

Year 2025-26
Naik Patel & Company
Chartered Accountant

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

रुपये लाखात (Rs. In Lakhs)

तपशील (Particulars)	31/03/2025	खेळत्या भांडवलाशी प्रमाण % to working capital	31/03/2026	खेळत्या भांडवलाशी प्रमाण % to working capital
खेळते भांडवल (Working Capital)	59940.25	-	65577.82	-
एकूण उत्पन्न (अ+ब) (Total Income (A+B))	4804.72	8.01%	5678.84	8.65%
अ) व्याज उत्पन्न (Interest Income)	4755.88	7.93%	5617.42	8.56%
ब) इतर उत्पन्न (Other Income)	48.84	0.08%	61.42	0.09%
एकूण खर्च (Total Exp. (A+B+C+D)	4424.42	7.38%	5678.84	8.65%
अ) व्याज खर्च (Interest Exp.)	3643.48	6.08%	4407.25	6.72%
ब) सेवक पगार (Staff Salary)	550.30	0.92%	656.47	1.00%
क) प्रशासकीय खर्च (Management Exp.)	141.90	0.24%	165.69	0.25%
ड) घसारा (Depreciation)	88.74	0.14%	94.27	0.14%
ढोबळ नफा तरतुदीपूर्वीचा (Gross Profit)	380.30	0.63%	355.16	0.54%
वजा तरतुदी (Provision)	110.00	0.18%	46.00	0.07%
निव्वळ नफा (Net Profit)	270.30	0.45%	309.16	0.47%

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

उत्पन्नाचा रुपया असा आला (Income Details)	एकूण उत्पन्नाशी प्रमाण (Percentage To Total Income)	
	31/03/2025	31/03/2026
कर्जावरील मिळालेले व्याज (Interest Received On Loan)	72.54%	68.42%
गुंतवणूकीवरील व्याज (Interest Received On Investment)	26.45%	30.50%
इतर उत्पन्न (Other Income)	1.01%	1.08%
एकूण (Total)	100%	100%

खर्चाचा रुपया असा गेला (Expenditure Details)	एकूण खर्चाशी प्रमाण (Percentage To Total Expenditure)	
	31/03/2025	31/03/2026
ठेवीवरील दिलेले व्याज व बँकेकडून घेतलेले कर्ज (Int. Paid On Deposit & Bank OD Int.)	75.84%	77.61%
सेवक पगार (Staff Salary)	11.45%	11.56%
प्रशासकीय खर्च (Management Exp.)	2.96%	2.92%
घसारा (Depreciation)	1.85%	1.66%
तरतूद (Provision)	2.28%	0.81%
निव्वळ नफा (Net Profit)	5.62%	5.44%
एकूण (Total)	100 %	100 %

Amendment in Bye-laws

Proposed amendments to Bye-Laws in Annual General Meeting on 12th July 2026

Bye laws No	Existing Wording	Wording after Amendment	Reasons for change
3 (i)	**Objects and Functions :** (I) To finance long term loans to the members of the Society to construct residential house or to purchase houses/flats or for renovation and alterations of their owned plot or existing residential houses and such other activities which will fulfill the above objectives.	**Objects and Functions :** To finance long term & short term loans to the members of the Society to construct residential house or to purchase houses/flats or for renovation and alterations of their owned plot or existing residential houses and such other activities which will fulfill the above objectives.	As per bye laws amendment now we are giving gold loans for one year therefore this amendment is required..
4 B(iii)	**Membership :** No right of membership shall be exercisable until a person has made such payments to the Society in respect of membership or acquired such interest in the society as may be prescribed by the society in its bye-laws as per the provision of the Act and rules.	**Membership :** No right of membership shall be exercisable until a person has made such payments to the Society in respect of membership & has paid all the amounts due to society irrespective of payment towards share or acquired such interest in the society as may be prescribed by the society in its bye-laws as per the provision of the Act and rules.	To create awareness among members & also to increase their active participation in society business.
4 B(v)	**Membership :** A person who has completed 18 years of age and competent to enter into contract, residing in the jurisdiction of the Society and who desires to borrow the loan to construct residential house on his own plot or to construct residential house on long term lease based rented plot or who desires to do an additional construction on his existing house or who wants to purchase already constructed house or to renovate his existing house shall be normally eligible to be ordinary member of Society.	**Membership :** A person who has completed 18 years of age and competent to enter into contract, residing in the jurisdiction of the Society and who desires to borrow the loan to construct residential house on his own plot or to construct residential house on long term lease based rented plot or who desires to do an additional construction on his existing house or who wants to purchase already constructed house or to renovate his existing house & who is intending to borrow from the Society as prescribed in bye laws shall be normally eligible to be ordinary member of Society.	We are giving other type of loan in addition to housing loan as per approved bye laws. Hence this amendment is proposed

Amendment in Bye-laws

Proposed amendments to Bye-Laws in Annual General Meeting on 12th July 2026

Bye laws No	Existing Wording	Wording after Amendment	Reasons for change
4B (vi)c)	**Membership :** He/She has applied in prescribed application form and the same is approved by the committee by majority.	**Membership :** He/She has applied in the application form prescribed and obtained from the Society, and the same is approved by the committee by majority.	To create more authenticity, transparency & compliance in membership process.
4B 6)	**Membership:** The member of Society who is a defaulter (pending instalments of loans) shall not be permitted to participate in the business of the General Meeting, besides, he/she shall not be given right to vote for the election of management committee (Board of Directors).	**Membership:** The member of Society who is a defaulter in respect of any dues to the Society shall not be permitted to participate in the business of the General Meeting, besides, he/she shall not be given right to vote for the election of management committee (Board of Directors).	To makes more clarity the amendment is proposed.
4 C) (ii)	**Membership :** **Nominal or Associate Member** Provided that such Nominal or Associate Members will not be entitled to subscribe to the share capital of the society.	**Membership :** **Nominal or Associate Member** Provided that such Nominal or Associate Members will not be entitled to subscribe to the share capital of the society & will not be entitled to any dividend, if declared by the Society.	To make more transparency the amendment is proposed.
4 C) (iii)	**Membership :** **Nominal or Associate Member** Such Nominal or Associate Members will not be allowed to have any interest in the management of the society including right to vote, contest election as director of the board or participate in the general body meetings of the society.	**Membership :** **Nominal or Associate Member** Such Nominal or Associate Members will not be have any interest in the management of the society including right to vote, contest election as director of the board or participate in the general body meetings of the society.	To come more clarity in bye laws the proposed amendment is made.
4 C) (iv)	**Membership :** **Nominal or Associate Member** The society can issue non-voting shares to such Nominal or Associate Members, which may not confer any interest or any right in the management of the society, as noted in the Bye-laws.	**Membership :** **Nominal or Associate Member** The society can issue non-voting shares to such Nominal or Associate Members, which shall not confer any interest or any right in the management of the society, as noted in the Bye-laws.	To come more clarity in bye laws the proposed amendment is made.

Amendment in Bye-laws

Proposed amendments to Bye-Laws in Annual General Meeting on 12th July 2026

Bye laws No	Existing Wording	Wording after Amendment	Reasons for change
5	**Application :** The application for membership of the society shall be submitted by the applicant to the Chief Executive Officer/Manager of the society in the prescribed form and at least Rs.100/- of the value of shares to be subscribed by the applicant at the time of submission of application.	**Application :** The application for membership of the society shall be submitted by the applicant to the Chief Executive Officer/Manager of the society in the prescribed form prescribed & obtained from the Society and at least Rs.100/- of the value of shares to be subscribed by the applicant at the time of submission of application.	To make more safety in the membership process the proposed amendment is made.
6	**Disposal :** The application for membership of the society found complete in all respects shall be disposed off within the period of four months from the date of receipt of the application by the society. The same shall be communicated to the applicant within fifteen days of the decision by Registered Post.	**Disposal :** The application for membership of the society found complete in all respects shall be disposed off within the period of four months from the date of receipt of the application by the society. The same shall be communicated to the applicant within fifteen days of the decision by speed post or email.	Now Registered post facility is outdated. So proposed amendment is made.
7	A member may, with the approval of the Board of Directors, transfer his shares to another member of the multi-State co-operative society. A fee of Rs.100 per Member shall be payable to the society for each such transfer.	A member may, with the approval of the Board of Directors, transfer his partial or full shares to another member of the multi-State co- operative society. A fee of Rs.100 per Member shall be payable to the society for each such transfer.	To come more clarity the amendment is proposed.
16 (i)	The society may redeem shares, if any, held by Central/ State Government at any time with prior approval of the authorities and such shares may be redeemed in such manner as may be agreed upon between the society and such authorities. However, redemption of such shares shall be at face value.	The society may redeem shares, if any, held by Central/ State Government at any time with prior approval of the authorities and such shares may be redeemed in such manner as may be agreed upon between the society and such authorities. However, redemption of such shares shall be at value arrived at by the statutory Auditor.	As per statutory norm the proposed amendment is made.
16 (ii) 4	If the member is indebted to the society in capacity of borrower or guarantor or otherwise, the society	If the member is indebted to the society in capacity of borrower or guarantor or otherwise, the society	To understanding of the bye law more easy the proposed amendment is made.

Amendment in Bye-laws

Proposed amendments to Bye-Laws in Annual General Meeting on 12th July 2026

Bye laws No	Existing Wording	Wording after Amendment	Reasons for change
	shall not redeem his shares until all his dues to the society are settled in full	shall redeem his shares after deducting all his dues to the society.	
17 (i)	A member shall subscribe to minimum of twenty of shares 100% of share value shall be paid at the time of application.	A member shall subscribe to minimum of one of shares 100% of share value shall be paid at the time of application.	To resolve discrepancies in bye law no.5 & bye law 17 i) the amendment is proposed.
17 (ii)	Manner of allotment, transfer, redemption and/or repatriation shall be at face value and as per the provisions of the Act.	Manner of allotment, transfer, redemption and/or repatriation shall be at the value arrived at by the statutory Auditor and as per the provisions of the Act.	As per statutory norm the proposed amendment is made.
28 (iv)	Notice for the General Meetings and Special General Meetings: Notice of the General Body meetings shall be sent to the members by post/personal delivery. The notice shall also be published in the newspapers of wide circulation.	Notice for the General Meetings and Special General Meetings: Notice of the General Body meetings shall be sent to the members by post/personal delivery or through whats App / E-mail /SMS. The notice shall also be published in the newspapers of wide circulation.	For faster delivery of Notice through social media the amendment is proposed.
31 (iv)	Meetings of the Board of Directors 7 days notice shall ordinarily be necessary for the meeting of the Board of Directors;	Meetings of the Board of Directors 7 days notice shall ordinarily be necessary for the meeting of the Board of Directors. The notice shall be given either in written or through Whats App or through e-mail.	To use electronic media also the amendment is proposed.
46 (iv)	**Loans and Advances:** Methods of Disbursement of loan: In the case of loan for newly constructed house, housing complex/apartments, the loan amount shall be disbursed based on the progress report of the construction work in instalments.	**Loans and Advances:** Methods of Disbursement of all type of loan: In the case of loan for newly constructed house, housing complex/apartments, the loan amount shall be disbursed based on the progress report of the construction work in instalments. In all type of loan, amount of loan shall be transferred in the current / savings account of the borrower and payment of loan amount shall be released by obtaining withdrawal slip from the borrower.	To have more clarification transparency in the disbursement of loan.

Amendment in Bye-laws

Proposed amendments to Bye-Laws in Annual General Meeting on 12th July 2026

Bye laws No	Existing Wording	Wording after Amendment	Reasons for change
46 (vi) b(1)	**Loans and Advances :** Repayment of loan by the borrower: If the borrower fails to pay the instalment before fifteenth day of each month he shall pay penal interest to the extent of 2% on the amount of instalment late paid by him.	**Loans and Advances:** Repayment of loan by the borrower: If the borrower fails to pay the instalment before or on the due date of installment he shall pay penal interest by way of damages to the extent of 2% on the amount of instalment late paid by him.	To come more clarity theamendment is proposed.
46 (vi) b(2)	**Loans and Advances:** Repayment of loan by the borrower: If a member fails to pay five consecutive instalments of loan, the committee shall decide the means and ways of recovery of loans.	**Loans and Advances:** Repayment of loan by the borrower: If a member fails to pay three consecutive instalments of loan, the committee shall decide the means and ways of recovery of loans.	As per NPA norm the amendment is proposed.
46 (vi) c(3)	**Loans and Advances:** Repayment of loan by the borrower: The borrower fails to fulfill the conditions of the loan or he violates the terms and conditions of the loan, OR	**Loans and Advances:** Repayment of loan by the borrower: The borrower fails to fulfill the conditions of the loan or he violates the terms and conditions of the loan, OR if the borrower fails to repay any three instalments of any loan the society shall have right to recover entire amount of loan irrespective of the repayment facility of loan by instalment,OR	To reduce the proposed bad debts of the Society to strength the financial stability of the Society
47	**Linking of Shareholding with Loan Limits** A borrower against tangible securities shall hold shares of the society to the extent of at least 2 per cent of his borrowings from the society.	**Linking of Shareholding with Loan Limits** A borrower against tangible securities shall hold shares of the society to the extent of at least 2 per cent of his borrowings from the society. That the borrower should purchase / subscribe at least shares of 2 % of the sanctioned loan amount or such amount of shares shall be deducted from the loan amount & borrower should not have any grievance about the same, however such shares amount should not be above of the maximum amount as provided in the act, but in special circumstances the board may decrease the percentage of shares.	To have financial stability of the Society need to increase share capital of the Society the amendment is proposed.

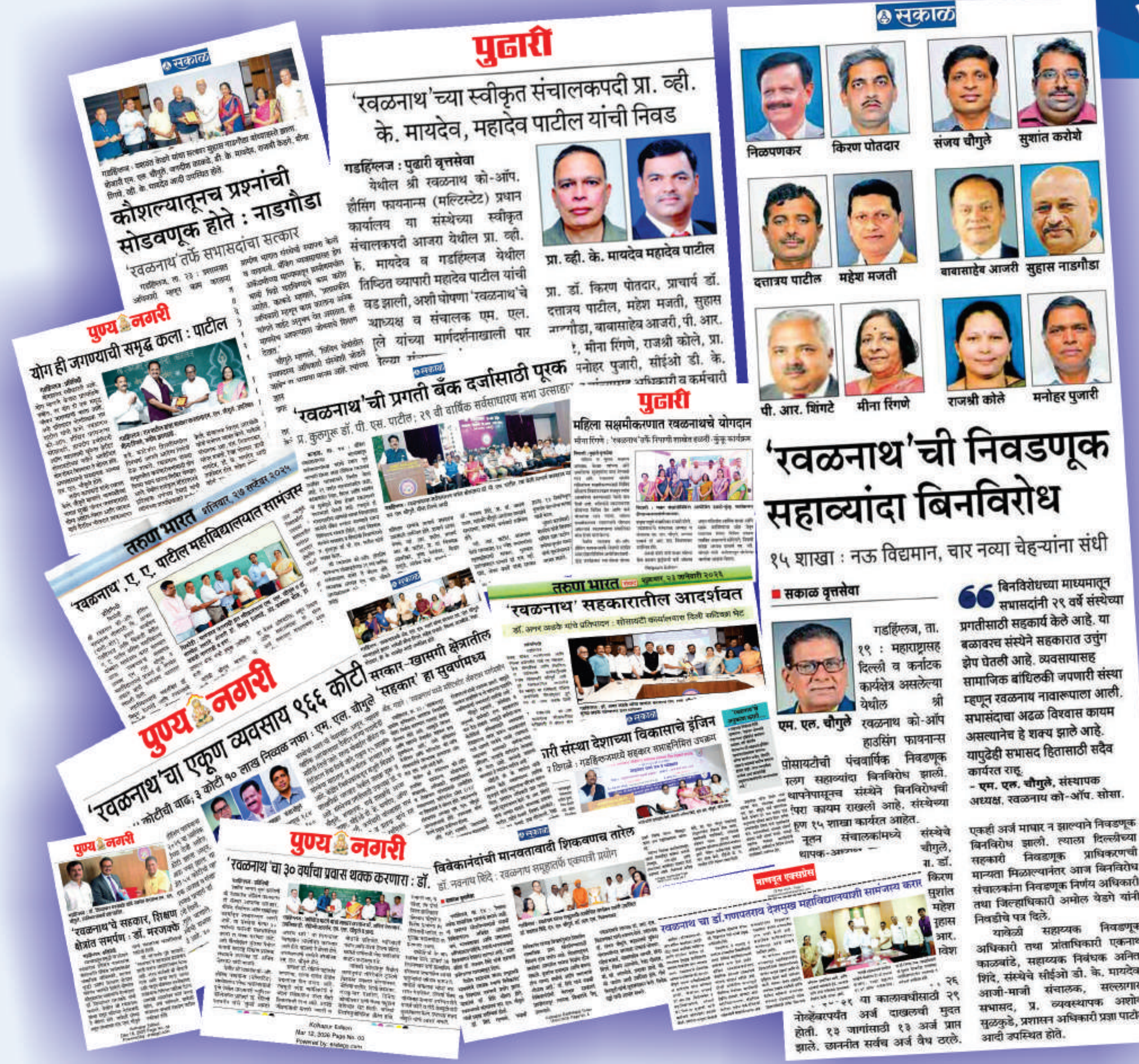
Amendment in Bye-laws

Proposed amendments to Bye-Laws in Annual General Meeting on 12th July 2026

Bye laws No	Existing Wording	Wording after Amendment	Reasons for change
53	**Accounts and Records** Accounts and records shall be maintained in forms prescribed or approved by the Registrar with such additions as the Board of Directors consider necessary. Any member of the Society may inspect any of the registers or records during office hours in so far as they relate to his own business transaction. The society shall adopt such standards of auditing and accounting as may be determined by the Central Government, subject to Section 73(6) of the MSCS Act, 2002. Until such standards are specified, the auditing and accounting standards specified by the Institute of Chartered Accountants of India constituted by sub-section (1) of section 3 of the Chartered Accountants Act, 1949 shall be deemed to be the standards of auditing and accounting.	**Accounts and Records** Accounts and records shall be maintained in forms prescribed or approved by the Registrar with such additions as the Board of Directors consider necessary. Any member of the Society may inspect any of the registers or records during office hours in so far as they relate to his own business transaction by paying necessary fees as decided by Society. The society shall adopt such standards of auditing and accounting as may be determined by the Central Government, subject to Section 73(6) of the MSCS Act, 2002. Until such standards are specified, the auditing and accounting standards specified by the Institute of Chartered Accountants of India constituted by sub-section (1) of section 3 of the Chartered Accountants Act, 1949 shall be deemed to be the standards of auditing and accounting.	To make work on legal base the amendment is proposed.
61	**New insertion**	Society shall cause minutes of all proceedings of every General Meeting and of all proceedings of every meeting of its Board or of every committee of the Board, to be kept by making within thirty days of the conclusion of every such meeting concerned, entries thereof in electronic form. The hard copies of proceeding of each meetings must be printed in with pages consecutively numbered with duly stamped & sealed. Hard copy of each meeting must be signed by chief executive officer & chairperson. It must be kept in record & treated as a final.	As per amendment in MSCS Act 2002 as per Section 110 & rule 18 the amendment is proposed.

OUR SOCIAL WORK

PRESS NEWS



कौशल्यातूनच प्रश्नांची सोडवणूक होते : नाडगौडा

'रवळनाथ'तर्फे सभासदांचा सत्कार

'रवळनाथ'च्या स्वीकृत संचालकपदी प्रा. व्ही. के. मायदेव, महादेव पाटील यांची निवड

योग ही जगण्याची समृद्ध कला : पाटील

'रवळनाथ'ची प्रगती बँक दर्जासाठी पूरक

महिला सक्षमीकरणात रवळनाथचे योगदान

'रवळनाथ' सहकारातील आदर्शवत

'रवळनाथ'चा एकूण व्यवसाय ९६६ कोटी

'रवळनाथ'चा ३० वर्षांचा प्रवास थक्क करणारा : डॉ.

विवेकानंदांची मानवतावादी शिकवणच तारेल

'रवळनाथ'चे सहकार, शिक्षण क्षेत्रात समर्पण : डॉ. मरजक्के

निळपणकर | किरण पोतदार | संजय चौगुले | सुशांत करोशे

दत्तात्रय पाटील | महेश मजती | बाबासाहेब आजरी | सुहास नाडगौडा

पी. आर. शिंगटे | मीना रिंगणे | राजश्री कोले | मनोहर पुजारी

'रवळनाथ'ची निवडणूक सहाव्यांदा बिनविरोध

१५ शाखा : नऊ विद्यमान, चार नव्या चेहऱ्यांना संधी

सकाळ वृत्तसेवा

एम. एल. चौगुले

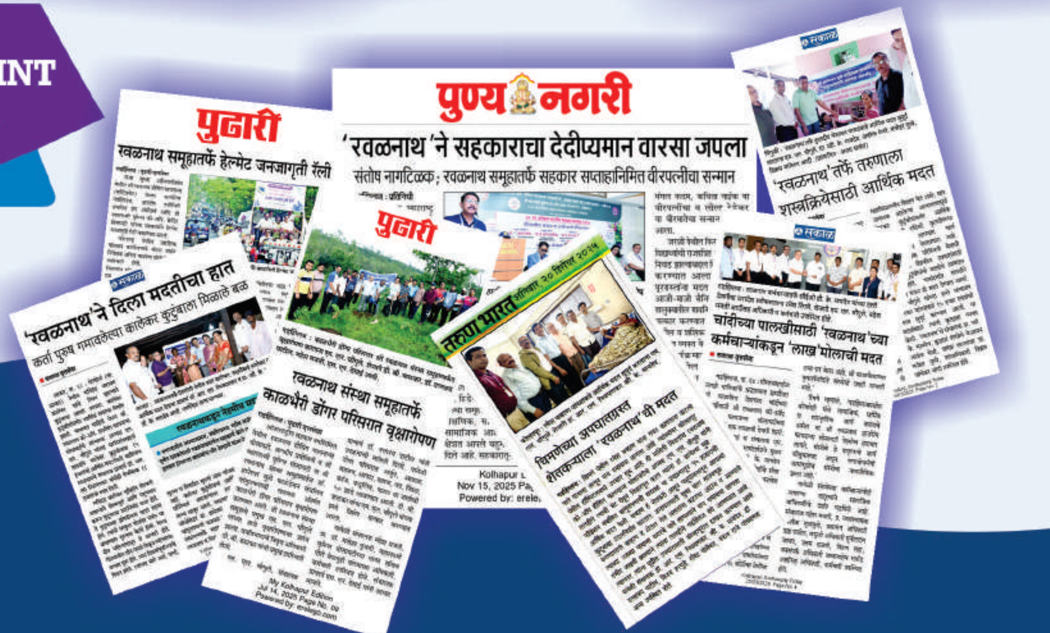
गडहिंग्लज, ता. १९ : महाराष्ट्रासह दिल्ली व कर्नाटक कार्यक्षेत्र असलेल्या येथील श्री रवळनाथ को-ऑप हाउसिंग फायनान्स सोसायटीची पंचवार्षिक निवडणूक ...लग सहाव्यांदा बिनविरोध झाली. ...थापनेपासून संस्थेने बिनविरोधची ...परा कायम राखली आहे. संस्थेच्या ...ण १५ शाखा कार्यरत आहेत. नूतन संचालकांमध्ये संस्थेचे ...

"बिनविरोधच्या माध्यमातून सभासदांनी २९ वर्षे संस्थेच्या प्रगतीसाठी सहकार्य केले आहे. या बळावरच संस्थेने सहकारात उत्तुंग झेप घेतली आहे. व्यवसायासह सामाजिक बांधिलकी जपणारी संस्था म्हणून रवळनाथ नावारूपाला आली. सभासदांचा अढळ विश्वास कायम असल्यानेच हे शक्य झाले आहे. यापुढेही सभासद हितासाठी सदैव कार्यरत राहू.
- एम. एल. चौगुले, संस्थापक अध्यक्ष, रवळनाथ को-ऑप. सोसा."

एकही अर्ज माघार न झाल्याने निवडणूक बिनविरोध झाली. त्याला दिल्लीच्या सहकारी निवडणूक प्राधिकरणची मान्यता मिळाल्यानंतर आज बिनविरोध संचालकांना निवडणूक निर्णय अधिकारी तथा जिल्हाधिकारी अमोल येडगे यांनी निवडीचे पत्र दिले. यावेळी सहाय्यक निवडणूक अधिकारी तथा प्रांताधिकारी एकनाथ काळबांडे, सहाय्यक निबंधक अनिता शिंदे, संस्थेचे सीईओ डी. के. मायदेव, आजी-माजी संचालक, सल्लागार, सभासद, प्र. व्यवस्थापक अशोक सुळकुडे, प्रशासन अधिकारी प्रज्ञा पाटील आदी उपस्थित होते.

... या कालावधीसाठी २९ नोव्हेंबरपर्यंत अर्ज दाखलची मुदत होती. १३ जागांसाठी १३ अर्ज प्राप्त झाले. छाननीत सर्वच अर्ज वैध ठरले.

IN THE PRINT MEDIA



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From :

Shri. D. K. Maydeo CEO

Shree Ravalnath

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