Estd. 14th Oct. 1996, Regd. No.: KPR/ARA/HSG/1202/96 Multi- State Regd. No. : MSCS/CR/1206/2015 Date: 18th March 2015

Shree Ravalnath

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

Head Office : Gadhinglaj, Dist. Kolhapur. (Maharashtra)

Website : www.ravalnathhousingfin.com E-mail : ravalnath.hogadhinglaj@gmail.com

29th Annual Report 2024-25

Surpassed 500 Crores Deposits

2025 International Year of Cooperatives

Cooperatives Build a Better World

Commitment !
Capability !!
Credibility !!!

OPERATION SINDOOR





Inauguration Ceremony of Branch Sangola at the auspicious hands of Hon. B. R. Mali (Sub-Divisional officer) in the presence of Sou. Shilpa Ghongade, Hon. Santosh Kanase, Prof. Prabuddhachandra Zapake & dignitaries. (17/08/2024)



Inauguration Ceremony of Branch Chikodi at the auspicious hands of Hon. Jagadguru Pancham Dr. Shri. Shivlingeshwar Mahaswamiji, Nidsoshi in the presence of former Ambassador and Secretary Hon. Dr. Dnyaneshwar Mulay & dignitaries. (23/12/2024)



Inauguration Ceremony of Branch Dharwad at the auspicious hands of former Vice Chancellor of Karnatak University Dharwad, Hon. Prof. Dr. K. B. Gudasi, in the presence of Er. Shri. Sunil Bagewadi & dignitaries. (04/05/2025)



Hon. Shri. Amol Yedage, District Collector, Kolhapur being felicitated by Founder Chairman Hon. Shri. M. L. Chougule. (21/09/2024)



Hon. Dr. Mahesh Kadam, Divisional Joint Registrar, Co-operative Societies Kolhapur guiding the seminar on the Co-operative Training Program at Head Office Gadhinglaj. (14/11/2024)



Hon. Sou. Monika Khanna, Central Joint Registrar and Dr. Kapil Khanna, Cardiologist being felicitated by Hon. Shri. M. L. Chougule, Hon. Sou. Meena Ringane & dignitaries. (28/10/2024)



Hon. Mr. Nilkanth Kare, District Deputy Registrar Co-operative is being welcomed by Vice-Chairman Hon. Sou. Meena Ringane & dignitaries. (09/01/2025)



Prof. Dr. Madhav Welling, Former Pro. Vice–Chancellor, Mumbai University being felicitated by Founder Chairman Shri. M. L. Chougule & dignitaries on the occasion of his courtesy visit. (25/02/2025)



Vice- Chairman Prof. V. K. Maydeo & dignitaries on the occasion of 28th Anniversary of Branch Ajara. (14/10/2024)



Founder Chairman Hon. Shri. M. L. Chougule & dignitaries on the occasion of 23rd Anniversary of Branch Gadhinglaj. (24/02/2025)



Shri. Pundalik Dhuri member Chandagad Branch being felicitated by Prin. Dr. B. D. Ajalkar, Prin. Dr. R. S. Nilpankar on his 75th birth anniversary. (24/04/2024)



Hon. Dr. R. D. Patil & dignitaries on the occasion of 15th Anniversary of Branch Nesari. (24/09/2024)



Shri. Kamal Patil member Kolhapur Branch being felicitated by Hon. Sou. Ratnamala Hirdekar on her 75th birth anniversary. (24/04/2024)



Chief Officer Hon. Tina Gawali & dignitaries on the occasion of 10th Anniversary of Branch Jaysingpur. (29/03/2025)



Hon. Shri. Sudhir Aminbhavi & dignitaries on the occasion of 9th Anniversary of Branch Belgavi. (03/09/2024)



Tahsildar Hon. Pravin Karande & dignitaries on the occasion of 8th Anniversary of Nipani Branch. (16/08/2024)



Prof. V. K. Maydeo & dignitaries on the occasion of 5th Anniversary of Branch Kudal. (31/01/2025)



Hon. Ramesh Lidhade, Assistant Professor, Management Prabodhini, Kundal & dignitaries on the occasion of 2nd Anniversary of Branch Sangli. (26/12/2024)



Hon. Shri. Shirish Sardeshpande (IPS), Superintendent of Police Anti-Corruption Bureau, Pune along with Hon. Shri. Rajiv Nandkar Deputy Commissioner Pune Municipal Corporation Pune & dignitaries on the occasion of 2nd Anniversary of Branch Pune. (15/04/2025)



Industrialist Hon. Shri. Balasaheb Kulkarni & dignitaries on the occasion of 1st Anniversary of Branch Karad. (17/05/2025)

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

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

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

29th Annual Report 2024-25

BOARD OF DIRECTORS (2021-25)

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

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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

२९ 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 २९ वी वार्षिक सर्वसाधारण सभा **रविवार दिनांक २२ जून, २०२५ रोजी दुपारी ठिक २.०० वाजता, श्री गणेश सांस्कृतिक भवन, गांधीनगर, गडहिंग्लज येथे** खालील विषयांवर विचार विनिमय करणेसाठी बोलविणेत आली आहे. तरी सर्व सभासदांनी वेळेवर उपस्थित रहावे, अशी नम्र विनंती आहे.

सभेपुढील विषय –

१. मागील सभेचा इतिवृत्तांत वाचून कायम करणे.
२. सन २०२४-२५ सालचा संस्थेचा वार्षिक अहवाल, ताळेबंद पत्रक व नफा-तोटा पत्रक वाचून कायम करणे.
३. सन २०२४-२५ च्या नफा विभागणीस मंजूरी देणे.
४. सन २०२५-२६ सालासाठी जमा-खर्चाचे अंदाजपत्रक मंजूर करणे व सन २०२४-२५ वर्षामध्ये अंदाजपत्रकापेक्षा जादा झालेल्या खर्चास मंजूरी देणे.
५.सन २०२४-२५ या आर्थिक वर्षाचा मा. वैधानिक लेखापरीक्षकांचा अहवाल स्वीकृत करणे.
६. सन २०२४-२५ वर्षाच्या लेखापरीक्षण अहवालामधील दोष दुरुस्तीचे वाचन करून मान्यता देणे.
७. सन २०२५-२६ सालासाठी मा. वैधानिक लेखापरीक्षकांची नेमणूक करणे व मेहनताना ठरविणे.
८. दि. ३१/०३/२०२५ अखेर संचालक मंडळ व त्यांचे नातेवाईक यांचेकडील येणे कर्ज यादीचे वाचन करणे.
९. संस्थेचे नविन शाखा काढणेबाबत विचार करणे.
१०. पोटनियम दुरुस्ती करणेबाबत विचार करणे.
११. सन २०२४-२५ 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,

आपले नम्र

स्थळ : गडहिंग्लज

दिनांक : ०५/०६/२०२५

श्री. डी. के. मायदेव
मुख्य कार्यकारी अधिकारी

श्री. एम. एल. चौगुले
संस्थापक अध्यक्ष

◆ 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. १५ जून २०२५ पर्यंत मुख्य कार्यालयाकडे लेखी पाठवावेत.
३) सन २०२४-२५ चा ताळेबंद, नफा-तोटा पत्रक व उपविधी दुरुस्ती तपशील संस्थेच्या **www.ravalnathhousingfin.com** या वेबसाईटवर आणि प्रत्येक शाखेच्या सूचना फलकावर दि. ०६ जून २०२५ रोजी प्रसिद्ध करण्यात येईल.
४) वार्षिक अहवालाची प्रत संस्थेच्या **www.ravalnathhousingfin.com** या वेबसाईटवर व प्रत्येक शाखेच्या सूचना फलकावर दि. ०६ जून २०२५ रोजी प्रसिद्ध करण्यात येईल.
५) ज्या सभासदांच्या मुलांनी दहावीत किमान ९० %, बारावीत किमान ७५% गुण मिळविले आहेत, त्यांनी गुणवंत विद्यार्थी पारितोषिकासाठी गुणपत्रकाची साक्षांकित झेरॉक्स प्रत जोडून सत्वर नजीकच्या शाखेत अर्ज करावेत. (अर्जाचा नमुना सर्व शाखेमध्ये उपलब्ध आहे.)

※ सभासदासांठी विशेष सूचना

१) ज्या सभासदांनी वयाची ७५ वर्षे पूर्ण केली आहेत अशा सभासदांचा (यापूर्वी सत्कार झाल्या नसल्यास) संस्थेमार्फत सत्कार केला जाणार आहे. तरी संबंधीत सभासदांनी नजिकच्या शाखा कार्यालयात संपर्क साधावा.
२) मागील वार्षिक सभेनंतर जे सभासद शासकिय निमशासकिय तसेच शिक्षक व प्राध्यापक सेवेतून निवृत्त झालेले आहेत अशा सभासदांनी संस्थेमार्फत सत्कार झाला नसल्यास सत्कारासाठी आपली माहिती दि. १५ जून २०२५ पर्यंत पाठवून द्यावी.
३) आपला पत्ता बदललेला असल्यास नवीन पत्ता संस्थेस ताबडतोब कळवावा.
४) भाग दाखले मिळाले नसल्यास ते आपल्या संबंधित शाखेतून घेऊन जावेत.
५) वार्षिक सभेनंतर लाभांशाची रक्कम बचत खात्यावर जमा केली जाईल.
६) वार्षिक सर्वसाधारण सभेस उपस्थित राहिलेबद्दलचे प्रमाणपत्र सभेच्या ठिकाणी संस्थेचे अधिकारी सही करुन देतील.

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

'सहकार म्हणजे आपापल्यामध्येच समृद्धी.'

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

29th 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 29th Annual General Meeting of the Society will be held on **Sunday, 22nd June 2025 at 2.00 p.m. in Shree Ganesh Sanskritik Bhavan, Gandhinagar, Gadhinglaj,** Dist- Kolhapur, to consider the following item. The members are requested to attend meeting in time

AGENDA

1) To read and confirm the minutes of the previous General Meeting.
2) To read and confirm the Annual Report, Balance Sheet and Profit & Loss Account for the year 2024-25 of the Society.
3) To approve the appropriation of Net profit for the year 2024-25
4) To sanction the budget for the year 2025-26 and to approve the expenditures exceeding the budget for the year 2024-25.
5) To accept Statutory Auditor's Report for the year 2024-25
6) To read and approve Statutory Audit Compliance Report for the year 2024-25
7) To appoint Statutory Auditor for the financial year 2025-26 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 2025.
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 2024-25
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.

Place - Gadhinglaj
Date - 05 /06 / 2025

By the order of Board of Directors

Yours,

Shri. D. K. Maydeo — Chief Executive Officer

Shri. M. L. Chougule — Founder Chairman

◆ Note ◆

1) If within half an hour after the time fixed for the meeting the quorum is not present, the meeting shall stand adjourned. This adjourned meeting shall be held after half an hour at the same place and on the same items. The adjourned meeting does not require any separate notice or quorum.
2) The members who wish to ask question/s regarding the financial matter in the meeting, should send their question/s in writing to the office up to 15th June 2025.
3) The Balance Sheet, Profit & Loss account and amendments to the bye-laws will be displayed on Society's website www.ravalnathhousingfin.com and on the notice boards of all branches of Society on 06th June 2025.
4) The Annual Report will be displayed on Society's website www.ravalnathhousingfin.com and notice boards of all branches of the Society on 06th June 2025.
5) The members whose son/daughter has obtained more than 90% marks in SSC, more than 75% 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 15/06/2025 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.
6) The Certificate of attendance of the Annual General Meeting will be signed by the officers of the Society at the place of meeting.

Note : - The felicitation of prize winning students, retired members who completed age 75 years will be done after the Annual General Meeting

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

EXECUTIVES

		Mobile No.
Shri. Dattatray Krishnaji Maydeo	Chief Executive Officer	9960001360
Shri. Ashok Krishna Sulkude	I/C. Manager, I/C Br. Manager Suvidha Kendra, Gadhinglaj	9075026614
Shri. Eknath Jotiba Kesarkar	Chief Accountant / Internal Auditor	9921482965
Shri. Vijay Keshav Bugade	System Manager	8329088003
Shri. Sunildatt Shivajirao Jadhav	Recovery Officer	9075096329
Shri. Sunil Balwant Bavannvar	Assistant Recovery Officer	9404691452
Shri. Pravinkumar Parasharam Kapase	Business Development Manager	9167463557
Sou. Pradnya Raygonda Patil	Board Secretary / Administrative Officer	9404632355
Shri. Babaso Pandurang Martand	Public Relations Officer	9970222605
Shri. Deepak Ashok Shinde	Br. Manager, Ajara	8956672701
Shri. Shivanand Shrikant Ghugare	Br. Manager, Gadhinglaj	8956672702
Shri. Kiran Basappa Kodoli	Br. Manager, Chandgad	8956672703
Shri. Uttam Dattu Dalavi	Br. Manager, Nesari	8956672704
Shri. Pankaj Vasantrao Raje	Br. Manager, Kolhapur	8956672705
Shri. Kiran Chandrakant Shaha	Br. Manager, Jaysingpur	8956672706
Shri. Mallikarjun Iragonda Patil	Br. Manager, Belagavi	8956672707
Shri. Basavaraj Maruti Chougule	Br. Manager, Nipani	8956672708
Shri. Vikram Sudhakar Jambhekar	Br. Manager, Kudal	8956672710
Shri. Shreyas Sanjay Gadave	Br. Manager, Sangli	8956672711
Shri. Sachin Prakash Chougule	Br. Manager, Pune	8956672712
Shri. Shivanand Ashok Kale	Br. Manager, Karad	8956672713
Shri. Sushant Mahavir Jijgonda	Br. Manager, Sangola	8956672714
Shri. Govind Krishnaji Joshi	Br. Manager, Chikodi	8956672715
Shri. Santosh Basgonda Patil	Br. Manager, Dharwad	8956672716

BRANCH-WISE ADVISORY COMMITTEE

BRANCH AJARA

Prof. Dr. Vinayak Ajagekar (9890087915)	Br. Chairman
Prof. Dr. Shivshankar Upase (9421285619)	Member
Prof. Dr. Navanath Shinde (9420583124)	Member
Shri. Ganapati Naik (9004091593)	Member
Prof. Rajeev Topale (9421112324)	Member
Sou. Surekha Bhalerao (9421173631)	Member
Sou. Noorjahan Solapure (9890922154)	Member
Shri. Gautam Sutar (9923226173)	Member

BRANCH KOLHAPUR

Shri. Vijay M. Hargude (9422048575)	Br. Chairman
Prin. Dr. H. V. Deshpande (9822720456)	Member
Prof. R. S. Patil (C.A.) (9822411768)	Member
Prof. Dr. Smt. Vasanti P. Rasam (9422047767)	Member
Dr. Satish S. Ghali (9922410375)	Member
Shri. Amrut N. Sutar (9422044347)	Member
Shri. Bhaskar R. Sangaonkar (9921244703)	Member
Prof. Dr. Sou. Varsha V. Maindargi (9975664646)	Member
Prof. Dr. Annasaheb A. Kalgonda (9922770979)	Member
Prof. Ravindra A. Porlekar (9881477506)	Member

BRANCH CHANDGAD

Sou. Pushpa N. Nesarikar (9421112733)	Br. Chairman
Prin. Sou. V. R. Bandivadekar (9423755128)	Member
Prof. Dr. R. N. Salunke (9421103766)	Member
Shri. Narayan G. Kanekar (9421205603)	Member
Prof. Dr. Rajesh Ghorpade (9420459426)	Member

BRANCH JAYSINGPUR

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Shri. Kiran A. Patil (9146633024)	Member
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Shri. Shrikant N. Chougule (9403464387)	Member
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The institution that joins minds as well as Wealth.

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

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Dr. Sou. Anupama C. Dhakoji (9448309553)	Member
Prof. Sou. Kripa M. Kulkarni (9448841681)	Member
Shri. Chidambar G. Munavalli (9886202489)	Member
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SHREE RAVALNATH CO-OP. HOUSING FINANCE SOCIETY LTD., AJARA (MULTI-STATE)

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		Shri. Shrishail V. Patil (9880550592)	Valuator

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OUR SOCIETY PROGRESS REPORT AS ON 31/03/2025

Head Office:	Deposit : 512.67 Cr.	Loan : 351.41 Cr.	Net Profit : 2.70 Cr.

Branch : Ajara Mob. No. 8956672701	
Opening Date	14/10/1996
Deposit	60.52 Cr.
Loan	9.93 Cr.
Profit	58.61 Lakh

Branch : Gadhinglaj Mob. No. 8956672702	
Opening Date	24/02/2002
Deposit	152.98 Cr.
Loan	23.38 Cr.
Profit	1.83 Cr.

Branch : Chandgad Mob. No. 8956672703	
Opening Date	18/06/2006
Deposit	18.49 Cr.
Loan	14.23 Cr.
Profit	19.1 Lakh

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

OUR SOCIETY PROGRESS REPORT AS ON 31/03/2025

Branch : Nesari Mob. No. 8956672704	
Opening Date	24/09/2009
Deposit	39.35 Cr.
Loan	12.60 Cr.
Profit	41.25 Lakh

Branch : Kolhapur Mob. No. 8956672705	
Opening Date	02/06/2012
Deposit	84.71 Cr.
Loan	49.13 Cr.
Profit	1.54 Cr .

Branch : Jaysingpur Mob. No. 8956672706	
Opening Date	26/04/2015
Deposit	18.75 Cr
Loan	20.65 Cr.
Profit	21.69 Lakh .

Branch : Belagavi Mob. No. 8956672707	
Opening Date	03/09/2016
Deposit	23.25 Cr.
Loan	52.32 Cr.
Profit	60.20 Lakh

Branch : Nipani Mob. No. 8956672708	
Opening Date	15/08/2017
Deposit	30.01 Cr.
Loan	18.81 Cr.
Profit	28.50 Lakh

Branch : Facility Centre Gadhinglaj Mob. No. 8956672709	
Opening Date	01/09/2019
Deposit	59.19 Cr
Loan	80.29 Cr.
Profit	1.76 Cr.

Branch : Kudal Mob. No. 8956672710	
Opening Date	31/01/2020
Deposit	11.50 Cr.
Loan	26.07 Cr.
Profit	32.99 Lakh

Branch : Sangli Mob. No. 8956672711	
Opening Date	24/12/2022
Deposit	3.84 Cr.
Loan	20.20 Cr.
Profit	47.82 Lakh

Branch : Pune Mob. No. 8956672712	
Opening Date	15/04/2023
Deposit	5.72 Cr
Loan	17.11 Cr.
Profit	1.54 Lakh .

Branch : Karad Mob. No. 8956672713	
Opening Date	08/05/2024
Deposit	2.00 Cr.
Loan	2.96 Cr.
Profit	-19.35 Lakh

Branch : Sangola Mob. No. 8956672714	
Opening Date	17/08/2024
Deposit	1.03 Cr.
Loan	0.78 Cr.
Profit	-16.57 Lakh

Branch : Chikodi Mob. No. 8956672715	
Opening Date	23/12/2024
Deposit	0.62 Cr.
Loan	2.88 Cr.
Profit	-12.31 Lakh

Branch : Dharwad Mob. No. 8956672716	
Opening Date	04/05/2025
Deposit	0.90 Cr.
Loan	--
Profit	--
Newly Started	

'सहकार: सर्वांसाठी उत्तम पर्याय.'

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

॥ श्री रवळनाथ प्रसन्न ॥ श्री काळभैरव प्रसन्न ॥



सन्माननीय सभासद बंधू–भगिनींनो,

२९ व्या वार्षिक सर्वसाधारण सभेस उपस्थित सर्व सभासद बंधु, भगिनी व मान्यवरांचे मी संचालक मंडळातर्फे स्वागत करतो.

आजऱ्याचे ग्रामदैवत श्री रवळनाथ आणि गडहिंग्लजचे ग्रामदेवत श्री काळभैरीच्या कृपेने आणि सर्व सभासद, ठेवीदार, कर्जदार, ग्राहक व हितचिंतक यांचा अतूट विश्वास आणि मनापासुनच्या पाठबळावर आपल्या संस्थेने २९ वर्षाची वाटचाल यशस्वीरित्या पूर्ण करुन या आर्थिक सालात ५०० कोटीहून अधिक ठेवींसह १००० कोटीहून अधिक संमिश्र व्यवसायाचा टप्पा पार केला आहे. याचा मला मनस्वी आनंद आहे.

गेल्या वर्षभरामध्ये व्यवसाय वृद्धीबरोबरच अनेक उपक्रम राबवून अधिकाधिक ग्राहकांपर्यंत पोहचण्याचा आणि त्यांना संस्थेशी जोडण्याचा प्रयत्न आम्ही केला आहे, सहकार चळवळीला बळ देण्यासाठी ७१ व्या अखिल भारतीय सहकार सप्ताहानिमित्त गडहिंग्लज येथील सहा, निबंधक कार्यालय सहकारी संस्था यांच्या संयुक्त विद्यमाने गडहिंग्लज तालुक्यातील विकास सेवा सहकारी संस्थांच्या सचिवांसाठी सहकार प्रशिक्षण घेण्यात आले. तसेच महिला बचतगट मेळावा, महिला सहकार स्नेहमेळावा आणि आरोग्य विषयक मार्गदर्शन करण्यात आले. दिल्ली येथील सौ. मोनिका खन्ना केंद्रीय सहनिबंधक सहकारी संस्था यांच्या प्रमुख उपस्थितीत हा सहकार सप्ताह संपन्न झाला. सहकार क्षेत्रामध्ये महिलांचा सहभाग वाढावा यासाठी जागतिक महिला दिनानिमित्त महिलांसाठी विशेष व्याख्यानांचे आयोजन करण्यात आले. कर्मचारी हाच संस्थेच्या प्रगतीचा मुख्य घटक असल्यामुळे आंतरराष्ट्रीय सहकार वर्षानिमित्त कर्मचारी प्रशिक्षण घेण्यात आले.

बँकिंग व्यवसायाबरोबरच सामाजिक बांधिलकीच्या माध्यमातून संस्थेने नेहमीच विविध सामाजिक उपक्रम राबवले आहेत. गेल्या कांही वर्षापासून पर्यावरण संवर्धनासाठी संस्थेमार्फत दरवर्षी वृक्षारोपण केले जाते. गडहिंग्लज शहरातून जाणाऱ्या राष्ट्रीय महामार्गावरील वाढत्या वाहतुकीमुळे अपघातांचे प्रमाण वाढले आहे. त्यामुळे. अपघात टाळण्यासाठी सकाळी फिरायला जाणाऱ्या नागरीकांनी रस्त्याच्या उजव्या बाजुने चालावे यासाठी गडहिंग्लज शहरात श्री रवळनाथ व पोलीस प्रशासन यांच्या संयुक्त विद्यमाने 'वॉक ऑन राईट' चे फलक संकेश्वर–बांदा महामार्गाच्या बाजूवर लावण्यात आले

कुडाळ येथील श्री. परशुराम परब यांच्या दिव्यांग मुलाच्या व निपाणी येथील श्री. राजाराम सावंत यांच्या वैद्यकीय उपचारासाठी आर्थिक मदत देण्यात आली. चंदगड येथील अपघातग्रस्त महिला रेणुका कुंदेकर यांच्या उपचारासाठी आर्थिक मदत देण्यात आली. महात्मा गांधी जयंती व स्वच्छता सेवा सप्ताहानिमित्त गडहिंग्लज नगरपालिकेच्या ७० सफाई कामगारांना स्वच्छता सुरक्षा किट वाटप करण्यात आले. संस्थेचे मानद बॅण्ड ॲम्बेसिडर व परराष्ट्र मंत्रालयाचे माजी सचिव डॉ. ज्ञानेश्वर मुळे यांनी सुरु केलेली चांगुलपणाची चळवळ अंतर्गत गडहिंग्लज शहर व परिसरातील वृत्तपत्र विक्रेत्यांना दिवाळीच्या फराळाचे साहित्य वाटप करण्यात आले. प्रजासत्ताक दिनानिमित्त रक्तदान शिबीराचे आयोजन करण्यात आले.

बेळगाव येथील जळीतग्रस्त श्री. सुरेश चव्हाण यांना आर्थिक मदत देण्यात आली. कालकुंद्री येथील श्री. तुकाराम पाटील यांच्या घराला आग लागून नुकसान झाले त्यांना तातडीची आर्थिक मदत देण्यात आली. आजरा येथील श्री. राहुल गायकवाड या मोलमजुरी करणारे जळीतग्रस्त यांना आर्थिक मदत देण्यात आली. निलजी येथील शेतकरी श्री. दुरदुंडी पाटील यांच्या गोठ्याला आग लागल्यामुळे पशुधनाची मोठी हानी झाली. या प्रसंगातून सावरण्यासाठी त्यांना तातडीची आर्थिक मदत देण्यात आली. गडहिंग्लज येथील सौ. वि. दि. शिंदे हायस्कूल या शाळेचे अवकाळी वादळी पावसामुळे नुकसान झाले शाळा इमारत दुरुस्तीसाठी व न्यु इंग्लिश स्कूल, मुगळी येथील एका वर्गाचे डिजीटलायझेशन आणि बॅरिस्टर नाथ पै विद्यालय, गडहिंग्लज या शाळेच्या सुशोभीकरणासाठी आर्थिक मदत देण्यात आली.

संस्थेच्या १३ व्या सांगोला शाखेचा शानदार शुभारंभ करण्यात आला. मंगळवेढा येथील प्रांताधिकारी मा. श्री. बी. आर. माळी यांच्या शुभहस्ते उद्घाटन सोहळा पार पडला. याप्रसंगी सांगोल्याचे तहसिलदार मा. श्री. संतोष कणसे, करमाळा येथील तहसिलदार मा. सौ. शिल्पा घोंगडे यांची प्रमुख उपस्थिती होती. १४ व्या चिक्कोडी शाखेचा शुभारंभ देखील करण्यात आला. निडसोशी येथील श्री दुरदुंडेश्वर सिद्ध संस्थान मठाचे मठाधिपती जगद्गुरु श्री. पंचम शिवलिंगेश्वर महास्वामीजी यांच्या शुभहस्ते व दिव्य सानिध्यात हा सोहळा पार पडला. संस्थेचे मानद ब्रॅण्ड ॲम्बेसिडर व परराष्ट्र मंत्रालयाचे माजी सचिव मा. डॉ. ज्ञानेश्वर मुळे, चिक्कोडी येथील साई सौहार्द क्रेडीट सोसायटीचे संस्थापक अध्यक्ष मा. श्री. जगदीश कवटगीमठ यांची प्रमुख उपस्थिती होती. तसेच १५ व्या धारवाड शाखेचा शुभारंभ देखील धारवाड येथील कर्नाटक विद्यापीठाचे माजी कुलगुरु प्रो. डॉ. के. बी. गुडसी यांच्या शुभहस्ते उत्साहात संपन्न झाला. धारवाड येथील असोसिएशन ऑफ सिव्हील इंजिनीअर्सचे अध्यक्ष श्री. सुनील बागेवाडी यांची प्रमुख उपस्थिती होती.

संस्थेचा व्यवसाय वाढीसाठी दरवर्षी ज्या शाखा ग्रामीण व शहरी भागातील गटातून उदिष्ट्यपूर्तीनुसार गुणानुक्रमे प्रथम क्रमांक मिळवितात त्या शाखेमधील सर्व कर्मचारी यांना प्रोत्साहनपर वेतन देवून त्याचा योग्य सन्मान केला जातो. केंद्रीय सहकार निबंधक यांच्याकडून मंजूरी मिळालेल्या सात शाखापैकी सांगोला, चिक्कोडी व धारवाड येथे नवीन शाखा सुरु करण्यात आल्या आहेत. अहवाल सालातील या ठळक नोंदी आहेत.

धन्यवाद !

श्री. एम. एल. चौगुले
संस्थापक अध्यक्ष

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

॥ श्री रवळनाथ प्रसन्न ॥ श्री काळभैरव प्रसन्न ॥



Honourable members,

I extend warm welcome to all the dignitaries & the members on behalf of the Board of Directors on the occasion of 29th Annual General Meeting.

I am very happy that, with the grace of Shree Ravalnath, the deity of Ajara, and Shree Kalbhairi, the deity of Gadhinglaj, along with the unwavering trust and heartfelt support of all members, depositors, borrowers, customers, and well-wishers, our organization has successfully completed its 29-year journey and reached the milestone of a total business exceeding Rs. 1000 crores, with deposits surpassing Rs. 500 crores in this financial year.

During the last year, alongside business growth, we have worked to reach more customers and connect them with the organization through various activities. To strengthen the cooperative movement, cooperative training was conducted for the secretaries of PACS in Gadhinglaj Taluka in collaboration with the Assistant Registrar Office of Cooperative Societies, Gadhinglaj, on the occasion of the 71st All India Cooperative Week. Additionally, a women's self-help group gathering, a women's cooperative gathering, and a health guidance session were organized. The cooperative week concluded in the presence of Mrs. Monika Khanna, Central Joint Registrar of Cooperative Societies, Delhi. To enhance women's participation in the cooperative sector, special lectures were held in celebration of International Women's Day. Since employees are key contributors to the organization's progress, employee training was conducted as part of the International Year of Cooperatives.

Along with its banking business, the organization has always been involved in various social initiatives. In recent years, organization has undertaken tree planting program annually to support environmental conservation. Due to the increasing traffic on the national highway passing through Gadhinglaj city, the number of accidents has risen. To address this, Shree Ravalnath and the police administration have jointly installed 'Walk on Right' boards along the Sankeshwar-Banda highway. These signs encourage morning walkers to walk on the right side of the road for their safety.

Financial assistance was provided for the medical treatment of Shri Parshuram Parab's disabled son from Kudal and Shri Rajaram Sawant from Nipani. Support was also extended for the treatment of Renuka Kundekar, a woman injured in an accident in Chandgad. On the occasion of Mahatma Gandhi Jayanti and Swachhata Seva Week, sanitation safety kits were distributed to 70 sanitation workers of Gadhinglaj Municipality. As part of the Movement of Positivity initiated by the Honorary Brand Ambassador of the organization and former Secretary of the Ministry of External Affairs, Dr. Dnyaneshwar Mulay, Diwali snacks were distributed to newspaper vendors in and around Gadhinglaj city. Additionally, a blood donation camp was organized on the occasion of Republic Day.

Financial assistance was provided to Mr.Suresh Chavan from Belagavi, whose house was damaged in fire. Immediate financial assistance was also provided to Mr. Tukaram Patil from Kalkundri, whose house was similarly affected. Additionally, financial support was extended to the family of Mr. Rahul Gaikwad, a wage laborer from Ajara. Immediate financial aid was granted to Mr. Durdundi Patil, a farmer from Nilaji, whose barn caught fire, resulting in significant livestock losses. This support helped him recover from the incident. Assistance was also provided to Mrs. V. D. Shinde High School in Gadhinglaj after stormy, unseasonal rains damaged the building. Funding was provided for repairs, the digitization of a classroom at New English School in Mugali, and the beautification of Barrister Nath Pai Vidyalaya in Gadhinglaj.

The grand inauguration of the 13th branch of the Society at Sangola was done at the auspicious hands of the Sub-Divisional Officer of Mangalvedha, Hon. Shri. B. R. Mali. On this occasion, the Tehsildar of Sangola, Hon. Shri. Santosh Kanase, and the Tehsildar of Karmala, Hon. Mrs. Shilpa Ghongade were present.

Inauguration of the 14th branch of the Society at Chikodi was done at the auspicious hands of Jagadguru Shri Pancham Shivaligeshwar Mahaswamiji, Nidsoshi. On this occasion, the Honorary Brand Ambassador of the organization and former Secretary of the Ministry of External Affairs, Hon. Dr. Dnyaneshwar Mulay, the founder president of Sai Sauhard Credit Society Chikodi, Hon. Shri Jagdish Kavatgimath, were present.

The inauguration of the 15th branch of the Society at Dharwad was done at the auspicious hands of former Vice Chancellor of Karnatak University, Dharwad Hon. Prof. (Dr.) K. B. Gudasi. On this occasion, President of the Association of Civil Engineers, Dharwad Hon. Shri Sunil Bagewadi, was present.

To enhance the organization's business and to encourage the employees, the branch that ranks first in achieving its objectives both in rural and urban areas is awarded incentive pay for all its employees and felicitated at the time of Annual General Meeting. Among the seven branches approved by the Central Cooperative Registrar, new branches have been established at Sangola, Chikodi, and Dharwad. These are the highlights of the financial year.

Thank You

Shri. M. L. Chougule
Founder Chairman

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

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

Particulars	31/ 03 / 2024	31/ 03 / 2025	Growth	Rate of Growth (%)
Members	12,430	13,877	1,447	11.64
Share Capital	13,74,19,900.00	14,54,14,300.00	79,94,400.00	5.82
Funds	22,15,10,875.88	24,55,38,074.10	2,40,27,198.22	10.85
Deposits	434,63,28,494.77	512,67,78,196.11	78,04,49,701.34	17.96
Loans	321,90,36,842.75	351,41,57,080.29	29,51,20,237.54	9.17
Investments	162,34,60,098.00	199,21,29,000.00	36,86,68,902.00	22.71
Working Capital	518,18,07,488.53	599,40,25,642.17	81,22,18,153.64	15.67
Net Profit	2,48,86,030.82	2,70,30,643.89	21,44,613.07	8.62
Annual Turnover	2291 Crores	2618 Crores	327 Crores	14.27

सभासदत्व :

अहवाल वर्षात नवीन १६०१ 'अ' वर्ग सभासद झाले असून १५४ 'अ' वर्ग सभासद राजीनामा अथवा मयत झालेने कमी झाले आहेत. अहवाल साल अखेर एकूण 'अ' वर्ग सभासद संख्या १३,८७७ इतकी झाली आहे. केंद्र शासनाच्या ९७ व्या घटना दुरुस्तीनुसार क्रियाशील व अक्रियाशील असे दोन प्रकारचे सभासद असल्याने अहवाल वर्षाअखेर ४२९ क्रियाशील व १३,४४८ 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 1601 `A` class members where as 154 `A` class members either resigned or expired. The total A class member as on 31/03/2025 are 13,877 Consequent upon 97th Central amendment to constitution to Co-operative Act`now there are active and non-active members 429 and 13,448 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 guidlines 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. १४,५४,१४,३००/- इतके असून गतवर्षी पेक्षा त्यामध्ये रु. ७९,९४,४००/- इतकी भरीव वाढ झाली आहे. मागील वर्षाच्या तुलनेत अहवाल सालात ५.८२% 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. 14,54,14,300/- Which shows the growth by Rs.79,94,400/- over the previous year in comparison with the previous year there is a growth in paid up capital by 5.82% 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. ७८,०४,४९,७०१.३४/- इतकी भरीव वाढ झाली असून अहवाल सालात एकूण ठेवी रु.५१२,६७,७८,१९६.११/- इतक्या झाल्या आहेत. मागील वर्षाच्या तुलनेत अहवाल सालात १७.९६ 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 witnessign the growing competition in Banking sector, there is frequent changes in the rate interest on the deposites. However, due to excellent consumer service, policy of loan facility to Government and Non-Government servents only, regular loan recovery, and member's and customers close attachment with the Society, there is an addition of Rs. 78,04,49,701.34 /- taking total deposits to Rs. 512,67,78,196.11/- at the end of the year. In comparison with the previous year, there is a increase in deposits by 17.96 % in the reporting year. We have achieved an eminence of sound and strong base Society in State of Maharastra & 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. ३५१,४१,५७,०८०.२९/- इतकी असून त्यामध्ये रु. २९,५१,२०,२३७.५४/- इतकी वाढ झालेली आहे. मागील वर्षाच्या तुलनेत अहवाल सालात ९.१७ 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 the year the total loan. At the end of year the total loan amount was Rs.351,41,57,080.29/- with the increase of Rs.29,51,20,237.54/- during the year. In comparison with the previous year, there is a growth in loans by 9.17% 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.१९९,२१,२९,०००/- इतकी असून ती एकूण ठेवीच्या ३८.८५ टक्के आहे. ठेवीदारांच्या ठेवीची मुदत संपताच अगर त्यांनी मुदतपूर्व मागणी केल्यास तात्काळ परत केली जाते. त्यामुळे ठेवीदारांचा संस्थेवरील विश्वास दिवसेंदिवस वाढत चालला आहे.

Investments :

As Per the guidelines issued by export Government Auditor for investment of available funds, the board of Directors has invested the available funds in various nationalized and Grade-'A' Co-operative Bank. Total investments at the end of the year were Rs.199,21,29,000 /- which amounts to 38.85% 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. २४,५५,३८,०७४.१०/- इतका स्व:निधी असून त्यामध्ये गतवर्षी पेक्षा रु. २,४०,२७,१९८.२२/- ने वाढ झाली आहे. मागील वर्षाच्या तुलनेत अहवाल सालात १०.८५ 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. 24,55,38,074.10/- with an increase of Rs.2,40,27,198.22/- over the previous year. In comparison with the previous year. There is an increase in own-fund by 10.85% during the reporting year.

खेळते भांडवल :

अहवाल वर्षात खेळते भांडवलामध्ये रु. ८१,२२,१८,१५३.६४/- ने वाढ होऊन वर्ष अखेरीस रक्कम रु. ५९९,४०,२५,६४२.१७/- इतके खेळते भांडवल झाले आहे. मागील वर्षाच्या तुलनेत अहवाल सालात १५.६७ टक्केने खेळत्या भांडवलामध्ये वाढ झाली आहे.

Working Capital :

The working capital halted at Rs. 81,22,18,153.64/- at the end of the year with an increase of Rs. 599,40,25,642.17/- during the reposting year. In comparison with the previous year. There is a growth in working capital by 15.67% during the reporting year.

लेखापरीक्षण :

सन २०२४-२५ या आर्थिक वर्षाचे स्थानिक लेखापरीक्षण संस्थेचे मुख्य लेखापाल/अंतर्गत लेखापरीक्षक श्री. एकनाथ जोतिबा केसरकर यांनी केले. शासकीय लेखापरीक्षण संकपाळ कुलकर्णी ॲन्ड असोसिएटस्, चार्टर्ड अकौंटंट, 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.

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

Net Profit Rs. 2,70,30,643.89 during the year 2024-25

1.	Reserve Fund - 25%	Rs.	67,57,661.00
2.	Reserve Fund (Unforseen Reserve 10%)	Rs.	27,03,064.00
3.	Co-operative Education Fund - 1%	Rs.	2,70,306.00
4.	Co- Operative Rehabilitation, Reconstruction & Development Fund (1%)	Rs.	2,70,306.00
5.	Dividend 9% (On the Share Amount Rs.13,74,19,900/- as on 31/03/2024)	Rs.	1,23,67,791.00
6.	Dividend Equalization Fund	Rs.	2,00,000.00
7.	Charitable Fund	Rs.	2,00,000.00
8.	Accidental Help Fund	Rs.	3,00,000.00
9.	Investment Fluctuation Fund	Rs.	2,00,000.00
10.	Technical Upgradation & Risk Mitigation Fund	Rs.	2,00,000.00
11.	Building Fund	Rs.	35,61,515.89
	Total :-	**Rs.**	**2,70,30,643.89**

Audit :

For 2024-25 the Internal Audit was carried out by Chief Accountant / Internal Auditor Shri. Eknath Jotiba Kesarkar while statutory audit by Sankpal Kulkarni & Associates 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.२,७०,३०,६४३.८९/- 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. 2,70,30,643.89/-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 Deposite Locker facility is available a Society's Ajara, Gadhinglaj (Kacheri Road), Ext.Counter Doctor's Colony Gadhinglaj , Kolhapur, Jaysingpur, Belagavi, Nipani, Kudal, Sangali, Pune & 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.२,६४,०५,७६०/- इतकी सभासद कल्याण ठेवीची रक्कम जमा असून या रक्कमेच्या व्याजामधून तयार केलेली सभासद कल्याण निधीची रक्कम रु.७०,९०,७५०.५०/- इतकी शिल्लक आहे. त्यामुळे मयत सभासदांच्या वारसांना सदर निधीमधून त्वरीत आर्थिक मदत करणे शक्य झाले आहे. अहवाल वर्षात १७ मयत सभासदांच्या वारसांना त्यांच्या सभासद कल्याण ठेवीच्या प्रमाणात रुपये १३,००,७५०/- इतकी आर्थिक मदत देण्यात आली आहे.

Member Welfare Fund :

Members are prime importance to us. Therefore, we have started `Members Welfare Fund` Scheme. The purpose is to extended financial help to the relatives out of the interest accrued on the fund in the event of the sad demise of the member. The relatives are benefitted up to Rs. 2.00 lacs in proportion of the amount invested in the Scheme by the member below 60 year. The fund amount at the end of the reporting year in the Scheme Was Rs.2,64,05,760/- and the balance interest amount was Rs.70,90,750.50/-. It was possible to provide immediate financial help to the heirs of the deceased members. During the reporting year the heirs of the 17 deceased members were provided the financial help of Rs. 13,00,750/- in the proportion of their Members Benevolent Deposit.

श्री रवळनाथ सुकन्या ठेव योजना :

'लेक वाचवा' या राष्ट्रीय अभियानात संस्थेचा कृतीशील सहभाग असावा म्हणून 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 Deposite Scheme `for the daughters of members. Accordingly, the total deposite 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) बेळगाव, कालकुंद्री, निलजी, आजरा आणि नेसरी येथील जळीतग्रस्त कुटुंबियांना आर्थिक मदत रु. ६४,०००/

२) कुडाळ, निपाणी व चंदगड येथील गरजू रुग्णांना वैद्यकीय उपचारासाठी आर्थिक मदत. रु. ५५,०००/-

३) कोल्हापूर, अर्जुननगर, कुडाळ व कराड येथील महाविद्यालयांना राष्ट्रीय कार्यशाळांसाठी आर्थिक मदत रु. ५०,०००/-

४) आजरा, निपाणी, बेळगाव, गडहिंग्लज, चंदगड, येथील विविध सामाजिक, सांस्कृतिक व शैक्षणिक उपक्रमांसाठी आर्थिक मदत रु. ७४,५०० /-

५) गडहिंग्लज नगरपालिकेच्या ७० कंत्राटी सफाई कामगारांना स्वच्छता सुरक्षा किट वाटप

६) गडहिंग्लज येथील युनायटेड फुटबॉल असोसिएशनतर्फे आयोजित फुटबॉल स्पर्धेसाठी आर्थिक मदत रु. २५,०००/-

७) गडहिंग्लज व परिसरातील ५० वृत्तपत्र विक्रेत्यांना दिवाळीनिमित्त फराळासाठी लागणारे साहित्य वाटप

८) नवनाट्य कलामंच आजरा यांच्यातर्फे आयोजित राज्यस्तरीय नाट्यमहोत्सवास आर्थिक मदत रु. २५,०००

९) मुगळी येथील न्यू इंग्लिश स्कूल मधील डिजीटल क्लासरुमसाठी आर्थिक मदत रु. २५,०००/-

१०) डॉ. ज्ञानेश्वर मुळे फौंडेशनतर्फे राबविण्यात येणाऱ्या विविध उपक्रमांसाठी आर्थिक मदत रु. ५०,०००/-

११) गडहिंग्लज येथील सौ. वि. दि. शिंदे हायस्कूलच्या इमारत दुरुस्तीसाठी आर्थिक मदत रु. २०,०००/-

१२) प्रांत कार्यालय, गडहिंग्लज येथे येणा-या नागरीकांसाठी पिण्याचे स्वच्छ पाणी मिळावे यासाठी वॉटर कुलर बसविण्यात आला.

१३) वॉक ऑन राईट चळवळीला गती देण्यासाठी व पादचा-यांचे रस्त्यावरील अपघात टाळण्यासाठी गडहिंग्लज शहरातील मुख्य मार्गावर फलक लावणेत आले.

१४) संवेदना फौंडेशन आजरा या संस्थेतर्फे राबविण्यात येणा-या विविध उपक्रमांसाठी आर्थिक मदत रु. २०००/-

Special Financial Assistance :

1. Rs. Sixty Four Thousand to fire stricken people from Belgavi, Kalkundri, Nilaji Ajara & Nesari
2. Rs. Fifty Five Thousand for medical treatment to needy patients from Kudal, Nipani & Chandgad.
3. Rs. Fifty Thousand for various academic activities conducted in Kolhapur, Arjunnagar, Kudal, Karad.
4. Rs. Seventy Four Thousand Five Hundred for various social, cultural & academnic activities conducted in Nipani, Belagavi, Gadhinglaj, Chandgad & Ajara.
5. Sanitation Safety Kit for Seventy daily wages Sanitation Workers from the Gadhinglaj Municipal Corporation.
6. Rs. Twenty Five Thousand to United Football Association, Gadhinglaj for the All India Football Tournamnent.
7. Diwali Gift for the newspaper vendors from Gadhinglaj.
8. Rs. Twenty Five Thousand to Natya Mahostav at Ajara.
9. Rs. Twenty Five Thousand to New English School, Mugali for the digital classroom.
10. Rs. Fifty Thousand to Dr. Dnyaneshwar Mulay Foundation, Kolhapur for the various social activities.
11. Rs. Twenty Thousand to Sou. V. D. Shinde High school, Gadhinglaj for repair of school building.
12. Financial assistance given to Sub-Divisional Office Gadhinglaj for water cooler to get clean & cold water for people.
13. Digital board was installed to create awareness among the people about "Walk on Right" Movement.
14. Rs. Twenty Thousand to Samvedana Foundation, Ajara for the various social activities.

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 तसेच वैद्यकीय, अभियांत्रीकी, चार्टर्ड अकौंटंट इत्यादी क्षेत्रात पदवी संपादन केलेल्या गुणवंत विद्यार्थ्यांचा सत्कार केला जातो. मागील वार्षिक सर्वसाधारण सभेत ६२ 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 Medical, engineering & C.A branches are felicitated. In the Last General Meeting 62 awards were felicitated by presenting cash prizes and certificates.

अमृतमहोत्सव गौरव :

सभासद हाच संस्थेचा मानबिंदू असल्याने त्याचा अमृतमहोत्सवाबद्दल वार्षिक सभेत गौरव केला जातो. मागील वार्षिक सभेत ६९ 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 69 members were felicitated on attending the age of 75.

संचालक व सल्लागार मंडळ :

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

Board of Directors and Advisors :

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

सेवक वर्ग : आमचा सेवकवृंद हा संस्थेचा अविभाज्य व महत्त्वाचा घटक आहे. संस्थेचे यश व प्रगतीत त्यांचे मोलाचे योगदान आहे. त्यामुळे त्यांच्या सुखसोयी, प्रशिक्षण, संरक्षण या बाबीकडे संस्थेने नेहमीच आत्मीयतेने लक्ष दिले आहे. त्यामुळेच प्रत्येक सेवक प्रामाणिकपणे काम करून सभासदांना उत्तमोत्तम सेवा देत असल्याने संस्थेची प्रगती झपाट्याने होत आहे. संस्थेच्या कर्मचाऱ्यांना 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:

- **16/08/2024 - Hon. Mr. Pravin Karande,** Tahsildar, Nipani.
- **17/08/2024 - Hon. Mr. B. R. Mali,** Sub-Divisional Officer, Mangalvedha.
- **17/08/2024 - Hon. Mr. Santosh Kanase ,** Tahsildar, Sangola.
- **17/08/2024 - Hon. Mrs. Shilpa Ghongade,** Tahsildar, Karmala.
- **21/09/2024 - Hon. Mr. Eknath Kalbande,** Sub-Divisional Officer, Gadhinglaj.
- **21/09/2024 - Hon. Mr. Amol Yedage,** District Collector, Kolhapur.
- **21/09/2024 - Hon. Mr. Rishiket Shelke,** Tahsildar, Gadhinglaj.
- **21/09/2024 - Hon. Mr. Rajesh Chavan,** Tahsildar, Chandgad.

- **04//09/2024 - Hon. Mr. Harish Sul,** Sub-Divisional Officer, Bhudargad.
- **14/11/2024 - Hon. Dr. Mahesh Kadam,** Divisional Joint Registrar, Kolhapur.
- **16/11/2024 - Hon. Mrs. Monika Khanna,** Central Joint Registrar, Co-operative Societies, New Delhi.
- **10/01/2025 - Hon. Mr. Nilkanth Kare,** Deputy registrar, Co-operative Societies, Kolhapur.
- **17/01/2025 - Hon. Prof. Dr. B. P. Sabale,** former Vice Chancellor Yashwantrao Chavan, Open University, Nashik.
- **26/01/2025 - Hon. Mr. Ajaykumar Sindkar,** Police Inspector, Gadhinglaj.
- **26/01/2025 - Hon. Mrs. Sunita Kankanwadi,** Judge, Charity commissioner Office, Chatrapati Sambhajinagar.
- **15/04/2025 - Hon. Mr. Shirish Sardeshpande (IPS),** Superintendent of Police, Anti Corruption Bureau, Pune.
- **15/04/2025 - Hon. Mr. Rajiv Nandkar,** Deputy Commissioner, Municipal Corporation Pune.
- **15/04/2025 - Hon. Mr. Pravin Badhekar,** Builder, Pune.
- **29/04/2025 - Hon. Tina Gavali,** Chief Officer, Municipal Corporation Jaysingpur.
- **17/05/2025 - Hon. Mr. Balasaheb Kulkarni,** Chairman, Shikshan Mandal, Karad.
- **04/05/2025 - Hon. Prof. Dr. K. B. Gudasi,** Former Vice-Chancellor, Karnatak University, Dharwad.
- **04/05/2025 - Hon. Er. Sunil Bagewadi**, President, Association of Consulting Civil Engineers, Dharwad.
- **14/05/2025 - Hon. Shri. Dhananjay Doiphode,** Coordinator, MCDC, Pune.

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, सामाजीक 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 २९ वा वार्षिक अहवाल आपल्यासमोर ठेवला आहे. त्यास आपण मंजुरी द्यावी. यापुढील काळातही अधिक जोमाने काम करण्यासाठी आपण सर्वांनी मला व माझ्या सहकार्यांना प्रोत्साहन आणि साथ द्यावी, ही नम्र विनंती.

Conclusion :

I have presented before you the 29th 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 : -05/06/2025

Yours,



M. L. Chougule
Founder Chairman
Shree Ravalnath Co-op. Housing Finance Socy.Ltd.,
Ajara, (Multi-State)
Head Office : Doctors' Colony, Gadhinglaj,
Dist. Kolhapur Pin-416502. (Maharashtra)

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

BALANCE SHEET AS ON 31-03-2025

भांडवल व देणी CAPITAL & LIABILITES	SCHEDULE	31/03/2024	31/03/2025
अधिकृत भाग भांडवल – (प्रति भाग मूल्य रु. १००/–) **Authorised Capital - (Shares of Rs.100/- each)**		15,00,00,000.00	25,00,00,000.00
वसुल भाग भांडवल Subscribed and Paid-up Share Capital	I	13,74,19,900.00	14,54,14,300.00
गंगाजळी व इतर निधी Reserve Fund and Other Reserves	II	22,15,10,875.88	24,55,38,074.10
बँकांकडून घेतलेली कर्जे Borrowings from Banks	III	27,54,45,711.88	26,55,57,909.18
ठेवी Deposits	IV	434,63,28,494.77	512,67,78,196.11
देणे व्याज Interest Payable	V	14,49,69,518.00	15,30,32,318.00
इतर देणी व तरतुदी Other Liabilities & Provisions	VI	6,91,90,237.00	8,25,63,817.71
निव्वळ नफा **Net Profit**		2,48,86,030.82	2,70,30,643.89
एकूण TOTAL		**521,97,50,768.35**	**604,59,15,258.99**

जिंदगी व येणी PROPERTY & ASSETS	SCHEDULE	31/03/2024	31/03/2025
रोख व बँकेतील शिल्लक Cash and Bank Balance	VII	5,27,73,521.27	20,36,44,449.76
गुंतवणूक Investment	VIII	162,34,60,098.00	199,21,29,000.00
सभासदांना दिलेली कर्जे Loans & Advances to Members	IX	321,90,36,842.75	351,41,57,080.29
येणे व्याज Interest Receivable	X	63,38,027.00	42,63,158.00
स्थावर व जंगम मिळकत Movable & Immovable Assets	XI	23,93,19,185.66	25,42,30,611.24
इतर येणी Other Receivables	XII	7,88,23,093.67	7,74,90,959.70
एकूण TOTAL		**521,97,50,768.35**	**604,59,15,258.99**

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

Sankpal Kulkarni & Associates
Chartered Accountant
(Statutory Auditor)

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

PROFIT & LOSS A/C FOR THE YEAR ENDED 31-03-2025

उत्पन्न INCOME	SCHEDULE	31/03/2024	31/03/2025
कर्जे व गुंतवणूकीवरील मिळालेले व्याज Interest Received on Loans, Advances & Investments	XIII	40,75,58,346.11	47,55,88,043.06
इतर जमा Other Income	XIV	48,51,399.88	48,84,018.01
एकूण TOTAL		**41,24,09,745.99**	**48,04,72,061.07**

खर्च EXPENDITURE	SCHEDULE	31/03/2024	31/03/2025
ठेवी व कर्जावरील दिलेले व्याज Interest paid on Deposits & Borrowings	XV	31,68,86,201.41	36,43,47,924.22
कर्मचारी वेतन व भत्ते Salaries & Allowances of Employees.	XVI	4,47,63,659.00	5,50,29,926.00
संचालक मंडळ सभा भत्ता व प्रवास खर्च Directors Meeting Allowances & Travelling Exp.	XVII	17,84,638.00	20,25,330.00
भाडे, कर, वीज, विमा इ. Rent, Taxes, Insurance & Electricity	XVIII	35,65,460.05	39,68,427.17
कायदे विषयक खर्च Legal Expenses	XIX	15,000.00	7,500.00
टपाल तार व टेलिफोन Postage & Telephone	XX	6,22,853.77	6,74,233.43
लेखापरिक्षण फी Audit Fee	XXI	8,08,327.00	11,45,263.00
घसारा, देखभाल व दुरुस्ती खर्च Depreciation, Repairs & Maintenance Exp.	XXII	90,23,973.00	96,58,026.40
स्टेशनरी, छपाई, जाहिरात व संगणक खर्च Stationery, Printing, Advertisement & Computer Exp.	XXIII	16,07,996.40	23,66,747.49
इतर खर्च Other Expenses	XXIV	30,95,606.54	32,18,039.47
तरतूदी Provisions	XXV	53,50,000.00	1,10,00,000.00
नफा Net Profit		2,48,86,030.82	2,70,30,643.89
एकूण TOTAL		**41,24,09,745.99**	**48,04,72,061.07**

Shri. A. K. Sulkude
I/C Manager

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

Sou. M. B. Ringane
Vice Chairman

Shri. M. L. Chougule
Founder Chairman

सदनाबरोबरच स्नेह देणारी रवळनाथ संस्था

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

SCHEDULE I-CAPITAL	31/03/2024	31/03/2025
अधिकृत भाग भांडवल – (प्रति भाग मूल्य रु. १००/–) a) Authorised Share Capital - (Shares of Rs.100/- each)	15,00,00,000.00	**25,00,00,000.00**
b) वसुल भाग भांडवल (Paid up Capital) (प्रति भाग मूल्य रु. १००/–)	13,74,19,900.00	**14,54,14,300.00**
II गंगाजळी व इतर निधी (Reserve Fund & Other Reserves)		
राखीव निधी (Reserve Fund)	3,82,85,180.57	4,49,32,494.97
लाभांश समकरण निधी (Dividend Equalisation Fund)	4,00,000.66	6,00,000.66
धर्मादाय निधी (Charitable Fund)	2,92,085.00	4,42,085.00
इमारत निधी (Building Fund)	8,47,22,181.15	8,82,53,330.97
आपत्कालीन मदत निधी (Emergency Relief Fund)	3,36,255.00	5,01,255.00
सभासद कल्याण निधी (Member's Benevolant Fund)	56,75,444.50	70,90,750.50
शैक्षणिक कार्य मदत निधी (Educational Aid Fund)	14,15,583.00	12,83,083.00
एन पी ए तरतुद निधी (N.P.A. Provision Fund)	2,03,58,421.00	3,03,58,421.00
रौप्यमहोत्सव निधी (Silver Jubilee Fund)	25,00,447.00	25,00,447.00
राखीव निधी (Unforseen Reserve)	55,15,500.00	80,04,103.00
गुंतवणूक चढउतार निधी (Investment Fluctuations Fund)	4,00,000.00	6,00,000.00
श्री रवळनाथ सुकन्या निधी (Shree Ravalnath Sukanya Fund)	74,000.00	60,000.00
तांत्रीक सुधारणा आणि जोखीम शमन निधी (Technical upgradation & Risk Metication Fund)	4,00,000.00	6,00,000.00
जागा व इमारत पुर्नमुंल्याकन राखीव निधी (Land & Building Revalueatin Reserve)	6,07,35,778.00	59412103.00
प्रशिक्षण निधी (Training Fund)	2,00,000.00	2,00,000.00
कर्मचारी कल्याण निधी (Employe Welfare Fund)	2,00,000.00	2,00,000.0
उत्तम जिंदगी (Standard Assets Fund)	-	5,00,000.00
एकूण Total	**22,15,10,875.88**	**24,55,38,074.10**
III बँकांकडून घेतलेली कर्जे (Borrowings from Banks)		
सिंधुदूर्ग को–ऑप. बँक ओडी खाते (Sindhudurg Co-op. Bank OD Account)	6,75,20,014.00	26,55,57,909.18
कल्लाप्पाणा आवाडे इचलकरंजी जनता सह. बॅक. लि. ओडी खाते (K.A.Ich. Janta Sah. Bank OD Account)	-	-
दि. गडहिंग्लज अर्बन को–ऑप. बँक लि. ओडी खाते (The Gadhinglaj Urban Co-op. Bank OD Account)	4,96,92,092.88	-
आजरा अर्बन को. बँक ओडी खाते (Ajara Urban Co-op. Bank OD Account)	15,82,33,605.00	-
एकूण Total	**27,54,45,711.88**	**26,55,57,909.18**

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	31/03/2024	31/03/2025
IV ठेवी (Deposits)		
मुदतबंद ठेव (Fixed Deposit)	322,38,57,067.88	206,74,81,932.00
दामदुप्पट ठेव (Double Benefit Deposit)	15,00,68,982.00	15,00,08,802.00
रिकरिंग ठेव (Recurring Deposit)	7,82,56,115.00	7,79,27,983.00
सेव्हिंग ठेव (Saving Deposit)	18,10,34,365.57	20,67,56,362.08
श्री रवळनाथ सेव्हिंग ठेव (Ravalnath Savings Deposit)	6,89,50,763.09	7,80,19,711.39
पिग्मी ठेव (Pigmy Deposit)	2,87,67,717.00	3,32,75,480.00
कॉल डिपॉझिट ठेव (Call Deposit)	54,04,855.00	28,68,431.00
रवळनाथ हौसिंग बॉण्डस् (Ravalnath Housing Bonds)	4,93,98,338.00	4,80,28,787.00
कायम पारितोषिक ठेव (Permanent Deposit for Prize)	92,390.00	85,390.00
मासिक प्राप्ती ठेव (Monthly Income Deposit)	17,41,00,000.00	17,52,64,000.00
पुनर्गुंतवणूक ठेव (Reinvestment Deposit)	16,02,89,770.00	21,28,43,619.00
सभासद कल्याण ठेव (Member's Benevolant Deposit)	2,58,06,795.00	2,58,78,860.00
अपघात विमा ठेव (Accidental Insurance Deposit)	1,74,08,000.00	1,63,01,250.00
क्रियाशील सभासद कायम ठेव (Active Member's' Deposit)	57,10,000.00	-
रवळनाथ बाल कल्याण ठेव (Ravalnath Child Welfare Deposit)	6,04,29,083.00	6,92,93,295.00
चालू ठेव खाते (Current Account Deposit)	3,53,24,486.23	4,05,74,888.64
बल्क डिपॉझीट (Bulk Deposit)	-	-
श्री रवळनाथ सुकन्या ठेव (Shree Ravalnath Sukanya Deposit)	2,52,267.00	3,24,099.00
रौप्य महोत्सवी ठेव (Silver Jubilee Deposit)	7,84,00,000.00	43,00,000.00
आषाढ श्रावण ठेव (Ashadh Shravan Deposit)	4,50,000.00	1,08,000.00
बलुतेदार सन्मान ठेव (Balutedar Sanman Thev)	4,97,500.00	4,50,000.00
क्रियाशील सभासद कायम ठेव (नवीन) (Active Member Deposit New)	18,30,000.00	64,35,000.00
पिग्मी ठेव (कर्जासाठी) (Pigmi for Loan)	-	3,11,800.00
महिला व आर्मी मुदतबंद ठेव (Fixed Deposit For Womens & Army)	-	117,11,06,360.00
संस्था मुदतबंद ठेव (Fixed Deposit For Societys)	-	64,01,92,723.00
दामदुप्पट ज्येष्ठ नागरीक ठेव (Double Money Deposit Senior Citizen)	-	58,81,430.00
ज्येष्ठ नागरिक मुदतबंद ठेव (Fixed Deposit Super Senior Citizen)	-	32,73,638.00
रवळनाथ मुदतबंद ठेव (Ravalnath Fixed Deposit Scheme)	-	1,07,25000.00
रवळनाथ पुनर्गुंतवणूक ठेव (Ravalnath Reinvestment Secheme)	-	7,85,34,455.00
सभासद कल्याण निधी ठेव (Member Kalyan Nidhi Deposit)	-	5,26,900.00
एकूण Total	**434,63,28,494.77**	**512,67,78,196.11**
V देणे व्याज (Interest Payable)		
मुदतबंद ठेव व्याज देणे (Interest Payable on Fixed Deposit)	12,66,72,784.00	9,92,09,120.00

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कॉल डिपॉझिट व्याज देणे (Interest Payable on Call Deposit)	17,04,384.00	11,50,327.00
कायम पारितोषिक व्याज देणे (Interest Payable on Permanent Deposit for Prize)	25,001.00	20,958.00
एम. आय. एस. व्याज देणे (Interest Payable on M.I.S. Deposit)	6,00,175.00	1,26,916.00
पिग्मी ठेव व्याज देणे (Interest Payable on Pigmy Deposit)	4,40,026.00	38,203.00
सभासद कायम ठेव व्याज देणे (Interest Payable on Active Member's Deposit)	5,72,190.00	-
एम. आय. एस. बोनस व्याज देणे (Bonus Interest Payable on M.I.S.Deposit)	1,27,147.00	231.00
आषाढ श्रावण ठेव व्याज देणे (Interest Payable on Ashad Shravan Deposit)	91,424.00	20,234.00
रौप्य महोत्सवी ठेव व्याज देणे (Interest Payable on Silver Jubilee Deposit)	1,25,83,203.00	5,62,014.00
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)	5,00,045.00	7,50,090.00
कायम सभासद ठेव देणे व्याज नविन (Interest Payable On Active Deposit New)	39,044.00	5,36,301.00
बलुतेदार सन्मान ठेव देणे व्याज (Interest Payble On Balutedar Sanman Thev Yojana)	14,095.00	53,820.00
महिला व आर्मी मुदतबंद ठेव व्याज येणे (Fixed Deposit For Womens & Army Interest Payable)	-	4,39,17,111.00
संस्था मुदतबंद ठेव व्याज येणे (Fixed Deposit For Societys Interest Payable)	-	39,17,784.00
ज्येष्ठ नागरिक मुदतबंद ठेव व्याज देणे (Fixed Deposit Super Senior Citizen Interest Payable)	-	45,826.00
मासिक प्राप्ती योजना व्याज येणे (Monthly Income Scheme Interest Payable New)	-	5,98,630.00
पिग्मी ठेव व्याज देणे (Pigmy Deposit Interest Payable New)	-	4,81,716.00
रवळनाथ मुदतबंद ठेव व्याज येणे (Ravalnath Fixed Deposit Scheme Interest Payable)	-	3,037.00
एकूण Total	**14,49,69,518.00**	**15,30,32,318.00**
VI इतर देणी व तरतूदी (Other Liabilities & Provisions)		
कर्जदार अनामत रक्कम (कर्ज बोजा) (Loan Holder Anamat Amount Boja Nond)	85,58,250.00	47,73,000.00
लेखापरीक्षण व व्यावसायिक सल्ला फी (Outstanding Audit & Professional Consultancy Fee)	8,82,911.00	9,50,067.00
नोकर बोनस देणे (Payable Staff Bonus)	30,43,267.00	36,14,367.00
व्यवसाय कर देणे (Payable Professional Tax)	22,700.00	-
एम.एस.ई.डी. कं. देणे (Payable of MSED Company Ltd.)	27,742.00	-
स्टाफ एल.आय.सी. खाते देणे (Payable Staff L.I.C.)	73,536.00	-
प्रोव्हिडंट फंड देणे (Payable Staff P. F.)	5,70,539.00	-
शिल्लक रजेचा पगार (Payable Earned Leave Salary)	68,27,383.00	86,31,900.00
नोकर ग्रॅज्युएटी फंड देणे (Payable Staff Gratuity Provision Fund)	3,92,522.00	3,92,522.00
अनामत देणे (Payable Suspense)	22,03,035.28	8,43,316.85
टी.डी.एस. देणे (T.D.S. Payable)	21,457.20	82,151.00
थकीत कर्जावरील देणे व्याज (Payable Interest on Overdue Loan)	3,79,43,279.82	5,18,89,616.82
देणे सी. जी. एस. टी. (Payable CGST)	1,21,170.42	1,71,737.21
देणे एस. जी. एस. टी. (Payable SGST)	1,21,170.28	1,71,738.08

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देणे लाभांष (Payable Dividend)	70,875.00	3972.00
रवळनाथ लॉकर डिपॉझीट (Ravalnath Lockers Deposits)	48,93,000.00	63,92,000.00
इमारत भाडे ठेव (Building Rent Deposit)	32,00,000.00	32,00,000.00
देणे निवास योजना विमा हप्ता (Payable Nivas Yojana Policy Priemium)	2,17,399.00	98,571.75
कर्मचारी व्यवसाय कर देणे Staff Payable Proffesional Tax)	-	24,450.00
कर्मचारी प्रोव्हीडंड फंड देणे (Staff Payable Provident Fund)	-	6,65,480.00
कर्मचारी एल.आय.सी. देणे (Staff LIC)	-	68,550.00
देणे आर.सी.एम सी.जी.एस.टी. (Payable RCM GST)	-	42,642.00
संड्री क्रेडीटर्स (EDP Programme Amount Received Form NCUI)	-	30,000.00
निवडणूक तरतूद खर्च (Election Provision Expenses)	-	5,00,000.00
फंड ट्रान्सफर (Fund Transfer)	-	17,736.00
एकूण Total	**6,91,90,237.00**	**8,25,63,817.71**
VII रोख व बँकेतील शिल्लक (Cash & Bank Balance in Current A/c)		
रोख शिल्लक (Cash in Hand)	1,56,07,800.00	2,65,22,967.00
कोल्हापूर जिल्हा मध्यवर्ती सह. बँक (K.D.C.C. Bank Ltd.)	15,17,597.70	60,78,348.50
जनता सहकारी बँक (Janata Sahakari Bank Ltd.)	17,826.50	18,115.00
स्टेट बँक ऑफ इंडिया (State Bank of India)	7,79,413.07	20,39,158.57
बँक ऑफ महाराष्ट्र (Bank of Maharashtra)	38,62,422.17	45,26,142.68
बँक ऑफ इंडिया (Bank of India)	27,90,923.21	20,92,816.10
युनियन बँक ऑफ इंडिया (Union Bank of India)	5,79,027.27	25,82,298.20
आजरा अर्बन को-ऑप. बँक (Ajara Urban Co-Op. Bank Ltd.)	35,19,931.48	75,43,084.48
कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सह. बँक (Kallappanna Awade Ich. Janata Sahakari Bank Ltd.)	72,42,703.86	3,00,12,221.84
युको बँक (Uco Bank)	3,36,957.50	21,72,135.90
श्री वारणा सहकारी बँक (Shri Warana Sahakari Bank Ltd.)	85,384.35	68,640.05
बेळगाव जिल्हा मध्यवर्ती सहकारी बँक (Belagavi Dist. Central Co-op. Bank Ltd.)	21,17,652.00	15,59,198.00
दि कॉसमॉस को-ऑप. बँक (The Cosmos Co-op. Bank Ltd.)	62,02,246.36	1,83,42,409.74
जनता सहकारी बँक लि. पुणे (Janata Sahakari Bank Ltd. Pune)	2,16,368.55	5,56,287.75
अपना सहकारी बँक लि. पुणे (Apana Sahakari Bank Ltd. Pune)	8,86,270.54	28,04,231.33
आय.सी.आय.सी.आय बँक (ICICI Bank Ltd.)	4,33,529.52	1,22,42,851.23
श्री वीरशैव को.ऑप.बँक लि. (Shree Veershaiv Co.Op.Bank Ltd.)	10,049.32	7,11,166.55
बँक ऑफ बडोदा (Bank of Baroda)	37,337.26	49,994.34
सिंडीकेट बँक (Syndicate Bank)	38,107.75	2,79,934.75
सिंधुदुर्ग जिल्हा मध्यवर्ती सह. बँक (Sindhudurg Dist. Central Co-op. Bank)	43,64,675.92	26,027.92

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	31/03/2024	31/03/2025
मायक्रो ए.टी.एम.खाते (Micro A.T.M. Adjustment Account)	14,000.00	1,000.00
एच.डी.एफ.सी. बँक (HDFC Bank)	5,002.00	5,002.00
राजापुर अर्बन बँक (Rajapur Urban Bank)	13,03,738.94	39,50,911.94
दि कराड अर्बन बँक (The Karad Urban Bank)	26,729.00	34,729.00
सांगली जिल्हा मध्यवर्ती सह. बँक (Sangali Dist. Central Co.Op. Bank)	37,962.18	22,416.36
यस बँक (Yes Bank)	9,974.00	73,213.01
प्रोग्रेसीव बँक मुलुंड (Progressive Bank Mulund)	-	1,00,260.00
सूर्योदय स्मॉल फायनान्स बँक (Suryoday Small Finance Bank)	-	7,67,31,019.00
पंजाब नॅशनल बँक (Punjab National Bank)	-	3,24,751.37
श्री विरशैव को.ऑप. बँक लि. ओडी खाते (Shree Veershaiv Co.op. Bank OD Account)	1,77,297.90	-
कल्लाप्पाण्णा आवाडे इचल. जनता सह. बँक लि. ओडी खाते (Kallappana Awade ich.janata Co.op.Bank ,OD.Account)	4,95,571.26	-
दि कॉसमॉस को. ऑप. बँक लि. ओडी खाते (The Cosmos Co.op .Bank OD. Account)	57,021.66	7,03,427.73
दि गडहिंग्लज अर्बन ओडी खाते (The Gadhinglaj Urban O/D 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	**5,27,73,521.27**	**20,36,44,449.76**
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. सोसायटी, पुणे शेअर्स (Fedration of Multi-Sate Co-op. Socy.Pune Shares)	10,000.00	10,000.00
कोल्हापूर जिल्हा मध्यवर्ती सह. बँक शेअर्स (K.D.C.C. Bank Shares)	10,000.00	10,000.00
आजरा तालुका सुतगिरणी शेअर्स (Ajara Tal. Sah. Sutgirani Shares)	5,000.00	5,000.00
कोल्हापूर जिल्हा मध्यवर्ती सह. बँक राखीव निधी (K.D.C.C. Bank Ltd; Reserve Fund Deposit)	21,00,000.00	21,00,000.00
दि. कराड को-ऑप. बँक लि. कराड (The Karad Co-Op Bank Ltd. Karad)	7,00,00,000.00	7,00,00,000.00
के.डी.सी.सी. बँक गुंतवणुक (K.D.C.C. Bank Investment)	1,00,00,000.00	17,50,00,000.00
दि. आजरा अर्बन बँक लि., मुदतबंद ठेव (The Ajara Urban Co-op. Bank Ltd; T.D.)	19,00,00,000.00	-
दि. गडहिंग्लज अर्बन बँक लि.,मुदतबंद ठेव (The Gadhinglaj Urban Co-op.Bank Ltd; T.D.)	15,50,00,000.00	17,00,00,000.00
कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सह. बँक लि., मुदतबंद ठेव (Kallappanna Awade Ich. Janata Sahakari Bank Ltd; T.D.)	25,00,00,000.00	15,00,00,000.00
श्री वीरशैव को-ऑप.बँक लि;कोल्हापूर (Shri Virshaiv Co-op.Bank Ltd;T.D.)	1,00,00,000.00	-
दि कागल को-ऑप. बँक लि., मुदतबंद ठेव (The Kagal Co-op. Bank Ltd; Term Deposit)	15,00,00,000.00	5,00,00,000.00
एम. एस. ई. डी. सुरक्षा ठेव (M.S.E.D. Security Deposit)	11,31,098.00	-
दि कॉसमॉस को-ऑप. बँक लि., (The Cosmos Co-op. Bank Ltd; Term Deposit)	27,00,00,000.00	26,50,00,000.00

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बेळगाव जिल्हा मध्यवर्ती सह. बँक मुदतबंद ठेव (B.D.C.C.Bank Ltd. Term Deposit)	10,01,00,000.00	10,00,00,000.00
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.)	6,00,00,000.00	20,50,00,000.00
सिंधुदुर्ग जिल्हा मध्यवर्ती सहकारी बँक लि. (Sindhudurg Dist. Central Co-op Bank)	23,01,00,000.00	41,00,00,000.00
डी. सी. बी. बँक (DCB Bank)	2,00,00,000.00	2,00,00,000.00
सारस्वत को-ऑप बँक (Saraswat Co-Op Bank)	3,00,00,000.00	13,00,00,000.00
आईसीआईसीआय बँक (ICICI Bank)	50,00,000.00	1,50,00,000.00
एस .व्हि. सी. को-ऑप बँक (SVC Co-Op. Bank)	7,00,00,000.00	2,00,00,000.00
राजश्री शाहू गव्हरमेंट सर्व्हंट बँक (Rajshri Shahu Govt. Servent Bank Ltd)	-	5,00,00,000.00
शिवदौलत सहकारी बँक (Shivdaulat Sahakari Bank)	-	5,00,00,000.00
महात्मा बससवेश्वर क्रेडीट सोसायटी (Mahatma Basveshwar Credit Society)	-	10,00,00,000.00
कल्याण जनता सहकारी बँक (Kalyan Janata Sahakari Bank)	-	1,00,00,000.00
एकूण Total	**162,34,60,098.00**	**199,21,29,000.00**
IX सभासद कर्ज (Loan & Advances to Members)		
गृहतारण कर्ज (Housing Loan)	160,75,93,849.03	156,69,95,856.23
प्लॉटतारण कर्ज (Plot Loan)	38,85,19,060.23	31,13,54,780.27
ठेवतारण कर्ज (Loan Against Own Deposits)	12,84,94,718.00	15,27,08,157.00
शैक्षणिक कर्ज (Educational Loan)	1,83,92,777.00	2,62,62,085.00
हौसिंग कॉम्प्लेक्स/अपार्टमेंट कर्ज (Housing Complex / Appt. Loan	72,71,96,479.30	91,51,19,610.70
हौसिंग कॉम्प्लेक्स व अपार्टमेंट कर्ज /ओव्हर ड्राफ्ट अगेंस्ट प्रॉपर्टी लोन (Housing Complex & Appt Overdraft aganist Property Loan)	11,79,60,270.00	15,24,04,681.00
हौसिंग मॉर्गेज कर्ज (Housing Mortgage Loan)	5,26,93,811.19	4,41,99,306.09
ठेव तारण कर्ज ओ.डी. (Loan Against Own Deposits Over Draft)	18,21,588.00	2,14,927.00
प्रॉपर्टी मॉर्गेज लोन (Property Mortgage Loan)	13,36,10,283.00	29,01,36,650.00
सोनेतारण कर्ज (Gold Loan)	4,23,77,388.00	4,03,92,017.00
सोनेतारण कर्ज ओ. डी. (Gold Loan OD)	2,64,354.00	37,72,085.00
घरगुती उपकरणे कर्ज (Home Appliances Loan)	1,12,265.00	2,19,324.00
ठेवतारण रिकरिंग कर्ज (Loan Against Deposit Recurring)	-	34,83,233.00
पिग्मी ठेव कर्ज (Pigmy Deposit loan)	-	11,27,964.00
गोल्ड लोन कर्ज (Gold Loan EMI)	-	44,55,521.00
ठेवतारण ओव्हरड्राफ्ट (Loan Against Deposit Overdraft)	-	13,10,883.00
एकूण Total	**321,90,36,842.75**	**351,41,57,080.29**
X येणे व्याज (Interest Receivable)		
गुंतवणूकीवरील येणे व्याज (Interest Receivable on Investment)	63,38,027.00	42,63,158.00
एकूण Total	**63,38,027.00**	**42,63,158.00**

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

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XI स्थावर व जंगम मिळकत (Movable & Immovable Assets)		
इमारत शाखा गडहिंग्लज (Building Br. Gadhinglaj)	73,33,159.00	71,49,830.00
इमारत शाखा जयसिंगपूर (Building Br. Jaysingpur)	98,11,998.00	95,66,698.00
इमारत शाखा कोल्हापूर (Building Br. Kolhapur)	1,56,48,355.00	1,52,57,146.00
नविन मुख्य कार्यालय प्रशासकीय इमारत बांधकाम New H.O. Building Cons.)	2,45,62,182.00	2,39,48,128.00
इमारत शाखा, कुडाळ (Building Branch Kudal)	1,09,83,369.00	1,07,08,785.00
इमारत शाखा, सांगली (Building Branch Sangali)	1,57,47,207.00	1,53,53,527.00
शाखा आजरा जागा संरक्षक भिंत (Branch Ajara Plot Compound)	3,89,005.00	3,79,280.00
इमारत शाखा, पुणे (Building Branch Pune)	5,52,04,563.00	5,38,24,449.00
पुणे शाखा इमार फ्लॅट (गेस्ट रुम) (Building Pune Branch Flat (Guest Room)	1,36,92,216.00	1,33,49,910.00
मुख्य कार्यालय नवीन प्लॉट कंपाऊंड (Head Office New Plot Compound)	4,12,232.00	4,01,926.00
इमारत शाखा, कराड (Building Branch Karad)	-	1,46,10,556.00
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)	3,72,63,487.66	4,18,25,889.84
सॉफ्टवेअर खरेदी खाते (Software Purchase)	6,17,206.00	3,73,658.00
लिफ्ट (Lift)	5,09,160.00	4,32,786.00
ग्रंथालय पुस्तके (Library Books)	3,901.00	3,995.40
मिस्डकॉल बॅलेन्स अलर्ट सॉफ्टवेअर (Missed call Balance Alert Software)	18,835.00	11,301.00
मोबाईल अप्लिकेशन सॉफ्टवेर (Mobile Application Software)	93,112.00	55,867.00
पगारबुक हजेरी सॉफ्टवेअर (Pagarbook Attendance Software	1,30,798.00	78,479.00
एकूण Total	**23,93,19,185.66**	**25,42,30,611.24**
XII इतर येणी (Other Receivables)		
पाणी कनेक्शन ठेव (Water Connection Deposite)	2,000.00	2000.00
इमारत भाडे ठेव (Building Rent Deposit)	46,81,000.00	51,31,000.00
एम.एस.ई.डी.वॉलेट रिचार्ज (M.S.E.D.Wallet Recharge)	5,36,347.30	5,58,789.50
महाराष्ट्र विद्यूत महामंडळ ठेव (M.S.E.D. Security Deposit)	49,100.00	63,500.00
दूरध्वनी ठेव (Telephone Deposit)	14,375.00	14,375.00
एम.एस.ई.डी. कमिशन (Receivable M.S.E.D. Commision)	1,15,686.62	59,789.11
टी.डी.एस. येणे (Receivable T.D.S.)	49,09,938.34	61,73,050.54
आयकर रिफंड येणे (Income Tax Refund Receivable)	1,28,88,635.00	82,57,680.00
कर्जावरील व्याज येणे (Receivable Interest On Loan)	3,79,43,279.82	5,18,89,616.82
शिल्लक स्टेशनरी (Stationary Stock)	1,61,342.57	1,83,847.11

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शिल्लक प्रिंटीग स्टेशनरी (Printing Stationary Stock)	2,92,241.56	3,53,968.56
भेट वस्तू पर लेख (Gift Articles)	58,796.00	2,17,840.00
येणे एस.जी.एस.टी. (Receivable SGST)	181933.69	2,37,284.40
येणे सी.जी.एस.टी. (Receivable CGST)	181928.77	2,37,277.23
येणे आय.जी.एस.टी. (Receivable IGST)	4,393.00	1272.43
जनरेटर देखभाल ॲडव्हान्स (Genrater Service Advance)	16,895.00	10,355.00
प्रिपेड खाते (Pre-Paid Account)	1,53,411.00	49,054.00
शाखा कराड फ्लॅट खरेदी ॲडव्हान्स (Branch Karad Flat Purchase Advance)	1,32,22,000.00	-
सुविधा केंद्र गडहिंग्लज इमारत भाडे ॲडव्हान्स (Suvidha Kendra, Gad. Building Rent Advance)	6,84,000.00	4,56,000.00
सांगली रॉयल टॉवर मेंटेनंन्स ॲडव्हान्स (Br. Sangali Royal Tower Maintenance Advance)	92,748.00	23,763.00
भेट वस्तू (Gift Articles Stock)	25,560.00	-
शाखा कराड अर्किटेक्चर फी ॲडव्हान्स (Branch Karad Architecture Fee Advance)	75,000.00	
लोकर ठेव (Locker Deposit)	50,000.00	50,000.00
शाखा कराड इंटेरीअर व सिव्हील वर्क ॲडव्हान्स (Branch Karad Interior & Civil work Advance)	12,60,452.00	-
नॅचरल गॅस नोंदणी व सुरक्षा ठेव (Natural Gas Reg. & Security Deposit)	5,500.00	5,500.00
सॉफ्टवेअर खरेदी ॲडव्हान्स (Soft Purchase Advance)	10,97,400.00	18,53,550.00
ॲडव्हान्स (Advance)	1,19,130.00	-
प्रिपेड खाते (Prepaid Accounts)	-	3,776.00
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
एकूण Total	**7,88,23,093.67**	**7,74,90,959.70**
XIII कर्जे व गुंतवणूकीवरील मिळालेले व्याज (Interest Received on Loans & Investments)		
कर्जावरील व्याज (Interest on Loan)	29,75,21,072.00	34,85,08,577.00
गुंतवणूकीवरील व्याज (Interest on Investment)	11,00,37,274.11	12,70,79,466.06
एकूण Total	**40,75,58,346.11**	**47,55,88,043.06**
XIV इतर जमा (Other Income)		
कर्ज प्रक्रिया शुल्क (Loan Processing Fee)	28,51,574.00	18,75,386.00
एम. एस. ई. डी. कमिशन (M.S.E.D Commission)	6,37,870.46	5,77,046.62
एस. एम.एस. चार्जेस (S.M.S. Charges)	10,19,050.00	1121.00

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मायक्रो ए.टी.एम. कमिशन (Micro A.T.M. Commission)	6,581.42	835.39
क्रास फी (Crass Fee)	3,800.00	14,000.00
बँक लाभांश (Bank Dividend)	1,000.00	1,000.00
डेडस्टॉक विक्री नफा (Profit From Bad Deadstock)	8,479.00	7,286.00
सोने तारण विमा शुल्क (Gold Loan Insurance Fee)	1,20,451.00	1,33,794.00
फॉर्म फी (Form Fee)	11,917.00	39,095.00
कर्जदार अपघात विमा हप्ता रक्कम (Accidental Policy Premium of Borrowers)	1,90,627,00	2,34,380.00
एन. ओ.सी. चार्जेस (NOC Charges)	50.00	50.00
रिकरिंग ठेव दंड जमा (Recurring Penalty Credit)	-	3097.00
आयकर परतावा व्याज (Income Tax Refund Interest)	-	3,36,727.00
देखभाल खर्च (Maintenance Charges)	-	16,60,200.00
एकूण Total	**48,51,399.88**	**48,84,018.01**
XV ठेवी व कर्जावरील दिलेले व्याज (Interest Paid on Deposits & Borrowings)		
ठेवीवरील व्याज (Interest on Deposit)	31,08,89,733.41	35,81,41,564.86
बँक कर्जावरील व्याज (Interest on Bank Loan)	59,96,468.00	62,06,359.36
एकूण Total	**31,68,86,201.41**	**36,43,47,924.22**
XVI कर्मचारी वेतन (Salary of Employees)		
नोकर पगार (Staff Salary)	3,46,10,584.00	4,06,06,177.00
सेक्युरिटी गार्ड चार्जेस (Security Guard Charges)	56,192.00	91,875.00
क्लोजींग अलौन्स (Closing Allowance)	47,500.00	1,30,500.00
नोकर बोनस (Staff Bonus)	30,53,267.00	36,14,367.00
संस्था प्रॉव्हिडंड फंड वर्गणी (Providend Fund Management Contribution)	32,32,859.00	37,48,045.00
प्रोव्हिडंड फंड प्रशासकीय खर्च (Providend Fund Administrative Exp.)	2,31,311.00	2,83,432.00
शिल्लक रजेचा पगार देय तरतूद खर्च (Outstanding Earned Leave Salary Provision)	15,53,697.00	23,28,320.00
नोकर ग्रॅज्युएटी (Staff Gratuity)	18,70,608.00	6,93,000.00
पिग्मी एजंट कमिशन (Pigmy Agent Commission)	13,541.00	46,230.00
कर्मचारी बक्षिस पगार खर्च (Incentive Prize Salary Expenses)	94,100.00	34,87,980.00
एकूण Total	**4,47,63,659.00**	**5,50,29,926.00**
XVII संचालक मंडळ भत्ता व प्रवास खर्च (Directors' Allowances & Travelling Exp.)		
संचालक सभा भत्ता (Director's Meeting Allowance)	6,22,800.00	7,87,000.00
संचालक मंडळ प्रवास खर्च (Director's Travelling Expenses)	8,55,961.00	7,86,960.00
इंधन खर्च (Fuel Exp.)	2,82,932.00	4,24,833.00
संचालक सभा खर्च (Director Meeting Allowance)	22,945.00	26,537.00
एकूण Total	**17,84,638.00**	**20,25,330.00**

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XVIII भाडे, कर, वीज व विमा (Rent,Taxes, Electric & Insurance)		
इमारत भाडे (Building Rent)	12,47,000.00	19,99,000.00
परीवाहन शुल्क (Transport Charges)	17,750.00	62,995.00
विद्युत आकार (Electricity Bills)	7,39,771.00	7,99,039.00
विमा खर्च (Insurance Expenses)	6,89,542.00	3,90,831.11
नगरपालिका कर/घरफाळा (Municipal Tax)	3,98,905.00	3,40,528.00
आस्थापना नोंदणी शुल्क (Shop Act Registration Fee)	5,260.00	4,560.00
संस्था व्यवसाय कर (Institute Professional Tax)	5,000.00	7,500.00
पाणीपट्टी खर्च (Water Supply Exp.)	3,600.00	3,600.00
नगरपालिका पाणी पट्टी (Muncipal Water Supply Exp.)	10,562.00	13,061.00
जी.एस. टी. (GST.)	4,42,412.05	53,870.06
लॉकर भाडे. (Locker Rent)	2,250.00	3,000.00
कर्जदार अपघात विमा हप्ता रक्कम(Debtor Members Accsidental Insurance Premium)	3,408.00	-
टी.डी.एस खर्च (TDS Expenses)	-	1,83,289.00
जी.एस.टी. आर.सी.एम.खर्च (GST RCM Expenses)	-	1,07,154.00
एकूण Total	**35,65,460.05**	**39,68,427.17**
XIX कायदा सल्लागार फी (Legal Adviser Fees)		
कायदा सल्लागार फी (Legal Consultancy Fee)	15,000.00	5,000.00
चौकशी अधिकारी मानधन (Enquiry Officer Remuneration Expenses)	-	
कायदेविषयक सल्ला फी (Legal Advisor Fee Exp)	-	**2,500.00**
एकूण Total	**15,000.00**	**7,500.00**
XX टपाल, तार व टेलिफोन (Postage & Telephone)		
टपाल खर्च (Postage Expenses)	3,825.20	4,572.20
दूरध्वनी आकार (Telephone Bills)	6,19,028.57	6,69,661.23
एकूण Total	**6,22,853.77**	**6,74,233.43**
XXI लेखापरीक्षण व इतर व्यावसायिक सल्ला शुल्क (Audit & Professional Consultancy Fee)		
लेखापरीक्षण फी (Audit Fee)	8,08,327.00	11,45,263.00
एकूण Total	**8,08,327.00**	**11,45,263.00**
XXII घसारा व दुरुस्ती खर्च (Depreciation & Repair Expenses)		
डेडस्टॉक झीज (Depreciation on Dead Stock)	59,52,485.00	61,67,274.37
इमारत झीज (Depreciation on Building)	25,80,219.00	27,05,876.00
डेडस्टॉक दुरुस्ती (Repairs & Maintanance of Deadstock)	2,44,923.00	3,02,717.80
इमारत देखभाल खर्च (Building Repairs & Maintenance Exp.)	2,38,364.00	2,04,520.00
खराब डेडस्टॉक (Obsolete Dead Stock)	7,982.00	2,77,638.23
एकूण Total	**90,23,973.00**	**96,58,026.40**

Ravalnath Society that extends financial help to victims of natural calamity

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

	31/03/2024	31/03/2025
XXIII छपाई, स्टेशनरी,संगणक व जाहिरात (Printing, Stationary, Computer & Advertisement Exp.)		
स्टेशनरी (Stationery)	2,23,397.57	2,46,752.46
अहवाल छपाई (Annual Report Printing)	1,20,750.00	1,68,000.00
छपाई खर्च (Printing Exp.)	2,48,386.43	2,87,983.00
एम. एस. ई. डी. स्टेशनरी (M. S. E. D. Stationery)	250.00	450.00
सॉफ्टवेअर देखभाल दुरुस्ती खर्च (Software Maintenance)	-	1,19,900.00
एम.एस.ई.डी संगणक खर्च (M.S.E.D. Computer Expenses)	49,794.24	20,750.00
वृत्तपत्र व नियतकालिके खर्च (News Papers & Magazine Expenses)	30,258.00	31,604.00
जाहिरात व प्रसिद्धी (Advertisement & Publicity)	7,53,133.42	14,22,301.03
संगणक खर्च (Computer Expenses)	33,031.74	44,114.00
प्रसिध्दी भत्ता (Publicity Allowance)	1,35,000.00	-
वेबसाईट खर्च (Website Expenses)	13,995.00	24,893.00
एकूण Total	**16,07,996.40**	**23,66,747.49**
XXIV इतर खर्च (Other Expenses)		
राष्ट्रीय समारंभ खर्च (National Function Expenses)	10,235.00	12,670.00
जनरेटर देखभाल खर्च (Generator Maintenance Expenses)	68,918.00	86,913.00
वार्षिक सभा खर्च (Annual General Meeting Expenses)	1,95,527.00	2,55,143.00
किरकोळ खर्च (Sundry Expenses)	4,03,818.00	5,02,909.65
स्वच्छता खर्च (Cleaning Expenses)	79,852.00	79,934.00
विद्युत साहित्य खर्च (Electrical Materialas Expenses)	9,756.50	6,562.00
समारंभ खर्च (Functions & Ceremonies Expenses)	8,87,739.00	8,72,269.00
बँक चार्जेस व कमिशन (Bank Charges & Commission)	1,04,392.54	1,06,292.32
शिपाई गणवेश (Uniform To Peons)	76,148.50	59,704.00
कर्मचारी प्रवास खर्च (Employees Travelling Expenses)	1,90,707.00	2,08,283.00
कर्मचारी व संचालक प्रशिक्षण खर्च (Employees & Directors Training Expenses)	81,071.00	56,787.00
सहकारी संघ वर्गणी–राज्य व जिल्हा (Sahakar Sangh Subscription-State/Dist.)	5,450.00	10,000.00
नोकर भरती खर्च (Staff Recruitment Expenses)	95,847.00	36,382.00
प्रवास भाडे (Travelling Rent)	800.00	-
मिस्ड कॉल बॅलन्स अलर्ट खर्च (Missed Call Balance Alert Expenses)	22,890.00	-
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)	3,19,192.00	78,000.00

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

	31/03/2024	31/03/2025
मुख्य कार्यालय अधिकारी व शाखाधिकारी मिटींग खर्च (Ho Officer & Branch Manager Meeting Expenses)	24,705.00	8,439.00
कर्मचारी प्रशिक्षण खर्च (Employee Training Expenses)	11,374.00	2,63,057.00
विद्युत जोडणी खर्च (Electricity Connection Exp.)	-	2,848.00
डिजिटल स्वाक्षरी खर्च (Digital Signature Expenses)	-	1,800.00
समारंभ खर्च (Function Subscription Expenses)	34,000.00	-
ई. डी. पी. कार्यक्रम खर्च (EDP Programme Expenses)	31,678.00	-
सोने वजन माप नुतनीकरण शुल्क (Gold Weight Measure Stamping Renewal Fees)	20,000.00	35,000.00
आयकर अपील फीज (Income Tax Appeal Fees)	57,000.00	-
क्यू आर कोड चार्जेस (QR Code Charges)	81,750.00	58,829.50
सामाजिक कार्यक्रम खर्च (Social Activities Expenses)	2,62,756.00	1,82,071.00
नवीन तंत्रज्ञान सुविधा खर्च (New Technology Facilities Expenses)	-	1,84,858.00
सहकार सप्ताह खर्च (Co-operative Week Expenses)	-	89,288.00
एकूण Total	**30,95,606.54**	**32,18,039.47**
XXV तरतुदी (Provisions)		
अनुत्पादक कर्जासाठी तरतूद (N.P.A. Provision)	40,00,000.00	1,00,00,000.00
शैक्षणिक मदत कार्य निधी (Education Fund Contribution)	12,00,000.00	-
धर्मादाय निधी तरतूद (Charitable Fund Provision Expenses)	1,00,000.00	-
रवळनाथ सुकन्या निधी (Ravalnath Sukanya Welfare Fund Provision Expenses)	50,000.00	-
निवडणूक तरतूद खर्च (Election Provision Expenses)	-	5,00,000.00
उत्तम जिंदगी तरतूद खर्च (Standard Assets Provision Expenses)	-	5,00,000.00
एकूण Total	**53,50,000.00**	**1,10,00,000.00**

Shree Ravalnath Co-op. Housing Finance Society Ltd.,
Ajara (Multi-State), Kolhapur.
Statutory Audit Report 2024-2025

Sankpal Kulkarni & Associates
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 2025, which comprise the Balance Sheet as at 31st March 2025 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 Coop 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 2025.
   (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 2025, the NPA of the Society is Rs. 1882.42 Lacs worked out as per prudential guidelines. Society has held provision of Rs. 303.58 Lacs as against the minimum required provision of Rs. 238.86 Lacs. Standard Assets Provision which works out to Rs. 83.15 Lacs but the society has made provision of only 5 Lacs.

(d) The loans given by the Society to the members of the Board Rs 80.08 Lacs

(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.

SANKPAL KULKARNI & ASSOCIATES
Chartered Accountants
Firm Registration No. 121256W

Signature
CA Deepak S. Patil
Membership No. 108541
UDIN : 25108541BMKXZO2815

Place of Signature: Kolhapur
Date: 26/04/2025

To,

Date : 26/04/2025

Founder Chairman,

Shree Ravalnath Co-op. Housing Finance society Ltd., Ajara (Multi- State) Doctor's Colony, Gadhinglaj, Dist. Kolhapur.

Sub : Audit Classification

Respected Sir,

According to the provision of Multi-State Co-op. Societies Act, 2002 there is no provision of Audit classification but on the basis of circular issued by Maharashtra Government for credit society we have awarded your society as "A" Class. The mark sheet on the basis of CAMELS Rating (In Marathi) is enclosed herewith

Thanking you,

SANKPAL KULKARNI & ASSOCIATES
Chartered Accountants
Firm Registration No. 121256W

Signature
CA Deepak S. Patil
Membership No. 108541

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, 2025

Notes forming part of Balance Sheet as on 31st March 2025 and Profit and Loss a/c for the year ended 31st March 2025.

A) PRESENTATION (Significant Accounting Policies)

1. Overview

1.1 Inception

Shri Ravalnath Co-op. Hosing Finance Society Ltd. was registered under Maharashtra Co-op. Societies Act 1960 in 14th Oct, 1996 and Converted into Multi State Co-op. Society under Multi State Co-op. Societies Act 2002 on 18th th March 2015.

1.2 Background

Shree Ravalnath Co-op. Hosing Finance Society Ltd is incorporated in 1996 and providing wide range of Credit and financial services through 15 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 (1CAI) 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 2025, Investment Fluctuation Reserve is Rs.6.00 Lacs.

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, 2025 as compared to those followed in the previous financial year 2023-24.

5. Fixed Assets & Depreciation: (AS6 & AS10)

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 % .
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 Lacs The surplus arising out of such revaluation is carried to premises and is accounted under Revaluation Reserve.
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-6 & AS-10 issued by the institute of Chartered Accountants of India.
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. 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.
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) :

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.

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) :

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.

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

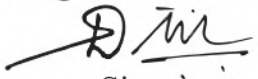
(b) A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

Contingent Liabilities are as follows:-

Sr. No.	Particulars	31.03.2024	31.03.2025
1	Income Tax Demands	67246220.00	67246220.00
	Total	67246220.00	67246220.00

Place: Kolhapur
Date: 26/04/2025

SANKPAL KULKARNI & ASSOCIATES
Chartered Accountants
Firm Registration No. 121256W



Signature
CA Deepak S. Patil
Membership No. 108541
UDIN : 25108541BMKXZO2815

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

CONSOLIDATED BUDGET FOR THE YEAR 2025-26

Amount in Rs.

Particulars	Budget for 2024-25	Actual Income & Exp. 2024-25	Excess Over Budget	Reason for Excess	Budget for 2025-26
अ) जमा (Income)					
१) मिळालेले व्याज **(Interest Earned)**	36,25,00,000	34,85,08,577.00			39,00,00,000
२) गुंतवणूकीवरील मिळालेले व्याज **(Int. On Investment)**	11,50,00,000	12,70,79,466.06			16,50,00,000
३) इतर उत्पन्न **(Other Income)**	75,00,000	48,84,018.01			75,00,000
TOTAL INCOME	**48,50,00,000**	**48,04,72,061.07**			**56,25,00,000**
ब) खर्च (Expenditure)					
१) दिलेले व्याज **(Interest Paid)**	36,75,00,000	36,43,47,924.22			40,70,00,000
२) कर्मचारी वेतन व भत्ते **(Salary & Allowances to Employees)**	5,02,25,000	5,50,29,926.00	48,04,926.00	New Branch Opening Employee Increase Salary	6,90,25,000
३) संचालक, स्थानिक समिती सभा भत्ते व प्रवास खर्च **Meeting & other allowance to Directors & Local Committee Members.**	24,00,000	20,25,330.00			30,50,000
४) भाडे, कर, विज व विमा (**Rent,Taxes, Ele. & Ins.**)	51,10,000	39,71,275.17			67,75,000
५) टपाल व टेलीफोन **(Postage & Telephone)**	8,25,000	6,74,233.43			8,25,000
६) ऑडीट फी **(Audit Fee)**	12,00,000	11,45,263.00			17,00,000
७) घसारा, दुरुस्ती खर्च व खराब डेडस्टॉक **(Depreciation & repairs expenses)**	1,30,00,000	96,58,026.40			1,19,00,000
८) स्टेशनरी, छपाई व संगणक,जाहीरात **(Printings, Stationery, Computer & Advertiesment)**	28,50,000	23,66,747.49			32,10,000
९) कायदा कामकाज खर्च **(Legal Expenses)**	4,00,000	7,500.00			4,00,000
१०) इतर खर्च **(Other Expenses)**	59,55,000	32,15,191.47			40,10,000
११) नफ्यातून तरतुदी **(Provision from Profit)**	85,00,000	1,10,00,000.00	25,00,000	NPA Provisoin	2,40,00,000
TOTAL EXPENDITURE	**45,79,65,000**	**45,34,41,417.18**			**53,18,95,000**
क) निव्वळ नफा (Net Profit)	2,70,35,000	2,70,30,643.89			3,06,05,000
एकूण (Total)	48,50,00,000	48,04,72,061.07			56,25,00,000
ड) स्थावर व जंगम मिळकत खरेदी **(Purchase of Movable & Immovable Assets)**	10,00,00,000	2,69,37,332.00			5,00,00,000

Shri. A. K. Sulkude
I/C Manager

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

Sou. M. B. Ringane
Vice Chairman

Shri. M. L. Chougule
Founder Chairman

Ravalnath goes beyond the mere banking or financial relationship.

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

PROGRESS AT A GLANCE FOR LAST FIVE YEARS

(Amount in Lacks)

YEAR	31st March 2021	31st March 2022	31st March 2023	31st March 2024	31st March 2025
NO. OF MEMBERS	8,063	9,236	10666	12,430	13,877
PAID UP CAPITAL	996.45	1087.17	1227.45	1374.19	1454.14
FUNDS	1037.41	1293.93	1425.77	2215.10	2455.38
DEPOSITS	31087.59	34173.69	38002.55	43463.28	51267.78
INVESTMENT	11113.86	11491.86	14919.05	16234.60	19921.29
LOANS	21869.66	24523.97	26103.40	32190.36	35141.57
WORKING CAPITAL	34450.89	37793.02	43455.02	51,818.07	59940.25
NET PROFIT	139.90	188.11	223.51	248.86	270.30
BRANCHES	9	9	10	11	14
AUDIT CLASS	A	A	A	A	A

PERCENTAGE OF SOME RATIOS WITH STANDARD RATIOS

Sr. No.	Ratio	Standard Ratio	Actual Ratio				
			2020-21	2021-22	2022-23	2023-24	2024-25
1	Percentage of Deposit interest in total expenditure	55	81.31	78.24	78.96	81.77	80.35
2	Percentage of Staff salaries in total expenditure	20	9.42	11.26	12.70	11.55	12.13
3	Percentage of Management expenses in total expenditure	15	9.25	10.48	8.33	6.67	7.51
4	Percentage of Profit in total expenditure	10	4.82	6.03	6.67	6.42	5.96
5	C.D. Ratio	60 to 70%	64.12	65.05	61.96	66.11	68.54

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.

शिक्षणक्षेत्रातील ज्ञानीजनांना एका छताखाली आणणारी रवळनाथ संस्था

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

ATTRACTIVE INTEREST RATES ON DEPOSITS

1) M.I.S. Deposit Scheme :

PERIOD	INTEREST RATE	RS. 24,000/- INVEST
5 YEARS	8.25%	PER MONTH RS. 165/- 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 : 5.50%(Minimum balance 15000/-) Above Rs.2 lacks balance: 6%

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/- and above	7.00 %

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

Sr. No.	Particular	General	Senior Citizen
5)	**Fixed Deposit Scheme:**		
	Fixed Deposit		
	a) 31 to 45 days	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%
	* 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%	-
	* Society Deposit. For 15 Months	8.75%	-
	* 80 years completed members - 21 Months	9.00%	-

6) Double Benefit Deposit

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

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

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/-

8) Shree Ravalnath Hosing 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/-

9) Balutedar Thev Yojana : Period 18 Months Interest Rate - 9.00%
(Terms & Conditions as per circular No.28/43 dated 12/10/2023)

ठेवीदारांबरोबरच कर्जदारांना सन्मान देणारी संस्था म्हणजे रवळनाथ संस्था

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

Statistical Information of the Society Certified by Statutory Auditor

(Amount in Lakhs)

Sr.No.	Particulars	31/03/2024	31/03/2025
1	CRAR	10.98	10.84
2	Advance to directors relatives companies / firms in which they are interested		
	(i) Fund Based	182.77	182.58
	(ii) Non fund based	Nill	Nill
3	NPAs		
	Gross NPA (%)	3.77%	5.36%
	Amount	1215.07	1882.41
	Net NPA (%)	3.16%	4.53%
	Amount	1011.49	1578.83
	Actual overdue of NPA Account (%)	2.31%	1.70%
	Amount	743.26	598.62
4	Average cost of deposits	7.60%	7.68%
5	Profitability		
	(i) Interest income as a percentage of working funds	7.86%	7.93%
	(ii) Non interest income as a percentage of working funds	0.09%	0.08%
	(iii) Operating profit as a percentage of working funds	0.58%	0.63%
	(iv) Return on assets	0.48%	0.45%
	(v) Business (Deposits + Advances) per employee	560.39	557.47
	(vi) Profit per employee	1.84	1.74
6	Provision made during the towards		
	(i) NPA	40.00	100.00
	(ii) Investment	Nill	2.00
7	Provisions as on year end		
	(i) Towards NPAs		
	(a) on Advances	203.58	303.58
	(b) on Investments	04.00	06.00

Year 2023-24
Sunil Nagaonkar & Company
Chartered Accountant

Year 2024-25
Sankpal Kulkarni & Associates
Chartered Accountant

॥ सर्व सदगुणाचा पाया म्हणजे नम्रता ॥

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

रुपये लाखात (Rs. In Lakhs)

तपशील (Particulars)	31/03/2024	खेळत्या भांडवलाशी प्रमाण % to working capital	31/03/2025	खेळत्या भांडवलाशी प्रमाण % to working capital
खेळते भांडवल (Working Capital)	51818.07	-	59940.25	-
एकूण उत्पन्न (अ+ब) (Total Income (A+B))	4124.09	7.95%	4804.72	8.01%
अ) व्याज उत्पन्न (Interest Income)	4075.58	7.86%	4755.88	7.93%
ब) इतर उत्पन्न (Other Income)	48.51	0.09%	48.84	0.08%
एकूण खर्च (Total Exp. (A+B+C+D)	3821.73	7.37%	4424.42	7.38%
अ) व्याज खर्च (Interest Exp.)	3168.86	6.12%	3643.48	6.08%
ब) सेवक पगार (Staff Salary)	447.64	0.86%	550.30	0.92%
क) प्रशासकीय खर्च (Management Exp.)	119.91	0.23%	141.90	0.24%
ड) घसारा (Depreciation)	85.32	0.16%	88.74	0.14%
ढोबळ नफा तरतुदीपूर्वीचा (Gross Profit)	302.36	0.58%	380.30	0.63%
वजा तरतुदी (Provision)	53.50	0.10%	110.00	0.18%
निव्वळ नफा (Net Profit)	248.86	0.48%	270.30	0.45%

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

उत्पन्नाचा रुपया असा आला (Income Details)	एकूण उत्पन्नाशी प्रमाण (Percentage To Total Income)
कर्जावरील मिळालेले व्याज (Interest Received On Loan)	72.54%
गुंतवणूकीवरील व्याज (Interest Received On Investment)	26.45%
इतर उत्पन्न (Other Income)	1.01%
एकूण (Total)	100%

खर्चाचा रुपया असा गेला (Expenditure Details)	एकूण खर्चाशी प्रमाण (Percentage To Total Expenditure)
ठेवीवरील दिलेले व्याज (Interest Paid On Deposit)	75.84%
सेवक पगार (Staff Salary)	11.45%
प्रशासकीय खर्च (Management Exp.)	2.96%
घसारा (Depreciation)	1.85%
तरतूद (Provision)	2.28%
निव्वळ नफा (Net Profit)	5.62%
एकूण (Total)	100 %

Amendment in Bye-laws

Proposed amendments to Bye-Laws in Annual General Meeting on 22nd June. 2025

Bye laws No	Existing Wording	Wording after Amendment	Reasons for change
4 c)(i)	**Nominal or Associate Member** Society may, in the interest of promotion of the business of the society, admit a person and an Institute as nominal member or associate member on payment of fee of Rs.10 only.	**Nominal or Associate Member** Society may, in the interest of promotion of the business of the society, admit a person as nominal member or associate member on payment of fee of Rs.10 only in case of individual and Rs.1000/-in case of an Institute, partnership firm, Company or limited liability partnership firm or any other legal entity other than individual on payment of fee of Rs.1000 only who wish to avail loans from the Society.	To increase the Society's reserve fund.
46(i) I	**Loans And Advances** The loans shall be given up maximum 15 % of Tier I plus Tier II capital as on 31st March of the previous year for a maximum period of 20 years against immovable properties having adequate valuation, with adequate margins & after creating registered/ equitable mortgage	**Loans And Advances** The loans shall be given up maximum 15 % of Tier I plus Tier II capital as on 31st March of the previous year for a maximum period of 20 years against immovable properties having adequate valuation, with adequate margins after creating registered/ equitable mortgage to Ordinary members in case of individual borrowers & to Nominal members in case of partnership firm registered under Indian Partnership Act 1932, or a company or limited liability partnership firm registered under Indian Companies Act-2013	Our some ordinary members are doing their business of Construction of houses or Housing Complex / Apartments or any other business through partnership firm, limited liability partnership firm or company & demanding loans to their firms, companies. But as per our existing bye-laws we cannot give ordinary membership to firms, companies & as a result we cannot finance them in the name of firm, company. So we have decided to do this amendment.
46(i) m)	The loan shall be given up to Rs.25 Lakhs against gold ornaments having adequate valuation and with adequate margins. The period of the loan shall be up to one year.	The loan shall be given up to maximum 15 % of Tier I plus Tier II capital as on 31st March of the previous year against gold ornaments having adequate valuation and with adequate margins. The period of the loan shall be up to one year. The loan shall be given to Ordinary members in case of individual borrowers & to Nominal members in case of non-banking finance companies, partnership firm registered under Indian Partnership Act - 1932, or a company or limited liability partnership firm registered under Indian Companies Act 2013	In view of the circular issued by CRCS dt.22.01.2024 regarding Liquidity Exposure & Prudential norms to MSCS & also such type of demand has come from our few customer.

OUR SOCIAL WORK

IN THE PRINT MEDIA

सकाळ



गडहिंग्लज : रवळनाथतर्फे वॉक ऑन साईट फलकाचे अनावरण अजय सिंदकर यांच्या हस्ते झाले. यावेळी एप. एल. चौगुले, मीना रिंगणे, संचालक व अधिकारी उपस्थित होते.

'उजव्या बाजूने चाला' फलकाचे अनावरण

■ सकाळ वृत्तसेवा

गडहिंग्लज, ता. २१ : सकाळी चालत फिरायला जाणाऱ्यांनी उजव्या बाजूने चालावे, असा आशयाचा [illegible] फलकाचे अनावरण येथील पालिका चौक-बांदा [illegible] मार्गावर करण्यात आले. [illegible] वाहनांची धडक बसल्याने काहींना जीव गमवावा लागला आहे. त्यामुळे [illegible] संस्थापक [illegible] प्रमुख उपस्थिती होती. गडहिंग्लजमध्ये सकाळी फिरायला जाणाऱ्यांची संख्या मोठी आहे; परंतु पहाटे रस्ते अपघात वाहन्यांचे पादचाऱ्यांच्या सुरक्षेचा प्रश्न निर्माण झाला आहे.

दुसऱ्या बाजूने चालणाऱ्यांना मागून वाहनांची धडक बसल्याने काहींना जीव गमवावा लागला आहे. त्यामुळे [illegible] मार्गावरील रवळनाथ को-ऑप. हौसिंग फायनान्स सोसायटीने [illegible] संस्थापक [illegible] रवळनाथने [illegible] संरक्षण भिंत [illegible] २०२४ [illegible] पूर्ण [illegible]

Kolhapur Kopitha
19/1/2024 Page No. 2

पुढारी



'रवळनाथ'तर्फे वैद्यकीय उपचारासाठी मदत

सकाळ



गडहिंग्लज : रवळनाथ को-ऑप. हौसिंग फायनान्स सोसायटीचे माजी चेअरमन दशरथ पाटील यांचे उपचारासाठी सभासद व संचालकांकडून मदत करण्यात आली. यावेळी संचालक अण्णासो कुंभार, एस. एस. चौगुले, रवळनाथ को-ऑप. हौसिंग फायनान्स सोसायटीचे संस्थापक अध्यक्ष एम. एल. चौगुले, सेक्रेटरी एस. डी. कांबळे, सचिन पाटील, सुनील पाटील, सुरेश पाटील, दशरथ पाटील, सुनील पाटील, सुरेश पाटील, दशरथ पाटील, सुनील पाटील, सुरेश पाटील, दशरथ

OUR OWN BUILDINGS

Head Office - Gadhinglaj



Branch - Gadhinglaj



Branch - Kolhapur



Branch - Jaysingpur



Branch - Kudal



Branch - Sangli



Branch - Pune



Branch - Karad



From :

Shri. M. L. Chougule

Founder Chairman

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

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

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

E-mail : ravalnath.hogadhinglaj@gmail.com

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