

MAHARASHTRA

३४

वा वार्षिक  
अहवाल

सन २०२४-२०२५

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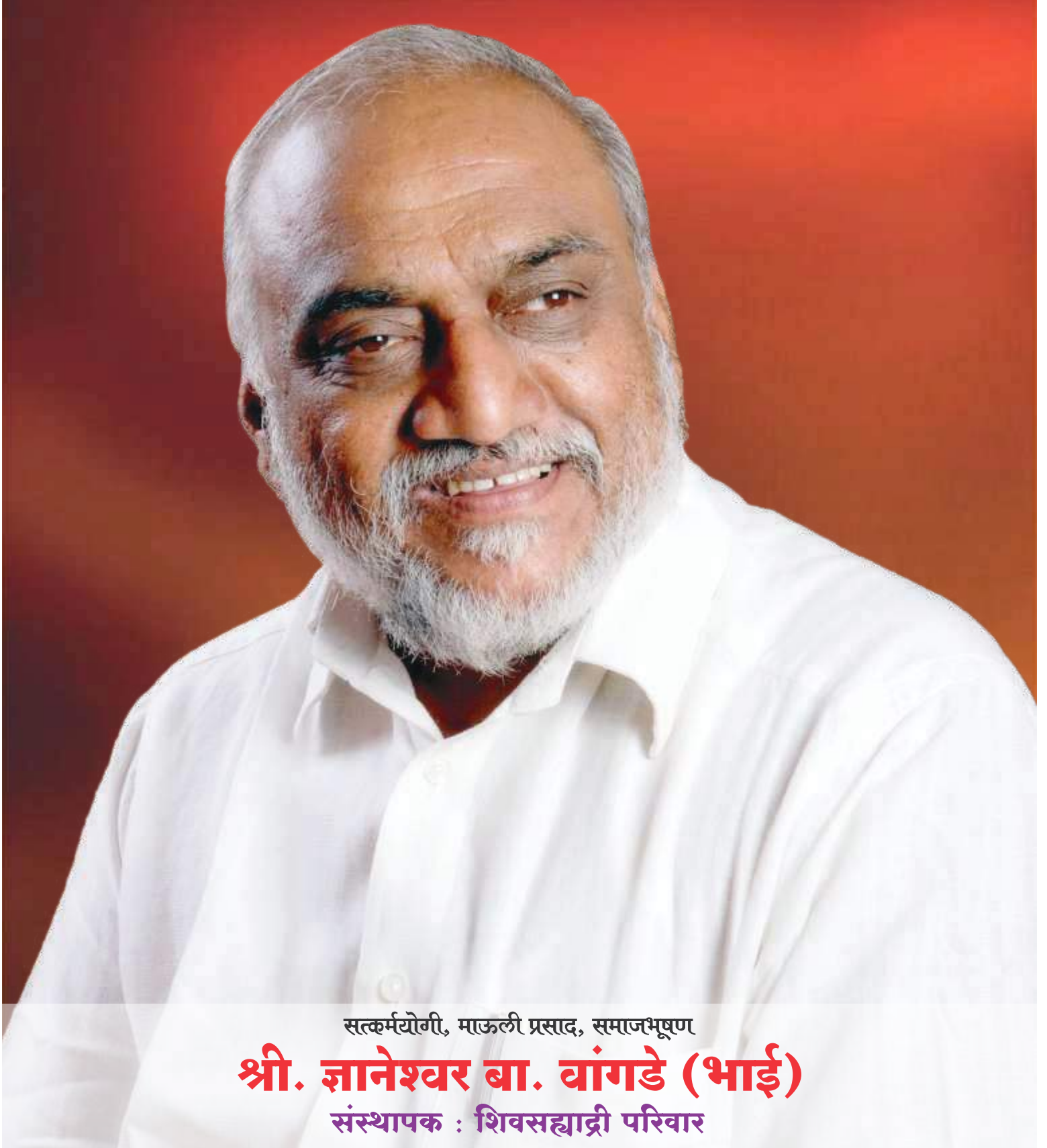
“सहकारातुन समृद्धी”



**शिवसह्याद्री**  
सहकारी पतपेढी मराठी

**३४** वा वार्षिक  
अहवाल  
सन २०२४-२०२५

संस्थेचे कुशल नेतृत्व



सत्कर्मयोगी, माऊली प्रसाद, समाजभूषण

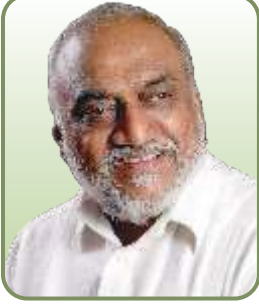
**श्री. ज्ञानेश्वर बा. वांगडे (भाई)**

संस्थापक : शिवसह्याद्री परिवार



**शिवसह्याद्री**  
**सहकारी पतपेढी मण्डळ**

**विद्यमान संचालक**



**श्री. ज्ञानेश्वर बा. वांगडे (भाई)**  
संस्थापक / तज्ञ संचालक



**श्री. भरत शिवराम पिंपळे**  
अध्यक्ष



**श्री. वसंत हरी निकम**  
उपाध्यक्ष



**श्रीमती दया सुरेश शेलार**  
संचालिका



**श्री. रविंद्र गणपत करंजवकर**  
संचालक



**श्री. आनंदा ज्ञानू कदम**  
संचालक



**श्री. शांताराम भा. जेधे**  
संचालक



**श्री. तुकाराम बा. माने**  
संचालक



**श्रीमती अर्चना शिवाजी कांबळे**  
संचालक



**श्री. धनाजी दगडू साबळे**  
संचालक



**अॅड. श्री. ए. टी. बाबर**  
तज्ञ संचालक



**श्री. चंद्रकांत बापूसाहेब वांगडे**  
संचालक



**श्री. नंदकुमार धोंडू गोरे**  
संचालक



**श्री. महेश देवदत्त रांजणकर**  
संचालक



**सौ. रेश्मा किरण जांभळे**  
संचालिका



**श्री. प्रताप रघुनाथ वांगडे**  
महाव्यवस्थापक



**शिवसह्याद्री**  
**सहकारी पतपेढी मर्यादित**



## SHIVSAHYADRI MOBILE APP

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सर्व व्यवहार आपल्या मोबाईल  
अॅपवरून करण्याची सुविधा



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## विविध सुविधा



## RTGS / NEFT / IMPS

सर्व खातेदारांसाठी संस्थेमधील आपल्या  
खात्यामध्ये **RTGS / NEFT / IMPS**  
मार्फत रक्कम जमा / नावे करण्याची  
सुविधा उपलब्ध.

२४ तास  
उपलब्ध



## SHIVSHYADRI AMBULANCE

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मल्टीस्टेट नोंदणी क्र. : एम.एस.सी.एस./सी.आर./1532/2024

प्रशासकीय कार्यालय : 118, देवी भवन, 5 वा मजला, सेनापती बापट मार्ग, माटुंगा रोड रेल्वे स्टेशन (प.), मुंबई-400 016.

## 34 वी वार्षिक सर्वसाधारण सभेची नोटीस

शिवसह्याद्री सहकारी पतपेढी मर्यादित यांच्या सर्व सभासदांना कळविण्यात येते की, संस्थेची "34 वी वार्षिक सर्वसाधारण सभा" शनिवार, दि. 23 ऑगस्ट 2025 रोजी सायंकाळी 04.00 वा. "कस्तुरबा महिला मंडळ हॉल" सेनापती बापट मार्ग, माटुंगा रोड रेल्वे स्टेशन समोर, माटुंगा रोड (पश्चिम), मुंबई-400 016." या ठिकाणी आयोजित करण्यात आली आहे. तरी आपण या सभेस वेळेवर उपस्थित रहावे, ही विनंती.

### \* सभेपुढील विषय \*

1. दि. 20/09/2024 रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
2. दि. 13/05/2025 रोजीच्या विशेष सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
3. दि. 31/03/2025 अखेर संपलेल्या आर्थिक वर्षाचा अहवाल, नफा तोटा पत्रक व ताळेबंद पत्रक वाचून स्वीकृत करणे.
4. संचालक मंडळाने सुचविल्याप्रमाणे नफा विभागणीस मंजूरी देणे व लाभांश जाहिर करणे.
5. सन 2024-2025 या वर्षाच्या वैधानिक लेखापरीक्षण अहवालावर विचार विनिमय करणे.
6. सन 2023-2024 च्या लेखापरिक्षणातील दोष दुरुस्ती अहवालाची नोंद घेणे.
7. सन 2024-2025 सालच्या अंदाज पत्रकातील वाढीव खर्चाची व पुढील वर्षाकरिता संचालक मंडळाने तयार केलेल्या अंदाजपत्रकाची माहिती देणे व मान्यता घेणे.
8. संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाबाबत माहिती देणे.
9. कर्ज निर्लेखीकरणास मान्यता देणे,
10. सन 2025 -2026 या आर्थिक वर्षाकरिता वैधानिक लेखापरिक्षकाची नेमणूक करणे व लेखापरिक्षकांचे मानधनास मान्यता देणे.
11. सेवक आकृतीबंधास मान्यता देणे.
12. पोटनियम दुरुस्ती प्रस्तावास मान्यता देणे.
13. नवीन शाखा प्रस्तावास मान्यता देणे.
14. मल्टीस्टेट को-ऑप. अॅक्ट 2002 नुसार तयार करण्यात आलेल्या विविध धोरणास मंजूरी देणे.
15. संस्थेने सन 2009 ते 2012 पर्यंत जतन करून ठेवलेले जुने रेकॉर्ड रजिस्टर, कागदपत्रे नष्ट करणे बाबत.
16. वार्षिक सर्वसाधारण सभेस अनुपस्थित असणाऱ्या सभासदांची अनुपस्थिती क्षमापित करणे.
17. मा. अध्यक्षीय परवानगीने सभेसमोर येणारे इतर विषय.

स्थळ : मुंबई.

दिनांक : 07/08/2025

संचालक मंडळाच्या आदेशानुसार

**श्री. प्रताप र. वांगडे**

(मुख्य कार्यकारी अधिकारी)

### -: सूचना :-

- कोणत्याही सभासदांना सूचना मांडावयाच्या असतील तर त्या लेखी स्वरूपात सभेच्या सात दिवस अगोदर संस्थेच्या मुख्य कार्यालयात पोहोचतील अशा पाठवाव्यात.
- अहवालाची प्रत संस्थेच्या [www.shivsahyadripatpedhi.com](http://www.shivsahyadripatpedhi.com) या वेबसाईटवर उपलब्ध आहे किंवा जवळच्या शाखामार्फत मागवून घेणे.
- गणसंख्ये अभावी सभा तहकुब झाल्यास त्याच ठिकाणी अर्ध्यातासानंतर घेतली जाईल. त्यास गणसंख्येचा विचार केला जाणार नाही.



## संस्थापकांचे मनोगत.....



सन्माननीय सभासद बंधू-भगिनीनो,  
स्नेहपूर्वक सप्रेम नमस्कार,

आपल्या संस्थेच्या ३४ व्या वार्षिक सर्वसाधारण सभेमध्ये मा. संचालक मंडळातर्फे आपणा सर्वांचे संस्थेच्या वतीने मनःपूर्वक सहर्ष स्वागत करीत आहे. संस्थेच्या दि. ३१ मार्च २०२५ अखेर पूर्ण झालेल्या आर्थिक वर्षाचा ताळेबंद पत्रक, नफा तोटा पत्रक व मागील वर्षात केलेल्या कार्याचा आणि केलेल्या प्रगतीचा आढावा आपणा समोर सादर करताना मला अत्यंत आनंद होत आहे.

शिवसह्याद्री सहकारी पतपेढी मर्यादित, मुंबई ही संस्था नेहमीच संस्थेचे ध्येय, उद्दिष्टांवर लक्ष केंद्रित करून काम करत आहे. देशातील आजचे अर्थकारणामधील नवीन नियम, बदलते धोरण निकष सतत बदलत असणारे निकष यामुळे बँकिंग क्षेत्रात तीव्र स्पर्धा निर्माण झाली आहे परंतु बदलत्या काळातील धोरणाशी सुसंगत राहून नवनवीन तंत्रज्ञानाचा अवलंब करून सभासदांना सेवा देण्याचे कार्य आपली मल्टीस्टेट दर्जा प्राप्त संस्था करीत आहे. अर्थकरणातील बदलांची वेळोवेळी नोंद घेऊन आपल्या व्यवसाय वाढीवर लक्ष केंद्रित करीत आहे.

आपल्या संस्थेने सन २०२४-२०२५ मध्ये आर्थिक दृष्ट्या सर्वांगीण प्रगती साधली आहे. सातारा येथील प्रतापगंज पेठ येथे दि. १६ मार्च २०२४ रोजी सोने तारण कर्जासाठी 'शिवगोल्ड' स्वतंत्र विभागाचा शुभारंभ केला व अल्पवधी काळात या विभागातून एकूण ६४० सभासदांना १३ कोटी १५ लाख २१ हजार ६६७ इतक्या कर्जाचे कर्ज वितरण करण्यात संस्थेस यश प्राप्त झाले.

या आर्थिक वर्षात बहुराज्यीय सहकारी कायदा २००२ अंतर्गत संस्थेची नोंदणी करून संपूर्ण महाराष्ट्रा बरोबरच कर्नाटक राज्याकरिता कार्यक्षेत्रात वाढ केली आणि दि. ०२ मार्च २०२५ रोजी संस्थेने बेळगावी येथे खडेबाजार या ठिकाणी बेळगावी शाखेचा शुभारंभ करण्यात आला.

संस्थेने दि. १३ मे २०२३ रोजी आपल्या दैनिक बचत करणाऱ्या व्यवसाय करणाऱ्या सभासदांसाठी सूक्ष्म व लघुउद्योगांना वित्त पुरवठा त्यांच्या गरजेप्रमाणे तात्काळ कर्ज देण्यासाठी 'शिवमुद्रा कर्ज योजना' सुरु केली. रुपये पाच हजार ते रुपये पन्नास हजार पर्यंत कर्ज मर्यादा ठेवून एका दिवसात कर्ज मंजुरी व कमीत कमी कागदपत्र व व्यवसायाच्या ठिकाणी प्रतिदिन रक्कम स्विकारण्याची सुविधा देऊन एकूण कर्ज ४,८८४ सभासदांना वितरण करण्यात आले व या योजनेला सर्व शाखांतून उत्स्फूर्त प्रतिसाद मिळाला.

भविष्यात, आम्ही शिवमुद्रा कर्ज योजनेवर काम करत राहू आणि संस्थेचे ध्येय, उद्दिष्टांवर लक्ष केंद्रित करून उत्तम ग्राहक सेवा देण्याकरिता डिझिटलायजेशनवर भर देऊन सायबर सिक्युरिटीच्या संदर्भात ही विशेष योग्य खबरदारी घेऊन संस्था कार्य करेल यात तिळमात्र शंका नाही. संस्थेचे कायदेविषयक सल्लागार, हिशोब तपासनीस, वैधानिक लेखापरीक्षक यांनी केलेल्या मार्गदर्शनामुळे संस्था त्यांची आभारी आहे. आपण सर्व सभासदांनी संस्थेवर दाखविलेल्या विश्वासाने व दिलेल्या पाठींब्यामुळेच आपल्या संस्थेची सातत्याने प्रगती होत आहे. त्याबद्दल खातेदारांची कृतज्ञता व्यक्त करतो. संस्थेचा ग्राहक, हितचिंतक यांची आपुलकी, प्रेम त्यांचा मिळणारा प्रतिसाद यामुळे संस्था उत्तरोत्तर वाढत चालली आहे. आपण सभासद या नात्याने आपल्या संस्थेकडे एक 'शिवसह्याद्री परिवार' म्हणून पहात आहातच. आपण सर्वांनी दिलेल्या सहकार्यासाठी आम्ही आपले मनःपूर्वक आभार मानतो. आपले सर्वांचे संस्थेवर असलेले प्रेम सदैव वृद्धिंगत राहो. आपणा सर्वांना उदंड आयुष्य, आरोग्य, सौख्य, समृद्धी लाभो ही ईश्वर चरणी प्रार्थना करून मनोगतला पूर्णविराम देतो, धन्यवाद !

**जय महाराष्ट्र ! जय सहकार !!**

आपले स्नेहांकीत

**श्री. ज्ञानेश्वर बापूसाहेब वांगडे (भाई)**

(संस्थापक-संचालक)



### ३४ वा वार्षिक अहवाल सन २०२४-२०२५

सन्माननीय सभासद बंधू - भगिनीनो,

संस्थेच्या ३४ व्या वार्षिक सर्व साधारण सभेच्या निमित्ताने मी आपल्या सर्वांचे मनःपूर्वक स्वागत करतो. आपल्या समोर सन २०२४-२५ या वर्षाचा अहवाल आणि या वर्षाचा ताळेबंद, नफा तोटा पत्रक आपल्या माहितीकरिता सादर करत आहोत.

### सन २०२४-२०२५ या काळातील संस्थेचा प्रगती आढवा

क्र.	तपशील	३१ मार्च २०२४ अखेर	३१ मार्च २०२५ अखेर	गतवर्षीच्या वाढीचे शेकडा प्रमाण वाढीचे प्रमाण	
१	भाग भांडवल	36,40,65,500.00	38,05,75,200.00	1,65,09,700.00	4.53%
२	निधी	57,42,16,993.88	82,32,34,887.13	24,90,17,893.25	43.36%
३	ठेवी	909,39,15,603.19	990,91,50,129.96	81,52,34,526.77	8.95%
४	कर्ज	741,36,52,096.39	8,82,38,68,103.23	141,02,16,006.84	19%
५	खेळते भांडवल	1065,71,19,704.00	1225,10,77,591.99	159,39,57,887.99	14.95%
६	गुंतवणूक	274,87,19,327.00	252,29,41,968.00	22,57,77,359.00	-8.21%
७	निवळ नफा	6,41,72,481.38	5,07,99,523.99	1,33,72,957.01	-20.83%

### कार्यक्षेत्र व कार्यालये :-

संस्थेचे कार्यक्षेत्र "संपूर्ण महाराष्ट्र व कर्नाटक राज्यातील बेळगावी व बिदर" असे आहे. या कार्यक्षेत्रात संस्थेचे दादर-माटुंगा, या मध्यवर्ती ठिकाणी स्वमालकीचे प्रशासकीय कार्यालय असून चार विभागीय कार्यालये आणि ३७ शाखा कार्यालयामार्फत संस्थेचे कामकाज चालू आहे. संस्थेच्या या कार्यालयापैकी २५ कार्यालये संस्थेच्या स्वमालकीच्या जागेत आहेत.

### सभासद :-

आपल्या संस्थेची वर्षारंभी सभासद संख्या ७२,५४८ होती. अहवाल वर्षात ५५६ सभासद निवृत्त झाले तर १०,१३७ सभासद नव्याने दाखल झाले. वर्षाअखेर आपल्या संस्थेचे ८२,१२९ इतके सभासद आहेत. संस्थेची सभासद संख्या वाढत आहे. यावरून संस्थेच्या कामकाजात सभासदांचा वाढता सहभाग हे संस्थेच्या विकासाचे व भांडवली पाया मजबूत असल्याचे द्योतक म्हणावे लागेल.

आपल्या संस्थेची अधिकृत भाग भांडवलाची मर्यादा १०० कोटी असून वर्षारंभी वसुल भाग भांडवल रु. ३६,४०,६५,५००/- इतके होते अहवाल वर्षात निवृत्त झालेल्या सभासदांना ५,४८,३८,७००/- इतके भाग भांडवल परत करण्यात आले. संस्थेत दाखल झालेल्या सभासदांकडून रु. ७,१३,४८,४००/- इतके भाग भांडवल वसुल झाल्याने वर्षाअखेर वसुल भाग भांडवल रु. ३८,०५,७५,२००/- इतके झाले आहे. अहवाल वर्षाअखेर संस्थेच्या भाग भांडवलात ४.५३% इतकी वाढ झाली आहे.



## राखीव व इतर निधी :-

संस्थेचा गतवर्षाअखेर राखीव व इतर निधी रु. 57,42,16,993.88/- इतका आहे. त्यामध्ये अहवाल वर्षा अखेर रु. 24,90,17,893.25/- इतकी वाढ होऊन एकूण रु. 82,32,34,887.13/- इतका राखीव व इतर निधी झाला आहे.

खालीलप्रमाणे राखीव व इतर निधी आकडेवारी दिसून येते.

क्र.	तपशील	31 मार्च 2024 अखेर	31 मार्च 2025 अखेर
1	वैधानिक राखीव निधी	17,07,29,449.93	19,07,57,031.93
2	इमारत निधी	24,80,26,366.00	25,61,88,014.00
3	संशयित आणि बुडीत कर्ज निधी	6,84,99,758.60	6,27,61,258.15
4	सर्वसाधारण राखीव निधी	5,14,62,563.05	5,24,62,563.05
5	सभासद कल्याण निधी	28,56,729.30	--
6	कर्ज सुरक्षा निधी	--	22,38,665.00
7	विकास निधी	11,92,848.00	11,92,848.00
8	गुंतवणूक चढउतार निधी	3,14,49,279.00	3,14,49,279.00
9	मालमत्ता पुर्नमुल्यांकन निधी	--	22,61,85,228.00
	एकूण	57,42,16,993.88	82,32,34,887.13

## ठेवी :-

संस्थेवर असलेला ग्राहकांचा विश्वास व बाजार पेठेतील पूरक वातावरण यामुळे संस्थेच्या ठेवीमध्ये चांगल्या प्रकारे वाढ झाली आहे. संस्थेच्या गतवर्षाच्या तुलनेत रु. 81,52,34,526.77 कोटींची वाढ होऊन मार्च 2025 अखेर संस्थेच्या ठेवी रु. 990,91,50,129.96 एवढ्या झाल्या आहेत.

## कर्ज :-

कर्जास असणारी मागणी, सभासदांची गरज, त्यांचा व्यवसाय, उत्पन्न क्षमता पडताळणी करून संस्था कर्ज पुरवठा करत आहे.

संस्थेने गतवर्षाअखेर सभासदांना विविध प्रकारच्या कर्ज योजनाद्वारे रु. 741,36,52,096.39 कर्ज वाटप केले होते. त्यामध्ये अहवाल वर्षात रु. 141,02,16,006.84 इतकी वाढ झाली असून वर्षाअखेर एकूण कर्ज वाटप रु. 882,38,68,103.23 कोटी एवढे झाले आहे. अहवालसाली कर्ज वाढीचे प्रमाण 19% इतके आहे.





### एन. पी. ए. तरतुद कर्ज थकबाकी

आपल्या संस्थेने उत्पादित तसेच अनुत्पादित कर्जासाठी अतिरिक्त स्वरूपात तरतुदी केली आहे. संस्थेचा निव्वळ अनुत्पादित कर्ज (Net N.P.A.) 1.26% इतका आहे.

अहवाल वर्षा अखेर संस्थेच्या कर्जापैकी 2.30% इतकी थकीत कर्ज आहेत. अहवाल सालात संस्थेचे संचालक मंडळ सदस्य, अधिकारी व कर्मचारी वर्गाने कर्ज थकबाकी वसुलीस सर्वोच्च प्राधान्य देत अनुत्पादित कर्ज वाढीवर नियंत्रण राखले आहे कर्जदारांना नियमीत हप्ते भरणे करीता विनंती केली जात आहे.

### गुंतवणूक :-

कायद्यातील तरतुदीचे पालन करून संस्थेने गुंतवणूकीचा परतावा, तरलता, जोखीम इत्यादीचा विचार करून गुंतवणूक केली आहे. 31 मार्च 2025 अखेर संस्थेची एकूण गुंतवणूक रु. 252,29,41,968 कोटी इतकी आहे या गुंतवणूकी पोटी संस्थेला रु. 17,68,67,981 कोटी इतके उत्पन्न मिळाले आहे.

### लेखापरिक्षण :-

#### अ) वैधानिक लेखापरिक्षण :-

अहवाल साल 2024-25 चे वैधानिक लेखापरिक्षण 'सारडा अँड पारिक एल.एल.पी. चार्टर्ड अकाउंटंटस्' यांनी केले असून लेखापरिक्षण अहवाल संस्थेस सादर केला आहे. मा. लेखापरिक्षक यांनी संस्थेच्या कामकाजाबाबत समाधान व्यक्त केले आहे.

#### ब) अंतर्गत लेखापरिक्षण :-

अहवाल साल 2024-25 चे अंतर्गत लेखापरिक्षण 'एस.एस.एस.एस. अँड असोसिएट्स' यांनी केले असून त्यांनी वेळोवेळी संस्थेस मार्गदर्शन केले आहे.

#### क) कर लेखापरिक्षण :-

अहवाल साल 2024-25 चे संस्थेचे कर लेखापरिक्षण 'मे. दिनेश अहिर अँड कंपनी, चार्टर्ड अकाउंटंटस्' यांनी केले असून वेळोवेळी संस्थेस त्यांनी मोलाचे मार्गदर्शन केले आहे.

#### ड) सिस्टिम ऑडीट :-

संस्थेचे सिस्टिम ऑडीट "ओ कोअर टेक्नॉलॉजीस एल.एल.पी." यांनी केले असून त्यांच्या मार्गदर्शनानुसार कामकाज सुरु आहे.

### संचालक मंडळ व सभा :-

सहकार क्षेत्रात संस्थेच्या कार्यानुरूपी वेगळा ठसा निर्माण करण्याचे कार्य हे संस्थेचे संचालक मंडळ करत असते. आपल्या संस्थेच्या यशस्वी वाटचालीमध्ये सर्व संचालकांचा उत्स्फूर्त सहभाग असून संस्थेच्या व्यवसाय वाढीच्या दृष्टीने सर्वजण सक्रिय असतात. अहवाल सालात संचालक मंडळाच्या एकूण 26 सभा झाल्या. या सर्व सभेमध्ये एकमताने निर्णय घेण्यात आले, यामुळे संस्थेचे कामकाज सुरळीत एका विचाराने होत आहेत व सर्व सभांना संचालकांची उपस्थिती समाधानकारक राहिलेली आहे.



### कर्मचारी प्रशिक्षण :-

कर्मचारी हे संस्थेच्या प्रगतीचा अविभाज्य भाग आहे संस्थेच्या सातत्यपूर्ण प्रगतीमध्ये कर्मचारी वर्गाचा सहभाग उल्लेखनीय असा राहीला आहे. त्यांची कार्यक्षमता व संस्थेवरील निष्ठा यामुळे ही संस्था यापुढे ही अशीच प्रगतीची अत्युच्च शिखरे पार करणार आहे यात तिळमात्र शंका नाही.

संस्थेच्या अहवाल साला अखेर 239 कर्मचारी असून या सर्व कर्मचारी यांना त्यांच्या अधिकार व पदाप्रमाणे वेळोवेळी प्रशिक्षण देण्यात आले.

### आधुनिक तंत्रज्ञान :-

आपली संस्था पूर्वी पासूनच तंत्रज्ञान वृद्धी व नविन उपयुक्त तंत्रज्ञान यात गुंतवणूक करत आहे. संस्थेचा स्वतंत्र आय. टी. विभाग हा आधुनिक तंत्रज्ञानावर कार्य करत आहे. संस्था RTGS, NEFT, IMPS, QR CODE, PREPAID DEBIT CARD, SMS व संस्थेचे MOBILE APP इत्यादी डिजीटल प्रवासाच्या नव्या वाटेवर वाटचाल करत आहे. या नविन टेक्नॉलॉजी बाबत संपूर्ण सेवा आपला कर्मचारी वर्ग आपल्या सभासदांना पुरवत आहेत.

### निवडणूक :-

दि. १३ मे २०२५ रोजी बहुराज्यीय सहकारी कायदा २००२ अंतर्गत संस्थेच्या संचालक मंडळाची बिनविरोध निवडणूक प्रक्रिया पार पडली.

### संस्थेची प्रगती :-

संस्थेच्या अहवाल वर्षात संस्थेने सर्वांच्या सहकार्याने चांगली प्रगती केली असून संस्थेच्या प्रतिनिधी संख्येत ही वाढ झाली असून संस्थेने या अहवाल वर्षात शिवमुद्रा कर्ज योजनेवर उल्लेखनी काम केले आहे. दि. ३१ मार्च २०२५ अखेर रु. ८,४६,५४,३३५.०० एवढे कर्ज या योजने अंतर्गत वितरण केले.

### श्रध्दांजली :-

अहवाल सालात निधन झालेले सभासद, हितचिंतक, हुतात्मे जवान, थोर नेते, शास्त्रज्ञ, लेखक, साहित्यिक, कलावंत, सामाजिक कार्यकर्ते, ज्ञात व अज्ञात व्यक्ती या सर्वांच्या कुटुंबियांच्या दुःखात संस्था सहभागी होत असून या मृत आत्म्यास आपल्या संस्थेच्या वतीने भावपूर्ण विनम्र श्रध्दांजली अर्पण करतो. त्यांच्या आत्म्यास सद्गती मिळो, हीच परमेश्वर चरणी प्रार्थना.

श्री. भरत शिवराम पिंपळे

अध्यक्ष

### कायदेशीर सल्लागार :-

अॅड. पृथ्वीराज गोळे, अॅड. एस.ए. बाबर, अॅड. दिलीप झोरे, अॅड. धर्मेश कडाकिया, अॅड. निता गायकवाड, अॅड. मनीषा पाटील, अॅड. अमूल जावळे, अॅड. निलेश देसाई, अॅड. अश्विनी नलावडे, अॅड. जयसिंग बांगर, अॅड. संभाजी डेरे, अॅड. दिपक डेरे, अॅड. रुपेश परुळेकर, अॅड. उदय वावीकर, अॅड. सुनिल जगधनी, अॅड. मिलींद गरुड, अॅड. अविनाश झोडगे, अॅड. गजानन लासुरे, अॅड. सर्जेराव चिकणे, अॅड. शोभा यादव, अॅड. पूनम पवार, अॅड. कुलदीप पवार, अॅड. सुजाता राठोड.



**नफा विभागणी :-** अहवाल सालात संस्थेचा खर्च वजा जाता निव्वळ नफा रु. 5,07,35,357.61 इतका झाला असून मागील शिल्लक नफा रु. 64,166.38 मिळविला असता एकूण नफा रु. 5,07,99,523.99 इतका झाला आहे. सदरचा नफा विभागणीकरीता संचालक मंडळ पुढीलप्रमाणे शिफारस करत आहे.

### नफा विभाजन

1	वैधानिक राखीव निधी	1,27,00,000.00
2	सर्वसाधारण राखीव निधी	50,80,000.00
3	सहकार शिक्षण निधी	5,07,996.00
4	लाभांश वाटप	3,25,00,000.00
5	पुढील वर्षा करीता शिल्लक	11,527.99
	<b>एकूण</b>	<b>5,07,99,523.99</b>

### Financial Highlight March 2025 / आर्थिक स्थिती मार्च 2025

Date Of Registration	1 July 1991
Reg. No. (Maharashtra)	B.O.M./W.D./R.S.R./C.R./415/91-92
Date of Multistate Registration	24 July 2024
Multistate Reg. No.	M.S.C.S./C.R./1532/2024
Branches	37
Area Operation	Maharashtra, Karnatak (Belagavi & Bider Dist.)
Members	82129
Authorized Share Capital	RS. 100,00,00,000.00
Paid up Share Capital	RS. 38,05,75,200.00
Deposits	RS. 990,91,50,129.96
Loans	RS. 882,38,68,103.23
Funds	RS. 82,32,34,887.13
Investment	RS. 252,29,41,968.00
Total Business	RS. 18,73,30,18,233.19
Net Profit	RS. 5,07,99,523.99
Net Worth	RS. 121,66,11,471.56
Per Staff Business	RS. 7,83,80,829.43
N.P.A.	1.26%
CRAR	13.03%
Audit Class	"A"

**संचालक व त्यांच्या नातेवाईकांची कर्जे :-** बहुराज्यीय सहकारी संस्था कायदा 2002 नुसार संचालक व त्यांचे नातेवाईक यांच्या 31 मार्च 2025 अखेर येणे असलेल्या कर्जाचा तपशिल खालीलप्रमाणे :-

क्र.	तपशील	कर्ज उचल	अहवाल सालअखेर शिल्लक कर्ज
1	संचालक कर्ज	2,67,50,000.00	1,80,01,439.00
2	संचालक नातेवाईक कर्ज	7,87,05,593.00	5,35,06,777.00
	<b>एकूण कर्ज</b>	<b>10,54,55,593.00</b>	<b>7,15,08,216.00</b>



### ताळेबंद पत्रक दिनांक ३१ मार्च २०२५ अखेरचे

31-03-2024 ₹	Capital & Liabilities भांडवल व देणी	SCHEDULE परिशिष्ट	31-03-2025 ₹
50,00,00,000.00	अधिकृत भागभांडवल (Authorised Share Capital)		100,00,00,000.00
36,40,65,500.00	वसुल भागभांडवल (Paid up Share Capital)	I	38,05,75,200.00
57,42,16,993.88	राखीव व इतर निधी (Reserve & Other Funds)	II	82,32,34,887.13
12,65,72,285.05	एन.पी.ए. व्याज तरतुद (NPA Interest Provisions)		12,46,67,696.35
909,39,15,603.19	ठेवी (Deposit)	III	990,91,50,129.96
42,89,17,262.59	ठेव व्याज तरतुद (Deposit Interest Provisions)	IV	44,84,20,797.89
52,59,577.91	इतर देणी (Other Liabilities Provisions)	V	1,42,29,356.67
-	इतर देणी एम.डी.सी.सी. कर्ज (M.D.C.C. Loan )		50,00,00,000.00
6,41,72,481.38	नफा व तोटा खाते (Profit & Loss A/c.)	VI	5,07,99,523.99
1065,71,19,704.00	एकूण (GRAND TOTAL)		1225,10,77,591.99

CA Pranavesh Bhav

Partner Membership No. 104928

SARDA & PAREEK LLP

109262W/W100673

CHARTERED ACCOUNTANTS

UDIN: 25104928BMMJAV6909

Date :- 06/08/2025

Place :- Mumbai.

Mr. Pratap Wangde

C.E.O.





### ताळेबंद पत्रक दिनांक ३१ मार्च २०२५ अखेरचे

31-03-2024 ₹	Assets & Other Receivable मालमत्ता व येणी	SCHEDULE परिशिष्ट	31-03-2025 ₹
8,80,71,641.06	हातातील रोख शिल्लक व बँक शिल्लक (Cash in Hand & at Bank)	VII	22,26,86,655.79
274,87,19,327.00	गुंतवणूक (Investment)	VIII	2,52,29,41,968.00
741,36,52,096.39	सभासद कर्ज (Member Loan)	IX	8,82,38,68,103.23
44,72,000.00	इतर डिपॉझिट (Other Deposit)	X	46,52,000.00
12,60,56,520.90	कायम मालमत्ता (Fixed Asset)	XI	48,53,50,957.73
12,65,72,285.05	एन. पी. ए. कर्जावरील येणे व्याज (Int. Receivable on NPA Loan)		12,46,67,696.35
14,95,75,833.60	इतर येणी (Other Receivable)	XII	6,69,10,210.89
1065,71,19,704.00	एकूण (GRAND TOTAL)		1225,10,77,591.99

For & On behalf Of the Board  
Shivsahyadri Sahakari Patpedhi Maryadit, Mumbai

Mr. Ashok Bhandare  
Chief Accountant

Mr. Ravindra Karanjavkar  
Director

Mr. Dyneshwar Wangde  
Director

Mr. Bharat Pimple  
Chairman



## नफा - तोटा पत्रक ३१ मार्च २०२५ अखेर

31-03-2024 ₹	Expenses खर्च	SCHEDULE परिशिष्ट	31-03-2025 ₹
74,84,19,190.17	ठेवीवरील व्याज दिले (Int. Paid On Deposit)		81,62,80,947.72
6,37,48,930.54	प्रतिनिधी कमिशन (Agent Commission)	XIII	7,00,50,916.51
62,97,891.67	बँक कर्ज व अधिकर्षावरील व्याज (Int. Paid On Loan)		3,86,87,017.65
8,02,12,966.00	कर्मचारी पगार व इतर भत्ते (Staff Salary & Allowances)	XIV	9,22,61,680.42
2,35,51,706.34	व्यवस्थापकीय खर्च (Administration Expenses)	XV	2,88,66,651.40
92,84,192.34	इतर खर्च (Other Expenses)	XVI	97,03,945.96
7,25,251.44	वर्गणी व इतर (Subscription, Fees / Premium)	XVII	3,06,366.04
1,03,89,605.00	घसारा (Depreciation)	XVIII	1,28,50,331.56
6,41,57,882.26	नफा ताळेबंदाकडे (Profit & Loss A/c )		5,07,35,357.61
100,67,87,615.76	एकूण (GRAND TOTAL)		111,97,43,214.87

CA Pranavesh Bhave

Partner Membership No. 104928

SARDA & PAREEK LLP

109262W/W100673

CHARTERED ACCOUNTANTS

UDIN: 25104928BMMJAV6909

Date :- 06/08/2025

Place :- Mumbai.

Mr. Pratap Wangde

C.E.O.



### नफा - तोटा पत्रक ३१ मार्च २०२५ अखेर

31-03-2024 ₹	Income जमा	SCHEDULE परिशिष्ट	31-03-2025 ₹
84,16,91,385.75	कर्जावरील मिळालेले व्याज (Int. Received on Loan)		91,31,53,703.98
15,16,60,996.00	गुंतवणूकीवरील उत्पन्न (Int. Received on Investment)	XIX	17,70,36,147.00
1,17,19,239.45	सर्व्हिस चार्ज (Service Charges)		2,04,08,159.95
17,15,994.56	इतर उत्पन्न (Other Income)	XX	91,45,203.94
100,67,87,615.76	एकूण (GRAND TOTAL)		111,97,43,214.87

For & On behalf Of the Board  
Shivsahyadri Sahakari Patpedhi Maryadit, Mumbai

Mr. Ashok Bhandare  
Chief Accountant

Mr. Ravindra Karanjavkar  
Director

Mr. Dyneshwar Wangde  
Director

Mr. Bharat Pimple  
Chairman



### Schedules to Balance Sheet as on 31-03-2025

PARTICULARS	AS ON 31-03-2024 ₹	AS ON 31-03-2025 ₹
<b>SCHEDULE I SHARE CAPITAL</b>		
3640655 Shares of Rs. 100/- each (2024)	36,40,65,500.00	38,05,75,200.00
380575200 Shares of Rs. 100/- each (2025)		
<b>TOTAL</b>	<b>36,40,65,500.00</b>	<b>38,05,75,200.00</b>
<b>SCHEDULE II RESERVE &amp; OTHER FUNDS</b>		
Reserve Fund	17,07,29,449.93	19,07,57,031.93
Building Fund	24,80,26,366.00	25,61,88,014.00
Reserve For Bad & Doubtful Debts	6,84,99,758.60	6,27,61,258.15
General Reserve Fund	5,14,62,563.05	5,24,62,563.05
Members Welfare Fund	28,56,729.30	
Development Fund	11,92,848.00	11,92,848.00
Investment Risk Fund	3,14,49,279.00	3,14,49,279.00
Loan Protect Fund		22,38,665.00
Asset Revaluation Fund		22,61,85,228.00
<b>TOTAL</b>	<b>57,42,16,993.88</b>	<b>82,32,34,887.13</b>
<b>SCHEDULE III DEPOSITS</b>		
Saving Deposit	30,61,32,639.01	33,62,24,600.55
Current Deposit	1,91,07,580.29	2,90,78,814.77
Daily Deposit	80,79,03,829.30	94,15,97,475.10
Shiv Sankalp Saving Deposit	39,28,11,280.00	55,75,18,501.00
Balkalyan Deposit	32,95,852.00	31,18,030.00
Recurring Deposit	15,56,81,797.00	17,57,44,560.00
Lakhpatri B Deposit	6,95,90,402.00	7,25,69,531.00
Term Deposit	3,72,03,49,104.13	4,31,04,46,773.53
MIS Deposit	1,76,03,95,794.00	1,67,72,83,948.00
Double Deposit	30,47,91,968.00	36,33,66,341.00
Dasara Deepawali Deposit	13,03,99,286.00	10,90,45,702.00
Lakhpatri Deposit	1,18,65,877.90	1,29,35,644.90
Shiv.Cash Cert. Deposit	2,36,198.00	
Sanklap Siddhi Deposit	10,75,74,455.83	3,01,31,470.38
Silver Jubilee Deposit	1,10,97,879.87	98,53,632.87
Agent Security Deposit	1,27,94,236.06	1,24,43,764.06
Shiv Samruddhi Deposit	4,19,95,611.00	64,28,283.00
Locker Security Deposit	45,87,895.80	53,45,618.80
Deeplaxmi Deposit	67,63,39,586.00	1,24,10,33,194.00
Deepotsav Deposit	55,69,64,331.00	1,49,84,245.00
<b>TOTAL</b>	<b>9,09,39,15,603.19</b>	<b>9,90,91,50,129.96</b>





### Schedules to Balance Sheet as on 31-03-2025

PARTICULARS	AS ON 31-03-2024 ₹	AS ON 31-03-2025 ₹
<b>SCHEDULE IV DEPOSIT INT. PROVISION</b>		
Daily Saving Deposit	1,23,71,537.00	1,49,64,447.00
Recurring Deposit	63,71,340.00	73,88,121.00
Lakhapati B Deposit	65,00,787.00	66,78,485.00
Balkalyan Deposit	69,836.00	68,523.00
Term Deposit	27,87,62,628.28	31,51,02,183.58
Deeplaxmi Deposit	2,67,50,757.00	9,86,33,512.00
Customer Locker Deposit	4,35,881.00	5,74,100.00
Silver Jubilee Deposit	18,82,100.00	15,56,191.00
Deepotsav Deposit Interest Payable	9,57,72,396.31	34,55,235.31
<b>TOTAL</b>	<b>42,89,17,262.59</b>	<b>44,84,20,797.89</b>
<b>SCHEDULE V OTHER LIABILITIES &amp; PROVISIONS</b>		
<b>PROV. FOR EXPENSES</b>		
Prov. For Govt Audit Fees Payable	17,11,000.00	12,00,000.00
Internal Audit Fees	4,13,000.00	12,00,000.00
Tax Audit Fees Payable	59,000.00	50,000.00
G.S.T. Audit Fees	59,000.00	25,000.00
Prov. for Income Tax	-	3,50,000.00
<b>OTHER LIABILITIES</b>		
T.D.S. Payable	-	1,23,041.50
Staff Professional Tax	30,975.00	35,925.00
LIC Premium	26,177.00	32,013.00
Balkalyan Box Dep.	8,79,679.00	8,82,079.00
Dividend Payable	15,42,364.00	94,42,379.00
Other Liabilities	2,27,271.00	3,41,851.17
Bill Desk	61.00	-
Sound Box	3,288.00	-
Insurance Premium Policy Payable	2,54,084.04	-
Other Payable	53,678.87	5,47,068.00
<b>TOTAL</b>	<b>52,59,577.91</b>	<b>14,22,93,560.67</b>
<b>SCHEDULE VI PROFIT &amp; LOSS</b>		
Balance B/F	14,599.12	64,166.38
Add:- Profit During the year	6,41,57,882.26	5,07,35,357.61
<b>TOTAL</b>	<b>6,41,72,481.38</b>	<b>5,07,99,523.99</b>
<b>SCHEDULE VII CASH &amp; BANK BALANCE</b>		
<b>Cash in Hand</b>	<b>5,57,88,931.45</b>	<b>11,32,64,221.00</b>
<b>Balance With Banks</b>		
Bank Of Maharashtra	1,71,90,873.76	-
The R.D.C.C.Bank Ltd.	-	3,42,233.00
The M.D.C.C. Bank Ltd	3,50,900.04	3,39,510.09
The Saraswat Co-Op Bank Ltd.	25,78,660.05	3,71,751.17
The Cosmos Co-Op Bank Ltd	2,21,82,751.49	3,26,70,245.58



### Schedules to Balance Sheet as on 31-03-2025

PARTICULARS	AS ON 31-03-2024 ₹	AS ON 31-03-2025 ₹
The Dombivali Nagari Sahakari Bank Ltd	8,796.60	1,12,789.94
The Bharat Co-Op Bank Ltd.	1,86,770.91	75,48,087.29
The Apna Sahkari Bank Ltd.	14,14,090.60	42,71,689.73
The Satara Sahakari Bank Ltd.	-4,17,88,151.32	2,69,64,250.26
Bassein Catholic Co-Op Bank Ltd.	5,545.35	21,144.47
The DMK Jaoli Co-Op Bank Ltd.	3,204.94	-
The Pen Urban Co-Op Bank Ltd	29,78,547.98	29,78,547.98
Thane Janata Sahakari Bank	1,02,480.56	1,02,790.33
The Shyamrao Vitthal Co.Op. Bank	2,14,31,319.34	1,00,76,314.63
ICICI Bank Ltd.	44,74,157.61	1,02,35,480.95
IDBI Bank	3,29,889.38	13,72,999.24
Jana Finance Bank	3,33,886.95	-
Maharashtra State Co-Op- Bank Ltd.	4,112.00	3,404.00
Mahanagar Co-op Bank Ltd.	4,11,494.51	5,43,322.04
Unity Small Finanace Bank Ltd.	64,584.20	64,584.20
G.P.Parsik Sahakari Bank Ltd.	16,294.66	-
The Satara D.C.C.Bank	2,500.00	10,864.70
Shri Pateshwar Urban Co.Op.Bank Ltd		3,548.00
Yes Bank		1,13,88,877.19
<b>TOTAL</b>	<b>8,80,71,641.06</b>	<b>22,26,86,655.79</b>
<b>SCHEDULE VIII INVESTMENTS</b>		
<b>A. Term Deposits with :-</b>		
The Mumbai D.C.C.Bank Ltd.- R.F.Investment	16,29,01,568.00	18,03,42,128.00
MSC Bank Ltd.	13,56,499.00	14,57,180.00
The Mumbai D.C.C. Bank Ltd.	20,94,84,756.00	63,99,75,480.00
The Satara D.C.C. Bank Ltd.	32,56,90,744.00	11,74,04,352.00
The Cosmos Co-Op Bank Ltd.	46,97,22,814.00	24,79,74,787.00
The Saraswat Co-Op Bank	16,96,74,955.00	18,90,15,749.00
N.K.G.S.B. Bank Building Fund	11,46,22,072.00	12,30,96,651.00
N.K.G.S.B. Bank Term Deposit	3,60,25,880.00	-
Apna Co-Op Bank Ltd	1,09,88,849.00	25,000.00
The Bharat Co-Op Bank Ltd.	37,98,65,185.00	23,93,03,880.00
The Satara Sahakari Bank Ltd.	5,00,00,000.00	-
Shri Patneshwar Urban Co.Op,Bank Ltd.	-	25,342.00
Ajara Co-op Bank Ltd	50,01,093.00	-
The Bassein Catholic Co-Op Bank Ltd.	81,402.00	30,88,195.00
Dombivali Nagari Sahakari Bank Ltd.	26,261.00	27,921.00
DMK Jaoli Co-Op Bank Ltd.	45,12,269.00	29,62,945.00



### Schedules to Balance Sheet as on 31-03-2025

PARTICULARS	AS ON 31-03-2024 ₹	AS ON 31-03-2025 ₹
The Shyamrao Vitthal Bank	42,82,09,642.00	50,75,34,018.00
Karad Urban Bank	50,01,161.00	60,04,439.00
The Thane Janata Sahakari Bank Ltd.	9,32,99,661.00	8,53,08,029.00
Municipal Co-Op Bank Ltd.	18,17,87,262.00	7,78,04,949.00
Mahanagar Co-Op Bank Ltd.	50,27,241.00	50,29,839.00
ICICI Bank	1,64,34,733.00	1,75,55,804.00
	<b>2,66,97,14,047.00</b>	<b>2,44,39,36,688.00</b>
<b>B. Shares With:-</b>		
Mumbai Bank - Shares	1,000.00	1,000.00
Maharashtra Rajya Sah Pat. Federation Shares	5,000.00	5,000.00
BruhanMumbai Patsantha Federation Shares	10,000.00	10,000.00
Mumbai Purva Upnagar Federation Shares	1,000.00	1,000.00
M S C Bank Shares	10,000.00	10,000.00
Unity Small Finance Bank- Equity	1,56,82,660.00	1,56,82,660.00
Unity Small Finance Bank- Preference	6,27,30,620.00	6,27,30,620.00
	<b>7,84,40,280.00</b>	<b>7,84,40,280.00</b>
<b>C. Deposits:-</b>		
Maharashtra State Electricity Board	5,65,000.00	5,65,000.00
	<b>5,65,000.00</b>	<b>5,65,000.00</b>
<b>TOTAL</b>	<b>2,74,87,19,327.00</b>	<b>2,52,29,41,968.00</b>
<b>SCHEDULE - IX MEMBERS LOANS &amp; ADVANCES</b>		
Personal Loan	7,20,58,168.00	4,51,40,439.00
Property Mortgage Loan	3,98,84,90,135.73	4,47,44,83,286.97
Overdraft Loan	87,84,15,165.95	88,11,15,580.95
Vehicle Loan	1,01,99,365.00	1,13,28,621.00
Housing Loan	31,90,42,620.00	32,90,65,534.00
Stock Mortgage Loan	29,32,391.00	71,46,327.00
Property Mortgage Loan (EMI)	60,82,64,398.00	94,30,69,461.80
Loan Agst Other Security	2,48,03,969.00	1,35,36,086.00
Salary Deduction Loan	1,88,84,107.00	1,48,22,301.00
Gold Loan	2,73,83,180.00	4,01,38,617.00
Staff Loan	18,11,22,705.71	18,85,73,303.01
Loan against Deposits	1,05,98,01,709.00	1,36,71,32,278.00
Loan Against Daily Deposit	3,75,27,866.00	4,19,60,954.00
Loan Against Recurring Deposit	22,77,159.00	26,47,919.00
Personal Loan (EMI)	15,78,46,662.00	24,02,30,958.50
Machinaery Loan	1,00,37,801.00	37,31,869.00
Shiv Mudra Loan	1,45,64,694.00	8,46,54,335.00
Shiv Gold Loan	-	13,50,90,232.00
<b>TOTAL</b>	<b>7,41,36,52,096.39</b>	<b>8,82,38,68,103.23</b>



### Schedules to Balance Sheet as on 31-03-2025

PARTICULARS	AS ON 31-03-2024 ₹	AS ON 31-03-2025 ₹
<b>SCHEDULE X OTHER DEPOSIT</b>		
Office Deposit	41,80,000.00	45,60,000.00
Water Deposit	12,000.00	12,000.00
Telephone Deposit	66,000.00	66,000.00
Other Deposit	14,000.00	14,000.00
Election Exp. Deposit	2,00,000.00	-
<b>TOTAL</b>	<b>44,72,000.00</b>	<b>46,52,000.00</b>
<b>SCHEDULE XI FIXED ASSETS</b>		
<b><u>Lockers</u></b>		
Opening Balance	2,82,502.66	2,61,144.66
Add - Purchased During The Year	27,119.00	
Less - Depreciation For The Year	48,477.00	26,144.00
	<b>2,61,144.66</b>	<b>2,35,030.66</b>
<b><u>Vehicle</u></b>		
Opening Balance	20,13,468.20	17,11,448.20
Add-Purchase / Repairs During The Year	-	2,87,709.00
Less - Sold During The Year	-	-
Less-Depreciation For The Year	3,02,020.00	2,78,295.18
	<b>17,11,448.20</b>	<b>17,20,862.02</b>
<b><u>Furniture &amp; Fixture</u></b>		
Opening Balance	3,26,79,069.84	3,76,18,297.84
Add-Purchase During The Year	86,05,207.00	1,79,82,404.25
Less-Sold During The Year	1,35,000.00	-
Less-Depreciation For The Year	35,30,979.00	47,55,003.50
	<b>3,76,18,297.84</b>	<b>5,08,45,698.59</b>
<b><u>Office Premises (Land &amp; Building)</u></b>		
Opening Balance	5,49,20,875.40	7,76,25,771.40
Add-Purchased During The Year	2,72,08,230.00	-
Less-Sold During The Year	-	2,35,689.00
Less-Depreciation For The Year	45,03,334.00	47,89,150.00
Capital Work in Progress (Land & Building)	-	34,80,13,088.00
	<b>7,76,25,771.40</b>	<b>42,06,14,020.40</b>





## Schedules to Balance Sheet as on 31-03-2025

PARTICULARS	AS ON 31-03-2024 ₹	AS ON 31-03-2025 ₹
<b>Office Assets</b>		
Opening Balance	54,24,757.80	61,40,556.80
Add-Purchase During The Year	17,20,270.00	29,31,662.64
Less - Sold During the Year	—	
Less-Depreciation For The Year	10,04,471.00	11,81,610.88
	<b>61,40,556.80</b>	<b>78,90,608.56</b>
<b>Computers</b>		
Opening Balance	24,43,833.00	26,99,302.00
Add-Purchase During The Year	12,83,963.00	30,03,549.50
Less-Sold During The Year	28,170.00	1,37,956.00
Less-Depreciation For The Year	10,00,324.00	15,20,158.00
	<b>26,99,302.00</b>	<b>40,44,737.50</b>
<b>Total</b>	<b>12,60,56,520.90</b>	<b>48,53,50,957.73</b>
<b>SCHEDULE XII OTHER RECIVABLE</b>		
TDS Receivable	3,48,34,050.09	2,60,10,279.60
Insurance Claim Receivable	67,334.00	67,334.00
Stationery Stock	33,36,375.68	55,30,314.68
Adhesive Stamp Stock	1,04,800.00	4,35,865.00
QR Code Kit	1,18,200.00	94,650.00
Staff Advance	3,73,500.00	4,52,640.00
Advance for purchase of Br. Premises	9,39,24,126.00	1,44,50,550.00
Income Tax Paid	87,54,841.00	87,54,841.00
MSEB Coupon	83,272.99	73,872.99
Furnitur Advance	39,03,309.00	42,15,036.00
Gst Receivable	36,88,624.84	55,90,315.62
QR Sound Box Receivable	-	744.00
Cibil Report Coupon	-	600.00
Online Trnasaction	3,87,400.00	-
Prepaid Professional Tax	-	8,340.00
Prepaid Insurance	-	12,24,828.00
<b>TOTAL</b>	<b>14,95,75,833.60</b>	<b>6,69,10,210.89</b>



### Schedules to Profit & Loss as on 31-03-2025

PARTICULARS	AS ON 31-03-2024 ₹	AS ON 31-03-2025 ₹
<b>SCHEDULE XIII COMMISSION PAID TO AGENTS</b>		
Daily Agent Commission.	5,98,15,930.54	6,52,82,202.61
Reccuring Agent Commission	34,72,915.00	42,90,618.00
Balklyan Agent Commission	1,67,754.00	1,68,137.00
Lakhpati Agent Commission	2,92,331.00	3,09,958.90
<b>TOTAL</b>	<b>6,37,48,930.54</b>	<b>7,00,50,916.51</b>
<b>SCHEDULE XIV STAFF SALARY &amp; ALLOWANCES</b>		
Staff Basic Salary	6,05,35,046.00	6,72,73,319.00
Staff Bonus	42,05,513.00	51,01,189.00
Staff Provident Fund	37,95,188.00	58,41,992.00
Staff Other Allowance	54,64,587.00	88,03,094.42
Staff Gratuity Expenses	38,36,314.00	15,37,630.00
Staff Medical Policy	15,80,281.00	19,49,211.00
Staff Encashment Account	4,198.00	17,47,745.00
Staff Training Expenses	3,34,183.00	7,500.00
Staff Welfare Expenses	4,57,656.00	
<b>TOTAL</b>	<b>8,02,12,966.00</b>	<b>9,22,61,680.42</b>
<b>SCHEDULE XV ADMINISTRATIVE EXPENSES</b>		
Office Rent	31,21,283.00	46,20,209.00
Electricity Expenses	27,86,154.00	32,91,443.00
Water Bill Expenses	27,076.00	28,759.00
Software Expenses	39,27,970.00	49,23,509.00
Computer Consumables	5,11,733.00	5,87,719.00
Telephone Expenses	3,37,477.00	3,57,864.00
Connectivity Expenses	14,23,361.00	16,77,904.00
Office Repairs & Maintenance	30,68,081.78	32,88,427.00
Advertisement Expenses	8,66,515.90	13,80,427.00
Printing & Stationery	15,45,997.46	6,20,784.00
Conveyance Expenses	12,84,105.00	17,94,488.70
Postage & Telegram	2,51,314.20	1,78,714.00
Director Sitting Allowance	2,49,500.00	3,91,000.00
Professional Fees	13,61,990.00	20,59,169.00
Miscellaneous Expenses	27,89,148.00	33,44,664.00
Swayam Siddha Patpedhi		3,21,570.70
<b>TOTAL</b>	<b>2,35,51,706.34</b>	<b>2,88,66,651.40</b>



## Schedules to Profit & Loss as on 31-03-2025

PARTICULARS	AS ON 31-03-2024 ₹	AS ON 31-03-2025 ₹
<b>SCHEDULE XVI OTHER EXPENSES</b>		
Vehicle Repairs & Maintenance	2,78,878.00	2,08,536.00
Diesel Expenses	7,52,212.00	7,95,177.00
A.M.C.EXPENSES	3,11,115.00	4,75,740.00
Programme Expenses	12,97,239.00	18,92,817.00
Audit Fees Expenses	22,90,000.00	27,23,364.00
Rates and Taxes	5,78,600.00	9,63,880.00
Annual Meeting Expenses	2,12,938.00	2,29,498.00
Recovery Charges	7,41,882.37	12,27,340.00
GST Paid	15,16,120.00	-
Locker Rent	41,786.29	56,362.80
Business Promotion Exp.	12,31,000.00	6,13,856.00
Professional Tax paid	-	2,085.00
Bank Charges	32,421.68	1,65,290.16
Provision for Income Tax	-	3,50,000.00
<b>TOTAL</b>	<b>92,84,192.34</b>	<b>97,03,945.96</b>
<b>SCHEDULE XVII</b>		
<b><u>SUBSCRIPTION FEES/PREMIUM</u></b>		
Insurance Premium	7,19,491.00	2,67,314.60
Mah. Labour welfare Fund	2,860.44	22,951.44
Other Fees	2,900.00	16,100.00
<b>TOTAL</b>	<b>7,25,251.44</b>	<b>3,06,366.04</b>
<b>SCHEDULE XVIII <u>DEPRECIATION</u></b>		
Vehicles	3,02,020.00	2,78,295.18
Office Assets	10,04,471.00	11,81,610.88
Lockers	48,477.00	26,114.00
Computer & UPS	10,00,324.00	15,20,158.00
Furniture & Fixtures	35,30,979.00	47,55,003.50
Office Premises	45,03,334.00	50,89,150.00
<b>TOTAL</b>	<b>1,03,89,605.00</b>	<b>1,28,50,331.56</b>



### Schedules to Profit & Loss as on 31-03-2025

PARTICULARS	AS ON 31-03-2024 ₹	AS ON 31-03-2025 ₹
<b>SCHEDULE XIX</b>		
<b>INT. RECD. ON INVESTMENTS,</b>		
Mumbai Bank Term Deposit	2,50,68,036.00	5,60,58,448.00
Satara Bank Term Deposit	31,79,635.00	10,23,806.00
Apna Bank Term Deposit	8,66,824.00	3,98,568.00
Cosmos Bank Term Deposit	2,78,64,150.00	1,40,02,102.00
D.M.K. Bank Int.On Investment	1,48,389.00	3,05,369.00
Bharat Bank Int. On Investment	2,30,64,301.00	2,10,18,200.00
Other Bank Term Deposit	13,73,961.00	60,26,834.00
Satara DCC Bank Investment	97,00,352.00	81,88,357.00
The Shyamrao Vitthal Co-Op Investment	2,14,38,140.00	3,04,70,118.00
Sharad Sahakari Bank Investment	3,49,198.00	--
The Saraswat Co-Op Investment	71,22,712.00	84,40,711.00
Thane Janata Sahakari Bank	77,74,218.00	58,58,900.00
NKGSB Bank Investment	1,38,63,553.00	96,31,580.00
ICICI Bank Investment	6,64,354.00	5,81,852.00
Bank Of Maharashtra Investment	17,38,469.00	--
Municipal Bank Deposit	74,42,368.00	1,50,08,075.00
Mahanagar Bank Deposit	2,336.00	23,227.00
<b>TOTAL</b>	<b>15,16,60,996.00</b>	<b>17,70,36,147.00</b>
<b>SCHEDULE XX OTHER INCOME</b>		
Recovery charges Received	3,63,138.34	2,95,194.64
Dividend Received	5,64,676.40	6,27,306.20
Locker Rent Received	1,85,416.60	1,19,783.58
Int Recived On IT	4,08,152.00	--
Franking Comm	--	1,801.00
Profit Sale Of Asset	--	25,64,311.00
Excess Provision Written Back	--	41,62,073.30
Form & Other Receipts	1,94,611.22	2,80,623.22
Rent Recived	--	10,94,111.00
<b>TOTAL</b>	<b>17,15,994.56</b>	<b>91,45,203.94</b>



### सन २०२५-२०२६ अंदाज पत्रक

Particulars	Budget 2024-25	Actual 2024-25	Budget 2025-26
Int. & Commission Paid	93,00,00,000.00	92,50,18,881.88	99,75,00,000.00
Staff Salary & Allowances	8,60,00,000.00	9,22,61,680.42	11,00,00,000.00
Printing & Stationery	30,00,000.00	12,34,640.00	30,00,000.00
Office Rent	40,00,000.00	46,20,209.00	56,00,000.00
Advertisement Expenses	9,00,000.00	13,80,427.00	10,00,000.00
Conveyance Expenses	20,00,000.00	25,89,665.70	30,00,000.00
Electricity Bill	30,00,000.00	32,91,443.00	35,00,000.00
Telephone Bill	19,00,000.00	20,35,768.00	22,00,000.00
Misc. & Recovery & Gift	45,00,000.00	45,72,004.00	50,00,000.00
Office Repairs & Maintenance	34,40,000.00	37,64,167.00	40,00,000.00
Software Expenses	45,00,000.00	49,23,509.00	58,40,000.00
Postage	4,00,000.00	1,78,714.00	3,00,000.00
Meeting & program	10,00,000.00	25,13,315.00	20,00,000.00
Comp. Repairs & Maintenance	7,00,000.00	5,87,719.00	7,00,000.00
Professional Fees	5,00,000.00	20,59,169.00	20,00,000.00
Bank Charges	1,50,000.00	1,65,290.16	2,00,000.00
Municipal & Other Taxes	40,00,000.00	9,94,724.00	30,00,000.00
Vehicle Repair & Mnt.	4,00,000.00	2,08,536.00	2,00,000.00
Insurance Premium	30,00,000.00	2,67,314.60	30,00,000.00
Depreciation & Other Provisions	1,50,00,000.00	1,32,00,331.56	2,50,00,000.00
Audit Fees	25,00,000.00	27,23,364.00	35,00,000.00
Swayamsiddha Patpedhi Loss	0.00	3,21,570.70	0.00
Other Subscription	60,000.00	39,051.44	1,00,000.00
Locker Rent	50,000.00	56,362.80	60,000.00
Profit	7,00,00,000.00	5,07,35,357.61	8,00,00,000.00
<b>TOTAL</b>	<b>114,10,00,000.00</b>	<b>111,97,43,214.87</b>	<b>126,07,00,000.00</b>
<b>INCOME</b>			
Income from Loan & Investment	112,60,00,000.00	109,01,89,850.98	125,66,00,000.00
Other Income	1,50,00,000.00	2,95,53,363.89	41,00,000.00
<b>TOTAL</b>	<b>114,10,00,000.00</b>	<b>111,97,43,214.87</b>	<b>126,07,00,000.00</b>

## Independent Auditor's Report Year (2024-2025)

To,  
The Members,  
**Shivsahyadri Sahakari Patpedhi Maryadit**  
Mumbai.

Report on the Audit of Financial Statements

### Opinion

We have audited the accompanying financial statements of Shivsahyadri Sahakari Patpedhi Maryadit (hereinafter referred to as "the Society"), which comprise the Balance Sheet as at 31st March 2025, the Profit and Loss Account for the year then ended and notes to the financial statements, including a summary of the significant accounting policies and other explanatory information (hereinafter referred to as "the financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the financial statements, give the information required by the Multi- State Co-operative Societies Act, 2002 and the Rules made thereunder, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:-

- In the case of the Balance Sheet, of the state of affairs of the Society as at 31st March 2025.
- In the case of the Profit and Loss Account, of the profit for the year ended on that date.

### Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("the SAs") issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the audit of the Financial Statements" section of our report. We are independent of the Society in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Multi-State Co-operative Societies Act, 2002 and the Rules made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Information Other than the Financial Statements and Auditor's Report Thereon

The Society's management and Board of Directors are responsible for the preparation of the Other Information. The Other Information comprises the information included in the Society's Annual report, including other explanatory information, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report..

Our opinion on the financial statements does not cover the Other Information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the Other Information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated when we read the Annual Report including other explanatory information. If, we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

### Responsibilities of Management & those charged with Governance for the Financial Statements

The Society's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the Society in accordance with the accounting principles generally accepted in India, including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Multi



State Cooperative Societies Act, 2002 and the Rules made thereunder for safeguarding of the assets of the Society and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management and Board of Directors are responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Society's financial reporting process.

### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the SAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Society to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

### Other Matter

The financial statements of the Society for the previous year ended March 31, 2024 were audited by M/s Gadkari & Co, Chartered Accountants, and they have expressed an unmodified opinion vide report dated August 26, 2024 on such

financial statements.

## Report on Other Legal and Regulatory Requirements

1. The Balance Sheet and the Profit and Loss Account have been drawn up as per the requirement of Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.
2. As required by Section 73(4) of the Multi State Cooperative 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 and according to information and explanations given to us, there has been no material impropriety or irregularity in the expenditure or in the realisation of money due to the Society;
  - c. In our opinion, proper books of account as required by the said Acts, Rules framed thereunder and the Bye-Laws, have been kept by the Society so far as appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches and offices not visited by us;
  - d. No separate audit of the Branches has been conducted under the Multi State Co-operative Societies Act, 2002 and therefore no other auditor's report has been received by us;
  - e. The Balance Sheet, the Profit and Loss Account dealt with by this Report are in agreement with the books of account and returns;
  - f. The transactions of the Society which came to our notice have been within the powers of the Society.
  - g. The profit and loss account shows a true balance of profit for the period covered by such account;
4. As required by the Rule 27 (3) of the Multi State Cooperative Societies Rules, 2002, we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Society as under:
  - a. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Multi State Cooperative Societies Act, 2002, the Rules made there under or the Bye-Laws of the Society.
  - b. Based on our examination of the books of account and other records and as per the information and explanations given to us, the following monies due to the Society appear to be doubtful of recovery against which a provision of Rs.379.98 Lakhs is made in the accounts.;

Category	Principal Outstanding on 31.03.2025 Rs. In Lakhs
Sub-Standard and Doubtful Assets	379.98
Loss Assets	0.00

- c. As per the information provided to us and to the best of our knowledge, there are credit facilities sanctioned by the Society to the members of the Board and a sum of Rs.189.05 Lakhs was outstanding as on March 31, 2025;
- d. To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

**CA Pranavesh Bhav**  
Partner Membership No. 104928  
**SARDA & PAREEK LLP**  
109262W/W100673  
CHARTERED ACCOUNTANTS  
UDIN: 25104928BMMJAV6909  
Place: Mumbai  
Date: 06.08.2025



### PROPOSED AMENDMENTS TO THE BYE-LAWS OF SHIVSAHYADRI SAHAKARI PATPEDHI MARYADIT

Bye-Laws No.	Existing Bye-Laws	Bye-Laws No.	Proposed amended Bye-Laws	Reason/Purpose of Proposed amendment
1	<b>Name and Address of Operation</b>	1	<b>Name and Address of Operation</b>	
1	(b) The society shall have a principal place of business which shall be the registered office of the society. The Headquarter of the society shall be at 118 Devi Bhawan, Floor-5, Senapati Bapat Marg. Oppo. Matunga Road Railway Station, Mahim (W), Mumbai. The e-mail address of the society shall be <b>shivsahyadri.msos@gmail.com</b> .	1	(b) The society shall have a principal place of business which shall be the registered office of the society. The Headquarter of the society shall be at 118 Devi Bhawan, Floor-5, Senapati Bapat Marg, Oppo. Matunga Road Railway Station, Mahim (W), Mumbai 400016. The e-mail address of the society shall be <b>info@shivsahyadripatpedhi.com</b>	To bring in conformity with amended Section 10 (2) (a) & 14 of the Act.
2	<b>Definition</b>	2	<b>Definition</b>	
	New Provision		AA "Person" means an adult individual competent to contract Indian Contract Act 1872, proprietary concern, partnership firm duly registered under the Indian Partnership Act 1932, Limited Liability Partnership (LLP), company or any other body corporate constituted under the law for the time being in force, society registered under the Societies Registration Act of 1860, State Government, Central Government, local authority, Self Help Group (SHG), Joint Liability Group (JLG), Trust registered under any law for the time being in force;	To ensure Legal clarity, consistency and inclusiveness in identifying eligible entities for membership, transactions, or services with the society. It is necessary to define "Person" as per various applicable statutes including the Indian Contract Act, Partnership Act, Companies Act, LLP Act and others. This comprehensive definition will help avoid confusion and enable proper regulatory compliance.
4	<b>Membership</b>	4	<b>Membership</b>	
b	(i) Any person who resides within the area of operation of the society and who genuinely needs the services provided by the society and whose interest does not conflict with the interest of the society,	b	(i) Any person who resides or engaged in any occupation, profession or business within the area of operation of the society and who genuinely need the services provided by the Society and whose interest does not conflict with the interest, business, occupation of the Society;	Growth of New Member
	(ii) New Provision	(ii)	(i) Any other person as defined under Bye-laws 2 (AA).	For better Clarity
	(iii) Every Member Shall Pay an Admission Fee as Specified in the By-Laws of the Society.	(iii)	Every Member shall pay an admission fee of Rs.50/-.	For better Clarity



10		Disqualification of Membership	10		Disqualification of Membership	
a	(ii)	<p>(a) No person shall be eligible for being or continuing as a Member of the society if:</p> <p>(i) His business is in conflict or competitive with the business of the society, or</p> <p>(ii) He has failed to use the minimum level of the products or services as specified in the bye-laws as Under:</p> <p>i) He/she has not maintained minimum deposits of Rs.25000/- for at least one consecutive year in the last 5 years.</p> <p>ii) He/she has not hold at least 10 Parts Share of the Society.</p>	a	(ii)	<p>(a) No person shall be eligible for being or continuing as a Member of the society if:</p> <p>(i) His business is in conflict or competitive with the business of the society;</p> <p>(ii) He has failed to use the minimum level of the products or services as specified in the bye-laws as Under:</p> <p>i) He/she has not maintained minimum deposits of Rs.5000/- for at least one consecutive year in the last 2 years.</p> <p>ii) He/she has not hold at least 10 Parts Share of the Society.</p>	To promote active participation and financial commitment and maximum members in the development of the society.
		New Provision			<p>Provided that for practical purpose, After the election date is declared, the date of 31st March shall be considered for the decision regarding implementation of the above sub-clause (a) 2.</p> <p>Provided that, even though member is disqualified as per above clause, for the purpose of recovery or legal actions he shall be treated as member,</p> <p>Provided further that, if such member repaid all dues to the society, he shall again continue as member,</p>	For better Clarity
14		Rights of Members	14		Rights of Members	
	(v)	Inspect Member registers, books of accounts or any other record and obtain certified copies of the resolutions or documents on a payment of a fee of Rs. 100 as may be prescribed by the society from time to time		(v)	Inspect Member registers, books of accounts and obtain certified copies of the resolutions or documents on a payment of fee as may be prescribed by the Society from time to time;	For better Clarity & allow flexible fee structure as per Society's needs.
18		Share Certificate	18		Share Certificate	
		Every person admitted as Member shall be entitled to receive a share certificate gratis stating the number of share/s and their distinctive number/s. The share certificates shall be signed by the Chairman, or any Director duly authorized and the Chief Executive Officer. The share certificate shall bear the society's seal.			Every person admitted as a Member shall be entitled to receive a share certificate gratis stating the number of share(s) and their distinctive number(s). The share certificates shall be signed by the Chairman, or any Director duly authorized, and the Chief Executive Officer <b>or any person duly authorized by the Board.</b> The share certificate shall bear the society's seal.	To provide greater flexibility in the process for timely distribution of share certificates.



21		<b>Death of Shareholder</b>	21		<b>Death of Shareholder</b>	
	(a)	On death of a shareholder, the society may pay to the person or persons nominated a sum representing the value of the shareholder's interest in the society within six months from the death of the shareholder;		(a)	The Society may, at its discretion, pay the value of the deceased Member's share or interest to the person(s) nominated by the Member, <b>within six months from the date of receiving all relevant documents including the death certificate</b> , subject to verification and internal procedures.	For better Clarity
23		<b>Capital &amp; Funds</b>	23		<b>Capital &amp; Funds</b>	
	(a)	The society may raise funds from any or all the following sources:  (i) admission fee; (ii) share capital; (iii) loans, cash credits, overdrafts from financial Institutions, National Co-op. Development Corporation; (iv) grants/in-aid and donations, subsidies, equity participation from state and or Government of India; (v) donations; (vi) Deposits from voting members; (vi) contributions from voting Members, (vii) profit		(a)	The society may raise funds from any or all the following sources:  (i) admission fee (ii) share capital; (iii) loans, cash credits, overdrafts from financial Institutions, National Co-op. Development Corporation; (iv) grants/in-aid and donations, subsidies, equity participation from state and or Government of India; (v) donations; (vi) Deposits from voting members; (vi) contributions from voting Members; (vii) profit, (viii) <b>Issue of non-convertible Debentures or other instruments</b>	As per Multistate Act 2002 section 67 (3)
29		<b>Notice for General Meetings and special General Meetings</b>	29		<b>Notice for General Meetings and special General Meetings</b>	
		New Provision		(d)	Notice of the General Body Meeting shall be sent to Members by following any modes viz.-  (g) i) By local delivery, or By post; or By Courier, or ii) By publication in the newspaper having wide circulation. iii) The notice of the General Meeting shall also be affixed on the Notice Board of the Bank and its Branches, as a additional facility to members iv) On the website of the society as a additional facility to members.	To reduce administrative expenses and to ensure eco-friendly, timely and wider access to reports.





44	Qualification for election as Member of Board	44	B	Qualification for election as Member of Board	
	New Provision		(d)	He held shares of at least Rs. 10000/- and Deposit of at least Rs.200000/- at least continuous twenty-four (24) months prior to the date of election;  SC/ST & woman candidate 50% amount for qualification for election as member of Board. Provided that the elected Directors shall keep the above deposits for the entire tenure of the Board;	To ensure only financially committed and responsible members are elected to the Board
51	Dividend	51		Dividend	
	(b) Dividend shall be proportionate to the amount paid on shares and the period in whole months for which the amount stood to the credit of the shareholder, the maximum of which being 10%.		(b)	Dividend shall be proportionate to the amount paid on shares and the period in whole months for which the amount stood to the credit of the shareholder, the maximum of which being 15%.	To provide greater financial returns to shareholder-members, thereby enhancing their participation and loyalty towards the society.
	(d) Distribution of patronage bonus to Members in consonance with the transactions of a Member with the society shall be done in the manner indicated below: 1. NEFT/RTGS 2. Cheque 3. Cash.		(d)	Deleted	Society is a credit cooperative society and not a producer society, hence, distribution of patronage bonus is not statutorily mandated or operationally relevant.
52	Accounts & Records	52		Accounts & Records	
	NOTE: In case of a Multi-State Co-operative bank, it shall adopt the standards of accounting and auditing, if any, laid down by the Reserve Bank.			Deleted	It applies only to Co-operative Banks, not to our Credit Society.





# शिवसहाद्री

## सहकारी पतपेढी मयान्दित

### शाखा कार्यालये

#### पश्चिम मुंबई विभाग

खेतवाडी	: 2382 4543 / 2387 0032
चारकोप	: 81081 14178
दादर	: 2437 6037 / 81081 14180
भाईंदर	: 81081 14181
जोगेश्वरी	: 2826 3202 / 81081 14184
बोरीवली	: 81081 14190
नालासोपारा	: 84228 88057
विरार	: 84229 01172
गोरेगांव	: 84229 05272

#### मध्य मुंबई विभाग

विक्रोळी	: 81081 14179
डोंबिवली	: 81081 14187
बदलापूर	: 81081 14192
ठाणे	: 81081 14193
मुलुंड	: 81089 88655
यशोधननगर	: 84228 88058
घोडबंदर	: 84228 88059
कल्याण	: 84229 34461
घाटकोपर	: 93249 35570

#### रायगड विभाग

कोपरखैरणे	: 8108114182
कळंबोली	: 8655618921
उरण	: 81081 14188
पेण	: 02143-257853 / 8108114189
खोपोली	: 81081 14191
खारघर	: 81081 14194
पनवेल	: 84228 88056
नेरुळ	: 84229 34460
उलवे	: 8976959834
कर्जत	: 8591686113

#### सातारा विभाग

राजवाडा	: 02162-281289 / 8108114185
महाबलेश्वर	: 02168-261115 / 8108114186
संभाजीनगर-पुणे	: 84228 88055
कृष्णानगर	: 02162-244248 / 8422888054
मेढा	: 02378-285248 / 8422934481
धनकवडी	: 8976959835
प्रतापगंज पेठ (सातारा)	: 8976959836
कराड	: 8779822532
बेळगावी (कर्नाटक)	: 8312441610



**शिवसह्याद्री**  
सहकारी पतपेढी मयादित

# सोने तारण कर्ज

मासिक  
व्याजदर **1.10%**



आता सोन्याच्या साथीने  
पूर्ण करूया आपली स्वप्ने

- दागिन्यांच्या मुल्यांकनावर कर्ज सुविधा उपलब्ध
- शाखास्तरावर सुलभ व जलद कर्ज मंजूर प्रक्रिया
- मासिक परतफेड सुविधा उपलब्ध



# शिवमुद्रा कर्ज



योजना फक्त दैनिक बचत व्यापारी खातेदारांसाठी

- रु. ५,०००/- ते रु. ५०,०००/- पर्यंत कर्ज सुविधा उपलब्ध
- एका दिवसात कर्ज मंजूरी
- कमीत कमी कागदपत्र
- व्यवसायाच्या ठिकाणी प्रतिदिन रक्कम स्विकारण्याची सुविधा

परतफेड  
मुदत  
**१०३**  
दिवस

अधिक माहितीकरीता  
आजच शाखेस संपर्क करा!

शिवमुद्रा कर्ज योजना			
कालावधी कर्ज रक्कम	१०३ दिवस भरायची दैनिक रक्कम	२१३ दिवस भरायची दैनिक रक्कम	३७६ दिवस भरायची दैनिक रक्कम
10,000.00	100	50	30
20,000.00	200	100	60
30,000.00	300	150	90
40,000.00	400	200	120
50,000.00	500	250	150

३४ वा वार्षिक अहवाल २०२४-२०२५



**शिवसहाद्री**  
सहकारी पतपेढी मयादित



## ठेवीवरील आकर्षक व्याज दर



### मुदत ठेव योजना

30 दिवस ते 45 दिवस	6%
46 दिवस ते 119 दिवस	6.25%
120 दिवस ते 209 दिवस	7.50%
210 दिवस ते 365 दिवस	8.50%
13 महिने ते 2 वर्षे	9%
25 ते 3 वर्षे	9.50%

**दाम दुप्पट**

**ठेव**

(DOUBLE DEPOSIT)

**89**

महिने



### लखपती ठेव योजना

कालावधी (महिने)	दरमहा भरावी लागणारी रक्कम	मुदतपूर्ती नंतर मिळणारी रक्कम
12 महिने	7,930/-	₹ <b>1</b> लाख
24 महिने	3,790/-	
36 महिने	2,410/-	
48 महिने	1,730/-	
60 महिने	1,320/-	
72 महिने	1,050/-	
75 महिने	1,000/-	

### आवर्त ठेव योजना

(RECURRING DEPOSIT)

कालावधी	व्याजदर
1 वर्ष	9.00%
2 वर्ष	9.50%

### मासिक उत्पन्न ठेव

(M.I.S. DEPOSIT)

कालावधी	व्याजदर
1 महिने ते 2 वर्षे	8.50%
25 महिने ते 3 वर्षे	9.00%

### दैनंदिन ठेव योजना

(DAILY DEPOSIT)

कालावधी	व्याजदर
6 महिने ते 11 महिने	2.50%
12 महिने पुर्ण	5.00%



**शिवसह्याद्री**  
**सहकारी पतपेढी मर्यादित**

**प्रशासकीय कार्यालय :**

११८, देवी भवन, ५ वा मजला, सेनापती बापट मार्ग, माहीम (प.),  
माटुंगा रोड स्टेशन समोर, मुंबई-१६, दूरध्वनी क्र. २४२२२१९६/९७,  
०२२ ३५०० ८३९५, ०२२ ३५१३ ६८८८

Email : [info@shivsahyadripatpedhi.com](mailto:info@shivsahyadripatpedhi.com)

Web : [www.shivsahyadripatpedhi.com](http://www.shivsahyadripatpedhi.com)