

The Wardha District Central Co-operative Bank Ltd., Wardha

The Third Schedule (See Section 29) Form 'A'

Balance Sheet As on 31 March 2026

31.03.2025	CAPITAL AND LIABILITY	31.03.2026	
50,00,00,000.00	1) Capital		50,00,00,000.00
	i) Authorised Share Capital		
12,50,00,000.00	a) A Class 125,000 Shares of Rs.1000 each	12,50,00,000.00	
37,48,60,000.00	b) B Class 374860 Shares of Rs.1000 each	37,48,60,000.00	
1,40,000.00	c) C Class 140 Shares of Rs 1000 each	1,40,000.00	
35,88,14,200.00	ii) Subscribed Share Capital		35,88,46,800.00
7,09,00,000.00	a) A Class Shares of Rs.1000 each	7,09,00,000.00	
28,78,83,200.00	b) B Class 57,55,376 Shares of Rs.50 each B Class 147 Share of Rs.1000 each	28,79,15,800.00	
31,000.00	c) C Class 124 Shares of Rs.250 each	31,000.00	
	Of (ii) above held by		
31,000.00	a. Individuals	31,000.00	
28,78,83,200.00	b. Co-operative Institutions	28,79,15,800.00	
7,09,00,000.00	c. State Government	7,09,00,000.00	
4,93,78,61,455.07	2) Reserve Fund and Other Funds		4,92,92,32,053.07
7,09,19,728.78	a) Statutory Reserve Fund	7,09,19,728.78	
2,01,20,256.00	b) Agriculture Credit Stabilisation Fund	2,07,23,863.00	
1,26,35,129.48	c) Building Fund	1,26,35,129.48	
1,20,77,30,000.00	d) Share Capital Deposit A/c GOM	1,20,77,30,000.00	
22,17,00,000.00	e) Share Capital Deposit A/c GOI	22,17,00,000.00	
11,08,00,000.00	f) Share Capital Deposit A/c NABARD	11,08,00,000.00	
2,53,93,22,000.00	g) Bad & Doubtful Debt-Reserve (NPA)	2,53,00,06,500.00	
6,47,000.00	h) Provisions For Standard Asset	7,70,000.00	
1,41,40,917.19	i) Provisions For Other Asset *	1,41,00,408.19	
25,00,00,000.00	j) Amt-Receiveable from Home Trade	25,00,00,000.00	
1,28,13,000.00	k) Intt.Receiveable from Home Trade	1,28,13,000.00	
46,91,72,423.62	l) Asset Revaluation Fund A/c	46,91,72,423.62	
78,61,000.00	m) Provision for SBN Notes	78,61,000.00	
1,69,500.00	3) Subsidiary State Partnership Fund		1,69,500.00
1,69,500.00	Govt.Contri.for Purchase of Shares of Pri.	1,69,500.00	
3,38,49,47,893.18	4) Deposit		3,39,41,71,455.89
1,06,10,47,100.27	i) Fixed Deposits	1,13,27,37,872.70	
45,33,38,735.57	a) Individuals *	48,18,24,048.00	
60,77,08,364.70	b) Societies *	65,09,13,824.70	
1,23,83,49,085.70	ii) Saving Deposits	1,18,02,23,007.95	
1,23,83,49,085.70	a) Individuals *	1,18,02,23,007.95	
-	b) Societies *	-	
1,08,55,51,707.21	iii) Current Deposits	1,08,12,10,575.24	
98,71,84,535.15	a) Individuals *	98,04,97,914.73	
9,83,67,172.06	b) Societies *	10,07,12,660.51	
8,68,17,93,048.25	Total (C.F.)	8,68,24,19,808.96	8,68,24,19,808.96

The Wardha District Central Co-operative Bank Ltd., Wardha
The Third Schedule (See Section 29) Form 'A'
Balance Sheet As on 31 March 2026

31.03.2025	PROPERTY AND ASSETS	31.03.2026	
49,57,890.59	1) Cash in hand	54,18,105.45	54,18,105.45
15,19,19,761.98	2) Cash in Current Account with *		12,52,71,517.01
3,03,19,930.58	i) State bank of India	2,63,27,232.21	
10,76,69,098.33	ii) Maharashtra State Co-op Bank	7,55,12,764.63	
35,90,225.00	iii) Bank of India	45,80,906.36	
1,03,40,508.07	iv) I.D.B.I. Wardha	1,88,50,613.81	
-	v)	-	
3,34,71,65,157.00	3) Investment		3,40,75,68,829.00
1,55,84,91,750.00	a) Investment in Govt.Security and Share	1,55,15,56,750.00	
1,52,85,93,750.00	i) Investment in Govt.Securites	1,52,16,58,750.00	
-	ii) Share in other Trustee Securities *	-	
2,98,98,000.00	iii) Share in Co-op Institution *	2,98,98,000.00	
1,78,86,73,407.00	b) Investment in Term Deposit	1,85,60,12,079.00	
60,50,00,000.00	i) Fixed deposit with MSC Bank	58,50,00,000.00	
1,07,99,97,407.00	ii) Fixed deposit with MSC Bank in SLR	1,16,67,33,079.00	
10,36,76,000.00	iii) Other Investment *	10,42,79,000.00	
1,69,500.00	4) Subsidiary State Partership Fund		1,69,500.00
1,69,500.00	Govt. Contri.for Purchase Share of Pri.	1,69,500.00	
2,70,54,38,325.30	5) Advances (Loan Outstanding) Of which overdue Rs.25320.42 lakh		2,72,86,46,464.83
2,27,90,43,470.35	i) Short Term Loan	2,31,19,77,288.49	
2,01,70,16,824.10	a) Agriculture* (Rs.20092.78 Lakh O/due)	2,02,40,03,371.08	
26,20,26,646.25	b) Non-Agri.* (Rs.2027.46 Lakh O/due)	28,79,73,917.41	
33,03,44,484.88	ii) Medium Term Loan	32,06,13,606.27	
16,76,21,928.79	a) Agriculture* (Rs.1671.70 Lakh O/due)	16,71,70,089.33	
16,27,22,556.09	b) Non-Agri.* (Rs.567.92 Lakh O/due)	15,34,43,516.94	
9,60,50,370.07	iii) Long Term Loan	9,60,55,570.07	
49,72,081.00	a) Agriculture* (Rs.49.72 Lakh O/due)	49,72,081.00	
9,10,78,289.07	b) Non-Agri.* (Rs.910.84 Lakh O/due)	9,10,83,489.07	
40,04,86,272.89	6) INTEREST RECEIVABLE *	39,68,70,733.37	39,68,70,733.37
	Of which overdues Rs.3949.22 lakhs		
6,61,01,36,907.76	TOTAL (C.F.)	6,66,39,45,149.66	6,66,39,45,149.66

31.03.2025	PROPERTY AND ASSETS	31.03.2026	
6,61,01,36,907.76	B.F.	6,66,39,45,149.66	6,66,39,45,149.66
	- 7) Debt Waiver Relief Scheme Rec.	-	-
	- 8) Bills receivable as per contra	-	-
	- 9) Int.Recei under Dr. P.Desh. Int Relief	-	-
45,19,85,872.52	10) Land Building & Lift Machine		44,96,37,321.52
1,22,95,676.38	Building (L = 6,29,432.79 + B = 1,16,66,243.59)	1,22,95,676.38	
1,12,44,197.10	Less Depreciation of Building	1,13,10,975.10	
10,51,479.28	Total	9,84,701.28	
3,56,433.82	Lift	3,56,433.82	
3,56,433.82	Less Depreciation	3,56,433.82	
-	Total	0.00	
46,91,72,423.62	Revaluated Land & Building (L = 42,35,36,927.21 + B = 4,56,35,496.41)	46,91,72,423.62	
1,82,38,030.38	Less Depreciation of Building	2,05,19,803.38	
45,09,34,393.24	Total	44,86,52,620.24	
(0.03)	11) Furniture And Fixture		52,66,753.97
1,46,60,531.92	Furniture	1,46,60,531.92	
1,46,60,531.92	Less Depreciation	1,46,60,531.92	
-	Total	-	
14,47,076.62	Fixture	14,47,076.62	
14,47,076.62	Less Depreciation	14,47,076.62	
-	Total	-	
2,24,50,789.05	Computer and Software (C = 1,90,87,949.05 + S = 97,39,090.00)	2,88,27,039.05	
2,24,50,789.08	Less Depreciation	2,35,60,285.08	
(0.03)	Total	52,66,753.97	
-	12) Jeep & Vehical		-
27,03,401.00	Jeep	27,03,401.00	
27,03,401.00	Less Depreciation	27,03,401.00	
-	Total	-	
1,78,279.05	13) Printing & Stationery stock	1,87,020.05	1,87,020.05
39,74,05,496.04	14) Other assets *	41,73,86,768.58	41,73,86,768.58
-	15) Profit and Loss A/c	-	-
1,70,21,60,166.88	16) Accumulated Loss	1,62,33,52,412.78	1,62,33,52,412.78
9,16,18,66,722.22	GRAND TOTAL ASSET	9,15,97,75,426.56	9,15,97,75,426.56
5,00,74,904.63	17) DEAF Contingent Asset	5,32,93,722.42	5,32,93,722.42
7,57,48,921.00	18) Income Tax Contingent Asset	9,09,46,291.00	9,09,46,291.00
-	-	-	-
* Details given in Annexure II		-	-
A. D. Bodkhe Head of Dept. (Acctt.)	S. G. Korde Manager	B. V. Gahukar Chief Executive Officer	Gautam Walde Chairman Authorized Officer Committee

The Wardha District Central Co-operative Bank Ltd., Wardha

F O R M – B

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2026

31.03.2025	INCOME	31.03.2026	
26,74,70,401.96	1) Interest Received		27,46,96,348.35
1,76,00,115.28	a) On Loan*	1,92,24,818.45	
24,68,70,236.68	b) On Investment *	25,24,71,479.90	
30,00,050.00	c) On Divident *	30,00,050.00	
	- 2) Commission Received		-
-	On Cotton Hundies	-	
-	On Electric Bills	-	
-	On Teacher Bills	-	
-	On Other bills /cheque	-	
13,46,63,692.33	3) Other Income *	2,02,23,759.50	2,02,23,759.50
	- 4) Net Loss	0.00	0.00
40,21,34,094.29	GRAND TOTAL	29,49,20,107.85	29,49,20,107.85
-			
* Details given in Annexure III		-	-

A. D. Bodkhe
Head of Dept. (Acctt.)

S. G. Korde
Manager

B. V. Gahukar
Chief Executive Officer

Gautam Walde
Chairman
Authorized Officer Committee

The Wardha District Central Co-operative Bank Ltd., Wardha			
FORM – B			
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2026			
31.03.2025	EXPENDITURE	31.03.2026	
9,67,59,981.74	1. Interest on Loan / Deposit		10,59,57,120.64
-	On Borrowings	-	
9,67,59,981.74	On Deposits *	10,59,57,120.64	
5,38,68,839.00	2. Salaries, Allowance and PF *	8,13,41,031.00	8,13,41,031.00
2,34,230.00	3. T.A. Allowance to staff	2,07,712.00	2,07,712.00
47,93,954.21	4. Rent ,Taxes, Insu., Lighting		48,58,528.87
-	Rent	45,000.00	
3,26,716.00	Taxes	3,73,405.00	
41,31,407.16	Insurance	41,41,633.87	
3,35,831.05	Lighting	2,98,490.00	
1,83,000.00	5. Law Charges	4,81,250.00	4,81,250.00
72,000.00	6. Auditors fee	1,50,000.00	1,50,000.00
2,56,669.70	7. Postage,Telegram and Telephone		2,32,634.46
66,613.10	Postage	49,883.00	
-	Telegram	-	
1,90,056.60	Telephone	1,82,751.46	
2,84,648.80	8. Stationery, Printing and Advert.		5,09,245.60
1,33,335.50	Stationery	1,59,364.60	
1,34,124.30	Printing	2,08,906.00	
17,189.00	Advertisement	1,40,975.00	
1,02,03,626.00	9. Provision Debited to Loss a/c *	81,09,142.00	81,09,142.00
10,69,70,521.94	10. Other Expenditure *	1,08,07,642.18	1,08,07,642.18
24,07,995.77	11. Depreciation on Building & Dead Stock *	34,58,047.00	34,58,047.00
12,60,98,627.13	12. Balance of profit	7,88,07,754.10	7,88,07,754.10
40,21,34,094.29	GRAND TOTAL	29,49,20,107.85	29,49,20,107.85
-			
* Details given in Annexure IV		-	-
A. D. Bodkhe Head of Dept. (Acctt.)	S. G. Korde Manager	B. V. Gahukar Chief Executive Officer	Gautam Walde Chairman Authorized Officer Committee

Details of Balance sheet as on 31.03.2026			
Annexure - I			
Sr.No	LIABILITIES	31.03.2025	31.03.2026
4 i(a)	Fixed Deposits (Individual)		
	1) Fixed Deposits General Customer	3,05,28,979.70	3,01,73,546.70
	2) F.D.under Reinvestment General Customer	39,29,97,077.30	42,25,43,037.30
	3) Recurring Deposit	14,95,411.00	13,66,603.00
	4) Security Deposit	16,46,484.07	14,16,926.50
	5) Chintamukti	3,51,416.50	4,18,116.50
	6) Local Body	9,17,405.00	9,62,291.00
	7) Gram Panchayat	7,18,922.00	7,18,922.00
	8) Agricultural Produce Market Committee	2,43,04,424.00	2,38,44,628.00
	9) School / Mahavidhyala	3,78,616.00	3,79,977.00
	Total FD Individual	45,33,38,735.57	48,18,24,048.00
		-	-
4 i(b)	Fixed Deposits (Society)		
	1) Fixed Deposits Societies	2,83,02,746.00	2,88,92,729.00
	2) F.D.under Reinvestment scheme	18,94,47,444.00	22,02,28,202.00
	3) Reserve Fund of Co-op Society (VKS)	52,03,265.00	54,66,392.00
	4) Special Bad Debt. Reserve Fund of Society (VKS)	86,21,894.00	90,57,933.00
	5) Non Refundable Reserve Fund of Society	22,69,28,641.70	24,34,37,764.70
	6) Non Refundable Reserve Fund of Bank	11,29,06,669.00	12,09,48,446.00
	7) Urban Coop Banks	3,62,97,705.00	2,28,82,358.00
	Total of FD Society	60,77,08,364.70	65,09,13,824.70
		-	-
4 ii(a)	Saving Deposits (Individual)		
	1) Saving Deposit General Customer	1,22,77,98,518.99	1,16,96,25,432.24
	2) Saving Deposit SHG	1,05,50,566.71	1,05,97,575.71
	Total of Saving Deposit Individual	1,23,83,49,085.70	1,18,02,23,007.95
		-	-
4 iii(a)	Current Deposit (Individual)		
	1) Current Deposit Individual	39,44,174.63	38,94,784.64
	2) Current Deposit Panchayat Samity	27,35,69,526.11	27,35,69,426.11
	3) Current Deposit Local Body	1,05,79,870.39	1,04,29,086.39
	4) Current Account Zilla Parishad	60,64,77,615.55	60,64,77,625.55
	5) Current Deposit Firm	12,84,893.49	12,26,575.49
	6) Current Account Gram Panchayat	4,84,59,624.02	4,84,31,384.02
	7) Agricultural Produce Market Committee	1,67,57,361.81	94,52,414.81
	8) Current Account Schools /Mahavidhyala	2,61,11,469.15	2,70,16,617.72
	Total of Current Deposit Individual	98,71,84,535.15	98,04,97,914.73

		-	-
4 iii(b)	Current Deposit (Society)		
	1) Current Deposit Societies	8,18,26,790.10	8,29,57,311.55
	2) Urban Coop Bank	1,65,40,381.96	1,77,55,348.96
	Total of Current Deposit Society	9,83,67,172.06	10,07,12,660.51
		-	-
12(iv)	Sundries (Other Liability)		
1	Provision for Employees Leave Salary	2,44,04,151.00	2,25,66,739.00
2	Provision for Gratuity Premium	43,94,483.00	12,26,742.00
3	Unpaid Salary (Salary Payable to Employees)	1,27,204.00	1,27,204.00
4	Provision for Audit Fee	5,00,000.00	7,67,000.00
5	Group Insurance Online	-	3,450.00
6	Provision for Bonus/Exgratia	21,000.00	-
7	Collection of Maharashtra Labour Welfare fund	-	550.00
8	Collection of Income Tax Contra	0.30	65,156.30
9	DEAF Amount Remittance	0.18	(0.39)
10	Hardware, Software & Electricfication Bill Payable	-	27,27,086.00
	Total Sundries	2,94,46,838.48	2,74,83,926.91
		-	-
2 (i)	Provisions For Other Asset		
1	Amt Receivable from MSC Bank under Baidhyanathan	3,59,283.69	3,59,283.69
2	Deposit with Mah.Rajya Sahakari Sangha	1,000.00	1,000.00
3	Advance to Others	1,79,900.00	1,79,900.00
4	Advance to Group Secretary	95,65,146.50	95,24,637.50
5	Dispute Forum	40,35,587.00	40,35,587.00
	Total of Other Asset	1,41,40,917.19	1,41,00,408.19
		-	-

Details of Balance sheet as on 31.03.2026			
Annexure - II			
Sr.No	ASSETS	31.03.2025	31.03.2026
2	Cash in Current Account with		
1	State Bank of India, Wardha (Operated by Account Section)	2,04,61,290.72	1,30,47,636.70
2	State Bank of India, Wardha (Operated by Wardha Branch)	5,127.14	5,127.14
3	State Bank of India, Wardha (Operated by ADM Section)	22,86,566.54	2,59,863.54
4	State Bank of India, Arvi	18,59,709.00	32,66,931.81
5	State Bank of India, Hinganghat	37,28,234.96	43,08,071.96
6	State Bank of India, Karanja	99,711.02	8,87,622.02
7	State Bank of India, Ashti	9,48,660.76	8,43,053.26
8	State Bank of India, Deoli	9,30,630.44	37,08,925.78
	Total of Cash in State Bank of India	3,03,19,930.58	2,63,27,232.21
		-	-
1	MSC Bank, Mumbai	6,15,99,416.30	1,82,73,092.32
2	MSC Bank, Nagpur	39,14,436.17	39,14,436.17
3	MSC Bank, Wardha	4,21,55,245.86	5,33,25,236.14
	Total of Cash in MSC Bank	10,76,69,098.33	7,55,12,764.63
		-	-
1	Bank of India, Samudrapur	9,96,054.59	13,92,800.59
2	Bank of India, Ashti	8,51,964.71	6,78,742.71
3	Bank of India Karanja	7,93,228.84	17,85,449.20
4	Bank of India, Seloo	9,48,976.86	7,23,913.86
	Total of Cash in Bank of India	35,90,225.00	45,80,906.36
		-	-
1	I.D.B.I., Wardha (Operated by Wardha Branch)	7,43,518.76	14,79,017.31
2	I.D.B.I., Wardha (Operated by Account Section)	95,96,989.31	1,73,71,596.50
	Total of Cash in I.D.B.I	1,03,40,508.07	1,88,50,613.81
		-	-
	Total of Cash in Current Account	15,19,19,761.98	12,52,71,517.01
		-	-
3.a(iii)	Shares in Co-operative Institutions		
1	Share in M.S.C. Bank Ltd., Mumbai	2,97,93,000.00	2,97,93,000.00
2	Share in Vidarbha Coop. Marketing Federation, Nagpur	5,000.00	5,000.00
3	Indian Farmers Fertiliers Coop. Ltd,	1,00,000.00	1,00,000.00
	Total of Share in Co-operative Institution	2,98,98,000.00	2,98,98,000.00
		-	-
3.b(iii)	Other Investments		
1	Investment in Statutory Reserve Fund in F/D with MSCB	7,09,20,000.00	7,09,20,000.00
2	Investment in Building Fund in FD with MSCB	1,26,35,000.00	1,26,35,000.00
3	Investment in Agricultural Credit Stabilization Fund in F/D	2,01,21,000.00	2,07,24,000.00
	Total of Other Investment	10,36,76,000.00	10,42,79,000.00
		-	-

Sr.No	ASSETS	31.03.2025	31.03.2026
5(i)	Short Term Loan		
5(i) a)	a) S.T. Agriculture		
1	S.T. Normal	18,55,507.83	18,55,507.83
2	S.T. Credit Card Normal (KCC)	84,11,16,429.67	83,93,66,619.67
3	S.T. Dubbar Rubbi Normal	1,79,500.00	1,79,500.00
5	S.T. Sugar Cane Credit Card Normal	3,04,78,918.52	3,04,78,918.52
6	S.T. Oil Seed Normal	1,30,394.20	1,30,394.20
7	S.T. Oil Seed Normal Credit Card (KCC)	10,38,52,541.79	10,33,02,744.31
8	S. T. Weaker	5,50,147.05	5,50,147.05
9	S.T. Credit Card Weaker (KCC)	98,78,47,288.88	98,63,97,011.34
10	S.T. Oil Seed Credit Card Weaker (KCC)	4,69,67,623.16	4,69,67,623.16
11	S.T. KCC Kharip through PACs (New Loan Distributed)	52,573.00	1,50,000.00
12	S.T. KCC Kharip through Bank (New Loan Distributed)	14,34,000.00	1,02,90,953.00
13	S.T. KCC Rabbi through PACs (New Loan Distributed)	1,28,000.00	-
14	S.T. KCC Rabbi through Bank (New Loan Distributed)	24,23,900.00	43,33,952.00
15			
	Total of Short Term Agricultural Loan	2,01,70,16,824.10	2,02,40,03,371.08
		-	-
5(i) b)	b) S.T. Non Agriculture		
1	Cash Credit to Marketing Society	8,83,179.00	8,83,899.00
2	Cash Credit to Individuals and Others	60,65,883.36	49,57,214.45
3	Cash Credit to Mahatma Sugar Factory, Jamni, Dinkarnagar	1,19,77,512.00	1,19,77,512.00
4	Cash Credit to Employees Society	92,58,168.69	92,58,168.69
5	Cash Credit to Nagari Pat Sanstha	6,37,715.00	6,37,715.00
6	Cash Credit to Jam Kukut Palan Samudrapur	5,91,765.00	5,92,735.00
7	Cash Credit to Kagaj Kharkhana	4,60,981.00	4,71,931.00
8	Hypo.Loan to B.Deshmukh Soot Girmi for Cotton Purchase	4,03,10,952.00	4,03,10,952.00
9	Hypothecation Loan to Bapurao Deshmukh Soot Girmi	28,69,421.00	28,69,421.00
10	Pledge Loan to Bapurao Deshmukh Soot Girmi	11,09,73,897.00	11,09,73,897.00
11	Overdraft to Salaried Employees (Teachers)	2,24,11,865.63	1,93,27,306.69
12	Overdraft to Bank Staff	2,15,43,739.59	2,10,26,286.97
13	S.T. Ginning and Pressing	4,65,517.96	4,65,517.96
	Total of Cash Credit / Overdraft Loan (1 to 13)	22,84,50,597.23	22,37,52,556.76
14	Loan Against Fixed Deposits	7,96,425.00	14,73,819.00
15	Loan Against Gold	2,75,81,916.02	6,03,85,295.65
16	Loan Against Godown Receipt (Warehouse)	51,43,393.00	23,42,080.00
17	Loan to Pensioners	54,315.00	20,166.00
	Total of Non Agri ST. Other (14 to 17)	3,35,76,049.02	6,42,21,360.65
	Total of Short Term Non-Agricultural Loan (1 to 17)	26,20,26,646.25	28,79,73,917.41
5(ii)	Medium Term Loan	-	-
5(ii)a)	a) M.T. Agriculture Loan		
1	Conversion Loan Normal	9,20,83,816.80	9,17,28,349.34
2	Conversion Loan Weaker	4,27,26,190.96	4,27,26,190.96
3	Punergathan/Rehabilitation Loan Normal	2,08,96,512.01	2,08,51,512.01
4	Punergathan/Rehabilitation Loan Weaker	96,67,581.65	96,67,581.65
5	Rephasement Loan Normal	12,22,100.37	11,70,728.37
6	Rephasement Loan Weaker	10,08,192.00	10,08,192.00
7	I.R.D.P. Loan	17,535.00	17,535.00
	Total of Medium Term Agricultural Loan	16,76,21,928.79	16,71,70,089.33
		-	-

Sr.No	ASSETS	31.03.2025	31.03.2026
5(ii)b)	a) M.T. Non Agriculture Loan		
1	M.T. Ginning & Pressing	48,30,698.00	48,89,538.00
2	Nabard Loan (Artizen / Composit)	1,81,41,780.07	1,81,41,780.07
3	M.T. Consumption Loan (Individual Loan)	22,26,742.00	15,05,858.94
4	Taxi Loan	20,17,096.27	16,88,930.27
5	Computer Loan	30,19,707.00	30,19,707.00
6	Self Help Group Loan	90,92,197.34	90,92,197.34
7	Fishery Loan	90,264.00	90,264.00
8	M.T. Vehicle loan to Others	20,97,413.00	35,18,133.16
9	Late Shri Bapurao Deshmukh Soot Girmi	1,50,00,000.00	1,50,00,000.00
10	Personal Loan to others (Individual Loan)	6,77,15,449.00	6,46,17,729.75
11	Loan to Bank Staff		
	House Loan	2,88,017.00	2,99,357.00
	Suvidha Loan	6,76,997.41	6,80,783.41
	Personal Loan to Bank Staff	3,75,26,195.00	3,08,99,238.00
	Total of Medium Term Non Agricultural Loan	16,27,22,556.09	15,34,43,516.94
		-	-
5(iii)	Long Term Loan		
5(iii)a)	a) L.T. Agriculture Loan		
1	Lift Irrigation	49,72,081.00	49,72,081.00
	Total of Long Term Agricultural Loan	49,72,081.00	49,72,081.00
		-	-
5(iii)b)	b) L.T. Non Agriculture Loan		
1	Restructure Loan to B.D.Sugar Factory, Vela	8,59,99,989.07	8,59,99,989.07
2	S.G.S.Y.	50,78,300.00	50,83,500.00
	Total of Long Term Non Agricultural Loan	9,10,78,289.07	9,10,83,489.07
		-	-
6	Interest Receivable		
1	Overdue Interest Receivable	40,00,79,493.89	39,49,21,733.37
	<i>Of which above Interest Receivable under Liquidation</i>	-	-
2	Current Interest Receivable	4,06,779.00	19,49,000.00
	Total of Interest Receivable (1+2)	40,04,86,272.89	39,68,70,733.37
	<i>Of which above Agriculture Receivable Interest</i>	<i>21,89,58,000.00</i>	<i>21,60,75,000.00</i>
	<i>Of which above Non-Agriculture Receivable Interest</i>	<i>18,15,28,272.89</i>	<i>18,07,95,733.37</i>
		-	-
14	Other Asset		
1	Amt. Receivabe from Home Trade Company Ltd.,	25,00,00,000.00	25,00,00,000.00
2	Income Tax Appeal / Advance Tax	1,17,30,268.83	3,09,60,864.83
3	Amt. Receivable from MSC Bank under Baidhyanathan	3,59,283.69	3,59,283.69
4	Interest Receivable from Home Trade Company Ltd.,	1,28,13,000.00	1,28,13,000.00
5	Interest Receivable on Investment (Govt.Security)	3,07,42,362.50	2,67,94,818.07
6	Interest Receivable on Fixed Deposit from Bank	3,67,890.00	-
7	Interest Receivable on F.D. from MSC Bank under Court Order	6,93,10,893.00	7,19,36,227.00
8	Purchase of Revenue Stamp	136.00	184.00
9	Advance to Staff for Tour and Other Purpose	-	4,25,735.00
10	Advance to Others	1,79,900.00	1,79,900.00
11	Advance to Group Secretary (PACs GS)	95,65,146.50	95,24,637.50
12	Deposit with Maharashtra Rajya Sah.Sangh	1,000.00	1,000.00
13	Deposit with High Court Nagpur against Challenge Court Order	-	11,70,868.00
14	Security Deposit against Rented Bank Building	-	50,000.00
15	Dispute Forum	40,35,587.00	40,35,587.00
16	Receivable amount of SBN from RBI	78,61,000.00	78,61,000.00
17	Security Deposit with BSNL	22,441.21	22,441.21
18	Security Deposit with MSEDCL	1,15,889.26	1,15,889.26
19	Inpute SGST A/c	1,50,348.37	5,67,670.33
20	Inpute CGST A/c	1,50,349.68	5,67,662.69
	Total of Other Assets	39,74,05,496.04	41,73,86,768.58
		-	-

Details of Profit & Loss Account as on 31.03.2026			
Annexure - III			
Details of Profit and Loss Account		31.03.2025	31.03.2026
1 a)	Interest Received on Loan		
1	M.T. Loan Individual	76,069.00	14,293.00
2	S.G.S.Y.	528.00	-
3	Overdraft against Salary	5,67,722.00	1,32,874.34
4	Overdraft to Bank Staff	21,14,471.00	19,13,781.00
5	Loan agaisnt F.D.R./Chintamukti	51,005.00	92,627.00
6	Loan against Gold	22,72,882.00	35,30,409.00
7	Taxi Loan (Road Transport)	3,36,356.28	3,32,904.00
8	Suvidha Loan Bank Staff	-	1,156.00
9	Loan against Godown/Warehouse	3,90,002.00	2,42,027.00
10	Self Helf Group	7,000.00	-
11	Personal Loan to Bank Staff	36,08,460.00	31,78,190.00
12	Personal Loan to Others	72,73,715.00	71,26,678.00
13	Vehicle Loan to Others	1,43,485.00	2,14,390.00
14	KCC Kharip through PACs	21,389.00	14,658.00
15	KCC Rabbi through PACs	3,528.00	1,298.00
16	KCC Kharip through Bank	6,87,580.00	18,21,021.00
17	KCC Rabbi through Bank	45,923.00	1,48,067.00
18	Cash Credit to Individual/ Others	-	1,49,365.00
19	Cash Credit to Jungal Kamgar Society	-	1,17,679.00
20	GOI Interest Subvention (I/S) of 1.5%	-	1,93,401.11
21			
	Total Interest Received on Loan	1,76,00,115.28	1,92,24,818.45
		-	-
1 b)	Interest Received on Investment		
1	From MSC Bank on Short Term FDR	4,33,20,689.00	4,33,88,418.00
2	From MSC Bank on Stat.Reseve Fund	51,72,549.00	55,31,760.00
3	From MSC Bank on Spl Bad.Debt Fund	1,663.00	-
4	From MSC Bank on Agri.Credit Stabili Fund	14,28,479.00	15,69,566.00
5	From MSC Bank on Building Fund FDR	9,16,036.00	9,16,291.00
6	From MSC Bank on SLR Investment	8,38,14,779.00	8,93,61,006.00
7	On Government Security	11,22,16,041.68	11,17,04,438.90
8	On Govt. Treasury Bill	-	-
	Total of Interest Received on Investment	24,68,70,236.68	25,24,71,479.90
		-	-
1 c)	Devident Received		
1	From MSC Bank	29,79,300.00	29,79,300.00
2	From Vidharbha Co-op Marketing Society Nagpur	750.00	750.00
3	From Indian Farmers Fertilizers Co-op Ltd., Delhi	20,000.00	20,000.00
	Total of Devident Received	30,00,050.00	30,00,050.00
		-	-

3	Other Income		
1	Incidental Charges	2,608.87	1,341.95
2	Locker Rent	4,31,015.00	3,41,177.94
3	No Due Charges	5,100.00	3,800.00
4	Duplicate Passbook / Statement charges	22,500.00	18,771.18
5	Sale of Form	43,923.00	1,00,818.00
6	Cheque Book Issued Charges	1,700.00	900.00
7	Building Rent	4,67,040.00	4,65,840.00
8	Security Deposit Received from BSNL	1,199.00	-
9	Training Expenses received	18,000.00	-
10	Processing Fee on OD (Loan)	2,30,753.04	4,20,765.69
11	Cheque returning charges	1,005.00	436.44
12	Excess Provision Reversed #	12,93,35,408.86	1,45,23,429.00
13	Profit on Sale of Investment	35,20,000.00	36,75,000.00
14	Security Deposit Received from MSSEDCL	16,522.85	-
15	Postage recovered Locker holder/Borrower	2,220.38	-
16	Membership/Nominal Membership fee Income	81,250.00	1,01,900.00
17	Loan Recovery Exp.Recovered	1,35,529.40	24,172.78
18	Tendering Charges / E-auction amount	-	3,13,614.96
19	CIBIL Report Charges	88,200.00	76,800.00
20	Pre-closing Loan account charges	2,59,716.93	1,54,991.56
	Total of Other Income	13,46,63,692.33	2,02,23,759.50
		-	-
3 (12)	# Details of Excess Provision Reversed		
1	Overdue Interest Provision Reversed (Provision Made during year Rs.39,49,22,000 (-) Provision Reversed during year Rs.40,00,79,000)	58,68,015.36	51,57,000.00
2	Investment Reserve (share)	5,000.00	-
3	Doubtfull Asset Provision Reversed (NPA) (Provision Made duirng year Rs.253,00,06,500 (-) Provision Reversed during year Rs.253,93,22,000)	12,32,28,000.00	93,15,500.00
4	Other Asset Provision Reversed (Provision Made during year Rs.1,41,00,408.19 (-) Provision Reversed during year Rs.1,41,40,917.19)	2,34,393.50	40,509.00
5	Audit Fee Provision Reversed	-	10,420.00
	Total of Excess Provision Reversed	12,93,35,408.86	1,45,23,429.00
		-	-
	Informatory		
1	Suger Factory write off Interest directly debited to Overdue Interest Provison a/c as on 25.10.2024	28,52,88,984.64	-
2	NPA Share write off amount directly debited to Investment Reserve provision a/c as on dated 14.11.2024	3,610.00	-

Details of Profit & Loss Account as on 31.03.2026			
Annexure - IV			
	Details of Profit and Loss Account	31.03.2025	31.03.2026
1	Interest Paid on Deposits		
1	Fixed Deposit Co-op Societies	16,88,438.00	17,50,066.00
2	Fixed Deposit Individual	22,96,319.00	18,65,364.00
3	Fixed Deposit Dam Duppatt Yojana	16,898.00	5,402.00
4	Fixed Deposit Local Body	41,267.00	65,188.00
5	Fixed Deposit Reinvestment Plan Individual	2,27,38,156.00	2,49,95,370.00
6	Fixed Deposit Reinvestment Plan Society	1,09,81,759.00	1,39,18,417.00
7	Fixed Deposit Reinvestment Plan Gram Panchayat	1,81,711.00	26,259.00
8	Fixed Deposit School and Mahavidhyala	9,741.00	4,683.00
9	Fixed Deposit Rein.Plan School & Mahavidyalaya	-	67,334.00
10	Fixed Deposit Nagari / Urban Coop Bank	616.00	-
11	3% Interest paid to DEAF account holders	2,224.74	1,187.61
12	Recurring Deposit	21,545.00	77,731.00
13	Chintamukti Deposit	9,550.00	16,292.00
14	Security Deposit of Employees	1,09,077.00	1,04,535.00
15	Non Refundable Reserve Fund Society	1,49,74,195.00	1,61,53,016.00
16	Reserve Fund of Co-op Society Deposit	2,02,029.00	2,63,127.00
17	Special Bad Debt Reserve Fund of Society	3,34,804.00	4,36,039.00
18	Fixed Deposit Rein.Nagari/Urban Coop Bank	8,01,472.00	30,11,670.00
19	Non Refundable Reserve Nagari/Urban Coop Bank	75,07,085.00	80,41,777.00
20	Fixed Deposit Reinvestment Plan APMC	13,65,059.00	17,36,837.00
21	Agriculture Credit Stabilization fund	5,86,027.00	6,03,607.00
	Interest paid on Fixed Deposit	6,38,67,972.74	7,31,43,901.61
1	Saving Deposit Individual	3,27,41,986.00	3,26,76,568.03
2	Saving Deposit Self Help Group	1,50,023.00	1,36,651.00
	Interest paid on Saving Deposit	3,28,92,009.00	3,28,13,219.03
	Total Interest paid on Deposit	9,67,59,981.74	10,59,57,120.64
		-	-
2	Salaries, Allowances and Provident Fund		
1	Salary Allowance	4,71,63,922.00	4,96,18,612.00
2	House Rent Allowance	6,767.00	4,644.00
3	Provident Fund Contribution	51,57,768.00	58,10,972.00
4	Administrative Committee President Allowance	6,15,000.00	5,88,950.00
5	Bonus/Exgratia Expenses	21,000.00	-
6	Daily Wages Employees Payment	6,09,652.00	4,30,241.00
7	Salary arrears paid to Retired and VRS Emp.	-	2,32,83,677.00
8	ADM Charges on PF	2,86,099.00	3,45,797.00
9	Gratuity Expenses	8,631.00	12,58,138.00
	Total of Salaries, Allowances & P.F.	5,38,68,839.00	8,13,41,031.00
		-	-
	Details of Profit and Loss Account		
10	Other Expenditure		
	A) Establishment Expenses		
1	Vehicle Expenses	1,82,644.00	1,97,000.00
2	Diesel Expences	3,95,371.00	3,39,376.00
3	News Paper Bill	4,738.00	4,348.00
4	National Day Function Charges	10,205.00	14,280.00
5	White Wash, Colouring and Repairing Charges	6,670.00	14,240.00
6	Taxi & Riksha Charges	4,250.00	8,517.00
7	Tea and Pan Bill and Lodging	99,504.00	92,380.00
8	Subscription of Co-op Institution	7,000.00	4,000.00
9	Security and Police Guard	8,15,773.00	7,92,880.00
10	Furniture, Fan, Facit,Cooler,Xerox Repairy Charge	8,870.00	22,740.00
11	Computer Hardware/SoftwareMaintainance	7,26,000.00	7,26,000.00
12	Seminar / Camp/ Inauguration Exp	1,63,476.00	-

	Details of Profit and Loss Account	31.03.2025	31.03.2026
13	Maharashtra Labour Walfare Fund	11,475.00	10,987.00
14	Xerox	1,48,002.24	96,677.82
15	Rubber Stamp	1,350.00	1,460.00
16	Toilet Clining/ Sweeper Exp	1,27,502.00	1,18,241.00
17	RTGS/ NIFT chargess	1,781.66	4,487.68
18	Treasury Bill/Govt.Security Expnese	4,956.00	3,186.00
19	Cloth/ Bardana Purchase/ Washing	2,700.00	3,215.00
20	Broom	770.00	1,170.00
21	Labour Charges	12,940.00	11,030.00
22	Key Pocket/ Office Bag	6,575.00	180.00
23	Water/ Tanker Drinking Water Exp	2,720.00	2,225.00
24	Computer,Printer Repairy/Ribben/CD Making Charges	1,01,329.00	59,752.00
25	Grass Cutting	2,300.00	1,670.00
26	Calculator	1,040.00	-
27	Bank Board	21,240.00	18,700.00
28	CSMMSSY 2017 / Other Karjamafi Expenses	-	71,321.00
29	Lock Purchase	-	480.00
30	Lease Renewal Expnese	1,952.00	1,952.00
31	Other Bank Cheque Book & Maintainance Charges	22,499.46	19,838.83
32	RRC Challan and Other challan Charges	960.00	655.00
33	Income Tax Representation and Argument fee	1,02,500.00	1,55,000.00
34	Plumber/ Pipe Fitting Expenses	3,380.00	-
35	Electric Maintainance Expenses	60,157.00	1,97,343.00
36	Watch Cell Expenses	380.00	-
37	Digital Signature Exp	-	15,310.00
38	Diwali Laxmi Puja	1,315.00	1,385.00
39	E-Return Charges of Professional & Service Tax	25,360.00	35,130.00
40	Land Memsurement Fee/Property Valuator	18,920.00	5,300.00
41	Staff Taining Expenses	7,015.00	-
42	Consultant Fee	90,000.00	90,000.00
43	Bouquet Bill (बुके बिल)	3,160.00	4,550.00
44	Meeting Expenses / AGM Expenses	11,047.00	16,375.00
45	CIC / C-Pec Membership Fee	78,111.14	15,078.51
46	CBS SMS / Email chargess	28,662.53	83,228.81
47	GST Expnese	5,59,607.86	11,99,896.53
48	GST Return filling exp	13,500.00	13,500.00
49	Income Tax Late Submission Fine	-	1,18,971.00
50	Branch Shifting Expenses	-	2,15,900.00
51	Provident Fund Late Submission fine	-	14,004.00
52	Stamp paper/7/12/Ferfar/Patwari office exp	5,179.00	1,066.00
	Total of Establishment Expenses	39,04,887.89	48,25,027.18
	B) Write off Expenses		
1	2% Penal Interest Rebate	-	-
2	Bad Debts Written off Exp	8,36,35,523.05	19,03,732.00
3	Other Asset Written off Exp	37,20,822.00	32,71,436.00
4	2% Interest Gala Difference Return to PACs	1,491.00	34,043.00
	Total of Write off Expenses	8,73,57,836.05	52,09,211.00
	C) Income Tax Paid		
1	Income Tax Paid	1,57,07,798.00	7,73,404.00
	Total of Other Expenditure (A+B+C)	10,69,70,521.94	1,08,07,642.18

Details of Profit and Loss Account		31.03.2025	31.03.2026
		-	-
9	Provision Debited to Loss Account		
1	Provision for Audit fee	5,00,000.00	7,67,000.00
2	Provision for Gratuity Premium	43,94,483.00	12,26,742.00
3	Provision for Employees Leave Salary	52,86,143.00	59,92,400.00
4	Provision for Standard Asset (Provision made during year Rs.7,70,000 (-) Provision Reversed During Year Rs.6,47,000)	23,000.00	1,23,000.00
	Total	1,02,03,626.00	81,09,142.00
		-	-
11	Depreciation		
1	On Building 5%	66,778.00	66,778.00
2	On Stock & Fitting Fixture 10%	47,464.52	-
3	On Jeep Car 20%	-	-
4	On Comuter 33.33%	11,980.25	8,26,784.00
5	On Revaluated Building 5%	22,81,773.00	22,81,773.00
6	On Software 40%	-	2,82,712.00
	Total	24,07,995.77	34,58,047.00
		-	-

Notes on Accounts

31-Mar-2026

(i) Issuer Composition of Non-SLR Investments

Rs.in Lakh

No.	Issuer	Amount	Extent of 'Below Investment Grade' Securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Se curities
1	2	3	4	5	6
1	PSUs	-	-	-	-
2	FIs	-	-	-	-
3	Public Sector Banks	297.93	-	-	-
4	Mutual Funds	-	-	-	-
5	Others	1.05	-	-	-
6	Provision held towards depreciation	-	-	-	-

(ii) Non-Performing Non-SLR Investments

Rs.in Lakh

Particulars	Amount
Opening Balance	-
Additions during the year since 1 st April	-
Reductions during the above period	-
Closing Balance	-
Total Provisions held	-

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