# Mann Deshi Mahila Sahakari Bank Ltd.,Mhaswad.

Balance Sheet as on 31/03/2025

| 03/31/2024 Amount | Capital & Liabilities | Amount | 03/31/2025 Amount |
|---|---|---|---|
| | **1. Capital -** | | |
| 15,00,00,000.00 | **(i) Authorised Share Capital (00.00)** | | 15,00,00,000.00 |
| | (15,00,000 Shares of ₹ 100/- each) | | |
| 8,50,14,100.00 | **(ii) Subsribed Share Capital (0)** | | 8,70,45,825.00 |
| | (822981 Shares of ₹100/- each) (189859 Shares of ₹ 25/- each & 25 Shares of ₹ 50/- each) | | |
| 8,50,14,100.00 | **(iii) Amount called up** | | 8,70,45,825.00 |
| | On Shares at ₹ 100/- each less called unpaid of (iii) above, held by | | |
| 8,50,14,100.00 | (a) Individuals | 8,70,45,825.00 | |
| 0.00 | (b) Co-operative institutions | 0.00 | |
| 0.00 | (c) State Government | 0.00 | |
| 15,51,61,327.14 | **2.Reserve Fund & Other Reserves** | | 168355218.43 |
| 3,35,03,567.85 | 1) Statutory Reserve | 3,49,47,244.85 | |
| 0.00 | 2) Agricultural (Credit Stabilization Fund) | 0.00 | |
| 2,14,91,745.47 | 3) Building Fund | 2,21,37,668.47 | |
| 15,685.00 | 4) Dividend Equalization Fund | 0.00 | |
| 0.00 | 5) Special Bad Debts Reserve | 0.00 | |
| 8,18,64,506.14 | 6) B.D.D.R. | 8,49,34,086.89 | |
| 42,21,500.00 | 7) Provision against Standard Assets | 48,21,500.00 | |
| 25,26,000.00 | 8) Investment Depreciation Reserve | 25,26,000.00 | |
| 1,03,76,288.99 | 9) Investment Fluctuation Reserve | 1,06,34,657.99 | |
| 1,75,000.00 | 10) Member Welfare Fund | 1,75,000.00 | |
| 0.00 | 11) BDDR 2024 (T-I) | 69,17,972.54 | |
| 0.00 | 12) RESTRUCTURE LOAN PROVISION (STANDARD) | 0.00 | |
| 0.00 | 13) GENERAL_(FREE)_RESERVE (T-I) | 15,685.00 | |
| 0.00 | 14) Provision for Unforeseen Assets | 2,58,369.00 | |
| 9,02,408.69 | 15) Provision for Election Fund | 9,02,408.69 | |
| 84,625.00 | 16) Provision for Technical Development Fu | 84,625.00 | |
| 0.00 | **3. Principal/Subsidiary State Partnership Fund A/c** | | 0.00 |
| 1,59,93,64,500.89 | **4. Deposits & Other Accounts (0)** | | 1,70,67,71,956.07 |
| | **a) Fixed Deposit (0)** | | |
| 1,03,16,39,250.00 | 1) Individual (Matured- 15955601.56) | 1,13,02,12,398.18 | |
| 22,40,25,461.00 | 2) Institution | 23,12,33,464.00 | |
| | **b) Savings Deposit (0)** | | |
| 28,09,70,642.22 | 1) Individual | 30,23,17,102.50 | |
| 6,08,724.97 | 2) Institution | 13,69,813.32 | |

| 03/31/2024 Amount ₹ | Property & Assets | Amount | 03/31/2025 Amount |
|---|---|---|---|
| | **1. Cash -** | | |
| 4,33,77,567.60 | **( Cash in Hand & with ATM ) (0)** | | 4,17,91,800.42 |
| 19,76,35,282.28 | **2. Balances with other Banks (0)** | | 23,32,24,765.42 |
| 11,90,62,978.77 | **i) Current Deposit -** | 16,08,65,127.91 | |
| 81,91,110.40 | 1) Satara D.C.C. Bank Ltd. Satara | 2,08,71,347.64 | |
| 17,22,869.59 | 2) State Bank of India (Vaduj & Dahiwadi) | 18,92,319.89 | |
| 30,496.28 | 3) Maharashtra State Co-op. Bank Ltd., Mumbai | 28,439.74 | |
| 10,91,18,502.50 | 4) Other Bank (IDBI, Baroda, HDFC, ICICI, Axis, Union Bank) | 13,80,73,020.64 | |
| 0.00 | **ii) Savings Bank Deposit -** | 0.00 | |
| 7,85,72,303.51 | **iii) Fixed Deposit -** | 7,23,59,637.51 | |
| 43,32,415.51 | 5) Satara D.C.C. Bank Ltd., Satara | 1,86,49,637.51 | |
| 75,00,000.00 | 6) THE SARASWAT CO-OP BANK | 0.00 | |
| 4,26,00,000.00 | 7) SFB INVESTMENT | 3,26,01,000.00 | |
| 5,00,000.00 | 8) SIDBI, Thane | 5,00,000.00 | |
| 50,00,000.00 | 9) Bank of Maharashtra, Mhaswad | 0.00 | |
| 60,76,848.00 | 10) SBI MOD, Vaduj | 2,06,09,000.00 | |
| 20,00,000.00 | 11) HDFC Bank Ltd. | 0.00 | |
| 1,05,63,040.00 | 12) ICICI Bank Br. Mhaswad | 0.00 | |
| 0.00 | 13) IndusInd Bank Br. Akluj | 0.00 | |
| 0.00 | 14) YES BANK PUNE | 0.00 | |
| 0.00 | **3. Money at Call & Short Notice** | | 0.00 |
| 48,04,08,278.00 | **4. Investments -** (0 | 42,39,13,782.00 | 42,39,18,782.00 |
| 18,30,07,914.00 | i) Central Govt. Securities (Face value ₹20,40,00,000 & Market value ₹ 20,07,91,954) | 20,28,31,875.00 | |
| 0.00 | ii) Govt Securities Marked for Reserve Fund (Face value ₹ ,00,00,000 & Market value ₹ ,00,000) | 0.00 | |
| 0.00 | iii) Govt.Securities Marked for Other Fund (Face value ₹ 0,00,000 & Market value ₹ 00,000) | 0.00 | |
| 29,73,95,364.00 | iv) State Govt. Securities | 22,10,81,907.00 | |
| 0.00 | (Face value 21,90,00,000 & Market value ₹22,34,28,506) | | |
| | **v) Investment in Share** | 5,000.00 | |
| 5,000.00 | a) Satara D.C.C. Bank Ltd., Satara | 5,000.00 | |
| 0.00 | b) Maharashtra State Co-op. Bank Ltd., Fort, Mumb | 0.00 | |
| 0.00 | **v) other Investment - Liquid Fund** | 0.00 | |
| 0.00 | **5. Investment out of the Principal/Subsidiary State Partnership Funds -** | | 0.00 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | c) Current Deposit (0) | | | | | | |
| 2,05,41,199.72 | 1) Individual | 1,81,43,388.53 | | 1,11,82,22,087.55 | **6. Loan & Advances (0)** | | **1,27,37,89,776.41** |
| 4,15,79,191.98 | 2) Institution | 2,34,95,789.54 | | | a) Short Term Loans (0) | | |
| 31.00 | 3) Credit Balance at Cash Credit | 0.00 | | 30,67,28,876.85 | 1) Secured | **35,28,69,149.97** | |
| | | | | 19,10,00,028.52 | 2) Unsecured | **15,07,83,915.22** | |
| **0.00** | **5. Borrowings** | | **0.00** | 0.00 | 3) Bills Purchased | 0.00 | |
| | | | | | b) Medium Term Loans (0) | | |
| **0.00** | **6.Bills for Collection** (As per Debit Side) | | **0.00** | 9,64,25,962.00 | 1) Secured | **20,08,89,728.44** | |
| | | | | 9,08,35,907.00 | 2) UnSecured | **4,51,99,226.08** | |
| **10,337.00** | **7. Branch Adjustment** | | **19,392.00** | | c) Long Term Loans | | |
| | | | | 43,32,31,313.18 | 1) Secured | **52,40,47,756.70** | |
| **5,44,56,085.72** | **8. Overdue Interest Reserve (OIR) (0)** | | **7,59,00,092.00** | | | | |
| | | | | **75,13,481.00** | **7.i) Interest Receivable (0)** | | **56,00,033.00** |
| **2,54,69,971.16** | **9. Interest Payable on Deposit (0)** | | **2,79,28,158.48** | 10,98,291.00 | 1) Investment | 3,77,240.00 | |
| | | | | 64,15,190.00 | 2) Govt. Securities | 52,22,793.00 | |
| | **10. Loan Penal Charges Liablity (Contra)** | | | 0.00 | 3) Agriculture Loan | 0.00 | |
| **0.00** | **Loan Penal Charges Liablity (Contra)** | | **25,02,186.46** | | | | |
| | | | | **5,44,56,085.72** | **ii) Overdue Interest Reserve (OIR) (0)** | | **7,59,00,092.00** |
| | | | | 0.00 | **8. Bills Receivable** (As per Credit Side) | | **0.00** |
| **1,91,94,76,321.91** | **Total Tr. to Next Page** | | **2,06,85,22,828.44** | **1,90,16,12,782.15** | **Total Tr. to Next Page** | | **2,05,42,25,249.25** |

Mann Deshi Mahila Sahakari Bank Ltd. Reg.No.199/96 SAT/MAN/ Bank (O) 31-10-96 Mhaswad

# Mann Deshi Mahila Sahakari Bank Ltd.,Mhaswad.

Balance Sheet as on 31/03/2025

| 03/31/2024 Amount ₹ | Liabilities | Amount ₹ | 03/31/2025 Amount ₹ | 03/31/2024 Amount ₹ | Assets | Amount ₹ | 03/31/2025 Amount ₹ |
|---|---|---|---|---|---|---|---|
| **1,91,94,76,321.91** | Total from Previous Page | | **2,06,85,22,828.44** | **1,90,16,12,782.15** | Total from Previous Page | | **2,05,42,25,249.25** |
| **78,99,053.94** | **11. Other Liabilities & Provisions(0)** | | **69,80,517.73** | **0.00** | **9. Branch Adjustment** | | **0.00** |
| 0.00 | 1) Dividend Payable | 0.00 | | | | | |
| 3,77,440.96 | 2) Anamat | 3,77,846.90 | | **2,05,11,083.92** | **10. Fixed Assets** (0) | | **1,85,42,695.61** |
| 4,05,475.00 | 3) Bills Payable | 1,97,786.00 | | 98,18,790.75 | 1) Dead Stock, Furniture & Fixture | 90,96,264.98 | |
| 3,70,339.00 | 4) Insurance Premium Payable | 3,88,569.00 | | 23,46,286.61 | 2) Locker Dead Stock | 24,24,735.43 | |
| 14,000.00 | 5) Electricity Bills Payable | 27076.00 | | 19,08,928.85 | 3) Computer Hardware & Software | 14,81,868.82 | |
| 3,41,088.18 | 6) Providend Fund Payable | 3,82,309.18 | | 60,71,140.89 | 4) Electric Fittings & Fixture | 52,28,778.15 | |
| 57,918.00 | 7) Surcharge Payable | 80,742.00 | | 3,36,933.74 | 5) Vehicle | 2,86,391.73 | |
| 8,36,555.00 | 8) Legal Fees Payable (Cases 138) | 7,88,975.00 | | 29,003.08 | 6) Fire Estinguisher Dead Stock | 24,656.50 | |
| 56,638.00 | 9) Employee T.D.S. Payable | 34,025.00 | | | | | |
| 22,23,776.80 | 10) Employee Bonus Payable | 22,68,438.80 | | **78,35,201.07** | **11. Other Assets** (0) | | **88,26,665.32** |
| 10,22,027.00 | 11) Audit Fee Payable | 13,90,742.00 | | 14,08,438.41 | 1) Stock of Printing & Stationery | 7,63,741.57 | |
| 5,52,895.00 | 12) T.D.S. Payable | 6,65,143.00 | | 18,799.00 | 2) Stock of Stamp (General) | 16,443.00 | |
| 5,03,959.80 | 13) CGST Payable | 1,81,224.95 | | 20,115.00 | 3) Telephone Deposit | 20,115.00 | |
| 5,14,141.92 | 14) SGST Payable | 1,81,224.95 | | 13,00,000.00 | 4) M.S.E.B. Deposit | 13,00,000.00 | |
| 22,799.28 | 15) IGST Payable | 2,768.37 | | 2,25,000.00 | 5) KOTAK INSURANCE DEPOSIT | 2,25,000.00 | |
| 0.00 | 16) CGST RCM PAYBLE | 2,700.00 | | 2,23,120.36 | 6) TDS RECEIVABLE ON INCOME | 56,121.91 | |
| 0.00 | 17) Proffessional Tax Payable | 8,000.00 | | 0.00 | 7) FRANKING MACHINE PAYMENT ASSET | 1,51,399.00 | |
| 2,00,000.00 | 18) STAFF GRATUITY PAYABLE | 0.00 | | 1,78,346.25 | 8) COMMISSION RECEIVABLE | 2,74,249.46 | |
| 0.00 | 19) 7/12 CHARGES | 246.58 | | 59,183.41 | 9) CGST Receivable | 70,549.00 | |
| 4,00,000.00 | 20) SALARY LEAVE PAYABLE | 0.00 | | 65,252.94 | 10) SGST Receivable | 36,353.36 | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 0.00 | 21) SGST RCM PAYBLE | 2700 | | 52,502.70 | 11) IGST Receivable | 5,45,530.35 | |
| **25,83,691.29** | **12. Profit (0)** | | **85,93,450.47** | 12,00,000.00 | 12) OFFICE RENT ADVANCE (Deposit) | 12,00,000.00 | |
| 54,22,728.29 | 1) Profit Before Tax | 1,27,93,450.47 | | 9,75,000.00 | 13) Income Tax Receivable | 0.00 | |
| 28,39,037.00 | Less - Income Tax - | 42,00,000.00 | | 87,975.00 | 14) Electric Deposit | 87,975.00 | |
| 25,83,691.29 | **Balance Profit** | **85,93,450.47** | | 100.00 | 15) PAN CARD FORM STOCK | 0.00 | |
| 0.00 | Add - Balance Profit for the Last Years | 0.00 | | 20,21,368.00 | 16) PREPAID EXPENCES | 40,79,187.67 | |
| | | | | | | 0.00 | |
| | | | | | **12. Loan Penal Charges Liablity (Contra)** | | |
| | | | | 0.00 | Loan Penal Charges Liablity (Contra) | | **2502186.46** |
| **1,92,99,59,067.14** | **Total (0)** | | **2,08,40,96,796.64** | **1,92,99,59,067.14** | **Total (0)** | | **2,08,40,96,796.64** |

| | | |
|---|---|---|
| | **Contingent Liabilities -** | |
| 0.00 | 1. Bank Guarantee | 0.00 |
| 33,049.00 | 2. Dep. Education & Awareness Fund (DEAF) | 75,568.00 |
| **33,049.00** | **Total** | **75,568.00** |

## Mann Deshi Mahila Sahakari Bank Ltd.,Mhaswad.

Profit & Loss Account from 01/04/2024 to 31/03/2025

| 03/31/2024 Amount ₹ | Expenditure | Amount ₹ | 03/31/2025 Amount ₹ | 03/31/2024 Amount ₹ | Income | Amount ₹ | 03/31/2025 Amount ₹ |
|---|---|---|---|---|---|---|---|
| **9,22,13,276.31** | **1. Interest on Deposits (0)** | | **9,57,01,106.09** | **16,11,64,437.30** | **1. Interest & Discount - (0)** | | **16,88,62,540.72** |
| 9,22,13,276.31 | Interest Paid on Deposit | 9,57,01,106.09 | | 12,32,51,284.53 | Interest Received on Loans & Advances | 13,57,11,498.23 | |
| 0.00 | Interest Paid on Overdraft | 0.00 | | 45,66,976.00 | Interest Received on Investment | 35,18,288.60 | |
| | | | | 3,33,46,176.77 | Interest Received on Govt. Securities | 2,96,32,753.89 | |
| **2,82,95,640.50** | **2. Salary & Allowances (0)** | | **3,11,05,833.50** | 0.00 | Income Tax Refund Interest Received | 0.00 | |
| 2,27,79,499.00 | Employee Salary Paid | 2,43,62,879.00 | | 0.00 | Discount on Govt,. Securities | 0.00 | |
| 22,11,521.00 | Employee Provident Fund Contribution | 23,38,769.00 | | | | | |
| 2,00,000.00 | Employee Gratuity | 11,41,262.00 | | **9,49,284.91** | **2. Commission, Exchage & Brokerage** | 6,22,425.62 | **6,22,425.62** |
| 23,48,950.00 | Employee Bonus & Ex-gratia | 24,31,555.00 | | | | | |
| 0.00 | Employee Medical Allowance | 0.00 | | 0.00 | **3. Subsidies & Donations** | 0.00 | **0.00** |
| 53,533.00 | Employee Training | 19,400.00 | | | | | |
| 3,02,137.50 | Employee Welfare | 5,11,968.50 | | **2,58,70,225.99** | **4. Other Income** | 1,76,14,634.27 | **1,76,14,634.27** |
| 4,00,000.00 | Employee Leave Salary | 3,00,000.00 | | | | | |
| 0.00 | Employee Incentives | 0.00 | | **17,73,907.00** | **5. Profit on Sale of Govt. Securities** | 4,42,984.00 | **4,42,984.00** |
| **2,25,855.00** | **3. Director Meeting Allowance (0)** | 2,69,925.00 | **2,69,925.00** | **0.00** | **6. Income Tax Refund Received (0)** | 5,32,694.45 | **5,32,694.45** |
| **91,74,836.25** | **4.Rent,Tax,Insurance & Electrical (0)** | | **95,01,005.89** | | | | |
| 46,69,325.00 | Bank Office Rent | 44,27,111.00 | | | | | |
| 2,500.00 | Bank Professional Tax | 2,500.00 | | | | | |
| 6,74,617.38 | CGST | 6,81,246.73 | | | | | |
| 6,73,928.35 | SGST | 6,81,245.64 | | | | | |
| 2,54,240.26 | IGST | 0.00 | | | | | |
| 21,48,876.00 | Bank Insurance/DICGC | 27,90,354.00 | | | | | |
| 5,93,919.00 | Electrical | 6,75,791.00 | | | | | |
| 66,416.00 | Taxes | 0.00 | | | | | |
| 91,014.26 | Office Maintainance Charges | 2,42,757.52 | | | | | |
| **5,65,000.00** | **5. Legal Charges** | 6,80,200.00 | **6,80,200.00** | | | | |
| **9,66,408.45** | **6. Postage & Telephone (0)** | | **7,75,144.61** | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 13,413.10 | Postage | 23,685.70 | | | | | |
| 8,40,398.42 | Telephone | 7,51,458.91 | | | | | |
| 1,12,596.93 | Franking charges | 0.00 | | | | | |
| **18,10,492.00** | **7. Audit Fee (0)** | 15,24,819.00 | **15,24,819.00** | | | | |
| **1,08,34,049.90** | **8. Depreciation & Maintenance (0)** | | **1,03,99,551.52** | | | | |
| 36,74,310.00 | Depreciation | 31,59,247.35 | | | | | |
| 77,807.78 | Dead Stock Repairing Expenses | 96,658.50 | | | | | |
| 29,361.97 | Computer Maintenance | 6,530.00 | | | | | |
| 5,58,641.56 | Hardware & Software Maintenance | 22,16,574.37 | | | | | |
| 64,93,928.59 | Software Expenses | 49,20,541.30 | | | | | |
| **14,40,85,558.41** | **Total Tr. to Next Page** | | **14,99,57,585.61** | **18,97,57,855.20** | **Total Tr. to Next Page** | | **18,80,75,279.06** |

## Mann Deshi Mahila Sahakari Bank Ltd.,Mhaswad.

Profit & Loss Account from 01/04/2024 to 31/03/2025

| 03/31/2024 Amount ₹ | Expenditure | Amount ₹ | 03/31/2025 Amount ₹ | 03/31/2024 Amount ₹ | Income | Amount ₹ | 03/31/2025 Amount ₹ |
|---|---|---|---|---|---|---|---|
| **14,40,85,558.41** | Total from Previous Page | | **14,99,57,585.61** | 18,97,57,855.20 | Total from Previous Page | | **18,80,75,279.06** |
| **5,26,943.08** | **9. Printing, Stationery & Advertisement (0)** | | **4,91,856.55** | | | | |
| 2,61,909.00 | Stationery & Printing | 1,73,117.00 | | | | | |
| 1,15,980.40 | Computer Stationery | 86,852.55 | | | | | |
| 734.00 | Cheque Book Charges | 295.00 | | | | | |
| 1,48,319.68 | Advertisement | 2,31,592.00 | | | | | |
| **1,67,36,905.42** | **10. Other (0)** | | **1,46,32,386.43** | | | | |
| 61,76,664.00 | Pigmy Commission | 60,75,430.54 | | | | | |
| 3,34,982.49 | Miscellaneous | 2,79,566.00 | | | | | |
| 2,52,500.40 | Office Travelling | 2,68,360.14 | | | | | |
| 91,194.00 | Contribution to Co-op. Institution | 46,450.00 | | | | | |
| 1,90,663.00 | Annual General Meeting | 3,78,853.00 | | | | | |
| 226032.00 | Consultant Fee | 2,31,760.00 | | | | | |
| 2,48,463.00 | Conveyance Allowance | 2,25,827.00 | | | | | |
| 2,11,704.00 | Premium Paid on Govt. Securities | 1,26,522.00 | | | | | |
| 3,63,507.07 | Service Charges | 7,89,947.66 | | | | | |
| 98,467.86 | Hospitality Expenses | 44,172.00 | | | | | |
| 1,23,681.00 | Festival Expenses | 1,40,813.00 | | | | | |
| 3,217.00 | Locker Rent | 1917.00 | | | | | |
| 1,66,064.44 | Recovery Charges | 57499.98 | | | | | |
| 48,34,028.00 | BC Commission Expenses | 37,22,414.00 | | | | | |
| 10,05,289.00 | FSA Travelling & Allowances | 6,12,753.00 | | | | | |
| 2,63,267.00 | Security Expenses | 1,58,400.00 | | | | | |
| 16,28,263.18 | ATM NPCI Daily Charges | 5,26,567.07 | | | | | |
| 0.00 | IMPS NPCI Charges | 6,397.10 | | | | | |
| 5,18,917.98 | UPI NPCI Charges | 9,34,187.66 | | | | | |
| 0.00 | 7/12 CHARGES | 4,549.28 | | | | | |
| **2,29,85,720.00** | **11. Provision (0)** | | **1,02,00,000.00** | | | | |
| 45,00,000.00 | Provision for B.D.D.R. | 96,00,000.00 | | | | | |
| 3,00,000.00 | Provision for Standard Assets Reserve | 6,00,000.00 | | | | | |
| 0.00 | Provision for Investment Dep. Reserve | 0.00 | | | | | |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1,81,85,720.00 | Provision for ATM Tempering loss | | 0.00 | | | | | | | |
| 28,39,037.00 | **12. Income Tax** | (0) | 42,00,000.00 | **42,00,000.00** | | | | | | |
| 25,83,691.29 | **13. Net Profit after Tax** | (0) | 85,93,450.47 | **85,93,450.47** | | | | | | |
| **18,97,57,855.20** | **Total** | **(0)** | | **18,80,75,279.06** | **18,97,57,855.20** | **Total** | **(0)** | | | **18,80,75,279.06** |

Chair Chief Executive Officer

**MANN DESHI MAHILA SAHAKARI BANK LTD., MHASWAD**

**Directors**

1 - Divya Gajanan Shinde

2 - Anagha Ashok Kamat

3 - Anjali Anand Bhagwat

Mann Deshi Mahila Sahakari Bank Ltd. Reg.No.199/96 SAT/MAN/Bank (O) 31-10-96 Mhaswad

For S. R. Chourshiya & Co.
Chartered Accountants
Partner

Examined & found correct

S. R. CHOURSIYA & CO. Chartered Accountants 48, D.Ramshanti Chambers, Pantacha Got, SATARA Firm No. 125264W M.No. 30855

UDIN:- 25030855BMOKRQ8221