



GODAVARI URBAN

Multistate Credit Co-Op. Society Ltd, Nanded

Jurisdiction : Maharashtra, Kanrataka, Andhra Pradesh, Telangana, Gujarat, Goa

THE PILLARS OF GODAVARI URBAN



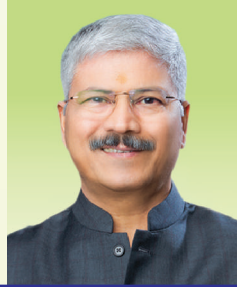
Hon. Hemant Shriram Patil
Founder and Minister
(Cabinet Status)



Godavari Urban
Multistate Credit Co-op.
Society Ltd, Nanded



Hon. Mrs. Rajashri Hemant Patil
Chairperson-Godavari Urban



Dhananjay Tambekar
Managing Director - Godavari Urban
Director - MAFCOCS

BOARD OF DIRECTORS & OFFICER



Smt. Hemlata Desle
Vice-Chairperson



Adv. Ravindra Ragte
Secretary



Prof. Suresh Katkamwar
Director



Mrs. Varsha Deshmukh
Director



Mr. Sahebrao Mamilwad
Director



Mr. Yashwant Sawant
Director



Mrs. Surekha Dave (Sawant)
Deputy General Manager

Branch Inauguration and Anniversary Ceremony



On the occasion of the inauguration of Godavari Urban's Ahmedabad branch, Hon'ble Union Minister of State for Cooperation and Civil Aviation Shri Murlidhar Mohol, former Rajya Sabha Member Shri Jugalkishore Thakur, former Bombay Stock Exchange President Deena Mehta, Mr. Ajay Patel, Mr. Sudhanshu Mehta, Mr. Ghanshyam Amin, Dr. Manoj Sharma, Local Advisory Committee Chairman Mr. Vishal Dave, and other dignitaries were present. Also founder & MLC Mr. Hemant Patil, Chairperson Mrs. Rajashri Patil, Managing Director Mr. Dhananjay Tambekar, Directors Mr. Sahebraoji Mamilwad, Mr. Ajay Deshmukh Sarsamkar, Assistant General Manager Mr. Ravi Ingle and Assistance General Manager Mr. Vijay Shirmewar, Senior Marketing Manager Shri Mahesh Kendre, Senior Manager Shri Nagababu (Andhra Pradesh), Branch Incharge Shri Ankush Bibekar, along with other team members.



The 4th anniversary of the Wardha branch was celebrated in the presence of chief guests Hon. Minister Dr. Pankaj Bhojar (Minister of State for Cooperation and Guardian Minister for Wardha and Bhandara Districts), Mr. Sadashiv Waghmare (Additional Superintendent of Police) and Mr. Sudhir Pangul (Municipal President, Wardha). They were accompanied by Founder and MLC Mr. Hemant Patil, Chairperson Mrs. Rajashri Patil, Managing Director Dhananjay Tambekar, Assistant General Manager Mr. Ravi Ingale, Branch Manager Mr. Chandrashekhar Kamdi, along with other officials and team members.



The 12th anniversary of the Chikhawadi branch was celebrated in the chief presence of Nanded South MLA Anandrao Bondharkar, Chairperson Mrs. Rajashri Patil, Secretary Adv. Ravindra Ragte, Director Sahebrao Mamilwad, and Branch Manager Mr. Umakant Jangle, along with Society members and employees.

Social Commitment



Barricades were distributed to the police station on behalf of the Digras branch. Present on this occasion were retired District Judge Dr. Santosh Kumar Jaiswal, former Judge Mr. Subhash Hatkar, Municipal President Mrs. Panchashila Ingole, Police Inspector Mr. Vajinath Mundhe, Police Sub-Inspector Rajesh Lakhkar, Senior Manager Mr. Rahul Kolhe, Assistant Manager Mr. Harshal Badukale, along with other officers and team members.



Barricades were distributed to Nanded Rural Police Station on behalf of the CIDCO branch. Present on this occasion were Assistant Police Inspector Mr. Mangesh Naik, Director Mr. Sahebrao Mamilwad, Assistant General Manager Mr. Vijay Shirmewar, Senior Marketing Manager Mr. Mahesh Kendre, Mr. Rhushikesh Kondhekar, Manager Mr. Pankaj Indurkar, Branch Officer Mr. Gajanan Patil, Mr. Avinash Bochar, along with other officers and team members.



Barricades were distributed to the Police Station on behalf of the Hinganghat branch. Present on this occasion were Police Sub-Inspector Mr. Sharad Aware, Assistant General Manager Mr. Ravi Ingle, Wardha Branch Manager Mr. Chandrashekhar Kamdi, Hinganghat Branch Officer Mr. Kundan Vele, along with other officers and team members.



Barricades were distributed to Police Station Branch on behalf of the Akola branch. Present on this occasion were Assistant Police Inspector Mr. Manoj Bahure, Municipal Corporator Mr. Nitinji Takwale, Adv. Vijayji Bhambere, Branch Officer Mr. Nikhil Jurafe, Assistant Manager Mrs. Vaishali Nibandhe, Assistant Officer Mrs. Niharika Bhise, Assistant Officer Mr. Santosh Tajne, and other officers and team members.



Barricades were distributed to the Police Station on behalf of the Kalamb branch. On this occasion, Police Inspector Mr. Rajesh Rathod, Assistant Police Inspector Mr. Pramod Kale, Yavatmal-2 Branch Manager Mr. Amit Pimpalkar, Assistant Manager Mr. Akash Chole, journalist Mr. Rustam Ambhore, Mr. Prashant Rohane, Mr. Sheshrao More, Mr. Vinod Thakur, Mr. Pramod Urkude, Mr. Anup Salve, Branch Officer Mr. Sagar Shinde, Assistant Officer Mr. Gaurav Kale, Mr. Hemant Umratkar, along with other officers and team members were present.

Awareness of Social Bond



"On the occasion of the 9th anniversary of the Wani branch, cement benches were distributed to the bus stand. Present on this occasion were Depot Manager Mulewar Madam, Assistant General Manager Mr. Ravi Ingle, Branch Manager Mr. Vijay Modak and other officers, team members."



Cooler were distributed to the old age home on behalf of the Arni branch. Present on this occasion were Khushalbhai Nagpure (President of the old age home), Mr. Rahul Kolhe (Senior Manager), Mr. Milind Rathod (Branch Incharge), Mr. Rahul Podutwar (Assistant Manager), Mr. Umakant Gite (Assistant Officer) along with other officers and team members.



A cold drinking water cooler was made available at the Gajanan Maharaj Temple on behalf of the Darwha branch. On this occasion, Sansthan President Mr. Madanrao Potfode, Secretary Mr. Kishor Gulhane, Joint Secretary Mr. Dilip Dangda, Member Mr. Ganesh Bihade, Branch Officer Mr. Amit Nikam, Assistant Manager Mrs. Namrata Toksha, along with other officers and team members were present.



Food grain kits were distributed to flood victims on behalf of the Hospet (Karnataka) branch. Present on this occasion were Senior Manager N. Shriharsha, Deputy Manager Mr. Rajarao Kulkarni, Deputy Manager Mr. Agali Abhishek, alongside other officers and team members.



Umbrella were distributed to fruit vendors on behalf of the Vasmat branch. Present on this occasion were Branch Manager Mr. Kailas Jadhav, Assistant Manager Mrs. Sangita Nakod along with other officers and team members.

Courteous Visit and Public Welfare Initiative



The Haldi-Kunku ceremony organized by the Pusad branch was graced by the presence of Municipal Council President Adv. Mohinitai Indranil Naik, Dr. Prof. Swati Wath, former Municipal Corporation President Prof. Madhavi Gulhane, Mrs. Vijaya Asegaonkar, Mrs. Varada Patil, Mrs. Pratibha Pande, Mrs. Ambika Kotalwar, Police Sub-Inspector Sonali Kadam, Dr. Shila Kadam, and Journalist Mrs. Reshma Lokhande.



"Mahaprasad was organized by the Chikhali branch. On this occasion, the Board of Directors of temple, Senior Manager Mr. Deepak Avasarmol, Assistant Officer Suvarna Gulve and other officers, team members were present.



"Fruits were distributed to patients on behalf of the Dharmabad branch. On this occasion, Branch Manager Mr. Shivraj Wallewad, along with other officers and team members were present."



Tree plantation was carried out by the Hinganghat branch. Present on this occasion were Wardha Branch Manager Mr. Chandrashekhar Kamdi, Branch Officer Mr. Kundan Vele, Officer Mr. Hitesh Moghe, Assistant Officer Mr. Dhanraj Avdhan along with other officers and team members.



T-shirts were distributed to the morning walk group by the Karimnagar (Telangana) branch. Present on this occasion were Senior Manager Mr. A. Kailasapathi, along with other officers and team members.

गोदावरी अर्बन

मल्टिस्टेट क्रेडिट को-ऑप. सोसायटी लि; नांदेड.

कार्यक्षेत्र : महाराष्ट्र, कर्नाटक, आंध्रप्रदेश, तेलंगणा, गुजरात, गोवा.

मुख्य कार्यालय : रिजेंट चेंबर्स, पहिला मजला, नरीमन पॉईंट, मुंबई - 400021 (महाराष्ट्र)
Email : officeadmin@godavariurban.com Web : www.godavariurban.com
प्रशासकीय कार्यालय : 'सहकारसूर्य', एमएसईबी स्टोअर हाऊस समोर, पूर्णा रोड, तरोडा नाका,
नांदेड. 431605 फोन : (02462) 267277

वार्षिक सर्वसाधारण सभेची नोटीस (फक्त सभासदांसाठी)

स.न.वि.वि.

गोदावरी अर्बन मल्टिस्टेट क्रेडिट को-ऑप. सोसायटी लि; नांदेड या संस्थेची 13 वी वार्षिक सर्वसाधारण सभा रविवार, दि. 27.09.2026 रोजी दुपारी 12.00 वाजता ब्लेसिंग बॅक्वेट हॉल, दुसरा मजला, मीरा मॉल, कॅनल रोड, समर्थनगर, नांदेड, महाराष्ट्र येथे खालील विषयांवर विचारविनिमय व ठराव स्वीकृत करण्यासाठी आयोजित केली आहे.
मा. सौ. राजश्री हेमंत पाटील यांच्या अध्यक्षतेखाली आयोजित, प्रस्तुत सभेला समस्त सभासदांची उपस्थिती प्रार्थनीय आहे.

सभेपुढील विषय :

1. दि. 16.08.2025 रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
2. सन 2025-2026 चा वार्षिक अहवाल, नफा-तोटापत्रक व ताळेबंदस मंजुरी देणे.
3. सन 2026-2027 चे अंदाजपत्रक मंजूर करणे व सन 2025-26 च्या अंदाजापेक्षा जास्त झालेल्या खर्चास मंजुरी देणे.
4. सन 2025-2026 या वर्षाच्या वैधानिक लेखापरीक्षण अहवालाची नोंद घेणे.
5. सन 2026-2027 या आर्थिक वर्षाकरिता मल्टिस्टेट को-ऑप.सो.अॅक्ट 2023 अन्वये लेखापरीक्षक नियुक्ती तथा शुल्क मंजुरी देणे.
6. सन 2025-2026 या वर्षात झालेल्या नफा विनियोगास मंजुरी देणे.
7. शाखा विस्तार करण्याबाबत विचार विनिमय करणे.
8. कायद्यान्वये संस्थेचे संचालक तथा व्यवस्थापकीय संचालक, नातेवाईक, कर्मचारी यांची यादी जाहीर करणे.
9. वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या रजेस मान्यता देणे व सभासदांना प्रशिक्षण देणे.
10. मा. अध्यक्षीय परवानगीने वेळेवर येणारे इतर विषय.

नांदेड (महाराष्ट्र)

दि. 10.09.2026

धनंजय तांबेकर

व्यवस्थापकीय संचालक

गोदावरी अर्बन मल्टिस्टेट क्रेडिट को-ऑप सोसायटी लि. नांदेड (महाराष्ट्र)



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वार्षिक अहवाल २०२५-२६

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विशेष सूचना :

१. गणपूर्तीअभावी सभा तहकूब झाल्यास सदर स्थगित सभा त्याच दिवशी त्याच ठिकाणी नियोजित वेळेनंतर अर्ध्या तासाने घेण्यात येईल.
२. सभासदांना वरील प्रश्नांच्या अनुषंगाने प्रश्न अथवा माहिती विचारावयाचे असल्यास दि. 20.09.2026 पर्यंत संस्थेच्या मुख्यालयात प्रत्यक्ष, टपाल अथवा ईमेल द्वारे officeadmin@godavariurban.com सादर करावेत त्यानंतर आलेल्या प्रश्नांचा विचार केला जाणार नाही.
३. ज्या सभासदानी आपली भाग प्रमाणपत्रे नेली नसतील त्यांनी कार्यालयीन कामकाजाचे दिवशी दुपारी 3 ते 5 या वेळेत घेऊन जावेत.
४. आपल्या पत्त्यात अथवा नावात बदल झाला असल्यास अधिकृत कागदपत्रे व लेखी अर्जांनिशी संस्थेस कळवावे.



GODAVARI URBAN

Multistate Credit Co-op. Society Ltd; Nanded

Jurisdiction : Maharashtra, Karnataka, Andhra Pradesh, Telangana, Gujarat, Goa.

Head Office : Regent Chambers, 1st floor, Nariman Point, Mumbai. 400021

Email : officeadmin@godavariurban.com Web : www.godavariurban.com

Corporate Office : 'Sahakarsurya' Opp. MSEB Store House, Purna Road, Taroda Naka, Nanded. 431605

Notice of the Annual General Meeting (Only for Members)

The Annual General Meeting of our Godavari Urban Multistate Credit Co-Op. Society Ltd, Nanded Reg.No.MSCS/CR/818/2013 will be held on Sunday, 27th September 2026 at 12.00 pm at the 'Blessings Banquet Hall', 2nd Floor, Meera Mall, Canal Road, Samarth Nagar, Nanded, Maharashtra - 431605. The presence of all the members at Annual General Meeting is prayerful which is chaired under the presence of Hon. Chairperson Mrs. Rajashri Hemant Patil.

Agenda for A.G.M. :

1. To read and confirm the minutes of last AGM conducted on 16.08.2025.
2. To approve the annual report, profit & loss & balance sheet for the year 2025-2026.
3. To approve the budget for the year 2026-2027 & to obtain approval for the excess expenditure over the budgeted items for the year 2025-2026.
4. To take a note of the statutory audit report for the year 2025-2026.
5. To approve the appointment of "Auditor" for the financial year 2026-2027 as per Multistate Co-op. societies Act 2023 & approve audit fees.
6. To approve appropriation of profit for the year 2025-2026.
7. To deliberate/discuss regarding branch expansion.
8. To declare the list of employee-relatives of boards of directors and managing directors of the society as per the Law.
9. To train the members & approve the leave of those members who are absent to AGM.
10. Any other matter, raised on time with the permission of chairperson.

Nanded (Maharashtra)

Date : 10.09.2026

Dhananjay Tambekar

Managing Director

Godavari Urban Multistate

Credit Co-op.Society Ltd; Nanded (Maharashtra)



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NOTE :

1. If the meeting is adjourned for want of corum, the same shall be held after half an hour at the same venue on the same day.
2. If any member desires to ask any question, or wants to seek any information on the above agenda, he should submit his questionnaire by hand, post or Email officeadmin@godavariurban.com before 20.09.2026, During the Working Hours of society's. It may please be noted that questions raised at the eleventh hours shall not be answered.
3. The members, who have not obtained their Share Certificates, should visit society's Office during office hours on working days in between 3 pm to 5pm to collect them.
4. A change in the name and address of the members should be intimated to Society by an application in writing enclosing therewith authenticated documents.

STATUTORY AUDIT REPORT 2025-2026

To,
The Chairperson,
Godavari Urban Multistate Credit Co-operative Soc. Ltd.,
'Sahakarsurya' Opp. MSEB Store House, Purna Road, Taroda Naka, Nanded (M.S) - 431605.

We were appointed as the Statutory Auditor of Godavari Urban Multistate Credit Co-operative Soc. Ltd. Nanded for the F. Y. 2025-26 by General body in Annual General meeting. Accordingly we have completed the Statutory Audit work.

We have conducted Audit of the society for the period 1st April 2025 to 31st March, 2026. The Statutory Audit conducted is based on the books, records, financial statements, annexurs, etc. maintained by the society and made available to us for our verification at the time of Audit. The written and oral information provided by the management of the Society at the time of Audit has been relied by us while completing the Statutory Audit. We assume that, all the financial transactions of the Society have been sanctioned / approved by the board / Authorised Person. The said transactions are as per The Multi-State Co-operative Societies Act, 2002 and Bye-Laws of the society.

We have presumed that the computer entries / transactions are strictly accurate and working as per standard software language / program and having no internal defect. The Society shall be solely responsible for any Manual / subsequent changes.

Information obtained, non-compliances and irregularities observed during our Audit are reported in form No.01, form no.07 and part A, B and C. Financial Statements are to be read in conjunction with Statutory Audit Report, form No.01, form no.07, part A, B and C, other Audit Findings, branch wise observation & annexurs forming part of Financial Statements.

Place : Nanded (Maharashtra)

Date : 02.07.2026



For
Anand Kabra & Co.
Chartered Accountants

CA Anand S. Kabra
(Partner)
Mem. No.048031
FRN No. 114351W
UDIN: 26048031MPKGNJ8773

13 वा वार्षिक अहवाल (सन 2025-26)

सन्माननीय सभासद बंधु - भगिनींनो

सन 2025-26 या आर्थिक वर्षाच्या वार्षिक सर्वसाधारण सभेत, संस्थेच्या उपस्थित सन्माननीय सभासदांचे मनःपूर्वक हार्दिक स्वागत. संस्थेच्या इतिहासात सुवर्णाक्षराने नोंद व्हावी अशी प्रगती या आर्थिक वर्षात संस्थेची झालेली आहे. या आर्थिक वर्षाचा कार्यवृत्तांत व हिशोब पत्रके संचालक मंडळाच्यावतीने सादर करताना अतिशय आनंद होत आहे.

सन 2025-26 वर्षात संस्थेने केलेल्या प्रगतीचा अहवाल

अ. क्र.	खात्याचा तपशील	31/03/2024 अखेरची स्थिती	31/03/2025 अखेरची स्थिती	31/03/2026 अखेरची स्थिती	या आर्थिक वर्षातील वाढीचे प्रमाण %
1.	सभासद संख्या	3,42,656	4,01,065	4,46,864	11.42%
2.	सभासद भाग भांडवल	88,61,98,200	87,52,89,600	91,26,16,300	4.26%
3.	राखीव व इतर निधी	42,99,11,679	57,92,09,615	75,11,11,930	29.68%
4	गुंतवणूक	425,00,35,261	427,43,69,643	531,87,47,511	24.43%
5	ठेवी	2247,36,24,460	2544,10,70,525	3079,96,26,825	21.06%
6	कर्ज वितरण	1712,20,00,928	2078,77,72,146	2481,54,59,928	19.38%
7	निव्वळ नफा	25,88,20,698	27,54,51,469	29,32,54,479	6.46%
8	खेळते भांडवल	2491,81,77,208	2843,41,50,356	3408,38,71,776	19.87%
9	एकूण व्यवसाय	3959,56,25,388	4623,00,68,396	5561,50,86,213	20.30%
10	लाभांश वितरण प्रमाण	7%	7%	7%	
11	सी.डी. रेशो	70.29%	76.05%	74.49%	

संस्थेने सन्माननीय सभासद, ग्राहक व ठेवीदारांचा दृढविश्वास संपादन केला असून आपल्या सर्वांच्या सहकार्याने संस्थेचा प्रगती आलेख सातत्याने उंचावत आहे.



13th Annual Report (Year 2025-2026)

Respected Members,

A heartily Welcome to Society's honorable Members present in the Annual General Meeting on completion in the financial year 2025-2026. In the history of the Society, the progress achieved during this financial year need to be carved in Golden Words. I am happy to present the minutes and books of Accounts of the society for this financial year, on behalf of the Board of Directors.

A report on the achievements of the Society During 2025-2026

Sr. No.	Particulars	As on 31/03/2024	As on 31/03/2025	As on 31/03/2026	% of Growth During this Financial Year
1.	Membership	3,42,656	4,01,065	4,46,864	11.42%
2.	Paid up Capital	88,61,98,200	87,52,89,600	91,26,16,300	4.26%
3.	Statutory & other Reserves	42,99,11,679	57,92,09,615	75,11,11,930	29.68%
4	Investments	425,00,35,261	427,43,69,643	531,87,47,511	24.43%
5	Deposits	2247,36,24,460	2544,10,70,525	3079,96,26,825	21.06%
6	Loan & Advances	1712,20,00,928	2078,77,72,146	2481,54,59,928	19.38%
7	Net Profit	25,88,20,698	27,54,51,469	29,32,54,479	6.46%
8	Working Capital	2491,81,77,208	2843,41,50,356	3408,38,71,776	19.87%
9	Total Business	3959,56,25,388	4623,00,68,396	5561,50,86,213	20.30%
10	Dividend	7%	7%	7%	
11	C.D. Ratio	70.29%	76.05%	74.49%	

The Society has gained firm confidence of Respected Members, Customers, Depositors and the progress of the Society is persistently scaling heights due to Co-operation of all.

सभासद संख्या

दि. 31.03.2025 रोजी सभासद संख्या 4,01,065 होती. अहवाल वर्षात 46,980 नवीन सभासद झालेत तर राजीनामा व निधन यामुळे 1,181 सभासद कमी झाले. दि. 31 मार्च 2026 अखेर संस्थेची एकूण सभासद संख्या 4,46,864 आहे. सभासद संख्यावाढ प्रमाण 11.42% आहे.

Membership

On 31/03/2025 the member of the Society was 4,01,065. During the reporting year 46,980 new members were admitted however due to death and resignation 1,181 members were reduced. As on 31.03.2026 the total members of the Society are 4,46,864 The increase is 11.42%.

भाग भांडवल

संस्थेचे अधिकृत भाग भांडवल रु. 110,00,00,000/- असून 31/03/2025 अखेरीस वसूल भाग भांडवल रु. 87,52,89,600/- होते. या आर्थिक वर्षात वसूल भाग भांडवलात रु.3,73,26,700/- ने वाढ झाली असून 31/03/2026 रोजी रु. 91,26,16,300/- वसूल भाग भांडवल झाले आहे. भागभांडवल वाढीचे प्रमाण 4.26% आहे.

Share Capital

The authorized share capital of the society is 110,00,00,000/-, and as at the end of 31/03/2025. The paid-up capital was Rs. 87,52,89,600/- There is a rise of Rs. 3,73,26,700/-, in the paid of captial and as on 31/03/2026 Rs.91,26,16,300/-The Increase is 4.26%.

राखीव व इतर निधी

वर्षारंभी संस्थेचे राखीव व इतर निधी एकूण रु.57,92,09,615/- असून अहवाल वर्षात निधीमध्ये रु. 17,19,02,315/- ही वाढ झालेली असून 31.03.2026 रोजी रु. 75,11,11,930/- निधी झालेला आहे. निधीमध्ये वाढीचे प्रमाण 29.68% आहे.

Reserve & Other Fund

At the beginning of the year the Reserve and other Funds of the society were Rs.57,92,09,615/- There is rise of Rs.17,19,02,315/- At the end of the year the Reserve and Other Funds of the Society are as on 31.03.2026 Rs. 75,11,11,930/- The increase is 29.68%.

ठेवी

31.03.2025 अखेर एकूण ठेवी रु. 2544,10,70,525/- अहवाल वर्षात ठेवीमध्ये रु. 535,85,56,300/- ही वाढ झालेली असून वर्षा अखेर ठेवी 3079,96,26,825/- झालेल्या आहे. ठेवीमध्ये वाढीचे प्रमाण 21.06% आहे.

Deposit

As on 31.03.2025, the deposits of the society were Rs.2544,10,70,525/- During the Reporting year there was a rise of Rs.535,85,56,300/- in the Deposits of the Society and as on 31.03.2026, the Total deposits of the Society are Rs. 3079,96,26,825/- The increase is 21.06%.

गुंतवणूक

31.03.2025 अखेर संस्थेची गुंतवणूक 427,43,69,643/- एवढी होती. अहवाल वर्षात 104,43,77,868/- इतकी वाढ झाली आहे.
31.03.2026 अखेर संस्थेची गुंतवणूक 531,87,47,511/- आहे. गुंतवणूक वाढीचे प्रमाण 24.43% आहे.

Investment

As on 31.03.2024 The investment were 427,43,69,643/- The During the Reporting year there was a rise of 104,43,77,868/- as on 31.03.2026 The Total Investment of the Society are Rs. 531,87,47,511/- The increase is 24.43%.

सभासद कर्ज

संस्थेचे 31.03.2025 अखेर एकूण कर्ज वितरण रु. 2078,77,72,146/- होते. अहवाल वर्षात रु. 402,76,87,782/- इतकी वाढ झाली असून 31.03.2026 रोजी कर्ज येणे बाकी रु. 2481,54,59,928/- इतकी आहे. गतवर्षीच्या तुलनेत वाढीचे शेकडा प्रमाण 19.37% इतके आहे. संस्थेने (क्रेडिट डिपॉझीट) सी.डी. रेशो वर दैनंदिन नियंत्रण ठेवले असून 31.03.2026 रोजी संस्थेने सी.डी. रेशोचे प्रमाण 74.49%. आदर्श राखले आहे.

Member Loans & Advances

As on 31.03.2025, the total loans of the Society were Rs. 2078,77,72,146/- During the reporting year there was a rise of Rs. 402,76,87,782/- and as on 31.03.2026 the total Loans Outstanding are Rs. 2481,54,59,928/- The rise in Comparison with last year is 19.37%. The Society has been monitoring the C/D Ratio (Credit / Deposit Ratio) on day to day basis and as on 31.03.2026. The Society's Ideal, C/D Ratio is 74.49%.

खेळते भांडवल

दि. 31.03.2025 अहवाल रोजी खेळते भांडवल रु. 2843,41,50,356/- इतके होते. त्यात रु. 564,97,21,420/- ने वाढ झाली असून दि. 31.03.2026 अखेर संस्थेचे खेळते भांडवल रु. 3408,38,71,776/- झाले आहे. वाढीचे प्रमाण 19.87% आहे.

Working Capital

As on 31.03.2025, the Working Capital of the Society was Rs. 2843,41,50,356/- which was increased by Rs.564,97,21,420/- and now as at the end of 31.03.2026 the Working Capital Stands at Rs. 3408,38,71,776/- The increase is 19.87%.

कर्ज वसुली

अहवाल वर्षात संस्थेने अथक प्रयत्न करून थकबाकीवर नियंत्रण ठेवण्याचा कसोशीने प्रयत्न केलेला आहे. या आर्थिक वर्षात संस्थेने कर्ज प्रकार निहाय नियोजनबद्ध यंत्रणा राबवून प्रभावी वसुली केली आहे. कायदेशीर मार्गाचा अवलंब न करता स्मरणपत्र, प्रत्यक्ष थकबाकीदार भेट यामाध्यमातून कर्जवसुलीस संस्था प्राथमिकता देते. तरीही आवश्यक त्या ठिकाणी नाईलाजास्तव कायदेशीर मार्गाचा अवलंब करावा लागतो.

दि. 31.03.2026 रोजी पर्यंत संस्थेने एकूण 2481,54,59,928/- चे कर्ज वितरित केलेले आहे.

दि. 31.03.2026 रोजी कलम 138 अंतर्गत 205 प्रकरणे न्याय प्रविष्ट असून थकबाकीदारांना कायदेशीर नोटीसेस दिलेल्या आहेत. थकबाकी संस्थेच्या प्रगतीकरिता योग्य नसून याची जाणीव थकबाकीदार सभासदांनी ठेवणे गरजेचे आहे. तरी सर्व थकबाकीदार सभासदांनी संस्थेचे हित लक्षात घेऊन कर्जाची परतफेड नियमित ठेवून संस्थेच्या प्रगतीस सहकार्य करावे.

Recovery

During the Reporting year the Society has made vigorous efforts to control the Recovery of overdue amounts. In this financial year the Society has made remarkable recovery of category wise loans and advances through well organized recovery plan. Without resorting to Legal Procedures, the Society is giving priority to loan recoveries through reminders and direct visit to defaulters. Nevertheless, the legal methods have to be adopted under compulsion wherever necessary. As on 31.03.2026, the Society has disbursed Loans and Advances for Rs. 2481,54,59,928/- As on 31.03.2026, there are 205 cases under section 138 pending the Court and Legal notices were served to defaulters. Hence we appeal to the defaulters to make regular payment of their dues and help in the progress of the Society

संचालक मंडळ सभा

अहवाल वर्षात संचालक मंडळाच्या एकूण १२ सभा झाल्या. कर्जसमितीच्या ४८ सभा झाल्या. सभेतील माननीय संचालकांचे योगदान अभिनंदनास पात्र आहे. संचालक मंडळातील सर्व सदस्यांनी संस्थेच्या हितास प्राधान्य देऊन केलेले ठराव हे एकमताने मंजूर केल्यामुळे तसेच संस्थेच्या सर्वांगीण विकासासाठी आवश्यक सहकार्य दिल्यामुळे संस्थेच्या प्रगतीचा आलेख उंचावत आहे. याबद्दल संचालक मंडळ सदस्यांची मी आभारी आहे.

Meetings of the Board of Directors

During the reporting year, there were 12 Meetings of the Board of Directors. Similarly Loan Committee has conducted 48 Meetings. The participation of Committee members in the meeting is worth felicitation. The Board members have given topmost priority to the interest of the Society and by passing unanimous resolutions, extended necessary cooperation for all round development of the Society hence the progress graph of the Society is increase. I am Thankful to the Board Members.

सन 2025 - 2026 नफा विनियोजन

नफा : संस्थेला या आर्थिक वर्षात रु. 50,37,49,687.87/- नफा झाला असून सहकार कायदा, उपविधीला अनुसरून आवश्यक तरतुदी वजा जाता अहवाल वर्षात संस्थेला रु.29,32,54,639.96/- निव्वळ नफा झालेला आहे.

अ.क्र.	तपशील	रक्कम रुपये
1	राखीव निधी (एकूण नफ्याच्या 37.51%)	11,00,00,000/-
2	इमारत निधी	1,60,00,000/-
3	(लाभांश वाटप तरतूद 7%) दि. 31.03.2025 चे भाग भांडवलावर रु. 87,52,89,600/-	6,12,70,273/-
4	संशयित बुडित कर्ज निधी (BDDR)	10,30,51,820/-
5	शिक्षण निधी (1%)	29,32,546.96/-
	एकूण	29,32,54,639.96/-

Appropriation of Profit For The Year 2025 - 2026

Profit : In the reporting year, the society gain Gross Profit of Rs.50,37,49,687.87/- as well as Net Profit of Rs.29,32,54,639.96/-

Sr.No.	Particulars	Amount in Rs.
1	Statutory Reserve (37.51% of Net Profit)	11,00,00,000/-
2	Building Fund	1,60,00,000/-
3	Divided Distribution@ 7% up on Paid up Share Capital of Rs. 87,52,89,600/-	6,12,70,273/-
4	B.D.D.R Fund	10,30,51,820/-
5	Education Fund (1%)	29,32,546.96/-
	Total	29,32,54,639.96/-

अंकेक्षण

आपल्या संस्थेचे सन 2025-2026 या आर्थिक वर्षाचे वैधानिक लेखापरीक्षण आनंद काबरा अॅण्ड कंपनी, सनदी लेखापाल नांदेड यांनी पूर्ण केलेले आहे तसेच सन 2025-2026 या आर्थिक वर्षाचे अंतर्गत लेखा परीक्षण मे. लाभशेटवार गंपावार अॅण्ड असो. सनदी लेखापाल यवतमाळ यांनी पूर्ण केलेले आहे.

Audit

The statutory audit of the Society for the financial year 2025-2026 has been done by M/s. Anand Kabra & Co. Chartered Accountants Nanded and concurrent audit of the Society for the financial year 2025-2026 has been done by M/s. Labhshetwar Gampawar & Asso. Chartered Accountants Yavatmal.

आर्थिकदृष्ट्या समक्ष व सुरक्षित संस्था अर्थात CRAR (Capital to Risk Assets Ratio)

बँकींग व्यवसायत 'ठेवी' ही देयता (Liabilities) असून कर्ज ही संपत्ती (Assets) आहे. अर्थात (Assets) ठेवीचे रूपांतर कर्जात (संपत्तीत) करत असताना प्रस्तुत संपत्ती (Assets) ही उत्तम मालमत्ता (Performing Assets) असावी यासाठी संस्था प्राधान्य देते. संस्थेच्या सर्वांगीण प्रगतीकरिता व्यवस्थापनाने कालबद्ध विकास कृती आराखडा तयार करून प्रभावी वसुली, परतफेड क्षमतेनुसार सक्षम सभासदांना कर्ज वितरण, ठेवी संकलन व कर्ज वितरणातील सूत्रबद्ध नियोजन राखले. यामुळे संस्थेने एन.पी.ए. वर प्रभावी नियंत्रण, अधिक उत्पन्न वाढीसह सी.आर.ए.आर. 8.45% हे प्राप्त प्रमाण, संस्था आर्थिकदृष्ट्या समक्ष व सुरक्षित असल्याचे दर्शविते. सहकार मंत्रालय तथा सेट्रल रजिस्टारचे मार्गदर्शक तत्वानुसार किमान सी.आर.ए.आर. 7% असणे अनिवार्य, सी.आर.ए.आर. प्रमाण जितके जास्त तितकी संस्था सक्षम.

Financially Strong & Secured Society i.e. CRAR (Capital to Risk Assets Ratio)

In Banking Business, the Deposits are liabilities & Advances are Assets. Hence while deploying the deposits in advance; the Society has prime consideration that the Advances should be performing. For all round development, the Society had a formula planning in collection of Deposits and Disbursement of Advances, through a Time Bound Development Plan, prepared by the Management, to obtain effective recovery & to disburse the Advances to members having repayment capacity & experience. This has helped the Society to Control its NPA and increased income, there by achieving CRAR at 8.45%. This establishes that the Society is Financially Strong & Protected. As per Norms, the CRAR adequacy should be 7%, the higher the CRAR, Stronger is the position of Institution.

सामाजिक बांधिलकी

आर्थिक क्षेत्रात काम करताना संस्थेच्या संचालक मंडळाने आपली सामाजिक बांधिलकीची जाण कायम ठेवली आहे. संस्था स्थापन करण्याचा मूळ उद्देश भागधारकांना आर्थिक अडचणीचे वेळी मदत करणे व उद्योगवाढीला चालना देणे हा असला तरी त्याच बरोबर संस्थेच्या उत्तरोत्तर प्रगतीमध्ये सामाजिक सहभागाचा वाटा महत्वाचा आहे. त्यामुळे समाज ऋणाच्या जाणीवेतून संस्थेने सामाजिक बांधिलकीतून महिला मंडळांना प्रोत्साहन म्हणून गोदावरी फाऊंडेशनची स्थापना केली, महिला व पुरुष बचत गटांची निर्मिती, वैकुंठरथ सेवा, शीतशवपेटी सेवा, उन्हाळ्यात टँकरद्वारे मोफत पाणी पुरवठा, सांस्कृतिक, शैक्षणिक, सामाजिक, आरोग्य शिबिराचे आयोजन अशा अनेक समाजोपयोगी कार्यात संस्था आपले योगदान देत आहे.

Social Binding

The Board of Directors of the organization has maintained its sense of social commitment while working in the financial sector. The main purpose of setting up the organization is to help the shareholders in times of financial difficulties and to grow the industry. While promoting, at the same time the role of social participation is important in the progress of the organization. Therefore, out of awareness of social debt, the organization encourages women's groups through social commitment. established Godavari Foundation, creation of women and men self-help groups, Vaikuntharath seva, cold coffin, free water supply by tanker in summer, organization of cultural, educational, social, health camp. The organization is contributing in many such socially useful works.

कर्मचारी अधिकारी वर्ग

कर्मचारी हा केवळ संस्थेचा प्रतिनिधी नसून, संस्थेच्या प्रगतीतील महत्वाचा घटक आहे. याची जाण संचालक मंडळास आहे. अहवाल वर्षात संचालक मंडळाच्या नेतृत्वाखाली सर्व कर्मचारी वर्गाने अत्यंत कार्यक्षमतेने काम केले आहे. संस्थेच्या एकूण प्रगतीमध्ये कर्मचाऱ्यांचे अथक परिश्रम कौतुकास्पद आहे. संस्थेने कर्मचाऱ्यांना व्यावसायिक व्यवस्थापन, क्रेडिट मॅनेजमेंट, एन.पी.ए. मॅनेजमेंट, निधी व्यवस्थापन, व्यक्तिमत्त्व विकास, ग्राहक सेवा, K.Y.C.B.R.(नो युवर कस्टमर बिझनेस रिस्क) वसुली व्यवस्थापन, ताण-तणाव (स्ट्रेस मॅनेजमेंट) व्यवस्थापन इत्यादी महत्त्वपूर्ण विषयांवर महाराष्ट्राचे तज्ज्ञ नामांकित व्याख्याते द्वारा प्रशिक्षण दिले आहे.

Officers & Staff

The Boards of the Society is aware of the fact that the employees are not only the representatives of the Society but an important factor in the progress of the Society. During the Reporting year the employees have worked with high competence under the leadership of the Board. The Employees have trained in various important areas, such as Business Development, KYC & Business Risk Norms, Recovery Management, Stress Management, through renowned faculties in the Maharashtra State.

दैनिक व आवर्त ठेव प्रतिनिधी

अहवाल वर्षात संस्थेच्या दैनिक व आवर्त ठेव प्रतिनिधींनी संस्थेच्या ठेवी वृद्धी करिता अथक परिश्रम घेतले. संस्थेच्या विविध योजना, आर्थिक सहाय्य, सभासद ग्राहकांना प्राप्त व्हावे याकरिता प्रतिनिधी सतत प्रयत्न करत असतात. संस्थेचा अविभाज्य घटक ठरलेल्या दैनिक व आवर्त ठेव प्रतिनिधींचे संस्थेच्या प्रगतीत महत्वाचे योगदान आहे. समस्त प्रतिनिधी अभिनंदनास पात्र आहे. संस्थेने प्रतिनिधीकरिता दैनिक ठेव संकलन वृद्धी करिता पारितोषिके, तसेच प्रशिक्षण कार्यक्रमाचे आयोजन केले. संस्थेच्या धोरणात्मक निर्णय प्रक्रियेत प्रतिनिधींचा प्रत्यक्ष सहभाग असतो. संस्थेच्या प्रत्येक कार्यक्रमाची जबाबदारी उत्स्फूर्तपणे स्वीकारून यशस्वी करणे ही आपली ओळख प्रतिनिधींनी निर्माण केली.

Daily / Recurring Deposit Representatives (Bank Mitra)

The DRD agents have taken efforts for increasing the Deposits of the Society, In order to get the benefit of various schemes of the Society and financial assistance. In achieving progress of the Society, there is a great contribution of the DRD agents as an inseparable part of the Society. All representatives deserve felicitation. The society has announced prizes for Daily Deposit Scheme Development and arranged training programs for the DRD agents. By the Direct Voluntary participation of DRD agents have created their good image in various programs arranged by the society.

आभार व कृतज्ञता

संस्थेच्या नेत्रदीपक प्रगतीमध्ये संस्थेचे सन्माननीय सभासद बंधू-भगिनी, ठेवीदार व हितचिंतक यांचा सिंहाचा वाटा आहे. अहवालाच्या निमित्ताने आपल्याशी संवाद साधण्याची संधी मिळाली, त्याबद्दल आनंद वाटतो. संस्थेला वेळोवेळी जे मार्गदर्शन व सहकार्य प्राप्त झाले, त्याबद्दल मा.सेंट्रल रजिस्ट्रार, मा.सहकार आयुक्त व निबंधक, महाराष्ट्र, कर्नाटक, आंध्रप्रदेश, तेलंगणा, गुजरात, गोवा, मा.आ.मैनपल्ली हनुमंतराव तेलंगणा सर, संस्थापक तथा आमदार मा.श्री.हेमंत पाटील सर (मंत्री दर्जा), संचालक भारतीय रिझर्व बँक श्री.सतीशजी मराठे सर, राष्ट्रीय अध्यक्ष सहकार भारती मा.प्रा.उदयजी जोशी सर, पतसंस्था फेडरेशनचे मा.अध्यक्ष श्री.काकासाहेब कोयटे सर, राज्य फेडरेशनचे अध्यक्ष अॅड. दीपक पटवर्धन सर, एस.एम.ई. चेंबर ऑफ इंडियाचे मुख्य प्रवर्तक तथा अध्यक्ष श्री.चंद्रकांत साळुंके सर, महाराष्ट्र चेंबर ऑफ कॉमर्स, इंडस्ट्री अँड अॅग्रीकल्चर (MACCIA)चे अध्यक्ष श्री. रवींद्रजी माणगावे सर, सहकार विभागातील अधिकारीवृंद, नॅशनल मल्टिस्टेट फेडरेशनचे अध्यक्ष मा.श्री.सुरेश वाभळे सर, सनदी लेखापाल श्री.जीवन लाभसेटवार सर, HMPL चे अध्यक्ष तथा व्यवस्थापकीय संचालक श्री.अनिल जाधव सर, सुधन गोल्ड लोनचे संस्थापक श्री.संदिप कोयटे सर, उन्नती मायक्रो फायनान्सचे संस्थापक तथा अध्यक्ष श्री. हनुमंत रांजणे सर, संस्थापक तथा मुख्य कार्यकारी अधिकारी नेसन्स वर्क सोल्युशन प्रोवायडर्स प्रायव्हेट लिमिटेड सुमालता राव मॅडम, कायदा सल्लागार अॅड.सुनिल काळे सर यांनी संस्थेला केलेले मोलाचे मार्गदर्शन आणि सहकार्य यासाठी संस्था सर्वांची ऋणी आहे.

भारतीय जीवन विमा व्यवस्थापक व त्यांचे सहकारी यांनी पॉलिसी व रोखे हस्तांतरण (ट्रान्सफर) करण्यासाठी जी तत्परता दाखविली व सहकार्य केले, त्याबद्दल मी सर्वांचे आभार मानते. वैधानिक लेखा परीक्षक सनदी लेखापाल श्री. आनंद काबरा सर, आनंद काबरा अँड कंपनी नांदेड, सनदी लेखापाल श्री जीवन लाभसेटवार भागीदार लाभसेटवार गंपावार अँड असोसिएट्स, सनदी लेखापाल श्री. अली असगर हुसैन सर मे.ए.टी.एच. अँड असोसिएट्स, यवतमाळ यांनी वैधानिक लेखापरीक्षण, अंतर्गत लेखापरीक्षण व योग्य मार्गदर्शन केले.

संस्थेचे अधिकारी, कर्मचारी, क्षेत्रीय अधिकारी, दैनिक व आवर्त ठेव प्रतिनिधी यांनी अहवाल वर्षात संस्थेच्या प्रगतीत सिंहाचा वाटा उचलला. त्याबद्दल मी सर्वांना धन्यवाद देते. तसेच अहवाल वर्षात संचालक मंडळातील सर्व संचालक यांनीही संस्थेच्या कामाकाजात आत्मीयतेने लक्ष घातले. त्यांचाही संस्थेच्या प्रगतीत सिंहाचा वाटा आहे. संस्थेचा आत्मा असलेले सन्माननीय सभासद बंधू-भगिनी, ठेवीदार, कर्जदार तसेच भागधारक, संस्थेची उत्तरोत्तर प्रगती व्हावी, यासाठी आपले मोलाचे सहकार्य केले. त्याबद्दल मी सर्वांचे आभार मानते. प्रसार माध्यमांनी केलेल्या सहकार्याबद्दल समस्त संपादक, पत्रकार बांधवांची मी ऋणी आहे. भविष्यातही आपण सर्वांचे स्नेह, सहकार्य, विश्वास व समर्थ साथ कायम संस्थेसोबत असू द्यावी या विनंतीसह संस्था उत्तरोत्तर यशाच्या शिखरावर जाण्यासाठी आम्ही कटीबद्ध आहोत हा विश्वास देते.

आपण सर्व सभासद संस्थेच्या विनंतीला मान देऊन प्रसंगी स्वतःची खाजगी महत्वाची कामे बाजूला ठेवून संस्थेच्या वार्षिक सर्वसाधारण सभेला उपस्थित राहिलात आणि सभेचे कामकाज सुरळीत चालविण्यासाठी सहकार्य दिले त्याबद्दल आपणा सर्वांचे मनःपूर्वक आभार मानते.

जय सहकार !

सौ. राजश्री हेमंत पाटील

अध्यक्ष

गोदावरी अर्बिन मल्टिस्टेट क्रेडिट को-ऑप. सोसायटी लि. नांदेड (महाराष्ट्र)



Thanks & Gratitude

Our respected member brothers and sisters, depositors, and well-wishers have contributed a lion's share to the spectacular progress of the institution. I am delighted to have the opportunity to interact with you on the occasion of this report. The institution remains deeply indebted to everyone for the valuable guidance and co-operation extended from time to time, including the Hon. Central Registrar; Hon. Co-operation Commissioner and Registrar of Maharashtra, Karnataka, Andhra Pradesh, Telangana, Gujarat, and Goa; Hon. MLA Mynampally Hanumantha Rao Telangana Sir; Founder and MLA Hon. Mr. Hemant Patil Sir (Minister Status); Director of the Reserve Bank of India Mr. Satishji Marathe Sir; National President of Sahakar Bharati Hon. Prof. Udayji Joshi Sir; Hon. President of Credit Societies Federation Mr. Kakasaheb Koyte Sir; State Federation President Adv. Deepak Patwardhan Sir; Chief Promoter and President of SME Chamber of India Mr. Chandrakant Salunkhe Sir; President of Maharashtra Chamber of Commerce, Industry and Agriculture (MACCIA) Mr. Ravindraji Mangave Sir; officers of the Co-operation Department; President of National Multi-State Federation Hon. Mr. Suresh Wabhale Sir; Chartered Accountant Mr. Jivan Labhsetwar Sir; President and Managing Director of PSHT Mr. Anil Jadhav Sir; Founder of Sudhan Gold Loan Mr. Sandeep Koyte Sir; Founder and President of Unnati Microfinance Mr. Hanumant Ranjane Sir; Founder and Chief Executive Officer of Nations Work Solution Providers Private Limited Sumalatha Rao Madam; and Legal Advisor Adv. Sunil Kale Sir.

I express my sincere thanks to the management and staff of the Life Insurance Corporation of India for their promptness and co-operation in transferring policies and bonds. Statutory Auditor Chartered Accountant Mr. Anand Kabra Sir, Anand Kabra & Company Nanded, Chartered Accountant Shri. Jivan Labhsetwar Partner Labhsetwar Gampawar & Associates Yavatmal, and Chartered Accountant Mr. Ali Asgar Hussain Sir from M/s A.T.H. & Associates, Yavatmal, provided statutory auditing, internal auditing, and valuable guidance.

The officers, staff, field officers, and daily/recurring deposit collectors of the institution have played a lion's share in the institution's progress during the reporting year, and I express my sincere gratitude to all of them. Similarly, all members of the Board of Directors took a keen personal interest in the institution's operations during the year, contributing significantly to its progress. The honorable member brothers and sisters, depositors, borrowers, and shareholders—who form the very soul of the institution—have extended their priceless co-operation toward the ongoing growth of the organization; I thank you all sincerely. I am also grateful to all editors and journalists for the support provided by the media. Requesting your continued affection, co-operation, trust, and support in the future, I assure you that we remain steadfast in our commitment to leading the institution to even greater heights of success.

I extend my heartfelt thanks to all members for honoring the institution's request by setting aside your personal priorities to attend the Annual General Meeting and ensuring its smooth and successful conduct.

Jai-Sahakar!!

Mrs. Rajashri Hemant Patil

Chairperson

Godavari Urban

Multistate Credit Co-Op.Society, Ltd. Nanded (Maharashtra)



THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
Sahakarsurya, Opp. MSEB Store House, Purna Road, Taroda Naka, Nanded
Dist. Nanded- 431605

BALANCE SHEET AS ON 31/03/2026

(Amount in Rs.)

Sr No.	Particulars	Note	31 March 2026	31 March 2025
I	EQUITY AND LIABILITIES			
1	Member's Funds			
(a)	Member's Share Capital	1	912,616,300	875,289,600
(b)	Reserves and Surplus	2	1,044,366,570	854,661,084
			1,956,982,870	1,729,950,684
2	Non-current liabilities			
(a)	Long-term borrowings		-	-
(b)	Deferred tax liabilities (Net)		-	-
(c)	Other long-term liabilities	3	26,259,070,037	21,325,519,324
(d)	Long-term provisions		-	-
			26,259,070,037	21,325,519,324
3	Current liabilities			
(a)	Short-term borrowings	4	691,235,188	725,427,019
(b)	Trade payables		-	-
(c)	Other current liabilities	5	5,158,739,102	4,631,846,654
(d)	Short-term provisions	6	17,844,579	21,406,676
			5,867,818,869	5,378,680,349
	Total		34,083,871,776	28,434,150,356
II	ASSETS			
1	Non-current assets			
(a)	Property, Plant and Equipment and Intangible assets			
(i)	Property, Plant and Equipment	7	572,538,457	601,296,099
(ii)	Intangible assets		-	-
(iii)	Capital work in progress	7	174,534,093	129,538,990
(iv)	Intangible asset under development		-	-
(b)	Non-current investments	9	5,318,747,511	4,274,369,643
(c)	Deferred tax assets (Net)		-	-
(d)	Long Term Loans and Advances	8	24,815,459,928	20,787,772,146
(e)	Other non-current assets	10	1,922,292,613	1,702,840,318
			32,803,572,602	27,495,817,196
2	Current assets			
(a)	Current investments		-	-
(b)	Inventories		-	-
(c)	Trade receivables		-	-
(d)	Cash and bank balances	11	1,176,495,669	835,217,423
(e)	Short Term Loans and Advances	8	60,703,740	34,096,976
(f)	Other current assets	12	43,099,765	69,018,761
			1,280,299,174	938,333,160
	Total		34,083,871,776	28,434,150,356
	The accompanying notes are an integral part of the financial statements			

For
Anand Kabra & Co.
Chartered Accountants

Anand S. Kabra
Anand S. Kabra
(Partner)
Mem. No.048031
FRN No. 114351W / UDIN: 26048031MPKGNJ8773



Mrs. Rajashri Hemant Patil

Mrs. Rajashri Hemant Patil
Chairperson

D. G. Tambekar

D. G. Tambekar
Managing Director



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THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
Sahakarsurya, Opp. MSEB Store House, Purna Road, Taroda Naka, Nanded
Dist. Nanded- 431605

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31/03/2026

(Amount in Rs.)

Sr. No.	Particulars	Note	31 March 2026	31 March 2025
I	Revenue from operations	13	3,955,181,547	3,385,289,220
II	Other Income	14	484,999,076	879,064,320
III	Total Income (I+II)		4,440,180,622	4,264,353,540
IV	Expenses:			
(a)	Cost of goods sold		-	-
(b)	Employee benefits expense	15	334,341,239	290,957,338
(c)	Finance costs	16	2,622,290,127	2,602,062,146
(d)	Depreciation and amortization expense	17	64,169,719	66,827,188
(e)	Other expenses	18	1,126,124,897	1,029,055,400
	Total Expenses		4,146,925,982	3,988,902,071
V	Profit/(loss) before exceptional and extraordinary items, and tax (III- IV)		293,254,640	275,451,469
VI	Exceptional items		-	-
VII	Profit/(loss) before extraordinary items and tax (V-VI)		293,254,640	275,451,469
VIII	Extraordinary Items		-	-
IX	Profit Before tax (VII-VIII)		293,254,640	275,451,469
X	Profit before tax (IX- X)			
XI	Tax expense:			
XII	Current tax		-	-
(a)	Excess/ Short provision of tax relating to earlier years		-	-
(b)	Deferred tax charge/ (benefit)		-	-
XIII	Profit/(Loss) for the period from continuing operations (IXI-XII)		293,254,640	275,451,469
XIVII	Profit/(loss) from discontinuing operations		-	-
XVIII	Tax expense of discontinuing operations		-	-
XIVI	Profit/(loss) from discontinuing operations (after tax) (XIVII-XVIII)		-	-
XVII	Profit/(Loss) for the year (XIII+XIVI)		293,254,640	275,451,469
	The accompanying notes are an integral part of the financial statements			

For
Anand Kabra & Co.
Chartered Accountants



Anand S. Kabra
(Partner)

Mem. No.048031

FRN No. 114351W / UDIN: 26048031MPKGNJ8773

Mrs. Rajashri Hemant Patil
Chairperson

D. G. Tambekar
Managing Director



THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
Notes forming part of the Financial Statements
(Amount in Rs.)

1	Member's Share Capital	31 March 2026	31 March 2025
	<u>Authorised Share Capital</u>	1,100,000,000	1,100,000,000
	Issued, Subscribed & Fully Paid up	912,616,300	875,289,600
	Total	912,616,300	875,289,600
2	Reserves and Surplus	31 March 2026	31 March 2025
	Other Reserve : Reserve Fund	665,958,363	509,658,820
	Building Fund	77,102,386	61,502,386
	Other Fund	8,051,181	8,048,409
	Undistributed Surplus (Balance from statement of profit and loss)	293,254,640	275,451,469
	Total	1,044,366,570	854,661,084
3	Other long-term liabilities	31 March 2026	31 March 2025
	Advance from customers	-	-
	Others (Deposits from Members)	26,259,070,037	21,325,519,324
	Total Other long-term liabilities	26,259,070,037	21,325,519,324
4	Borrowings	Short Term	
		31 March 2026	31 March 2025
	<u>Secured</u>		
	Term loans	-	-
	Loans repayable on demand	-	-
	Other loans advances (Cash Credits)	691,235,188	725,427,019
	Total (A)	691,235,188	725,427,019
	<u>Unsecured</u>		
	Term loans	-	-
	Loans repayable on demand	-	-
	Other loans advances	-	-
	Total (B)	-	-
	Total (A) + (B)	691,235,188	725,427,019
5	Other current liabilities	31 March 2026	31 March 2025
	TDS Payable	2,154,793	3,916,661
	Interest Payable on Deposits	599,622,215	489,221,975
	Provident Fund	1,540,991	1,087,726
	Profession Tax	119,850	122,227
	Dividend Payable	9,331,461	20,420,821
	Deposits from Members	4,540,556,788	4,115,551,202
	Other payables	5,413,004	1,526,043
	Total Other current liabilities	5,158,739,102	4,631,846,654
6	Provisions	Short term	
		31 March 2026	31 March 2025
	Provision for employee benefits	-	-
	Other provisions		
	Provision for Income tax	-	-
	Audit Fees Payable	17,844,579	15,027,000
	Arbitration Expense Payable	-	6,379,676
	Total Provisions	17,844,579	21,406,676



THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
Notes forming part of the Financial Statements

7	Property, Plant and Equipment and Intangible Assets (owned assets)	TANGIBLE ASSETS										(Amount in Rs.)	
		Particulars /Assets	Dead Stock	Air Conditioner	Computer and Printer	Tokens	Furniture & Fixtures	Vehicles	Library	Building	Mobile	Total	
		Opening WDV											
		At 1 April 2025	120,450,959	3,741,906	41,405,474	60,741	421,207,749	13,098,188	301,619	-	1,029,464	601,296,099	
		Additions	6,434,946	1,531,105	1,161,971	-	5,141,753	2,584,737	2,485	19,575,680	216,500	36,649,177	
		Deductions/Adjustments	(29,300)	(20,500)	(25,000)	-	-	(1,162,300)	-	-	-	(1,237,100)	
		At 1 April 2024	131,280,344	3,885,302	47,344,061	67,498	400,632,956	15,499,634	288,338	-	1,108,082	600,016,214	
		Additions	2,477,543	269,017	1,404,764	-	63,974,264	-	64,800	-	33,885	68,224,273	
		Deductions/Adjustments	(29,700)	-	(87,500)	-	-	-	-	-	-	(117,200)	
		At 31 March 2026	126,856,605	5,252,511	42,542,445	60,741	426,349,502	14,520,625	304,104	19,575,680	1,245,964	636,708,176	
		At 31 March 2025	133,728,187	4,154,319	48,661,325	67,498	464,607,220	15,409,634	353,138	-	1,141,967	668,123,287	
		Depreciation/Adjustments											
		For FY 2025-26	12,526,613	491,655	6,350,351	6,077	42,471,223	2,178,094	30,330	-	115,376	64,169,719	
		Deductions/Adjustments											
		For FY 2024-25	13,277,228	412,413	7,255,851	6,757	43,399,471	2,311,446	51,519	-	112,503	66,827,188	
		Deductions/Adjustments											
		At 31 March 2026	12,526,613	491,655	6,350,351	6,077	42,471,223	2,178,094	30,330	-	115,376	64,169,719	
		At 31 March 2025	13,277,228	412,413	7,255,851	6,757	43,399,471	2,311,446	51,519	-	112,503	66,827,188	
		Closing WDV											
		At 31 March 2026	114,329,992	4,760,856	36,192,094	54,664	383,878,279	12,342,531	273,774	19,575,680	1,130,588	572,538,457	
		At 31 March 2025	120,450,959	3,741,906	41,405,474	60,741	421,207,749	13,098,188	301,619	-	1,029,464	601,296,099	

Capital Work in Progress	31 March 2026	31 March 2025
Opening Balance	129,538,990	10,000,000
Add: Additions during the year	64,570,783	119,538,990
Less: Capitalized during the year	19,575,680	-
Closing Balance	174,534,093	129,538,990



THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
 Notes forming part of the Financial Statements

		(Amount in Rs.)			
8	Loan and Advances	Long Term		Short Term	
		31 March 2026	31 March 2025	31 March 2026	31 March 2025
A	Loans and advances (Secured)				
	Capital advances				
	Considered good	-	-	-	-
	Doubtful	-	-	-	-
	Less: Provision for doubtful advances	-	-	-	-
	(A)				
	Other loans and advances (To Members of the Society)	20,510,137,220	16,808,854,765	-	-
	Tax Deducted at Source	-	-	60,703,740	34,096,976
	(B)	20,510,137,220	16,808,854,765	60,703,740	34,096,976
	Total I (A+B)	20,510,137,220	16,808,854,765	60,703,740	34,096,976
B	Loans and advances (Unsecured)				
	Capital advances				
	Considered good	-	-	-	-
	Doubtful	-	-	-	-
	Less: Provision for doubtful advances	-	-	-	-
	(C)				
	Other loans and advances (To Members of the Society)	4,305,322,708	3,978,917,382	-	-
	(D)	4,305,322,708	3,978,917,382	-	-
	Total II (C+D)	4,305,322,708	3,978,917,382	-	-
	Total (I + II)	24,815,459,928	20,787,772,146	60,703,740	34,096,976



THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCEITY LTD.
Notes forming part of the Financial Statements

(Amount in Rs.)

9	Investments - Non Current and Current (valued at historical cost unless stated otherwise)	31 March 2026	31 March 2025
	Trade Investments -Quoted		
	Investments in Other Entities	-	-
	Other Investments		
	Investments in Mutual Funds	1,183,986,142	1,059,695,451
	Total Investments (A)	1,183,986,142	1,059,695,451
	Trade Investments - Unquoted		
	Investments in Other Entities	-	-
	Other Investments		
	Term Deposits in Other Financial Institutions	4,134,761,369	3,214,674,192
	Total Investments (B)	4,134,761,369	3,214,674,192
	Total Investments	5,318,747,511	4,274,369,643

10	Other non-current assets	31 March 2026	31 March 2025
	Security Deposits	13,971,376	13,871,196
	Prepaid expenses (Preliminary)	26,248,211	38,696,020
	GST Receivable	117,889,951	66,936,834
	Interest Receivable on Investments	347,658,076	167,336,269
	Godavari Urban Logistics Park	1,416,525,000	1,416,000,000
	Total other non-current other assets	1,922,292,613	1,702,840,318

11	Cash and Bank Balances	Tuesday, 31 March 2026	Monday, 31 March 2025
	Cash and cash equivalents		
	On Bank Balances	883,418,056	528,229,608
	Cash credit account (Debit balance)	4,796,309	2,684,861
	Cash on hand	288,281,304	304,302,954
	Total	1,176,495,669	835,217,423

12	Other current assets	Tuesday, 31 March 2026	Monday, 31 March 2025
	Stationery Stock	3,218,333	3,283,826
	Advanced to Suppliers	20,426,230	62,989,655
	Festival Advance to Employees	17,367,858	-
	MSEB Commision Receivable	1,371,193	1,394,263
	Others	716,151	1,351,018
	Total	43,099,765	69,018,761



THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
Notes forming part of the Financial Statements
(Amount in Rs.)

13	Revenue from operations	31 March 2026	31 March 2025
	Sale of services	3,955,181,547	3,385,289,220
	Less: Indirect Taxes	-	-
	Revenue from operations (Net)	3,955,181,547	3,385,289,220
14	Other income	31 March 2026	31 March 2025
	Interest income	484,999,076	876,405,242
	Interest received on Income tax refund	-	2,659,078
	Total other income	484,999,075.69	879,064,319.64
15	Employee benefits expense	31 March 2026	31 March 2025
	Salaries, wages, bonus and other allowances	296,591,205	274,875,704
	Contribution to provident and other funds	19,499,129	14,346,695
	Gratuity expenses	18,250,905	1,734,939
	Total Employee benefits expense	334,341,239	290,957,338
16	Finance cost	31 March 2026	31 March 2025
	Interest expense		
	On bank loan	57,544,589	63,007,882
	Interest Paid on Deposits to Members	2,564,745,538	2,539,054,264
	Total Finance cost	2,622,290,127	2,602,062,146
17	Depreciation and amortization expense	31 March 2026	31 March 2025
	On tangible assets (Refer note 7)	64,169,719	66,827,188
	Total Depreciation and amortization expense	64,169,719	66,827,188
18	Other Expenses	31 March 2026	31 March 2025
	Festival Expenses	8,383,212	3,173,217
	Power and fuel	11,088,264	11,355,335
	Refreshment & Guest Expenses	4,487,911	4,183,522
	Repairs and maintenance	12,230,279	2,869,508
	Insurance	7,924,815	6,841,887
	Rent, Rates and taxes, excluding, taxes on income	37,494,931	48,812,161
	Postage Expenses	1,006,647	983,093
	Travelling expenses	5,507,638	5,531,189
	Auditor's remuneration	24,819,697	19,513,310
	Printing and stationery	4,309,835	7,051,345
	Communication expenses	3,472,642	4,768,120
	Professional Fees	4,514,535	3,204,082
	Advertisement and publicity	20,386,875	10,471,084
	Business Promotion / Facilitation / Incentives	896,383,262	826,325,190
	Meeting & Function Expense	6,692,984	3,849,014
	BPR project	9,319,500	8,755,986
	Bank Charges	5,832,216	797,298
	Inauguration Expense	4,204,792	777,082
	Software AMC Charges	24,958,387	20,852,454
	Office Expenses	13,885,366	12,626,454
	Training & Seminar Expenses	13,370,467	7,702,385
	GST Paid	217,475	9,540,740
	Uniform Expenses	1,959,096	1,384,275
	Legal Exp On Investment	33,018	14,852
	Sudhan Rebate	2,140,800	3,779,909
	Loan Recovery Expenses	1,061,394	2,576,150
	Miscellaneous expenses	438,859	1,315,759
	Total	1,126,124,897	1,029,055,400



Budget for the Year 2026 - 27 / अंदाज पत्रक 2026 - 27
(Expenses / खर्च)

Sr. No. अ. क्र.	Particular तपशील	Estimate केलेला अंदाज 2025 - 2026	Actual Cost प्रत्यक्ष झालेला खर्च	Excess Exp. अंदाजापेक्षा		Estimate केलेला अंदाज 2026- 2027
				Decrease कमी	Increase जास्त	
1	Interest Paid On Deposit / ठेवीवरील व्याज	257,00,00,000	256,47,45,538	52,54,462		321,00,00,000
2	Interest Paid On Bank Loan / कर्जावरील व्याज	7,00,00,000	5,75,44,589	1,24,55,411		12,00,00,000
3	Bank Mitra Remuneration / बँक मित्रा मोवदला	21,50,00,000	23,40,25,817		1,90,25,817	25,50,00,000
4	Fixed Deposit Incentive/ मुदत ठेव प्रोत्साहन	9,00,00,000	8,31,97,317	68,02,683		14,00,00,000
5	Emp. Payment/ Daily Wages / कर्मचारी पगार	28,00,00,000	27,17,37,576	82,62,424		28,79,76,000
6	Building Rent / इमारत भाडे	6,50,00,000	3,55,87,938	2,94,12,062		9,00,00,000
7	Tax Paid / कर (H/Yrl.)	20,00,000	19,06,992	93,008		25,00,000
8	Electric & Water Bill /वीज आणि पाणी बिल	1,50,00,000	1,21,19,337	28,80,663		1,41,50,000
9	Insurance / विमा	50,00,000	79,24,815		29,24,815	1,20,00,000
10	Telephone Bill	50,00,000	34,72,642	15,27,358		50,00,000
11	Postage Exp./पोस्टेज	10,00,000	10,06,647		6,647	12,00,000
12	Stationery & Printing / स्टेशनरी व प्रिंटिंग	45,00,000	43,09,835	1,90,165		43,50,000
13	Software A.M.C. Charges	3,00,00,000	2,49,58,387	50,41,613		2,75,00,000
14	Repairing Exp./ दुरुस्ती	40,00,000	60,73,101		20,73,101	1,20,00,000
15	Advertisement / जाहिरात	1,00,00,000	2,03,86,875		1,03,86,875	1,00,00,000
16	Training & Seminar / प्रशिक्षण व सेमिनार	85,00,000	1,33,70,467		48,70,467	1,00,00,000
17	Office Exp./ कार्या. खर्च	60,00,000	1,38,85,366		78,85,366	90,00,000

Budget for the Year 2026 - 27 / अंदाज पत्रक 2026 - 27
(Income / उत्पन्न)

Sr. No. अ. क्र.	Particular तपशील	Estimate केलेला अंदाज 2025 - 2026	Actual Income प्रत्यक्ष झालेला उत्पन्न	Excess Income अंदाजापेक्षा		Estimate केलेला अंदाज 2026 - 2027
				Decrease कमी	Increase जास्त	
1	Interest Received On Loan / कर्जावरील व्याज	405,00,00,000	387,35,14,495	17,64,85,505		471,00,00,000
2	Interest Received on Investment / गुंतवणुकी वरील व्याज	65,00,00,000	48,49,99,076	16,50,00,924		50,00,00,000
3	Other Income इतर उत्पन्न	1,00,00,000	87,60,284	12,39,716		1,75,00,000
4	Entry Fee / प्रवेश फी	4,00,000	5,07,850		1,07,850	5,00,000
5	Commission Receive / कमीशन मिळाले	10,00,000	17,88,827		7,88,827	21,50,000
6	Service/Processing Charge /सर्व्हिस/प्रोसेसिंग चार्जेस	3,00,00,000	6,84,45,896		3,84,45,896	2,75,00,000
7	MSEB BillCollection Center बीज बिल संकलन केंद्र	5,00,000	2,88,058	2,11,942		2,90,000
8	Locker Rent/ लॉकर भाडे	12,00,000	18,76,136		6,76,136	19,00,000
9	Other Credit / इतर जमा / वर्गणी	18,00,000				25,00,000

Budget for the Year 2026 - 27 / अंदाज पत्रक 2026 - 27
(Expenses / खर्च)

Sr. No. अ. क्र.	Particular तपशील	Estimate केलेला अंदाज 2025 - 2026	Actual Cost प्रत्यक्ष झालेला खर्च	Excess Exp. अंदाजापेक्षा		Estimate केलेला अंदाज 2026- 2027
				Decrease कमी	Increase जास्त	
18	Tea Exp./ चहापान	27,00,000	29,79,114		2,79,114	30,00,000
19	Meeting / AGM सभा भत्ता / आमसभा	50,00,000	66,92,984		16,92,984	70,00,000
20	Traveling / प्रवास	50,00,000	55,07,638		5,07,638	50,00,000
21	Honorarium / मानधन	35,00,000	34,09,296	90,704		80,00,000
22	Bank Charges	50,00,000	58,32,216		8,32,216	70,00,000
23	Audit Fee 25-26 (Yrl)	2,50,00,000	2,48,19,697	1,80,303		2,25,00,000
24	Festival / उत्सव	30,00,000	83,83,212		53,83,212	50,00,000
25	Legal & Professionail Charges	2,25,00,000 -	57,32,442 -	1,67,67,558		2,40,00,000 -
26	P.F. Contribution	2,07,00,000	1,94,99,129	12,00,871		2,01,50,000
27	Gratuity (Yrl)	40,00,000	1,82,50,905		1,42,50,905	1,90,00,000
28	Branch Exp.	7,00,000	7,93,088		93,088	10,00,000
29	Bonus / Exgreshiya	2,25,00,000	2,14,44,333	10,55,667		2,80,00,000
30	Depreciation / घसारा खर्च	8,00,00,000	6,41,69,719	1,58,30,281		7,00,00,000
31	Unifrom Exp. / गणवेश खर्च	15,00,000	19,59,096		4,59,096	20,00,000
32	Vehicle Exp./ वाहन खर्च	65,00,000	61,57,179	3,42,821		60,00,000
33	Sales Promotion / Inauguration	10,00,000	42,04,792		32,04,792	42,25,000
34	Develompent Project (Yrl)	85,00,000	93,19,500		8,19,500	93,25,000
35	Sudhan Gold Exp. सुधन गोल्ड खर्च	--	21,40,800		21,40,800	-
36	GST Exp. जी.एस.टी. खर्च	-	2,17,475		2,17,475	-
37	Donation / देणगी	10,00,000				10,00,000
38	Business Facilitator Exp.	65,00,00,000	57,91,60,128	7,08,39,872		50,00,00,000
39	Employee State Insurance कर्मचारी राज्य विमा					34,00,000
	TOTAL	424,91,00,000	414,69,25,982	17,82,27,926	7,60,53,908	495,62,76,000

Budget for the Year 2026 - 27 / अंदाज पत्रक 2026 - 27
(Income / उत्पन्न)

Sr. No. अ. क्र.	Particular तपशील	Estimate केलेला अंदाज 2025 - 2026	Actual Income प्रत्यक्ष झालेला उत्पन्न	Excess Income अंदाजापेक्षा		Estimate केलेला अंदाज 2026 - 2027
				Decrease कमी	Increase जास्त	
	TOTAL	474,49,00,000	444,01,80,622	34,29,38,087	4,00,18,709	526,23,40,000

**अंदाज पत्रक सन
२०२६-२७**

**Estimated Budget
2026-27**

1) Estimated Income / अंदाजित उत्पन्न	526,23,40,000
2) Estimated Expenses / अंदाजित खर्च	495,62,76,000
3) Estimated Profit / अंदाजित नफा	30,60,64,000

आकर्षक मुदत ठेव (FD) योजना

मुदत ठेवीवरील आकर्षक व्याज दर

ठेवीचा कालावधी	व्याजदर
30 ते 45 दिवस	7.00%
46 ते 180 दिवस	8.00%
181 ते 365 दिवस	9.00%
366 दिवसांच्या वर	10.00%
दामदुष्ट योजना	90 महिने
ज्येष्ठ नागरिक, महिला व संस्थांकरिता 0.50% अधिक व्याजदर	

FIXED DEPOSIT (F.D.) SCHEME

DEPOSITS DURATION	RATE OF INTEREST
30 to 45 days	7.00%
46 to 180 days	8.00%
181 to 365 days	9.00%
366 days & above	10.00%
Double Income Scheme	90 month
Senior citizens, women & societies 0.50% extra interest.	



Godavari Urban

Multistate Credit Co-Op.Society Ltd; Nanded.

Jurisdiction : Maharashtra, Karnataka, Andhra Pradesh, Telangana, Gujarat, Goa

Head Office : 'Sahakarsurya' Opp. MSEB Store House, Purna Road, Taroda Naka, Nanded - 431605 Email : officeadmin@godavariurban.com Web : www.godavariurban.com
Corporate Office : Regent Chambers, 1st floor, Above Status Hotel, Nariman Point, Mumbai - 400021

FEATURES OF SOCIETY AS ON 31ST MARCH 2026

Membership in number	4,46,864
Paid up Capital	91,26,16,300
Statutory & Other Reserves	75,11,11,930
Investments	531,87,47,511
Deposits	3079,96,26,825
Loan & Advances	2481,54,59,928
Net Profit	29,32,54,479
Working Capital	3408,38,71,776
Total Business	5561,50,86,213
Dividend	7%
CD Ratio	74.49%
Safe Deposit Locker, SMS Banking, Core Banking, Latest Technology.	
Lots of DRD / R.D.Agent, Bank Mitra.	
Popular MIS Home Delivery Scheme.	
Transparent Transaction, Skillful Administration, Always Progressive Graph.	
Dividend Distribution.	
Mobile Banking & ATM Facility Available.	

Jurisdiction : Maharashtra, Karnataka, Andhra Pradesh, Telangana, Gujarat, Goa

अध्यक्षीय मनोगत

नमस्कार,

वार्षिक सर्वसाधारण सभेच्या माध्यमातून मी आपणाशी संवाद साधत आहे. 'गोदावरी अर्बन'च्या स्थापनेमागील मुख्य हेतू हा उद्योजकांसोबतच, तळागाळातील सर्वसामान्य नागरिकांना केंद्रस्थानी मानून शहरी तथा ग्रामीण भागात बँकींग सेवा अधिक कार्यक्षम आणि सुलभ बनवण्यासाठी प्रयत्न करणे हा होय.

या बदलांमुळे, आम्ही डिजिटल तंत्रज्ञानाची महान शक्ती आणि मूल्य अनुभवले आहे. हे डिजिटल रूपाने प्रेरित सामाजिक बदल यापुढे सुरू राहतील. आम्ही 'गोदावरी अर्बन'ला या केंद्रस्थानी उभे राहण्यास आणि सहकार क्षेत्रातील गतिमान बदलांचा चालक होण्याकरिता कटीबद्ध आहोत.

आम्ही आपणास खात्री देऊ इच्छितो की, 'गोदावरी अर्बन' अधिक चांगल्या प्रकारे जाणून घेण्याकरिता सकारात्मक बदल प्रदान करेल. आपण सन्माननीय सभासद, छोटे व्यावसायिक भागीदार व समस्त अधिकारी, कर्मचारी, दैनिक व आवर्त ठेव प्रतिनिधी, हे सर्व मिळून प्रभावी सेवा प्रदान करण्यासाठी एकत्रित कार्य करू.

आपल्या सहकार्याबद्दल धन्यवाद.

सौ. राजश्री हेमंत पाटील

अध्यक्ष

गोदावरी अर्बन मल्टिस्टेट क्रेडिट, को-ऑपरेटिव्ह सोसायटी लि. नांदेड (महाराष्ट्र)

CHAIRPERSON MESSAGE

We have earned a reputation for serving the common man to transform the way in which people access banking services. The people we support are from the grass root level & critical in keeping the nation developing, as well as making banking services more efficient & accessible especially in the Rural Areas.

Through these changes, we have experienced the great power and value of digital technologies. These digitally spurred social changes are most likely to continue from now on. We would like to see Godavari Urban stand at the center and be the driver of these dynamic changes in the Co-operative sector.

We hope this provides you with a few reasons to get to know Godavari Urban better. Whether you are a member of society / potential customer, a small business partner, RD/DRD agent's or a future employee, we look forward to finding out how we can work together to bring service to life.

Thank you for your continued support and co-operation.

Mrs. Rajashri Hemant Patil

Chairperson

Godavari Urban Multistate Credit Co-Operative Society Ltd. (Maharashtra)

BOARD OF DIRECTORS & OFFICERS

Sr. No.	Name	Designation	Mobile & Email ID
1	Hon. Hemant Shriram Patil	Founder and Cabinet Minister	9422871426 patilhemant09@gmail.com
2	Hon. Mrs. Rajashri Hemant Patil	President	9422413269 Rajashri.Patil@godavariurban.com
3	Smt. Hemlata Ashok Desle	Vice-President	hemlatadesale09@gmail.com
4	Adv. Ravindra Vishwanath Ragte	Secretary	ragteravi99@gmail.com
5	Dhananjay Gajananrao Tambekar	Managing Director	9657095392 MD-Tambekar@godavariurban.com
6	Mrs. Varsha Ajay Deshmukh	Director	ajay.deshmukhsarsamkar999@gmail.com
7	Prof. Suresh Satanna Katkamwar	Director	kskatkamsuresh6@gmail.com
8	Yashwant Kishanrao Sawant	Director	yashwantsawant267@gmail.com
9	Sahebrao Krushnaji Mamilwad	Director	sahebraomamilwad07@gmail.com
10	Mrs. Surekha Dave (Sawant)	Deputy General Manager (Central Operational Hub) Mumbai	9175510991 Surekha.dave@godavariurban.com

Awards and Honors



At the Lokmat Global Economic Convention 2025 organized by the Lokmat Group in London, the prestigious 'Kohinoor of India Award' was presented by Hon. Shri Mangal Prabhat Lodha (Minister of Skill Development, Employment, Entrepreneurship and Innovation Government of Maharashtra) alongside famous actor Shri Sunil Shetty, to the Chairperson of the Godavari Group, Mrs. Rajashri Hemant Patil.

Under the guidance of the Honorable Prime Minister Shri Narendra Modi and under the chairmanship of Honorable Shri Amit Shah (Union Minister of Home Affairs and Cooperation), Mr. Dhananjay Tambekar, (Managing Director, Godavari Urban) was honored at the hands of Mr. Milind Kale (CA & Former Chairman, Cosmos Bank), Prof. Dr. Uday Joshi (National President of Sahakar Bharti) and other dignitaries during the 'Co-op Kumbh 2025' International Conference held in New Delhi by the National Federation of Urban Cooperative Banks and Credit Societies Limited.



International Women's Day



Godavarikhani (Telangana)



Mahagaon (Maharashtra)



Manthani (Telangana)



Vijaywada - 2 (Telangana)



Tanuku (Andhra Pradesh)



Purna (Maharashtra)

Financial Literacy Camp



Superintendent of Police Mr. Abinash Kumar addressed the attendees at a financial literacy camp organized by the Ardhapur branch for retired police personnel. Present on this occasion were Managing Director Mr. Dhananjay Tambekar, Director Prof. Suresh Katkamwar, Assistant General Manager Mr. Vijay Shirmewar, Mr. Hrishikesh Kondhekar, Senior Marketing Manager Mr. Mahesh Kendre, Manager Mr. Pawan Yadav, Adv. Omprakash Chincholikar, Ardhapur Branch Manager Mr. Somesh Sangewar, CIDCO Branch Manager Mr. Gajanan Patil as well as other officers and team members.



Bodhan (Telangana)



Hyderabad (Andhra Pradesh)



Sulatanabad (Telangana)



Karanja (Maharashtra)

Memorable Meet & Award Ceremony



A study tour was concluded at the headquarters of the Association of Asian Confederation of Credit Unions (ACCU) in Bangkok. Present on this occasion were Chief Executive Officer Elenita V. San Roque, Chief Technical Officer Mr. Ranjith Hettiarachchi, Secretary of Godavari Urban Adv. Ravindra Ragte, Managing Director Mr. Dhananjay Tambekar, Director Prof. Suresh Katkamwar, Director Mrs. Varsha Deshmukh, Mr. Ajay Deshmukh Sarsamkar, Mrs. Sumalata Rao, Assistant General Manager Mr. Ravi Ingle, Assistant General Manager Mr. Vijay Shirmewar and other team members.



At the 'Sahakar Manthan 2025' event jointly organized by Green World and Cosmos Co-operative Bank Ltd., Hon. Shri Babasaheb Patil (Cooperation Minister of Maharashtra State) and Hon. Shri Vidyadhar Anaskar (Administrator of Maharashtra State Bank) presented the 'Green World Co-Pride 2025' award which was accepted by the organization's Secretary Adv. Ravindra Ragte, Assistant General Manager Shri Ravi Ingle, Assistant General Manager Shri Vijay Shirmevar, Senior Marketing Manager Shri Mahesh Kendre and Wagholi Branch Manager Shri Ankush Bibekar.



During the Ganeshotsav organized by 'Godavari Urban', an attractive display was presented depicting the glorious history of the inclusion of 12 forts of Maharashtra, an outstanding example of Chhatrapati Shivaji Maharaj's serial military architecture into UNESCO's World Heritage list. On this occasion, fort conservationist and Additional Superintendent of Police Hon. Shri Suraj Gurav visited the display, praised the initiative and extended his best wishes to Godavari Urban.

THE SPARKLES OF GODAVARI URBAN



Mr. Ravi Ingale
Assistant General Manager
Zonal Office, Yavatmal (Maharashtra)
Four Centurian Award Winner



Mr. Vijay Shirmewar
Assistant General Manager
Head Office



Mr. Anand Sangawar
Senior Manager (Audit)
Head Office



Mr. Mahesh Kendre
Senior Marketing Manager
Head Office



Mr. Girish Astonkar
Senior Manager
(Amaravati)



Mr. Rahul Kolhe
Senior Manager (Pusad)
**Double Centurian
Award Winner**



Mr. Bharatkumar Rathod
Senior Manager
(Karanja)



Mr. Deepak Ausarmol
Senior Manager
(Chikhli)



Mr. Amit Pimpalkar
Branch Manager (Yavatmal-2)
Centurian Award Winner



Mr. Nagababu
Senior Manager
(Andhra Pradesh)



Mr. Vijay Modak
Branch Manager (Wani)
Centurian Award Winner



Mr. Aniket Mohadare
Manager
(Credit Administration) C.O.H.



Mr. Pawan Yadav
Manager
(IT) H.O.



Mrs. Rupali Nerurkar
Manager
(Credit Controller) C.O.H.



Mr. Pankar Indurkar
Manager
(Legal Court) H.O.



Mr. Prashant Kadam
Deputy Manager
(Account) H.O.



Mr. Avinash Bochre
Deputy Manager/BI
Main Branch
Centurian Award Winner



Mrs. Dhanshri Mudgalkar
Assistant Manager
(Account) H.O.



Mr. Vijaykumar Pamula
Assistant Manager
(Recovery & Collection) H.O.



Mrs. Mahananda Kadam
Assistant Manager
(Audit & Vigilance)



Adv. Omprakash Chincholikar
H.O.D.
(Legal & Arbitration) H.O.



Mr. Eknath Vibhute
Assistant Manager
(Admin) H.O.



Mr. Gajanan Suryawanshi
Assistant Manager
(Admin) H.O.



Mrs. Rajenderkaur Khaira
Assistant Manager
(Audit & Vigilance) H.O.



Mrs. Pallavi Ranewad
Assistant Manager
(Admin) H.O.



Mr. Mangesh Ambekar
Assistant Manager
(Shares) H.O.



Hon. Shri Piyush Goyal (Union Minister of Commerce and Industry), Hon. Dr. Rajneesh (IAS, Additional Secretary and Development Commissioner) and Hon. Shri Mukesh Mohan Gupta (President, Chamber of Indian MSME) presenting the '**Banking Excellence Award - 2025**' to Godavari Urban's Assistant General Manager Shri Ravi Ingle and Senior Marketing Manager Shri Mahesh Kendre at an event organized by the Chamber of Indian Micro Small and Medium Enterprises in Delhi.

To, _____



GODAVARI URBAN
Multistate Credit Co-op. Society Ltd, Nanded

JURISDICTION : MAHARASHTRA, KARNATAKA, ANDHRA PRADESH, TELANGANA, GUJARAT, GOA

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