



International Year
of Cooperatives
Cooperatives Build
a Better World

ANNUAL REPORT 2024-25

There is no force
more powerful
than a woman
determined to rise



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

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

THE PILLARS OF GODAVARI URBAN



Hon. Hemant Shriram Patil
Founder and Cabinet Minister



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 & OFFICERS



Mrs. Hemlata Desle
Vice-Chairperson



Adv. Ravindra Ragte
Secretary



Prof. Suresh Katkamwar
Director



Mrs. Varsha Deshmukh
Director



Mr. Sahebrao Mamidwad
Director



Mr. Yashwant Sawant
Director



Mrs. Surekha Dave (Sawant)
Deputy General Manager

International Year of Cooperatives



Godavari Urban officials along with representatives from various countries participating in the International Cooperatives Conference at Shirdi



“On the occasion of the International Year of Cooperative, Officials From the Yavatmal, Wardha & Nagpur branches welcomed the Sahakar Dindi”



Social Commitment

Barricades Distribution



Wani (Maharashtra)



Mukutban (Maharashtra)



Sangli (Maharashtra)



Pune-Wagholi (Maharashtra)



गोदावरी अर्बन

मल्टिस्टेट क्रेडिट को-ऑप सोसायटी लि, नांदेड

Awareness of Social Bonding

Trashcan Distribution



Darwha (Maharashtra)



Dhanki (Maharashtra)



Digras branch has provided financial assistance Support



Distribution of fruits to old age home by Siddipeth branch



CIDCO (Nanded) branch distributed fruits on the occasion of Ashadhi Ekadashi



गोदावरी अर्बन

मल्टिस्टेट क्रेडिट को-ऑप सोसायटी लि, नांदेड

World Women's Day



Vasmat (Maharashtra)



Kavali (Andhra Pradesh)



Jagtial (Telangana)



Hinganghat (Maharashtra)



Kinwat (Maharashtra)



Karimnagar (Telangana)





मल्टिस्टेट क्रेडिट को-ऑप. सोसायटी लि; नांदेड

कार्यक्षेत्र : महाराष्ट्र, कर्नाटक, आंध्रप्रदेश, तेलंगाना, गुजरात, गोवा

मुख्य कार्यालय : 'सहकारसूर्य', एमएसईबी स्टोअर हाऊस समोर, पुर्णा रोड, तरोडा नाका,

नांदेड - 431605 (महाराष्ट्र) फोन : (02462) 267277

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

प्रशासकीय कार्यालय : रिजेंट चेंबर्स, पहिला मजला, स्टेटस हॉटेलच्यावर, नरीमन पॉईंट, मुंबई - 400021

वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांसाठी)

स.न.वि.वि.

गोदावरी अर्बन मल्टिस्टेट क्रेडिट को-ऑप सोसायटी, लि; नांदेड या संस्थेची 12 वी वार्षिक सर्वसाधारण सभा शनिवार, दि. 16.08.2025 रोजी दुपारी 12.00 वाजता ब्लेसिंग बँक्वेट हॉल, दुसरा मजला, मीरा मॉल, कॅनल रोड, समर्थनगर, नांदेड, महाराष्ट्र येथे खालील विषयांवर विचार विनिमय 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. 25.08.2024 रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत वाचून कायम करणे.
2. सन 2024-2025 चा वार्षिक अहवाल, नफा-तोटा पत्रक व ताळेबंदस मंजुरी देणे.
3. सन 2025-2026 चे अंदाजपत्रक मंजूर करणे व सन 2024-25 च्या अंदाजापेक्षा जास्त झालेल्या खर्चास मंजुरी देणे.
4. सन 2024-2025 या वर्षाच्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे.
5. सन 2025-2026 या आर्थिक वर्षाकरिता मल्टिस्टेट को-ऑप.सो.अॅक्ट 2023 अन्वये लेखापरिक्षक नियुक्ती तथा शुल्क मंजुरी देणे.
6. सन 2024-2025 या वर्षात झालेल्या नफा विनियोगास मंजुरी देणे.
7. सुधारित बहुराज्यीय सहकारी कायदा 2023 नुसार उपविधी दुरुस्तीस मान्यता देणे.
8. कायद्यान्वये संस्थेचे संचालक तथा व्यवस्थापकीय संचालक नातेवाईक कर्मचारी यादी जाहीर करणे.
9. वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या रजेस मान्यता देणे व सभासदांना प्रशिक्षण देणे.
10. मा. अध्यक्षांच्या परवानगीने येणारे इतर विषय.

नांदेड (महाराष्ट्र)

दि. 28.07.2025

धनंजय तांबेकर

व्यवस्थापकीय संचालक

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

विशेष सूचना

1. गणपूर्तीअभावी सभा तहकुब झाल्यास सदर स्थगित सभा त्याच दिवशी त्याच ठिकाणी नियोजित वेळेनंतर अर्ध्या तासाने घेण्यात येईल.
2. सभासदांना वरील प्रश्नाच्या अनुषंगाने प्रश्न अथवा माहिती विचारावयाचे असल्यास दि. 09.08.2025 पर्यंत संस्थेच्या मुख्यालयात प्रत्यक्ष, टपाल अथवा ईमेल द्वारे officeadmin@godavariurban.com सादर करावेत त्यानंतर आलेल्या प्रश्नांचा विचार केला जाणार नाही.
3. ज्या सभासदानी आपली भाग प्रमाणपत्रे नेली नसतील त्यांनी कार्यालयीन कामकाजाचे दिवशी दुपारी 3 ते 5 या वेळेत घेवून जावेत.
4. 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 : '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

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 Saturday, 16th August 2025 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 25.08.2024
2. To approve the annual report, profit & loss & balance sheet for the year 2024-2025
3. To approve the budget for the year 2025-2026 & to obtain approval for the excess expenditure over the budgeted items for the year 2024-2025
4. To take a note of the statutory audit report for the year 2024-2025.
5. To approve the appointment of "Auditor" for the financial year 2025-2026 as per Multistate Co-Op. societies Act 2023 & approve audit fees.
6. To approve appropriation of profit for the year 2024-2025
7. Approving amendment of bye-laws as per Amended Multi-State Co-operative Act 2023.
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 : 28.07.2025

Dhananjay Tambekar

Managing Director

Godavari Urban Multistate

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



गोदावरी अर्बन

मल्टिस्टेट क्रेडिट को-ऑप सोसायटी लि, नानेड

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 09.08.2025, 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 2024-2025

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. 2024-25 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 2024 to 31st March 2025. The Statutory Audit conducted is based on the books, records, financial statements, annexures, 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 Cooperative 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 & annexures forming part of Financial Statements.

Place : Nanded (Maharashtra)

Date : 21.07.2025



For

**Anand Kabra & Co.
Accountants Chartered**

Anand S. Kabra
(Partner)

Mem. No.048031

FRN No. 114351W

UDIN: 25048031BMOEVF3928



गोदावरी अर्बन

मल्टिस्टेट क्रेडिट को-ऑप सोसायटी लि, नांदेड

12 वा वार्षिक अहवाल (सन 2024-25)

सन्माननीय सभासद बंधु - भगिनीनो

सन 2024-25 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 2024-25 वर्षात संस्थेने केलेल्या प्रगतीचा अहवाल

अ. क्र.	खात्याचा तपशिल	31/03/2023 अखेरची स्थिती	31/03/2024 अखेरची स्थिती	31/03/2025 अखेरची स्थिती	या आर्थिक वर्षातील वाढीचे प्रमाण %
1.	सभासद संख्या	2,69,361	3,42,656	4,01,065	17.05%
2.	सभासद भाग भांडवल	64,58,45,500	88,61,98,200	87,52,89,600	-1.23%
3.	राखीव व इतर निधी	38,03,65,328	42,99,11,679	57,92,09,615	34.73%
4	गुंतवणुक	449,20,76,502	425,00,35,261	427,43,69,643	0.57%
5	ठेवी	1931,54,78,514	2247,36,24,460	2544,10,70,525	13.20%
6	कर्ज वितरण	1402,05,66,102	1712,20,00,928	2078,77,72,146	21.41%
7	निव्वळ नफा	24,00,12,729	25,88,20,698	27,54,51,469	6.43%
8	खेळते भांडवल	2143,55,11,326	2491,81,77,208	2843,41,50,356	14.11%
9	एकूण व्यवसाय	3332,84,66,799	3959,56,25,388	4623,00,68,396	16.76%
10	लाभांश वितरण प्रमाण	7%	7%	7%	
11	सि.डी. रेशो	68.02%	70.29%	76.05%	

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

12th Annual Report (Year 2024-2025)

Respected Members,

A heartily Welcome to Society's honorable Members present in the Annual General Meeting on completion in the financial year 2024-2025. 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 2024-2025

Sr. No.	Particulars	As on 31/03/2023	As on 31/03/2024	As on 31/03/2025	% of Growth During this Financial Year
1.	Membership	2,69,361	3,42,656	4,01,065	17.05%
2.	Paid up Capital	64,58,45,500	88,61,98,200	87,52,89,600	-1.23%
3.	Statutory & other Reserves	38,03,65,328	42,99,11,679	57,92,09,615	34.73%
4	Investments	449,20,76,502	425,00,35,261	427,43,69,643	0.57%
5	Deposits	1931,54,78,514	2247,36,24,460	2544,10,70,525	13.20%
6	Loan & Advances	1402,05,66,102	1712,20,00,928	2078,77,72,146	21.41%
7	Net Profit	24,00,12,729	25,88,20,698	27,54,51,469	6.43%
8	Working Capital	2143,55,11,326	2491,81,77,208	2843,41,50,356	14.11%
9	Total Business	3332,84,66,799	3959,56,25,388	4623,00,68,396	16.76%
10	Dividend	7%	7%	7%	
11	CD Ratio	68.02%	70.29%	76.05%	

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

सभासद संख्या

दि. 31.03.2024 रोजी सभासद संख्या 3,42,656 होती. अहवाल वर्षात 60,805 नवीन सभासद झालेत तर राजीनामा व निधन यामुळे 2,396 सभासद कमी झाले. दि. 31 मार्च 2025 अखेर संस्थेची एकूण सभासद संख्या 4,01,065 आहे. सभासद संख्या वाढ प्रमाण 17.05% आहे.

Membership

On 31/03/2024 the member of the Society was 3,42,656 During the reporting year 60,805 new members were admitted however due to death and resignation 2,396 members were reduced. As on 31.03.2025 the total members of the Society are 4,01,065 The increase is 17.05%.

भाग भांडवल

संस्थेचे अधिकृत भाग भांडवल रू. 100,00,00,000/- असुन 31/03/2024 अखेरीस वसुल भाग भांडवल रू. 88,61,98,200/- होते. या आर्थिक वर्षात रू.7,60,87,100/- रूपयांची भाग भांडवलात वाढ झाली असुन या आर्थिक वर्षात जास्त प्रमाणात कर्ज खाते निरंक झाल्यामुळे कर्ज खात्याला सलग्न असलेली सभासद भाग भांडवल रक्कम रू. 8,69,95,700/- परत करण्यात आले. संस्थेने या आर्थिक वर्षामध्ये सुरक्षित सोने तारण कर्जावर लक्ष केंद्रीत केलेले आहे. या एका आर्थिक वर्षामध्ये 250 कोटी पेक्षा जास्त सोने तारण कर्ज वितरीत करण्यात आले आहे. सोने तारण कर्जामध्ये सभासद भाग भांडवल रक्कम केवळ 100 रू. संस्था आकारणी करते. 31/03/2025 रोजी वसुल भाग भांडवल रू. 87,52,89,600/- आहे. कमीचे प्रमाण - 1.23% आहे.

Share Capital

The Authorized share Capital of the society is Rs. 100,00,00,000 and the paid-up share capital as on 31/03/2024 was Rs. 88,61,98,200. There has been an increase in the share capital of Rs. 7,60,87,100 in this financial year. Due to the large amount of debt accounts being closed in this financial year, the member share capital amount attached the loan account was withdrawn. The organization has focused on secured gold secure loans during this financial year. More than 250 crore gold secure loan have been disbursed during this financial year. In gold mortgage loan, the member share capital amount is only Rs. 100. The collected share capital as on 31/03/25 is Rs. 87,52,89,600 the decrease ratio is -1.23%.

राखीव व इतर निधी

वर्षारंभी संस्थेचे राखीव व इतर निधी एकूण रू.42,99,11,679/- असून अहवाल वर्षात निधीमध्ये रू. 14,92,97,936/- ही वाढ झालेली असून 31.03.2025 रोजी रू. 57,92,09,615/- निधी झालेला आहे. निधीमध्ये वाढीचे प्रमाण 34.73% आहे.

Reserve & Other Fund

At the begining of the year the Reserve and other Funds of the society were Rs.42,99,11,679/- There is rise of Rs. 14,92,97,936/- At the end of the year the Reserve and Other Funds of the Society are as on 31.03.2025 Rs. 57,92,09,615/- The increase is 34.73%%

ठेवी

31.03.2024 अखेर एकूण ठेवी रू. 2247,36,24,460/- अहवाल वर्षात ठेवीमध्ये रू. 296,74,46,065/- ही वाढ झालेली असून वर्षा अखेर ठेवी 2544,10,70,525/- झालेल्या आहे. ठेवीमध्ये वाढीचे प्रमाण 13.20% आहे.

Deposit

As on 31.03.2024, the deposits of the society were Rs.2247,36,24,460/- During the Reporting year there was a rise of Rs.296,74,46,065/- in the Deposits of the Society and as on 31.03.2025, the Total deposits of the Society are Rs. 2544,10,70,525/-. The increase is 13.20%

गुंतवणूक

31.03.2024 अखेर संस्थेची गुंतवणूक 425,00,35,261/- एवढी होती.अहवाल वर्षात 2,43,33,982/- इतकी वाढ झाली आहे. 31.03.2025 अखेर संस्थेची गुंतवणूक 427,43,69,243/- आहे. गुंतवणूक वाढीचे प्रमाण 0.57% आहे.

Investment

As on 31.03.2024 The investment were 425,00,35,261/-. The During the Reporting year there was a rise of 2,43,33,982/- as on 31.03.2025 The Total Investment of the Society are Rs. 427,43,69,243/-. The increase is 0.57%

सभासद कर्ज

संस्थेचे 31.03.2024 अखेर एकूण कर्ज वितरण रू. 1712,20,00,928/- होते. अहवाल वर्षात रू. 366,57,71,216/- इतकी वाढ झाली असून 31.03.2025 रोजी कर्ज येणे बाकी रू. 2078,77,72,146/- इतकी आहे. गतवर्षीच्या तुलनेत वाढीचे शेकडा प्रमाण .21.41% इतके आहे. संस्थेने (क्रेडिट डिपॉझीट) सि.डी. रेशो वर दैनंदिन नियंत्रण ठेवले असून 31.03.2025 रोजी संस्थेने सि.डी. रेशोचे प्रमाण 76.05%. आदर्श राखले आहे.

Member Loans & Advances

As on 31.03.2024, the total loans of the Society were Rs. 1712,20,00,928/-. During the reporting year there was a rise of Rs. 366,57,71,216/- and as on 31.03.2025 the total Loans Outstanding are Rs. 2078,77,72,146/- The rise in Comparison with last year is 21.41% The Society has been monitoring the C/D Ratio (Credit / Deposit Ratio) on day to day basis and as on 31.03.2025. The Society's Ideal, C/D Ratio is 76.05%.

खेळते भांडवल

दि. 31.03.2024 अहवाल रोजी खेळते भांडवल रू. 2491,81,77,208/- इतके होते. त्यात रू. 351,59,73,148/- ने वाढ झाली असून दि. 31.03.2025 अखेर संस्थेचे खेळते भांडवल रू. 2843,41,50,356/- झाले आहे. वाढीचे प्रमाण 14.11% आहे.

Working Capital

As on 31.03.2024, the Working Capital of the Society was Rs. 2491,81,77,208/- which was increased by Rs.351,59,73,148/- and now as at the end of 31.03.2025 the Working Capital Stands at Rs. 2843,41,50,356/-. The increase is 14.11%

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. 31.03.2025 रोजी पर्यंत संस्थेने एकूण 2078,77,72,146/- चे कर्ज वितरीत केलेले आहे.

दि. 31.03.2025 रोजी कलम 138 अंतर्गत 287 प्रकरणे न्याय प्रविष्ट असून थकबाकीदारांना कायदेशीर नोटीसेस दिलेल्या आहेत. थकबाकी संस्थेच्या प्रगतीकरीता योग्य नसून याची जाणीव थकबाकीदार सभासदांनी ठेवणे गरजेचे आहे. तरी सर्व थकबाकीदार सभासदांनी संस्थेचे हित लक्षात घेवून 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 31.03.2025, the Society has disbursed Loans and Advances for Rs. 2078,77,72,146/-. As on 31.03.2025, there are 287 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 12 सभा झाल्या. कर्ज समिती 48 सभा झाल्या. सभेतील माननीय संचालकांचे योगदान अभिनंदनास पात्र आहे. संचालक मंडळातील सर्व सदस्यांनी संस्थेच्या हितास प्राधान्य देवून 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 48 Meetings were conducted. 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 co-operation for all round development of the Society hence the progress graph of the Society is increase. I am Thankful to the Board Members.

सन 2024 - 2025 नफा विनियोजन

नफा : संस्थेला या आर्थिक वर्षात रू. 47,19,22,100/- नफा झाला असून सहकार कायदा, उपविधीला अनुसरून आवश्यक तरतुदी वजा जाता अहवाल वर्षात संस्थेला रू. 27,54,51,469/- निव्वळ नफा झालेला आहे.

अ.क्र.	तपशील	रक्कम रुपये
1	राखीव निधी (एकूण नफ्याच्या 32.80%)	9,03,48,082
2	इमारत निधी	1,56,00,000
3	(लाभांश वाटप तरतूद 7%) दि. 31.03.2024 चे भाग भांडवलावर रू. 88,61,98,200/-	6,20,33,874
4	संशयित बुडित कर्ज निधी (BDDR)	10,47,14,998
5	शिक्षण निधी (1%)	27,54,515
	एकूण	27,54,51,469

Appropriation of Profit For The Year 2024 - 2025

Profit : In the reporting year, the society gain gross profit of Rs.47,19,22,100/- as well as Net Profit of Rs.27,54,51,469/-

Sr. No.	Particulars	Amount in Rs.
1	Statutory Reserve (32.80% of Net Profit)	9,03,48,082
2	Building Fund	1,56,00,000
3	Dividend Distribution @ 7% up on Paid up Share Capital of Rs. 88,61,98,200/-	6,20,33,874
4	B.D.D.R Fund	10,47,14,998
5	Education Fund (1%)	27,54,515
	Total	27,54,51,469

अंकेक्षण

आपल्या संस्थेचे सन २०२४-२०२५ या आर्थिक वर्षाचे वैधानिक लेखापरिक्षण आनंद काबरा अॅण्ड कंपनी, सनदी लेखापाल नांदेड यांनी पूर्ण केलेले आहे तसेच सन २०२४-२०२५ या आर्थिक वर्षाचे अंतर्गत लेखा परिक्षण मे. लाभशेटवार गंपावार अॅण्ड असो. सनदी लेखापाल यवतमाळ यांनी पूर्ण केलेले आहे.

Audit

The statutory audit of the Society for the financial year 2024-2025 has been done by M/s. Anand Kabra & Co. Chartered Accountants Nanded and concurrent audit of the Society for the financial year 2024-2025 has been done by M/s. Labhshetwar Gampawar & Asso. 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 प्रगती करिता 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. ९.०४% हे प्राप्त प्रमाण, संस्था आर्थिकदृष्ट्या समक्ष व सुरक्षित असल्याचे दर्शविते. रिझर्व बँक ऑफ इंडियाचे मार्गदर्शक तत्वानुसार किमान सी.आर.ए.आर. ९% 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 9.04%. This establishes that the Society is Financially Strong & Protected. As per RBI Norms, the CRAR adequacy should be 9%, 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 मुळ 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, शितशवपेटी 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 महत्वपूर्ण 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 पारितोषीके, तसेच प्रशिक्षण कार्यक्रमाचे आयोजन केले. संस्थेच्या धोरणात्मक निर्णय प्रक्रियेत प्रतिनिधींचा प्रत्यक्ष सहभाग असतो. संस्थेच्या प्रत्येक कार्यक्रमाची जबाबदारी उत्स्फूर्तपणे स्विकारून 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 साधण्याचा 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 संस्थापक खासदार मा. श्री हेमंत पाटील, संचालक भारतीय रिझर्व बँक श्री सतिषजी मराठे सर, मा.प्रा. उदयजी जोशी सर राष्ट्रीय महामंत्री सहकार भारती, पतसंस्था फेडरेशनचे अध्यक्ष मा. श्री काकासाहेब कोयटे, एस.एम.ई. चेंबर ऑफ इंडियाचे मुख्य प्रवर्तक आणि अध्यक्ष, श्री चंद्रकांत साळुंके, सहकार विभागातील अधिकारीवृंद, नॅशनल मल्टिस्टेट फेडरेशनचे अध्यक्ष मा. श्री सुरेश वाभळे, व्यवस्थापकीय संचालक बॉम्बे स्टॉक एक्सचेंज श्री आशिषकुमार चौहान, सुमालता राव मॅडम संस्थापक तथा मुख्यकार्यकारी अधिकारी, नेसन्स वर्क सोल्युशन प्रोवायडर्स प्रायव्हेट लिमिटेड, सल्लागार वकील श्री सुनिल काळे 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. आनंद काबरा अॅन्ड कंपनी सनदी लेखापाल नांदेड, लाभसेटवार गंपावार अॅण्ड असोसिएट्स सनदी लेखापाल यवतमाळ व मे. ए.टी.एच. अॅन्ड असोसिएट्स सनदी लेखापाल यवतमाळ यांनी वैधानिक लेखापरिक्षण, अंतर्गत लेखापरिक्षण व योग्य मार्गदर्शन केले.

संस्थेचे अधिकारी, कर्मचारी, क्षेत्रीय अधिकारी, दैनिक व आवर्त ठेव प्रतिनिधी यांनी अहवालवर्षात संस्थेच्या प्रगतीत सिंहाचा वाटा उचलला. त्याबद्दल मी सर्वांना धन्यवाद देते. तसेच अहवालवर्षात 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, पत्रकारबंधवांची मी ऋणी आहे.

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

जय सहकार !

सौ. राजश्री हेमंत पाटील

अध्यक्ष

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

Thanks & Gratitude

There is a lion's Share of honorable Members, Depositors & well wishers in the eye-lashing progress of the Society. It's a privilege to interact with you on the occasion of this Report. For the Guidance and Co-operation extended to the Society, I extend my thanks to Hon. Central Registrar, Commissioner for Co-operation and Registrar of Co-operative Societies Maharashtra, Karnataka Andhra Pradesh, Telangana, Gujarat & Goa.

I am thankful to MLC Mr. Mainpally Hanumantrao, Hon. Founder, M.P. Mr. Hemant Patil, Hon. Director Reserve Bank of India Hon. Shri Satishji Marathe, Hon. Prof. Udayji Joshi, National General Secretary Shankar Bharti, Chairman Mr. Kakasaheb Koyate, Hon Vidyadhar Anaskar President of Maharashtra Sate Co.op. Council (Minister of state status). Hon. Chandrakant Salunkhe Founder & President SME Chamber of India. All officers & Staff of Co-operative Department, Chairman national multi state federation Mr. Sureshji Wabale and their valuable guidance, co-operation. Hon. Shri Ashishkumar Chauhan Managing Director of BSE (Bombay Stock Exchange) Mrs. Sumalata Rao Madam, Founder & CEO, Naissance Work Solution Providers Pvt. Ltd., Shri. Sunil V. Kale Supervisory Advocate. I am thankful to Anand Kabra & Co. Nanded, Labhsetwar Gampawar & Asso. Yavatmal & A.T.H. & Asso. for conducting statutory audit, Internal audit and extending guidance.

I thank all Officers, Staff, RD & DRD agents, Field officers, for taking lion's share in the progress of the society. Similarly I thank all the directors of the society, who have taken wholehearted interest in the working of the society during the reporting year. They have also lion's share in progress of the society. I also thank to the depositors, members, borrowers who are the backbone of the society, who have extended valuable Co.-operation for achieving progress of the society. The society is indebted to the media, editors, Journalist - brothers for their co-operation to the Society.

I thank wholeheartedly to all members who have respected the request of the Society, for attending this General Body by setting aside their prefixed appointments & cooperated for smooth functioning of the meeting.

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.

PROFIT AND LOSS ACCOUNT

FOR THE YEAR ENDED 31 / 03 / 2025

(Amount in Rs.)

EXPENDITURE	FY 2024-25	FY 2023-24
<u>Interest Paid</u>		
Godavari Mudat Thev Interest	536,307,945.00	274,030,027.00
Recurring Scheme Interest	199,439,070.00	116,838,801.00
Saving Scheme Interest	33,199,679.00	21,924,414.00
Daily Deposit Interest	41,056,326.08	38,416,960.00
Interest paid on MIS	1,689,013,900.00	1,288,509,904.00
Bank Interest Paid	63,007,881.60	59,501,350.36
Interest Paid on Locker Deposit	1,397,236.00	1,060,446.00
Interest paid on RD (HMPL)	174,204.00	223,908.00
Double Deposit Interest	38,465,904.00	19,831,825.00
<u>Administrative Expenses</u>		
Salary and Honorarium Expenses	274,875,704.02	279,879,391.52
Provident Fund, Gratuity, Bonus	16,081,634.00	17,550,752.00
Meeting & Function Expenses	3,849,014.36	3,155,405.75
BPR Project	8,755,986.00	6,984,704.00
Bank Charges	797,297.72	767,254.91
Insurance Expenses	6,841,887.00	8,046,720.24
Electricity Expenses	11,355,335.25	10,271,667.00
Rent & Taxes	48,812,160.50	40,077,047.00
Telephone Expenses	4,768,120.27	4,921,507.22
Advertisement Expenses	10,471,084.00	17,825,171.00
Printing & Stationery Expenses	7,051,345.12	7,529,074.00
Inauguration Expenses	777,082.00	70,120.00
Travelling & Vehicle Expenses	5,531,189.13	7,636,795.39
Software AMC Charges	20,852,453.98	16,086,367.00
Office Expenses	12,626,453.66	12,858,145.52
Training & Seminar Expenses	7,702,385.38	5,087,498.00
Uniform Expenses	1,384,275.19	1,498,501.00
Bank Mitra Remuneration	269,653,706.59	257,052,859.81
Audit and Professional fees	22,732,243.60	19,576,080.75
Business Facilitator Expenses	556,671,483.00	357,781,943.50
Other Expenses (As per Annexure)	18,881,157.29	18,082,590.03


गोदावरी अर्बन

मल्टिस्टेट क्रेडिट को-ऑप सोसायटी लि, नांदेड

The Godavari Urban Multistate Credit Co-operative Society Ltd.
PROFIT AND LOSS ACCOUNT

FOR THE YEAR ENDED 31 / 03 / 2025

(Amount in Rs.)

INCOME	FY 2024-25	FY 2023-24
<u>Interest Received</u>		
Loan Against Gold Scheme	174,096.00	1,684,257.00
Loan Against Sudhan Gold Loan	266,548,089.60	102,684,075.40
Vehicle Loan Interest	9,730,667.59	14,483,046.95
Micro Finance Scheme	591,328,890.00	591,321,253.00
HMPL Mortgage Loan Interest	596,453,872.00	231,531,109.00
Unnati Finserv Loan Interest	208,874,586.00	120,581,554.16
Term Loan Interest	940,971,905.84	1,084,613,941.55
Deposit Loan Interest	1,349,697.00	1,192,505.00
Home Loan Interest	22,912,244.00	47,683,777.32
Interest on Cash Credit	572,324,887.67	516,985,252.96
Kisan Vikas Patra / LICL Interest	873,757.00	907,906.00
DRDL / RDL Interest	9,037,052.00	8,161,663.10
FDL Interest	108,105,906.47	85,785,444.00
Penal Interest	-	3,183,004.58
Interest Received On Warehouse Loan	290,639.00	-
<u>Interest Received on Investment</u>		
Investment / Mutual Fund Interest	875,460,082.64	391,296,319.61
Saving Bank Interest	945,159.00	857,324.00
<u>Service Charges</u>		
Service Charges	29,905,882.71	48,021,896.35
Processing Charges	21,148,246.90	28,779,596.00
<u>Commission, Exchange and Brokerage</u>		
Draft Commission	1,266.00	867.00
RTGS/NEFT Commission	818,022.93	545,419.78
Other Commission	529,093.02	750,339.40
<u>Other Income/Receipts</u>		
Other Receipt	65,224.62	168,841.36
Form Fee	110,361.45	246,022.00
Locker Rent Charges	1,321,128.50	1,006,937.10

The Godavari Urban Multistate Credit Co-operative Society Ltd.

PROFIT AND LOSS ACCOUNT

FOR THE YEAR ENDED 31 / 03 / 2025

(Amount in Rs.)

EXPENDITURE	FY 2024-25	FY 2023-24
Direct & Indirect Taxes		
Income Tax	-	13,613,065.00
GST Paid	9,540,739.54	37,312,169.00
Depreciation	66,827,188.00	63,977,094.33
Net Profit	275,451,468.71	258,820,698.15
(Excess Income over Expenditure Carried over to Balance Sheet)		
TOTAL Rs.	4,264,353,539.99	3,286,800,257.48

For

Anand Kabra & Co.
Chartered Accountants


Anand S. Kabra
(Partner)
Mem. No.048031
FRN No. 114351W
UDIN: 25048031BMOEVF3928



Mrs. Rajashri Hemant Patil
Chairperson



D. G. Tambekar
Managing Director



गोदावरी अर्बन

मल्टिस्टेट क्रेडिट को-ऑप सोसायटी लि, नांदेड

The Godavari Urban Multistate Credit Co-operative Society Ltd.

PROFIT AND LOSS ACCOUNT

FOR THE YEAR ENDED 31 / 03 / 2025

(Amount in Rs.)

INCOME	FY 2024-25	FY 2023-24
Other Income	1,170,469.92	2,841,647.28
Interest Received on Income Tax Refund	2,659,078.00	-
Member Entry Fees	724,560.00	858,126.00
<u>Mobile Banking</u> IMPS Commission	518,674.13	628,131.58
TOTAL Rs.	4,264,353,539.99	3,286,800,257.48

For

Anand Kabra & Co.
Chartered Accountants



Anand S. Kabra
(Partner)
Mem. No.048031
FRN No. 114351W
UDIN: 25048031BMOEVF3928



Mrs. Rajashri Hemant Patil
Chairperson



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Managing Director



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मल्टिस्टेट क्रेडिट को-ऑप सोसायटी लि, नांदेड

The Godavari Urban Multistate Credit Co-operative Society Ltd.
BALANCE SHEET AS ON 31 / 03 / 2025

(Amount in Rs.)

LIABILITES	FY 2024-25	FY 2023-24
I. Share Capital:		
Authorised Share Capital	1,000,000,000.00	1,000,000,000.00
Issued, Subscribed & Paid up Capital	875,289,600.00	886,198,200.00
II. Deposits:	25,441,070,525.27	22,473,624,460.24
(As Per Annexure "A")		
III. Loans :- Cash Credit		
Loans against Deposits:		
(As Per Annexure "B")	725,427,019.08	546,312,156.54
III. Current Liabilities and Provisions:	537,702,128.56	320,959,354.30
(As Per Annexure "C")		
IV. Reserve & Surplus:		
Building Fund	61,502,386.18	50,577,546.18
Reserve Fund	509,658,819.66	370,986,950.16
Other Fund	8,048,409.00	8,347,183.00
V. Profit & Loss A/c (Profit)		
Accumulated Profit Last Yr.	-	2,350,659.00
Add : Profit During the Year	275,451,468.71	258,820,698.15
Total Rs.	28,434,150,356.46	24,918,177,207.57

For

Anand Kabra & Co.
Chartered Accountants



Anand S. Kabra
(Partner)
Mem. No.048031
FRN No. 114351W
UDIN: 25048031BMOEVF3928



Mrs. Rajashri Hemant Patil
Chairperson



D. G. Tambekar
Managing Director

The Godavari Urban Multistate Credit Co-operative Society Ltd.
BALANCE SHEET AS ON 31 / 03 / 2025

(Amount in Rs.)

ASSETS	FY 2024-25	FY 2023-24
I. Cash and Bank Balances		
(a) Cash in Hand	304,302,953.81	335,409,341.20
(b) Cash at Banks	528,229,608.14	453,458,438.97
(As Per Annexure "D")		
II. Investments	4,274,369,642.73	4,250,035,261.90
(As Per Annexure "E")		
III. Loans and Advances:	20,787,772,146.47	17,122,000,928.77
(As Per Annexure "F")		
IV. Current Assets / Receivables and Other Debit Balances	1,784,899,996.50	1,974,915,421.72
(As Per Annexure "G")		
V. Fixed Assets:	715,835,088.78	642,391,213.98
(As Per Annexure "H")		
VI. Mini ATM :	44,900.00	751,590.00
(As Per Annexure "I")		
VII. Miscellaneous Expenses and Losses:		
Preliminary Expenses	38,696,020.03	138,949,076.03
VIII. Branch Adjustment	-	265,935.00
Total Rs.	28,434,150,356.46	24,918,177,207.57

For

Anand Kabra & Co.
Chartered Accountants



Anand S. Kabra
(Partner)
Mem. No.048031
FRN No. 114351W
UDIN: 25048031BMOEVF3928



Mrs. Rajashri Hemant Patil
Chairperson



D. G. Tambekar
Managing Director



गोदावरी अर्बन
मल्टिस्टेट क्रेडिट को-ऑप सोसायटी लि, नांदेड

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31/ 03 / 2025

STATEMENT SHOWING AMOUNT OF DEPOSITS
ANNEXURE "A"

(Amount in Rs.)

PARTICULARS	F. Y. 2024-25	F. Y. 2023-24
Current Deposit Scheme	196,896,719.61	226,593,556.02
HMF Saving Accounts	22,286,551.50	19,480,087.00
Unnati M. F. Saving Scheme	1,755,180.00	950,890.00
Sudhan Saving Account	2,384,906.72	1,830,666.48
Bachat Gat Deposit	15,344,974.55	13,491,800.55
Saving Deposit	1,094,494,285.03	1,009,624,391.00
Security Deposit for Agent	14,213,257.16	11,520,489.16
Recurring Deposit HMPL	116,291,539.00	77,300,491.00
Godavari Sampada Scheme	363,453,780.00	540,728,629.00
Godavari Mudet Thev	4,567,326,845.00	3,642,645,871.00
Double Deposit	292,306,970.00	303,882,107.00
Recurring Deposit	1,430,877,683.50	1,300,925,215.00
Monthly Income Scheme Deposit	16,063,772,585.00	14,136,082,183.00
Locker Deposit	16,194,361.00	13,879,554.00
Recurring Deposit for Agent	554,967.75	510,721.00
MIS Deposit	2,589,266.44	3,032,903.00
Daily Deposit	1,234,572,797.01	1,165,433,590.03
Daily Deposit Agent	91,597.00	29,190.00
Security Deposit	5,662,259.00	5,682,126.00
Total (Rs.)	25,441,070,525.27	22,473,624,460.24

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31/ 03 / 2025

STATEMENT SHOWING AMOUNT OF CASH CREDIT LOANS AGAINST DEPOSITS
ANNEXURE "B"

(Amount in Rs.)

PARTICULARS	F. Y. 2024-25	F. Y. 2023-24
Cash Credit Mumbai Dcc Bank Bndp Br	100,000,000.00	40,000,000.00
Cash Credit MSC Bank Ltd Nanded	40,000,000.00	-
Cash Credit Vajinath Appa S Vasmat	19,722.00	19,722.00
Cash Credit Sakhi Multistate Mumbai	43,182,520.00	76,932,483.00
CC Against MBN Gold Samata NSP Kopargaon	-	65,283,655.00
Cash Credit RBL Bank Ltd Pune	37,000,000.00	-
Cash Credit ODPC Yavatmal 1 Br	-	107,457.71
SVC Co Operative Bank Ltd Main Br	-	7,866,167.23
ICICI Bank Ltd C T Bhandup Br HMPL	-	55,789,130.38
Cash Credit AU SF Nanded Main Br	208,300,000.00	219,762,459.40
Cash Credi Jana SF Nanded 1	-	6,430,339.00
Cash Credit Jana SF Nanded 2	80,000,000.00	74,120,742.82
Cash Credit Ujjivan Bank Nanded	43,787,598.00	-
Cash Credit ICICI Nanded	120,000,000.00	-
Cash Credit Bank of MH Ghatanji Br	363.05	-
Cash Credit SVC Bank Nanded	25,000,000.00	-
Cash Credit GS Mahanagar Nanded	28,000,000.00	-
MSC Bank Ltd C T AC BR Main	136,816.03	-
Total (Rs.)	725,427,019.08	546,312,156.54



गोदावरी अर्बन

मल्टिस्टेट क्रेडिट को-ऑप सोसायटी लि, नांदेड

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31/ 03 / 2025

STATEMENT SHOWING AMOUNT OF CURRENT LIABILITIES & PROVISIONS
ANNEXURE "C"

(Amount in Rs.)

PARTICULARS	F. Y. 2024-25	F. Y. 2023-24
Godavari Mudet Thev Interest Payable	256,330,275.00	89,779,959.00
Recurring Scheme Interest Payable	167,849,375.00	95,367,921.00
Double Deposit Interest Payable	64,469,496.08	80,206,477.08
Insurance Payable	522,212.10	415,997.96
Arbitration Court Exp. Payable	6,379,676.00	1,479,288.00
Service Charge Suspense	18,000.00	14,600.00
Sudhan Gold Loan Charges Payable	377,522.00	80,375.00
Provident Fund	1,087,726.00	1,122,077.00
T D S Payable	3,916,660.62	4,204,157.65
Audit Fee Payable	15,027,000.00	13,000,000.00
Professional Tax	122,227.40	158,752.84
MSEB Collection	93,580.00	2,833.00
Dividend Payable	20,420,820.86	33,438,197.20
Suspense Account	-	1,163,273.07
Sundry Creditor	163,521.00	191,297.00
Employee Insurance	350,722.50	327,048.50
Festival Advance	-	7,100.00
Int Payable MIS Deposit	572,829.00	-
HMPL RD AC Balance Payable	485.00	-
Total (Rs.)	537,702,128.56	320,959,354.30

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31 / 03 / 2025

STATEMENT SHOWING AMOUNT OF CASH AT BANK BALANCE
ANNEXURE "D"

(Amount in Rs.)

Sr. No.	PARTICULARS	F. Y. 2024-25	F. Y. 2023-24
1	Bank of India Ardhapur Br	174,293.66	1,579,335.72
2	Bank of Baroda Br Vemulwada	3,078,788.32	2,433,058.84
3	Maharashtra Gramin Bank Kawalgaon	1,546,365.08	1,153,944.08
4	Central Bank of India Br Kalamb	928,141.60	449,265.98
5	Canara Bank Br Husnabad	-	471,219.43
6	State Bank of India Br Katram	4,168,977.70	3,504,845.70
7	State Bank of India Br Main	12,485.00	12,485.00
8	State Bank of India Br Ghatanji	6,410,413.32	4,605,883.85
9	State Bank of India Br Dharmabad	7,365,454.62	1,630,077.04
10	State Bank of India Br Ardhapur	12,421,520.32	21,654,085.32
11	State Bank of India H O Nanded	762.00	762.00
12	State Bank of India Apmc Main Branch	1,000.00	1,000.00
13	Union Bank of India Br Pedapally	5,202,152.12	4,087,025.11
14	Union Bank of India Yavatmal 1	751,711.67	4,489,477.76
15	Union Bank of India Br Bodhan	2,965,504.90	5,283,244.77
16	Indian Bank Br Vemunar	3,891,439.30	1,505,687.56
17	Bank of Mh Br Dhamangaon	915,986.52	1,857,412.51
18	Bank of Mh C T Br Ghatanji	799,577.85	1,475,783.72
19	Bank of Maharashtra Br Wardha	-	340,949.54
20	Indian Overseas Bank Br Bhardrawati	2,007,286.63	2,132,559.94
21	IDBI Bank C T Br Amlapuram	2,667,641.32	1,939,564.72
22	Maharashtra Gramin Bank Hingoli	2,791,255.96	3,129,481.10
23	Karur Vysya B Guntur Br	2,075,151.42	1,931,382.46
24	IDBI Bank Br Rajahmundry	3,519,486.99	2,360,204.19
25	Punjab National B C T Main Branch	4,476,722.32	1,083,556.03
26	Punjab National B C T Bhandup	-	738,040.18
27	Bank of Maharashtra Br Hinghanghat	4,416,734.66	6,730,324.71
28	The Parbhani Dcc B Kawalgaon	2,996,524.88	3,880,629.34
29	The Parbhani Dcc Bank Kurunda	2,522,731.74	105,512.20
30	YDCC Bank Ltd Kalamb Br	6,896,195.68	3,186,317.94

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31 / 03 / 2025

STATEMENT SHOWING AMOUNT OF CASH AT BANK BALANCE
ANNEXURE "D"

(Amount in Rs.)

Sr. No.	PARTICULARS	F. Y. 2024-25	F. Y. 2023-24
31	The Ydcc Bank S B Br Yavatmal 1	1,347,827.40	619,201.20
32	The Ndcc Bank Nanded Main Branch	45,687.40	45,687.40
33	YDCC Bank Ltd C T Br Umarkhed	1,025,373.13	2,140,654.93
34	YDCC Bank Ltd Digras Br	146,969.80	91,735.30
35	YDCC Bank Ltd C T Br Mukutban	3,498,380.60	5,506,305.23
36	The YDCC Bank Ltd Br Ner	2,770,062.50	2,122,734.10
37	The Nizambad Dcc C T Br Bodhan	1,855,290.99	294,502.00
38	The Ahmednagar Dcc Bank Br Pathardi	67,122.82	1,039,635.64
39	The Akola Washim Dcc Karanja Br	2,689,586.07	6,306,254.11
40	Jalgaon People Bank C T Amravati	4,320,503.59	3,978,895.33
41	Mumbai Dcc Bank C T Bhandup	1,271,881.88	1,998,355.20
42	Babaji Date Mahila Br Ghatanji	1,733,116.00	1,733,116.00
43	Babaji Date Mahila Br Yavatmal 2	5,064,438.00	5,064,438.00
44	Vajinath A Saraf Bank Br Vasmat	5,546,331.70	41,983.70
45	MSC Bank Ltd Bhandup Br	6,882.00	6,882.00
46	MSC Bank Ltd Nagpur Br	2,995,558.52	2,745,045.71
47	GS Mahanagar B Br Chikhalwadi	411,520.10	683,880.35
47	GS Mahanagar B Br Chikhalwadi	411,520.10	683,880.35
48	Vishakhaptnam Co Bank Br Nellore	3,114,220.32	2,368,759.42
49	Chikhali Urban Bank Br Chikhali	3,492,999.30	2,462,446.30
50	Canara Bank Br Manthni	-	558,340.17
51	Indian Bank Br Dharmaram	1,994,571.16	1,391,443.16
52	Vidarbha M U Co Bank Br Dhamangaon	1,981,188.59	3,156,442.59
53	Babaji Date Mahila Br Mukutban	31,054.00	31,054.00
54	The Gandhi Ganj B C T Basavakalyan	479,795.72	1,192,036.72
55	Shri Shiveshwar Nagari S Kurunda	264,468.35	5,544,544.30
56	Omprakash Deoda Peoples Bank Akola	686,112.52	511,620.36
57	The Cosmos Co Op B Yavatmal 1 Br	6,344,098.60	6,785,150.80
58	The Pimpalgaon M Co Op Bank Br Pimpalgaon	1,413,186.20	109,760.00
59	Vidharbha Merchants Co Bank Chandrapur	4,027,433.60	1,930,995.50
60	The Yavatmal Urban Bank Gadchandur	1,622,742.69	4,145,999.67

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31 / 03 / 2025

STATEMENT SHOWING AMOUNT OF CASH AT BANK BALANCE
ANNEXURE "D"

(Amount in Rs.)

Sr. No.	PARTICULRS	F. Y. 2024-25	F. Y. 2023-24
61	MSC Bank C T Br Wardha	3,368,808.65	272,731.24
62	The Yavamtal Urban Co Op Bank Bhadrawati	740,043.13	1,127,698.37
63	The Yavatmal Urban Bank Br Dhanki	620,187.00	2,804,720.00
64	Ytl Urban C T Br Darwha	368,517.21	505,300.09
65	The Yavatmal Urban Bank Br Kalamb	31,464.47	2,826,628.47
66	Maharashtra Gramin Bank Br Mahur	2,297,180.36	594,301.01
67	Mahesh Urban Co Bank Purna Br	2,092,741.40	2,761,271.40
68	Indian Bank Br Kavali	1,421,475.24	3,304,933.00
69	The Cosmos Co Op B Amravati Br	-	70,222.20
70	The Cosmos Co Op B Sangli Br	3,269,547.62	789,687.50
71	Yavatmal Mahila Br Pandharkawada	3,190,458.00	3,190,458.00
72	Wardhman Urban Co Op Bank Sadar Nagpur	1,753,952.00	686,451.00
73	Omprakash D Peoples Bank Br Dharmabad	10,734,228.32	117,902.56
74	MSC Bank Ltd C T Ac Main Branch	-	29,966.05
75	Pusad Urban Bank Main Branch	8,404.96	8,640.96
76	Pusad Urban Bank Br Pusad	1,460,681.87	337,219.69
77	Pusad Urban Bank Br Wani	5,754,132.17	1,440,626.17
78	Pusad Urban Bank Br Umarkhed	3,017,747.17	1,080,904.60
79	Pusad Urban Bank Br Dhanki	4,841,676.74	3,651,750.80
80	Pusad Urban Bank Br Mahagaon	3,061,656.08	1,458,508.72
81	The Yavatmal Urban Bank Br Aarni	5,232,361.58	5,555,294.14
82	The Yavatmal Urban Bank Br Digras	2,926,681.20	302,670.20
83	The Yavatmal Urban Bank Br Yavatmal 2	21,381,696.00	16,453,248.00
84	The Yavatmal Urban Bank Br Pusad	288,038.00	79,426.00
85	The Yavatmal Urban Bank Br Akola	4,919,491.90	2,119,434.53
86	The Ydcc Bank Ltd Pusad Br	814,503.50	5,947,508.50
87	Jai Kalimata Mahila Co Op Vasmat	316,066.00	18,037.00
88	Dr Jaiprakash Mundada Bank Vasamt C T	45,241.00	45,241.00
89	Jaiprakash Nn Bank Br Vasmat	676,522.00	676,522.00
90	Vidharbh Merchant Bank Ytl 2 Br S B	13,390,585.40	3,912,344.27

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31 / 03 / 2025

STATEMENT SHOWING AMOUNT OF CASH AT BANK BALANCE
ANNEXURE "D"

(Amount in Rs.)

Sr. No.	PARTICULARS	F. Y. 2024-25	F. Y. 2023-24
91	Bramhdev Mane Sah Bank C A Main Branch	5,023.04	133,299.60
92	Omprakash Devda Bank C A Yavatmal 2	13,405,170.48	6,966,691.56
93	ICICI Bank C T Br Jagtiyal	2,660,766.25	6,368,113.57
94	ICICI Bank C T Digras Br	1,078,994.18	3,552,377.05
95	ICICI Bank C T Br Godavari Khani	7,701,482.64	3,058,105.04
96	ICICI Bank Ltd C T Surat Br	1,685,145.23	4,448,040.23
97	ICICI Bank Pusad Branch	3,965,514.55	1,337,927.55
98	ICICI Bank C T Nanded Netbanking Main Branch	75,336,469.34	21,976,076.37
99	ICICI Bank Central A C Bhandup	-	10,000.00
100	ICICI Bank Ltd C T Br Nagpur	1,370,149.73	937,158.35
101	ICICI Bank C T Repalle Br	800,000.32	100,410.95
102	ICICI Bank Ltd C T Bhandup Br HMPL	11,417,830.31	-
102	ICICI Bank Ltd C T Bhandup Br HMPL	11,417,830.31	-
103	Axis Bank Inword Mancheria Br	200,000.00	200,000.00
104	AU Small Finance C T Yavatmal 1	23,365,987.97	21,531,523.70
105	Shankarrao Chavan Nagari C T Kinwat Br	5,905,081.70	10,472,021.92
106	Karur Vysya B Kadappa Br	3,618,280.34	3,457,159.20
107	Kotak Mahindra Bank Nariman Point	7,588,609.14	12,278,379.00
108	Kotak Mahindra Bank Br Karimnagar	37,685.40	37,685.40
109	Karur Vysya B Bhimavaram Br	1,034,976.05	1,730,823.73
110	Karur Vysya B Machilipatnam Br	3,657,521.34	4,571,482.92
111	Karur Vysya B Tanku Br	443,599.66	966,889.35
112	Kotak Mahindra Bank Br Hyderabad	4,953,622.56	6,863,569.74
113	IDBI Bank Br Sultanabad	2,276,096.00	4,919,412.15
114	IDBI Bank Br Gangawati	468,683.40	1,378,798.40
115	Indian Bank Br Jamikunta	1,308,870.29	1,554,668.89
116	Indian Bank Br Sircilla	4,962,593.91	2,058,842.17
117	IDBI Bank Br Hospet	489,098.06	1,661,342.66
118	IDBI Bank Br Raichur	1,703,840.72	3,117,998.12
119	IDBI Bank Br Mancheria City	1,858,126.70	509,647.30
120	IDBI Bank Br Karimnagar	544,495.29	5,933,429.03

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31 / 03 / 2025

STATEMENT SHOWING AMOUNT OF CASH AT BANK BALANCE
ANNEXURE "D"

(Amount in Rs.)

Sr. No.	PARTICULARS	F. Y. 2024-25	F. Y. 2023-24
121	IDBI Bank Br Nizambad	4,471,635.66	5,182,495.37
122	IDBI Bank Br Chikhalwadi	2,684,552.11	1,031,221.31
123	Jijau Comm Co Bank C T Br Akola	45,176.00	45,676.00
124	Indian Bank Br Siddhipeth	2,362,252.58	2,140,554.00
125	Yes Bank Br Chikhalwadi	834,059.28	9,814,443.00
126	Cash Credi Jana Sf Nanded 1	4,097,405.00	-
127	Karur Vysya B Miriyalguda Br	4,235,401.50	3,476,360.00
128	The Cosmos Co Op B Wagholi Pune Br	3,646,364.77	1,890,977.72
129	City Union Bank Ltd Br Chirala	1,460,023.00	1,923,957.00
130	Ujjivan Small Finance Bank Main Branch	1,885,283.00	3,662,133.00
131	Ujjivan Small Finance B Navasari Br	545,780.00	1,838,534.00
132	The Yavatmal Urban Bank Main Branch	3,271.55	2,532.00
133	The Yavatmal Urban Bank Br Nagpur	259,756.88	5,463,403.98
134	Yavtmal Urban Co Op Bank Ltd Br Yavatmal	8,069,815.43	9,237,524.96
135	The Yavatmal Urban Bank Br Pandharkwada	3,200,118.00	6,008,762.00
136	The Yavatmal Urban Bank Br Umarched	1,576,108.00	1,552,427.00
137	Yes Bank Current Ac Nanded	275,419.00	-
138	The Yavatmal Urban Bank Br Amravati	120,229.88	4,409,391.88
139	Vidharbh Merch Bank Ltd Hinganghat	14,450,250.56	10,390,659.69
140	Vidharb Merchant Co Op Bank C T Wani	2,270,234.15	3,112,897.95
141	Omprakash D Peoples Br Pandharkwada	9,984,136.67	3,040,167.81
142	The Yavatmal Urban Bank Br Ghatanji	4,442,644.06	3,564,945.06
143	The Nanded Merch Co Op Bank Ltd Cin Br	137,174.52	33,335.96
144	RBL Bank Saving A C Main Branch	15,688,594.67	25,538,647.72
145	Maharashtra Gramin Bank Ardhapur	6,403,899.81	7,434,854.21
146	SVC Co Operative Bank Ltd Main Branch	2,049,985.36	-
147	AU Small Finance Bank S B Main Branch	9,524.00	-
148	Jijau Sahkari Patsantha Br Umarched	5,000,000.00	-
149	The Karimnagar DCC Bank Br Husnabad	900,000.00	-
	Total (Rs.)	540,058,958.55	454,142,319.32

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31 / 03 / 2025

STATEMENT SHOWING AMOUNT OF INVESTMENT / DEPOSITS
ANNEXURE "E"

(Amount in Rs.)

PARTICULARS	F.Y. 2024-25	F.Y. 2023-24
Investment in IDBI Bank Nanded	-	1,744,832.00
Investment in Bank Of Maharashtra Ghatanji	5,710,745.00	5,381,543.00
Investment in Mumbai DCC Bank Ltd Mumbai	193,000,000.00	193,000,000.00
Investment in The Parbhani DCC Bank Kurunda	916,024.00	853,081.00
Investment in Omprakash D Peoples Br Dharmabad	2,628,493.00	2,694,521.00
Investment in Jijau Co Op Ltd Umarched	10,014,220.00	4,557,696.00
Investment in Vidharbh M Bank Wani	9,679,147.00	8,682,140.00
Investment in ZP Shikshak P Ltd Arni	80,371,360.00	73,941,780.00
Investment in MSC Bank Nagpur Br	90,224,548.00	84,159,614.00
Investment in G S Mahanagar Bank Nanded	73,120,680.00	68,828,196.00
Investment in Shri Shiveshwar N S Bank Vasmat	-	11,315,085.00
Investment in Yavatmal ZP Karmchari Godhani Road Ytl	502,185,565.00	465,065,856.00
Investment in Svc Co Op Bank Ltd Nanded	103,481,095.00	72,479,622.00
Investment in The Sarvodaya Co Op Bank Ltd Mumbai	536,801.00	521,637.00
Investment in ZP Shikshak P Ltd Yavatmal	24,290,406.00	22,347,914.00
Investment in MSC Bank Ltd Nanded	528,051,762.21	481,787,447.00
Investment in Omprakash D Peoples Br Akola	327,053.00	304,168.00
Investment in Bramhdevdada Mane Nanded	-	4,152,976.00
Investment in Swami Vivekanand N S P Arni	23,158,147.00	21,352,320.00
Investment in Jana Small Finance Bank	143,292,665.00	127,474,939.00
Investment in Shri Dattatray Urban M Co Op Akola	26,528,106.00	24,222,122.00
Investment in Sakhi Multistate Co Op Sc Andheri	125,319,706.00	308,245,174.00
Investment in AU Bank Yavatmal 1 Br	41,533,576.00	38,624,089.00
Investment in ICICI Digras	2,398,922.00	2,260,271.00
Investment in Karur Vysya Bank Bhimavaram	2,600,650.00	2,461,820.00
Investment in ICICI Bank Nanded	173,335,831.00	148,047,658.00

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31 / 03 / 2025

STATEMENT SHOWING AMOUNT OF INVESTMENT / DEPOSITS
ANNEXURE "E"

(Amount in Rs.)

PARTICULARS	F.Y. 2024-25	F.Y. 2023-24
Investment in RBL Bank Pune	73,288,253.00	66,839,961.00
Investment in ICICI Bank Pusad	2,432,270.00	2,302,970.00
Investment in ICICI Mutual Fund	-	13,025,325.00
Investment in Kotak Mutual Fund	5,026,899.00	16,532,899.00
Investment in Canara Robeco Mutual Fund	160,000,000.00	220,346,826.00
Investment in Aditya Birla Sun Life Mutual Fund	-	95,033,792.00
Investment in LIC Mutual Fund	712,869,166.97	756,538,908.00
Investment in SBI Mutual Fund	81,200,763.65	92,652,617.00
Investment in Sarswat Co Op Bank Ltd Nagpur	53,039,040.00	-
Investment in Tata Mutual Fund	-	31,036,451.00
Investment in Mirae Asset Mutual Fund	40,112,999.00	19,999,000.00
Investment in HDFC Mutual Fund	25,444,329.00	51,668,613.00
Investment in Sundaram Mutual Fund	35,041,293.00	79,997,500.00
Investment in The Cosmos Co Op B Ltd Yavatmal	23,453,433.00	21,959,438.00
Investment in Yes Bank Nanded	32,631,620.00	5,057,329.00
Investment in Ner Urban Co Op Soc Ltd Ner	276,191,508.00	50,054,794.00
Investment in Ujjivan Sfb Br Nanded	106,145,608.00	108,686,034.00
Investment in Chandrapur Urban Soc Arni Road Yavatmal	57,213,436.00	51,708,822.00
Investment in Chandrapur Urban Br Main Line Yavatmal	52,998,340.00	43,225,443.00
Investment in Omprakas D People Br Yavatmal	61,095,411.00	57,655,110.00
Investment in The Ndcc Bank Ltd Nanded	7,864,955.00	6,426,903.00
Investment in Omprakash D Peoples Br Pandharkawda	2,689,369.00	1,676,372.00
Investment in All Small Finance Bank Nanded	302,556,546.90	282,734,753.90
National Federation Ur Co Op Bank Cr Soc	268,700.00	268,700.00
MH State Co Op Develop And Welfare Ass. Pune-Shares	100,200.00	100,200.00
Total (Rs.)	4,274,369,642.73	4,250,035,261.90

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31 / 03 / 2025

STATEMENT SHOWING AMOUNT OF LOANS & ADVANCES
ANNEXURE "F"

(Amount in Rs.)

PARTICULARS	F.Y. 2024-25	F.Y. 2023-24
Loan against Fixed deposit	1,220,168,103.05	963,698,159.83
LIC against Cash Credit Loan	5,397,059.00	4,712,033.00
Employee OD against Salary	88,420,188.72	106,850,123.00
Sudhan Gold CC Loan Scheme	127,588,680.00	66,311,605.75
Cash Credit Loan	2,772,641,971.98	2,333,408,190.95
Cash Credit against Deposit	482,345,459.90	421,839,383.77
Loan against Gold Scheme	809,291.00	3,449,249.00
Vehicle Loan	162,927,175.94	159,576,784.00
Micro Finance Scheme	474,009,651.82	473,152,903.87
Term Loan / Personal Loan	1,343,906,520.09	1,474,111,425.84
Daily Micro Finance	6,457,574.00	6,594,695.00
Overdraft A/c	2,038,257.00	1,678,622.00
Term Loan 2 Mortgage Loan	5,222,061,507.69	4,591,547,243.17
Microfinance Loan HMPL	2,064,085,190.00	2,222,815,918.00
HMPL Mortgage Loan	3,210,929,297.00	1,644,975,854.00
Unnati Finserv Loan Scheme	762,750,622.00	621,721,821.00
Sudhan Gold Loan Scheme	2,078,952,980.17	1,124,027,934.80
Home Loan	281,217,413.50	325,165,426.50
Loan against DRD	48,609,510.00	38,973,924.00
Loan against RD	31,936,421.00	28,266,714.00
Loan against LIC	835,417.00	380,093.00
Ware House Loan	152,455,147.00	223,948,094.32
Term Loan 3	243,969,900.36	282,175,161.68
Term Loan Group Guarantee	2,186,224.66	2,619,568.29
Auto Loan	1,072,583.59	-
Total (Rs.)	20,787,772,146.47	17,122,000,928.77

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31 / 03 / 2025

STATEMENT OF CURRENT ASSETS / RECEIVABLE AND OTHER DEBIT BALANCES
ANNEXURE "G"

(Amount in Rs.)

PARTICULARS	F.Y. 2024-25	F.Y. 2023-24
Stationery Stock	3,283,825.87	2,958,800.19
Deposit for Insurance	600,000.00	600,000.00
Employee Insurance	-	-
Advanced Account	1,514,651.68	2,599,802.85
Rent Deposit	11,353,244.00	11,863,744.00
Godavari Urban Logistics Park	1,416,000,000.00	1,416,000,000.00
Cash Credit ODPC Pandharkawda Branch	37.80	-
Cash Credit Jana SF Nanded 3	894.00	-
CC Ag MBN Gold Samta NSP KPG	2,586,072.00	-
Salary Advances all	147,993.00	145,658.00
Deposit for MSEB	1,917,952.00	1,918,002.00
Sundry Debtors	61,475,002.84	96,327,172.97
RTGS NEFT Issued Account	-	33,264.00
Advance A/c Piggmy Machine	393,420.00	473,724.00
Cash Credit Bank of Mh Ghatanji Br	-	183,549.50
Cash Credit GS Mahanagar Nanded	-	1,600,000.00
Cash Credit ODPC Dharmabad Br	10,876.10	958.70
Cash Credit Vidarbha Merchant Wani Br	56.00	191.00
Cash Credit The Cosmos Bank Ltd.	-	-
Yavatamal	15,022.12	154,488.90
Cash Credit Ujjivan Bank Nanded	-	898,050.00
Cash Credit ODPC Yavatmal 1 Br	71,903.14	-
Loan Interest Receivable	2,398,257.38	2,486,637.32
G S T Receivable	66,936,833.60	34,293,828.61
MSEB Commission Receivable	1,394,262.74	1,490,397.52
Interest receivable on Mutual Fund	164,938,011.23	328,742,661.23
Other Charges Receivable A/c	-	35,759.00
T D S Receivable	34,096,976.01	62,108,731.93
Advance Against Digras Br. Building	15,000,000.00	10,000,000.00
Fund In Transit	764,704.99	-
Total (Rs.)	1,784,899,996.50	1,974,915,421.72

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31 / 03 / 2025

STATEMENT SHOWING AMOUNT OF FIXED ASSETS
ANNEXURE "H"

(Amount in Rs.)

PARTICULARS	F.Y. 2024-25	F.Y. 2023-24
Dead Stock	120,450,959.21	131,280,344.21
Furniture And Fixtures	421,207,748.65	400,632,955.65
Computer Hardware & Printer	41,405,473.52	47,344,060.52
Mobile Phone Purchase	1,029,463.90	1,108,081.90
Branch Token	60,741.00	67,498.00
Air Conditioner	3,741,905.80	3,885,301.80
Library	301,619.00	288,338.00
Vehicle Purchase	13,098,187.90	15,409,633.90
Land & Building Construction Yavatmal Div. Office	-	42,375,000.00
Yavatmal R.O. Building W.I.P.	114,538,989.80	
Total (Rs.)	715,835,088.78	642,391,213.98

THE GODAVARI URBAN MULTISTATE CREDIT CO-OPERATIVE SOCIETY LTD.
ANNEXURE FORMING PART OF CONSOLIDATED BALANCE SHEET
AS ON 31 / 03 / 2025

STATEMENT SHOWING AMOUNT OF MINI ATM
ANNEXURE "I"

(Amount in Rs.)

PARTICULARS	F.Y. 2024-25	F.Y. 2023-24
Siddipet Branch Mini ATM	-	6,000.00
Bodhan Branch Mini ATM	-	49,500.00
Main Branch Mini ATM	37,000.00	3,750.00
Machlipatanam Branch Mini ATM	-	6,370.00
Yavatmal Branch Mini ATM	-	17,700.00
Chikalwadi Mini ATM	-	18,000.00
Cidco Mini ATM	-	24,500.00
Shiradshahapur Branch Mini ATM	-	213,800.00
Purna Branch Mini ATM	-	80,000.00
Vemnur Branch Mini ATM	-	20,000.00
Pune Wagholi Mini ATM	-	27,500.00
Wani Branch Mini ATM	5,200.00	20,000.00
Pathardi Branch Mini ATM	-	89,070.00
Bhadravati Mini ATM	2,500.00	5,000.00
Darwha Branch Mini ATM	200.00	-
Gadchandur Branch Mini ATM	-	5,000.00
Arni Branch Mini ATM	-	15,500.00
Mahagaon Branch Mini ATM	-	85,000.00
Digras Branch Mini ATM	-	2,900.00
Peddapalli Branch Mini ATM	-	22,000.00
Sultanbad Branch Mini ATM	-	40,000.00
Total (Rs.)	44,900.00	751,590.00

Budget for the Year 2025 - 26 / अंदाज पत्रक 2025 - 26
(Expense / खर्च)

S. No. अ. क्र.	Particular तपशील	Estimate केलेला अंदाज 2024 - 2025	Actual Cost प्रत्यक्ष झालेला खर्च	Excess Exp. अंदाजापेक्षा		Estimate केलेला अंदाज 2025- 2026
				Decrease कमी	Increase जास्त	
1	Interest Paid On Deposit / ठेवीवरील व्याज	210,00,00,000	253,90,54,264.08		43,90,54,264.08	257,00,00,000
2	Interest Paid On Bank Loan / कर्जावरील व्याज	4,50,00,00,000	6,30,07,881.60		1,80,07,881.60	7,00,00,00,000
3	Bank Mitra Remuneration / बँक मित्रा मोबदला	21,25,00,00,000	20,96,23,202	28,76,798		21,50,00,00,000
4	Fixed Deposit Incentive/ मुदत ठेव प्रोत्साहन	9,65,00,00,000	6,01,98,822.99	3,63,01,177.01		9,00,00,00,000
5	Emp. Payment/ Daily Wages / कर्मचारी पगार	26,25,00,00,000	25,20,12,752.02	1,04,87,247.98		28,00,00,00,000
6	Building Rent / इमारत भाडे	4,15,00,00,000	4,71,30,700.50		56,30,700.50	6,50,00,00,000
7	Tax Paid / कर (H/Yr.)	20,00,00,00,000	16,81,460	3,18,540		20,00,00,00,000
8	Electric & Water Bill / वीज आणि पाणी बिल	1,55,00,00,000	1,23,12,319.25	31,87,680.75		1,50,00,00,000
9	Insurance / विमा	1,00,00,00,000	68,41,887	31,58,113		50,00,00,000
10	Telephone Bill /	55,00,00,00,000	47,68,120.27	7,31,879.73		50,00,00,00,000
11	Postage Exp./ पोस्टेज	10,00,00,00,000	9,83,093.05	16,906.95		10,00,00,00,000
12	Stationery & Printing / स्टेशनरी व प्रिंटिंग	60,00,00,00,000	70,51,345.12		10,51,345.12	45,00,00,00,000
13	Software A.M.C.Charges	1,85,00,00,000	2,08,52,453.98		23,52,453.98	3,00,00,00,000
14	Repairing Exp. / दुरुस्ती	15,00,00,00,000	28,69,508.28		13,69,508.28	40,00,00,00,000
15	Advertisement/ जाहिरात	1,75,00,00,000	1,04,71,084	70,28,916		1,00,00,00,000
16	Training & Seminar / प्रशिक्षण व सेमिनार	30,00,00,00,000	77,02,385.38		47,02,358.38	85,00,00,00,000
17	Office Exp./ कार्यालयीन	61,00,00,00,000	1,26,21,453.66		65,21,453.66	60,00,00,00,000

Budget for the Year 2025 - 26 / अंदाज पत्रक 2025 - 26
(Income / उत्पन्न)

S. No. अ. क्र.	Particular तपशील	Estimate केलेला अंदाज 2024 - 2025	Actual Income प्रत्यक्ष झालेला उत्पन्न	Excess Income अंदाजापेक्षा		Estimate केलेला अंदाज 2025 - 2026
				Decrease कमी	Increase जास्त	
1	Interest Received On Loan / कर्जावरील व्याज	305,00,00,000	332,89,76,290.17		27,89,76,290.17	405,00,00,000
2	Interest Received on Investment / गुंतवणुकी वरील व्याज	50,00,00,000	87,64,05,241.64		37,64,05,241.64	65,00,00,000
3	Other Income इतर उत्पन्न	1,75,00,000	40,05,133.99	1,34,94,866.01		1,00,00,000
4	Entry Fee / प्रवेश फी	1,15,000	7,24,560		6,09,560	4,00,000
5	Commission Receive / कमीशन मिळाले	9,50,000	13,37,963.06		3,87,963.06	10,00,000
6	Service/Processing Charge /सर्व्हिस/प्रोसेसींग चार्जेस	3,00,00,000	5,10,54,129.61		2,10,54,129.61	3,00,00,000
7	MSEBBill Collection Center वीज बिल संकलन केंद्र	7,50,000	5,29,093.02	2,20,906.98		5,00,000
8	Locker Rent/ लॉकर भाडे	10,00,000	13,21,128.50		3,21,128.50	12,00,000
9	Other Credit / इतर जमा / वर्गणी	25,00,000				18,00,000

Budget for the Year 2025 - 26 / अंदाज पत्रक 2025 - 26
(Expense / खर्च)

S. No. अ. क्र.	Particular तपशील	Estimate केलेला अंदाज 2024 - 2025	Actual Cost प्रत्यक्ष झालेला खर्च	Excess Exp. अंदाजापेक्षा		Estimate केलेला अंदाज 2025- 2026
				Decrease कमी	Increase जास्त	
18	Tea Exp./ चहापान	20,00,000	25,43,794		5,43,794	27,00,000
19	Meeting / AGM सभा भत्ता / आमसभा	30,00,000	38,49,014.36		8,49,014.36	50,00,000
20	Traveling / प्रवास	45,00,000	40,11,136.41	4,88,863.59		50,00,000
21	Honorarium / मानधन	50,00,000	30,35,725	19,64,275		35,00,000
22	Bank Charges	10,00,000	7,97,297.72	2,02,702.28		50,00,000
23	Audit Fee 24-25 (Yrl)	2,50,00,000	1,95,13,310	54,86,690		2,50,00,000
24	Festival / उत्सव	45,00,000	31,73,216.58	13,26,783.42		30,00,000
25	Legal & Professionail Charges	85,00,000	53,81,727.68	31,18,272.32		2,25,00,000
26	Trade Certificate (Yrl)	33,000	5,000	28,000		-
27	P.F. Contribution	1,98,00,000	1,43,46,695	54,53,305		2,07,00,000
28	Gratuity (Yrl)	50,00,000	17,34,939	32,65,061		40,00,000
29	Branch Exp.	6,00,000	11,99,511.10		5,99,511.10	7,00,000
30	Bonus / Exgreshiya	2,10,00,000	1,98,27,227	11,72,773		2,25,00,000
31	Depreciation/ घसारा खर्च	8,50,00,000	6,68,27,188	1,81,72,812		8,00,00,000
32	Unifrom Exp. / गणवेश खर्च	20,00,000	13,84,275.19	6,15,724.81		15,00,000
33	Vehicle Exp./ वाहन खर्च	15,00,000	15,20,052.72		20,052.72	65,00,000
34	Sales Promotion / Inauguration	5,00,000	7,77,082		2,77,082	10,00,000
35	Develompent Project (Yrl)	82,00,000	87,55,986		5,55,986	85,00,000
36	Sudhan Gold Exp. सुधन गोल्ड खर्च	-	48,23,937.80		48,23,937.80	-
37	GST Exp. जी.एस.टी. खर्च	-	95,40,739.54		95,40,739.54	-
38	Donation / देणगी	15,00,000				10,00,000
39	Business Facilitator Exp.	30,00,00,000	55,66,71,483		25,66,71,483	65,00,00,000
	TOTAL	334,32,33,000	398,89,02,071.28	10,54,02,521.84	75,25,71,593.12	424,91,00,000



Budget for the Year 2025 - 26 / अंदाज पत्रक 2025 - 26
(Income / उत्पन्न)

S. No. अ. क्र.	Particular तपशील	Estimate केलेला अंदाज 2024 - 2025	Actual Income प्रत्यक्ष झालेला उत्पन्न	Excess Income अंदाजापेक्षा		Estimate केलेला अंदाज 2025 - 2026
				Decrease कमी	Increase जास्त	
	TOTAL	360,28,15,000	426,43,53,539.99	1,37,15,772.99	67,77,54,312.98	474,49,00,000

अंदाज पत्रक सन 2025 - 26

૧) અંદાજિત ઉત્પન્ન - 474,49,00,000

२) अंदाजित खर्च - 424,91,00,000

३) अंदाजित नफा - 49,58,00,000

PROPOSED AMENDMENT TO BYE-LAWS OF THE SOCIETY

Bye-Law No	Text of Existing Bye-Law	Text of Bye-Laws after Amendment	Reasons for Amendment
3	Area Of Operation : The area of operation of the society shall be confined to the states of Maharashtra, Karnataka, Andhra Pradesh, Telangana, Gujarat and Goa	AREA OF OPERATION : The area of operation of the society shall be confined to the states of Maharashtra, Karnataka, Andhra Pradesh, Telangana, Gujarat, Goa and Madhya Pradesh	To extend the area of operation for following Reason: The Society already rendering services in different 5 states like Maharashtra, Karnataka, Telangana, Andhra Pradesh, Gujarat and Goa Now also we want render the services to the members. As our moral responsibility is to do something for our members. For this purpose, we requested to state registrar of Madhya Pradesh for NOC.
8(a)	SHARES: The authorized Share Capital of the Society is Rs. 100,00,00,000 (Hunderd Crore) Divided into 1,00,00,000 (One Crore) shares of Rs. 100 (One hundred Only) Each.	The Authorise Capital of the Society is Rs.125,00,00,000 (One Hundred twenty-five Crore) Divided into 1,25,00,000 (One Crore twenty-five Lakh) Share of Rs.100/- (One Hundred) Each.	The Share Capital of the Society was already raised to Rs.88,61,98,200/- on 31/03/2024, so that's why we want to increase the authorised share capital.
2	PRINCIPAL PLACE OF BUSINESS AND REGISTERED OFFICE : The principal place of business and the Registered Office of the Society is situated at 'Sahakarsurya', Opp. M.S.E.B. Stores House, Purna Road, Taroda Naka, Nanded - 431605 (Maharashtra). Any change in the address shall be notified to the Central Registrar within 15 day of its change and also published in local newspaper and shall be made by an amendment of its bye laws after following the procedures laid down in Sec. 11 of the Multi State Co-operative Society Act, 2002.	Amendment proposed to Existing Bye-Laws To Change the Principal Place of Business and the Registered Office of the Society is situated at Regent Chambers, 1st Floor, Above Status Hotel, Nariman Point, Mumbai-400021 (Maharashtra). In place of Business Address and the Registered Office of the Society is situated at 'Sahakarsurya', Opp. M.S.E.B. Stores House, Purna Road, Taroda Naka, Nanded- 431605 (Maharashtra).	TO CHANGE IN THE SOCIETY PLACE OF BUSINESS AND REGISTERED OFFICE ADDRESS FOR FOLLOWING REASON : For increased more space utilization of the floor area, using state of art infrastructure, and using modified improved technology in the Administration and daily working. Department wise workstation for Managers, Officers and all staff to get productive work, record keeping space and healthy work environment.

आकर्षक मुदत ठेव (FD) योजना

मुदत ठेवीवरील आकर्षक व्याज दर

ठेवींचा 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%
दामदुप्पट 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.	



गोदावरी अर्बन

मल्टिस्टेट क्रेडिट को-ऑप सोसायटी लि, नांदेड



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

AS ON 31ST MARCH 2025 FEATURES OF SOCIETY

■ Membership	4,01,605
■ Paid up Capital	87,52,89,600
■ Statutory & Other Reserves	57,92,09,615
■ Investments	427,43,69,643
■ Deposits	2544,10,70,525
■ Loan & Advances	2078,77,72,146
■ Net Profit	27,54,51,469
■ Working Capital	2843,41,50,356
■ Total Business	4623,00,68,396
■ Dividend	7%
■ CD Ratio	76.05
■ 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.	
■ Moblie Banking & ATM Facility Available.	

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



गोदावरी अर्बन

मल्टिस्टेट क्रेडिट को-ऑप सोसायटी लि, नानेड

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 घेण्याकरीता 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 एकत्रीत कार्य करू.

आपल्या सहकार्याबद्दल धन्यवाद.

सौ. राजश्री हेमंत पाटील

अध्यक्ष

गोदावरी अर्बन मल्टिस्टेट क्रेडिट, को-ऑपरेटीव्ह 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 cooperation.

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	Mrs. 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

Recognition & Awards



Godavari Urban was honored with the prestigious 'National Banking Excellence Award' at the national level by the Chamber of Indian Micro, Small and Medium Enterprises, in recognition of its outstanding contribution to the cooperative sector. The award was presented by the Hon'ble Minister of State for Finance, Mr. Pankaj Chaudhary, Hon. Mr. Justice Deepak Varma (Retd.) and Chairman Mr. Mukesh Gupta to Godavari Urban's Managing Director, Dhananjay Tambekar



Godavari Urban was honored with the prestigious 'Sahakar Gaurav Award', organized by the Federation of Multistate Co-op Societies Ltd. in recognition of its exemplary contribution to the cooperative sector. The award was presented by a distinguished panel of dignitaries, including Hon'ble Dr. Ashish Bhutani (Secretary, Ministry of Cooperation, Government of India) Hon'ble Subhashbapu Deshmukh (Former Cooperative Minister, Government of Maharashtra), Hon'ble Sambhajirao Nikam, Cooperation Department, Nashik), Hon'ble Kakasaheb Koyate (Chairman, Maharashtra State Cooperative Federation), Hon'ble Suresh Vabale (Chairman, Multistate Credit Co-Op Federation) Hon'ble Radheshyamji Chandak (Chairman, Buldhana Urban), Hon'ble Ganesh Puri (District Deputy Registrar, Cooperative Societies, Ahmednagar). The award was received by Dhananjay Tambekar, Managing Director of Godavari Urban, along with Assistant General Manager Mr. Ravi Ingle and the entire team of officials at Shirdi



Social Commitment



Inauguration of Drinking Water Station by the Main Branch at 'Sahakarsurya' in the presence 'water' film fame Mr. Baburao Kendre & Officials



Umbrella distributed by Bhadravati Branch



Haldi-Kumkum ceremony by Pusad Branch



Umarkheed Branch presents computers & bookshelves to the library



Akola Branch distributed educational materials to students



Food grains distribution by Hospet Branch



Surat (Adajan) Branch set up a drinking water station for public

Women's Financial Literacy Programme



Main Branch (Maharashtra)



Gadchandur (Maharashtra)



Vijaywada-2 (Andhra Pradesh)



Dharmabad (Maharashtra)



Metpally (Telangana)



Training and Accomplishments



Mrs. Hemlata Ashok Desle
(Best Vice Chairperson)
Mrs. Rupala Gautam Nerurkar
(Best Deputy Manger)
Mrs. Rajinderkaur Karamjeetsingh Khera
(Best Asst. Manger)
Mrs. Kirti Vijay Deshmukh
(Best Asst. Manger)
Mrs. Aarti Amar Kite
(Best Asst. Manager)
Mrs. Vaishali Aashish Nibandhe
(Best Asst. Manger)
Mrs. Aasha Vikram Kalane
(Best RD Representative)

On the occasion of Sudhan Gold Loan Foundation Day, a cricket tournament was organized at Samta International School, Kopargaon, Shirdi. The Prize distribution ceremony was graced by Mr. Kakasaheb Koyate (President of the State Credit Society Federation); Mr. Sandeep Koyate (Founder of Sudhan) & Dhananjay Tambekar (Managing Director of Godavari Urban). The winning trophy were received by Mangesh Karande (Captain of the Godavari Team), Prashant Kadam (Vice-captain) along with other team members.



All India Branch Manager's Conference 2024-25

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
(H.O.)



Mr. Anand Sangawar
Senior Manager (Audit),
H.O.



Mr. Mahesh Kendre
Senior Manager,
(Marketing) H.O.



Mr. Girish Astonkar
Senior Manager
(Amarawati)



Mr. Rahul Kolhe
Senior Manager
(Pusad)



Mr. Bharatkumar Rathod
Senior Manager
(Karanja)



Mr. Deepak Ausarmol
Senior Manager
(Chikhali)



Mr. Amit Pimpalkar
Branch Manager (Yavatmal-2)
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
Asst. Manager
(Account) H.O.



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



Mrs. Sunil Gonedwad
Asst. Manager
(Recovery & Collection) H.O.



Mrs. Mahananda Kadam
Asst. Manager
(Audit & Vigilance)



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



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



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



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



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



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

