



Ajit Multi-State

Co-op Credit Society Ltd.

Regd. No. MSCS/CR/757/2013

Area : Maharashtra & Madhya Pradesh

Founder : **Ashok Tekawade** Ex. MLA

14th

ANNUAL REPORT

2025-2026

Where a
brighter
tomorrow
unfolds....



Ajit Multi-State

Co-op Credit Society Ltd.

Area : Maharashtra & Madhya Pradesh

* Director Body *



Mrs. Vijaya Ashok Tekawade
Chairperson



Mr. Pravin Shivajirao Bhosale
Vice Chairman



Mr. Ashok Kondiba Tekawade
Director



Mr. Ajinkya Ashok Tekawade
Secretary



Mrs. Surekha Suhas Dhamale
Director



Mr. Pankaj Genu Ghone
Director



Mrs. Sonam Vishal Sakore
Director



Mrs. Jyoti Pramod Tekawade
Managing Director

“A Trusted Board, A Trusted Credit Society”



Ajit Multi-State

Co-op Credit Society Ltd.

Area : Maharashtra & Madhya Pradesh



Mrs. Vijaya Ashok Tekawade

*** Chairperson Speech ***

Dear Shareholders,

It is my great privilege to welcome you all at the 14th Annual General Meeting and present before you Credit society annual report for the financial year 2025-2026

I am really grateful for the affection and co-operation extended by you throughout my tenure.

My tenure has provided the Credit society overall business development.

During the period of thirteen years there has been increase in business, branch network overall business development and profitability. this would not have been possible without your support Co-operation & dedication.



Along with the assistance of our efficient bankers, clients and well wishers I have been able to achieve my dream of making a huge success of my role as the Chairperson of the bank by drastically increasing the business network in different platforms.

The Board is also thankful to the credit society Legal Advisors, Management and Tax Consultant, Architects, Concurrent & Statutory Auditors, other Consultants and Vendors for their co-operation and guidance. The board conveys its sincere thanks to the print and electronic media for their support in all the endeavors and initiatives of the credit societies .

Last but not the least; the Board conveys its sincere appreciation to all the Executives, Officers, Employees and agent of the credit society for their unstinted loyalty, dedication to duty, constructive support and contribution in the progress of the credit society. They have put their heart and soul into the task of delivering good performance and growth year after year, to help the credit society attain greater heights.

Mrs. Vijaya Ashok Tekawade

Chairperson



* Notice of the Annual General Meeting *

(For Members only)

The 14th Annual General Meeting of the members of the Society will be held on **Saturday Dated on 8th August 2026 At 10.00 a.m. At Head Office Sabhagrah, Hadaco Road, Saswad, Tal. Purandhar, Dist. Pune - 412301** to transact the following business. You are requested to attend.

* A G E N D A *

- 1) To read and confirm the minutes of 13th Annual General Meeting held on 20th September 2025
- 2) To approve the 14th Annual Report for the financial year 2025-26 prepared by the Hon'ble Board of Directors and Balance Sheet and Profit & Loss Account for the year ended 31 March 2026 as certified by the Hon. Statutory Auditors.
- 3) To Consider the Hon. Statutory Auditors' Report for the year 2025-26 and take note Thereof.
- 4) To take note of Compliance report Statutory Auditor's Report for the Year 2025-26
- 5) To approve write off profit for the year 2026 as proposed by Board of Directors.
- 6) To appoint Statutory Auditors for the financial year 2026-27 and authorize Hon'ble Board of Directors To fix their remuneration.
- 7) To take note of loans and advances granted to the members of Hon'ble Board of Directors and their relatives.
- 8) To take a note of budget for the financial year 2026-27
- 9) To grant leave of absence to the members remaining absent for the Annual General Meeting.
- 10) To Consider & approve the proposed Amendments to the society Bye-laws in Annexed Schedule of Draft amendment
- 11) To Submit a proposal Central Registrar of co-operative societies for permission to open a new Branch of the organization.
- 12) Any other matter with the permission of the Chairperson.

Place : Saswad
Date : 23.07.2026

By order of the Hon'ble Board of Directors
Secretary
Ajit Multi-State Co-operative Credit Society Ltd.,

Special Instructions

1. In case the meeting is adjourned for want of quorum , the meeting will be held at the same place for half an hour on the same day.
2. The copy of Annual Report would be available w. e. f. 05.08.2026 at your nearest branch during business hours . the copy could be obtained by producing this notice. Please bring the copy of Annual Report for attending the meeting.
3. Any information relating to the Society business or any suggestions or questions should be sought or submitted in writing to the head office of the society during business hours on or before 05.08.2026 please note that information sought after this date would not be furnished. The documents concerning the agenda items would be available for examination at the society head office at Saswad during business hours
4. In case of change in your residential address, please inform full details thereof through nearest branch to head office along with your Email ID and Mobile No. if any at the earliest. in case there is no account, please open an account at the nearest Branch.
5. The Annual Report for the Year 2025-26 along with the Society's Balance Sheet and Profit & Loss Account are available on Society's web site : www.anusayagroup.in



* Annual Report : 2025-2026 *

Dear Brothers and Sisters:

I am very happy to welcome all of you at the beginning of the 2025-2026 Annual Meeting of our Society, on 01/04/2025 of the Society, report of financial year ending 31/03/2026, on the behalf of the Board of Directors, We are presenting you forward.

Membership :

At the end of 31st March 2025, the Society's membership was 41646. At the end of 31st March 2026, the number of members is 43470, due to the increase in report time of 2427 and decreasing 603 members during the reporting period.

Meeting :

The Annual General Meeting of the Committee was held on 20th September 2025 and during the report 12 meetings of the Board of Directors, and 28 of the Executive Committee were held. All the resolutions have been unanimously approved and implemented accordingly.

Share Capital :

The authorized Share Capital of the credit society is 10 crore, and the recovered portion is ₹ 4,99,98,200.00/- at the end of 31/03/2025 during the reporting period, ₹ 80,10,600.00/- has increased by 16.02% and dated 31/03/2026 The Share Capital of the Credit Society is ₹ 5,80,08,800.00/-

Deposits :

Deposits at the end of the date of 31/03/2025 to the Credit Society at ₹ 82,93,40,770.04/- were reported to increased by ₹ 20,07,94,266.63/- in the period, 24.21% and ₹ 103,01,35,036.67/- at the end of 31/03/2026. Deposit has increased due to firm confidence in the creditor's credit society.

Advances :

By the end of 31/03/2025, the loan was left was ₹ 77,08,71,423.58/-. In the reporting period, it increased ₹ 12,54,12,783.57/- that is 16.27% in till 31/03/2026, the members availed a loan of ₹ 89,62,84,207.15/- The member committee will try to ensure that more efficient loans are in the coming financial year.



Investments :

To maintain the financial stability of the Society, it is necessary to invest their reserves and liquidity funds. Rajarshee Shahu Sahakari Bank Ltd. ₹ 2515047, Sant Sopankaka Sahakari Bank Ltd. ₹ 8937121, The Deccan Merchant Co-Op Bank Ltd. ₹ 33926, The Wai Urban Co-op Bank Ltd. ₹ 50000, Vidyanand Co-op Bank Ltd. ₹ 4000000, Madheshwari Urban Development Co-operative Bank Madha ₹ 25008371, Reserve Fund Investment ₹ 13051664, The Baramati Sahakari Bank Ltd. ₹ 2500000, The Latur Urban Co-op Bank Ltd. ₹ 14500000, Pune Cantonment Sahakari Bank ₹ 28102, Indrayani Co-op Bank Ltd. ₹ 10759897, Anusaya Multi State Multi Purpose Milk & Agro Products Ltd. ₹ 46150000, Anusaya Multi State Multi Purpose Milk & Agro Products Shares ₹ 1000, Building Fund Investment ₹ 14715000, Lala Urban Co-op Bank ₹ 5600, Fedration Of Multi State Society Shaires ₹ 10000, Pune Merchant's Co-op Bank Ltd. ₹ 25500000, The Satara District Central Co-op Bank Ltd. ₹ 13101, Shrimant Malojiraje Sahakari Bank Ltd. ₹ 25024592, Pune Peoples Co-op Bank Ltd. ₹ 21125978, Prerana Co-op Bank Ltd. ₹ 3590081, Suvarnyug Sahakari Bank ₹ 2500000, MSEDCL Ltd. ₹ 700000, Sanmitra Sahakari Bank ₹ 12500101, Bramhadev dada Mane Co-op Bank Ltd. ₹ 21500000, Anusaya Nagari Sahakari Patsanstha Maryadit Pune ₹ 2500000,

Total ₹ 25,72,19,581.00

Profit & Loss :

During the year 2024-2025, the profit of society is ₹ 61.37 Lakh and the net profit of the society has increased to ₹ 67.46 Lakh in the financial year 2025-2026

Net Worth :

The Net worth of the credit Society increased to 723.63 Lakh from ₹ 822.14 Lakh during FY 2025-26

Bankars :

Bank of India, Baramati Sahakari Bank, DMK Jaoli Sahakari Bank, IDBI Bank, Latur Urban Co-op. Bank, Lokmangal Co-op. Bank, Madheshwari Urban Dev. Co-op. Bank, Shrimant Malojiraje Co-op. Bank, Man Deshi Mahila Sahakari Bank, P.D.C.C. Bank, Prerana Co-op. Bank Ltd., Pune Contoment Co-op. Bank, Pune Merchant Co-op. Bank Ltd, Pune Municiple Corporation Servant, Pune People's Co-op. Bank, Rajarambapu Sahkari Bank Ltd, Rajarshee Shahu Sahakari Bank Ltd., Ramrajya Sahakari Co. Bank, Sanmitra Co-op Bank, Satara D.C.C.Bank, Suvarnyug Sahakari Bank Ltd.,The Baramti Sahakari Bank, The Decan Co-op. Bank,The Pandharpur Urban Co-op. Bank, The Wai Urban Sahakari Bank Ltd., Vidyanand Co-op Bank, Yes Bank.



* Financial Parameters *

Financial Parameters	31.03.2025	31.03.2026	Growth	Percentage
No of Membership	41646.00	43470	1824.00	4.38
Share Capital	4,99,98,200.00	5,80,08,800.00	80,10,600.00	16.02
Deposit	82,93,40,770.04	103,01,35,036.67	20,07,94,266.63	24.21
Loan	77,08,71,423.58	89,62,84,207.15	12,54,12,783.57	16.27
Total Business Mix	160,02,12,193.62	192,64,19,243.82	32,62,07,050.20	20.39
Investment	15,71,58,297.00	25,72,19,581.00	10,00,61,284.00	63.67
Funds	6,59,72,577.00	8,54,16,314.56	1,94,43,737.56	29.47
Total Income	10,98,16,790.11	13,62,68,319.46	2,64,51,529.35	24.09
Total Expencess	10,36,79,208.33	12,95,21,343.85	2,58,42,135.52	24.93
Profit	61,37,581.78	67,46,975.61	6,9,393.83	9.93
Reserve Fund	80,55,783.22	96,14,878.67	15,59,095.45	19.35
Audit Class	A	A		

* Appropriation of Profit *

Board of Directors has proposed appropriation of net profit as under with a request to members to approve the same.

Sr. No.	Particulars	Amount
1	Reserve Fund 25%	16,86,743.90
2	Dividend 10%	49,51,221.00
3	Education Fund 1%	67,469.76
4	Bad & Debts Reserve	41,540.95
	Total	67,46,975.61

Progress of the Society last 4 years - Ended 31st March 2025

Year	2022	2023	2024	2025	2026
Investments	104975565.00	159331366.00	168232977.00	157158297.00	257219581.00
Share Capital	27147300.00	29167000.00	38910500.00	49998200.00	58008800
Reserve Fund	4661264.15	5623740.00	6651665.88	8055783.22	9614878.67
Deposits	426347708.51	506345476.85	613464150.93	829340770.04	1030135036.67
Loans & Advances	367593787.23	396059184.93	577834030.93	770871423.58	896284207.15



* Appendix 'A' *

Head Office Address	: Anusaya Bhavan, Hadco Road, Saswad, Tal - Purandar, Dist - Pune. Pin - 412301.
Date of Registration & No.	: 23 rd January 2013 (MSCS/CR/757/2013)
Jurisdiction	: Maharashtra & Madhya Pradesh State
No. of Branches	: 23
Membership	: 43470
Authorized Capital	: 10 Crore
Share Capital	: 5,80,08,800.00
Reserves & Funds	: 8,54,16,314.56
Deposits	: 103,01,35,036.67
Loans & Advances	: 89,62,84,207.15
Investments	: 25,72,19,581.00
Net Profit	: 67,46,975.61
Audit Classification (31.03.2026)	: 'A'



* Balance Sheet Report as on 31/03/2026 *

31/03/2025		Capital & Liabilities	31/03/2026	
Amount ₹	Amount ₹		Amount ₹	Amount ₹
49998200.00		SHARES		58008800.00
	49998200.00	Shares	58008800.00	
65972577.00		FUNDS		85416314.56
	215328.24	Education Fund	215328.24	
	8055783.22	Reserve Fund	9614878.67	
	12560498.27	Building Fund	13324416.27	
	43607693.70	Bad & Doubtful Debts Fund	59313197.81	
	82474.57	Dividend Equilisation Fund	82474.57	
	468019.00	Loan Holder Relief Fund	468019.00	
	482780.00	Medical Relief Fund	0.00	
	500000.00	Employee Welfare Fund	500000.00	
	0.00	Contingent Prov. for Std. assets	1898000.00	
829340770.04		DEPOSIT		1030135036.67
	45937.00	Pigmy Bachat Gat Deposit	37828.00	
	265215576.00	Fixed Deposit	152784925.00	
	40407268.00	Dam Duppat Deposit	39619961.00	
	110847211.00	Monthly Interest Deposit	113948379.00	
	61925814.00	Pigmy Daily Deposit	79061392.20	
	47641553.44	Saving Account	74707793.87	
	1741618.46	Security Deposit	1836398.46	
	14115371.59	Current Account	8755402.39	
	1913242.65	Non Operative Account	1804179.65	
	132006.00	Recurring Deposit	182296.00	

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* Balance Sheet Report as on 31/03/2026 *

31/03/2025		Properties & Assets	31/03/2026	
Amount ₹	Amount ₹		Amount ₹	Amount ₹
9404020.01		CASH AND BANK BALANCE		12751058.22
	3731587.69	ICICI Bank Ltd. Current A/c	6553449.08	
	10202.80	Suvarnayug Sah. Bank, Market Yard	0.00	
	484082.80	Anusaya Multi State Multi Purpose	44345.60	
	1067518.00	Cash	1620235.20	
	141857.53	Ajit Nagari Sahkari Patsanstha	2081450.33	
	3502.34	Rajarshi Shahu Sahakari Bank	2322.34	
	27401.00	P.D.C.C Bank Loni Kalbhor	9442.00	
	2721.64	Rajarshi Shahu Sahakari Bank Nar	0.00	
	352275.40	The Baramati Sahakari Bank Shirw	71083.70	
	1026.20	The Deccan Marchants Co.op.bank	1272.60	
	1638.40	The Baramati Sahakari Bank Bhigw	898.60	
	13192.86	Pune Cantonment Sah Bank Br Kesh	107238.84	
	10868.96	Bank Of India Maheshwar	8102.72	
	485858.20	Shrimant Malojiraje Sah. Bank Sak	275546.96	
	250070.76	Vidyanand Co-op Bank, Natepute	242453.16	
	1926.50	Sadhana Sahakari Bank	0.00	
	0.00	Shrimant Malojiraje Sahakari Bank	27857.32	
	1486.00	Madheshwari Urban Dev Co-op Bank	115574.00	
	36271.80	The Wai Urban Co-op Bank, Br Hada	0.00	
	29949.82	Rajarshi Shahu Sahakari Bank Br	78084.12	
	686.60	Sant Sopankaka Sah Bank Od A/c	4870.20	
	81177.00	P.D.C.C Bank Branch Nasarapur	5851.00	
	236576.36	Suvarnayug Sahakari Bank Br Kesh	20990.66	
	5352.00	P.D.C.C Bank Current A/c Br Junc	39807.00	
	11240.16	Sant Sopankaka Sahakari Bank Br	47115.20	
	1699.10	The Baramati Sahakari Bank Od A/	2896.70	
	13193.00	P.D.C.C. Bank Branch Market Yard	0.00	
	194949.00	P.D.C.C.bank Current A/c Br Gara	17218.00	
	13418.08	Sant Sopankaka Sah Bank Current	11298.68	
	8657.51	Rajarshi Shahu Sahakari Bank Br	525759.17	
	46651.15	Pune Peoples Co-op Bank Br Kedgo	11524.02	
	176372.00	P.D.C.C Bank Br Pisarve	9246.00	
	25389.48	Bank Of India Br Pisarve	9447.56	
	122301.69	The Satara Distric Central Co-op	343277.61	
	23075.50	ICICI Bank, Market Yard Branch	23075.50	
	1145309.82	P.D.C.C Bank, Br Saswad	97409.82	
	1222.20	The Baramati Sahakari Bank, Br Ba	780.00	
	3219.42	DMK Jaoli Sahakari Bank, Br Shirw	3561.12	
	2589.52	Pune Peopals Co-op Bank, Od A/c K	3374.23	
	7043.80	Prerana Co-op Bank Current A/c D	7313.96	
	10885.00	IDBI Bank Current A/c	10885.00	
	123994.40	Mann Deshi Mahila Sahkari Bank, L	5520.20	
	3344.68	Rajarshi Shahu Sah Bank Br Od A/	0.00	

Continue on next page



* Balance Sheet Report as on 31/03/2026 *

31/03/2025		Capital & Liabilities	31/03/2026	
Amount ₹	Amount ₹		Amount ₹	Amount ₹
	1794266.00	Lakhapati Deposit	2344429.00	
	169280.90	Pigmy Loan Deposit Account	102293.10	
	312060.00	Ajit Deposit	336180.00	
	63414976.00	Monsoon Deposit Yojana	6279114.00	
	724179.00	Pension Recurring	961709.00	
	16839565.00	Sukanya/chiranjivi Recuuring	27223706.00	
	10746.00	Ajit Fixed Deposit	0.00	
	1160572.00	Rd Non Operative Account	1121693.00	
	0.00	Employee Salary Account	885658.00	
	0.00	Agent Commition Account	573249.00	
	200929527.00	Dipawali Thev Yojana	517568450.00	
194695286.16		OTHER LIABILITY AND PROVISION		185851361.30
	192160774.10	Overdue Interest Reserve	182578300.20	
	739512.00	Dividend Payable 2023-24	721703.00	
	580622.06	Audit Fee Payable	541216.10	
	128225.00	Employees Providend Fund Payble	99520.00	
	798095.00	Professional Tax Payable	945495.00	
	64767.00	TDS Payable	32065.00	
	101461.00	Output C.G.S.T	0.00	
	103245.00	Output S.G.S.T	0.00	
	18585.00	Rent Payable	38284.00	
	0.00	Electricity Bill Paybale	1680.00	
	0.00	Profetional Fee Paybale	12000.00	
	0.00	Jahir Lilav Boli Anamat A/c	10001.00	

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* Balance Sheet Report as on 31/03/2026 *

31/03/2025		Properties & Assets	31/03/2026	
Amount ₹	Amount ₹		Amount ₹	Amount ₹
	16716.09	Prerana Co-op Bank, Br Nasarapur	16116.16	
	3294.11	Sanmitra Co-op Bank, Br Sasanenag	0.00	
	142133.98	Yes Bank Ltd. Current A/c	3762.84	
	140865.70	Lokmangal Co-op Bank, Br Sasanenag	16012.80	
	5058.00	Lala Urban Co-op Bank, Br Bhosari	4930.00	
	40770.60	The Wai Urban Co-op Bank, Br Nasa	8446.50	
	7260.70	The Baramati Sah Bank, Od A/c Br	75212.76	
	120366.06	Pune Merchant Co-op Bank, Od A/c	185998.96	
	15768.60	Ambarnath Jai-hind Co-op Bank Ltd.	0.00	
157158297.00		INVESTMENT		257219581.00
	2500000.00	Rajarshi Shahu Sahakari Bank	2515047.00	
	8656689.00	Sant Sopankaka Sahakari Bank	8937121.00	
	31740.00	The Deccan Merchants Co-op Bank	33926.00	
	2050000.00	The Wai Urban Co-op Bank	50000.00	
	4000000.00	Vidyananad Co-op Bank	4000000.00	
	7713.00	Madheshwari Urban Dev Co-Op Bank	25008371.00	
	8050000.00	Resarve Fund Investment	13051664.00	
	2500000.00	The Baramati Sahakari Bank	2500000.00	
	14500000.00	The Latur Urban Co-op Bank	14500000.00	
	3027641.00	Pune Cantonment Sahakari Bank	28102.00	
	10502052.00	Indrayani Co Oprative Bank Ltd.	10759897.00	
	49400000.00	Anusaya Multi State Multi Purpos	46150000.00	
	23500000.00	Yes Bank Ltd.	0.00	
	1000.00	Anusaya Multi State Multi Purpos	1000.00	
	4278096.00	Ramrajya Sahakari Bank	0.00	
	2715000.00	Bulding Fund Investment	14715000.00	
	5225.00	Lala Urban Co-op Bank Ltd.	5600.00	
	10000.00	Federation Of Multi State Soc Sh	10000.00	
	5500000.00	Pune Merchant Co Op Bank Ltd	25500000.00	
	12219.00	The Satara District Central Co O	13101.00	
	500000.00	Shrimant Malojiraje Sahakari Bank	25024592.00	
	1010922.00	Pune Peoples Co-op Bank	21125978.00	
	500000.00	Prerana Co-op Bank	3590081.00	
	2500000.00	Suvarnayug Sahakari Bank	2500000.00	
	900000.00	M.S.E.D.C.L.Ltd.	700000.00	
	2500000.00	Sanmitra Sahakari Bank	12500101.00	
	8000000.00	Ambarnath Jai Hind Co-op Bank	0.00	
	0.00	Bramhadevdada Mane Co-op Bank	21500000.00	
	0.00	Anusaya Nagari Sahakari Patsanst	2500000.00	
770871423.58		LOAN		896284207.15
	32296177.10	Gold Loan	59414470.30	
	759419.40	Vehicle Loan	598242.30	
	476296325.30	Mortgage Loan	540005733.77	
	46760107.00	Deposit Loan	67554020.30	
	29222763.00	Member Loan	22681544.60	

Continue on next page



* Balance Sheet Report as on 31/03/2026 *

31/03/2025		Capital & Liabilities	31/03/2026	
Amount ₹	Amount ₹		Amount ₹	Amount ₹
	0	Jahir Lilav Anamat A/c	40500	
	0	Dividend Payable 2024-25	830597	
6137581.78		PROFIT		6746975.61
	6137581.78	Profit And Loss Accounts	6746975.61	
1146144414.98	1146144414.98		1366158488.14	1366158488.14



* Balance Sheet Report as on 31/03/2026 *

31/03/2025		Properties & Assets	31/03/2026	
Amount ₹	Amount ₹		Amount ₹	Amount ₹
	103974847.62	Anusaya Mahila Bachat Gat Loan	92871415.92	
	4065049.50	Business Group Loan	2868865.90	
	13775087.70	Business Loan	15531195.90	
	956901.00	Daily Deposit Loan	924988.70	
	19114463.40	FD CC Loan	60805041.80	
	40729971.50	Salary Loan	30934382.80	
	199878.56	Goods Mortgage Loan	205631.76	
	712187.50	Recurring Deposit Loan	913430.60	
	100162.10	Cash Credit Loan	100547.50	
	20843.90	Employee Loan	0.00	
	1887239.00	Daily Collection Loan	874695.00	
8282991.51		FIXED ASSETS		8292333.61
	7440546.02	Furniture And Fixture	7680350.02	
	670.00	Library	603.00	
	485647.41	Computer & Hardware	322231.47	
	246851.00	Locker	222166.00	
	18330.24	Note Counting Machine	11004.24	
	31812.30	CCTV Camera	20508.34	
	15803.00	Pigmy Machine	9483.00	
	7331.54	Attendance Machine	4387.54	
	36000.00	Markytics Software	21600.00	
200427682.88		OTHER RECEIVABLE & PROVISION		191611308.16
	199004.00	MSDCL Bill Commission Receivable	69672.00	
	192160774.10	Overdue Interest Receivables	182578300.20	
	320652.08	MSDCI Bill Commission TDS Rece.	335602.08	
	564044.00	Bank TDS Receivable	652886.00	
	443303.00	Investment TDS Receivable FY 2020	443303.00	
	528822.00	Investment TDS Receivable FY 2021	528822.00	
	618354.00	Investment TDS Receivable FY 2022	618354.00	
	1424400.00	Office Deposit	1339400.00	
	341575.00	Interest Receivable on Investment	313377.68	
	7025.00	Telephone Deposit	7025.00	
	911193.70	Investment TDS Receivable FY 2023	911193.70	
	145519.00	Remaining Stationery Stock	137291.00	
	624078.00	Investment TDS Receivable FY 2024	624078.00	
	2069387.00	Miscellaneous Assets	2069387.00	
	67178.00	CGST Receivable	0.00	
	0.00	Investment TDS Receivable FY 2025	467822.00	
	0.00	MSDCL Maha Power Pay A/c	194046.50	
	0.00	Output C.G.S.T	161198.00	
	0.00	Output S.G.S.T	158206.00	
	2374.00	Loan Holder Cibil Check Account	1344.00	
1146144414.98	1146144414.98		1366158488.14	1366158488.14



* Profit & Loss as on 31/03/2026 *

31/03/2025	Expenditure	31/03/2026	31/03/2025	Income	31/03/2026
52939033.00	Deposit Interest	63023497.00	93292079.40	Loan Interest	103945953.60
10675559.00	Salary Expenses	9199597.00	12051285.78	Interest on Investment	12232168.68
283569.00	Bonus Expenses	352117.00	5182.00	Cheque Return Charges	6747.00
713015.00	PF Expenses	632567.00	1093455.82	Service Charges	1172951.89
1045971.00	Incentive Expenses	1087192.00	296648.66	MSEB Bill Commission	259237.85
23633.00	Travel Expenses	18778.00	1452435.15	Processing Charges	1111159.94
1000.00	Advertisement Expenses	0.00	84650.00	RTGS Charges	25133.80
228833.00	Telephone Expenses	225662.00	14898.00	Penaulty Charges	255.00
1231254.00	Depreciation	1082329.00	85.00	Dividend Received	85.00
467277.00	Electricity Expenses	429050.00	604549.10	Inoprative Accounts Charges	640573.50
5943094.00	Office Rent Expenses	5786236.00	20217.00	Member Form Fee	21126.00
975100.00	Audit Fee Expenses	509000.00	57969.00	Loan Form Fee	38557.00
42469.40	Annual Meeting Expenses	56250.00	2143.00	Passbook Charges	1321.20
25428.00	Insurance Expenses	35387.30	126303.50	Loan Recovery Charges	0.00
130379.58	Bank Charges	122842.22	1269.00	No Dues Charges	252.00
273180.00	Professional Fee Expenses	222400.00	124354.00	Visit Fee	26497.00
14915.00	Stamp & Legal Expenses	20195.00	16327.00	Four Wheeler Recovery Doura Charge	254.00
8000.00	Training Expenses	12750.00	0.00	Two Wheeler Recovery Doura Visit	508.00
5674906.94	Daily Agent Commission Paid	6487589.88	132047.00	Notice And Postage Fee	0.00
264936.28	Printing & Stationery Expenses	292967.00	78602.00	Kalam 138 Cheque Return Legal Ch	0.00
497275.00	Computer A.M.C Expenses	350576.00	88161.00	Kalam 138 Recovery Initial Proces	0.00
48378.05	Computer Part Repair Expenses	35578.16	168314.70	Sms Charges	0.00
1211883.94	Software A.M.C Charges	952200.08	105814.00	Arbitration Antim Notice Charges	0.00
313149.00	Office Cleaning Expenses	294809.00			
1096.00	Xerox Expenses	1930.00			
83790.00	Repairs & Maintenance Expenses	153466.34			
100.00	Transport Expenses	412.00			
1600.00	Rent & Agreement Expenses	3700.00			
16825.00	Locker Rent Expenses	18894.88			
17500000.00	Bad Debts Fund Expenses	19495500.00			
105856.00	Office Expenses	144887.80			
84718.00	Tea & Coffee Expenses	92808.00			
55000.00	S.M.S. Package Expenses	110000.00			
2797984.14	Interest Paid On Od	1484637.19			
6137581.78	Profit	6746975.61			
109816790.11	Grand Total	119482781.46	109816790.11	Grand Total	119482781.46



* Budget For 2026 - 2027 *

Expenditure	31/03/2027	Income	31/03/2027
Deposit Interest	78779000.00	Loan Interest	129932400.00
Salary Expenses	11499500.00	Interest on Investment	15290100.00
Bonus Expenses	440300.00	Cheque Return Charges	8500.00
PF Expenses	790700.00	Service Charges	1466200.00
Incentive Expenses	1358900.00	MSEB Bill Commission	324000.00
Travel Expenses	23400.00	Processing Charges	1388900.00
Telephone Expenses	282100.00	RTGS Charges	31400.00
Depreciation	1352900.00	Dividend Received	100.00
Electricity Expenses	536300.00	Inoprative Accounts Charges	800700.00
Office Rent Expenses	7232800.00	Member Form Fee	26400.00
Audit Fee Expenses	636200.00	Loan Form Fee	48100.00
Annual Meeting Expenses	70300.00	Passbook Charges	1700.00
Insurance Expenses	44300.00	No Dues Charges	500.00
Bank Charges	153600.00	Visit Fee	33000.00
Professional Fee Expenses	278000.00	Four Wheeler Recovery Doura Charge	1300.00
Stamp & Legal Expenses	25300.00		
Training Expenses	15900.00		
Daily Agent Commission Paid	8109400.00		
Printing and Stationery Expenses	366200.00		
Computer A.M.C. Expenses	438300.00		
Computer Part Repair Expenses	44500.00		
Software A.M.C Charges	1190300.00		
Office Cleaning Expenses	368500.00		
Xerox Expenses	2400.00		
Repairs And Maintenance Expenses	191800.00		
Rent & Agreement Expenses	5200.00		
Locker Rent Expenses	23600.00		
Bad Debts Fund Expenses	24369400.00		
Office Expenses	181200.00		
Tea & Coffee Expenses	116000.00		
S.M.S. Package Expenses	137500.00		
Interest Paid on OD	1855800.00		
Profit	8433700.00		
.			
Grand Total	149353300	Grand Total	149353300



* Independent Statutory Auditor's Report *

For The Period 01.04.2025 To 31.03.2026

1. We have audited the attached Balance sheet of **AJIT MULTI-STATE CO-OPERATIVE CREDIT SOCIETY LTD., A/P. SASWAD , TAL - PURANDAR, DIST - PUNE.** as at 31st March 2026 and also the Profit and Loss Account for the year ended on that date the preparation of Financial Statements is the responsibility of the Co-Operative Society / its management. Our responsibility is to express an opinion on these Financial Statements based on our audit.
2. We have conducted audit accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the Financial Statements are free from material misstatements. An audit includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for our opinion.
3. Balance Sheet and Profit and Loss Account have been drawn up in accordance with prescribed forms under the Multi State Co-operative Societies Act, 2002 (as applicable to Co-operative Societies) and are in conformity with the accounting principles generally accepted in India.
4. Subject to limitation of the audit indicated in above para, the accounting policies and our separate report.
 - a. We report that in our opinion and to the best of our knowledge and according to the information and explanations gives to us and as shown by the books of the Credit Co-operative Society.
 - i. The Balance Sheet is a full and fair Balance Sheet containing the necessary particulars and is properly drawn up so as to exhibit a true and fair view of the affairs of the Credit Co-operative Society as at 31st March 2026
 - ii. The Profit & Loss Account read together with Accounting Policies thereon shows true balance of Profit for the year ending on that date.
 - b. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory.

Subject to our report of even date the AJIT MULTI-STATE CO-OPERATIVE CREDIT SOCIETY LTD. is Awarded Classification "A" for the financial year 2025-2026

Place : Pune
Date : 01/07/2026

For BSG And Associates
Chartered Accountants
CA. Anil S. Andhale
(Partner)
MRN.178144/FRN.105266



* Proposed Amendment in Bye-Laws *

By Low No.	Existing Bye-Law	Proposed Amendment	Reason for Amendment
49.C	SECURITY FOR LOANS Loans shall be Secured in one or the other Of the following methods. Secured Loans: Loan secured by tangible Gold and goods May be granted to the tune of Rs. 10,00,000/- per individual and maintaining a margin of at least 70% of the value of the security and such loans should be repayable within 12 months in regular monthly equal installment.	SECURITY FOR LOANS Loans shall be Secured in one or the other Of the following methods. Secured Loans: Loan secured by tangible Gold and goods May be granted to The average loan limit to an individual in the society shall be 05% of the own funds and maintaining a margin of at least 70% To 85% of the value of the security.	To meet the financial requirement of the members.

Fixed Months	Interest Rates	Interest Rates for Senior Citizens
15 days to 90 days	5.50 %	6.00 %
91 days to 180 days	6.50 %	7.00 %
181 days to 365 days	7.00 %	7.50 %
366 day to 1095 days	8.50 %	9.00 %
1096 day to-----	9.50 %	9.50 %
Monthly deposit Interest	8.00 %	8.50 %

❖ Our special deposit scheme doubled in 105 months ❖

❖ Sukanya Shubhamangal Deposit Scheme ❖

❖ Pension Deposit Scheme ❖

* Tribute *

Our sincere tribute and heartfelt condolence to the departed souls in various fields of honor, respected members, members of the society, well wishers, clients, great social workers, great workers, eminent personalities of the world and indian scientists, great writers, educators. offering.

God bless their souls and let peace be bestowed on them.



Ajit Multi-State

Co-op Credit Society Ltd.

Area : Maharashtra & Madhya Pradesh

* Easy Loan Available *



Gold Loan Scheme

11 %



Mortgage Loan Scheme

13 %



Salary Mortgage Loan Scheme

13 %



Home Loan

(N. A. Plot - Nagar Palika Area)

12 %



Cash Credit

(Property Mortgage for 1 Lakh)

13 %



Vehicle Loan

12 %

Member Loan (10,000 to 2 Lakh)

15 %



*Terms & Conditions Apply

Facilities for Public Service

- ❖ DD Facility ❖ Suvarna Deposit Scheme ❖ Money transfer facility ❖ RTGS Facility
- ❖ SMS Banking Facility ❖ Electricity Bill Payment Facility through Maharashtra State Electricity Distribution Company ❖ Accident Insurance Cover for Landlords Including Borrowers
- ❖ Core banking facility

* Branches Located *



Ajit Multi-State

Co-op Credit Society Ltd.

Regd. No. MSCS/CR/757/2013

Area : Maharashtra & Madhya Pradesh

Head Office :

Anusaya Bhavan, Hadco Road, Saswad,
Tal. Purandhar, Dist. Pune - 412301

Phone : 7447468145 / 46 / 47 / 48

Email : ajitmultistateho@gmail.com

Website : www.anusayagroup.in

❖ Branches ❖

Saswad : Anusaya Bhavan, Hadco Road, Saswad,
Tal. Purandhar, Dist. Pune - 412301
Phone : 7447468145/46/47/48/49/50

Undri : Sr. No. 49, Opp. Maruti Mandir, 1st
Floor, Shop No. 1 & 2, above Mamata
Sweets, Undri Chowk, Pune
Phone : 7447254047

Lonand : In front of Nagar Panchayat, Railway
Station Road, Lonand, Tal. Khandala,
Dist. Satara
Phone : 02169 - 298030

Khandala : Main Road, Near Panchayat Sameeti,
Khandala, Tal. Khandala, Dist. Satara
Phone : 9730881003

Junction : In front of New Police Station,
Walchandnagar Road, Junction,
Tal. Indapur, Dist. Pune
Phone : 8805986310

Natepute : Mehata Complex, Opp. S.T. Stand,
Natepute, Tal. Malshiras, Dist. Solapur
Phone : 9552319487

Bhigwan : Bajarpeth Road, Bhigwan, Tal. Indapur,
Dist. Pune, Phone : 9022107228

Shirwal : Near National Highway, Dudh Sangha
Building, Shirwal, Tal. Khandala
Dist. Satara, Phone : 8805986429

Dighi : Sr. No. 73, Shop No. 12/13, Kamalraj
Shivdarshan Building, Dharmaveer
Sambhijiraje Chowk, Dighi, Pune - 15
Phone : 9112351088

Garade : At/Post Garade, Tal. Purandhar Dist.
Pune Phone : 8605324097

Pisarve : At/Post Pisarve, Tal. Purandhar Dist.
Pune Phone : 8805986361

Narhegaon : Vetalbaba Chowk, Bhairavnath Nagar,
Narhegaon, Tal. Haveli, Dist. Pune
Phone : 9011004746

Nasarapur : Near Unique Hospital, Nasarapur,
Tal. Bhore, Dist. Pune
Phone : 9850965935

Sasanenagar : Arunoday Saha. Gruharachana
Society, Jay Malahar Building,
Flat No.1, Sasanenagar, Pune
Phone : 9881084107

Lonikalbhor : Vaishanavi Pride, Shop No.1,
Lonikalbhor, Tal. Haveli, Dist. Pune
Phone : 9850965943

Mahadevnagar : Near A. M. Collage,
Mahadev Nagar, Manjari Road,
Hadapsar, Pune
Phone : 9689656767

Kedgaon : Lalchand Nagar, Kedgaon Railway
Station, Tal. Daund, Dist. Pune
Phone : 9850972336

Sakharwadi : Near Mahadev Mandir, Kalubai Chowk,
Sakharwadi, Tal. Phaltan, Dist. Satara
Phone : 9850063736

Keshevnagar : Shinde Vasti, Behind Laxmi Cable
Network, Keshevnagar, Mundhava
Pune-36, Phone : 9067902690

Shivane : Sr. No. 13/2, Sai Shraddha Building,
Pokale Nagar, Near HP Petrol Pump,
Pune - 23 Phone : 020 - 25291626

Baramati : Sr. No. 236 - A, Kate Complex,
1st Floor, Karbhari Cercle, Kasba,
Baramati, Tal. Baramati, Dist. Pune
Phone : 8380066745

Maheshwar (M. P.) : Behind Janata Talkis, Near Gyandoot,
Maheshwar, Madhya Pradesh
Phone : 9644411293



Ajit Multi-State

Co-op Credit Society Ltd.

Area : Maharashtra & Madhya Pradesh

A legacy of **service,**
leadership, and
inspiration

A leader whose
vision strengthened
Maharashtra,
and a legacy that will
inspire generations.

Deputy Chief Minister Maharashtra

Late Ajitdada Pawar

(1959-2026)

22
July
2026

Respectful tribute on the occasion of his
Birth Anniversary



Visitors Felicitation



The institution proudly welcomed **Hon. Shri Murlidharji Mohol**, Union Minister of State for Cooperation and Civil Aviation, Government of India. The event was also attended by the institution's Chairman, **Hon. MLA Shri Ashok Tekawade**, Senior journalist **Shri Shyamkaka Peshave**, and BJP Jejuri President **Shri Sachin Peshave**, adding prestige to the occasion.



Warm welcome and felicitations to **Hon. Shri Nitinji Gadkari**, Union Minister for Road Transport and Highways, by the Secretary of Maharashtra Pradesh Yuva Morcha and **Hon. Ajinkya Bhaiyya Ashok Tekawade**, Chairman of Anusaya Multi-State Multipurpose Co-operative Limited."

During the felicitation of **Hon. Shri Chandrashekhar Bawankule**, Revenue Minister of Maharashtra, **Hon. Shri Ravindra Chavan**, BJP Maharashtra State President, and **Hon. MLA Shri Abhimanyu Pawar**, the institution's Chairman **Hon. MLA Shri Ashokbhai Tekawade**, BJP State Youth Morcha Secretary **Shri Ajinkya Tekawade**, BJP District Vice-President **Shri Mahadev Shendkar**, and BJP Taluka Secretary **Shri Ganesh Memane** were present.





Ajit Multi-State

Co-op Credit Society Ltd.

Area : Maharashtra & Madhya Pradesh



On the occasion of extending birthday greetings to

Hon. Shri Chandrakant Dada Patil,
Maharashtra's Minister
for Higher and Technical Education,
the institution's Chairman

Hon. MLA Shri Ashokbhau Tekawade,
Zilla Parishad Member

Shri Gangaram Dada Jagdale,
and other dignitaries were present.

"Honouring **Hon. Dattamama Bharane** with respect and pride, in the esteemed presence of **Hon. MLA Ashok Bhau Tekawade**, Anusaya Multi State Chairman **Ajinkyabhaiyya Tekawade** and distinguished dignitaries - a truly memorable moment of honour and togetherness.



Honorable MLA **Shri Ashokbhau Tekawade**, along with Adv. Ganesh Memane, BJP District Vice President Mahadevji Shendkar, and Maharashtra State Yuva Morcha Secretary **Shri Ajinkyabhaiyya Tekawade**, felicitating the Honorable **Udayji Samant**, Minister of Industries for the State of Maharashtra, on behalf of the organization.





Ajit Multi-State

Co-op Credit Society Ltd.

Area : Maharashtra & Madhya Pradesh



On behalf of the institution,
Hon. Shri Radhakrishnaji Vikhe Patil,
Water Resources Minister, Government of
Maharashtra, was warmly welcomed by
Hon. MLA Shri Ashok Tekawade,
Shri Mahadev Shendkar,
Shri Ganesh Memane, and
Shri Ajinkya Tekawade.

Hon. Mrs. Adititai Tatkare, Minister for
Women and Child Development,
Government of Maharashtra, paid a
goodwill visit to the institution. On this
occasion, she conveyed her best wishes
and guidance for the institution's continued
progress. She was accorded a warm and
respectful welcome by the institution.



A memorable felicitation ceremony
honouring **Hon. MLA Shri Ashok Bhau
Tekawade**, Chairman of Anusaya
Multistate **Shri Ajinkya Bhaiyya Tekawade**,
Shri Mahadev Shendkar and
Adv. Ganesh Memane, on the occasion
of felicitating **Shri Jaykumar Gore**
Minister of Rural Development &
Panchayat Raj, Government of
Maharashtra.



Ajit Multi-State

Co-op Credit Society Ltd.

Area : Maharashtra & Madhya Pradesh



◀ **Hon. Shri Deepakji Taware**, Cooperative Commissioner and Registrar, Maharashtra State; **Hon. Shri Shaileshji Kotmire**, Additional Registrar; **Shri Milind Sobale**, District Deputy Registrar; and **Shri Prakash Jagtap**, District Deputy Registrar, paid a goodwill visit to the institution. After reviewing the institution's activities, they appreciated its excellent work and extended their best wishes for its continued progress.

Also present on the occasion were **Hon. MLA Shri Ashokbhau Tekawade**, Ajit Multi State Co-op Credit Society Vice-President **Shri Pravinji Bhosale**, Chairman **Shri Ajinkya Tekawade**, and **Shri Satish Jadhav**.

▶ The Chairman of Rajarshi Shahu Cooperative Bank, **Shri Shantaram Anna Dhankawade**, Vice-Chairperson **Mrs. Kamaltai Vyavahare**, Director **Shri Balasaheb Doifode**, and the Board of Directors paid a goodwill visit to the institution's head office. They appreciated the institution's work after learning about its activities and congratulated the management.



◀ **Shri Nitinji Ghorpade**, Vice President of Jio-BP Petroleum, visited the institution and guided the marketing officers. Present on the occasion were **Hon. MLA Shri Ashok Tekawade**, Chairman **Shri Ajinkya Tekawade**, Director **Mrs. Sarika Ghorpade**, and the institution's women office bearers.



Ajit Multi-State

Co-op Credit Society Ltd.

Area : Maharashtra & Madhya Pradesh

As part of its Corporate Social Responsibility (CSR) initiatives, the institution distributed essential items to Warkari devotees participating in the sacred **Pandharpur Wari**. Guided by the belief that **"Serving the Warkaris is serving Lord Vitthal,"** the institution proudly undertook this noble service initiative. The event was graced by the presence of BJP National Secretary and Member of Parliament **Shri Vinod Tawde**, **MLA Shri Bhimrao Tapkir**, Founder **Shri Ashokbhai Tekawade**, and Chairperson **Mr. Ajinkyabhaiyya Tekawade**.



Demonstrating its commitment to social responsibility and community welfare, the institution distributed **Guddani Chikki** to thousands of Warkari devotees during the revered **Pandharpur Wari** pilgrimage. Guided by the philosophy, **"Serving the Warkaris is serving Lord Vitthal,"** the initiative embodied the values of compassion, devotion, and selfless service. The programme was conducted in collaboration with Anusaya Charitable Trust, making the initiative a meaningful contribution to the well-being of the pilgrims.

The institution felicitated Maharaj and Warkari devotees for preserving and promoting the sacred Warkari tradition. Those present included **Shri Ashokji Tekawade**, **Shri Gangaram Dada Jagdale**, **Adv. Ganesh Memane**, **Shri Bandukaka Jagtap**, **Shri Mahadev Shendkar**, **Shri Mangesh Dada Ghone**, **Shri Gorakh Memane**, **Shri Rajendra Kolte**, **Shri Mayur Phadtare**, and others.





Ajit Multi-State

Co-op Credit Society Ltd.

Area : Maharashtra & Madhya Pradesh



As part of the institution's expansion, its efficient women officers visited , **Nasarapur, Taluka Bhor, District Pune**, to create awareness among customers about the institution's **various deposit schemes**.



Mr. Mahesh Pawar, a representative who contributes to the organization's business growth through regular collections and earns a monthly income of **Rs 80,000**, is seen here carrying out collection work.



The contribution of **Mr. Ajay Chavan**, a daily deposit representative at the Lonand branch who has consistently contributed to the organization's progress, is truly inspiring.





Ajit Multi-State

Co-op Credit Society Ltd.

Area : Maharashtra & Madhya Pradesh

On the auspicious occasion of **Guru Purnima**, we extend our heartfelt greetings and sincere gratitude to our Founder Chairman **Shri Ashokbhau Tekawade Sir**.

His inspiring leadership, vision, and unwavering commitment to excellence continue to guide and motivate us every day. We are truly privileged to learn from his wisdom, integrity, and dedication.

His mentorship has been instrumental in shaping our growth, both professionally and personally. May this sacred occasion bring him good health, happiness, peace, & continued success in all his endeavors.



Marking the birth anniversary of **Hon. Shri Devendra Fadnavis**, Chief Minister of Maharashtra, the institution conducted a Blood Donation Camp with the inspiring message, **"Blood Donation is the Greatest Donation."** The camp received an overwhelming response, with members and women office-bearers coming forward to donate blood, reaffirming their commitment to social service and community welfare. The event was attended by Chairman **Shri Ashokbhau Tekawade** and Director **Shri Ajinkya Tekawade**.

On the occasion of International **Women's Day**, distinguished women who have made significant contributions across various fields were felicitated in recognition of their achievements by chief guest **Mrs. Minal Kalaskar**, Deputy Collector and Returning Officer. The event was graced by Founder **Hon. Ashokbhau Tekawade**, Chairperson **Mrs. Vijayatai Tekawade**, Director **Shri Balasaheb Kale**, along with other esteemed dignitaries.





Ajit Multi-State

Co-op Credit Society Ltd.

Area : Maharashtra & Madhya Pradesh



In keeping with its commitment to social welfare, the institution distributed **Diwali Essential Kits** to underprivileged students.

Director **Shri Ajinkya Tekawade** and **Mrs. Sanika Tekawade** personally handed over the kits, conveying festive greetings and encouraging the students to pursue their education with confidence and determination.

The financial assistance extended by the organization played a pivotal role in the expansion of my **wholesale pharmaceutical supply business**. The support enabled business growth, improved market reach, and created new opportunities for progress. I am deeply grateful to the organization for its invaluable contribution to my entrepreneurial journey.



The institution's timely financial assistance transformed my vision into reality by enabling the successful expansion of my **hotel and restaurant business**. The support has strengthened my enterprise, increased its growth potential, and laid the foundation for long-term success. I am profoundly thankful to the institution for its trust, encouragement, and continued partnership.



The institution's timely financial support played a crucial role in the expansion of my **stone crusher business**. The loan enabled me to upgrade infrastructure, increase operational efficiency, and create new opportunities for growth. I extend my sincere appreciation to the institution for its unwavering trust and valuable support.





Ajit Multi-State

Co-op Credit Society Ltd.

Area : Maharashtra & Madhya Pradesh

A memorable moment with our valued customers during the relocation of the **Kedgaon Branch**, celebrating growth, trust, and stronger community connections.



The institution celebrated **Rangpanchami** with vibrant colors and festive cheer, bringing together employees and the Honorable Chairperson Madam in a joyful celebration of unity, cultural traditions, and mutual camaraderie. The occasion reflected the organization's commitment to nurturing a positive and inclusive workplace culture.

The institution organized a **one-day workshop** for all staff members, followed by a joyful get-together. The event provided an opportunity for employees to experience moments of happiness in a cheerful atmosphere. The institution's Chief Executive Officer and all dedicated staff members played a significant role in making the programme successful.

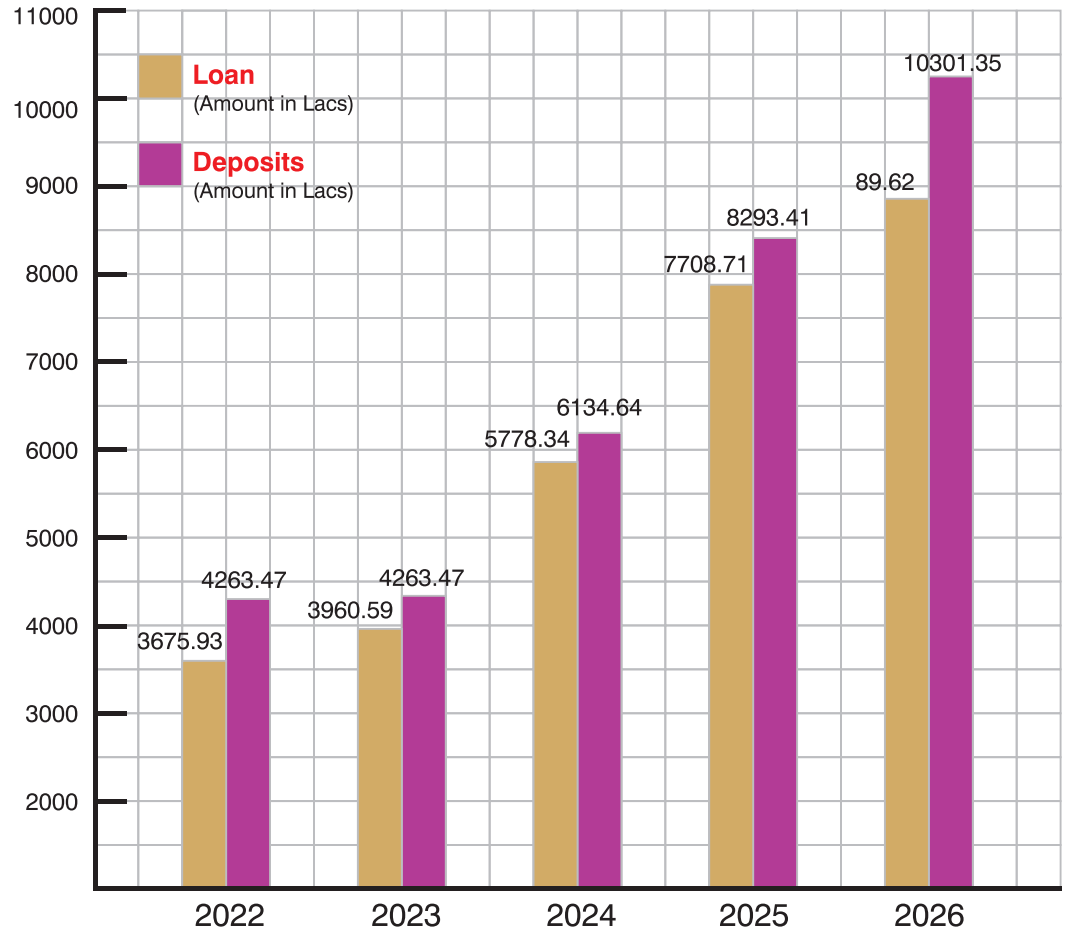
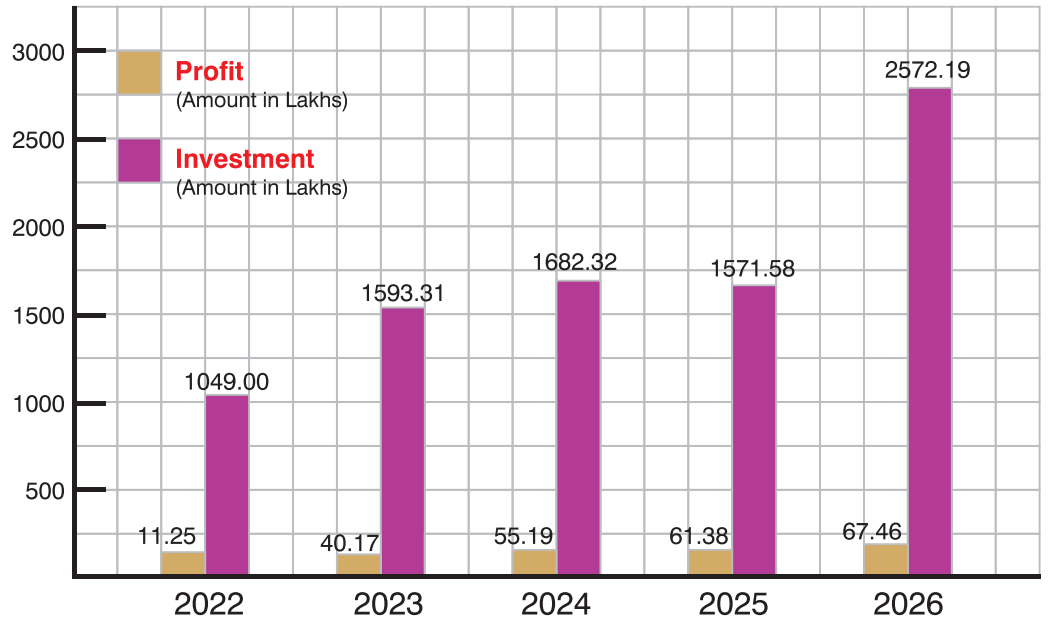


Throughout the financial year, the institution's dedicated **officers and employees** demonstrated excellent planning, efficiency, and commitment in their day-to-day responsibilities. Their hard work and quality performance contributed significantly to the institution's business growth and overall success.

“Our Staff, Our Strength, Our Social Commitment.”



Journey
towards
Growth...



Design by : R. K. ADVERTISING - 9881497749

To, _____



Ajit Multi-State
Co-op Credit Society Ltd.

Regd. No. MSCS/CR/757/2013

Area : Maharashtra & Madhya Pradesh

Head Office : Anusaya Bhavan, Hadco Road,
Saswad, Tal. Purandhar, Dist. Pune - 412301
Phone : 7447468145 / 46 / 47 / 48 / 49 / 50