



Ajit Multi-State

Co-op Credit Society Ltd.

Regd. No. MSCS/CR/757/2013

Area : Maharashtra & Madhya Pradesh

Founder : **Ashok Tekawade** Ex. MLA



**Social Growth is
our Satisfaction...**

**13th ANNUAL
REPORT 2024-2025**



* 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



Mrs. Vijaya Ashok Tekawade

*** Chairperson Speech ***

Dear Shareholders,

It is my great privilege to welcome you all at the 13th Annual General Meeting and present before you Credit society annual report for the financial year 2024-2025

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 four 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 13th Annual General Meeting of the members of the Society will be held on **Saturday Dated on 20th September 2025 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.

* AGENDA *

- 1) To read and confirm the minutes of 12th annual general meeting held on 08th September 2024
- 2) To approve the 13th annual report for the financial year 2024-25 prepared by the hon'ble board of directors and balance sheet and profit & loss account for the year ended 31 March 2025 as certified by the hon. statutory auditors.
- 3) To consider the hon. statutory auditors' report for the year 2024-25 and take note thereof.
- 4) To take note of compliance report statutory auditor's report for the year 2024-25
- 5) To approve write off profit for the year 2025 as proposed by board of directors.
- 6) To appoint statutory auditors for the financial year 2025-26 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 2025-26
- 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) For the growth of business in all aspects of the organization, e.g., appointing new agencies for deposits, loan disbursement and loan recovery and getting approval for their expenses.
- 13) Any other matter with the permission of the Chairperson.

Place: Saswad

Date: 02/09/2025

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 after or half an hour on the same Day.
2. The Copy Of Annual Report would be available w. e. f. 17.09.2025 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 17.09.2025 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 2024-25 along with the society's balance sheet and profit & loss Account are available on society's web site : www.ajitgroup.in



* Annual Report : 2024-2025 *

Dear Brothers and Sisters:

I am very happy to welcome all of you at the beginning of the 2024-2025 Annual Meeting of our Society, on 01/04/2024 of the Society, report of financial year ending 31/03/2025, on the behalf of the Board of Directors, We are presenting you forward.

Membership: At the end of 31 March 2024, the Society's membership was 40662. At the end of 31 March 2025, the number of members is 41646, due to the increase in report time of 2241 and decreasing 1257 members during the reporting period.

Meeting:

The Annual General Meeting of the Committee was held on 08th September 2024 and during the report 12 meetings of the Board of Directors, and 32 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 5 crore, and the recovered portion is ₹ 3,89,10,500/- at the end of 31/03/2024 during the reporting period, ₹ 110,87700.00/- has increased by 28.50% and dated 31/03/2025 The Share Capital of the Credit Society is ₹ 4,99,98,200.00/-

Deposits:

Deposits at the end of the date of 31/03/2024 to the Credit Society at ₹ 61,34,64,150.93/- were reported to increased by ₹ 21,58,76,619.11/- in the period, 35.19% and ₹ 82,93,40,770.04/- at the end of 31/03/2025. Deposit has decreased due to firm confidence in the creditor's credit society.

Advances:

By the end of 31/03/2025, the loan was left was ₹ 57,78,34,030.93/. In the reporting period, it increased ₹19,30,37,392.65/- that is 33.41% in till 31/03/2025, the members availed a loan of ₹ 77,08,71,423.58/. 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. ₹ 2500000.00, Sant Sopankaka Sahakari Bank ₹ 8656689.00, The Deccan Merchants Co-op Bank ₹ 31740.00 The Wai Urban Co-op Bank ₹ 2050000.00, Vidyananad Co-op Bank ₹ 4000000.00, Madheshwari Urban Dev Co Op Bank ₹ 7713.00, Resarve Fund Investment ₹ 8050000.00, The Baramati Sahakari Bank ₹ 2500000.00, The Latur Urban Co-op Bank ₹ 14500000.00, Pune Cantonment Sahakari Bank ₹ 3027641.00, Indrayani Co Oprative Bank Ltd. ₹ 10502052.00, Anusaya Multi State Multi Purpose ₹ 49400000.00, Yes Bank Ltd. ₹ 23500000.00, Anusaya Multi State Multi Purpose ₹ 1000.00, Ramrajya Sahakari Bank ₹ 4278096.00, Building Fund Investment ₹ 2715000.00, Lala Urban Co-op Bank Ltd. ₹ 5225.00, Federation of Multi State Soc. Sh. ₹ 10000.00, Pune Merchant Co-Op Bank Ltd ₹ 5500000.00, The Satara District Central Co-Op ₹ 12219.00, Shrimant Malojiraje Sahakari Bank ₹ 500000.00, Pune Peoples Co-op Bank ₹ 1010922.00, Prerana Co-op Bank ₹ 500000.00, Suvarnayug Sahakari Bank ₹ 2500000.00, M.S.E.D.C.I. Ltd. ₹ 900000.00, Sanmitra Sahakari Bank ₹ 2500000.00, Ambarnath Jai Hind Co-op Bank ₹ 8000000.00

Total ₹ 157158297.00

Profit & Loss :

During the year 2023-2024, the profit of society is ₹ 55.19 Lakh and the net profit of the society has increased to ₹ 61.37 Lakh in the financial year 2024-2025

Net Worth :

The Net worth of the credit Society increased to 642.14 Lakh from ₹ 723.63 Lakh during FY 2024-25

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, Pune Urban Co-op. Bank Ltd., Rajarambapu Sahkari Bank Ltd, Rajarshee Shahu Sahakari Bank Ltd., Ramrajya Sahakari Co. Bank Sadhana Sahakari Bank, Samarth Sahakari 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., Union Bank, Vidyanand Co-op Bank, Yes Bank.



*** Financial Parameters ***

Financial Parameters	31.03.2024	31.03.2025	Less Growth	Percentage
Shares	3,89,10,500.00	4,99,98,200.00	1,10,87,700.00	28.50
Funds	43950044.94	65972577.00	22022532.06	50.11
Deposit	61,34,64,150.93	82,93,40,770.04	21,58,76,619.11	35.19
Loan And Advances	57,78,34,030.93	77,08,71,423.58	19,30,37,392.65	33.41
Net Profit	55,19,469.36	61,37,581.78	6,18,112.42	11.20

*** 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%	1534395.45
2	Dividend 10%	4232049.00
3	Education Fund 1%	61375.82
4	Bad & Debts Reserve	309761.51
	Total	6137581.78

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

Year	2021	2022	2023	2024	2025
Investments	103700448.00	104975565.00	159331366.00	168232977.00	157158297.00
Share Capital	26887800.00	27147300.00	29167000.00	38910500.00	49998200.00
Reserves	4308615.26	4661264.15	5623740.00	6651665.88	8055783.22
Deposits	357766782.63	426347708.51	506345476.85	613464150.93	829340770.04
Loans & Advances	297061855.48	367593787.23	396059184.93	577834030.93	770871423.58



* Appendix 'A' *

Head Office Address	: Sopannagar, Hadco Road, Saswad, Tal - Purandar, Dist - Pune. Pin - 412301.
Date of Registration & No.	: 23rd January 2013 (MSCS/CR/757/2013)
Jurisdiction	: Maharashtra & Madhya Pradesh State
No. of Branches	: 23
Membership	: 41646
Authorized Capital	: 5 Crore
Share Capital	: 4,99,98,200.00
Reserves & Funds	: 6,59,72,577.00
Deposits	: 82,93,40,770.04
Loans & Advances	: 77,08,71,423.58
Investments	: 15,71,58,297.00
Net Profit	: 61,37,581.78
Audit Classification (31.03.2025)	: 'A'



* Balance Sheet Report as on 31/03/2025 *

31/03/2024		Capital & Liabilities	31/03/2025	
Amount ₹	Amount ₹		Amount ₹	Amount ₹
38910500.00	38910500.00	SHARES		
		SHARES	49998200.00	49998200.00
43950044.94		FUNDS		
	300000.00	Investment Flactuation Fund	0.00	
	215328.55	Education Fund	215328.24	
	6651665.88	Reserve Fund	8055783.22	
	11378882.27	Building Fund	12560498.27	
	18646778.67	Bad & Doubtful Debts Fund	43607693.70	
	82474.57	Dividend Equilisation Fund	82474.57	
	5692135.00	Loan Holder Relief Fund	468019.00	
	482780.00	Medical Relief Fund	482780.00	
	500000.00	Employee Welfare Fund	500000.00	
613464150.93		DEPOSIT		829340770.04
	127937.00	Pigmy Bachat Gat Deposit	45937.00	
	391350963.00	Fixed Deposit	265215576.00	
	50653018.00	Dam Duppatt Deposit	40407268.00	
	55959053.00	Monthly Interest Deposit	110847211.00	
	56709467.60	Daily Deposit	61925814.00	
	35767091.53	Saving Account	47641553.44	
	1330980.76	Security Deposit	1741618.46	
	3901253.39	Current Acoount	14115371.59	
	1513023.65	Non Operative Account	1913242.65	
	121131.00	Recurring Deposit	132006.00	
	1244808.00	Lakhapati Deposit	1794266.00	
	229956.00	Pigmy Loan Deposit Account	169280.90	
	287940.00	Ajit Deposit	312060.00	
	0.00	Monsoon Deposit Yojana	63414976.00	
	499701.00	pension recurring	724179.00	
	12669219.00	Sukanya/chiranjivi Recuuring	16839565.00	
	10064.00	Ajit Fixed Deposit	10746.00	
	1088544.00	RD Non Operative Account	1160572.00	
	0.00	Dipawali Thev Yojana	200929527.00	

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* Balance Sheet Report as on 31/03/2025 *

31/03/2024		Properties & Assets	31/03/2025	
Amount ₹	Amount ₹		Amount ₹	Amount ₹
6771922.56		Cash And Bank Balance		9404020.01
418348.37		ICICI Bank Ltd. Current A/c	3731587.69	
10202.80		Suvarnayug Sah Bank Market Yard	10202.80	
622920.00		Anusaya Multi State Multi Purpos	484082.80	
787965.00		Cash	1067518.00	
2527087.03		Ajit Nagari Sahkari Patsanstha	141857.53	
6180.16		Rajarshi Shahu Sahakari Bank	3502.34	
5648.00		P.D.C.C Bank Loni Kalbhor	27401.00	
2721.64		Rajarshee Shahu Sahakari Bank	2721.64	
1289.10		The Baramati Sahakari Bank	352275.40	
32.40		The Baramati Sahakari Bank	0.00	
2215.40		The Deccan Merchants Co.op.bank	1026.20	
1240.60		The Baramati Sahakari Bank	1638.40	
1548.16		Pune Cantonment Sah Bank	13192.86	
19137.26		Bank Of India Maheshwar	10868.96	
570100.90		Shrimant Malojiraje Sah Bank	485858.20	
57723.10		Vidyanand Co-op Bank Natepute	250070.76	
1571.00		Shrimant Malojiraje Sahakari Bank	0.00	
1926.50		Sadhana Sahakari Bank	1926.50	
919.00		Shrimant Malojiraje Sahakari Bank	0.00	
56417.00		Madheshwari Urban Dev Co-op Bank	1486.00	
10036.30		The Wai Urban Co-op Bank	36271.80	
2063.00		Rajarshee Shahu Sahakari Bank	29949.82	
0.00		Sant Sopankaka Sah Bank	686.60	
559822.00		P.D.C.C Bank Branch Nasarapur	81177.00	
0.00		Pune Cantonment Sah Bank	0.00	
13203.10		Suvarnayug Sahakari Bank	236576.36	
73690.00		P.D.C.C Bank Current A/c	5352.00	
55153.20		Sant Sopankaka Sahakari Bank	11240.16	
0.00		The Baramati Sahakari Bank	1699.10	
13293.00		P.D.C.C. Bank Branch Market Yard	13193.00	
4139.00		P.D.C.C. Bank Current A/c	194949.00	
364355.10		Sant Sopankaka Sahakari Bank	13418.08	
37831.31		Rajarshee Shahu Sahakari Bank	8657.51	
33274.84		Pune Peoples Co-op Bank	46651.15	
12957.00		P.D.C.C Bank Br Pisarve	176372.00	
17885.36		Bank Of India Br Pisarve	25389.48	
188256.75		The Satara Distric Central Co-op	122301.69	
65911.50		ICICI Bank Market Yard Branch	23075.50	
152478.82		P.D.C.C Bank Br Saswad	1145309.82	
4376.80		The Baramati Sahakari Bank	1222.20	
3093.58		DMK Jaoli Sahakari Bank	3219.42	
2424.20		Pune Peopals Co-op Bank Od A/c	2589.52	
8970.80		Prerana Co-op Bank Current A/c	7043.80	

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* Balance Sheet Report as on 31/03/2025 *

31/03/2024		Capital & Liabilities	31/03/2025	
Amount ₹	Amount ₹		Amount ₹	Amount ₹
64765835.42		BANK OD LIABILITY		0.00
500.20	Sant Sopankaka Sah Bank Od Ac		0.00	
6361418.30	Latur Urban Co Op Bank		0.00	
3290244.10	The Wai Arban Co-op Bank Od A/c		0.00	
0.00	PDCC Bank O/d A/c Junction		0.00	
2259431.00	Suvarnayug Sahakari Bank Od A/c		0.00	
675.00	Prerana Co Op Bank Od A/c		0.00	
876496.50	The Baramati Sah Bank Od A/c		0.00	
4899525.00	Samartha Sahakari Bank Od A/c		0.00	
1383020.86	Prerana Bank Od A/c Br Nasarapur		0.00	
2136971.20	Sanmitra Co-op Bank Od A/c		0.00	
3656666.70	Pune Merchant Co-op Bank Od A/c		0.00	
3586071.30	Thane Janata Sahakari Bank Ltd.		0.00	
6670752.40	Ambarnath Jai-hind Co-op Bank		0.00	
7428769.00	Lokmangal Sah Bank Od A/c		0.00	
4518556.00	Madheshwari Urban Dev Bank		0.00	
4333.70	Sant Sopankaka Sah Bank Od A/c		0.00	
1699619.00	Pune Cantonment Sah Bank		0.00	
127072.50	The Baramati Sahakari Bank		0.00	
927839.00	Vidyanand Co-op Bank Od A/c		0.00	
1450178.20	Ramrajya Sahakari Bank		0.00	
5996369.00	Indrayani Co-op Bank Od A/c		0.00	
3004689.46	Rajarshee Shahu Sahakari Bank		0.00	
4023424.10	DMK Jaoli Sahakari Bank Ltd.		0.00	
778.14	Rajarshee Shahu Sah Bank		0.00	
462434.76	Yes Bank Ltd Current A/c		0.00	
250387465.06		OTHER LIABILITY AND PROVISION		194695286.16
248897034.32	Overdue Interest Reserve		192160774.10	
0.00	Dividend Payable 2023-24		739512.00	
460486.00	Audit Fee Payable		580622.06	
71328.20	Surcharge Payable		0.00	
0.00	Employees Provident Fund Payable		128225.00	
644395.00	Professional Tax Payable		798095.00	
5140.00	TDS Payable		64767.00	

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* Balance Sheet Report as on 31/03/2025 *

31/03/2024		Properties & Assets	31/03/2025	
Amount ₹	Amount ₹		Amount ₹	Amount ₹
	0.00	DMK Jaoli Sahakari Bank Ltd	0.00	
	10885.00	IDBI Bank Current A/c	10885.00	
	5107.40	Mann Deshi Mahila Sahakari Bank	123994.40	
	0.00	Rajarshee Shahu Sah Bank	3344.68	
	22917.65	Prerana Co-op Bank Br Nasarapur	16716.09	
	6566.03	Sanmitra Co-op Bank	3294.11	
	0.00	Yes Bank Ltd Current A/c	142133.98	
	5622.40	Lokmangal Co-op Bank	140865.70	
	0.00	Lala Urban Co-op Bank Br Bhosari	5058.00	
	0.00	The Wai Urban Co-op Bank	40770.60	
	2415.00	PDCC Bank O/d A/c Junction	0.00	
	0.00	The Baramati Sah Bank Od A/c	7260.70	
	0.00	Pune Merchant Co-op Bank Od A/c	120366.06	
	0.00	Ambarnath Jai-hind Co-op Bank	15768.60	
168232977.00		INVESTMENT		157158297.00
	6500000.00	Rajarshi Shahu Sahakari Bank	2500000.00	
	8546085.00	Sant Sopankaka Sahakari Bank	8656689.00	
	29672.00	The Deccan Merchants Co-op Bank	31740.00	
	2000000.00	The Pandharpur Urban Co-op Bank	0.00	
	4500100.00	The Wai Urban Co-op Bank	2050000.00	
	7000000.00	Vidyananad Co-op Bank	4000000.00	
	11507088.00	Madheshwari Urban Dev Co Op Bank	7713.00	
	5500000.00	Samarth Sah Bank Investment	0.00	
	7000000.00	Resarve Fund Investment	8050000.00	
	2500000.00	The Baramati Sahakari Bank	2500000.00	
	14500000.00	The Latur Urban Co-op Bank	14500000.00	
	3025973.00	Pune Cantonment Sahakari Bank	3027641.00	
	7500000.00	Indrayani Co Oprative Bank Ltd	10502052.00	
	33800000.00	Anusaya Multi State Multi Purpose	49400000.00	
	1500000.00	Yes Bank Ltd	23500000.00	
	1000.00	Anusaya Multi State Multi Purpose	1000.00	
	10125640.00	Ramrajya Sahakari Bank	4278096.00	
	50000.00	P.D.C.C.Bank	0.00	
	9715000.00	Building Fund Investment	2715000.00	
	0.00	Lala Urban Co-op Bank Ltd.	5225.00	
	10000.00	Federation Of Multi State Soc Sh	10000.00	
	5500000.00	Pune Merchant Co Op Bank Ltd	5500000.00	
	12183.00	The Satara District Central Co O	12219.00	
	500000.00	Shrimant Malojiraje Sahakari Bank	500000.00	
	510236.00	Pune Peoples Co-op Bank	1010922.00	
	5000000.00	DMK Jaoli Co-op Bank Ltd.	0.00	
	3500000.00	Prerana Co-op Bank	500000.00	
	2500000.00	Suvarnayug Sahakari Bank	2500000.00	
	2500000.00	Omprakash Deora Peoples Co.Op.Ba	0.00	
	900000.00	M.S.E.D.C.L. Ltd.	900000.00	
	4000000.00	Sanmitra Sahakari Bank	2500000.00	
	8000000.00	Ambarnath Jai Hind Co-op Bank	8000000.00	
577834030.93		LOAN		770871423.58
	19238873.40	Gold Loan	32296177.10	

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* Balance Sheet Report as on 31/03/2025 *

31/03/2024		Capital & Liabilities	31/03/2025	
Amount ₹	Amount ₹		Amount ₹	Amount ₹
	144595.77	Output C.G.S.T	101461.00	-
	145045.77	Output S.G.S.T	103245.00	
	19440.00	Rent Payable	18585.00	
5519469.36	5519469.36	PROFIT		6137581.78
		Profit And Loss Accounts	6137581.78	
1016997465.71	1016997465.71	Grand Total	1146144414.98	1146144414.98

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* Balance Sheet Report as on 31/03/2025 *

31/03/2024		Properties & Assets	31/03/2025	
Amount ₹	Amount ₹		Amount ₹	Amount ₹
	3249324.50	Vehical Loan	759419.40	
	342331846.87	Mortgage Loan	476296325.30	
	22419757.70	Deposit Loan	46760107.00	
	30717627.50	Member Loan	29222763.00	
	108905490.60	Anusaya Mahila Bachat Gat Loan	103974847.62	
	3321245.10	Business Group Loan	4065049.50	
	26266335.90	Business Loan	13775087.70	
	376529.70	Daily Deposit Loan	956901.00	
	569827.90	FD Cc Loan	19114463.40	
	19480880.80	Salary Loan	40729971.50	
	189874.56	Goods Mortgage Loan	199878.56	
	567063.10	Recurring Deposit Loan	712187.50	
	99584.10	Cash Credit Loan	100162.10	
	99769.20	Employee Loan	20843.90	
	0.00	Daily Collection Loan	1887239.00	
9316934.12		FIXED ASSETS		8282991.51
	8267276.02	Furniture And Fixture	7440546.02	
	744.00	Library	670.00	
	673977.58	Computer & Hardware	485647.41	
	278615.00	Locker	246851.00	
	15146.00	Note Counting Machine	18330.24	
	41326.98	CCTV Camera	31812.30	
	27130.00	Pigmy Maschin	15803.00	
	12718.54	Attandance Mashine	7331.54	
	0.00	Markytics Software	36000.00	
254841601.10		OTHER RECEIVABLE AND PROVISION		200427682.88
	121887.00	Msdcl Bill Commission Receivable	199004.00	
	248897034.32	Overdue Interest Receivables	192160774.10	
	320652.08	Msdcl Bill Commission Tds Reciva	320652.08	
	564044.00	Bank Tds Receivable	564044.00	
	443303.00	Investment Tds Reciveble Fy 2020	443303.00	
	528822.00	Investment Tds Recivable Fy 2021	528822.00	
	618354.00	Investment Tds Recivable Fy 2022	618354.00	
	1474400.00	Office Deposit	1424400.00	
	248654.00	Interest Receivable On Investmen	341575.00	
	7025.00	Telephone Deposit	7025.00	
	545963.00	Legal Charges Recoverable	0.00	
	911193.70	Investment Tds Recivable Fy 2023	911193.70	
	148195.00	Remaning Stationery Stock	145519.00	
	10000.00	Softwar One Time Charges	0.00	
	0.00	Investment TDS Recivable Fy 2024	624078.00	
	0.00	Miscellaneous Assets	2069387.00	
	0.00	GST Recivable	67178.00	
	2074.00	Loan Holder Cibil Check Account	2374.00	
1016997465.71	1016997465.71	Grand Total	1146144414.98	1146144414.98

Continue on next page



* Profit & Loss as on 31/03/2025 *

31/03/2024	Expenditure	31/03/2025	31/03/2024	Income	31/03/2025
45613593.20	Deposit Interest	52939033.00	59179423.19	Loan Interest	93292079.40
8147044.00	Salary Expenses	10675559.00	12543619.10	Intrest On Investment	12051285.78
311075.00	Bonus Expences	283569.00	52849.00	Cheque Return Charges	5182.00
581025.00	Pf Expences	713015.00	1230139.15	Service Charge	1093455.82
645440.00	Incentive Expenses	1045971.00	431496.48	Mseb Bill Commission	296648.66
66228.00	Travel Expenses	23633.00	1447871.00	Processing Charges	1452435.15
37200.00	Advertisement Expences	1000.00	62728.00	Rtgs Charges	84650.00
219927.00	Telephone Expenses	228833.00	38462.00	Penality Charges	14898.00
1447167.00	Depreciation	1231254.00	0.00	Dividend Received	85.00
388931.00	Electricity Expenses	467277.00	438746.62	Inoprative Accounts Charges	604549.10
4955202.00	Office Rent Expenses	5943094.00	74194.00	Member Form Fee	20217.00
168000.00	Audit Fee Expenses	975100.00	45649.00	Loan Form Fee	57969.00
22600.00	Annual Meeting Expences	42469.40	2606.00	Passbook Charges	2143.00
29668.00	Insurance Expenses	25428.00	175593.00	Loan Recovery Charges	126303.50
113379.34	Bank Charges	130379.58	2412.96	No Dues Charges	1269.00
215810.00	Professional Fee Expenses	273180.00	41157.00	Visit Fee	124354.00
24790.00	Stamp & Legal Expenses	14915.00	11756.00	Four Viler Recovery Doura Charge	16327.00
10620.00	Training Exps	8000.00	315489.00	Notice And Postage Fee	132047.00
4253476.00	Daily Agent Commission Paid	5674906.94	125324.00	Kalam 138 Cheque Return Legal Ch	78602.00
261754.44	Printing And Stationery Expenses	264936.28	67314.00	Kalam 138 Recovery Intial Proces	88161.00
900.00	Loan Recovery Expenses	0.00	0.00	Sms Charges	168314.70
8213.00	Postage Expenses	0.00	54774.00	Arbitration Antim Notice Charges	105814.00
308925.00	Computer A.m.c Expenses	497275.00			
37776.58	Computer Part Repare Expences	48378.05			
621000.00	Software A.m.c Charges	1211883.94			
255886.00	Office Cleaning Expences	313149.00			
0.00	Xerox Expences	1096.00			
44055.34	Repairs And Maintenance Expenses	83790.00			
400.00	Transport Exps.	100.00			
6730.00	Rent & Agrement	1600.00			
12269.00	Loker Rent Expenses	16825.00			
0.00	Bad Debt Fund Expences	17500000.00			
6600.00	Trade Certificate Exps	0.00			
88261.00	Office Expences	105856.00			
65884.00	Tea & Coffi Exps	84718.00			
48516.94	S.M.S. pakage Expences	55000.00			
1803787.30	Interest Paid On Od	2797984.14			
5519469.36	Profit	6137581.78			
76341603.50		109816790.11	76341603.50		109816790.11



* Budget For 2025 - 2026 *

Expenditure	31/03/2026	Income	31/03/2026
Deposit Interest	66173700.00	Loan Interest	116615000.00
Salary Expenses	13344500.00	Intrest On Investment	15064100.00
Bonus Expences	354500.00	Cheque Return Charges	6500.00
Pf Expences	891200.00	Service Charge	1366800.00
Incentive Expenses	1307500.00	Mseb Bill Commission	370800.00
Travel Expenses	29600.00	Processing Charges	1815600.00
Advertisement Expences	1300.00	Rtgs Charges	105800.00
Telephone Expenses	286000.00	Penaulty Charges	18600.00
Depreciation	1539000.00	Dividend Received	100.00
Electricity Expenses	584100.00	Inoprative Accounts Charges	755700.00
Office Rent Expenses	7428900.00	Member Form Fee	25300.00
Audit Fee Expenses	1218900.00	Loan Form Fee	72500.00
Annual Meeting Expences	53100.00	Passbook Charges	2600.00
Insurance Expenses	31800.00	Loan Recovery Charges	157900.00
Bank Charges	162900.00	No Dues Charges	1600.00
Professional Fee Expenses	341400.00	Visit Fee	155500.00
Stamp & Legal Expenses	18700.00	Four Viler Recovery Doura Charge	20400.00
Training Exps	10300.00	Notice And Postage Fee	165000.00
Daily Agent Commission Paid	7093700.00	Kalam 138 Cheque Return Legal Ch	98300.00
Printing And Stationery Expenses	331100.00	Kalam 138 Recovery Intial Proces	110200.00
Loan Recovery Expenses	0.00	SMS Charges	210400.00
Postage Expenses	0.00	Arbitration Antim Notice Charges	132200.00
Computer A.m.c Expenses	621500.00		
Computer Part Repare Expences	60500.00		
Software A.m.c Charges	1514800.00		
Office Cleaning Expences	391400.00		
Xerox Expences	1400.00		
Repairs And Maintenance Expenses	104800.00		
Rent & Agrement	2000.00		
Loker Rent Expenses	21000.00		
Bad Debt Fund Expences	21875000.00		
Trade Certificate Exps	0.00		
Office Expences	132300.00		
Tea & Coffi Exps	105900.00		
S.m.s.pakage Expences	68700.00		
Interest Paid On Od	3497500.00		
Profit	7671900.00		
Total	137270900.00	Total	137270900.00



* Independent Statutory Auditor's Report *

For The Period 01.04.2024 To 31.03.2025

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 2025 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 given 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 2025
 - 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 2024-2025

Place : Pune
Date : 12/08/2025

For BSG And Associates
Chartered Accountants
Mr. Sanjay Suryawanshi
(Partner)
MRN.126196/FRN.105266



* Attractive Deposit Scheme *

**Sukanya Shubhamangal Deposit &
Chiranjivi Business/ Shubhamangal Deposit**

For marriage of daughter or son / Business purpose

Years	Monthly	Get Amount	Monthly	Get Amount	Monthly	Get Amount	Monthly	Get Amount
1	500	6275	1000	12550	2000	25099	5000	62750
2	500	13035	1000	26070	2000	52141	5000	130352
3	500	20259	1000	40518	2000	81035	5000	202588
4	500	27912	1000	55824	2000	111647	5000	279118
5	500	35967	1000	71934	2000	143869	5000	359672
6	500	44427	1000	88854	2000	177708	5000	444271
7	500	53205	1000	106409	2000	212818	5000	532046
8	500	62336	1000	124671	2000	249343	5000	623357
9	500	71763	1000	143526	2000	287051	5000	717628
10	500	81458	1000	162916	2000	325832	5000	814579
11	500	91451	1000	182901	2000	365803	5000	914507
12	500	101688	1000	203375	2000	406751	5000	1016877
13	500	112155	1000	224309	2000	448619	5000	1121547
14	500	122747	1000	245493	2000	490987	5000	1227466
15	500	133522	1000	267044	2000	534087	5000	1335218
16	500	144477	1000	288955	2000	577909	5000	1444773
17	500	155765	1000	311529	2000	623058	5000	1557646
18	500	166948	1000	333896	2000	667792	5000	1669481
19	500	178299	1000	356597	2000	713195	5000	1782986
20	500	190266	1000	380533	2000	761065	5000	1902663

* Proposed Amendment in Bye-Laws *

By Law No.	Existing Bye-Law	Proposed Amendment	Reason for amendment
8.1.i	<u>SHARES</u> Ordinary member share 5,00,000 (Five Lakh) per share face value of Rs. 100/- (One hundred) Total Amount Rs. 5,00,00,000 (Five Crores)	<u>SHARES</u> Ordinary member share 5,00,000 (Five Lakh) per share face value of Rs. 100/- (One hundred) Total Amount Rs.10,00,00,000 (Ten Crores)	To Increase the share capital & Increase the member of Society.

*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

Fixed Months	Interest Rates	Interest Rates for Senior Citizens
15 days to 90 days	5.5 %	6.00 %
91 days to 180 days	6.50%	7.00 %
181 days to 365 days	7.00%	7.5 %
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.



*** 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

**One Day Sanction Loan Scheme for
Daily Deposit Account Holders**

50 Thousand Loan Available for 2 Months regular daily deposit of ₹ 100
1 Lakhs Loan Available for 2 Months regular daily deposit of ₹ 200

*** Branches Located ***



Ajit Multi-State

Co-op Credit Society Ltd.

Regd. No. MSCS/CR/757/2013

Area : Maharashtra & Madhya Pradesh

Head Office :

Sopannagar, Hadco Road, Saswad,
Tal. Purandhar, Dist. Pune - 412301
Phone : 7447468145 / 46 / 47 / 48
Email : ajitmultistateho@gmail.com
Website : www.ajitgroup.in

❖ Branches ❖

Saswad : Sopannagar, 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 - 411060
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**

Bhigvan : Bajarpeth Road, Bhigvan, Tal. Indapur,
Dist. Pune, Phone : **02118 - 246049**

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
Sambhajiraje 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. Bhor, 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 : **8381069565**

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

Kedgaon : Pandita Ramabai Aadhar Kendra, Navi
Emarat, Kedgaon Railway Station, Tal.
Daund, Dist. Pune - 412203
Phone : **9850972336**

Sakharwadi : Near Bhavanimata Mandir,
Sakharwadi, Tal. Phaltan, Dist. Satara
Phone : **9850063736**

Keshev nagar : Shinde Vasti, Behind Laxmi Cable
Network, Keshev nagar, Mundhava
Pune-36, Phone : **9067902690**

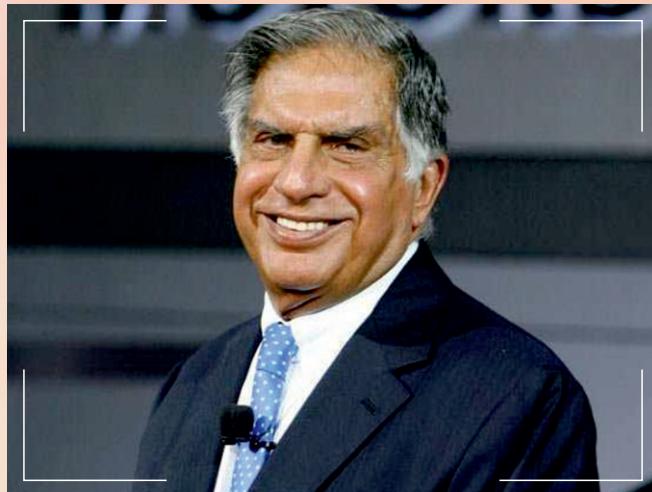
Shivane : Sr. No. 13/2, Sai Shraddha Building,
Pokale Nagar, Near HP Petrol Pump,
Pune - 23 Phone : **020 - 25291626**

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

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



Shradhanjali



Padma Vibhushan

Ratan N. Tata

28.12.1937 - 09.10.24



“ Leadership is about taking responsibility,
not making excuses”



“ The biggest risk is not taking any risk.
In a world that is changing quickly,
the only strategy that is guaranteed to
fail is not taking risks”

Ratan Tata





“Sincerity is the sum of all moral qualities.”

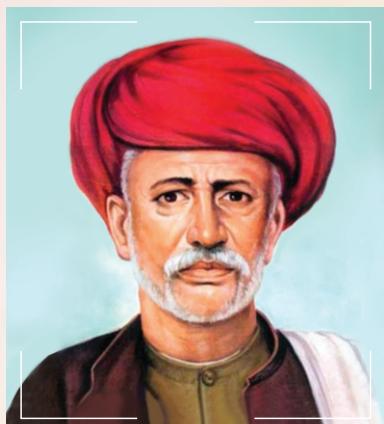


“Do not believe in fate; believe in your strength.”



“I measure the progress of a community
by the degree of progress
which women have achieved.”

Dr. Babasaheb Ambedkar



**An activist & social reformer, who worked tirelessly
for social equality, women empowerment,
boosting education, and ending caste-based discrimination.**

“If you educate a man, you educate an individual.
But if you educate a woman,
you educate an entire family.”

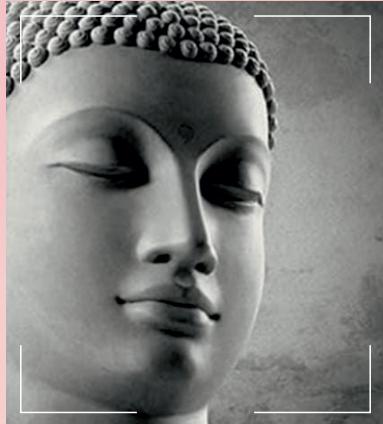


“Due to economic inequality, the standard of living
of the farmers is disturbed.”



“Intelligence is lost without education, morality is
lost without understanding, development
is lost without morality,
and Shudra is ruined without money.”

Mahatma Jyotiba Phule



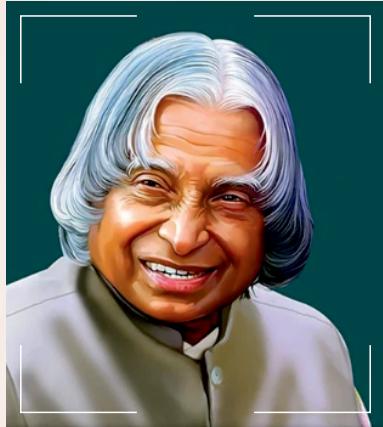
“Your mind is a powerful thing.
When you fill it with positive thoughts your life
will start to change.”

“What you think you become.
What you feel you attract.
What you imagine you create.”

“You will not be punished for your anger.
You will be punished by your anger.”

“Time decides who you meet in life,
your heart decides who you want in your life,
and your behavior decides who stays in your life”.

Gautam Buddha



“Focus on career because at the end
people don't see your heart they
see your success.”

“Winners are not those who never fail
but those who never quit.”

“Accept your past without regret,
handle your present with confidence,
and face your future without fear.”

APJ Abdul Kalam



“A great leader also has the ability to make people an inch taller in his presence.”



“Progress is often equal to the difference between mind and mindset.”



“If we wanted to create a great company, we should be optimistic.”

Narayana Murty



“Vision without action is merely a dream; action without vision is merely passing time; but vision and action together can change the world”

Sudha Murty



She is the first woman to be the Chairperson of State Bank of India. In 2016, she was listed as the 25th most powerful woman in the world by Forbes



“Most of the time, women believe that what lies ahead is a precipice. Whereas, If you continue to drive and stay on the path, the road will open up in front of you, and you will reach your destination. You don't need to turn around and abandon the journey.”



“If you are satisfied, you will never see any more progress. One remains dissatisfied, but that doesn't mean that things are not happening”



“Nothing is impossible, the word itself says 'I'm possible!'”

Arundhati Bhattachary



Ajit Multi-State

Co-op Credit Society Ltd.

Area : Maharashtra & Madhya Pradesh



Officers interacting with members



Information about Ajit Multi-State Facility



Office Staff celebrating Ganapati festival



Calender distribution to customers of Ajit Multi-State Society



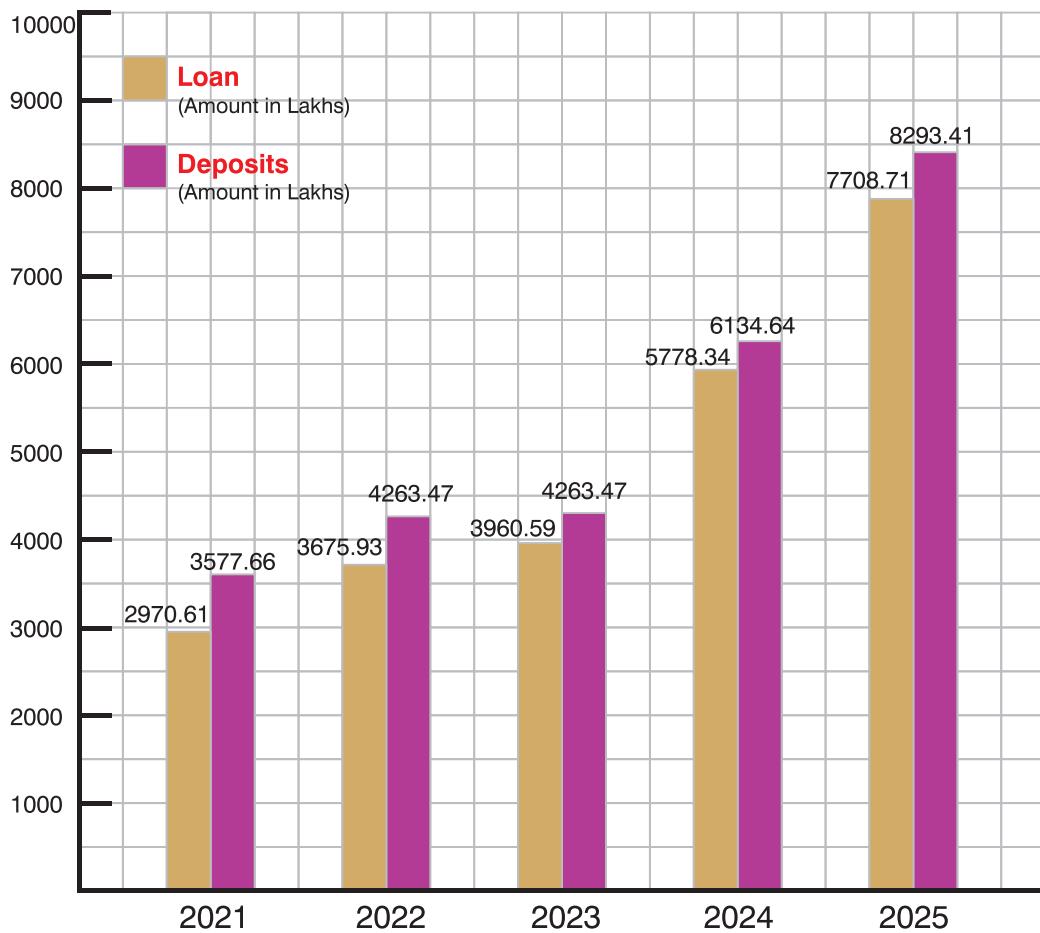
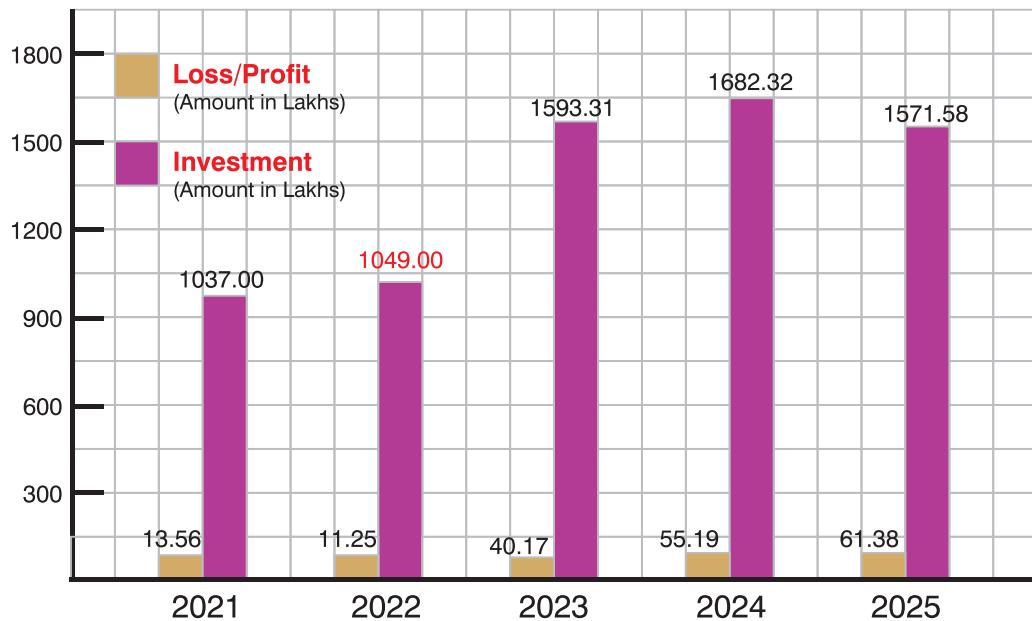
Officers interacting with members



Training for office staff



Journey towards Growth...



To, _____



Ajit Multi-State
Co-op Credit Society Ltd.

Regd. No. MSCS/CR/757/2013

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