

MANORAMA MULTISTATE CO OP CREDIT SOCIETY LTD SOLAPUR

CONSOLIDATED BALANCE SHEET AS ON 31.03.2025

31.03.2024	LIABILITIES	31.03.2025	31.03.2025	31.03.2024	ASSETS	31.03.2025	31.03.2025
	AUTHORISED SHARE CAPITAL				CASH AND BANK BALANCES		
208572150.00	CAPITAL A/Cs			4505900.00	CASH ON HAND		6498000.00
208572150.00	SHARE CAPITAL	224403150.00	224403150.00	40184454.01	BALANCES AT BANK		391075664.30
112541029.89	RESERVE FUNDS		136507005.10	6838.66	BANK OF INDIA VRD BR. C.A.	17611.59	
42528801.23	RESERVE FUND	54077161.15		5431101.27	BANK OF MAHARASHTRA CAMP BR.	658625.21	
20560017.00	BUILDING FUND	27358957.00		41964.90	C/A M.S.C. BANK	18668.96	
38732905.32	RESERVE FOR BAD & DOUBTFUL DEBTS	52760066.31		94241.06	BANK OF BARODA -WADALA BR	48025.25	
100000.00	CHARITABLE FUND	100000.00		44111.20	VIDHARB KOKAN GRAMIN BANK	679749.08	
1500000.00	ELECTION FUND	345505.00		132007.00	CANARA BANK	84723.00	
18000.00	MEMBER WELFARE FUND	18000.00		0.00	STATE BANK OF INDIA	50307.61	
85000000.00	UNFORSEEN LOSSES FUND	71657.16		5165602.90	MANORAMA SAVING A/C (VRD BR.)	355027126.73	
281571.67	DEVELOPMENT FUND	737495.48		5047120.20	MANORAMA SAVING A/C (MAIN BR.)	149930.20	
18000.00	STAFF WELFARE FUND	518000.00		32662.40	SANGOLA URBAN CO.OP.BANK LTD., SANGOLA	19931.44	
20163.00	SOCIETY WELFARE FUND	520163.00		65278.53	COSMOS CO - OP BANK LTD	6557.19	
281571.67	EDUCATION FUND	0.00		5039197.95	MANORAMA - AWANTI BR.SAVING A/C NO. 1	52120.95	
4785016772.80	DEPOSITS		5658030976.59	3259.00	AHILYADEVI URBAN CO. OP BANK SD A/C	3259.00	
44484733.23	CURRENT DEPOSITS	558954997.23		3655.34	PANDHARPUR URBAN CO OP BANK LTD.,PANDHAR	3478.34	
193983642.57	SAVING DEPOSITS	98112308.36		5056563.61	MANORAMA BANK- BR. SATRASTA	132649.12	



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31.03.2024	LIABILITIES	31.03.2025	31.03.2024	ASSETS	31.03.2025	31.03.2025
294156.00	MICKYMOUSE DEPOSITS	293901.00	8533.64	VIDYANAND CO-OP BANK- BR. PANDHARPUR	0.00	
88719384.00	SHORT TERM DEPOSITS	48079447.00	5970.06	SOLAPUR JANATA BANK- BR. AKKALKOT	5970.06	
0.00	SHORT TERM SPECIAL	32166802.00	33505.86	RAJMATA URBAN CO OP BANK- BR. MANGALVEDA	51377.76	
0.00	LONG TERM SPECIAL	140423334.00	5024029.81	MANORAMA BANK- AKKALKOT BR. SAVING A/C	479590.92	
62866265.00	RECURRING DEPOSITS	64913280.00	6500.00	MAHAVIR CO OP BANK LTD BR. KARNIK NAGAR	3663.00	
683200.00	PIGMI DEPOSITS	564650.00	415417.00	YASHO NAGRI MAHILA NAGARI SAH.PATHSANSHT	249881.00	
134410615.00	DAMDUPPAT DEPOSITS	124501209.00	38286.00	MANORAMA BANK PUNE BRANCH	10735.00	
91230116.00	CUMULATIVE DEPOSITS	106920435.00	39007.12	SIDDHESHWAR SAHKARI BANK LTD., ANDUR	0.00	
1948763554.00	FIXED DEPOSITS	2011829404.00	57835.00	MANORAMA BANK PANDHARPUR BR SD AC	156080.00	
2219581107.00	MONTHLY INTEREST DEPOSITS SCHEME	2471271209.00	5000.00	SARSWAT CO.OP.BANK LTD. SOLAPUR	5410.00	
121233391.08	OTHER LIABILITIES & PROVISIONS		0.00	MANORAMA BANK NIMBARGI BR.	5438.00	
0.00	TDS PAYABLE	409.00	0.00	PADMAVATI MULTISTATE CA AC	13092.00	
110008039.50	INT PAYABLE ON FIXED DEPOSIT	127602968.50	0.00	H.D.F.C BANK CA A/C	129458.18	
1200000.00	AUDIT FEES PAYABLE	911500.00	206891.00	VIDYANAND CO-OP BANK - BR AKLUJ	242106.20	
6270196.58	DIVIDENT PAYABLE	5201366.58	659.00	JANKALYAN MULTI-STATE CO-OP SOCIETY CA A/C	351673.00	



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31.03.2024	LIABILITIES	31.03.2025	31.03.2025	31.03.2024	ASSETS	31.03.2025	31.03.2025
200000.00	STAFF GRATUITY & EX. GRATIA	200000.00		7014132.73	ICICI BANK, MANGALVEDA BR	31659965.13	
3555155.00	SALARY PAYABLE	0.00		322084.00	DHANSHREE MULTISTATE CA A/C	322906.00	
700100.00	CURRENT LIABILITIES		0.00	60020.01	IDBI BANK -VRD BR. SOLAPUR	0.00	
700100.00	SUSPENSE PAY	0.00		46441.00	DHANSHREE NAGARI PATHSAN.MANGALWEDA SD	46465.00	
1578121887.80	BORROWINGS		1546674920.23	1890.00	JAKARAYA MULTISTATE CO-OP CREDIT SOCIETY	1890.00	
175830991.59	FDOD 501 MANORAMA BANK BR.SAMACHAR	166873906.59		11974.00	LOKMANGAL NAGARI SAH.PATHSANTHA LTD.,	11986.00	
589907873.63	FDOD 93 MANORAMA BANK VRD BR	584600590.49		100480.00	SHOBHASHRI MAHILA GRAMIN BIG. SAH.PAT.	483.00	
165431245.78	FDOD 33 MANORAMA BANK AWANTINAGAR BR.	156286446.78		740.00	LAXMI MAHILA BIG.SAH.PATH.LTD.KUSUR	142.00	
197811744.32	FDOD 81 MANORAMA BANK SATRASTA BR	188624141.32		297106.00	PEOPLE MULTISTATE CO.OP.CREDIT SOC.LTD	1519.00	
157816615.96	FDOD 42 MANORAMA BANK PUNE BR	148691606.96		0.00	LOKMANYA MULTIPURPOSE CO.OP.SOC.LTD	72954.00	
158939521.20	FDOD 32 MANORAMA BANK BR.AKKALKOT	149336856.20		0.00	DCC BR.NEHARU NAGAR CA A/C	9966.50	
79028123.00	FDOD 1 MANORAMA BANK PANDHARPUR BR	81179679.00		324347.76	DCC CA A/C	290148.88	
1239.00	FDOD RAJMATA BANK- BR, MANGALVED	0.00					
4078953.00	FDOD IN DCC.SIDDHART BR.	0.00		2646900000.00	INVESTMENTS		2790400000.00
3952012.00	FDOD IN DCC NEHARU NAGAR BR.	0.00		630000000.00	INV. TWIN CITY PATSANSTHA	72000000.00	



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31.03.2024	LIABILITIES	31.03.2025	31.03.2025	31.03.2024	ASSETS	31.03.2025	31.03.2025
1795.00	DHANSHRI MULTISTATE CREDIT SOCIETY	2000.35		6182000000.00	INV. MANORAMA VRD BR.	6282000000.00	
8674031.32	FDOD IN COSMOS BANK ACNO 1618	17291658.54		400000000.00	INV. IN COSMOS BANK	200000000.00	
623.00	FDOD IN LOKMANYA MULTIPURPOSE CO.OP.SOCI	0.00		1850000000.00	INV. MANORAMA BANK SAMACHAR CHOWK BR.	1750000000.00	
7759691.00	FDOD SHOBASHRI MAHILA GRAMIN BIG.PATH	0.00		625000000.00	INV.IN SOLAPUR ZILHA MANORAMA SAKHI MAN.	615000000.00	
3879894.00	FDOD LAXMI MAHILA GRAMIN BIG.PATHSAN	0.00		1740000000.00	INV.MANORAMA AWANTI NAGAR BR.	1640000000.00	
25007534.00	FDOD 6 MANORAMA BANK JODHBHAVI EPTH BR	35687431.00		5000000.00	INV. IN BALIRAJA GR.BIG.SAH.PATH.SAIFUL	5000000.00	
0.00	FDOD IN MANORAMA BANK NIMBARGI BR	18100603.00		1660000000.00	INV. IN MANORAMA BANK PUNE BRANCH	1560000000.00	
				250000000.00	INV.IN RAJMATA URBAN CO BANK	250000000.00	
45592381.28	PROFIT FOR THE YEAR		47065297.12	2080000000.00	INV.MANORAMA BANK-SATRASTA BR	1980000000.00	
				200000000.00	INV.IN BANK OF MAHARASH. JULE SOLAPUR BR	750000000.00	
				1672000000.00	INV IN MANORMA BANK AKKALKOT BR	1572000000.00	
				850000000.00	INV IN MANORMA BANK PANDHARPUR BR	850000000.00	
				700000000.00	INV IN DHANSHREE MULTISTATE CO.OP.CRE.SO	700000000.00	
				400000000.00	INV.IN JANKALYAN MULTI-STATE CO-OP CR SO	400000000.00	
				630000000.00	ANKUR SARVVYAVSAIK NAG SAH PATHSANSTHA	720000000.00	



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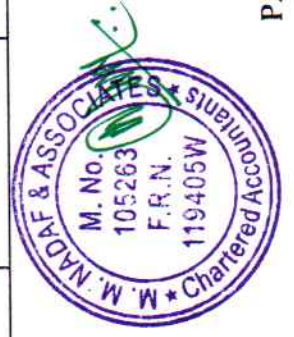
CONSOLIDATED BALANCE SHEET AS ON 31.03.2025

31.03.2024	LIABILITIES	31.03.2025	31.03.2025	31.03.2024	ASSETS	31.03.2025	31.03.2025
				150000000.00	INVESTMENT IN SUVARNRAT MULTISTATE	150000000.00	
				575000000.00	INV. IN MANORAMA MAHILA SWY PATSANTHA	765000000.00	
				375000000.00	INV. SOLAPUR D.C.C.BANK SIDDHARTH BR	425000000.00	
				700000000.00	INV IN YASHODA MAHILA NAGARI SAH.PATHSAN	500000000.00	
				325000000.00	INV. SOLAPUR D.C.C.BANK NEHARU NAGAR	425000000.00	
				500000000.00	INV DHANSHREE NAGARI PATHSAN.MANGALWEDHA	500000000.00	
				1275000000.00	INV IN SADASHIV NAGARI PATHSANSTHA	1365000000.00	
				975000000.00	INV IN MAHILA UDYOKAK NAGARI PATHSANSTHA	1265000000.00	
				300000000.00	INV.IN JAKRAYA MULTISTATE VATVAT	300000000.00	
				500000000.00	INV IN LOKMANYA MULTIPUR. CO.OP.SOC.,LTD	700000000.00	
				100000000.00	INV SHOBHASHRI MAHILA GRAMIN BIG.PATHSAN	0.00	
				500000000.00	INV LAXMI MAHILA GRAMIN BIG.PATHSAN	0.00	
				3500000000.00	INV IN PEOPLE MULTISTATE CO.OP.CREDIT SO	0.00	
				200000000.00	JANA SMALL FINANCE BANK LTD., SOLAPUR	0.00	
				3750000000.00	INV MANORAMA BANK JODDBHAVI PETH, SOLAPU	575000000.00	



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31.03.2024	LIABILITIES	31.03.2025	31.03.2024	ASSETS	31.03.2025	31.03.2025
			10000000.00	INV.IN SARSWAT CO.OP.BANK LTD.SOLAPUR	35000000.00	
			15000000.00	INV IN SOLAPUR DCC BK STATION RD	15000000.00	
			0.00	INV. IN ICICI BANK	12500000.00	
			0.00	INV MANORAMA BANK NIMBARGI	40000000.00	
			0.00	INV IN CENTRAL BANK,OF INDIA, SOLAPUR	25000000.00	
			0.00	INV IN SOLAPUR DCC SAWALESHWAR BR	10000000.00	
			0.00	INV IN SOLAPUR DCC NANNAJ BR	10000000.00	
			0.00	INV IN PADMAWATI MULTISTATE, AKKALKOT	50000000.00	
			0.00	INV L.K.P.MULTISTATE BR INDITANAGAR	200000000.00	
			0.00	INV IN HDFC BANK	25000000.00	
			120000000.00	INVESTMENTS IN SHARES		120000000.00
			20000000.00	SHARES IN TWINCITY PATHSANSTHA	20000000.00	
			20000000.00	SHARES IN ANKUR PATHSANSTHA	20000000.00	
			20000000.00	SHARES IN ZILHA SAKHI PATHSANSTHA	20000000.00	
			20000000.00	SHARES IN SWAYAMSAH PATHSANSTHA	20000000.00	
			20000000.00	SHARES IN SADASHIV PATHSANSTHA	20000000.00	



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31.03.2024	LIABILITIES	31.03.2025	31.03.2025	31.03.2024	ASSETS	31.03.2025	31.03.2025
				2000000.00	SHARES IN MAHILA UDYOJAK PATHSANSTHA	2000000.00	
				3851109461.36	LOANS & ADVANCES		4172585706.16
				3718457.00	VEHICLE LOAN	3114851.00	
				293629230.00	LONG TERM LOAN SECURED	281548923.00	
				847398130.20	LOAN AGAINST FIXED DEP CC	1117341580.10	
				82514738.20	LOAN AGAINST FIXED DEPOSITS	53783303.00	
				2119306192.36	CASH CREDIT PLEDGE	2200795445.36	
				1279275.20	LOAN AGAINST RECURRING DEPOSITS	1815507.80	
				385385385.90	PROPERTY LOAN	410276166.90	
				288554.00	EDUCATIONAL LOAN	243882.00	
				609933.00	HOUSE LOAN	356741.00	
				157397.00	L/A HIGHER PURCHASE CONSUMER	173062.00	
				53257350.00	L/A. PERSONAL SURITIES	47201388.50	
				6381313.50	MANORAMA SWAVLAMBAN YOJANA	5750328.50	
				56855003.00	STAFF LOAN	49982785.00	
				113024.00	100 DAYS LOAN	196842.00	
				215478.00	FESTIVAL LOAN	4900.00	
				137196726.00	CURRENT ASSETS		200294489.00
				97590025.00	INTEREST RECEIVABLE ON INVESTMENTS	135154537.00	
				36106701.00	INTEREST RECEIVABLE ON LOAN	61639952.00	



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31.03.2024	LIABILITIES	31.03.2025	31.03.2025	31.03.2024	ASSETS	31.03.2025	31.03.2025
				3500000.00	INCOME TAX RECEIVABLE		3500000.00
				154148309.87	FIXED ASSETS		164073606.52
				10809282.93	FURNITURES & FIXTURES		11589035.87
				1599918.00	DEAD STOCKS		2163906.00
				1618143.28	COMPUTER SYS. (HARDWARE)		1457544.48
				76557418.00	BUILDINGS		84281406.00
				1057275.66	ELECTRIC. FITT. & FIX		2270080.17
				5893555.00	COMPUTER SOFTWARE		394864.00
				367.00	BANK PRELIMINARY EXPEN.		220.00
				61916550.00	LAND		61916550.00
				5656861.61	OTHER ASSET		9601229.14
				0.00	FESTIVAL ADVANCE		10000.00
				1890000.00	OFFICE DEPOSIT		1960000.00
				3766861.61	TDS RECEIVABLE		7631229.14
				76000.00	ADVANCE		10000.00
				76000.00	RENT IN ADVANCE		10000.00
					FDOD DCC NEHARU NAGAR BR.		58898.00
					TOTAL RS.		7746597593.12
6851777712.85	TOTAL RS		7746597593.12	6851777712.85			7746597593.12

M. Kamalakar Kulkarni

Mrs. Kavita Kamalakar Kulkarni
C.E.O

Shilpa Mahendra Kulkarni

Mrs. Shilpa Mahendra Kulkarni
Vice Chairman

Shobha Shrikant More

Mrs. Shobha Shrikant More
Chairman

M.M.NADAF & ASSOCIATES
CHARTERED ACCOUNTANTS

PROPRIETOR

M.M. Nadaf & Associates
Chartered Accountants



14 JUL 2025



MANORAMA MULTISTATE CO OP CREDIT SOCIETY LTD, SOLAPUR
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2025

31-03-2024 AMOUNT RS.	EXPENDITURE	AMOUNT RS.	31-03-2025 AMOUNT RS.	31-03-2024 AMOUNT RS.	INCOME	AMOUNT RS.	31-03-2025 AMOUNT RS.
426836916.71	INTEREST PAID ON DEPOSITS		473953979.00	747495868.18	INTEREST RECEIVED		805636234.50
1939537.00	INTEREST PAID ON SAVING	1945266.00		61143.00	INTEREST RECEIVED ON SAVING A/C	151049.00	
4382260.00	INTERST PAID ON R.D. A/C	4927228.00		252245338.00	INTERSEST RECEIVED ON INVESTMENT	272247598.00	
4609.00	INTERSET PAID ON PIGMI DEPOSIT	9556.00		495189387.18	INTEREST RECEIVED ON LOAN	533237587.50	
420510510.71	INTERST PAID ON F.D.R.	467071929.00		3751613.66	OTHER INCOME		7018117.40
175897060.00	INTEREST PAID ON BORROWING		167826071.35	12.00	DIVIDEND RECEIVED	410012.00	
60365399.00	SALARY WAGES & OTHER ALLOWANCES		62775254.00	14800.00	LOCKER RENT	16250.00	
35818947.00	SALARY	40093361.00		50100.00	LOAN APPLICATION FEES	26188.00	
10013082.00	WAGES	13842084.00		6148.66	MISSCELOUS INCOME	9098.40	
3948070.00	CLOSING ALLOWANCES	0.00		102322.00	PROCESSING FEE	82984.00	
10269154.00	EX-GRATIA EXPENDITURE	7858026.00		104831.00	SERVICE CHARGES	137685.00	
316146.00	PF CONTRIBUTION	981783.00		3472800.00	RENT RECD.	6215900.00	
118360.72	BANK CHARGES & COMMISSION		109099.46	0.00	OFFICE MAINTAINANCE RECEIVED	120000.00	
45669.00	COMMISSION PAID ON PIGMI DEP.	35535.00		600.00	MEMBERSHIP FEE	0.00	



MANORAMA MULTISTATE CO OP CREDIT SOCIETY LTD, SOLAPUR
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2025

31-03-2024 AMOUNT RS.	EXPENDITURE	AMOUNT RS.	31-03-2025 AMOUNT RS.	31-03-2024 AMOUNT RS.	INCOME	AMOUNT RS.	31-03-2025 AMOUNT RS.
72691.72	BANK CHARGES AND COMMISSION	73564.46					
11837764.00	RENT TAXES & LIGHT BILL EXP.		13457814.00				
10200583.00	OFFICE RENT	11592761.00					
64922.00	RENT RATE & TAXES	100734.00					
660000.00	VEHICLE RENT	705000.00					
912259.00	LIGHT BILL	1059319.00					
1614563.85	TELEPHONE POSTAGE ADVERTISEMENT		1740482.00				
1342092.85	ADVERTISEMENT	1426032.00					
3448.00	POSTAGE	1569.00					
269023.00	TELEPHONE EXP.	312881.00					
2631248.42	DEPRICIATION		2517973.00				
393611.00	PRINTING & STATIONARY		611226.86				
211772.00	PRINTING EXPENSES	326772.00					
181020.00	STATIONARY EXPENSES	283953.86					
819.00	TYPING AND XEROX EXPENSES	501.00					
4615375.52	OFFICE MAINT. & COMPUTER MAINT		2234584.36				
1077987.65	OFFICE MAINTAINANCE	1368531.50					
503477.99	COMPUTER MAINTAINANCE CHARGES	127795.86					



MANORAMA MULTISTATE CO OP CREDIT SOCIETY LTD, SOLAPUR
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2025

31-03-2024 AMOUNT RS.	EXPENDITURE	AMOUNT RS.	31-03-2025 AMOUNT RS.	31-03-2024 AMOUNT RS.	INCOME	AMOUNT RS.	31-03-2025 AMOUNT RS.
3033909.88	SOFTWARE CHARGES	738257.00					
21344801.34	OTHER EXPENSES		40362570.75				
32106.00	STAFF TRAINING EXPENSES	52450.00					
169882.70	MISCELLANEOUS EXPENSES	165937.12					
0.00	DONATION	500.00					
393090.41	TAX AUDIT & CONSULTANCY CHARGES PAID	192000.00					
98076.00	VEHICLE REPAIRY EXPENSES	40922.00					
9767.00	ELECTRICAL CHARGES	6938.00					
48176.00	STAFF TRAVELLING EXPENSES	8500.00					
91720.00	DIESEL EXPENSES	91724.00					
371670.00	GRAHAK MELWA EXPENSES	374177.00					
19651.00	LEGAL CHARGES ABN	186754.00					
40761.00	INSURANCE ON FURNITURES AND FIXTURES	74292.00					
0.00	BUILDING REPAIRY & RENEW. EXP	5000.00					
	EMPLOYEE WELFARE EXPENSES	427340.00					
41854.00	OPENING CEREMANY CHARGES	9870.00					
29395.23	GST INPUT REVERSAL	600199.63					



MANORAMA MULTISTATE CO OP CREDIT SOCIETY LTD, SOLAPUR
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2025

31-03-2024 AMOUNT RS.	EXPENDITURE	AMOUNT RS.	31-03-2025 AMOUNT RS.	31-03-2024 AMOUNT RS.	INCOME	AMOUNT RS.	31-03-2025 AMOUNT RS.
93560.00	OFFICE PAINTING AND REPAIRY EXP	12000.00					
0.00	TAXES PAID	10000.00					
4542.00	ANNVRSARY EXPENSES	3317.00					
0.00	LEGAL EXPENSES	650.00					
550.00	LOAN RECOVERY CHARGES	0.00					
2400000.00	AUDIT FEES	600000.00					
8000000.00	BAD AND DOUBTFUL DEBTS PROVIS.	37500000.00					
8500000.00	UNFORSEEN LOSSES EXP	0.00					
1000000.00	ELECTION EXPENCES	0.00					
45592381.28	PROFIT		47065297.12				
751247481.84	TOTAL RS		812654351.90	751247481.84	TOTAL RS.		812654351.90

M.M.NADAF & ASSOCIATES
CHARTERED ACCOUNTANTS


PROPRIETOR

M.M. Nadaf & Associates
Chartered Accountants

Mrs. Shobha Shrikant More
Chairman

Mrs. Shilpa Mahendra Kulkarni
Vice Chairman

Mrs. Kavita Kamalakar Kulkarni
C.E.O



14 JUL 2025



UPIN: 25105263BMHVI A5909