

KOLHAPUR MAHILA SAHAKARI BANK LTD.,KOLHAPUR
BALANCE SHEET AS ON 31.03.2026

BALANCE ON	LIABILITY	BALANCE ON	BALANCE ON	BALANCE ON	ASSET	BALANCE ON	BALANCE ON
31/03/2025		31/03/2026	31/03/2026	31/03/2025		31/03/2026	31/03/2026
10,00,00,000.00	AUTHORISED SHARE CAPITAL		10,00,00,000.00	4,47,90,336.44	CASH AND BANK BALANCE		6,01,47,223.42
				18,30,905.10	HDFC BANK UPI SETTLEMENT A/C	15,64,404.25	
5,12,80,040.00	SHARE CAPITAL		5,58,40,510.00	88,95,800.00	CASH IN HAND	74,82,176.00	
5,12,80,040.00	PAID UP SHARE CAPITAL	5,58,40,510.00		1,66,667.50	SBI KOLHAPUR	2,99,269.50	
				12,06,157.83	MSC BANK BOMBAY	12,06,257.83	
12,35,65,666.98	RESERVE FUND AND OTHER FUNDS		12,94,63,965.26	78,81,415.65	IDBI BANK CTS CLR A/C	1,23,70,128.25	
1,85,53,000.00	BDDR-2024	1,85,53,000.00		10,51,267.25	KDCC BANK HO	86,80,766.05	
3,51,92,629.24	STATUTORY RESERVE FUND	3,75,77,536.00		11,56,693.85	KDCC BANK BR.DEWALE	8,06,221.85	
80,06,643.00	BUILDING FUND	80,06,643.00		15,44,677.25	IDBI ATM CURRENT ACCOUNT	27,70,585.87	
1,03,14,000.00	BAD & DOUBTFUL DEBIT RESERVE	1,03,14,000.00		30,048.00	SHAMRAO VITTAL CO.OP. BANK OVERDRAFT		
78,515.42	CHARITY FUND	78,515.42		1,72,74,571.94	IDBI BANK LTD.,	97,72,143.18	
2,35,941.00	MEMBER WELFARE FUND	2,35,941.00		4,47,187.42	HDFC BANK PUNE	98,12,430.19	
1,61,916.00	STAFF WELFARE FUND	1,61,916.00		1,05,000.00	BANK OF INDIA CURRENCY CHEST	12,53,088.00	
23,00,000.00	CONTINGENCY FUND	23,00,000.00			ICICI BANK	14,30,209.00	
29,00,000.00	PROVISION FOR STANDRED ASSETS	31,50,000.00		31,99,944.65	KDCC BANK BR. PATTANKODOLI	26,99,543.45	
23,64,909.32	INVESTMENT FLUCTUATION FUND	36,28,300.84					
1,34,11,113.00	INVESTMENT DEPRICIATION RESERVE	1,34,11,113.00		50,04,73,835.70	INVESTMENTS		54,26,01,235.70
2,58,47,000.00	RURAL BRANCH BAD & DOUBTFUL DEBT	2,78,47,000.00		3,25,00,000.00	FD WITH SHAMRAO VITTHAL CO.OP.BANK LTD.,	3,90,00,000.00	
10,00,000.00	COVID - 19 SPECIAL BDDR RESERVE	10,00,000.00		25,00,000.00	FD TJSB SAHAKARI BANK LTD.,	75,00,000.00	
27,00,000.00	SPECIAL RESERVE FUND	27,00,000.00		2,50,00,000.00	FD WITH THE RATNAKAR BANK LTD.,	2,55,00,000.00	
5,00,000.00	COMPUTER FUND	5,00,000.00			FD WITH FEDERAL BANK	25,00,000.00	
					FD WITH COSMOS CO.OP. BANK LTD.,	75,00,000.00	
1010730626.05	DEPOSITS		1117763138.21	1,25,00,000.00	FD WITH SARSWAT CO OP BANK	1,00,00,000.00	
40,16,43,325.00	FIXED DEPOSITS (INDIVIDUAL)	43,47,01,681.00		1,10,00,000.00	FD IDBI BANK	1,10,00,000.00	
7,24,35,227.00	FIXED DEPOSIT (OTHER SOCIETIES)	8,13,53,255.00		1,30,00,000.00	F D WITH HDFC BANK ,KOLHAPUR (H	1,10,00,000.00	
61,85,438.00	DAMDIDPAT DEPOSITS(INDIVIDUALS)	1,16,25,096.00			F D BANK OF INDIA KOLHAPU	50,00,000.00	
51,40,090.00	DAMDUPAT DEPOSITS (INDIVIDUALS)	1,03,75,152.00		38,55,93,423.70	GOVT SECURITY INVESTMENT (M S LO	39,53,01,185.70	
22,65,27,392.00	REINVESTMENT DEPOSIT	22,83,11,191.00		8,00,050.00	SHARES OF CO-OP. SOCIETIES	8,00,050.00	
3,89,04,121.60	CURRENT DEPOSITS (INDIVIDUALS)	5,82,20,713.69		1,25,80,362.00	FD RAJRAMBAPU SAHAKARI BANK LTD	2,50,00,000.00	
38,98,379.99	CURRENT DEPOSITS (OTHER SOCIETIE	56,00,637.49		25,00,000.00	JANA SMALL FINANCE BANK LTD	25,00,000.00	
18,82,74,278.80	SAVING DEPOSITS (INDIVIDUALS)	21,43,71,500.22		25,00,000.00	INDUSIND BANK LTD FD		
5,92,981.49	SAVING DEPOSITS (OTHER SOCIETIES	7,04,480.84					
1,12,74,278.17	CASH SECURITY (STAFF)	1,13,36,430.17		64,70,45,563.64	LOANS AND ADVANCES		70,31,33,406.60
64,84,245.00	CASH SECURITY (PIGMY AGENTS)	72,13,939.00		2,30,42,644.00	FIXED DEPOSIT ADVANCE (INDIVIDUA	2,39,05,687.00	
78,40,760.00	RECURRING DEPOSITS	93,27,491.00		42,973.00	RECURING DEPOSIT ADVANCE	86,670.00	
3,68,22,463.00	SHUBHALAXMI DEPOSITS	3,96,92,970.80		13,19,739.00	SHUBHALAXMI DEPOSIT ADVANCE	23,54,900.00	

7,47,337.00	MATURED BUT NOT PAID	4,45,454.00		5,21,95,402.40	GOLD ORNAMENTS LOAN	6,44,93,322.00	
33,52,428.00	REINVESTMENT DEPOSIT (SOCIETY)	34,25,958.00		66,07,251.36	CASH CREDIT AGAINST FIXED DEPOSIT	69,96,579.24	
6,07,881.00	SIP RECCURING DEPOSIT SCHEME	10,57,188.00		12,14,87,006.39	HYPOTHICATION (C/C)	12,29,30,138.71	
				4,08,89,993.79	CASH CREDIT AGAINST REAL ESTATE	2,94,50,553.72	
15,23,222.07	BILLS FOR COLLECTION		56,35,859.18	24,91,20,198.81	LAND & BUILDING LOAN	27,75,39,479.19	
	BANK GUARANTEE PAYABLE	25,00,000.00		6,40,00,694.54	HYP.(VEHICLE) LOAN	6,54,51,920.42	
15,23,222.07	RBI DEAF PAYABLE UNCLAIMED DEP.	31,35,859.18		1,86,19,725.00	HYP (PLANT & MACHINARY)	2,54,02,664.40	
				12,94,248.00	HYP (OTHER SECURITIES)	20,52,344.00	
4,79,45,248.11	OVERDUE INTEREST RESERVE		4,89,46,269.26	48,66,939.00	STAFF LOAN	36,43,396.00	
4,79,45,248.11	OVERDUE INT. (AS PER CONTRA)	4,89,46,269.26		6,24,75,038.35	UNSECURED PERSONAL SECURITIES LO	7,74,69,331.92	
				10,83,710.00	STAFF LAND & BUILDING LOANS	8,56,420.00	
1,81,81,565.00	UNPAID INTEREST ON DEPOSITS		2,23,55,663.00		ADVANCE AGAINST RENT	5,00,000.00	
1,81,81,565.00	UNPAID INTEREST ON DEPOSITS	2,23,55,663.00					
=====	=====			1,49,25,875.40	INTEREST RECEIVABLE		1,73,45,463.00
78,53,443.38	OTHER LAIABILITIES & PROVISIONS		50,82,972.90	58,23,777.00	INTEREST RECEIVABLE ON INVESTMEN	72,99,640.00	
249	BILL DESK COLLECTION A/C			90,34,125.40	RECEIV. INT.ON LOANS & ADV.	1,00,06,354.00	
2,75,150.00	TENDER ANAMAT BAYANA			67,973.00	RECEIV. PENAL INT. ON LOANS & AD	39,469.00	
10,64,307.32	AUDIT FEE PAYABLE	10,52,581.50					
14,60,659.00	BONUS & EX-GRATIA PAYABLE	8,73,831.00		4,79,45,248.11	OVERDUE INTEREST RECEIVABLE		4,89,46,269.26
	PROFESSIONAL TAX PAYABLE	6,800.00		4,79,45,248.11	OVERDUE INT.(AS PER CONTRA)	4,89,46,269.26	
14,600.00	TELEPHONE BILL PAYABLE	5,800.00					
17,100.00	LIGHT BILL PAYABLE	16,600.00		15,23,222.07	BILLS RECEIVABLE		56,35,859.18
5,25,583.00	DIVIDEND PAYABLE	4,99,923.00			BANK GURANTEE RECEIVABLES	25,00,000.00	
19,608.20	UNCLAIMED AMOUNT (NPCI & HDFC)	59,869.53		15,23,222.07	RBI DEAF RECEIVABLE (UNCLAIMED DEP)	31,35,859.18	
4,200.00	SHARES ANAMAT	14,700.00					
	BILLS PAYABLE	50,000.00		97,73,740.01	FIXED ASSETS		1,27,10,917.26
76,901.00	PAY ORDERS	1,95,107.00		41,28,245.96	DEAD STOCK (FURNITURE & FIXTURE)	66,46,226.11	
26,81,072.00	ANAMAT PAYABLE	8,44,249.00		13,606.00	DEAD STOCK (BOOKS & LIABRARY)	11,869.00	
1,500.00	WATER CHARGES PAYABLE	1,000.00		1,36,438.67	DEAD STOCK (VEHICLE)	1,11,129.67	
61,875.00	SHUBHLAXMI AGENT COMMISSION PAYABLE	1,06,707.00		8,57,189.38	DEAD STOCK COMPUTER	14,19,392.48	
8,35,091.00	LEAVE SALARY PAYABLE	6,64,414.00		46,38,260.00	BUILDING	45,22,300.00	
24,749.59	HDFC UPI CURRENT ACCOUNT						
3,59,196.15	ATM SETTLEMENT ACCOUNT	5,34,472.15		26,82,808.50	OTHER ASSETS		31,44,994.10
1,42,665.00	SECURITY DEPOSIT & BUILDING ADVA	1,21,755.00		20	POST BOX DEPOSIT	20	
2,50,125.40	TDS PAYABLE				HDFC UPI CURRENT ACCOUNT	1,62,322.51	
38,811.72	CGST PAYABLE	35,163.72			SGST RECEIVABLE	1,01,703.50	
					CGST RECEIVABLE	1,04,274.70	
80,80,818.28	PROFIT AND LOSS		85,76,990.71	3,00,000.00	BILL DESK SECURITY DEPOSIT	3,00,000.00	
80,80,818.28	PROFIT AND LOSS ACCOUNT	85,76,990.71		15,050.00	TELEPHONE DEPOSIT	25,050.00	
				2,61,869.32	STOCK ON PRINTING & STATIONARY	2,60,887.61	

				3,68,119.00	DIFFERED REVENUE EXP.	14,42,337.58	
				10,00,000.00	ADVANCE INCOME TAX PAID		
				3,000.00	DEPOSIT FOR RECOVERY	3,000.00	
				4,613.00	INCOME TAX RECEIVABLE	9,519.00	
				3,42,128.20	STOCK ON COMPUTOR STATIONERY	3,42,128.20	
				33,640.00	MSEB DEPOSIT	33,640.00	
				1,500.00	WATER CONNECTION DEPOSIT	1,500.00	
				41,961.50	DEAF FUND CLAIM PAID	42,798.50	
				579.12	SGST PAYABLE	31,472.08	
				1,432.06	IGST PAYABLE	3,663.56	
				68,664.70	QR RECEIVABLE	66,274.70	
				125	PENAL CHARGES RECEIVABLES		
				2,40,106.60	OTHER EXPENSES RECEIVABLES	2,14,402.16	
1269160629.87		1393665368.52	1393665368.52	1269160629.87		1393665368.52	1393665368.52

महाव्यवस्थापक
उपाध्यक्षा
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श्रीमती तिलोत्तमा भोसले
श्रीमती भारती डोंगळे
सौ.सुधा इंदुलकर

श्री.जे.के.कुंभार
श्रीमती माधुरी शिंदे
श्रीमती जानकीदेवी निंबाळकर
श्रीमती सुप्रिया पाटील (कौलवकर)
श्रीमती शैलजा सुर्यवंशी

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सौ.शुभांगी सुसिद्धन (भोसले)
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सौ.विजया जाधव
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सौ.मनिषा दमामे

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