



AUDIT CLASS 'A'

ठाणा महेश नागरी सहकारी पतपेढी मर्या. ठाणे

(नोंदणी : टि.एन.ए./ (टि.एन.ए.)/आर.एस.आर./ (सी.आर)/१४५४/सन २००३)

TWENTY SECOND ANNUAL REPORT 2024-25



HEAD OFFICE -

203, Landmark Arcade Premises,
Opposite Nitin Company, Above Axis Bank,
Louiswadi Service Road, Panchpakhadi,
Thane West- 400 604

JAMBLI NAKA BRANCH -

Office No. 102 & 103, Sameer Arcade,
1st Floor, Above Chintamani Jewellers,
Jambli Naka, Thane West - 400 601



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BOARD OF DIRECTORS



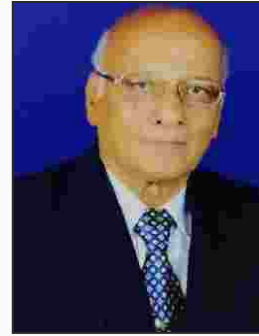
CA. Laxmikant Kabra
Chairman



CA. Mahavirprasad Somani
Vice Chairman



Chandraprakash Kabra
Director



Ramswaroop Dangra
Director



CA. Shiwbhagwan Assawa
Director



CA. Girish Rathi
Director



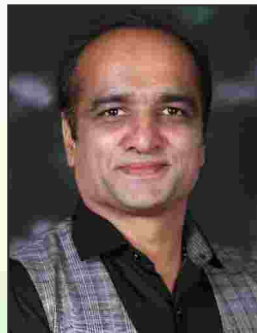
Sangeeta Mundra
Director



Dhanshree Bhutada
Director



Satyanarayan Bajaj
Advisory Director



Manish Mundhra
Advisory Director



Murlidhar Bhutada
Advisory Director



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ANNUAL GENERAL BODY MEETING **(ONLY FOR SHAREHOLDERS)**

Dear Shareholders',

The 22nd Annual General Meeting of Thana Mahesh Nagari Co-Operative Credit Society Limited will be held on 7th September, 2025 at 11.00 a.m. at Tilak Banquet Hall, 1st Floor, Thakre Compound, Tikuji-Ni-Wadi Road, Manpada Naka, Manpada, Thane West – 400607. The Agenda of the Annual General Meeting is as follows

AGENDA OF THE MEETING

1. To read and approve the minutes of last AGM held on 22nd September 2024.
2. Chairman's Speech, to brief the members on the working of our society.
3. To read and approve Audited Balance Sheet, Profit and Loss A/c and the Auditor's Report thereon for the year ended 31st March 2025.
4. To approve payment of Dividend for the F.Y.2024-25, as proposed by the Board.
5. To approve the Appropriation of Profit as recommended by the Board of Directors.
6. To appoint Statutory Auditor and fix their remuneration for the F.Y.2025-26.
7. To consider suggestions/proposals received in writing from the Shareholders.
8. Any other matter with the permission of the Chair.
9. Vote of Thanks.

For Thana Mahesh Nagari Co-Operative Credit Society Ltd.

Sd/-

CA. Laxmikant Kabra
(Chairman)

Date : 23th August 2025.

Place: - Thane

Note:- 1) If there is no quorum at the appointed time of AGM, the meeting shall be adjourned to 11.30am on the same day at the same venue and the adjourned meeting will commence with the members present irrespective of whether there is quorum or not.

2) Annual report for the financial year 2024-25 is also available on patpedhi's website www.thanamaheshpatpedhi.com

3) The meeting will be followed by Lunch.



"We take care of your money and Business"



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अध्यक्ष की कलम से.....



प्रिय सदस्यगण,
सप्रेम नमस्कार !

आपकी अपनी संस्था थाना महेश नागरी सह. पतपेढी मर्या. ठाणे की 22वीं वार्षिक सभा के इस शुभ अवसर पर आप सभी का हार्दिक स्वागत करता हूँ। सबसे पहले, मैं आप सभी का आभार व्यक्त करता हूँ, जिन्होंने विगत वर्षों में संस्था पर अटूट विश्वास जताया और सदैव सहयोग प्रदान किया।

हमें यह बताते हुए अत्यंत हर्ष हो रहा है कि बीते तीन वर्षों में हमारी पतपेढी ने उल्लेखनीय प्रगति की है। न केवल हमारी लाभप्रदता (Profitability) में अभूतपूर्व वृद्धि हुई है, बल्कि हमारी गैर-निष्पादित परिसंपत्तियाँ (NPA) में भी उल्लेखनीय कमी आई है। यह सफलता आप सभी के समर्थन, संस्था के कर्मचारियों की मेहनत और हमारे नेतृत्व की दूरदर्शिता का परिणाम है।

वर्तमान में हमारी संस्था का मुख्य ध्यान गोल्ड लोन और गृह ऋण (Home Loan) पर केंद्रित है। इन दो क्षेत्रों में हमारे द्वारा दी गई सेवाओं को सदस्यों द्वारा सराहा गया है और इससे हमें वित्तीय स्थिरता भी प्राप्त हुई है।

आपकी पतपेढी अब दो शाखाओं के साथ कार्यरत है:

1. मुख्य कार्यालय-नितीन कंपनी शाखा
2. जांबली नाका शाखा

हमारी दोनों शाखाएं आपस में जुड़ी हुई हैं और सॉफ्टवेयर की मदद से निर्बाध रूप से काम करती हैं। हमें यह बताते हुए गर्व हो रहा है कि दोनों शाखाओं की अचल संपत्तियां हमारे पतपेढी के स्वामित्व में हैं, जिससे हमारी दीर्घकालिक संपत्ति में भी वृद्धि हुई है।

मुझे यह बताते हुए प्रसन्नता हो रही है कि वित्तीय वर्ष 2024-25 के दौरान, हमारी पतपेढी ने अब तक की सबसे अधिक जमा, ऋण और अग्रिम और लाभप्रदता की रिपोर्ट करते हुए सर्वश्रेष्ठ प्रदर्शन हासिल किया है।

हमारी पतपेढी के उत्साहजनक प्रदर्शन को देखते हुए और अपने शेयरधारकों को पुरस्कृत करने के लिए, हमने FD पर अब तक की सबसे ज़्यादा 11% ब्याज दर (नियमों और





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शर्तों के अधीन) देने का मैं सला किया है। यह योजना सीमित समय के लिए खुली है और बिना किसी पूर्व सूचना के बंद कर दी जाएगी। हमारे सम्मानित सदस्यों से अनुरोध है कि वे FD पर उच्च ब्याज दरों का लाभ उठाएँ।

अपने ऋण-मुक्त अनुपात (CD Ratio) को मज़बूत करने के लिए, हम अपने मौजूदा और नए सदस्यों के लिए शेयर सदस्यता विंडो भी खोल रहे हैं। आप हमारी पतपेढी के शेयरधारक बन सकते हैं और उस पर लाभांश प्राप्त कर सकते हैं। हमने पिछले वर्ष 15% की दर से लाभांश का भुगतान किया था और हम इस प्रवृत्ति को जारी रखना चाहते हैं। हमने प्रति शेयरधारक न्यूनतम शेयर पूंजी 1 लाख रुपये और अधिकतम शेयर पूंजी 3 लाख रुपये रखने का निर्णय लिया है।

हमें पूर्ण विश्वास है कि हमारा हर कदम संस्था के विकास को और गति देगा तथा सेवा की गुणवत्ता को और सुदृढ़ करेगा।

आप सभी के निरंतर सहयोग और विश्वास के लिए मैं पुनः हार्दिक धन्यवाद ज्ञापित करता हूँ। आइए, हम सब मिलकर संस्था को नई ऊँचाइयों की ओर ले जाएँ।

आपका विश्वासी,
लक्ष्मीकांत काबरा, अध्यक्ष

जय महेश



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22nd Annual Report : Year 2024-25

Dear Members,

I would like to extend my sincere thanks to the Board of Directors in the 22nd Annual General Meeting of the Society. During the financial year focus was on NPA recoveries and safety-oriented growth of the business. We are pleased to share an overview of our Credit Society progress.

An overview of our credit society progress

Sr. No.	Particulars	31/03/2025	31/03/2024	Change +/- Amt.	Change +/- %
1	Share Capital	1,43,12,800	1,28,27,400	14,85,400	12
2	Reserves and Surplus	5,51,16,034	4,42,11,473	1,09,04,561	25
3	Member's Deposit	42,36,49,937	30,95,77,824	11,40,72,113	37
4	Loans and Advances	35,52,22,760	27,33,17,058	8,19,05,702	30
5	Investments	15,96,54,748	10,52,78,806	5,43,75,942	52
6	Profit (Before Dividend & Appropriation)	1,27,45,979	1,00,80,735	26,65,244	26
7	Dividend	15% (Proposed)	15%		

JURISDICTION & OFFICE :-

We are pleased to inform the members that the area of operation of our Patpedhi was expanded from Thane City to Thane Taluka during the F.Y 2024-25. As a part of our growth mission, we propose to enhance our area of operation from Thane Taluka to entire Maharashtra in due course of time.

CAPITAL & MEMBERS :-

The Authorized Shared Capital of our Society is Rs.5,00,00,000/- (Rupees Five Crore) as against Rs.2,00,00,000/- (Rupees Two Crore). Total Number of the members of the society as on 31st March 2025 stands at 1733 as against 1520 members at the end of 31st March 2024. The Share Capital of our Society at the end of 31st March 2025 was Rs.1,43,12,800/- (Rupees One Crore Forty-Three Lacs Twelve Thousand Eight Hundred Only) as against Rs.1,28,27,400/- (Rupees One Crore Twenty-Eight Lacs Twenty-Seven Thousand Four Hundred Only) at the end of 31st March 2024. The Share Capital growth was 12% over the previous financial year.

RESERVES AND OTHERS FUNDS :-

The Reserves & Other Funds of our society at the end of 31st March 2025 was Rs. 5,51,16,034/- (Rupees Five Crore Fifty-One Lacs Sixteen Thousand Thirty-Four Only) as against Rs. 4,42,11,473 /- (Rupees Four Crore Forty-Two Lacs Eleven Thousand Four



Hundred Seventy-Three Only) at the end of 31st March 2024. The Reserves & Other Funds growth was 25% over the previous financial year.

MEMBER'S DEPOSIT :-

The Members of Deposit with the society at the end of 31st March 2025 was Rs. 42,36,49,937/- (Rupees Forty-Two Crore Thirty-Six Lacs Forty-Nine Thousand Nine Hundred Thirty-Seven Only) as by against Rs. 30,95,77,824 /- (Rupees Thirty Crore Ninty Five Lacs Seventy Seven Thousand Eight Hundred and Twenty Four Only) at the end of 31st March 2024. The Members of Deposit growth was 37% over the previous financial year.

LOANS & ADVANCES :-

The Loans & Advances at the end of 31st March 2025 was Rs. 35,52,22,760/- (Rupees Thirty-Five Crore Fifty-Two Lacs Twenty-Two Thousand Seven Hundred Sixty Only) as against Rs.27,33,17,058 /- (Rupees Twenty-Seven Crore Thirty-Three Lacs Seventeen Thousand Fifty-Eight Only) in the immediately preceding financial year, there by registering a growth of Rs.8,19,05,702/- (Rupees Eight Crore Nineteen Lacs Five Thousand Seven Hundred Two Only). The Loan & Advances growth was 30% over the previous financial year.

INVESTMENTS :-

The Investment of the society at the end of 31st March 2025 was Rs. 15,96,54,748 /-(Rupees Fifteen Crore Ninety-Six Lacs Fifty-Four Thousand Seven Hundred Forty-Eight Only) as against Rs.10,52,78,806/- (Rupees Ten Crore Fifty-Two Lacs Seventy - Eight Thousand Eight Hundred Six Only) at the end of 31st March 2024. The Investment growth was 52% over the previous financial year.

NON-PERFORMING ASSETS (NPA) :-

This year also our focus continued on recovery of OLD NPA's coupled with business expansion. We are pleased to inform members that; the recovery has been without any major haircut in the outstanding amount of loans. The Society has made adequate provision for NPA of Rs. 85 lacs, but we have not written off any amount against the said provisioning.

STATUTORY AUDITORS :-

CA G.D KULKARNI PANEL NO 12071, Government Certified Statutory Auditor has carried out the Audit for the F.Y.2024-25. The Auditor has expressed satisfaction about the functioning of the credit society and has awarded the Audit Class "A".



SOCIETY & ITS POLICIES :-

The Board of Directors is always striving for the implementation of the best practices and policies in our credit society. Meeting of the Board of Directors are held regularly, and the directors take efforts and action for effective management. The Board of Directors has been a regular participant in the decision-making process. All the Board Members have contributed in achieving the performance of our society. Members of the board are always available for their suggestion as well as implementation of the best possible practice in our society. On behalf of entire family of members, deposit holders, borrowers and other stakeholders, I thank all the Board members for their continued support.

APPROPRIATION OF PROFIT FOR THE YEAR ENDED 31ST MARCH 2025 :-

During the year ended 31st March 2025, your Society earned a net profit before appropriation of Rs. 1,27,45,979/- (Rupees One crore twenty-seven lacs forty-five thousand nine hundred seventy nine only). The Board of Directors is pleased to recommended the appropriation of said profit as per the details given herein below, for the approval of members in the Annual General Meeting.

Appropriation of Profit (Profit :- Rs. 1,27,45,979/-)

Sr. No.	Particulars	Amount Rs.
1	Profit before appropriation	1,27,45,979
2	Proposed Dividend @ 15% (Pro Rate Basis)	19,89,336
3	Transfer to Reserve Fund	40,95,650
4	Transfer to Dividend Equalization Fund	15,00,000
5	Reserve For Doubtful Debts	10,00,000
6	Transfer to Building Fund	35,00,000
7	Reserve for CSR	2,60,000
8	Reserve for Contingencies	4,00,000
9	Balance of Profit Carried forward to the next year	993

**Board of Directors have pleasure in proposing dividend
@ 15% on equity shares**



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अंतर्गत लेखा परिक्षकांचा अहवाल

आम्ही ठाणा महेश नागरी नागरी सहकारी पतपेढी मर्यादित, ठाणे या संस्थेच्या सोबत जोडलेल्या सन २०२४-२०२५ च्या तेरीज, उत्पन्न-खर्च पत्रक व तळेबंदाचे लेखा परिक्षण केले असून अहवाल करतो की,

१. आमच्या लेखा परिक्षणाच्या उद्देशासाठी आमच्या संपूर्ण ज्ञानाप्रमाणे व विश्वासाप्रमाणे जरूर ती माहिती व खुलासे उपलब्ध करून दिलेले आहेत.
२. आमच्या मते पुस्तकांच्या तपासणीतून जितपत दृष्टोत्पत्तीस येईल त्यावरून संस्थेने महाराष्ट्र राज्य सहकारी संस्थांचा १९६० चा कायदा व नियम आणि संस्थेच्या पोटनियमान्वये अपेक्षित असल्याप्रमाणे योग्य ती हिशोबाची पुस्तके ठेवली आहेत.
३. आण्ही तपासलेले तेरीज, उत्पन्न-खर्च पत्रक व तळेबंद संस्थेच्या हिशोबाच्या पुस्तकांशी व विवरण पत्रांशी जुळत आहेत.
४. आमच्या मते आमच्या संपूर्ण माहितीप्रमाणे तसेच आम्हाला देण्यात आलेल्या खुलाशावरून हे हिशोब महाराष्ट्र सहकारी संस्थांचा सन १९६० चा कायदा व त्याखालील नियमन्वये अपेक्षित अशा रितीने आवश्यक अशी माहिती देतात.

स्थळ : ठाणे

दिनांक : १०/०६/२०२५

सही /-

सी.ए. पोतदार अँड कंपनी

(सनदी लेखापाल)



ठाणा महेश नागरी

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लेखा परीक्षकाचा अहवाल

(महाराष्ट्र सहकारी संस्थाचा कायदा ८१ आणि महाराष्ट्र सहकारी संस्था नियम ६९ (३)
अन्वये द्यावयाचा)

प्रति,

ठाणा महेश नागरी सहकारी पतसंस्था मर्यादित

२०३, लॅडमार्क आर्केड प्रिमायसेस को. हौ. सोसायटी,

लुईस वाडी, सर्विस रोड, पांचपाखाडी, ठाणे (प) - ४०० ६०४

विषय : नेमणुक पत्र संदर्भ क्र. टि.एम.एन.सी.एस./वैधा.लेखा.नियुक्ती ३९/२०२४-२०२५

प्रमाणित लेखा परिक्षक म्हणून आर्थिक विवरणाचा अहवाल

१) ठाणा महेश नागरी सहकारी पतसंस्था मर्यादित, ठाणे यांचे आर्थिक विवरणाचे लेखापरिक्षण आम्ही केले आहे. त्यामध्ये ताळेबंद पत्रक ३१ मार्च २०२५ पर्यंतचे असून, वर्षाचा आखेरपर्यंतचा नफा आणि तोटा विवरण पत्रक, हिशोबाचा धोरणाचा अर्थपूर्ण सांराश व इतर स्पष्टिकरणात्मक माहिती दिलेली असून, संस्थेचे लेखापरिक्षण आम्ही १ एप्रिल २०२४ ते ३१ मार्च २०२५ पर्यंतचे केले आहे.

व्यवस्थापनाची आर्थिक विवरणपत्राची जबाबदारी

२) महाराष्ट्र सहकारी संस्था अधिनियम, १९६० व त्याखाली बनविलेले नियम या अन्वय आर्थिक विवरणपत्रक तयार करण्याची जबाबदारी व्यवस्थापनाची आहे. या जबाबदारीमध्ये संकल्पना करणे, अंमलात आणणे व आर्थिक विवरण तयार करण्याबाबत अंतर्गत नियंत्रण संबंधात चुकीचा विवरणपत्रामधुन मुक्त राहिल मग ती फसवणुक किव्हा चुकीमुळे असेल.

लेखापरीक्षकाची जबाबदारी

३) केलेल्या लेखापरीक्षणावर मत व्यक्त करणे ही आमची जबाबदारी आहे व ते आम्ही केलेल्या लेखापरीक्षकेच्या पायावर आधारित आहे. महाराष्ट्र सहकारी संस्था अधिनियम व दि इस्टीट्यूट ऑफ चार्टर्ड अकाउंटंट्स ऑफ इंडियाचा प्रमाणाप्रमाणे आम्ही परीक्षण केले आहे ज्या नितीतत्वाचा पालनाची जरूरी आहे ती आम्ही पाळली आहे.

४) संस्थेने तयार केलेले आर्थिक विवरण, अंतर्गत नियंत्रण, रास्त सादरीकरण व विनियोजनाचे वापराची पद्धत योग्य आहे. लेखापरीक्षामध्ये जमाखर्चाचा मुल्यांकनाचा विनियोजनाचा वापर व जमाखर्चाचा अंदाज, त्याच प्रमाणे संपूर्ण आर्थिक विवरणपत्राचे सादरीकरण यांचा समावेश होतो.



ठाणा महेश नागरी

सहकारी पतपेढी मर्या. ठाणे

(नोंदणी : दि.एन.ए./ (दि.एन.ए.)/आर.एस.आर./ (सी.आर.) / १४५४/सन २००३)

५) लेखापरीक्षेचा पूरावा जो आम्ही मिळविला आहे तो अभिप्रायाचा पाया म्हणून पूरेसा आणि योग्य आहे, असा आमचा विश्वास आहे.

इतर कायदेशीर आणि नियामक बाबींवरील अहवाल

६) महाराष्ट्र सहकारी संस्था अधिनियमातील तरतुदीनुसार ताळेबंदपत्रक व नफा आणि तोटा विवरण पत्रक तयार केलेले आहे.

७) आम्ही अहवाल देतो कि

- अ) आम्हाला मिळालेल्या माहितीनुसार व स्पष्टीकरणानुसार, जे आमचा लेखापरीक्षणासाठी जरूरी आहे ते मिळालेल्या संपूर्ण माहितीनुसार आम्हास असे आढळून आले आहे कि, ते सामाधानकारक आहे.
- ब) संस्थेचे व्यवहार आमच्या दृष्टीस आल्याप्रमाणे संस्थेचा अधिकारक करण्यात आलेले आहे.
- क) आमच्या लेखापरीक्षणासाठी संस्थेच्या मुख्यकार्यालयाकडून आलेली विवरणपत्रे योग्य आहे.

८) लेखांकन मानकाप्रमाणे ताळेबंदपत्रक व नफा आणि तोटा हिशोब यांचे अनुपालन आमचा मताप्रमाणे योग्य आहे.

९) आम्ही अजून पुढील अहवाल सादर करतो कि,

- अ) या अहवालासंदर्भात ताळेबंदपत्रक व नफा आणि तोटा खर्चाचा हिशोब याचा हिशोबाची पुस्तके व विवरणपत्रे यांचाशी योग्य मेळ बसत आहे
- ब) आम्ही पुस्तकाची तपासणी केल्यानंतर असे आढळून आले आहे कि, संस्थेने अधिनियमानुसार आवश्यक असणारी सर्व ताळेबंदपत्रके व्यवस्थित केलेली आहेत.
- क) आम्ही लेखापरीक्षण केलेल्या संस्थेच्या मुख्यकार्यालयाचे ताळेबंदपत्रक कार्यालयाचा लेखापरीक्षकांनी केलेले असुन ती आम्हाला जरूरीचा आहे, त्या प्रमाणे दिलेला आहे.
- ड) लेखापरीक्षण चालु असलेल्यावर्षी संस्थेला 'अ' वर्ग मिळाला आहे.

स्थळ : ठाणे

दिनांक : ०६/०८/२०२५

सही

सी.ए. जी.डी. कुलकर्णी

सरकार प्रमाणित लेखापरीक्षक



ठाणा महेश नागरी
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BALANCE SHEET
AS ON 31st March 2025

31/03/2024 Rs.	LAIBILITIES	SCHEDULE	31/03/2025 Rs.
5,00,00,000	Authorised Share Capital		5,00,00,000
1,28,27,400	Paid Up Share Capital	I	1,43,12,800
4,42,11,473	Reserve & Other Fund	II	5,51,16,034
30,95,77,824	Deposit from Members	III	42,36,49,937
2,13,31,103	Other Liabilities & Provisions	IV	2,92,55,206
38,79,47,800	GRAND TOTAL		52,23,33,977

CA. G.D.KULKARNI
(Govt. Certified Auditors)
Penal No. 10660
Date: 6th August 2025
Place: Thane



ठाणा महेश नागरी
सहकारी पतपेढी मर्या. ठाणे
(नोंदणी : दि.एन.ए./ (दि.एन.ए.)/आर.एस.आर./ (सी.आर)/ १४५४/सन २००३)

BALANCE SHEET
AS ON 31st March 2025

31/03/2024 Rs.	ASSETS	SCHEDULE	31/03/2025 Rs.
6,80,238	Cash and Bank Balances	V	5,89,935
10,52,78,806	Investments	VI	15,96,54,748
27,33,17,058	Loan to Members	VII	35,52,22,760
5,000	Other Deposits	VIII	5,000
17,58,675	Fixed Assets	IX	21,17,435
69,08,023	Other Receivables	X	47,44,099
38,79,47,800	GRAND TOTAL		52,23,33,977

For Thana Mahesh Nagari Co-op. Credit Society Ltd.

CA Laxmikant Kabra
Chairman

CA Mahavir Somani
Vice Chairman

Mr. Chandraprakash Kabra
Director



ठाणा महेश नागरी
सहकारी पतपेढी मर्या. ठाणे
(नोंदणी : दि.एन.ए./ (दि.एन.ए.)/आर.एस.आर./ (सी.आर)/१४५४/सन २००३)

PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

31/03/2024 Rs.	EXPENSES	SCHEDULE	31/03/2025 Rs.
2,11,89,993	Int. Paid On Deposits	XI	2,80,89,060
9,37,368	Staff Salary & Allowances	XII	10,82,758
3,35,919	Administration Expenses	XIII	7,12,166
27,03,825	Other Expenses	XIV	17,00,088
2,82,791	Depreciation	XV	2,58,640
1,00,80,735	Profit available for Appropriation		1,27,45,979
3,688	Previous P&L C/f		
	Less:- Appropriation of Profit		
18,62,718	Trf to Dividend Shares		
57,60,000	Trf to Reserve Fund		
2,60,000	Trf to Dividend Equalisation Fund		
10,00,000	Trf to Bad & Doubtful Debt Fund		
10,00,000	Trf to Building Fund		
2,00,000	Trf to Reserve for CSR		
	Balance of Profit C/f to the next year		
3,55,30,631	GRAND TOTAL		4,45,88,691

CA. G.D.KULKARNI
 (Govt. Certified Auditors)
Penal No. 10660
 Date: 6th August 2025
 Place: Thane



ठाणा महेश नागरी
सहकारी पतपेढी मर्या. ठाणे
(नोंदणी : दि.एन.ए./ (दि.एन.ए.)/आर.एस.आर./ (सी.आर)/ १४५४/सन २००३)

PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

31/03/2024 Rs.	INCOME	SCHEDULE	31/03/2025 Rs.
3,55,30,631	Interest Income from Members & Other Income	XVI	4,45,88,691
3,55,30,631	GRAND TOTAL		4,45,88,691

For Thana Mahesh Nagari Co-op. Credit Society Ltd.

CA Laxmikant Kabra
Chairman

CA Mahavir Somani
Vice Chairman

Mr. Chandraprakash Kabra
Director



Schedules to Balance Sheet as on 31-03-2025

PARTICULARS	As on 31-03-2025 Rs.	As on 31-03-2024 Rs.
SCHEDULE I SHARE CAPITAL		
Authorised Share Capital (5,00,000 Equity Shares Rs. 100/- each)	5,00,00,000	5,00,00,000
Paid Up Share Capital Current Year 143128 Equity Shares of Rs. 100/- each (Previous Year 128274 Equity Shares of Rs. 100/- each)	1,43,12,800	1,28,27,400
TOTAL=I - SHARE CAPITAL	1,43,12,800	1,28,27,400
SCHEDULE II RESERVE & OTHER FUNDS		
Reserve Fund Add:- Transferred during the year	1,20,44,350 57,60,000	1,00,05,140 20,17,910
Sub-Total	1,78,04,350	1,20,23,050
Building Fund Add:- Transferred during the year	1,46,00,000 10,00,000	1,36,00,000 10,00,000
Sub-Total	1,56,00,000	1,46,00,000
Reserve for Bad & Doubtful Debt Fund Add:- Transferred during the year	23,00,000 10,00,000	21,00,000 2,00,000
Sub-Total	33,00,000	23,00,000
Dividend Equalisation Fund Add:- Transferred during the year	21,00,000 2,60,000	19,00,000 2,00,000
Sub-Total	23,60,000	21,00,000
Reserve for Contingencies Add:- Transferred during the year	22,50,000 -	20,00,000 2,50,000
Sub-Total	22,50,000	22,50,000
Reserve for CSR Add:- Transferred during the year	8,54,000 2,00,000	6,59,000 1,95,000
Sub-Total	10,54,000	8,54,000



Schedules to Balance Sheet as on 31-03-2025

PARTICULARS	As on 31-03-2025 Rs.	As on 31-03-2024 Rs.
Profit & Loss A/c		
Profit For the Year	1,27,45,979	1,00,80,735
Add- Balance c/f from previous year (s)	1,705	3,688
Less- Trf to Dividend Shares		(18,62,718)
Less- Trf to Reserve Fund		(57,60,000)
Less- Trf to Dividend Equalisation Fund		(2,60,000)
Less- Trf to Bad & Doubtful Debt Fund		(10,00,000)
Less- Trf to Building Fund		(10,00,000)
Less- Trf to Reserve for CSR 2%		(2,00,000)
Less- Trf to Contingencies		-
Sub-Total	1,27,47,684	1,705
TOTAL= II - RESERVE & OTHER FUND	5,51,16,034	4,42,11,473
SCHEDULE III DEPOSITS FROM MEMBERS		
Saving Deposit	1,06,75,604	85,62,091
Fixed Deposits	40,76,36,572	29,57,34,197
Security Deposit	50,20,261	43,46,536
Recurring Deposit	3,17,500	9,35,000
TOTAL=III - DEPOSITS FROM MEMBERS	42,36,49,937	30,95,77,824
SCHEDULE IV OTHER LIABILITIES & PROVISIONS		
Statutory Audit Fees Payable	1,15,000	38,500
Provision- Interest on Deposits	1,86,52,899	1,16,18,908
Provision- Standard Loan	20,00,000	15,00,000
Provision- NPA	65,00,000	60,00,000
Provision - Maintenance (Office+Flat)	1,20,000	96,000
Payable- Miscelleaneous	-	1,15,000
Inactive Shareholder"s A/c	4,31,456	5,52,300
Inactive Shareholder"s Saving A/c	7,02,225	7,38,039
Unpaid Dividend 2022-23	10,198	10,198
Sundry Creditors	6,48,428	6,62,158
Flat Deposit	75,000	-
TOTAL=IV - OTHER LAIBILITIES & PROVISIONS	2,92,55,206	2,13,31,103



Schedules to Balance Sheet as on 31-03-2025

PARTICULARS	As on 31-03-2025 Rs.	As on 31-03-2024 Rs.
SCHEDULE V CASH & BANK BALANCES		
Cash in Hand	14,906	28,213
Thane District Co-Op Bank Ltd.	4,150	4,000
Thane Janata Sahakari Bank Ltd. Saving A/c	5,19,931	96,677
Thane Janata Sahakari Bank Ltd. ODD A/c	16,085	29,781
Shiv Shyadri Co-Operative Credit Society Ltd. S.B A/c	9,863	4,96,567
Jana Small Finance Bank Ltd A/C	25,000	25,000
TOTAL=V - CASH & BANK BALANCES	5,89,935	6,80,238
SCHEDULE VI INVESTMENT		
FDR	1,42,22,248	90,87,018
Shares of TDCC Bank Ltd.	1,000	1,000
Shares of Thane Dist. Federation	2,000	2,000
Shares of SSP Ltd.	5,500	5,500
PROPERTIES	1,70,24,000	1,43,83,288
TOTAL=VI - INVESTMENT	15,96,54,748	10,52,78,806
SCHEDULE VII LOAN TO MEMBERS		
Personal Loans	33,63,520	22,20,477
Business Loans	19,97,940	43,75,163
Vehicle Loans	11,09,310	11,20,238
Gold Loans	85,62,365	73,63,051
Loan Against Insurance Policy	5,21,288	1,86,848
Mortgage Loans & Others Secured Loans	18,94,17,401	15,60,02,482
Marriage Loans	1,37,081	2,32,143
Staff Loans	1,88,694	2,20,612
Overdraft Loans	14,99,25,161	10,15,96,044
TOTAL=VII - LOANS AND ADVANCES TO MEMBER	35,52,22,760	27,33,17,058



Schedules to Balance Sheet as on 31-03-2025

PARTICULARS	As on 31-03-2025 Rs.	As on 31-03-2024 Rs.
SCHEDULE VIII OTHER DEPOSITS		
Other	5,000	5,000
TOTAL = VIII - OTHER DEPOSITS	5,000	5,000
SCHEDULE IX FIXED ASSETS		
<u>Furniture & Fixtures</u>		
Opening Balance	19,56,902	14,67,819
Add- Addition During the year	-	36,700
Less-Depreciation	1,65,640	1,48,617
Sub-Total	17,91,262	13,55,902
<u>Computer & Printer</u>		
Opening Balance	1,28,716	2,14,526
Less-Depreciation	51,486	85,810
Sub-Total	77,230	1,28,716
<u>Office Equipment</u>		
Opening Balance	1,38,525	1,62,971
Less-Depreciation	20,779	24,446
Sub-Total	1,17,746	1,38,525
<u>Office Mobile</u>		
Opening Balance	47,757	23,950
Less-Depreciation	5,109	3,593
Sub-Total	42,648	20,357
VEHICLE	1,15,175	1,35,500
Less-Depreciation & Others	26,626	20,325
Sub-Total	88,549	115,175
TOTAL = IX - FIXED ASSETS	21,17,435	17,58,675
SCHEDULE X OTHER RECEIVABLE		
Interest Receivable On Loan	40,23,659	61,83,204
Staff Advance	5,000	6,000
Interest Receivable On Investment	98,521	25,270
TDS & Others Receivable	6,16,919	6,93,549
TOTAL = X - OTHER RECEIVABLE	47,44,099	69,08,023



Schedules to Profit & Loss as on 31-03-2025

PARTICULARS	As on 31-03-2025 Rs.	As on 31-03-2024 Rs.
SCHEDULE XI - INTEREST PAID ON DEPOSITS		
Fixed Deposits	2,76,81,615	2,08,51,573
Saving A/c	3,14,632	2,52,232
Recurring Deposits	65,392	85,160
Tjsb Bank Overdraft	27,421	1,028
TOTAL=XI - INTEREST PAID ON DEPOSITS AND OTHERS	2,80,89,060	2,11,89,993
SCHEDULE XII STAFF SALARY & ALLOWANCES		
Salary & Bonus to Staff	10,82,758	9,37,368
TOTAL=XII - SALARY & ALLOWANCES	10,82,758	9,37,368
SCHEDULE XIII ADMINISTRATION EXPENSES		
Conveyance & Allowance	60,933	58,311
Printing & Stationary	70,572	41,891
Office Rent	1,56,000	46,000
Electricity Expenses	81,750	43,300
Telephone & Internet Expenses	3,326	20,676
Office Repair & Maintenance Expenses	1,71,011	50,099
Postage & Telegram	2,807	13,498
Audit Fees	1,15,000	38,500
Properety Tax	31,567	23,644
Federetion Subsription	6,000	-
Income Tax Paid (A.Y. 2024-25)	13,200	-
TOTAL=XIII - ADMINISTRATION EXPENSES	7,12,166	3,35,919
SCHEDULE XIV OTHER EXPENSES		
Annual General Meeting Expenses	1,50,605	88,550
Directors Sitting Fees	40,000	60,000
Bank Charges	5,779	7,682
Tax Audit Fees	25,000	55,000
Office Expenses	3,83,910	5,50,055
Provision for Standard Assets Loan	5,00,000	3,46,179
NPA Loan Provision	5,94,794	15,96,359
TOTAL=XVI - OTHER EXPENSES	17,00,088	27,03,825



ठाणा महेश नागरी
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Schedules to Profit & Loss as on 31-03-2025

PARTICULARS	As on 31-03-2025 Rs.	As on 31-03-2024 Rs.
SCHEDULE XV DEPRECIATION		
- Furniture & Fixture	1,65,640	1,48,617
- Computer & Printer	51,486	85,810
- Office Equipment	20,779	24,446
- Mobile Phone	5,109	3,593
- Vehicle	15,626	20,325
TOTAL=XV - DEPRECIATION	2,58,640	2,82,791
SCHEDULE XVI INTEREST INCOME FROM MEMBER & OTHER INCOME		
Interest & Other Income from Members	4,35,41,478	3,30,28,962
Income from Investments (Members)	10,47,213	25,01,669
TOTAL=XVI - INTEREST INCOME FROM MEMBER & OTHER INCOME	4,45,88,691	3,55,30,631

Thana Mahesh Nagari Co-operative Credit Society Ltd.

Society Information

Registration Number : TNA/[TNA]/RSR/ (CR)/1454/Year 2003
Registered Office : Office No. 203, Landmark Arcade Premises, Opposite Nitin Company, Above Axis Bank, Louiswadi Service Road, Panchpakhadi, Thane - 400 604.
Branch Office Address : Office No. 102 & 103, Sameer Arcade, 1st Floor, Above Chintamani Jewellers, Jambli Naka, Thane (W) - 400 601
Contact No. : 9321859986 / 8879797682
Office Email ID : tmnccsltd@gmail.com
For more details, Visit : www.thanamaheshpatpedhi.com
Grade Awarded : "A" Grade



ठाणा महेश नागरी
सहकारी पतपेढी मर्गा. ठाणे
(नोंदणी : दि.एन.ए./ (दि.एन.ए.)/आर.एस.आर./ (सी.आर)/ १४५४/सन २००३)

Last ten years performance at a glance (Rs.)

Financial Year	Deposits	Loans	Share Capital	Profit for the year	Audit Class	No. of Staff
2015-16	7,35,77,416	7,05,21,971	80,96,700	37,52,834	A	4
2016-17	6,78,73,257	6,63,45,976	97,31,600	40,22,606	A	4
2017-18	4,90,83,671	5,36,85,568	98,43,800	32,13,859	A	5
2018-19	4,72,01,144	5,67,78,894	1,00,59,700	32,34,895	A	4
2019-20	11,89,71,346	11,93,65,785	1,14,41,000	45,59,345	A	3
2020-21	17,78,31,901	12,36,74,624	1,12,95,400	53,75,610	A	3
2021-22	18,98,75,786	15,60,39,419	1,14,89,200	55,47,723	A	3
2022-23	17,45,60,844	15,64,03,164	1,19,40,000	54,70,220	A	4
2023-24	30,95,77,824	27,33,17,058	1,28,27,400	1,00,80,735	A	4
2024-25	42,36,49,537	35,52,22,760	1,43,12,800	1,27,45,979	A	4

AN APPEAL TO ALL THE MEMBERS OF OUR SOCIETY, THEIR FAMILY MEMBERS, FRIEND & RELATIVES

1. Become a deposit holder and avail the benefit of attractive interest rates.
2. Please approach us for any of your financial needs such as Business Loan, Loan against Property, Gold Loan etc.
3. Approach us for **Ultra Short-Term Gold Loan** requirements (one month and above). We can consider loan up to 95% of the Gold value. Gold Loan disbursement on the same day. Minimum paperwork. No Guarantors required. At request, home visit can be arranged.

We recommend using internet Banking to Bank with us.

Our Bank details are as under :

Name of the Account: Thana Mahesh Nagri Co-op. Credit Soc. Ltd.

Name of the Bank: TJSB Sahakari Bank Ltd.

IFSC Code: TJSB0000002

SB A/c No.: 002110100045597

“Jai Mahesh”



“We take care of your money and Business”



ठाणा महेश नागरी
सहकारी पतपेढी मर्या. ठाणे
(नोंदणी : दि.एन.ए./ (दि.एन.ए.)/आर.एस.आर./ (सी.आर.) / १४५४/सन २००३)

THANA MAHESH NAGARI CO-OP. CREDIT SOCIETY LTD.

FINANCIAL HIGHLIGHTS AS ON 31ST MARCH 2025

Date of Registration	28 th January, 2003
Registration No.	T.N.A/ (T.N.A.)/ (C.R.)/1454/Yr.2003
Office	2
Area of Operations	Thane City (T.M.C)
No. of Members	1733
Authorized Share Capital	Rs. 5,00,00,000/-
Paid Up Share Capital	Rs. 1,43,12,800/-
Deposits	Rs. 42,36,49,937/-
Loans & Advances	Rs. 35,52,22,760/-
Reserves & Other Funds	Rs. 5,51,16,034/-
Investments	Rs. 15,96,54,748/-
Total No. of Staff	4
Net Profit	Rs. 1,27,45,979/-
Net Worth	Rs. 6,94,28,834/-
N.P.A.	0.28%
C.D. Ratio	67.47%
Audit Class	"A"



**THANA MAHESH NAGARI
CO-OP CREDIT SOCIETY LIMITED**
Registration No.TNA/ [TNA]/RSR/(CR)/1454/Year 2003

Celebrating 22 Glorious Years of Thana Mahesh Nagari Co-op. Credit Society Ltd.

We're thrilled to mark this milestone by sharing our remarkable achievements for the year ended March 31, 2025:

Record-Breaking Performance:

- Highest ever profit: ₹1.27 Cr
- Highest ever net worth: ₹6.95 Cr
- Highest ever deposits from members: ₹42.36 Cr
- Highest ever secured loans and advances portfolio: ₹35.52 Cr
- Highest ever investments: ₹15.95 Cr



Special Offer to Celebrate Our Milestone

To express our gratitude to our stakeholders and associates, we're offering a one-time highest-ever interest rate on deposits:

- Earn 11% p.a. (interest payable annually) on fresh deposits
- Minimum deposit period: 3 years
- Maximum deposit period: 5 years



Pre-mature Withdrawal Interest Rates

- Within 1 year: 6% p.a.
- After 2 years but before 3 years: 9% p.a.
- After 3 years: 11% p.a.



Terms and Conditions

Applicable only to fresh deposits

Minimum Deposit: ₹1 Lakh

Scheme closes on September 25, 2025 (board reserves the right to close earlier)

Other standard terms and conditions apply

Don't miss this opportunity to grow your savings with us!

Laxmikant Kabra | **Mahavir Prasad Somani** | **Chandraprakash B. Kabra**
Chairman Vice Chairman Director

For more details please contact:-

Head Office: Off. No.203, Landmark Arcade Premises,
Opp Nitin Bus Stop, Louiswadi Service Road, Panchpakhadi,
Thane West-400604.

Jambli Nake Branch: 102/103, Sameer Arcade,
Opposite Saraswat Bank, Above Chintamani Jewelers,
Jambli Naka, Thane West-400601.

Email : tmnccsltd@gmail.com | Mob: 9321859986 / 8879797682 | Website: www.thanamaheshpatpedhi.com