



“ विश्वास से समृद्धि तक
₹५० करोड़ जमा राशि का
गौरवशाली पड़ाव! ”

AUDIT
CLASS
'A'

धाना महेश नागरी सहकारी पत संस्था मर्या., ठाणे

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

• TWENTY THIRD •
ANNUAL REPORT
2025-26

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



थाना महेश नागरी
सहकारी पत संस्था मर्या., ठाणे
(नोंदणी : दि.एन.ए./ (दि.एन.ए.)/आर.एस.आर./ (सी.आर.) / १४५४/सन २००३)

BOARD OF DIRECTORS



CA. Laxmikant Kabra
Chairman



CA. Mahavirprasad Somani
Vice Chairman



Chandraprakash Kabra
Director



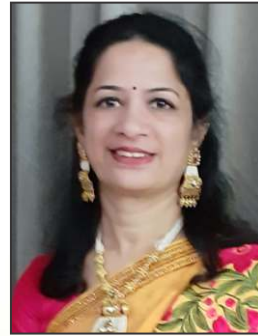
Ramswaroop Dangra
Director



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



NOTICE OF THE 23rd ANNUAL GENERAL MEETING

NOTICE is hereby given that the 23rd Annual General Meeting ("AGM") of the Members of Thana Mahesh Nagari Co-operative Credit Society Limited will be held on Sunday, 9th August, 2026 at 10.30 A.M. at Tilak Banquet Hall, First Floor, Tikuji Ni Wadi Road, Manpada, Thane (West) – 400607, to transact the following business:

AGENDA

1. To read, confirm and approve the Minutes of the 22nd Annual General Meeting held on 07th September, 2025.
2. Chairman's Address
3. Presentation on the Performance of the Society for the Financial Year 2025–26
4. To consider, receive and adopt the Audited Balance Sheet as at 31st March, 2026, the Statement of Profit and Loss Account, together with the Auditor's Report thereon for the Financial Year 2025–26.
5. To consider and approve the declaration of Dividend and the Appropriation of Profits for the Financial Year 2025–26, as recommended by the Board of Directors.
6. To appoint the Statutory Auditor of the Society for the Financial Year 2026–27 and to fix their remuneration.
7. To consider the suggestions, proposals or representations, if any, from the Shareholders
8. Any other matter with the permission of the Chair.
9. Vote of Thanks.

By Order of the Board of Directors

For Thana Mahesh Nagari Co-operative Credit Society Limited

Sd/-

Laxmikant Kabra

Chairman

Date & Place: 25th July, 2026, Thane

NOTES -

1. In the event the requisite quorum is not present at the scheduled time of 10.30 A.M., the Annual General Meeting shall stand adjourned to 11.00 A.M. on the same day at the same venue. The adjourned meeting shall transact the business specified in this Notice with the Members present, irrespective of the quorum, in accordance with the provisions of the Maharashtra Co-operative Societies Act, 1960, the Rules framed thereunder and the Bye-laws of the Society.
2. The Annual Report for the Financial Year 2025–26, including the Audited Financial Statements, is available on the Society's website www.thanamaheshpatpedhi.com. Members are requested to review the Annual Report before attending the Meeting.
3. Members are requested to attend the Meeting punctually and carry a valid photo identity proof for verification.
4. Shareholders desirous of placing any suggestion, proposal or representation before the Annual General Meeting are requested to submit the same in writing at the Registered Office of the Society sufficiently in advance to facilitate its consideration in accordance with the applicable provisions of the Maharashtra Co-operative Societies Act, 1960, the Rules framed thereunder and the Bye-laws of the Society.
5. Lunch will be served to all Members immediately after the conclusion of the Annual General Meeting.





अध्यक्ष की कलम से.....



थाना महेश नागरी सहकारी पत संस्था मर्यादित

प्रिय सभासदगण,

सर्वप्रथम, मैं थाना महेश नागरी सहकारी पत संस्था मर्यादित के समस्त सम्माननीय सभासदों, संचालक मंडल के सहयोगियों, कर्मचारियों, लेखा परीक्षक तथा संस्था से जुड़े प्रत्येक हितधारक का हार्दिक स्वागत एवं अभिनंदन करता हूँ।

आप सभी के अटूट विश्वास, सहयोग एवं स्नेह के कारण ही हमारी संस्था निरंतर प्रगति के पथ पर अग्रसर है। आपके इस विश्वास को बनाए रखना ही हमारे लिए सबसे बड़ा दायित्व है।

सहकारिता केवल एक वित्तीय व्यवस्था नहीं, बल्कि पारस्परिक विश्वास, सेवा, पारदर्शिता और सामूहिक विकास का एक सशक्त माध्यम है। हमारी संस्था ने स्थापना के समय जिन मूल्यों एवं सिद्धांतों को अपनाया था, आज भी हम उसी निष्ठा, ईमानदारी और समर्पण के साथ उनका पालन कर रहे हैं।

वित्तीय वर्ष 2025-26 हमारी संस्था के लिए प्रगति, वित्तीय अनुशासन, पारदर्शिता एवं विश्वास को और अधिक सुदृढ़ करने वाला वर्ष रहा। 23 वर्षों के अथक परिश्रम, दृढ़ संकल्प और आप सभी सम्मानित सभासदों के अटूट विश्वास एवं सहयोग के फलस्वरूप आज हमारी पतपेढी ने ₹ 50 करोड़ की जमा राशि (Deposits) का ऐतिहासिक पड़ाव सफलतापूर्वक पार कर लिया है। यह उपलब्धि केवल एक वित्तीय आँकड़ा नहीं, बल्कि हमारी संस्था की सुदृढ़ वित्तीय स्थिति, पारदर्शी कार्यप्रणाली और वर्षों से अर्जित विश्वास का प्रतीक है।

हमारे लिए यह उपलब्धि एक ऐतिहासिक मील का पत्थर है। इस उपलब्धि के साथ हमारी पतपेढी ने सहकारिता क्षेत्र की अग्रणी संस्थाओं की श्रेणी में अपना स्थान और अधिक सुदृढ़ किया है। यह सफलता प्रत्येक सभासद, संचालक मंडल, अधिकारी एवं कर्मचारी के सामूहिक समर्पण, परिश्रम और विश्वास का परिणाम है।

मुझे पूर्ण विश्वास है कि आप सभी के इसी सहयोग, विश्वास और सहभागिता के बल पर आने वाले वर्षों में हम और भी ऊँचे लक्ष्य निर्धारित करेंगे तथा उन्हें सफलतापूर्वक प्राप्त कर अपनी संस्था को नई ऊँचाइयों तक पहुँचाएँगे।

हमारा उद्देश्य केवल जमा स्वीकार करना एवं ऋण उपलब्ध कराना नहीं है, बल्कि प्रत्येक सभासद का एक विश्वसनीय वित्तीय सहयोगी बनना है। समयबद्ध सेवा, पारदर्शी कार्यप्रणाली, वित्तीय अनुशासन तथा सदस्यों के हितों की रक्षा हमारी सर्वोच्च प्राथमिकताएँ रही हैं।

वर्तमान समय में वित्तीय क्षेत्र तेजी से परिवर्तन के दौर से गुजर रहा है। डिजिटल तकनीक, बदलती आर्थिक परिस्थितियाँ तथा सदस्यों की बढ़ती अपेक्षाएँ हमें निरंतर नवाचार एवं उत्कृष्ट सेवा प्रदान करने के लिए प्रेरित करती हैं। हमारा प्रयास रहेगा कि संस्था आधुनिक तकनीक का अधिकतम उपयोग करते हुए अपने सभी



सदस्यों को सुरक्षित, सरल एवं गुणवत्तापूर्ण सेवाएँ उपलब्ध कराती रहे।

आने वाले वर्षों में हमारा लक्ष्य संस्था की वित्तीय स्थिति को और अधिक सुदृढ़ करना, जमा एवं ऋण व्यवसाय का विस्तार करना, सदस्य संख्या में वृद्धि करना, डिजिटल सेवाओं को बढ़ावा देना तथा सुशासन और पारदर्शिता को और अधिक मजबूत बनाना है। हमें विश्वास है कि आप सभी के सहयोग से हम इन सभी उद्देश्यों को अवश्य प्राप्त करेंगे।

मैं संचालक मंडल के प्रत्येक सदस्य, मुख्य कार्यकारी अधिकारी, अधिकारियों, कर्मचारियों, लेखा परीक्षक तथा सभी सम्मानित सभासदों के प्रति अपनी हार्दिक कृतज्ञता व्यक्त करता हूँ। संस्था की प्रत्येक उपलब्धि हम सभी के सामूहिक प्रयास, अनुशासन और समर्पण का परिणाम है।

प्रिय साथियों, जब-जब जीवन में चुनौतियाँ सामने आती हैं और निराशा मन को घेरने का प्रयास करती है, तब स्वर्गीय कवि श्री सोहनलाल द्विवेदी जी की अमर एवं प्रेरणादायक रचना सहज ही स्मरण हो आती है। उनकी पंक्तियाँ मुझे सदैव यह प्रेरणा देती हैं कि धैर्य, परिश्रम और सतत प्रयास करने वाला व्यक्ति अंततः अपने लक्ष्य तक अवश्य पहुँचता है। एक छोटी-सी चींटी भी हमें यह सिखाती है कि कठिनाइयाँ सफलता के मार्ग की बाधा नहीं, बल्कि उसे और अधिक सार्थक बनाने वाली सीढ़ियाँ होती हैं।

नन्हीं चींटी जब दाना लेकर चलती है
चढ़ती दीवारों पर, सौ बार फिसलती है
मन का विश्वास रगों में साहस भरता है
चढ़कर गिरना, गिरकर चढ़ना न अखरता है
आखिर उसकी मेहनत बेकार नहीं होती
कोशिश करने वालों की हार नहीं होती

मुझे पूर्ण विश्वास है कि यदि हम सभी इसी भावना के साथ कार्य करते रहे, तो हमारी संस्था आने वाले वर्षों में नई ऊँचाइयों को प्राप्त करेगी तथा सहकारिता के क्षेत्र में उत्कृष्टता का एक नया कीर्तिमान स्थापित करेगी।

अंत में, मैं आप सभी के उत्तम स्वास्थ्य, सुख, समृद्धि एवं उज्ज्वल भविष्य की मंगलकामना करता हूँ। संस्था के प्रति आपके निरंतर विश्वास एवं सहयोग के लिए पुनः हृदय से धन्यवाद।

सादर,

(लक्ष्मीकांत काबरा)

अध्यक्ष, थाना महेश नागरी सहकारी पत संस्था मर्यादित

जय महेश





23rd Annual Report: Year 2025-26

Dear Members,

On behalf of the Board of Directors, I am pleased to present the 23rd Annual Report of Thana Mahesh Nagri Sahakari Pat Sanstha Maryadit for the Financial Year ended 31st March, 2026.

I take this opportunity to express my sincere gratitude to all our esteemed Members, Depositors, Borrowers, Directors, Employees and other stakeholders for their continued trust, confidence and unwavering support. During the year under review, the Board remained committed to strengthening the Society through prudent financial management, sustained recovery of Non-Performing Assets (NPAs), effective risk management and quality-oriented business growth.

I am pleased to report that the Society has delivered another year of healthy financial performance while maintaining sound governance, financial discipline and complete focus on safeguarding the interests of its members. The significant growth achieved across key financial parameters reflects the collective efforts of the Board of Directors, the management team and our dedicated employees.

The key financial indicators of the Society for the Financial Year ended 31st March, 2026, as compared with the previous financial year, are summarized below:

Sr. No.	Particulars	As on 31/03/2026	As on 31/03/2025	Increase/ (Decrease)	Growth %
1	Share Capital	1,44,81,000	1,43,12,800	1,68,200	1%
2	Reserves & Surplus	6,58,30,201	5,31,26,698	1,28,49,217	24%
3	Member's Deposit	50,24,16,337	42,36,49,937	7,87,66,400	19%
4	Loans and Advances	43,20,48,442	35,52,22,760	76,825,682	22%
5	Investments	18,31,65,849	15,96,54,748	2,35,11,101	15%
6	Net Profit	1,48,11,553	1,27,47,684	20,63,869	16%
7	Proposed Dividend	15%	15%	--	--

The Society continued its growth trajectory during the Financial Year 2025-26 by registering healthy growth across all key financial parameters. Members' Deposits crossed the significant milestone of ₹50 Crore, while Loans & Advances, Investments, Reserves & Surplus and Net Profit also recorded healthy year-on-year growth. The Board of Directors has recommended a 15% dividend on Equity Share Capital for the approval of the Members at the ensuing Annual General Meeting.



JURISDICTION & REGISTERED OFFICE

The Society continued to operate within its expanded area of operation covering Thane Taluka during the Financial Year 2025-26. The expansion of the area of operation from Thane City to Thane Taluka, approved during the previous financial year, has enabled the Society to extend its financial services to a wider section of the community and strengthen its presence across the region.

As part of its long-term vision and growth strategy, the Board of Directors proposes to further expand the Society's area of operation from Thane Taluka to the entire State of Maharashtra, subject to obtaining the necessary statutory and regulatory approvals. This expansion is expected to create new opportunities for business growth, increase membership and enhance value for all stakeholders.

SHARE CAPITAL & MEMBERSHIP

The Authorised Share Capital of the Society stands at ₹5,00,00,000 (Rupees Five Crore Only).

As on 31st March, 2026, the Society had a total membership of 1,915 Members, as against 1,733 Members as on 31st March, 2025, registering a net addition of 182 Members during the year.

The Paid-up Share Capital of the Society increased from ₹1,43,12,800 as on 31st March, 2025 to ₹1,44,81,000 as on 31st March, 2026, reflecting an increase of ₹1,68,200 and a 1% growth over the previous financial year. The continued growth in membership and share capital reflects the confidence reposed by the Members in the Society's governance, financial strength and quality of services.

RESERVES & OTHER FUNDS

The Society's Reserves & Other Funds stood at ₹6,58,30,201 (Rupees Six Crore Fifty - Eight Lakh Thirty Thousand Two Hundred One Only) as on 31st March, 2026, as against ₹5,31,26,698 (Rupees Five Crore Thirty-One Lakh Twenty Six Thousand Six Hundred - Ninty Eight Only) as on 31st March, 2025, registering a healthy growth of ₹1,28,49,217, representing an increase of 24% over the previous financial year.

The continuous strengthening of the Society's reserves reflects its prudent financial management, sound earnings and commitment towards building a strong financial foundation for sustainable future growth.

MEMBERS' DEPOSITS

The Society achieved a significant milestone during the year by crossing the ₹50 Crore mark in Members' Deposits. As on 31st March, 2026, the total Members' Deposits stood at ₹50,24,16,337 (Rupees Fifty Crore Twenty-Four Lakh Sixteen Thousand Three Hundred Thirty-Seven Only), as compared to ₹42,36,49,937 (Rupees Forty-Two Crore Thirty-Six Lakh Forty-Nine Thousand Nine Hundred Thirty-Seven Only) as on 31st March, 2025.



This represents an increase of ₹7,87,66,400, registering an impressive growth of 19% during the year. Crossing the ₹50 Crore deposit milestone is a landmark achievement in the Society's 23-year journey and is a testimony to the unwavering trust and confidence reposed by our Members and Depositors.

LOANS & ADVANCES

The Society's Loans & Advances portfolio increased from ₹35,52,22,760 as on 31st March, 2025 to ₹43,20,48,442 (Rupees Forty-Three Crore Twenty Lakh Forty-Eight Thousand Four Hundred Forty-Two Only) as on 31st March, 2026.

The loan portfolio recorded an increase of ₹7,68,25,682, representing a robust growth of 22% over the previous financial year. The growth in advances reflects the Society's continued commitment towards meeting the financial requirements of its Members while maintaining prudent credit appraisal standards and effective risk management practices.

INVESTMENTS

The Society's total Investments stood at ₹18,31,65,849 (Rupees Eighteen Crore Thirty-One Lakh Sixty-Five Thousand Eight Hundred Forty-Nine Only) as on 31st March, 2026, as against ₹15,96,54,748 (Rupees Fifteen Crore Ninety-Six Lakh Fifty-Four Thousand Seven Hundred Forty-Eight Only) as on 31st March, 2025.

The investment portfolio increased by ₹2,35,11,101, registering a growth of 15% during the year. The Society continues to maintain a well-diversified and secure investment portfolio in compliance with the applicable statutory and regulatory requirements.

NON-PERFORMING ASSETS (NPAS)

Recovery of legacy NPAs continued to remain one of the key focus areas of the Society during the Financial Year 2025-26, alongside sustained and quality business growth.

The Board is pleased to report that the Society has successfully maintained Zero Net NPA as on 31st March, 2026, reflecting the effectiveness of its credit monitoring and recovery mechanisms.

The recovery of overdue loans has been achieved without any significant sacrifice or waiver in the outstanding dues, thereby safeguarding the financial interests of the Society.

As a matter of prudence and in accordance with applicable norms, the Society has maintained a provision of ₹1,05,00,000 towards NPAs. However, no amount has been written off against the said provision during the year, reflecting the Society's disciplined recovery policy and sound asset quality.

STATUTORY AUDIT

The Statutory Audit of the Society for the Financial Year 2025-26 was conducted by CA G. D. Kulkarni, Government Certified Statutory Auditors (Panel No. 10660), in



accordance with the provisions of the Maharashtra Co-operative Societies Act, 1960 and the Rules framed thereunder.

The Statutory Auditor has expressed satisfaction with the Society's financial management, internal controls, statutory compliances and overall functioning. We are pleased to inform the Members that the Society has once again been awarded Audit Class "A", reflecting its sound financial position, prudent management and commitment to good governance.

INTERNAL AUDIT

The Internal Audit for the Financial Year 2025-26 was carried out by P. K. Poddar & Co., Chartered Accountants.

The Internal Auditors periodically reviewed the Society's operational processes, accounting systems, internal controls and statutory compliances. Their valuable observations and recommendations have assisted the management and the Board of Directors in further strengthening internal control systems, improving operational efficiency and ensuring continued regulatory compliance.

CORPORATE GOVERNANCE

The Board of Directors remains committed to maintaining the highest standards of corporate governance, transparency and ethical business practices. The Board meets regularly to review the Society's operational and financial performance, formulate business strategies, monitor statutory compliance and ensure effective risk management.

All major policy decisions are taken collectively after detailed deliberations, keeping in view the long-term interests of the Members and the overall growth of the Society. The Directors have actively contributed towards policy formulation, business development, financial discipline and strengthening the governance framework of the Society.

On behalf of the Society, I place on record my sincere appreciation to all the Members of the Board of Directors for their invaluable guidance, commitment and continued support. Their collective vision and dedicated efforts have significantly contributed to the Society's sustained growth and overall performance.

HUMAN RESOURCES & EMPLOYEE TRAINING

The Society firmly believes that its employees are its most valuable asset. Their dedication, professionalism and commitment have played a vital role in the consistent growth and success of the Society.

As on 31st March, 2026, the Society had 7 employees on its rolls. The Society continues to invest in the professional development of its employees by providing regular training programmes, workshops and skill enhancement initiatives appropriate to their roles and responsibilities. These initiatives enable employees to remain updated with regulatory developments, technological advancements and best industry practices, thereby enhancing service quality and operational efficiency.



The Board places on record its appreciation for the sincere efforts and unwavering commitment of all employees towards achieving the Society's objectives.

APPROPRIATION OF PROFIT

The Society earned a Net Profit (before Appropriation) of ₹1,48,11,553 (Rupees One Crore Forty-Eight Lakh Eleven Thousand Five Hundred Fifty-Three Only) during the Financial Year ended 31st March, 2026, as against ₹1,27,47,684 in the previous financial year, representing a healthy growth of 16%.

Considering the Society's financial performance, capital requirements and future growth plans, the Board of Directors is pleased to recommend the appropriation of the aforesaid profit in accordance with the provisions of the Maharashtra Co-operative Societies Act, 1960, the Rules framed thereunder and the Bye-laws of the Society. The proposed appropriation, as detailed below, is placed before the Members for their approval at the ensuing 23rd Annual General Meeting.

Appropriation of Profit (Profit :- Rs. 1,48,11,553/-)

Sr. No.	Particulars	Amount Rs.
1	Net Profit	1,48,11,553
2	Proposed Dividend @ 15% (Pro Rate Basis)	21,35,050
3	Transfer to Reserve Fund	69,25,302
4	Transfer to Dividend Equalization Fund	15,00,000
5	Reserve For Doubtful Debts	13,50,000
6	Transfer to Building Fund	25,00,000
7	Reserve for CSR	2,00,000
8	Reserve for Contingencies	2,00,000
9	Balance of Profit Carried forward to the next year	1,201

Board of Directors have pleasure in proposing dividend @ 15% on Equity Shares

ACKNOWLEDGEMENT

The Board of Directors expresses its sincere gratitude to all our Members, Depositors, Borrowers, Regulators, Auditors, Bankers, Employees and Well-wishers for their continued trust, confidence and unwavering support. The progress achieved during the year is the result of our collective efforts, and we look forward to your continued association as we strive to build a stronger, safer and more progressive institution in the years ahead.



थाना महेश नागरी

सहकारी पत संस्था मर्या., ठाणे
(नोंदणी : दि.एन.ए./दि.एन.ए./आर.एस.आर./सी.आर)/१४५४/सन २००३)

२३वा
वार्षिक अहवाल
सन २०२५-२०२६

अंतर्गत लेखा परिक्षकांचा अहवाल

आम्ही थाना महेश नागरी सहकारी पत संस्था मर्यादित, ठाणे या संस्थेच्या सोबत जोडलेल्या सन २०२५-२०२६ 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. आम्ही 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 : २२/०६/२०२६

सही /-

पी.के. पोतदार अँड कंपनी

(सनदी लेखापाल)

UDIN No :- 26035410VESDFZ8334



हर कदम प्रगति की ओर, हर सदस्य समृद्धि की ओर...



थाना महेश नागरी

सहकारी पत संस्था मर्या., ठाणे
(नोंदणी : टि.एन.ए./टि.एन.ए./आर.एस.आर./सी.आर./१४५४/सन २००३)

२३वा
वार्षिक अहवाल
सन २०२५-२०२६

लेखा परीक्षकाचा अहवाल

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

प्रति,

थाना 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 ६१/०५-१०-२५/२०२५-२०२६

प्रमाणित लेखा परीक्षक म्हणून आर्थिक विवरणाचा अहवाल

१) थाना महेश नागरी सहकारी पतसंस्था मर्यादित, ठाणे यांचे आर्थिक विवरणाचे लेखापरीक्षण आम्ही केले आहे. त्यामध्ये ताळेबंद पत्रक ३१ मार्च २०२६ पर्यंतचे असून, वर्षाचा आखेरपर्यंतचा नफा आणि तोटा विवरण पत्रक, हिशोबाचा धोरणाचा अर्थपूर्ण सांराश व इतर स्पष्टिकरणात्मक माहिती दिलेली असून, संस्थेचे लेखापरीक्षण आम्ही १ एप्रिल २०२५ ते ३१ मार्च २०२६ 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.



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 : २५/०६/२०२६

सही

सी.ए. जी.डी. कुलकर्णी

सरकार प्रमाणित लेखापरीक्षक



भागभांडवल पत्रक दिनांक ३१ मार्च २०२६

BALANCE SHEET
AS ON 31ST MARCH 2026

31/03/2025 Rs.	LAIBILITIES भांडवल व देणी	SCHEDULE परिशिष्ट	31/03/2026 Rs.
50,000,000	अधिकृत भागभांडवल (Authorised Share Capital)		50,000,000
14,312,800	वसुल भागभांडवल (Paid-up Share Capital)	I	14,481,000
53,126,698	राखीव व इतर निधी भागभांडवल (Reserve & Other Fund)	II	65,830,201
423,649,937	सभासद ठेव (Deposit from Members)	III	502,416,337
31,244,542	इतर देणी (Other Liabilities & Provisions)	IV	40,137,787
522,333,977	एकूण (GRAND TOTAL)		622,865,325

Internal Auditors

P.K. Poddar & Co.

(Chartered Accountants)

UDIN No :- 26035410VESDFZ8334

Date: 22nd June 2026

Place: Thane

Statutory Auditors

G.D.KULKARNI

(Chartered Accountants)

Penal No. 10660

Date: 25th June 2026

Place: Thane



भागभांडवल पत्रक दिनांक ३१ मार्च २०२६

BALANCE SHEET
AS ON 31ST MARCH 2026

31/03/2025 Rs.	ASSETS मालमत्ता व येणी	SCHEDULE परिशिष्ट	31/03/2026 Rs.
589,935	हातातील रोख शिल्लक व बँक शिल्लक (Cash and Bank Balances)	V	1,960,622
159,654,748	गुंतवणूक (Investments)	VI	183,165,849
355,222,760	सभासद कर्ज (Loan to Members)	VII	432,048,442
2,117,435	कायम मालमत्ता (Fixed Assets)	VIII	1,879,864
4,749,099	इतर येणी (Other Receivables)	IX	3,810,549
522,333,977	एकूण (GRAND TOTAL)		622,865,325

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

sd/-

CA. Laxmikant Kabra
Chairman

sd/-

CA. Mahavir Somani
Vice Chairman

sd/-

Mr. Chandraprakash Kabra
Director



नफा-तोटा पत्रक ३१ मार्च २०२६
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2026

31/03/2025 Rs.	EXPENSES खर्च	SCHEDULE परिशिष्ट	31/03/2026 Rs.
28,089,060	ठेवीवरील व्याज दिले (Int. Paid On Deposits)	X	38,099,454
1,082,758	कर्मचारी पगार व इतर भत्ते (Staff Salary & Allowances)	XI	1,564,374
712,166	व्यवस्थापकीय खर्च (Administration Expenses)	XII	685,258
1,700,088	इतर खर्च (Other Expenses)	XIII	3,110,061
258,640	घसारा (Depreciation)	XIV	668,701
12,745,979	नफा ताळेबंदाकडे (Net Profit)		14,808,855
44,588,691	एकूण (GRAND TOTAL)		58,936,704

Internal Auditors

P.K. Poddar & Co.

(Chartered Accountants)

UDIN No :- 26035410VESDFZ8334

Date: 22nd June 2026

Place: Thane

Statutory Auditors

G.D.KULKARNI

(Chartered Accountants)

Penal No. 10660

Date: 25th June 2026

Place: Thane



नफा-तोटा पत्रक ३१ मार्च २०२६
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

31/03/2025 Rs.	INCOME जमा	SCHEDULE परिशिष्ट	31/03/2026 Rs.
44,505,190	सदस्यांकडून मिळणारे व्याजाचे उत्पन्न (Interest Income From Members)	XV	58,249,104
83,501	इतर उत्पन्न (Other Income)	XVI	687,600
44,588,691	एकूण (GRAND TOTAL)		58,936,704

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

sd/-
CA. Laxmikant Kabra
Chairman

sd/-
CA. Mahavir Somani
Vice Chairman

sd/-
Mr. Chandraprakash Kabra
Director



Schedules to Balance Sheet as on 31-03-2026

PARTICULARS	As on 31-03-2026 Rs.	As on 31-03-2025 Rs.
SCHEDULE I SHARE CAPITAL		
Authorised Share Capital (5,00,000 Equity Shares Rs. 100/- each)	50,000,000	50,000,000
Paid Up Share Capital Current Year 144810 Equity Shares of Rs. 100/- each (Previous Year 143128 Equity Shares of Rs. 100/- each)	14,481,000	14,312,800
TOTAL=I - SHARE CAPITAL	14,481,000	14,312,800
SCHEDULE II RESERVES & OTHERS FUNDS		
Reserve Fund	21,900,000	17,783,050
Add:- Transferred during the year	6,925,302	4,095,650
Add:- Entrance Fees	19,500	21,300
Add- Trf Unpaid Dividend During the Year of 2022-23	10,198	-
Sub-Total	28,855,000	21,900,000
Building Fund	19,100,000	15,600,000
Add:- Transferred during the year	2,500,000	3,500,000
Sub-Total	21,600,000	19,100,000
Reserve for Bad & Doubtful Debt Fund	4,300,000	3,300,000
Add:- Transferred during the year	1,350,000	1,000,000
Sub-Total	5,650,000	4,300,000
Dividend Equalisation Fund	3,860,000	2,360,000
Add:- Transferred during the year	1,500,000	1,500,000
Sub-Total	5,360,000	3,860,000
Reserve for Contingencies	2,650,000	2,250,000
Add:- Transferred during the year	200,000	400,000
Sub-Total	2,850,000	2,650,000
Reserve for CSR	1,314,000	1,054,000
Add:- Transferred during the year	200,000	260,000
Sub-Total	1,514,000	1,314,000



Schedules to Balance Sheet as on 31-03-2026

PARTICULARS	As on 31-03-2026 Rs.	As on 31-03-2025 Rs.
Profit & Loss A/c		
Profit For the Year	14,808,855	12,745,979
Add- Balance c/f from previous year (s)	2,698	1,705
Less- Trf to Dividend Shares	(2,135,050)	(1,989,336)
Less- Trf to Reserve Fund	(6,925,302)	(4,095,650)
Less- Trf to Dividend Equalisation Fund	(1,500,000)	(1,500,000)
Less- Trf to Bad & Doubtful Debt Fund	(1,350,000)	(1,000,000)
Less- Trf to Building Fund	(2,500,000)	(3,500,000)
Less- Trf to Reserve for CSR 2%	(200,000)	(260,000)
Less- Trf to Contingencies	(200,000)	(400,000)
Sub-Total	1,201	2,698
TOTAL= II - RESERVE & OTHER FUND	65,830,201	53,126,698
SCHEDULE III DEPOSITS FROM MEMBERS		
Saving Deposit	13,213,003	10,675,604
Fixed Deposits	482,461,448	407,636,572
Security Deposit	6,128,786	5,020,261
Recurring Deposit	613,100	317,500
TOTAL=III - DEPOSITS FROM MEMBERS	502,416,337	423,649,937
SCHEDULE IV OTHER LIABILITIES & PROVISIONS		
Statutory Audit Fees Payable	105,460	115,000
Provision- Interest on Deposits	25,482,945	18,652,899
Provision- Standard Loan	2,500,000	2,000,000
Provision- NPA	8,000,000	6,500,000
Provision - Maintenance (Office+Flat)	144,000	120,000
Payable- Miscelleaneous	67,124	-
Inactive Shareholder"s A/c	344,237	431,456
Inactive Shareholder"s Saving A/c	601,993	702,225
Unpaid Dividend 2022-23 (Trf to Reserve Fund)	-	10,198
Sundry Creditors for Expenses	723,429	648,428
Office Deposit	33,549	75,000
Proposed Dividend	2,135,050	1,989,336
TOTAL=IV - OTHER LAIBILITIES & PROVISIONS	40,137,787	31,244,542



Schedules to Balance Sheet as on 31-03-2026

PARTICULARS	As on 31-03-2026 Rs.	As on 31-03-2025 Rs.
SCHEDULE V CASH & BANK BALANCES		
Cash in Hand	29,840	14,906
Balaces with Banks & Other		
Thane District Co-Op Bank Ltd.	4,182	4,150
Thane Janata Sahakari Bank Ltd. Saving A/c	1,398,105	519,931
Thane Janata Sahakari Bank Ltd. ODD A/c	17,802	16,085
Shiv Shyadri Co-Operative Credit Society Ltd. S.B A/c	480,819	9,863
Jana Small Finance Bank Ltd A/C	25,000	25,000
Thane Janata Sahakari Bank Ltd. CA A/c JB	4,874	-
TOTAL=V - CASH & BANK BALANCES	1,960,622	589,935
SCHEDULE VI INVESTMENT		
Fixed Deposits	162,050,479	142,622,248
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
Immovable Properties	21,106,870	17,024,000
TOTAL=VI - INVESTMENT	183,165,849	159,654,748
SCHEDULE VII LOAN TO MEMBERS		
Mortgaged Loan	197,263,605	151,341,148
Home Loan	128,170,392	79,653,316
Fixed Deposit Loan	78,066,661	67,848,518
Gold Loan	24,045,469	50,388,249
Personal Loan	1,281,882	1,746,303
Loan Against Insurance Policy	1,068,601	521,288
Vehicle Loan	933,204	1,109,310
Mahila Bachat Gat Loan	830,011	1,617,217
Others Loans and Advances	388,617	997,411
TOTAL=VII - LOANS AND ADVANCES TO MEMBER	432,048,442	355,222,760



Schedules to Balance Sheet as on 31-03-2026

PARTICULARS	As on 31-03-2026 Rs.	As on 31-03-2025 Rs.
SCHEDULE VIII FIXED ASSETS		
<u>Furniture & Fixtures</u>		
Opening Balance	1,791,262	1,956,902
Less-Depreciation	179,126	165,640
Sub-Total	1,612,136	1,791,262
<u>Computer & Printer</u>		
Opening Balance	77,230	128,716
Less-Depreciation	30,893	51,486
Sub-Total	46,337	77,230
<u>Office Equipment</u>		
Opening Balance	117,746	138,525
Less-Depreciation	17,662	20,779
Sub-Total	100,084	117,746
<u>Office Mobile</u>		
Opening Balance	42,648	47,757
Less-Depreciation	6,397	5,109
Sub-Total	36,251	42,648
VEHICLE	88,549	115,175.0
Add-Revised	14,000	-
Less-Depreciation	17,492	26,626
Sub-Total	85,056	88,549
TOTAL = VIII - FIXED ASSETS	18,79,864	21,17,435
SCHEDULE IX OTHER RECEIVABLE		
Interest Receivable On Loan	2,294,190	4,023,659
Staff Advance	5,000	5,000
Interest Receivable On Investment	492,326	98,521
TDS & Others Receivable	1,019,033	621,919
TOTAL = IX - OTHER RECEIVABLE	3,810,549	4,749,099



Schedules to Profit & Loss as on 31-03-2026

PARTICULARS	As on 31-03-2026 Rs.	As on 31-03-2025 Rs.
SCHEDULE X - INTEREST PAID ON DEPOSITS		
Fixed Deposits	35,899,340	27,681,615
Saving A/c	440,044	314,632
Recurring Deposits	35,346	65,392
Tjsb Bank Overdraft	1,724,724	27,421
TOTAL=X - INTEREST PAID ON DEPOSITS AND OTHERS	38,099,454	28,089,060
SCHEDULE XI STAFF SALARY & ALLOWANCES		
Salary & Bonus to Staff	1,564,374	1,082,758
TOTAL=XI - SALARY & ALLOWANCES	1,564,374	1,082,758
SCHEDULE XII ADMINISTRATION EXPENSES		
Conveyance & Allowance	66,632	60,933
Printing & Stationary	42,799	70,572
Office Rent	156,000	156,000
Electricity Expenses	85,520	81,750
Telephone & Internet Expenses	-	3,326
Office Repair & Maintenance Expenses	231,293	171,011
Postage & Telegram	4,431	2,807
Audit Fees	87,660	115,000
Properety Tax	10,923	31,567
Federetion Subsription	-	6,000
Income Tax Paid	-	13,200
TOTAL=XII - ADMINISTRATION EXPENSES	685,258	712,166
SCHEDULE XIII OTHER EXPENSES		
Annual General Meeting Expenses	153,173	150,605
Director Sitting Fees	20,500	40,000
Bank Charges	3,942	5,779
Tax Audit Charges	25,000	25,000
Office Expenses	581,812	383,910
Provision for Standard Assets Loan	500,000	500,000
NPA Loan Provision	1,825,634	594,794
TOTAL=XIII - OTHERE EXPENSES	3,110,061	1,700,088



Schedules to Profit & Loss as on 31-03-2026

PARTICULARS	As on 31-03-2026 Rs.	As on 31-03-2025 Rs.
SCHEDULE XIV DEPRECIATION		
- Furniture & Fixture	179,126	165,640
- Computer & Printer	30,893	51,486
- Office Equipment	17,662	20,779
- Mobile Phone	6,397	5,109
- Vehicle	17,492	15,626
- Offices	417,130	-
TOTAL=XIV - DEPRECIATION	668,701	258,640
SCHEDULE XV INTEREST INCOME FROM MEMBER		
Interest Income from Members	54,163,107	43,553,396
Income from Investments (Members)	4,085,997	951,794
TOTAL=XV - INTEREST INCOME FROM MEMBER	58,249,104	44,505,190
SCHEDULE XVI OTHER INCOME		
Sale of Form	200	1,000
Rent	687,400	76,400
Interest on Income Tax Refund	0	6,101
TOTAL=XVI - INTEREST INCOME FROM MEMBER & OTHER INCOME	687,600	83,501



थाना महेश नागरी
सहकारी पत संस्था मर्या., ठाणे
(नोंदणी : दि.एन.ए./ (दि.एन.ए.)/आर.एस.आर./ (सी.आर)/१४५४/सन २००३)

२३वा
वार्षिक अहवाल
सन २०२५-२०२६

THANA MAHESH NAGARI CO-OP. CREDIT SOCIETY LTD.

Society Information

Registration Number :

TNA/[TNA]/RSR/(CR)/1454/YEAR 2003

Registered Office :

H.O - Office No.203, Landmark Arcade Premises,
Opposite Nitin Company, Above AXIS Bank, Louiswadi
Service Road, Panchpakhadi, Thane West-400604

Jambli naka Branch :

Office No. 102 & 103, Sameer Arcade, Above Chintamani
Jewellers, Nr. Talav Pali, Jambli naka, Thane West - 400601

Contact No. :

9321859986/9321838638/8879797682

Office Email ID :

tmnccsltd@gmail.com

For More Details, Visit :

thanamaheshpatpedhi.com

Grade Awarded :

"A" Grade





Last Eleven years performance at a glance (Rs.)

Financial Year	Deposits	Loans	Share Capital	Profit for the year	Audit Class	No. of Staff
2015-16	73,577,416	70,521,971	8,096,700	3,752,834	A	4
2016-17	67,873,257	66,345,976	9,731,600	4,022,606	A	4
2017-18	49,083,671	53,685,568	9,843,800	3,213,859	A	5
2018-19	47,201,144	56,778,894	10,059,700	3,234,895	A	4
2019-20	118,971,346	119,365,785	11,441,000	4,559,345	A	3
2020-21	177,831,901	123,674,624	11,295,400	5,375,610	A	3
2021-22	189,875,786	156,039,419	11,489,200	5,547,723	A	3
2022-23	174,560,844	156,403,164	11,940,000	5,470,220	A	4
2023-24	309,577,824	273,317,058	12,827,400	10,080,735	A	4
2024-25	423,649,937	355,222,760	14,312,800	12,745,979	A	4
2025-26	502,416,337	432,048,442	14,481,000	14,811,553	A	7

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”



THANA MAHESH NAGARI CO-OP. CREDIT SOCIETY LTD.

FINANCIAL HIGHLIGHTS AS ON 31ST MARCH 2026

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	1915
Authorized Share Capital	Rs. 50,000,000/-
Paid Up Share Capital	Rs. 14,481,000/-
Deposits	Rs. 502,416,337/-
Loans & Advances	Rs. 432,048,442/-
Reserves & Other Funds	Rs. 65,830,201/-
Investments	Rs. 183,165,849/-
Total No. of Staff	7
Net Profit	Rs. 14,811,553/-
Net Worth	Rs. 82,446,251/-
N.P.A.	0.00 %
C.D. Ratio	69.21 %
Audit Class	"A"



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

Celebrating 23 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, 2026:

Record-Breaking Performance :

- Highest ever profit: ₹ 1.48 Cr
- Highest ever net worth: ₹ 8.24 Cr
- Highest ever deposits from members: ₹ 50.24 Cr
- Highest ever secured loans and advances portfolio: ₹43.20 Cr
- Highest ever investments: ₹ 18.31 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 Attractive Interest on Fixed Deposits
- Minimum deposit period: 3 years
- Maximum deposit period: 5 years



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



THANA MAHESH NAGARI CO-OP CREDIT SOCIETY LTD.

A Limited Period Opportunity to Grow Your Wealth!



CELEBRATING OUR BEST-EVER PERFORMANCE!



₹ 50+ Crore Deposits | Record Growth | Trusted by Members

SPECIAL 23 YEARS CELEBRATION MEMBERSHIP & FIXED DEPOSIT SCHEME

SPOT MEMBERSHIP AVAILABLE FOR INVESTING IN SPECIAL FIXED DEPOSIT SCHEME

Become a member instantly and earn Dividend on Shares @ 15%* Per Annum

*(*Subject to approval at the Annual General Meeting and applicable statutory provisions.)*

Earn Attractive Interest @ 11.50% p.a.* ON YOUR Fixed Deposit
Minimum 3 Years | Maximum 5 Years

Deposit Amount

- ✓ **Minimum FDR: ₹1,00,000**
- ✓ **Maximum FDR: No Upper Limit**
- ✓ **Spot Fixed Deposit Facility Available**
- ✓ **Exclusive for Members**
- ✓ **Safe Secure Attractive Returns**



OFFER VALID FOR A LIMITED PERIOD ONLY

**This Special Anniversary
FD Scheme will remain open only until
9th August 2026.**

**Thereafter, FD will be accepted only under the
Society's regular FD Schemes
This is a once-a-year opportunity
Don't miss it!**