

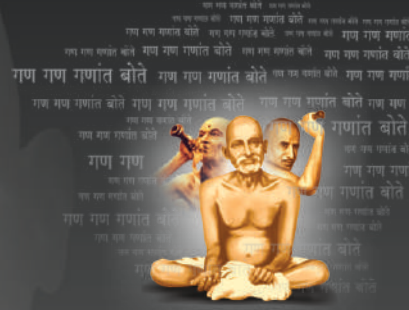


BRANCH/S IS
JUST A NUMBER

Aditya-Anagha's
15th

Aditya-Anagha

ANNUAL REPORT
2025



* ब्रम्हांडनायक *

श्री संत गजानन महाराज
शेगांव

महाराजांच्या
कृपाशिर्वादने
आमच्या
भव्यदिव्य स्वप्नांचा
साक्षात्कार
करू शकलो !...

FOUNDER
• Mrs. Anagha Saraf •



Aditya-Anagha's
BOARD OF
DIRECTOR'S
2021-2026



THE STRENGTH

- **Managing Director**
Mr. Samir Saraf - 9890249871
- **Asst. Managing Director (Operations)**
Mrs. Seema Sahasrabhojane - 8087099754
- **Asst. Managing Director (Business)**
Mr. Sanjeev Saraf - 9881107120
- **Asst. Managing Director (H.R.)**
Mrs. Poonam Gurao - 8087099749
- **Asst. Managing Director (Business / Recovery)**
Mrs. Shanka Dubey - 9763015999
- **Asst. Managing Director (Pigmy)**
Mrs. Damini Noukariya - 9850014010
- **Asst. Managing Director (Establishment)**
Mrs. Rekha Malhare - 8888469508
- **Asst. Managing Director (Finance)**
Mrs. Hiral Malve - 9371776131
- **Asst. Managing Director (Operations)**
Mrs. Madhuri Chavre - 8087099753
- **Asst. Managing Director (Legal / Arbitration)**
Mrs. Manisha Reddiwar - 8446005898
- **General Manager (Accounts)**
Mr. Shashank Kathale - 9767444681
- **Sr. Zonal Manager (Amravati Region)**
Mr. Pravin Sherekar - 8237640001
- **Zonal Manager (Amravati Region)**
Mr. Tushar Kulkarni - 9822942129
Mr. Milind Chatur - 7028076812
- **Asst. Zonal Manager (Amravati Region)**
Mr. Rajesh Kedar - 7219895597
- **Asst. Zonal Manager (M.P. Region)**
Mr. Paritosh Manjure - 8109592723
- **Regional Manager (Nagpur Region)**
Mr. Upendra Tambekar - 9766316481
- **Regional Manager (Amravati Region)**
Mr. Sachin Patwardhan - 9423241922

HEAD OF THE DEPARTMENT

- **Asst. General Manager (Administration)**
Mr. Shatrughna Rakshiye - 7028906603
- **Asst. General Manager (EDP)**
Mr. Jignesh Dalwadi - 7219010203
- **Divisional Manager (Audit)**
Mr. Sandeep Soni - 9518594490
- **Divisional Manager (Asst. To M.D.)**
Mrs. Kalyani Chourasia - 7028906606
- **Divisional Manager (Accounts)**
Mr. Shrikant Gedekar - 7972491011

विनम्र
श्रद्धांजली



संस्थेच्या दीपस्तंभ

स्व. सौ. अंजली वेखंडे

यांचे ९ ऑगस्ट २०२४ रोजी
निधन झाले.

आज आदित्य-अनघाने सहकार क्षेत्रात
स्वतःचे स्वतंत्र अस्तित्व निर्माण केले आहे.

संस्थेला या स्थानापर्यंत पोहोचविण्यात
अंजली वेखंडे यांचा मोलाचा वाटा आहे.
संस्थेचा प्रत्येक कर्मचारी त्यांनी घडवला.

त्यांच्या कुशल नेतृत्वाने

संस्थेचा पाया मजबूत झाला असून
संस्था त्यांचे योगदान कायम लक्षात ठेऊन
त्यांची सदैव ऋणी राहिल.

आदित्य-अनघा परिवाराकडून त्यांना
भावपूर्ण श्रद्धांजली





ANNUAL GENERAL MEETING 2025

(ONLY FOR THE MEMBERS)

AGM/2025

Date :
22nd July 2025

The 15th Annual General Meeting of "Aditya-Anagha Multi-State Credit Co-Operative Society Ltd., Nagpur", Reg. No. MSCS/CR/398/2011 will be held on Tuesday, the 05th Day of August 2025 at 10.00 am at Ashirwad Banquets, Maharajbagh Road, Variety Square, Sitabuldi, Nagpur, Maharashtra - 440012.

All Members are requested to attend the Annual General Meeting.


(Samir S. Saraf)
Managing Director

● SUBJECT TO BE TRANSACTED :

- 1) To read and confirm the minutes of the Annual General Meeting held on 05th August 2024.
- 2) To confirm and accept the Balance Sheet, Profit & Loss Statement for the year ended 31st March 2025.
- 3) To confirm and accept the Profit Appropriation as per recommendation of the Board.
- 4) To consider the Budget for the year 2025-2026 as per the recommendation of Board.
- 5) To sanction the excess expenses over the budget for the year 2024-2025.
- 6) To approve Statutory Auditor's Report for the year 2024-2025 and confirm the Audit Compliance Report thereof.
- 7) To take a note of Loan and Advances outstanding from the Directors & their relatives during the year 2024-2025 (vide section 39(3) of Multi-State Co-op. Societies Act 2002)
- 8) To sanction & fix the Credit Exposure limit for outside borrowing by the society for the period 2025-2026.
- 9) To appoint & fix the Remuneration of the Statutory Auditor for the year 2025-2026.
- 10) To appoint an Arbitrator for the year 2025-2026.
- 11) To Amend BYE-LAWS of the Society as per Multi-State Cooperative Societies (MSCS) (Amendment 2023)
- 12) To Open New branches in the Jurisdiction of the Society.
- 13) To approve the Digitalization expenses for the year 2025-2026.
- 14) To declare the list of employees who are the relatives of the members of the Board of Directors.
- 15) To review, discuss & approve the property purchased for the society as per the objectives of the society.
- 16) To discuss to extend the Jurisdiction of the Society.
- 17) Discussion on queries from the members received 3 days prior to the AGM.
- 18) To consider any other matters with the permission of Hon'ble Chairperson.

Note : 1) If the Quorum is not fulfilled then the meeting will be adjourned for half an hour and such adjourned meeting will then be held at the same date, at the same place which will not require the quorum. 2) Members are requested to give a 3 day's prior notice to the head office in case they require any information from the society. 3) Membership will be dissolved if a member remains absent for AGM Consecutively for 3 years as per Section 29 of Multi-State Co-op. Soc. Act. 2002.



आदित्य-अनघा

शाखा विस्तार ...
वर्ष 2011 से 2025 तक

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शाखाएँ..



NAGPUR DIVISION BRANCH/S

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Anand Nagar, Nagpur - 440009
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Trimurti Nagar : "Shivrapan Apartment",
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Bhandara-1 : Mahatma Phule Ward, Gandhi Sq.
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Manish Nagar : Rajshree Abhinyas Society,
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Mouda : Near Tahsil Karyalaya, Shrinagar,
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Butibori : City Center-2, First Floor,
Butibori - 441122 (Distt. Nagpur)
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E-mail : aa.butibori@adityaanagha.com

Kalmeshwar : Ashmira Infra, First Floor,
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Kondhali : Plot No.6, Near Police Station
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E-mail : aa.mankapur@adityaanagha.com

AMRAVATI DIVISION BRANCH/S

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Amravati-444 607 Ph. : 0721-2568833
E-mail : adityaanaghasanjevsaraf@gmail.com

Amravati - 1 : Namuna Galli No.5,
Amravati-444601 Ph. : 9271997203
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Morshi : Jaistamb Chowk, Warud Road,
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Amravati - 2 : "Empire Heights",
Kelkar Wadi, Rukmini Nagar, Main Road,
Amravati -444 606 9271997211
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Karanja (Lad) : Shalini Sabhagruh,
Guru Mandir Parisar, Karanja Lad,- 444105
(Dist.Washim) Ph. : 9271997212
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Wani : Ram Shewalkar Parisar - Business Park,
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Chandurbazar : Shirazgaon Band, Prahaladpur,
Chandurbazar-444704 Ph. : 9271997217
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Shegaon : MSEB Sq., Beside Aakash Furniture,
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Amravati-3 : Shanti Niketan Society,
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Bhadravati : K R Complex, Near Bus Stand,
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Dhamangaon Railway : Appt. No. 101,
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Betul : Tikkari, Durga Ward, Betul - 460 001
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Multai : Above Canara Bank, Near Bus stand ,
Multai - 460661 (M.P.) Ph. : 9271997252
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Ph.: 7767884829

TELANGANA DIVISION BRANCH/S

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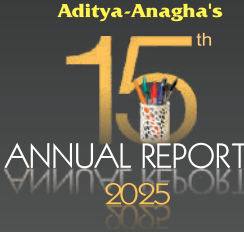
*Many Move to
Come!...*

Aditya-Anagha



सन्माननीय
सदस्यगण,
सस्नेह प्रणाम,

संस्था के संचालक मंडल की ओर से प्रबंध संचालक होने के नाते सर्वप्रथम मैं संस्थाकी पंद्रहवीं वार्षिक सर्वसाधारण सभा मे आप सभी सदस्य महानुभावों का हार्दिक स्वागत करता हूँ। दिनांक 31 मार्च 2025 को समाप्त हुए आर्थिक वर्ष के प्रगति का अहवाल आपके समक्ष रखते हुए हमें बड़ी प्रसन्नता महसूस हो रही है।



अंशपूंजी : संस्था ने पूर्व से ही अपनी अंशपूंजी पर विशेष ध्यान देकर, इसके माध्यम से आर्थिक सक्षमता प्राप्त करने का प्रयास किया है । आर्थिक वर्ष 2024-25 के अंत में, संस्था की अधिकृत अंश पूंजी रु. 7,200 लाख एवं प्राप्त अंश पूंजी रु. 6,056 लाख है । इस आर्थिक वर्ष में संस्था ने 13% की औसत से अंश पूंजी बढ़ाई है, जो संस्था की सकारात्मक दूरदृष्टि को दर्शाती है । संस्था ने अपने कर्मचारियों तथा भागीदारों को जीवन बीमा से सुरक्षित किया है।

अमानतें : संस्था की अमानतों में सकारात्मक वृद्धि हो रही है । वर्ष 2023-24 की तुलना में वर्ष 2024-25 में संस्था की अमानतें रु. 13,029 लाख बढ़ी हैं और आर्थिक वर्ष 2024-25 के अंत में संस्था की कुल अमानतें रु. 1,22,540 लाख है।

ऋण : संस्थाने अपने संसाधनों से कर्ज के बारे मे उदार निति अपनाई तथा समाज के सभी वर्गों को जल्द से जल्द उनकी आवश्यकताओं को ध्यान मे रखकर कम से कम ब्याज दर से ऋण उपलब्ध करने का प्रयास किया है। फलस्वरुप संस्था ने इस आलोच्य वर्ष के अंत तक रु. 32,300 लाख कर्ज वितरित किया है और कर्ज शेष रु. 59,011 लाख है।

ऋण : (संचालक मंडल एवं रिश्तेदार) : संस्थाने इस आलोच्य वर्ष में रु. 1,812.00 लाख (संपूर्ण कर्ज वितरण के 3%) कर्ज संचालक मंडल तथा रिश्तेदारोको वितरित किया है जो नियमित है और इस वर्ष के अंत तक कर्ज बाकी रु. 2,028.00 लाख है, और सभी ऋण नियमित है। संस्था के उपविधि एवं मट्टी स्टेट को-ऑप. एक्ट 2003 नुसार संस्था मा. संचालक एवं उनके रिश्तेदारों को संपूर्ण कर्ज के 25 प्रतिशत कर्ज वितरित कर सकती है।

(Rs. In Lakhs)

Balance o/s as on 31st March 2024	Corrected & Disbursed amount during the year (Directors & their Relatives)	Amount Recovered during the year (Incl. Interest)	Balance o/s as on 31st March 2025
Rs. 816.00	Rs. 1,812.00	Rs. 600.00	Rs. 2,028.00

ऋण वसुली : संस्थाने इस आर्थिक वर्ष 2024-2025 में 27.56 करोड रु. की ऋण वसुली की है।


गैर निष्पादित परिसंपत्ति : नोटबंदी एवं कोविड के पश्चात, संस्था के थकित कर्ज में बढ़ोतरी हुई है । संस्था और इसके कर्मचारी इसे कम करने में जुटे हुए है । आर्थिक वर्ष 2024-25 के अंत में, संस्था की गैर निष्पादित परिसंपत्तियाँ (एन.पी.ए.) 4.50% हैं, और संस्था इसे और कम करने में प्रयासरत है ।

NPA SCHEDULE

(Rs in lakhs)

SR. NO.	TYPE OF LOANS	O/S BOOK BALANCE AS ON 31.03.2025	LESS : SECURITIZATION OF DEBTS BY OTHER BANKS / FLA	LESS : AMOUNT HELD AS NPA (NET)	STANDARD RECEIVABLES (AVAILABLE FOR ARRIVING DP)
1	SECURED LOAN :				
2	VEHICLE LOAN	972.98	-	44.70	928.28
3	HOUSING LOAN	7325.81	-	67.66	7,258.15
4	MORTGAGE LOAN	11231.42	-	377.87	10,853.55
5	GOLD LOAN	1359.90	-	-	1,359.90
6	OVERDRAFT AGAINST GOLD	3.17	-	-	3.17
7	TERM LOAN	4.90	-	-	4.90
8	HYPOTHECATION LOAN	621.03	-	-	621.03
9	CASH CREDIT LOAN	377.81	-	-	377.81
10	LOAN AGAINST FIXED DEPOSIT	956.56	-	-	956.56
11	LOAN AGAINST PIGMY DEPOSIT	724.83	-	-	724.83
12	OVERDRAFT AGAINST FD	1589.58	-	-	1,589.58
13	LOAN AGAINST CUMULATIVE DEPOSIT	4.56	-	-	4.56
14	LOAN AGAINST RECURRING DEPOSIT	145.97	-	-	145.97
15	PROPERTY LOAN	9102.87	-	-	9,102.87
16	AADHAR HOUSING LOAN	1431.51	-	-	1,431.51
17	PUSHPAK GENERAL LOAN	302.13	-	-	302.13
18	HERO VEHICLE LOAN / JPS HONDA LOAN / ATHER EV LOAN	62.31	-	-	62.31
19	DREAM OF WHEELS LOAN	363.69	-	-	363.69
20	THE ORCHID LOAN	1547.45	-	-	1,547.45
21	VYANKATESH GOLD LOAN	785.89	-	-	785.89
22	HIRAL SUDHAN SUWARNA TARAN YOJANA	506.92	-	-	506.92
23	EV BA SPECIAL LOAN	9.47	-	-	9.47
	TOTAL SECURED LOAN	39,430.78		490.23	38,940.55
1	UNSECURED LOANS :				
2	PERSONAL LOAN	3587.60	-	557.11	3,030.49
3	EMERGENCY LOAN	53.55	-	10.85	42.70
4	SELF EMPLOYED LOAN	10737.04	-	1385.22	9,351.82
5	PROFESSIONAL LOAN	6.72	-	-	6.72
6	SALARY LOAN	410.35	-	38.40	371.95
7	RIMJHIM LOAN	1597.60	-	130.76	1,466.84
8	LADIES LOAN	20.51	-	-	20.51
9	MICRO FINANCE SAKSHAM LOAN	655.01	-	36.76	618.25
10	AND LOAN	45.15	-	-	45.15
11	MF SARTHI LOAN	650.97	-	-	650.97
12	AAROHI EDUCATION LOAN	202.87	-	-	202.87
13	RIMJHIM 2 LOAN	397.67	-	6.30	391.37
14	MF IRCED LOAN	34.78	-	-	34.78
15	MF SBS LOAN	11.88	-	-	11.88
16	RIMJHIM 3 LOAN	100.31	-	-	100.31
17	MF SHAKTI LOAN	1068.34	-	-	1,068.34
	TOTAL UNSECURED LOAN	19,580.33	-	2,165.40	17,414.93
	TOTAL	59,011.11	-	2,655.63	56,355.48


SAMIR S. SARAF
MANAGING DIRECTOR


C.A. DHANRAJ TAWRI
SANJAY ZAWAR & CO.
M.NO.: 120111 FRN NO.: 112589W


C. A. ARTI KULKARNI
M/S A. S. KULKARNI & ASSOCIATES
M. No.: 108338 FRN NO.:120262W


C. A. PALAK AGRAWAL
M/S A. P. SANZGIRI & CO.
M. No.: 431130 FRN NO.:116293W

कार्यशील पूंजी : 31 मार्च 2025 को समाप्त होने वाले आर्थिक वर्ष में संस्था की कार्यशील पूंजी रु. 1,38,409.34 लाख है ।

अंकेक्षण : “ए. पी. सांझगिरी एंड कंपनी”, चार्टर्ड अकाउंटेंट फर्म Reg. No. 116293W मुंबई को वित्तीय वर्ष 2024-25 के लिए “वैधानिक लेखापरीक्षक” के रूप में नियुक्त किया गया। उन्होंने वर्ष 2024-25 के लिए सोसायटी के मुख्यालय सहित सभी शाखाओं की वैधानिक लेखापरीक्षा पूरी कर ली है और **25 जून 2025 को लेखापरीक्षा रिपोर्ट** प्रस्तुत की है। संस्था ने प्राप्त लेखापरीक्षण अहवाल एवं उसपर बनाया हुआ अनुपालन अहवाल आपके समक्ष प्रस्तुत करते हुये उपस्थित सभासदों को विनम्र प्रार्थना करता हूँ कि उसे स्वीकृत करके व्यवस्थापन समिती को उपकृत करे। साथ ही, वर्ष 2024-25 के दौरान, सोसायटी की “आंतरिक लेखापरीक्षा” “C.A. संजय झंवर एंड कंपनी” Reg. No. 112589W द्वारा की गई थी, जबकि, “समवर्ती लेखापरीक्षा” “ए. एस. कुलकर्णी एंड असोसिएट्स”, चार्टर्ड अकाउंटेंट Reg. No. 120262W द्वारा निष्पादित की गई थी । सभी लेखा परीक्षकों ने सोसायटी के प्रदर्शन पर संतोषजनक रिपोर्ट दी है।

AUDITOR'S REPORT

(As required under Section 73 read with Rule 27 of the Multi State Co-Operative Societies Act, 2002)

We have audited the attached Balance Sheet of **Aditya Anagha Multi State Credit Co-Operative Society Ltd.**, as at **31st March 2025** and also the Profit & Loss Account for the year ended on that date in which are incorporated the returns of Eighty Eight Branches and Head Office audited by us.

These financial statements are the responsibility of the Society's Management. This responsibility includes the design, implementation and maintenance of the internal control relevant to the preparation of the financial statements that are free from material misstatement whether due to fraud or error. Our responsibility is to express an opinion on these financial statements based on our audit.

We have conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements. An audit includes examining, on a test basis, evidence supporting the amount and disclosure in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our audit opinion.

We report that: -


- 1) The Balance Sheet & Profit & Loss Account has been drawn up in accordance with law.
- 2) We have obtained all information and explanation, which to the best of our knowledge and belief were necessary for the purpose of our audit and we have found them to be satisfactory.
- 3) In our opinion, proper books of accounts have been prepared by the society, so far as it appears from our examination of the books.

- 4) The Balance Sheet and Profit and Loss account dealt with by the report are in agreement with the books of accounts maintained by the society.
 - 5) The Scope of audit and report of the Internal Auditor is adequate considering the size and the nature of the Multi state Co-operative society.
 - 6) The Transactions which have come to our notice have been within the powers of the society.
 - 7) The Returns received from the offices and branches have been found adequate for the purpose of our audit.
 - 8) In our opinion, the Balance Sheet and Profit and Loss account dealt by this report comply with the Accounting Standards issued by The Institute of Chartered Accountants of India except reported.
 - 9) There has not been any material impropriety or irregularity in the expenditure or in the realization of money due except inadequate provision for overdue accounts.
 - 10) The Society has credited Rs. 64.71 crores to the Profit and Loss account towards the revaluation of the properties which is a notional profit.
 - 11) Subject to notes on Accounts and our observations as above, in our opinion, and to the best of our information and according to the explanation given to us, the said accounts give all the information required by the Multi State Co-operative Act, 2002 in the manner so required and give a true and fair view.
- In case of Balance Sheet, of the state of affairs of the Multi-State Co-Operative Society at the end of the financial year as at 31.03.2025 and,
 - In case of Profit and Loss account of the Profit for its financial year ended as on that date.

Place : Nagpur

Date : 25 / 06 / 2025

FOR M/S A. P. SANZGIRI & CO.
CHARTERED ACCOUNTANTS
FIRM REGISTRATION NO. 116293W


(C. A. PALAK AGRAWAL)
PARTNER
M. No. : 431130
UDIN : 25431130BPQGLP1819

कर्मचारी / अभिकर्ता संबंध : संस्था के सर्वांगीण उन्नति के लिए संचालक मंडल द्वारा समय समय पर निश्चित किये जा रहे विकास कार्यक्रमों का कार्यान्वहन हमारे प्रशिक्षित कर्मचारीओं के अथक प्रयत्नों से ही संभव हो रहा है। व्यवस्थापन/अभिकर्ता एवं कर्मचारी वृंद इनके बीच रहे सौहार्दपूर्ण संबंध के कारणही संस्था आज प्रगती के इस मुकाम पर कार्यरत है। संस्था की प्रगति मे उनका योगदान देखते, उन्हे अच्छी वेतनश्रेणी तथा सुविधा मिले, सक्षम कर्मचारीओं को पदोन्नती के अवसर अधिक प्रमाण मे प्राप्त हो इसके प्रति संचालक मंडल हरसंभव प्रयास करते है। कोई दुर्घटना जैसी विवंचना मे आर्थिक सहायता प्राप्त हो इस हेतु संस्था कटीबद्ध है।

शुद्ध लाभ विनियोजन :

संस्था को सन 2024-2025
आर्थिक वर्ष के अंत मे
कुल मुनाफा 470.06 लाख रु.
हुआ है।

APPROPRIATION OF PROFIT

Statutory Reserved Fund	(25%)	1,17,51,523.80
Educational Fund	(01%)	4,70,060.95
Unforseen Losses	(15%)	70,50,914.28
Charitable Fund	(01%)	4,70,060.95
Building Fund	(02%)	9,40,121.90
Development Welfare Fund	(10%)	47,00,609.52
Dividend Equalisation Fund	(05%)	23,50,304.76
Staff Welfare Fund	(03%)	14,10,182.86
Bonus / Ex-gratia	(13%)	61,10,792.38
Members Welfare Fund	(10%)	47,00,609.52
Bad & Doubtfull Debt	(15%)	70,50,914.28

	Total	4,70,06,095.20
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संचालक मंडल की
ओर से...



समीर सराफ
(प्रबंध संचालक)

COMPARATIVE CHART FOR LAST 5 YEARS



As on 31st March 2025

ESTABLISHMENT YEAR & MONTH :
10th March 2011 (MSCS Act. 2002)

REGISTRATION NO.:
MSCS/CR/398/2011

JURISDICTION :
State of Maharashtra, State of Madhya Pradesh,
Raipur District (Chhattisgarh State),
Peddapalli, Mancheriyal District (Telangana State)

(Amt. in Lakhs)

SR. NO.	PARTICULAR	YEAR				
		2020 - 21	2021 - 22	2022 - 23	2023 - 24	2024 - 25
1	Members	1,64,265	1,93,657	2,19,608	2,46,997	2,40,640
2	Staff	508	553	571	610	724
3	Business Associates	1,095	1,130	1,224	1,320	1,347
4	Branche/s	65	67	68	88	88
5	Share Capital (Amt. in Lakhs)	3,440.00	3,769.32	4,309.76	5,375.29	6,056.00
6	Deposit (Amt. in Lakhs)	60,738.44	74,393.10	90,098.87	1,09,511.23	1,22,540.47
7	Loans (Amt. in Lakhs)	25,040.13	35,365.31	42,110.93	52,817.02	59,011.11
8	C. D. Ratio	41%	48%	47%	48%	48%
9	Investments	9,264.49	10,301.98	11,214.44	10,567.95	6,465.86
10	Profit (Amt. in Lakhs)	125.10	172.85	250.91	365.55	470.06
11	Owned Property (Amt. in Lakhs)	19,012.58	20,161.46	26,358.81	34,327.36	43,368.93

SOCIETY HAS REGISTERED OUTSTANDING GROWTH WITH REGARDS TO
ALL FINANCIAL PARAMETERS

BALANCE SHEET AS AT - 31st MARCH 2025

SCHEDULE	LIABILITIES	AS AT 31st MARCH 2025 (Rs. In Lakhs)	AS AT 31st MARCH 2024 (Rs. In Lakhs)
1	SHARE CAPITAL	6,056 . 00	5,375 . 29
2	RESERVE FUND & OTHER RESERVES	1,116 . 85	818 . 00
3	DEPOSITS & OTHER ACCOUNTS	1,22,540 . 47	1,09,511 . 23
4	BORROWING	5,677 . 17	4,613 . 49
5	OTHER LIABILITIES, ADVANCES & PROVISIONS	2,548 . 80	1,853 . 00
6	PROFIT & LOSS	470 . 06	365 . 55
	TOTAL LIABILITIES	1,38,409 . 34	1,22,536 . 55


SHRIDHAR B. LANDE
CHAIRPERSON


ANAGHA S. SARAF
VICE PRESIDENT


SAMIR S. SARAF
MANAGING DIRECTOR

SCHEDULE	ASSETS	AS AT 31st MARCH 2025 (Rs. In Lakhs)	AS AT 31st MARCH 2024 (Rs. In Lakhs)
7	CASH IN HAND	415 . 21	354 . 31
8	BALANCES WITH OTHER BANKS	1,551 . 60	1,127 . 31
9	INVESTMENTS	53,691 . 92	50,003 . 51
10	OTHER DEPOSITS	16 . 66	14 . 35
11	LOANS & ADVANCES	59,011 . 11	52,817 . 02
12	OTHER RECEIVABLES	13,192 . 14	8,757.08
13	OTHER ADVANCES & PROVISIONS	7,637 . 79	6,903 . 82
14	OTHER FIXED ASSETS	2,798 . 49	2,430 . 20
15	CLOSING STOCK	94 . 40	128 . 95
	TOTAL ASSETS	1,38,409 . 34	1,22,536 . 55

AS PER OUR REPORT OF EVEN DATE ATTACHED


SHRIKANT K. GEDEKAR
DIVISIONAL MANAGER ACCOUNTS


SANDEEP R. SONI
DIVISIONAL MANAGER AUDIT

FOR M/S A. P. SANZGIRI & CO.
CHARTERED ACCOUNTANTS
FRN 116293W

(C. A. PALAK AGRAWAL)
PARTNER
M. No. : 431130
UDIN : 25431130BPQGLP1819

Aditya-Anagha

SCHEDULE

AS PER
BALANCE SHEET

AS AT
31st MARCH 2025

SCHEDULE	AS AT 31st MARCH 2025 (Rs. in Lakhs)	AS AT 31st MARCH 2024 (Rs. in Lakhs)
SCHEDULE 1 - SHARE CAPITAL		
AUTHORISED CAPITAL: (PREVIOUS YEAR 72,00,000 SHARES OF RS.100/- EACH)	7,200.00	5,700.00
SUBSCRIBED CAPITAL	6,056.00	5,375.29
REGULAR NO. OF MEMBERS - 32,731		
DEPOSITOR NO. OF MEMBERS - 2,07,909		
	6,056.00	5,375.29
SCHEDULE 2 - RESERVE FUND AND OTHER RESERVES		
RESERVE FUNDS	397.52	306.02
BUILDING FUND	217.82	210.23
CHARITABLE FUND	10.50	7.84
ENTERANCE FEE	17.28	12.09
UNFORSEEN LOSSES	170.40	115.57
DIVIDEND EQUALISATION FUND	18.36	0.08
DEVELOPMENT FUND	61.65	25.09
MEMBERS WELFARE FUND	107.18	90.34
STAFF WELFARE FUND	23.68	12.71
BONUS EX GRATIA	-	0.39
BAD AND DOUBTFUL PROVISION	92.47	37.64
	1,116.85	818.00
SCHEDULE 3 - DEPOSITS AND OTHER ACCOUNTS		
PIGMY DEPOSITS	15,349.65	13,620.78
CASA DEPOSITS	5,133.92	4,984.94
RECURRING DEPOSITS	8,101.42	6,645.43
TERM DEPOSITS	92,509.51	83,052.04
SECURITY DEPOSITS	1,445.95	1,208.03
	1,22,540.47	1,09,511.23
SCHEDULE 4 - BORROWING		
A) BANK BORROWING	1,432.60	1,490.58
INDIAN OVERSEAS BANK	1,432.60	1,490.58
B) OD AGAINST INVESTMENT	4,244.56	3,122.92
YAVATMAL URBAN CO OP BANK	4.00	-
ARVIND SAHAKARI BANK	374.13	661.85
INDIAN OVERSEAS BANK	690.35	592.38
ICICI BANK	-	173.13
SBI	2,623.25	966.22
NAGPUR NAGRIK SAHAKARI BANK	-	504.35
NIRMAL URBAN CO OP BANK	226.34	225.00
COSMOS BANK	44.98	-
ARVIND SAHKARI BANK (RD)	184.22	-
RAVI COMMERCIAL BANK (RD)	97.29	-
	5,677.17	4,613.49
SCHEDULE 5 - OTHER LIABILITIES, ADVANCES AND PROVISIONS		
DIVIDEND PAYABLE	1.28	1.28
INTEREST PAYABLE ON DEPOSIT	1,231.26	1,033.01
AUDIT FEE PAYABLE	5.55	16.20
PROVIDENT FUND CONTRIBUTION	8.60	7.22
EMPLOYEES STATE INSURANCE CORPORATION	0.53	-
PROFESSIONAL TAX PAYABLE	1.00	0.83
PROVISION FOR EXPENSES	36.29	28.22
PROPERTY RENT ADVANCE	13.28	18.78
STAFF ADVANCE	0.26	0.08

SCHEDULE	AS AT 31st MARCH 2025 (Rs. in Lakhs)	AS AT 31st MARCH 2024 (Rs. in Lakhs)
NPA PROVISION	650.00	500.00
OTHER PAYABLE	365.99	35.47
TDS PAYABLE	49.46	45.33
CAPITAL GAIN TAX PAYABLE	70.00	70.00
SARTHI PAYABLE	6.85	4.93
LOCKER RENT ADVANCE	0.20	0.11
MICRO FINANCE WELFARE	100.58	73.88
ICICI LOMBARD GENERAL INSURANCE	4.80	5.03
HDFC LIFE INSURANCE CO LTD	2.86	12.62
	2,548.80	1,853.00
SCHEDULE 6 - PROFIT AND LOSS		
ADD: PROFIT FOR THE YEAR AS PER PROFIT AND LOSS ACCOUNT	470.06	365.55
	470.06	365.55
SCHEDULE 7 - CASH IN HAND		
CASH IN HAND	415.21	354.31
	415.21	354.31
SCHEDULE 8 - BALANCES WITH OTHER BANKS		
STATE BANK OF INDIA	505.06	225.34
IDBI BANK SAVING A/C	-	7.42
NAVODAYA URBAN CO OP BANK	8.20	8.20
TIRUPATI URBAN CO OP BANK LTD	6.37	2.76
COSMOS BANK	16.14	23.43
BANK OF INDIA SAVING A/C	5.30	4.03
DR PUNJABRAO DESHMUKH URBAN BANK	0.33	0.08
SHIKSHAK SAHAKARI BANK	52.30	29.90
ABHINANDAN URBAN CO OP BANK	110.67	65.29
KHAMGAON URBAN CO OP BANK	60.73	46.70
UNION BANK OF INDIA	1.88	8.71
THE AKOLA URBAN CO OP BANK	32.21	11.85
THE BHANDARA URBAN CO OP BANK	44.90	11.06
INDUSIND BANK	-	0.41
THE YAVATMAL URBAN CO OP BANK	143.85	106.82
NAGPUR NAGRIK SAHAKARI BANK	11.05	29.10
THE SHAMRAO VITHAL CO OP BANK LTD	14.55	7.64
WARDHA NAG. SAHA. ADHIKOSH BANK	33.86	33.47
PUSAD BANK	15.05	9.63
BANK OF BARODA	20.13	1.70
WARDHAMAN URBAN CO OP BANK	52.03	58.51
BULDHANA URBAN CO OP CR SOC	16.64	0.45
BABAJI DATE MAHILA SAH. BANK	0.40	0.40
PUNJAB NATIONAL BANK	12.17	1.68
JIJAU COMMERCIAL CO OP BANK	17.41	5.80
RAVI COMM. URBAN CO OP BANK	6.63	1.18
AKOLA DIST CENTRAL CO OP BANK	24.35	27.94
DHARAMPET MAHILA CR CO OP SOCIETY	26.15	0.91
INDIAN BANK (ALLAHABAD)	0.39	1.32
STOCK HOLDING	0.01	0.01
SURYODAY SMALL FINANCE BANK LTD	1.55	6.35
THE NANDURA URBAN CO-OP BANK LTD CURRENT A/C	13.56	0.56
INDIAN OVERSEAS BANK CURRENT A/C	18.26	18.21
ARVIND SAHKARI BANK LTD	24.19	16.81
UMIYA URBAN CO OP BANK MYDT	5.98	8.57
JANATA SAHAKARI BANK LTD	2.93	2.99
THE NANDED MERCHANT CO OP BANK LTD	8.01	8.91

SCHEDULE	AS AT 31st MARCH 2025 (Rs. in Lakhs)	AS AT 31st MARCH 2024 (Rs. in Lakhs)
BULDHANA URBAN CO OP CR SOC CURRENT A/C	24.56	0.07
BDCC BANK LTD	3.01	10.16
THE NAGPUR DIST CENTRAL CO OP BANK	0.28	0.15
BETUL NAGRIK SAHAKARI BANK MARYADIT	4.40	6.62
MAHATMA FULE URBAN CO OP BANK LTD	11.93	4.25
THE MAHARASHTRA STATE CO OP BANK LTD	3.76	4.37
NIRMAL URBAN CO OP BANK LTD	186.04	307.40
YDCC BANK LTD	3.62	0.15
HDFC BANK	0.74	-
	1,551.60	1,127.31
SCHEDULE 9 - INVESTMENTS		
FIXED DEPOSIT	5,676.86	9,638.95
FDR WITH STATE BANK OF INDIA	3,433.59	3,111.69
FDR WITH IDBI BANK	-	242.00
FDR WITH SHIKSHAK SAH. BANK	35.18	0.15
FDR WITH BULDHANA URBAN CREDIT SOCIETY	0.46	75.29
FDR WITH AKOLA URBAN CO OP BANK	0.40	0.40
FDR WITH TIRUPATI URBAN CO OP BANK	-	27.00
FDR WITH SHYAMRAO VITTHAL CO OP BANK	95.00	125.00
FDR WITH YAVATMAL URBAN CO OP BANK	35.29	115.27
FDR WITH ARVIND SAH. BANK	436.25	770.05
FDR WITH DHARAMPTEH MAHILA CR. CO SO	-	1,505.50
FDR WITH NAGPUR NAGARI SAH BANK LTD	150.00	630.13
FDR WITH COSMOS BANK	20.00	265.00
FDR WITH KHAMGAON URBAN CO OP BANK	0.35	0.35
FDR WITH BHANDARA URBAN CO OP BANK	0.78	0.08
FDR WITH RAVI COMMERCIAL BANK	25.00	25.00
FDR WITH MUTUAL FUNDS	120.00	97.00
FDR WITH INDUSAND BANK	-	30.00
FDR WITH SADHNA SAHAKARI BANK	25.00	30.00
FDR WITH JANA BANK	21.00	301.00
FDR WITH MAHILA BANK	0.57	0.57
FDR WITH JIJAU COMMERCIAL CO OP BANK	1.00	1.00
FDR WITH YAVATMAL MAHILA SAHAKARI	0.13	0.13
FDR WITH FINCARE	-	25.00
FDR WITH PNB	5.00	344.92
FDR WITH INDIAN OVERSEAS BANK	832.82	775.67
FDR WITH NANDURA URBAN CO OP BANK	0.60	0.60
FDR WITH SURYODAY SMALL FINANCE BANK	11.14	251.00
FDR WITH AKOLA DIST CENT CO OP BANK	0.14	0.14
FDR WITH ICICI BANK	-	499.97
FDR WITH EQUITAS SMALL FINANCE BANK	-	10.00
FDR WITH SHRI SANT DNYANESHWAR MSCS	20.20	20.20
FDR WITH SARASWAT CO OP BANK	-	50.00
FDR WITH WARDHA NAGRI SAHAKARI BANK	0.06	0.05
FDR WITH RAJLAXMI MSCCSL	0.05	0.04
FDR WITH NIRMAL URBAN CO OP BANK LTD	261.75	272.00
FDR WITH NDCC BANK	25.15	19.00
INVESTMENT IN GOLD UNITS	94.41	17.75
FDR WITH WANA NAGRIK SAHAKARI BANK	0.25	-
FDR WITH JANTA SAHAKARI BANK LTD	0.20	-
FDR WITH NANDED MERCHANTS CO OP BANK	0.10	-
FDR WITH WARDHAMAN URBAN CO OP BANK	25.00	-
RECURRING DEPOSIT	789.00	929.00
RD WITH COSMOS BANK	55.00	120.00
RD WITH SHAYMRAO VITTHAL CO OP BANK	-	110.00
RD WITH BULDHANA URBAN CO OP SOC.	60.00	105.00
RD WITH KHAMGAON URBAN CO OP BANK	15.00	28.00

SCHEDULE	AS AT 31st MARCH 2025 (Rs. in Lakhs)	AS AT 31st MARCH 2024 (Rs. in Lakhs)
RD WITH ARVIND SAHAKARI BANK	300.00	186.00
RD WITH DHARAMPETH MAHILA BANK	55.00	36.00
RD WITH RAVI COMMERCIAL BANK	120.00	85.00
RD WITH SURYODAY SMALL FINANCE BANK	-	40.00
RD WITH NAGPUR NAGARI SAH BANK LTD	30.00	45.00
RD WITH TJSB	39.00	-
RD WITH SADHANA SAHAKARI BANK	-	24.00
RD WITH NIRMAL URBAN CO BANK	60.00	120.00
RD WITH FEDERAL BANK	55.00	30.00
WELFARE SCHEME	2,465.47	3,716.54
AA EMPLOYEE GRATUITY TRUST	1.00	1.00
EMPLOYEE WELFARE SCHEME	2,141.50	3,455.68
SBI BUSINESS ASSOCIATES	18.53	18.64
DHFL INSURANCE	6.55	6.55
HDFC LIFE GRATUITY	5.00	5.00
SBI LIFE GRATUITY	1.23	1.23
ICICI PRUDENTIAL LIFE GRATUITY	30.58	37.38
SHARES OF FMCCS PUNE	1.08	1.05
LIC GRATUITY	260.00	190.00
PROPERTY INVESTMENT	44,760.58	35,719.01
INVESTMENTS IN PROPERTIES	1,391.65	1,391.65
IMMOVABLE PROPERTIES	43,368.93	34,327.36
	53,691.92	50,003.51
SCHEDULE 10 - OTHER DEPOSITS		
DEPOSIT WITH NIT	0.05	0.05
DEPOSIT WITH PWD	0.23	0.23
TELEPHONE DEPOSIT	0.72	0.74
MSEB MSIEDCL DEPOSIT	15.66	13.33
	16.66	14.35
SCHEDULE 11 - LOANS AND ADVANCES		
UNSECURED LOANS	19,580.33	18,984.51
PERSONAL LOAN	3,587.60	3,552.19
SELF EMPLOYED LOAN	10,737.04	10,202.58
SALARY LOAN	410.35	385.03
EMERGENCY LOAN	53.55	47.64
PROFESSIONAL LOAN	6.72	7.42
RIMJHIM LOAN	1,597.60	1,835.61
LADIES LOAN	20.51	22.02
MF SAKSHAM LOAN	655.01	1,112.93
AND LOAN	45.15	45.69
MF SARTHI LOAN	650.97	940.79
AAROHI EDUCATION LOAN	202.87	177.04
RIMJHIM 2 LOAN	397.67	499.44
MF IRCED LOAN	34.78	60.09
MF SBS LOAN	11.88	14.50
RIMZIM 3 LOAN	100.31	81.53
MF SHAKTI LOAN	1,068.34	-
SECURED LOANS	36,009.28	30,620.49
VEHICLE LOAN	612.74	685.35
VEHICLE LOAN (PAHAL)	96.03	153.35
VEHICLE LOAN (WORTH)	253.19	231.56
VEHICLE LOAN (S S ENTERPRISES)	11.03	11.64
HOUSING LOAN	7,325.81	7,512.73
MORTGAGE LOAN	11,231.42	10,670.25
CASH CREDIT LOAN	377.81	446.17
GOLD LOAN	1,359.90	616.43
HYPOTHECATION LOAN	621.03	543.49

SCHEDULE	AS AT 31st MARCH 2025 (Rs. in Lakhs)	AS AT 31st MARCH 2024 (Rs. in Lakhs)
OVER DRAFT AGAINST GOLD	3.17	9.12
TERM LOAN	4.90	5.47
SECURED SALARY LOAN	-	0.85
PROPERTY LOAN	9,102.87	6,795.90
AADHAR HOUSING LOAN	1,431.51	680.56
PUSHPAK SPECIAL LOAN	-	12.19
PUSHPAK GENERAL LOAN	302.13	411.29
HERO VEHICLE LOAN	21.86	31.60
JPS HONDA LOAN	35.99	18.51
ATHER EV LOAN	4.46	-
DREAM OF WHEELS LOAN	363.69	67.65
THE ORCHID LOAN	1,547.45	1,716.39
VYANKATESH GOLD LOAN	785.89	-
EV BA SPECIAL LOAN	9.47	-
HIRAL SUDHAN SUVARNA TARAN YOJANA	413.52	-
HIRAL SUDHAN SUVARNA TARAN YOJANA CC	93.41	-
LOAN AGAINST DEPOSIT	3,421.50	3,212.02
LOAN AGAINST FIXED DEPOSIT	956.56	944.21
LOAN AGAINST PIGMY DEPOSIT	724.83	612.81
LOAN AGAINST CUMMULATIVE FIXED DEPOSIT	4.56	6.26
OVER DRAFT AGAINST FIXED DEPOSIT	1,589.58	1,562.54
LOAN AGAINST RECURRING DEPOSIT	145.97	86.20
	59,011.11	52,817.02
SCHEDULE 12 - OTHER RECEIVABLES		
INTEREST RECEIVABLE ON FDR INVESTMENT	777.11	924.81
COMMISSION RECEIVABLE	2,608.69	2,145.11
TDS RECEIVABLE	362.45	159.88
INTEREST RECEIVABLE ON EMPLOYEE WELFARE SCHEME	6,142.86	4,554.56
CAPITAL REVENUE EXPENDITURE	235.92	150.00
OTHER RECEIVABLE	3,014.96	783.62
ARBITRATION EXPENSES RECEIVABLE	50.15	39.11
	13,192.14	8,757.08
SCHEDULE 13 - OTHER ADVANCES AND PROVISIONS		
OFFICE RENT ADVANCE	76.15	74.16
MISC. ADVANCE	3,396.45	3,466.24
PROPERTY ADVANCE	4,116.52	3,345.13
BA ADVANCE	-	0.50
SGST / CGST / IGST PAYABLE	48.67	17.78
	7,637.79	6,903.82
SCHEDULE 14 - OTHER FIXED ASSETS		
DEAD STOCK	1,200.10	1,063.49
COMPUTER AND SOFTWARE	184.44	198.43
FURNITURE AND FIXTURE	1,302.26	1,095.16
OFFICE VEHICLES	111.69	73.13
	2,798.49	2,430.20
SCHEDULE 15 - CLOSING STOCK		
UNIFORM STOCK	20.83	27.49
STATIONERY STOCK	54.61	70.48
GOLD COIN STOCK	13.31	23.02
UMBRELLA STOCK	3.82	6.13
LIGHT HOUSE MOMENTO	1.83	1.83
	94.40	128.95
TOTAL SCHEDULE	1,38,409.34	1,22,536.55

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED - 31st MARCH-2025

SCHEDULE	EXPENDITURE	AS AT 31st MARCH 2025 (Rs. In Lakhs)	AS AT 31st MARCH 2024 (Rs. In Lakhs)
1	INTEREST ON DEPOSITS AND BORROWING	10,162 . 70	7,542 . 43
2	COMMISSION PAID ON DEPOSITS	2,098 . 86	2,201 . 12
3	SALARIES & ALLOWANCES	1,994 . 81	1,370 . 92
4	RENT & TAXES	199 . 85	139 . 78
5	INSURANCE & LIGHTING	170 . 02	126 . 50
6	POSTAGE & TELEPHONE	18 . 49	30 . 08
7	PRINTING & STATIONERY	27 . 70	30 . 35
8	AUDIT FEES	17 . 26	22 . 60
9	STATUTORY EXPENSES	-	1 . 26
10	DEPRECIATION	380 . 58	319 . 66
11	MISCELLANEOUS EXPENSES	921 . 77	791 . 85
	TOTAL EXPENSES	15,992 . 05	12,576 . 55
	NET PROFIT	470 . 06	365 . 54
	GRAND TOTAL	16,462 . 11	12,942 . 09


SHRIDHAR B. LANDE
CHAIRPERSON


ANAGHA S. SARAF
VICE PRESIDENT


SAMIR S. SARAF
MANAGING DIRECTOR

SCHEDULE	INCOME	AS AT 31st MARCH 2025 (Rs. In Lakhs)	AS AT 31st MARCH 2024 (Rs. In Lakhs)
12	INTEREST ON LOANS AND ADVANCES	7,312 . 95	6,254 . 70
13	INVESTMENT PROPERTIES WELFARE	8,825 . 82	6,201 . 11
14	MANAGEMENT FUNDS	149 . 35	298 . 76
15	OTHER INCOME	173 . 15	186 . 68
16	COMMISSION RECEIVED	0 . 84	0 . 85
	TOTAL INCOME	16,462 . 11	12,942 . 09
		-	-
	GRAND TOTAL	16,462 . 11	12,942 . 09

AS PER OUR REPORT OF EVEN DATE ATTACHED


SHRIKANT K. GEDEKAR
DIVISIONAL MANAGER ACCOUNTS


SANDEEP R. SONI
DIVISIONAL MANAGER AUDIT

FOR M/S A. P. SANZGIRI & CO.
CHARTERED ACCOUNTANTS
FRN 116293W

(C. A. PALAK AGRAWAL)
PARTNER
M. No. : 431130
UDIN : 25431130BPQGLP1819

PROJECTED PROFIT AND LOSS ACCOUNT

FOR THE YEAR 2025 - 2026

PROJECTED 2024 - 2025 (Rs. In Lakhs)	ACTUAL 2024 - 2025 (Rs. In Lakhs)	EXPENDITURE	PROJECTED 2025 - 2026 (Rs. In Lakhs)	PROJECTED 2024 - 2025 (Rs. In Lakhs)	ACTUAL 2024 - 2025 (Rs. In Lakhs)	INCOME	PROJECTED 2025 - 2026 (Rs. In Lakhs)
11,600	10,163	INTEREST ON DEPOSITS AND BORROWING	14,100	9,500	7,313	INTEREST ON LOANS AND ADVANCES	10,000
2,900	2,099	COMMISSION PAID ON DEPOSITS	3,000	2,000	8,826	INVESTMENT PROPERTIES WELFARE	4,000
2,100	1,995	SALARY AND ALLOWANCE	2,400	600	149	MANAGEMENT FUNDS	700
200	200	RENT AND TAXES	220	6,700	173	OTHER INCOME	7,800
200	17	STATUTORY EXPENSES	-	-	1	COMMISSION RECEIVED	-
1,200	1,518	OTHER EXPENSES	1,980				
600	470	PROFIT FOR THE YEAR 2025-2026	800				
18,800	16,462		22,500	18,800	16,462		22,500



SHRIDHAR B. LANDE
CHAIRPERSON



ANAGHA S. SARAF
VICE PRESIDENT



SAMIR S. SARAF
MANAGING DIRECTOR

HEAD OFFICE



TRAINING CENTER



Aditya-Anagha

SOCIETY
BELIEVE

to serve the public in large with utmost comfort &
satisfaction through service & world class

INFRASTRUCTURE

GODAVARIKHANI (TELANGANA STATE) BRANCH



SHEGAON BRANCH



NASHIK BRANCH



KALMESHWAR BRANCH



ARBITRATION COURT



BUTIBORI BRANCH



DIVISION OFFICE - AMRAVATI



AWARDS

SOCIETY AWARDED WITH



Aditya-Anagha's

15th

ANNUAL REPORT
2025

Lokmat
International Award
in Dubai



Best Performance
Award for Excellence in
Social & Education



Bank-Co.
Puaskar

The Great Professional Mind Award

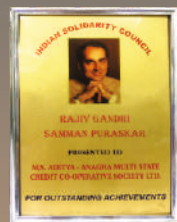


Sahakar Gaurav Puraskar

Indira Gandhi
Excellence
Award



Rajiv Gandhi
Sanman
Award.



Pride of India
Award



Pride of India Award
For Outstanding Achievement
in Chosen Field of Activity



Saihyandri
Arthratna
Award



Pride of India
Award



Asia Pacific
International Award



Star of Asia
Award.



International Gold Star
Millennium Award.



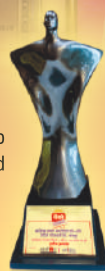
Jewel of India
Award



Sahakar Gaurav
Puraskar



Banko
Award



Star of Asia
Award



Federation of
Multi-State
Co-Operative Society,
Pune has Awarded
"Adiya-Anagha"
as "Best Society"
(Special Category)



Lokmat Global
Convention Award
in Singapore

Artha Karm Seva
Gaurav Puraskar
in Wardha



Artha Karm Seva Gaurav -
Samman Puraskar
in Wardha



Global Excellence in Visionary Growth Award





MSCS/CR/398/2011

Aditya-Anagha

**Multi-State Credit Co-Operative
Society Ltd., Nagpur**

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379, Ganesh Nagar, Azamshaha Layout,
Nagpur-440009 (M.S.) India

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adityaanagha9@gmail.com

www.adityaanagha.com

JURISDICTION :

State of Maharashtra, Madhya Pradesh,
Raipur (District of Chhattisgarh State)
Peddapalli, Mancherla (Telangana State)

15th

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