SATTARI CO-OPERATIVE MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD

Appa ,Commercial Complex, Valpoi ,Sattari-Goa.403506

Our Focus is on Quality, Trust, Technology & Vision



SOCIETY HONORED WITH CERTIFICATE OF APPRICIATION AT GOA PRADESH SAHAKAR BHARTI ADHIVATION

30th

Annual Report & Statement of Accounts for the year 2025-26

SATTARI CO-OPERATIVE MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD.

Managing Committee for the year 2025-26

Reg. No.: RES.(A)/22NZ/GOA/05 DEC 1995
H.O. Valpoi, Sattari - Goa. M.: 9226083571.

BOARD OF DIRECTOR



Shri. Vasudev R. Parab
Chairman



Shri. Krishna N. Gawas
Vice Chairman



Adv. Yeshwant V. Gauns
Director



Adv. Kashinath S Mhalshekar
Director



Shri. Premnath A. Hazare
Director



Shri. Mhalu G. Gawas
Director



Shri. Shripad L. Sawant
Director



Shri. Govind B. Korgaonkar
Director



Shri. Nitin B. Shivdekar
Director



Mrs. Sapna V. Parab
Director



Mrs. Ankita A. Gawas
Director



From the desk of Chairman…….
Dear Shareholders,

It gives me great pleasure and immense satisfaction to welcome you all for 30th AGM of the Society. On behalf of the Board of Directors of your society, I have great honor in welcoming you all to this Annual General Meeting and place before you for adoption; the 30th Annual report for the year 2025-26 along with the statements of accounts and other financial matters.

During the financial year under audit the society has become the family of 40498 members and our business in terms of deposits reached to **314.25 crores,** which symbolizes the credibility of society and trust of members. Our paid-up share capital stands at **11.64 crores** and net profit at Rs.4.49 crores for the reported period.

From humble beginning in the year 1995 to become a trusted name in Cooperative sector over the 30 years was a learning, hardship, growing and successful journey. This journey has been innovative, resilience and unwavering commitment. Shifting from Urban Cooperative Society to **MPACS** has widen the scope for diversification of business from present single business.

As you aware that the Society has already engaged in Tours & Travels business under which we give 32 seats bus on hire at low rate. In addition to this, recently Society has opted Insurance business. Our Society is the corporate Agent of Kotak Mahindra Life Insurance and Life Insurance Corporation of India(LIC)as authorized by the **IRDAI**(Insurance Regulatory and Development Authority of India). During the period of commencement, Society has received a commission of Rs. 20.58. lakhs/- which is an additional income to our regular earning. We have also undertake General Insurance through GO Digit General Insurance. We also started Real Estate Business, Started Sales Service Repairs of Computers, and Sale of Judicial & Non Judicial Stamps paper.

Diversification of business is a extreme necessary as there will be risk of going out of business due to number of factors like Govt. policies, change in technology or innovations, changing tastes of customers or their life styles. Therefore, we are also taking steps to diversify and enter into different activities so that income comes from various sources.

The present success & excellence is a result of dedication of our present and past Directors, excellent day to day work by motivated staff, faith and trust by depositors, timely payment of loan by Borrowers, tireless collection of deposit by a team of our Pigmy Agents from door step of small customers, Co-operation of our bankers specially GSCB Ltd. &others and the continuous encouragement and support from Offices of the Registrar of Cooperative Societies, Panaji, Asst. Registrar of Cooperative Societies, Bicholim, Goa.

The trust and confidence of our members is our strength. With these words I once again welcome you all and hope that together we can move to greater heights and contribute to the field of co-operation in our own way and become **"ATMANIRBHAR"** in line with national objectives.

JAI HIND **JAI SAHAKAR**

For Sattari Co-op. Multipurpose Primary
Agricultural Credit Society Ltd.
Sd/-
(Shri.Vasudev R Parab)
Chairman

Place : Valpoi-Goa.
Date : 23.08.2026.

SATTARI CO-OPERATIVE MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD.
APA COMMERCIAL &RESIDENTIAL COMPLEX BLOCK NO.06
Valpoi, Sattari – Goa.
Reg. No. Res. - (a) 22/NZ/GOA. 5 Dec.95
Ph. No.9226083571.

NOTICE
XXXth ANNUAL GENERAL BODY MEETING.

The **XXXth Annual General Meeting** of the Sattari Co-operative Multipurpose Primary Agricultural Credit Society Ltd., Valpoi is convened on Sunday 23rd August 2026 at 10.00 a.m. in the premises of "Laxmibai Memorial Hall" Valpoi, Sattari-Goa to consider the following business.

AGENDA

1. To Read and confirm the proceedings of the previous Annual General Body Meeting held on 10.08.2025.
2. To Consider and adopt Annual Report with Audited Statement of Accounts of the Society and its Subsidiaries for the Co-operative year ending 31/03/2026.
3. To consider Audit Memo and rectification report thereto.
4. To approve budget for the year 2026-27 and approval of excess budgetary expenditure of the previous year.
5. To appoint the auditor for the year 2026-27.
6. To approve the appropriation of Surplus as recommended by Board of Directors.
7. To consider any other subject with permission of President.

Place :Valpoi-Goa.
Date : 08.08.2026.

Sd/-
Shri Vasudev R.Parab
(Chairman)

N.B.

1. In case there is no quorum till 10.00 a.m. on Sunday 23.08.2026, the meeting will stand adjourned and the adjourned meeting will be conducted at 10.30 a.m. on the same day at the same place irrespective of quorum.
2. Only such members as were admitted to the membership on or before 31/03/2026 shall be able to take part in the proceedings.
3. If any Suggestions are to be made or question to be asked or any clarification is required, the same may be send in writing to the Society's office by 14.08.2026 during office hours.
4. Members are requested to collect Share Certificates from the office during office hours.
5. Members are requested to intimate their change in address if any.
6. Members are requested to open saving account if not yet opened for crediting dividend.
7. Legal heir / representative of deceased member is requested to approach for settlement of account.
8. 30th AGM Report card and minutes of previous AGM are available at all branches and Head of the Society.

M/s. JSV & Co.
Chartered Accountants

UG-1, Shetye Pride,
Behind Bank of Baroda,
Sonar Peth, Bicholim, Goa 403 504.
Mobile: 9552584775
E-mail: Spalca12@gmail.com

STATUTORY AUDITOR'S REPORT

TO,
THE MEMBERS/SHAREHOLDERS
SATTARI CO-OPERATIVE MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD,
VALPOI, SATTARI – GOA.

Report on the Financial Statement

We have audited the accompanying financial statements of SATTARI CO-OPERATIVE MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD. VALPOI, SATTARI – GOA which comprise Balance Sheet as at March 31, 2026 and the Profit and Loss Account for the year ended.

Management's Responsibility for the Financial Statements

The Society's management is responsible for the preparation of these Financial Statements that gives a true and fair view of the Financial position and Financial performance in accordance with The Goa Co-operative Societies Act, 2001 ("the Act"), rules made there under and Bye-laws of the society and in accordance with the accounting principles generally accepted in India. This responsibility includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the society and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies. Making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of internal financial controls, that were operation effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on this Financial Statement based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Financial Statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Financial Statements. The procedure selected depend on the auditor's judgment, including the assessment of the risk of material misstatement of the Financial Statement, whether

M/S JSV & CO. BICHOLIM - GOA

due to fraud or error. In making those risk assessment, the auditor considers internal control relevant to the society's preparation and fair presentation of the Financial Statement in order to design audit procedure that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the society's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the Financial Statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

In our opinion and to the best of our information and according to the explanations given to us, above the said Financial Statements given the information required by the Act, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India.

a) In the case of Balance Sheet, the state of affairs of the Society as at 31st March 2026.
b) In the case of Profit and Loss Account, the profit for the year ended on that date.

Report on Other Legal and Regulatory Requirements

As required by section 75(2) of the Act, and subject to our qualifications above we report that:

a) In our opinion, proper books of accounts are required by law have been kept by the Society so far as appears from our examination of those books.
b) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit.
c) The Balance Sheet, Profit and Loss Account dealt with by this report are in agreement with the books of accounts.

For M/s J S V & CO
Chartered Accountants

M/S JSV & CO BICHOLIM - GOA

CA Shivanand M. Pal
Partner
M. No. 121762
Place: Bicholim Goa
Date: 17/07/2026

UDIN:26121762ICGMOA8732

To
The Shareholders / Members of
SATTARI CO OPERATIVE MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD

Dear Shareholders,
I, on behalf of the Board of Directors welcome you all to this 30th Annual General Body Meeting of the Society. It gives me an immense pleasure to present this 30th Annual Report of the Society for adoption indicating the operation and satisfactory performance of the Society for the co-operative year 2025-26 along with the Balance Sheet and other Financial Statements relating thereto.

1. MEMBERSHIP & SHARE CAPITAL.
During this year 1772 members have been admitted raising it to 40498 members as on 31.03.2026. The Society has extended its area of operation to entire Goa State. Therefore it has opened wide scope for its expansion.The authorized share capital of the Society is to the extent of Rs.20.00 crores. The paid up share capital as on 31.03.2026 is Rs.11,64,45,500/-.

2. DEPOSITS.
As on 31 March 2026, the total deposits of the Society stood to Rs.314,25,12,545.85 The overall increase in the deposit over the last year is 11.32 %.The details of which are as follows:

	(Rs. in Lakhs)	2024-25	2025-26	Increased %
1.	Fixed Deposit	Rs.20199.36	Rs.23334.60	15.52
2.	Saving Deposit	Rs.4400.33	Rs.4491.58	02.07%
3.	Recurring Deposit	Rs.1044.17	Rs.1017.26	-02.57%
4.	Pigmy Deposit	Rs.2584.15	Rs.2581.66	-00.09 %

The major deposits being in the form of Term Deposits the actual receipts in the form of term deposits of the respective years are given as below:

Financial Year	Deposits in Rs.	Financial Year	Deposits in Rs.
1996-97	252500.00	2011-12	30390816.00
1997-98	149400.00	2012-13	65508934.00
1998-99	402200.00	2013-14	82398398.00
1999-00	596915.00	2014-15	149047102.00
2000-01	1619000.00	2015-16	310368348.00
2001-02	4136112.00	2016-17	335383831.00
2002-03	3558254.00	2017-18	366639875.00
2003-04	4919163.00	2018-19	366690494.00
2004-05	4298445.00	2019-20	344293854.00
2005-06	5090270.00	2020-21	446260032.00
2006-07	4744543.00	2021-22	387806856.00
2007-08	4523070.00	2022-23	428392481.00
2008-09	6020000.00	2023-24	452781453.00
2009-10	16562111.00	2024-25	404560767.00
2010-11	22129688.00	2025-26	653015522.00

3. LOANS AND ADVANCES.

As on 31st March 2026, the total loan of the Society stood to Rs.2610401860.78 The overall increase in the advances over the last year is 6.69%. The details of which are as follows:

	(Rs.In Lakhs)	2024-25	2025-26	Increased %
1.	Term Loan	Rs.23321.17	Rs.24872.73	6.65%
2.	Gold Loan	Rs.118.77	Rs.85.54	-27.98%
3.	F.D. Advance	Rs.957.90	Rs.1099.69	14.80%
4.	Pigmy Adv	Rs.68.20	Rs.46.04	-32.49%

The major lending being in the form of Term Loans the actual loans disbursed in the respective years are given as below:

Financial Year	Lending's in Rs.	Financial Year	Lending's in Rs.
1996-97	1294000.00	2011-12	73927450.00
1997-98	558000.00	2012-13	113901451.00
1998-99	1364000.00	2013-14	147622200.00
1999-00	1843000.00	2014-15	280338200.00
2000-01	3013500.00	2015-16	413480400.00
2001-02	3639600.00	2016-17	520906000.00
2002-03	4170500.00	2017-18	526621300.00
2003-04	4477000.00	2018-19	553086100.00
2004-05	5881100.00	2019-20	601713100.00
2005-06	6940000.00	2020-21	451463000.00
2006-07	8236500.00	2021-22	534608000.00
2007-08	11702300.00	2022-23	623530500.00
2008-09	28819000.00	2023-24	868247000.00
2009-10	41892500.00	2024-25	725891000.00
2010-11	66959000.00	2025-26	717846000.00

4. FIXED ASSETS

The society is having fixed assets in the form of premises/shops/plot, computers, furniture & fixtures, office equipment, Vehicles, safe etc. The total cost of such assets values as on 31.03.2026 is Rs. 51535850.15

5. DISTRIBUTION OF PAST DIVIDENDS

The Profitability of society can be seen from declaring and distributing the dividend for last 28 years from the year of foundation in the range of 5-12%.

Dividend is credited to the saving account of the respective members. Those who have no saving account are requested to open saving account, which would enable us to credit their accumulated and future dividend.

ACKNOWLEDGEMENT

The Board of directors of the Society extends their sincere thanks and deep gratitude to the Department of Co-operation, the Registrar of Co-operative Societies, Panaji and Asst. Registrar

of Co-operative Societies Bicholim Zone, for their valuable co-operation and guidance. The good result for the year under review could not have been achieved without the hardship and co-operation from our employees for leading this institution to the path of progress. Above all the Board of Directors also gratefully acknowledges the valuable co-operation and patronage received from the Shareholders, Depositors, Pigmy agents, Borrowers, Bankers and Well-wishers.

JAY HIND **JAY SAHAKAR**

Place : Valpoi-Goa.

For Sattari Co-Op Multipurpose Primary Agricultural Credit Society Ltd.

Date : 23.08.2026

Sd/-
(Shri.Vasudev R Parab)
Chairman

SATTARI COOPERATIVE MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD
HO VALPOI SATTARI GOA
CONSOLIDATED PROFIT & LOSS A/C FOR THE YEAR ENDED 31.03.2026

EXPENSES	FY-2025-26(RS) TOTAL	TOURS & TRAVELS(RS)	Total(RS)
DEPOSIT INTEREST/COMMISSION	22,29,24,768.00	-	22,29,24,768.00
To Interest On Deposits	20,44,13,181.00	-	20,44,13,181.00
To Pigmy Commission	1,85,11,587.00	-	1,85,11,587.00
STAFF SALARY & ALLOWANCES	**4,73,73,052.00**	**-**	**4,73,73,052.00**
To Salary & Wages	4,05,98,845.00	-	4,05,98,845.00
To Petrol / Conveyance Expenses	1,63,000.00	-	1,63,000.00
To Gratuity Expenses	15,26,445.00	-	15,26,445.00
To Societies Contribution To EPF	37,12,138.00	-	37,12,138.00
To Admin Charges E.P.F	1,51,757.00	-	1,51,757.00
TO E.S.I.C Expenses	1,21,260.00	-	1,21,260.00
To Labour Welfare Fund	20,920.00	-	20,920.00
To Uniform Expenses	3,65,212.00	-	3,65,212.00
To Leave Enacshment Expenses	7,13,475.00		7,13,475.00
MANAGEMENT & ADMINISTRATIVE EXPENSES	79,94,890.10	2,13,186.00	82,08,076.10
To Housekeeping Expenses	2,79,400.00	-	2,79,400.00
To Training Expenses	47,680.00	-	47,680.00
To Professional Fees	4,37,500.00	-	4,37,500.00
To Rent	29,68,429.00	-	29,68,429.00
To Locker Rent	88.50	-	88.50
To AGM Expenses	2,94,636.00	-	2,94,636.00
To Insurance Expenses	6,13,285.00	-	6,13,285.00
To Registration & Taxation (TAXES)	52,970.00	-	52,970.00
To Inauguration Expenses	3,34,618.00	-	3,34,618.00
To Office Expenses	7,36,427.00	-	7,36,427.00
To Advertisement Expenses	81,180.00	-	81,180.00
To AMC- Software	7,36,400.00	-	7,36,400.00
To Stationary Expenses	93,040.60	-	93,040.60
To Legal Fees	12,650.00	-	12,650.00
To Sitting Fees	10,90,000.00	-	10,90,000.00
To Audit Fees	1,52,950.00	-	1,52,950.00
To Permit Expenses		44,916.00	44,916.00
To Taxes & TDS Fee	63,636.00	29,920.00	93,556.00
To Other Expenses		1,38,350.00	1,38,350.00
GENERAL EXPENSES	**69,93,101.40**	**2,83,072.00**	**72,76,173.40**
To GST Expenses	5,76,917.00	-	5,76,917.00
To Bank Charges	14,357.90	-	14,357.90
To Electricity Expenses	4,96,468.00	-	4,96,468.00
To Social Activity Expenses	1,79,583.00	-	1,79,583.00
To Refreshment Expenses	4,83,627.00	20,115.00	5,03,742.00
To Diesel/Fuel Expenses	3,26,098.00	2,15,682.00	5,41,780.00
To Newspaper & Magazine Expenses	60,749.00	-	60,749.00
To Donation Expenses	5,30,292.00	-	5,30,292.00
To Water Bills Expenses	58,555.00	-	58,555.00
To Pooja Expenses	2,99,869.00	-	2,99,869.00
To Repairs & Maintanance	7,60,731.00	47,275.00	8,08,006.00
To Postage Expenses	405.00	-	405.00
To Telephone Bills Expenses	1,95,674.50	-	1,95,674.50
To Rennovation Expenses	4,24,746.00	-	4,24,746.00
To OTS Expenses	25,85,029.00	-	25,85,029.00
PROVISION EXPENSES	**1,87,93,972.00**	**8,28,865.00**	**1,96,22,837.00**
To Depriciation	29,95,834.00	8,28,865.00	38,24,699.00
To N.P.A Provision	1,48,41,503.00	-	1,48,41,503.00
To Overdue Interest Provision	9,56,635.00	-	9,56,635.00
PROFIT/SURPLUS	**4,56,07,876.83**	**-6,09,718.00**	**4,49,98,158.83**
TOTAL	**34,96,87,660.33**	**7,15,405.00**	**35,04,03,065.33**

For M/S JSV & CO.
(Chartered Accountants)
Sd/-
Shivanand M. Pal
(Partner)
Mem No.: 121762
FRN: 123269W
UDIN: 26121762ICGMOA8732

FOR SATTARI CO-OP MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD

Sd/-
Shri. Vasudev R. Parab
(Chairman)

Sd/-
Shri.Laxman S. Gawas
(Managing Director)

SATTARI COOPERATIVE MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD
HO VALPOI SATTARI GOA
CONSOLIDATED PROFIT & LOSS A/C FOR THE YEAR ENDED 31.03.2026

INCOME	FY 2025-26 RS TOTAL	TOURS & TRAVELS(RS)	Total(RS)
INTEREST ON LOAN & ADVANCES	**29,52,02,854.00**	**-**	29,52,02,854.00
By Loan Interest	29,52,02,854.00		29,52,02,854.00
INVESTMENT INTEREST	**4,28,86,864.00**		**4,28,86,864.00**
By GSCB FD Interest	3,99,12,649.00		3,99,12,649.00
By Union FD Interest	5,14,734.00		5,14,734.00
By TJSB FD Interest	3,15,805.00		3,15,805.00
By Saraswat FD Interest	21,43,676.00		21,43,676.00
OTHER INCOME	**1,15,97,942.33**	**7,15,405.00**	**1,23,13,347.33**
By Interest on Bank SB	23,29,536.00	12,145.00	23,41,681.00
By Processing Charges	18,41,089.00	-	18,41,089.00
By BBPS Bills Commission	30,029.06	-	30,029.06
By Other Income/Miscellaneous income	7,49,107.97	-	7,49,107.97
By NPA Provision Received	30,30,550.00	-	30,30,550.00
By Overdue Intrest Received	13,46,246.00	-	13,46,246.00
By kotak Insurance Commission	20,51,694.90	-	20,51,694.90
By LIC Insurance commission	6,395.00	-	6,395.00
By Dividend Unity Bank	2,04,359.40	-	2,04,359.40
By Election Expenses	8,935.00	-	8,935.00
By Bus Fee/ Fare	0	7,03,260.00	7,03,260.00
TOTAL	**34,96,87,660.33**	**7,15,405.00**	**35,04,03,065.33**

For M/S JSV & CO.
(Chartered Accountants)
Sd/-
Shivanand M. Pal
(Partner)
Mem No.: 121762
FRN: 123269W
UDIN: 26121762ICGMOA8732

FOR SATTARI CO-OP MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD

Sd/-
Shri. Vasudev R. Parab
(Chairman)

Sd/-
Shri.Laxman S. Gawas
(Managing Director)

SATTARI COOPERATIVE MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD
HEAD OFFICE - VALPOI SATTARI-GOA.
CONSOLIDATED BALANCESHEET AS ON 31.03.2026

PREVIOUS YEAR TOTAL 2024-25(RS)	CAPITAL & LIABILITIES	CURRENT YEAR(RS) 2025-26	TOURS & TRAVELS(RS) 2025-26	TOTAL(RS)
10,54,31,600.00	**I. SHARE CAPITAL**	**11,64,45,500.00**		**11,64,45,500.00**
	I. Authorised capital			
	200000000.00			
105431600	II. Paid up Share capital	11,64,45,500.00		11,64,45,500.00
11,68,92,495.02	**II. RESERVE & OTHER FUNDS**	**13,87,04,495.52**		**13,87,04,495.52**
4,59,09,597.15	a) Reserve Fund	6,06,28,764.23		6,06,28,764.23
5,00,18,802.27	b) Building Fund	6,13,22,530.27		6,13,22,530.27
13,63,736.75	c) Comm.Benefit Fund	16,99,730.75		16,99,730.75
17,30,620.75	d) Co-op. Devlop. Fund	18,06,792.75		18,06,792.75
1,18,82,190.52	e) Deficit Fund	1,25,54,177.52		1,25,54,177.52
52,95,047.58	f) Patronage Fund	-		-
6,92,500.00	g)Fixed Asset Fund	6,92,500.00		6,92,500.00
2,82,28,03,409.20	**III.DEPOSITS**	**3,14,25,12,545.85**		**3,14,25,12,545.85**
2,01,99,36,761.00	a) Fixed Deposit	2,33,34,60,742.00		2,33,34,60,742.00
44,00,33,701.20	b) Saving Deposit	44,91,58,558.85		44,91,58,558.85
10,44,17,581.00	c) Recurring Deposit	10,17,26,822.00		10,17,26,822.00
25,84,15,366.00	d) Pigmy Deposit	25,81,66,423.00		25,81,66,423.00
12,47,00,162.00	**IV. PROVISION**	**13,61,21,504.00**		**13,61,21,504.00**
10,71,79,698.00	a) N.P.A.	11,89,90,651.00		11,89,90,651.00
1,75,20,464.00	b) OverDue Interest	1,71,30,853.00		1,71,30,853.00
1,06,46,473.72	**V. OTHER LIABILITIES**	**32,99,607.28**	**30,20,881.00**	**63,20,488.28**
22,33,557.00	a) Pigmy Sec. Deposit	27,63,729.00		27,63,729.00
2,20,934.00	b) Dividend Payable	2,83,014.00		2,83,014.00
12,51,126.49	c) Education Fund	-		-
44,800.00	d) TDS Payable	76,385.00		76,385.00
1,17,211.23	e) GST Payable	1,59,210.28		1,59,210.28
10,06,557.00	f) Covid Fund	-		-
17,588.00	g) TDS payable on Contractor	17,269.00		17,269.00
25,04,250.00	h) Bonus Payable	-		-
32,50,450.00	i) SATTARI TOURS & TRAVELS		30,20,881.00	30,20,881.00
11,06,50,833.35	**VI) BRANCH ADJUSTMENT**	**10,83,81,148.59**		**10,83,81,148.59**
3,35,99,369.50	**VII. PROFIT & LOSS A/c**	**4,56,07,876.83**	**-6,09,718.00**	**4,49,98,158.83**
3,35,99,369.50	**Current Profit**	**4,56,07,876.83**	**-6,09,718.00**	**4,49,98,158.83**
3,32,47,24,342.79	**TOTAL**	**3,69,10,72,678.07**	**24,11,163.00**	**3,69,34,83,841.07**

For M/S JSV & CO.
(Chartered Accountants)
Sd/-
Shivanand M. Pal
(Proprietor)
Mem No.: 121762
FRN: 123269W
UDIN: 26121762ICGMOA8732

FOR SATTARI CO-OP MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD

Sd/-
Shri. Vasudev R. Parab
(Chairman)

Sd/-
Shri.Laxman S. Gawas
(Managing Director)

SATTARI COOPERATIVE MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD
HEAD OFFICE - VALPOI SATTARI-GOA.
CONSOLIDATED BALANCESHEET AS ON 31.03.2026

PREVIOUS YEAR TOTAL 2024-25(RS)	PROPERTY & ASSETS	CURRENT YEAR(RS) 2025-26	TOURS & TRAVELS(RS) 2025-26	TOTAL(RS)
8,48,70,963.39	**I. CASH & BANK**	**13,34,21,815.99**	**4,77,146.00**	**13,38,98,961.99**
88,88,910.00	a) Cash in Hand	48,74,085.00		48,74,085.00
7,59,82,053.39	b)Cash at Bank	12,85,47,730.99	4,77,146.00	12,90,24,876.99
57,99,60,440.00	**II. INVESTMENT**	**74,61,81,551.00**		**74,61,81,551.00**
57,99,43,440.00	a) Fixed Deposit in Banks	72,89,96,801.00		72,89,96,801.00
17,000.00	b) Shares	17,000.00		17,000.00
	c)Investment in Plot/Land	1,71,67,750.00		1,71,67,750.00
2,44,66,05,435.70	**III. LOANS & ADVANCES**	**2,61,04,01,860.78**		**2,61,04,01,860.78**
2,33,21,17,254.70	a) Term. Loans	2,48,72,73,840.78		2,48,72,73,840.78
9,57,90,283.00	b) F.D.Advances	10,99,69,576.00		10,99,69,576.00
1,18,77,464.00	c) Gold Advances	85,54,137.00		85,54,137.00
68,20,434.00	d) Pigmy Advances	46,04,307.00		46,04,307.00
7,08,78,087.15	**IV. FIXED ASSET**	**4,96,01,833.15**	**19,34,017.00**	**5,15,35,850.15**
4,96,613.12	a) Air-Conditioner	5,91,703.12		5,91,703.12
1,99,709.19	b) Computer	2,62,180.19		2,62,180.19
15,58,678.12	c) Other Assets	14,79,913.12		14,79,913.12
48,05,407.38	d) Furniture & Fixture	52,63,525.38		52,63,525.38
1,72,49,233.54	e) Premises	1,55,24,308.54		1,55,24,308.54
5,75,003.08	f) Safe	5,17,502.08		5,17,502.08
35,37,521.00	g) Vehicle	6,58,443.00	19,34,017.00	25,92,460.00
3,92,833.72	h) Inverter	4,08,919.72		4,08,919.72
4,20,63,088.00	i)Plot/Land	2,48,95,338.00		2,48,95,338.00
3,17,58,583.20	**V).OTHER ASSETS**	**4,30,84,468.56**		**4,30,84,468.56**
4,63,858.00	a) Advance receivable	4,84,729.00		4,84,729.00
2,99,472.00	b) FD Interest Receivable	5,917.00		5,917.00
1,71,10,517.00	c) TDS On Investment	2,14,31,182.00		2,14,31,182.00
95,45,983.00	d) IT Advance Receivable	95,45,983.00		95,45,983.00
17,875.15	e) TDS on BBps Bill	18,489.01		18,489.01
10,30,212.00	f) Branch Recievable	10,30,212.00		10,30,212.00
32,50,450.00	g)Sattari Tour & Travels	30,20,881.00		30,20,881.00
40,216.05	h) TDS on Kotak Insurance commission	90,162.25		90,162.25
	i)Mobile Banking Prepaid	23,756.50		23,756.50
	j)Investment in Real Estate	54,84,076.00		54,84,076.00
	k)Margao Branch GL	13,63,467.00		13,63,467.00
	l)Kotak Commission Recievable	5,84,876.80		5,84,876.80
	m)LIC Commission Recievable	737.00		737.00
11,06,50,833.35	**VI. BRANCH ADJUSTMENT**	**10,83,81,148.59**		**10,83,81,148.59**
3,32,47,24,342.79	**TOTAL**	**3,69,10,72,678.07**	**24,11,163.00**	**3,69,34,83,841.07**

For M/S JSV & CO.
(Chartered Accountants)
Sd/-
Shivanand M. Pal
(Proprietor)
Mem No.: 121762
FRN: 123269W
UDIN: 26121762ICGMOA8732

FOR SATTARI CO-OP MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD

Sd/-
Shri. Vasudev R. Parab
(Chairman)

Sd/-
Shri.Laxman S. Gawas
(Managing Director)

SATTARI COOPERATIVE MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD
HO VALPOI SATTARI GOA
CONSOLIDATED BUDGET FOR 2026-27

	BUDGET 2025-26	ACTUAL FY-2025-26	BUDGET 2026-27		BUDGET 2025-26	ACTUAL FY 25-26	BUDGET 2026-27
EXPENSES		**TOTAL**		**INCOME**		**TOTAL**	
DEPOSIT INTEREST/COMMISSION	**22,00,00,000.00**	**22,29,24,768.00**	**24,50,00,000.00**	**INTEREST ON LOAN & ADVANCES**	**29,50,00,000.00**	**29,52,02,854.00**	**33,48,50,000.00**
To Interest On Deposits	20,10,00,000.00	20,44,13,181.00	22,50,00,000.00	By Loan Interest	29,50,00,000.00	29,52,02,854.00	33,48,50,000.00
To Pigmy Commission	1,90,00,000.00	1,85,11,587.00	2,00,00,000.00				-
STAFF SALARY & ALLOWANCES	**5,18,00,000.00**	**4,73,73,052.00**	**5,66,60,000.00**	**INVESTMENT INTEREST**	**4,10,00,000.00**	**4,28,86,864.00**	**4,30,00,000.00**
To Salary & Wages	4,00,00,000.00	4,05,98,845.00	4,38,00,000.00				
To Bonus Paid	25,00,000.00	-	30,00,000.00	**OTHER INCOME**	**90,00,000.00**	**1,15,97,942.33**	**1,25,00,000.00**
To Travelling Expenses	3,00,000.00	1,63,000.00	2,00,000.00	By Interest on Bank SB	16,00,000.00	23,29,536.00	25,00,000.00
To Petrol / Conveyance Expenses	-		-	By Processing Charges	19,00,000.00	18,41,089.00	20,00,000.00
To Gratuity Expenses	25,00,000.00	15,26,445.00	22,00,000.00	By Other Miscellaneous Income	55,00,000.00	74,27,317.33	80,00,000.00
To TA & DA	1,00,000.00						
To Societies Contribution To EPF	35,00,000.00	37,12,138.00	46,00,000.00				
To Admin Charges E.P.F	2,00,000.00	1,51,757.00	2,00,000.00				
TO E.S.I.C Expenses	1,50,000.00	1,21,260.00	1,00,000.00				
To Labour Welfare Fund	50,000.00	20,920.00	60,000.00				
To Uniform Expenses	5,00,000.00	3,65,212.00	5,00,000.00				
To Leave Enacshment Expenses	20,00,000.00	7,13,475.00	20,00,000.00				
MANAGEMENT & ADMINISTRATIVE EXPS	**1,07,60,000.00**	**75,79,092.10**	**1,11,60,000.00**				
To Housekeeping Expenses	3,50,000.00	2,79,400.00	4,50,000.00				
To Training Expenses	1,00,000.00	47,680.00	1,00,000.00				
To Professional Fees	7,00,000.00	4,37,500.00	7,00,000.00				
To Rent	30,00,000.00	29,68,429.00	33,00,000.00				
To Locker Rent	10,000.00	88.50	10,000.00				
To AGM Expenses	4,00,000.00	2,94,636.00	5,00,000.00				
To Insurance Expenses	8,00,000.00	6,13,285.00	8,00,000.00				
To Registration & Taxation (TAXES)	5,00,000.00	1,16,606.00	5,00,000.00				
To Office Expenses	8,00,000.00	7,36,427.00	9,00,000.00				
To AMC- Software	15,00,000.00	7,36,400.00	12,00,000.00				
To Stationary Expenses	5,00,000.00	93,040.60	5,00,000.00				
To Legal Fees	1,00,000.00	12,650.00	1,00,000.00				
To Sitting Fees	12,00,000.00	10,90,000.00	13,00,000.00				
To Audit Fees	3,00,000.00	1,52,950.00	3,00,000.00				
To Study Tour	5,00,000.00		5,00,000.00				

GENERAL EXPENSES	**1,25,25,000.00**	**69,93,101.40**	**1,30,05,000.00**				
To GST Expenses	7,00,000.00	5,76,917.00	7,00,000.00				
To Bank Charges	25,000.00	14,357.90	25,000.00				
To Gift & Scholarship Expenses	50,000.00	-	50,000.00				
To Inauguration Expenses	5,00,000.00	3,34,618.00	8,00,000.00				
To Electricity Expenses	6,00,000.00	4,96,468.00	6,00,000.00				
To Social Activity Expenses	3,00,000.00	1,79,583.00	3,00,000.00				
To Refreshment Expenses	6,00,000.00	4,83,627.00	6,00,000.00				
To Diesel/Fuel Expenses	5,00,000.00	3,26,098.00	5,00,000.00				
To Newspaper & Magazine Expenses	1,00,000.00	60,749.00	1,00,000.00				
To Donation Expenses	3,50,000.00	5,30,292.00	6,00,000.00				
To Water Bills Expenses	50,000.00	58,555.00	1,00,000.00				
To Pooja Expenses	3,00,000.00	2,99,869.00	3,50,000.00				
To Repairs & Maintanance	12,00,000.00	7,60,731.00	10,00,000.00				
To Postage Expenses	50,000.00	405.00	30,000.00				
To Telephone Bills Expenses	3,00,000.00	1,95,674.50	3,00,000.00				
To Rennovation Expenses	8,00,000.00	4,24,746.00	8,00,000.00				
To Advertisement Expenses	1,00,000.00	81,180.00	1,50,000.00				
To OTS Expenses	60,00,000.00	25,85,029.00	60,00,000.00				
PROVISION EXPENSES	**1,15,00,000.00**	**1,87,93,972.00**	**1,20,00,000.00**				
To Depriciation	35,00,000.00	29,95,834.00	30,00,000.00				
To N.P.A Provision	70,00,000.00	1,48,41,503.00	80,00,000.00				
To Overdue Interest Provision	10,00,000.00	9,56,635.00	10,00,000.00				
PROFIT	**3,84,15,000.00**	**4,56,07,876.83**	**5,25,25,000.00**				
TOTAL	**34,50,00,000.00**	**34,92,71,862.33**	**39,03,50,000.00**	**TOTAL**	**34,50,00,000.00**	**34,96,87,660.33**	**39,03,50,000.00**

FOR SATTARI CO-OP MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD

Sd/-
Shri. Vasudev R. Parab
(Chairman)

Sd/-
Shri. Laxman S. Gawas
(Managing Director)

OUR HEAD OFFICE AND BRANCHES

HEAD OFFICE Appa Comm. Complex, Flat No.6, Valpoi-Sattari-Goa. (M)-9834611441,PH-9226083571 M D-(M)- 7517798286. G.M.-(M)-9423058760.	**1.VALPOI BRANCH** Shop No.6, Appa comm. Complex, Valpoi, Sattari-Goa. Br. Manager (m)-9823245637, PH-9226083572.
2. HONDA BRANCH Kamal Apts.NearVadadevTemple Honda, Sattari-Goa. Br. Manager(m)-8767100313. PH-9226083573	**3. GULELI BRANCH** H.No.85,Shop No.85/A, Nr.Govt.High School, Guleli, Sattari-Goa. Br. Manager(m)-8007714299, PH-9226083574,
4.SANKHALI BRANCH Salunke Estate-2, Housing Board Junction Harwale,Sankhali-Goa. Br. Manager (m)-9309045465 PH-9226083575	**5. BICHOLIM BRANCH** Shop No.101, Shree Ganesh Resicom, Bhailipeth,Bicholim-Goa. Br.Manager(m)-8805025831 PH-9226083576
6. PONDA BRANCH Near Sawitri Hall, Curti-Ponda-Goa. Br. Manager (m)-7378854350 PH-9226083577	**7. MOLLEM BRANCH** Near Chek Post, Mollem, Dharbandora-Goa, Br.Manager (m)-9637462204 PH-9226083578
8. KERI BRANCH Near Village Panchayat Keri, Keri, Sattari-Goa. Br. Manager (m)-8007258292PH-9226083579	**9. CALANGUTE BRANCH** Shop No. 19 & 20, building No.4, Kamat Holiday Homes, Calangute, Bardez-Goa. Br. Manager (m)-9049054423
10. USGAO-TISK BRANCH **S**hop No.30&31, Domnic Plaza Building Usgao-Tisk, Ponda-Goa. Br. Manager (m)-8788342771 PH-9226083581	**11. MARCEL BRANCH** Shop No.23,KTC,Bus Stand,Marcel, Ponda- Goa Br. Manager (m)-9370962854 PH-9226083582
12. MAPUSA BRANCH Shop No.9, Gr.Floor, Block-B, ShivsagarAprt., Opp. N.Education Zone, Mapusa-Goa. Br. Manager (m)-9834610449 PH-9226083583,	**13. ARAMBOL-PERNEM BRANCH** Shop No.1&2, Opp. to Petrol Pump, Madhalawada, Arambol, Pernem-Goa., Br. Manager (m)-9049019766, PH-9226083584
14.NAVELIM-BICHOLIM BRANCH Shop No.3,H No.125, Near Chhatrapati Shivaji Maharaj circle, Bharoniwada Navelim sankhalim Goa , PH-9226083580	**15. MARGAO BRANCH** Shop No. 22 & 73, Falecinta Building, Near Bolshe Circle Margao Goa.. Br. Manager No.8698184696.

PERFORMANCE OF THE BRANCHES FOR THE YEAR ENDING 31.03.2026 **(Rs. In lakhs)**

Branch	Date of opening	Deposits	Loans	NPA %	Investment	Profit/Loss
1.HO					1218.16	-94.58
1.Valpoi	18.01.1996	6458.34	5183.99	3.28	1167.50	130.45
2.Honda	25.08.2002	2836.99	2466.27	0.76	604.07	90.72
3.Guleli	09.10.2008	1713.94	1443.46	0.30	295.10	41.43
4.Sankhali	25.04.2010	3864.59	2840.13	3.05	956.23	53.03
5.Bicholim	26.05.2013	3314.58	3078.67	3.80	675.00	33.61
6.Ponda	20.10.2013	2520.15	2162.35	16.50	525.00	29.99
7.Mollem	22.05.2014	844.52	554.17	0.54	170.00	8.18
8.Keri	09.11.2014	1912.57	1902.18	0.34	145.00	46.24
9.Calangute	11.01.2015	1988.74	1753.98	15.87	215.00	39.62
10.Usgao	01.11.2015	1800.98	1341.46	2.27	443.83	31.59
11.Marcel	20.02.2016	1157.09	947.06	10.27	180.22	22.20
12.Mapusa	21.10.2017	2143.69	1457.76	1.31	555.00	14.35
13. Arambol	17.05.2018	676.37	680.92	0.07	130.00	18.90
14. Navelim	30.03.2025	192.52	291.57	0	10.00	-9.71
Consolidated		31425.12	26104.01	4.55	7290.01	456.07

APPROPRIATION OF PROFIT

For the Cooperative year 2024-25	**3,38,28,938.50**	**For the Cooperative year 2025-26**	**4,56,07,876.83**
Less :- Tour & Travels loss	**2,29,569.00**	**Less :- Tour & Travels loss**	**6,09,718.00**
Net Profit for the F.Y 2024-25	**3,35,99,369.50**	**Net Profit for the F.Y 2025-26**	**4,49,98,158.83**
Statutory Reserve Funds 25%	83,99,842.50	Statutory Reserve Funds 25%	1,12,49,540.00
Deficit Funds 2%	6,71,987.00	Deficit Funds 2%	8,99,963.00
Coop. Education Funds	50,000.00	Coop. Education Funds	50,000.00
Comm. Benefit Funds 1 %	3,35,994.00	Comm. Benefit Funds 1 %	4,49,982.00
Coop. Development Funds 1%	3,35,994.00	Coop. Development Funds 1%	4,49,982.00
Dividend (12 %)	1,25,01,824.00	Dividend (12 % Proposed)	1,34,47,201.00
Building Fund	1,13,03,728.00	Building Fund	1,84,51,490.83
	3,35,99,369.50		**4,49,98,158.83**

MANAGING COMMITTEE for the F.Y. 2025-26

Name	Design.	Address	Mobile No.
Shri.Vasudev R.Parab	Chairman	Pissurlem, Sattari-Goa.	(M)- 9764364489.
Shri.Krishna N. Gawas	Vice Chairman	HBC, Sankhalim-Goa.	(M)- 9423057841.
Adv.Yeshwant V. Gauns	Director	Valpoi, Sattari-Goa.	(M)- 9423055770
Adv.Kashinath S.Mhalshekar	Director	Parye, Sattari-Goa.	(M)- 9763131392.
Shri. Premnath A.Hazare	Director	Guleli, Sattari-Goa.	(M)- 9423317709.
Shri.Mhalu G. Gawas	Director	Massordem, Sattari-Goa	(M)- 9422418280.
Shri. Shripad L. Sawant	Director	Kopardem, Sattari-Goa.	(M)- 8208679676.
Shri. Govind B. Korgaonkar	Director	Golavali, Sattari-Goa.	(M)- 9923328587.
Shri. Nitin B. Shivdekar	Director	Vante, Sattari-Goa.	(M)- 8806509313.
Mrs. Sapana V. Parab	Director	Pissurlem, Sattari-Goa.	(M)- 9359531548
Mrs. Ankita A. Gawas	Director	Charawane Sattari Goa	(M)- 9420979574.

OUR PIGMY AGENTS

1. VALPOI BRANCH
1. Shri. Ghanashyam V Desai
2.Smt. Annada A. Pokle
3.Shri.Shahid D Khan
4.Smt.Sonali A Kudnekar
5.Smt.Geeta S Gaonkar
6.Smt.Pravina P Gawas
7.Shri. Arjun Chandru Kerkar

2.HONDA BRANCH
1.Smt.Seema P Naik
2.Smt.Tanuja R Kale
3.Shri. Sandeep P Gaonkar
4.Smt.Vishweta Vishwajit Gaude

3. GULELI BRANCH
1. Shri. Tulshidas V Gaonkar

4.SANKHALI BRANCH
1.Shri. Sandeep R Gawas
2.Shri.Harish G Gunaji
3.Shri.Gunajirao M Desai
4.Smt.Padma P Nagvekar
5.Shri.Bhalchandra P Bakre
6.Smt.Amita A Matonkar
7.Shri.Shaba Govind Naik

5.BICHOLIM BRANCH
1.Smt.Priyanka P Govekar
2.Smt. Swapnaja B Neswankar
3. Shri.Raviraj G Chari
4. Shri.Amit Santosh Chawan
5.Smt .Vineta B Yende
6.Smt.Shruti Snehal Parab

6.PONDA BRANCH
1.Shri.Prashant N Naik
2.Shri. Devendra S Naik
3.Smt.Hamida Bee Ibrahim Aga
4.Shri.Pradeep K Satarkar
5.Shri. Navnath T Naik
6.Shri. Pradeep A Hazare
7.Shri. Gautam R Verlekar
8.Shri. Vishant M Naik

7.MOLLEM BRANCH
1.Shri. Nilesh V Naik
2.Shri. Suryakant A Kalekar

8.KERI BRANCH
1.Smt.Meenaxi N Gurav
2.Shri.Subhash S Mandrekar
3.Shri.Pravin H Gawas

9.CALANGUTE BRANCH
1.Shri.Rohidas KLotlikar
2.Dipesh S Kalangutkar
3.Shri.Sandeep R Satardekar
4.Shri.Dinesh D Narvekar
5.Smt.Benicia A D'souza
6.Shri.Shankar A Shetye

10.TISK USGAO BRANCH
1.Shri.Vishnu G Naik
2.Shri. VithobaFatrekar
3.Smt. Suyasha D Phadte
4.Shri. Pradeep Devidas

11.MARCEL BRANCH
1.Smt.Chaitali Gajesh Shirodkar

12. MAPUSA BRANCH
1.Smt. Gauri D Mhapsekar
2.Shri. Santosh N Divkar
3.Shri. Harish A Chikalikar
4.Shri. Dinesh V Gadekar
5.Shri.Salvador Francis Gomes
6.Shri.Nikshey Vasudev Vaigankar
7.Smt.Rukmini Shivaji Naik

13. ARAMBOL BRANCH
1.Shri. Sadguru T Sawant
2.Shri.Siddesh G Kepkar
3.Shri. Vinod S Gawade
4.Shri.Gabriel Anthony Fernandes

SATTARI CO-OP. MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD.

Reg. No.: RES(A)22/NZ/GOA. 5 Dec. 95
H.O. VALPOI, SATTARI - GOA. Ph.: 9226083571

SATTARI TOURS & TRAVELS

We provide 32 Seaters (Ac) Bus on Rent at reasonable rate

- Experience Driver
- Comfortable Seats
- Air Conditioner
- Music System
- Clean & Hygienic
- Affordable Rate





Contact : 9325026980 (Driver)
Email ID : sattarimultipurpose@gmail.com

SATTARI COMPUTERS

SALES - SERVICE - SPARES - REPAIRS

DEALERS in All types of
Computers, Laptops, Printers &
all allied computer accessories
Mob: 7798693131 (IT)



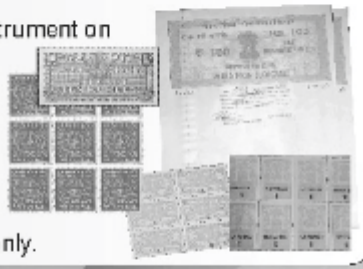
STAMP VENDOR FOR JUDICIAL & NON JUDICIAL

A - Non-Judicial

- Stamp paper embossed or engraved for single instrument on
- Special Adhesive Stamps v Revenue Stamps
- Share Transfer Stamps v Insurance Stamps
- Agreement Stamps v Foreign Bill
- Broker's Note v Notorial Stamps

B- Judicial

- Adhesive Court Fee Stamps (All denominations)
- Impressed Court Fee Paper for single instrument only.



We are corporate Agent under IRDAI Tied up with

LIC | kotak life | digit General Insurance Company Limited

For More Details Contact :

H.O. 9226083571

M.D. - 9834732204 | C.E.O. 9067368298 | Dy. G.M. - 9284265676

OUR FOCUS ON TRUST, QUALITY, TECHNOLOGY & VISION

OUR PROGRESS AT GLANCE AS ON 31.03.2026.

Parameter	Beginning 1996-97	After 10 years 31.03.2006	After 15 years 31.03.2011	After 23Years 31.03.2020	After 29years 31.03.2026	Growth for last 6years.
No. of Members	1000	2906	5832	28667	40498	1.41 Times
Sh. Capital (Lakhs)	3.22	35.05	129.02	1038.75	1164.45	1.12 Times
Deposit (Lakhs)	10.00	244.99	943.71	18591.71	31425.12	1.69 Times
Loan (Lakhs)	15.00	268.13	972.26	16186.36	26104.01	1.61 Times
Profit/Loss (Lakhs)	0.5	5.12	29.92	123.63	449.98	3.63 Times
Loan Limit (Rs)	15000/-	300000/-	800000/-	2500000/-	2500000/-	-
Dividend (%)	-	8%	10%	11%		-
Branches	1	2	4	13	14	-
Staff Strength	3	9	14	63	86	-
Pigmy Agents	4	8	14	60	60	-
Area of operation	Sattari Taluka	Sattari Taluka	North Goa District	GOA	GOA	GOA
Audit class	"B"	"A"	"A"	"A"	"A"	"A"



Cultural Programme at Head office on Annual Day



BOD & Staff Members doing Tree Plantation Programme

SATTARI CO-OPERATIVE MULTIPURPOSE PRIMARY AGRICULTURAL CREDIT SOCIETY LTD.

Reg. No.: RES.(A)/22NZ/GOA/05 DEC 1995
H.O. Valpoi, Sattari - Goa. Ph.: 0832- 2374364.

ATTRACTIVE RATE OF INTEREST ON FIXED DEPOSIT

DEPOSIT PERIOD	INTEREST RATE
46 DAYS TO 181 DAYS	6%
182 DAYS TO 365 DAYS	7%
ABOVE 1 YEAR to 2 YEARS	9.50%
ABOVE 2 YEARS TO 5 YEARS	10%
0.5% EXTRA FOR SENIOR CITIZEN	
DAM DUPPAT	9 YEARS

1% LESS ON MIS & QIS





LOANS & ADVANCES INTEREST RATES	NORMAL	SALARY DEDUCTION
UPTO RS. 5,00,000.00	13%	11%
ABOVE RS 5,00,000 TO 15,00,000	13%	11%
ABOVE RS 15,00,000 TO 25,00,000	13%	12%
VEHICLE LOAN		
PRIVATE VEHICLE	12%	10%
COMMERCIAL VEHICLE 13%	13%	13%
LOAN AGAINST GOLD		
UPTO RS. 5,00,000.00	10%	10%
RS. 2,800 TO RS. 3,000 (PER GRAM)		

MONTHLY RECURRING DEPOSIT

PERIOD	INTEREST RATE
FOR ONE YEAR/ 12 MONTHS	9.00%
2 YEARS TO 5 YEARS	9.50%

EXAMPLE :- MONTHLY DEPOSIT OF RS. 1000/- EACH

NO. OF MONTHLY INST.	TOTAL AMT DEPOSIT	RATE OF INTEREST	INT. PAYABLE	MATURITY AMT
12	12000	9	585	12585
24	24000	9.5	2375	26375
36	36000	9.5	5273	41273
48	48000	9.5	9310	57310
60	60000	9.5	14488	74488

Printed Matter Only **BOOK-POST** (Under Certificate of Posting)

To, _____

_____

If not delivered please return to:

From :

Sattari Co-operative Multipurpose Primary Agricultural Credit Society Ltd.

Appa, Commercial Complex, Valpoi, Sattari - Goa 403 506.

Rainbow Offset, BGM.90088 15555