Matrubhumi

CO-OPERATIVE CREDIT SOCIETY LTD

REGN. NO. BOM / KW / RSR / (CR) / 545 / 87-88

(Jurisdiction : Brihan Mumbai, Thane, Raigad, Nashik, Pune & Palghar District)

36th ANNUAL REPORT

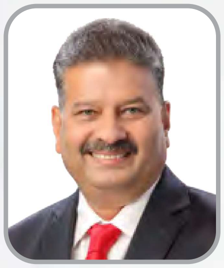
YEAR 2023-2024

Annual Audited Accounts for the Financial Year 2023- 2024

Regd.& Admn. Office :
Buntara Bhavana, Buntara Bhavana Marg,
Bhandary Estate, Kurla (E), Mumbai - 400 070.
Mob: 7400187906 / 8828800735
E-mail: matrubhumisociety@yahoo.co.in
Website : www.matrubhumisociety.com

Matrubhumi
CO-OPERATIVE CREDIT SOCIETY LTD

BOARD OF DIRECTORS



Mr. Ulthur Mohandas Shetty
Chairman

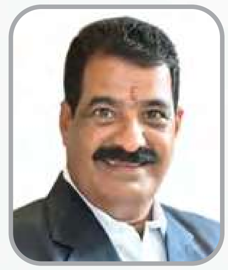
Dr. R. K. Shetty
Vice-Chairman

Mr. Kishor Kumar Kuthyar
Hon. Secretary

CA Harish D. Shetty
Hon. Treasurer

Mr. Praveen B. Shetty

Mr. Mahesh S. Shetty



Mr. Shashidhar K. Shetty

CA Jagdish B. Shetty

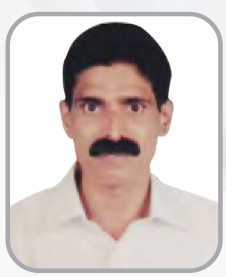
Mrs. Sunanda D. Shetty

CA Rajashree G. Shetty

ADMINISTRATIVE STAFF MEMBERS

Mrs. Mallika P. Shetty
Senior Manager

Mrs. Shashikala S. Shetty
Manager Accounts



Mr. Ramesh G. Suvarna
Manager Credit & Admin

Mr. Kishor M. Patil
Manager
Credit & Recovery

Mr. Harish T. Shetty
Manager Recovery (S.R.O)

Matrubhumi
CO-OPERATIVE CREDIT SOCIETY LTD

BOARD OF DIRECTORS

Mr. Ulthur Mohandas Shetty - Chairman

Dr. R. K Shetty	Vice-Chairman	Mr. Kishor Kumar Kuthyar	Hon. Secretary
CA Harish D. Shetty	Hon. Treasurer	Mr. Praveen B. Shetty	Director
Mr. Mahesh S. Shetty	Director	Mr. Shashidhar K Shetty	Director
CA Jagdish B. Shetty	Director	Mrs. Sunanda D. Shetty	Director
CA Rajashree G. Shetty	Director		

ADVISORY BOARD MEMBERS

Mr. Aikala Harish Shetty	Mr. Karnire Vishwanath Shetty	Mr. Rathnakar Shetty Mundkur
Mr. Mundappa Payyade	Mrs. Uma K. Shetty	Mr. Diwakar Shetty Indrali
Mr. Ravindranath Bhandary	Mr. Sukumar N. Shetty	Mr. Bhaskar Y. Shetty, Khandesh
Mr. Bhaskar B. Shetty, Dakshin	Mr. Premnath Shetty Kondadi	Mr. Suraj Shetty
Mr. Anand Shetty Yekkar	Mr. Subodh Bhandary	Mr. Manjunath Shetty
Mr. Ravindra D. Shetty Kotrapadi	Mr. Ashok Pakkala	Mr. Girish R. Shetty
Mrs. Chitra R. Shetty	Mr. Savin J. Shetty	CA Karunakar Shetty
CA Surendra Shetty	Mr. Rajesh Shetty	Mr. Shantaram B. Shetty
Mr. Sunil J Shetty	Mr. Bhaskar Shetty Karnad	Mr. Ravindra R. Shetty
Mr. Ravindra S. Shetty	Mr. Prasad M. Shetty	Adv. Santosh Kumar V. Hegde

SUB COMMITTEES

BUSINESS DEVELOPMENT COMMITTEE

Dr. R. K. Shetty - Chairman
Mr. Praveen B. Shetty - Deposit Mobilization
Mr. Kishor Kumar Kuthyar - Loan Mobilization
Mr. Shashidhar K. Shetty - Member
CA Jagdish B. Shetty - Member

LOAN RECOVERY COMMITTEE

Mr. Mahesh S. Shetty - Chairman
Mr. Praveen B. Shetty - Member
Mr. Shashidhar K. Shetty - Member
Mr. Kishor Kumar Kuthyar - Member

LOAN SCRUTINY COMMITTEE

CA Rajashree G. Shetty - Chairperson
Mrs. Sunanda D. Shetty - Member

AUDIT COMMITTEE

CA Jagdish B. Shetty - Chairman
CA Harish D. Shetty - Member
CA Rajashree G. Shetty - Member

Office Bearers are the members of all the Sub- Committees

BANKERS

Bank of Baroda
Bharat Co-op. Bank (Mumbai) Ltd
Mumbai District Central Co-operative Bank Ltd
Shamrao Vithal Co-op Bank Ltd

INTERNAL AUDITOR

M/s. Ashok Shetty & Co.
Chartered Accountants
B-01, Om Mahantkumar Society,
Mahant Road, Vile Parle (East),
Mumbai-400 057

STATUTORY AUDITOR

M/s. Dhruvaprakash & Co.
Chartered Accountants
B-408, Naman Midtown
Senapati Bapat Marg, Prabhadevi
Mumbai-400 013.

NOTICE

Notice is hereby given that the 36th Annual General Meeting of Matrubhumi Co-op. Credit Society Ltd., for the Financial Year 2023-2024 will be held on Saturday, 31st August, 2024 at 10.30 a.m. at Smt. Radhabai T. Bhandary Auditorium, Buntara Bhavana, Buntara Bhavana Marg, Bhandary Estate, Kurla(E), Mumbai-400 070.

AGENDA

1. Lighting the Lamp & Prayer
2. Welcome address by Chairman
3. To read and confirm the Minutes of the last Annual General Meeting held on 2nd September, 2023.
4. To receive and adopt the Annual Report for the Financial Year 2023-2024.
5. To ratify the appointment of Statutory Auditors M/s. Dhruvaprakash & Co., Chartered Accountants for the Financial Year 2023 - 2024.
6. To approve & adopt the Audited Balance Sheet and the Profit & Loss A/c. for the year ended 31.03.2024.
7. To adopt the Statutory Audit report from Statutory Auditors, M/s. Dhruvaprakash & Co., Chartered Accountants for the Financial Year 2023 - 2024.
8. Declaration of Dividend and Allocation of Profit for the Financial Year 2023 - 2024.
9. To approve and sanction the Annual Budget for the Financial Year 2024-2025 (Page No. 26)
10. To ratify the action of the Board of Directors for appointment of Internal Auditors for the Financial Year 2024-2025.
11. To appoint Statutory Auditors for the Financial Year 2024-2025.
12. To ratify the transfer of Unclaimed Dividend for the year 2019-2020 to Reserve Fund as per provisions of the Society's Bye-laws No. 66(4).
13. To Transfer Unclaimed Dividend for the year 2020-2021 to Reserve Fund as per provisions of the Society's Bye-laws No. 66(4).
14. To approve the write-off of Loans.
15. To approve the proposals for Amendment to Bye-laws (Page No. 27)
16. To approve and ratify all the decisions and the actions taken by the Board of Directors in their meetings during the Financial Year 2023 - 2024.
17. Any other business with the permission of the Chair.
18. Vote of Thanks.
19. National Anthem

By Order of Board of Directors

Place : Mumbai
Date : 01-08-2024

Kishor Kumar Kuthyar
Hon. Secretary

NOTE

1. If, within half an hour, after the time appointed for the meeting, the quorum is not established, the meeting stands adjourned, and this adjourned meeting shall be held thereafter, on the same day, at the same venue and the business under the Agenda shall be transacted notwithstanding the fact that there is quorum or not.
2. Members who desire to seek clarification/s on Annual Report & Balance Sheet are requested to send their queries to reach the Hon. Secretary on or before 28th August, 2024 before 4.00 p.m.
3. Please bring this Report at the time of Annual General Meeting.

Matrubhumi
CO-OPERATIVE CREDIT SOCIETY LTD

Regn. No. BOM / KW / RSR / (CR) / 545 / 87-88
Regd.Office: Buntara Bhavana, Buntara Bhavana Marg, Bhandary Estate, Kurla(E), Mumbai-400070.

36th ANNUAL REPORT
YEAR 2023-2024

Dear Shareholders,

The Board of Directors have immense pleasure in extending warm welcome to the members for the 36th Annual General meeting of your esteemed Society. We take pleasure placing before you the Annual Report along with Audited Statement of Accounts of the Society for the financial year ended 31st March 2024.

We are pleased to inform you that our Society has shown an excellent performance in all the business parameters during the year under review and once again able to prove as one of the responsible and reliable Financial Institution. **MATRUBHUMI** will always strive to continue remarkable progress in various business parameters taking care of each and every business aspect in an innovative and consistent management that has been a hallmark tradition of your Society over the years.

The F.Y 2023-24 have been testament to our resilience and commitment to excellence as the Society progressed, achieved significant milestones and delivered exceptional yield. Your trust in "**MATRUBHUMI**" has been our driving force towards growth and development. Matrubhumi Society believes that its members are not only customers but they are the heart and soul of the institution. The Society's core, philosophy of offering personalized service and fostering generational relationships has served it well.

GLOBAL SCENARIO & INDIAN ECONOMY:

The global economy plays a vital role in shaping the economical landscape of individual countries. During the year 2023-24 the continuation of Russia-Ukrain war and the start of Hamas-Israel conflict affected the world Economy as resulted high inflation in many economies .Investment continued to surge into Indian markets both from global as well as domestic investors.

As per RBI monetary policy report, Feb 2024 India's Real GDP growth is likely to be 7.00 % for F.Y. 2024-25 as against 8.20% growth for F.Y. 2023-24.

1. PERFORMANCE OF MATRUBHUMI CO-OPERATIVE CREDIT SOCIETY LTD.

We at Matrubhumi tried our best and very pleased to inform the August house that we have achieved the Budget for all the financial parameters for the year 2023-2024. We are pleased to inform you that during the year under review performance of the Society is far excellent and made all round progress in the given parameters.

Performance Vs. Budget:

(₹ in Lakhs)

Sr. No	Details	Budget 2023-2024	Actual 2023-2024	Actual 2022-2023	Percentage rise of (4) over (3)
(1)	(2)	(3)	(4)	(5)	(6)
1	Membership	24000	19862	19416	(20.83%)
2	Share Capital	2550	2550.10	2475.01	0.004%
3	Deposits	14000	14720.39	11934.93	4.89%
4	Advances	17000	17396.33	14050.33	2.28%
5	Total Income	2019.50	2005.28	1659.07	(0.71%)
6	Total Expenses	1034.50	1469.49	1164.47	29.60%
7	**Net Profit**	**985.00**	**535.79**	**494.60**	**(83.84)%**

Our actual profit for the financial year 2023-2024 stands at Rs. 947.99 lakhs including an additional provision of Rs. 375 lakhs towards additional reserve for bad and doubtful debts.

2. FINANCIAL HIGHLIGHTES OVER THE YEARS:

(₹ in Lakhs)

Sr. No	Particulars	As on 31.03.21	As on 31.03.22	As on 31.03.23	As on 31.03.24	Increase or Decrease (+or-) over 2023 to 2024	Percentage increase Over 2023 to 2024
1	Membership	18468	18941	19416	19862	446	2.30%
2	Share Capital	2370.32	2393.32	2475.01	2550.10	75.09	3.03%
3	Reserve	2340.16	2573.87	2968.02	3560.50	592.48	19.96%
4	Deposits	8020.34	8656.07	11934.93	14720.39	2785.46	23.34%
5	Advances	9791.20	10300.31	14050.33	17396.33	3346.00	23.81%
6	Working Capital	13565.86	14514.69	18363.86	21972.90	3609.04	19.65%
7	Gross Income	1255.45	1393.71	1659.07	2005.28	346.21	20.87%
8	Expenditure	931.14	967.29	1164.47	1469.49	305.02	26.19%
9	Dividend	11%	11%	12%	12% (Proposed)		
10	**Profit**	**324.31**	**426.42**	**494.60**	**535.79**	**41.19**	**8.33%**

Board has ensured that they will continue to make efforts towards exploring all the potential areas in this particular segment to increase the profitability year after year.

Our priority is to ensure the interest of the Shareholders and we were able to earn goodwill, trust and confidence of Shareholders/ Depositors. **"MATRUBHUMI"** maintained its brand image of rendering best & prompt services to its members.

3. DEPOSITS

The total deposits of the Society stands at Rs. 14720.39 lakhs as on 31st March, 2024. We have refunded a total deposits of Rs. 17518.85 lakhs including Daily Deposit refund of Rs.9316.59 lakhs during the year. We had introduced short term Deposit mobilization drive for 75 days through Board members, Advisory Board Members, MNY agents & Staff members and got a very good response from our Shareholders and we have mobilized total amount of Rs. 2263.99 lakhs. We take utmost care and concern to ensure that the refund of the deposits and claims of the members /deposit holders were settled on time.

4. BRANCHES

We have 5 Centres i.e. Thane, Sakinaka, Vasai, Vashi & Kalyan dealing mainly with Matrubhumi Nityanidhi Yojana (Daily collection) activities & other financial services which facilitates our Shareholders/ Depositors and Borrowers to deposit their daily savings into their accounts. We have competent 22 MNY (Daily Collection) Agents who are representing **MATRUBHUMI** at core level by providing best and prompt services to our customers. During the year under review we have collected an amount of Rs.9713.86 lakhs and refunded Rs.9316.59 lakhs. With your support and trust, for the benefit of the surrounding members and for the growth and development of the Society, we have decided to have these Collection Centre into full fledge Branches.

5. ADVANCES

Society is making cautious & legitimate efforts to increase its Loans & Advances portfolio by introducing various Loan schemes. Society has tried to help its members to meet their financial requirements for their business, housing, education and domestic needs after proper scrutiny of the proposals and satisfying the end use of loans. We have granted total loans of Rs. 5645.69 lakhs including 35 Excise Permit License loans amounting to Rs. 315.19 lakhs during the year under review. We ensure prompt process of loan proposals and quick disbursement. We are planning to introduce new scheme viz. MSME/ Retail Loans with competitive rate of interest in near future. The new loan policy framed such as Loan against Daily Deposits was huge success and we have disbursed Rs. 1981.67 lakhs under this Scheme during the year.

6. RECOVERY

Our Society gives top most priority for recovery of loans. Relentless efforts are made to recover especially sticky and stagnant old loan accounts. We are having strong Management & recovery team who strategically utilize multiple mediums to optimize recovery. Management have taken continuous approach in terms of personal contact, periodical recovery meetings and also initiated legal proceedings wherever extremely required. We are pleased to inform our members that during the year a total of Rs. 1848.17 lakhs were recovered from our defaulted borrowers out of which Rs. 867.01 lakhs recovered from the old problematic sticky loan accounts. We have successfully closed 11 Sticky and stagnant old Loan accounts.

We are pleased to announce that first time in the history of **MATRUBHUMI** we have achieved NET NPA of 0%. The Gross NPA of the Society stood at 9.38%.

7. ACHIEVEMENT

For the 5th consequent term, Board has pleasure to inform that **MATRUBHUMI** has been awarded with prestigious Banco Blue Ribbon Award 2022-23 under the Deposit category of 100-120 crores, organized by AVIES Publication Kolhapur and Galaxy INMA. The Award Function was held at Deltin Resort, Daman. Mr. Ulthur Mohandas Shetty – Chairman and Dr. R.K. Shetty – Vice- Chairman received the award from Mr. Madhukar Rao Chaudhary- Ex Commissioner, Co-Operative Department Pune, in the presence of Mr. Ashok Naik – Director Galaxy INMA Pune and Mr. Avinash Shintre Chief Editor BANCO AVIES Publication Kolhapur.

8. BOARD OF DIRECTORS & ADVISORS

Chairman Mr. Ulthur Mohandas Shetty, very committed, dedicated and well known personality in Hospitality Industries and the current team of Board of Directors & Advisory Board Members are veterans in their expertise fields of Hospitality Industry, Banking, Insurance, Chartered Accountants, Financial Advisors, Tax Consultants etc and with their whole hearted support, guidance and co-operation **MATRUBHUMI** has achieved and surpassed all the Business Goals. All Directors are giving their valuable time on honorary basis for the growth and business development of the Society. We appreciate and acknowledge the valuable contribution & dedication of Directors, Advisors,Past Chairmen and their team for the growth & progress of the Society.

9. BOARD OF DIRECTORS MEETING

During the year under review 12 Board of Directors Meetings were held and the participation and the attendance of the Directors were good and had a great role in the business development of the Society. Board Members have always taken a unanimous decision on any issues in the interest of the Society as well as Members.

10. STAFF

Staff members are the pillars of strength of the Society and they play vital role in the growth and development of the Society .We have well experienced 22 staff members, out of which 12 members are placed at Head office and 10 members at 5 branches. We are pleased to inform you that we have 9 staff members having a service record of more than 15 years, 3 staff members more than 10 years and 3 staff members more than 5 years. Recently we have recruited Mr. Ramesh Suvarna, well experienced retired Manager of Bharat Co-Op Bank as a Credit & Admin Manager. Staffs are quite competent, devoted and motivated to give prompt & best services to our customers. We provide training to our staff members conducted by Maharashtra Rajya Sahakari Sangh Ltd., Pune. This year also 100% staff members attended 3 days training program. For the smooth and efficient working of the Society , we have reviewed the work load of staff members and allotted amongst them as per their efficiency and experience. During the financial year per employee business worked out to Rs.14.60 crores which is exemplary.

The Board of Directors are pleased to place on record their appreciation for the sincere & dedicated services rendered by them and MNY agents at all levels.

11. PROPOSED AMENDMENTS TO BYE LAWS OF THE SOCIETY.

Board of Directors have proposed and recommended 3 proposals for the amendments to the Bye Laws subject to the approval of Annual General Meeting, which is separately given in this Report. (Page No. 27)

12. WEBSITE:

Our website serves as a central hub for information, resources, and engagement for our Members. Website is launched in the year 2023, it is designed to provide personalized financial solutions that help our members to achieve their financial aspirations and build a secure future. For more features, members are requested to visit our website **www.matrubhumisociety.com**

13. CORE BANKING SOFTWARE

In order to streamline operational transactions, improve efficiency, customer satisfaction and also to ease the connectivity with the Branches, Board has decided to install a new Software M/s. Peocit Software Solutions Pvt. Ltd. who have the client list of more than 550 Credit Societies in Mumbai.

14. INTERNAL AUDIT AND STATUTORY AUDIT

During the year under review M/s. Ashok Shetty & Co., Chartered Accountants, have carried out Internal Audit & M/s. Dhruvaprakash & Co., Chartered Accountants have carried out the Statutory Audit of our Society . Every quarterly Audit Report have been thoroughly discussed in Audit Committee & Office Bearers meetings. We are pleased to inform you that Matrubhumi have been Awarded '**A**' classification for the Financial Year 2023-24.

15. DIVIDEND

The Board of Directors are pleased to propose Dividend @**12%** for financial year 2023-2024 on pro rata basis as per Bye-laws No.G.1.1 sub clause 2b.

16. FUTURE PLANS:

- Converting all 5 collection Centres into full fledged Branches.
- Looking at the growth and development of the Society and for future expansion, planning to have our own premises for Head office/Corporate office.
- Providing Mobile and Net Banking facilities to our Customers through association with other Banks.

17. ACKNOWLEDGEMENTS:

We, Board of Directors take this opportunity to express our gratitude to our Director and President of Bunts Sangha Mumbai Mr. Praveen B. Shetty & his Office Bearers, Past Presidents , Trustees ,Managing Council Members, Mahila Vibhag , Youth Wing and staff for their support from time to time in terms of guidance, co-operation and direction. The Board also sincerely thanked all the Members, Depositors, Borrowers, Service Providers, Staffs, MNY Agents and Well Wishers for their valued support for helping the Society in augmenting its business. The Board also wish to place on record the guidance, assistance, direction and co-operation extended by our Bankers and following institutions:

a. Commissioner of Co-operation and Registrar of Co-operative Societies, Pune, Maharashtra State & District Deputy Registrar "L" ward Konkan Bhavan, C.B.D. Belapur

b. Statutory Auditors, Internal Auditors, Property Valuers and Legal Consultants.

c. Chairman and members of various Sub- Committees namely Loan Scrutiny, Business Development, Audit and Loan Recovery Committee.

d. All other Bunts Organizations and their members.

We, the Board of Directors, pledge to organize more resources and work towards enhancing return on your investments. We would also ensure our shareholders to get a professionally managed service at all time.

Thank you once again for your valuable contribution and unwavering trust.

With regards,

MATRUBHUMI CO-OPERATIVE CREDIT SOCIETY LTD.
For and on behalf of the Board of Directors

	Sd/-	Sd/-
Place: Mumbai	**Mohandas D. Shetty**	**Kishor Kumar Kuthyar**
Date : 01-08-2024	Chairman	Hon. Secretary

BROAD GUIDELINES OF LOANS

The Rules will be called as "Matrubhumi Co-op. Credit Society's Loan Rules."

1. The borrower as well as sureties should be members of the Society before applying for loan.
2. Every member should make an application for loan in the prescribed loan form of the Society.
3. The Board of Directors has a right to reject loan application without assigning any reason.
4. The Board of Directors has the right to recall the loan at any time if it is not utilized for purpose for which it has been sanctioned.
5. The rate of interest on loans shall be subject to change from time to time as per discretion of the Board of Directors.
6. The penal interest @ 2% will be charged on the overdue amount.
7. Loans are repayable in 36/60/84/120/180 equated monthly installments.
8. The valuation & legal opinion of movable/ immovable property will be done by the Society's approved valuers / advocates and applicable charges shall be borne by the borrower.
9. The borrower should subscribe additional shares @ 1% of the Loan amount as share linkage as per the policy.
10. One Member can stand as surety for 2 loans only.

The above rules can be modified with the prior approval of Board of Directors. Applicants have to abide by all the terms, conditions, rules and regulations made by the Management from time to time.

KNOW YOUR CLIENT (KYC)
APPLICATION FORM FOR INDIVIDUALS

PHOTOGRAPH
Please affix
your recent
passport size
photograph

Please fill this form in BLOCK LETTERS in ENGLISH and return the same to Society's Regd. Office.
(Fields marked as (*) are mandatory to fill)

A. IDENTITY DETAILS

1. Mr/Ms/Mrs. : ____________________(Full Name)
2. Membership Number * : ____________________
3. Father Name * : ____________________(Full Name)
4. Mother Name : ____________________(Full Name)
5. Spouse Name : ____________________(Full Name)

6.a. Gender *: Male/ Female b. Marital status: Single/ Married c. Date of birth * :__________(DD/MM/YYYY)

7.a. Nationality: ____________________

8.a. PAN * : ______________b. Aadhaar Number * : ____________________

B. ADDRESS DETAILS (If Changes in address kindly attach address proof)

1. Correspondence Address * : ____________________

   City/Town/Village: __________Pin Code: __________ State:__________Country: __________

2. Contact Details: Mobile No*.:____________________ Email id *: ____________________

3. Permanent Address : ____________________

   City/Town/Village: __________Pin Code: __________ State:__________Country: __________

C. BANK DETAILS * :

Bank Name * :____________________

Branch Name * :____________________

Account Number * :____________________

IFSC * :____________________

DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

____
Signature of the Member

Date :

Document Required: • Self attested copy of Pan & Aadhaar • Cancel cheque

Lighting the lamp on the Occasion of inauguration of 35th AGM

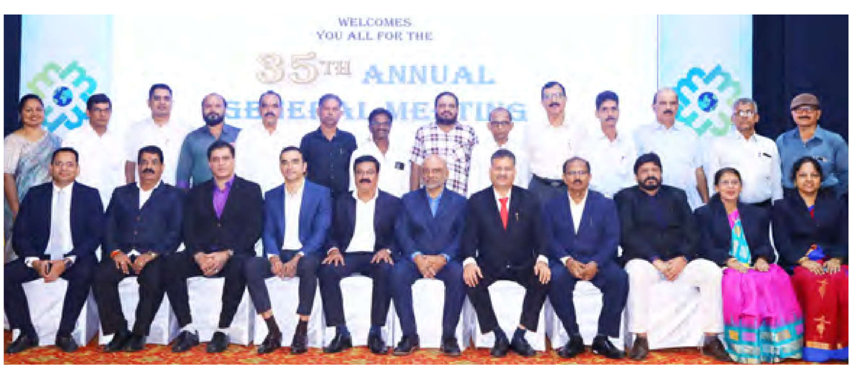
Recipient of Banco Blue Ribbon award by Mr. Ulthur Mohandas Shetty - Chairman & Dr. R.K. Shetty- Vice Chairman

Board of Directors

Board of Directors & Advisory Board Members

Gathering of 35th Annual General Meeting

Board of Directors & Staff Members



Board of Directors & MNY Agents

BOOK - POST

PRINTED MATTER

To, ______________________________

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Matrubhumi
CO-OPERATIVE CREDIT SOCIETY LTD

HEAD OFFICE

Buntara Bhavana, Buntara Bhavana Marg, Bhandary Estate, Kurla (E), Mumbai - 400 070.

Mob: 7400187906/8828800735 | **e-mail:** matrubhumisociety@yahoo.co.in

Website : www.matrubhumisociety.com

TO AVAIL VARIOUS FACILITIES VISIT OUR BELOW MENTIONED BRANCHES

BRANCHES

THANE
Branch Incharge - Mr. Raviraj V. Shetty
Dev Milan, 201- 2nd floor, Near Woodland Hotel,
L.B.S.Marg, Thane 400 604. | Tel. : 8828800734
Email ID: thanecentrematru@gmail.com

SAKINAKA
Branch Incharge - Mr. Karunakar G. Shetty,
B- 105, Oxford Chambers, 1st Floor, Saki Vihar Road,
Mumbai - 400 072. | Tel . : 8591699334
Email ID: matrusakinaka@gmail.com

VASAI
Branch Incharge- Mrs. Suneela R. Shetty
Building NO. 43/A , Flat No. 203, 2nd Floor,
Rajnigandha Apartment C.H.S.L , Anand Nagar
Vasai (W) : Tel.: 8369353598
Email ID: vasaimatrubhumi@gmail.com

VASHI
Branch Incharge - Mrs. Mallika K. Shetty
Office No.108, Annapurna Building 1st Floor, Sector
18, Turbhe Road Vashi, Navi-Mumbai-400705
Tel: 022-46036037
Email ID: matrubhumivashi@gmail.com

KALYAN
Branch Incharge – Mr. Suyog V. Kamble
O-1, Manali Apartment, Opp. Jagdish Dairy,
Kalyan Ambernath Road, Waldhuni,
Kalyan East 431201. Tel: 9920754784
Email ID: matrubhumikalyan@gmail.com