

**33rd
Annual Report
of
Managing Committee
and
Statement of Accounts
2018 - 2019**



M.S.E.B. ENGINEERS' CO-OPERATIVE CREDIT SOCIETY LTD.

"208", Shreeman Complex, 4, Wardha Road,
Near Lokmat Square, Dhantoli, Nagpur - 440 012.
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M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR MANAGING COMMITTEE

AS ON 31-03-2019



ER. A. K. BAMNOTE
CHAIRMAN
9168222719



ER. A. P. PAHURKAR
VICE CHAIRMAN
8390123999



ER. J. G. THAKRE
SECRETARY
9960601171



ER. A. D. RAJURKAR
TREASURER
8390777987



ER. H. M. DAYARE
DIRECTOR
9422134711



ER. L. R. SHELKE
DIRECTOR
7875014466



ER. A. B. DADMAL
DIRECTOR
8554993618



ER. P. M. BISEN
DIRECTOR
9422112689



ER. A. T. GAJAPURE
DIRECTOR
8554993624



ER. S. J. MAHALLE
DIRECTOR
9421858039



ER. P. P. CHAVAN
DIRECTOR
9960413130



ER. NISHA P. CHOUDHARI
DIRECTOR
7875766712



ER. RAJESHRI A. JAD
DIRECTOR
9923597951



ER. P. P. KOLTE
DIRECTOR
7875761632



ER. S.W. THAWARI
DIRECTOR
9881571651



ER. J.V. DETHE
DIRECTOR
9890331815

BANKS : NDCC BANK, DHANTOLI, NAGPUR.
I.C.I.C.I . BANK, RAMDASPETH, NAGPUR.
M.S.CO-OP. BANK, DHANTOLI , NAGPUR.



CONDOLENCE

We deeply express our sorrow for the untimely death of our beloved Engineers and pray the almighty GOD to rest their Soul in peace. We share the grief of their family and pray to give them strength and courage to overcome this tragic blow.

Er. Aniruddha Suresh Phulambrikar

Er. Bandu Tulsiram Wankhade

Er. Dipchand Gangadhar Sarode

Er. Mohan Chintamanji Gajbe

Er. Madhusudan Baburao Shende

Er. Deepak Uttamrao Thorat



M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR

REGD. NO. NGP / RSR / C.R. / 2 / 86-87 DT. 26.12.86

NOTICE FOR

ANNUAL GENERAL MEETING 2018 - 2019

(For Members Only)

All the members of the society are hereby informed that the 33rd Annual General Meeting is to be held on **Dt. 14.07.2019** at 12.00 hrs. at "**Rajwada Palace** , Opp. Gandhi Sagar, Near Tata Parsi School, Mahal, Nagpur 18".

All are requested to attend the A.G.M. The Annual General Meeting if postponed for want of quorum, will be held at the same place after half an hour.

AGENDA

1. Approval of report of 32nd Annual General Meeting held on dt 29.07.2018.
2. Approval of Audited Annual Balance Sheet, Profit & Loss Account Statement, Receipt & Payment Account Statement submitted by the Managing Committee for the year 2018-2019 and approval of Distribution of Profit for year 2018-2019.
3. Approval of Compliance Report Year 2018-2019.
4. Approval of Provisional Budget for the year 2019-2020.
5. Approval of the decisions passed by the Managing Committee in the monthly meetings held during the year 2018-2019.
6. Appraisal to the proposed amendment to existing bye laws proposed by managing committee.
7. Appointment of Statutory Auditor for year 2019-2020 .
8. Any other points with the permission of the chair.

Dated : 14 June, 2019

NOTE :

Members interested in any clarification about the attached reports, may submit their questions / suggestions to the society office on or before **dt 07.07.2019** positively. Managing Committee shall not be responsible to reply any queries raised during the meeting.

Secretary
M.S.E.B. Engineers' Co- op
Credit Society Ltd., Nagpur.



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REGD. NO. NGP / (NGP) RSR / C.R. / 2 / 86-87 DT. 26.12.86

PROCEEDING OF 32nd ANNUAL GENERAL MEETING 2017-2018. DATED: - 29TH JULY 2018.

The 32nd Annual General Meeting was held on date 29.07.2018 at **Rajwada Palace , Opp.Gandhi Sagar, Near Tata Parsi School,Mahal, Nagpur 18**". at 12.00 hrs.

The notice of 32ndA.G.M. was served to all existing members as on 31st March 2018. The 32nd A.G.M. is postponed for Half an hour for want of quorum.Again the A.G.M. is Started @12.30 p.m.at same place.

The total members present for 32nd Annual General Meeting were 417 members.

Er.A.P.Pahurkar, Vice Chairman, welcome all the members, invitees, senior members and their families, Meritorious Children and their Parents, present in Hall. All the members of the Managing Committee were requested to occupy their seats on the Dias. The function was inaugurated with lighting the Jyoti and garlanding the photo of Hon.Bharat Ratna Sir.Visvesvaraya.

The Message of condolance and name of the members expired during last year were read out.Condolance was observed for two minutes for untimely death of our beloved members.

Awards to Meritorious ward of our member's alongwith certificate of excellence, passing 10th Std. and 12th Std. Exam. in academic year 2017-2018, were distributed as per the merit list approved by the managing committee.

Er.A.K.Bamnote Chairman, brief the progress and highlighted the schemes operated by the Society.He congratulated all the childrens on their great achievements and wishes for better future.Our Ex-members, who were retired from services of MSEB i.e. MSEDCL, MSETCL and MSPGCL, during the period of July 2017 to June 2018, were felicitated.

In post Lunch session, the agenda for 32nd A.G.M. was read out and accordingly Proceeding started.

The details of the Proceeding are as below.

1.) Proceeding of the 31th AGM held on date 09TH July 2017, were read out by Er.J.G.Thakre Secretary and requested the members to approve the same.The members present in house approved the proceeding of 31st Annual General Meeting unanimously.

2.) 32nd Annual Report of the managing Committee for financial year 2017-2018 along with Balance Sheet as on 31.03.2018, Receipt & Payment, Profit & Loss Statement for financial year ending on 31.03.2018 were placed before AGM.The distribution of Profit for year 2017-18 was read out with dividend **11.00%**, proposed by the Managing Committee. Analytical data regarding schemes operated, were briefed and explained.Details for expenditures were explained with their needs by Er.J.G.Thakre Secretary .

After detailed discussion, members approved 32nd Annual Report, Balance sheet as on



- 31.03.2018, receipt and payment for 2017-2018 profit & loss for 2017-2018 alongwith distribution of profit & dividend, unanimously by voice vote.
- 3.) The Provisional budget for 2018-2019 was placed before AGM and explained the projected income and expenditure. The general body meeting approved the provisional budget for year 2018-2019.
- 4.) The resolutions pass in the monthly managing committee Meetings during year 2017-2018 were already incorporated in 32nd Annual Report. These resolutions were put up in the meeting. Annual General Body approved the resolutions pass by the managing committee during 2017-2018.
- 5.) Approval of amendments to existing bye laws proposed by the Managing committee. Secretary read out the amendments to existing bye laws no. 1.14 proposed by the Managing Committee. Secretary explained the needs and reasons for amendments proposed in details. After detailed discussions, Annual General Body approved the amendments to bye laws no. 1.14, after detail discussion, members present approved only 1.14, were with held after held after disucssions passed by AGM unanimously by voice vote.
- 6.) Secretary read out the audit report submitted by M/s. Shrikant J. Dubey C.A., Nagpur being statutory auditor appointed for 2017-2018 and AGM approved the report.
- It was proposed by the Managing Committee to appoint M/s. Shrikant J. Dubey Chartered Accountant as statutory auditor to carryout audit for financial account statement for financial year 2018-2019. Annual General Body Meeting approved M/s. Shrikant J. Dubey Chartered Accountant as statutory Auditor for year 2018-2019.
- 7.) The Managing Committee has proposed the service Regulation for Employees of Society. The need for service Regulation has been explained by Secretay. The members present in the AGM approved the Service Regulation by Voice Vote.
- 8.) Renovation of Society Office expendutare in proposed & appored by house .

7.) Any other points with the permission of the Chair.

For availing the Cash Credit limit facility from NDCC BANK Nagpur, it is necessary to renew Cash Credit Limit every year and AGM must approve the Limit. Hence Managing Committee proposed the resolution "Cash Credit Limit may be availed from NDCC Bank Nagpur as per the provision of Bye Laws" The members present in AGM passed the resolution unanimously.

Er. Vishal Mullewar & Er. N.S. Damle raised the issue regarding Construction of Community Hall, printing of Diary, reduced rate of interest on loan, including mother & father in Medical Relief Advance and starting Mobile App of Society lengthy discussion has been done on all above issues. Chairman & Secretary appraised them regarding benefits of community Hall. Chairman also assured the members that all issues will be discused in Managing Committee Meeting & decisions will always be taken for benefit of common Members.

Er. Amruta Netke moves resolution before assemble of house for passing of Managing Committee members for commendable work. And on behalf of all members present, Er. Amruta Netke proposed the resolution that our Society Managing Committee has given good performance this year also, and hence we express our thank to the Committee members. The resolution was passed unanimously by voice vote. At last, On behalf of the Managing Committee, Er. L.R. Shelke expressed the vote of thanks and concluded the meeting.

Secretary
M.S.E.B. Engineers' Co- op
Credit Society Ltd., Nagpur.



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33rd ANNUAL GENERAL MEETING 2018-2019.

DATED: - 14TH JULY 2019.

Dear Friends,

On behalf the Managing Committee, I welcome all the honorable members present for the 33rd Annual General Meeting and with great pleasure submit the Annual Report of the Managing Committee, for the year ended on 31st March 2019, along with the Balance sheet, Receipt and Payment Statement, Profit and Loss Statement ended on same date. The Last Annual General Meeting was held on date 29.07.2018 at Rajwada Palace, Opp. Gandhi Sagar, Near Tata Parsi School, Mahal, Nagpur 18 .

A) MEETING OF THE MANAGING COMMITTEE :

In all, 12 Meeting of Managing Committee were held during the year 2018-2019. The contribution of all Directors in these meetings is highly appreciable.

B) MEMBERSHIP :

The registration for membership up to 31.03.2019, since society functioning, is 6264. However due to Retirements, transfers, deaths and resignations on their own, the membership by the end of 31st March 2018 was 3495.

During the year 2018-2019, 253 new regular members have extended their support. The membership is reduced by 122 due to retirement from the services and 17 members have withdrawn their membership on their own. Due to untimely death of our Beloved members the membership has reduced by 5 nos. As such, by the end of financial year 2018-2019, 3604 members are leading the society.

As per Adarsha Upavidhi sanctioned vide no 4253/16 dated 01.10.2016, from November-2018 the contribution collected from new members whose age is upto 40 yrs is Rs.2470/- (Entrance Fee: Rs.100/-, Working charges : Rs.20/-, Paid up Share : Rs.500/- (Towards purchase of 1 shares), Thrift Fund : Rs. 1610/-, Building Fund : Rs. 240/-). The contribution collected from new members whose age is above 40 yrs and not exceeding 55 Yrs is Rs.2470/- (Entrance Fee :Rs. 100/-, Working charges : Rs.20/-, Paid up Share : Rs.500/- (Towards purchase of 1 shares), Thrift Fund Rs.:1610/- Building Fund : Rs. 240/-), Plus the additional contribution towards thrift fund at the rate of Rs.310/- per month by which his/her age exceeds 40 Yrs.



C) SHARE CAPITAL :

The **Authorised** Share Capital of our society is **Rs.25,00,00,000.00** . The individual share holding limit is Rs.1,00,000/-. The paid up share of the society as on 31.03.2018 was Rs. **21,08,98,979/-**. The contribution towards share during the year 2018-2019, by the members is Rs.2,84,11,375/-. An amount of the Rs.98,27,310/- is refunded to the members whose membership ceased during the year. Thus as on 31.03.2019, the paid up share capital of our society is Rs.**22,94,83,044/-** It is already resolved that the required share amount for the loan sanction will be deducted from the loan itself ,

D) LOANS :

i) Security Loan :

The Security Loan Limit is **Rs.18,00,000/- w.e.f. 01.04.2017** with the maximum 180 No of installments for repayment,with option for repayment on Reducing balance basis or equity monthly installment basis. It was decided by Managing Committee vide Resulation No.8 dt.26.03.2017,for **Security Loan Applied up to Rs.12,00,000/- Two Sureties required and for Security Loan Applied for above Rs.12,00,000/- up to Rs.18,00,000/- Three Sureties will be required** .

The Security Loan sanctioned to **608** members during the year 2018-2019, is Rs.**72,22,66,000 /-**. The refund towards the excess receipt against the Security Loan is Rs.103756/- .

The Security Loan Outstanding as on 31.03.2018 was Rs. **168,01,72,611 /-** The recovery against the loan during the year 2018-2019 is Rs.**72,23,69,756 /-** The Security Loan outstanding at the end of the year 2018-2019 is Rs. **180,03,33,814 /-** against **2213 no** of members.

ii) Emergency Loan :

The emergency loan limit is Rs.50,000.00 w.e.f. 01.04.2017 with maximum of 18 no of installments for repayment and no guarantor is required.

The Emergency Loan sanctioned during year 2018-2019 is Rs.**1,58,85,000/-** to **403** members.The refund towards the excess receipt against the Emergency Loan is Rs.2780/-

The Emergency Loan Outstanding as on 31.03.2018 was Rs. **1,11,53,035 /-**. The recovery against loan during the year 2018-2019 is Rs.1,58,87,780 /-. The Emergency Loan Outstanding at the end of the year 2018-2019 is Rs.**1,04,50,944/-** against **388** members.

Vide resolution No. 8 dated 02.07.2017, The rate of interest on both the loans was reduced from 10.00% to 09.50 % p.a. w.e.f. 01.08.2017. These change were have to make due to our Soceity fund Balance Position and change in Market financial Interest on Fixed Deposits.

No Cash Credit Limit is availed / sanctioned by NDCC bank Nagpur.

iii) Loan Against Fixed Deposit :

The loan against FDR outstanding as on 31.03.2018 was Rs. 1,21,04,000 /- . During the Year 2018-2019, Loan sanctioned against F.D.R. is Rs.1,93,24,000/- and the loan adjusted against FDR / Paid Rs.2,24,42,000/-. Loan against FDR outstanding as on date 31.03.2019 is Rs.90,08,000/-.



E) DEPOSITS:

1. Daminee R.D.: From Dt. 01.12.2018, the Daminee RD scheme was again launched for a fixed period of 12 Months only, with rate of interest of 7.0% p.a. In Daminee RD Scheme, the members have the option for monthly contribution only. The monthly minimum premium will be of Rs.100.00 or in the multiple of Rs.100.00. The members can change the option of the monthly premium any time. No interest will be paid, if prematured, within 6 months. At present 658 members are contributing an monthly amount of **Rs. 28,51,600/-** towards Daminee RD.

The balance as on 31.03.2018 in the Daminee RD was Rs.81,36,000 /-. The receipt during the year 2018-2019 is Rs.3,21,28,700 /-. An amount of Rs.3,25,65,700/- was paid with an interest of Rs. 12,31,190 /- to the members during the year 2018-2019. The balance as on dt 31.03.2019 is Rs.76,99,000/-.

Against new Daminee RD, the last deduction through salary, will be in m/o Nov 2019 and maturity payment will be done on date 01.02.2020. Again Daminee RD will be launched from date 01.12.2019 and will be for period of 12 months. All other conditions will remain same as exiting Daminee RD .

2. Fixed Deposit Scheme :

As on 31.03.2018 ,the Balance in Fixed Deposit Scheme was Rs. **145,48,32,620** /-. The receipt during year 2018-2019 is Rs. 162,11,26,167 /-. The payment of Rs.151,67,55,284 /- was made during the year with the interest of Rs. 11,86,50,647 /-. The balance in Fixed Deposit scheme as on date 31.03.2019 is Rs. **155,92,03,503** /-

For our nominal members the facility of monthly interest payment on their Fixed Deposits at the same rate of interest is already available.

Due to less demand for loan from members, huge surplus fund was available with Society , hence vide resolutions No. 9 dated 02.07.2017, **rate of interest on F.D. was reduced from 08.50% to 08.00 % w.e.f. 01.08.2017**, the Managing Committee resolved that as sufficient amount is available with Society, Fixed Deposit Scheme Upper Limit of Individual Member Deposit in Fixed Deposit will be Rs.30 Lakhs Only.

The facility of transfer of the Fixed Deposit amount , on Maturity OR Prematurity , to the Short Term Fixed Deposit or to the Security Loan or Emergency Loan is also available. The facility of partial reinvestment of the Fixed Deposit and Partial Repayment on Maturity or Prematurity is also available.

3. Short Term Fixed Deposit Scheme (ONJAL):

The balance as on 31.03.2018 in ONJAL was Rs.2,15,21,099 /-. An amount of Rs.1,25,42,038/- was deposited during year 2018-2019 in this scheme by the members. The amount refunded to the members during the year 2018-2019 is Rs.1,15,25,795 /- , with the interest of Rs.15,48,246/-. The balance as on 31.03.2019 in ONJAL is Rs.2,25,34,342 /- It is to mention here that, the facility of this scheme is already extended to our nominal members The rate of interest on Short term deposit is 6.00% p.a.

The total deposits under different scheme as on 31.03.2019 is Rs. 158,94,36,845/-.



F) THRIFT FUND :

The **coverage under group insurance scheme** to the member of the society is enhanced from Rs.12.00 lakh to Rs.18.00 Lakh. w.e.f. 01.04.2017 vide resolution no.10 dated 26.03.2017. The monthly contribution towards thrift fund is enhanced from Rs.300/- to Rs.310/- w.e.f. 01.11.2018 vide resolution no 7 dated 29.10.2018. Considering Thrift Fund available, it is proposed to enhance monthly Contribution from Rs.310/- to Rs.350/- due to increase in Insurance Limit. Necessary amendment to bye-laws no. 1.14 is proposed.

The net balance as on 31.03.2018 was Rs.3,43,79,466/-. Contribution of Rs.1,34,02,489/- is made by the members during the year 2018-2019. The net balance as on 31.03.2019 is Rs.4,37,99,690/- after all payments towards different schemes operated through Thrift Fund, as mentioned below. It is decided to adjust the amount paid against mrugachhaya from the profit since year 2012-2013.

1) Group Insurance Scheme : During year 2018-2019 an amount of Rs.90,40,000/- is paid to the families of Five deceased members. The total amount paid in Group Insurance till the end of 2018-2019 is **Rs.9,99,15,000/-**

2) Medical Aid To Member : For Existing Members, suffering from serious disease, an amount upto maximum of Rs.12,500/- is given as Medical Aid through this scheme as per resolution No.9 dated 26.03.2006. The slabs for payment of Medical Aid against their expenditure incurred are as follows.

- i) For expenditure incurred above Rs.25,000/- and upto Rs.50,000/- medical Aid will be of Rs.5,000/-.
- ii) For expenditure incurred above Rs.50,000/- and upto Rs.75,000/- medical Aid will be of Rs.7,500/-.
- iii) For expenditure incurred above Rs.75,000/- and upto Rs.1,00,000/- medical Aid will be of Rs.10,000/-.
- iv) For expenditure incurred above Rs.1,00,000/- medical Aid will be of Rs.12,500/-.

An amount of Rs.52,500/- is paid as medical aid to 5 No of our members during the year 2018-2019.

Medical Aid to member is granted only once during the tenure of his membership. One more feature is already added to the above scheme from 01.04.2001 i.e. the existing member who undergoes medical test of Angiography shall be granted medical Aid to the limit of Rs.5,000/-. Another feature added to this scheme vide resolution no.10 dated 16.03.2008, an amount upto Rs.3,000/- is paid for medical check up involving expenditure above Rs.15000/-, this will be addition to medical aid granted to members for their medical treatments

3) Sanjeevani Scheme : As per resolution No.10 dated 01.05.2011, the medical relief Advance of Rs.3,00,000/- is deposited directly to the hospital where member is admitted to meet with the emergencies.

The amount granted to member is to be refunded to the society, by the member, within a span of 12 months from the date of amount deposited to the hospital. An amount of Rs. 3,00,000/- was deposited to hospital for emergency treatment of One Members. An amount of Rs.5,64,896/- was refunded in year 2018-2019 by the members to whom it was granted.

4) Medical Relief Advance For Family member of the Society Members: This Limit is Rs. 3,00,000/- w.e.f. 01.05.2011 as per resolution No. 10 dated 24.04.2011. This amount is deposited to hospital to meet with the life threatening emergencies in respect of his/her family members. An amount of Rs.3,00,000/- is refunded by the member during year 2018-2019.

5) Medical Aid to Family member of the Society Members - Vide resolution no 8 dated 25.02.2007, it was resolved to grant Rs.5,000/- as medical aid to our members for an expenditure exceeding Rs.50,000/- incurred for medical treatment of their family members w.e.f. 01.04.2007 onwards. Other conditions will be same as for Medical Aid To Member.

The death rate in last thirteen years is 5, 2, 10, 4, 6, 9, 6, 5, 6, 5, 2, 7, 5 against the membership of 2741, 2765, 2802, 2858, 3023, 3241, 3428, 3527, 3533, 3504, 3457, 3495, 3474, 3604 respectively.

It was resolved vide resolution no.11 dated 21.08.2011 to stop renewal of personal accident policies for coverage against accidental death from 01.06.2012 onwards.

6) Arogya Vaibhav Schem - As per resolution no.9 dated 26.05.2019 Managing Committee Meeting. **Arogya Vaibhav Schem** is launched as trial basis for all Regular and Retired Members including their family



Members details are given in Conduding pages.

G) Mrigchhaya scheme :

1) Under mrigchhaya scheme an amount equal to 0.5 % is paid to nominal members who have contributed to our FD Scheme. Vide resolution No.8 dated 25.01.2012, it was resolved to fix the maximum limit of such amount to be paid under this scheme to an amount of Rs.10,000/-.

2) Medical Aid to Nominal Members of the society is given through this scheme. An amount of Rs.40,37,657/- is paid to the Nominal members under the Mrigchhay scheme during the year.

H) RESERVE FOR CHARITABLE FUND :

It is resolved that all the wards passing S.S.C. & H.S.S.C. examination in acadenmic year 2018-2019 with percentage of 90% & 85% respectively will be awarded Cash Prize of Rs.1001/-each.

Members are requested to submit (**email facility** is available) the application along with the biodata of their wards, Xerox copy of the Mark list of the Examination Passed in academic year 2018-2019, duly attested and passport size photo, upto 07.07.2019. Applications received after 07.07.2019 till 15th August 2019 will also be considered for prizes and will be distributed in Managing committee meetings. Cash prizes of an amount of Rs.51,051 /- were distributed to the Meritorious children of our members passing the S.S.C and H.S.S.C Exam in the academic year 2017-2018.

I) ENGINEER'S DIARY :

An expenditure of Rs. 10,82,650 /- was made for the purchase of the Engineer's Diary 2019 - 3675 Nos. @ Rs 295 /- per copy. It is proposed to purchase the Engineers Diary 2020.

J) AUDIT :

M/s. Shrikant J. Dubey C.A. Nagpur has been awarded Statutory Audit of Account of Financial Year 2018-2019 in the AGM held on date 29.07.2018 as per directives from Hon. Divisional Joint Registrar, Co-Op Societies, Nagpur and had carried out the Statutory Audit of Account for Financial Year 2018-2019 and awarded **Class 'A'**

M/s. Rajeev N. Menghal, C.A had carried out Tax audit of the society for 2017-2018 and also have been assigned for the submission of the income Tax returns of the society for the year 2017-2018.

Proposal for appointment for Statutory Auditor for financial year 2019-2020.

It is proposed to appoint M/s. Shrikant J. Dubey & Co. Nagpur as statutory Auditor to carry out audit of financial account statements for financial year 2019-2020.

K) INVESTMENTS :

Due to good response to our Fixed Deposit Scheme and Less demand for Loans, there was surplus funds available with Society. This fund was invested with ICICI Bank for Short period till end of the Year and Credited to ICICI saving A/c. at end. Again in first week of April-2019, surplus amount was invested to ICICI Bank Nagpur.

**L) PROFIT AND LOSS :**

The Gross income of our society for the year 2018-2019 is Rs. 17,04,43,522.00. The **net profit** for the year **2018-2019 is Rs.3,67,73,025.00** and the last year balance of the profit carried forward is Rs.1,07,148.00. The managing committee have the great pleasure to propose the **DIVIDEND @ 12.50%** on the share amount as on 31.03.2018 to the existing members as on 31.03.2019.

As such, the distribution of the Profit for the Year 2018-2019 will be as below :

| | | |
|--|---|---------------------------|
| Net balance of profit for 2017-2018 | : | Rs. 0,01,07,148.00 |
| Net profit for the year 2018- 2019 | : | Rs. 3,67,73,025.00 |
| Total | : | Rs. 3,68,80,173.00 |

Distribution of profit :

| | | |
|--|---|---------------------------|
| 1. Reserve Fund @ 25 % of net profit | : | Rs. 0,91,93,256.00 |
| 2. Dividend for year 2018-2019 @ 12.50% | : | Rs. 2,56,65,405.00 |
| 3. Reserve for Dividend Equalization Fund | : | Rs. 0,00,01,000.00 |
| 4. Reserve for Propoganda Fund | : | Rs. 0,00,01,000.00 |
| 5. Reserve for Charitable Fund | : | Rs. 0,01,01,000.00 |
| 6. Proposed Staff Gratuity Fund | : | Rs. 0,15,00,000.00 |
| 7. Net balance Carried to Next Year B/S | : | Rs. 0,04,18,512.00 |
| Total | : | Rs. 3,68,80,173.00 |

Note : Onwards from year 2018-2019, it is resolved to make provision of Rs.15,00,000/- each year for payment of gratuity to Employees of the Society.

N) Vote of Thanks :

We are very much thankful to the administration of MSEB, MAHAGENCO, MAHATRANSCO and MAHADISCOM for valuable co-operation. We are also very much thankful to Hon. Commissioner, Co-operative Societies, M.S. Pune and the Divisional Joint Registrar, Co-operative Societies, Nagpur, for their valuable guidance and co-operation. We extend our thanks to the Govt. Auditor, Co-operative Societies, Nagpur and also M/s Shrikant J. Dubey C.A. Nagpur and M/s. Rajeev Menghal C.A. Nagpur for his guidance and co-operation. The society is very much thankful to the administration of NDCC Bank Nagpur. We are very much thankful for co-operation extended by Manager and thier staff, ICICI Bank Ramdaspath Nagpur. We are very much thankful for co-operation extended by Manager and thier staff, of M.S.CO-OP.Bank, Dhantoli Branch, Nagpur.

Last but not the least, we convey our thanks to all honourable members who are the pillars of the society and are great inspiration for us.

Thanks

Secretary
M.S.E.B. Engineers' Co- op
Credit Society Ltd., Nagpur.



M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR

RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2018 TO 31/03/2019

| Receipt | | Payment | |
|---------------|-----------------------------------|---------------|-----------------------------------|
| 2017-2018 | 2018-2019 | 2017-2018 | 2018-2019 |
| | To, | By | |
| 0.00 | Opening Balance | 10977980.00 | Paid Up Share Capital |
| 28722901.00 | Cash / Cheque in Hand | 15200.00 | Entrance Fee |
| 36240.00 | Paid Up Share Capital | 9925000.00 | Claims under Group Ins. From T.F. |
| 10984663.00 | Building Fund | 798469354.00 | Security Loan |
| 646043942.00 | Thrift Fund | 0.00 | Int. on Security Loan |
| 156015070.00 | Security Loan | 19311000.00 | Emergency Loan |
| 10793026.00 | Int. on Security Loan | 36606900.00 | Daminee RD |
| 717195.00 | Emergency Loan | 330700.00 | Suspence A/c |
| 35798700.00 | Int. on Emergency Loan | 1410934144.00 | Fixed Deposit |
| 8750.00 | Daminee RD | 117943942.00 | Int. on Fixed Deposit |
| 548925.00 | Sale of Loan Form | 22588562.00 | Profit & Loss A/c |
| 330700.00 | Incidental Charges | 2597335.00 | Reserve Fund with NDCC Bank |
| 1512581844.00 | Suspence A/c | 1026000.00 | Diary Expenses |
| 15200.00 | Fixed Deposit | 8368.00 | Bank Charges |
| 2239014.00 | Entrance Fee | 488149.00 | A. G. M. Expences |
| 1000.00 | Reserve Fund | 0.00 | Int. on Emergency Loan |
| 1000.00 | Dividend Equilization Fund | 1824369.00 | Salary to Staff |
| 53249.00 | Reserve for charitable Fund | 52034.00 | General Charges |
| 130535.00 | Profit & Loss A/c | 67060.00 | Electricity Bill |
| 481564.00 | Int. on Fixed Deposit | 17893299.00 | Dividend a/c |
| 25000.00 | Medical Adv From T.F.(Mem.) | 74366.00 | Stationary & Printing |
| 17893299.00 | Medical Adv From T.F.(Family) | 25000.00 | Postage |
| 1000.00 | Dividend A/c | 149994.00 | Travelling Expenses |
| 2597335.00 | Reserve for Propoganda | 9440.00 | Acct. Job Work |
| 271941.00 | Int. received on Reserve Fund | 13677.00 | Adj from Thrift Fund |
| 135279.00 | Loan to Staff | 821163171.00 | I.C.I.C.I. Bank A/c |
| 179796.00 | Int. on Loan to Staff | 0.00 | Loan to Staff |
| 10000.00 | Providend Fund(Employee contri.) | 299338.00 | Govt Audit Fee |
| 0.00 | Professional Tax (Staff) | 281193.00 | Insentive to Staff |
| 7978916.00 | Bank Charges. | 151050.00 | Sitting Fee to Directors |
| 21552300.00 | Short Tetm FD (Onjal) | 6500.00 | Cash/Chest Transit Insurance |
| 907966.00 | Loan Against FD | 74.00 | Legal Fee A/c. |
| 856679442.00 | Int. on Loan Against FD | 179796.00 | Providend Fund(Employee Contri.) |
| 676181.00 | I.C.I.C.I. Bank A/c | 198562.00 | Providend Fund(Society Contri) |
| 10500000.00 | Int.on ICICI Bank A/c. | 10000.00 | Professional Tax (Staff) |
| 1304800.00 | FD invested with ICICI Bank. | 28945.00 | Telephone Bill |
| 73571.00 | Int. on ICICI Bank FD | 750.00 | Professional Tax (Society) |
| 0.00 | Tax Deducted at Source | 16578.00 | Corporation Building Tax |
| 4504.00 | Refund Income Tax Deducted | 5348.00 | Building Maintenance |
| 305642.00 | Cash Credit Limit A/C.(Saving) | 1378698.00 | Int. on Daminee RD |
| 0.00 | Int. on NDCC Bank Saving A/C. | 29500.00 | Tax Audit Fee |
| | Int. Received on Reserve Fund UBI | 42310.00 | Computer Maintenance A/c |
| | Deposit To Income Tax Department | 0.00 | Reserve Fund With M.S.CO.OP.Bank |
| 3421100490.00 | TOTAL | 3275108486.00 | TOTAL |
| | | 3275108486.00 | 3275108486.00 |

M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR

RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2018 TO 31/03/2019

| 2017-2018 | | 2018-2019 | | 2017-2018 | | 2018-2019 | |
|---------------|------------------------------------|---------------|--|---------------|------------------------------------|---------------|--|
| Receipt | | Receipt | | Payment | | Payment | |
| 0.00 | Invest of TF FD ICICI Bank | 25000000.00 | | 0.00 | M.S.CO-OP.Bank Current A/c. | 11679672.00 | |
| 0.00 | Int.on TDS Ded.Refund | 39608.00 | | 105000000.00 | FD Invested with ICICI BANK | 100000000.00 | |
| 2400000.00 | Buiding Fund Community Hall | 26000000.00 | | 137550.00 | Conveyance Allowance | 178650.00 | |
| 142.00 | NDCC Bank Saving A/c. | 118.00 | | 63700.00 | IT Return Filing charges | 17700.00 | |
| 0.00 | A.G.M.Experiences | 6400.00 | | 9617015.00 | Short Term FD(Onjal) | 11528795.00 | |
| 0.00 | Int.On TF FD ICICI Bank | 6040121.00 | | 1129448.00 | Int. on Short Teerm FD (Onjal) | 1548246.00 | |
| 0.00 | Office Building Renovation | 908000.00 | | 900000.00 | Medical Advance from TF(Mem) | 300000.00 | |
| 0.00 | Receipt From Auction Old Furniture | 8800.00 | | 300000.00 | Medical Advance from TF(family) | 0.00 | |
| 0.00 | Reserve Fund With UBI | 11674734.00 | | 22932400.00 | Loan Against FD | 19324000.00 | |
| 0.00 | M.S.CO-OP.Bank Current A/c. | 11674672.00 | | 53053.00 | Award to Meritorious Students | 51051.00 | |
| | | | | 20650.00 | Counselling charges for IT | 20650.00 | |
| | | | | 75000.00 | Medical Aid from TF | 52500.00 | |
| | | | | 3807149.00 | Mrugchaya Scheme | 4037657.00 | |
| | | | | 73571.00 | Tax deducted at source | 272178.00 | |
| | | | | 1200.00 | UPS / Battery maintenance | 1200.00 | |
| | | | | 5000.00 | Medical Aid to Family Members | 0.00 | |
| | | | | 4504.00 | NDCC Bank Saving A/C. | 4484.00 | |
| | | | | 0.00 | CHIEF MINISTER Relif Fund | 100000.00 | |
| | | | | 1700.00 | Training To Directors | 2360.00 | |
| | | | | 1448000.00 | Retirment Benefit from T.F. | 1088000.00 | |
| | | | | 130480.00 | TDS Ded.ICICI Bank | 845861.00 | |
| | | | | 0.00 | Invest of TF To FD ICICI Bank | 30436108.00 | |
| | | | | 104550.00 | Computer Account | 0.00 | |
| | | | | 2544656.00 | Reserve Fund With UBI | 424495.00 | |
| | | | | 26000.00 | Momento to Meritorious Student | 41417.00 | |
| | | | | 2597335.00 | Int.Reserve on Reserve Fund | 0.00 | |
| | | | | 16520.00 | Office Equipments | 81314.00 | |
| | | | | 0.00 | Depreciation Fund Building Renewal | 578556.00 | |
| | | | | 0.00 | Furniture & Fixure | 639791.00 | |
| | | | | 0.00 | Cash / Cheque in Hand | 0.00 | |
| 3423500632.00 | TOTAL | 3583306669.00 | | 3423500632.00 | TOTAL | 3583306669.00 | |





M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR

BALANCE SHEET AS ON 31ST MARCH 2019

| Pre Year (in Rs.) | LIABILITIES | Amount (in Rs.) | Amount (in Rs.) |
|---------------------|--|-----------------|---------------------|
| 25,00,00,000.00 | A Authorised Share Capital | | 25,00,00,000.00 |
| 210898979.00 | B PAID UP SHARE CAPITAL | | |
| | As per Last Year Balance sheet | 210898979.00 | |
| | Add During the Year | 28411375.00 | |
| | Paid During the Year | 9827310.00 | 229483044.00 |
| 210898979.00 | GROUP TOTAL | | 229483044.00 |
| | C FUNDS | | |
| 60029079.00 | 1 RESERVE FUND | | |
| | As per Last Year Balance sheet | 60029079.00 | |
| | 1. Add 25% of Net Profit | 7746482.00 | |
| | 2. Add Interest on Reserve Fund Invested | 2768906.00 | |
| | 3. Add Interest On Reserve Fund with UBI | 424395.00 | |
| | 4. Add Entrance Fee | 25200.00 | 70968862.00 |
| 72054.00 | 2 DIVIDEND EQUILIZATION FUND | | |
| | As per Last Year Balance sheet | 72054.00 | |
| | Add During the Year | 1000.00 | 73054.00 |
| 7000.00 | 3 RESERVE FOR CHARITABLE FUND | | |
| | As per Last Year Balance sheet | 7000.00 | |
| | Add During the Year | 1000.00 | 8000.00 |
| 1152324.00 | 4 DEPRECIATION FUND | | |
| | As per Last Year Balance sheet | 1152324.00 | |
| | Add During the Year | 101480.00 | |
| | Paid Depreciation Fund for Build.Reneval | 578556.00 | 675248.00 |
| 15000.00 | 5 RESERVE FOR PROPOGANDA | | |
| | As per Last Year Balance sheet | 15000.00 | |
| | Add During the Year | 1000.00 | 16000.00 |
| 799730.00 | 6 BUILDING FUND | | |
| | As per Last Year Balance sheet | 799730.00 | |
| | Add During the Year | 60480.00 | 860210.00 |
| 2400000.00 | BUILDING COMMUNITY HALL | 2400000.00 | |
| | Add During the Year | 2600000.00 | 5000000.00 |
| 34379466.00 | 7 THRIFT FUND | | |
| | As per Last Year Balance sheet | 34379466.00 | |
| | 1. Add Monthly Contribution During the Year | 13402489.00 | |
| | 2. Refund in Medical Relief Adv. by member | 564896.00 | |
| | 3. Refund in Medical Relief Adv. by Family mem. | 300000.00 | |
| | 4. Paid During the Year-Group Insurance | 9040000.00 | |
| | 5. Medical Aid to members/Family Members | 52500.00 | |
| | 6. Retirement Benefit from T.F. | 1088000.00 | |
| | 7 Medical Relief Adv to Member/Family Mem | 300000.00 | |
| | 8. Paid to Member by Adj. | 406782.00 | |
| | 9.Int.on TF to ICICI Bank | 6040121.00 | 43799690.00 |
| 98854653.00 | GROUP TOTAL | | 121401064.00 |
| 309753632.00 | TOTAL C/F | | 350884108.00 |



M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR

BALANCE SHEET AS ON 31ST MARCH 2019

| Pre Year (in Rs.) | ASSETS | Amount (in Rs.) | Amount (in Rs.) |
|----------------------|--|-----------------|---------------------|
| | I Closing Balances | | |
| 35327778.00 | ICICI BANK SAVING A/C. | | |
| | As per Last Year Balance sheet | 35327778.00 | |
| | Add During the Year | 892756414.00 | |
| | paid during year | 874424941.00 | 53659251.00 |
| 0.00 | M.S.CO-OP.BANK CURRENT A/C | | |
| | As per Last Year Balance sheet | 0.00 | |
| | Add During the Year | 11679672.00 | |
| | Paid During the Year | 11674672.00 | 5000.00 |
| 262503.00 | NDCC.CCL A/C. (SAVING) | | |
| | As per Last Year Balance sheet | 262503.00 | |
| | Add During the Year | 0.00 | |
| | Paid During the Year | 262503.00 | 0.00 |
| 116017.00 | NDCC Bank Saving A/C. | | |
| | As per Last Year Balance sheet | 116017.00 | |
| | Add During the Year | 4484.00 | |
| | Paid During the Year | 118.00 | 120383.00 |
| 35706298.00 | GROUP TOTAL | | 53784634.00 |
| | J INVESTMENTS | | |
| 41917390.00 | 1 RESERVE FUND WITH NDCC BANK | | |
| | As per Last Year Balance sheet | 41917390.00 | |
| | Add During the Year | 2768906.00 | 44686296.00 |
| 5000100.00 | 2 SHARE OF NDCC BANK | | |
| | As per Last Year Balance sheet | 5000100.00 | |
| | Add During the Year | 0.00 | 5000100.00 |
| 11250277.00 | 3 RESERVE FUND WITH UBI BANK | | |
| | As per Last Year Balance sheet | 11250277.00 | |
| | Add Int.Received During the Year | 424495.00 | |
| | Withdrawal on Maturity | 11674734.00 | 38.00 |
| 0.00 | 4 RESERVE FUND WITH M.S.CO.OP. BANK | | |
| | As per Last Year Balance sheet | 0.00 | |
| | Add During the Year | 16674672.00 | 16674672.00 |
| 0.00 | 5 FIXED DEPOSIT WITH ICICI BANK | | |
| | As per Last Year Balance sheet | 0.00 | |
| | Add During the Year | 100000000.00 | |
| | Withdrawal on Maturity | 100000000.00 | 0.00 |
| 25000000.00 | 6 Investment of T.F.Fund to ICICI BANK F.D. | | |
| | As per Last Year Balance sheet | 25000000.00 | |
| | Add During the Year | 30436108.00 | |
| | Withdrawal on Maturity | 25000000.00 | 30436108.00 |
| 83167767.00 | GROUP TOTAL | | 96797214.00 |
| 118874065..00 | TOTAL C/F | | 150581848.00 |

**M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR**

BALANCE SHEET AS ON 31ST MARCH 2019

| Pre Year (in Rs.) | LIABILITIES | Amount (in Rs.) | Amount (in Rs.) |
|----------------------|------------------------------------|-----------------|----------------------|
| | D DEPOSITS | | |
| 8136000.00 | 1 DAMINEE R.D. | | |
| | As per Last Year Balance sheet | 8136000.00 | |
| | Add During the Year | 32128700.00 | |
| | Paid During the Year | 32565700.00 | 7699000.00 |
| 1454832620.00 | 2 FIXED DEPOSIT SCHEME | | |
| | As per Last Year Bal. sheet | 1454832620.00 | |
| | Add During the Year | 1621126167.00 | |
| | Paid During the Year | 1516755284.00 | 1559203503.00 |
| 21521099.00 | 3 SHORT TERM FIXED DEPOSIT (ONJAL) | | |
| | As per Last Year Balance sheet | 21521099.00 | |
| | Add During the Year | 12542038.00 | |
| | Paid During the Year | 11528795.00 | 22534342.00 |
| 1484489719.00 | GROUP TOTAL | | 1589436845.00 |
| | E SUSPENSE | | |
| 0.00 | As per Last Year Balance sheet | 0.00 | |
| | Add During the Year | 541889.00 | |
| | Paid During the Year | 541889.00 | 0.00 |
| | F PROFIT AND LOSS | | |
| 30938376.00 | 1 PROFIT AND LOSS | | |
| | As per Last Year Balance sheet | 30938376.00 | |
| | Last Year profit carry forward | 107148.00 | |
| | Add Profit & Loss A/c 2018-2019 | 35865025.00 | |
| | Paid During the Year | 30938376.00 | 35972173.00 |
| 30938376.00 | GROUP TOTAL | | 35972173.00 |
| 1825181727.00 | GRAND TOTAL | | 1977201126.00 |

Er. A. D. Rajurkar

Treasurer

Er. J. G. Thakre

Secretary



M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR

BALANCE SHEET AS ON 31ST MARCH 2019

| Pre Year (in Rs.) | ASSETS | Amount (in Rs.) | Amount (in Rs.) |
|-------------------------------|---|--|----------------------|
| | K LOAN AND ADVANCES TO MEMBERS | | |
| 1680172611.00 | 1 ORDINARY / SECURITY LOAN As per Last Year Balance sheet Add During the Year Paid During the Year | 1680172611.00 722369756.00 599202553.00 | 1803339814.00 |
| 11153035.00 | 2 EMERGENCY LOAN As per Last Year Balance sheet Add During the Year Paid During the Year | 11153035.00 15887780.00 16589871.00 | 10450944.00 |
| 12104000.00 | 3 LOAN AGAINST FIXED DEPOSIT As per Last Year Balance sheet Add During the Year Paid During the Year | 12104000.00 19324000.00 22420000.00 | 9008000.00 |
| 1238147.00 | 4 LOAN TO STAFF As per Last Year Balance sheet Add during the Year Paid During the Year | 1238147.00 800000.00 578601.00 | 1459546.00 |
| 1704667793.00 | GROUP TOTAL | | 1824258304.00 |
| | L FURNITURE, FIXTURE AND EQUIPMENTS | | |
| 245313.00 | 1 FURNITURE AND FIXURE As per Last Year Balance sheet Add During the Year | 245313.00 639791.00 | 885104.00 |
| 140361.00 | 2 OFFICE EQUIPMENTS As per Last Year Balance sheet Add During the Year | 140361.00 81314.00 | 221675.00 |
| 826793.00 | 3 COMPUTER ACCOUNT As per Last Year Balance sheet Add During the Year | 826793.00 0.00 | 826793.00 |
| 4000.00 | 4 TELEPHONE ACCOUNT | 0.00 | 4000.00 |
| 415000.00 | 5 OFFICE BUILDING | 0.00 | 415000.00 |
| 8402.00 | 6 MSEB DEPOSIT FOR NSC | 0.00 | 8402.00 |
| 1639869.00 | GROUP TOTAL | | 2360974.00 |
| 1825181727.00 | GRAND TOTAL | | 1977201126.00 |
| Er. A. K. Bamnote Chairman | | As per my report of even date M/s. Shrikant J.Dubey & Co. Chartered Accountant, Nagpur | |



M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR

PROFIT & LOSS ACCOUNT FOR THE PERIOD FROM 01/04/2018 TO 31/03/2019

M. S. E. B. ENGINEERS' CO-OPERATIVE CREDIT SOCIETY LTD., NAGPUR

| | 2017-2018 | 2018-2019 | 2017-2018 | 2018-2019 |
|---|---------------------|---------------------|-----------------------------------|---------------------|
| 2017-2018 Expenditure | | | Income | |
| To Interest | | | By | |
| 0.00 On NDCC BANK CCL. A/C | 0.00 | 0.00 | Interest on Security Loan | 164362065.00 |
| 117813407.00 On Fixed Deposit Scheme | 117813407.00 | 118650647.00 | Interest on Emergency Loan | 968309.00 |
| 1378698.00 On Daminee RD | 1378698.00 | 1231190.00 | Sale of Loan Forms | 8610.00 |
| 1129448.00 On Short Term FD (Onjal) | 1129448.00 | 1548246.00 | Incidental Charges | 518658.00 |
| 120321553.00 SUB TOTAL (1) | 120321553.00 | 121430083.00 | Interest on Loan to Staff | 114623.00 |
| 1026000.00 To Engineers Diary 2019 | 1026000.00 | 1082650.00 | Interest on Loan Against FD | 853240.00 |
| 8368.00 Bank Charges | 8368.00 | 5638.00 | Interest on I.C.I.C.I. Bank A/c. | 651457.00 |
| 488149.00 Annual General Meeting Expenses | 488149.00 | 462469.00 | Interest on I.C.I.C.I. Bank FDR. | 2418476.00 |
| 52034.00 General Charges | 52034.00 | 60138.00 | Interest on NDCC Bank Saving A/C. | 4484.00 |
| 1824369.00 Salary to Staff | 1824369.00 | 1935472.00 | Refund of Income Tax(TDS Amt.) | 495192.00 |
| 281193.00 Incentive to staff | 281193.00 | 296356.00 | Old Ded.Furniture Auction | 8800.00 |
| 28945.00 Telephone Bill | 28945.00 | 25144.00 | Int.Received on TDS Ded.Refund | 39608.00 |
| 67060.00 Electricity Bill | 67060.00 | 59850.00 | | |
| 74366.00 Stationary and Printing | 74366.00 | 65223.00 | | |
| 25000.00 Postage | 25000.00 | 20000.00 | | |
| 149994.00 Travelling Expences | 149994.00 | 192751.00 | | |
| 151050.00 Sittng fee to Director | 151050.00 | 147450.00 | | |
| 299338.00 Statutory Audit Fee | 299338.00 | 2041058.00 | | |
| 29500.00 Tax Audit Fee | 29500.00 | 29500.00 | | |
| 63700.00 IT Return Filing Charges | 63700.00 | 17700.00 | | |
| 20650.00 Councelling Charges for IT | 20650.00 | 20650.00 | | |
| 9440.00 Account Job Work | 9440.00 | 9440.00 | | |
| 198562.00 Providend Fund (Society Contribution) | 198562.00 | 213856.00 | | |
| 4797718.00 Sub Total (2) C/F | 4797718.00 | 4797718.00 | Total C/F | 170443522.00 |

M. S. E. B. ENGINEERS' CO-OPERATIVE CREDIT SOCIETY LTD., NAGPUR

M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR

PROFIT & LOSS ACCOUNT FOR THE PERIOD FROM 01/04/2018 TO 31/03/2019

M. S. E. B. ENGINEERS' CO-OPERATIVE CREDIT SOCIETY LTD., NAGPUR



| | 2017-2018 | 2018-2019 | 2017-2018 | Income | 2018-2019 |
|---------------------|---------------------------------|---------------------|---------------------|--------------------|---------------------|
| Expenditure | | | | | |
| To | | | | | |
| 85580.00 | Depreciation Fund | 101480.00 | | | |
| 6500.00 | Cash/Cheq/Trans Insurance | 6500.00 | | | |
| 53053.00 | Award to Meritorious Students | 51051.00 | | | |
| 74.00 | Legal Fee A/c | 14774.00 | | | |
| 750.00 | Professional Tax (Society) | 750.00 | | | |
| 16578.00 | Corporation Tax(Building Tax) | 16294.00 | | | |
| 5348.00 | Building Maintenance | 63849.00 | | | |
| 1200.00 | UPS / Battery maintenance | 1200.00 | | | |
| 42310.00 | Computer Maintenance A/c | 93226.00 | | | |
| 137550.00 | Convenyance Allow to Directors | 178650.00 | | | |
| 26000.00 | Momento To Meritorious Students | 41417.00 | | | |
| 3807149.00 | Mrugchaya Scheme | 4037657.00 | | | |
| 1700.00 | Traning To Directors | 2360.00 | | | |
| 130480.00 | TDS DED.ICICI BANK | 845861.00 | | | |
| 0.00 | Chief Minister Relif Fund | 100000.00 | | | |
| 9111990.00 | SUB TOTAL 2 | 12240414.00 | | | |
| 30885127.00 | NET PROFIT | 36773025.00 | | | |
| 160318670.00 | GRAND TOTAL | 170443522.00 | 160318670.00 | GRAND TOTAL | 170443522.00 |

All figures are in Rupees.

Treasurer

Secretary

Chairman

M. S. E. B. ENGINEERS' CO-OPERATIVE CREDIT SOCIETY LTD., NAGPUR



M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR

PROVISIONAL BUDGET FOR THE FINANCIAL YEAR 2019-2020

| | 2018-2019 | 2019-2020 | | 2018-2019 | 2019-2020 |
|----------------------------------|---------------------|---------------------|--|-----------------------------------|---------------------|
| Expenditure | | | | Income | |
| To Interest | | | | By | |
| On Cash Credit Loan of NDCC Bank | 0.00 | 0.00 | | Interest on Security Loan | 1825000000.00 |
| On Fixed Deposits | 116000000.00 | 125000000.00 | | Interest on Emergency Loan | 1100000.00 |
| On Daminee RD | 1600000.00 | 1500000.00 | | Sale of Loan Forms | 10000.00 |
| On Short Term FD (Onjal) | 1200000.00 | 1400000.00 | | Incidental Charges | 700000.00 |
| SUB TOTAL (1) | 118800000.00 | 127900000.00 | | Int on Loan to Staff | 150000.00 |
| Bank Charges | 9000.00 | 9000.00 | | Interest on Loan Against FD | 1000000.00 |
| Annual Gen Meeting Exp | 50000.00 | 60000.00 | | Interest on I.C.I.C.I. BANK FDR | 1500000.00 |
| Engineers' Diary -2020 | 1100000.00 | 1200000.00 | | Interest on ICICI Bank Saving A/c | 600000.00 |
| Salary to Staff | 2000000.00 | 2200000.00 | | | |
| General Charges | 70000.00 | 70000.00 | | | |
| Electricity Bill | 75000.00 | 75000.00 | | | |
| Stationary and Printing | 120000.00 | 120000.00 | | | |
| Postage | 30000.00 | 30000.00 | | | |
| Travelling Expenses | 160000.00 | 200000.00 | | | |
| Statutory Audit Fee | 800000.00 | 900000.00 | | | |
| Incentive to staff | 250000.00 | 300000.00 | | | |
| Provident Fund(Society Contri.) | 210000.00 | 250000.00 | | | |
| Depreciation Fund | 90000.00 | 110000.00 | | | |
| Allowances to Directors | 160000.00 | 170000.00 | | | |
| Cash/Chest Transit Insurance | 7000.00 | 6000.00 | | | |
| Telephone Bill | 45000.00 | 40000.00 | | | |
| Professional Tax (Society) | 750.00 | 750.00 | | | |
| Corporation Tax(Building Tax) | 20000.00 | 20000.00 | | | |
| Building Maintenance | 1200000.00 | 50000.00 | | | |
| Tax Audit Fee | 30000.00 | 30000.00 | | | |
| Computer Maintenance A/c | 70000.00 | 100000.00 | | | |
| Courier Services | 5000.00 | 2000.00 | | | |
| Conveyance Allow | 150000.00 | 190000.00 | | | |
| IT Return Filing charges | 30000.00 | 30000.00 | | | |
| Counciling Charges for I.T.Cases | 25000.00 | 25000.00 | | | |
| Charitable Fund | 0.00 | 100000.00 | | | |
| SUB TOTAL 2 | 7156750.00 | 6827750.00 | | | |
| Net PROFIT | 48103250.00 | 52832250.00 | | | |
| GRAND TOTAL | 174060000.00 | 187560000.00 | | GRAND TOTAL | 187560000.00 |

Treasurer

Secretary

Chairman



: लेखा परीक्षकाचा अहवाल :

(महाराष्ट्र सहकारी संस्थांचा कायदा कलम 81 (5-ब) आणि महाराष्ट्र सहकारी संस्थांचा नियम 69(3) अन्वये द्यावयाचा)

मी एम. एस. ई. बी. इंजिनियर्स को. ऑप क्रेडिट सोसायटी मर्या. नागपूर रजि.नं. NGP/RSR/CR/2/86 या संस्थेच्या 31 मार्च 2019 या दिनांकाचा ताळेबंद व सन 2018-2019 या सहकारी वर्षाचा नफातोटा पत्रक तपासले असून लेखापरीक्षण अहवालातील संपूर्ण अभिप्रायस अधिन राहून अहवाल सादर करतो की,

- 1) माझ्या लेखापरीक्षणाच्या उद्देशासाठी, माझ्या संपूर्ण ज्ञान प्रमाणे, माहितीप्रमाणे व विश्वासाप्रमाणे खालील जरूर ती सर्व माहिती व खुलासे उपलब्ध झाले आहेत.
- 2) माझ्या मते व मला मिळालेल्या माहिती व खुलाशाचे आधारे.
- अ) ताळेबंद व नफातोटा पत्रक त्यावरील टिप्पणीस पात्र राहून संस्थेने ठेवलेल्या हिशोबांची पुस्तकांची जुळते असून सदर 31/3/2019 या दिनांकाचा ताळेबंद संस्थेच्या व्यवहाराशी, कामकाजाशी सत्य व वास्तव स्थिती दर्शवितो आणि नफातोटा पत्रकाचे बाबतीत त्या दिनांकास संपणाऱ्या वर्षातील नफयाची सत्य व वास्तविक स्थिती दर्शवितो.
- ब) संस्थेने हिशोब हे त्यावरील टिप्पणीस पात्र राहून महाराष्ट्र सहकारी संस्थांच्या कायदानुसार आवश्यक ती माहिती देणारे आहेत व संस्थेच्या आर्थिक व्यवहाराची सत्य व वास्तव स्थिती दर्शवितात.
- क) संस्थेने हिशोबी हे त्यावरील टिप्पणीस पात्र राहून महाराष्ट्र सहकारी संस्थांच्या कायदानुसार आवश्यक ती माहिती देणारे आहेत.
- 3) माझ्या मते संस्थेने महाराष्ट्र सहकारी संस्थांचा कायदा, नियम व संस्थेचे पोटनियमानुसार आवश्यक असणारी हिशोबी पुस्तके योग्य रितीने ठेवलेली आहेत.
- 4) संस्थेची आर्थिक पत्रके उदाहरणार्थ ताळेबंद पत्रक, नफातोटा पत्रक, जमाखर्च पत्रक इत्यादी तसेच खाते पुस्तके तयार करणे ही संचालक मंडळाची जबाबदारी आहे. सनदी लेखापालाची जबाबदारी ही कायद्याच्या मर्यादित राहून त्यावर टिकाटिप्पणी करणे इथपर्यंतच मर्यादित आहे.
- 4) सन 2018-2019 या सहकारी वर्षासाठी संस्थेस **लेखा परीक्षण वर्ग "अ"** देण्यात आला आहे.

सही
श्रीकांत जे. दुबे अॅन्ड कं.
सनदी लेखापाल, नागपूर

स्थळ : नागपूर
दिनांक : 14.06.2019



एम.एस.ई.बी. इंजिनियर्स को-ऑपरेटिव्ह क्रेडिट सोसायटी लि., नागपूर उपविधी दुरुस्तीचा मसुदा

| अ. नं. | उपविधी क. सद्याच्या उपविधीची शब्द रचना | दुरुस्ती नंतरची शब्द रचना | दुरुस्तीचे कारण |
|--------|--|--|--|
| 1 | <p>उपविधी 1.14 मासिक वर्गणी :- प्रत्येक सभासदाने संस्थेला प्रत्येक महिन्याला खालील प्रमाणे कमीत कमी मासिक वर्गणी रु. 810/- फक्त दिली पाहिजे.</p> <p>1) रुपये 500 /- सभासदाचे भागभांडवल अंतर्गत 2) रुपये 310 /- शिफ्ट फंड योजना अंतर्गत</p> <p>उपविधी 1.1(क) नाममात्र सदस्य:-</p> <p>1) पतसंस्थेचा सभासद असलेला व निवृत्त होतांना सर्व समभाग त्यांना परत दिले जाते</p> | <p>उपविधी 1.14 मासिक वर्गणी :- प्रत्येक सभासदाने संस्थेला प्रत्येक महिन्याला खालील प्रमाणे कमीत कमी मासिक वर्गणी रु.850/- फक्त दिली पाहिजे.</p> <p>1) रुपये 500/- सभासदाचे भागभांडवल अंतर्गत 2) रुपये 350/- शिफ्ट फंड योजना अंतर्गत</p> <p>उपविधी 1.1(क) मुळ सदस्य:-</p> <p>1) पतसंस्थेचा सभासद असलेला व निवृत्त होतांना एक समभाग स्वखुशीने ठेवणारा सभासद मुळ सदस्य म्हणुन हयात असेपर्यंत ठेवता येईल.</p> <p>2) त्याला पतसंस्थेच्या कोणत्याही निवडणुके प्रक्रीयेत भाग घेता येणार नाही.</p> <p>3) त्याला शिफ्ट फंड मधील विमा योजनेचा लाभ घेता येणार नाही किंवा त्यास तो पात्र राहणार नाही.</p> <p>4) त्याला त्यांचे एक भागावर वार्षिक लाभांश दिला जाईल.</p> <p>5. त्याला कोणतेही नियमित कर्ज घेता येणार नाही केवळ त्याने ठेवलेल्या मुदत ठेवीवर नियमाप्रमाणे कर्ज घेता येईल.</p> | <p>शिफ्ट फंड निधी वाढविण्यासाठी व भविष्यात कर्जमर्यादा 25 लाख करावयाची असल्यामुळे</p> <p>निवृत्त सभासदाला ठेवी ठेवता आली पाहिजे</p> |
| | <p>उपविधी 1.14 मासिक वर्गणी :- प्रत्येक सभासदाने संस्थेला प्रत्येक महिन्याला खालील प्रमाणे कमीत कमी मासिक वर्गणी रु. 810/- फक्त दिली पाहिजे.</p> <p>1) रुपये 500 /- सभासदाचे भागभांडवल अंतर्गत 2) रुपये 310 /- शिफ्ट फंड योजना अंतर्गत</p> <p>उपविधी 1.1(क) नाममात्र सदस्य:-</p> <p>1) पतसंस्थेचा सभासद असलेला व निवृत्त होतांना सर्व समभाग त्यांना परत दिले जाते</p> | <p>उपविधी 1.14 मासिक वर्गणी :- प्रत्येक सभासदाने संस्थेला प्रत्येक महिन्याला खालील प्रमाणे कमीत कमी मासिक वर्गणी रु.850/- फक्त दिली पाहिजे.</p> <p>1) रुपये 500/- सभासदाचे भागभांडवल अंतर्गत 2) रुपये 350/- शिफ्ट फंड योजना अंतर्गत</p> <p>उपविधी 1.1(क) मुळ सदस्य:-</p> <p>1) पतसंस्थेचा सभासद असलेला व निवृत्त होतांना एक समभाग स्वखुशीने ठेवणारा सभासद मुळ सदस्य म्हणुन हयात असेपर्यंत ठेवता येईल.</p> <p>2) त्याला पतसंस्थेच्या कोणत्याही निवडणुके प्रक्रीयेत भाग घेता येणार नाही.</p> <p>3) त्याला शिफ्ट फंड मधील विमा योजनेचा लाभ घेता येणार नाही किंवा त्यास तो पात्र राहणार नाही.</p> <p>4) त्याला त्यांचे एक भागावर वार्षिक लाभांश दिला जाईल.</p> <p>5. त्याला कोणतेही नियमित कर्ज घेता येणार नाही केवळ त्याने ठेवलेल्या मुदत ठेवीवर नियमाप्रमाणे कर्ज घेता येईल.</p> | <p>शिफ्ट फंड निधी वाढविण्यासाठी व भविष्यात कर्जमर्यादा 25 लाख करावयाची असल्यामुळे</p> <p>निवृत्त सभासदाला ठेवी ठेवता आली पाहिजे</p> |
| | <p>फ1.10 कर्जविषयक धोरण :-</p> <p>1. सर्वसाधारण कर्ज :- संस्थेकडे उपलब्ध असलेले निधी सभासदांची पात्रता, शासकीय परिपत्रके लक्षात घेऊन व्यवस्थापक समिती आपले मर्ज मर्यादा, कर्जावरील व्याजदर कर्ज फेडीचा निश्चित कालावधी निश्चित करेल.मा.सहकार आयुक्त व निबंधक सहकारी संस्था यांचे कार्यालयाचे वेळोवेळच्या परिपत्रकाप्रमाणे कर्ज धोरण राहिल.सर्व साधरण कर्ज हे सभासदाला त्याने धारण केलेल्या भाग भांडवलाच्या 20 पट रकमेएवढे किंवा एकुण पगाराच्या 30 पटपेक्षा जास्त राहणार नाही किंवा सस्था यांच्या कार्यालयाच्या मंजुर कर्जमर्यादेत राहिल.</p> <p>सर्व साधरण कर्ज हे खालील कारणास्तव मंजुर करण्यात येईल.</p> <ol style="list-style-type: none"> सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या शैक्षणिक खर्चासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या वैद्यकीय खर्चासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या लग्नाच्या खर्चासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या घरबांधणी किंवा त्यांच्या डागडुजी/सुधारणाव देखभाल/दुरुस्ती यासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या जीवन सुरक्षा विमा हप्तें भरण्यासाठी. व्यवस्थापकीय मंडळाने ठरविलेल्या इतर उद्देशांसाठी/कारणांसाठी कर्जफेडीचे जास्तीत जास्त मासिक हप्ते 180 राहतील. | <p>फ1.10 कर्जविषयक धोरण :-</p> <p>1. सर्वसाधारण कर्ज :- संस्थेकडे उपलब्ध असलेले निधी सभासदांची पात्रता, शासकीय परिपत्रके लक्षात घेऊन व्यवस्थापक समिती आपले मर्ज मर्यादा, कर्जावरील व्याजदर कर्ज फेडीचा निश्चित कालावधी निश्चित करेल.मा.सहकार आयुक्त व निबंधक सहकारी संस्था यांचे कार्यालयाचे वेळोवेळच्या परिपत्रकाप्रमाणे कर्ज धोरण राहिल.सर्व साधरण कर्ज हे सभासदाला त्याने धारण केलेल्या भाग भांडवलाच्या 20 पट रकमेएवढे किंवा एकुण पगाराच्या 30 पटपेक्षा जास्त राहणार नाही किंवा सस्था यांच्या कार्यालयाच्या मंजुर कर्जमर्यादेत राहिल.</p> <p>सर्व साधरण कर्ज हे खालील कारणास्तव मंजुर करण्यात येईल.</p> <ol style="list-style-type: none"> सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या शैक्षणिक खर्चासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या वैद्यकीय खर्चासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या लग्नाच्या खर्चासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या घरबांधणी किंवा त्यांच्या डागडुजी/सुधारणाव देखभाल/दुरुस्ती यासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या जीवन सुरक्षा विमा हप्तें भरण्यासाठी. व्यवस्थापकीय मंडळाने ठरविलेल्या इतर उद्देशांसाठी/कारणांसाठी कर्जफेडीचे जास्तीत जास्त मासिक हप्ते 180 राहतील. | <p>सभासदांची कर्जपत वाढल्यामुळे, सभासदांची कासिक परतफेडीची क्षमता वाढल्यामुळे, सभासदांची पगारवाढ झाल्यामुळे,सभासदांची पगार मर्यादा वाढल्यामुळे, सभासदांकडून सतत मागणी होत आहे तसेच महागाई वाढल्यामुळे सह याची कर्जमर्यादा अपुरी पडते</p> |



एम.एस.ई.बी. इंजिनियर्स को-ऑपरेटिव्ह क्रेडिट सोसायटी लि., नागपूर

आरोग्य वैभव योजना

एम. एस. ई. बी. इंजिनियर्स को. ऑप क्रेडिट सोसायटी मर्या. नागपूर सन्माननिय सदस्यांकरीता आरोग्य वैभव योजना वर्ष 2019-2020 करीता राबविण्याचा संकल्प एम. एस. ई. बी. इंजिनियर्स को. ऑप क्रेडिट सोसायटी मर्या. नागपूर,यांचे संपुर्ण पदाधिकाऱ्यांनी घेतला आहे.

योजनेची वैशिष्टे व नियमावली

- 1) या योजनेअंतर्गत नागपूर येथील सुप्रसिद्ध रेनबो मेडोनिवा येथे क्रियाशिल सभासदांचे संपुर्ण बॉडी चेकअप (सोबत जोडलेल्या पॅकेज नुसार) करण्याची संधी उपलब्ध करून दिलेली आहे. या मध्ये विशेषतः हृदयरोग/किडनी/लिह्वर/थायराईड व कॅल्शियम या रोगांशी निगडित संपुर्ण टेस्ट केल्या जातील व महिलामध्ये होणाऱ्या कॅन्सरशी निगडित मॅमोग्राफी, पॅपस्मिअर या टेस्ट केल्या जातील.
- 2) वरील टेस्ट करीता इतर लोकांकरीता लागू असलेल्या दरापेक्षा जवळ जवळ 50 टक्के सुट पतसंस्थेनी मिळवून घेतली आहे.
- 3) 50 टक्के सुट मिळाल्यानंतर जी पॅकेजची किंमत आहे त्या पैकी निम्मा वाटा पतसंस्था देणार असुन, सभासदाला टेस्ट करतवेळी निम्मा वाटा स्वतः रेनबो लॅबला भरना करावा लागेल.
- 4) महिला क्रियाशिल सभासदांकरीता मेमोग्राफी व पॅपस्मिअर या कॅन्सरशी निगडित वाढीव टेस्ट ची सुविधा देण्यात आली आहे. त्यांना सुदधा वरील प्रमाणे निम्मी रक्कम (पॅकेजचे) स्वतः भरणा करावी लागेल, व निम्मी रक्कम पतसंस्था भरेल.
- 5) पतसंस्थेचे सर्व आजी व माजी सभासदांवर अवलंबून असलेले (रक्ताचे नात्यातील) नातेवाईक सुदधा येथे कोणत्याही टेस्ट करून घेवू शकतील त्यांना रेनबो कडून सर्व टेस्ट वर 40 टक्के डिस्काऊट दिला जाईल. परंतु नातेवाईकांचा व निवृत्त सभासदांचा खर्च हा सभासदाला स्वतः करावा लागेल. या मध्ये पतसंस्था कोणताही वाटा उचलणार नाही.
- 6) वरील योजना दिनांक 14.07.2019 म्हणजे 2019 च्या आमसभेच्या दिवशी सुरु करण्यात येत आहे. पासुन सुरु करण्यात येत आहे. व ती पुढील 31.03.2020 पर्यंत राहिल. योजना पुढे सुरु ठेवायची अथवा बंद करायची याचा निर्णय संचालक मंडळ योजनेचा आढावा व आर्थिक बोजा यांचा अभ्यास करून घेतील.
- 7) वरील टेस्ट करीता 4 ते 5 तासाचा वेळ लागत असल्यामुळे लॅब मध्ये खाली दिलेल्या अधिकाऱ्याशी स्वतः संपर्क करून आपला सोसायटी सभासद कमांक सांगुन आपणास सोईस्कर तारीख व वेळ मागुन घ्यावी. तसेच त्याबाबतची माहिती पतसंस्थेला पण फोन करून सांगावी जणे करून लॅब सोबत संपर्क ठेवता येईल.
- 8) रविवार या दिवशी लॅब ला सुटी असते परंतु 15 सभासद किंवा जास्त एकावेळी जमत असल्यास त्या दिवशी विशेष सोय उपलब्ध करून संपुर्ण चेकअप करण्यात येईल.
- 9) रेनबो मेडीनीवा येथे संपर्क करण्याकरीता खालील नंबरवर संपर्क करावा व टेस्ट करीता येतांना आपला सभासद कमांक व ओळखपत्र सोबत न्यावे. तसेच नातेवाईकांचे असल्यास त्याचे सभासदाचे व नातेवाईकांचे ओळखपत्र सोबत न्यावे.

अपॉइन्टमेंट घेण्याकरीता खालील अधिकाऱ्याशी संपर्क करावा.

- 1) हीना फिरदोस - हेल्थ चेकअप को-ऑरडीनेटर - 7447310383 - 0712-6636666
विस्ता-226
- 2) डॉ. पवन पांडे - मेडीकल ऑफिसर - 9422541002 विस्ता.226
- 3) श्री. सुनिल मुळे - मॅनेजर रेनबो - 9890043214 विस्ता.226

टिप:- 1) वरील टेस्ट ला येण्यापुर्वी 12 तास आधी कोणतेही जेवण, नास्ता, कॉफी, चहा घेवु नये.

2) क्रियाशिल सदस्यांकरीता पतसंस्था उचलणार असलेला भार चालु आर्थिक वर्ष 2019-2020 मध्ये एकदाच उचलण्यात येईल याची सदस्यांनी नोंद घ्यावी.



M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR

In Association Rainbow Medinova Diagnostic Center Nagpur

AROGYA VAIBHAV YOJNA

| SR. NO. | MALE | RATE | SR. NO. | FEMALE | RATE |
|---------|---------------------------------|-------------|---------|---------------------------------|--------------|
| 1. | Haemogram/CBC | 380 | 1. | Haemogram/CBC | 380 |
| 2. | Erythrocyte Sedimentation Rate | 100 | 2. | Erythrocyte Sedimentation Rate | 100 |
| 3. | Glucose Post Prandial | 100 | 3. | Glucose Post Prandial | 100 |
| 4. | X-Ray Chest PA OR AP | 400 | 4. | X-Ray Chest PA OR AP | 400 |
| 5. | Urine Routine | 125 | 5. | Urine Routine | 125 |
| 6. | Lipide Profile | 630 | 6. | Lipide Profile | 630 |
| 7. | Asparate Amino Transfera (SGOT) | 150 | 7. | Asparate Amino Transfera (SGOT) | 150 |
| 8. | Alt (SGPT) | 150 | 8. | Alt (SGPT) | 150 |
| 9. | Urea Nitrogen | 150 | 9. | Urea Nitrogen | 150 |
| 10. | Creatinine | 150 | 10. | Creatinine | 150 |
| 11. | Uric Acid | 190 | 11. | Uric Acid | 190 |
| 12. | Total Proteins | 150 | 12. | Total Proteins | 150 |
| 13. | Albumin | 150 | 13. | Albumin | 150 |
| 14. | E C G | 200 | 14. | E C G | 200 |
| 15. | Cardiac Stress Test With ECG | 1400 | 15. | Cardiac Stress Test With ECG | 1400 |
| 16. | Consultation Physician | 300 | 16. | Consultation Physician | 300 |
| 17. | Thyroid Stimulating Hormone | 285 | 17. | Thyroid Stimulating Hormone | 285 |
| 18. | USG for ABD & Pelvis | 1000 | 18. | USG for ABD & Pelvis | 1000 |
| 19. | Glucose Fasting | 100 | 19. | Glucose Fasting | 100 |
| 20. | Serum Calcium | 190 | 20. | Serum Calcium | 190 |
| 21. | HbA1C | 690 | 21. | HbA1C | 690 |
| | | | 23. | Mammography (Borh) | 3000 |
| | | | 24. | Pap Smear | 632 |
| | TOTAL RS. | 6990 | | TOTAL RS. | 10622 |

Offer Package for male:Rs.3300/-

- 1.) Rs.1650/- to be beared Members.
- 2.) Rs.1650/- to be beared Society.

Offer Package for Female:Rs.5300/-

- 1.) Rs.2650/- to be beared Members.
- 2.) Rs.2650/- to be beared Society.

Remark :- 40% discount will be offer on any other test (excluding Nuclear Medicine test) to Retired Members alongwith their family Members & also to the family Members of Regular Society Members.



GENERAL INSTRUCTIONS FOR MEMBERS

1. On Transfer, the change in Address of Disbursing Office, should be intimated to the society immediately, without fail. Otherwise, society will not be responsible for affecting the loan's regular recovery and Penal Interest will be charged as per rules.
2. Loan application should be filled in completely. Latest salary certificate should be attached to the loan application. Incomplete application will not be considered.
3. Responsibility of loan repayment is on both the individual as well as his guarantors. All the members are therefore requested to ensure that their own installments & installments of the members for whom they stood as guaranters are deducted every month regularly.
4. If three consecutive loan installments are not deducted from the salary, of the borrower, all balance installments will be recovered from the salary of his guarantors without any notice.
5. New loan would be granted considering previous Loan and Interest outstanding (adjustment of previous loan and Interest for security loan as well as emergency loan case). Share will be deducted from security loan sanction.
6. Guarantee of any member, who is suspended due to departmental action, should not be taken. If taken already, intimation to society may please be given immediately.
7. Cash should not be deposited in the society without receipt. Society will not be responsible for any cash transaction without receipt.
8. As per provisions of section 45 of M.S.Co.-Op Society rules 1961, loan can not be granted to a member who has obtained loan from any other similar Society.
9. During your visit to society office, Please verify your accounts and confirm that all entries are taken properly.
10. Unless the cheques towards deduction of loan installments is received from MSEB/ MSEDCL/MSETCL/MSPGCL, it will not presumed that loan installment is received.
11. Nominee may be appointed if not appointed already.
12. The society will remain open from 10.00 hrs. to 18.00 hrs on all days (including Sunday) except public holidays & every Wednesday.
13. Please inform the Residential address and Residential Phone number / MOB NO, to the Society for the correspondence.
14. Please submit NEFT form to Society office if submitted please ignore.
15. If thrift fund is not received for continuously Six months the Member will not be liable for Insurance Cover/ Scheme run by Society. As per Bye Laws of Society read 1.14 & resolution of Managing Committee dt.23.04.2018 if thrift fund is not deposited continuously for six months, the member will not be liable for insurance Scheme run by Society.

Pl.view AGM Booklet on WebSit : www.msebcecs.com



M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR

LIST FOR MEMBERS RETIRED FROM 01/07/2018 TO 30/06/2019.

| SR.NO. | NAME OF RETIRE | SR.NO. | NAME OF RETIRE | SR.NO. | NAME OF RETIRE |
|--------|-------------------|--------|-------------------|--------|------------------|
| 1. | ER.N.K.THAKRE | 37. | ER. R.T.BHAGAT | 73. | ER.D.N.BODHE |
| 2. | ER.R.B.GAURKHEDE | 38. | ER. N.N.WANKHEDE | 74. | ER.A.W.KOTANGALE |
| 3. | ER.A.A.KHURSHID | 39. | ER. ASHA V.PAWAR | 75. | ER.V.B.KHAWASE |
| 4. | ER.P.G.NAPHADE | 40. | ER.N.W.BONDE | 76. | ER.R.G.GOKHALE |
| 5. | ER.R.P.THOTE | 41. | ER.P.H.PARIHAR | 77. | ER.S.M.SHAHAKR |
| 6. | ER.S.M.WATE | 42. | ER.JYOTI S.GARGE | 78. | ER.S.W.BANAIT |
| 7. | ER.V.S.TAMBE | 43. | ER.M.B.TARALE | 79. | ER.S.S.KALE |
| 8. | ER.N.M.PARATE | 44. | ER.V.K.PATKI | 80. | ER.B.G.BHAGAT |
| 9. | ER.S.B.THATERE | 45. | ER.S.D.MISHRA | 81. | ER.A.M.JOSHI |
| 10. | ER.S.D.ASAMWAR | 46. | ER.A.K.MALVIYA | 82. | ER.B.M.NANDANE |
| 11. | ER.K.M.UPGANALWAR | 47. | ER.N.S.SUGANDHI | 83. | ER.D.D.INGLE |
| 12. | ER.J.S.MESHRAM | 48. | ER.H.G.MALODE | 84. | ER.R.M.BONDE |
| 13. | ER.R.M.DHAMANKAR | 49. | ER.A.K.KAYARKAR | 85. | ER.G.S.DESHMUKH |
| 14. | ER.S.K.SHETE | 50. | ER.D.B.TAMGADGE | 86. | ER.J.H.BOBDE |
| 15. | ER.S.C.AGRAWAL | 51. | ER.S.B.GODGHATE | 87. | ER.P.R.MIRGE |
| 16. | ER.G.R.PURANIK | 52. | ER.U.P.SINHA | 88. | ER.M.D.BHOSLE |
| 17. | ER.ZULFIKAR S.ALI | 53. | ER.R.S.KAMBLE | 89. | ER.U.M.SAWARKAR |
| 18. | ER.S.D.INDURKAR | 54. | ER.R.N.KONDALKAR | 90. | ER.A.N.PAPEWAR |
| 19. | ER.B.N.SHENDE | 55. | ER.D.W.WARADE | 91. | ER.S.D.PADOLE |
| 20. | ER.V.D.PADMAWAR | 56. | ER.D.B.CHOURASE | 92. | ER.J.N.BHOYAR |
| 21. | ER.S.V.PATKI | 57. | ER.R.G.BAND | 93. | ER. D.S.DESHMUKH |
| 22. | ER.S.K.AMDEKAR | 58. | ER.S.B.THOMBRE | 94. | ER.A.M.KONDAWAR |
| 23. | ER.S.S.AMIN | 59. | ER.S.M.BODE | 95. | ER.C.G.RAMTEKE |
| 24. | ER.A.P.MANKAR | 90. | ER.S.S.BHOI | 96. | ER.C.K.SAWAITUL |
| 25. | ER.R.G.THOOOL | 61. | ER.R.V.GALGALIKAR | 97. | ER.S.N.KALE |
| 26. | ER.A.A.KHAN | 62. | ER.S.S.RAJURKAR | 98. | ER.M.K.KHANDEKAR |
| 27. | ER.S.A.MITRA | 63. | ER.L.N.VEDPATHAK | 99. | ER.V.D.RAUT |
| 28. | ER.V.P.PASHINE | 64. | ER.S.M.PATIL | 100. | ER.R.N.FARKADE |
| 29. | ER.R.T.AGE | 65. | ER.P.G.CHOPDE | 101. | ER.S.P.SAKHARE |
| 30. | ER.T.B.HEDAOO | 66. | ER.S.A.GUNDAWAR | 102. | ER.D.L.AGRAWAL |
| 31. | ER.U.P.CHAUHAN | 67. | ER. S.S.GAJBHIYE | 103. | ER.T.V.KIROLIKAR |
| 32. | ER.P.T.WARADE | 68. | ER. S.S.KHADARKAR | 104. | ER.N.R.DESHPANDE |
| 33. | ER.P.R.SHINGADE | 69. | ER.M.U.DAROKAR | 105. | ER.M.W.GARGE |
| 34. | ER.P.N.BANDAWAR | 70. | ER.A.P.MORE | 106. | ER. A.S.WAGHMARE |
| 35. | ER.A.D.RASEKAR | 71. | ER.U.S.TIWARI | 107. | ER. A.N.WANKHADE |
| 36. | ER.U.K.RINGE | 72. | ER.PL.CHOUDHARI | 108. | ER. B.P.PATIL |

M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR

PROGRESS REPORT ABSTRACT FOR LAST TEN YEARS

| Sr.No | Particulars | 08-09 | 09-10 | 10-11 | 11-12 | 12-13 | 13-14 | 14-15 | 15-16 | 16-17 | 17-18 |
|-------|---------------------------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 1. | Membership | 2858 Nos. | 3023Nos. | 3241 Nos. | 3428 Nos | 3527 Nos | 3508 Nos. | 3504 Nos | 3457 Nos | 3474 Nos | 3495 |
| 2. | Authorised Share | 10.5 Crore | 10.5 Crore | 10.5 Crore | 10.5 Crore | 15.00 Crore | 15.00 Crore | 20.00 Crore | 20.00 Crore | 20.00 Crore | 25.00 Crore |
| 3. | Paid Up Share | 84711565.00 | 93656590.00 | 98328605.00 | 105555945.00 | 115338920.00 | 134686052.00 | 159986565.00 | 176230809.00 | 193154058.00 | 210898979.00 |
| 4. | Reserve Fund | 18022078.00 | 20347175.00 | 22699301.00 | 25577710.00 | 29179159.00 | 36673723.00 | 40959564.00 | 45052560.00 | 54871888.00 | 60029079.00 |
| 5. | Secu Loan Limit | 500000.00 | 500000.00 | 850000.00 | 850000.00 | 850000.00 | 1200000.00 | 1200000.00 | 1200000.00 | 1200000.00 | 1800000.00 |
| 6. | Erne Loan Limit | 20000.00 | 20000.00 | 20000.00 | 20000.00 | 20000.00 | 20000.00 | 20000.00 | 20000.00 | 20000.00 | 50000.00 |
| 7. | Secu. Loan o/s | 480367118.00 | 523805164.00 | 711794493.00 | 896924722.00 | 1032638401.00 | 1242985899.00 | 1470625105.00 | 1518168532.00 | 1527747199.00 | 1680172611.00 |
| 8. | Erne. Loan o/s | 6184292.00 | 4809568.00 | 4233437.00 | 4816983.00 | 4401887.00 | 3937008.00 | 2861298.00 | 2831912.00 | 2635061.00 | 11153035.00 |
| 9. | Building Fund | 297650.00 | 360290.00 | 440930.00 | 519410.00 | 577490.00 | 623330.00 | 663890.00 | 704450.00 | 763490.00 | 799730.00 |
| 10. | Thrift Fund | 15960303.00 | 20554947.00 | 21350108.00 | 20848875.00 | 25346364.00 | 25478354.00 | 28186419.00 | 28186419.00 | 35554916.00 | 34379466.00 |
| 11. | Fixed Deposit | 388722878.00 | 431959163.00 | 565377705.00 | 721423945.00 | 963977769.00 | 1127500396.00 | 1278697766.00 | 1421741070.00 | 1353184920.00 | 1454832620.00 |
| 12. | Daminee R. D. | 3823300.00 | 5536600.00 | 7152200.00 | 8261700.00 | 8462300.00 | 8648400.00 | 9596800.00 | 9011400.00 | 8944200.00 | 8136000.00 |
| 13. | Total Income | 51506295.00 | 54451480.00 | 60639281.00 | 80326400.00 | 106561533.00 | 129578066.00 | 136791952.00 | 165179518.00 | 1693379030.00 | 160318670.00 |
| 14. | Net Profit | 11841056.00 | 10578070.00 | 143168870.00 | 19611007.00 | 22487771.00 | 19521982.00 | 17845995.00 | 28959071.00 | 22390137.00 | 30885127.00 |
| 15. | Rate of Int. on Loan to Members | 10.00% | 09.50% | 09.50 % | 10.50 % | 10.50 % | 10.50% | 10.00% | 10.00% | 10.00% | 9.50% |
| 16. | Dividend | 14.00% | 11.50% | 14.00% | 18.50 % | 16.50% | 15.50% | 12.50% | 14.00% | 10.50% | 11.00% |
| 17. | Audit Class | A | A | A | A | A | A | A | A | A | A |
| 18. | Engineers Diary | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |



HIGHLIGHTS

As on 31-03-2019

| | | |
|--------------------------|--------|--------|
| Membership | 3604 | Nos. |
| Authorised share capital | 25.00 | Crores |
| Paid up share capital | 22.94 | Crores |
| Deposits | 158.94 | Crores |
| Reserve fund | 07.09 | Crores |
| Thrift fund | 04.37 | Crores |
| Loans (O/S) on members | 182.27 | Crores |
| Investment | 09.67 | Crores |
| ICICI saving A/C. | 5.36 | Crores |
| Fixed Assets | 00.23 | Crores |
| Gross Income 2018-2019 | 17.04 | Crores |
| Net Profit 2018-2019 | 03.67 | Crores |

Audit Class 'A' since 1993-1994

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Phone No. : 2438814, 2448814 (Fax)