



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 2019 - 2020

(For Members Only)

All the members of the society are hereby informed that the 34th Annual General Meeting will be held on **Dt. 07/03/2021** at 12.00 hrs. at "**Amrut Bhavan**, North Ambazari Road Sitabuldi, Nagpur".

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 33rd Annual General Meeting held on dt 14.07.2019.
2. Approval of Audited Annual Balance Sheet, Profit & Loss Account Statement, Receipt & Payment Account Statement submitted by the Managing Committee for the year 2019-2020 and approval of Distribution of Profit for year 2019-2020.
3. Approval of Compliance Report Year 2019-2020.
4. Approval of Provisional Budget for the year 2020-2021.
5. Approval of the decisions passed by the Managing Committee in the monthly meetings held during the year 2019-2020.
6. Approval to the proposed amendment to existing bye laws proposed by managing committee.
7. Appointment of Statutory Auditor for year 2020-2021.
8. Any other points with the permission of the chair.

Dated : .07/02/2021

Secretary

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

NOTE :

1. Members Seeking in any clarification regarding attached reports, may submit their queries / suggestions to the society office on or before **dt 21/02/2021** positively. Any queries raised during the AGM on said report will not be entertain by Managing Committee.
2. If Possible, Members are requested to attend Meeting online, as Limited Person is allowed. Link will be Share on society website, on Meeting day before 1 Hr.
3. Those who are willing to attend AGM physically are requested to register their Name on Society Email.id (msebeccsngp@yahoo.com) on or before 28 th February-2021. In order to make sufficient arrangements for obtaining the permission.
4. Only Single regular Member is allowed.
5. During AGM all present Members are requested to Maintain physical distancing, and all protocols of corona Pandemic issued by Govt. time to time.
6. Sanitising Arrangement will be available, at Venue of Meeting Hall where every one should take due care because of Corona Pandemic.
7. Felicitation program for Students & Retired members is not organised this year.
8. Only Snacks in Packed Box will be Served to present members, followed by tea & bottled drinking water.



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PROCEEDING OF 33rd ANNUAL GENERAL MEETING 2018-2019. DATED: - 14TH JULY 2019.

The 33rd Annual General Meeting was held on date 14.07.2019 at **Rajwada Palace , Opp.Gandhi Sagar, Near Tata Parsi School,Mahal, Nagpur 18**". at 12.00 hrs.

The notice of 33rdA.G.M. was served to all existing members as on 31st March 2019. The 33rd A.G.M. is postponed for Half an hour for want of quoram.Again the A.G.M. is Started @12.30 p.m.at same place.

The total members present for 33rd Annual General Meeting were 377 members.

Er.L.R.Shelke, Director, welcome all the present members, invitees, senior members and their families, Meritorious Children and their Parents. 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 passed away during last year were read out and Silence was observed for two minutes to pay tribute to untimely death of our beloved members.

Falicitation of Meritorious wards of our member's carried out and honoured with certificate of excellence,who have secured 90% and above perecntage in 10th and 85% and above percentage in 12th Examination in academic year 2018-2019, 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 meritorious students on their great achievements and wishes for bright future.Our Ex-members, who were retired from services of MSEB i.e. MSEDCL, MSETCL and MSPGCL, during the period of July 2018 to June 2019, were felicitated.

In post Lunch session, the agenda for 33rd A.G.M. was read out and accordingly Proceeding started.

The details of the Proceeding are as below.

1.) Proceeding of the 32nd AGM held on date 29TH July 2018, were read out by Er.J.G.Thakre Director (Ex. Secretary) and requested the members to approve the same.The members present in house approved the proceeding of 32nd Annual General Meeting unanimously.
2.) 33rd Annual Report of the managing Committee for financial year 2018-2019 along with Balance Sheet as on 31.03.2019, Receipt & Payment, Profit & Loss Statement for financial year ending on 31.03.2019 were placed before AGM.The distribution of Profit for year 2018-19 was read out with dividend **12.50%**, 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 .

After detailed discussion, members approved 33rd Annual Report, Balance sheet as on 31.03.2019,receipt and payment for 2018-2019 profit & loss for 2018-2019 alongwith distribution of profit & dividend, unanimously by voice vote.



3.) The Provisional budget for 2019-2020 was placed before AGM and explained the projected income and expenditure. The general body meeting approved the provisional budget for year 2019-2020.

4.) The resolutions pass in the monthly managing committee Meetings during year 2018-2019 were already incorporated in 33rd Annual Report. These resolutions were put up in the meeting. Annual General Body approved the resolutions pass by the managing committee during 2018-2019.

5.) Amendments to existing bye laws proposed by the Managing committee.

Secretary read out by approval. Existing bye laws no. 1.14 proposed by the Managing Committee. For Amendment 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 and 1.1 H\$, and request for approval. After detail discussion and satisfactory answers, members present approved only 1.10, 1.14, 1.1 H\$, after discussions, 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 2018-2019 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 carry out audit for financial account statement for financial year 2019-2020. Annual General Body Meeting approved M/s. Shrikant J. Dubey Chartered Accountant as statutory Auditor for year 2019-2020.

7.) The Managing Committee appeal for submission of questions/ suggestions were received by the office either in hard or soft copy.

8.) It was proposed by Managing Committee to make provision of Rs. 15,00,000/- from the profit towards payment of Gratuity to Employees due for retirement in upcoming years. Members present in Hall approval the proposal unanimously.

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. Aditya Bopche raised the point of distribution of Diaries by Society on the occasion of new Year to Society members. and expressed his opinion for not to distribute the diaries or make it optional.

While replying on this issue raised by Er. Aditya Bopche, Chairman of the Society Er. A.K. Bamnote explained that Society Managing Committee already discussed in various Meeting about this issue and ready to accept the suggestions from other members also, Er. P.V. Banginwar and Er. N.L. Mendhe expressed their view on distribution of Diaries to Society members. Both requested to continue the distribution of diaries to members as per prevailing practice since the inception of Society. As data shared in diaries is very essential for Engineers while dealing with office and site related matters.

Er. Avinash Lokhande and Er. Rajendra Palthe suggested to procure the Hall to Society office adjacent "Vikas Hall" owned by SEA for the use of Society. Managing Committee has reserved the discussion upto Monthly Managing Committee Meeting to convey to members.

At last, On behalf of the Managing Committee, Er. J.V. Dethé 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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34th ANNUAL GENERAL MEETING 2019-2020.

DATED: - .07 TH MARCH 2021.

Dear Friends,

On behalf the Managing Committee, I welcome all the honorable members present for the 34th Annual General Meeting and with great pleasure to submit the Annual Report of the Managing Committee, for the year ended on 31st March 2020, 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 14.07.2019 at Rajwada Palace, Opp. Gandhi Sagar, Near Tata Parsi School, Mahal, Nagpur 18 .

A) MEETING OF THE MANAGING COMMITTEE :

In all, 13 Meeting of Managing Committee were held during the year 2019-2020. The contribution of all Directors in these meetings is highly appreciable. and also Special AGM was scheduled on dt. 23.02.2020.

B) MEMBERSHIP :

The number of registration for membership up to 31.03.2020, since society functioning, is 6385. However due to Retirements, transfers, deaths and resignations on their own, the membership by the end of 31st March 2019 was 3604.

During the year 2019-2020, 121 new regular members have extended their support. The membership is reduced by 119 due to retirement from the services and 31 members have withdrawn their membership on their own. Due to untimely death of our Beloved members the membership has reduced by 3 nos. As such, by the end of financial year 2019-2020, 3572 members are leading the society.

As per Adarsha Upavidhi sanctioned vide no 4253/16 dated 01.10.2016, from November-2018 the amount collected from new members whose age is upto 40 yrs is Rs.2632/- (Entrance Fee: Rs.100/-, Working charges : Rs.20/-, Paid up Share : Rs.500/- (Towards purchase of 1 shares), Thrift Fund : Rs. 1750/-, Building Fund : Rs. 240/- & Rs.22/- CGST+SGST). The amount collected from new members whose age is above 40 yrs and not exceeding 55 Yrs is Rs.2632/- plus (Entrance Fee :Rs. 100/-, Working charges : Rs.20/-, Paid up Share : Rs.500/- (Towards purchase of 1 shares), Thrift Fund Rs.:1750/- Building Fund : Rs. 240/- & Rs.22/- CGST+SGST), Plus the additional contribution towards thrift fund at the rate of Rs.450/- 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 31.03.2019 was Rs. **22,94,83,044/-**. The contribution towards share during the year 2019-2020, by the members is Rs.2,73,80,677/- . An amount of the Rs.1,12,71,579/- is refunded to the members whose membership ceased during the year. Thus as on 31.03.2020, the paid up share capital of our society is **Rs.24,55,92,142/-** It is already resolved that the required share amount for the loan sanction will be deducted from the loan itself.

It was decided on special AGM dt.23.02.2020. to enhance Authorised Share Capital limit from **Rs.25,00,00,000.00** to **Rs.30,00,00,000.00**

D) LOANS :

i) Security Loan :

The Security Loan Limit is **Rs.25,00,000/- w.e.f. 01.12.2019** with the maximum 180 No of installments for repayment, with option for repayment on Reducing balance basis or equily 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.25,00,000/- Three Sureties will be required .Considering the re-payment capacity of member s due to recent pay-revision, Members equested to enhance the security loan limit, in addition to above, the loan disbusment will be follow as per the guidelines issued by Honbl. COmmissioner (Co-Operaive Societies) as per circular No. i r l 1 Fkk@l -vk-&5@i xkkjnkj @deir@dtb; khk@2020@01 fnukd 31/12/2020 subjected to Rs. 2500000/- maximum.**

The Security Loan sanctioned to **640** members during the year 2019-2020, is **Rs.91,27,81,027/-**. The refund towards the excess receipt against the Security Loan is **Rs.81,027/-** .

The Security Loan Outstanding as on 31.03.2019 was **Rs. 180,33,39,814/-** The recovery against the loan during the year 2019-2020 is **Rs.91,27,81,027/-** The Security Loan outstanding at the end of the year 2019-2020 is **Rs. 200,09,39,467/-** against **2216 no** of members.

ii) Emergency Loan : As per the proposed amendment in Special AGM on Dt.23.02.2020 and subsequent approval issue by Hon.Joint. Registrar vide no.1152 dt.24.04.2020 and approval of Managing Committee Meeting dt.26.04.2020. The Limit for Emergency Loan is enhanced from Rs.50,000/- to Rs.75,000/- .in above amendment it is decided to provide Emergency loan up to 50,000/- for salary less than 1 lakhs p.m. & Rs.75,000/- salary above 1 lakhs,p.m. maximum instalment for Repayment of 12 Nos only.

The Emergency Loan sanctioned during year 2019-2020 is **Rs.1,95,44,605/-** to **401** members. The refund towards the excess receipt against the Emergency Loan is **Rs.4605/-**

The Emergency Loan Outstanding as on 31.03.2019 was **Rs. 1,04,50,944/-**. The recovery against loan during the year 2019-2020 is **Rs.1,95,44,605/-**. The Emergency Loan Outstanding at the end of the year 2019-2020 is **Rs.1,20,70,264/-** against **424** members.

As per Managing Committee Meeting for month Vide resolution No. 8 dated 26.10.2019, The rate of interest on both the loans was reduced from 9.50% to 09.25 % p.a. w.e.f. 01.1.2019. 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 which is sanctioned by NDCC bank Nagpur.

iii) Loan Against Fixed Deposit :

The loan against FDR outstanding as on 31.03.2019 was **Rs. 90,08,000/-** . During the Year 2019-2020, Loan sanctioned against F.D.R. is **Rs.2,82,14,500/-** and the loan adjusted against FDR / Paid **Rs.2,56,62,500/-**. Loan against FDR outstanding as on date 31.03.2020 is **Rs.1,15,60,000/-**.



E) DEPOSITS:

1. Daminee R.D.: From Dt. 01.12.2019, 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 670 members are contributing an monthly amount of **Rs. 31,40,300/-** towards Daminee RD.

The balance as on 31.03.2019 in the Daminee RD was Rs.76,99,000 /-. The receipt during the year 2019-2020 is Rs.3,20,70,600 /-. An amount of Rs.3,16,31,600/- was paid with an interest of Rs.11,87,337 /- to the members during the year 2019-2020. The balance as on dt 31.03.2020 is Rs.81,38,000/-.

Against new Daminee RD, the last deduction through salary, will be in m/o Nov 2020 and maturity payment will be done on date 01.02.2021. Again Daminee RD will be launched from date 01.12.2020 and will be for period of 12 months. All other conditions will remain same as exiting Daminee RD .

2. Fixed Deposit Scheme :

As on 31.03.2019 ,the Balance in Fixed Deposit Scheme was Rs.**155,92,03,503** /-. The receipt during year 2019-2020 is Rs. 178,15,73,110 /-. The payment of Rs.161,65,14,218 /- was made during the year with the interest of Rs. 12,73,25,705 /-. The balance in Fixed Deposit scheme as on date 31.03.2020 is **Rs.172,42,62,395** /-

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. 8 dated 26.10.2019, **rate of interest on F.D. was reduced from 08.00% to 07.75 % w.e.f. 01.11.2019**, the Managing Committee decided that as sufficient amount is available with Society in Fixed Deposit Scheme maximum Limit of Individual Member will be Rs.35 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 31.03.2019 in ONJAL was Rs.2,25,34,342 /-. An amount of Rs.2,33,87,342/- was deposited during year 2019-2020 in this scheme by the members. The amount refunded to the members during the year 2019-2020 is Rs.1,45,56,304 /- , with the interest of Rs.15,68,395/-. The balance as on 31.03.2020 in ONJAL is Rs.3,13,65,380 /- 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 31.03.2020 is Rs. 176,37,65,775/-.



F) THRIFT FUND :

The **coverage under group insurance scheme** to the member of the society is enhanced from Rs.18.00 lakh to Rs.25.00 Lakh. w.e.f. 01.12.2019 vide resolution no.08 dated 24.11.2019. The monthly contribution towards thrift fund is enhanced from Rs.350/- to Rs.450/- w.e.f. 01.05.2020

The net balance as on 31.03.2019 was Rs.4,37,99,690/-. Contribution of Rs.1,41,63,369/- is made by the members during the year 2019-2020. The net balance as on 31.03.2020 is Rs.5,50,71,527/- 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 2019-2020 an amount of Rs.54,40,000/- is paid to the families of Three deceased members. The total amount paid in Group Insurance till the end of 2019-2020 is **Rs.10,53,55,000/-**

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.97,500/- is paid as medical aid to 10 No of our members during the year 2019-2020.

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/-.

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 Members.

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.

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 2, 10, 4, 6, 9, 6, 5, 6, 5, 2, 7, 5, 3 against the membership of 2765, 2802, 2858, 3023, 3241, 3428, 3527, 3533, 3504, 3457, 3495, 3474, 3604, 3564 respectively.

6) Arogya Vaibhav Scheme - As per resolution no.9 dated 26.05.2019 Managing Committee Meeting. **Arogya Vaibhav Scheme** is launched as trial basis for all Regular and Retired Members including their family Members under this scheme Medical, Checkup at Renbo Medinova will be carried out details are given in Concluding pages. During year 2019-2020 an amount of Rs.2,19,050/- is paid to members. Managing committee also decided to continue the above scheme up to 31 March 2021. In their monthly meeting of 23-February-2020.



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 decided 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.43,96,624/- is paid to the Nominal members under the Mrigchhaya 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 academic year 2019-2020 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 2019-2020, duly attested and passport size photo, upto2020. Applications received after2020 till2020 will also be considered for prizes and will be distributed in Managing committee meetings. Cash prizes of an amount of Rs.43,043 /- were distributed to the Meritorious children of our members passing the S.S.C and H.S.S.C Exam in the academic year 2018-2019.

In view of pandemic Situation of Covid-19 Managing Committee have decided to Donate Rs.11.00 Lakhs to Hon.C.M.Relief Fund & also decided to donate PPE Kits & Hand Gloves worth Rs.2,30,000/- on Appeal by Hon. Jt.Registrar Co-Op.Societies Nagpur & Chief Minister of Maharashtra. Also it is decided to make provision of Rs.5.00 Lakhs for Charity during the year 2020-2021.

I) ENGINEER'S DIARY :

An expenditure of Rs. 8,96,988 /- was made for the purchase of the Engineer's Diary 2020 - 3650 Nos. @ Rs 290 /- (including GST & P & F) per copy. It is proposed to purchase the Engineers Diary 2021.

J) AUDIT :

M/s.Shrikant J.Dubey C.A.Nagpur has been appointed as Statutory Auditor of Account of Financial Year 2019-2020 in the AGM held on date 14.07.2019 as per directives from Hon.Divisional Joint Registrar, Co-Op Societies, Nagpur and had carried out the Statutory Audit of Account for Financial Year 2019-2020 and awarded **Class 'A'**

M/s.Rajeev N. Menghal, C.A had carried out Tax audit of the society for 2019-2020 and also have been assigned for the submission of the income Tax returns of the society for the year 2019-2020.

Proposal for appointment for Statutory Auditor for financial year 2020-2021.

It is proposed to appoint M/s. V O K Associates C.A.Nagpur as statutory Auditor to carry out audit of financial account statements for financial year 2020-2021.

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-2020, surplus amount was invested to ICICI Bank Nagpur.



L) PROFIT AND LOSS :

The Gross income of our society for the year 2019-2020 is Rs. 18,35,57,471.00. The **net profit** for the year **2019-2020 is Rs.4,13,18,144.00** and the last year balance of the profit carried forward is Rs.4,18,512.00. The managing committee have the great pleasure to propose the **DIVIDEND @ 13.00%** on the share amount as on 31.03.2019 to the existing members as on 31.03.2020.

As such, the distribution of the Profit for the Year 2019-2020 will be as below :

Net balance of profit for 2018-2019	:	Rs. 0,04,18,512.00
Net profit for the year 2019- 2020	:	Rs. 4,13,18,144.00
Total	:	Rs. 4,17,36,656.00

Distribution of profit :

1. Reserve Fund @ 25 % of net profit	:	Rs. 1,03,29,536.00
2. Dividend for year 2019-2020 @ 13.00%	:	Rs. 2,90,06,937.00
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. 0,13,31,000.00
6. Proposed Staff Gratuity Fund	:	Rs. 0,10,00,000.00
7. Net balance Carried to Next Year B/S	:	Rs. 0,00,67,183.00
Total	:	Rs. 4,17,36,656.00

Note : Onwards from year 2019-2020, it is decided to make provision of Rs.5,00,000/- each year towards 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 01/04/2019 TO 31/03/2020

2018-2019	Receipt	2019-2020	2018-2019	Payment	2019-2020
	To,			By	
	Opening Balance		9827310.00	Paid Up Share Capital	11271579.00
0.00	Cash / Cheque in Hand	0.00	25200.00	Entrance Fee	12100.00
28411375.00	Paid Up Share Capital	27380677.00	9040000.00	Claims under Group Ins. From T.F.	5440000.00
60480.00	Building Fund	29040.00	722369756.00	Security Loan	912781027.00
113402489.00	Thrift Fund	14163369.00	186800.00	Int. on Security Loan	16261.00
599202553.00	Security Loan	715181374.00	15887780.00	Emergency Loan	19544605.00
164548865.00	Int on Security Loan	174982818.00	32565700.00	Daminee RD	31631600.00
16589871.00	Emergency Loan	17925285.00	541889.00	Suspence A/c	960391.00
972159.00	Int on Emergency Loan	1043632.00	1516755284.00	Fixed Deposit	1616514218.00
32128700.00	Daminee RD	32070600.00	118804501.00	Int on Fixed Deposit	127491194.00
8610.00	Sale of Loan Form	3900.00	30938376.00	Profit & Loss A/c	36880173.00
518658.00	Incidentail Charges	555836.00	2768906.00	Reserve Fund with NDCC Bank	2960026.00
541889.00	Suspence A/c	960391.00	1082650.00	Diary Expences	896988.00
1621126167.00	Fixed Deposit	1781573110.00	5638.00	Bank Charges	5255.00
25200.00	Entrance Fee	12100.00	468869.00	A. G. M. Expences	529659.00
7746482.00	Reserve Fund	9205356.00	340.00	Int.on Emergency Loan	0.00
1000.00	Dividend Equilization Fund	1000.00	1935472.00	Salary to Staff	2345226.00
1000.00	Reserve for charitable Fund	101000.00	60138.00	Genral Charges	105451.00
107148.00	Profit & Loss A/c	418512.00	59850.00	Electricity Bill	66347.00
153854.00	Int.on Fixed Deposit	165489.00	20506946.00	Dividend a/c	25665405.00
564896.00	Medical Adv From T.F.(Mem.)	0.00	65223.00	Stationary & Printing	89057.00
300000.00	Medical Adv From T.F.(Family)	0.00	20000.00	Postage	20000.00
20506946.00	Dividend A/c	25665405.00	192751.00	Travelling Expences	272809.00
1000.00	Reserve for Propoganda	1000.00	9440.00	Acct. Job Work	9440.00
2768906.00	Int. received on Reserve Fund	2960026.00	406782.00	Adj from Thrift Fund	27340.00
578601.00	Loan to Staff	972716.00	892756414.00	I.C.I.C.I. Bank A/c	1030216301.00
114623.00	Int. On Loan to Staff	159290.00	800000.00	Loan to Staff	1400000.00
193840.00	Providend Fund(Employee contri.)	228820.00	2041058.00	Govt Audit Fee	994601.00
10000.00	Professional Tax (Staff)	10000.00	296356.00	Insentive to Staff	322190.00
0.00	Int.Resrve Fund MS.Co.Bank	1374527.00	147450.00	Sitting Fee to Directors	150200.00
12542038.00	Short Tetm FD (Onjal)	23387342.00	6500.00	Cash/Chest Transit Insurance	0.00
22420000.00	Loan Against FD	25662500.00	14774.00	Legal Fee A/c.	12104.00
853240.00	Int. on Loan Against FD	707980.00	193840.00	Providend Fund(Employee Contri.)	228820.00
874424941.00	I.C.I.C.I. Bank A/c	1031239726.00	213856.00	Providend Fund(Society Contri)	251108.00
651457.00	Int.on ICICI Bank A/c.	764297.00	10000.00	Professional Tax (Staff)	10000.00
100000000.00	FD invested with ICICI Bank.	145000000.00	25144.00	Telephone Bill	24050.00
2418476.00	Int.on ICICI Bank FD	5212113.00	750.00	Professional Tax (Society)	750.00
272178.00	Tax Deducted at Source	137890.00	16294.00	Corporation Building Tax	18461.00
495192.00	Refund Income Tax Deducted	130480.00	971849.00	Building Maintenance	56107.00
262503.00	Cash Credit Limit A/C.(Saving)	0.00	1231190.00	Int. on Daminee RD	1187337.00
4484.00	Int.on NDCC Bank Saving A/C.	4256.00	29500.00	Tax Audit Fee	29500.00
424395.00	Int.Received on Reserve Fund UBI	93216.00	93226.00	Computer Maintenance A/c	162408.00
0.00	Reserve Fund MS.Co.Op.Bank	8049199.00	16674672.00	Reserve Fund With M.S.CO.OP.Bank	1374527.00
3421100490.00	TOTAL	4047534272.00	3275108486.00	TOTAL	3831974601.00

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

RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2019 TO 31/03/2020

2018-2019	Receipt	2019-2020	2018-2019	Payment	2019-2020
25000000.00	Invest of TF FD ICICI Bank	30436108.00	11679672.00	M.S.CO-OP.Bank Current A/c.	8049199.00
39608.00	Int.on TDS Ded.Refund	9130.00	100000000.00	FD Invested with ICICI BANK	145000000.00
26000000.00	Buiding Fund Community Hall	0.00	178650.00	Conveyence Allowance	225225.00
118.00	NDCC Bank Saving A/c.	118.00	178650.00	IT Return Filing charges	42700.00
6400.00	A.G.M.Expences	0.00	11528795.00	Short Term FD(Onjal)	14556304.00
6040121.00	Int.On TF FD ICICI Bank	3748358.00	1548246.00	Int. on Short Teerm FD (Onjal)	1568395.00
908000.00	Office Building Renovation	0.00	300000.00	Medical Advance from TF(Mem)	0.00
8800.00	Receipt From Auction Old Furniture	0.00	0.00	Medical Advance from TF(family)	0.00
11674734.00	Reserve Fund With UBI	0.00	19324000.00	Loan Against FD	28214500.00
11674672.00	M.S.CO-OP.Bank Current A/c.	8049058.00	51051.00	Award to Meritorious Students	49049.00
0.00	Staff Gratututy Fund	1500000.00	20650.00	Councelling charges for IT	20650.00
0.00	CGST & SGST Rev.from Mem.	48994.00	52500.00	Medical Aid from TF	97500.00
0.00	CGST & SGST Other mem.Payment.	48994.00	4037657.00	Mrugchaya Scheme	4396624.00
			272178.00	Tax deducted at source	137890.00
			1200.00	UPS / Battery maintenance	1200.00
			0.00	Medical Aid to Family Members	0.00
			4484.00	NDCC Bank Saving A/C.	4256.00
			100000.00	CHIEF MINISTER Relif Fund	2000.00
			2360.00	Traning To Directors	14000.00
			1088000.00	Retirment Benifit from T.F.	856000.00
			845861.00	TDS Ded.ICICI Bank	896047.00
			30436108.00	Invest of TF To FD ICICI Bank	40000000.00
			0.00	Computer Account	60650.00
			424495.00	Reserve Fund With UBI	14442216.00
			41417.00	Momento to Meritorious Student	34574.00
			0.00	Arogya Vaibhav Yogna	219050.00
			81314.00	Office Equipments	89519.00
			578556.00	Depreciation Fund Building Reneval	0.00
			639791.00	Furniture & Fixure	0.00
			0.00	CGST & SGST Return Filing Charges	8000.00
			0.00	CGST & SGST Payment	365875.00
			0.00	CGST & SGST Reseved from Mem.	48994.00
			0.00	Cash / Cheque in Hand	0.00
3583306669.00	TOTAL	4091375032.00	3583306669.00	TOTAL	4091375032.00

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

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

BALANCE SHEET AS ON 31ST MARCH 2020

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
229483044.00	B PAID UP SHARE CAPITAL		
	As per Last Year Balance sheet	229483044.00	
	Add During the Year	27380677.00	
	Paid During the Year	11271579.00	245592142.00
229483044.00	GROUP TOTAL		245592142.00
	C FUNDS		
70968862.00	1 RESERVE FUND		
	As per Last Year Balance sheet	70968862.00	
	1. Add 25% of Net Profit	9205356.00	
	2. Add Interest on Reserve Fund Invested	2960026.00	
	3. Add Interest On Reserve Fund with MS.Co.	1374527.00	
	3. Add Interest On Reserve Fund with UBI	93216.00	
	4. Add Entrance Fee	12100.00	84601987.00
73054.00	2 DIVIDEND EQUILIZATION FUND		
	As per Last Year Balance sheet	73054.00	
	Add During the Year	1000.00	74054.00
8000.00	3 RESERVE FOR CHARITABLE FUND		
	As per Last Year Balance sheet	8000.00	
	Add During the Year	101000.00	109000.00
0.00	4 STAFF GRATUTITY FUND		
	As per Last Year Balance sheet	0.00	
	Add During the Year	1500000.00	1500000.00
675248.00	5 DEPRECIATION FUND		
	As per Last Year Balance sheet	675248.00	
	Add During the Year	106110.00	781358.00
16000.00	6 RESERVE FOR PROPOGANDA		
	As per Last Year Balance sheet	16000.00	
	Add During the Year	1000.00	17000.00
860210.00	7 BUILDING FUND		
	As per Last Year Balance sheet	860210.00	
	Add During the Year	29040.00	889250.00
5000000.00	BUILDING COMMUNITY HALL	5000000.00	
	Add During the Year	0.00	5000000.00
43799690.00	8 THRIFT FUND		
	As per Last Year Balance sheet	43799690.00	
	1. Add Monthly Contribution During the Year	14163369.00	
	2. Int.on TF to ICICI Bank	3748358.00	
	2. Paid During the Year-Group Insurance	5440000.00	
	3. Medical Aid to members/Family Members	97500.00	
	4. Retirement Benefit from T.F.	856000.00	
	5. Arogy Vaibhav Yogna	219050.00	
	6. Paid to Member by Adj.	27340.00	55071527.00
121401064.00	GROUP TOTAL		148044176.00
350884108.00	TOTAL C/F		393636318.00



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

BALANCE SHEET AS ON 31ST MARCH 2020

Pre Year (in Rs.)	ASSETS	Amount (in Rs.)	Amount (in Rs.)
	I Closing Balances		
53659251.00	ICICI BANK SAVING A/C. As per Last Year Balance sheet Add During the Year paid during year	53659251.00 1030216301.00 1031239726.00	52635826.00
5000.00	M.S.CO-OP.BANK CURRENT A/C As per Last Year Balance sheet Add During the Year Paid During the Year	5000.00 8049199.00 8049058.00	5141.00
0.00	CGST & SGST As per Last Year Balance sheet Add During the Year Paid During the Year	0.00 365875.00 48994.00	316881.00
120383.00	NDCC Bank Saving A/C. As per Last Year Balance sheet Add During the Year Paid During the Year	120383.00 4256.00 118.00	124521.00
53784634.00	GROUP TOTAL		53082369.00
	J INVESTMENTS		
44686296.00	1 RESERVE FUND WITH NDCC BANK As per Last Year Balance sheet Add During the Year	44686296.00 2960026.00	47646322.00
5000100.00	2 SHARE OF NDCC BANK As per Last Year Balance sheet Add During the Year	5000100.00 0.00	5000100.00
38.00	3 RESERVE FUND WITH UBI BANK As per Last Year Balance sheet Add Int.Received During the Year Add During the Year	38.00 93216.00 14349000.00	14442254.00
16674672.00	4 RESERVE FUND WITH M.S.CO.OP. BANK As per Last Year Balance sheet Add During the Year Withdrawal on Maturity	16674672.00 10000000.00 16674672.00	10000000.00
0.00	5 FIXED DEPOSIT WITH ICICI BANK As per Last Year Balance sheet Add During the Year Withdrawal on Maturity	0.00 145000000.00 145000000.00	0.00
30436108.00	6 Invest of T.F.Fund to ICICI Housing & LIC Hou.F.D. As per Last Year Balance sheet Add During the Year Withdrawal on Maturity	30436108.00 40000000.00 30436108.00	40000000.00
96797214.00	GROUP TOTAL		117088676.00
150581848.00	TOTAL C/F		150581848.00

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

BALANCE SHEET AS ON 31ST MARCH 2020

Pre Year (in Rs.)	LIABILITIES	Amount (in Rs.)	Amount (in Rs.)
7699000.00	D DEPOSITS		
	1 DAMINEE R.D.		
	As per Last Year Balance sheet	7699000.00	
	Add During the Year	32070600.00	
	Paid During the Year	31631600.00	8138000.00
1559203503.00	2 FIXED DEPOSIT SCHEME		
	As per Last Year Bal. sheet	1559203503.00	
	Add During the Year	1781573110.00	
	Paid During the Year	1616514218.00	1724262395.00
22534342.00	3 SHORT TERM FIXED DEPOSIT (ONJAL)		
	As per Last Year Balance sheet	22534342.00	
	Add During the Year	23387342.00	
	Paid During the Year	14556304.00	31365380.00
1589436845.00	GROUP TOTAL		1763765775.00
0.00	E CGST & SGST		
	As per Last Year Balance sheet	0.00	
	Add During the Year	48994.00	
	Paid During the Year	48994.00	0.00
0.00	F SUSPENSE		
	As per Last Year Balance sheet	0.00	
	Add During the Year	960391.00	
	Paid During the Year	960391.00	0.00
	G PROFIT AND LOSS		
35972173.00	1 PROFIT AND LOSS		
	As per Last Year Balance sheet	35972173.00	
	Last Year profit carry forward	418512.00	
	Add Profit & Loss A/c 2019-2020	41318144.00	
	Paid During the Year	36880173.00	41736656.00
35972173.00	GROUP TOTAL		41736656.00
1977201126.00	GRAND TOTAL		2199138749.00

Er. A. D. Rajurkar

Treasurer

Er. A. P. Paturkar

Secretary



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

BALANCE SHEET AS ON 31ST MARCH 2020

Pre Year (in Rs.)	ASSETS	Amount (in Rs.)	Amount (in Rs.)
	K LOAN AND ADVANCES TO MEMBERS		
1803339814.00	1 ORDINARY / SECURITY LOAN As per Last Year Balance sheet Add During the Year Paid During the Year	1803339814.00 912781027.00 715181374.00	2000939467.00
10450944.00	2 EMERGENCY LOAN As per Last Year Balance sheet Add During the Year Paid During the Year	10450944.00 19544605.00 17925285.00	12070264.00
9008000.00	3 LOAN AGAINST FIXED DEPOSIT As per Last Year Balance sheet Add During the Year Paid During the Year	9008000.00 28214500.00 25662500.00	11560000.00
1459546.00	4 LOAN TO STAFF As per Last Year Balance sheet Add during the Year Paid During the Year	1459546.00 1400000.00 972716.00	1886830.00
1824258304.00	GROUP TOTAL		2026456561.00
	L FURNITURE, FIXTURE AND EQUIPMENTS		
885104.00	1 FURNITURE AND FIXURE As per Last Year Balance sheet Add During the Year	885104.00 0.00	885104.00
221675.00	2 OFFICE EQUIPMENTS As per Last Year Balance sheet Add During the Year	221675.00 89519.00	311194.00
826793.00	3 COMPUTER ACCOUNT As per Last Year Balance sheet Add During the Year	826793.00 60650.00	887443.00
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
2360974.00	GROUP TOTAL		2511143.00
1977201126.00	GRAND TOTAL		2199138749.00
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 01/04/2019 TO 31/03/2020

2018-2019	Expenditure	2019-2020	2018-2019	Income	2019-2020
	To Interest			By	
0.00	On NDCC BANK CCL. A/C	0.00	164362065.00	Interest on Security Loan	174966557.00
118650647.00	On Fixed Deposit Scheme	127325705.00	968309.00	Interest on Emergency Loan	1043632.00
1231190.00	On Daminee RD	1187337.00	8610.00	Sale of Loan Forms	3900.00
1548246.00	On Short Term FD (Onjal)	1568395.00	518658.00	Incidental Charges	555836.00
121430083.00	SUB TOTAL (1)	130081437.00	114623.00	Interest on Loan to Staff	159290.00
1082650.00	To Engineers Diary 2020	896988.00	853240.00	Interest on Loan Against FD	707980.00
5638.00	Bank Charges	5255.00	651457.00	Interest on I.C.I.C.I. Bank A/c.	764297.00
462469.00	Annual General Meeting Expences	529659.00	2418476.00	Interest on I.C.I.C.I. Bank FDR.	5212113.00
60138.00	General Charges	105437.00	4504.00	Interest on NDCC Bank Saving A/C.	4256.00
1935472.00	Salary to Staff	2345226.00	495192.00	Refund of Income Tax(TDS Amt.)	130480.00
296356.00	Incentive to staff	322190.00	8800.00	Old Ded.Furniture Auction	0.00
25144.00	Telephone Bill	24050.00	39608.00	Int.Received on TDS Ded.Refund	9130.00
59850.00	Electricity Bill	66347.00			
65223.00	Stationary and Printing	89457.00			
20000.00	Postage	20000.00			
192751.00	Travelling Expences	272823.00			
147450.00	Sitting fee to Director	150200.00			
2041058.00	Statutory Audit Fee	994601.00			
29500.00	Tax Audit Fee	29500.00			
17700.00	IT Return Filing Charges	42700.00			
20650.00	Councelling Charges for IT	20650.00			
9440.00	Account Job Work	9440.00			
213856.00	Providend Fund (Society Contribution)	251108.00			
4797718.00	Sub Total (2) C/F	6175631.00	170443522.00	Total C/F	183557471.00

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

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 01/04/2019 TO 31/03/2020

	2018-2019	Expenditure	2019-2020	2018-2019	Income	2019-2020
		To				
	101480.00	Depriciation Fund	106110.00			
	6500.00	Cash/Cheq/Trans Insurance	0.00			
	51051.00	Award to Meritorious Students	49049.00			
	14774.00	Legal Fee A/c	12104.00			
	750.00	Professional Tax (Society)	750.00			
	16294.00	Corporation Tax(Building Tax)	18461.00			
	63849.00	Building Maintenance	56107.00			
	1200.00	UPS / Battery maintenance	1200.00			
	93226.00	Computer Maintanance A/c	162008.00			
	178650.00	Convenyance Allow to Directors	225225.00			
	41417.00	Momento To Meritorious Students	34574.00			
	4037657.00	Mrugchaya Scheme	4396624.00			
	2360.00	Traning To Directors	14000.00			
	845861.00	TDS DED.ICICI BANK	896047.00			
	100000.00	Chief Minister Relif Fund	2000.00			
	0.00	CGST & SGST Return Filling Charg.	8000.00			
	12240414.00	SUB TOTAL 2	12157890.00			
	36773025.00	NET PROFIT	41318144.00			
	170443522.00	GRAND TOTAL	183557471.00	170443522.00	GRAND TOTAL	183557471.00

All figures are in Rupees.

Treasurer

Secretary

Chairman





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

PROVISIONAL BUDGET FOR THE FINANCIAL YEAR 2020- 2021

2019-2020	Expenditure	2020-2021	2019-2020	Income	2020-2021
	To Interest			By	
0.00	On Cash Credit Loan of NDCC Bank	0.00	182500000.00	Interest on Security Loan	175000000.00
125000000.00	On Fixed Deposits	130000000.00	1100000.00	Interest on Emergency Loan	1100000.00
1500000.00	On Daminee RD	1500000.00	10000.00	Sale of Loan Forms	0.00
1400000.00	On Short Term FD (Onjal)	1800000.00	700000.00	Incidental Charges	700000.00
127900000.00	SUB TOTAL (1)	133300000.00	150000.00	Int on Loan to Staff	200000.00
9000.00	Bank Charges	9000.00	1000000.00	Interest on Loan Against FD	1000000.00
60000.00	Annual Gen Meeting Exp	60000.00	1500000.00	Interest on I.C.I.C.I. BANK FDR	3000000.00
120000.00	Engineers' Diary -2021	120000.00	60000.00	Interest on ICICI Bank Saving A/c	70000.00
220000.00	Salary to Staff	250000.00			
70000.00	General Charges	100000.00			
75000.00	Electricity Bill	75000.00			
120000.00	Stationary and Printing	120000.00			
30000.00	Postage	30000.00			
200000.00	Travelling Expences	300000.00			
900000.00	Statutory Audit Fee	1000000.00			
300000.00	Incentive to staff	350000.00			
250000.00	Provident Fund(Society Contri.)	275000.00			
110000.00	Depreciation Fund	110000.00			
170000.00	Allowances to Directors	170000.00			
6000.00	Cash/Chest Transit Insurance	6000.00			
40000.00	Telephone Bill	30000.00			
750.00	Professionl Tax (Society)	750.00			
20000.00	Corporation Tax(Building Tax)	20000.00			
50000.00	Building Maintenance	60000.00			
30000.00	Tax Audit Fee	30000.00			
100000.00	Computer Maintanance A/c	160000.00			
2000.00	Courier Services	2000.00			
190000.00	Convenyance Allow	200000.00			
30000.00	IT Return Filing charges	40000.00			
25000.00	Counciling Charges for I.T.Cases	25000.00			
100000.00	Charitable Fund	100000.00			
0.00	CGST+SGST Return Filling Charges	25000.00			
6827750.00	SUB TOTAL 2	7537750.00			
52832250.00	Net PROFIT	40862250.00			
187560000.00	GRAND TOTAL	181700000.00	187560000.00	GRAND TOTAL	181700000.00

Treasurer

Secretary

Chairman



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(महाराष्ट्र सहकारी संस्थाचा 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 2020 या दिनांकाचा ताळेबंद व सन 2019-2020 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 31/3/2020 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 हिशेब 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 2019-2020 या सहकारी वर्षासाठी संस्थेस %ys[kk ijh{k.k oxZ bvB देण्यात आला आहे.

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

स्थळ : नागपूर
दिनांक : 21.10.2020

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1	<p>Q 1-1 0; oLFkki d l ferh % व्यवस्थापक समिती महाराष्ट्र सहकारी संस्था अधिनियम 1960 व नियम 1961 अन्वये खालीलप्रमाणे 21 पेक्षा कमी सदस्यांची राहिल. 1.संस्थेच्या सभासदातुन सभासदांनी निवडलेले सदस्य - 12 12 संचालकाची कार्यक्षेत्राची विभागणी खालील प्रमाणे राहिल. 1.नागपूर जिल्हा :- 3 विभागणी खालील प्रमाणे राहिल. (1) वितरण नागपूर शहर परिमंडळ क्षेत्र, वितरण नागपूर ग्रामीण सर्कल चे कार्यक्षेत्र वगळता. (2) वितरण नागपूर ग्रामीण सर्कल चे कार्यक्षेत्र (काटोल डिह्जीजनचे कार्यक्षेत्र वगळता.)नागपूर परिमंडळ कार्यालय व नागपूर जिल्हयातील वितरण अंतर्गत कार्यालये. (3) वितरण काटोल डिह्जीजनचे कार्यक्षेत्र. (2) वर्धा जिल्हा :- 1 वितरण आणि पारेषण. (3) चंद्रपूर जिल्हा :- 1 वितरण आणि पारेषण. (4) भंडारा जिल्हा :- 1 वितरण आणि पारेषण. (5) गोंदिया जिल्हा :- 1 वितरण. (6) गडचिरोली जिल्हा :- 1 वितरण. (7) कोराडी औष्णीक केंद्र :- 1 निर्मिती व स्थापत्य निर्मिती. (8) खापरखेडा औष्णीक केंद्र :- 1 निर्मिती व स्थापत्य निर्मिती (9) चंद्रपूर औष्णीक केंद्र :- 1 निर्मिती व स्थापत्य निर्मिती (10) नागपूर जनरल :- 1 नागपूर जिल्हा पारेषण आणि वरील सहा जिल्हयाव्यतीरीक्त कार्यक्षेत्रात कार्यरत सभासद (वितरण, पारेषण, निर्मिती,मुख्य कार्यालये),नागपूर जिल्हयातील अनु.क्र.1 च्या क्षेत्रांतर्गत नसलेले कार्यालये (वितरण वगळता) 2.अनुसुचित जाती/जमाती सभासदांसाठी राखीव जागा - 01 3.महीला प्रतीनिधी राखीव जागा - 02 4.इतर मागासवर्गीयांसाठी राखीव - 01 5.भटक्या विमुक्त जाती/जमाती व विशेष मागास प्रवर्ग - 01 6.तज्ञ संचालक - 01 7.कार्यलक्षी संचालक - 01 एकुण - 19</p>	<p>Q 1-1 0; oLFkki d l ferh % व्यवस्थापक समिती महाराष्ट्र सहकारी संस्था अधिनियम 1960 व नियम 1961 अन्वये खालीलप्रमाणे 21 पेक्षा कमी सदस्यांची राहिल. 1.संस्थेच्या सभासदातुन सभासदांनी निवडलेले सदस्य - 12 12 संचालकाची कार्यक्षेत्राची विभागणी खालील प्रमाणे राहिल. 1.नागपूर जिल्हा :- 3 विभागणी खालील प्रमाणे राहिल. (1) वितरण नागपूर शहर परिमंडळ क्षेत्र, वितरण नागपूर ग्रामीण सर्कल चे कार्यक्षेत्र वगळता. (2) वितरण नागपूर ग्रामीण सर्कल चे कार्यक्षेत्र (काटोल व सावनेर डिह्जीजनचे कार्यक्षेत्र वगळता.)नागपूर परिमंडळ कार्यालय व नागपूर जिल्हयातील वितरण अंतर्गत कार्यालये. (3) वितरण काटोल व सावनेर डिह्जीजनचे कार्यक्षेत्र. (2) वर्धा जिल्हा :- 1 वितरण आणि पारेषण. (3) चंद्रपूर जिल्हा :- 1 वितरण आणि पारेषण. (4) भंडारा जिल्हा :- 1 वितरण आणि पारेषण. (5) गोंदिया जिल्हा :- 1 वितरण. (6) गडचिरोली जिल्हा :- 1 वितरण. (7) कोराडी औष्णीक केंद्र :- 1 निर्मिती व स्थापत्य निर्मिती. (8) खापरखेडा औष्णीक केंद्र :- 1 निर्मिती व स्थापत्य निर्मिती (9) चंद्रपूर औष्णीक केंद्र :- 1 निर्मिती व स्थापत्य निर्मिती (10) नागपूर जनरल :- 1 नागपूर जिल्हा पारेषण आणि वरील सहा जिल्हयाव्यतीरीक्त कार्यक्षेत्रात कार्यरत सभासद (वितरण, पारेषण, निर्मिती,मुख्य कार्यालये),नागपूर जिल्हयातील अनु.क्र.1 च्या क्षेत्रांतर्गत नसलेले कार्यालये (वितरण वगळता) 2.अनुसुचित जाती/जमाती सभासदांसाठी राखीव जागा - 01 3.महीला प्रतीनिधी राखीव जागा - 02 4.इतर मागासवर्गीयांसाठी राखीव - 01 5.भटक्या विमुक्त जाती/जमाती व विशेष मागास प्रवर्ग - 01 6.तज्ञ संचालक - 01 7.कार्यलक्षी संचालक - 01 एकुण - 19</p>	<p>सावनेर डिह्जीजन अंतर्गत येणाऱ्या सभासदानां सोइस्कर होत असल्यामुळे</p>

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v-ua	mifo/kh dz l kP; k mifo/khph ःCn jpu k	Q1-10 dtfo k; d /kkj .k %&	
2	<p>Q1-10 dtfo k; d /kkj .k %&</p> <p>1. l o l k/kkj .k dtZ :- संस्थेकडे उपलब्ध असलेले निधी सभासदांची पात्रता, शासकीय परिपत्रके लक्षात घेवून व्यवस्थापक समिती आपले कर्ज मर्यादा, कर्जावरील व्याजदर कर्ज फेडीचा कालावधी निश्चित करेल.मा.सहकार आयुक्त व निबंधक सहकारी संस्था यांचे कार्यालयाचे वेळोवेळच्या परीपत्रकाप्रमाणे कर्ज धोरण राहिल.सर्व साधरण कर्ज हे सभासदाला त्याने धारण केलेल्या भाग भांडवलाच्या 20 पट रकमेएवढे किंवा रूपये 25 लाख किंवा एकुण पगाराच्या 30 पटापेक्षा जास्त राहणार नाही किंवा मां. सहनिबंधक सहकारी संस्था यांच्या कार्यालयाच्या मंजुर कर्जमर्यादेत राहिल.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 डागडूजी/सुधारणाव देखभाल/दुरुस्ती यांसाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या जीवन सुरक्षा विमा हप्ते भरण्यासाठी. व्यवस्थापकीय मंडळाने ठरविलेल्या इतर उद्देशांसाठी/कारणांसाठी कर्जफेडीचे जास्तीत जास्त मासिक हप्ते 180 राहतील. ४ टक्के रक्कम त्याची शेअर्स व संचित ठेव मिळून जमा करावी. 	<p>1 l o l k/kkj .k dtZ :- संस्थेकडे उपलब्ध असलेले निधी सभासदांची पात्रता, शासकीय परिपत्रके लक्षात घेवून व्यवस्थापक समिती आपले कर्ज मर्यादा, कर्जावरील व्याजदर कर्ज फेडीचा कालावधी निश्चित करेल.मा.सहकार आयुक्त व निबंधक सहकारी संस्था यांचे कार्यालयाचे कर्जमर्यादा २०२०/०१ दिनांक ३१/१२/२०२० परीपत्रकामधील तक्ता क्रमांक १ किंवा एकुण पगाराचे ३० पट या पैकी जी रक्कम जास्त असेल ती, परंतु २५ लाखापेक्षा जास्त राहणार नाही.सर्व साधरण कर्ज हे सभासदाला त्याने धारण केलेल्या भाग भांडवलाच्या २५ पट रकमे पेक्षा जास्त राहणार नाही किंवा मां. सहनिबंधक सहकारी संस्था यांच्या कार्यालयाच्या मंजुर २५ लाख कर्जमर्यादेत राहिल.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 डागडूजी/सुधारणाव देखभाल/दुरुस्ती यांसाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या जीवन सुरक्षा विमा हप्ते भरण्यासाठी. व्यवस्थापकीय मंडळाने ठरविलेल्या इतर उद्देशांसाठी/कारणांसाठी कर्जफेडीचे जास्तीत जास्त मासिक हप्ते 180 राहतील. ४ टक्के रक्कम त्याची शेअर्स व संचित ठेव मिळून जमा करावी. 	<p>l gdkj foHkkxkus uos vkn's'k d&kd i r l fkk@l -vk- &5@ i xkkj nkj @de l i r @dtb; khk@ 2020@01 fnukad 31/12/2020 fuxfer d l ; keGs</p>





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एम. एस. ई. बी. इंजिनियर्स को. ऑप क्रेडिट सोसायटी मर्या. नागपूर सन्माननिय सदस्यांकरीता आरोग्य वैभव योजना वर्ष 2020—2021 करीता राबविण्याचा संकल्प एम. एस. ई. बी. इंजिनियर्स को. ऑप क्रेडिट सोसायटी मर्या. नागपूर,यांचे संपुर्ण पदाधिकाऱ्यांनी घेतला आहे.

; kst uph ofshkVs o fu; ekoyh

- 1) या योजनेअंतर्गत नागपूर येथील सुप्रसिद्ध रेनबो मेडोनिवा येथे क्रियाशिल सभासदांचे संपुर्ण बॉडी चेकअप ¼ kcr tkMy; ; k i Wst ud kj ½ करण्याची संधी उपलब्ध करून दिलेली आहे.या मध्ये विशेषतः हृदयरोग / किडनी / लिह्वर / थायरोराईड व कॅल्शियम या रोगांशी निगडीत संपुर्ण टेस्ट केल्या जातील व महिलांमध्ये होणाऱ्यां कॅन्सरशी निगडीत मॅमोग्राफी,पॅपस्मिअर या टेस्ट केल्या जातील.
- 2) वरील टेस्ट करीता इतर लोकांकरीता लागु असलेल्या दरापेक्षा जवळ जवळ 50 टक्के सुट पतसंस्थेनी मिळवुन घेतली आहे.
- 3) 50 टक्के सुट मिळाल्यानंतर जी पॅकेजची किंमत आहे त्या पैकी निम्मा वाटा पतसंस्था देणार असुन, सभासदाला टेस्ट करतेवेळी निम्मा वाटा स्वतः रेनबो लॅबला भरना करावा लागेल.
- 4) महिला क्रियाशिल सभासदांकरीता मेमोग्राफी व पॅपस्मिअर या कॅन्सरशी निगडीत वाढीव टेस्ट ची सुविधा देण्यात आली आहे. त्यांना सुदधा वरील प्रमाणे निम्मी रक्कम ¼ Wst p½ स्वतः भरणा करावी लागेल, व निम्मी रक्कम पतसंस्था भरेल.
- 5) पतसंस्थेचे सर्व आजी व माजी सभासदांवर अवलंबून असलेले ¼ DrkpsukR; krhy ½ नातेवाईक सुदधा येथे कोणत्याही टेस्ट करुन 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 करुन घेतील.
- 7) वरील टेस्ट करीता 4 ते 5 तासाचा वेळ लागत असल्यामुळे लॅब मध्ये खाली दिलेल्या अधिकाऱ्याशी स्वतः संपर्क करुन आपला सोसायटी सभासद कमांक सांगुन आपणास सोईस्कर तारीख व वेळ मागुन घ्यावी.तसेच त्याबाबतची माहीती पतसंस्थेला पण फोन करुन सांगावी जणे करुन 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 करुन 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.

vi kbbVea/ ?ks ; kdjhrk [kkyhy vf/kdkU; ksh l i dZ djkok-

- 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

fVi% 1½ ojhy VLV yk ; s ; ki phz 12 rkl vk/kh dks krgh t. kjukLrk]dkWdh]pgk ?koq u; s

2½dz; kfshy l nL; kdjhrk i r l LFkk mpy. kj vl yyk Hkkj pkyq vkfFkd o'kZ 2020&2021

e/; s , dnkp mpy. ; kr ; bdy ; kph l nL; ksh ukn /; koh-

PI.view AGM Booklet on WebSit : www.msebeccs.com



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 guarantors 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.
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 contineously for six months, the member will not be liable for insurance Scheme run by Society.



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

LIST FOR MEMBERS RETIRED FROM 01/07/2019 TO 30/06/2020.

SR.NO	NAME OF RETIRE	SR.NO	NAME OF RETIRE	SR.NO	NAME OF RETIRE
1.	ER.R.D.PARATE	40.	ER. N.J.JAMBHULKAR	79.	ER.A.V.KUREKAR
2.	ER.A.G.ADHU	41.	ER. K.N.PIJDURKAR	80.	ER.S.P.PETKAR
3.	ER.N.S.TELTUMBDE	42.	ER. S.M.KHANDELWAL	81.	ER.V.G.BURADKAR
4.	ER.G.N.PANDE	43.	ER.V.S.PHASATE	82.	ER.P.K.BADGE
5.	ER.M.T.BULKUNDE	44.	ER.D.C.LUTE	83.	ER.M.A.PARCHAKE
6.	ER.V.D.HARDAS	45.	ER.R.G.BHONGADE	84.	ER.S.T.FUNDKAR
7.	ER.D.G.AGRAWAL	46.	ER.S.A.SEN	85.	ER.G.V.THAKUR
8.	ER.S.G.DHABEKAR	47.	ER.A.N.WAGHMARE	86.	ER.R.M.CHAHARE
9.	ER.A.W.KHOBRADE	48.	ER.R.K.JAIN	87.	ER.M.H.POTDAR
10.	ER.V.B.BADHE	49.	ER.D.T.KHILARE	88.	ER.V.S.AITWAR
11.	ER.C.B.BAWANKAR	50.	ER.B.S.SHEGOKAR	89.	ER.S.P.PATIL
12.	ER.S.K.GUJAR	51.	ER.S.U.PATIL	90.	ER.S.R.GITE
13.	ER.B.P.INGLE	52.	ER.R.B.JUWARE	91.	ER.R.M.NIMJE
14.	ER.J.R.RAMTEKE	53.	ER.V.V.GUJAR	92.	ER.V.D.PATIL
15.	ER.T.B.JAROLE	54.	ER.P.L.DESHPANDE	93.	ER.T.V.MANE
16.	ER.PV.KULKARNI	55.	ER.B.M.BHAGAT	94.	ER.D.R.RAUT
17.	ER.S.D.PACHPOR	56.	ER.M.T.PALI	95.	ER.C.M.DHAGE
18.	ER.S.P.VIJAYKAR	57.	ER.D.B.MANKAR	96.	ER.V.G.DEHANKAR
19.	ER.C.A.PADALKAR	58.	ER.S.M.VELE	97.	ER.V.N.PARIHAR
20.	ER.N.S.SULKALIKAR	59.	ER.M.M.DESHMUKH	98.	ER.R.B.SANT
21.	ER.A.P.PATIL	60.	ER.S.S.ZARARIA	99.	ER. S.R.NISHANDAR
22.	ER.U.S.NIKHARE	61.	ER.P.B.GAJPAYALE	100.	ER.S.D.SHINDE
23.	ER.S.T.PATIL	62.	ER.ALI HUSSAIN MOHAMMD	101.	ER.N.G.MAHALDAR
24.	ER.V.A.DESAI	93.	ER.P.D.ASHTUNKAR	102.	ER.M.S.GADIGONE
25.	ER.S.B.SONI	64.	ER.R.B.GAJJULWAR	103.	ER.K.D.PATIL
26.	ER.S.P.KONGE	65.	ER.D.R.BAWANKAR	104.	ER.S.D.PAUNIKAR
27.	ER.P.P.KEODE	66.	ER.A.T.GAJAPUR	105.	ER.G.S.KALAMKAR
28.	ER.A.M.KUKADE	67.	ER.P.N.SALAME	106.	ER.V.J.UMARE
29.	ER.U.D.WAGHMARE	68.	ER.P.C.DHANVIJAY	107.	ER.S.R.LADKE
30.	ER.TS.K.SHRIVASTAVA	69.	ER.M.A.WAIKAR	108.	ER.D.D.WAGH
31.	ER.G.J.BAGDEE	70.	ER. S.V.FADNAVIS	109.	ER.M.S.YENUGWAR
32.	ER.M.S.TODKARI	71.	ER. R.N.GHIKE	110.	ER.S.M.ZOLDEO
33.	ER.S.V.GHARE	72.	ER.O.K.BARAPATRE	111.	ER.P.J.TANGADPALLIWAR
34.	ER.S.H.VISHWAKARMA	73.	ER.A.V.DEO	112.	ER. S.R.RAMTEKE
35.	ER.S.K.TETWAR	74.	ER.R.M.LANJEWAR	113.	ER. U.K.DHAMANKAR
36.	ER.S.V.KHEKALE	75.	ER.A.N.CHAFALE	114.	ER. R.B.GOHANE
37.	ER.K.N.PRASAD	76.	ER.L.V.UDAN	115.	ER.I.B.CHAUHAN
38.	ER.V.D.CHETULE	77.	ER.N.R.ETANKAR	116.	ER.A.V.PRABHUNE
39.	ER.M.B.HINGNEKAR	78.	ER.S.S.CHINCORIYA		



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. Atul Hiranman Yuonate

Er. Dilip Shankarrao Ghugal

Er. Sandip Vasanttrao Nagrale

Er. Prabhakar Shankarrao Rangankar

Er. Dhiraj Ratansingh Chawhan

Er. Bhanudas Namdeorao Mugal

Er. Shrikrishan Namdeo Sonule

Er. Rajendra Hiralal Dhage

Er. Satish Vitthal Darekar