



# 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 2014 - 2015

(For Members Only)

All the members of the society are hereby informed that the 29<sup>th</sup> Annual General Meeting is to be held on **Dt. 12.07.2015** 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 28<sup>th</sup> Annual General Meeting held on dt 13.07.2014.
2. Approval of Annual Balance Sheet, Profit & Loss Account Statement, Receipt & Payment Account Statement submitted by the Managing Committee for the year 2014-2015 and approval of Distribution of Profit for year 2014-2015.
3. Approval of Provisional Budget for the year 2015-2016.
4. Approval of the decisions passed by the Managing Committee in the monthly meetings held during the year 2014-2015.
5. Approval to the proposed amendment to existing bye laws proposed by managing committee.
6. Appointment of Statutory Auditor for year 2015-2016 .
7. Any other points with the permission of the chair.

Er. D. T. Purohit  
*Secretary*

Dated : 13 June, 2015

#### NOTE :

Members interested in any clarification about the attached reports, may submit their questions / suggestions to the society office on or before **dt 05.07.2015** positively. Managing Committee shall not be responsible to reply any queries raised during the meeting.

**Pl.view AGM Booklet on WebSite : [www.msebeccs.com](http://www.msebeccs.com)**



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

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

### PROCEEDING OF 28<sup>TH</sup> ANNUAL GENERAL MEETING 2013-2014. DATED: - 13<sup>TH</sup> JULY 2014.

The 28th Annual General Meeting was held on date 13.07.2014 at **Jawahar Vasati Gruha, W.H.C. Road, Law Collage Square, Nagpur 10<sup>th</sup>**. at 12.00 hrs.

The notice of 28<sup>th</sup> A.G.M. was served to all existing members as on 31<sup>st</sup> March 2014. The total members present for 28<sup>th</sup> Annual General Meeting were 358 members.

Er.D.P.Ghate, Treasurer, 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 Message of condolence and name of the members expired during last year were read out. Condolence was observed for two minutes for untimely death of our beloved members.

The function was inaugurated with lighting the Jyoti and gralanding the photo of Hon. Bharat Ratna Sir. Visvesvaraya.

Awards to Meritorious ward of our member's alongwith certificate of excellence, passing 10<sup>th</sup> Std. and 12<sup>th</sup> Std. Exam. in academic year 2013-2014, were distributed as per the merit list approved by the managing committee.

Er.R.K.Jain 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 2013 to June 2014, were felicitated.

After Lunch, the agenda for 28th A.G.M. was read out and accordingly Proceeding started.  
**The details of the Proceeding are as below.**

1.) Proceeding of the 27th AGM held on date 04<sup>TH</sup> August 2013, were read out by Er.D.B.Kalambe Jt. Secretary and requested the members to approve the same. The members present in house approved the proceeding of 27<sup>th</sup> Annual General Meeting unanimously.

2.) 28th Annual Report of the managing Committee for financial year 2013-2014 along with Balance Sheet as on 31.03.2014, Receipt & Payment, Profit & Loss Statement for financial year ending on 31.03.2014., were placed before AGM. The distribution of Profit for year 2013-2014 was read out with dividend **15.50%**, proposed by the Managing Committee.

Analytical data regarding schemes operated, were briefed and explained. Details for expenditures were explained with their needs by Er.D.T.Purohit Secretary .

After detailed discussion, members approved 28th Annual Report, Balance sheet as on 31.03.2014, receipt and payment for 2013-2014, profit & loss for 2013-2014 alongwith distribution of profit, unanimously by voice vote.



3.) The Provisional Budget for 2014-2015 was placed before AGM and explained the projected income and expenditure. The general body meeting approved the provisional budget for year 2014-2015.

4.) The resolutions pass in the monthly managing committee during year 2013-2014 were already incorporated in 28th Annual Report. These resolutions were put up in the meeting. Annual General Body approved the resolutions pass by the managing committee during 2013-2014.

5.) Approval of amendments to existing bye laws proposed by the Managing committee. Secretary read out the amendments to existing bye laws no. अ.1.1, अ.1.6, क.1.3, ड.1.6 ए 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. व.1-1 ] व-1-6 ] द.1-3 ] म.1-6, as proposed by the Managing Committee.

6.) Secretary read out the audit report submitted by M/s. Chandak & Tekriwal C.A., Nagpur being statutory auditor appointed for 2013-2014 and AGM approved the report.

It was proposed by the Managing Committee to appoint M/s. Sanjay M. Agrawal Chartered Accountant as statutory auditor to carry out audit for financial account statement for financial year 2014-2015. Annual General Body Meeting approved M/s. Sanjay M. Agrawal Chartered Accountant as statutory Auditor for year 2014-2015.

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

The Secretary read out the representation received from Er. V.M. Harde, regarding Title of the Society printed on AGM Booklet i.e. MSEB ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR and Secretary explained its need in detail and also explained that amendment for necessary change has been included in proposed the amendments and reply given by Secretary.

As per letter from Hon. Divisional Registrar Co-Op Societies Nagpur letter No. 2712 dated 31/10/2013 Sanction was awarded to deduct 10% of the net profit as Reserve Fund for the year 2013-2014.

It was proposed to request Hon. Divisional Registrar Co-Op Societies Nagpur to grant permission to deduct Reserve Fund @ 10% from net Profit for year 2014-2015 Annual General Meeting approved the proposal.

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. K.S. Thakur moves resolution before assembly of house for praising of Managing Committee members for Commendable works. And hence on behalf of the all members present, Er. K.S. Thakur, proposed the resolution that our Society's 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 Bank Representative expressed the vote of thanks and concluded the meeting.

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



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

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

**29<sup>TH</sup> ANNUAL GENERAL MEETING 2014-2015.**

**DATED: - 12<sup>TH</sup> JULY 2015.**

Dear Friends,

On behalf the Managing Committee, I welcome all the honorable members present for the 29th Annual General Meeting and with great pleasure submit the Annual Report of the Managing Committee, for the year ended on 31st March 2015, 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 13.07.2014 at Jawahar Vasati Gruha, W.H.C. Road, Law Collage Square, Nagpur 10.

We are glad to inform that our Society have Launched Website : [www.msebcecs.com](http://www.msebcecs.com) on 18th January 2015. Members can view their information. AGM Report for Year 2014-2015 uploaded on this website. Also members are requested to log Website frequently for update information of Society.

### **A) MEETING OF THE MANAGING COMMITTEE :**

In all, 13 Meeting of Managing Committee were held during the year 2014-2015. The contribution of all Directors in these meetings is highly appreciable. Last Election for managing Committee Members was held on date 9th January 2011. So Election to elect new Managing Committee are to be processed on or before that. For allotting area to Directors in open category, Managing Committee have proposed ammendment to bylaw No. ऋ 1.1.

### **B) MEMBERSHIP :**

The registration for membership up to 31.03.2015, since society functioning, is 5437. However due to Retirements, transfers, deaths and resignations on their own, the membership by the end of 31st March 2014 was 3533.

During the year 2014-2015, 169 new regular members have extended their support. The membership is reduced by 181 due to retirement from the services and 11 members have withdrawn their membership on their own. Due to untimely death of our Beloved members the membership has reduced 6 nos. As such, by the end of financial year 2014-2015, 3504 members are leading the society.

As per Adarsha Upavidhi sanctioned vide no 1505/13 dated 21.06.2013, from September-2013 the contribution collected from new members whose age is upto 40 yrs is Rs.2360/- (Entrance Fee: Rs.100/-, Working charges : Rs.20/-, Paid up Share : Rs.500/- (Towards purchase of 1 shares), Thrift Fund : Rs. 1500/-, Building Fund : Rs. 240/-). The contribution collected from new members whose age is above 40 yrs and not exceeding 55 Yrs is Rs.2360/- ( Entrance Fee :Rs. 100/-, Working charges : Rs.20/-, Paid up Share : Rs.500/- (Towards purchase of 1 shares), Thrift Fund Rs.:1500/- Building Fund : Rs. 240/-), Plus the additional contribution towards thrift fund at the rate of Rs.200/- per month by which his/her age exceeds 40 Yrs.



## E) SHARE CAPITAL :

The **Authorised** Share Capital of our society is **Rs.20,00,00,000.00** . The individual share holding limit is Rs.1,00,000/-. The paid up share of the society as on 31.03.2014 was Rs. **13,46,86,052/-**. The contribution towards share during the year 2014-2015, by the members is Rs.3,39,63,745/-. An amount of the Rs.86,63,232/- is refunded to the members whose membership ceased during the year. Thus as on 31.03.2015, the paid up share capital of our society is **Rs.15,99,86,565/-** It is already resolved that the required share amount for the loan sanction will be deducted from the loan itself.

Considering the rise in Paid up Share Capital, it is necessary to raise the Authorised Share Capital from Rs.20,00,00,000.00. Hence Amendment to Bye law No. 1.3 is proposed to enhance Authorised Share Capital to **Rs.25,00,00,000.00** (considering expected rise of 5.0 Crore in next year.)

## D) LOANS :

### i) Security Loan :

The Security Loan Limit is **Rs.12,00,000/- w.e.f. 01.08.2013** with the maximum 180 No of installments for repayment, with option for repayment on Reducing balance basis or equity monthly installment basis, a s per sanction from Hon.Divisional Joint Registrar. Considering the financial status improved due to Pay revision of our Members and their demand/request to enhance the Security Loan Limit, it is proposed to enhance the limit from Rs.12,00,000/- to Rs.15,00,000/-. Amendmend to Bye law no. Q -1-10 (1) is accordingly proposed by managing Committee.

The Security Loan sanctioned to **771** members during the year 2014-2015, is **Rs.74,11,62,000 /-**. The refund towards the excess receipt against the Security Loan is Rs.1,47,793 /- .

The Security Loan Outstanding as on 31.03.2014 was **Rs. 124,29,85,899 /-** The recovery against the loan during the year 2014-2015 is **Rs.51,36,70,587 /-** The Security Loan outstanding at the end of the year 2014-2015 is **Rs. 147,06,25,105 /-** against **2339 no** of members.

### ii) Emergency Loan :

The emergency loan limit is Rs.20,000.00 w.e.f. 01.06.2004 with maximum of 18 no of installments for repayment and no guarantor is required. Now Managing Committee proposed to enhance this limit to Rs. 50000/- . The amendment to Bye law No. Q -1-10(3) is proposed to enhance the Emergency Loan Limit from 20,000/- to Rs.50,000/- with 18 No.of instalment for repayment.

The Emergency Loan sanctioned during year 2014-2015 is **Rs.50,03,000/-/-** to **252** members.

The Emergency Loan Outstanding as on 31.03.2014 was **Rs. 39,37,008 /-**. The recovery against loan during the year 2014-2015 is Rs.60,78,710 /-. The Emergency Loan Outstanding at the end of the year 2014-2015 is **Rs.28,61,298/-** against **314** members.

Vide resolution No. 8(2) dated 23.03.2014, The rate of interest on both the loans was reduced from 10.50% to 9.50 % p.a. w.e.f. 01.04.2014. Vide resolution No. 7 dated 21.09.2014, **Rate of interest on loan enhanced to 10.00%** w.e.f. 01.10.2014. Vide resolution No. 2 dated 26.10.2014, **Rate of interest on loan further enhanced to 10.50%** w.e.f. 01.11.2014. These change were have to make due to our Socieity fund Balance Position and changes in Interest rate on Fixed Deposits.

Cash Credit Limit sanctioned by NDCC bank is Rs.5.00 crore. We have used the limit and outstanding is Nil on 31.03.2015.

### iii) Loan Against Fixed Deposit :

The loan against FDR outstanding as on 31.03.2014 was **Rs. 1,10,75,700 /-** . During the Year 2014-2015, Loan sanctioned against F.D.R. is **Rs.1,91,20,671/-** and the loan adjusted against FDR / Paid by the **Rs.2,26,04,371/-**. Loan against FDR outstanding as on date 31.03.2015 is **Rs.75,92,000/-**.



## E) DEPOSITS:

**1. Daminee R.D.:** From Dt. 01.12.2014, 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 889 members are contributing an monthly amount of **Rs. 36,84,500/-** towards Daminee RD.

The balance as on 31.03.2014 in the Daminee RD was Rs.86,48,400/-. The receipt during the year 2014-2015 is Rs.3,74,37,612/-. An amount of Rs.3,64,89,212/- was paid with an interest of Rs.13,56,948/- to the members during the year 2014-15. The balance as on dt 31.03.2015 is Rs.95,96,800/-.

Against new Daminee RD, the last deduction through salary, will be in m/o Nov 2015 and maturity payment will be done on date 01.02.2016. Again Daminee RD will be launched from date 01.12.2015 and will be for period of 12 months. All other conditions will remain same as exiting Daminee RD .

### 2. Fixed Deposit Scheme :

As on 31.03.2014 ,the Balance in Fixed Deposit Scheme was Rs.**112,75,00,396** /-.The receipt during year 2014-2015 is Rs. 136,82,03,987 /-.The payment of Rs.121,70,06,617 /- was made during the year with the interest of Rs. 11,00,19,895 /-.The balance in Fixed Deposit scheme as on date 31.03.2015 is Rs.**127,86,97,766** /-

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

At end of Financial Year 2013-2014, due to less demand for loan from members (Even after enhancing the loan limit), huge surplus fund was available with Society , hence vide resolutions No. 8 dated 23.03.2014, **rate of interest on F.D. was reduced from 09.50% to 09.00 % w.e.f. 01.04.2014. This was enhanced to 9.50% w.e.f.01.10.2014.** Vide resolution No. 7 dated 29.09.2014 as demand for loan raised and hence sufficient fund was required to meet the requirement of members within time limit.

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 31.03.2014 in ONJAL was Rs.2,03,01,961 /-. An amount of Rs.1,20,22,223/- was deposited during year 2014-2015 in this scheme by the members. The amount refunded to the members during the year 2014-2015 is Rs.1,37,65,825 /- , with the interest of Rs.9,34,023/-. The balance as on 31.03.2015 in ONJAL is Rs.1,85,58,359 /- 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 31.03.2015 is Rs. 130,68,52,925/-.**



## F) THRIFT FUND :

The **coverage under group insurance scheme** to the member of the society is enhanced from Rs.8.50 lakh to Rs.12.00 Lakh. w.e.f. 01.08.2013 vide resolution no.12 dated 28.07.2013. The monthly contribution towards thrift fund is enhanced from Rs.190/- to Rs.200/- w.e.f. 01.10.2013 vide resolution no 5(3) dated 29.09.2013.

The net balance as on 31.03.2014 was Rs.2,54,78,354/-. Contribution of Rs.92,70,612/- is made by the members during the year 2014-2015. The net balance as on 31.03.2015 is Rs.2,81,86,419/- 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 2014-2015 an amount of Rs.72,55,000/- is paid to the families of Six deceased members. The grand total amount paid in Group Insurance till the end of 2014-2015 is Rs.6,25,55,000/-

**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.1,75,000/- is paid as medical aid to 16 No of our members during the year 2014-2015.

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. During 2014-15 an amount of Rs. 2,00,000/- was deposited to hospital for emergency treatment of One Member. An amount of Rs.22,05,428/- was refunded in year 2014-2015 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. During 2014-15 an amount of Rs.6,00,000/- was deposited to different Hospitals for emergency treatment of 2 No.Cases. An amount of Rs.10,13,500/- is refunded by the member during year 2014-2015.

**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. An amount of Rs. 15,000/- was paid to 3 members as medical aid to their family members.

The death rate in last thirteen years is 6, 8, 10, 8, 5, 2, 10, 4, 6, 9, 6, 5, 6 against the membership of 2778, 2757, 2739, 2741, 2765, 2802, 2858, 3023, 3241, 3428, 3527, 3533, 3504 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.

Vide Managing Committee Meeting dated 25-3-2012 resolution No. 9, it was decided to pay an amount of Rs. 5000/- to members who are retiring from services w.e.f. 1-4-2012 from thrift fund. This limit was enhanced to Rs. 7000/- from 1-4-2014. Now it is resolved to enhance this limit to Rs. 8000/- from 1-4-2015. During 2014-15 an amount of Rs 12,39,000/- was paid. It is proposed by Managing Committee to enhance the monthly contribution towards thrift fund from Rs. 200/- to Rs. 220/- so as to strengthen the scheme. Amendment to bye law No. 1.14 is proposed.



#### **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.20,21,941/- 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 2014-2015 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 2014-2015, duly attested and passport size photo, upto 05.07.2015. Applications received after 05.07.2014 till 15th August 2015 will also be considered for prizes and will be distributed in Managing committee meetings. Cash prizes with certificate of excellance, of an amount of Rs.72,419 /- were distributed to the Meritorious children of our members passing S.S.C and H.S.S.C Exam in the academic year 2013-2014.

#### **I) ENGINEER'S DIARY :**

An expenditure of Rs. 10,91,500 /- was made for the purchase of the Engineer's Diary 2015 - 3700 Nos. @ Rs 295 /- per copy. It is proposed to purchase the Engineers Diary 2016.

#### **J) AUDIT :**

M/s.Sanjay M.Agrawal C.A.Nagpur has been awarded Statutory Audit of Account of Financial Year 2014-2015 in the AGM held on date 13.07.2014 as per directives from Hon.Divisional Join Registrar, Co-Op Societies, Nagpur and had carried out the Statutory Audit of Account for Financial Year 2014-2015 and awarded **Class 'A'**

M/s.Rajeev N. Menghal, C.A had carried out Tax audit of the society for 2013-2014 and also have been assigned for the submission of the income Tax returns of the society for the year 2013-2014.

#### **Proposal for appointment for Statutory Auditor for financial year 2015-2016.**

It is proposed by the the Managing committee to appoint M/s. Sanjay M Agrawal Chartered Accountant as statutory Auditor to carry out audit of financial account statements for financial year 2015-2016.

#### **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-2015, surplus amount was invested to ICICI Bank.

Vide letter No.43/27 dated 23.01.2013 from Income Tax Department recovery was proposed for Rs.1806240/- against the Case under section 143 (3) .Our Conuceller M/s. Rajiv N.Menghal C.A. is pleading the case before Hon.Commissioner, Income Tax Department, Nagpur and hearing is in process.





## L) PROFIT AND LOSS :

The **Gross Income** of our society for the year 2014-2015 is **Rs. 13,67,91,952.00**. The **net profit** for the year **2014-2015 is Rs.1,78,45,995.00** and last year balance of the profit carried forward is Rs.3,11,583.00. The managing committee have the great pleasure to propose the **DIVIDEND @ 12.50%** on the share amount as on 31.03.2014 to the existing members as on 31.03.2015.

As such, the distribution of the Profit for the Year 2014-2015 will be as below :

<b>Net balance of profit for 2013-2014</b>	:	<b>Rs. 0,03,11,583.00</b>
<b>Net profit for the year 2014- 2015</b>	:	<b>Rs. 1,78,45,995.00</b>
<b>Total</b>	:	<b>Rs. 1,81,57,578.00</b>

### Distribution of profit :

1. Reserve Fund @ 10 % of net profit	:	Rs. 0,17,84,600.00
2. Dividend for year 2014-2015 @ <b>12.50%</b>	:	Rs. 1,62,48,492.00
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. 0,00,01,000.00
6. Net balance Carried to Next Year B/S	:	Rs. 0,01,21,486.00
<b>Total</b>	:	<b>Rs. 1,81,57,578.00</b>

## L) 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, M/s. Sanjay M. Agarwal C.A. Nagpur and M/s. Rajeev Menghal C.A. Nagpur for their 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.

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

Er. D.T. Purohit  
Secretary



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

## RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

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

2013-2014	Receipt	2014-2015	Payment	2013-2014	2014-2015
	To,		By		
0.00	Opening Balance	0.00	Paid Up Share Capital	7071265.00	8663232.00
26418397.00	Cash / Cheque in Hand	33963745.00	Entrance Fee	12667.00	16900.00
45840.00	Paid Up Share Capital	40560.00	Claims under Group Ins. From T.F.	5325000.00	7255000.00
8786433.00	Building Fund	9270612.00	Security Loan	712057706.00	741309793.00
501710208.00	Thrift Fund	513670587.00	Int. on Security Loan	11666.00	6408.00
116304568.00	Security Loan	132470238.00	Emergency Loan	6639550.00	5003000.00
7104429.00	Int on Security Loan	6078710.00	Daminee RD	35888650.00	36489212.00
442455.00	Emergency Loan	363961.00	Suspence A/c	220055.00	270007.00
36074750.00	Int on Emergency Loan	37437612.00	Fixed Deposit	1024553599.00	1217006617.00
11900.00	Daminee RD	11310.00	Education Fund	1000.00	0.00
487931.00	Sale of Loan Form	433521.00	Int on Fixed Deposit	102280524.00	110120756.00
226504.00	Incidental Charges	262428.00	Profit & Loss A/c	22631305.00	19558907.00
1188076226.00	Suspence A/c	1368203987.00	Reserve Fund with NDCC Bank	4574067.00	2313051.00
12667.00	Fixed Deposit	16900.00	Diary Expenses	900600.00	1091500.00
5657830.00	Entrance Fee	1955890.00	Bank Charges	16410.00	6096.00
1000.00	Reserve Fund	1000.00	A. G. M. Expences	227058.00	237056.00
1000.00	Dividend Equilization Fund	1000.00	Int on Emergency Loan	78.00	0.00
36925.00	Reserve for charitable Fund	311583.00	Salary to Staff	1112099.00	1203404.00
82567.00	Profit & Loss A/c	100861.00	General Charges	63740.00	62007.00
770342.00	Int.on Fixed Deposit	2205428.00	Electricity Bill	59800.00	62990.00
0.00	Medical Adv From T.F.(Mem.)	1013500.00	Dividend a/c	16933550.00	17288434.00
16933550.00	Medical Adv From T.F.(Family)	17288434.00	Stationary & Printing	131694.00	86170.00
1000.00	Dividend A/c	1000.00	Postage	20000.00	20000.00
17734.00	Reserve for Propoganda	8910.00	Travelling Expenses	108968.00	151152.00
1824067.00	Cash Credit Limit A/c	2313051.00	Acct. Job Work	15000.00	17000.00
168906.00	Int. received on Reserve Fund	201795.00	Adj from Thrift Fund	670785.00	1536475.00
238314.00	Int. On Loan to Staff	205425.00	I.C.I.C.I. Bank A/c	863737407.00	891160098.00
102047.00	Providend Fund(Employee contri.)	112752.00	Loan to Staff	0.00	0.00
10000.00	Professional Tax (Staff)	10000.00	Govt Audit Fee	595941.00	693232.00
2500000.00	FD invested with NDCC Bank.	0.00	Bonus to Staff	149582.00	170641.00
20638813.00	Int. on NDCC FD Invested	0.00	Sitting Fee to Directors	147000.00	158700.00
29617300.00	Short Teim FD (Onjal)	12022223.00	Cash Credit Limit A/c.	204712.00	65435.00
1035201.00	Loan Against FD	22604371.00	Int.on CCL Loan	17734.00	7811.00
877316699.00	Int. on Loan Against FD	856034.00	Cash/Chest Transit Insurance	6189.00	6189.00
524023.00	I.C.I.C.I. Bank A/c	935031949.00	Legal Fee A/c.	2100.00	0.00
157.00	Int.on ICICI Bank A/c.	418415.00	Providend Fund(Employee Contri.)	102047.00	112752.00
190000000.00	NDCC Bank Saving A/c.	44.00	Providend Fund(Society Contri)	115685.00	127810.00
10288308.00	FD invested with ICICI Bank.	110200000.00	Professional Tax (Staff)	10000.00	10000.00
1210506.00	Int.on ICICI Bank FD	2035143.00	Telephone Bill	31316.00	31070.00
3290.00	Tax Deducted at Source	311380.00	Professional Tax (Society)	750.00	750.00
3820.00	Refund Income Tax Deducted	0.00	Corporation Building Tax	4210.00	4210.00
	Int.on NDCC Bank Saving A/c	4313.00	Building Maintenance	6475.00	14399.00
	TOTAL	3211438672.00	Int. on Daminee RD	1334008.00	1356948.00
3044935707.00			TOTAL	2807991992.00	3063695212.00

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

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

## RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

2013-2014	Receipt	2014-2015	Payment
	.		
		0.00	Group Personal Accident Primum
		20000.00	Tax Audit Fee
		34055.00	Computer Maintenance A/c
		2085.00	Courier Services
		0.00	FD Invested with NDCC Bank
		190000000.00	FD Invested with ICICI BANK
		137000.00	Conveyance Allowance
		15000.00	IT Return Filing charges
		13609508.00	Short Term FD(Onjal)
		831284.00	Int. on Short Term FD (Onjal)
		2558000.00	Medical Advance from TF(Mem)
		713500.00	Medical Advance from TF(family)
		25947600.00	Loan Against FD
		50953.00	Award to Meritorious Students
		0.00	Counselling charges for IT
		137500.00	Medical Aid from TF
		1604096.00	Mrughaya Scheme
		1210506.00	Tax deducted at source
		21400.00	UPS / Battery maintenance
		20000.00	Medical Aid to Family Members
		3820.00	NDCC Bank Saving A/C.
		0.00	Share Of NDCC Bank
		1575.00	Training To Directors
		0.00	Cash Credit Limit Account (Saving)
		0.00	Deposit To Income Tax Department.
		38500.00	Computer Account
		0.00	Closing Balance
		0.00	Cash / Cheque in Hand
		25000.00	
		52810.00	
		1964.00	
		0.00	
		110200000.00	
		142800.00	
		15000.00	
		13765825.00	
		934023.00	
		200000.00	
		600000.00	
		19120671.00	
		72419.00	
		75000.00	
		175000.00	
		2021941.00	
		311380.00	
		2400.00	
		15000.00	
		4877.00	
		0.00	
		1750.00	
		0.00	
		0.00	
		22500.00	
		0.00	
		3044935707.00	TOTAL
		3211438672.00	TOTAL
		3044935707.00	TOTAL
		3211438672.00	TOTAL



**M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR**  
**BALANCE SHEET AS ON 31ST MARCH 2015**

Pre Year (in Rs.)	LIABILITIES	Amount (in Rs.)	Amount ( in Rs.)
15,00,00,000.00	<b>A AUTHORISED SHARE CAPITAL</b>		20,00,00,000.00
134686052.00	<b>B PAID UP SHARE CAPITAL</b>		
	As per Last Year Balance sheet	134686052.00	
	Add During the Year	33963745.00	
	Paid During the Year	8663232.00	159986565.00
<b>134686052.00</b>	<b>GROUP TOTAL</b>		<b>159986565.00</b>
	<b>C FUNDS</b>		
36673723.00	<b>1 RESERVE FUND</b>		
	As per Last Year Balance sheet	36673723.00	
	1. Add 10% of Net Profit	1955890.00	
	2. Add Interest on Reserve Fund Invested	2313051.00	
	3. Add Entrance Fee	16900.00	40959564.00
68054.00	<b>2 DIVIDEND EQUILIZATION FUND</b>		
	As per Last Year Balance sheet	68054.00	
	Add During the Year	1000.00	69054.00
3000.00	<b>3 RESERVE FOR CHARITABLE FUND</b>		
	As per Last Year Balance sheet	3000.00	
	Add During the Year	1000.00	4000.00
846184.00	<b>4 DEPRECIATION FUND</b>		
	As per Last Year Balance sheet	846184.00	
	Add During the Year	71820.00	918004.00
11000.00	<b>5 RESERVE FOR PROPOGANDA</b>		
	As per Last Year Balance sheet	11000.00	
	Add During the Year	1000.00	12000.00
623330.00	<b>6 BUILDING FUND</b>		
	As per Last Year Balance sheet	623330.00	
	Add During the Year	40560.00	663890.00
25478354.00	<b>7 THRIFT FUND</b>		
	As per Last Year Balance sheet	25478354.00	
	1. <b>Add</b> Monthly Contribution During the Year	9270612.00	
	2. Refund in Medical Relief Adv. by member	2205428.00	
	3. Refund in Medical Relief Adv. by Family mem.	1013500.00	
	4. <b>Paid</b> During the Year-Group Insurance	7255000.00	
	5. Medical Aid to members/Family Members	190000.00	
	6. Medical Relief Adv to Member/Family Mem	800000.00	
	7. Paid to Member by Adj.	1536475.00	28186419.00
<b>63703645.00</b>	<b>GROUP TOTAL</b>		<b>70812931.00</b>
<b>198389697.00</b>	<b>TOTAL C/F</b>		<b>230799496.00</b>



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

### BALANCE SHEET AS ON 31ST MARCH 2015

Pre Year (in Rs.)	ASSETS	Amount (in Rs.)	Amount ( in Rs.)
	<b>J Closing Balances</b>		
73357218.00	<b>ICICI BANK SAVING A/C.</b>		
	As per Last Year Balance sheet	73357218.00	
	Add During the Year	891160098.00	
	paid during year	935031949.00	<b>29485367.00</b>
262503.00	<b>NDCC.CCL A/C. (SAVING )</b>		<b>262503.00</b>
98411.00	<b>NDCC Bank Saving A/C.</b>		
	As per Last Year Balance sheet	98411.00	
	Add During the Year	4877.00	
	Paid During the Year	44.00	<b>103244.00</b>
<b>73718132.00</b>	<b>GROUP TOTAL</b>		<b>29851114.00</b>
	<b>K INVESTMENTS</b>		
32279212.00	1 RESERVE FUND WITH NDCC BANK		
	As per Last Year Balance sheet	32279212.00	
	Add During the Year	2313051.00	<b>34592263.00</b>
5000100.00	2 SHARE OF NDCC BANK		<b>5000100.00</b>
0.00	3 FIXED DEPOSIT WITH ICICI BANK		
	As per Last Year Balance sheet	0.00	
	Add During the Year	110200000.00	
	Withdrawal on Maturity	110200000.00	<b>0.00</b>
1806240.00	4 DEPOSIT TO INCOME TAX DEPARTMENT		<b>1806240.00</b>
<b>39085552.00</b>	<b>GROUP TOTAL</b>		<b>41398603.00</b>
	<b>L LOAN AND ADVANCES TO MEMBERS</b>		
1242985899.00	1 ORDINARY / SECURITY LOAN		
	As per Last Year Balance sheet	1242985899.00	
	Add During the Year	741309793.00	
	Paid During the Year	513670587.00	1470625105.00
3937008.00	2 EMERGENCY LOAN		
	As per Last Year Balance sheet	3937008.00	
	Add During the Year	5003000.00	
	Paid During the Year	6078710.00	2861298.00
11075700.00	3 LOAN AGAINST FIXED DEPOSIT		
	As per Last Year Balance sheet	11075700.00	
	Add During the Year	19120671.00	
	Paid During the Year	22604371.00	7592000.00
2168375.00	4 LOAN TO STAFF		
	As per Last Year Balance sheet	2168375.00	
	Paid During the Year	201795.00	1966580.00
<b>1260166982.00</b>	<b>GROUP TOTAL</b>		<b>1483044983.00</b>
<b>1359726591.00</b>	<b>TOTAL C/F</b>		<b>1544736120.00</b>

**M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR**  
**BALANCE SHEET AS ON 31ST MARCH 2015**

Pre Year (in Rs.)	LIABILITIES	Amount (in Rs.)	Amount ( in Rs.)
8648400.00	<b>D DEPOSITS</b>		
	1 DAMINEE R.D.		
	As per Last Year Balance sheet	8648400.00	
	Add During the Year	37437612.00	
	Paid During the Year	36489212.00	9596800.00
1127500396.00	2 FIXED DEPOSIT SCHEME		
	As per Last Year Bal. sheet	1127500396.00	
	Add During the Year	1368203987.00	
	Paid During the Year	1217006617.00	1278697766.00
20301961.00	3 SHORT TERM FIXED DEPOSIT (ONJAL)		
	As per Last Year Balance sheet	20301961.00	
	Add During the Year	12022223.00	
	Paid During the Year	13765825.00	18558359.00
<b>1156450757.00</b>	<b>GROUP TOTAL</b>		<b>1306852925.00</b>
	<b>E NDCC BANK NAGPUR</b>		
56525.00	1 CASH CREDIT LIMIT ACCOUNT		
	As per Last Year Balance sheet	56525.00	
	Add During the Year	8910.00	
	Paid During the Year	65435.00	0.00
<b>56525.00</b>	<b>GROUP TOTAL</b>		<b>0.00</b>
0.00	<b>F INTEREST ACCURED BUT NOT PAID</b>		0.00
0.00	<b>G UNPAID DIVIDEND</b>		0.00
7579.00	<b>H SUSPENSE</b>		
	As per Last Year Balance sheet	7579.00	
	Add During the Year	262428.00	
	Paid During the Year	270007.00	0.00
<b>7579.00</b>	<b>GROUP TOTAL</b>		<b>0.00</b>
	<b>I PROFIT AND LOSS</b>		
19558907.00	1 PROFIT AND LOSS		
	As per Last Year Balance sheet	19558907.00	
	Last Year profit carry forward	311583.00	
	Add Profit & Loss A/c 2014-2015	17845995.00	
	Paid During the Year	19558907.00	18157578.00
<b>19558907.00</b>	<b>GROUP TOTAL</b>		<b>18157578.00</b>
<b>1374463465.00</b>	<b>GRAND TOTAL</b>		<b>1555809999.00</b>

Er. D. P. Ghate  
TreasurerEr. D. T. Purohit  
Secretary



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

BALANCE SHEET AS ON 31ST MARCH 2015

Pre Year (in Rs.)	ASSETS	Amount (in Rs.)	Amount (in Rs.)
	<b>M FURNITURE, FIXTURE AND EQUIPMENTS</b>		
245313.00	1 FURNITURE AND FIXURE		245313.00
123841.00	2 OFFICE EQUIPMENTS		123841.00
696243.00	3 COMPUTER ACCOUNT		
	As per Last Year Balance sheet	696243.00	
	Add During the Year	22500.00	718743.00
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
<b>1492799.00</b>	<b>GROUP TOTAL</b>		<b>1515299.00</b>
<b>1374463465.00</b>	<b>GRAND TOTAL</b>		<b>1555809999.00</b>

**Er. R. K. Jain**  
Chairman

As per my report of even date  
**M/s. Sanjay M.Agrawal**  
Chartered Accountant, Nagpur



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

PROFIT & LOSS ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

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

	2013-2014	2014-2015	2013-2014	2014-2015
<b>2013-2014 Expenditure</b>			<b>Income</b>	
To Interest			By	
17734.00 On NDCC BANK CCL. A/C	7811.00		Interest on Security Loan	132463830.00
102197957.00 On Fixed Deposit Scheme	110019895.00		Interest on Emergency Loan	363961.00
1334008.00 On Daminee RD	1356948.00		Sale of Loan Forms	11310.00
831284.00 On Short Term FD (Onjal)	934023.00		Incidental Charges	433521.00
<b>104380983.00 SUB TOTAL (1)</b>	<b>112318677.00</b>		Interest on Loan to Staff	205425.00
900600.00 To Engineers Diary 2015	1091500.00		Interest on Loan Against FD	856034.00
16410.00 Bank Charges	6096.00		Interest on I.C.I.C.I. Bank A/c.	418415.00
227058.00 Annual General Meeting Expenses	237056.00		Interest on I.C.I.C.I. Bank FDR.	2035143.00
63740.00 General Charges	62007.00		Interest on NDCC BANK FDR	0.00
1112099.00 Salary to Staff	1203404.00		Refund Of Income Tax	0.00
149582.00 Bonus to staff	170641.00		Interest on NDCC Bank Saving A/C.	4313.00
31316.00 Telephone Bill	31070.00			
59800.00 Electricity Bill	62990.00			
131694.00 Stationary and Printing	86170.00			
20000.00 Postage	20000.00			
108968.00 Travelling Expenses	151152.00			
147000.00 Sitting fee to Directors	158700.00			
595941.00 Statutory Audit Fee	693232.00			
0.00 Internal Audit Fee	0.00			
20000.00 Tax Audit Fee	25000.00			
15000.00 IT Return Filing Charges	15000.00			
0.00 Councelling Charges for IT	75000.00			
15000.00 Account Job Work	17000.00			
115685.00 Providend Fund (Society Contribution)	127810.00			
<b>3729893.00 Sub Total (2) C/F</b>	<b>4233828.00</b>		<b>Total C/F</b>	<b>136791952.00</b>

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 01/04/2014 TO 31/03/2015

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

	2013-2014	2014-2015	2013-2014	Income	20145-2015
<b>Expenditure</b>					
To					
73320.00	Depreciation Fund	71820.00			
6189.00	Cash/Cheq/Trans Insurance	6189.00			
50953.00	Award to Meritorious Students	72419.00			
2100.00	Legal Fee A/c	0.00			
750.00	Professional Tax (Society)	750.00			
4210.00	Corporation Tax(Building Tax)	4210.00			
6475.00	Building Maintenance	14399.00			
21400.00	UPS / Battery maintenance	2400.00			
34055.00	Computer Maintenance A/c	52810.00			
2085.00	Courier services	1964.00			
137000.00	Convenyance Allow to Directors	142800.00			
1000.00	EDUCATION FUND	0.00			
1604096.00	Mrugchaya Scheme	2021941.00			
1575.00	Traning To Directors	1750.00			
<b>5675101.00</b>	<b>SUB TOTAL (2)</b>	<b>6627280.00</b>			
<b>19521982.00</b>	<b>NET PROFIT</b>	<b>17845995.00</b>			
<b>129578066.00</b>	<b>GRAND TOTAL</b>	<b>136791952.00</b>	<b>129578066.00</b>	<b>GRAND TOTAL</b>	<b>136791952.00</b>

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 2015-2016

2014-2015	Expenditure	2015-2016	2014-2015	Income	2015-2016
	To Interest			By	
10000.00	On Cash Credit Loan of NDCC Bank	0.00	118000000.00	Interest on Security Loan	154300000.00
106500000.00	On Fixed Deposits	120000000.00	450000.00	Interest on Emergency Loan	450000.00
1400000.00	On Daminee RD	1400000.00	12000.00	Sale of Loan Forms	12000.00
1000000.00	On Short Term FD (Onjal)	1000000.00	500000.00	Incidental Charges	500000.00
108910000.00	SUB TOTAL (1)	122400000.00	200000.00	Int on Loan to Staff	180000.00
20000.00	Bank Charges	10000.00	1050000.00	Interest on Loan Against FD	1050000.00
230000.00	Annual Gen Meeting Exp	40000.00	7000000.00	Interest on I.C.I.C.I. BANK FDR	5000000.00
1000000.00	Engineers' Diary -2016	130000.00	5000.00	Interest on ICICI Bank Saving A/c	400000.00
1200000.00	Salary to Staff	1600000.00			
50000.00	General Charges	70000.00			
80000.00	Electricity Bill	80000.00			
100000.00	Stationary and Printing	120000.00			
25000.00	Postage	25000.00			
110000.00	Travelling Expenses	160000.00			
650000.00	Statutory Audit Fee	800000.00			
170000.00	Bonus to staff	170000.00			
120000.00	Provident Fund(Society Contri.)	200000.00			
75000.00	Depreciation Fund	75000.00			
150000.00	Allowances to Directors	160000.00			
6000.00	Cash/Chest Transit Insurance	6000.00			
35000.00	Telephone Bill	35000.00			
750.00	Professional Tax (Society)	750.00			
4200.00	Corporation Tax(Building Tax)	4200.00			
15000.00	Building Maintenance	15000.00			
20000.00	Tax Audit Fee	20000.00			
40000.00	Computer Maintenance A/c	40000.00			
5000.00	Courier Services	5000.00			
15000.00	Conveyance Allow	15000.00			
15000.00	IT Return Filing charges	15000.00			
30000.00	Counselling Charges for I.T.Cases	30000.00			
0.00	Managing Committee Mem. Election 2016	100000.00			
4320950.00	SUB TOTAL 2	5590950.00			
13986050.00	Net PROFIT	33901050.00			
127217000.00	GRAND TOTAL	161892000.00	127217000.00	GRAND TOTAL	161892000.00
	<b>Treasurer</b>		<b>Secretary</b>		<b>Chairman</b>



## : लेखा परीक्षकाचा अहवाल :

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

मी एम. एस. ई. बी. इंजिनियर्स को. ऑप क्रेडिट सोसायटी मर्या. नागपूर या संस्थेचा सोबत जोडलेला 31.03.2015 चा दिनांकाचा ताळेबंद व सन 2014-2015 या सहकारी वर्षाचा नफा-तोटा पत्राक तपासले असून अहवाल सादर करतो की,

- 1) माझ्या लेखापरीक्षणाच्या उद्देशासाठी, माझ्या संपूर्ण ज्ञान प्रमाणे व विश्वासाप्रमाणे खालील प्रमाणे जरूर ती सर्व माहिती मला उपलब्ध झाली आहे.
- 2) माझ्या मते व मला मिळालेल्या माहिती व खुलाशाचे आधारे.
- अ) ताळेबंद व नफा-तोटा पत्राक संस्थेने ठेवलेल्या हिशोबांची पुस्तकांची जुळते असून सदर 31/3/2015 या दिनांकाचा ताळेबंद संस्थेच्या व्यवहाराशी (कामकाजाशी) सत्य व वास्तव स्थिती दर्शवितो आणि नफातोटा पत्राकाचे बाबतीत त्या दिनांकास संपणाऱ्या वर्षातील नफ्याची / तोट्याची सत्य व वास्तव स्थिती दर्शवितो.
- ब) संस्थेचे हिशेब हे त्यावरील टिप्पणीस पात्र राहून महाराष्ट्र सहकारी संस्थांच्या कायदानुसार आवश्यक ती माहिती देणारे आहेत व संस्थेच्या आर्थिक व्यवहाराची सत्य व वास्तव स्थिती दर्शवितात.
- 3) माझ्या मते संस्थेने महाराष्ट्र सहकारी संस्थांचा कायदा, नियम व संस्थेचे पोटनियम नुसार आवश्यक असणारी हिशोबी पुस्तके योग्य रितीने ठेवलेली आहेत.
- 4) सन 2014-2015 या सहकारी वर्षासाठी संस्थेस **लेखा परीक्षण वर्ग "अ"** देण्यात आला आहे.

सही

संजय एम.अगरवाल

सनदी लेखापाल, नागपूर

स्थळ : नागपूर

दिनांक : 12.06.2015



## एम.एस.ई.बी. इंजिनियर्स को-ऑपरेटिव्ह क्रेडिट सोसायटी लि., नागपूर उपविधी दुरुस्तीचा मसुदा (As per Agenda of AGM 2014-15)

अ. नं.	उपविधी क. सद्याच्या उपविधीची शब्द रचना	दुरुस्ती नंतरची शब्द रचना	दुरुस्तीचे कारण
1	<p><b>क-1.3 अधिकृत भागभांडवल</b></p> <p>संस्थेचे अधिकृत भाग भांडवल रुपये <b>20,00,00,000/-</b> (अक्षरी रू. विस कोटी फक्त) असल. प्रत्येक भागाची दर्शनी किंमत रू. 500/- (अक्षरी रुपये पाचशे फक्त राहिल). महाराष्ट्र सहकारी संस्था अधिनियम 1960 कलम 28 मधील तरतुदीस अधिन राहून सभासदास जास्तीत जास्त भाग धारण करता येतील तशापि प्रत्येक सभासदास रू. 1,00,000/- (अक्षरी रुपये एक लाख) पर्यंतचे भाग धारण करता येईल. व त्यापुढील त्याची दरमहा येणारी रक्कम सभासद संघित ठेवीमध्ये घेता येईल. संघित ठेवीमध्ये घ्यावयाची रक्कम सर्वसाधारण सभेच्या मंजूरीने ठरवावयाची असून ठरल्याप्रमाणे प्रत्येक सभासदाने दरमहा नियमितपणे संस्थेला सभासदांचे वेतनातून कपात करून घेण्याचा अधिकार संस्थेला राहिल. त्या ठेवीवरील व्याजाचा दर व्यवस्थापक समिती वार्षिक सभेच्या मंजूरीने सदर व्याज दिले जाईल. व्याजाचा दर सभासद कर्ज व्याजाच्या <b>दराच्या बरोबर किंवा कमी</b> असला पाहिजे.</p>	<p><b>क-1.3 अधिकृत भागभांडवल</b></p> <p>संस्थेचे अधिकृत भाग भांडवल रुपये <b>25,00,00,000/-</b> (अक्षरी रू. पंचाविस कोटी फक्त) असेल. प्रत्येक भागाची दर्शनी किंमत रू. 500/- (अक्षरी रुपये पाचशे फक्त राहिल). महाराष्ट्र सहकारी संस्था अधिनियम 1960 कलम 28 मधील तरतुदीस अधिन राहून सभासदास जास्तीत जास्त भाग धारण करता येतील तशापि प्रत्येक सभासदास रू. 1,00,000/- (अक्षरी रुपये एक लाख) पर्यंतचे भाग धारण करता येईल. व त्यापुढील त्याची दरमहा येणारी रक्कम सभासद संघित ठेवीमध्ये घेता येईल. संघित ठेवीमध्ये घ्यावयाची रक्कम सर्वसाधारण सभेच्या मंजूरीने ठरवावयाची असून ठरल्याप्रमाणे प्रत्येक सभासदाने दरमहा नियमितपणे संस्थेला सभासदांचे वेतनातून कपात करून घेण्याचा अधिकार संस्थेला राहिल. त्या ठेवीवरील व्याजाचा दर व्यवस्थापक समिती निश्चित करील व वार्षिक सभेच्या मंजूरीने सदर व्याज दिले जाईल. व्याजाचा दर सभासद कर्ज व्याजाच्या <b>दराच्या बरोबर किंवा कमी</b> असला पाहिजे.</p>	<p>सध्याच्या अधिकृत भाग भांडवलाची मर्यादा ही हया वर्षामध्येच 20 कोटी पेक्षा जास्त होण्याची शक्यता असल्यामुळे, अंदाजे वर्षाला 5 कोटीचे भागभांडवल वाढण्याची शक्यता असल्यामुळे अतिरिक्त भाग भांडवलाची मर्यादा 25 कोटी करणे आवश्यक आहे.</p>
2.	<p><b>ड 1.14 मासिक वर्गणी :-</b> प्रत्येक सभासदाने संस्थेला प्रत्येक महिन्याला खालील प्रमाणे कमीत कमी मासिक वर्गणी <b>रु.1200/-</b> फक्त दिली पाहिजे.</p> <p>1) रुपये 1000/- सभासदाचे भागभांडवल अंतर्गत</p> <p>2) रुपये 200/- श्रिपट फंड योजना अंतर्गत</p>	<p><b>ड 1.14 मासिक वर्गणी :-</b> प्रत्येक सभासदाने संस्थेला प्रत्येक महिन्याला खालील प्रमाणे कमीत कमी मासिक वर्गणी <b>रु.720/-</b> फक्त दिली पाहिजे.</p> <p>1) रुपये 500/- सभासदाचे भागभांडवल अंतर्गत</p> <p>2) रुपये 220/- श्रिपट फंड योजना अंतर्गत</p>	<p>श्रिपट फंड निधी वाढविण्यासाठी</p>
3.	<p><b>फ.1.1 व्यवस्थापक समिती:-</b></p> <p>व्यवस्थापक समिती महाराष्ट्र सहकारी संस्था अधिनियम 1960 व नियम 1961 अन्वये खालीलप्रमाणे 21 पेक्षा कमी सदस्याची राहिल.</p> <p>1. संस्थेच्या सभासदातून सभासदांनी निवडलेले सदस्य - 10</p> <p>2. अनुसुचित जाती/जमाती सभासदांसाठी राखीव जागा - 1</p> <p>3. महिला प्रतिनिधी राखीव जागा - 2</p> <p>4. इतर मागासवर्गीयांसाठी राखीव - 1</p> <p>5. भटक्या विमुक्त जाती/जमाती व विशेष मागास प्रवर्ग राखीव - 1</p> <p>6. तज्ञ संचालक - 1</p> <p>7. कार्यलक्षी संचालक - 17</p> <p><b>एकुण</b></p> <p>टिप - तज्ञ संचालक व कार्यरत संचालक यांना पदाधिकारी निवडणुकीमध्ये मतदानाचा अधिकार असणार नाही. मात्र तज्ञ संचालक यांना संस्थेच्या व्यवसायाच्या अनुषंगाने कामकाजात उराव व निर्णय यामध्ये त्यांचे मत ग्राह्य धरले जाईल. तसेच कार्यलक्षी संचालक यांना सभेमध्ये आलेल्या विषयाच्या अनुषंगाने ते आपले म्हणणे (opinion) मांडू शकतील वा ठरवावढेदल आपले अभिप्राय नोंदवू शकतील.</p>	<p><b>फ.1.1 व्यवस्थापक समिती:-</b></p> <p>व्यवस्थापक समिती महाराष्ट्र सहकारी संस्था अधिनियम 1960 व नियम 1961 अन्वये खालीलप्रमाणे 21 पेक्षा कमी सदस्याची राहिल.</p> <p>1. संस्थेच्या सभासदातून सभासदांनी निवडलेले सदस्य - 10</p> <p>10 संचालकांची कार्यक्षेत्राची विभागणी खालीलप्रमाणे राहिल</p> <p>(1) नागपूर जिल्हा - 1 वितरण नागपूर शहर परिसर जिल्हा क्षेत्र, नागपूर परिसर जिल्हा क्षेत्र व नागपूर जिल्हातील सर्व वितरण अंतर्गत कार्यालये</p> <p>(2) वर्धा जिल्हा - 1 वितरण आणि पारखण</p> <p>(3) चंद्रपूर जिल्हा - 1 वितरण आणि पारखण</p> <p>(4) मंडरा जिल्हा - 1 वितरण आणि पारखण</p> <p>(5) गोंदिया जिल्हा - 1 वितरण</p> <p>(6) गडचिरोली जिल्हा - 1 वितरण</p> <p>(7) कोराडी औद्योगिक केंद्र - 1 निर्मिती व स्थापत्य निर्मिती</p> <p>(8) खारखेडा औद्योगिक केंद्र - 1 निर्मिती व स्थापत्य निर्मिती</p> <p>(9) चंद्रपूर औद्योगिक केंद्र - 1 निर्मिती व स्थापत्य निर्मिती</p> <p>(10) नागपूर जनरल - 1 नागपूर जिल्हा पारखण आणि वरील सहा जिल्हा व्यतिरिक्त कार्यरत सभासद (वितरण, पारखण, निर्मिती, मुख्य कार्यालये) नागपूर जिल्हातील अनु. क्र 1 च्या क्षेत्रांतर्गत मसलेले कार्यालये (वितरण, वगळून)</p> <p>2. अनुसुचित जाती/जमाती सभासदांसाठी राखीव जागा - 1</p> <p>3. महिला प्रतिनिधी राखीव जागा - 2</p> <p>4. इतर मागासवर्गीयांसाठी राखीव - 1</p> <p>5. भटक्या विमुक्त जाती/जमाती व विशेष मागास प्रवर्ग राखीव - 1</p> <p>6. तज्ञ संचालक - 1</p> <p>7. कार्यलक्षी संचालक - 17</p> <p><b>एकुण</b></p>	<p>सभासदांच्या सविस्तर माहितीसाठी व संस्थेच्या सुरळीत कारभारासाठी</p>



## 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
	<p>कार्यालक्षी संचालकाची संख्या एक असल्यास संस्थेचा मुख्य प्रशासकीय अधिकारी जो मुख्य कार्यकारी अधिकारी/महाव्यवस्थापक/व्यवस्थापक/सचिव/चिटणीस किंवा इतर पदनाम धारण केलेला अधिकारी हाच कार्यलक्षी संचालक असेल. संचालक मंडळाची संख्या 18 ते 21 एवढी असल्यास संस्थेवर दोन कार्यलक्षी संचालक असतील.</p> <p><b>स्पष्टीकरण</b></p> <p>अ) राखीव जाग्रेस पात्र अनुसूचित जाती/जमातीच्या समासदांचा राखीव जाग्रेसी निवडणूक लढविण्याचा हक्क राहिल. व्यवस्थापक समितीचे निवडणुकीत मतदान करण्याचा हक्क असणाऱ्या प्रत्येक व्यक्तीस राखीव जाग्रेसी निवडणुकीत मतदान करता येईल.</p> <p>ब. वरील राखीव जाग्रेसी कोणीही समासद निवडण्यात आला नाही तर निवडणुकीनंतर झालेल्या व्यवस्थापक समितीच्या संभेत फ 1.1 मधील (2) ते (6) नुसार निवडणूक लढविण्यास पात्र असलेल्या समासदांतून ह्या जागा स्विकृत करून भरण्यात येतील.</p> <p>क. व्यवस्थापक समितीने वरीलप्रमाणे सदस्य स्विकृत केले नाही तर उपकलम (2) ते (6)प्रमाणे राखीव जाग्रेसी निवडणूक लढविण्यास पात्र असलेल्या समासदांमधून निबंधक अशा नेमणूक करेल.</p> <p>तज्ञ संचालक म्हणजे सहकारी पतसंस्था/सेवक पतसंस्था/सहकारी बँक/राष्ट्रीयकृत बँका/व्यापारी बँका यामधील व्यक्ती, सनदी लेखापाल.</p> <p>ड) कार्यलक्षी संचालक म्हणजे सचिव/व्यवस्थापक/महाव्यवस्थापक/मुख्यकार्यकारी अधिकारी अथवा संस्थेचा व्यवस्थापनातील अधिकारी</p>	<p>टिप - तज्ञ संचालक व कार्यरत संचालक यांना पदाधिकारी निवडणुकीमध्ये मतदानाचा अधिकार असणार नाही. मात्र तज्ञ संचालक यांना संस्थेच्या व्यवसायाच्या अनुषंगाने कामकाजात उपाय व निर्णय यामध्ये त्यांचे मत ग्राह्य धरले जाईल. तसेच कार्यलक्षी संचालक यांना संभेमध्ये आलेल्या विषयाच्या अनुषंगाने ते आपले म्हणणे (opinion) मांडू शकतील वा दरावाबद्दल आपले अभिप्राय नोंदवू शकतील.</p> <p>कार्यालक्षी संचालकाची संख्या एक असल्यास संस्थेचा मुख्य प्रशासकीय अधिकारी जो मुख्य कार्यकारी अधिकारी/महाव्यवस्थापक/व्यवस्थापक/सचिव/चिटणीस किंवा इतर पदनाम धारण केलेला अधिकारी हाच कार्यलक्षी संचालक असेल. संचालक मंडळाची संख्या 18 ते 21 एवढी असल्यास संस्थेवर दोन कार्यलक्षी संचालक असतील.</p> <p><b>स्पष्टीकरण</b></p> <p>अ) राखीव जाग्रेस पात्र अनुसूचित जाती/जमातीच्या समासदांचा राखीव जाग्रेसी निवडणूक लढविण्याचा हक्क राहिल. व्यवस्थापक समितीचे निवडणुकीत मतदान करण्याचा हक्क असणाऱ्या प्रत्येक व्यक्तीस राखीव जाग्रेसी निवडणुकीत मतदान करता येईल.</p> <p>ब. वरील राखीव जाग्रेसी कोणीही समासद निवडण्यात आला नाही तर निवडणुकीनंतर झालेल्या व्यवस्थापक समितीच्या संभेत फ 1.1 मधील (2) ते (6) नुसार निवडणूक लढविण्यास पात्र असलेल्या समासदांतून ह्या जागा स्विकृत करून भरण्यात येतील.</p> <p>क. व्यवस्थापक समितीने वरीलप्रमाणे सदस्य स्विकृत केले नाही तर उपकलम (2) ते (6)प्रमाणे राखीव जाग्रेसी निवडणूक लढविण्यास पात्र असलेल्या समासदांमधून निबंधक अशा नेमणूक करेल.</p> <p>तज्ञ संचालक म्हणजे सहकारी पतसंस्था/सेवक पतसंस्था/सहकारी बँक/राष्ट्रीयकृत बँका/व्यापारी बँका यामधील व्यक्ती, सनदी लेखापाल.</p> <p>ड) कार्यलक्षी संचालक म्हणजे सचिव/व्यवस्थापक/महाव्यवस्थापक/मुख्यकार्यकारी अधिकारी अथवा संस्थेचा व्यवस्थापनातील अधिकारी</p>	<p>दुरुस्तीचे कारण</p>
4.	<p><b>फ 1.10 कर्जविषयक धोरण-</b></p> <p>1) सर्वसाधारण कर्ज:- संस्थेकडे उपलब्ध असेले निधी समासदांची पात्रता, शासकीय परिपत्रके लक्षात घेऊन व्यवस्थापक समिती आपले कर्ज मर्यादा, कर्जावरील व्याजदर कर्ज फेडीचा निश्चित कालावधी निश्चित करेल. मा. सहकार आयुक्त व निबंधक सहकारी संस्था यांचे कार्यालयाचे वेळोवेळच्या परिपत्रकाप्रमाणे कर्ज धोरण राहिल.</p> <p>सर्व साधारण कर्ज हे समासदाला त्याने धारण केलेल्या भाग भांडवलाच्या 20 पट रकमेएवढे किंवा रुपये 12 लाख किंवा एकूण पगाराच्या 30 पटपेक्षा जास्त राहणार नाही किंवा मा. सहनिबंधक सहकारी संस्था यांच्या कार्यालयाच्या मंजूर कर्जमर्यादेत राहिल.</p> <p>सर्व साधारण कर्ज हे खालील कारणास्तव मंजूर करण्यात येईल.</p> <ol style="list-style-type: none"> <li>1) समासद व समासदाच्या कुटुंबातील सदस्याच्या शैक्षणिक खर्चासाठी.</li> <li>2) समासद व समासदाच्या कुटुंबातील सदस्याच्या वैद्यकीय खर्चासाठी.</li> <li>3) समासद व समासदाच्या कुटुंबातील सदस्याच्या लग्नाच्या खर्चासाठी.</li> <li>4) समासद व समासदाच्या कुटुंबातील सदस्याच्या घरबांधणी किंवा त्याच्या डगडूजी/सुधारणाव देखभाल/दुरुस्ती यासाठी.</li> <li>5) समासद व समासदाच्या कुटुंबातील सदस्याच्या जीवन सुरक्षा विमा हत्ते भरण्यासाठी.</li> <li>6) व्यवस्थापकीय मंडळाने उरविलेल्या इतर उद्देशासाठी/कारणांसाठी कर्जफेडीचे जास्तीत जास्त मासिक हत्ते 180 राहतील.</li> </ol> <p>3) आकस्मित कर्ज- रु. 20000/- पर्यंत आकस्मित कर्ज देता येईल. परत फेडीचे 18 हत्ते राहतील.</p>	<p>समासदांची कर्जपत्र वाढल्यामुळे, समासदांची मासिक परतफेडीची क्षमता वाढल्यामुळे, समासदांची पगारवाढ झाल्यामुळे, समासदांची समासदांची पगार मर्यादा वाढल्यामुळे, समासदांकडून सतत मागणी होत आहे, तसेच महागाई वाढल्यामुळे कर्जमर्यादा सध्याची कर्जमर्यादा अपुरी पडते.</p> <p><b>आकस्मित कर्जमर्यादा</b> वाढविणे आवश्यक आहे कारण की, सध्याच्या परिस्थितीत समासदांना शेरार दवाखान्याच्या खर्चात भरपूर भावनाड झालेली आहे त्यामुळे सध्याची वीस हजार रु. ची मर्यादा कमी पडेल.</p>	
	<p><b>फ 1.10 कर्जविषयक धोरण-</b></p> <p>1) सर्वसाधारण कर्ज:- संस्थेकडे उपलब्ध असेले निधी समासदांची पात्रता, शासकीय परिपत्रके लक्षात घेऊन व्यवस्थापक समिती आपले कर्ज मर्यादा, कर्जावरील व्याजदर कर्ज फेडीचा निश्चित कालावधी निश्चित करेल. मा. सहकार आयुक्त व निबंधक सहकारी संस्था यांचे कार्यालयाचे वेळोवेळच्या परिपत्रकाप्रमाणे कर्ज धोरण राहिल.</p> <p>सर्व साधारण कर्ज हे समासदाला त्याने धारण केलेल्या भाग भांडवलाच्या 20 पट रकमेएवढे किंवा रुपये 15 लाख किंवा एकूण पगाराच्या 30 पटपेक्षा जास्त राहणार नाही किंवा मा. सहनिबंधक सहकारी संस्था यांच्या कार्यालयाच्या मंजूर कर्जमर्यादेत राहिल.</p> <p>सर्व साधारण कर्ज हे खालील कारणास्तव मंजूर करण्यात येईल.</p> <ol style="list-style-type: none"> <li>1) समासद व समासदाच्या कुटुंबातील सदस्याच्या शैक्षणिक खर्चासाठी.</li> <li>2) समासद व समासदाच्या कुटुंबातील सदस्याच्या वैद्यकीय खर्चासाठी.</li> <li>3) समासद व समासदाच्या कुटुंबातील सदस्याच्या लग्नाच्या खर्चासाठी.</li> <li>4) समासद व समासदाच्या कुटुंबातील सदस्याच्या घरबांधणी किंवा त्याच्या डगडूजी/सुधारणाव देखभाल/दुरुस्ती यासाठी.</li> <li>5) समासद व समासदाच्या कुटुंबातील सदस्याच्या जीवन सुरक्षा विमा हत्ते भरण्यासाठी.</li> <li>6) व्यवस्थापकीय मंडळाने उरविलेल्या इतर उद्देशासाठी/कारणांसाठी कर्जफेडीचे जास्तीत जास्त मासिक हत्ते 180 राहतील.</li> </ol> <p>3) आकस्मित कर्ज- रु. 50000/- पर्यंत आकस्मित कर्ज देता येईल. परत फेडीचे 18 हत्ते राहतील.</p>	<p>समासदांची कर्जपत्र वाढल्यामुळे, समासदांची मासिक परतफेडीची क्षमता वाढल्यामुळे, समासदांची पगारवाढ झाल्यामुळे, समासदांची समासदांची पगार मर्यादा वाढल्यामुळे, समासदांकडून सतत मागणी होत आहे, तसेच महागाई वाढल्यामुळे कर्जमर्यादा सध्याची कर्जमर्यादा अपुरी पडते.</p> <p><b>आकस्मित कर्जमर्यादा</b> वाढविणे आवश्यक आहे कारण की, सध्याच्या परिस्थितीत समासदांना शेरार दवाखान्याच्या खर्चात भरपूर भावनाड झालेली आहे त्यामुळे सध्याची वीस हजार रु. ची मर्यादा कमी पडेल.</p>	



## 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 be 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.

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

LIST FOR MEMBERS RETIRED FROM 01/07/2014 TO 30/06/2015.

SR.NO.	NAME OF RETIRE	SR.NO.	NAME OF RETIRE	SR.NO.	NAME OF RETIRE
1.	ER.D.M.SHINDE	60.	ER.A.P.TAYADE	119.	ER.VL.SANGOLE
2.	ER.S.N.WATANE	61.	ER.PK.MUSALGAOUKAR	120.	ER.J.K.SHAH
3.	ER.A.M.KALRA	62.	ER.B.H.RAMTEKE	121.	ER.A.D.CHORE
4.	ER.R.B.SALWATKAR	63.	ER.N.R.DONGARE	122.	ER.M.GDIXIT
5.	ER.A.C.KATHANE	64.	ER.V.V.KAGBHAT	123.	ER.S.G.GATTEWAR
6.	ER.L.K.CHANDEKAR	65.	ER.R.M.MISHRIKOTKAR	124.	ER.S.G.KASHIKAR
7.	ER.S.S.KAUSHIKKAR	66.	ER.A.B.BANERJEE	125.	ER.I.B.WADHWANI
8.	ER.D.K.KHISTE	67.	ER.V.P.LASNE	126.	ER.T.J.RATHI
9.	ER.B.K.DUBEY	68.	ER.A.M.SHEGOKAR	127.	ER.B.M.ATKARE
10.	ER.S.S.UPASANI	69.	ER.Y.S.CHOULAN	128.	ER.S.G.NAWKARKAR
11.	ER.C.M.KHANDALKAR	70.	ER.P.S.WAKEKAR	129.	ER.R.A.BHURE
12.	ER.S.D.DOLAS	71.	ER.D.P.KALE	130.	ER.S.N.WANKHEDE
13.	ER.D.P.JOSHI	72.	ER.S.D.RATHOD	131.	ER.H.P.GADBAIL
14.	ER.S.S.KASHIV	73.	ER.O.K.RATHI	132.	ER.S.S.PAHANE
15.	ER.H.N.RAI	74.	ER.S.R.SAKRE	133.	R.Y.L.LAXANE
16.	ER.A.M.INDANE	75.	ER.R.G.THAKARE	134.	ER.J.V.KUCHE
17.	ER.R.V.SUSHIR	76.	ER.S.K.WIDHANI	135.	ER.V.S.BADHE
18.	ER.S.K.VISHWARKARMA	77.	ER.N.V.BOLKE	136.	ER.A.R.RAJAN
19.	ER.R.N.GAIKWAD	78.	ER.PR.DESHPANDE	137.	ER.M.N.RAVI
20.	ER.N.M.KOTHALE	79.	ER.S.S.BHASME	138.	ER.R.A.PATEL
21.	ER.N.B.KOLHE	80.	ER.D.M.PAWAR	139.	ER.M.R.SAKPAL
22.	ER.M.R.MARPAKWAR	81.	ER.V.F.KADHAO	140.	ER.M.N.BALGUDE
23.	ER.D.K.KHEKARE	82.	ER.M.Y.KUKADE	141.	ER.A.L.BABHULKAR
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31.	ER.M.R.KHALATKAR	90.	ER.A.P.KOHALE	149.	ER.O.R.JAISWAR
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33.	ER.H.S.JOSHI	92.	ER.S.B.ZADBUKE	151.	ER.D.V.KAKDE
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