



# *36th Annual Report*

## of Managing Committee Statement of Accounts

**2021 - 2022**

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

“208”, Shreeman Complex, 4, Wardha Road, Near  
Lokmat Square, Dhantoli, Nagpur - 440 012.

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

## MANAGING COMMITTEE

AS ON 31-03-2022



**ER. A. K. BAMNOTE**  
CHAIRMAN  
9168222719



**ER. P. P. KOLTE**  
VICE CHAIRMAN  
9689759982



**ER. A. P. PAHURKAR**  
SECRETARY  
8390123999



**ER. A. D. RAJURKAR**  
TREASURER  
8390777987



**ER. J. G. THAKRE**  
DIRECTOR  
9960601171



**ER. H. M. DAYARE**  
DIRECTOR  
9422134711



**ER. L. R. SHELKE**  
DIRECTOR  
7875014466



**ER. A. B. DADMAL**  
DIRECTOR  
8554993618



**ER. P. M. BISEN**  
DIRECTOR  
9422112689



**ER. S. J. MAHALLE**  
DIRECTOR  
9421858039



**ER. P. P. CHAVAN**  
DIRECTOR  
9960413130



**ER. NISHA P. CHOUDHARI**  
DIRECTOR  
9607926458



**ER. RAJESHRI A. JAD**  
DIRECTOR  
9923597951



**ER. S.W. THAWARI**  
DIRECTOR  
9881571651



**ER. J.V. DETHE**  
DIRECTOR  
9890331815

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



# 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 2021 - 2022

(For Regular Members Only)

All the members of the society are hereby informed that the 36<sup>th</sup> Annual General Meeting will be held on **Dt. 17/07/2022** 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 through if postponed for want of quorum, will be held at the same place after half an hour.

### AGENDA

1. Approval of report of 35<sup>th</sup> Annual General Meeting held on dt 08.08.2021.
2. Approval of Audited Annual Balance Sheet, Profit & Loss Account Statement, Receipt & Payment Account Statement submitted by the Managing Committee for the year 2021-2022 and approval of Distribution of Profit for year 2021-2022.
3. Approval of Compliance Report Year 2021-2022.
4. Approval of Provisional Budget for the year 2022-2023.
5. Approval of the decisions passed by the Managing Committee in the monthly meetings held during the year 2021-2022.
6. Appointment of Statutory Auditor for year 2022-2023 .
7. Any other points with the permission of the chair.

Dated : .17/06/2022

Secretary

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

### NOTE :

Members Seeking in any clarification regarding attached reports, may submit their queries / suggestions to the society office on or before **dt 10/07/2022** positively. Any queries raised during the AGM on said report will not be entertain by Managing Committee.



# 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

**35<sup>th</sup> ANNUAL GENERAL MEETING 2020-2021.**

**DATED: - 08<sup>TH</sup> AUGUST 2021.**

The 35<sup>TH</sup> Annual General Meeting was held on date 08.08.2021 @ 12 noon at Amrut Bhavan, North Ambazari Road, Sitabuldi, Nagpur " virtually (through ZOOM App) as per of guidelines Government Of Maharashtra , Department of Co-Operative, Marketing and textile Circular No. संकीर्ण-२०२०/प्र.क.२४/१३-स दिनांक २५/०२/२०२१.संकीर्ण-२०२१/प्र.क.२४/१३-स दिनांक २३/०७/२०२१ Clause (2).

The notice of 35<sup>th</sup>A.G.M. was served to all members regular before 31<sup>st</sup> July 2021 via, Whatsapp, Email and by Publishing the Notice in Daily "Lokmat" (Marathi Edition ) on dated 23.07.2021.as well as on Society website www.msebcecs.com.

The 35<sup>th</sup> A.G.M. is postponed for Half an hour for the want of quoram.Again the A.G.M. is Started @12.30 p.m.at same place.

The total 210 members present online for the 35<sup>th</sup> Annual General Meeting .

Meeting Started by welcoming to Members present online & offline.Er.Ashish Paturkar (Secretary) welcome all members on behalf of the Managing Committee.He requested to all Hon. Directors to occupy seats on the Dias.

The function was inaugurated with "Deep Prajwalan" and by offering the Pooja to 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. On behalf of Managing Committee and members it is pary to almighty to rest the soul of late beloved members in peace and offer strength to the family and friends to sustain the loss of loved once.

Er.A.K.Bamnote Chairman, briefed the progress and highlighted the schemes operated by the Society.In last one year.He congratulated all the meritorious students on their great achievements and wishes for bright future.He felt regret for not organizing the Felication function ceremony of meritorious students and retired members due to pandemic and Government regulations.Where as disbursement the amount of reward and momento to Meritorious Students will done through local Directors after receiving the nominations till 31st December-2021.During the year from 01.07.2020 till 30.06.2021 ,total 80 members are retired from service working at MSEB Holding Company, MAHADISCOM, MAHATRANSCO And MAHAGENCO, Managing Committee approved the gift of Rs.8000/- to retired members as per the prevailing practies.an amount of Rs.8000/- was directly deposited to the bank account of each members.

In continuation to function, Er.Ashish Paturkar,Secretary read out the agenda for 35th A.G.M. and accordingly Proceeding started.

**The details of the Proceeding are as below.**

- 1.) Er.Ashish Paturkar, Secretary readout the Proceeding of the 34rd AGM held on date 07<sup>TH</sup> March 2021, at Amrut Bhavanam,Sitabuldi, Nagpur, through Online FaceBook live virtully. Members approval.Members approved the proceeding unanimously.
- 2.) The audited balance sheet, Profit and loss statement,receipt & payment account statement for the year 2020-2021 is presented in the House for approval.After detailed discussion members approved the distribution of Profit as per page No.9 of Annual Report AGM approved the dividend of 9%.
- 3.) The Compliance report for the audit of FY 2020-2021 was put up for approval before the AGM for approval and AGM approved the same unanimously.



4.) The Provisional budget for 2021-2022 is put up before the house for approval. After explaining the need of proposed expenditures, AGM approved the same by majority.

5.) Er. Ashish Paturkar briefed the minutes of monthly meetings held during the year in addition to the Special AGM and AGM for FY 2020-2021. AGM approved the decisions taken by managing committee during the year unanimously.

6.) on behalf of managing Committee Er. Ashish Paturkar Secretary put up the following Amendments to byelaws on page no. 20 & 21 of Annual Reports for discussion and approval of members.

The need of Amendments to byelaws clause फ 1.1, (Managing Committee and jurisdiction of directors), ड 1.14 (Monthly contribution to thrift Fund), फ 1.10 (Loan related policy), ड 1.1 (Eligibility of Membership) is explained to members due to various demands of members as well as guidelines received from Government of Maharashtra, Ministry of Co-Operative Societies time to quaries raised, members understand the need of amendments and approved the same unanimously.

7.) Members approved the Appointment of M/s. Shrikant J. Dubey C.A., Nagpur as statutory Auditor for the F.Y. 2021-2022. And C.A. Rajeev N. Menghal for tax Audit for the year 2021-2022.

### 8.) Any other points with the permission of the Chair.

Managing Committee was appealed the members for submission of suggestion and objection on Annual report vide monthly meeting dated 11.07.2021, for discussion during the Annual General Meeting. In response to these 9 members submitted the objections and suggestions through email. One by one discussion on each, were carried out as follows.

Er. Prajesh Deshpande (M.no.4375), Er. Prathmesn Banginwar (M.no.4154) Er. Avinash Lokhande (M.no.2898) opposes the Bye laws amendment ड 1.14 i.e. (increase for monthly Contribution to Thrift Fund). Managing Committee keep their view behind it, increased death rate due to pandemic, till the date in F.Y. 2021.2022. 11 Members are died because of various reasons including covid-19. And therefore, in order to make the thrift Fund strong it is suggested by Managing Committee to raise the thrift fund by increasing the Monthly Contribution. However, after long discussion and understanding the need of hike, the members satisfied and accepted the suggested Amendment.

Er. Naval Damle, Er. Ravindra Bobde, & Er. Sushil Lambat requested to lower the rate of interest on the Security and Emergency Loan, & suggested to change the rate of interest of loan from per month basic to daily basis.

Er. Manoj manmode, noted the objection over the byelaws amendment to clause no. फ 1.1.1 (Managing Committee and jurisdiction of Directors) after discussion in house it has been approved. Er. Ravindra Bobde suggested to publish the decisions of Managing Committee taken during monthly meeting on the website. Er. Abhijeet Suryawanshi suggested for online Elections of the Directors as tenure of existing Body is already over in the month of march-2021. Er. Swapnil Shelke requested to increase the Jurisdiction of Society up to Bhusawal. Managing Committee assures them to discuss over this issue in upcoming monthly Meeting and decision of same will be Communicated to them.

All Members express their thanks to Managing Committee for arranging the online Meeting in democratic way, listening their views and clarifying the doubts in very positive way. Members appreciate the way of transparent working of the society and providing the services even during the lock down period. Members overwhelmed on the support extended by managing Committee to the members by providing timely financial help for medical treatment in the form of Medical advance Scheme during Covid-19 treatment. Managing Committee also express their thanks to members for cooperation all the time.

The Meeting concludes with the vote of thanks expressed by Directors Er. Jayant Detha, who thanked all the members, and persons involved directly and indirectly to make this AGM a great success..

**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**

**36<sup>th</sup> ANNUAL GENERAL MEETING 2021-2022.**

**DATED: - .17 TH JULY 2022.**

Dear Friends,

On behalf the Managing Committee, I welcome all the honorable members present for the 36<sup>th</sup> Annual General Meeting and with great pleasure to submit the Annual Report of the Managing Committee, for the year ended on 31st March 2022, 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 08.08.2021 at Amrut Bhavan , North Ambazari Road, Sitabuldi, Nagpur .

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

In all, 13 Meeting of Managing Committee were held during the year 2021-2022. The contribution of all Directors in these meetings is highly appreciable.

**B) MEMBERSHIP :**

The number of registration for membership up to 31.03.2022, since society functioning, is 6572. However due to Retirements, transfers, deaths and resignations on their own, the membership by the end of 31st March 2021 was 3560.

During the year 2021-2022, 89 new regular members have extended their support. The membership is reduced by 67 due to retirement from the services and 4 members have withdrawn their membership on their own. Due to untimely death of our Beloved members the membership has reduced by 6 nos. As such, by the end of financial year 2021-2022, 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.2732/- (Entrance Fee: Rs.100/-, Working charges : Rs.20/-, Paid up Share : Rs.500/- (Towards purchase of 1 shares), Thrift Fund : Rs. 1850/-, 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.2732/- plus ( Entrance Fee :Rs. 100/-, Working charges : Rs.20/-, Paid up Share : Rs.500/- (Towards purchase of 1 shares), Thrift Fund Rs.:1850/- Building Fund : Rs. 240/- & Rs.22/- CGST+SGST), Plus the additional contribution towards thrift fund at the rate of Rs.550/- per month by which his/her age exceeds 40 Yrs.



### C) SHARE CAPITAL :

The **Authorised** Share Capital of our society is **Rs.30,00,00,000.00** . The individual share holding limit is Rs.1,00,000/-. The paid up share of the society as on 31.03.2021 was Rs. **26,09,08,290/-**. The contribution towards share during the year 2021-2022, by the members is Rs.2,13,83,670/-. An amount of the Rs.75,61,600/- is refunded to the members whose membership ceased during the year. Thus as on 31.03.2022, the paid up share capital of our society is **Rs.27,47,30,360/-** It is already resolved that the required share amount for the loan sanction will be deducted from the loan itself. And limit of share amount will not be accepted more than 1 lakh per members. Also top up facility of share amount is closed as per Managing Committee meeting 28.10.2018 vide resolution no.10.

### 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 equal monthly installment basis. It was decided by Managing Committee vide Resolution 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 due to recent pay-revision, Members requested to enhance the security loan limit, in addition to above, the loan disbursement will be follow as per the guidelines issued by Hon. Commissioner Co-Operative Societies)**

The Security Loan sanctioned to **572** members during the year 2021-2022, is **Rs.94,85,42,043/-**. The refund towards the excess receipt against the Security Loan is **Rs.22,043/-** .

The Security Loan Outstanding as on 31.03.2021 was **Rs. 220,82,24,642/-** The recovery against the loan during the year 2021-2022 is **Rs.78,60,75,500/-** The Security Loan outstanding at the end of the year 2021-2022 is **Rs. 237,06,91,185/-** against **2148 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 letter no.1152 dt.24.04.2020 and approval of Managing Committee Meeting dt.26.04.2020. The Limit for Emergency Loan is **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 loan are 12 Nos only. The amendment to Bye Law no. 9-90 (3) is proposed to enhance the Emergency Loan Limit from **75000/-** to **Rs.80000/-** with 12 No. of instalments for repayment.

The Emergency Loan sanctioned during year 2021-2022 is **Rs.1,71,18,701/-** to **274** members.

The Emergency Loan Outstanding as on 31.03.2021 was **Rs. 80,76,120/-**. The recovery against loan during the year 2021-2022 is **Rs.1,64,07,628/-**. The Emergency Loan Outstanding at the end of the year 2021-2022 is **Rs.87,87,193/-** against **236** members.

As per Managing Committee Meeting for month of June -2021 vide resolution No. 7 dated 26.09.2021, The rate of interest on both the loans was reduced from 8.75% to 08.50 % p.a. w.e.f. 01.10.2021. These changes were made due to our Society fund Balance Position and change in Market financial Interest on Fixed Deposits.

No Cash Credit Limit is available which is sanctioned by NDCC bank Nagpur.

#### iii) Loan Against Fixed Deposit :

The loan against FDR outstanding as on 31.03.2021 was **Rs. 68,05,547/-** . During the Year 2021-2022, Loan sanctioned against F.D.R. is **Rs.1,94,94,000/-** and the loan adjusted against FDR / Paid **Rs.1,87,68,547/-**. Loan against FDR outstanding as on date 31.03.2022 is **Rs.75,31,000/-**.



## E) DEPOSITS:

**1. Daminee R.D.:** From Dt. 01.12.2021, 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 628 members are contributing an monthly amount of **Rs. 34,62,200/-** towards Daminee RD.

The balance as on 31.03.2021 in the Daminee RD was Rs.93,66,300 /-. The receipt during the year 2021-2022 is Rs.3,86,67,179 /-. An amount of Rs.3,86,06,379/- was paid with an interest of Rs.14,35,704 /- to the members during the year 2021-2022. The balance as on dt 31.03.2022 is Rs.94,27,100/-.

Against new Daminee RD, the last deduction through salary, will be in m/o Nov 2022 and maturity payment will be done on date 01.02.2023. Again Daminee RD will be launched from date 01.12.2022 and will be for period of 12 months. All other conditions will remain same as existing Daminee RD .

### 2. Fixed Deposit Scheme :

As on 31.03.2021 ,the Balance in Fixed Deposit Scheme was Rs.**190,82,06,961** /-. The receipt during year 2021-2022 is Rs. 199,25,77,576 /-. The payment of Rs.195,45,27,983 /- was made during the year with the interest of Rs. 14,47,86,054 /-. The balance in Fixed Deposit scheme as on date 31.03.2022 is **Rs.194,62,56,554** /-

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. 6 dated 24.05.2020, **rate of interest on F.D. was reduced from 07.75% to 07.50 % w.e.f. 01.06.2020**, 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 31.03.2021 in ONJAL was Rs.6,29,22,588 /-. An amount of Rs.11,29,25,216/- was deposited during year 2021-2022 in this scheme by the members. The amount refunded to the members during the year 2021-2022 is Rs.4,05,37,088 /- , with the interest of Rs.23,29,569/-. The balance as on 31.03.2022 in ONJAL is Rs.13,53,10,716 /- It is to mention here that, the facility of this scheme is already extended to our nominal members hence vide resolutions No. 6 dated 24.05.2020, **rate of interest on Short Term Fixed Deposit was reduced from 06.00% to 05.75 % w.e.f. 01.06.2020**.

**The total deposits under different scheme as on 31.03.2022 is Rs. 209,09,94,370/-.**





## 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.450/- to Rs.550/- w.e.f. 01.09.2021.

The net balance as on 31.03.2021 was Rs.5,05,96,754/-. Contribution of Rs.2,65,02,169/- is made by the members during the year 2021-2022. The net balance as on 31.03.2022 is Rs.5,32,27,527/- 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.

It is decided by the managing Committee vide resolution no.9 in monthly meeting held on dt.26.09.2021, that felicitation amount to the retired members is to be increased from Rs.8000/- to Rs.15,000/- for the members who retired from 1st July-2021 onwards.

**1) Group Insurance Scheme :** During year 2021-2022 an amount of Rs.2,51,00,000/- is paid to the families of Ten deceased members. The total amount paid in Group Insurance till the end of 2021-2022 is **Rs.15,48,35,000/-**

**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 cured 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/-.

It is decided on Monthly Meeting for the month of may-2021 that Medical Aid will not be granted to those who have availed facility of Medical Advance.

An amount of Rs.2,32,500/- is paid as medical aid to 22 No of our members during the year 2021-2022.

**Medical Aid to member is granted only once during the tenure of his membership.**

**3) Sanjeevani Scheme :** As per resolution No.10 dated 01.05.2011, the medical relief Advance upto Rs.3,00,000/- is deposited directly to the hospital where member is admitted to meet with the emergencies after submission of estimate from Hospital. 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.11,83,790/- was deposited to hospital for emergency treatment of Nine Members. An amount of Rs.13,34,415/- was refunded in year 2021-2022 by the members to whom it was granted. For availing facility Members as to obtain quotation of tentative expenditure from consent Hospital. Also it is decided by Managing Committee that member availing this facility will have to submit the loan application duly signed by Members & Sureties within three months after his/her discharge.

**4) Medical Relief Advance For Family member of the Society Members:** This Limit is Rs. 3,00,000/- w.e.f. 01.05.2011 as per resolution No. 10 dated 24.04.2011. This amount is deposited to hospital to meet with the life threatening emergencies in respect of his/her family members. An amount of Rs.7,05,000/- is deposited in 2021-2022. (Definition of Family includes spouse, Husband & Childrens.)

**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 4, 6, 9, 6, 5, 6, 5, 2, 7, 5, 3, 9, 6 against the membership of 2858, 3023, 3241, 3428, 3527, 3533, 3504, 3457, 3495, 3474, 3604, 3572, 3560, 3572 respectively.



**6) Arogya Vaibhav Scheme** - As per resolution no.8 dated 28.03.2021 of 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 2021-2022 an amount of Rs.75,300/- is paid to Renbo Medinova. Managing committee also decided to continue the above scheme up to 31 March 2023. In their monthly meeting of 30-April-2022. It is also decided by Managing Committee on their monthly meeting dt.30.04.2022 vide resolution no.7. This Scheme is extended to Retired members with contribution of financial burden by Society as applicable to regular member. Details are given on concluding page.

**G) Mrigchhaya scheme :**

1) Under Mrigchhaya scheme an amount equal to 0.5 % on deposit amount 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) Mrigchhaya to Nominal Members of the society is given through this scheme. An amount of Rs.51,09,090/- 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 2021-2022 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 2021-2022, duly attested and passport size photo, upto .10/07/2022. Applications received after .AGM till .14.08.2022 will also be considered for prizes and will be distributed in Managing committee meetings. Cash prizes amount of Rs.69,069 /- were distributed to the Meritorious children of our members passing the S.S.C and H.S.S.C Exam in the academic year 2020-2021.

**I) ENGINEER'S DIARY :** An expenditure of Rs. 7,56,132 /- was made for the purchase of the Engineer's Diary 2022 - 3100 Nos. @ Rs 280 /- (including GST ) per copy. It is proposed to purchase the Engineers Diary 2023.

**J) AUDIT :**

M/s. Shrikant J. Dubey Associates Nagpur has been appointed as Statutory Auditor of Account of Financial Year 2021-2022 in the AGM held on date 08.08.2021 as per directives from Hon. Divisional Joint Registrar, Co-Op Societies, Nagpur and had carried out the Statutory Audit of Account for Financial Year 2021-2022 and awarded **Class 'A'**

M/s. Rajeev N. Menghal, C.A had carried out Tax audit of the society for 2021-2022 and also have been assigned for the submission of the income Tax returns of the society for the year 2021-2022.

**Proposal for appointment for Statutory Auditor for financial year 2022-2023.**

It is proposed to appoint M/s. Shrikant J. Dubey C.A. Nagpur as statutory Auditor to carry out audit of financial account statements for financial year 2022-2023.

**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-2022, surplus amount was invested to ICICI Bank Nagpur.



### L) PROFIT AND LOSS :

The Gross income of our society for the year 2021-2022 is Rs. 20,01,76,513.00. The **net profit** for the year **2021-2022 is Rs.3,67,46,024.00** and the last year balance of the profit carried forward is Rs.78,273.00. The managing committee have the great pleasure to propose the **DIVIDEND @ 10.50%** on the share amount as on 31.03.2021 to the existing members as on 31.03.2022.

As such, the distribution of the Profit for the Year 2021-2022 will be as below :

<b>Net balance of profit for 2020-2021</b>	<b>:</b>	<b>Rs. 0,00,84,222.00</b>
<b>Net profit for the year 2021- 2022</b>	<b>:</b>	<b>Rs. 3,67,46,024.00</b>
<b>Total</b>	<b>:</b>	<b>Rs. 3,68,30,246.00</b>

### Distribution of profit :

1. Reserve Fund @ 20 % of net profit	:	Rs. 0,73,49,205.00
2. Dividend for year 2021-2022 @ <b>10.50%</b>	:	Rs. 2,69,49,776.00
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. Proposed Staff Gratuity Fund	:	Rs. 0,07,00,000.00
7. Proposed Building Fund	:	Rs. 0'10,00,000.00
8. Proposed Software Development	:	Rs. 0,08,00,000.00
9. Net balance Carried to Next Year B/S	:	Rs. 0,00,28,265.00
<b>Total</b>	<b>:</b>	<b>Rs. 3,68,30,246.00</b>

### N) Vote of Thanks :

We are very much thankful to the administration of MSEB Holding Company, 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 And Company, 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 Ramdaspeth 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 01/04/2021 TO 31/03/2022

2020-2021	Receipt	2021-2022	2020-2021	Payment	2021-2022
	To,			By	
	Opening Balance		9266737.00	Paid Up Share Capital	7561600.00
0.00	Cash / Cheque in Hand	0.00	9800.00	Entrance Fee	9000.00
24582885.00	Paid Up Share Capital	21383670.00	24380000.00	Claims under Group Ins. From T.F.	25100000.00
23520.00	Building Fund	21360.00	975388329.00	Security Loan	948542043.00
20036387.00	Thrift Fund	26502169.00	2117.00	Int. on Security Loan	26052.00
768103154.00	Security Loan	786075500.00	13422840.00	Emergency Loan	17118701.00
179154029.00	Int on Security Loan	194171013.00	34450712.00	Daminee RD	38606379.00
17416984.00	Emergency Loan	16407628.00	809405.00	Suspence A/c	1710104.00
847099.00	Int on Emergency Loan	651024.00	1771101493.00	Fixed Deposit	1954527983.00
35679012.00	Daminee RD	38667179.00	135102402.00	Int on Fixed Deposit	144899207.00
0.00	Sale of Loan Form	0.00	41736656.00	Profit & Loss A/c	31791637.00
486430.00	Incidentail Charges	469282.00	2870693.00	Reserve Fund with NDCC Bank	2784867.00
809405.00	Suspence A/c	1710104.00	917165.00	Diary Expences	756132.00
1955046059.00	Fixed Deposit	1992577576.00	4408.00	Bank Charges	5313.00
9800.00	Entrance Fee	9000.00	164550.00	A. G. M. Expences	186920.00
10339336.00	Reserve Fund	3181445.00	2969.00	Courier Services	100.00
1000.00	Dividend Equilization Fund	1000.00	3308995.00	Salary to Staff	3730951.00
1331000.00	Reserve for charitable Fund	1000.00	96994.00	Genral Charges	113657.00
67183.00	Profit & Loss A/c	84222.00	52140.00	Electricity Bill	60460.00
131364.00	Int.on Fixed Deposit	113153.00	29006937.00	Dividend a/c	21631970.00
385030.00	Medical Adv From T.F.(Mem.)	834970.00	83609.00	Stationary & Printing	57079.00
0.00	Medical Adv From T.F.(Family)	505000.00	10000.00	Postage	5000.00
29006937.00	Dividend A/c	21631970.00	285153.00	Travelling Expences	247005.00
1000.00	Reserve for Propoganda	1000.00	8000.00	Acct. Job Work	8000.00
2870693.00	Int. received on Reserve Fund	2784867.00	1560078.00	Adj from Thrift Fund	7901.00
918180.00	Loan to Staff	711610.00	1223152285.00	I.C.I.C.I. Bank A/c	1170442619.00
229093.00	Int. On Loan to Staff	165696.00	1300000.00	Loan to Staff	0.00
308359.00	Providend Fund(Employee contri.)	371473.00	1105569.00	Govt Audit Fee	1221406.00
12000.00	Professional Tax (Staff)	14500.00	86000.00	Insentive to Staff	90000.00
587520.00	Int.Resrve Fund MS.Co.Bank	817967.00	152800.00	Sitting Fee to Directors	146100.00
87039618.00	Short Tetm FD (Onjal)	112925216.00	13000.00	Cash/Chest Transit Insurance	6500.00
18518600.00	Loan Against FD	18768547.00	28300.00	Legal Fee A/c.	37100.00
635017.00	Int. on Loan Against FD	501923.00	308359.00	Providend Fund(Employee Contri.)	371473.00
1222531878.00	I.C.I.C.I. Bank A/c	1191166522.00	335122.00	Providend Fund(Society Contri)	394676.00
677632.00	Int.on ICICI Bank A/c.	568532.00	12000.00	Professional Tax (Staff)	14500.00
200000000.00	FD invested with ICICI Bank.	234066760.00	25825.00	Telephone Bill	23946.00
3540630.00	Int.on ICICI Bank FD	3671218.00	750.00	Professional Tax (Society)	750.00
132442.00	Tax Deducted at Source	139038.00	16164.00	Corporation Building Tax	16063.00
0.00	Refund Income Tax Deducted	0.00	31365.00	Building Maintenance	32614.00
0.00	Cash Credit Limit A/C.(Saving)	0.00	1292593.00	Int. on Daminee RD	1435704.00
3970.00	Int.on NDCC Bank Saving A/C.	3877.00	25000.00	Tax Audit Fee	25000.00
898804.00	Int.Received on Reserve Fund UBI	4470.00	33470.00	Computer Maint.& Software Delovpment	1115770.00
7500000.00	Reserve Fund MS.Co.Op.Bank	0.00	8044185.00	Reserve Fund With M.S.CO.OP.Bank	3935924.00
4589862050.00	<b>TOTAL</b>	4280004969.00	4280004860.00	<b>TOTAL</b>	4280002000.00

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

## RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2021 TO 31/03/2022

2020-2021	Receipt	2021-2022	2020-2021	Payment	2021-2022
0.00	Invest of TF FD Bank	15000000.00	7500000.00	M.S.CO-OP.Bank Current A/c.	3200000.00
0.00	Int.on TDS Ded.Refund	0.00	205000000.00	FD Invested with ICICI BANK	229066760.00
0.00	Buiding Fund Community Hall	400000.00	234225.00	Conveyence Allowance	231075.00
118.00	NDCC Bank Saving A/c.	118.00	51508.00	IT Return Filing charges	40000.00
0.00	A.G.M.Expences	0.00	55482410.00	Short Term FD(Onjal)	40537088.00
3107188.00	Int.On TF FD ICICI Bank	2733750.00	4737107.00	Int. on Short Teerm FD (Onjal)	2329569.00
0.00	Office Building Renovation	0.00	635000.00	Medical Advance from TF(Mem)	1334415.00
0.00	Receipt From Auction Old Furniture	0.00	380000.00	Medical Advance from TF(family)	555000.00
0.00	Reserve Fund With UBI	0.00	13764147.00	Loan Against FD	19494000.00
0.00	M.S.CO-OP.Bank Current A/c.	3200000.00	46046.00	Award to Meritorious Students	69069.00
1000000.00	Staff Gratututy Fund	1000000.00	17500.00	Councelling charges for IT	17500.00
87277.00	CGST & SGST Rev.from Mem.	85784.00	57500.00	Medical Aid from TF	207500.00
87277.00	CGST & SGST Other mem.Payment.	86356.00	4738845.00	Mrugchaya Scheme	5109090.00
0.00	Computer Maint.& Software Develop.	500000.00	132442.00	Tax deducted at source	139038.00
0.00	Software Develop.Security Deposit	1025000.00	1400.00	UPS / Battery maintenance	1400.00
0.00	ICICI Bank Current accoutn	473663.00	5000.00	Medical Aid to Family Members	25000.00
			3970.00	NDCC Bank Saving A/C.	3877.00
			1305000.00	CHIEF MINISTER Relif Fund	0.00
			14600.00	Training To Directors	14600.00
			928000.00	Retirment Benifit from T.F.	640000.00
			675549.00	TDS Ded.ICICI Bank	702206.00
			15000000.00	Invest of TF To FD PNB Bank	10500000.00
			25805.00	Computer Account	91102.00
			832725.00	Reserve Fund With UBI	4470.00
			18000.00	Momento to Meritorious Student	27600.00
			57800.00	Arogya Vaibhav Yogna	75300.00
			131500.00	Office Rent	130300.00
			1803700.00	Building Fund Community Hall	0.00
			0.00	TDS Demand I.T.	609200.00
			2550.00	Reserv for Propoganda	0.00
			24000.00	CGST & SGST Return Filing Charges	26000.00
			445335.00	CGST & SGST Payment	422925.00
			87277.00	CGST & SGST Reseved from Mem.	85784.00
			0.00	Staff Gratututy Fund	1198078.00
			0.00	Icici Bank Current A/c.	500000.00
			0.00	Cash/Cheque in Hand	0.00
4601643910.00	<b>TOTAL</b>	4696186152.00	4594143910.00	<b>TOTAL</b>	4696186152.00

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

## BALANCE SHEET AS ON 31ST MARCH 2022

Pre Year (in Rs.)	LIABILITIES	Amount (in Rs.)	Amount (in Rs.)
30,00,00,000.00	<b>A</b> Authorised Share Capital		30,00,00,000.00
260908290.00	<b>B</b> PAID UP SHARE CAPITAL		
	As per Last Year Balance sheet	260908290.00	
	Add During the Year	21383670.00	
	Paid During the Year	7561600.00	274730360.00
<b>260908290.00</b>	<b>GROUP TOTAL</b>		<b>274730360.00</b>
	<b>C FUNDS</b>		
99298340.00	<b>1 RESERVE FUND</b>		
	As per Last Year Balance sheet	99298340.00	
	1. Add 15% of Net Profit	3181445.00	
	2. Add Interest on Reserve Fund Invested	2784867.00	
	3. Add Interest On Reserve Fund with MS.Co.	817967.00	
	3. Add Interest On Reserve Fund with UBI	4470.00	
	4. Add Entrance Fee	9000.00	106087089.00
75054.00	<b>2 DIVIDEND EQUILIZATION FUND</b>		
	As per Last Year Balance sheet	75054.00	
	Add During the Year	1000.00	76054.00
135000.00	<b>3 RESERVE FOR CHARITABLE FUND</b>		
	As per Last Year Balance sheet	135000.00	
	Add During the Year	1000.00	136000.00
2500000.00	<b>4 STAFF GRATUTITY FUND</b>		
	As per Last Year Balance sheet	2500000.00	
	Add During the Year	1000000.00	
	Paid During the Year	1198078.00	2301922.00
887428.00	<b>5 DEPRECIATION FUND</b>		
	As per Last Year Balance sheet	887428.00	
	Add During the Year	120580.00	1008008.00
15450.00	<b>6 RESERVE FOR PROPOGANDA</b>		
	As per Last Year Balance sheet	15450.00	
	Add During the Year	1000.00	16450.00
912770.00	<b>7 BUILDING FUND</b>		
	As per Last Year Balance sheet	912770.00	
	Add During the Year	21360.00	934130.00
3196300.00	<b>BUILDING COMMUNITY HALL</b>		
	Add During the Year	3196300.00	3596300.00
50596754.00	<b>8 THRIFT FUND</b>		
	As per Last Year Balance sheet	50596754.00	
	1. <b>Add</b> Monthly Contribution During the Year	26502169.00	
	2. Int.on TF to ICICI Bank	2733750.00	
	3. Refund in Medical Relif Adv.by Member	834970.00	
	4. Refund in Medical Relif Adv.for Family Mem.	505000.00	
	5. <b>Paid</b> During the Year-Group Insurance	25100000.00	
	6. Medical Aid to members/Family Members	232500.00	
	7. Retirement Benefit from T.F.	640000.00	
	8. Arogy Vaibhav Yogna	75300.00	
	9. Medical Relif Adv.to Member/Family Member	1889415.00	
	10. Paid to Member by Adj.	7901.00	53227527.00
<b>157617096.00</b>	<b>GROUP TOTAL</b>		<b>167383480.00</b>
<b>418525386.00</b>	<b>TOTAL C/F</b>		<b>442113840.00</b>



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

## BALANCE SHEET AS ON 31ST MARCH 2022

Pre Year (in Rs.)	ASSETS	Amount (in Rs.)	Amount ( in Rs.)
	<b>I Closing Balances</b>		
53256233.00	<b>ICICI BANK SAVING A/C.</b>		
	As per Last Year Balance sheet	53256233.00	
	Add During the Year	1170442619.00	
	paid during year	1191166522.00	<b>32532330.00</b>
0.00	<b>ICICI .BANK CURRENT A/C</b>		
	As per Last Year Balance sheet	0.00	
	Add During the Year	500000.00	
	Paid During the Year	473663.00	<b>26337.00</b>
5141.00	<b>M.S.CO-OP.BANK CURRENT A/C</b>		
	As per Last Year Balance sheet	5141.00	
	Add During the Year	3200000.00	
	Paid During the Year	3200000.00	<b>5141.00</b>
674939.00	<b>CGST &amp; SGST</b>		
	As per Last Year Balance sheet	674939.00	
	Add During the Year	422925.00	
	Paid During the Year	86356.00	<b>1011508.00</b>
128373.00	<b>NDCC Bank Saving A/C.</b>		
	As per Last Year Balance sheet	128373.00	
	Add During the Year	3877.00	
	Paid During the Year	118.00	<b>132132.00</b>
<b>54064686.00</b>	<b>GROUP TOTAL</b>		<b>33707448.00</b>
	<b>J INVESTMENTS</b>		
50517015.00	<b>1 RESERVE FUND WITH NDCC BANK</b>		
	As per Last Year Balance sheet	50517015.00	
	Add During the Year	2784867.00	<b>53301882.00</b>
5000100.00	<b>2 SHARE OF NDCC BANK</b>		
	As per Last Year Balance sheet	5000100.00	
	Add During the Year	0.00	<b>5000100.00</b>
15274979.00	<b>3 RESERVE FUND WITH UBI BANK</b>		
	As per Last Year Balance sheet	15274979.00	
	Add Int.Received During the Year	4470.00	<b>15279449.00</b>
18044185.00	<b>4 RESERVE FUND WITH M.S.CO.OP. BANK</b>		
	As per Last Year Balance sheet	18044185.00	
	Add During the Year	3935924.00	
	Withdrawal on Maturity	0.00	<b>21980109.00</b>
5000000.00	<b>5 FIXED DEPOSIT WITH ICICI BANK</b>		
	As per Last Year Balance sheet	5000000.00	
	Add During the Year	229066760.00	
	Withdrawal on Maturity	234066760.00	<b>0.00</b>
55000000.00	<b>6 Invest of T.F.Fund to ICICI Housing &amp; LIC Hou.F.D.</b>		
	As per Last Year Balance sheet	55000000.00	
	Add During the Year	10500000.00	
	Withdrawal on Maturity	15000000.00	<b>50500000.00</b>
<b>148836279.00</b>	<b>GROUP TOTAL</b>		<b>146061540.00</b>
<b>202900965.00</b>	<b>TOTAL C/F</b>		<b>179768988.00</b>

**M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR**  
**BALANCE SHEET AS ON 31ST MARCH 2022**

Pre Year (in Rs.)	LIABILITIES	Amount (in Rs.)	Amount (in Rs.)
9366300.00	<b>D DEPOSITS</b>		
	1 DAMINEE R.D.		
	As per Last Year Balance sheet	9366300.00	
	Add During the Year	38667179.00	
	Paid During the Year	38606379.00	9427100.00
1908206961.00	2 FIXED DEPOSIT SCHEME		
	As per Last Year Bal. sheet	1908206961.00	
	Add During the Year	1992577576.00	
	Paid During the Year	1954527983.00	1946256554.00
62922588.00	3 SHORT TERM FIXED DEPOSIT (ONJAL)		
	As per Last Year Balance sheet	62922588.00	
	Add During the Year	112925216.00	
	Paid During the Year	40537088.00	135310716.00
<b>1980495849.00</b>	<b>GROUP TOTAL</b>		<b>2090994370.00</b>
0.00	<b>E CGST &amp; SGST</b>		
	As per Last Year Balance sheet	0.00	
	Add During the Year	85784.00	
	Paid During the Year	85784.00	<b>0.00</b>
0.00	<b>F SUSPENSE</b>		
	As per Last Year Balance sheet	0.00	
	Add During the Year	1710104.00	
	Paid During the Year	1710104.00	<b>0.00</b>
	<b>G PROFIT AND LOSS</b>		
31791637.00	1 PROFIT AND LOSS		
	As per Last Year Balance sheet	31791637.00	
	Last Year profit carry forward	84222.00	
	Add Profit & Loss A/c 2021-2022	36746024.00	
	Paid During the Year	31791637.00	36830246.00
0.00	1 SOFTWARE SECURITY DEPOSIT		
	As per Last Year Balance sheet	0.00	
	Add During the Year	1025000.00	
	Paid During the Year	0.00	1025000.00
<b>31791637.00</b>	<b>GROUP TOTAL</b>		<b>37855246.00</b>
<b>2430812872.00</b>	<b>GRAND TOTAL</b>		<b>2570963456.00</b>

Er. A. D. Rajurkar  
TreasurerEr. A. P. Paturkar  
Secretary





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

BALANCE SHEET AS ON 31ST MARCH 2022

Pre Year (in Rs.)	ASSETS	Amount (in Rs.)	Amount ( in Rs.)
	<b>K LOAN AND ADVANCES TO MEMBERS</b>		
2208224642.00	1 ORDINARY / SECURITY LOAN As per Last Year Balance sheet Add During the Year Paid During the Year	2208224642.00 948542043.00 786075500.00	2370691185.00
8076120.00	2 EMERGENCY LOAN As per Last Year Balance sheet Add During the Year Paid During the Year	8076120.00 17118701.00 16407628.00	8787193.00
6805547.00	3 LOAN AGAINST FIXED DEPOSIT As per Last Year Balance sheet Add During the Year Paid During the Year	6805547.00 19494000.00 18768547.00	7531000.00
2268650.00	4 LOAN TO STAFF As per Last Year Balance sheet Add during the Year Paid During the Year	2268650.00 0.00 711610.00	1557040.00
<b>2225374959.00</b>	<b>GROUP TOTAL</b>		<b>2388566418.00</b>
	<b>L FURNITURE, FIXTURE AND EQUIPMENTS</b>		
885104.00	1 FURNITURE AND FIXURE As per Last Year Balance sheet Add During the Year	885104.00 0.00	885104.00
311194.00	2 OFFICE EQUIPMENTS As per Last Year Balance sheet Add During the Year	311194.00 0.00	311194.00
913248.00	3 COMPUTER ACCOUNT As per Last Year Balance sheet Add During the Year	913248.00 91102.00	1004350.00
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>2536948.00</b>	<b>GROUP TOTAL</b>		<b>2628050.00</b>
<b>2430812872.00</b>	<b>GRAND TOTAL</b>		<b>2570963456.00</b>
<b>Er. A. K. Bamnote</b> Chairman		As per my report of even date <b>M/s. Shrikant J. Dube &amp; Company</b> Chartered Accountant, Nagpur	



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

PROFIT & LOSS ACCOUNT FOR THE PERIOD FROM 01/04/2021 TO 31/03/2022

2020-2021	Expenditure	2021-2022	2020-2021	Income	2021-2022
	To Interest			By	
0.00	On NDCC BANK CCL. A/C	0.00	179151803.00	Interest on Security Loan	194144961.00
134971038.00	On Fixed Deposit Scheme	144786054.00	847099.00	Interest on Emergency Loan	651024.00
1292593.00	On Daminee RD	1435704.00	0.00	Sale of Loan Forms	0.00
4737107.00	On Short Term FD (Onjal)	2329569.00	486430.00	Incidental Charges	469282.00
<b>141000738.00</b>	<b>SUB TOTAL (1)</b>	<b>148551327.00</b>	229093.00	Interest on Loan to Staff	165696.00
917165.00	To Engineers Diary 2022	756132.00	635017.00	Interest on Loan Against FD	501923.00
4408.00	Bank Charges	5313.00	677632.00	Interest on I.C.I.C.I. Bank A/c.	568532.00
164550.00	Annual General Meeting Expences	186920.00	3540630.00	Interest on I.C.I.C.I. Bank FDR.	3671218.00
96994.00	General Charges	113657.00	3970.00	Interest on NDCC Bank Saving A/C.	3877.00
3308995.00	Salary to Staff	3730951.00	0.00	Refund of Income Tax(TDS Amt.)	0.00
86000.00	Incentive to staff	90000.00	0.00	Old Ded.Furniture Auction	0.00
25825.00	Telephone Bill	23946.00	0.00	Int.Received on TDS Ded.Refund	0.00
52140.00	Electricity Bill	60460.00			
83609.00	Stationary and Printing	57079.00			
10000.00	Postage	5000.00			
285153.00	Travelling Expences	247005.00			
152800.00	Sitting fee to Director	146100.00			
1105569.00	Statutory Audit Fee	1221406.00			
25000.00	Tax Audit Fee	25000.00			
51508.00	IT Return Filing Charges	40000.00			
17500.00	Councelling Charges for IT	17500.00			
8000.00	Account Job Work	8000.00			
335122.00	Providend Fund (Society Contribution)	394676.00			
<b>6730338.00</b>	<b>Sub Total (2) C/F</b>	<b>7129145.00</b>	<b>185571674.00</b>	<b>Total C/F</b>	<b>200176513.00</b>

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 01/04/2021 TO 31/03/2022

2020-2021	Expenditure	2021-2022	2020-2021	Income	2021-2022
	To				
106070.00	Depriciation Fund	120580.00			
13000.00	Cash/Cheq/Trans Insurance	6500.00			
46046.00	Award to Meritorious Students	69069.00			
28300.00	Legal Fee A/c	37100.00			
750.00	Professional Tax (Society)	750.00			
16164.00	Corporation Tax(Building Tax)	16063.00			
31365.00	Building Maintenance	32614.00			
1400.00	UPS / Battery maintenance	1400.00			
33470.00	Computer Maintanance A/c	615770.00			
234225.00	Convenyance Allow to Directors	231075.00			
18000.00	Momento To Meritorious Students	27600.00			
4738845.00	Mrugchaya Scheme	5109090.00			
14600.00	Traning To Directors	14600.00			
675549.00	TDS DED.ICICI BANK	702206.00			
0.00	TDS DEmand I.T.	609200.00			
24000.00	CGST & SGST Return Filling Charg.	26000.00			
131500.00	Office Rent	130300.00			
2860.00	Courier Services	100.00			
<b>12846482.00</b>	<b>SUB TOTAL 2</b>	<b>14879162.00</b>			
<b>31724454.00</b>	<b>NET PROFIT</b>	<b>36746024.00</b>			
<b>185571674.00</b>	<b>GRAND TOTAL</b>	<b>200176513.00</b>	<b>185571674.00</b>	<b>GRAND TOTAL</b>	<b>200176513.00</b>

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 2022- 2023

	2021-2022	Expenditure	2022-2023	2021-2022	Income	2022-2023
		To Interest			By	
	0.00	On Cash Credit Loan of NDCC Bank	0.00	190000000.00	Interest on Security Loan	202500000.00
	150000000.00	On Fixed Deposits	150000000.00	1100000.00	Interest on Emergency Loan	1100000.00
	1500000.00	On Daminee RD	1500000.00	700000.00	Incidental Charges	700000.00
	7500000.00	On Short Term FD (Onjal)	7500000.00	200000.00	Int on Loan to Staff	150000.00
	15900000.00	<b>SUB TOTAL (1)</b>	15900000.00	1000000.00	Interest on Loan Against FD	800000.00
	9000.00	Bank Charges	9000.00	3000000.00	Interest on I.C.I.C.I. BANK FDR	4000000.00
	600000.00	Annual Gen Meeting Exp	600000.00	700000.00	Interest on ICICI Bank Saving A/c	700000.00
	1200000.00	Engineers' Diary -2023	1200000.00			
	3500000.00	Salary to Staff	2000000.00			
	100000.00	General Charges	150000.00			
	75000.00	Electricity Bill	75000.00			
	120000.00	Stationary and Printing	120000.00			
	30000.00	Postage	10000.00			
	300000.00	Travelling Expences	300000.00			
	1000000.00	Statutory Audit Fee	1300000.00			
	350000.00	Incentive to staff	150000.00			
	375000.00	Provident Fund(Society Contri.)	150000.00			
	110000.00	Depreciation Fund	130000.00			
	170000.00	Allowances to Directors	170000.00			
	6000.00	Cash/Chest Transit Insurance	6000.00			
	35000.00	Telephone Bill	75000.00			
	750.00	Professionl Tax (Society)	750.00			
	20000.00	Corporation Tax(Building Tax)	20000.00			
	60000.00	Building Maintenance	60000.00			
	30000.00	Tax Audit Fee	30000.00			
	2160000.00	Computer Maintanance & Software dev.	1000000.00			
	2000.00	Courier Services	2000.00			
	200000.00	Convenyance Allow	250000.00			
	40000.00	IT Return Filing charges	50000.00			
	25000.00	Counciling Charges for I.T.Cases	25000.00			
	100000.00	Charitable Fund	100000.00			
	25000.00	CGST+SGST Return Filling Charges	25000.00			
	0.00	MrugChaya Scheme	5500000.00			
	7537750.00	<b>SUB TOTAL 2</b>	13507750.00			
	40862250.00	<b>Net PROFIT</b>	37442250.00			
	181700000.00	<b>GRAND TOTAL</b>	209950000.00	181700000.00	<b>GRAND TOTAL</b>	209950000.00
		<b>Treasurer</b>		<b>Secretary</b>		<b>Chairman</b>

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

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



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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 ३१ मार्च २०२२ या दिनांकाचा ताळेबंद व सन २०२१-२०२२ 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 ३१/३/२०२२ या दिनांकाचा ताळेबंद संस्थेच्या व्यवहाराशी, कामकाजाशी सत्य व वास्तव स्थिती दर्शवितो आणि नफातोटा पत्रकाचे बाबतीत त्या दिनांकास संपणाऱ्या वर्षातील नफ्याची 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 २०२१-२०२२ या सहकारी वर्षासाठी संस्थेस **ys[kk ijh{k.k oxl pvß** देण्यात आला आहे.

सही  
श्रीकांत जे.दुबे अॅन्ड कंपनी  
सनदी लेखापाल, नागपूर

स्थळ : नागपूर  
दिनांक : १६.०६.२०२२



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vkjks; o&ko ; kst uk

एम. एस. ई. बी. इंजिनियर्स को. ऑप क्रेडिट सोसायटी मर्या. नागपूर सन्माननिय सदस्यांकरीता आरोग्य वैभव योजना वर्ष 2022-2023 करीता राबविण्याचा संकल्प एम. एस. ई. बी. इंजिनियर्स को. ऑप क्रेडिट सोसायटी मर्या. नागपूर,यांचे संपुर्ण पदाधिकाऱ्यांनी घेतला आहे.

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- 1) या योजनेअंतर्गत नागपूर येथील सुप्रसिध्द रेनबो मेडोनिवा येथे क्रियाशिल व सेवानिवृत्त सभासदांचे संपुर्ण बॉडी चेकअप ¼ kcr tkMy&;k iWst uq kj ¼करण्याची संधी उपलब्ध करून दिलेली आहे.या मधे विशेषतः हृदयरोग / किडनी / लिव्हर / थायोरॉइड व कॅल्शियम या रोगांशी निगडीत संपुर्ण टेस्ट केल्या जातील व महिलांमधे 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 व सेवानिवृत्त 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; krhy½ नातेवाईक सुदधा येथे कोणत्याही टेस्ट करुन घेवू शकतील त्यांना रेनबो कडून सर्व टेस्ट वर 40 टक्के डिस्काऊट दिला जाईल.परंतु नातेवाईकांचा खर्च हा सभासदाला स्वतः करावा लागेल.या मधे पतसंस्था कोणताही वाटा उचलणार नाही.
- 6) वरील योजना दिनांक 01.04.2019 पासुन सुरु करण्यात आलेली आहे.व ती पुढील 31.03.2023 पर्यंत राहील.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 मधे 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.

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- 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

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2022&2023 e/; s , dnkp mpy. ; kr ; b&y ; kph l nL; kauh ukan /; koh-

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# 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
	<b>TOTAL RS.</b>	<b>6990</b>		<b>TOTAL RS.</b>	<b>10622</b>

**Offer Package for male:Rs.3300/-**

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

**Offer Package for Female:Rs.5300/-**

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

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



## GENERAL INSTRUCTIONS FOR MEMBERS

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





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

### LIST FOR MEMBERS RETIRED FROM 01/07/2021 TO 30/06/2022.

SR .NO.	NAME OF RETIRE	SR.NO.	NAME OF RETIRE	SR.NO.	NAME OF RETIRE
1.	ER.Y.P.ZOPE	27.	ER. J.B.PAWAR	53.	ER.V.B.KALE
2.	ER.JYOTI G.PURANIK	28.	ER. B.S.VAIDYA	54.	ER.P.K.KHANDARE
3.	ER.R.N.NILAWAR	29.	ER. C.S.NIMJE	55.	ER.N.C.AMZARE
4.	ER.C.N.NIMJE	30.	ER.M.A.RAHATGAONKAR	56.	ER.N.V.ZINGE
5.	ER.K.N.BHASME	31.	ER.PR.WANKHEDE	57.	ER.D.D.JAIN
6.	ER.P.T.KALEY	32.	ER.S.M.DANI	58.	ER.D.M.BOKADE
7.	ER.L.V.SADAVARTI	33.	ER.A.R.KALE	59.	ER.U.M.PHARASKHANEWALA
8.	ER.S.N.GUPTA	34.	ER.K.M.CHIRUTKAR	60.	ER.R.V.TELANG
9.	ER.A.B.ONKAR	35.	ER.P.J.DHANVIJ	61.	ER.S.K.PATIL
10.	ER.H.M.BHINGAR	36.	ER.J.D.BAWANE	62.	ER.M.M.DESHPANDE
11.	ER.S.D.KULKARNI	37.	ER.R.M.DESHMUKH	63.	ER.B.T.RAUT
12.	ER.A.B.MESHRAM	38.	ER.K.K.SANGITRAO	64.	ER.B.R.PATIL
13.	ER.V.D.PATIL	39.	ER.V.R.SONKUSALE	65.	ER.R.G.PATIL
14.	ER.M.K.GODBOLE	40.	ER.A.N.GANDHE	66.	ER.K.B.SANGALE
15.	ER.P.D.TIRTHGIRIKAR	41.	ER.B.Y.KHANDAIT	67.	ER.G.R.KOLI
17.	ER.K.A.SAGNE	42.	ER.P.D.RANGARI	68.	ER.S.P.WAGHMARE
16.	ER.U.R.MAHAJAN	44.	ER.A.B.SALUNKHE	69.	ER.U.B.MAHAJAN
18.	ER.R.S.RAUT	43.	ER.N.K.SHEWATKAR	70.	ER.B.A.WASNIK
19.	ER.R.R.KALE	45.	ER.R.K.WANKHEDE	71.	ER.V.K.DANDAWATE
20.	ER.S.K.KAMBLE	46.	ER.S.G.CHOUDHARY	72.	ER.R.P.BURDE
21.	ER.V.M.JIZILWAR	47.	ER.D.B.CHAUDHARI	73.	ER.M.P.JIVANE
22.	ER.S.D.DEOGUNE	48.	ER.S.G.GAWANDE	74.	ER.M.C.GAJBHIYE
23.	ER.V.P.MANKAR	49.	ER.P.S.KULKARNI	75.	ER. N.V.GAIKWAD
24.	ER.R.C.IRMALWAR	50.	ER.P.N.PAUNIKAR	76.	ER.R.R.RAGIT
25.	ER.A.K.GUPTA	51.	ER.U.R.CHANDRA		
26.	ER.K.V.BHAGWAT	52.	ER.A.M.GAWANDE		



, e-, l -bZch- bftfuvl l dk&vkWjfv0g dFMV l kd k; Vh fYk-] ukxi j  
mi fo/kh n#Lrhpk el qk

v-ua	mi fo/kh dz l   kP; k mi fo/khph ःCn j puk	n#Lrh urjph ःCn j puk	n#Lrhpsdkj.k
1	Q1-10 dtfoq; d /kkj.k %& 3. vkdfLer dtl :- रु.75,000/-पर्यंत आकस्मित कर्ज देता येईल परत फेडीचे 12 हप्ते राहतील.	Q1-10 dtfoq; d /kkj.k %& 3 . vkdfLer dtl :- रु.80,000/-पर्यंत आकस्मित कर्ज देता येईल. परत फेडीचे 12 हप्ते राहतील.	सहकार विभागाने नवे आदेश क्रमांक पतसंस्था /स.आ.-5 / पगारदार / कर्म. पत / कर्जमर्यादा / 2020 / 01 दिनांक 31/12/ 2020 निर्गमित केल्यामुळे.



**M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR**  
**In Association Rainbow Medinova Diagnostic Center Nagpur**

**AROGYA VAIBHAV YOJNA FOR (RETIRED MEMBER ONLY)**

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
	<b>TOTAL RS.</b>	<b>6990</b>		<b>TOTAL RS.</b>	<b>10622</b>

Offer Package for male:Rs.3000/-

- 1.) Rs.1500/- to be beared Members.
- 2.) Rs.1500/- to be beared Society.

Offer Package for Female:Rs.5000/-

- 1.) Rs.2500/- to be beared Members.
- 2.) Rs.2500/- to be beared Society.

Remark :- 40% discount will be offer on any other test ( excluding Nuclear Medicine test) to their family Members .

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

## PROGRESS REPORT ABSTRACT FOR LAST TEN YEARS

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

Sr.No.	Particulars	11-12	12-13	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
1.	Membership	3428 Nos.	3527 Nos.	3508 Nos.	3504 Nos	3457 Nos	3474 Nos	3495 Nos	3604 Nos	3572	3566 Nos
2.	Authorised Share	10.5 Crore	15.00 Crore	15.00 Crore	20.00 Crore	20.00 Crore	20.00 Crore	25.00 Crore	25.00 Crore	25.00 Crore	30.00 Crore
3.	Paid Up Share	105555945.00	115338920.00	13686052.00	159986565.00	176230809.00	193154058.00	21098979.00	229483044.00	245592142.00	260908290.00
4.	Reserve Fund	25577710.00	29179159.00	36673723.00	40959564.00	45052560.00	54871888.00	60029079.00	70968882.00	84601987.00	99298340.00
5.	Secu Loan Limit	850000.00	850000.00	1200000.00	1200000.00	1200000.00	1200000.00	1800000.00	2500000.00	2500000.00	2500000.00
6.	Eme. Loan Limit	20000.00	20000.00	20000.00	20000.00	20000.00	20000.00	50000.00	50000.00	75000.00	75000.00
7.	Secu. Loan o/s	896924722.00	1032638401.00	1470625105.00	1470625105.00	1518168532.00	1527747199.00	1680172611.00	1803339814.00	2000939467.00	2208224642.00
8.	Eme. Loan o/s	4816983.00	4401887.00	2861298.00	2861298.00	2831912.00	2635061.00	11153035.00	10450944.00	12070264.00	8076120.00
9.	Building Fund	519410.00	577490.00	663890.00	663890.00	704450.00	763490.00	799730.00	860210.00	860210.00	912770.00
10.	Thrift Fund	20848875.00	25346364.00	28186419.00	28186419.00	28186419.00	35554916.00	34379466.00	43799690.00	5571527.00	50598754.00
11.	Fixed Deposit	721423945.00	963977769.00	1248697766.00	1278697766.00	1421741070.00	1353184920.00	1454832620.00	1559203503.00	1724262395.00	1908206961.00
12.	Daminee R. D.	8261700.00	8462300.00	9596800.00	9596800.00	9011400.00	8944200.000	8136000.00	7699000.00	8138000.00	9366300.00
13.	Total Income	80326400.00	106561533.00	13679195.00	136791952.00	165179518.00	1693379030.00	160318670.00	170443522.00	183557471.00	183557471.00
14.	Net Profit	19611007.00	22487771.00	17845995.00	17845995.00	28959071.00	22390137.00	30885127.00	36773025.00	41318144.00	31724454
15.	Rate of Int. on Loan to Members	10.50%	10.50 %	10.00 %	10.00 %	10.00 %	10.00 %	09.50 %	09.50 %	09.25%	09.00%
16.	Dividend	18.50%	16.50 %	12.50 %	12.50%	14.00 %	10.50 %	11.00 %	12.50 %	13.00%	09.00%
17.	Audit Class	A	A	A	A	A	A	A	A	A	A
18.	Engineers Diary	■	■	■	■	■	■	■	■	■	■



Pl.view / Download AGM Booklet  
& Share Certificate From  
WebSit : [www.msebeccs.com](http://www.msebeccs.com)

## HIGHLIGHTS

As on 31-03-2022

Membership	3563	Nos.
Authorised share capital	30.00	Crores
Paid up share capital	27.47	Crores
Deposits	209.09	Crores
Reserve fund	10.60	Crores
Thrift fund	05.32	Crores
Loans (O/S) on members	238.85	Crores
Investment	14.60	Crores
ICICI saving A/C.	3.25	Crores
Fixed Assets	00.26	Crores
Gross Income 2021-2022	20.01	Crores
Net Profit 2021-2022	03.67	Crores

**Audit Class 'A' since 1993-1994**

**BOOK-POST**  
Printed Matter

To,

If not delivered, please return to :

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

"208", Shreeman Complex, 4, Wardha Road,  
Near Lokmat Square, Dhantoli, Nagpur - 440 012.  
Phone No. : 2438814, 2448814 📞 9699480281