



37th ANNUAL REPORT

of Managing Committee Statement of Accounts

2022 - 2023

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

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

**Phone No. : 2438814, 2448814,
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email_id:- msebeccsngp@yahoo.com**



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

MANAGING COMMITTEE

AS ON 31-03-2023



ER. P. P. KOLTE
CHAIRMAN
7875028528



ER. P. R. KHATI
VICE CHAIRMAN
8554993497



ER. J. G. THAKRE
SECRETARY
9960601171



ER. J. V. DETHE
TREASURER
9890331815



ER. S. W. THAWARI
DIRECTOR
9881571651



ER. V. N. BHOYAR
DIRECTOR
9822236351



ER. S. B. PARIHAR
DIRECTOR
9922473532



ER. NISHA P. CHOUDHARI
DIRECTOR
9607926458



ER. DIPTI A. LONDHE
DIRECTOR
9665040272



ER. P. D. KAMBLE
DIRECTOR
9422176401



ER. A. B. SURYAWANSHI
DIRECTOR
7875028473



ER. N. M. RAUT
DIRECTOR
7875100055



ER. V. B. DUBEY
DIRECTOR
7875761563



ER. N. D. PADOLE
DIRECTOR
9422574333



ER. S. D. GUTHE
DIRECTOR
7588697201



ER. P. P. JOHARI
DIRECTOR
9923451085



ER. S. D. FULPATIL
DIRECTOR
7875761432

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 2022 - 2023

(For Regular Members Only)

All the members of the society are hereby informed that the 37th Annual General Meeting will be held on **Dt. 09/07/2023** at 12.00 hrs. at "**Rajwada Palace, Opp. Gandhi Sagar, Near Tata Parsi School, Mahal, Nagpur 18**".

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

AGENDA

1. Approval of report of 36th Annual General Meeting held on dt 17.07.2022.
2. Approval of Audited Annual Balance Sheet, Profit & Loss Account Statement, Receipt & Payment Account Statement submitted by the Managing Committee for the year 2022-2023 and approval of Distribution of Profit for year 2022-2023.
3. Approval of Compliance Report Year 2022-2023.
4. Approval of Provisional Budget for the year 2023-2024.
5. Approval of the decisions passed by the Managing Committee in the monthly meetings held during the year 2022-2023.
6. Appointment of Statutory Auditor for year 2023-2024 .
7. Any other points with the permission of the chair.

Dated : .08/06/2023

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 02/07/2023** positively. Any queries raised during the AGM on said report will not be entertain by Managing Committee.



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

PROCEEDING OF

36th ANNUAL GENERAL MEETING 2021-2022.

DATED: - 17TH JULY 2022.

The 36TH Annual General Meeting was held on date 17.07.2022 at "Rajwada Palace, **Opp.Gandhi Sagar,Near Tata Parsi School, Mahal, Nagpur 18**".at 12.00 hrs.

The notice of 36thA.G.M. was served to all existing members as on 31st March 2022.

The 36th A.G.M. is postponed for Half an hour for the want of quorum.Again the A.G.M. is Started @12.30 p.m.at same place.

The total members present for the 36th Annual General Meeting were 268 members.

Er.Ashish Pahurkar (Secretary) welcome all members ,invitees, senior members and their families, meritorious students and their parents, present in Hall. All the members of managing Committee as on 31.03.2022 were requested to occupy their seats on the dais.

The function was inaugurated with Deep-prajwalan and paid tribute by offering garland to the photo of Hon.Bharat Ratna Sir.Visvesvaraya.

The house expressed their heartfelt condolence to the deceased members who left us during last year.Condolence was observed by keeping two minutes silence for early demise of our beloved members Awards.to Meritorious ward of our members along with Certificate of Excellence,for scoring good marks in Std 10th and Std 12th exams for academic year 2021-2022 were distributed as per the list approved by the Managing Committee.

Er.A.K.Bamnote Chairman, briefed the progress and highlighted the schemes operated by the Society.He congratulated all the meritorious students on their great achievements and wishes for bright future.Our members working at MSEB Holding Company, MAHADISCOM,MAHATRANSCO And MAHAGENCO , who were retired from service , during the period of July 2021 To June 2022, were felicitated.

In post lunch session, the proceeding of 36th AGM is read out & accordingly proceeding of the Meeting started.

The details of the Proceeding are as below.

1.) Proceeding of the 35th AGM held on date 08/08/2021 were read out by Er.Ashish Pahurkar, Secretary and requested the members to approve the same.The members present in house approved the proceeding of 35th AGM unanimously.

2.) 36th Annual Reports of the Managing Committee for financial year 2021-2022, alongwith Balance sheet as on 31/03/2022, Receipt & Payment for 2021-2022, Profit & Loss Statement for financial year ending on 31/03/2022 were placed before AGM.The distribution of profit for year 2021-2022 was read out with dividend 10.50% proposed by the Managing Committee.

Analytical data regarding Schemes operated by Society were briefed and explained. Details expenditures with their necessity were explained by Er.Ashish P.Pahurkar.

After detailed discussion, members approved 36th Annual Report, Balance Sheet as on 31/03/2022, Receipt and payment for 2021-2022, and Profit & Loss for 2021-2022 alongwith distributions of Profit & Dividend, unanimously by voice vote.

3.) The Provisional budget for 2022-2023 was placed before AGM and explained the projected income and expenditure.The General Body Meeting approved the Provisional Budget for year 2022-2023.

4.) The resolutions passed in the monthly Managing Committee during the year 2021-2022 were already incorporated in 36th Annual Reports.These resolutions were put up in the meeting. Annual General Body approved the resolutions passed by the Managing Committee during 2021-2022.

5.) Approval of amendments to existing by-laws proposed by the managing Committee were requested to approve by A.G.M.Er.Ashish Pahurkar read out the amendments to existing by-laws



no. 1.10, proposed by the managing Committee. secretary explained the needs and reasons behind the amendments. similarly Er.A.P.Pahurkar proposed the amendments by laws no. 1.10. satisfactory answers, members present approved 1.10, and amendments were passed by AGM unanimously.

6.) Er.Ashish Pahurkar read out the audit report, submitted by M/s.Shrikant J. Dubey (C.A.) Nagpur being the Statutory Auditor appointed for 2021-2022 and the same was approved in the AGM.

It was proposed by the Managing Committee to appoint M/s.Shrikant J.Dubey C.A.as statutory auditor and Rajeev N.Menghal C.A. for tax Audit for the year 2022-2023 to carryout audit of financial account statemnet for financial year 2022-2023. Annual General Body Meeting approved the appointment by voice vote.

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

The Managing Committee appealed for submission of questions / suggestions to the Society office on or before 10.07.2022, but by the date no any question/suggestions were received by the office either in hard of soft copy.

Er.Naval Damle, expressed his view on distribution of diaries to members on the occasion of New Year. He requested to stop the distribution of diaries to members as many members are not using the diaires due to digital technology.He suggested that all the technical data should be made available and link can be shared to members for downloading the updated data all the time. Managing Committee replied that it is not possible to stop the complete distribution but it will be made optional to members to have it or not, those who don't want the diaries may opt accordingly.Managing Committee will discuss over how to execute the option in upcoming monthly meeting.Er.Naval Damle Congratulated Managing Committee on their Acheivements during period 2016-2022.Especially the services provided to members during COVID-19 pandemic.

Er.Naval Damle submitted one more suggestion in response to appeal by Managing Committee regarding increasing number of post of Directors for Chandrapur and Koradi Division. Er.A.k.Bamnote, replied in response to his query that though the number of members in Chandrapur Generation and Koradi Generation Division is more compared to the other Divisions but geographically it is in close vicinity and it is conveniently possible to provide the necessary services to members by single director.However, he assured to discuss the point in Managing Committee Monthly Meeting and decision will be convey to him.

Er.Rahul Kaware requested to increase the no of Installments for repayments of Security loan from 180 nos to 240 nos.

In this regard, it was communicated to the member, that the rules for repayment are laid by Department of Co-Operative Societies and hence the suggestion for change in rules for repayment cannot be taken further for discussion

Er.Vijay Singh Rathod suggested that term plan of 50 lakhs should be offered to the members of Society.

In this matter, Managing Committee informed that the amount of premium of Group Insurance term plan is high , as compared to the rate at which society is providing the existing thrift fund scheme.Managing Committee assures to exercise some alternate solution after discussion with Managing Committee members.

Er.Prathamesh Banginwar demanded in hike to amount of medical aid and Medical advance to the regular Members.

In this regard, it is informed by the Managing Committee, that, as many other facilities like cashless treatment and medical insurance schemes are already provided by the employer in all 3 companies, therefore the Managing Committee is not in favor to implement any hike for medical aid.

Er.Abhijeet Suryawanshi present the vote of thanks to directors body for good work done in past six year.Lastly, on behalf of the Managing Committee,Er.Jayant V.Dethe expressed the vote of thanks and concluded the Meeting.

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



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

37th ANNUAL GENERAL MEETING 2022-2023.

DATED: - 9 TH JULY 2023.

Dear Friends,

On behalf of the Managing Committee, I welcome all the honorable members present for the 37th Annual General Meeting and with great pleasure to submit the Annual Report of the Managing Committee, for the year ended on 31st March 2023, 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 17.07.2022 at Rajwada Palace, **Opp.Gandhi Sagar, Near Tata Parsi School, Mahal, Nagpur 18th.at 12.00 hrs.**

A) MEETING OF THE MANAGING COMMITTEE :

In all, 13 Meeting of Managing Committee were held during the year 2022-2023. The contribution of all Directors in these meetings is highly appreciable.

B) MEMBERSHIP :

The number of registration for membership up to 31.03.2023, since society functioning, is 6690. However due to Retirements, transfers, deaths and resignations on their own, the membership by the end of 31st March 2022 was 3563.

During the year 2022-2023, 118 new regular members & 4 Nominal members have extended their support. The membership is reduced by 84 due to retirement from the services and 4 members have withdrawn their membership on their own. Due to sad demise of our beloved members, the membership has reduced by 5 nos. As such, by the end of financial year 2022-2023, 3588 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



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 31.03.2022 was Rs. **27,47,30,360/-**. The contribution towards share during the year 2022-2023, by the members is Rs.1,95,01,613/-. An amount of the Rs.84,02,406/- is refunded to the members whose membership ceased during the year. Thus as on 31.03.2023, the paid up share capital of our society is **Rs.28,58,29,567/-** 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 amendment to Bye Law no. ५-१-१० (1) is proposed to enhance the Security Loan Limit from 25,00,000/- to Rs.35,00,000/- with 180 No.of instalments for repayment.

The Security Loan sanctioned to **635** members during the year 2022-2023, is **Rs.109,55,47,907 /-**.

The Security Loan Outstanding as on 31.03.2022 was **Rs. 237,06,91,185 /-** The recovery against the loan during the year 2022-2023 is **Rs.83,97,94,814 /-** The Security Loan outstanding at the end of the year 2022-2023 is **Rs. 262,64,44,278 /-** against **2141 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. ५-१-१० (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 2022-2023 is **Rs.2,32,48,250/-** to **356** members.

The Emergency Loan Outstanding as on 31.03.2022 was **Rs. 87,87,193 /-**. The recovery against loan during the year 2022-2023 is **Rs.2,00,23,835 /-**. The Emergency Loan Outstanding at the end of the year 2022-2023 is **Rs.1,20,11,608/-** against **312** 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 were reduced from 8.75% to 8.50 % p.a. w.e.f. 01.10.2021. These changes were made according to the fund Balance Position and changes in market financial interest on Fixed Deposits.

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

iii) Loan Against Fixed Deposit :

The loan against FDR outstanding as on 31.03.2022 was **Rs. 75,31,000 /-** . During the Year 2022-2023, Loan sanctioned against F.D.R. is **Rs.1,07,69,800/-** and the loan adjusted against FDR / Paid **Rs.1,60,52,000/-**. Loan against FDR outstanding as on date 31.03.2023 is **Rs.22,48,800/-**.



E) DEPOSITS:

1. Daminee R.D.: From Dt. 01.12.2022, 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 598 members are contributing an monthly amount of **Rs. 35,10,400/-** towards Daminee RD.

The balance as on 31.03.2022 in the Daminee RD was Rs.94,27,100/-. The receipt during the year 2022-2023 is Rs.3,96,23,704/-. An amount of Rs.3,90,92,904/- was paid with an interest of Rs.14,59,324/- to the members during the year 2022-2023. The balance as on dt 31.03.2023 is Rs.99,57,900/-.

Against new Daminee RD, the last deduction through salary, will be in m/o Nov 2023 and maturity payment will be done on date 01.02.2024. Again Daminee RD will be launched from date 01.12.2023 and will be for period of 12 months. All other conditions will remain same as existing Daminee RD .

2. Fixed Deposit Scheme :

As on 31.03.2022 ,the Balance in Fixed Deposit Scheme was Rs.**194,62,56,554** /-. The receipt during year 2022-2023 is Rs. 224,92,85,467 /-. The payment of Rs.202,76,57,816 /- was made during the year with the interest of Rs. 14,95,89,121 /-. The balance in Fixed Deposit scheme as on date 31.03.2023 is **Rs.216,78,84,205** /-

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

As per availability of funds and as per loan disbursement status of Society, resolutions No. 6 dated 20.03.2022; rate of interest on F.D. was reduced from 07.50% to 07.25 % w.e.f. 01.04.2022. However considering the tentative demand of loan disbursement and to encourage the members for F.D, resolutions No. 8 dated 26.03.2023, rate of interest on F.D. was enhanced from 07.25% to 07.50 % w.e.f. 01.04.2023. The Managing Committee further decided that maximum limit per member for Fixed Deposit Scheme will be Rs.40 Lakhs Only.

The facility of transfer of the Fixed Deposit amount , on Maturity , 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 on Maturity is also available.

3. Short Term Fixed Deposit Scheme (ONJAL):

The balance as on 31.03.2022 in ONJAL was Rs.13,53,10,716 /-. An amount of Rs.11,81,37,882/- was deposited during year 2022-2023 in this scheme by the members. The amount refunded to the members during the year 2022-2023 is Rs.12,05,48,598 /- , with the interest of Rs.68,69,948/-. The balance as on 31.03.2023 in ONJAL is Rs.13,29,00,000 /- It is to mention here that, the facility of this scheme is already extended to our nominal members, 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. 231,07,42,105/-.



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 31.03.2022 was Rs.5,32,27,527/-. Contribution of Rs.2,37,04,786/- is made by the members during the year 2022-2023. The net balance as on 31.03.2023 is Rs.6,48,76,534/- 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-2022 onwards.

1) Group Insurance Scheme : During year 2022-2023 an amount of Rs.1,50,60,000/- is paid to the families of Six deceased members. The total amount paid in Group Insurance till the end of 2022-2023 is **Rs.16,98,95,000/-**

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.80,000/- is paid as medical aid to Eight No of our members during the year 2022-2023.

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/- will be deposited to meet with emergencies, directly to the hospital after submission of estimate from hospital where member is admitted. 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 disbursement of amount to the hospital.

An amount of Rs. 3,00,000/- was deposited to hospital for emergency treatment of one member & an amount of Rs.13,48,790/- was refunded in year 2022-2023 by the members to whom it was granted. For availing this facility member has to obtain quotation of tentative expenditure from concerned 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.31,100/- is deposited in 2022-2023. (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 decided 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 per year in last thirteen years is 6, 9, 6, 5, 6, 5, 2, 7, 5, 3, 9, 6, 5 against the membership of 3023, 3241, 3428, 3527, 3533, 3504, 3457, 3495, 3474, 3604, 3572, 3560, 3572, 3588 respectively.



6) Arogya Vaibhav Scheme - 1) As per resolution no.8 dated 28.03.2021, **Arogya Vaibhav Scheme** is launched on trial basis for all regular and retired members including their family members. Under this scheme, medical checkup at Rainbow Medinova, Diagnosis centre, will be carried out. Details are shared in concluding pages. During year 2022-2023 an amount of Rs.1,75,250/- is paid to Rainbow Medinova. Managing committee also decided to continue the above scheme up to 31 March 2024 in their monthly meeting of 30-April-2023. Also it is decided by Managing Committee, vide resolution no.7 that extension to this scheme is to be given to retired members with slight financial burden on Society for goodwill of retired members. Detail 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.55,42,862/- 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 2022-2023 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 .02/07/2023. Applications received after .AGM till .14.08.2023 will also be considered for prizes and will be distributed in Managing committee meetings. Cash prizes amount of Rs.45,045 /- were distributed to the Meritorious children of our members passing the S.S.C and H.S.S.C Exam in the academic year 2021-2022.

I) ENGINEER'S DIARY : An expenditure of Rs. 10,19,084 /- was made for the purchase of the Engineer's Diary 2023 - 3600 Nos. @ Rs 280 /- (including GST) per copy. It is proposed to purchase the Engineers Diary 2024.

J) AUDIT :

M/s. Shrikant J. Dubey Associates Nagpur has been appointed as Statutory Auditor of Account of Financial Year 2022-2023 in the AGM held on date 17.07.2022 as per directives from Hon. Divisional Joint Registrar, Co-Op Societies, Nagpur and had carried out the Statutory Audit of Account for Financial Year 2022-2023 and awarded **Class 'A'**

M/s. Rajeev N. Menghal, C.A had carried out Tax audit of the society for 2022-2023 and also have been assigned for the submission of the income Tax returns of the society for the year 2022-2023.

Proposal for appointment for Statutory Auditor for financial year 2023-2024.

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 2023-2024.

K) INVESTMENTS :

Due to good response to our Fixed Deposit Scheme and less demand for Loans, there were 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 the end. Again in first week of April-2023, surplus amount was invested to ICICI Bank Nagpur.



L) PROFIT AND LOSS :

The Gross income of our society for the year 2022-2023 is Rs. 21,32,54,494.00. The **net profit** for the year **2022-2023 is Rs.3,97,64,828.00** and the last year balance of the profit carried forward is Rs.28,265.00. The managing committee have the great pleasure to propose the **DIVIDEND @ 10.75%** on the share amount as on 31.03.2022 to the existing members as on 31.03.2023.

As such, the distribution of the Profit for the Year 2022-2023 will be as below :

Net balance of profit for 2021-2022	:	Rs. 0,00,28,265.00
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Net profit for the year 2022- 2023	:	Rs. 3,97,64,828.00
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Total	:	Rs. 3,97,93,093.00
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Distribution of profit :

1. Reserve Fund @ 25 % of net profit	:	Rs. 0,99,41,207.00
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2. Dividend for year 2022-2023 @ 10.75%	:	Rs. 2,90,30,341.00
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3. Reserve for Dividend Equalization Fund	:	Rs. 0,00,01,000.00
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4. Reserve for Propoganda Fund	:	Rs. 0,00,01,000.00
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5. Reserve for Charitable Fund	:	Rs. 0,00,01,000.00
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6. Proposed Staff Gratuity Fund	:	Rs. 0,05,00,000.00
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7. Net balance Carried to Next Year B/S	:	Rs. 0,03,18,545.00
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Total	:	Rs. 3,97,93,093.00
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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 01/04/2022 TO 31/03/2023

2021-2022	Receipt	2022-2023	2021-2022	Payment	2022-2023
	To,			By	
	Opening Balance		7561600.00	Paid Up Share Capital	8402406.00
0.00	Cash / Cheque in Hand	0.00	9000.00	Entrance Fee	12300.00
21383670.00	Paid Up Share Capital	19501613.00	25100000.00	Claims under Group Ins. From T.F.	15060000.00
21360.00	Building Fund	28320.00	948542043.00	Security Loan	1095547907.00
26502169.00	Thrift Fund	23704786.00	26052.00	Int. on Security Loan	31398.00
786075500.00	Security Loan	839794814.00	17118701.00	Emergency Loan	23248250.00
194171013.00	Int on Security Loan	208517468.00	38606379.00	Daminee RD	39092904.00
16407628.00	Emergency Loan	20023835.00	1710104.00	Suspence A/c	342198.00
651024.00	Int on Emergency Loan	803659.00	1954527983.00	Fixed Deposit	2027657816.00
38667179.00	Daminee RD	39623704.00	144899207.00	Int on Fixed Deposit	149713672.00
0.00	Sale of Loan Form	0.00	31791637.00	Profit & Loss A/c	36830246.00
469282.00	Incidentail Charges	523360.00	2784867.00	Reserve Fund with NDCC Bank	2425568.00
1710104.00	Suspence A/c	342198.00	756132.00	Diary Expences	1019084.00
1992577576.00	Fixed Deposit	2249285467.00	5313.00	Bank Charges	4857.00
9000.00	Entrance Fee	12300.00	186920.00	A. G. M. Expences	597591.00
3181445.00	Reserve Fund	7361505.00	100.00	Courier Services	2400.00
1000.00	Dividend Equilization Fund	1000.00	3730951.00	Salary to Staff	3008083.00
1000.00	Reserve for charitable Fund	1000.00	113657.00	Genral Charges	194706.00
84222.00	Profit & Loss A/c	28265.00	60460.00	Electricity Bill	80669.00
113153.00	Int.on Fixed Deposit	124551.00	21631970.00	Dividend a/c	26949776.00
834970.00	Medical Adv From T.F.(Mem.)	1348790.00	57079.00	Stationary & Printing	115508.00
505000.00	Medical Adv From T.F.(Family)	461100.00	5000.00	Postage	5000.00
21631970.00	Dividend A/c	26949776.00	247005.00	Travelling Expences	272630.00
1000.00	Reserve for Propoganda	1000.00	8000.00	Acct. Job Work	8000.00
2784867.00	Int. received on Reserve Fund	2425568.00	7901.00	Adj from Thrift Fund	11800.00
711610.00	Loan to Staff	418159.00	1170442619.00	I.C.I.C.I. Bank A/c	1450257781.00
165696.00	Int. On Loan to Staff	126801.00	0.00	Software Security Deposit	500000.00
371473.00	Providend Fund(Employee contri.)	252378.00	1221406.00	Govt Audit Fee	1291482.00
14500.00	Professional Tax (Staff)	10200.00	90000.00	Insentive to Staff	116667.00
817967.00	Int.Resrv Fund MS.Co.Bank	1062762.00	146100.00	Sitting Fee to Directors	143450.00
112925216.00	Short Tetm FD (Onjal)	118137882.00	6500.00	Cash/Chest Transit Insurance	6500.00
18768547.00	Loan Against FD	16052000.00	37100.00	Legal Fee A/c.	15000.00
501923.00	Int. on Loan Against FD	565853.00	371473.00	Providend Fund(Employee Contri.)	252378.00
1191166522.00	I.C.I.C.I. Bank A/c	1474130715.00	394676.00	Providend Fund(Society Contri)	269153.00
568532.00	Int.on ICICI Bank A/c.	453581.00	14500.00	Professional Tax (Staff)	10200.00
234066760.00	FD invested with ICICI Bank.	253700000.00	23946.00	Telephone Bill	72199.00
3671218.00	Int.on ICICI Bank FD	2291180.00	750.00	Professional Tax (Society)	750.00
139038.00	Tax Deducted at Source	206093.00	16063.00	Corporation Building Tax	17671.00
0.00	Refund Income Tax Deducted	0.00	32614.00	Building Maintenance	72791.00
0.00	Cash Credit Limit A/C.(Saving)	0.00	1435704.00	Int. on Daminee RD	1459324.00
3877.00	Int.on NDCC Bank Saving A/C.	3990.00	25000.00	Tax Audit Fee	0.00
4470.00	Int.Received on Reserve Fund UBI	1599586.00	1115770.00	Computer Maint.& Software Delovpment	111396.00
0.00	Reserve Fund MS.Co.Op.Bank	21980109.00	3935924.00	Reserve Fund With M.S.CO.OP.Bank	0.00
4280004969.00	TOTAL	5331855368.00	4280002000.00	TOTAL	4885231511.00

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

RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2022 TO 31/03/2023

2021-2022	Receipt	2022-2023	2021-2022	Payment	2022-2023
15000000.00	Invest of TF FD Bank	25000000.00	3200000.00	M.S.CO-OP.Bank Current A/c.	22938749.00
0.00	Int.on TDS Ded.Refund	0.00	229066760.00	FD Invested with ICICI BANK	263700000.00
400000.00	Buiding Fund Community Hall	2803700.00	231075.00	Conveyence Allowance	240750.00
118.00	NDCC Bank Saving A/c.	118.00	40000.00	IT Return Filing charges	20000.00
0.00	A.G.M.Expences	0.00	40537088.00	Short Term FD(Onjal)	120548598.00
2733750.00	Int.On TF FD ICICI Bank	2932481.00	2329569.00	Int. on Short Teerm FD (Onjal)	6869948.00
0.00	Office Building Renovation	0.00	1334415.00	Medical Advance from TF(Mem)	300000.00
0.00	Receipt From Auction Old Furniture	0.00	555000.00	Medical Advance from TF(family)	31100.00
0.00	Reserve Fund With UBI	0.00	19494000.00	Loan Against FD	10769800.00
3200000.00	M.S.CO-OP.Bank Current A/c.	0.00	69069.00	Award to Meritorious Students	45045.00
1000000.00	Staff Gratututy Fund	700000.00	17500.00	Councelling charges for IT	25000.00
85784.00	CGST & SGST Rev.from Mem.	96335.00	207500.00	Medical Aid from TF	75000.00
86356.00	CGST & SGST Other mem.Payment.	96335.00	5109090.00	Mrugchaya Scheme	5542862.00
500000.00	Computer Maint.& Software Develop.	1300000.00	139038.00	Tax deducted at source	206093.00
1025000.00	Software Develop.Security Deposit	0.00	1400.00	UPS / Battery maintenance	16312.00
473663.00	ICICI Bank Current accoutn	7000.00	25000.00	Medical Aid to Family Members	5000.00
0.00	Office Building (201)	4427.00	3877.00	NDCC Bank Saving A/C.	3990.00
0.00	Computer Maint.& Software Delovpment	50000.00	0.00	Tds Cases	20000.00
			14600.00	Training To Directors	15100.00
			640000.00	Retirment Benifit from T.F.	1140000.00
			702206.00	TDS Ded.ICICI Bank	763486.00
			10500000.00	Invest of TF To FD PNB Bank	25000000.00
			91102.00	Computer Account	0.00
			4470.00	Reserve Fund With UBI	8805969.00
			27600.00	Momento to Meritorious Student	23000.00
			75300.00	Arogya Vaibhav Yogna	175250.00
			130300.00	Office Rent	65000.00
			0.00	Managing Committee Election 2022	825091.00
			609200.00	TDS Demand I.T.	18220.00
			0.00	Reserv for Propoganda	3000.00
			26000.00	CGST & SGST Return Filing Charges	24000.00
			422925.00	CGST & SGST Payment	668303.00
			85784.00	CGST & SGST Reseved from Mem.	96335.00
			1198078.00	Staff Gratututy Fund	2832130.00
			500000.00	Icici Bank Current A/c.	500000.00
			0.00	Int.Received on Reserv fund M.S.Co_op.	429.00
			0.00	Office Bulding (201)	5411445.00
			0.00	Telephone Deposit	1098.00
			0.00	Income Tax Paid	408150.00
			0.00	Income Tax Demand	955000.00
			0.00	Internal Audit Fee	25000.00
			0.00	Advance Software Development	500000.00
			0.00	Cash/Cheque in Hand	0.00
4601643910.00	TOTAL	5364845764.00	4696186152.00	TOTAL	5364845764.00

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

BALANCE SHEET AS ON 31ST MARCH 2023

Pre Year (in Rs.)	LIABILITIES	Amount (in Rs.)	Amount (in Rs.)
30,00,00,000.00	A Authorised Share Capital		30,00,00,000.00
274730360.00	B PAID UP SHARE CAPITAL		
	As per Last Year Balance sheet	274730360.00	
	Add During the Year	19501613.00	
	Paid During the Year	8402406.00	285829567.00
274730360.00	GROUP TOTAL		285829567.00
	C FUNDS		
106087089.00	1 RESERVE FUND		
	As per Last Year Balance sheet	106087089.00	
	1. Add 20% of Net Profit	7349205.00	
	2. Add Interest on Reserve Fund Invested	2425568.00	
	3. Add Interest On Reserve Fund with MS.Co.	1062333.00	
	3. Add Interest On Reserve Fund with UBI	1599586.00	
	4. Add Entrance Fee	12300.00	118536081.00
76054.00	2 DIVIDEND EQUILIZATION FUND		
	As per Last Year Balance sheet	76054.00	
	Add During the Year	1000.00	77054.00
136000.00	3 RESERVE FOR CHARITABLE FUND		
	As per Last Year Balance sheet	136000.00	
	Add During the Year	1000.00	137000.00
2301922.00	4 STAFF GRATUTITY FUND		
	As per Last Year Balance sheet	2301922.00	
	Add During the Year	700000.00	
	Paid During the Year	2832130.00	169792.00
1008008.00	5 DEPRECIATION FUND		
	As per Last Year Balance sheet	1008008.00	
	Add During the Year	118670.00	1126678.00
16450.00	6 RESERVE FOR PROPOGANDA		
	As per Last Year Balance sheet	16450.00	
	Add During the Year	1000.00	
	Paid Durign the Year	3000.00	14450.00
934130.00	7 BUILDING FUND		
	As per Last Year Balance sheet	934130.00	
	Add During the Year	28320.00	962450.00
3196300.00	BUILDING Fund New Office		
	Building Fund Utilised		5407018.00
	Building Fund UnUtilised		992982.00
53227527.00	8 THRIFT FUND As per Last Year Balance sheet	53227527.00	
	1. Add Monthly Contribution During the Year	23704786.00	
	2. Int.on TF to ICICI Bank	2932481.00	
	3. Refund in Medical Relif Adv.by Member	1348790.00	
	4. Refund in Medical Relif Adv.for Family Mem.	461100.00	
	5. Paid During the Year-Group Insurance	15060000.00	
	6. Medical Aid to members/Family Members	80000.00	
	7. Retirement Benefit from T.F.	1140000.00	
	8. Arogy Vaibhav Yogna	175250.00	
	9. Medical Relif Adv.to Member/Family Member	331100.00	
	10. Paid to Member by Adj.	11800.00	64876534.00
167383480.00	GROUP TOTAL		192300039.00
442113840.00	TOTAL C/F		478129606.00



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

BALANCE SHEET AS ON 31ST MARCH 2023

Pre Year (in Rs.)	ASSETS	Amount (in Rs.)	Amount (in Rs.)
	I Closing Balances		
32532330.00	ICICI BANK SAVING A/C.		
	As per Last Year Balance sheet	32532330.00	
	Add During the Year	1450257781.00	
	paid during year	1474130715.00	8659396.00
26337.00	ICICI .BANK CURRENT A/C		
	As per Last Year Balance sheet	26337.00	
	Add During the Year	500000.00	
	Paid During the Year	7000.00	519337.00
5141.00	M.S.CO-OP.BANK CURRENT A/C(Reserv Fund)		
	As per Last Year Balance sheet	5141.00	
	(Transfer from Reserv Fund)	22938749.00	
	Paid During the Year	0.00	22943890.00
1011508.00	CGST & SGST		
	As per Last Year Balance sheet	1011508.00	
	Add During the Year	668303.00	
	Paid During the Year	96335.00	1583476.00
132132.00	NDCC Bank Saving A/C.		
	As per Last Year Balance sheet	132132.00	
	Add During the Year	3990.00	
	Paid During the Year	118.00	136004.00
33707448.00	GROUP TOTAL		33842103.00
	J INVESTMENTS		
53301882.00	1 RESERVE FUND WITH NDCC BANK		
	As per Last Year Balance sheet	53301882.00	
	Add During the Year	2425568.00	55727450.00
5000100.00	2 SHARE OF NDCC BANK		
	As per Last Year Balance sheet	5000100.00	
	Add During the Year	0.00	5000100.00
15279449.00	3 RESERVE FUND WITH UBI BANK		
	As per Last Year Balance sheet	15279449.00	
	Add Int.Received During the Year	1455969.00	
	Add During the Year	7350000.00	24085418.00
21980109.00	4 RESERVE FUND WITH M.S.CO.OP. BANK		
	As per Last Year Balance sheet	21980109.00	
	Tr.To Current Account	21980967.00	
	Add During The Year	858.00	0.00
0.00	5 F.D.(Sweep Account) WITH ICICI BANK		
	As per Last Year Balance sheet	00.00	
	Add During the Year	263700000.00	
	Withdrawal on Maturity	253700000.00	1000000.00
50500000.00	6 Invest of T.F.Fund to ICICI Housing & LIC Hou.F.D.		
	As per Last Year Balance sheet	50500000.00	
	Add During the Year	25000000.00	
	Withdrawal on Maturity	25000000.00	50500000.00
0.00	7. Demand to Incoeme Tax Department	955000.000	955000.00
146061540.00	GROUP TOTAL		146267968.00
179768988.00	TOTAL C/F		18011007100

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

BALANCE SHEET AS ON 31ST MARCH 2023

Pre Year (in Rs.)	LIABILITIES	Amount (in Rs.)	Amount (in Rs.)
9427100.00	D DEPOSITS		
	1 DAMINEE R.D.		
	As per Last Year Balance sheet	9427100.00	
	Add During the Year	39623704.00	
	Paid During the Year	39092904.00	9957900.00
1946256554.00	2 FIXED DEPOSIT SCHEME		
	As per Last Year Bal. sheet	1946256554.00	
	Add During the Year	2249285467.00	
	Paid During the Year	2027657816.00	2167884205.00
135310716.00	3 SHORT TERM FIXED DEPOSIT (ONJAL)		
	As per Last Year Balance sheet	135310716.00	
	Add During the Year	118137882.00	
	Paid During the Year	120548598.00	132900000.00
2090994370.00	GROUP TOTAL		2310742105.00
0.00	E CGST & SGST		
	As per Last Year Balance sheet	0.00	
	Add During the Year	96335.00	
	Paid During the Year	96335.00	0.00
0.00	F SUSPENSE		
	As per Last Year Balance sheet	0.00	
	Add During the Year	342198.00	
	Paid During the Year	342198.00	0.00
	G PROFIT AND LOSS		
36830246.00	1 PROFIT AND LOSS		
	As per Last Year Balance sheet	36830246.00	
	Last Year profit carry forward	28265.00	
	Add Profit & Loss A/c 2022-2023	39764828.00	
	Paid During the Year	36830246.00	39793093.00
0.00	E SOFTWARE DEVELOPMENT	1300000.00	1300000.00
1025000.00	1 SOFTWARE SECURITY DEPOSIT		
	As per Last Year Balance sheet	1025000.00	
	Add During the Year	0.00	
	Paid During the Year	500000.00	525000.00
37855246.00	GROUP TOTAL		41618093.00
2570963456.00	GRAND TOTAL		2830489804.00

Er. J. V. Dethé
TreasurerEr. J. G. Thakre
Secretary



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

BALANCE SHEET AS ON 31ST MARCH 2023

Pre Year (in Rs.)	ASSETS	Amount (in Rs.)	Amount (in Rs.)
	K LOAN AND ADVANCES TO MEMBERS		
2370691185.00	1 ORDINARY / SECURITY LOAN As per Last Year Balance sheet Add During the Year Paid During the Year	2370691185.00 1095547907.00 839794814.00	2626444278.00
8787193.00	2 EMERGENCY LOAN As per Last Year Balance sheet Add During the Year Paid During the Year	8787193.00 23248250.00 20023835.00	12011608.00
7531000.00	3 LOAN AGAINST FIXED DEPOSIT As per Last Year Balance sheet Add During the Year Paid During the Year	7531000.00 10769800.00 16052000.00	2248800.00
1557040.00	4 LOAN TO STAFF As per Last Year Balance sheet Add during the Year Paid During the Year	1557040.00 0.00 418159.00	1138881.00
2388566418.00	GROUP TOTAL		2641843567.00
	L FURNITURE, FIXTURE AND EQUIPMENTS		
885104.00	1 FURNITURE AND FIXURE As per Last Year Balance sheet Add During the Year	885104.00 0.00	885104.00
311194.00	2 OFFICE EQUIPMENTS As per Last Year Balance sheet Add During the Year	311194.00 0.00	311194.00
1004350.00	3 COMPUTER ACCOUNT As per Last Year Balance sheet Add During the Year	1004350.00 0.00	1004350.00
0.00	4 ADVANCE FOR SOFTWARE DEVELOPMENT	500000.00	500000.00
4000.00	5 TELEPHONE ACCOUNT Add During the Year	4000.00 1098.00	5098.00
415000.00	6 OFFICE BUILDING (208)	0.00	415000.00
0.00	7 OFFICE BUILDING (201)	5407018.00	5407018.00
8402.00	8 MSEB DEPOSIT FOR NSC	0.00	8402.00
2628050.00	GROUP TOTAL		8536166.00
2570963456.00	GRAND TOTAL		2830489804.00
Er. P. P. Kolte Chairman	As per my report of even date M/s. Shrikant J.Dubey & Company Chartered Accountant, Nagpur		



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

PROFIT & LOSS ACCOUNT FOR THE PERIOD FROM 01/04/2022 TO 31/03/2023

2021-2022	Expenditure	2022-2023	2021-2022	Income	2022-2023
	To Interest			By	
0.00	On NDCC BANK CCL. A/C	0.00	194144961.00	Interest on Security Loan	208486070.00
144786054.00	On Fixed Deposit Scheme	149589121.00	651024.00	Interest on Emergency Loan	803659.00
1435704.00	On Daminee RD	1459324.00	469282.00	Incidental Charges	523360.00
2329569.00	On Short Term FD (Onjal)	6869948.00	165696.00	Interest on Loan to Staff	126801.00
4738845.00	Mrugchaya Scheme	5542862.00	501923.00	Interest on Loan Against FD	565853.00
153660417.00	SUB TOTAL (1)	163461255.00	568532.00	Interest on I.C.I.C.I. Bank A/c.	453581.00
756132.00	To Engineers Diary 2023	1019084.00	3671218.00	Interest on I.C.I.C.I. Bank FDR.	2291180.00
5313.00	Bank Charges	4857.00	3877.00	Interest on NDCC Bank Saving A/C.	3990.00
186920.00	Annual General Meeting Expences	597591.00			
113657.00	General Charges	194706.00			
3730951.00	Salary to Staff	3008083.00			
90000.00	Incentive to staff	116667.00			
23946.00	Telephone Bill	72199.00			
60460.00	Electricity Bill	80669.00			
57079.00	Stationary and Printing	115508.00			
5000.00	Postage	5000.00			
247005.00	Travelling Expences	272630.00			
146100.00	Sitting fee to Director	143450.00			
1221406.00	Statutory Audit Fee	1291482.00			
25000.00	Tax Audit Fee	0.00			
40000.00	IT Return Filing Charges	20000.00			
17500.00	Councelling Charges for IT	25000.00			
8000.00	Account Job Work	8000.00			
394676.00	Providend Fund (Society Contribution)	269153.00			
0.00	Internal Audit Fee	25000.00			
6730338.00	Sub Total (2) C/F	7269079.00	200176513.00	Total C/F	213254494.00

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

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

PROFIT & LOSS ACCOUNT FOR THE PERIOD FROM 01/04/2022 TO 31/03/2023

2021-2022	Expenditure	2022-2023	2021-2022	Income	2022-2023
	To				
120580.00	Depriciation Fund	118670.00			
6500.00	Cash/Cheq/Trans Insurance	6500.00			
69069.00	Award to Meritorious Students	45045.00			
37100.00	Legal Fee A/c	15000.00			
750.00	Professional Tax (Society)	750.00			
16063.00	Corporation Tax(Building Tax)	17671.00			
32614.00	Building Maintenance	72791.00			
1400.00	UPS / Battery maintenance	16312.00			
615770.00	Computer Maintanance A/c	61396.00			
231075.00	Convenyance Allow to Directors	240750.00			
27600.00	Momento To Meritorious Students	23000.00			
0.00	Income Tax Paid	408150.00			
14600.00	Traning To Directors	15100.00			
702206.00	TDS DED.ICICI BANK	763486.00			
609200.00	TDS Demand I.T.	18220.00			
26000.00	CGST & SGST Return Filling Charg.	24000.00			
130300.00	Office Rent	65000.00			
100.00	Courier Services	2400.00			
0.00	Tds Cases	20000.00			
0.00	Managing Committee Elec. 2022	825091.00			
9770072.00	SUB TOTAL 2	10028411.00			
36746024.00	NET PROFIT	39764828.00			
200176513.00	GRAND TOTAL	213254494.00	200176513.00	GRAND TOTAL	213254494.00

All figures are in Rupees.

Treasurer

Secretary

Chairman





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

PROVISIONAL BUDGET FOR THE FINANCIAL YEAR 2023- 2024

2022-2023	Expenditure	2023-2024	2022-2023	Income	2023-2024
	To Interest			By	
0.00	On Cash Credit Loan of NDCC Bank	0.00	202500000.00	Interest on Security Loan	229000000.00
150000000.00	On Fixed Deposits	170000000.00	1100000.00	Interest on Emergency Loan	1200000.00
1500000.00	On Daminee RD	1600000.00	700000.00	Incidental Charges	800000.00
7500000.00	On Short Term FD (Onjal)	7500000.00	150000.00	Int on Loan to Staff	150000.00
159000000.00	SUB TOTAL (1)	179100000.00	800000.00	Interest on Loan Against FD	500000.00
9000.00	Bank Charges	9000.00	4000000.00	Interest on I.C.I.C.I. BANK FDR	1500000.00
600000.00	Annual Gen Meeting Exp	650000.00	700000.00	Interest on ICICI Bank Saving A/c	500000.00
1200000.00	Engineers' Diary -2024	1200000.00	0.00	Interest on NDCC Bank Saving A/c	5000.00
2000000.00	Salary to Staff	2500000.00			
150000.00	General Charges	200000.00			
75000.00	Electricity Bill	90000.00			
120000.00	Stationary and Printing	130000.00			
10000.00	Postage	10000.00			
300000.00	Travelling Expences	350000.00			
1300000.00	Statutory Audit Fee	1400000.00			
150000.00	Incentive to staff	150000.00			
150000.00	Provident Fund(Society Contri.)	275000.00			
130000.00	Depriciation Fund	120000.00			
170000.00	Allowances to Directors	170000.00			
6000.00	Cash/Chest Transit Insurance	7000.00			
75000.00	Telephone Bill	30000.00			
750.00	Professionl Tax (Society)	750.00			
20000.00	Corporation Tax(Building Tax)	20000.00			
60000.00	Building Maintenance	90000.00			
30000.00	Tax Audit Fee	30000.00			
1000000.00	Computer Maintanance & Software dev.	160000.00			
2000.00	Courier Services	2000.00			
250000.00	Convenyance Allow	250000.00			
50000.00	IT Return Filing charges	20000.00			
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			
5500000.00	MrugChaya Scheme	6000000.00			
165000.00	Office Rent	165000.00			
600000.00	income tax	700000.00			
13507750.00	SUB TOTAL 2	14878750.00			
37442250.00	Net PROFIT	39676250.00			
209950000.00	GRAND TOTAL	233655000.00	209950000.00	GRAND TOTAL	233655000.00

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

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

Treasurer

Secretary

Chairman



: लेखा परीक्षकाचा अहवाल :

(महाराष्ट्र सहकारी संस्थांचा कायदा कलम ८१ (५-ब) आणि महाराष्ट्र सहकारी संस्थांचा नियम ६९(३) अन्वये द्यावयाचा)

मी एम. एस. ई. बी. इंजिनियर्स को. ऑप क्रेडिटिंग सोसायटी मर्या. नागपूर रजि.नं. NGP/RSR/CR/२/८६ या संस्थेच्या ३१ मार्च २०२३ या दिनांकाचा ताळेबंद व सन २०२२-२०२३ 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 ३१/३/२०२३ 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 २०२२-२०२३ या सहकारी वर्षासाठी संस्थेस **लेखा परीक्षण वर्ग "अ"** देण्यात आला आहे.

सही

श्रीकांत जे.दुबे अॅन्ड कंपनी
सनदी लेखापाल, नागपूर

स्थळ : नागपूर

दिनांक : २०.०५.२०२३

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

आरोग्य वैभव योजना

एम. एस. ई. बी. इंजिनियर्स को. ऑप क्रेडिट सोसायटी मर्या. नागपूर सन्माननिय सदस्यांकरीता आरोग्य वैभव योजना वर्ष २०२२-२०२३ करीता राबविण्याचा संकल्प एम. एस. ई. बी. इंजिनियर्स को. ऑप क्रेडिट सोसायटी मर्या. नागपूर,यांचे संपुर्ण पदाधिकाऱ्यांनी घेतला आहे.

योजनेची वैशिष्टे व नियमावली

- 1) या योजनेअंतर्गत नागपूर येथील सुप्रसिध्द रेनबो मेडोनिवा येथे क्रियाशिल व सेवानिवृत्त सभासदांचे संपुर्ण बॉडी चेकअप **(सोबत जोडलेल्या पॅकेज नुसार)** करण्याची संधी उपलब्ध करून दिलेली आहे.या मध्ये विशेषतः हृदयरोग/किडनी/लिव्हर/थायरोराईड व कॅल्शियम या रोगांशी निगडीत संपुर्ण टेस्ट केल्या जातील व महिलांमध्ये होणाऱ्या कॅन्सरशी निगडीत मॅमोग्राफी,पॅपस्मिअर या टेस्ट केल्या जातील.
- 2) वरील टेस्ट करीता इतर लोकांकरीता लागू असलेल्या दरापेक्षा जवळ जवळ ५० टक्के सुट पतसंस्थेनी मिळवून घेतली आहे.
- 3) ५० टक्के सुट मिळाल्यानंतर जी पॅकेजची किंमत आहे त्या पैकी निम्मा वाटा पतसंस्था देणार असून, 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 **(पॅकेजचे)** स्वतः भरणा करावी लागेल, व निम्मी रक्कम पतसंस्था भरेल.
- 5) पतसंस्थेचे सर्व आजी व माजी सभासदांवर अवलंबून असलेले **(रक्ताचे नात्यातील)** नातेवाईक सुदधा येथे कोणत्याही टेस्ट करून घेवू शकतील त्यांना रेनबो कडून सर्व टेस्ट वर ४० टक्के डिस्काऊट दिला जाईल.परंतु नातेवाईकांचा खर्च हा सभासदाला स्वतः करावा लागेल.या मध्ये पतसंस्था कोणताही वाटा उचलणार नाही.
- 6) वरील योजना दिनांक ०१.०४.२०१९ पासून सुरु करण्यात आलेली आहे.व ती पुढील ३१.०३.२०२४ पर्यंत राहिल.योजना पुढे सुरु ठेवायची अथवा बंद करायची याचा निर्णय संचालक मंडळ योजनेचा आढावा व आर्थिक बोजा यांचा अभ्यास करून घेतील.
- 7) वरील टेस्ट करीता ४ ते ५ तासाचा वेळ लागत असल्यामुळे लॅब मध्ये खाली दिलेल्या अधिकाऱ्याशी स्वतः संपर्क करून आपला सोसायटी सभासद क्रमांक सांगून आपणास सोईस्कर तारीख व वेळ मागून घ्यावी.तसेच त्याबाबतची माहिती पतसंस्थेला पण फोन करून सांगावी जणे करून लॅब सोबत संपर्क ठेवता येईल.
- 8) रविवार या दिवशी लॅब ला सुटी असते परंतु १५ सभासद किंवा जास्त एकावेळी जमत असल्यास त्या दिवशी विशेष सोय उपलब्ध करून संपुर्ण चेकअप करण्यात येईल.
- 9) रेनबो मेडीनीवा येथे संपर्क करण्याकरीता खालील नंबरवर संपर्क करावा व टेस्ट करीता येतांना आपला सभासद क्रमांक व ओळखपत्र सोबत न्यावे.तसेच नातेवाईकांचे असल्यास त्याचे सभासदाचे व नातेवाईकांचे ओळखपत्र सोबत न्यावे.

अपॉइन्टमेंट घेण्याकरीता खालील अधिकाऱ्याशी संपर्क करावा.

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

टिप:- 1) वरील टेस्ट ला येण्यापुर्वी १२ तास आधी कोणतेही जेवण,नास्ता,कॉफी,चहा घेवु नये.

2) क्रियाशिल व सेवानिवृत्त सदस्यांकरीता पतसंस्था उचलणार असलेला भार चालु आर्थिक वर्ष २०२३-२०२४ मध्ये एकदाच उचलण्यात येईल याची सदस्यांनी नोंद घ्यावी.

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



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

In Association Rainbow Medinova Diagnostic Center Nagpur

AROGYA VAIBHAV YOJNA(Regular Members 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
	TOTAL RS.	6990		TOTAL RS.	10622

Offer Package for male:Rs.3300/-

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

Offer Package for Female:Rs.5300/-

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

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



GENERAL INSTRUCTIONS FOR MEMBERS

1. On Transfer, the change in Address of Disbursing Office, should be intimated to the society immediately, without fail. Otherwise, society will not be responsible for affecting the loan's regular recovery and Penal Interest will be charged as per rules.
2. Loan application should be filled in completely. Latest salary certificate should be attached to the loan application. Incomplete application will not be considered.
3. Responsibility of loan repayment is on both the individual as well as his guarantors. All the members are therefore requested to ensure that their own installments & installments of the members for whom they stood as guaranters are deducted every month regularly.
4. If three consecutive loan installments are not deducted from the salary, of the borrower, all balance installments will be recovered from the salary of his guarantors without any notice.
5. New loan would be granted considering previous Loan and Interest outstanding (adjustment of previous loan and Interest for security loan as well as emergency loan case). Share will be deducted from security loan sanction.
6. Guarantee of any member, who is suspended due to departmental action, should not be taken. If taken already, intimation to society may please be given immediately.
7. Please note that any type of Cash transaction will not be accepted in the society office for any kind of payment. Society will not be responsible for any cash transaction.
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 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 enroll nominee details to avoid 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 / Mobile number, 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.
16. Enrollment of KYC is compulsory for each of the member.



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

LIST FOR MEMBERS RETIRED FROM 01/07/2022 TO 30/06/2023.

SR .NO.	NAME OF RETIRE	SR.NO.	NAME OF RETIRE	SR.NO.	NAME OF RETIRE
1.	ER.V.U.CHAWARE	24.	ER.A.P.NETKE	47.	ER.R.P.KUMAWAT
2.	ER.R.G.KAMBLE	25.	ER.M.B.AHIRKAR	48.	ER.A.B.WANKHEDE
3.	ER.G.S.RAHATE	26.	ER.R.G.MESHRAM	49.	ER.M.U.MAHAJAN
4.	ER.S.S.NISHANRAO	27.	ER. M.A.SHAIK	50.	ER.S.R.JAWADE
5.	ER.A.D.MACHIWAL	28.	ER. A.H.SATPUTE	51.	ER.R.S.GHUGE
6.	ER.A.M.NITNAWARE	29.	ER. M.G.SHETYE	52.	ER.P.P.BHANANRKAR
7.	ER.N.G.NIMJE	30.	ER.A.B.DADMAL	53.	ER.W.N.PARSE
8.	ER.V.T.SAHARE	31.	ER.S.G.PADGELWAR	54.	ER.P.V.BORIKAR
9.	ER.S.O.DHAWALE	32.	ER.S.K.WANKHEDE	55.	ER.D.K.AMBHORE
10.	ER.B.K.BHITKAR	33.	ER.V.S.KOKATE	56.	ER.S.P.NIKOSE
11.	ER.R.J.PURI	34.	ER.K.P.BHISE	57.	ER.N.D.KULKARNI
12.	ER.G.T.SORTE	35.	ER.A.K.PATIL	58.	ER.S.V.NAPHADE
13.	ER.M.A.SALAM	36.	ER.K.S.DESHMUKH	59.	ER.D.V.BHOYAR
14.	ER.S.A.TICHKULE	37.	ER.N.S.KADAM	60.	ER.S.A.DATERAO
15.	ER.H.M.DAYARE	38.	ER.R.S.WASADE	61.	ER.A.C.SORTE
17.	ER.R.M.MAHAJAN	39.	ER.P.N.UPASE	62.	ER.R.M.NANDANWAR
16.	ER.S.C.TAKLE	40.	ER.P.H.CHAUDHARI	63.	ER.S.S.PANJABI
18.	ER.R.M.RAJGADKAR	41.	ER.H.S.LAHANE	64.	ER.B.A.PATIL
19.	ER.R.P.JANBANDHU	24.	ER.A.N.PUNDGE	65.	ER.C.S.BHANDAKKAR
20.	ER.S.Y.VAIDHYA	44.	ER.R.S.BARAPATRE	66.	ER.A.N.PUPPALWAR
21.	ER.S.H.LONDHE	43.	ER.H.P.DESHMUKH	67.	ER.P.D.PARATE
22.	ER.R.V.TASKAR	45.	ER.M.N.SIRSE	68.	ER.S.M.JADHAO
23.	ER.A.H.ASHTIKAR	46.	ER.R.M.PATIL		

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

उपविधी दुरुस्तीचा मसुदा

अ.नं.	उपविधी क. सद्याच्या उपविधीची शब्द रचना	दुरुस्ती नंतरची शब्द रचना	दुरुस्तीचे कारण
1	<p>फ1.10 कर्जविषयक धोरण :-</p> <p>11. सर्वसाधारण कर्ज :- संस्थेकडे उपलब्ध असलेले निधी सभासदांची पात्रता, शासकीय परिपत्रके लक्षात घेवून व्यवस्थापक समिती आपले कर्ज मर्यादा, कर्जांवरील व्याजदर कर्ज फेडीचा कालावधी निश्चित करेल.मा.सहकार आयुक्त व निबंधक सहकारी संस्था यांचे कार्यालयाचे वेळोवेळच्या परीपत्रकाप्रमाणे कर्ज धोरण राहील.सर्व साधारण कर्ज हे सभासदांला त्याने धारण केलेल्या भाग भोंडवलाच्या 20 पट रकमेएवढे किंवा रूपये 25 लाख किंवा एकुण पगाराच्या 30 पटापेक्षा जास्त राहणार नाही किंवा मा. सहनिबंधक सहकारी संस्था यांच्या कार्यालयाच्या मंजुर कर्जमर्यादेंत राहील.सर्व साधारण कर्ज हे खालील कारणस्तव मंजुर करण्यात येईल.</p> <ol style="list-style-type: none"> सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या शैक्षणिक खर्चासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या वैद्यकीय खर्चासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या लग्नाच्या खर्चासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या घरबांधणी किंवा त्यांच्या डागडुजी/सुधारणाव देखमाल/दुरुस्ती यासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या जीवन सुरक्षा विमा हप्ते भरण्यासाठी. व्यवस्थापकीय मंडळाने ठरविलेल्या इतर उद्देशांसाठी/कारणांसाठी कर्जफेडीचे जास्तीत जास्त मासिक हप्ते 180 राहतील. <p>1. ४ टक्के रक्कम त्याची शेरअस व संचित ठेव मिळून जमा करावी.</p>	<p>फ1.10 कर्जविषयक धोरण :-</p> <p>1.1 सर्वसाधारण कर्ज :- संस्थेकडे उपलब्ध असलेले निधी सभासदांची पात्रता, शासकीय परिपत्रके लक्षात घेवून व्यवस्थापक समिती आपले कर्ज मर्यादा, कर्जांवरील व्याजदर कर्ज फेडीचा कालावधी निश्चित करेल. मा.सहकार आयुक्त व निबंधक सहकारी संस्था यांचे कार्यालयाचे कर्जमर्यादा २०२०/०१ दिनांक ३१/१२/२०२० परीपत्रकामधील तक्ता क्रमांक १ किंवा एकुण पगाराचे ३० पट या पैकी जी रक्कम जास्त असेल ती, परंतु ३५ लाखापेक्षा जास्त राहणार नाही.सर्व साधारण कर्ज हे सभासदांला त्याने धारण केलेल्या भाग भोंडवलाच्या २५ पट रकमे पेक्षा जास्त राहणार नाही किंवा मा. सहनिबंधक सहकारी संस्था यांच्या कार्यालयाच्या मंजुर ३५ लाख कर्जमर्यादेंत राहील.सर्व साधारण कर्ज हे खालील कारणस्तव मंजुर करण्यात येईल.</p> <ol style="list-style-type: none"> सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या शैक्षणिक खर्चासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या वैद्यकीय खर्चासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या लग्नाच्या खर्चासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या घरबांधणी किंवा त्यांच्या डागडुजी/सुधारणाव देखमाल/दुरुस्ती यासाठी. सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या जीवन सुरक्षा विमा हप्ते भरण्यासाठी. व्यवस्थापकीय मंडळाने ठरविलेल्या इतर उद्देशांसाठी/कारणांसाठी कर्जफेडीचे जास्तीत जास्त मासिक हप्ते 180 राहतील. <p>1. ४ टक्के रक्कम त्याची शेरअस व संचित ठेव मिळून जमा करावी.</p>	<p>सभासदांची कर्जपट वाढल्यामुळे, सभासदांची मासिक परतफेडीची क्षमता वाढल्यामुळे, सभासदांची पगारवाढ झाल्यामुळे,सभासदांची पगार मर्यादा वाढल्यामुळे, सभासदांकडून सतत मागणी होत आहे तसेच महामार्ग वाढल्यामुळे सद्येची कर्जमर्यादा अपुरी पडते व सभासदांला जास्त रक्कम मिळावी.</p>
	<p>3. आकस्मित कर्ज :- रु.75,000/-पर्यंत आकस्मित कर्ज देता येईल. परत फेडीचे 12 हप्ते राहतील.</p>	<p>3. आकस्मित कर्ज :- रु.80,000/-पर्यंत आकस्मित कर्ज देता येईल. परत फेडीचे 12 हप्ते राहतील.</p>	<p>सहकार विभागाने नवे आदेश क्रमांक पतसंस्था/स.आ.-५/पगारदार/कर्म. पत/कर्जमर्यादा/ २०२०/०१ दिनांक ३१/१२/२०२० निर्गमित केल्यामुळे.</p>
	<p>ड1.14 (2) थ्रिपट फंड योजना धोरण :-</p> <p>या योजने अंतर्गत प्रत्येक सभासदांकडून ५५० रु थ्रिपट फंड २५ लाखाच्या कर्ज मर्यादेकरिता आकरण्यात येते.</p>	<p>ड1.14 (2) थ्रिपट फंड योजना धोरण :- या योजने अंतर्गत प्रत्येक सभासदांकडून ५५० रु थ्रिपट फंड २५ लाखाच्या कर्ज मर्यादेकरिता आकरण्यात येते.२५ लाखाच्या वर कर्ज पाहीजे असल्यास प्रत्येक लाखावर 5 हजार रूपये अतिरिक्त थ्रिपट फंड आकरण्यात येईल. २५ लाखाच्या वर कर्ज घेतलेल्या सभासदांचे फक्त कर्जाची रक्कम ईन्शुर करण्यात येईल. ईन्शुर रक्कम ही २५ लाख किंवा कर्ज घेतलेली रक्कम (जी रक्कम जास्त असेल ती) इतक्या पर्यंत मर्यादित राहील व ते पण कर्ज सुरु असे पर्यंत.</p>	<p>सभादांची कर्ज मर्यादा ३५ लाख करावयाची असल्यामुळे ती रक्कम इन्शुर करण्याकरिता.</p>



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
	TOTAL RS.	6990		TOTAL RS.	10622

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	12-13	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22
1.	Membership	3527 Nos.	3508 Nos.	3504 Nos	3457 Nos	3474 Nos	3495 Nos	3604 Nos	3572	3560 Nos	3563 Nos
2.	Authorised Share	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	30.00 Crore
3.	Paid Up Share	115338920.00	13686052.00	159986565.00	176230809.00	193154058.00	210898979.00	229483044.00	245592142.00	260908290.00	274730360.00
4.	Reserve Fund	29179159.00	36673723.00	40959564.00	45052560.00	54871888.00	60029079.00	70968862.00	84601987.00	99298340.00	106087089.00
5.	Secu Loan Limit	850000.00	1200000.00	1200000.00	1200000.00	1200000.00	1800000.00	2500000.00	2500000.00	2500000.00	2500000.00
6.	Eme. Loan Limit	20000.00	20000.00	20000.00	20000.00	20000.00	50000.00	50000.00	75000.00	75000.00	75000.00
7.	Secu. Loan o/s	1032638401.00	1470625105.00	1470625105.00	1518168532.00	1527747199.00	1680172611.00	1803339814.00	2000939467.00	2208224642.00	2370691185.00
8.	Eme. Loan o/s	4401887.00	2861298.00	2861298.00	2831912.00	2635061.00	11153035.00	10450944.00	12070264.00	8076120.00	8787193.00
9.	Building Fund	577490.00	663890.00	663890.00	704450.00	763490.00	799730.00	860210.00	860210.00	912770.00	934130.00
10.	Thrift Fund	25346364.00	28186419.00	28186419.00	28186419.00	35554916.00	34379466.00	43799690.00	5571527.00	50596754.00	53227527.00
11.	Fixed Deposit	963977769.00	1248697766.00	1278697766.00	1421741070.00	1353184920.00	1454832620.00	1559203503.00	1724262395.00	1908206961.00	1946256554.00
12.	Daminee R. D.	8462300.00	9596800.00	9596800.00	9011400.00	8944200.000	8136000.00	7699000.00	8138000.00	9366300.00	9427100.00
13.	Total Income	106561533.00	13679195.00	136791952.00	165179518.00	1693379030.00	160318670.00	170443522.00	183557471.00	183557471.00	200176513.00
14.	Net Profit	22487771.00	17845995.00	17845995.00	28959071.00	22390137.00	30885127.00	36773025.00	41318144.00	31724454	36746024.00
15.	Rate of Int. on Loan to Members	10.50 %	10.00 %	10.00 %	10.00 %	10.00 %	09.50 %	09.50 %	09.25%	09.00%	8.50%
16.	Dividend	16.50 %	12.50 %	12.50%	14.00 %	10.50 %	11.00 %	12.50 %	13.00%	09.00%	10.50%
17.	Audit Class	A	A	A	A	A	A	A	A	A	A
18.	Engineers Diary	■	■	■	■	■	■	■	■	■	■



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& Share Certificate From
WebSit : www.msebeccs.com

HIGHLIGHTS

As on 31-03-2023

Membership	3588	Nos.
Authorised share capital	30.00	Crores
Paid up share capital	28.58	Crores
Deposits	231.07	Crores
Reserve fund	11.85	Crores
Thrift fund	06.48	Crores
Loans (O/S) on members	264.18	Crores
Investment	14.62	Crores
ICICI saving A/C.	0.86	Crores
Fixed Assets	00.85	Crores
Gross Income 2022-2023	21.32	Crores
Net Profit 2022-2023	03.97	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