



**35<sup>th</sup>**  
**Annual Report**  
**of**  
**Managing Committee**  
**Statement of Accounts**

**2020 - 2021**

**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, 📞 9699480281  
**web site :- [www.msebeccs.com](http://www.msebeccs.com)**  
**email\_id:- [msebeccsngp@yahoo.com](mailto:msebeccsngp@yahoo.com)**



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

## MANAGING COMMITTEE

AS ON 31-03-2021



**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

## PROGRESS REPORT ABSTRACT FOR LAST TEN YEARS

Sr.No.	Particulars	10-11	11-12	12-13	13-14	14-15	15-16	16-17	17-18	18-19	19-20
1.	Memberships	3241 Nos.	3428 Nos.	3527 Nos.	3508 Nos.	3504 Nos	3457 Nos	3474 Nos	3495 Nos	3604 Nos	3572
2.	Authorised Share	10.5 Crore	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
3.	Paid Up Share	98328605.00	105555945.00	115338920.00	13686052.00	159986565.00	176230809.00	193154058.00	210898979.00	229483044.00	245592142.00
4.	Reserve Fund	22699301.00	25577710.00	29179159.00	36673723.00	40959564.00	45052560.00	54871888.00	60029079.00	70968862.00	84601987.00
5.	Secu Loan Limit	850000.00	850000.00	850000.00	1200000.00	1200000.00	1200000.00	1200000.00	1800000.00	2500000.00	2500000.00
6.	Eme. Loan Limit	20000.00	20000.00	20000.00	20000.00	20000.00	20000.00	20000.00	50000.00	50000.00	75000.00
7.	Secu. Loan o/s	711794493.00	896924722.00	1032638401.00	1470625105.00	1470625105.00	1518168532.00	1527747199.00	1680172611.00	1803339814.00	2000939467.00
8.	Eme. Loan o/s	4233437.00	4816983.00	4401887.00	2861298.00	2861298.00	2831912.00	2635061.00	11153035.00	10450944.00	12070264.00
9.	Building Fund	440930.00	519410.00	577490.00	663890.00	663890.00	704450.00	763490.00	799730.00	860210.00	860210.00
10.	Thrift Fund	21350108.00	20848875.00	25346364.00	28186419.00	28186419.00	28186419.00	35554916.00	34379466.00	43799690.00	5571527.00
11.	Fixed Deposit	565377705.00	721423945.00	963977769.00	1248697766.00	1278697766.00	1421741070.00	1353184920.00	1454832620.00	1559203503.00	1724262395.00
12.	Daminee R. D.	7152200.000	8261700.00	8462300.00	9596800.00	9596800.00	9011400.00	8944200.000	8136000.00	7699000.00	8138000.00
13.	Total Income	60639281.00	80326400.00	106561533.00	13679195.00	136791952.00	165179518.00	1693379030.00	160318670.00	170443522.00	183557471.00
14.	Net Profit	143168870.00	19611007.00	22487771.00	17845995.00	17845995.00	28959071.00	22390137.00	30885127.00	36773025.00	41318144.00
15.	Rate of Int. on Loan to Members	09.50%	10.50%	10.50%	10.00%	10.00%	10.00%	10.00%	09.50%	09.50%	09.25%
16.	Dividend	14.00%	18.50%	16.50%	12.50%	12.50%	14.00%	10.50%	11.00%	12.50%	13.00%
17.	Audit Class	A	A	A	A	A	A	A	A	A	A
18.	Engineers Diary	■	■	■	■	■	■	■	■	■	■



# HIGHLIGHTS

As on 31-03-2021

Membership	3560	Nos.
Authorised share capital	30.00	Crores
Paid up share capital	26.09	Crores
Deposits	198.04	Crores
Reserve fund	09.92	Crores
Thrift fund	05.05	Crores
Loans (O/S) on members	222.53	Crores
Investment	14.88	Crores
ICICI saving A/C.	5.32	Crores
Fixed Assets	00.25	Crores
Gross Income 2020-2021	18.55	Crores
Net Profit 2020-2021	03.17	Crores

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

## **BOOK-POST** Printed Matter

To,

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

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**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

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

## NOTICE FOR ANNUAL GENERAL MEETING 2020 - 2021

(For Regular Members Only)

All the members of the society are hereby informed that the 35<sup>th</sup> Annual General Meeting will be held on **Dt. 08/08/2021** at 12.00 hrs. at **on Online and link will be share to members at 11.00 am.**

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

No members are allowed to present physically for AGM. All are requested to Join AGM.

### AGENDA

1. Approval of report of 34<sup>th</sup> Annual General Meeting held on dt 07.03.2021.
2. Approval of Audited Annual Balance Sheet, Profit & Loss Account Statement, Receipt & Payment Account Statement submitted by the Managing Committee for the year 2020-2021 and approval of Distribution of Profit for year 2020-2021.
3. Approval of Compliance Report Year 2020-2021.
4. Approval of Provisional Budget for the year 2021-2022.
5. Approval of the decisions passed by the Managing Committee in the monthly meetings held during the year 2020-2021.
6. Approval to the proposed amendment to existing bye laws proposed by managing committee.
7. Appointment of Statutory Auditor for year 2021-2022 .
8. Any other points with the permission of the chair.

Dated : .07/07/2021

Secretary

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

#### NOTE :

1. Members Seeking in any clarification regarding attached reports, may submit their queries / suggestions to the society office on or before **dt 31/07/2021** positively. Any queries raised during the AGM on said report will not be entertain by Managing Committee.

2. Members are requested to attend Meeting online, Due to Corona Pandemic. Link will be Share on society website, on Meeting day before 1 Hr.



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

## PROCEEDING OF

**34<sup>th</sup> ANNUAL GENERAL MEETING 2019-2020.**

**DATED: - 07<sup>TH</sup> MARCH 2021.**

The 34<sup>TH</sup> Annual General Meeting was held on date 07.03.2021 @ 12 noon at Amrut Bhavan, North Ambazari Road, Sitabuldi, Nagpur through Video Conferencing as per COVID-19 Guidelines issued by district administration. Due to pandemic the permission only 50 members or less (including Directors, staff and members) was granted by Hon. Commissioner Nagpur Municipal Council, Nagpur vide letter No.1. For attending the meeting off line, for AGM video conferencing Facebook live social Media used to participate the members from their respective location via online link.

The notice of 34<sup>th</sup> A.G.M. was served to all members regular on 31<sup>st</sup> March 2020, and was also uploaded on Society website www.msebcecs.com as per the M.S.Govt. Circular No. संकीर्ण-२०२०/प्र. क.२४/९३-स दिनांक २५/०२/२०२१.

The 34<sup>th</sup> 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 1000 members visited to site when on line facebook meeting was in progress. Members present on Live Facebook for 34<sup>th</sup> Annual General Meeting were 1000 members were visited the page online .

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 condolence 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 part to almighty to rest the soul of late beloved members in piece 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 regrets for not organizing the Felicitation function ceremony of meritorious students and retired members due to pandemic and Government regulations as permission was not granted by NMC for gathering of members more than 50 Nos. Whereas the amount of reward and Memento to Meritorious students were distributed through local directors as per the resolution no.6 pass in monthly meeting dated 29.11.2020 total 30 & 15 No. of students respectively felicitated this year for class X & XII. Similarly managing committee approved the gift of Rs.8000/- vide resolution no.6 monthly meeting 27.12.2020 for 116 Nos. retired members as per the prevailing practices. The amount of Rs.8000/- was directly deposited to the bank account of each members, retired between 01 July 2019 to 30th June 2020.

In continuation to function, Er. Ashish Paturkar, Secretary read out the agenda for 34<sup>th</sup> 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 33rd AGM held on date 14<sup>TH</sup> July 2019, at Rajwada Palace Nagpur, and put up for approval. Members approved the proceeding unanimously.

2.) The audited balance sheet, Profit and loss statement, receipt & payment account statement for the year 2019-20 is presented in front of the members for approval. As per GR.No. 18 dated 2.11.2020 vide general amendment No.49 due to COVID-19 an amendment to 1960 C-operative Societies act is approved by competent authority delegate the power of AGM to managing Committee due to present pandemic situation. Henceforth, Managing Committee has approved the dividend of 13% as per the power delegate vide Monthly Meeting dated 08.11.2020 resolution No .2



Er.Ashish Paturkar, Secretary read out the details GR No.18 dated 02.11.2020 and requested the house to accord the approval for resolution no.2 of monthly meeting date 08.11.2020 as per which distribution of profit to members was executed by transferring 13% on share value as on 31.03.2019 through RTGS to all members bank account on dated 11.11.2020.AGM has approved the distribution of dividend to 13%.

3.) The Compliance report for the audit of FY 2019-20 was put up for approval before the AGM for approval and AGM approved the same unanimously.

4.) The Provisional budget for 2020-2021 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 2018-2019.AGM approved the decisions taken by managing committee during the year unanimously.

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

Secretary read out by approval. Existing bye laws no.क 1.1,क 1.10 and ड 1.14 put up in front of the house for approval. After long discussion and complete satisfaction to questions asked and understanding the need of amendments members approved the amendments unanimously.

7.) Secretary read out the audit report submitted by M/s.Shrikant J.Dubey C.A., Nagpur being statutory auditor appointed for 2019-2020 and AGM approved the report.

It was proposed by the Managing Committee to appoint M/s. VOK associates as a statutory auditor for FY 2020-2021, and was put for approval to house as 3 years to previous auditor is completed.As per the directive of Hon.Commissioner Co-operative Societies it is necessary to change the Auditor after 3 years.House approved the appointment of M/s.VOK Associates as statutory auditor to for the audit for financial account statement for financial year 2020-2021.

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

Er.Puru Wanjari Member requested to accord the approval for new membership from Engineers working in IT cadre working in all 3 companies.Managing Committee explained the difficulty to offering new membership to the IT cadre Engineer due to their designation as SYSTEM ANALYST and not ENGINEER.Whereas as per existing bye-laws clause (D) 1.1 related to membership criteria doesn't permit the SYSTEM ANALYST and similar post, to become the member of society as new member should have an Engineer by post and not by qualification.But managing Committee assured Er.Puru Wanjari to put up the matter before managing committee monthly meeting and after detailed study will convey the decision.

Er.Rajendra Palthe,member proposed to organized a program for Honoring CORONA Warriors by means of Online musical program as a charity.Managing Committee assures to discuss the same after collection all data regarding expenditure on such program and to convey member after final decision.

It is proposed to purchase the flat opposite to Society office owned by Shri.Gude as existing Area of society in not sufficient for proper working of society, & it is proposed to transfer the Community Hall fund to building fund for purchase of same in 45.75 lakhs. Area as about 22.94 Sq.Mtr.& superbuiltup area sa 390 sq.ft. AGM approved to same unanimously.

Er.Naval Damle submitted the online suggestion to convert monthly basis interest applicable on Security loan and emergency loan to daily basis. Managing Committee conveyed to Er.Naval Damle that due to existing software constraints it is not possible.Where as if upgradation in software done it is possible Managing Committee will take up this issue in monthly meeting and convey the progress to member.

Er.A.R.Pund, requested to appoint one more Director to koradi Division as one post of director is insufficient to handle vast area Managing Committee assures to study and discuss over the need of one more director for koradi division in managing Committee monthly Meeting and convey to member accordingly.

At last, On behalf of the Managing Committee, Er. J.V.Dethe expressed the vote of thanks and concluded the meeting.

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



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

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

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

**DATED: - .08 TH AUGUST 2021.**

Dear Friends,

On behalf the Managing Committee, I welcome all the honorable members present for the 35<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 2021, 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 07.03.2021 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 2020-2021. The contribution of all Directors in these meetings is highly appreciable.

**B) MEMBERSHIP :**

The number of registration for membership up to 31.03.2021, since society functioning, is 6483. However due to Retirements, transfers, deaths and resignations on their own, the membership by the end of 31st March 2020 was 3572.

During the year 2020-2021, 98 new regular members have extended their support. The membership is reduced by 92 due to retirement from the services and 8 members have withdrawn their membership on their own. Due to untimely death of our Beloved members the membership has reduced by 10 nos. As such, by the end of financial year 2020-2021, 3560 members are leading the society.

As per Adarsha Upavidhi sanctioned vide no 4253/16 dated 01.10.2016, from November-2018 the amount collected from new members whose age is upto 40 yrs is Rs.2632/- (Entrance Fee: Rs.100/-, Working charges : Rs.20/-, Paid up Share : Rs.500/- (Towards purchase of 1 shares), Thrift Fund : Rs. 1750/-, Building Fund : Rs. 240/- & Rs.22/- CGST+SGST). The amount collected from new members whose age is above 40 yrs and not exceeding 55 Yrs is Rs.2632/- plus ( Entrance Fee :Rs. 100/-, Working charges : Rs.20/-, Paid up Share : Rs.500/- (Towards purchase of 1 shares), Thrift Fund Rs.:1750/- Building Fund : Rs. 240/- & Rs.22/- CGST+SGST), Plus the additional contribution towards thrift fund at the rate of Rs.450/- per month by which his/her age exceeds 40 Yrs.





### C) SHARE CAPITAL :

The **Authorised** Share Capital of our society is **Rs.30,00,00,000.00** . The individual share holding limit is Rs.1,00,000/-. The paid up share of the society as on 31.03.2020 was Rs. **24,55,92,142/-**. The contribution towards share during the year 2020-2021, by the members is Rs.2,45,82,885/-. An amount of the Rs.92,66,737/- is refunded to the members whose membership ceased during the year. Thus as on 31.03.2021, the paid up share capital of our society is **Rs.26,09,08,290/-** It is already resolved that the required share amount for the loan sanction will be deducted from the loan itself.

### D) LOANS :

#### i) Security Loan :

The Security Loan Limit is **Rs.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 Resulation No.8 dt.26.03.2017, for **Security Loan Applied up to Rs.12,00,000/- Two Sureties required and for Security Loan Applied for above Rs.12,00,000/- up to Rs.25,00,000/- Three Sureties will be required .Considering the re-payment capacity of member 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 Honbl. Commissioner ( Co-Operative Societies) as per circular No.1 r l 1 Fkk@l -vk-&5@i xkkjnkj @dezi r@dttb; khk@2020@01 fnukd 31/12/2020 subjected to Rs. 2500000/- maximum.**

The Security Loan sanctioned to **604** members during the year 2020-2021, is **Rs.97,53,88,329/-**. The refund towards the excess receipt against the Security Loan is Rs.85,175/- .

The Security Loan Outstanding as on 31.03.2020 was **Rs. 200,09,39,467/-** The recovery against the loan during the year 2020-2021 is **Rs.97,53,88,329/-** The Security Loan outstanding at the end of the year 2020-2021 is **Rs. 220,82,24,642/-** against **2167 no** of members.

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

The Emergency Loan sanctioned during year 2020-2021 is **Rs.1,34,22,840/-** to **222** members. The refund towards the excess receipt against the Emergency Loan is Rs.4144/-

The Emergency Loan Outstanding as on 31.03.2020 was **Rs. 1,20,70,264/-**. The recovery against loan during the year 2020-2021 is **Rs.1,34,22,840/-**. The Emergency Loan Outstanding at the end of the year 2020-2021 is **Rs.80,76,120/-** against **276** members.

As per Managing Committee Meeting for month Vide resolution No. 6 dated 24.05.2020, The rate of interest on both the loans was reduced from 9.25% to 08.75 % p.a. w.e.f. 01.06.2020. These change were have to make due to our Society fund Balance Position and change in Market financial Interest on Fixed Deposits.

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

#### iii) Loan Against Fixed Deposit :

The loan against FDR outstanding as on 31.03.2020 was **Rs. 1,15,60,000/-** . During the Year 2020-2021, Loan sanctioned against F.D.R. is **Rs.1,37,64,147/-** and the loan adjusted against FDR / Paid **Rs.1,85,18,600/-**. Loan against FDR outstanding as on date 31.03.2021 is **Rs.68,05,547/-**.



## E) DEPOSITS:

**1. Daminee R.D.:** From Dt. 01.12.2020, 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 648 members are contributing an monthly amount of **Rs. 31,98,600/-** towards Daminee RD.

The balance as on 31.03.2020 in the Daminee RD was Rs.81,38,000 /-. The receipt during the year 2020-2021 is Rs.3,56,79,012 /-. An amount of Rs.3,44,50,712/- was paid with an interest of Rs.12,92,593 /- to the members during the year 2020-2021. The balance as on dt 31.03.2021 is Rs.93,66,300/-.

Against new Daminee RD, the last deduction through salary, will be in m/o Nov 2021 and maturity payment will be done on date 01.02.2022. Again Daminee RD will be launched from date 01.12.2021 and will be for period of 12 months. All other conditions will remain same as exiting Daminee RD .

### 2. Fixed Deposit Scheme :

As on 31.03.2020 ,the Balance in Fixed Deposit Scheme was Rs.**172,42,62,395** /-. The receipt during year 2020-2021 is Rs. 195,50,46,059 /-. The payment of Rs.177,11,01,493 /- was made during the year with the interest of Rs. 13,49,71,038 /-. The balance in Fixed Deposit scheme as on date 31.03.2021 is **Rs.190,82,06,961** /-

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 31.03.2020 in ONJAL was Rs.3,13,65,380 /-. An amount of Rs.8,70,39,618/- was deposited during year 2020-2021 in this scheme by the members. The amount refunded to the members during the year 2020-2021 is Rs.5,54,82,410 /- , with the interest of Rs.47,37,107/-. The balance as on 31.03.2021 in ONJAL is Rs.6,29,22,588 /- 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 31.03.2021 is Rs. 198,04,95,849/-.**



## F) THRIFT FUND :

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

The net balance as on 31.03.2020 was Rs.5,50,71,527/-. Contribution of Rs.2,00,36,387/- is made by the members during the year 2020-2021. The net balance as on 31.03.2021 is Rs.5,05,96,754/- after all payments towards different schemes operated through Thrift Fund, as mentioned below. It is decided to adjust the amount paid against mrugachhaya from the profit since year 2012-2013.

**1) Group Insurance Scheme :** During year 2020-2021 an amount of Rs.2,43,38,000/- is paid to the families of Nine deceased members. The total amount paid in Group Insurance till the end of 2020-2021 is **Rs.12,97,35,000/-**

**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 incurred are as follows.

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

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.62,500/- is paid as medical aid to 10 No of our members during the year 2020-2021.

**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.

The amount granted to member is to be refunded to the society, by the member, within a span of 12 months from the date of amount deposited to the hospital. An amount of Rs. 3,00,000/- was deposited to hospital for emergency treatment of Five Members. An amount of Rs.3,85,030/- was refunded in year 2020-2021 by the members to whom it was granted. For Availing facility Members as to obtain quotation of tentative expenditure from concert Hospital.

**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. (Only 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 10, 4, 6, 9, 6, 5, 6, 5, 2, 7, 5, 3, 9 against the membership of 2802, 2858, 3023, 3241, 3428, 3527, 3533, 3504, 3457, 3495, 3474, 3604, 3572, 3560 respectively.

**6) Arogya Vaibhav Scheme -** As per resolution no.8 dated 28.03.2021 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 2020-2021 an amount of Rs.57,800/- is paid to Renbo Medinova. Managing committee also decided to continue the above scheme up to 31 March 2022. In their monthly meeting of 28-March-2021.



### **G) Mrigchhaya scheme :**

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

2) Medical Aid to Nominal Members of the society is given through this scheme. An amount of Rs.47,38,845/- 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 2020-2021 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 2020-2021, duly attested and passport size photo, upto .31/12/2021. Applications received after .AGM till .31.12.2021 will also be considered for prizes and will be distributed in Managing committee meetings. Cash prizes of an amount of Rs.46,046/- were distributed to the Meritorious children of our members passing the S.S.C and H.S.S.C Exam in the academic year 2019-2020.

In view of pandemic Situation of Covid-19 Managing Committee have decided to Donate Rs.11.00 Lakhs to Hon.C.M.Relief Fund & also decided to donate PPE Kits & Hand Gloves worth Rs.2,30,000/- on Appeal by Hon. Jt.Registrar Co-Op.Societies Nagpur & Chief Minister of Maharashtra.

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

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

### **J) AUDIT :**

M/s.VOK Associates Nagpur has been appointed as Statutory Auditor of Account of Financial Year 2020-2021 in the AGM held on date 07.03.2021 as per directives from Hon.Divisional Joint Registrar, Co-Op Societies, Nagpur and had carried out the Statutory Audit of Account for Financial Year 2020-2021 and awarded **Class 'A'**

M/s.Rajeev N. Menghal, C.A had carried out Tax audit of the society for 2020-2021 and also have been assigned for the submission of the income Tax returns of the society for the year 2020-2021.

### **Proposal for appointment for Statutory Auditor for financial year 2021-2022.**

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 2021-2022.

### **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-2021 , surplus amount was invested to ICICI Bank Nagpur.



### L) PROFIT AND LOSS :

The Gross income of our society for the year 2020-2021 is Rs. 18,55,71,674.00. The **net profit** for the year **2020-2021 is Rs.3,04,17,103.00** and the last year balance of the profit carried forward is Rs.67,183.00. The managing committee have the great pleasure to propose the **DIVIDEND @ 09.00%** on the share amount as on 31.03.2020 to the existing members as on 31.03.2021.

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

<b>Net balance of profit for 2019-2020</b>	:	<b>Rs. 0,00,67,183.00</b>
<b>Net profit for the year 2020- 2021</b>	:	<b>Rs. 3,17,24,454.00</b>
<b>Total</b>	:	<b>Rs. 3,17,91,637.00</b>

### Distribution of profit :

1. Reserve Fund @ 10 % of net profit	:	Rs. 0,31,72,445.00
2. Dividend for year 2020-2021 @ <b>09.00%</b>	:	Rs. 2,16,31,970.00
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. 0,10,00,000.00
7. Proposed Building Fund	:	Rs. 0'04,00,000.00
8. Proposed Thirft Fund	:	Rs. 0,50,00,000.00
9. Proposed Software Development	:	Rs. 0,05,00,000.00
10. Net balance Carried to Next Year B/S	:	Rs. 0,00,84,222.00
<b>Total</b>	:	<b>Rs. 3,17,91,637.00</b>

### N) Vote of Thanks :

We are very much thankful to the administration of MSEB, MAHAGENCO, MAHATRANSCO and MAHADISCOM for valuable co-operation. We are also very much thankful to Hon. Commissioner, Co-operative Societies, M.S. Pune and the Divisional Joint Registrar, Co-operative Societies, Nagpur, for their valuable guidance and co-operation. We extend our thanks to the Govt. Auditor, Co-operative Societies, Nagpur and also M/s VOK & ASSOCIETES 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 01/04/2020 TO 31/03/2021

2019-2020	Receipt	2020-2021	2019-2020	Payment	2020-2021
	To,			By	
	Opening Balance		11271579.00	Paid Up Share Capital	9266737.00
0.00	Cash / Cheque in Hand	0.00	12100.00	Entrance Fee	9800.00
27380677.00	Paid Up Share Capital	24582885.00	5440000.00	Claims under Group Ins. From T.F.	24380000.00
29040.00	Building Fund	23520.00	912781027.00	Security Loan	975388329.00
14163369.00	Thrift Fund	20036387.00	15736.00	Int. on Security Loan	2117.00
715181374.00	Security Loan	768103154.00	19544605.00	Emergency Loan	13422840.00
174982818.00	Int on Security Loan	179154029.00	31631600.00	Daminee RD	34450712.00
17925285.00	Emergency Loan	17416984.00	960391.00	Suspence A/c	809405.00
1043632.00	Int on Emergency Loan	847099.00	1616514218.00	Fixed Deposit	1771101493.00
32070600.00	Daminee RD	35679012.00	127491194.00	Int on Fixed Deposit	135102402.00
3900.00	Sale of Loan Form	0.00	36880173.00	Profit & Loss A/c	41736656.00
555836.00	Incidentail Charges	486430.00	2960026.00	Reserve Fund with NDCC Bank	2870693.00
960391.00	Suspence A/c	809405.00	896988.00	Diary Expences	917165.00
1781573110.00	Fixed Deposit	1955046059.00	5255.00	Bank Charges	4408.00
12100.00	Entrance Fee	9800.00	529659.00	A. G. M. Expences	164550.00
9205356.00	Reserve Fund	10339336.00	0.00	Int.on Emergency Loan	0.00
1000.00	Dividend Equilization Fund	1000.00	2345226.00	Salary to Staff	3308995.00
101000.00	Reserve for charitable Fund	1331000.00	105451.00	Genral Charges	96994.00
418512.00	Profit & Loss A/c	67183.00	66347.00	Electricity Bill	52140.00
165489.00	Int.on Fixed Deposit	131364.00	25665405.00	Dividend a/c	29006937.00
0.00	Medical Adv From T.F.(Mem.)	385030.00	89057.00	Stationary & Printing	83609.00
0.00	Medical Adv From T.F.(Family)	0.00	20000.00	Postage	10000.00
25665405.00	Dividend A/c	29006937.00	272809.00	Travelling Expences	285153.00
1000.00	Reserve for Propoganda	1000.00	9440.00	Acct. Job Work	8000.00
2960026.00	Int. received on Reserve Fund	2870693.00	27340.00	Adj from Thrift Fund	1560078.00
972716.00	Loan to Staff	918180.00	1030216301.00	I.C.I.C.I. Bank A/c	1223152285.00
159290.00	Int. On Loan to Staff	229093.00	1400000.00	Loan to Staff	1300000.00
228820.00	Providend Fund(Employee contri.)	308359.00	994601.00	Govt Audit Fee	1105569.00
10000.00	Professional Tax (Staff)	12000.00	322190.00	Insentive to Staff	86000.00
1374527.00	Int.Resrve Fund MS.Co.Bank	587520.00	150200.00	Sitting Fee to Directors	152800.00
23387342.00	Short Tetm FD (Onjal)	87039618.00	0.00	Cash/Chest Transit Insurance	13000.00
25662500.00	Loan Against FD	18518600.00	12104.00	Legal Fee A/c.	28300.00
707980.00	Int. on Loan Against FD	635017.00	228820.00	Providend Fund(Employee Contri.)	308359.00
1031239726.00	I.C.I.C.I. Bank A/c	1222531878.00	251108.00	Providend Fund(Society Contri)	335122.00
764297.00	Int.on ICICI Bank A/c.	677632.00	10000.00	Professional Tax (Staff)	12000.00
145000000.00	FD invested with ICICI Bank.	200000000.00	24050.00	Telephone Bill	25825.00
5212113.00	Int.on ICICI Bank FD	3540630.00	750.00	Professional Tax (Society)	750.00
137890.00	Tax Deducted at Source	132442.00	18461.00	Corporation Building Tax	16164.00
130480.00	Refund Income Tax Deducted	0.00	56107.00	Building Maintenance	31365.00
0.00	Cash Credit Limit A/C.(Saving)	0.00	1187337.00	Int. on Daminee RD	1292593.00
4256.00	Int.on NDCC Bank Saving A/C.	3970.00	29500.00	Tax Audit Fee	25000.00
93216.00	Int.Received on Reserve Fund UBI	898804.00	162408.00	Computer Maintenance A/c	33470.00
8049199.00	Reserve Fund MS.Co.Op.Bank	7500000.00	1374527.00	Reserve Fund With M.S.CO.OP.Bank	8044185.00
4047534272.00	<b>TOTAL</b>	4589862050.00	3831974601.00	<b>TOTAL</b>	4280002000.00

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

## RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2020 TO 31/03/2021

2019-2020	Receipt	2020-2021	2019-2020	Payment	2020-2021
30436108.00	Invest of TF FD ICICI Bank	0.00	8049199.00	M.S.CO-OP.Bank Current A/c.	7500000.00
9130.00	Int.on TDS Ded.Refund	0.00	145000000.00	FD Invested with ICICI BANK	205000000.00
0.00	Buiding Fund Community Hall	0.00	225225.00	Conveyence Allowance	234225.00
118.00	NDCC Bank Saving A/c.	118.00	42700.00	IT Return Filing charges	51508.00
0.00	A.G.M.Expences	0.00	14556304.00	Short Term FD(Onjal)	55482410.00
3748358.00	Int.On TF FD ICICI Bank	3107188.00	1568395.00	Int. on Short Teerm FD (Onjal)	4737107.00
0.00	Office Building Renovation	0.00	0.00	Medical Advance from TF(Mem)	635000.00
0.00	Receipt From Auction Old Furniture	0.00	0.00	Medical Advance from TF(family)	380000.00
0.00	Reserve Fund With UBI	0.00	28214500.00	Loan Against FD	13764147.00
8049058.00	M.S.CO-OP.Bank Current A/c.	7500000.00	49049.00	Award to Meritorious Students	46046.00
1500000.00	Staff Gratututy Fund	1000000.00	20650.00	Councelling charges for IT	17500.00
48994.00	CGST & SGST Rev.from Mem.	87277.00	97500.00	Medical Aid from TF	57500.00
48994.00	CGST & SGST Other mem.Payment.	87277.00	4396624.00	Mrugchaya Scheme	4738845.00
			137890.00	Tax deducted at source	132442.00
			1200.00	UPS / Battery maintenance	1400.00
			0.00	Medical Aid to Family Members	5000.00
			4256.00	NDCC Bank Saving A/C.	3970.00
			2000.00	CHIEF MINISTER Relif Fund	1305000.00
			14000.00	Training To Directors	14600.00
			856000.00	Retirment Benifit from T.F.	928000.00
			896047.00	TDS Ded.ICICI Bank	675549.00
			4000000.00	Invest of TF To FD ICICI Bank	15000000.00
			60650.00	Computer Account	25805.00
			14442216.00	Reserve Fund With UBI	832725.00
			34574.00	Momento to Meritorious Student	18000.00
			219050.00	Arogya Vaibhav Yogna	57800.00
			89519.00	Office Equipments	0.00
			0.00	Building Fund Community Hall	1803700.00
			0.00	Furniture & Fixure	0.00
			8000.00	CGST & SGST Return Filing Charges	24000.00
			365875.00	CGST & SGST Payment	445335.00
			48994.00	CGST & SGST Reseved from Mem.	87277.00
			1374527.00	Reserve Fund With M.S.Co-op.Bank	8044185.00
			0.00	Cash/Cheque in Hand	0.00
4091375032.00	<b>TOTAL</b>	4594143910.00	4091375032.00	<b>TOTAL</b>	4594143910.00

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

BALANCE SHEET AS ON 31ST MARCH 2021

Pre Year (in Rs.)	LIABILITIES	Amount (in Rs.)	Amount (in Rs.)
25,00,00,000.00	<b>A</b> Authorised Share Capital		30,00,00,000.00
245592142.00	<b>B</b> PAID UP SHARE CAPITAL		
	As per Last Year Balance sheet	245592142.00	
	Add During the Year	24582885.00	
	Paid During the Year	9266737.00	260908290.00
<b>245592142.00</b>	<b>GROUP TOTAL</b>		<b>260908290.00</b>
	<b>C FUNDS</b>		
84601987.00	<b>1</b> RESERVE FUND		
	As per Last Year Balance sheet	84601987.00	
	1. Add 25% of Net Profit	10329536.00	
	2. Add Interest on Reserve Fund Invested	2870693.00	
	3. Add Interest On Reserve Fund with MS.Co.	587520.00	
	3. Add Interest On Reserve Fund with UBI	898804.00	
	4. Add Entrance Fee	9800.00	99298340.00
74054.00	<b>2</b> DIVIDEND EQUILIZATION FUND		
	As per Last Year Balance sheet	74054.00	
	Add During the Year	1000.00	75054.00
109000.00	<b>3</b> RESERVE FOR CHARITABLE FUND		
	As per Last Year Balance sheet	109000.00	
	Add During the Year	1331000.00	
	Paid During the Year	1305000.00	135000.00
1500000.00	<b>4</b> STAFF GRATUTITY FUND		
	As per Last Year Balance sheet	1500000.00	
	Add During the Year	1000000.00	2500000.00
781358.00	<b>5</b> DEPRECIATION FUND		
	As per Last Year Balance sheet	781358.00	
	Add During the Year	106070.00	887428.00
17000.00	<b>6</b> RESERVE FOR PROPOGANDA		
	As per Last Year Balance sheet	17000.00	
	Add During the Year	1000.00	
	Paid During the Year	2550.00	15450.00
889250.00	<b>7</b> BUILDING FUND		
	As per Last Year Balance sheet	889250.00	
	Add During the Year	23520.00	912770.00
5000000.00	BUILDING COMMUNITY HALL	5000000.00	
	paid During the Year	1803700.00	3196300.00
55071527.00	<b>8</b> THRIFT FUND		
	As per Last Year Balance sheet	55071527.00	
	1. <b>Add</b> Monthly Contribution During the Year	20036387.00	
	2. Int.on TF to ICICI Bank	3107188.00	
	3. Refund in Medical Relif Adv.by Member	385030.00	
	4. <b>Paid</b> During the Year-Group Insurance	24380000.00	
	5. Medical Aid to members/Family Members	62500.00	
	6. Retirement Benefit from T.F.	928000.00	
	7. Arogy Vaibhav Yogna	57800.00	
	8. Medical Relif Adv.to Member/Family Member	1015000.00	
	8. Paid to Member by Adj.	1560078.00	50596754.00
<b>148044176.00</b>	<b>GROUP TOTAL</b>		<b>157617096.00</b>
<b>393636318.00</b>	<b>TOTAL C/F</b>		<b>418525386.00</b>





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

## BALANCE SHEET AS ON 31ST MARCH 2021

Pre Year (in Rs.)	ASSETS	Amount (in Rs.)	Amount (in Rs.)
	<b>I Closing Balances</b>		
52635826.00	<b>ICICI BANK SAVING A/C.</b> As per Last Year Balance sheet Add During the Year paid during year	52635826.00 1223152285.00 1222531878.00	<b>53256233.00</b>
5141.00	<b>M.S.CO-OP.BANK CURRENT A/C</b> As per Last Year Balance sheet Add During the Year Paid During the Year	5141.00 7500000.00 7500000.00	<b>5141.00</b>
316881.00	<b>CGST &amp; SGST</b> As per Last Year Balance sheet Add During the Year Paid During the Year	316881.00 445335.00 87277.00	<b>674939.00</b>
124521.00	<b>NDCC Bank Saving A/C.</b> As per Last Year Balance sheet Add During the Year Paid During the Year	124521.00 3970.00 118.00	<b>128373.00</b>
<b>53082369.00</b>	<b>GROUP TOTAL</b>		<b>54064686.00</b>
	<b>J INVESTMENTS</b>		
47646322.00	1 RESERVE FUND WITH NDCC BANK As per Last Year Balance sheet Add During the Year	47646322.00 2870693.00	<b>50517015.00</b>
5000100.00	2 SHARE OF NDCC BANK As per Last Year Balance sheet Add During the Year	5000100.00 0.00	<b>5000100.00</b>
14442254.00	3 RESERVE FUND WITH UBI BANK As per Last Year Balance sheet Add Int.Received During the Year Add During the Year	14442254.00 832725.00 0.00	<b>15274979.00</b>
10000000.00	4 RESERVE FUND WITH M.S.CO.OP. BANK As per Last Year Balance sheet Add During the Year Withdrawal on Maturity	10000000.00 8044185.00 0.00	<b>18044185.00</b>
0.00	5 FIXED DEPOSIT WITH ICICI BANK As per Last Year Balance sheet Add During the Year Withdrawal on Maturity	0.00 205000000.00 200000000.00	<b>5000000.00</b>
40000000.00	6 Invest of T.F.Fund to ICICI Housing & LIC Hou.F.D. As per Last Year Balance sheet Add During the Year Withdrawal on Maturity	40000000.00 15000000.00 0.00	<b>55000000.00</b>
<b>117088676.00</b>	<b>GROUP TOTAL</b>		<b>148836279.00</b>
<b>202584084.00</b>	<b>TOTAL C/F</b>		<b>202900965.00</b>

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

BALANCE SHEET AS ON 31ST MARCH 2021

Pre Year (in Rs.)	LIABILITIES	Amount (in Rs.)	Amount (in Rs.)
8138000.00	<b>D DEPOSITS</b>		
	1 DAMINEE R.D.		
	As per Last Year Balance sheet	8138000.00	
	Add During the Year	35679012.00	
	Paid During the Year	34450712.00	9366300.00
1724262395.00	2 FIXED DEPOSIT SCHEME		
	As per Last Year Bal. sheet	1724262395.00	
	Add During the Year	1955046059.00	
	Paid During the Year	1771101493.00	1908206961.00
31365380.00	3 SHORT TERM FIXED DEPOSIT (ONJAL)		
	As per Last Year Balance sheet	31365380.00	
	Add During the Year	87039618.00	
	Paid During the Year	55482410.00	62922588.00
<b>1763765775.00</b>	<b>GROUP TOTAL</b>		<b>1980495849.00</b>
0.00	<b>E CGST &amp; SGST</b>		
	As per Last Year Balance sheet	0.00	
	Add During the Year	87277.00	
	Paid During the Year	87277.00	<b>0.00</b>
0.00	<b>F SUSPENSE</b>		
	As per Last Year Balance sheet	0.00	
	Add During the Year	809405.00	
	Paid During the Year	809405.00	<b>0.00</b>
	<b>G PROFIT AND LOSS</b>		
41736656.00	1 PROFIT AND LOSS		
	As per Last Year Balance sheet	41736656.00	
	Last Year profit carry forward	67183.00	
	Add Profit & Loss A/c 2020-2021	31724454.00	
	Paid During the Year	41736656.00	31791637.00
<b>41736656.00</b>	<b>GROUP TOTAL</b>		<b>31791637.00</b>
<b>2199138749.00</b>	<b>GRAND TOTAL</b>		<b>2430812872.00</b>

Er. A. D. Rajurkar

Treasurer

Er. A. P. Paturkar

Secretary



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

BALANCE SHEET AS ON 31ST MARCH 2021

Pre Year (in Rs.)	ASSETS	Amount (in Rs.)	Amount ( in Rs.)
	<b>K LOAN AND ADVANCES TO MEMBERS</b>		
2000939467.00	1 ORDINARY / SECURITY LOAN As per Last Year Balance sheet Add During the Year Paid During the Year	2000939467.00 975388329.00 768103154.00	2208224642.00
12070264.00	2 EMERGENCY LOAN As per Last Year Balance sheet Add During the Year Paid During the Year	12070264.00 13422840.00 17416984.00	8076120.00
11560000.00	3 LOAN AGAINST FIXED DEPOSIT As per Last Year Balance sheet Add During the Year Paid During the Year	11560000.00 13764147.00 18518600.00	6805547.00
1886830.00	4 LOAN TO STAFF As per Last Year Balance sheet Add during the Year Paid During the Year	1886830.00 1300000.00 918180.00	2268650.00
<b>2026456561.00</b>	<b>GROUP TOTAL</b>		<b>2225374959.00</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
887443.00	3 COMPUTER ACCOUNT As per Last Year Balance sheet Add During the Year	887443.00 25805.00	913248.00
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>2511143.00</b>	<b>GROUP TOTAL</b>		<b>2536948.00</b>
<b>2199138749.00</b>	<b>GRAND TOTAL</b>		<b>2430812872.00</b>
<b>Er. A. K. Bamnote</b> Chairman		As per my report of even date <b>M/s. VOK &amp; ASSOCIATES.</b> Chartered Accountant, Nagpur	



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

PROFIT & LOSS ACCOUNT FOR THE PERIOD FROM 01/04/2020 TO 31/03/2021

2019-2020	Expenditure	2020-2021	2019-2020	Income	2020-2021
	To Interest			By	
0.00	On NDCC BANK CCL. A/C	0.00	174966557.00	Interest on Security Loan	179151803.00
127325705.00	On Fixed Deposit Scheme	134971038.00	1043632.00	Interest on Emergency Loan	847099.00
1187337.00	On Daminee RD	1292593.00	3900.00	Sale of Loan Forms	0.00
1568395.00	On Short Term FD (Onjal)	4737107.00	555836.00	Incidental Charges	486430.00
<b>130081437.00</b>	<b>SUB TOTAL (1)</b>	<b>141000738.00</b>	159290.00	Interest on Loan to Staff	229093.00
896988.00	To Engineers Diary 2021	917165.00	707980.00	Interest on Loan Against FD	635017.00
5255.00	Bank Charges	4408.00	764297.00	Interest on I.C.I.C.I. Bank A/c.	677632.00
529659.00	Annual General Meeting Expences	164550.00	5212113.00	Interest on I.C.I.C.I. Bank FDR.	3540630.00
105451.00	General Charges	96994.00	4256.00	Interest on NDCC Bank Saving A/C.	3970.00
2345226.00	Salary to Staff	3308995.00	130480.00	Refund of Income Tax(TDS Amt.)	0.00
322190.00	Incentive to staff	86000.00	0.00	Old Ded.Furniture Auction	0.00
24050.00	Telephone Bill	25825.00	9130.00	Int.Received on TDS Ded.Refund	0.00
66347.00	Electricity Bill	52140.00			
89457.00	Stationary and Printing	83609.00			
20000.00	Postage	10000.00			
272809.00	Travelling Expences	285153.00			
150200.00	Sitting fee to Director	152800.00			
994601.00	Statutory Audit Fee	1105569.00			
29500.00	Tax Audit Fee	25000.00			
42700.00	IT Return Filing Charges	51508.00			
20650.00	Councelling Charges for IT	17500.00			
9440.00	Account Job Work	8000.00			
251108.00	Providend Fund (Society Contribution)	335122.00			
<b>6175631.00</b>	<b>Sub Total (2) C/F</b>	<b>6730338.00</b>	<b>183557471.00</b>	<b>Total C/F</b>	<b>185571674.00</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 01/04/2020 TO 31/03/2021

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

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

2019-2020	Expenditure	2020-2021	2019-2020	Income	2020-2021
	To				
106110.00	Depriciation Fund	106070.00			
0.00	Cash/Cheq/Trans Insurance	13000.00			
49049.00	Award to Meritorious Students	46046.00			
12104.00	Legal Fee A/c	28300.00			
750.00	Professional Tax (Society)	750.00			
18461.00	Corporation Tax(Building Tax)	16164.00			
56107.00	Building Maintenance	31365.00			
1200.00	UPS / Battery maintenance	1400.00			
162408.00	Computer Maintanance A/c	33470.00			
225225.00	Convenyance Allow to Directors	234225.00			
34574.00	Momento To Meritorious Students	18000.00			
4396624.00	Mrugchaya Scheme	4738845.00			
14000.00	Traning To Directors	14600.00			
896047.00	TDS DED.ICICI BANK	675549.00			
2000.00	Chief Minister Relif Fund	0.00			
8000.00	CGST & SGST Return Filling Charg.	24000.00			
0.00	Office Rent	131500.00			
0.00	Courier Services	2860.00			
<b>12157890.00</b>	<b>SUB TOTAL 2</b>	<b>12846482.00</b>			
<b>41318144.00</b>	<b>NET PROFIT</b>	<b>31724454.00</b>			
<b>183557471.00</b>	<b>GRAND TOTAL</b>	<b>185571674.00</b>	<b>183557471.00</b>	<b>GRAND TOTAL</b>	<b>185571674.00</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 2020- 2021

	2020-2021	Expenditure	2021-2022		2020-2021	Income	2021-2022
		To Interest				By	
	0.00	On Cash Credit Loan of NDCC Bank	0.00	175000000.00	175000000.00	Interest on Security Loan	190000000.00
	130000000.00	On Fixed Deposits	150000000.00	1100000.00	1100000.00	Interest on Emergency Loan	1100000.00
	1500000.00	On Daminee RD	1500000.00	700000.00	700000.00	Incidental Charges	700000.00
	1800000.00	On Short Term FD (Onjal)	7500000.00	200000.00	200000.00	Int on Loan to Staff	250000.00
	133300000.00	<b>SUB TOTAL (1)</b>	<b>15900000.00</b>	1000000.00	1000000.00	Interest on Loan Against FD	1000000.00
	9000.00	Bank Charges	9000.00	3000000.00	3000000.00	Interest on I.C.I.C.I. BANK FDR	3500000.00
	600000.00	Annual Gen Meting Exp	600000.00	700000.00	700000.00	Interest on ICICI Bank Saving A/c	700000.00
	1200000.00	Engineers' Diary -2022	1200000.00				
	2500000.00	Salary to Staff	3500000.00				
	100000.00	General Charges	100000.00				
	75000.00	Electricity Bill	75000.00				
	120000.00	Stationary and Printing	120000.00				
	30000.00	Postage	30000.00				
	300000.00	Travelling Expences	300000.00				
	1000000.00	Statutory Audit Fee	1200000.00				
	350000.00	Incentive to staff	150000.00				
	275000.00	Provident Fund(Society Contri.)	350000.00				
	110000.00	Depreciation Fund	110000.00				
	170000.00	Allowances to Directors	170000.00				
	6000.00	Cash/Chest Transit Insurance	6000.00				
	30000.00	Telephone Bill	30000.00				
	750.00	Professional 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				
	160000.00	Computer Maintanance & Software dev.	2160000.00				
	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				
	7537750.00	<b>SUB TOTAL 2</b>	<b>11803750.00</b>				
	40862250.00	<b>Net PROFIT</b>	<b>26446250.00</b>				
	181700000.00	<b>GRAND TOTAL</b>	<b>197250000.00</b>	181700000.00	181700000.00	<b>GRAND TOTAL</b>	<b>197250000.00</b>

Treasurer

Secretary

Chairman



## % ys[kk ijh{kdkpk vgly %

(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 २०२१ या दिनांकाचा ताळेबंद व सन २०२०-२०२१ 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 ३१/३/२०२१ 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 २०२०-२०२१ या सहकारी वर्षासाठी संस्थेस **ys[kk ijh{k.k oxl pvß** देण्यात आला आहे.

सही  
व्हीओके अँड असोसिएट.  
सनदी लेखापाल, नागपूर

स्थळ : नागपूर  
दिनांक : ०५.०७.२०२१



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



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mi fo/kh n#Lrhp k el qk**

v-ua	mifo/kh dz l   kP; k mifo/khph ःCn jpu k	n#Lrh urjph ःCn jpu k	n#Lrhps dkj .k
2	<p><b>M1-14 ekfl d oxZ kh %</b> प्रत्येक सभासदाने संस्थेला प्रत्येक महीन्याला खालील प्रमाणे कमीत कमी मासिक वर्गणी रु.९५०/- फक्त दिली पाहीजे.</p> <ol style="list-style-type: none"> <li>रुपये ५००/- सभासदांचे भागभांडवल अंतर्गत .</li> <li>रुपये ४५०/- थ्रिप्ट फंड योजना अंतर्गत.</li> </ol>	<p><b>M1-14 ekfl d oxZ kh %</b> प्रत्येक सभासदाने संस्थेला प्रत्येक महीन्याला खालील प्रमाणे कमीत कमी मासिक वर्गणी रु.१०५०/- फक्त दिली पाहीजे.</p> <ol style="list-style-type: none"> <li>रुपये ५००/- सभासदांचे भागभांडवल अंतर्गत .</li> <li>रुपये ५५०/- थ्रिप्ट फंड योजना अंतर्गत.</li> </ol>	<p>विम्याची रक्कम 25 लाख झाल्यामुळे थ्रिप्ट फंड निधी वाढविण्यासाठी</p>
3-	<p><b>Q1-10 dtfo k; d /kkj .k %</b></p> <p>1. <b>l o l k/kkj .k dtZ :-</b> संस्थेकडे उपलब्ध असलेले निधी सभासदांची पात्रता, शासकीय परिपत्रके लक्षात घेवून व्यवस्थापक समिती आपले कर्ज मर्यादा, कर्जावरील व्याजदर कर्ज फेडीचा कालावधी निश्चित करेल.मा.सहकार आयुक्त व निबंधक सहकारी संस्था यांचे कार्यालयाचे वेळोवेळच्या परीपत्रकाप्रमाणे कर्ज धोरण राहिल.सर्व साधरण कर्ज हे सभासदाला त्याने धारण केलेल्या भाग भांडवलाच्या 20 पट रकमेएवढे किंवा रुपये 25 लाख किंवा एकुण पगाराच्या 30 पटापेक्षा जास्त राहणार नाही किंवा मां. सहनिबंधक सहकारी संस्था यांच्या कार्यालयाच्या मंजुर कर्जमर्यादेत राहिल.सर्व साधरण कर्ज हे खालील कारणास्तव मंजुर करण्यात येईल.</p> <ol style="list-style-type: none"> <li>सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या शैक्षणिक खर्चासाठी.</li> <li>सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या वैद्यकीय खर्चासाठी.</li> <li>सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या लग्नाच्या खर्चासाठी.</li> <li>सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या घरबांधणी किंवा त्यांच्या डागडूजी/सुधारणाव देखभाल/दुरुस्ती यांसाठी.</li> <li>सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या जीवन सुरक्षा विमा हप्ते भरण्यासाठी.</li> <li>व्यवस्थापकीय मंडळाने ठरविलेल्या इतर उद्देशांसाठी/कारणांसाठी कर्जफेडीचे जास्तीत जास्त मासिक हप्ते 180 राहतील.</li> <li>४ टक्के रक्कम त्याची शेअर्स व संचित ठेव मिळून जमा करावी.</li> </ol>	<p><b>Q1-10 dtfo k; d /kkj .k %</b></p> <p>1 <b>l o l k/kkj .k dtZ :-</b> संस्थेकडे उपलब्ध असलेले निधी सभासदांची पात्रता, शासकीय परिपत्रके लक्षात घेवून व्यवस्थापक समिती आपले कर्ज मर्यादा, कर्जावरील व्याजदर कर्ज फेडीचा कालावधी निश्चित करेल.मा.सहकार आयुक्त व निबंधक सहकारी संस्था यांचे कार्यालयाचे कर्जमर्यादा २०२०/०१ दिनांक ३१/१२/२०२० परीपत्रकामधील तक्ता क्रमांक १ किंवा एकुण पगाराचे ३० पट या पैकी जी रक्कम जास्त असेल ती, परंतु २५ लाखापेक्षा जास्त राहणार नाही.सर्व साधरण कर्ज हे सभासदाला त्याने धारण केलेल्या भाग भांडवलाच्या २५ पट रकमे पेक्षा जास्त राहणार नाही किंवा मां. सहनिबंधक सहकारी संस्था यांच्या कार्यालयाच्या मंजुर २५ लाख कर्जमर्यादेत राहिल. सहकार विभागाचे नविन आदेश क.पतसंस्था/स.आ.-५/पगारदार/कर्म. पत/कर्जमर्यादा/२०२०/०१ दिनांक ३१/१२/२०२० चे अधिन राहुन सर्व साधरण कर्ज हे खालील कारणास्तव मंजुर करण्यात येईल.</p> <ol style="list-style-type: none"> <li>सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या शैक्षणिक खर्चासाठी.</li> <li>सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या वैद्यकीय खर्चासाठी.</li> <li>सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या लग्नाच्या खर्चासाठी.</li> <li>सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या घरबांधणी किंवा त्यांच्या डागडूजी/सुधारणाव देखभाल/दुरुस्ती यांसाठी.</li> <li>सभासद व सभासदांच्या कुटुंबातील सदस्यांच्या जीवन सुरक्षा विमा हप्ते भरण्यासाठी.</li> <li>व्यवस्थापकीय मंडळाने ठरविलेल्या इतर उद्देशांसाठी/कारणांसाठी कर्जफेडीचे जास्तीत जास्त मासिक हप्ते 180 राहतील.</li> <li>४ टक्के रक्कम त्याची शेअर्स व संचित ठेव मिळून जमा करावी.</li> </ol>	<p>सहकार विभागाने नवे आदेश क्रमांक पतसंस्था/स.आ. -5/ पगारदार /कर्म. पत/कर्जमर्यादा/ 2020/01 दिनांक 31/12/2020 निर्गमित केल्यामुळे.</p>



, e-, I -błch- bftfuvl l dk&vkW jfV0g d fMV I kd k; Vh fyk-] ukxi j  
mi fo/kh n#Lrhpk el qk

v-ua	mi fo/kh dē I   kP; k mi fo/khph ःCn jpk	n#Lrh urjph ःCn jpk	n#Lrhps dkj .k
1	<p>M 1-1 I Hkkl nRokkl cākh ik=rk %</p> <p>कोणत्याही व्यक्तीस महाराष्ट्र सहकारी संस्था अधिनियम 1960 व नियम 1961 अन्वये खालीलप्रमाणे अटीची पूर्तता केल्याशिवाय सभासद होता येणार नाही.</p> <p>1.कोणताही सेवक हा अभियंता ह्या पदावर असला पाहीजे आणि कोणताही सेवक तो/ती कायम/सेवक (परमनंट एम्प्लॉईज) असला पाहीजे. तो/ती एम.एस.ई.बी.होल्डींग कंपनीच्या अधिन असलेल्या कंपन्यात कार्यरत असावा.</p> <p>(2) अधिकनियम, नियम व उपविधी यातील अटींची पूर्तता त्याने केली पाहीजे.</p> <p>(3) त्याने आपल्या मालकाला/व्यवस्थापनाला व संस्थेला महाराष्ट्र सहकारी संस्था कायदा कलम 49 नुसार पगार कपातीचे करारान्वये अधिकार दिले पाहीजे.</p> <p>(4) भारतीय करार कायदानुसार करार करण्यास पात्र असला पाहीजे.</p> <p>(5) त्याने 500 रूपये प्रवेश शुल्क व किमान एका भागाची पूर्ण किंमत भरली पाहीजे.</p> <p>(6) व्यवस्थापक समितीने त्यांच्या सभासदत्वांच्या लेखी अर्जांना मान्यता दिली असली पाहीजे.</p>	<p>M1-1 I Hkkl nRokkl cākh ik=rk %</p> <p>कोणत्याही व्यक्तीस महाराष्ट्र सहकारी संस्था अधिनियम 1960 व नियम 1961 अन्वये खालीलप्रमाणे अटीची पूर्तता केल्याशिवाय सभासद होता येणार नाही.</p> <p>1.कोणताही सेवक हा अभियंता / इन्फॉर्मेशन टेक्नॉलॉजी व विभागात कार्यरत प्रोग्रामर / असिस्टंट प्रोग्रामर परंतु केवळ अभियांत्रिकी पदवी / पदविका धारण केलेली असली पाहीजे. महानिर्माती मधील केमीस्ट पदावर कार्यरत असला पाहीजे व त्याने अभियांत्रिकी पदवी / पदविका धारण केली पाहीजे. आणि कोणताही सेवक तो/ती कायम/सेवक (परमनंट एम्प्लॉईज) असला पाहीजे. तो/ती एम.एस.ई.बी.होल्डींग कंपनीच्या अधिन असलेल्या कंपन्यात कार्यरत असावा.</p> <p>(2) अधिकनियम, नियम व उपविधी यातील अटींची पूर्तता त्याने केली पाहीजे.</p> <p>(3) त्याने आपल्या मालकाला/व्यवस्थापनाला व संस्थेला महाराष्ट्र सहकारी संस्था कायदा कलम 49 नुसार पगार कपातीचे करारान्वये अधिकार दिले पाहीजे.</p> <p>(4) भारतीय करार कायदानुसार करार करण्यास पात्र असला पाहीजे.</p> <p>(5) त्याने 500 रूपये प्रवेश शुल्क व किमान एका भागाची पूर्ण किंमत भरली पाहीजे.</p> <p>(6) व्यवस्थापक समितीने त्यांच्या सभासदत्वांच्या लेखी अर्जांना मान्यता दिली असली पाहीजे.</p>	<p>होणारे सभासद अभियांत्रिकी पदवी/पदविका धारण केले असल्यामुळे ह्या सभासदांच्या व संचालक मंडळाच्या निर्णयानुसार</p>



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

**LIST FOR MEMBERS RETIRED FROM 01/07/2020 TO 30/06/2021.**

SR. NO.	NAME OF RETIRE	SR.NO.	NAME OF RETIRE	SR.NO.	NAME OF RETIRE
1.	ER.V.D.TAYADE	28.	ER. M.B.PETHKAR	55.	ER.J.S.SINGATKAR
2.	ER.A.H.TANDULKAR	29.	ER. K.U.BHAGWAT	56.	ER.M/V.BANSOD
3.	ER.R.B.AGRAWAL	30.	ER.M.S.DANI	57.	ER.D.B.KHONDE
4.	ER.N.F.RAUT	31.	ER.P.M.NIKHARE	58.	ER.V.V.TAIDE
5.	ER.A.R.PESHKAR	32.	ER.M.M.KASLIKAR	59.	ER.D.D.RAUT
6.	ER.S.V.CHANDRAKAR	33.	ER.D.G.SURJUJE	60.	ER.H.N.SANGODE
7.	ER.K.T.TIPLE	34.	ER.U.G.GANAR	61.	ER.S.M.BARATE
8.	ER.S.U.KAMAT	35.	ER.S.Y.BORKAR	62.	ER.M.N.KAMBLE
9.	ER.B.P.THUTE	36.	ER.D.B.DUDHANE	63.	ER.M.S.TOPARE
10.	ER.R.V.GORE	37.	ER.R.S.CHOUDHARI	64.	ER.B.M.DARUNDE
11.	ER.D.Y.JADHAO	38.	ER.H.H.THAKUR	65.	ER.V.A.PATIL
12.	ER.M.G.MADANKAR	39.	ER.A.N.RAUT	66.	ER.Y.L.PATIL
13.	ER.A.V.PATIL	40.	ER.G.L.PISE	67.	ER.K.L.MATE
14.	ER.S.R.GONNADE	41.	ER.M.M.JOSHI	68.	ER.P.K.KUMBHARE
15.	ER.A.G.DEOTARE	42.	ER.R.G.DUGWEKAR	69.	ER.A.G.SHRIGADIWAR
16.	ER.O.K.SONKUSALE	43.	ER.U.S.KULKARNI	70.	ER.V.S.BHOYAR
17.	ER.D.S.DHAKATE	44.	ER.R.B.PIMPALKAR	71.	ER.S.S.BOXEY
18.	ER.R.V.MANDWALE	45.	ER.P.N.BHISE	72.	ER.D.R.RAUT
19.	ER.M.V.MAHAWADI	46.	ER.S.K.DHORE	73.	ER.P.C.BAGDE
20.	ER.S.V.PATHAK	47.	ER.P.D.WADALKONDAWAR	74.	ER.R.G.UMBARKAR
21.	ER.B.K.DODKE	48.	ER.P.M.JUNGHARE	75.	ER. B.N.MOHITE
22.	ER.U.W.PATIL	49.	ER.A.D.PADOLE	76.	ER.S.P.BELE
23.	ER.P.N.GUNNALE	50.	ER.S.V.TEKADE	77.	ER.D.B.KHOBRADE
24.	ER.S.K.PIMPLE	51.	ER.S.N.HINGANE	78.	ER.H.D.BENDE
25.	ER.V.B.MESHARAM	52.	ER.V.D.MENDHE	79.	ER.A.G.PATIL
26.	ER.V.S.BAIS	53.	ER.S.R.BHERDE	80.	ER.R.B.SOMKUWAR
27.	ER. S.V.LOKHANDE	54.	ER.S.Y.BHAUTKAR		



, e-, l -bZch- bftfuvi l dks&vklWj sV0g d fMV l kl k; Vh fyk-] ukxi ij  
vkjks; oSkko ; kst uk

; kst uph oSkksVs o fu; ekoyh

- 1) या योजनेअंतर्गत नागपुर येथील सुप्रसिध्द रेनबो मेडोनिवा येथे क्रियाशिल सभासदांचे संपुर्ण बॉडी चेकअप ¼ कर  
tkMyS; k i Wst ud kj½करण्याची संधी उपलब्ध करून दिलेली आहे.या मधे विशेषतः हृदयरोग / किडनी / लिव्हर / थायोरॉईड  
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 50 टक्के सुट पतसंस्थेनी मिळवुन घेतली आहे.
- 3) 50 टक्के सुट मिळाल्यानंतर जी पॅकेजची किंमत आहे त्या पैकी निम्मा वाटा पतसंस्था देणार असुन, सभासदाला टेस्ट  
करतेवेळी निम्मा वाटा स्वतः रेनबो लॅबला भरना करावा लागेल.
- 4) महिला क्रियाशिल सभासदांकरीता मेमोग्राफी व पॅपस्मिअर या कॅन्सरशी निगडीत वाढीव टेस्ट ची सुविधा देण्यात आली आहे.  
त्यांना सुदधा वरील प्रमाणे निम्मी रक्कम ¼ Wst p½ स्वतः भरणा करावी लागेल, व निम्मी रक्कम पतसंस्था भरेल.
- 5) पतसंस्थेचे सर्व आजी व माजी सभासदांवर अवलंबून असलेले ½ DrkpsukR; krhy½ नातेवाईक सुदधा येथे कोणत्याही टेस्ट  
करून घेवू शकतील त्यांना रेनबो कडून सर्व टेस्ट वर 40 टक्के डिस्काऊट दिला जाईल.परंतु नातेवाईकांचा व निवृत्त  
सभासदांचा खर्च हा सभासदाला स्वतः करावा लागेल.या मधे पतसंस्था कोणताही वाटा उचलणार नाही.
- 6) वरील टेस्ट करीता 4 ते 5 तासाचा वेळ लागत असल्यामुळे लॅब मधे खाली दिलेल्या अधिकाऱ्याशी स्वतः संपर्क करून  
आपला सोसायटी सभासद कमांक सांगुन आपणास सोईस्कर तारीख व वेळ मागुन घ्यावी.तसेच त्याबाबतची माहीती पतसंस्थेला  
पण फोन करून सांगावी जणे करून लॅब सोबत संपर्क ठेवता येईल.
- 7) रविवार या दिवशी लॅब ला सुटी असते परंतु 15 सभासद किंवा जास्त एकावेळी जमत असल्यास त्या दिवशी विशेष सोय  
उपलब्ध करून संपुर्ण चेकअप करण्यात येईल.
- 8) रेनबो मेडीनीवा येथे संपर्क करण्याकरीता खालील नंबरवर संपर्क करावा व टेस्ट करीता येतांना आपला सभासद कमांक  
व ओळखपत्र सोबत न्यावे.तसेच नातेवाईकांचे असल्यास त्याचे सभासदाचे व नातेवाईकांचे ओळखपत्र सोबत न्यावे.

vi kllVev/ ?ks ; kdjhrk [kkyhy vf/kdkl; kst l a dz djkok-

1) हीना फिरदोस –हेल्थ चेकअप को-ऑरडीनेटर –7447310383 –0712–6636666  
विस्ता-226

2) डॉ.पवन पांडे –मेडीकल ऑफिसर –9422541002 विस्ता.226

3) श्री.सुनिल मुळे –मॅनेजर रेनबो –9890043214 विस्ता.226

fVi % 1½ ojhy VLV yk ; s; ki phiZ 12 rkl vk/kh dkskrgh t. k]ukLrk]dkWd]pgk ?koq u; s

2½dz; kfsky l nL; kdjhrk i r l fFk mpy. kkj vl ysyk Hkkj pkyq vkfFkd o'kZ 2021&2022

e/; s , dnkp mpy. ; kr ; bly ; kph l nL; kauh ukn /; 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 guarantors are deducted every month regularly.
4. If three consecutive loan installments are not deducted from the salary, of the borrower, all balance installments will be recovered from the salary of his guarantors without any notice.
5. New loan would be granted considering previous Loan and Interest outstanding (adjustment of previous loan and Interest for security loan as well as emergency loan case). Share will be deducted from security loan sanction.
6. Guarantee of any member, who is suspended due to departmental action, should not be taken. If taken already, intimation to society may please be given immediately.
7. Cash should not be deposited in the society without receipt. Society will not be responsible for any cash transaction without receipt.
8. As per provisions of section 45 of M.S.Co.-Op Society rules 1961, loan can not be granted to a member who has obtained loan from any other similar Society.
9. During your visit to society office, Please verify your accounts and confirm that all entries are taken properly.
10. Unless the cheques towards deduction of loan installments is received from MSEB/ MSEDCL/MSETCL/MSPGCL ,it will not presumed that loan installment is received.
11. Nominee may be appointed if not appointed.
12. The society will remain open from 10.00 hrs. to 18.00 hrs on all days (including Sunday) except public holidays & every Wednesday.
13. Please inform the Residential address and Residential Phone number / MOB NO, to the Society for the correspondence.
14. Please submit NEFT form to Society office if submitted please ignore.
15. If thrift fund is not received for continuously Six months the Member will not be liable for Insurance Cover/ Scheme run by Society .As per Bye Laws of Society read 1.14 & resolution of Managing Committee dt.23.04.2018 if thrift fund is not deposited contineously for six months, the member will not be liable for insurance Scheme run by Society.

