

38th



ANNUAL REPORT

of
Managing Committee
and
Statement of Accounts
2023 - 2024

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, web site :- www.msebeccs.com email_id:- msebeccsngp@yahoo.com



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

MANAGING COMMITTEE

AS ON 31-03-2024



ER. P. P. KOLTE
CHAIRMAN
9689759982



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
9421722094



ER. V. B. DUBEY
DIRECTOR
7447671662



ER. N. D. PADOLE
DIRECTOR
9422574333



ER. S. D. GUTHE
DIRECTOR
7588697201



ER. P. P. JOHARI
DIRECTOR
9923451085



ER. S. D. FULPATIL
DIRECTOR
7588770551

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



CONDOLENCE

We deeply express our sorrow for the untimely death of our beloved Engineers and pray the almighty GOD to rest their Soul in peace. We share the grief of their family and pray to give them strength and courage to overcome this tragic blow.

Er. Manmeet Singh Ajitsingh Jabbal

Er. Prashant Marotrao Bhajipale



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. 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 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 / Mobilre 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. Loan will not be disbused without doing KYC of members & Sureties.



एम.एस.ई.बी. इंजिनियर्स को.ऑप.क्रेडिट सोसायटी लि. नागपूर.

प्रति,
मा. अध्यक्ष/सचिव,
एम.एस.ई.बी. इंजिनियर्स को.ऑप.
क्रेडिट सोसायटी लि. नागपूर.

स्टूडन्ट
फोटो

महोदय,

मी आपल्या संस्थेचा सभासद असून आपण जाहीर केलेल्या गुणवत्ता शैक्षणिक बक्षीस योजनेप्रमाणे माझ्या मुलाची/मुलीची माहिती आपणाकडे पाठवित आहे, तरी त्याचा/तिचा नियमाप्रमाणे बक्षीसासाठी विचार करावा, हि विनंती.

सभासदाचे नाव : _____

हुद्दा : _____

पत्र व्यवहाराचा संपुर्ण पत्ता : _____

मेल आय.डी. व मो.नं. : _____

कामाचे ठिकाण : _____

विद्यार्थ्याचे संपुर्ण नाव : _____

कोणत्या इयत्तेत पास झाला : _____

मिळालेले गुण : _____ पैकी : _____ टक्केवारी : _____

अन्य प्राविण्य प्राप्त : _____ पैकी : _____ टक्केवारी/रँक : _____

गुणपत्रिकेची फोटोप्रत सही शिक्यानिशी सोबत जोडली आहे. वरील सर्व माहिती माझ्या माहितीप्रमाणे सत्य आहे.

दिनांक : _____

ठिकाण : _____

सभासदाची सही
सभासद क्रमांक



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 2023 - 2024

(For Regular Members Only)

All the members of the society are hereby informed that the 38th Annual General Meeting will be held on **Dt. 21/07/2024** 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 37th Annual General Meeting held on dt 09.07.2023.
2. Approval of Audited Annual Balance Sheet, Profit & Loss Account Statement, Receipt & Payment Account Statement submitted by the Managing Committee for the year 2023-2024 and approval of Distribution of Profit for year 2023-2024.
3. Approval of Compliance Report for the Year 2023-2024.
4. Approval of Provisional Budget for the year 2024-2025, and actual income & Expenditure as per provisional Budget for FY 2023-2024.
5. Approval of the decisions passed by the Managing Committee in the monthly meetings held during the year 2023-2024.
6. Appointment of Statutory Auditor for year 2024-2025 .
7. Approval of amendments to existing bye Laws.
8. Any other points with the permission of the chair.

Dated : 21/06/2024

Secretary

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

NOTE :

Members Seeking any clarification regarding attached reports, may submit their queries / suggestions to the society office on or before **dt 14/07/2024** positively. Any queries raised during the AGM on said report will not be entertained by Managing Committee.



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

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

PROCEEDING OF

37th ANNUAL GENERAL MEETING 2022-2023.

DATED: - 09th JULY 2023.

The 37th Annual General Meeting was held on date 09.07.2023 at "Rajwada Palace, Opp.Gandhi Sagar,Near Tata Parsi School, Mahal, Nagpur 18".at 12.00 hrs.

The notice of 37thA.G.M. was served to all existing members as on 31st March 2023. The 37th A.G.M. was postponed for Half an hour for the want of quorum.Again the A.G.M. is Started @12.30p.m.at same place.

The total members present for the 37th Annual General Meeting were 300.

Er.Jayant V.Dethe (Treasurer) greeted all members, guest, senior members and their families, meritorious students and their parents, were present in Hall. All the Directors of old & new managing Committee were requested to occupy their seats on the dais.

The function was inaugurated with Deep-prajwalan and paying tribute by offering garland & flowers to Hon.Bharat Ratna Sir.M.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 2022-2023 were distributed as per the list approved by the Managing Committee.

Er.A.K.Bamnote Ex.Chairman & Er.Pankaj P.Kolte Chairman, of Society briefed the progress and highlighted the schemes operated by the Society. Both of them congratulated all the meritorious students on their great achievements and wished for better future.They also extend best wishes to retired members for healthy life post retirement & thanked them for their contribution to the Society. Our Ex.members, who were retired from services of MSEB i.e.MAHADISCOM,MAHATRANSCO And MAHAGENCO, during the period of July 2022 To June 2023, were felicitated. After lunch, the Agenda for 37th AGM was read out and accordingly proceeding of the Meeting started.

The details of the Proceeding are as below.

1) Proceeding of the 36th AGM held on date 17/07/2022 were read out by Er.Jayant G.Thakre, Secretary and requested the members to approve the same.The members present in house approved the proceeding of 36th AGM unanimously.

2) 37th Annual Reports of the Managing Committee for financial year 2022-2023, alongwith Balance sheet as on 31/03/2023, Receipt & Payment Statement for 2022-2023, Profit & Loss Statement for financial year ending on 31/03/2023 were placed before AGM.The distribution of profit for year 2022-2023 was read out with dividend 10.75% proposed by the Managing Committee.

Analytical data regarding Schemes operated by Society were briefed and explained. Detail expenditures with their necessity were explained by Er.Jayant G.Thakre, Secretary.

After detailed discussion, members approved 37th Annual Report, Balance Sheet as on 31/03/2023, Receipt and payment Statement for 2022-2023, and Profit & Loss Statement for 2022-2023 alongwith distributions of Profit & Dividend, unanimously by voice vote.

3) The Provisional budget for 2023-2024 was placed before AGM and explained the projected income and expenditure.The General Body Meeting approved the Provisional Budget for year 2023-2024.

4) The resolutions passed in the monthly Managing Committee Meeting during the year 2022-2023 were already incorporated in 37th Annual Reports.These resolutions were put up in the meeting. Annual General Body approved the resolutions passed by the Managing Committee during 2022-2023.



5) Er.Jayant G.Thakre Secretary,read out audit report submitted by M/s. Shrikant J.Dubey C.A. Nagpur, statutory auditor for 2022-2023 and discussed during the AGM and same was Approved in the AGM.The Compliance report submitted is discussed during the AGM and members present approved the compliance Report.

6) It was proposed by the Managing Committee to appoint M/S.Amit Madhukar Jain & Co.Chartered Account as statutory auditor and Rajeev N.Menghal, C.A. for tax audit for the year 2023-2024 to carry out Audit for financial account statements Annual General Body Meeting approved the appointment by voice vote.

7) It was proposed by the Managing Committee to purchase the Engineers' Diary-2024.The Annual General Body Meeting approved the same by voice vote.

8) Approval to amendments of existing bye laws proposed by the managing committee were requested to approve the AGM. Er.Jayant G.Thakre, Secretary read out the amendments to existing bye laws No.W 1.10 sub-clause 1. (सर्वसाधारण कर्ज) फ 1.10 sub clause 2.(आकस्मिक कर्ज) व bye laws क्रमांक ड 1.14 (2) थ्रिफ्ट फंड योजना अंतर्गत, detailed discussion were held on each amendment by member present during the AGM. Secretary explained the need and reason for amendments.After detail discussion member present in AGM approved the amendment no.फ 1.10 sub clause 1. (सर्वसाधारण कर्ज) फ 1.10 sub clause 2.(आकस्मिक कर्ज) as proposed by Managing Committee unanimously.

The Members present in AGM express different view in r/o proposed amendment bye laws क्रमांक ड 1.14 (2) थ्रिफ्ट फंड योजना for loan above 25 Lakhs.Er.Akash Rajurkar & Er.Sushil Lambat suggested to give insurance of Rs.35 lakhs to all members. Er.Anil Bamnote suggested for refundable option of thirft fund to those members who are paying additional Thirft Fund of Rs.5000/- per lakh for loan above 25 lakhs.Er.Bhupendra Randhayee suggested the member should keep faith on decision taken by Managing Committee regarding additional Thirft Fund for members taking loan above 25 lakhs. After detail discussion,the majority of members present in AGM were in favor of the amendment क्रमांक ड 1.14 (2) Thirft Fund of Rs.5000/- per lakhs for members taking Loan above Rs.25 Laksh up to Rs.35 Lakhs and the amendment proposed by Managing Committee was passed in AGM by majority members.

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

For availing the cash credit limit facility of NDCC Bank Dhantoli, Nagpur,it is necessary to renew cash credit limit every year and AGM must approve the limit. Therefore Managing Committee proposed the resolution "Cash Credit Limit may be availed from NDCC Bank Dhantoli, Nagpur as per the provision of bye Laws".

Er.Prathamesh Banginwar suggested to increase the medical Aid and Medical Advance limit to members. Er.Pankaj Kolte, Chairman, replied that issue will be taken in the monthly meeting of Managing Committee and positive decision will be taken.

Er.Ravindra Pusam suggested to cancel the membership of super numeric employees of MSEDCL/MSETCL/MSPGCL. Er.Jayant G.Thakre, Secretary informed that no any directives received from co-Operative Department, Govt.of Maharashtra.

Er.Ashish Paturkar, proposed the resolution before house that our society Managing Committee has given good performance this year also and hence we express thanks to the Committee Members.

At last, on behalf of the Managing Committee, Er.P.D.Kamble expressed 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

38th ANNUAL GENERAL MEETING 2023-2024.

DATED: - 21 ST JULY 2024.

Dear Friends,

On behalf of the Managing Committee, I welcome all the Honorable members present for the 38th Annual General Meeting and with great pleasure to submit the Annual Report of the Managing Committee, for the year ended on 31st March 2024, 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 21.07.2024 at Rajwada Palace, **Opp. Gandhi Sagar, Near Tata Parsi School, Mahal, Nagpur -18. at 12.00 hrs.**

A) MEETING OF THE MANAGING COMMITTEE :

In all, 13 meetings of the Managing Committee were held during the year 2023-2024. The contribution of all the Directors in these meetings is highly appreciable.

B) MEMBERSHIP :

The number of registrations for membership up to 31.03.2024, since the functioning of the society, is 6786. However, due to retirements, transfers, death and resignations on their own, the regular membership by the end of 31st March 2023 was 3588.

During the year 2023-2024, 96 new regular members & 1 Nominal member have extended their support. The membership is reduced by 67 due to retirement from the services and 15 members have withdrawn their membership on their own. Due to the sad demise of our beloved members, the membership has reduced by 2 nos. As such, by the end of financial year 2023-2024, 3600 regular 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 up to 40 yrs is Rs.2732/- (Entrance Fee: Rs.100/-, Working charges : Rs.20/-, Paid up Share : Rs.500/- (Towards purchase of 1 share), 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/- (Entrance Fee: Rs.100/-, Working charges: Rs.20/-, Paid up Share : Rs.500/- (Towards purchase of 1 share), Thrift Fund Rs.:1850/- Building Fund : Rs. 240/- & Rs.22/- CGST+SGST), Plus the additional contribution towards thrift fund at the rate of Rs.550/- per month by which his/her age exceeds 40 Yrs.



C) SHARE CAPITAL :

The **Authorised** Share Capital of our society is **Rs.30,00,00,000.00** . The individual share holding limit is Rs.1,00,000/-. The paid up share of the society as on 31.03.2023 was Rs. **28,58,29,567/-**. The contribution towards share during the year 2023-2024, by the members is Rs.1,54,87,204/-. An amount of the Rs.73,25,249/- is refunded to the members whose membership ceased during the year. Thus as on 31.03.2024, the paid up share capital of our society is **Rs.29,39,91,522/-** 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 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.35,00,000/- w.e.f. 01.10.2023** 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.35,00,000/- Three Sureties will be required .Considering the re-payment capacity of member due to recent pay-revision, Members requested to enhance the security loan limit, in addition to above, the loan disbursement will be follow as per the guidelines issued by Hon. Commissioner Co-Operative Societies)**

The Security Loan sanctioned to **544** members during the year 2023-2024, is **Rs.111,12,10,465 /-**.

The Security Loan Outstanding as on 31.03.2023 was **Rs. 262,64,44,278 /-** The recovery against the loan during the year 2023-2024 is **Rs.89,66,05,835 /-** The Security Loan outstanding at the end of the year 2023-2024 is **Rs. 284,10,48,908 /-** against **2126 no** of members.

ii) Emergency Loan : As per the proposed amendment in AGM on Dt.09.07.2023 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.80,000/- in above amendment it is decided to provide Emergency loan up to 75,000/- for salary less than 1 lakhs p.m. & Rs.80,000/- salary above 1 lakh,p.m. maximum instalment for repayment of loan are 12 Nos only.

The Emergency Loan sanctioned during year 2023-2024 is **Rs.2,78,04,565/-** to **402** members.

The Emergency Loan outstanding as on 31.03.2023 was **Rs. 1,20,11,608 /-**. The recovery against loan during the year 2023-2024 is **Rs.2,59,46,166 /-**. The Emergency Loan outstanding at the end of the year 2023-2024 is **Rs.1,38,70,007/-** against **339** members.

As per Managing Committee Meeting for month of January -2024 vide resolution No. 7 dated 28.01.2024 The rate of interest on both the loans were enhanced from 8.75% to 9.00 % p.a. w.e.f. 01.02.2024. These changes were made according to the fund balance position and changes in the interest Rate various loan given by Bank & Societies.

To cope up with heavy demand for loans from our members, we have to avail Cash Credit Limit Loan Facility from NDCC Bank and accordingly Cash Credit Limit renewed for 2025 is **Rs.10 Crore**.

iii) Loan Against Fixed Deposit :

The loan against FDR outstanding as on 31.03.2023 was **Rs. 22,48,800 /-** . During the Year 2023-2024, Loan sanctioned against F.D.R. is **Rs.1,32,66,000/-** and the loan adjusted against FDR / Paid **Rs.58,12,800/-**. Loan against FDR outstanding as on date 31.03.2024 is **Rs.97,02,000/-**.



E) DEPOSITS:

1. Daminee R.D.: From Dt. 01.12.2023, the Daminee RD scheme was again launched for a period of 12,24,36, months only, with rate of interest of 7.25% p.a. In Daminee RD Scheme, the members have the option for monthly contribution only. The monthly minimum premium is 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 3 months. At present 529 members are contributing an monthly amount of **Rs. 32,31,800/-** towards Daminee RD.

The balance as on 31.03.2023 in the Daminee RD was Rs.99,57,900 /-. The receipt during the year 2023-2024 is Rs.4,58,63,000 /-. An amount of Rs.4,13,66,500/- was paid with an interest of Rs.14,76,527 /- to the members during the year 2023-2024. The balance as on dt 31.03.2024 is Rs.1,43,94,400/-.

The period of R.D is increased from 1 year to 3 years. Members can extend R.D. up to 3 years . New R.D. can be opened during any month of the year. The RRD balance as on dt 31.03.2024 is Rs.60,000/-.

2. Fixed Deposit Scheme :

As on 31.03.2023 ,the Balance in Fixed Deposit Scheme was Rs.**216,78,84,205** /-. The receipt during year 2023-2024 is Rs.251,70,83,868 /-. The payment of Rs.232,71,17,784 /- was made during the year with the interest of Rs. 16,21,66,547 /-. The balance in Fixed Deposit scheme as on date 31.03.2024 is **Rs.235,78,50,289** /-

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 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. As per Resolutions No. 7 dated 28.01.2024, rate of interest on F.D. was enhanced from 07.50% to 07.75 % for regular member , & 8.00% for Nominal member w.e.f. 01.02.2024. However considering the tentative demand of loan disbursement and to encourage the members for F.D, the Managing Committee further decided that maximum limit per member for Fixed Deposit Scheme will be Rs.50 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 31.03.2023 in ONJAL was Rs.13,29,00,000 /-. An amount of Rs.4,51,35,380/- was deposited during year 2023-2024 in this scheme by the members. The amount refunded to the members during the year 2023-2024 is Rs.7,50,96,542 /- , with the interest of Rs.49,65,742/-. The balance as on 31.03.2024 in ONJAL is Rs.10,29,38,838 /- 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 31.03.2024 is Rs. 247,52,43,527/-.



F) THRIFT FUND :

The **coverage under group insurance scheme** to the member of the society is enhanced from Rs.18.00 Lakhs to Rs.25.00 Lakhs. 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.

For members taking loan above 25 lakhs, additional Thrift Fund of 5,000/- per Lakh is taken. For members taking loan above 25 Lakhs, the insurance limit will be up to balance loan amount only.

The net balance as on 31.03.2023 was Rs.6,48,76,534/-. Contribution of Rs.2,87,67,410/- is made by the members during the year 2023-2024. The net balance as on 31.03.2024 is Rs.8,92,42,371/- 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 2023-2024 an amount of Rs.58,02,887/- is paid to the families of Two deceased members. The total amount paid in Group Insurance till the end of 2023-2024 is Rs.17,56,97,887/-

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/-.

Amendment is proposed for enhancement of Medical Aid.

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.17500.00/- is paid as Medical Aid to 02 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 Medical 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.3,00,000/- was refunded in year 2023-2024 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.3,00,000/- is deposited in 2023-2024. (Definition of Family includes spouse & Childrens of Members.)

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 9, 6, 5, 6, 5, 2, 7, 5, 3, 9, 6, 5, 4 against the membership of 3241, 3428, 3527, 3533, 3504, 3457, 3495, 3474, 3604, 3572, 3560, 3572, 3588, 3600 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, is carried out. Details are shared in concluding pages. During year 2023-2024 an amount of Rs.1,73,050/- is paid to Rainbow Medinova. Managing Committee also decided to continue the above scheme up to 31 March 2025 in their monthly meeting of 28-April-2024. 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. Details are given on concluding page.

G) Mrigchhaya scheme :

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

2) Mrigchhaya help to Nominal Members of the society is given through this scheme. An amount of Rs.56,11,790/- 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.C. examination in Academic year 2023-2024 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 2023-2024, duly attested and passport size colour photo, upto 07/07/2024. Applications received after .AGM till .14.08.2024 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.C Exam in the Academic year 2022-2023.

I) ENGINEER'S DIARY : An expenditure of Rs. 8,47,300 /- was done for the purchase of the Engineer's Diary 2024 - 3700 Nos.@ Rs 270 /- (including GST) per copy. It is proposed to purchase the Engineers Diary 2025.

J) AUDIT :

M/s.Amit Madhukar Jain & co.C.A. Nagpur has been appointed as Statutory Auditor for Account of Financial Year 2023-2024 in as per approval the AGM held on date 09.07.2023 and as per directives from Hon.Divisional Joint Registrar, Co-Op Societies, Nagpur and had carried out the Statutory Audit of Account for Financial Year 2023-2024 and awarded **Class 'A'**

M/s.Rajeev N. Menghal, C.A had carried out Tax audit of the society for 2023-2024 and also have been assigned for the submission of the Income Tax returns of the society for the year 2023-2024.

Proposal for appointment for Statutory Auditor for financial year 2024-2025.

It is proposed to appoint M/s Amit Madhukar Jain And Company, C.A.Nagpur as Statutory Auditor to carry out audit of financial account statements for financial year 2024-2025.



K) PROFIT AND LOSS :

The Gross income of our society for the year 2023-2024 is Rs. 24,16,18,529.00. The **net profit** for the year **2023-2024 is Rs.5,93,65,961.00** and the last year balance of the profit carried forward is Rs.3,18,545.00. The Managing Committee have the great pleasure to propose the **DIVIDEND @ 15.00%** on the share amount as on 31.03.2023 to the existing members as on 31.03.2024.

As such, the distribution of the Profit for the Year 2023-2024 will be as below :

Net balance of profit for 2022-2023	:	Rs. 0,03,18,545.00
Net profit for the year 2023- 2024	:	Rs. 5,93,65,961.00
Total	:	Rs. 5,96,84,506.00

Distribution of profit :

1. Reserve Fund @ 25 % of net profit	:	Rs. 1,48,41,490.00
2. Dividend for year 2023-2024 @ 15.00%	:	Rs. 4,22,97,333.00
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. Net balance Carried to Next Year B/S	:	Rs. 0,15,42,683.00
Total	:	Rs. 5,96,84,506.00

L) 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, Maharashtra State 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 Amit Madhukar Jain 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 their staff, ICICI Bank Ramdaspath Nagpur.

Last but not the least, we convey our thanks to all Hon. 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 01/04/2023 TO 31/03/2024

2022-2023	Receipt	2023-2024	2022-2023	Payment	2023-2024
	To,			By	
0.00	Opening Balance	0.00	8402406.00	Paid Up Share Capital	7325249.00
195011613.00	Cash / Cheque in Hand	15487204.00	12300.00	Entrance Fee	9700.00
28320.00	Paid Up Share Capital	23040.00	15060000.00	Claims under Group Ins. From T.F.	5802887.00
23704786.00	Building Fund	24262410.00	1095547907.00	Security Loan	1111210465.00
839794814.00	Thrift Fund	896605835.00	31398.00	Int. on Security Loan	7972.00
208517468.00	Security Loan	238640127.00	23248250.00	Emergency Loan	27804565.00
20023835.00	Int on Security Loan	25946166.00	39092904.00	Daminee RD	41366500.00
803659.00	Emergency Loan	1067498.00	342198.00	Suspence A/c	4533543.00
39623704.00	Int on Emergency Loan	45803000.00	2027657816.00	Fixed Deposit	232711784.00
	Daminee RD	60000.00	149713672.00	Int on Fixed Deposit	162292094.00
	Regular RD	60000.00	36830246.00	Profit & Loss A/c	39793093.00
523360.00	Incidental Charges	600069.00	2425568.00	Reserve Fund with NDCC Bank	2542973.00
342198.00	Suspence A/c	4533543.00	1019084.00	Diary Expenses	847300.00
2249285467.00	Fixed Deposit	2517083868.00	4857.00	Bank Charges	3763.00
12300.00	Entrance Fee	9700.00	597591.00	A.G. M. Expenses	605417.00
7361505.00	Reserve Fund	9950907.00	2400.00	Courier Services	2400.00
1000.00	Dividend Equilization Fund	1000.00	3008083.00	Salary to Staff	2538367.00
1000.00	Reserve for charitable Fund	1000.00	194706.00	Genral Charges	82305.00
28265.00	Profit & Loss A/c	318545.00	80669.00	Electricity Bill	74260.00
124551.00	Int.on Fixed Deposit	125547.00	26949776.00	Dividend a/c	29030341.00
1348790.00	Medical Adv From T.F.(Mem.)	0.00	115508.00	Stationary & Printing	118494.00
461100.00	Medical Adv From T.F.(Family)	300000.00	5000.00	Postage	5000.00
26949776.00	Dividend A/c	29030341.00	272630.00	Travelling Expenses	282066.00
1000.00	Reserve for Propoganda	1000.00	8000.00	Acct. Job Work	10000.00
2425568.00	Int. received on Reserve Fund	2542973.00	11800.00	Adj from Thrift Fund	77468.00
418159.00	Loan to Staff	188855.00	1450257781.00	I.C.I.C.I. Bank A/c	1032965569.00
126801.00	Int. On Loan to Staff	107156.00	500000.00	Software Security Deposit	0.00
252378.00	Providend Fund(Employee contri.)	255538.00	1291482.00	Govt Audit Fee	1421245.00
10200.00	Professional Tax (Staff)	10000.00	116667.00	Insentive to Staff	80000.00
1062762.00	Int.Resrve Fund MS.Co.Bank	0.00	143450.00	Sitting Fee to Directors	332500.00
118137882.00	Short Term FD (Onjal)	45135380.00	6500.00	Cash/Chest Transit Insurance	6500.00
16052000.00	Loan Against FD	5812800.00	15000.00	Legal Fee A/c.	10668.00
565853.00	Int. on Loan Against FD	118325.00	252378.00	Providend Fund(Employee Contri.)	255538.00
1474130715.00	I.C.I.C.I. Bank A/c	1041624965.00	269153.00	Providend Fund(Society Contri)	272632.00
453581.00	Int.on ICICI Bank A/c.	376752.00	10200.00	Professional Tax (Staff)	10000.00
253700000.00	FD invested with ICICI Bank.	40000000.00	72199.00	Telephone Bill	28945.00
2291180.00	Int.on ICICI Bank FD	711069.00	750.00	Professional Tax (Society)	750.00
206093.00	Tax Deducted at Source	209793.00	17671.00	Corporation Building Tax	17708.00
0.00	Int.on Daminee RD	119982.00	72791.00	Building Maintenance	36040.00
0.00	Cash Credit Limit A/C.(Saving)	50224682.00	1459324.00	Int. on Daminee RD	1596509.00
3990.00	Int.on NDCC Bank Saving A/C.	5505.00	0.00	Tax Audit Fee	25000.00
1599586.00	Int. Received on Reserve Fund UBI	1101007.00	111396.00	Computer Maint.& Software Delovpment	138624.00
21980109.00	Reserve Fund MS.Co.Op.Bank	0.00	0.00	Share of NDCC Bank	200000.00
5331855368.00	TOTAL	4998395582.00	4885231511.00	TOTAL	4800882234.00

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

RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2023 TO 31/03/2024

	2022-2023	2023-2024	2022-2023	2023-2024
Receipt			Payment	
25000000.00	Invest of TF FD Bank	0.00	22938749.00	M.S.CO-OP.Bank Current A/c.
0.00	Int.on TDS Ded.Refund	0.00	263700000.00	FD Invested with ICICI BANK
2803700.00	Building Fund Community Hall	0.00	240750.00	Conveyance Allowance
118.00	NDCC Bank Saving A/c.	103890.00	20000.00	IT Return Filing charges
2932481.00	Int.On TF FD ICICI/HDFC/PNB Bank	2704332.00	120548598.00	Short Term FD(Onjal)
0.00	Additional Thrift Fund	4505000.00	6869948.00	Int. on Short Term FD (Onjal)
0.00	Inter A/C.Transfer	52000000.00	3000000.00	Medical Advance from TF(Mem)
0.00	Over Draft	9375000.00	31100.00	Medical Advance from TF(family)
0.00	M.S.CO-OP.Bank Current A/c.	22938058.00	10769800.00	Loan Against FD
7000000.00	Staff Gratuity Fund	500000.00	45045.00	Award to Meritorious Students
96335.00	CGST & SGST Rev.from Mem.	109798.00	25000.00	Counselling charges for IT
96335.00	CGST & SGST Other mem.Payment.	110214.00	75000.00	Medical Aid from TF
1300000.00	Computer Maint.& Software Develop.	223283639.00	5542862.00	Mrughaya Scheme
7000.00	ICICI Bank Current Account	0.00	206093.00	Tax deducted at source
4427.00	Office Building (201)	0.00	16312.00	UPS / Battery maintenance
500000.00	Computer Maint.	0.00	5000.00	Medical Aid to Family Members
			3990.00	NDCC Bank Saving A/C.
			20000.00	Tds Cases
			15100.00	Training To Directors
			1140000.00	Retirement Benefit from T.F.
			763486.00	TDS Ded.ICICI Bank
			25000000.00	Invest of TF To FD PNB Bank
			0.00	Loan To Staff
			8805969.00	Reserve Fund With UBI
			23000.00	Momento to Meritorious Student
			175250.00	Arogya Vaibhav Yogna
			65000.00	Office Rent
			825091.00	Managing Committee Election 2022
			18220.00	TDS Demand I.T.
			3000.00	Reserv for Propoganda
			24000.00	CGST & SGST Return Filing Charges
			668303.00	CGST & SGST Payment
			96335.00	CGST & SGST Reseved from Mem.
			2832130.00	Staff Gratuity Fund
			500000.00	Icici Bank Current A/c.
			429.00	Int.Received on Reserv fund M.S.Co_op.
			5411445.00	Office Building (201)
			1098.00	Telephone Deposit
			408150.00	Income Tax Paid
			955000.00	Income Tax Demand
			25000.00	Internal Audit Fee
			500000.00	Advance Software Development
			0.00	Inter A/C.Transfer
			0.00	Furniture & Fixture
			0.00	Int.on CCLA/C.
			0.00	Cash/Cheque in Hand
			5364845764.00	TOTAL
			5314025513.00	TOTAL
			5314025513.00	TOTAL



**M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR****BALANCE SHEET AS ON 31ST MARCH 2024**

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
285829567.00	B PAID UP SHARE CAPITAL		
	As per Last Year Balance sheet	285829567.00	
	Add During the Year	15487204.00	
	Paid During the Year	7325249.00	293991522.00
285829567.00	GROUP TOTAL		293991522.00
	C FUNDS		
118536081.00	1 RESERVE FUND		
	As per Last Year Balance sheet	118536081.00	
	1. Add 25% of Net Profit	9950907.00	
	2. Add Interest on Reserve Fund Invested	2542973.00	
	3. Add Interest On Reserve Fund with UBI	1101007.00	132130968.00
77054.00	2 DIVIDEND EQUILIZATION FUND		
	As per Last Year Balance sheet	77054.00	
	Add During the Year	1000.00	78054.00
137000.00	3 RESERVE FOR CHARITABLE FUND		
	As per Last Year Balance sheet	137000.00	
	Add During the Year	1000.00	138000.00
169792.00	4 STAFF GRATUTITY FUND		
	As per Last Year Balance sheet	169792.00	
	Add During the Year	500000.00	
	Paid During the Year	0.00	669792.00
1126678.00	5 DEPRECIATION FUND		
	As per Last Year Balance sheet	1126678.00	
	Add During the Year	120960.00	1247638.00
14450.00	6 RESERVE FOR PROPOGANDA		
	As per Last Year Balance sheet	14450.00	
	Add During the Year	1000.00	
	Paid Durign the Year	1500.00	13950.00
962450.00	7 BUILDING FUND		
	As per Last Year Balance sheet	962450.00	
	Add During the Year	23040.00	985490.00
3196300.00	BUILDING Fund New Office		
	Building Fund Utilised		5407018.00
	Building Fund UnUtilised		992982.00
64876534.00	8 THRIFT FUND As per Last Year Balance sheet	64876534.00	
	1. Add Contribution During the Year	28767410.00	
	2. Int.on TF to ICICI/HDFC/PNB Bank	2704332.00	
	3. Refund in Medical Relif Adv.by Member	0.00	
	4. Refund in Medical Relif Adv.for Fimily Mem.	300000.00	
	5. Paid During the Year-Group Insurance	5802887.00	
	6. Medical Aid to members/Family Members	17500.00	
	7. Retirement Benefit from T.F.	1035000.00	
	8. Arogy Vaibhav Yogna	173050.00	
	9. Medical Relif Adv.to Member/Family Member	300000.00	
	10. Paid to Member by Adj.	77468.00	89242371.00
192300039.00	GROUP TOTAL		230906263.00
478129606.00	TOTAL C/F		524897785.00



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

BALANCE SHEET AS ON 31ST MARCH 2024

Pre Year (in Rs.)	ASSETS	Amount (in Rs.)	Amount (in Rs.)
	K Closing Balances		
8659396.00	ICICI BANK SAVING A/C.		
	As per Last Year Balance sheet	8659396.00	
	Add During the Year	1032965569.00	
	paid during year	1041624965.00	0.00
519337.00	ICICI .BANK CURRENT A/C		
	As per Last Year Balance sheet	519337.00	
	Add During the Year	229995837.00	
	Paid During the Year	223283639.00	7231535.00
22943890.00	M.S.CO-OP.BANK CURRENT A/C(Reserv Fund)		
	As per Last Year Balance sheet	22943890.00	
	(Transfer from Reserv Fund)	22938058.00	
	Paid During the Year	0.00	5832.00
1583476.00	CGST & SGST		
	As per Last Year Balance sheet	1583476.00	
	Add During the Year	516139.00	
	Paid During the Year	110214.00	1989401.00
136004.00	NDCC Bank Saving A/C.		
	As per Last Year Balance sheet	136004.00	
	Add During the Year	52005505.00	
	Paid During the Year	103890.00	52037619.00
33842103.00	GROUP TOTAL		61264387.00
	L INVESTMENTS		
55727450.00	1 RESERVE FUND WITH NDCC BANK		
	As per Last Year Balance sheet	55727450.00	
	Add During the Year	2542973.00	58270423.00
5000100.00	2 SHARE OF NDCC BANK		
	As per Last Year Balance sheet	5000100.00	
	Add During the Year	200000.00	5200100.00
24085418.00	3 RESERVE FUND WITH UBI BANK (Saving A/C.)		
	As per Last Year Balance sheet	24085418.00	
	Add Int.Received During the Year	0.00	
	Add During the Year	43980007.00	68065425.00
10000000.00	4 F.D.(Sweep Account) WITH ICICI BANK		
	As per Last Year Balance sheet	10000000.00	
	Add During the Year	30000000.00	
	Withdrawal on Maturity	40000000.00	0.00
50500000.00	5 Invest of T.F.Fund to ICICI Housing & LIC Hou.F.D.		
	As per Last Year Balance sheet	50500000.00	
	Add During the Year	2438715.00	
	Withdrawal on Maturity	0.00	52938715.00
0.00	6. Incoeme Tax Department Demand	955000.000	955000.00
146267968.00	GROUP TOTAL		185429663.00
1801100710.00	TOTAL C/F		1801100710.00

**M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR**
BALANCE SHEET AS ON 31ST MARCH 2024

Pre Year (in Rs.)	LIABILITIES	Amount (in Rs.)	Amount (in Rs.)
9957900.00	D DEPOSITS		
	1 DAMINEE R.D.		
	As per Last Year Balance sheet	9957900.00	
	Add During the Year	45803000.00	
	Paid During the Year	41366500.00	14394400.00
0.00	2 R.R.D.		
	As per Last Year Balance sheet	0.00	
	Add During the Year	60000.00	
	Paid During the Year	0.00	60000.00
2167884205.00	3 FIXED DEPOSIT SCHEME		
	As per Last Year Bal. sheet	2167884205.00	
	Add During the Year	2517083868.00	
	Paid During the Year	2327117784.00	2357850289.00
132900000.00	4 SHORT TERM FIXED DEPOSIT (ONJAL)		
	As per Last Year Balance sheet	132900000.00	
	Add During the Year	45135380.00	
	Paid During the Year	75096542.00	102938838.00
2310742105.00	GROUP TOTAL		2475243527.00
0.00	E NDCC CASH CREDIT LIMIT A/C.		
	As per Last Year Balance sheet	0.00	
	Add During the Year	50224682.00	
	Paid During the Year	0.00	50224682.00
0.00	F OVER DRAFT .		
	As per Last Year Balance sheet	0.00	
	Add During the Year	9375000.00	
	Paid During the Year	0.00	9375000.00
0.00	G GST Input		
	As per Last Year Balance sheet	0.00	
	Add During the Year	109798.00	
	Paid During the Year	109798.00	0.00
0.00	H SUSPENSE		
	As per Last Year Balance sheet	0.00	
	Add During the Year	4533543.00	
	Paid During the Year	4533543.00	0.00
39793093.00	I PROFIT AND LOSS		
	1 PROFIT AND LOSS		
	As per Last Year Balance sheet	39793093.00	
	Last Year profit carry forward	318545.00	
	Add Profit & Loss A/c 2023-2024	59365961.00	
	Paid During the Year(Dividend)	39793093.00	59684506.00
0.00	J SOFTWARE DEVELOPMENT	1300000.00	1300000.00
525000.00	1 SOFTWARE SECURITY DEPOSIT		
	As per Last Year Balance sheet	525000.00	
	Paid During the Year	0.00	525000.00
41618093.00	GROUP TOTAL		121109188.00
2830489804.00	GRAND TOTAL		3121250500.00

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



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

BALANCE SHEET AS ON 31ST MARCH 2024

Pre Year (in Rs.)	ASSETS	Amount (in Rs.)	Amount (in Rs.)
	M LOAN AND ADVANCES TO MEMBERS		
2626444278.00	1 ORDINARY / SECURITY LOAN As per Last Year Balance sheet Add During the Year Paid During the Year	2626444278.00 1111210465.00 896605835.00	2841048908.00
12011608.00	2 EMERGENCY LOAN As per Last Year Balance sheet Add During the Year Paid During the Year	12011608.00 27804565.00 25946166.00	13870007.00
2248800.00	3 LOAN AGAINST FIXED DEPOSIT As per Last Year Balance sheet Add During the Year Paid During the Year	2248800.00 13266000.00 5812800.00	9702000.00
1138881.00	4 LOAN TO STAFF As per Last Year Balance sheet Add during the Year Paid During the Year	1138881.00 214000.00 188855.00	1164026.00
2641843567.00	GROUP TOTAL		2865784941.00
	N FURNITURE, FIXTURE AND EQUIPMENTS		
885104.00	1 FURNITURE AND FIXURE As per Last Year Balance sheet Add During the Year	885104.00 50847.00	935951.00
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
500000.00	4 ADVANCE FOR SOFTWARE DEVELOPMENT	500000.00	500000.00
5098.00	5 TELEPHONE ACCOUNT Add During the Year	5098.00 0.00	5098.00
415000.00	6 OFFICE BUILDING (208)	0.00	415000.00
5407018.00	7 OFFICE BUILDING (201) Add During the Year	5407018.00 184496.00	5591514.00
8402.00	8 MSEB DEPOSIT FOR NSC	0.00	8402.00
8536166.00	GROUP TOTAL		8771509.00
2830489804.00	GRAND TOTAL		3121250500.00
Er. P. P. Kolte Chairman	As per my report of even date M/s. Amit Madhukar Jain & Co. Chartered Accountant, Nagpur		



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

PROFIT & LOSS ACCOUNT FOR THE PERIOD FROM 01/04/2023 TO 31/03/2024

	2022-2023	2023-2024	2022-2023	2023-2024
Expenditure			Income	
To Interest			By	
0.00 On NDCC BANK CCL. A/C	24564.00		Interest on Security Loan	238632155.00
149589121.00 On Fixed Deposit Scheme	162166547.00		Interest on Emergency Loan	1067498.00
1459324.00 On Daminee RD	1476527.00		Incidental Charges	600069.00
6869948.00 On Short Term FD (Onjal)	4965742.00		Interest on Loan to Staff	107156.00
5542862.00 Mrugchaya Scheme	5611790.00		Interest on Loan Against FD	118325.00
SUB TOTAL (1)	174245170.00		Interest on I.C.I.C.I. Bank S/B A/c.	376752.00
1019084.00 To Engineers Diary 2023	847300.00		Interest on I.C.I.C.I. Bank FDR.	711069.00
4857.00 Bank Charges	3763.00		Interest on NDCC Bank Saving A/C.	5505.00
597591.00 Annual General Meeting Expenses	605417.00			
194706.00 General Charges	82305.00			
3008083.00 Salary to Staff	2538367.00			
116667.00 Incentive to staff	80000.00			
72199.00 Telephone Expenses	28945.00			
80669.00 Electric Expenses	74260.00			
115508.00 Printing and Stationary	118494.00			
5000.00 Postage	5000.00			
272630.00 Travelling Expenses	282066.00			
143450.00 Sitting fee to Director	332500.00			
1291482.00 Statutory Audit Fee	1421245.00			
0.00 Tax Audit Fee	25000.00			
20000.00 IT Return Filing Charges	25000.00			
25000.00 Income Tax Cunsaltation fee	0.00			
8000.00 Account Job Work	10000.00			
269153.00 Providend Fund (Society Contribution)	272632.00			
25000.00 Internal Audit Fee	0.00			
Sub Total (2) C/F	6752294.00		Total C/F	241618529.00

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

PROFIT & LOSS ACCOUNT FOR THE PERIOD FROM 01/04/2023 TO 31/03/2024

	2022-2023	Expenditure	2023-2024	2022-2023	Income	2023-2024
		To				
	118670.00	Depreciation	120960.00			
	6500.00	Cash/Transit Insurance	6500.00			
	45045.00	Award to Meritorious Students	45045.00			
	15000.00	Legal Fee	10668.00			
	750.00	Professional Tax (Society)	750.00			
	17671.00	Corporation Tax(Building Tax)	17708.00			
	72791.00	Building Maintenance	36040.00			
	16312.00	UPS / Battery maintenance	0.00			
	61396.00	Computer Maintenance	138624.00			
	240750.00	Convenyance Allow to Directors	119025.00			
	23000.00	Momento To Meritorious Students	23900.00			
	408150.00	Income Tax	258700.00			
	15100.00	Traning To Directors	15100.00			
	763486.00	TDS DED.ICICI BANK	336724.00			
	18220.00	TDS Demand I.T.	960.00			
	24000.00	GST Return Filling Charg.	16000.00			
	65000.00	Office Rent	91000.00			
	2400.00	Courier Services	2400.00			
	20000.00	Tds Cases	15000.00			
	825091.00	Managing Committee Elec. 2022	0.00			
	10028411.00	SUB TOTAL 2	8007398.00			
	39764828.00	NET PROFIT	59365961.00			
	213254494.00	GRAND TOTAL	241618529.00	213254494.00	GRAND TOTAL	241618529.00

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 2024 - 2025

2023-2024	Expenditure	2024-2025	2023-2024	Income	2024-2025
	To Interest			By	
0.00	On Cash Credit Loan of NDCC Bank	8000000.00	202500000.00	Interest on Security Loan	268000000.00
17000000.00	On Fixed Deposits	190000000.00	1100000.00	Interest on Emergency Loan	1500000.00
1600000.00	On Daminee RD	1100000.00	700000.00	Incidental Charges	800000.00
7500000.00	On Short Term FD (Onjal)	7500000.00	150000.00	Int on Loan to Staff	150000.00
179100000.00	SUB TOTAL (1)	206600000.00	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	1000000.00
650000.00	Annual Gen Meeting Exp	650000.00	700000.00	Interest on ICICI Bank Saving A/c	0.00
1200000.00	Engineers' Diary -2025	1200000.00	0.00	Interest on NDCC Bank Saving A/c	30000.00
2500000.00	Salary to Staff	2700000.00			
200000.00	General Charges	200000.00			
90000.00	Electricity Bill	90000.00			
130000.00	Stationary and Printing	130000.00			
10000.00	Postage	10000.00			
350000.00	Travelling Expenses	350000.00			
1400000.00	Statutory Audit Fee	1500000.00			
150000.00	Incentive to staff	150000.00			
275000.00	Provident Fund(Society Contri.)	280000.00			
120000.00	Depreciation Fund	130000.00			
170000.00	Allowances to Directors	350000.00			
7000.00	Cash/Chest Transit Insurance	7000.00			
30000.00	Telephone Bill	35000.00			
750.00	Professional Tax (Society)	750.00			
20000.00	Corporation Tax(Building Tax)	20000.00			
90000.00	Building Maintenance	90000.00			
30000.00	Tax Audit Fee	30000.00			
160000.00	Computer Maintenance & Software dev.	160000.00			
2000.00	Courier Services	2000.00			
250000.00	Conveyance 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			
600000.00	MrugChaya Scheme	7000000.00			
165000.00	Office Rent	300000.00			
700000.00	income tax	700000.00			
14878750.00	SUB TOTAL 2	16061450.00			
39676250.00	Net PROFIT	49318550.00			
233655000.00	GRAND TOTAL	271980000.00	233655000.00	GRAND TOTAL	271980000.00
	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 क्रेडिट सोसायटी मर्या. नागपूर रजि.नं. NGP/RSR/CR/२/८६ या संस्थेच्या ३१ मार्च २०२४ या दिनांकाचा ताळेबंद व सन २०२३-२०२४ 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 ३१/३/२०२४ 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 २०२३-२०२४ या सहकारी वर्षासाठी संस्थेस **लेखा परीक्षण वर्ग "अ"** देण्यात आला आहे.

सही

अमित मधुकर जैन अॅन्ड कंपनी
सनदी लेखापाल, नागपूर

स्थळ : नागपूर

दिनांक : १०.०६.२०२४



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

LIST FOR MEMBERS RETIRED FROM 01/07/2023 TO 30/06/2024.

SR.NO.	NAME OF RETIRE	SR.NO.	NAME OF RETIRE	SR.NO.	NAME OF RETIRE
1.	ER.C.N.MOHADIKAR	25.	ER.A.R.KHOBRAGADE	49.	ER.M.H.JADHAV
2.	ER.G.N.NIPANE	26.	ER.R.N.MAHAJAN	50.	ER.V.B.SHETTY
3.	ER.A.D.CHAUDHARI	27.	ER.A.C.MANKAR	51.	ER.A.B.WAIKAR
4.	ER.G.B.NIMKAR	28.	D.S.ZOPE	52.	ER.P.P.CHAVAN
5.	ER.R.M.TARACHAND	29.	ER. S.N.SHINGNAD	53.	ER.S.M.RAMTEKE
6.	ER.A.K.GHIRNIKAR	30.	ER. S.G.METRE	54.	ER.S.D.GAIKWAD
7.	ER.M.K.MENDHEKAR	31.	ER. J.U.TEMBHARE	55.	ER.A.S.KAWALE
8.	ER.S.S.KUHIKAR	32.	ER.S.M.GANVIR	56.	ER.P.M.CHANEKAR
9.	ER.S.G.NANOTKAR	33.	ER.B.R.TAWADE	57.	ER.A.G.CHAWHAN
10.	ER.S.B.CHIMURKAR	34.	ER.P.G.SATDEVE	58.	ER.A.D.SOTREE
11.	ER.N.G.NIMJE	35.	ER.M.N.AMBADEKAR	59.	ER.H.Y.BARAPATRE
12.	ER.G.N.NIMJE	36.	ER.S.M.MADAVI	60.	ER.W.M.POKALE
13.	ER.S.M.JOSHI	37.	ER.S.A.BHAGWAT	61.	ER.R.S.VEKHANDE
14.	ER.G.T.NAGPURE	38.	ER.N.G.PUNEKAR	62.	ER.D.Y.MASHAKHETRI
15.	ER.A.R.TARE	39.	ER.V.V.AMBEKAR	63.	ER.V.G.GAIKWAD
16.	ER.A.N.GAJBHE	40.	ER.A.S.MENDHE	64.	ER.B.L.CHINTALE
17.	ER.V.R.GAWANDE	41.	ER.R.M.BOBADDE	65.	ER.K.D.HUMANE
18.	ER.V.K.SARODE	42.	ER.A.B.DIWAN	66.	ER.P.B.AWAGHAD
19.	ER.V.GADHAU	43.	ER.S.D.TUPTEWAR	67.	ER.S.M.GOUR
20.	ER.S.M.TIJARE	44.	ER.B.D.LANDGE	68.	ER.N.M.DIXIT
21.	ER.D.B.MOHOD	45.	ER.S.B.SHEGAONKAR	69.	ER.S.M.BHURE
22.	ER.S.F.WANKHEDE	46.	ER.R.R.KELKAR	70.	ER.S.W.BANKAR
23.	ER.S.D.KALBANDE	47.	ER.A.K.BAMNOTE	71.	ER.B.S.BHATKAR
24.	ER.S.K.BANGALE	48.	ER.T.N.ADCHULE	72.	ER.G.V.WAKDE



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 २०२४-२०२५ 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 सुप्रसिद्ध 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/लिह्वर/थायोरॉइड 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 असुन, सभासदाला टेस्ट करतेवेळी निम्मा वाटा स्वतः रेनबो लॅबला भरना करावा लागेल.
- 4) महिला क्रियाशिल व सेवानिवृत्त सभासदांकरीता मेमोग्राफी व पॅपस्मिअर या कॅन्सरशी निगडीत वाढीव टेस्ट ची सुविधा देण्यात आली आहे.त्यांना सुदधा वरील प्रमाणे निम्मी रक्कम (**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 पासुन सुरु करण्यात आलेली आहे.व ती पुढील ३१.०३.२०२५ 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 सांगुन आपणास सोईस्कर तारीख व वेळ मागुन 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 येण्यापूर्वी १२ तास आधी कोणतेही जेवण,नास्ता,कॉफी,चहा घेवु नये.

2) क्रियाशिल व सेवानिवृत्त सदस्यांकरीता पतसंस्था उचलणार असलेला भार चालु आर्थिक वर्ष २०२४-२०२५ मध्ये एकदाच उचलण्यात येईल याची सदस्यांनी नोंद घ्यावी.

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



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

AROGYA VAIBHAV YOJNA(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.



M.S.E.B. ENGINEERS' CO-OP CREDIT SOCIETY LTD., NAGPUR
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8.	Alt (SGPT)	150	8.	Alt (SGPT)	150
9.	Urea Nitrogen	150	9.	Urea Nitrogen	150
10.	Creatinine	15	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
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16.	Consultation Physician	300	16.	Consultation Physician	300
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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 .

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WebSit : www.msebeccs.com

HIGHLIGHTS

As on 31-03-2024

Membership	3600	Nos.
Authorised share capital	30.00	Crores
Paid up share capital	29.39	Crores
Deposits	247.52	Crores
Reserve fund	13.21	Crores
Thrift fund	08.92	Crores
Loans (O/S) on members	286.57	Crores
Investment	18.54	Crores
ICICI Current A/C.	0.72	Crores
Fixed Assets	00.87	Crores
Gross Income 2023-2024	24.16	Crores
Net Profit 2023-2024	05.93	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.**

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Phone No. : 2438814, 2448814