

# दि भाभा अणुसंशोधन केंद्र कर्मचारी सहकारी पतसंस्था मर्यादित, मुंबई

**The Bhabha Atomic Research Centre  
Employees' Co-op. Credit Society Ltd, Mumbai**

R-5 Shed, BARC Trombay, Mumbai - 400085. Email : [barc.society@gmail.com](mailto:barc.society@gmail.com) Web.: <https://www.barcociety.com>



## स्वातंत्र्याचे

अमृत महोत्सवी वर्ष २०२२

६१वा  
वार्षिक  
अहवाल  
सन २०२१-२२

# The Bhabha Atomic Research Centre Employees' Co-op. Credit Society Ltd. Mumbai

Dr. M.S.Kulkarni  
Ex-Officio President

26-06-2015 TO 25-06-2020  
From 26-06-2020 (Extended)

Ex-Officio Vice President  
Shri. Sriram S (upto 04-04-2022)  
Shri. B. V. Balaji (From 05-04-2022)

## Board of Director संचालक मंडळ

माजी अध्यक्ष



Shri. Rajendra Madgaonkar  
श्री. राजेंद्र मडगांवकर  
Retired on 31/12/2021

मानद सचिव



Shri. Sanjay R. Gawande  
श्री. संजय आर. गावडे

उपाध्यक्ष



Mrs. Tripti Mukherji  
सौ. तृप्ती मुखर्जी  
संचालक

खजिनदार



Smt. Amrapali More  
श्रीमती आम्रपाली ए. मोरे  
संचालक

संचालक



Shri. Sachin G. Usarkar  
श्री. सचिन जी. उसरकर  
संचालक

संचालक



Shri. M.A. Bhaskar  
श्री. एम. ए. भास्कर  
संचालक



Shri. Vijay D. Kakade  
श्री. विजय डी. काकडे  
संचालक



Shri. Umesh K. Gaikwad  
श्री. उमेश के. गायकवाड  
संचालक



Shri. Vivek S. Dolas  
श्री. विवेक एस. डोलस  
तज्ञ संचालक



Shri. Gajanan S. Visal  
श्री. गजानन एन. विसल  
कार्यलक्षी संचालक



Shri. Naresh Kumar Attri  
श्री. नरेशकुमार अत्री



Shri. Sunil N. Khakse  
श्री. सुनिल एन. खाकसे



Shri. C.C. Bagal (CA)  
श्री. सी.सी. बागल (सीए)



Shri. R. K. More  
श्री. आर. के. मोरे (व्यवस्थापक)



# भाभा अणुसंशोधन केंद्र कर्मचारी सहकारी पतसंस्था मर्यादित, मुंबई

(नोंदणी क्रमांक : २९७७०)

आर-५ शेड, बीएआरसी, ट्रॉम्बे, मुंबई - ४०० ०८५



## अधिसूचना

दि भाभा अणुसंशोधन केंद्र कर्मचारी सहकारी पतसंस्थेच्या सर्व सभासदांना या अधिसूचनेद्वारे कळविण्यात येते की, आपल्या पतसंस्थेच्या अधिमंडळाची ६१ वी वार्षिक सर्वसाधारण सभा मिश्र पद्धतीने (हायब्रिड मोड) रविवार दि. २५ सप्टेंबर २०२२ रोजी दुपारी ४.०० वाजता डी.ए.ई. कन्व्हेंशन सेंटर, अणुशक्ती नगर येथे खालील कामकाजासाठी आयोजित केलेली आहे.

### सभेपुढील विषय :

१. दि. १५ जानेवारी २०२२ रोजी झालेल्या ६० व्या ऑनलाईन वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
२. १ एप्रिल २०२१ ते ३१ मार्च २०२२ या कालावधीचा वार्षिक अहवाल, शासकीय लेखापरीक्षित ताळेबंद व नफा-तोटा पत्रक स्वीकारून त्यास मंजुरी देणे.
३. संचालक मंडळाने सुचविलेल्या नफा विभागणीस मान्यता देणे तसेच सन २०२२-२०२३ च्या अंदाजपत्रकास मंजुरी देणे.
४. शासकीय लेखापरीक्षक व अंतर्गत लेखापरिक्षक यांच्या सन २०२१-२०२२ या आर्थिक वर्षाच्या हिशोब तपासणी अहवालाची नोंद घेणे.
५. सन २०२२-२०२३ या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षक यांच्या नेमणुकीस मान्यता देणे.
६. सन २०२०-२०२१ या आर्थिक वर्षाच्या हिशोब तपासणी अहवालाची व त्यासंबंधीच्या दोष दुरुस्ती अहवालाची (Compliance report) नोंद घेणे.
७. संचालक मंडळाने सुचविलेल्या उपविधी दुरुस्तीस (परिशिष्ट “अ” प्रमाणे) मंजुरी देणे.
८. अधिमंडळाच्या ६१ व्या वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांची अनुपस्थिती क्षमापित करणे.
९. माननीय अध्यक्ष यांच्या परवानगीने ऐनवेळी येणाऱ्या विषयांबाबत विचार करणे.

दिनांक : ०९ सप्टेंबर २०२२

मुंबई- ४०००८५.

सही

श्री. संजय आर. गावंडे

मानद सचिव

संचालक मंडळा करिता

### ➤ टिप:

- सर्वसाधारण सभेच्या दिवशी दुपारी ४.०० वाजेपर्यंत आवश्यक गणसंख्या उपस्थिती आढळून आली नाही तर सभा स्थगित केली जाईल व अशी स्थगित सभा त्याच दिवशी त्याच ठिकाणी दुपारी ४.३०

पुढील पानावर.....

वाजता गणपूर्तीशिवाय घेतली जाईल आणि त्यात घेतलेले निर्णय सर्व सभासदांना बंधनकारक राहतील.

- ६० व्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तान्त व ६१ वा वार्षिक अहवाल याच्या प्रती संस्थेच्या वेबसाईटवर (<https://www.barcociety.com>) व कार्यालयात दि. १३ सप्टेंबर २०२२ पासून उपलब्ध होतील.
- सभेच्या विषयपत्रिकेतील अनुषंगाने सभासदांना काही माहिती, सुचना किंवा प्रश्न सभेपुढे मांडावयाचे असतील तर ते त्यांनी लेखी स्वरूपात दि. १९ सप्टेंबर २०२२ पर्यंत सोसायटीच्या कार्यालयात दिले पाहिजेत. अशा विषयपत्रिकेतील विषयाच्या अनुषंगाने ज्या सभासदानी लेखी स्वरूपात सुचना/ प्रश्न दिले आहेत. त्यास सभेच्या विषय पत्रिकेतील विषयाचे वेळी सभेमध्ये प्राधान्य देण्यात येईल.
- ज्या सभासदांनी मागील तीन वर्षांचा लाभांश घेतला नसेल तर तो त्यांनी सोसायटीच्या कार्यालयीन वेळेत येऊन दि. ३१ मार्च २०२३ पूर्वी घ्यावा अन्यथा असा लाभांश वैधानिक गंगाजळी निधी खात्यात वर्ग करण्यात येईल.
- ६१ व्या वार्षिक सर्वसाधारण सभेसाठी देण्यात येणाऱ्या कुपन्स वितरणाबाबत स्वतंत्र परिपत्रकाद्वारे कळविण्यात येईल.



**THE BARC EMPLOYEE'S CO-OPERATIVE CREDIT SOCIETY LIMITED., MUMBAI**

**(Reg. No. 29770)**

**R-5 Shed, BARC Trombay, Mumbai - 400 085.**



## **NOTIFICATION**

Notice is hereby given that **61st Annual General Body Meeting** of The Bhabha Atomic Research Centre Employees' Co-operative Credit Society Ltd., Mumbai – 400 085 will be held by Hybrid Mode at DAE Convention Centre, Anushakti Nagar on **Sunday, 25th September 2022 at 4.00 p.m.** to transact the following business:

### **AGENDA**

1. To read and confirm the minutes of 60th Online Annual General Body Meeting held on 15th January 2022.
2. To approve the annual report and Statutory Audited Statement of Accounts for period 1st April 2021 to 31st March 2022.
3. To approve the appropriation of profit and budget for the financial year 2022-2023 as recommended by the Managing Committee.
4. To read the Audit Reports of Internal & Statutory Auditors for the financial year 2021-2022.
5. To approve the appointment of Statutory Auditor who is appointed for F.Y.2022-2023.
6. To read the compliance report in respect of the Audit Report for financial year 2020-2021.
7. To approve the proposed amendment (as per Annexure "A") recommended by the Managing Committee.
8. To condone absence of the members, who are not present in 61<sup>st</sup> Annual General Body Meeting.
9. To consider any other matter brought forward with the permission of the Chair.

**All the members are requested to attend the meeting and help in the smooth deliberations**

Date: 9<sup>th</sup> September 2022  
Mumbai-400 085

sd/-  
**(Sanjay R. Gawande)**

Hon. Secretary  
on behalf of Managing Committee

➤ **Note:**

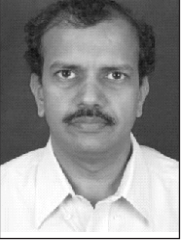
- If it is found that there is no quorum for the meeting up to 4.00 p.m. the meeting shall be adjourned and this adjourned meeting shall be held on the same day at 4.30 p.m. in the

**P.T.O.....**

same premises and the business on the agenda shall be transacted in the adjourned meeting irrespective of quorum.

- Copies of the Minutes of 60th Annual General Meeting and 61st Annual Report are available in Society Office and on website of Society <https://www.barcociety.com> from 13th September 2022.
- If the members want to raise any information, suggestions or questions before the AGM in connection with subject given in Agenda of meeting, they should submit it in written in Society office on or before September 19, 2022. Those members who have submitted suggestions/questions in written form related with Agenda points will be given preference in the meeting at the time of that Agenda point.
- Members who have not yet collect their Dividend for the last three years, requested to collect the same on or before 31st March 2023. Otherwise Dividend amount will be transferred to Statutory Reserve Fund Account.
- Regarding Coupon Distribution for the 61st Annual General Meeting will be intimated through a separate circular.

## ६० व्या वार्षिक सर्वसाधारण सभेमधील संस्थेचे पदसिद्ध अध्यक्ष डॉ. श्री. मुकुंद कुलकर्णी यांचे भाषण



मी संस्थेच्या ६० व्या वार्षिक सर्वसाधारण ऑनलाईन सभेमध्ये श्री डांगे साहेब, उपस्थापना अधिकारी, संस्थेच्या उपाध्यक्षा श्रीमती तृप्ती मुखर्जी, सचिव श्री संजय गावंडे, खजीनदार श्रीमती मोरे आणि सर्व संचालक मंडळ आणि तसेच सर्व सभेस उपस्थित सभासदांचे स्वागत करित आहे. श्री. श्रीराम पदसिद्ध उपाध्यक्ष हे आजच्या सभेस उपस्थित राहू न शकत असल्यामुळे अस्थापनाने नियुक्त केलेले अस्थापनाचे उपस्थापना अधिकारी श्री. के. के. डांगे यांची नियुक्ती आस्थापनाने केलेली आहे, संस्थेच्या साठ वर्षांच्या कालखंडातील व्हिडिओ कॉन्फरन्स माध्यमातून आयोजित केलेली ही दुसरी सर्वसाधारण सभा आहे आणि पदसिद्ध अध्यक्ष म्हणून ही माझी पहिली सभा आहे आणि पहिली वेळ आहे. आपण सर्व सभासद सहकार्य कराल अशी मी अपेक्षा व्यक्त करतो. सभासदांच्या सर्व आर्थिक गरजा पूर्ण करणाऱ्या व सभासदांना कुटुंबिक स्वास्थ्य आणि समृद्धी देणाऱ्या आपल्या संस्थेला ३० नोव्हेंबर २०२१ या दिवशी साठ वर्षे पूर्ण होऊन आपल्या संस्थेने ६१ व्या वर्षात पदार्पण केलेले आहे. जवळजवळ ६६४ कोटी रुपयांची वार्षिक उलाढाल आपल्या संस्थेने पार केलेली आहे आणि ते आपल्या सर्वांच्या सहकाऱ्याने शक्य झालेले आहे आणि ही खूपच कौतुकास्पद गोष्ट आहे. आपल्या सर्वांच्या सहकाऱ्याने संचालक मंडळाने गेल्या पाच वर्षात सभासदांच्या हिताचे आणि फायद्याचे निर्णय घेऊन अडचणीच्या काळात त्यांना आर्थिक उणीव भासू दिलेली नाही. त्यामध्ये प्रामुख्याने आपुलकी निधीच्या माध्यमातून दिवंगत सभासदांच्या कुटुंबीयांना तात्काळ एक लाख रुपयांची मदत, कर्ज संरक्षण निधीच्या अंतर्गत दिवंगत सभासदांच्या विशेष कर्जास रुपये बारा लाख पर्यंतची कर्जमाफी व त्यामुळे दिवंगत सभासदांचे कुटुंबीय आणि जामीनदार यांना मोठा दिलासा मिळाला आहे. तसेच सेवानिवृत्त कर्मचाऱ्यांचा गौरव, अधिष्ठान विद्यार्थी गुणगौरव अंतर्गत सभासदांच्या दहावी, बारावी आणि आता २०२०-२१ या शैक्षणिक वर्षात इ. १०वी व इ. १२वी तसेच १०+२ ITI व तत्सम अभ्यासक्रम आणि १०+३ अभियांत्रिकी पदविका व तत्सम अभ्यासक्रम उत्तम रीतीने उत्तीर्ण करणाऱ्या विद्यार्थ्यांचा गुणगौरव करणे इत्यादी अभिनव उपक्रम संस्था राबवीत आहे. तसेच सामाजिक बांधिलकी जपत दिवंगत कॅन्सरग्रस्त सभासदांस थकीत कर्जावरील संपूर्ण व्याजमाफी, रक्तदान शिबिरास आर्थिक मदत, पूरग्रस्त आणि दुष्काळग्रस्त परिस्थितीत "मुख्यमंत्री सहायता निधी"स आर्थिक सहाय्य ई. कल्याणकारी योजना संस्था राबवीत आहे. आधुनिक डिजिटल युगाची कास धरत संस्थेने हिरक महोत्सव वर्षपूर्तीचे औचित्य साधून संस्थेची नवीन आणि आकर्षक वेबसाईट, मोबाईल व्हाट्सअप द्वारे सभासदांना त्यांचे तपशील उपलब्ध करून देणे, किओस्क मशीनद्वारे स्वयंचलित पासबुक छपाई ई. सुविधांचा शुभारंभ दिनांक २४ डिसेंबर २०२१ रोजी माननीय संचालक वीएआरसी साहेबांच्या हस्ते शुभारंभ केलेला आहे. या सर्व सुविधा सभासदांना नक्कीच फायदेशीर ठरणार आहेत. कोरोना विषाणू लॉकडाऊनच्या काळात संस्थेचे कर्मचारी आणि संचालक मंडळाने सभासदांना सेवा अविरतपणे सुरू ठेवलेली आहे त्याबद्दल कार्यकारी मंडळाचे आणि सर्व कर्मचारी वर्गाचे अभिनंदन करणे अतिशय गरजेचे आहे त्याबद्दल मी त्यांना धन्यवाद व्यक्त करतो. आता मी आपल्या संस्थेचे मानद सचिव श्री संजय गावंडे यांना विनंती करतो की त्यांनी सभेचे कामकाज विषयपत्रिके नुसार सुरू करावे.

## **Speech of Dr. Mukund Kulkarni, Ex-officio President of the Society on the 60th Annual General Meeting**

*I welcome Shri Dange Sir, DEO, Mrs. Tripti Mukherji (Vice President), Shri Sanjay Gawande (Hon. Secretary), Mrs. More (Treasurer) and all the Board of Directors and also all the members in the 60th Annual General online Meeting of the society. Shri Sriram will not conduct the today's meeting hence the establishment has appointed to Shri Dange DEO. This is the second Online AGM held through video conference in the history of sixty years of the society and my first meeting as "Ex-officio President". I hope all the members will co-operate the same. Our society has completed sixty years on 30th November 2021 and entered into its 61st year in the service of members. Our Society fulfills all financial needs of its members and provides health and prosperity to their family members. Our Society has crossed turnover of approx. Rs. 664 Crores and it is possible only with co-operation of all of you which is highly appreciated. The Board of Directors has taken decisions in the interest and benefit of the members in the last five years and hence there was no financial shortage during difficult time of members. Under Aapulki Nidhi scheme families of deceased members got help of Rs. 1 Lakh also waiving of special loans up to Rs. 12 lakhs which help great relief to the families of the deceased members and sureties. Also, we honored the retired members and the students who passed 10th, 12th, 10+2 ITI and similar courses and 10+3 Engineering Diploma and similar courses in the academic year 2020-21 of the members under the "Adhithan Student Felicitation" etc. innovative activities are being implemented by the society. Considering the social commitment by waiving full interest on outstanding loans of members whose sudden demises occurred due to cancer, blood donation camps, financial assistance to "Chief Minister's Relief Fund" in flood and drought-affected situations etc. These welfare schemes are implemented by the society. Embracing the modern digital age, the society celebrated its "Hirak Mahotsav Anniversary". On this occasion introducing new and attractive website of the society, transaction information through WhatsApp, Passbook printing through kiosk machines etc. The facilities has been inaugurated on 24th December 2021 by Hon'ble Director BARC. All these facilities will definitely be beneficial to the members. I would like to express my gratitude to the Board of Directors and society staff for continuing to serve the members uninterruptedly during the Corona Virus Lockdown. Now I request the Honorable Secretary of our society Shri Sanjay Gawande to start the proceedings of the meeting as per the agenda.*

## सन्माननीय सभासद,

३१ मार्च २०२२ अखेरचा वार्षिक अहवाल, अंतर्गत आणि वैधानिक लेखापरिक्षित ताळेबंद पत्रक व नफा तोटा पत्रक व पुढील वर्षासाठीचे अंदाज पत्रक आपल्या मान्यतेसाठी सादर करताना आम्हांला आनंद होत आहे. या अहवाल वर्षात संस्थेस एकूण रुपये १२,१२,२९,५३०/- इतका नफा झाला असून त्यातील रुपये ४,७६,६६,६८३/- इतकी रक्कम तरतुद करून निधीत वर्ग करण्यात आली आहे. त्या नंतर या वर्षात निव्वळ नफा रु. ७,३५,६२,८४७/- इतका आहे. आपल्या सर्वांच्या सहकार्यामुळे या आर्थिक वर्षात संस्थेने केलेल्या कार्याचा तपशील आम्ही आपल्यापुढे मांडीत आहोत.

१. **नफा विभाजन :** अहवाल वर्षात एकूण रोख रु.७,३५,६२,८४७/- इतका निव्वळ नफा असून त्यात मागील शिल्लक रु. ७३,६७३/- मिळवून अहवाल साली पतसंस्थेस नफा विभागणीस एकूण रु.७,३६,३६,५२०/- इतकी रक्कम उपलब्ध झाली. त्याची विभागणी पुढीलप्रमाणे करण्यासाठी संचालक मंडळ शिफारस करीत आहे. त्यास आपण मान्यता द्यावी.

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| नफा रु.७,३५,६२,८४७/- वर २५% गंगाजळी  | रु. | १,८३,९०,७१२.००        |
| भाग रकमेवर १५% लाभांश                | रु. | ४,४५,१०,६७३.००        |
| बोनस - भविष्य सहाय्य निधी योजना      | रु. | १२,६६,०७०.००          |
| शिल्लक नफा पुढील वर्षासाठी वर्ग केला | रु. | ९४,६९,०६५.००          |
|                                      |     | <hr/>                 |
| <b>एकूण रु.</b>                      |     | <b>७,३६,३६,५२०.००</b> |
|                                      |     | <hr/>                 |

२. **सभा: (अ) वार्षिक सर्वसाधारण सभा :** संस्थेची ६० वी वार्षिक सर्वसाधारण ऑनलाईन सभा दिनांक १५ जानेवारी २०२२ रोजी Unified Collaboration Service LLP यांचे कॉन्फरन्स रुम मधून दृक-श्राव्य पद्धतीने International Infotech Park वाशी नवी मुंबई येथून प्रसारीत करण्यात आली. सदर ऑनलाईन सर्वसाधारण सभेस एकूण ८३५३ इतक्या सभासदांनी नोंदणी केली होती. नोंदणी केलेल्या प्रत्येक सभासदास रु. ४०×५ असे एकूण रु. २००/- ची कुपन वितरित करण्यात आली. म्हणजेच रु. ४० चे ५ × ८३५३ = ४१७६५ इतके कुपन्स वितरित करण्यात आले. प्रत्यक्षात कॅन्टीन मार्फत रु. ४० प्रमाणे ४०६९९ इतकी कुपन्स संस्थेस प्राप्त झाल्या व रु. १६,२७,९२०/- इतकी रक्कम अदा करण्यात आली.

- (ब) **संचालक मंडळाच्या सभा :** अहवाल वर्षात संचालक मंडळाच्या एकूण १२ मासिक सभा व १६ विशेष सभा झाल्या. सर्व सभांना संचालकांची जास्तीत जास्त उपस्थिती होती.

३. लाभांश व वर्गणीवरील व्याज :

(अ) भाग रक्कमेवरील लांभांश : अहवाल वर्षात संचालक मंडळ भाग रकमेवर सहकार खात्याने घालून दिलेल्या मर्यादेस अधिन राहून कमाल १५% लाभांश जाहीर करीत आहे. त्याची एकूण रक्कम रु. ४,४५,१०,६७३/- सभासदाने धारण केलेल्या भाग रक्कमे प्रमाणे वार्षिक सर्वसाधारण सभेच्या मंजूरी नंतर सभासदांना वितरीत करण्यात येईल.

(ब) सभासद वर्गणीवरील व्याज : सभासद वर्गणीवर प्रत्येक सभासदास पहिल्या रुपये १५,०००/- सभासद वर्गणीवर १५% व उर्वरित रकमेवर १०% या प्रमाणे व्याज गणेशोत्सवा पूर्वी वितरीत करण्यात आले आहे.

४. क्रियाशील सभासद : अहवाल वर्षात एकूण ४८२ नवीन सभासद झाले. १०१७ सभासद राजीनामा, निवृत्ती, मृत्यू इत्यादी कारणाने कमी झाले असून दिनांक ३१ मार्च, २०२२ अखेर सभासद संख्या २०२५० इतकी आहे.

५. भाग भांडवल : अधिकृत भाग भांडवल रु. ५० कोटी आहे. ३१ मार्च २०२२ अखेर वसूल भाग भांडवल रु. २९,२३,०६,०००/- इतके झालेले आहे.

६. वैधानिक राखीव निधी : ३१ मार्च, २०२१ अखेर वैधानिक राखीव निधी रु. २२,८४,६३,९९५/- इतका होता. त्यामध्ये अहवाल वर्षात गतवर्षीच्या नफा विभागणीतून रु. ३,६०,०३,५३२/- जमा झाले रु. ४८,२००/- प्रवेश शुल्क व रु. ५,४४,७५२/- न घेतलेला सन २०१७-२०१८ चा लाभांश असे मिळून ३१ मार्च २०२२ अखेर वैधानिक राखीव निधी रु. २६,५०,६०,४७९/- इतका झाला आहे.

७. ठेवी : दरवर्षी सभासदांकडून अहवाल वर्षातही ठेवी ठेवण्यास चांगला प्रतिसाद मिळाला आहे. त्याचा तपशील खालील प्रमाणे :

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|--------------------------------------|----------------------|
| १ एप्रिल, २०२१ रोजी प्रारंभिक शिल्लक | रु. ५०८,५४,२०,६४६.०० |
| अहवाल वर्षात जमा झालेल्या ठेवी       | रु. ३५५,३७,९६,३२३.०० |
| अहवाल वर्षात परत केलेल्या ठेवी       | रु. ३२६,२७,९४,४५६.०० |
| ३१ मार्च २०२२ अखेरच्या शिल्लक ठेवी   | रु. ५३७,६४,२२,५१३.०० |

एकूण ठेवींशी मुदत ठेवींचे शेकडा प्रमाण ५०.०३% आहे तर सभासद वर्गणीचे शेकडा प्रमाण ३८.४३% इतके आहे.

८. **कर्ज** : दरवर्षीप्रमाणे सभासदांकडून अहवाल वर्षातही कर्ज उचल करण्यास चांगला प्रतिसाद मिळाला आहे. त्याचा तपशील पुढीलप्रमाणे:

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|------------------------------------------|----------------------|
| १ एप्रिल २०२१ रोजी प्रारंभिक शिल्लक कर्ज | रु. ५८३,८६,९५,९८४.०० |
| अहवाल वर्षात कर्ज वाटप                   | रु. ३८९,११,१०,५६६.०० |
| अहवाल वर्षात वसूल झालेले कर्ज            | रु. ३०९,७७,४०,९८६.०० |
| ३१ मार्च २०२२ अखेरचे शिल्लक कर्ज         | रु. ६६३,२०,६५,५६४.०० |

९. **संड्री खाते** : दिनांक ३१ मार्च, २०२१ अखेर संड्री खात्यात रु. २,५९,६१,१०३/- इतकी रक्कम शिल्लक होती. अहवाल साली संड्री खात्यामध्ये रु. १९,०३,११,४१४/- इतकी रक्कम जमा झाली. अहवालसाली प्रयत्न करून रक्कम देय असलेल्या सभासदांना रु. १८,८७,२८,८६५/- इतकी रक्कम परत करण्यात आली. दिनांक ३१ मार्च २०२२ अखेर संड्री खात्यात रु. २,७५,४३,६५२/- इतकी रक्कम शिल्लक आहे.

१०. **मृत्यू सहाय्य निधी** : अहवाल वर्षात या निधीमधून ७३ मृत सभासदांच्या वारसांना (सन २०२१-२२ मधील ६४ सभासद आणि मागील वर्षामधील ९ सभासद) (रु. १०,०००/- × १ आणि रु. १५,०००/- × ७२) एकूण रक्कम रु. १०,९०,०००/- इतके अर्थसहाय्य देण्यात आले.

११. **क्लिन कॅश कर्ज सुविधा** : मुंबईच्या जिल्हा मध्यवर्ती सहकारी बँकेकडून आपल्या पतसंस्थेस रु. ६५ कोटी क्लिन कॅश कर्ज सुविधा मंजूर झाली होती. सभासदांच्या आर्थिक गरजा पूर्ण करण्यासाठी मुंबई जिल्हा मध्यवर्ती सहकारी बँकेने मंजूर केलेल्या क्लिन कॅश कर्ज रकमेपैकी रु. ३५ कोटीची सन २०२१-२२ मध्ये उचल करण्यात आली आहे. मुंबई बँकेने या दिलेल्या सुविधेबद्दल आम्ही त्यांचे आभारी आहोत.

**१२. सभासद आपुलकी निधी योजना :** संस्थेकडे ३१.०३.२०२२ पर्यंत अहवाल वर्षात सदरच्या योजनेत सामील असलेले एकूण ७० सभासद मृत झाल्याची नोंद झाली पैकी यामध्ये मागील वर्षातील देय असलेले २ मयत सभासद अधिक अहवाल सालात ७० मयत सभासदांच्या कायदेशीर वारसास सभासद आपुलकी निधी अंतर्गत एकूण ७२ सभासदांना, सभासद आपुलकी निधी योजनेतील प्राप्त झालेल्या वर्गणीतून प्रत्येकी रु. १ लाखाची मदत देण्यात आली.  
या योजनेचा तपशील पुढील प्रमाणे :

|                                               |                        |
|-----------------------------------------------|------------------------|
| १ एप्रिल २०२१ रोजीची शिल्लक निधी              | रु. २१,५६,९९८.००       |
| अहवाल साली वर्गणीद्वारे जमा झालेला निधी       | रु. ४७,९७,४२०.००       |
| अधिक: अहवाल सालात तरतुद जमा                   | रु. ३,५०,०००.००        |
| गतवर्षीचे देणे बाकी अदा करण्यात आले           | रु. २,००,०००.००        |
| अहवाल सालातील दिवंगत सभासदांना आर्थिक मदत     | रु. ७०,००,०००.००       |
| <b>३१ मार्च २०२२ अखेर शिल्लक असलेली रक्कम</b> | <b>रु. १,०४,४१८.००</b> |

**खालील सभासदांच्या वारसांस रु. एक लाखाची मदत आपुलकी निधी योजने अंतर्गत देण्यात आले.**

| अ. क्र. | दिवंगत सभासदाचे नांव   | विभाग                  | अ. क्र. | दिवंगत सभासदाचे नांव  | विभाग              |
|---------|------------------------|------------------------|---------|-----------------------|--------------------|
| 1       | सुरेंद्र कुमार शर्मा   | NAPP Narora            | 37      | नारायण लाल जाट        | RAPP, Rajasthan    |
| 2       | भगवान गणपत कुरणे       | BARC, Traffic          | 38      | झरेकर बी.बी.          | DCS & EM           |
| 3       | दत्तात्रय शिवाजी जाधव  | DPS, Mumbai            | 39      | सुरेश यशवंत कोल्हे    | BARC, HWD          |
| 4       | रमेश पाटीवडा           | Vizag Vishakhapatnam   | 40      | पुजा राजू जगताप       | BARC, Accounts     |
| 5       | चंद्रकांत सा. देशमुख   | BARC, WMD              | 41      | धीरेन भुमीज           | AMD, Kolkatta      |
| 6       | व्ही. एस. मोरे         | BARC, Tarapur          | 42      | विष्णु चंद गोयल       | RAPP, Rajasthan    |
| 7       | मॅडरी इसाक             | BARC, Conser. & Dev.   | 43      | कृष्ण मुरारी          | BARC, CTD          |
| 8       | रवी जोशी               | BARC, R.P.C.D.         | 44      | गोपाळ एम. देशपांडे    | DCS & EM           |
| 9       | के.सी. थॉमस            | BARC, Analytical Chem. | 45      | मनजीत सिंग            | RRCAT, Indore      |
| 10      | सय्यद असहद             | BARC, Health Physics   | 46      | के.पी. लोखंडे         | BARC, Tarapur      |
| 11      | गिरीष आर. झेंडे        | BARC, Laser            | 47      | हिमांशू शेखर          | NAPP, Narora       |
| 12      | पियुष हेमंत पालटीवाले  | BARC,TSD               | 48      | धनके राजेंद्र जयराम   | BARC, Desalination |
| 13      | विजय डि चव्हाण         | BARC, WMD              | 49      | आर. श्रीनिवास         | AMD, Bangalore     |
| 14      | नितेश बहल              | BARC, WMD              | 50      | धीरजकुमार सखरोडीया    | HWB, Mumbai        |
| 15      | गोपाळ गोवडा            | AMD, Bangalore         | 51      | अ.बी.खान              | TAPS, Tarapur      |
| 16      | प्रभा एस. भालेराव      | BARC, WMD              | 52      | वैधियानाथन के.        | IGCAR, Kalpakkam   |
| 17      | शेख अब्बास             | BARC, Canteen          | 53      | देबजीत गुप्ता         | AMD, Kolkatta      |
| 18      | एम. एल. गायकवाड        | NPCIL, Mumbai          | 54      | अरुण कदम              | BARC, RRMD         |
| 19      | सुबाजीत घोष            | BARC, Radio Pharma     | 55      | एम.एस. अ.जी. शेख      | BARC, Tarapur      |
| 20      | एस. के. चव्हाण         | BARC, ROD              | 56      | प्रकाश कृष्णा जीनगारे | BARC, Personnel    |
| 21      | गणपती जा. बारवड        | BARC, Accounts         | 57      | एस. एन. पोळ           | NPCIL, Mumbai      |
| 22      | मनजीत सिंग             | RAPP, Rajasthan        | 58      | थुल अनुप शिवचरण       | HWP, Manuguru      |
| 23      | शिव बचन                | RRCAT, Indore          | 59      | राजेंद्र पी. शर्मा    | RRCAT, Indore      |
| 24      | पंकज के. श्रीवास्तवा   | NPCIL, Mumbai          | 60      | के वेंकटा प्रसाद      | AEES, Mumbai       |
| 25      | हुकुम सिंग             | BRIT, Vashi            | 61      | मार्कडेय मिश्रा       | NAPP, Narora       |
| 26      | सुषमा मिलिंद संकपाळ    | AEES, Mumbai           | 62      | संदिप कुमार अगरवाल    | DPS, Mumbai        |
| 27      | दत्तात्रय विष्णु सपकाळ | BARC, Security         | 63      | चिलुबोईना ओबुलेसु     | AMD, Hyderabad     |
| 28      | अनुज त्रिपाठी          | BARC, NA & BTD         | 64      | एम.ए. मजिद            | NFC, Hyderabad     |
| 29      | तनुजा आर. जाधव         | DAE, Mumbai            | 65      | प्रभा विलास विनायक    | BARC, WMD          |
| 30      | चंपालाल प्रजापत        | BARC, TPD              | 66      | किशन बर्ग             | TAPS, Tarapur      |
| 31      | रामकृष्ण भा. कुलकर्णी  | BARC, TPD              | 67      | एच. बी.राऊळ           | BARC, Tarapur      |
| 32      | सुरेश सोरन वाल्मिकी    | TAPS, Tarapur          | 68      | अक्षय शर्मा           | TAPS, Tarapur      |
| 33      | बिस्वरंजन नायक         | BARC, APPD             | 69      | के. एम. तडनवी         | TAPS, Tarapur      |
| 34      | कुंदा अजयकुमार नायर    | DPS, Mumbai            | 70      | ओम प्रकाश             | NAPP, Narora       |
| 35      | राजेंद्र कुजूर         | BARC, NPD              | 71      | एम. श्री रामुलु नाईक  | AMD, Hyderabad     |
| 36      | श्वेता प्रकासम         | DAE, Mumbai            | 72      | अ. गुणाशेखरण          | DCS & EM           |

१३. सभासद कल्याण निधी : सदर निधी अतर्गत अहवाल वर्षात खालील उपक्रम यशस्वीरित्या राबविण्यात आले.

१. सन्माननीय सेवानिवृत्त सभासदांचा सत्कार : ज्या सभासदांनी आपल्या सभासदत्वाची १५ वर्षे पूर्ण केली आहेत अशा सेवानिवृत्त होणाऱ्या सभासदांना संस्थेत आमंत्रित करून दि. १ एप्रिल २०२१ पासून रु. ३,५०१/- ते ५,००१/- या प्रमाणे सभासदत्वाच्या अटीनुसार धनादेश, शाल, श्रीफळ, पुष्पगुच्छ स्मृतीचिन्ह व मानपत्र देऊन सन्मानित करण्यात येत आहे. अहवाल साली एकूण ४४१ सभासदांना सन्मानित करण्यात आले.

२. सन्माननीय सभासदांच्या पाल्यांचा गुणगौरव (अधिष्ठान) : शैक्षणिक वर्ष २०२०-२०२१ मध्ये माननीय सभासदांच्या इ. १० वी इ. १२ वी तसेच १०+२ (आयटीआय+तत्सम) प्रमाणपत्र आणि १०+३ (पदविका व तत्सम) अभ्यासक्रम परीक्षेमध्ये ६०% पेक्षा जास्त गुण मिळवून उत्तीर्ण झालेल्या एकूण ९७९ पाल्यांचा अधिष्ठान कार्यक्रमांतर्गत प्रमाणपत्र व धनादेश देऊन गुणगौरव आला. कोरोनामुळे संचालक मंडळ या वर्षी अधिष्ठान कार्यक्रम आयोजित करू शकलो नाही.

३. सामाजिक बांधिलकी : कोरोना महामारीच्या साथीच्या काळात सोसायटीने सामाजिक बांधिलकी जपत मुख्यमंत्री सहाय्यता निधीस मदत रु. २,५१,०००/- ( रुपये दोन लाख एकावन्न हजार) चा धनादेश महाराष्ट्राचे तत्कालीन सहकार मंत्री श्री. बाळासाहेब पाटील यांचेकडे देण्यात आला. त्याचप्रमाणे रक्तदान शिबीराचे आयोजनात सहभाग घेण्यात आला.

भारताच्या स्वातंत्र्याच्या अमृत महोत्सवानिमित्त संस्थेच्या अणुशक्तीनगर मंदाकिनी कार्यालयाचे प्रांगणात १५ ऑगस्ट २०२२ रोजी ध्वजारोहण करण्यात आले. सदर कार्यक्रमास संस्थेचे मा. सभासद, संचालक व कर्मचारी उपस्थित होते. त्यावेळी मंदाकिनी कार्यालयाचे कामकाज सध्या असलेल्या कामकाजाच्या वेळेव्यतिरिक्त प्रत्येक महिन्याच्या १ ल्या, ३ र्या, व ५ व्या शनिवारी सुरु असेल असे संचालक मंडळाच्या वतीने जाहिर करण्यात आले.

१४. विशेष कर्ज - कर्ज संरक्षण निधी योजना : दि. ०१-१०-२०२१ पासून दि. ३१-०५-२०२२ पर्यंत कर्ज संरक्षण निधीच्या अटी व शर्तीस अधीन राहून एकूण ८ पात्र दिवंगत सभासदांचे या योजनेअंतर्गत त्यांच्या दिवंगत झाल्याच्या दिवशी उर्वरित असलेले कर्ज रु. ५२,१९,८७५/- इतके माफ करण्याचा निर्णय संचालक मंडळाने घेतला आहे.

या निर्णयामुळे दिवंगत सभासदांच्या कुटुंबियांस व या कर्जास जामीन असलेल्या २४ जामिनदार सभासदांना दिलासा मिळाला आहे. सदर पात्र दिवंगत सभासदांचा तपशील पुढीलप्रमाणे:

| अनु. क्र. | दिवंगत सभासदाचे नांव | विभाग                    |
|-----------|----------------------|--------------------------|
| १         | नलिनी ढाकणे          | Heavy Water Board Mumbai |
| २         | टी. राजा मणिकम       | DCSEM                    |
| ३         | डी. इ. नरसाळे        | BARC/SECURITY            |
| ४         | जे. जे. धसके         | DCSEM                    |
| ५         | दाजी मोरे            | BARC/ RMC PAREL          |
| ६         | अमय जे. पवार         | BRIT / NAVI MUMBAI       |
| ७         | शक्तिमान शर्मा       | BARC / CDM               |
| ८         | सिद्धराजू            | RMP MYSORE               |

१५. सभासद भविष्य सहाय्य निधी योजना : दि.३१ मार्च, २०२१ अखेर २५९३ इतके सभासद सदरच्या योजनेत सामील होते. अहवाल साली १६८ सभासदांनी या योजनेचा राजीनामा दिला व ३१ मार्च, २०२२ अखेर २४२५ इतके सभासद या योजनेत सामील आहेत.

१६. के.वाय.सी. पूर्तता करून घेणे : ९७व्या घटनादुरुस्तीप्रमाणे KYC नॉम्सची पूर्तता करून घेणे संस्थेस बंधनकारक आहे. ज्यांनी KYC नॉम्स अद्यापपर्यंत पूर्ण केलेले नाहीत अशा सभासदांच्या वेतनातून संस्थेस प्राप्त होणाऱ्या दरमहाच्या हप्त्याव्यतिरिक्त इतर व्यवहार स्थगित ठेवण्यात आले आहेत व अशा सभासदांनी KYC नॉम्सची पूर्तता केल्यानंतरच त्यांचे संस्थेचे व्यवहार पूर्ववत करण्यात येतील.

१७. ISO 9001:2015 मानांकनाचे वार्षिक लेखापरिक्षण (Surveillance Audit) आयएसओ लेखापरिक्षकांच्या टीमद्वारे दिनांक ७ जुलै २०२१ रोजी संस्थेचे आयएसओ वार्षिक सर्वेलन्स लेखापरिक्षण ऑनलाईन पद्धतीने करण्यात आले. सदर वार्षिक लेखापरिक्षणात संस्थेस उत्तम यश मिळाले व त्यानुसार पुढील एक वर्षासाठी Continuation of ISO 9001:2015 प्रमाणपत्र संस्थेस प्राप्त झाले. हे यश केवळ संस्थेचे कर्मचारी व सक्रीय संचालक यांचे कठीण प्रयत्नांमुळे प्राप्त होऊ शकले.

१८. लेखापरिक्षण : २०२१-२०२२ यावर्षाचे वैधानिक लेखापरिक्षण मेसर्स के. बी. पी. एस. अँड कंपनी व अंतर्गत लेखापरिक्षण सीए उमेश रामदास गावंडे तसेच कर लेखापरिक्षक मेसर्स एस. एस. के. अ. अँड कंपनी यांनी लेखापरिक्षण वेळेत पूर्ण केले आहे. त्यांचे लेखापरिक्षित अहवाल या सोबत आपल्या संमतीसाठी जोडले आहेत.
१९. संचालक मंडळ : सन २०२१-२०२२ या कालावधीमध्ये सक्रीय कार्यकारिणी सदस्य व पदाधिकारी यांनी पतसंस्थेच्या कामकाजामध्ये दक्षतापूर्वक सहभाग घेऊन सहकार्य केले.
२०. कर्मचारी वृंद : पतसंस्थेचे कामकाज प्रामाणिकपणे व कार्यक्षमतेने एकूण २२ कर्मचाऱ्यांनी पार पाडले.
२१. सहकार प्रशिक्षण : सन २०२१-२२ या आर्थिक वर्षात संचालक सदस्य व कर्मचारी वर्गाने प्रशिक्षणात भाग घेतला. त्याचा तपशील पुढील प्रमाणे:-
- १) बँको एडव्हॉंटेज सहकार परिषद यांचेमार्फत लोणावळा येथे १३ मार्च ते १५ मार्च २०२२ दरम्यान सहकार प्रशिक्षण आयोजित केले होते. सदर प्रशिक्षण वर्गात पतसंस्थांचे अंतर्गत व्यवस्थापन व नियंत्रण, संगणक प्रणाली सिक्युरिटी ऑडिट व ईडीपी ऑडिट, विमा, आयकर इत्यादी विषयावर प्रशिक्षण झाले. आपल्या संस्थेच्या एकूण आठ संचालक सदस्यांनी या प्रशिक्षणास उपस्थित राहून प्रशिक्षणाचा लाभ घेतला.
- २) दि. २६ मार्च ते २७ मार्च २०२२ रोजी वैकुंठ मेहता राष्ट्रीय व्यवस्थापन संस्था पुणे यांनी प्रशिक्षण आयोजित केले होते. यामध्ये संचालक सभा, वार्षिक सभा, इतिवृत्तांत, उपविधी, दैनंदिन कामकाज, सभासदांच्याप्रती सेवा, ताळेबंद, नफा तोटा पत्रक, आयकर, टीडीएस या विषयावर प्रशिक्षण झाले. या प्रशिक्षणामध्ये संचालक सदस्य व कर्मचारी वर्गाने भाग घेऊन सदर प्रशिक्षणाचा लाभ घेतला.
२२. पुरस्कार : बँको पतसंस्था पुरस्कार -२०२१ : अविज पब्लिकेशन, कोल्हापूर यांच्या सन २०२०-२०२१ या आर्थिक वर्षासाठी या वर्षाचा “बँको पतसंस्था पुरस्कार-२०२१” हा प्रथम क्रमांकाचा पुरस्कार आपल्या संस्थेस एकूण पगारदार संस्थांमधून प्राप्त झाला आहे. आम्ही तो आमचे आदरणीय भागधारक सभासद तसेच संस्थेचे तत्पर कर्मचारी यांना समर्पित केला आहे.

### २३. संस्थेपुढील आढ्याने :

- १) संस्थेला लागणारी रोख रक्कम बँकेतून काढण्यासाठी लागत असलेल्या उदगम कराबाबत (TDS):  
नवीन नियमानुसार बँकेतून पूर्ण आर्थिक वर्षात रुपये एक कोटी पेक्षा जास्त रोख रक्कम काढल्यास रुपये एक कोटीवरील रोख रक्कमेवर बँक दोन टक्के उदगम कर कपात करते. उदा. एवाद्या सभासदाने संस्थेतून रुपये दहा हजार रोख रक्कम संस्थेच्या बचत खात्यातून काढल्यास संस्थेस दोनशे रुपये बँकेस द्यावे लागतात. त्यामुळे सभासदांना विनंती करण्यात येते की त्यांनी संस्थेच्या बचत खात्यातून कमीत कमी रोख रक्कम काढावी. सभासदांनी बचत खात्यातून रक्कम काढण्यासाठी रोखपालकडे विथड्रॉवल स्लिपजमा केल्यानंतर एक तासाच्या आत सभासदांच्या बँक खात्यात बचत खात्यातील रक्कम जमा करण्याची व्यवस्था संस्थेद्वारे करण्यात आली आहे.
२. लेखापरीक्षणातील दोष दुरुस्ती शिरे: संस्थेचे जुने रेकॉर्ड उपलब्ध नसल्यामुळे संबंधीत वैधानिक लेखापरीक्षकांकडून दोषदुरुस्ती अहवालामध्ये देण्यात येणारे शिरे काढून टाकण्यासाठी कार्यवाही करण्यात अडचणी येत आहेत.

### २४. आयकर केसेस -

- (१) आयकर निर्धारण वर्ष २०१०-११: सदर केसचा निकाल माननीय उच्च न्यायालयाने संस्थेच्या बाजूने दिलेला आहे.
- (२) आयकर निर्धारण वर्ष २०१२-१३, २०१३-१४, २०१४-१५: सदर केसबाबत माननीय उच्च न्यायालयात सुनावणी सुरू आहे. याबाबत CIT व ITAT येथे संस्थेच्या बाजूने निर्णय देण्यात आला आहे.
- (३) आयकर निर्धारण वर्ष २०१५ -१६: सदर केसचा निकाल CIT मध्ये संस्थेच्या बाजूने लागलेला आहे.
- (४) आयकर निर्धारण वर्ष २०१६-१७, २०१७-१८, २०१८-१९, २०१९-२०: सदर केस CIT मध्ये प्रलंबित आहेत.

### २५. “व्हाट्सअप” प्रणाली व किऑस्क मशीनद्वारे पासबुक छपाई:

- (अ) “व्हाट्सअप” प्रणाली : सभासदांना त्यांनी संस्थेशी केलेल्या आर्थिक व्यवहाराची माहिती तात्काळ मिळण्यासाठी “व्हाट्सअप” प्रणाली सुरू करण्यात आली आहे. जे सभासद या योजनेत सामील झाले आहेत अशा सभासदांना “व्हाट्सअप” प्रणालीद्वारे त्यांच्या व्यक्तीगत माहितीचा लाभ मिळत आहे.

(ब) किऑस्क मशीनद्वारे पासबुक छपाई: या मशीनद्वारे स्वयंचलित छपाई करून मिळण्यासाठी एक “बारकोड” दिला जात आहे, जे सभासद सदर बाबतीत इच्छुक असतील अशा सभासदांनी बारकोड घेऊन किऑस्क मशीनद्वारे पासबुक छपाई करून घेता येईल.

२६. संकेतस्थळ : बी.ए.आर.सी. व डी.ए.ई. च्या सर्व युनिटच्या सभासदांना पतसंस्थेचे ताळेबंद, नफा-तोटा पत्रक, सर्वसाधारण सभांचे इतिवृत्त, परिपत्रके इ. बाबतची माहिती संकेतस्थळावर उपलब्ध करण्यात आली आहे. <https://www.barcociety.com> या संकेतस्थळावरील सेवेचा लाभ सर्वांनी घ्यावा .

२७. आभार: संचालक मंडळाच्या वतीने आम्ही माननीय संचालक, बी.ए.आर.सी. नियंत्रक बी.ए.आर.सी, सी.ए.ओ. बी.ए.आर.सी. अंतर्गत वित्त सल्लागार तसेच उपनियंत्रक, वित्त विभाग, मुख्य सुरक्षा अधिकारी , सुरक्षा विभाग, विभाग प्रमुख एसआयआरडी, विभाग प्रमुख, एल. अॅण्ड सी. एम. विभाग प्रमुख संगणक, विभाग प्रमुख, मेडिकल डिव्हिजन विभाग प्रमुख सी.ई.डी. विभाग प्रमुख, टी.एस.डी. डी.ई.ओ. वाहतुक विभाग, डी.ई.ओ, संचार विभाग, बी.ए.आर.सी. संचालक डी.सी.एस. अॅण्ड ई.एम, मुख्य प्रशासकीय अधिकारी, डेप्युटी डायरेक्टर डी.पी.एस. यांचे अत्यंत कृतज्ञतेने आभार मानीत आहोत.

तसेच संचालक मंडळाच्या वतीने आम्ही खालील विभाग प्रमुखांचेही अत्यंत कृतज्ञतेने आभार मानीत आहोत.

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| १. श्री. अलेक्स मॅथ्यू, विभागप्रमुख आर आर एम डी      | श्री. संजय गांवडे       |
| २. श्री. जो. मोहन, विभागप्रमुख आर पी डी              | श्रीमती तृप्ती मुखर्जी  |
| ३. श्री बालचंद्रन के. आर, अकाऊंट्स                   | श्रीमती आम्रपाली मोरे   |
| ४. श्रीमती स्मिता मनोहर, निर्देशक, एन आर जी          | श्री. सचिन उसरकर        |
| ५. श्री. के. एन. कर्ण, विभागप्रमुख टी एम एस          | श्री. एम.ए. भास्कर      |
| ६. श्री. सांळुके सी.के., विभागप्रमुख एल अॅण्ड सी एम  | श्री. विजय काकडे        |
| ७. श्री. दशरथ ब. जाडकर, वाहतुक विभाग प्रभारी         | श्री. उमेश गायकवाड      |
| ८. श्री. पी. सुमंथ, विभाग प्रमुख, आर आर एम डी        | श्री. सुनिल खाकसे       |
| ९. श्री. गिरीष शेणॉय , विभाग प्रमुख अे अॅण्ड एस ई डी | श्री. गजानन नारायण विसळ |
| १०. श्री. आनंद गंगाधरन, सहनिर्देशक, एन आर जी         | श्री. विवेक सुरेश डोळस  |

संस्थेचे पदसिध्द अध्यक्ष डॉ. श्री. एम्.एस.कुलकर्णी व पदसिद्ध उपाध्यक्ष श्री. श्रीराम एस. यांनी वेळोवेळी दिलेल्या अमूल्य मार्गदर्शनाबद्दल व सहकार्याबद्दल त्यांचेही आभार. तसेच नवनियुक्त पदसिध्द उपाध्यक्ष व मुख्य प्रशासकिय अधिकारी (प्रशासक) श्री. बी. व्ही. बालाजी यांचे ही आभार.

संगणक समिती प्रमुख श्री. जे. जे. कुलकर्णी (संगणक विभाग), संगणक समिती सदस्य श्री. संदीप कुलकर्णी (आर.सी.एन.डी), श्री. सौरभ गर्ग (इ.ए.डी.), श्री. तरुण राठोड (लेखा विभाग) श्री. मनोज सिंग (एस.आय.आर.डी.), श्री. रोहितश्वा शर्मा (संगणक विभाग) तसेच श्री. एम.के.स्टॅनली (कंट्रोलर ऑफिस) यांनी वेळोवेळी दिलेल्या सहकार्याबद्दल व मार्गदर्शनाबद्दल त्यांचेही आभारी आहेत.

संस्थेचे सहकार तज्ञ संचालक श्री. चंद्रकांत सी. बागल (सी.ए.) यांनी वेळोवेळी दिलेल्या अमूल्य मार्गदर्शनाबद्दल व सहकार्याबद्दल त्यांचेही आभार.

श्री. किरण आनंद सोनावणे, मुख्य सुरक्षा अधिकारी, अणुशक्तीनगर बीएआरसी यांनी वेळोवेळी दिलेल्या अमूल्य सहकार्याबद्दल त्यांचे ही आभार.

वाहतुक विभाग प्रभारी श्री. दशरथ बी. जाडकर आणि श्री. वैभव सावंत यांनी वाहतुकीची सेवा वेळोवेळी उपलब्ध करुन दिल्याबद्दल त्यांचेही आभार.

आम्ही PEOCIT SOFTWARE SOLUTIONS PVT. LTD. पुणे यांचे संचालक व कर्मचारी वर्ग यांनी वेळोवेळी सहकार्य व मार्गदर्शन करुन त्यांच्या K3one या सॉफ्टवेअर प्रणाली मधून संस्थेचे कामकाज सुरु करुन दिल्याबद्दल त्यांचे ही आभार.

वैधानिक लेखापरिक्षक मेसर्स के.बी.पी.एस.अॅण्ड कं. चे पार्टनर श्री. विक्रम शहा, सी.ए. व अंतर्गत लेखापरिक्षक सी.ए. उमेश रामदास गांवडे तसेच कर लेखापरिक्षक मेसर्स एस. एस. के. ए. अॅण्ड कं. चे पार्टनर श्री. दिपक संगोई, सी. ए. यांनी कामकाजाबाबत वेळोवेळी मार्गदर्शन व सहकार्य दिल्याबद्दल त्यांचेही आभार.

आमच्या संस्थेच्या कर्मचारी वर्गास चालु वर्षात Inter Division Cricket Tournaments मध्ये भाग घेऊन क्रिकेट खेळण्यास परवानगी दिल्याबद्दल आम्ही BARC Staff Club, Cricket Section, BARC यांचे आभार व्यक्त करीत आहोत.

संस्थेस ISO 9001:2015 चा दर्जा मिळवून देण्यासाठी पुणे प्रशिक्षण संस्था, पुणे यांनी घेतलेल्या अथक परिश्रामाबद्दल संस्थेच्या वतीने पुणे प्रशिक्षण संस्थेचे मुख्य कार्यकारी अधिकारी श्री. अनिल लटके व त्यांच्या कर्मचारी वर्गाचे तसेच आयएसओ लेखापरिक्षकांचे आभार मानीत आहोत.

बी.ए. आर.सी. वर्कर्स अँड स्टाफ युनियन, नाफी, बारकोआ, एच डब्लु बी, डी सी एस ई एम, डी पी एस, एन पी सी आय एल, आरवा इ. चे माननीय पदाधिकारी, एससी एस टी, ओ बी सी, तारापूर विभागातील बी ए आर सी, इ. ए. टी. असोसिएशनचे पदाधिकारी श्री. ए.के.राऊत, श्री. एच. टी. राऊत, श्री. संजय देसले, टी.ए.पी.एस. चे श्री. एच.एन.पीरा यांनी संस्थेस वेळोवेळी दिलेल्या सहकार्याबद्दल संचालक मंडळ त्यांचे आभारी आहे.

६१ वा वार्षिक अहवाल वेळेत छापून दिल्याबद्दल मेसर्स जेनेक्स प्रिंटस्चे प्रोप्रायटर श्री. जयंती निसर यांचे संचालक मंडळ आभारी आहे.

भारतीय स्टेट बँक, बी.ए.आर.सी. शाखा, मुंबई जिल्हा मध्यवर्ती सहकारी बँक, मुख्य कार्यालय तसेच अणुशक्तीनगर शाखा येथील व्यवस्थापक, अधिकारी व कर्मचारी वर्ग तसेच आयडीबीआय बँक, देवनार शाखा येथील व्यवस्थापक व कर्मचारी वर्ग.

जिल्हा सहकारी संस्था (२) पूर्व उपनगरे, विभागीय निबंधक सहकारी संस्था, नवी मुंबई, उपनिबंधक, एम. वार्ड, कोकण भवन, नवी मुंबई तसेच सहकार आयुक्त व निबंधक सहकारी संस्था, पुणे यांनी सातत्याने दिलेल्या सहकार्याबद्दल त्यांचेही मनःपूर्वक आभारी आहोत.

## आयकर कायदा १९६१ नियम १९४अे अंतर्गत सहकारी पतसंस्थेत मिळालेल्या व्याजावर टीडीएस कपात करणेबाबत :-

सहकारी पतसंस्थेत सभासदांच्या ठेवीवर दिलेल्या व्याजावर कलम १९४अे लागू :

ज्या सभासदांच्या ठेवी सहकारी पतसंस्थेकडे असून ते त्यावर व्याज प्राप्त करीत आहे परंतु आयकर रिटर्न्स भरताना असे मिळालेले व्याज आपल्या उत्पन्नात दाखवीत नाही अशा सभासदाकडून त्यांना मिळालेल्या व्याजावर सरकारला आयकर मिळण्यासाठी नवीन कलम अंतर्भूत केले आहे.

१ एप्रिल २०२० पूर्वी सदर तरतूद पतसंस्थांना लागू नव्हती त्यामुळे टीडीएस कपात केल्या जात नव्हता.

१ एप्रिल २०२० पासून १९४अे सुधारित करून आयकर कायदा १९६१ नियम १९४अे अंतर्गत काही तरतुदी करण्यात आलेल्या आहे त्या पुढीलप्रमाणे :

ज्या पतसंस्थेच्या एकूण पावत्या ५० कोटी पेक्षा जास्त आहे अशा पतसंस्थेने १९४अे अंतर्गत टीडीएस कपात केली पाहिजे आणि ते इतर पतसंस्थांना लागू आहे. (बँकिंग व्यवसायात आहे किंवा नाही हे न बघता) व एका आर्थिक वर्षात व्याज रु. ४०००००/ किंवा त्यापेक्षा जास्त देण्यात आले आहे. (वरिष्ठ नागरिकांसाठी व्याज रु. ५०००००/-)

वरील तरतुदींचे पालन न केल्यास पुढील परिणाम होतील:

- अ) सभासदांनी आयकर रिटर्न्स भरताना मिळालेले व्याज उत्पन्न जाहीर केले नाही तर आयकर विभाग सहकारी पतसंस्थेकडून टीडीएस रक्कम वसूल करू शकतो.
- ब) टीडीएस रकमेच्या व्यतिरिक्त व्याज व दंड वसूल करू करू शकतो.
- क) या व्यतिरिक्त टीडीएस कपात करण्यासाठी सोसायटीच्या वतीने सरकारला टीडीएस ची रक्कम देण्यास जबाबदार असलेल्या समिती सदस्यावर आयकर कायद्याअंतर्गत कारवाईची नोटीस काढली जाईल व त्यासाठी किमान तीन महिने ते सात वर्षांपर्यंत तुरुंगवास होऊ शकतो.

(सभासदांच्या माहितीसाठी सदर प्रत ही इंग्रजी प्रतीवरून भाषांतरित केलेली आहे. मुळ इंग्रजी प्रत ही अधिकृत ग्राह्य धरण्यात येईल)

संचालक मंडळाचे मा. भागधारक सभासदांना नम्र आवाहन : संस्थेचे सक्रीय संचालक स्वतःच्या आस्थापनातील आपले कामकाज सांभाळून संस्थेचे दैनंदिन कामकाजाव्यतिरिक्त संस्थेशी निगडित असलेल्या वैधानिक कामकाज (वैधानिक लेखापरीक्षण, वार्षिक सर्वसाधारण सभा इ.) म.स.का. कायदा १९६० व नियम १९६१ नुसार निश्चित केलेल्या वेळेच्या आत पूर्ण करण्याचे व्यवस्थापन करीत असतात.

कोविड-१९ परिस्थितीमुळे गेल्या दोन आर्थिक वर्षांतील (सन २०१९-२० व २०२०-२१) संस्थेच्या वैधानिक कामकाजाची पूर्तता विलंबाने होत होती व सन २०२०-२१ या आर्थिक वर्षाचे वैधानिक कामकाजाची पूर्तता या वर्षी १५ जानेवारी २०२२ रोजी ६० व्या वार्षिक सर्वसाधारण सभेने पूर्ण झाली व त्यानंतर फेब्रुवारी २०२२ पासून सभासदांना देण्यात येणाऱ्या दैनंदिन सेवेव्यतिरिक्त सन २०२१-२२ या आर्थिक वर्षाचे वैधानिक कामकाजाची पूर्तता करण्यास संस्थेने सुरुवात केली व सांगण्यास आनंद होतो की सन २०२१-२२ चे वैधानिक कामकाजाची पूर्तता करून सुध्दा शासनाने निर्धारित केलेल्या ३० सप्टेंबर २०२२ च्या आत वार्षिक सर्वसाधारण सभा घेण्यास यशस्वी झालो आहे.

संस्थेच्या होणाऱ्या निवडणुकीच्या अनुषंगाने आरोप/ प्रत्यारोप होणे स्वाभाविक आहे परंतु काही सभासद आपल्या वैयक्तिक लाभासाठी संस्थेची विद्यमान स्थिती, संस्थेची होणारी निवडणूक या बाबत सोशल मीडिया व पत्रकाद्वारे अफवा, चुकीची माहिती व गैरसमज पसरवून सभासदांमध्ये संस्थेबाबत नकारात्मक दृष्टिकोन निर्माण करण्याचा प्रयत्न करीत आहेत. अशाप्रकारच्या कृतीने गेल्या ६० वर्षांत सभासदांनी दिलेल्या योगदानातून संस्थेने केलेल्या वाटचालीस धक्का पोहोचणार नाही याची खबरदारी अशा सभासदांनी घेणे आवश्यक आहे. याबाबत संस्थेद्वारे स्पष्ट करण्यात येते की, आर्थिक वर्ष २०२०-२१ अखेर च्या आधारावर संस्थेच्या कामकाजाबाबत सहकार विभागाच्या समितीने कलम ८९ अंतर्गत केलेली तपासणी व तपासणी अहवालात दर्शविलेल्या स्थितीनुसार गेल्या काही वर्षांत संस्थेने केलेल्या प्रगती बाबत व संस्था आर्थिकदृष्ट्या सुदृढ असण्याबाबत पुष्टी मिळते.

संस्थेस शासनाने वेळोवेळी जाहीर केलेल्या नियमांची अंमलबजावणी करणे बंधनकारक असते. पतसंस्थेच्या कामकाजावर नियंत्रण ठेवण्यासाठी नियामक मंडळ कार्यान्वित झालेले आहे व त्यांनी ठरवून दिलेल्या नियमांतर्गतच भविष्यात संस्थेला कामकाज करणे बंधनकारक आहे.

संस्थेच्या ठेवींच्या प्रमाणात तरलता निधी असावा हा कित्येक वर्षांपासूनचा नियम आहे परंतु सन २०१५ अखेर पर्यंत संस्थेची तरलता शून्य होती. विद्यमान कार्यकारिणीने २०१६-१७ पासून संस्थेचा तरलता निधी निर्माण करण्यास सुरुवात केली व गेल्या सहा वर्षांत विद्यमान कार्यकारिणीने तरलता निधी शून्यावरून रु. २७.३८ कोटी पर्यंत निर्माण केला आहे. आज नियामक मंडळाचे नियमानुसार संस्थेकडे असलेल्या ठेवींच्या प्रमाणात रु. ८२ कोटी इतकी तरलता निधी असणे आवश्यक आहे.

आयकर कायदा अधिनियम १९४अे मध्ये दुरुस्ती केल्यानुसार पतसंस्थेच्या ज्या सभासदांना एका आर्थिक वर्षात रु. ४०,००० /- किंवा त्यापेक्षा जास्त व्याज प्राप्त झाले असेल अशा ठेवीदार सभासदाकडून त्यांना मिळालेल्या एकूण ठेवीच्या व्याज रक्कमेवर १०% उद्गम कर कपात करणे बंधनकारक करण्यात आलेले आहे.

तसेच आयकर विभागाच्या नियमानुसार रोक रक्कमेच्या वितरणासाठी येत असलेले निर्बंध तसेच कार्यालयाच्या अपुऱ्या जागे अभावी मा. सभासदांना सेवा देण्यात काहि प्रमाणात अडचणी येत आहेत.

वार्षिक सर्वसाधारण सभेद्वारे सर्व मा. सभासदांपुढे संस्थेची जी काही सद्यस्थिती आहे व संस्थेपुढे ज्या कांही अडचणी आहेत त्या सभासदांना कळविणे हे आमचे आद्य कर्तव्य आहे. त्यानुसार आम्ही या वार्षिक अहवालामार्फत पूर्णपणे पारदर्शकता ठेवून संस्थेची सद्यस्थिती मांडत आहोत. जे काही करणे संचालक मंडळाच्या अधिकारांतर्गत आहे ते आम्ही त्वरित करतो. परंतु ज्या कामासाठी इतर एजन्सीजवर अवलंबून राहावे लागते त्यास मात्र विलंब होतो.

मागील वर्षात आलेल्या अडचणींमुळे मा. सभासदांना जो त्रास झाला त्याबद्दल संचालक मंडळ दिलगिरी व्यक्त करीत आहे. या अडचणीनंतरसुद्धा सभासदांनी दिलेल्या सहकार्याबद्दल संचालक मंडळ मा. भागधारक सभासदांचे आभार व्यक्त करीत आहे व भविष्यात देखील आपणांकडून असेच सहकार्य मिळावे अशी अपेक्षा व्यक्त करीत आहे.

धन्यवाद!!

आपला नम्र

श्री. संजय आर.गावंडे  
मानद सचिव

संचालक मंडळाच्या वतीने व संचालक मंडळकरिता

Dear Members,

We are delighted to present duly audited balance sheet, profit and loss statement and next year budgetary provision by internal auditor and statutory auditor by this annual report year ended on 31st March 2022 for your approval. In this report year we earned total profit of Rs. 12,12,29,530/-. Out of that Rs. 4,76,66,683 was transferred to various fund and Net profit of this year is Rs. 7,35,62,847/-. We are presenting details of works carried during this financial year with your co-operation.

1. **Appropriation of Profit** : During the year report the society has earned a net profit of Rs. 735,62,847/-. By adding last year's balance of Rs. 73,673/- amount available for appropriations Rs.7,36,36,520/- The Board of Director recommends the appropriation as under.

|                                                  |            |                     |
|--------------------------------------------------|------------|---------------------|
| Reserve Fund @25% on Rs. 7,35,62,847/-           | Rs.        | 1,83,90,712.00      |
| Dividend @15%                                    | Rs.        | 4,45,10,673.00      |
| Bonus to Sabhasad Bhavishya Sahayya Nidhi Yojana | Rs.        | 12,66,070.00        |
| <b>Balance to carry forward for next year</b>    | <b>Rs.</b> | <b>94,69,065.00</b> |
| TOTAL                                            |            | Rs. 7,36,36,520.00  |

2. **Meetings** :

**(a) Annual General Body Meeting** : 60th Online Annual General Body Meeting of the Society was held on 15th Jan 2022 at Unified Collaboration Service International Infotech Park, Vashi, Navi Mumbai by broadcasted from their Conference Room. A total of 8353 members were registered in the general meeting and Rs. 40 x 5 making a total of Rs. 200/- coupons were distributed to the members who registered for attend the online meeting . That is,  $5 \times 8353 = 41765$  coupons were distributed. Out of that 40699 coupons which cost is Rs. 40/-were received by the Society from the canteen and Rs. 16,27,920/- was paid to various Canteen.

**(b) Board of Directors Meeting** : During the year, the Board of Director held 12 Monthly Meetings and 16 Special Meetings. All Board of Directors extended their co-operation by participating in the Meetings.

3. **Dividend and Interest on Subscription** :

**(A) Dividend on shares** : During the reporting year, the Board of Directors is declaring 15% Dividend subject to the maximum limit laid down by the Co-operative Department and, the total dividend amount of Rs. 4,45,10,673/- will be distributed after the approval of AGM as per the shares holding of the member.

(B) **Interest on Subscription** : 15% interest on the first 15,000/- subscription amount and 10% interest on the remaining subscription amount has already distributed before the Ganesh Festival.

4. **Active Member** : During the under report 482 new members were while 1017 ceased to be members on account of resignation, retirement and death. The active membership of the Society as on 31st March, 2022 was 20250.

5. **Share Capital** : The Authorized Share Capital of the Society is Rs. 50 Crores and paid up Share Capital as on 31st March, 2022 is Rs. 29,23,06,000/-.

6. **Statutory Reserve Fund** : The balance in the Statutory Reserve Fund as on 31st March, 2021 was Rs. 22,84,63,995/- After adding amount of last year appropriation of profit Rs. 3,60,03,532/- during the year under report, plus Rs. 48,200/- as entrance fees and Rs. 5,44,752/- of the unpaid dividend for the year 2017-2018, the balance as on 31st March, 2022 is Rs.26,50,60,479/-.

7. **Deposit** : As in the past there was appreciable response from our members to our various deposit schemes. Particulars as follows :

|                                               |                             |
|-----------------------------------------------|-----------------------------|
| Opening Balance as on 1st April, 2021         | Rs. 508,54,20,646.00        |
| Received during the year                      | Rs. 355,37,96,323.00        |
| Paid during the year                          | Rs. 326,27,94,456.00        |
| <b>Closing Balance as on 31st March, 2022</b> | <b>Rs. 537,64,22,513.00</b> |

Ratio of the Fixed Deposit @50.03% and Member's Subscription @38.43% of total deposits.

8. **Loans** : As in the past there was appreciable response from our members to take a various types of loans. Particulars as Follows :

|                                        |                             |
|----------------------------------------|-----------------------------|
| Opening Balance as on 1st April, 2021  | Rs. 583,86,95,984.00        |
| Loan distribute during the year        | Rs. 389,11,10,566.00        |
| Loan recover during the year           | Rs. 309,77,40,986.00        |
| Closing Balance as on 31st March, 2022 | <b>Rs. 663,20,65,564.00</b> |

9. **Sundry Account** : The balance in the Sundry Account as on 31st March, 2021 was Rs. 2,59,61,103/- During under year report received Rs. 19,03,11,414/- from the members. We made effort to refund the sundry amount of Rs. 18,87,28,865/- to the members. The balance on 31st March 2022 is Rs. 2,75,43,652/-
10. **Death Relief Fund** : Death Relief fund of Rs. 10,90,000/- was distributed to the 73 (in this year 64 members and previous year 9 members) (Rs.15,000 X 72, and Rs. 10,000X 1) to legal nominees of deceased members of our Society.
11. **Cash Credit Loan Facility** : During the year Mumbai District Central Co-op.(MDCC)Bank has sanctioned Cash Credit Loan of Rs. 65 Crores. We express our thanks to the Mumbai District Central Co-operative Bank to meet our members economic needs for sanction the CCL loan. Out of Sanction CCL loan amount Rs. 35 crores have been utilised in this under year report.
12. **Sabhasad Apulki Nidhi Scheme** : A total of 70 members have been reported dead in the reporting year 2 deceased members, who were due from previous years and under this year report 70 members were expired. Total 72 legal nominees were paid Rs. 1 Lakh each. The details of the scheme is as under:

|                                                        |                        |
|--------------------------------------------------------|------------------------|
| Balance as on 1st April, 2021                          | Rs. 21,56,998.00       |
| Yearly contribution received during the year           | Rs. 47,97,420.00       |
| Add.: Provision made during the year                   | Rs. 3,50,000.00        |
| Previous year outstanding balance paid during the year | Rs. 2,00,000.00        |
| Help given to the deceased members                     | Rs. 70,00,000.00       |
| <b>Balance as on 31st March, 2022</b>                  | <b>Rs. 1,04,418.00</b> |

Rs. One Lakhs Paid to the nominee of the following deceased Members under Apuli Nidhi Scheme

| अ. क्र. | दिवंगत सभासदाचे नांव   | विभाग                  | अ. क्र. | दिवंगत सभासदाचे नांव | विभाग              |
|---------|------------------------|------------------------|---------|----------------------|--------------------|
| 1       | Surendra K. Sharma     | NAPP Narora            | 37      | Narayan Lal Jat      | RAPP, Rajasthan    |
| 2       | Bhagwan G. Kurne       | BARC, Traffic          | 38      | Zarekar B B          | DCS & EM           |
| 3       | Dattatray S. Jadhav    | DPS, Mumbai            | 39      | Suresh Y. Kolhe      | BARC, HWD          |
| 4       | Ramesh Pativada        | Vizag Vishakhapatnam   | 40      | Pooja Raju Jagtap    | BARC, Accounts     |
| 5       | Chandrakant Deshmukh   | BARC, WMD              | 41      | Dhiren Bhumij        | AMD, Kolkatta      |
| 6       | V. S. More             | BARC, Tarapur          | 42      | Vishnu Chand Goyal   | RAPP, Rajasthan    |
| 7       | Madry Essack           | BARC, Conser. & Dev.   | 43      | Krishan Murari       | BARC, CTD          |
| 8       | Ravi Joshi             | BARC, R.P.C.D.         | 44      | Gopal M. Deshpande   | DCS & EM           |
| 9       | K C Thomas             | BARC, Analytical Chem. | 45      | Manjeet Singh        | RRCAT, Indore      |
| 10      | Sayed Ashed            | BARC, Health Physics   | 46      | K. P. Lokhande       | BARC, Tarapur      |
| 11      | Girish R. Zende        | BARC, Laser            | 47      | Himanshu Shekhar     | NAPP, Narora       |
| 12      | Piyush H. Paltiwale    | BARC, TSD              | 48      | Dhanke Rajendra J.   | BARC, Desalination |
| 13      | Vijay D. Chavan        | BARC, WMD              | 49      | R. Srinivas          | AMD, Bangalore     |
| 14      | Nitesh Bahl            | BARC, WMD              | 50      | Dheeraj K. Sakhrovia | HWB, Mumbai        |
| 15      | Gopal Gowda            | AMD, Bangalore         | 51      | A B. Khan            | TAPS, Tarapur      |
| 16      | Prabha S. Bhalerao     | BARC, WMD              | 52      | Vaithyanathan K.     | IGCAR, Kalpakkam   |
| 17      | Shaikh Abbas           | BARC, Canteen          | 53      | Debjit Gupta         | AMD, Kolkatta      |
| 18      | M. L. Gaikwad          | NPCIL, Mumbai          | 54      | Arun Kadam           | BARC, RRMD         |
| 19      | Subhajit Ghosh         | BARC, Radio Pharma     | 55      | M S A G Shaikh       | BARC, Tarapur      |
| 20      | S. K. Chavan           | BARC, ROD              | 56      | Prakash K. Jingare   | BARC, Personnel    |
| 21      | Ganpati J. Barwad      | BARC, Accounts         | 57      | S. N. Pol            | NPCIL, Mumbai      |
| 22      | Manjit Singh           | RAPP, Rajasthan        | 58      | Thool A. Shivcharan  | HWP, Manuguru      |
| 23      | Shiv Bachan            | RRCAT, Indore          | 59      | Rajendra P. Sharma   | RRCAT, Indore      |
| 24      | Pankaj K. Srivastava   | NPCIL, Mumbai          | 60      | K Venkata Prasad     | AEES, Mumbai       |
| 25      | Hukum Singh            | BRIT, Vashi            | 61      | Markandey Mishra     | NAPP, Narora       |
| 26      | Sushma M. Sankpal      | AEES, Mumbai           | 62      | Sandeep K. Agarwal   | DPS, Mumbai        |
| 27      | Dattatray V. Sapkal    | BARC, Security         | 63      | Chelluboina Obulesu  | AMD, Hyderabad     |
| 28      | Anuj Tripathi          | BARC, NA & BTD         | 64      | M.A. Majid           | NFC, Hyderabad     |
| 29      | Tanuja R. Jadhav       | DAE, Mumbai            | 65      | Parab Vilas Vinayak  | BARC, WMD          |
| 30      | Champa Lal Prajapat    | BARC, TPD              | 66      | Kishan Barga         | TAPS, Tarapur      |
| 31      | Ramkrishna B. Kulkarni | BARC, TPD              | 67      | H. B. Raul           | BARC, Tarapur      |
| 32      | Suresh Soran Valmilki  | TAPS, Tarapur          | 68      | Akshay Sharma        | TAPS, Tarapur      |
| 33      | Biswaranjan Nayak      | BARC, APPD             | 69      | K. M. Tadvni         | TAPS, Tarapur      |
| 34      | Kunda A. Nair          | DPS, Mumbai            | 70      | Om Prakash           | NAPP, Narora       |
| 35      | Rajendra Kujur         | BARC, NPD              | 71      | M. Sree Ramulu Naik  | AMD, Hyderabad     |
| 36      | Shweta Prakasam        | DAE, Mumbai            | 72      | A. Gunashekharan     | DCS & EM           |

13. **Member Welfare Fund** : The following activities have been successfully implemented in the reporting year under this fund:

- (1) **Felicitation of Retired Members** : The members who have completed 15 years of their membership, were invited for felicitation at Society Office & felicitate them with honour and by giving Shawl, Srfal, Memento, Manpatra and cheque of Rs. 3,501/- to Rs. 5,001/- as per their Membership criteria from 31st March 2022. Total 441 members were felicitated In the report year.
- (2) **Student Felicitation program (Adhisthan)** : In the academic year 2020-2021, a total of 979 students who passed in the 10th & 12th std. also 10+2, ITI and 10+3, Diploma examination of honorable members with more than 60 % marks were honored by the members of the society in the office of the Society. due to Corona we will not arrange the Adhishtan Program in this year.
- (3) **Social Commitment** : Society has given financial Assistance of Rs. 2 lakhs 51 thousand to chief minister relief fund. this cheque was handed over to Shri. Balasaheb Patil, Ex - Co-Opertive Minister of Govt. of Maharashtra and also, participated in the Blood Donation Camp.

On account of Amrutmahotsav of independence day of India. Flag hosting program was carried out in front of Anushaktinagar Mandakini Office. Respected Members, Board of Directors and Staff were present. At that time on behalf of Board of Directors it was announced that mandakini office Anushaktinagar will work on 1st, 3rd and 5th Saturday in additional to normal working days.

14. **Special Loan - Karj Saurakshan Nidhi Yojana** : From 01-10-2021 to 31-05-2022 Total Rs. 52,19,875/- of 8 eligible deceased members outstanding special loan waived under the scheme of Karja Saurakshan Nidhi Yojna. This decision has given relief to the families of the 8 deceased members and 24 guarantor members who has stand for surety to that loan.

| Sr. No. | Name             | Div./Section             |
|---------|------------------|--------------------------|
| 1       | NALINI DHAKNE    | Heavy Water Plant Mumbai |
| 2       | T. RAJA MANIKAM  | DCS & EM                 |
| 3       | D.E.NARSALE      | BARC/SECURITY            |
| 4       | J.J.DHASKE       | DCS & EM                 |
| 5       | DAJI MORE        | BARC / RMC PAREL         |
| 6       | AMAY J. PAWAR    | BRIT / NAVI MUMBAI       |
| 7       | SHARMA SHAKTIMAN | BARC / CDM               |
| 8       | SIDDARAJU        | RMP MYSORE               |

15. **Sabhasad Bhavishya Sahayya Nidhi Yojna** : A total 2593 members were included in the scheme since the inception of this scheme. 168 members resigned from the scheme and 2425 members enrolled in the scheme till end of March 31, 2022.
16. **KYC Fulfillment** : As per the 97th Amendment it is mandatory to take KYC documents from Members. Those members who have not submitted their KYC norms documents their all transaction kept in hold except receiving monthly instalment from salary deduction.
17. **ISO 9001:2015 Rating/Surveillance Audit** : The ISO Surveillance Audit of the Society was conducted on 7th July 2021 by the team of ISO auditors through Online. The audit found great success in the audit and accordingly the ISO 9001:2015 rating received by the Society was continued for the next one year and the Society got the ISO 9001:2015 Certification for continuation. This success can only be achieved through the diligent efforts of the staff and the Board of Directors of the Society.
18. **Audit** : We express our gratitude towards Statutory Auditors M/s. K.B.P.S. and Co., Internal Auditors CA Umesh Ramdas Gawande, and Tax Auditor M/s. S.S.K.A. & Co. for their timely completion of Audit of Society for the financial year 2021-2022 and valuable suggestions and guidance given by them during their audit period.
19. **Board of Directors** : During the under year report all Board of Directors and Office bearers have taken utmost interest in Society's functioning by participating in its various activities.
20. **Staff** : The transaction of society was carried out by 22 staff of society efficiently and sincerely.
21. **CO-Operative Training** : Cooperative Training - During the financial year 2021-22, the Board members and staff participated in the training. Its details are as follows:-  
i) Cooperative training was organized by Banco Advantage Cooperative Parishad from 13th March to 15th March 2022 at Lonavla. Training was Conducted on Internal Management and Control of Credit Society, Computer System, Security Audit and EDP Audit, Insurance, Income Tax etc. was conducted with renewed enthusiasm. A total of eight board of director of our Society attended this training and benefitted from the training.

ii) The Co-operative training was organized by Vaikunth Mehta National Institute of Management Pune from 26th March to 27th March 2022. In this, training was conducted on the topics of Meetings of the Board of Directors, Annual Meeting, Writing of Minutes, Bye-laws, Daily Operations, Services to Members, Balance Sheet, Profit and Loss account Statement, Income Tax, TDS. Board of Directors and Society employee took part in this training and benefited from the said training.

**22. Awards :** **"BANCO Pathsanstha Purnskar 2021"** : For the financial year 2020-21 we were awarded by 1st rank award in the category of Salary Earner Credit Society which has given by the Avij Publication, Kolhapur. We dedicated it to our Honorable Shareholder Members as well as the dedicated to the staff of the Society.

**23. Challenges Before Society:**

- 1) TDS deducted by the bank while withdrawing cash for Society from the bank: According to the new rules, If in one financial year Society withdraw cash from bank over Rs. 1 crore, then the bank deducts 2% TDS on cash over Rs. 1 crore .e.g. If a member withdraws Rs. 10,000/- cash from his Society's savings account, then Society has to pay Rs.200/- to the bank. Therefore, members are requested to withdraw minimum amount of cash from the savings account of the Society. Arrangements have been made by the society to deposit the amount in the member's bank account within one hour after the members submit the withdrawal slip to the cashier for withdrawal from the savings account.
- 2) **Audit Rectification Remarks:** We are facing the problems regarding removal of audit rectification remarks due to non availability of some old records of our Society.

**24. Income Tax Cases-**

- (1) Income tax for A.Y.2010-11 :** The decision of this case has been given by the Hon'ble High Court in favour of the Society.
- (2) Income tax for A.Y.2012-13, 2013-14, 2014-15 :** The matter is before the Hon'ble High Court. The decision has been given in favour of the Society by CIT and ITAT.
- (3) Income tax for A.Y.2015-16 :** The decision of this case has been given by CIT in favour of the Society.
- (4) Income tax for A.Y.2016-17, 2017-18, 2018-19, 2019-20 :** These cases are pending in CIT.

**25. “WhatsApp” System and Passbook Printing through Kiosk Machine –**

**(A) “WhatsApp” System:** “WhatsApp” System has been introduced to enable members to get instant information about their financial transactions with the Society, based on new Software System registered through membership to avail this facility, they are getting benefit to this “WhatsApp” System.

**(B) Passbook Printing through Kiosk Machine :** The Society is providing automatic passbook printing to members through kiosk machines. 'BARCODE' is being provided for automatic printing by this machine, member can print their pass book on this Kiosk Machine by taking the 'BARCODE'.

**26. Website :** Societies Balance sheet, profit and loss accounts, minutes of AGM, Circulars etc. made available on society Website for members of the DAE Units. All are requested to avail this facility of society **Website [https://www. barcsociety.com](https://www.barcociety.com)**

**27. Gratitude :** On behalf of Board of Directors we express our sincere thanks to Controller BARC, Chief Administrative Officer BARC, Chief Security Officer BARC, IFA, Associate Director SIRD, Head Medical Division, Head Computer Division, Head TSD, Head CED, DEO Transport, DEO Communication DEO, SR & W, Head L&CM, CDS, CAO, DCS & EM and Deputy Director DPS

On behalf of Board of Directors, we express our sincere thanks to the following Head of the Department.

- |                                               |                      |
|-----------------------------------------------|----------------------|
| 1. Shri. Alex Mathew, Head, EMS, RRMD         | Shri. Sanjay Gawande |
| 2. Shri. J. Mohan, Head of Division, RPD      | Smt. Tripti Mukherji |
| 3. Smt. Balachandran K. R., AAO               | Smt. Amrapali More   |
| 4. Smt. Smita Manohar, Director, NRG          | Shri. Sachin Usarkar |
| 5. Shri. K. N. Karn, Head, TMS                | Shri. M.A. Bhaskar   |
| 6. Shri. C. K. Salunke, Section Head, L&CM    | Shri. Vijay Kakde    |
| 7. Shri. Dashrath B. Jadkar, Incharge Traffic | Shri. Umesh Gaikwad  |
| 8. Shri. P. Sumanth, Head, RRMD               | Shri. Sunil Khakse   |
| 9. Shri. Girish Senai, Head, A&SED            | Shri. Gajanan Visal  |
| 10. Shri. Anand Gangadharn, Dy. Director, NRG | Shri. Vivek Dolas    |

Our sincere thanks to our Ex-Officio President Dr. Shri. M. S. Kulkarni and Ex-officio Vice President Shri. Sriram S. Chief Administrative Officer for their advice and guidance from time to time. Our sincere thanks to our newly appointed Ex-Officio Vice President Shri. B .V. Balaji, Chief Administrative Officer (Admin).

We are thankful to the Chairman of Computer Committee Shri. J. J. Kulkarni (Comp. Div.), Computer Committee Members Shri. Sandeep Kulkarni (RCnD), Shri. Saurabh Garg (EAD), Shri. Tarun Rathod (Accounts Division), Shri. Manoj Singh (SIRD), Shri. Rohitshwa Sharma Comp. Div.) and Shri. M. K. Stanly (Controller Office).

We convey our thanks to CA Chandrakant C. Bagal, Co-operative Expert Director for their advice & guidance from time to time.

We convey our thanks to Chief Security Officer Shri. Kiran Anand Sonawane, Anushaktinagar, BARC for their guidance from time to time.

Our sincere thanks to Office-in-Charge Traffic Shri. Dasharath B. Jadkar, and Shri. Vaibhav Sawant for providing better service of transport from time to time.

We convey our thanks to the BARC Staff Club Cricket Section, BARC for permitted to play cricket in this year to our Society's staff members in the Inter Division Cricket Tournaments.

We convey our thanks to the Director and Staff of the PEOCIT software solution Pune for their rendering the co-operation and guidance for the start function of the Society in K3 One software.

We convey our thanks to the Statutory Auditors CA Vikram Shah, Partner of M/s. K.B.P.S. and Co. and Internal Auditors CA Umesh Ramdas Gawande and Tax Auditor CA Deepak Sangoi, Partner of M/s. S.S.K.A. & Co. for guidance and suggestions.

Society's ISO 9001:2015 Certification Pune Prasikshan Sanstha, Pune has taken tremendous efforts and on behalf of Society we would like to thank Shri. Anil Latke (CEO) and staff of Pune Prashikshan Sanstha and also Auditors of ISO.

Managing Committee express thanks to BARC Workers and Staff Union, Hon'ble Officers of NAFEE, BARCOA, HWB, DCSEM, DPS, NPCIL Staff Association and ARWA, SC/ST, OBC Association. Shri. A. K. Raut, Shri. H.T. Raut, Shri. Sanjay Desle Hon'ble Officers of BARCEAT and Shri. H. N. Pira of TAPS for their co-operation from time to time.

We convey our thanks to Shri. Jayanti Nisar proprietor of Gennex Prints for given printing of 61<sup>st</sup> Annual Report within short period.

We convey our thanks to the Manager and Staff of SBI BARC Branch., Manager and Staff of the MDCC Bank Anushaktinagar Branch and its Head Office and Manager and staff of IDBI Bank, Deonar Branch.

District Deputy Registrar of Co-operative Societies, Suburban (2), Mumbai Division, Joint Registrar, "M" Ward, Konkan Bhavan and Co-operative Commissioner and Registrar Sahakari Sanstha, Pune for their Co-operation from time to time.

**Note On TDS On Interest On Co Operative Society Section 194a of Income Tax Act 1961 :** Applicability of Section 194A to Co-operative Credit Society for Interest payment on all types of Deposits to its Members.

The government has introduced this clause so as to cover the assesseees who were having Fixed deposits with cooperative societies and earning interest income but the same was not disclosed while filing income tax returns. Prior to 01st April 2020 the said provision was not applicable hence no tds was deducted.

With Effect from 01st April 2020, Section 194A was amended and following provision was inserted under section 194A of the Income tax Act 1961 which read as follows: “ TDS has to be deducted u/s 194A by a co-operative society having gross receipts exceeding Rs 50 Cr in case of payment of interest to its members and also to other co-operative societies irrespective of the fact that whether it is engaged in the business of banking or not.” And The amount of interest paid/credited during the financial year is more than Rs 40,000 (Rs 50,000 if recipient is a senior citizen).

Non Compliance of the above provision will lead to following consequences : a) The Income tax department can recover the TDS amount from the co-operative society in case Tax has not been discharged by the members by disclosing interest income in its return of income. b) On and above TDS amount the department will recover interest and penalty. c) Over and above the committee members who were responsible to deduct tds and pay to the government on behalf of the society will face prosecution notice under income tax act which may lead to imprisonment of minimum 3 months to 7 years.

**An Appeal to members by the Board of Director :** The Board of Directors is managing day to day work and also responsible to complete the statutory requirements such as balance sheet, statutory audit, Annual General Meeting etc. within the period as per MCS Act 1960 and Rule 1961 along with their respective departmental duty.

The compliance of the statutory work of the society during the last two financial years (2019-20 and 2020-21) was delayed due to the COVID-19 pandemic. The statutory work for the financial year 2020-21 was completed with 60th AGM which was conducted on January 15, 2022. Thereafter from February 2022 onwards apart from day-to-day service provided to the members of the Society began to fulfil its statutory work for the F.Y. 2021-22 and we are happy to say that the statutory work has been completed for the year 2021-22 and the AGM held on dated 30th September 2022 within time limit.

Whenever the time of election it is obvious to make accusation, but there are few members who are trying to create a negative attitude towards the society among the members by spreading rumors, wrong information and misunderstanding between members through social media and leaflets regarding the current status of the society for their own benefit, but it is necessary to taken care by such few members that this type of action does not affect the progress made by the society through the contributions made by the members in the last 60 years.

In this regard, it is clarified by the society that based on F.Y. 2020-21, the inspection was conducted by the committee appointed by the Co-Operative Department as per MCS Act u/s 89 and the status shown in the inspection report confirms the progress made by the society in the last few years and that show society is financially sound.

Our society is obliged to implement the rules announced by the Government from time to time. The regulatory body is established to control the functioning of the credit societies. and in future, it is mandatory for the society to function only under the rules laid down by them.

It has been a rule for many years that the Society should have a liquidity fund in proportion to its deposits, till the end of 2015 the society had zero liquidity. The existing Board of Directors had started to create the liquidity fund from 2016-17 till date the liquidity fund amounts of Rs.27.38 crores generated. As per regulatory body's rule our society must have a liquidity fund of Rs. 82 crores.

As per new amendment in Income Tax Act 194A (from F.Y. 2020-21)widening and deepening of taxes it is made mandatory to deduct 10% TDS on the total amount of interest, to the member/depositor who have received interest exceeding Rs. 40000/ in one financial year.

In addition we have restrictions on disbursement of cash to members due to I/T rules. Also due to constraint of space in society office we are unable to open additional investment counter which restrict to serve the members at some extent.

It is our duty to inform to our members about present status and difficulties faced by us. As per that we are informing by keeping complete clarity in this annual report. We are carrying out work which is in our scope but work are getting delayed for which we are dependent on other agencies.

We regret for delayed of service/ problem faced by member during report year. We are very much thankful for co-operation given by our members and the same we are expecting in coming period.

Thanking You.

Sanjay R. Gawande

Hon. Secretary

For and on behalf of Board of Directors

## गौरव सभासदांचा या कार्यक्रम प्रसंगी सन्माननीय सेवानिवृत्त सभासदांनी दिलेले अभिप्राय

SHRI AJAY VISHNU THAKUR

*Thank. for your  
Co-operation from staff &  
Committee members*

SMT. HEMANGI PANKAJ MB & AD

*Thank you so much for  
the wonderful  
service.*

28/6/2022

SMT MARY ALEX, Electronics

*Got good service and  
expect to continue getting  
the same in future. Best*

SHRI C P KAUSHIK Director, NREG

*our society is of great  
help to us in emergency  
situations & to meet  
our other regularity  
credit for all dedicated  
members to serve the  
DTC community with a  
great deal of dedication.  
keep it up.*

SHRI SARJERAO AKARAM  
WAGHMARE, Security

*सोसायटी मध्ये सार्वजनिक  
काम करणे शक्य आहे. जसे  
वेळोवेळी मदत करणे  
जेणे ते सर्वकाळ सुरू करित  
रावे ते माझी इच्छा.  
कसब कि विना*

SHRI ANIL KUMAR, HWB

*Anil Kumar  
Thanks for all  
the staff and officer  
of society. There is  
wonderful service  
and co-operation.  
again wish to all in happy*

SHRI B S SALIAN, Personnel

*Always got excellent service  
through out, including during  
Covid period. Thank you ALL*

SMT. G G MATHIAS, Personnel

*Graduating  
30/05/2022*

*Thanks a lot to all  
the Society Staff for  
all the co-operation given  
to me especially during the  
Covid times.*

SHRI D D SONAVANE,  
Computer Div

*Society functioning is  
Very smooth and all  
my works were quickly  
settled. Thank a lot  
for all the staff.*

सन्माननीय सेवानिवृत्त सभासदांनी दिलेले अभिप्राय

Soc. told me lot when  
event pay my son college  
fees, and I have purchas  
my flats with help of Soc.  
Loan. Thanks for serv

Thanks to the society for all  
the help & co-operation so far.  
This made our future planning  
in a great way to live better.

Excellent Service  
during my Service.

Erpantou nicht  
30/3/2022

Excellent service very nice  
Staff and co-operative relation  
Thank you a lot.

1. Answer

R. Vasanthi  
SMT. R. VASANTHI, Chemist  
Thanks to all staff &  
members of the Society  
for the excellent co-operation  
and execution of work.  
Wishing you all the  
very best. dy

SHRI K T PATIL, Medical

आपके दो साथी ही तर २५  
आधार है - कर्मि होत प्रह न कला अप  
लोक को आपसे ही होत - साथी ही  
सही १/२५ ही २५ वं १/२५  
गोपी हो - साथ ही १/२५  
अपना कला - २५ साथी ठीक १/२५  
होता है - प्रह अपन १/२५ होत -  
१/२५ प्रह -

Really a very good service from all the society members & staff.

Keep it up

Excellent Service given by BSE  
Credit Society. Whenever  
We needed, loan was  
available. Mr. Soni also  
had given lot of help.

4-30/05/2022

ॐ श्रीगणेशाय नमः  
उद्दिष्टाभ्यां कृत्वा त्रयसु

Our co-op. cr. soc.  
is very nice, doing  
well-work.

रूपच छान  
आहे समाधानी  
अहो

# BALANCE SHEET AS ON

## दिनांक ३१ मार्च २०२२

| PREVIOUS<br>YEAR (Rs.) | LIABILITIES<br>भांडवल व देणे                                                                                   | CURRENT YEAR 2021-2022<br>Rs. | Rs.           |
|------------------------|----------------------------------------------------------------------------------------------------------------|-------------------------------|---------------|
| 50,00,00,000           | <b>AUTHORISED SHARE CAPITAL</b> अधिकृत भाग भांडवल<br>10,00,000 Shares of Rs. 500/- each                        |                               | 50,00,00,000  |
| 30,06,63,000           | <b>Issue Subscribed &amp; Paid up Shares</b> वसूल भाग भांडवल<br>5,84,612 Shares of Rs. 500/- each (Schedule-1) |                               | 29,23,06,000  |
|                        | <b>RESERVE FUND AND OTHER FUNDS (Schedule-2)</b>                                                               |                               |               |
| 22,84,63,995           | (a) Statutory Reserve Fund वैधानिक राखीव निधी                                                                  | 26,50,60,479                  |               |
| 9,00,00,000            | (b) Building Fund इमारत निधी                                                                                   | 9,00,00,000                   |               |
| 48,50,000              | (c) Office Development Fund कार्यालय विकास निधी                                                                | 48,50,000                     |               |
| 1,98,67,673            | (d) Reserve for Doubtful Debts बुडीत कर्ज निधी                                                                 | 1,98,67,673                   |               |
| 1,19,72,503            | (e) Special Loan - Karj Saurakshan Nidhi Yojana विशेष कर्ज संरक्षण निधी योजना                                  | 1,52,19,013                   |               |
| 1,25,00,000            | (f) Interest Fluctuation Fund व्याज चढउतार निधी                                                                | 1,25,00,000                   |               |
| 2,66,42,502            | (g) Dividend Equal. Fund लाभांश समानाधिकरण निधी                                                                | 2,71,42,502                   |               |
| 25,00,000              | (h) Death Relief Fund मृत्यू सहाय्य निधी                                                                       | 25,00,000                     |               |
| 8,65,67,023            | (i) Members Welfare Fund सभासद कल्याण निधी                                                                     | 4,91,11,676                   |               |
| 1,20,00,000            | (j) Computerisation Fund संगणक निधी                                                                            | 1,20,00,000                   |               |
| 2,00,000               | (k) Stamp Duty Franking Machine Fund फॅकिंग मशीन निधी                                                          | 2,00,000                      |               |
| 73,00,000              | (l) Software Installation Fund सॉफ्टवेअर इन्स्टॉलेशन निधी                                                      | 73,00,000                     |               |
| 62,22,578              | (m) Election Fund निवडणूक निधी                                                                                 | 62,22,578                     |               |
| 21,56,998              | (n) Sabhasad Apulaki Nidhi Yojana सभासद आपुलकी निधी योजना                                                      | 1,04,418                      |               |
| 16,75,00,000           | (o) Statutory Liquidity Fund वैधानिक तरलता निधी                                                                | 27,38,00,000                  |               |
| 13,28,703              | (p) Staff Welfare Fund कर्मचारी कल्याण निधी                                                                    | 11,76,785                     |               |
| 25,00,000              | (q) Voluntary Retirement Benefit to Staff कर्मचारी स्वेच्छा निवृत्ती                                           | 25,00,000                     | 78,95,55,124  |
| 68,25,71,975           | <b>STAFF PROVIDENT FUND (Schedule-3)</b> कर्मचारी भविष्य निधी                                                  |                               | 1,65,70,812   |
| 1,87,81,255            | <b>LOANS FROM MDCC BANK LTD. (Secured Loan)</b>                                                                |                               | 35,01,68,559  |
| ----                   | Cash Credit Loan मुंबई बँक कॅश क्रेडिट कर्ज                                                                    |                               |               |
|                        | <b>DEPOSITS FROM MEMBERS (Schedule-4)</b> सभासदांकडून ठेवी                                                     |                               |               |
| 257,93,50,609          | (a) Fixed Deposits मुदत बंद ठेव                                                                                | 261,90,49,797                 |               |
| 9,38,05,784            | (b) Term Deposits मुदत ठेव                                                                                     | 7,13,60,337                   |               |
| 4,60,83,194            | (c) Recurring Deposits आवर्त ठेव                                                                               | 4,28,56,122                   |               |
| 65,89,910              | (d) Parmanu Deposits परमाणु ठेव                                                                                | 65,64,990                     |               |
| 7,84,95,775            | (e) Lakhpati Deposits लखपती ठेव                                                                                | 7,61,89,145                   |               |
| 8,21,26,716            | (f) Balbhavishya Deposit (1800) बालभविष्य ठेव (१८००)                                                           | 7,44,48,386                   |               |
| 1,18,91,392            | (g) Balbhavishya Deposit (900) बालभविष्य ठेव (९००)                                                             | 1,16,62,860                   |               |
| 2,02,41,889            | (h) Sabhasad Bhavishya Sahayya Nidhi Yojana                                                                    | 2,25,60,090                   |               |
| 186,59,92,437          | (i) Monthly Members Subscription सभासद वर्गणी                                                                  | 206,64,26,026                 |               |
| 10,49,59,926           | (j) Dhansankalp Lakhpati Deposit धनसंकल्प लखपती ठेव                                                            | 18,81,31,766                  |               |
| 3,19,17,207            | (k) Dhanvarsha Recurring Deposit धनवर्षा आवर्त ठेव                                                             | 3,18,38,844                   |               |
| 94,22,610              | (l) Diamond Jubilee Recurring Deposits डायमंड ज्युबिली आवर्त ठेव                                               | 6,48,000                      |               |
| 15,45,43,197           | (m) Saving Deposit बचत ठेव                                                                                     | 16,46,86,150                  |               |
| 508,54,20,646          |                                                                                                                |                               | 537,64,22,513 |
| 608,74,36,876          | <b>TOTAL CARRIED FORWARD</b>                                                                                   |                               | 682,50,23,008 |

# 31ST MARCH 2022

## अखेरचे ताळेबंद पत्रक

| PREVIOUS<br>YEAR (Rs.)                                              | ASSETS<br>मालमत्ता व येणे                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | CURRENT YEAR 2021-2022<br>Rs. Rs.                                                                                                                                     |               |
|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| 25,000<br>1,74,73,803<br>26,88,614<br>23,45,064<br>6,65,89,747<br>- | <b>CASH &amp; BANK BALANCES</b> रोख व बँकेतील शिल्लक<br>Cash on Hand with Cashier<br>In Current Account with the State Bank of India, BARC Branch<br>In Current Account with MDCC Bank ,Anushakti Nagar Branch<br>In C C L A/c with the MDCC Bank Anushakti Nagar Branch<br>In Current Account with the IDBI Bank, Deonar Branch<br>In Current Account with the ICICI Bank, Chembur Branch                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 25,000<br>1,48,08,042<br>11,63,324<br>-<br>21,06,922<br>5,00,000                                                                                                      | 1,86,03,288   |
| 8,91,22,228                                                         | <b>INVESTMENT ( At Cost)</b> (Schedule-6) गुंतवणुक<br>(a) 17,500 Shares of Rs.1,000/- each of MDCC Bank<br>(b) 5 Shares of Mumbai Kokan Vibhagiya Pagardar Sahakari Patsanshtancha Mahasangh of Rs.100/- each.<br>(c) Statutory Reserve fund with MDCC Bank Ltd.<br>(d) Term Deposit in Saraswat co-op Bank Ltd., Thane - SLF<br>(e) Term Deposit in MDCC Bank Ltd. - SLF<br>(f) Term Deposit in MAHA STATE co-op Bank Ltd., - SLF<br>(g) Term Deposit in Cosmos co-op Bank Ltd., Dahisar - SLF<br>(h) Term Deposit in Cosmos co-op Bank Ltd., Bandra - SLF<br>(i) Term Deposit in Cosmos co-op Bank Ltd., Thane - SLF<br>(j) Term Deposit in SVC co-op Bank Ltd., Tilak Nagar - SLF<br>(k) Term Deposits in SVC co-op Bank Ltd., Chembur - SLF<br>(l) Cosmos co-op Bank Thane - SHORT TERM INVESTMENT<br>(m) Cosmos co-op Bank Bandra- SHORT TERM INVESTMENT | 1,75,00,000<br>500<br>26,54,60,147<br>11,10,29,048<br>2,19,06,418<br>1,19,06,510<br>1,18,87,764<br>2,62,62,399<br>1,88,10,279<br>3,59,34,546<br>1,17,83,893<br>-<br>- |               |
| 52,78,45,934                                                        | <b>STAFF PROVIDENT FUND</b> कर्मचारी भविष्य निर्वाह निधी                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                       | 53,24,81,504  |
| 1,87,81,255                                                         | <b>LOAN &amp; ADVANCES</b> (Schedule-7) कर्जे<br>(a) Ordinary Loan साधारण कर्ज<br>(b) Emergency Loan आकस्मित कर्ज<br>(c) Special Loan विशेष कर्ज<br>(d) Loan against Deposit ठेवीवरील कर्ज                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 152,31,04,910<br>5,60,26,456<br>505,29,34,198<br>-                                                                                                                    | 1,65,70,814   |
| 78,43,36,755<br>5,65,29,840<br>499,76,98,540<br>1,30,849            | <b>(1) Overdue loans Including interest</b> थकीत कर्ज<br><b>Previous yr. Rs.50,41,758/- Current Year Rs.47,82,072/-</b><br><b>(2) Loan due by Managing Committee Members</b> व्यवस्थापन समितीच्या सदस्यांकडून येणे कर्ज<br><b>Total Loan due Rs. 1,13,64,320/- on 31st March 2022.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                       | 663,20,65,564 |
| 583,86,95,984                                                       | <b>STAFF LOAN</b> (Schedule-8) कर्मचारी कर्ज                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                       | 96,12,765     |
| 648,26,31,243                                                       | TOTAL CARRIED FORWARD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                       | 720,93,33,935 |

# BALANCE SHEET AS ON

## दिनांक ३१ मार्च २०२२

| PREVIOUS<br>YEAR (Rs.) | LIABILITIES<br>भांडवल व देणे                                                         | CURRENT YEAR 2021-2022<br>Rs. | Rs.           |
|------------------------|--------------------------------------------------------------------------------------|-------------------------------|---------------|
| 608,74,36,876          | TOTAL BROUGHT FORWARD                                                                |                               | 682,50,23,008 |
|                        | CURRENT LIABILITIES & PROVISION <u>देणी व तरतुदी</u><br>(Schedule -5)                |                               |               |
| 12,50,52,505           | (a) Liabilities for Outstanding Expenses इतर देणी                                    | 15,85,36,473                  |               |
| 2,59,61,103            | (b) Sundry Creditors सँझी क्रेडिटर्स                                                 | 2,75,43,652                   |               |
| 25,36,584              | (c) Surety Liabilities जामीनदार जबाबदारी                                             | 96,44,210                     |               |
| 35,49,149              | (d) Other Liabilities इतर                                                            | 61,82,155                     |               |
| 37,66,858              | (e) Unpaid Dividend न घेतलेला लांभाश                                                 | 38,22,601                     |               |
| 94,43,792              | (f) Additional 3% Dividend for the year 2018-2019                                    | 94,43,792                     |               |
| 20,71,81,538           | (g) Interest accrued due but सभासद वर्गणीवरील<br>not paid on Subscription देणे व्याज | 22,48,54,853                  |               |
| 56,38,130              | (h) Staff Security Deposits कर्मचारी सुरक्षा ठेव                                     | 36,59,790                     |               |
| 87,99,219              | (i) Staff Gratuity कर्मचारी उपदान                                                    | 56,68,196                     |               |
| 34,32,607              | (j) Bonus to Sabhasad सभासद भविष्य निधीवरील बोनस<br>Bhavishya Sahayya Nidhi          | 43,77,726                     |               |
| 28,97,810              | (k) Legal Expenses कायदेशीर खर्च                                                     | 28,97,810                     | 45,66,31,258  |
| 39,82,59,295           |                                                                                      |                               |               |
|                        | INCOME AND EXPENDITURE A/c <u>उत्पन्न व खर्च खाते</u>                                |                               |               |
| 15,98,13,784           | Balance as per last year Balance Sheet                                               | 14,49,92,272                  |               |
|                        | Less : Appropriation for the year 2020-2021                                          |                               |               |
| 3,58,30,741            | : Statutory Reserve Fund                                                             | 3,60,03,532                   |               |
| 4,65,59,780            | : Dividend                                                                           | 4,59,69,948                   |               |
| 9,45,119               | : Bonus to Sabhasad Bhavishya Sahayya Nidhi                                          | 9,45,119                      |               |
| 5,00,000               | : Div Equal.Fund                                                                     | 5,00,000                      |               |
| 7,50,00,000            | : Statutory Liquidity Fund                                                           | 6,15,00,000                   |               |
| 9,78,144               | Balance C/F                                                                          | 73,673                        |               |
| 14,40,14,128           | Add : Profit during the year                                                         | 7,35,62,847                   | 7,36,36,520   |
| 14,49,92,272           |                                                                                      |                               |               |
| 663,06,88,443          | TOTAL                                                                                |                               | 735,52,90,786 |

As per our report of even date  
For M/s K B P S and Company  
Chartered Accountant

Mumbai  
Date : 07.09.2022

CA Vikram G. Shah  
Partner  
Statutory Auditors  
FRN No. 121592W Partner M No. 173275  
COOP EMP No. 1015348

Smt. Tripti Mukherji  
Vice-Chairman

# 31ST MARCH 2022

## अखेरचे ताळेबंद पत्रक

| PREVIOUS<br>YEAR (Rs.) | ASSETS<br>मालमत्ता व येणे                                  | CURRENT YEAR 2021-2022<br>Rs. Rs.    |                      |
|------------------------|------------------------------------------------------------|--------------------------------------|----------------------|
| 648,26,31,243          | <b>TOTAL BROUGHT FORWARD</b>                               |                                      | 720,93,33,935        |
|                        | <b><u>FIXED ASSETS (Schedule-9)</u></b>                    |                                      |                      |
| 12,26,021              | (a) Furniture and Fixture                                  | कायम मालमत्ता<br>फर्निचर आणि फिक्चर  | 11,92,991            |
| 9,02,631               | (b) Office Equipments                                      | डेड स्टॉक                            | 7,45,221             |
| 6,36,003               | (c) Computers and Printers                                 | संगणक                                | 2,98,519             |
| 10,89,595              | (d) Motor Vehicle                                          | मोटर वाहन                            | 9,26,156             |
| 3,46,920               | (e) Tatkal Banking Software                                | तात्काल बँकिंग सॉफ्टवेअर             | 3,35,592             |
| 19,30,141              | (f) K-3one Software                                        | के - ३ वन सॉफ्टवेअर                  | 11,58,085            |
| -                      | (g) Kiosk Machine and Interface Software                   | किओस्क मशीन आणि इंटरफेस सॉफ्टवेअर    | 16,41,600            |
| -                      | (h) Online e-Services                                      | ऑनलाईन ई-सर्व्हिस                    | 9,91,200             |
| 61,31,311              | <b><u>Accrued Interest on Statutory Liquidity Fund</u></b> | गुंतवणुकीवरील येणे व्याज             | 72,89,364            |
| 9,70,724               | (a) With Saraswat Co-operative Bank Ltd.,                  |                                      | 21,01,896            |
| 1,33,120               | (b) With Maharashtra State Co-operative Bank Ltd.,         |                                      | 14,625               |
| 72,534                 | (c) With MDCC Co-op Bank Ltd.,                             |                                      | 1,21,271             |
| 8,57,024               | (d) With SVC Co-op Bank Ltd.,                              |                                      | 9,19,211             |
| 93,323                 | (e) With Cosmos Co-op Bank Ltd.,                           |                                      | 13,41,251            |
| 21,26,725              | <b><u>OUTSTANDING INTEREST ON LOAN (Schedule-10)</u></b>   | कर्जावरील येणे व्याज                 |                      |
| 4,64,52,819            | (a) Interest on Loan                                       | कर्ज व्याज                           | 4,86,43,576          |
| 3,25,05,629            | (b) Moratorium Interest                                    | अधिस्थगण व्याज                       | 2,14,47,123          |
| 7,89,58,448            | <b>OTHER ASSETS</b>                                        |                                      |                      |
| 3,18,433               | (a) Stock of Printing and Stationery                       | इतर मालमत्ता<br>छपाई व स्टेशनरी साठा | 5,52,485             |
| 1,86,600               | (b) Stamp Duty (Adhesive Stamp)(Schedule -11)              | फ्रॅकिंग मशीन साठा                   | 4,95,000             |
| 5,000                  | (c) M T N L Deposits                                       | अनामत ठेव                            | 5,000                |
| 95,84,199              | (d) Income Tax (A Y 2015-16)                               | आयकर                                 | 95,84,199            |
| 92,84,046              | Income Tax (A Y 2016-17)                                   |                                      | 92,84,046            |
| 7,49,452               | (e) Receivable TDS on Cash withdrawals                     |                                      | 9,65,352             |
| 17,68,551              | (f) Receivable TDS on Investment                           |                                      | 44,31,245            |
| 3,89,17,652            | (g) Gocash India Pvt Ltd (tatkal )                         |                                      | 2,25,25,707          |
| -                      | (h) Advance amount due from Income Tax TDS AY2021-22       |                                      | 54,52,149            |
| -                      | (i) TDS due from the Members AY 2021-22 and 2022-23        |                                      | 1,07,58,699          |
| 6,08,13,933            | <b>PRE-PAID EXPENSES</b>                                   |                                      | 6,40,53,882          |
| 1,885                  | (a) Anti-virus Software                                    |                                      | -                    |
| 24,898                 | (b) General Insurance (Motor car)                          |                                      | 24,652               |
| 26,783                 |                                                            |                                      |                      |
| <b>663,06,88,443</b>   | <b>TOTAL</b>                                               |                                      | <b>735,52,90,786</b> |

Shri. S. R. Gawande  
Hon. Secretary

Smt A. A. More  
Treasurer

# PROFIT AND LOSS ACCOUNT FOR

## दिनांक ३१ मार्च २०२२ रोजी

| PREVIOUS<br>YEAR (Rs.) | EXPENDITURE<br>खर्च                                            | CURRENT YEAR 2021-2022<br>Rs. | Rs.                 |
|------------------------|----------------------------------------------------------------|-------------------------------|---------------------|
| 40,72,05,725           | 1. Interest on Deposits (Schedule-12) ठेकीवर दिलेले व्याज      |                               | 43,97,20,976        |
| 2,36,915               | 2. Interest on Borrowing (on MDCC Loan) बँक कर्जावरील व्याज    |                               | 84,63,750           |
| 1,52,51,274            | 3. Staff Salaries and Allowances (Schedule-13) व्यवस्थापन खर्च |                               | 2,19,62,402         |
| 20,43,352              | 4. Miscellaneous Expenses (Schedule-14) किरकोळ खर्च            |                               | 72,83,910           |
| -                      | 5. K-3 One Monthly Subscription Charges                        |                               | 4,42,500            |
| 14,750                 | 6. ISO 9001:2015 Training, Consulting Fees                     |                               | 14,750              |
| 7,76,679               | 7. Comp Maintainance Expenses संगणक देखभाल खर्च                |                               | 1,43,266            |
| -                      | 8. Software Expenses                                           |                               | 71,000              |
| 14,32,862              | 9. Printing and Stationery छपाई खर्च                           |                               | 24,08,786           |
| 10,90,894              | 10. Audit Fees (Schedule-15) हिशोब तपासनीस शुल्क               |                               | 11,32,031           |
| -                      | 11. Write off Assets(Indirect Expenses) (Schedule-16)          |                               | 14,859              |
| 24,66,183              | 12. Depreciation (Schedule-17) घसारा                           |                               | 24,95,528           |
| 2,00,000               | 13. Mukhya Mantri Sahayyata Nidhi मुख्यमंत्री सहाय्यता निधी    |                               | 2,51,000            |
| 84,748                 | 14. License-Fees for Mandakini Office                          |                               | 56,499              |
|                        | <b>15. PROVISIONS</b>                                          |                               |                     |
| 6,00,000               | Honorarium to Managing Committee देणे व तरतुद व्य.क.मानधन      | 6,00,000                      |                     |
| 1,00,00,000            | Members Welfare Fund सभासद कल्याण निधी                         | -                             |                     |
| 8,15,000               | Death Relief Fund मृत्यू सहाय्य निधी                           | 10,90,000                     |                     |
| -                      | Statutory Liquidity Fund वैधानिक तरलता निधी                    | 4,48,00,000                   |                     |
| 4,37,756               | Staff Gratuity कर्मचारी उपदान                                  | 8,26,683,                     |                     |
| -                      | Sabhasad Apulaki Nidhi Yoana सभासद आपुलकी निधी                 | 3,50,000                      | 4,76,66,683         |
| 1,18,52,756            |                                                                |                               |                     |
| <b>14,40,14,128</b>    | <b>NET PROFIT CARRIED TO BALANCE SHEET</b> निव्वळ नफा          |                               | 7,35,62,847         |
| <b>58,66,70,266</b>    | <b>TOTAL</b>                                                   |                               | <b>60,56,90,787</b> |

As per our report of even date  
For M/s K B P S and Company  
Chartered Accountant

Mumbai  
Date : 07.09.2022

CA Vikram G. Shah  
Partner  
Statutory Auditors  
FRN No. 121592W Partner M No. 173275  
COOP EMP No. 1015348

Smt. Tripti Mukherji  
Vice-Chairman

# THE YEAR ENDED 31ST MARCH, 2022

## संपलेल्या वर्षाचे नफा-तोटा पत्रक

| PREVIOUS<br>YEAR (Rs.) | INCOME<br>उत्पन्न                                             |                        | CURRENT YEAR 2021-2022<br>Rs. Rs. |                     |
|------------------------|---------------------------------------------------------------|------------------------|-----------------------------------|---------------------|
|                        |                                                               |                        |                                   |                     |
| 56,25,66,876           | 1. Interest Received on Loans<br>(Schedule-18)                | कर्जावर मिळालेले व्याज |                                   | 58,07,46,288        |
| 2,40,99,390            | 2. Interest on Investment<br>received from Bank (Schedule-19) | गुंतवणुकीवरील व्याज    |                                   | 2,40,60,749         |
| -                      | 3. Dividend Received from<br>MDCC Bank                        | मुंबई बँकेकडून लाभांश  |                                   | 8,83,750            |
| 4,000                  | 4. Other Income<br>(a) Sale of Old Cupboard                   | इतर उत्पन्न            | -                                 | -                   |
| <b>4,000</b>           |                                                               |                        |                                   |                     |
| <b>58,66,70,266</b>    | <b>TOTAL</b>                                                  |                        |                                   | <b>60,56,90,787</b> |

Shri. S. R. Gawande  
Hon. Secretary

Smt A. A. More  
Treasurer

# SCHEDULES FORMING PART OF BALANCE SHEET

| Sch. No. | PARTICULARS                                                  | 2021-2022           | 2020-2021           |
|----------|--------------------------------------------------------------|---------------------|---------------------|
| 1.       | <b><u>Share :</u></b>                                        |                     |                     |
|          | <b>Opening Balance</b>                                       | 30,06,63,000        | 30,58,98,500        |
|          | Add : Received during the year                               | 57,30,500           | 73,21,500           |
|          | Less : Redemption of Shares                                  | 1,40,87,500         | 1,25,57,000         |
|          | <b>Balance</b>                                               | <b>29,23,06,000</b> | <b>30,06,63,000</b> |
| 2.       | <b><u>Reserve Fund and other Fund :</u></b>                  |                     |                     |
|          | (A) Reserve Fund                                             |                     |                     |
|          | Opening Balance                                              | 22,84,63,995        | 19,20,03,942        |
|          | Add : Entrance Fees                                          | 48,200              | 32,800              |
|          | Appropriation for the year 2020-2021                         | 3,60,03,532         | 3,58,30,741         |
|          | Unpaid Dividend for the year 2017-2018                       | 5,44,752            | 5,96,512            |
|          | <b>Balance</b>                                               | <b>26,50,60,479</b> | <b>22,84,63,995</b> |
|          | (B) Building Fund                                            |                     |                     |
|          | Opening Balance                                              | 9,00,00,000         | 9,00,00,000         |
|          | Add : Provision made during the year 2020-2021               | ---                 | ---                 |
|          | <b>Balance</b>                                               | <b>9,00,00,000</b>  | <b>9,00,00,000</b>  |
|          | (C) Office Development Fund                                  |                     |                     |
|          | Opening Balance                                              | 48,50,000           | 48,50,000           |
|          | Add : Provision made during the year 2020-2021               | ---                 | ---                 |
|          | <b>Balance</b>                                               | <b>48,50,000</b>    | <b>48,50,000</b>    |
|          | (D) Reserve for Doubtful Debts                               |                     |                     |
|          | Opening Balance                                              | 1,98,67,673         | 1,98,67,673         |
|          | Add : Provision made during the year 2020-2021               | ---                 | ---                 |
|          | <b>Balance</b>                                               | <b>1,98,67,673</b>  | <b>1,98,67,673</b>  |
|          | (E) Special loan Karj Saurakshan Nidhi Yojana                |                     |                     |
|          | Opening Balance                                              | 1,19,72,503         | 1,41,54,724         |
|          | Add : Received during the year                               | 2,11,40,393         | 90,01,695           |
|          | Less : Amount write off for help to deceased members         | 1,78,93,883         | 1,11,83,916         |
|          | <b>Balance</b>                                               | <b>1,52,19,013</b>  | <b>1,19,72,503</b>  |
|          | (F) Interest Fluctuation Fund                                |                     |                     |
|          | Opening Balance                                              | 1,25,00,000         | 1,25,00,000         |
|          | Add : Provision made during the year 2020-2021               | ---                 | ---                 |
|          | <b>Balance</b>                                               | <b>1,25,00,000</b>  | <b>1,25,00,000</b>  |
|          | (G) Dividend Equilisation Fund                               |                     |                     |
|          | Opening Balance                                              | 2,66,42,502         | 2,61,42,502         |
|          | Add : Amount Recd from appropriation for the year 2020 -2021 | 5,00,000            | 5,00,000            |
|          | <b>Balance</b>                                               | <b>2,71,42,502</b>  | <b>2,66,42,502</b>  |

# SCHEDULES FORMING PART OF BALANCE SHEET

| Sch. No. | PARTICULARS                                     | 2021-2022           | 2020-2021           |
|----------|-------------------------------------------------|---------------------|---------------------|
| 2.       | (H) Death Relief Fund                           |                     |                     |
|          | Opening Balance                                 | 25,00,000           | 25,00,000           |
|          | Add : Provision made during the year 2020-2021  | 10,90,000           | 8,15,000            |
|          | Less : Paid during the year                     | 10,90,000           | 8,15,000            |
|          | <b>Balance</b>                                  | <b>25,00,000</b>    | <b>25,00,000</b>    |
|          | (I) Members Welfare Fund                        |                     |                     |
|          | Opening Balance                                 | 8,65,67,023         | 8,11,01,417         |
|          | Add : Provision made during the year 2020-2021  | -                   | 1,00,00,000         |
|          | Add : Reversed Entries                          | 28,57,606           | 1,93,049            |
|          | Less : Diamond jubilee Function Gift            | 3,31,04,100         | -                   |
|          | Less : Paid During the Year                     | 72,08,853           | 47,27,443           |
|          | <b>Balance</b>                                  | <b>4,91,11,676</b>  | <b>8,65,67,023</b>  |
|          | (J) Computerization Fund                        |                     |                     |
|          | Opening Balance                                 | 1,20,00,000         | 1,20,00,000         |
|          | Add : Provision made during the year 2020-2021  | ---                 | ---                 |
|          | <b>Balance</b>                                  | <b>1,20,00,000</b>  | <b>1,20,00,000</b>  |
|          | (K) Stamp Duty Franking Machine Fund            |                     |                     |
|          | Opening Balance                                 | 2,00,000            | 2,00,000            |
|          | Add : Provision made during the year 2020-2021  | ---                 | ---                 |
|          | <b>Balance</b>                                  | <b>2,00,000</b>     | <b>2,00,000</b>     |
|          | (L) Software Installation Fund                  |                     |                     |
|          | Opening Balance                                 | 73,00,000           | 73,00,000           |
|          | Add : Provision made during the year 2020-2021  | ---                 | ---                 |
|          | <b>Balance</b>                                  | <b>73,00,000</b>    | <b>73,00,000</b>    |
|          | (M) Election Fund / Expenses                    |                     |                     |
|          | Opening Balance                                 | 62,22,578           | 62,48,278           |
|          | Add : Provision made during the year 2020-2021  | -                   | -                   |
|          | Add : Interest Credit during the year           |                     |                     |
|          | <b>Balance</b>                                  | <b>62,22,578</b>    | <b>62,22,578</b>    |
|          | (N) Sabhasad Apulaki Nidhi Yojana               |                     |                     |
|          | Opening Balance                                 | 21,56,998           | 19,53,564           |
|          | Add : Amount received during the year           | 47,97,820           | 49,77,576           |
|          | Add : Provision made during the year 2020-2021  | 3,50,000            | 5,60,704            |
|          | Less : Reverse Entries                          | 400                 | 34,846              |
|          | Less : Paid during the year to Deceased Members | 72,00,000           | 53,00,000           |
|          | <b>Balance</b>                                  | <b>1,04,418</b>     | <b>21,56,998</b>    |
|          | (O) Statutory Liquidity Fund                    |                     |                     |
|          | Opening Balance                                 | 16,75,00,000        | 9,25,00,000         |
|          | Add : Provision made during the year 2020-2021  | 4,48,00,000         | -                   |
|          | Add : Appropriation for the year 2020-2021      | 6,15,00,000         | 7,50,00,000         |
|          | <b>Balance</b>                                  | <b>27,38,00,000</b> | <b>16,75,00,000</b> |

# SCHEDULES FORMING PART OF BALANCE SHEET

| Sch. No. | PARTICULARS                                                                                  | 2021-2022            | 2020-2021            |
|----------|----------------------------------------------------------------------------------------------|----------------------|----------------------|
| 2.       | (P) Staff Welfare Fund                                                                       |                      |                      |
|          | Opening Balance                                                                              | 13,28,703            | 13,51,205            |
|          | Add : Provision made during the year 2020-2021                                               | -                    | -                    |
|          | Less : Paid during the year                                                                  | 1,51,918             | 22,502               |
|          | <b>Balance</b>                                                                               | <b>11,76,785</b>     | <b>13,28,703</b>     |
|          | (Q) Voluntary Retirement Benefit to Staff                                                    |                      |                      |
|          | Opening Balance                                                                              | 25,00,000            | 25,00,000            |
|          |                                                                                              | ---                  | ---                  |
|          | <b>Balance</b>                                                                               | <b>25,00,000</b>     | <b>25,00,000</b>     |
| 3.       | <b><u>Staff Provident Fund :</u></b>                                                         |                      |                      |
|          | Opening Balance                                                                              | 1,87,81,255          | 1,84,95,934          |
|          | Add : Contribution and Interest on Investment                                                | 27,29,924            | 24,31,210            |
|          | Less : Amount of the fund paid to the retired employee                                       | 49,40,367            | 21,45,889            |
|          | <b>Balance</b>                                                                               | <b>1,65,70,812</b>   | <b>1,87,81,255</b>   |
| 4.       | Note : Maturity amount paid includes interest credited in Deposits account during the year : |                      |                      |
|          | <b><u>Deposits from Members :</u></b>                                                        |                      |                      |
|          | (A) Fixed Deposits                                                                           |                      |                      |
|          | Opening Balance                                                                              | 257,93,50,609        | 263,27,28,065        |
|          | Add : Received during the year                                                               | 240,89,72,656        | 257,38,58,161        |
|          | Less : Paid during the year                                                                  | 236,92,73,468        | 262,72,35,617        |
|          | <b>Balance</b>                                                                               | <b>261,90,49,797</b> | <b>257,93,50,609</b> |
|          | (B) Term Deposits                                                                            |                      |                      |
|          | Opening Balance                                                                              | 9,38,05,784          | 11,13,03,211         |
|          | Add : Received during the year                                                               | 10,67,99,357         | 19,20,63,198         |
|          | Less : Paid during the year                                                                  | 12,92,44,804         | 20,95,60,625         |
|          | <b>Balance</b>                                                                               | <b>7,13,60,337</b>   | <b>9,38,05,784</b>   |
|          | (C) Recurring Deposits                                                                       |                      |                      |
|          | Opening Balance                                                                              | 4,60,83,194          | 5,48,97,588          |
|          | Add : Received during the year                                                               | 4,00,73,494          | 2,95,75,032          |
|          | Less : Paid during the year                                                                  | 4,33,00,566          | 3,83,89,426          |
|          | <b>Balance</b>                                                                               | <b>4,28,56,122</b>   | <b>4,60,83,194</b>   |
|          | (D) Parmanu Deposits                                                                         |                      |                      |
|          | Opening Balance                                                                              | 65,89,910            | 66,65,230            |
|          | Add : Received during the year                                                               | 25,33,526            | 26,58,231            |
|          | Less : Paid during the year                                                                  | 25,58,446            | 27,33,551            |
|          | <b>Balance</b>                                                                               | <b>65,64,990</b>     | <b>65,89,910</b>     |

# SCHEDULES FORMING PART OF BALANCE SHEET

| Sch. No. | PARTICULARS                                 | 2021-2022            | 2020-2021            |
|----------|---------------------------------------------|----------------------|----------------------|
| 4.       | (E) Lakhapati Deposits                      |                      |                      |
|          | Opening Balance                             | 7,84,95,775          | 7,89,12,673          |
|          | Add : Received during the year              | 2,79,99,574          | 2,97,35,896          |
|          | Less : Paid during the year                 | 3,03,06,204          | 3,01,52,794          |
|          | <b>Balance</b>                              | <b>7,61,89,145</b>   | <b>7,84,95,775</b>   |
|          | (F) Balbhavishya Deposits 1800              |                      |                      |
|          | Opening Balance                             | 8,12,26,716          | 9,76,42,020          |
|          | Add : Received during the year              | 4,04,82,665          | 4,59,73,182          |
|          | Less : Paid during the year                 | 4,81,60,995          | 6,14,88,486          |
|          | <b>Balance</b>                              | <b>7,44,48,386</b>   | <b>8,21,26,716</b>   |
|          | (G) Balbhavishya Deposits 900               |                      |                      |
|          | Opening Balance                             | 1,18,91,392          | 1,29,03,252          |
|          | Add : Received during the year              | 59,37,053            | 65,49,639            |
|          | Less : Paid during the year                 | 61,65,585            | 75,61,499            |
|          | <b>Balance</b>                              | <b>1,16,62,860</b>   | <b>1,18,91,392</b>   |
|          | (H) Sabhasad Bhavishya Sahayya Nidhi Yojana |                      |                      |
|          | Opening Balance                             | 2,02,41,889          | 1,73,19,536          |
|          | Add : Received during the year              | 37,65,224            | 38,25,374            |
|          | Less : Paid during the year                 | 14,47,023            | 9,03,021             |
|          | <b>Balance</b>                              | <b>2,25,60,090</b>   | <b>2,02,41,889</b>   |
|          | (I) Monthly Members Subscription Deposits   |                      |                      |
|          | Opening Balance                             | 186,59,92,437        | 166,06,38,339        |
|          | Add : Received during the year              | 32,59,52,174         | 31,39,25,971         |
|          | Less : Paid during the year                 | 12,55,18,585         | 10,85,71,873         |
|          | <b>Balance</b>                              | <b>206,64,26,026</b> | <b>186,59,92,437</b> |
|          | (J) Dhansakalp Lakhpati Deposits            |                      |                      |
|          | Opening Balance                             | 10,49,59,926         | 3,89,92,000          |
|          | Add : Received during the year              | 8,58,89,383          | 6,86,57,520          |
|          | Less : Paid during the year                 | 27,17,543            | 26,89,594            |
|          | <b>Balance</b>                              | <b>18,81,31,766</b>  | <b>10,49,59,926</b>  |
|          | (K) Dhanvarsha Recurring Deposits           |                      |                      |
|          | Opening Balance                             | 3,19,17,207          | 4,99,51,213          |
|          | Add : Received during the year              | 6,43,33,525          | 8,83,48,331          |
|          | Less : Paid during the year                 | 6,44,11,888          | 10,63,82,337         |
|          | <b>Balance</b>                              | <b>3,18,38,844</b>   | <b>3,19,17,207</b>   |
|          | (L) Diamond Jubilee Recurring Deposits      |                      |                      |
|          | Opening Balance                             | 94,22,610            | -                    |
|          | Add : Received during the year              | 2,01,82,318          | 96,21,181            |
|          | Less : Paid during the year                 | 2,89,56,928          | 1,98,571             |
|          | <b>Balance</b>                              | <b>6,48,000</b>      | <b>94,22,610</b>     |

# SCHEDULES FORMING PART OF BALANCE SHEET

| Sch. No. | PARTICULARS                                | 2021-2022           | 2020-2021           |
|----------|--------------------------------------------|---------------------|---------------------|
| 4.       | (M) Saving Deposits                        |                     |                     |
|          | Opening Balance                            | 15,45,43,197        | 11,13,50,782        |
|          | Add : Received during the year             | 41,60,77,194        | 38,73,23,571        |
|          | Less : Paid during the year                | 40,59,34,241        | 34,41,31,156        |
|          | <b>Balance</b>                             | <b>16,46,86,150</b> | <b>15,45,43,197</b> |
| 5.       | (A) Liabilities for Outstanding Expenses   |                     |                     |
|          | Internal Audit Fees                        | 1,12,500            | 1,10,500            |
|          | Tax Audit Fees                             | 1,21,500            | 1,10,625            |
|          | Statutory Audit Fees ( Inclusive of Taxes) | 8,13,689            | 8,12,731            |
|          | Interest on Fixed Deposits                 | 9,92,16,559         | 7,75,54,201         |
|          | Interest on Term Deposits                  | 7,31,629            | 11,35,814           |
|          | Interest on Recurring Deposits             | 27,21,202           | 47,46,702           |
|          | Interest on Parmanu Deposits               | 11,23,342           | 11,23,370           |
|          | Interest on Lakhapati Deposits             | 1,43,80,954         | 1,45,24,788         |
|          | Interest on BalBhavishya Deposit 1800      | 76,25,638           | 90,37,493           |
|          | Interest on BalBhavishya Deposit 900       | 12,96,275           | 12,88,540           |
|          | Interest on Dhansankalp Lakhapati Deposit  | 2,18,71,616         | 80,99,739           |
|          | Interest on Dhanvarsha Recurrig Deposit    | 9,68,537            | 8,17,476            |
|          | Interest on Diamond Jubilee Deposit        | 3,465               | 1,50,669            |
|          | Interest on Staff Security Deposits        | 5,88,936            | 5,11,270            |
|          | Staff Salary in Arrears and Settlement     | 19,63,884           | 19,63,884           |
|          | P E A Allowance to Staff                   | 22,62,348           | 18,92,560           |
|          | Honorarium to M.C.Member                   | 6,10,000            | 6,10,000            |
|          | Exp for MTNL LCiD (Lease Line)             | 2,10,276            | -                   |
|          | Electricity Bill                           | 4,00,016            | 4,41,306            |
|          | Telephone Bill                             | 6,287               | 10,090              |
|          | Canteen Bill                               | 22,242              | 35,000              |
|          | TDS Payble to Members                      | 14,09,831           | -                   |
|          | AMC Repair and Maintanance                 | 30,968              | 30,968              |
|          | Legal Fees                                 | 44,779              | 44,779              |
|          | <b>Balance</b>                             | <b>15,85,36,473</b> | <b>12,50,52,505</b> |
|          | (B) Sundry Creditors                       |                     |                     |
|          | Opening Balance                            | 2,59,61,103         | 1,85,10,603         |
|          | Add : Received during the year             | 19,03,11,414        | 18,71,52,895        |
|          | Less : Paid during the year                | 18,87,28,865        | 17,97,02,395        |
|          | <b>Balance</b>                             | <b>2,75,43,652</b>  | <b>2,59,61,103</b>  |
|          | © Surety Liabilities                       |                     |                     |
|          | Opening Balance                            | 25,36,584           | 29,39,906           |
|          | Add : Received during the year             | 74,37,630           | -                   |
|          | Less : Paid during the year                | 3,30,004            | 4,03,322            |
|          | <b>Balance</b>                             | <b>96,44,210</b>    | <b>25,36,584</b>    |

# SCHEDULES FORMING PART OF BALANCE SHEET

| Sch. No. | PARTICULARS                                           | 2021-2022           | 2020-2021           |
|----------|-------------------------------------------------------|---------------------|---------------------|
| 5.       | (D) Other Liabilities (Wrong Credit given by SBI)     |                     |                     |
|          | Opening Balance                                       | 35,49,149           | 16,30,701           |
|          | Add : Received during the year                        | 43,13,270           | 39,84,104           |
|          | Less : Paid during the year                           | 16,80,264           | 20,65,656           |
|          | <b>Balance</b>                                        | <b>61,82,155</b>    | <b>35,49,149</b>    |
|          | (E) Unpaid Dividend                                   |                     |                     |
|          | Opening Balance                                       | 37,66,858           | 24,09,163           |
|          | Add : Dividend for the Financial year                 | 4,59,98,308         | 4,65,59,780         |
|          | Less : Transfer to Reserve Fund FY 2016-2017          | 5,44,752            | 5,96,512            |
|          | Less : Paid During the year                           | 4,53,97,813         | 4,46,05,573         |
|          | <b>Balance</b>                                        | <b>38,22,601</b>    | <b>37,66,858</b>    |
|          | (G) Accrued Interest on Subscription due but not paid |                     |                     |
|          | Opening Balance                                       | 20,71,81,538        | 16,28,49,790        |
|          | Add : Interest provide during the year                | 21,13,83,458        | 19,33,41,802        |
|          | Add : Recovered / reverse entries                     | 68,015              | -                   |
|          | Less : Paid during the year                           | 19,37,78,158        | 14,90,10,054        |
|          | <b>Balance</b>                                        | <b>22,48,54,853</b> | <b>20,71,81,538</b> |
|          | (H) Staff Security Deposits                           |                     |                     |
|          | Opening Balance                                       | 56,38,130           | 59,67,005           |
|          | Add : Received during the year                        | 14,04,500           | 10,01,000           |
|          | Less : Amount paid to the retired employee            | 33,82,840           | 13,29,875           |
|          | <b>Balance</b>                                        | <b>36,59,790</b>    | <b>56,38,130</b>    |
|          | (I) Staff Gratuity                                    |                     |                     |
|          | Opening Balance                                       | 87,99,219,          | 95,92,128           |
|          | Add : Provision made during the year 2020-2021        | 8,26,683            | 4,37,756            |
|          | Less : Amount of fund paid to the retired employees   | 39,57,706           | 12,30,665           |
|          | <b>Balance</b>                                        | <b>56,68,196</b>    | <b>87,99,219</b>    |
|          | (J) Bonus to Sabhasad Sahayya Nidhi                   |                     |                     |
|          | Opening Balance                                       | 34,32,607           | 24,87,488           |
|          | Add : Amount Recd from appropriation year 2019 -2020  | 9,45,119            | 9,45,119            |
|          | <b>Balance</b>                                        | <b>43,77,726</b>    | <b>34,32,607</b>    |

# SCHEDULES FORMING PART OF BALANCE SHEET

| Sch. No. | PARTICULARS                                             | 2021-2022           | 2020-2021           |
|----------|---------------------------------------------------------|---------------------|---------------------|
| 6.       | (C) Reserve Fund Investment                             |                     |                     |
|          | Opening Balance                                         | 22,88,27,263        | 19,16,71,575        |
|          | Add : Entrance Fees for the year 2020-2021              | 32,800              | 50,700              |
|          | Appropriation for the year 2020-2021                    | 3,60,03,532         | 3,58,30,741         |
|          | Unpaid Dividend for the year 2016-2017                  | 5,96,552            | 12,74,247           |
|          | <b>Balance</b>                                          | <b>26,54,60,147</b> | <b>22,88,27,263</b> |
|          | (D) SLR Deposits with Saraswat Co-op Bank               |                     |                     |
|          | Opening Balance                                         | 4,81,17,449         | 75,00,000           |
|          | Add : Deposits During the year 2021-2022                | 6,15,00,000         | -                   |
|          | Add : Int received and capitalised during the year      | 3,20,29,048         | 4,81,62,133         |
|          | Less : Renewal During the year                          | 3,06,17,449         | 75,44,684           |
|          | <b>Balance</b>                                          | <b>11,10,29,048</b> | <b>4,81,17,449</b>  |
|          | (E) SLF Deposits with MDCC Bank                         |                     |                     |
|          | Opening Balance                                         | 2,08,50,999         | 1,94,50,413         |
|          | Add : Deposits during the year 2020-2021                | 2,19,06,418         | 2,08,50,999         |
|          | Less : Renewal During the year                          | 2,08,50,999         | 1,94,50,413         |
|          | <b>Balance</b>                                          | <b>2,19,06,418</b>  | <b>2,08,50,999</b>  |
|          | (F) SLF Deposits with MSC Bank                          |                     |                     |
|          | Opening Balance                                         | 1,72,72,929         | 1,61,70,460         |
|          | Add : Deposits during the year 2021-2022                | 1,22,22,824         | 1,72,72,929         |
|          | Less : Renewal During the year                          | 1,75,89,243         | 1,61,70,460         |
|          | <b>Balance</b>                                          | <b>1,19,06,510</b>  | <b>1,72,72,929</b>  |
|          | (G) SLF Deposits with Cosmos Bank, Dahisar              |                     |                     |
|          | Opening Balance                                         | 1,17,24,817         | 2,11,09,011         |
|          | Add : Deposits during the year 2021-2022                | -                   | 1,00,00,000         |
|          | Add : Interest received and capitalised during the year | 1,12,90,414         | 15,35,096           |
|          | Less : Renewal during the year                          | 1,11,27,467         | 2,09,19,290         |
|          | <b>Balance</b>                                          | <b>1,18,87,764</b>  | <b>1,17,24,817</b>  |
|          | (H) SLF Deposits with Cosmos Bank, Bandra               |                     |                     |
|          | Opening Balance                                         | 2,52,49,899         | -                   |
|          | Add : Interest received and capitalised during the year | 10,12,500           | 2,52,49,899         |
|          | Less : Renewal during the year                          | -                   | -                   |
|          | <b>Balance</b>                                          | <b>2,62,62,399</b>  | <b>2,52,49,899</b>  |
|          | (I) SLF Deposits with Cosmos Bank, Thane                |                     |                     |
|          | Opening Balance                                         | 1,08,50,345         | -                   |
|          | Add : Interest received and capitalised during the year | 1,86,25,279         | 1,08,50,345         |
|          | Less : Matured/Received during the year                 | 1,06,65,345         | -                   |
|          | <b>Balance</b>                                          | <b>1,88,10,279</b>  | <b>1,08,50,345</b>  |

# SCHEDULES FORMING PART OF BALANCE SHEET

| Sch. No. | PARTICULARS                                             | 2021-2022          | 2020-2021          |
|----------|---------------------------------------------------------|--------------------|--------------------|
| 6.       | (J) SLF Deposits with SVC Tilak Nagar                   |                    |                    |
|          | Opening Balance                                         | 3,58,89,530        | -                  |
|          | Add : Interest received and capitalised during the year | 1,12,14,428        | 3,59,18,525        |
|          | Less : Renewal During the year                          | 1,11,69,412        | 28,995             |
|          | <b>Balance</b>                                          | <b>3,59,34,546</b> | <b>3,58,89,530</b> |
|          | (K) SLF Deposits with SVC Bank Chembur                  |                    |                    |
|          | Opening Balance                                         | 1,15,62,203        | 2,07,30,270        |
|          | Add : Interest Received and Capitalised During the Year | 1,17,83,893        | 9,80,960.00        |
|          | Less : Renewal During the year                          | 1,15,62,203        | 1,01,49,027        |
|          | <b>Balance</b>                                          | <b>1,17,83,893</b> | <b>1,15,62,203</b> |
|          | (L) Short Term Deposits with Cosmos Bank Thane          |                    |                    |
|          | Opening Balance                                         | 5,00,00,000        | -                  |
|          | Add : Deposits during the year 2021-2022                | -                  | 5,00,00,000        |
|          | Less : Deposit withdrawn During the year                | 5,00,00,000        | -                  |
|          | <b>Balance</b>                                          | <b>-</b>           | <b>5,00,00,000</b> |
|          | (M) Short Term Deposits with Cosmos Bank Bandra         |                    |                    |
|          | Opening Balance                                         | 5,00,00,000        | -                  |
|          | Add : Deposits during the year 2021-2022                | -                  | 5,00,00,000        |
|          | Less : Deposit withdrawn During the year                | 5,00,00,000        | -                  |
|          | <b>Balance</b>                                          | <b>-</b>           | <b>5,00,00,000</b> |
|          | (N) Staff Security Deposit                              |                    |                    |
|          | Opening Balance                                         | -                  | 53,95,575          |
|          | Add : Deposits during the year 2021-2022                | -                  | -                  |
|          | Less : Matured/Received during the year                 | -                  | 53,95,575          |
|          | <b>Balance</b>                                          | <b>-</b>           | <b>-</b>           |

# SCHEDULES FORMING PART OF BALANCE SHEET

| Sch. No. | PARTICULARS                                               | 2021-2022            | 2020-2021            |
|----------|-----------------------------------------------------------|----------------------|----------------------|
| 7.       | <b><u>Loan and Advances :</u></b>                         |                      |                      |
|          | (A) Ordinary Loan                                         |                      |                      |
|          | Opening Balance                                           | 78,43,36,755         | 85,80,40,796         |
|          | Add : Disbursed during the year 2021-2022                 | 157,25,81,302        | 42,47,59,360         |
|          | Less : Recovered during the year                          | 83,38,13,147         | 49,84,63,401         |
|          | <b>Balance</b>                                            | <b>152,31,04,910</b> | <b>78,43,36,755</b>  |
|          | (B) Emergency Loan                                        |                      |                      |
|          | Opening Balance                                           | 5,65,29,840          | 6,31,69,333          |
|          | Add : Disbursed during the year 2021-2022                 | 14,95,20,014         | 11,38,53,590         |
|          | Less : Recovered during the year                          | 15,00,23,398         | 12,04,93,083         |
|          | <b>Balance</b>                                            | <b>5,60,26,456</b>   | <b>5,65,29,840</b>   |
|          | (C) Special Loan                                          |                      |                      |
|          | Opening Balance                                           | 499,76,98,540        | 503,93,21,757        |
|          | Add : Disbursed during the year 2021-2022                 | 216,55,72,570        | 194,14,31,953        |
|          | Less : Recovered during the year                          | 211,03,36,912        | 198,30,55,170        |
|          | <b>Balance</b>                                            | <b>505,29,34,198</b> | <b>499,76,98,540</b> |
|          | (D) Loan Against Deposits                                 |                      |                      |
|          | Fixed Deposits                                            |                      |                      |
|          | Opening Balance                                           | 1,30,849             | 45,39,770            |
|          | Add : Disbursed during the year 2021-2022                 | 34,36,680            | 18,97,760            |
|          | Less : Recovered during the year                          | 35,67,529            | 63,06,681            |
|          | <b>Balance</b>                                            | <b>-</b>             | <b>1,30,849</b>      |
| 8.       | <b><u>Loan to Staff :</u></b>                             |                      |                      |
|          | Ordinary Loan                                             | 23,26,667            | 13,29,730            |
|          | Special Loan                                              | 58,59,496,           | 53,33,549            |
|          | Emergency Loan                                            | 79,100               | 1,28,620             |
|          | Housing Loan                                              | 13,25,502            | 13,59,943            |
|          | Staff Computer Advance                                    | 22,000               | 34,000               |
|          | <b>Balance</b>                                            | <b>96,12,765</b>     | <b>81,85,842</b>     |
| 9.       | <b><u>Fixed Assets :</u></b>                              |                      |                      |
|          | (A) Furniture and Fixture                                 |                      |                      |
|          | Opening Balance                                           | 12,26,021            | 13,20,795            |
|          | Add : Purchase during the year 2021-2022                  | 97,000               | 39,269               |
|          | Less : Write off Assets due to non available in inventory | 2,864                | -                    |
|          | Less : Depreciation for the year 2021-2022                | 1,27,166             | 1,34,043             |
|          | <b>Balance</b>                                            | <b>11,92,991</b>     | <b>12,26,021</b>     |
|          | (B) Office Equipment                                      |                      |                      |
|          | Opening Balance                                           | 9,02,631             | 9,11,078             |
|          | Add : Purchase during the year 2021-2022                  | 35,000               | 2,02,100             |
|          | Less : Write off Assets due to non available in inventory | 10,042               | -                    |
|          | Less : Depreciation for the year 2021-2022                | 1,82,368             | 2,10,547             |
|          | <b>Balance</b>                                            | <b>7,45,221</b>      | <b>9,02,631</b>      |

# SCHEDULES FORMING PART OF BALANCE SHEET

| Sch. No.   | PARTICULARS                                                  | 2021-2022          | 2020-2021          |
|------------|--------------------------------------------------------------|--------------------|--------------------|
|            | (C) Computer and Printers                                    |                    |                    |
|            | Opening Balance                                              | 6,36,003           | 10,74,032          |
|            | Add : Purchase during the year 2021-2022                     | 86,140             | 2,94,843           |
|            | Less : Write off Assets due to non available in inventory    | 1,953              | -                  |
|            | Less : Depreciation for the year 2021-2022                   | 4,21,671           | 7,32,872           |
|            | <b>Balance</b>                                               | <b>2,98,519</b>    | <b>6,36,003</b>    |
|            | (D) Motor Vehicle                                            |                    |                    |
|            | Opening Balance                                              | 10,89,595          | 12,81,876          |
|            | Less : Depreciation for the year 2021-2022                   | 1,63,439           | 1,92,281           |
|            | <b>Balance</b>                                               | <b>9,26,156</b>    | <b>10,89,595</b>   |
|            | (E) Tatkai Banking Software                                  |                    |                    |
|            | Opening Balance                                              | 3,46,920           | 2,83,200           |
|            | Add : Purchase additional machine during the year            | -                  | 2,95,000           |
|            | Add : Purchase additional Software during the year 2021-2022 | 1,59,300           | -                  |
|            | Less : Depreciation for the year 2021-2022                   | 1,70,628           | 2,31,280           |
|            | <b>Balance</b>                                               | <b>3,35,592</b>    | <b>3,46,920</b>    |
|            | (F) K3one Software                                           |                    |                    |
|            | Opening Balance                                              | 19,30,141          | 24,12,900          |
|            | Add : Charges paid during the year 2021-2022                 | -                  | 4,82,401           |
|            | Less : Depreciation for the year 2021-2022                   | 7,72,056           | 9,65,160           |
|            | <b>Balance</b>                                               | <b>11,58,085</b>   | <b>19,30,141</b>   |
|            | (G) Kiosk Machine and Interface Software                     |                    |                    |
|            | Opening Balance                                              | -                  | -                  |
|            | Add : Purchase During the year 2021-2022                     | 20,52,000          | -                  |
|            | Less : Depreciation for the year 2021-2022                   | 4,10,400           | -                  |
|            | <b>Balance</b>                                               | <b>16,41,600</b>   | <b>-</b>           |
|            | (H) Online e-service                                         |                    |                    |
|            | Opening Balance                                              | -                  | -                  |
|            | Add : Purchase During the year 2021-2022                     | 12,39,000          | -                  |
|            | Less : Depreciation for the year 2021-2022                   | 2,47,800           | -                  |
|            | <b>Balance</b>                                               | <b>9,91,200</b>    | <b>-</b>           |
| <b>10.</b> | Interest O/s on Loan                                         |                    |                    |
|            | Ordinary Loan                                                | 62,36,686          | 43,54,470          |
|            | Emergency Loan                                               | 3,64,017           | 3,43,910           |
|            | Special Loan                                                 | 4,20,42,873        | 4,17,24,299        |
|            | Loan Against Deposits                                        | -                  | 30,140             |
|            | <b>Balance</b>                                               | <b>4,86,43,576</b> | <b>4,64,52,819</b> |
| <b>11.</b> | (B) Adhesive Stamp                                           |                    |                    |
|            | Opening Balance                                              | 1,86,600           | 4,18,700           |
|            | Add : Amount Load in Machine during the year                 | 5,00,000           | 1,000              |
|            | Less : Use for Franking forms during the year 2020-2021      | 1,91,600           | 2,33,100           |
|            | <b>Balance</b>                                               | <b>4,95,000</b>    | <b>1,86,600</b>    |

# SCHEDULES FORMING PART OF BALANCE SHEET

| Sch. No. | PARTICULARS                                              | 2021-2022           | 2020-2021           |
|----------|----------------------------------------------------------|---------------------|---------------------|
| 12.      | <b><u>Interest Paid on Deposits :</u></b>                |                     |                     |
|          | A) Fixed Deposits                                        | 18,45,34,078        | 17,19,43,547        |
|          | B) Term Deposits                                         | 25,82,373           | 43,53,707           |
|          | C) Recurring Deposits                                    | 26,01,944           | 33,85,871           |
|          | D) Parmanu Deposits                                      | 5,67,320            | 4,55,496            |
|          | E) Lakhapati Deposits                                    | 69,54,038           | 60,02,148           |
|          | F) Balbhavishya Deposits 1800                            | 51,95,050           | 63,39,290           |
|          | G) Balbhavishya Deposits 900                             | 8,19,198            | 9,10,323            |
|          | H) Sabhasad Bhavishya Sahayya Deposit Yojana             | 8,53,624            | 7,05,002            |
|          | I) Monthly Subscription Deposit                          | 21,13,83,458        | 19,53,33,851        |
|          | J) DhanSankalp Lakhpati Deposits                         | 1,38,52,809         | 90,61,961           |
|          | K) Dhanvarsha Recurring Deposits                         | 28,26,388           | 17,56,289           |
|          | L) Diamond Jubilee Deposits                              | 10,96,091           | 1,51,240            |
|          | M) Saving Deposits                                       | 58,65,669           | 57,35,026           |
|          | N) Sabhasad Apulaki Nidhi Yojana                         | -                   | 5,60,704            |
|          | O) Staff Security Deposits                               | 5,88,936            | 5,11,270            |
|          | <b>Balance</b>                                           | <b>43,97,20,976</b> | <b>40,72,05,725</b> |
| 13.      | <b><u>Establishment Charges :</u></b>                    |                     |                     |
|          | Salaries and Allowances                                  | 1,81,90,037         | 1,06,17,248         |
|          | P E A Allowance to Staff                                 | 13,48,139           | 10,01,970           |
|          | Contribution to Staff Providend Fund                     | 8,42,098            | 6,62,940            |
|          | Wages and Allowances                                     | 15,82,128           | 29,69,116           |
|          | <b>Balance</b>                                           | <b>2,19,62,402</b>  | <b>1,52,51,274</b>  |
| 14.      | <b><u>Miscellaneous Expenses :</u></b>                   |                     |                     |
|          | Meeting Allowance                                        | 1,24,080            | 1,80,950            |
|          | Conveyance Expenses                                      | 46,470              | 48,213              |
|          | Postage Charges                                          | 30,026              | 9,723               |
|          | Telephone and Internet Bills                             | 1,27,015            | 1,48,690            |
|          | Repair and Maintainance                                  | 2,64,403            | 2,23,977            |
|          | Remuneration for various works                           | 22,304              | 39,700              |
|          | Co-op Training Expenses                                  | 2,70,778            | -                   |
|          | Contribution Sahkari Sangh/Sahakari Board                | 3,750               | -                   |
|          | 59th AGM Expenses (Khadi - 1977500/-, other -207386/-)   | 21,84,886           | 1,65,167            |
|          | 60th AGM Coupon Expenses                                 | 16,26,760           | -                   |
|          | Pooja Jayanti etc                                        | 97,350              | 65,840              |
|          | Bank Charges                                             | 977                 | 5,754               |
|          | Canteen Bill                                             | 2,16,757            | 1,18,426            |
|          | Office Cleaning Expenses                                 | 85,112              | 3,05,279            |
|          | Professional and Legal Fees (IT-970900/-, Legal-41500/-) | 10,12,400           | 65,500              |
|          | Franking Machine - Ribbon and Maintainance               | 2,51,958            | 2,55,644            |
|          | Advertisement                                            | -                   | 1,91,281            |
|          | Licence Fees for Franking Machine                        | 1,000               | 1,000               |
|          | I T Appeal Filling Fees                                  | 1,000               | -                   |
|          | Expenses for MTNL Lease lines                            | 2,10,276            | -                   |
|          | Fuel - Motor Vehicle Expenses                            | 1,94,733            | 2,17,288            |
|          | Maintainance - Motor Vehicle                             | 1,21,666            | -                   |
|          | General Insurance for Motor Vehicle                      | 24,898              | 920                 |
|          | Diamond Jubilee Celebration Expenses                     | 3,65,311            | -                   |
|          | <b>Balance</b>                                           | <b>72,83,910</b>    | <b>20,43,352</b>    |

# SCHEDULES FORMING PART OF BALANCE SHEET

| Sch. No. | PARTICULARS                                                 | 2021-2022           | 2020-2021           |
|----------|-------------------------------------------------------------|---------------------|---------------------|
| 15.      | <b><u>Audit Fees :</u></b>                                  |                     |                     |
|          | Internal Audit Fees                                         | 1,25,000            | 1,18,000            |
|          | Tax Audit Fees                                              | 1,18,000            | 1,05,000            |
|          | Statutory Audit Fees                                        | 8,89,031            | 8,67,894            |
|          | <b>Balance</b>                                              | <b>11,32,031</b>    | <b>10,90,894</b>    |
| 16.      | <b><u>Write off Assets (Indirect Expenses) :</u></b>        |                     |                     |
|          | Furniture and Fixture                                       | 2,864               | -                   |
|          | Office Equipment                                            | 10,042              | -                   |
|          | Computers and Printers                                      | 1,953               | -                   |
|          | <b>Balance</b>                                              | <b>14,859</b>       | <b>-</b>            |
| 17.      | <b><u>Depreciation :</u></b>                                |                     |                     |
|          | Furniture and Fixture                                       | 1,27,166            | 1,34,043            |
|          | Office Equipment                                            | 1,82,368            | 2,10,547            |
|          | Computers and Printers                                      | 4,21,671            | 7,32,872            |
|          | Motor Vehicle                                               | 1,63,493            | 1,92,281            |
|          | Software K3One                                              | 7,72,056            | 9,65,160            |
|          | Kiosk Machine and Interface Software                        | 4,10,400            | -                   |
|          | Tatkal Banking Software                                     | 1,70,628            | 2,31,280            |
|          | Online e-Services                                           | 2,47,800            | -                   |
|          | <b>Balance</b>                                              | <b>24,95,528</b>    | <b>24,66,183</b>    |
| 18.      | <b><u>Interest Received on Loan :</u></b>                   |                     |                     |
|          | Ordinary Loan                                               | 8,91,83,427         | 6,81,04,324         |
|          | Emergency Loan                                              | 59,20,937           | 56,25,888           |
|          | Special Loan                                                | 48,44,69,626        | 48,78,41,729        |
|          | Penal Interest                                              | 3,53,625            | 1,52,599            |
|          | Loan Against Deposits                                       | 38,514              | 1,19,737            |
|          | Staff Loan                                                  | 7,80,159            | 7,22,599            |
|          | <b>Balance</b>                                              | <b>58,07,46,288</b> | <b>56,25,66,876</b> |
| 19.      | <b><u>Interest Received on Investment</u></b>               |                     |                     |
|          | (A) Reserve Fund Investment with MDCC Bank                  | 1,29,53,771         | 1,36,83,559         |
|          | <b><u>(B) Int on SLF recd from Bank</u></b>                 |                     |                     |
|          | a. Cosmos co-op Bank Bandra - SLF - Interest                | 12,20,755           | 2,49,899            |
|          | b. Cosmos co-op Bank Dahisar - SLF - Interest               | 9,34,644            | 8,27,267            |
|          | c. Cosmos co-op Bank Thane - SLF - Interest                 | 13,01,059           | 8,11,871            |
|          | d. MAHARASHTRA STATE co-op Bank - SLF - Interest            | 8,08,083            | 9,62,664            |
|          | e. MDCC Bank - SLF - Interest                               | 11,04,156           | 15,65,661           |
|          | f. SARASWAT co-op Bank Thane - SLF - Interest               | 27,55,108           | 15,55,228           |
|          | g. SVC co-op Bank Chembur - SLF - Interest                  | 2,69,045            | 16,24,973           |
|          | h. SVC co-op Bank Tilak Nagar - SLF - Interest              | 3,31,833            | 10,77,554           |
|          | i. Staff Security Fund Investment With MDCC Bank - Interest | -                   | 94,132              |
|          | (C) Short Term Deposit with Cosmos co-op Bank Thane         | 18,17,021           | 16,46,582           |
|          | Short Term Deposit with Cosmos Bank Bandra                  | 5,65,274            | -                   |
|          |                                                             | <b>2,40,60,749</b>  | <b>2,40,99,390</b>  |

**The Bhabha Atomic Research Centre  
Employee's Co-operative Credit Society Ltd., Mumbai**  
**INCOME AND EXPENDITURE BUDGET FOR THE YEAR 2022-2023**  
**सन २०२२-२३ या कालावधीचे उत्पन्न - खर्च खात्याचे अंदाज पत्रक**

| INCOME उत्पन्न                             |  | 2022 - 2023            |
|--------------------------------------------|--|------------------------|
| 1. Interest Received on Loans              |  | 64,00,00,000.00        |
| 2. Interest on Deposits Received from Bank |  | 2,50,00,000.00         |
| 3. Dividend from MDCC Bank                 |  | 12,50,000.00           |
| <b>Total</b>                               |  | <b>66,62,50,000.00</b> |

| EXPENDITURE                                      |                               | 2022 - 2023            |
|--------------------------------------------------|-------------------------------|------------------------|
| <b>1. To Interest on Deposits</b>                | सभासदांकडून ठेवी              |                        |
| A) Fixed Deposits                                | मुदत बंद ठेव                  | 19,00,00,000.00        |
| B) Term Deposits                                 | मुदत ठेव                      | 30,00,000.00           |
| C) Recurring Deposits                            | आवर्त ठेव                     | 30,00,000.00           |
| D) Parmanu Deposits                              | परमाणु ठेव                    | 10,00,000.00           |
| E) Lakhapati Deposits                            | लखपती ठेव                     | 75,00,000.00           |
| F) Balbhavishya Deposits 1800                    | बालभविष्य ठेव (१८००)          | 60,00,000.00           |
| G) Balbhavishya Deposits 900                     | बालभविष्य ठेव (९००)           | 10,00,000.00           |
| H) Sabhasad Bhavishya Sahayya Deposit Yojana     | सभासद भविष्य सहाय्य निधी      | 10,00,000.00           |
| I) Monthly Subscription Deposit                  | मासिक सभासद वर्गणी            | 20,00,00,000.00        |
| J) Dhansankalp Lakhpati Deposits                 | धनसंकल्प लखपती ठेव            | 1,50,00,000.00         |
| K) Dhanvarsha Recurring Deposits                 | धनवर्षा आवर्त ठेव             | 50,00,000.00           |
| L) Saving Deposits                               | बचत ठेव                       | 75,00,000.00           |
| M) Staff Security Deposits                       | कर्मचारी सुरक्षा ठेव          | 10,00,000.00           |
|                                                  |                               | <b>44,10,00,000.00</b> |
| <b>2. To Interest on Borrowing (on CCL Loan)</b> | मुंबई बँक कर्ज व्याज          | <b>4,50,00,000.00</b>  |
| <b>3. To Staff Salaries and Allowances</b>       | व्यवस्थापन खर्च               |                        |
| Salaries and Allowances                          | पगार व भत्ते                  | 2,00,00,000.00         |
| P E A Allowance to Staff                         | कार्यनिपुणता प्रोत्साहन भत्ता | 25,00,000.00           |
| Contribution to Staff Provident Fund             | प्रॉ. फंड वर्गणी              | 10,00,000.00           |
| Wages and Allowances                             | वेजीस व भत्ते                 | 25,00,000.00           |
|                                                  |                               | <b>2,60,00,000.00</b>  |

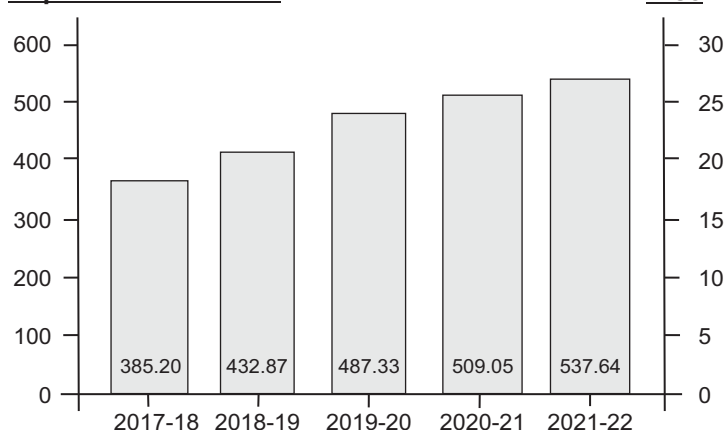
|                                                     |                                  |                     |  |                        |
|-----------------------------------------------------|----------------------------------|---------------------|--|------------------------|
| <b>4. To Miscellaneous Expenses</b>                 |                                  | किरकोळ खर्च         |  |                        |
| Meeting Allowance                                   | सभा भत्ता                        | 1,50,400.00         |  |                        |
| Conveyance Expenses                                 | प्रवास खर्च                      | 1,00,000.00         |  |                        |
| Postage Charges                                     | पोस्टेज खर्च                     | 50,000.00           |  |                        |
| Telephone and Internet Bills                        | टेलिफोन व इंटरनेट बिल            | 1,50,000.00         |  |                        |
| Repair and Maintanance                              | दुरुस्ती व निगा                  | 5,00,000.00         |  |                        |
| Remuneration for various works                      | विविध कामासाठी मानधन             | 50,000.00           |  |                        |
| Co-op Training Expenses                             | सहकारी प्रशिक्षण                 | 5,00,000.00         |  |                        |
| Contribution Sahkari Sangh/Sahakari Board           | योगदान सहकारी संघ/सहकारी बोर्ड   | 5,000.00            |  |                        |
| AGM Expenses                                        | सर्वसाधारण सभा खर्च              | 50,00,000.00        |  |                        |
| Pooja Jayanti etc                                   | पूजा जयंती                       | 1,50,000.00         |  |                        |
| Bank Charges                                        | बँक चार्जेस                      | 1,600.00            |  |                        |
| Canteen Bill                                        | कॅन्टीन बिल                      | 5,00,000.00         |  |                        |
| Office Cleaning Expenses                            | ऑफिस स्वच्छता खर्च               | 1,50,000.00         |  |                        |
| Professional and Legal Fees                         | व्यावसायिक व कायदेशीर फी         | 15,00,000.00        |  |                        |
| Franking Machine -Ribbon and Maintanance            | फ्रेकिंग मशीन-रिबॉन खर्च         | 5,00,000.00         |  |                        |
| Advertisement                                       | जाहिरात                          | 2,00,000.00         |  |                        |
| Licence Fees for Franking Machine                   | लायसन्स फिच्यासाठी फ्रेकिंग मशीन | 1,000.00            |  |                        |
| I T Appeal Filling Fees                             | आय टी फाईलिंग फी                 | 1,000.00            |  |                        |
| Expenses for MTNL Lease lines                       | एमटीएनएल लीज लाईन खर्च           | 2,50,000.00         |  |                        |
| Fuel - Motor Vehicle Expenses                       | मोटर कार खर्च                    | 2,50,000.00         |  |                        |
| Maintanance - Motor Vehicle Expenses                | मोटर देखभाल खर्च                 | 2,50,000.00         |  |                        |
| General Insurance for Motor Vehicle                 | मोटरकार जनरल इन्शोरन्स           | 50,000.00           |  | <b>1,03,09,000.00</b>  |
| <b>5. K3 One Monthly Subscription Charges</b>       |                                  |                     |  | <b>6,00,000.00</b>     |
| <b>6. ISO 9001 : 2015 Training, Consulting Fees</b> |                                  |                     |  | <b>1,50,000.00</b>     |
| <b>7. Comp Maintenance</b>                          |                                  | संगणक दुरुस्ती खर्च |  | <b>2,00,000.00</b>     |
| <b>8. Software Expenses</b>                         |                                  |                     |  | <b>3,00,000.00</b>     |
| <b>9. Printing and Stationery</b>                   |                                  | छपाई खर्च           |  | <b>35,00,000.00</b>    |
| <b>10. AuditFees</b>                                |                                  | लेखा शुल्क          |  |                        |
| Internal Audit Fees                                 | अंतर्गत लेखा तपासणी शुल्क        | 2,00,000.00         |  |                        |
| Tax Audit Fees                                      | कर तपासणी शुल्क                  | 2,00,000.00         |  |                        |
| Statutory Audit Fees                                | वैधानिक तपासणी शुल्क             | 10,25,000.00        |  | <b>14,25,000.00</b>    |
| <b>9. Depreciation</b>                              |                                  | घसारा               |  |                        |
| Furniture and Fixture                               | फर्निचर व फिक्चर                 | 1,20,000.00         |  |                        |
| Office Equipment                                    | डेड स्टॉक                        | 2,15,000.00         |  |                        |
| Computer                                            | संगणक                            | 5,00,000.00         |  |                        |
| Motor Vehicle                                       | मोटर कार                         | 1,40,000.00         |  |                        |
| Software K3 One                                     | स्वॉफ्टवेअर के३ वन               | 6,60,000.00         |  |                        |
| Kiosk Machine and Interface Software                | किऑस्क मशीन                      | 6,50,000.00         |  |                        |
| Tatkal Banking Software                             | तात्काळ बँकींग सॉफ्टवेअर         | 1,50,000.00         |  |                        |
| Online e-Services                                   | ऑनलाईन ई-सर्व्हिस                | 5,00,000.00         |  | <b>29,35,000.00</b>    |
| <b>10. License Fees for Mandakini Office</b>        |                                  |                     |  | <b>1,00,000.00</b>     |
| <b>11. To Provisions</b>                            |                                  | इतर तरतुदी          |  |                        |
| Honorarium to Managing Committee                    | कार्यकारी सदस्य मानधन            | 6,00,000.00         |  |                        |
| Death Relief Fund                                   | मृत्यू सहाय्य निधी               | 15,00,000.00        |  |                        |
| Statutory Liquidity Fund                            | वैधानिक तरलता निधी               | 5,00,00,000.00      |  |                        |
| Staff Gratuity                                      | कर्मचारी उपदान                   | 10,00,000.00        |  | <b>5,31,00,000.00</b>  |
| <b>BUDGET PROFIT FOR THE YEAR 2022-2023</b>         |                                  | अंदाजित नफा         |  | <b>8,16,31,000.00</b>  |
| <b>TOTAL</b>                                        |                                  |                     |  | <b>66,62,50,000.00</b> |

# Performance Highlight a Financial Year 2021-2022

The Performance of the Society at a Glance is as follows :

| Particulars      | 2021-2022 | 2020-2021 | 2019-2020 | 2018-2019 |
|------------------|-----------|-----------|-----------|-----------|
| Deposits         | 537.64    | 509.05    | 487.33    | 432.87    |
| % Growth         | 5.61      | 4.46      | 12.58     | 11.01     |
| Advance          | 664.16    | 584.68    | 596.50    | 548.82    |
| % Growth         | 13.59     | -2.02     | 8.68      | 11.56     |
| Turn Over        | 735.52    | 663.09    | 644.21    | 586.57    |
| % Growth         | 10.92     | 2.93      | 9.82      | 12.42     |
| Operating Profit | 12.11     | 15.58     | 15.98     | 13.48     |
| Net Profit       | 7.35      | 14.49     | 14.33     | 10.02     |

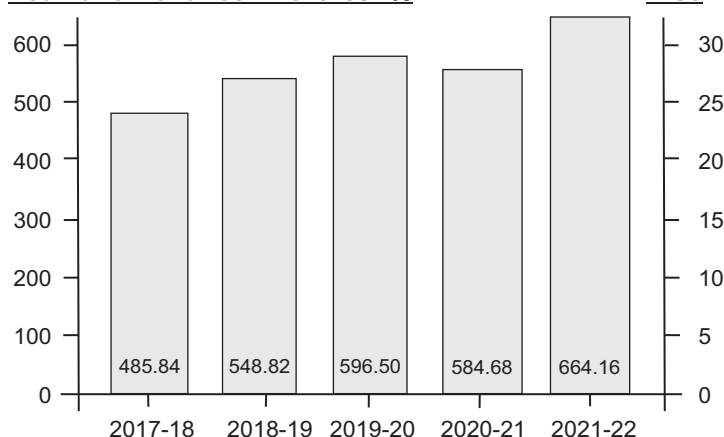
## Deposit In Crores - %



## Rise

Deposit witnessed a growth for 5.61 % i.e. Rs. 28.59 Crores as against 4.46 i.e. Rs. 21.72 Crores in the previous year.

## Loan and Advance in Crores -%



## Rise

Advance increases by 13.59 i.e. Rs. 79.48 Crores as against -2.02 % i.e. Rs. -11.82 Crores in the Previous year.



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**Add :** S-2, Cris Adel, Vakola Bridge, Santacruz (East), Mumbai - 400 055.

**Branch:** Mumbai, Aurangabad, Ghoti, Pune, Surat. | Cell : 93713 19999 | 99670 65479 | Email : nsmutha456@gmail.com

**FORM NO. N -2**

[See Section 81 and rule 69 (3)]

**INDEPENDENT AUDITOR'S REPORT**

To,  
**Hon. Secretary**  
**The BARC Employees Co-operative Credit Society Ltd,**  
R-5 Shed, Behind RLG,  
BARC, Trombay,  
Mumbai-400085

**Ref : Appointment Letter Reference No- BARC/CS/1479 dated 08/09/2021**

**Report on the Financial Statements as a Statutory Auditor**

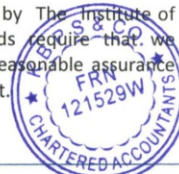
1. We have audited the accompanying financial statements of The Bhabha Atomic Research Centre Employees Co-operative Credit Society Ltd., Mumbai . which comprise the Balance Sheet as at 31st March 2022 and the Statement of Profit and Loss for the year ended, and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Society for the year from 1st April 2021 to 31st March 2022.

**Management's Responsibility for the Financial Statements**

2. Management is responsible for the preparation of these financial statements in accordance with Maharashtra Co-operative Societies Act , 1960 & Rules there under. This responsibility includes the design , implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement , whether due to fraud or error.

**Auditor's Responsibility**

3. Our responsibility is to express an opinion on these financial statements based on our audit . We conducted our audit in accordance with the applicable Standards by The Institute of Chartered Accountants of India and under the MCS Act . Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statement are free from material misstatement.



"Appreciation is a wonderful thing; It makes what is excellent in others belong to us as well."



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4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements whether due to fraud or error. In making those risk assessment, the auditor considers internal control relevant to the Society's preparation and fair presentation of the financial statement in order to design audit procedures that are appropriate in the circumstance. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with notes thereon give the information required as per the Maharashtra Co-operative Societies Act 1960 and the Maharashtra Co-operative Societies Rules 1961, and any other applicable Acts, and or circulars issued by the Registrar, in the manner so required for the society gives a true and fair view in conformity with the accounting principles generally accepted India:

- i) In the case of the Balance Sheet of the state of affairs of the society as 31st March 2022;
- ii) In the case of the Statement of profit and loss of the Profit for the year ended on that date.

#### Report on Other Legal and Regulatory Matters

7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of the Maharashtra State Co-operative Act.

8. We report that:

- a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
- b) The transactions of the Society, which have come to our notice, have been within the powers of the Society subject to as reported in observation and notes to account to the financial statement.

9. In our opinion, the Balance Sheet and Profit and Loss Account comply with applicable Accounting Standards except.



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a. Accounting for Employee Benefits is not in accordance with Accounting Standard -15 'Employee Benefits' issued by the institute of Chartered Accountants of India and the financial impact of such deviation cannot be quantified.

10. We further report that:

i) The Balance Sheet and Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns.

ii) In our opinion, proper books of account as required by law have been kept by the Society so far as appears from our examination of these books.

iii) For the year under audit, the society has been awarded "A" classification.

for K B P S & CO  
Chartered Accountants  
Firm Regn No 121529W

for The Bhabha Atomic Research Centre  
Employees Co-operative Credit Society Ltd.



*Vikram G. Shah*

CA. Vikram G. Shah  
Membership Number 173275

*T. Mukherji*

Vice-Chairman

*Shaulanda*

Hon Secretary

*Amee*

Treasurer

Date: 7-9-2022

Place: Mumbai

UDIN:- 22173275AREJKP1643



"Appreciation is a wonderful thing; It makes what is excellent in others belong to us as well."

**Proposed Amendment (नियोजित उपविधी दुरुस्ती) Annexure “A” (परिशिष्ट “अ”)**

| Bye laws No. | Existing Amendments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Proposed Amendment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Reason                                                                                                                                             |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| फ १.१०       | <p><b>अस्तित्वात असलेल्या उपविधीची शब्दरचना</b></p> <p><b>कर्ज विषयक धोरण</b><br/>अ) (१) मुदत कर्ज (साधारण कर्ज)-<br/>कर्जमर्यादा- मुदत कर्जाची जास्तीत जास्त मर्यादा रु.३,००,०००/- किंवा जमा भागभांडवल अधिक वर्गणी याच्या ४ पट किंवा मासिक वेतनाच्या १५ पट किंवा प्रतीवर्ष पूर्ण सभासदत्वास रु. ३०,०००/- यापैकी जी कमीत कमी रक्कम असेल ती रक्कम वेळोवेळी मा. सहकार आयुक्त यांच्या कर्जवाटप धोरणाच्या परिपत्रकानुसार व संचालक मंडळाने घालून दिलेल्या मर्यादेस अनुसरून कर्ज म्हणून मंजूर वगळी जाईल. मात्र वाढीव कर्जाची अंमलबजावणी उपलब्ध निधी लक्षात घेऊन केली जाईल.</p>                                                                                  | <p><b>नियोजित उपविधी दुरुस्तीची शब्दरचना</b></p> <p><b>कर्ज विषयक धोरण</b><br/>अ) सर्वसाधारण कर्ज:-<br/>मा.सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य पुणे यांचे परिपत्रक जा.क्र.:पतसंस्था/स.आ.५/पगारदार/कर्म.पत /कर्ज मर्यादा/२०२०/०९ दि. ३१/१२/२०२० यात दिलेल्या मुदत कर्जाच्या (सर्वसाधारण कर्ज) कमाल मर्यादेस अधीन राहून सुधारित कर्ज मर्यादा मंजूर केली जाईल. मात्र तिन्ही कर्जाची (सर्वसाधारण कर्ज + दीर्घ मुदत कर्ज (विशेषकर्ज) + तातडीचे कर्ज एकूण रक्कम वरील परिपत्रकातील तक्ता क्र. १ मधील कोष्टक क्र. ३ व तक्ता क्र.२ मधील कोष्टक क्र. ३ मध्ये नमूद सुधारित कमाल मर्यादपेक्षा जास्त असणार नाही. तसेच वाढीव कर्जाची अंमलबजावणी उपलब्ध निधी लक्षात घेऊन केली जाईल.</p> | <p><b>दुरुस्तीची कारणे</b></p> <p>मा. सहकार आयुक्त व निबंधक यांच्या कर्ज धोरणाच्या परिपत्रकास अधीन राहून सभासदांच्या जास्तीत जास्त आर्थिक गरजा</p> |
| फ १.१०       | <p><b>ब) दीर्घ मुदत कर्ज (विशेषकर्ज) -</b><br/>१) दीर्घ मुदत कर्ज मर्यादा:-दीर्घ मुदत कर्जाची जास्तीत जास्त मर्यादा रु.२२,००,०००/- किंवा जमा भागभांडवल अधिक वर्गणी याच्या १६ पट किंवा मासिक वेतनाच्या ३० पट किंवा प्रतीवर्ष पूर्ण सभासदत्वास पहिल्या ५ वर्षासाठी प्रतीवर्ष रु. २,४०,०००/- व ६ वर्षे पूर्ण सभासदत्वास त्याची वेतन क्षमता पाहून जास्तीत जास्त रु.२२लाख एवढे कर्ज मंजूर करणे. यापैकी जी कमीत कमी रक्कम असेल ती रक्कम वेळोवेळी मा. सहकार आयुक्त यांच्या कर्जवाटप धोरणाच्या परिपत्रकानुसार व संचालक मंडळाने घालून दिलेल्या मर्यादेस अनुसरून कर्ज म्हणून मंजूर वगळी जाईल. मात्र वाढीव कर्जाची अंमलबजावणी उपलब्ध निधी लक्षात घेऊन केली जाईल.</p> | <p><b>ब) दीर्घ मुदत कर्ज (विशेषकर्ज)-</b><br/>१) मा.सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य पुणे यांचे परिपत्रक जा.क्र.:पतसंस्था/स.आ.५/पगारदार/कर्म.पत /कर्ज मर्यादा/२०२०/०९ दि. ३१/१२/२०२० यात दिलेल्या दीर्घ मुदत कर्जाच्या (विशेष कर्ज- सर्वसाधारण कर्ज) कमाल मर्यादेस अधीन राहून सुधारित कर्ज मर्यादा मंजूर केली जाईल. मात्र तिन्ही कर्जाची (सर्वसाधारण कर्ज + दीर्घ मुदत कर्ज (विशेषकर्ज) + तातडीचे कर्ज एकूण रक्कम वरील परिपत्रकातील तक्ता क्र. १ मधील कोष्टक क्र. ३ व तक्ता क्र.२ मधील कोष्टक क्र. ३ मध्ये नमूद सुधारित कमाल मर्यादपेक्षा जास्त असणार नाही. तसेच वाढीव कर्जाची अंमलबजावणी उपलब्ध निधी लक्षात घेऊन केली जाईल.</p>                                      | <p>मा. सहकार आयुक्त व निबंधक यांच्या कर्ज धोरणाच्या परिपत्रकास अधीन राहून सभासदांच्या जास्तीत जास्त आर्थिक गरजा भागविण्यासाठी</p>                  |

Proposed Amendment (नियोजित उपविधी दुरुस्ती) Annexure “A” (परिशिष्ट “अ”)

| Bye laws No. | Existing Amendments                                                                                                                                                                                                                                                                                                                                                                                                                                       | Proposed Amendment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Reason                                                                                                                     |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| फ.१.१०       | अस्तित्वात असलेल्या उपविधीची शब्दरचना<br><br>३) तातडीचे कर्ज:<br>कर्जाची मर्यादा – तातडीच्या कर्जाची जास्त जास्त मर्यादा रु.५०,०००/- किंवा जमा भाग भांडवल अधिक वर्गणीच्याच्या ९०% यापैकी जी कमीत कमी रक्कम असेल ती रक्कम जामिनदारा शिवाय किंवा मा. सहकार आयुक्त यांच्या कर्जवाटप धोरणाच्या परिपत्रकानुसार व संचालक मंडळाने घालून दिलेल्या मर्यादेस अनुसरून कर्ज म्हणून मंजूर केली जाईल. मात्र वाढीव कर्जाची अंमलबजावणी उपलब्ध निधी लक्षात घेऊन केली जाईल. | नियोजित उपविधी दुरुस्तीची शब्दरचना<br><br>३) तातडीचे कर्ज:<br>मा.सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य पुणे यांचे परिपत्रक जा.क्र.:पतसंस्था/स.आ.५/पगारदार/कर्म.पत /कर्ज मर्यादा/२०२०/०९ दि. ३१/१२/२०२० यात दिलेल्या तातडीच्या कर्जाच्या (तातडीचे कर्ज-सर्वसाधारण कर्ज) कमाल मर्यादेस अधीन राहून सुधारित कर्ज मर्यादा मंजूर केली जाईल. मात्र तिन्ही कर्जाची (सर्वसाधारण कर्ज + दीर्घ मुदत कर्ज (विशेषकर्ज) + तातडीचे कर्ज एकूण रक्कम वरील परिपत्रकातील तक्ता क्र. १ मधील कोष्टक क्र. ३ व तक्ता क्र.२ मधील कोष्टक क्र. ३ मध्ये नमूद सुधारित कमाल मर्यादेपेक्षा जास्त असणार नाही. तसेच वाढीव कर्जाची अंमलबजावणी उपलब्ध निधी लक्षात घेऊन केली जाईल. | मा. सहकार आयुक्त व निबंधक यांच्या कर्ज धोरणाच्या परिपत्रकास अधीन राहून सभासदांच्या जास्तीत जास्त आर्थिक गरजा भागविण्यासाठी |
|              |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                            |

**Proposed Amendment (नियोजित उपविधी दुरुस्ती) Annexure “A” (परिशिष्ट “अ”)**

| Bye laws No.  | Existing Amendments<br>अस्तित्वात असलेल्या उपविधीची शब्दरचना                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Proposed Amendment<br>नियोजित उपविधी दुरुस्तीची शब्दरचना                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Reason<br>दुरुस्तीची कारणे                                                                                                    |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| <b>F 1:10</b> | <b>LOAN POLICY</b><br><b>1. General Loan :</b><br><b>A) Term Loan (Ordinary Loan):</b><br>1) Limit : Term Loan (Ordinary Loan) may be granted to any member after completion of one year of approved membership and at the discretion of the Managing Committee, subject to the availability of funds upto 4 times of paid up Share Capital + subscription OR 15 times of his/her monthly pay OR 30,000/- per completed year of membership whichever is less, subject to maximum of 3,00,000/- and as per loan policy advised by the Commissioner of Co-operation. The increase in the limit will be subject to availability of funds.          | <b>LOAN POLICY</b><br><b>1. General Loan :</b><br><b>A) Term Loan (Ordinary Loan):</b><br>1) Limit : Circular of Hon'ble Co-operative Society and Registrar, Co-operative Societies, Pune, Maharashtra. Ref. No. Credit Society S.A.5/Pagardar/Karma.Credit/Loan Limitation/2020/09 dt. 31/12/2020 The revised loan limit will be approved subject to the general loan limit as given. However, the three loans (General loan (Ordinary loan) + Long term loan (Special loan) + Emergency loan) will not exceed the revised maximum limit mentioned in Chart No. 1 Table No.3 and Chart No.2 Table No. 3 of the above circular will be implemented. | Subject to the circular of Hon. Co.Op. Comm and Registrar of Co.Op. Society and to meet the max financial needs of the member |
| <b>F 1:10</b> | <b>B) Long Term Loan (Special Loan):</b> 1) Limit : Long Term Loan (Special Loan) may be granted to the member subject to maximum limit of <b>22,00,000/-</b> OR 16 times of shares & subscription OR 30 times of monthly pay OR <b>2,40,000/-</b> per year upto 5 years of membership and after completion of 6 years of membership eligible to get max 22,00,000/- subject to salary eligibility, whichever is less, subject to the limitation stipulated by the Managing Committee from time to time and as per loan policy advised by the Commissioner of Co-operation. The increase in the limit will be subject to availability of funds. | <b>B) Long Term Loan (Special Loan): Special Loan</b><br>Limit : Circular of Hon'ble Co-operative Society and Registrar, Co-operative Societies, Pune, Maharashtra. Ref. No. Credit Society S . A . 5 /Pagardar/Karma.Credit/Loan Limitation/2020/09 dt. 31/11/2020 The revised loan limit will be approved subject to the Special loan (General loan) limit as given. However, the three loans (General loan (Ordinary loan) + Long term loan (Special loan) + Emergency loan) will not exceed the revised maximum limit mentioned in Chart No. 1 Table No.3 and Chart No.2 Table No. 3 of the above circular will be implemented.                 | Subject to the circular of Hon. Co.Op. Comm and Registrar of Co.Op. Society and to meet the max financial needs of the member |

**Proposed Amendment (नियोजित उपविधी दुरुस्ती) Annexure “A” (परिशिष्ट “अ”)**

| Bye laws No. | Existing Amendments<br>अस्तित्वात असलेल्या उपविधीची शब्दरचना                                                                                                                                                                                                                     | Proposed Amendment<br>नियोजित उपविधी दुरुस्तीची शब्दरचना                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Reason<br>दुरुस्तीची कारणे                                                                                                    |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| F 1:10       | <b>3. EMERGENCY LOAN</b><br><b>1) Limit :</b> An Emergency Loan of an amount not exceeding 50,000/- or 90% of Share and Subscription amount OR as per Loan Policy approved by the Commissioner of Co-operative, whichever is less, will be given to a member without any surety. | <b>3. EMERGENCY LOAN</b><br><b>1) Limit :</b> Circular of Hon'ble Co-operative Society and Registrar, Co-operative Societies, Pune, Maharashtra. Ref. No. Credit Society S.A.5/Pagardar/Karma. Credit/Loan Limitation/2020/09 dt. 31/12/2020 The revised loan limit will be approved subject to the general loan limit as given. However, the three loans (General loan (Ordinary loan) + Long term loan (Special loan) + Emergency loan) will not exceed the revised maximum limit mentioned in Chart No. 1 Table No.3 and Chart No.2 Table No. 3 of the above circular will be implemented. | Subject to the circular of Hon. Co.Op. Comm and Registrar of Co.Op. Society and to meet the max financial needs of the member |
|              |                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                               |

**The Bhabha Atomic Research Centre  
Employees' Co-operative Credit Society Ltd., Mumbai**

**संचालक मंडळाच्या सभा  
Board of Director's Meeting  
During 2021-2022**

**Monthly Meeting = 12**

**Special Meeting = 16**

अहवाल वर्षात संचालक मंडळाच्या एकूण १२ मासिक सभा झाल्या व १६ विशेष सभा झाल्या.  
सरासरी उपस्थिती खालीलप्रमाणे होती

| <b>Sr. No.</b> | <b>Name of Managing Committee Member</b> | <b>Designation</b> | <b>Monthly Meeting (12)</b> | <b>Special Meeting (16)</b> |
|----------------|------------------------------------------|--------------------|-----------------------------|-----------------------------|
| 1              | Shri. R. P. Madgaonkar                   | Chairman           | 9                           | 11                          |
| 2              | Smt. Tripti Mukherji                     | Vice-chairman      | 11                          | 12                          |
| 3              | Shri. Sanjay R. Gawande                  | Hon. Secretary     | 12                          | 16                          |
| 4              | Smt. Amrapali A. More                    | Treasurer          | 11                          | 14                          |
| 5              | Shri. Sachin G. Usarkar                  | Board of Director  | 12                          | 14                          |
| 6              | Shri. M.A. Bhaskar                       | Board of Director  | 12                          | 14                          |
| 7              | Shri. Vijay D. Kakade                    | Board of Director  | 11                          | 16                          |
| 8              | Shri. Umesh K. Gaikwad                   | Board of Director  | 12                          | 16                          |
| 9              | Shri. Vivek Dolas                        | Board of Director  | 8                           | 8                           |
| 10             | Shri. Gajanan Visal                      | Board of Director  | 11                          | 14                          |
| 11             | Shri. Naresh Kumar Attri                 | Board of Director  | 0                           | 0                           |
| 12             | Shri. Sunil N. Khakse                    | Board of Director  | 10                          | 10                          |

## *Think of us when you want to invest*

### Rate of Interest on Deposit

|                          |                                    |              |
|--------------------------|------------------------------------|--------------|
| <b>Savings Account</b>   | <b>(Salary Deduction Facility)</b> | <b>3.50%</b> |
| <b>Term Deposit</b>      | <b>3 to 6 months</b>               | <b>4.50%</b> |
|                          | <b>7 to 11 months</b>              | <b>5.50%</b> |
| <b>Fixed Deposit</b>     | <b>1 year</b>                      | <b>7.50%</b> |
| <b>Recurring Deposit</b> | <b>1 year</b>                      | <b>7.00%</b> |

**Dhanvarsha Recurring Deposit** - Rs. 500/- or in its multiple of Rs. 500/- within a span of 12 months and earn Rs. **6,227/-** for Rs. 500/-

**Dhansankalp Lakhpati Deposit** - Rs. 2,500/- p.m. within a span of 36 months and earn Rs. 1,00,000/-

**Lakhpati Deposit** - Rs. 1,120/- p.m. within a span of 72 months and earn Rs. 1,00,000/-

**Parmanu Deposit** - Rs. 560/- p.m. within a span of 72 months and earn Rs. 50,000/-

**Balbhavishya Deposit 1800** - Rs. 1,800/- p.m. within a span of 48 months and earn Rs. 1,00,000/-

**Balbhavishya Deposit 900** - Rs. 900/- p.m. within a span of 48 months and earn Rs. 50,000/-

**The Bhabha Atomic Research Centre Employees' Co-op. Credit Society Ltd., Mumbai.**

**R-5, Shed, BARC, Trombay, Mumbai - 400 085.**

**दि भाभा अणुसंशोधन केंद्र कर्मचारी सहकारी पतसंस्था मर्यादित, मुंबई.**

**आर - ५ शेड, बी.ए.आर.सी., ट्रॉम्बे, मुंबई - ४०० ०८५**

**Tel. : 25596134 / 25594985 / 86 Fax: 022-2550 5500 Ext. No. / विस्तारीत क्रमांक : 24985 / 24986 / 26134**

**E-mail : barc.society@gmail.com**

**Website : https://www.barcociety.com**

### **BARC Trombay Premises Office :**

#### **Working Hours**

**Monday to Friday - 10.30 am to 1.00 pm  
and 2.00 pm to 4.00 pm**

**1st, 3rd, 5th Saturday - 10.00 am to 3.00 pm**

#### **कामकाजाची वेळ**

**सोमवार ते शुक्रवार - सकाळी १०.३० ते १.००  
दुपारी २.०० ते ४.००**

**१, ३ आणि ५ वा शनिवार - सकाळी १०.०० ते ३.००**

### **Anushaktinagar, Mandakini Office**

**अणुशक्तीनगर, मंदाकिनी कार्यालय**

**Telephone : 2550 5471, 9969631358**

**दूरध्वनी : २५५० ५४७१, ९९६९६३१३५८**

### **Services to Other Units**

#### **Tarapur BARC and TAPS**

**Every 2nd and 4th Friday**

**Working Timing : 10.30 am to 3.00 pm**

**तारापूर बी.अे.आर.सी आणि टी.अे.पी.एस**

**प्रत्येक २ आणि ४ था शुक्रवार**

**कामकाजाची वेळ : सकाळी १०.३० ते ३.०० वाजेपर्यंत**

#### **BRIT Vashi, Navi Mumbai**

**Every 1st and 3rd Wednesday**

**Working Timing : 2.00 pm to 4.30 pm**

**ब्रीट वाशी, नवी मुंबई**

**प्रत्येक १ आणि ३ रा बुधवार**

**कामकाजाची वेळ : दुपारी २.०० ते ४.३० वाजेपर्यंत**

#### **DAE Mumbai**

**Every 2nd and 3rd Monday**

**Working Timing : 2.30 pm to 4.30 pm**

**डी.अे.ई. मुंबई**

**प्रत्येक २ आणि ३ रा सोमवार**

**कामकाजाची वेळ : दुपारी २.३० ते ४.३० वाजेपर्यंत**

**Internal Auditor : CA Umesh Ramdas Gawande**

**सीए उमेश रामदास गावंडे**

**Office : 1G/405, N G Suncity CHS Ltd.**

**Phase 1, Thakur Village, Kandivali (E), S. O. Mumbai-400101.**

**Tel.No.: 9619626196 E-mail : umeshgawande@gmail.com**

**Statutory Auditor : M/s. K.B.P.S. and Co.**

**मे. के.बी.पी.एस. आणि कं.**

**Office : 16/121, Om Co.Op. Hsg. Society, Anand Nagar,**

**Nr. Wakola Police Station, Santacruz (E), Mumbai-400055.**

**Tel. No. : 26681673 E-mail : nsmutha456@gmail.com**

**Bankers :**

**STATE BANK OF INDIA भारतीय स्टेट बँक**

**BARC Branch बी.ए.आर.सी.शाखा Tel. : 2550 5349 Ext. 22780, 22781**

**Working Hours कामकाजाची वेळ**

**Monday to Saturday - 10.00 am to 3.00 pm (except 2nd and 4th Saturday)**

**सोमवार ते शनिवार - सकाळी १०.०० ते दुपारी ३.०० पर्यंत (दुसरा व चौथा शनिवार व्यतिरिक्त)**

**IDBI BANK LTD. आयडीबीआय बँक लिमिटेड**

**Safal Pride, Unit No. 1, Basement and Ground Floor,  
Sion-Trombay Road, Deonar, Mumbai - 88 Tel. : 66752186**

**Working Hours कामकाजाची वेळ**

**Monday to Saturday - 10.00 am to 3.00 pm (except 2nd and 4th Saturday)**

**सोमवार ते शनिवार - सकाळी १०.०० ते दुपारी ४.३० पर्यंत (दुसरा व चौथा शनिवार व्यतिरिक्त)**

**The Mumbai District Central Co-op. Bank Ltd. मुंबई जिल्हा मध्यवर्ती सहकारी बँक लिमिटेड**

**Anushaktinagar Branch अणुशक्तिनगर शाखा Tel. : 2556 8191**

**Working Hours कामकाजाची वेळ**

**Monday to Saturday - 11.30 am to 3.00 pm (except 2nd and 4th Saturday)**

**सोमवार ते शनिवार - सकाळी ११.०० ते दुपारी ५.३० पर्यंत (दुसरा व चौथा शनिवार व्यतिरिक्त)**

## The B.A.R.C. Employees' Co-operative Credit Society Ltd., Mumbai Progress at a Glance

| Co-op. Year    | Membership Numbers | Share Capital Rs.   | Loans Advances Rs.   | Reserve Fund Rs.       | Profit Rs.            | Div. %     | Edu. Fund Rs. | D.E. Fund Rs.   | D.R. Fund Rs.    | Staff Grat. Rs.  |
|----------------|--------------------|---------------------|----------------------|------------------------|-----------------------|------------|---------------|-----------------|------------------|------------------|
| 1978-79        | 11,734             | 35,16,790           | 94,05,740            | 4,15,350.15            | 3,80,304.90           | 8.0        | 500.00        | 430,000         | 2,000            | 4,000            |
| 1979-80        | 12,463             | 62,33,470           | 1,07,38,498          | 5,41,207.31            | 6,62,647.35           | 8.0        | 500.00        | ----            | 2,000            | 3,000            |
| 1980-81        | 13,257             | 69,20,860           | 1,34,97,836          | 7,13,910.25            | 7,48,268.33           | 8.0        | 500.00        | 5,000           | 5,000            | 3,000            |
| 1981-82        | 13,875             | 74,89,030           | 1,40,79,441          | 9,07,904.73            | 8,06,497.30           | 8.0        | 500.00        | 5,000           | 5,000            | 3,000            |
| 1982-83        | 14,720             | 80,04,350           | 1,62,24,285          | 11,15,316.95           | 8,62,395.64           | 8.0        | 500.00        | 5,000           | 5,000            | 3,000            |
| 1983-84        | 15,901             | 85,42,240           | 1,92,03,165          | 13,39,210.46           | 9,20,680.99           | 8.0        | 500.00        | ---             | 7,000            | 12,500           |
| 1984-85        | 16,816             | 92,20,880           | 2,52,02,418          | 15,74,461.33           | 9,99,897.09           | 8.0        | 500.00        | ----            | 10,000           | 16,827           |
| 1985-86        | 17,982             | 99,60,420           | 2,94,82,908          | 18,31,946.82           | 10,73,064.79          | 8.0        | 500.00        | 3,000           | 10,000           | 18,020           |
| 1986-87        | 19,373             | 1,08,03,940         | 3,97,69,378          | 21,09,108.21           | 11,72,242.92          | 8.0        | 500.00        | 5,000           | 15,000           | 18,500           |
| 1987-88        | 20,237             | 1,17,61,720         | 5,04,66,400          | 24,11,373.00           | 11,54,774.00          | 8.0        | 500.00        | 20,000          | 15,000           | 25,250           |
| 1988-89        | 21,229             | 1,30,81,090         | 6,99,34,671          | 27,38,036.00           | 18,08,143.00          | 9.0        | 500.00        | 35,000          | 15,000           | 25,250           |
| 1989-90        | 22,601             | 1,42,01,780         | 7,69,10,000          | 32,04,273.00           | 16,99,372.00          | 9.0        | 500.00        | ----            | 10,000           | 35,000           |
| 1990-91        | 23,369             | 1,49,72,540         | 9,26,32,600          | 36,45,568.00           | 17,96,720.00          | 9.0        | 1,000.00      | ----            | 15,000           | 1,00,000         |
| 1991-92        | 24,387             | 1,56,52,890         | 9,76,72,139          | 41,09,792.00           | 18,84,253.00          | 9.0        | 1,000.00      | 50,000          | 15,000           | 73,000           |
| 1992-93        | 25,319             | 1,63,33,970         | 10,10,84,400         | 45,98,106.00           | 14,70,299.00          | 9.0        | 1,000.00      | 50,000          | 15,000           | 1,00,216         |
| 1993-94        | 26,384             | 1,67,11,080         | 12,57,06,015         | 48,84,096.00           | 20,05,542.00          | 9.0        | 1,000.00      | 50,000          | 15,000           | 71,600           |
| 1994-95        | 27,353             | 3,26,23,250         | 17,44,69,400         | 55,07,991.00           | 39,10,735.00          | 9.0        | 1,000.00      | 50,000          | 15,000           | 1,09,400         |
| 1995-96        | 27,905             | 3,39,27,010         | 19,39,62,323         | 65,07,904.00           | 49,92,802.00          | 9+2        | 1,000.00      | 1,50,000        | 50,000           | 1,30,300         |
| 1996-97        | 29,010             | 3,50,25,080         | 21,44,27,347         | 77,75,917.00           | 42,05,421.00          | 9.0        | 1,000.00      | 1,00,000        | 50,000           | 1,29,000         |
| 1997-98        | 29,993             | 3,56,02,270         | 28,75,33,091         | 88,50,818.00           | 56,95,842.00          | 9+3        | 1,000.00      | ----            | 50,000           | 4,99,230         |
| 1998-99        | 30,929             | 3,68,78,220         | 40,70,92,798         | 1,02,97,251.00         | 73,82,186.00          | 9+6        | 1,000.00      | 3,00,000        | 49,000           | 3,11,631         |
| 1999-00        | 32,084             | 3,79,45,890         | 44,30,70,156         | 1,22,03,493.00         | 65,88,611.00          | 9+4        | 1,000.00      | 3,00,000        | 1,61,000         | 1,60,072         |
| 2000-01        | 33,092             | 3,90,43,480         | 55,01,33,906         | 1,39,08,797.00         | 96,02,586.00          | 9+9        | 1,000.00      | 7,80,870        | 1,77,000         | 2,02,033         |
| 2001-02        | 34,042             | 4,00,81,610         | 63,13,80,588         | 1,63,67,345.00         | 88,62,394.00          | 9+6        | 1,000.00      | 8,01,632        | 1,00,000         | 1,90,177         |
| 2002-03        | 34,998             | 4,07,24,580         | 66,16,74,121         | 1,86,13,268.00         | 84,46,988.00          | 9+6        | 1,000.00      | 3,75,000        | 1,38,500         | 2,47,066         |
| 2003-04        | 36,027             | 4,14,32,160         | 78,14,96,262         | 2,06,19,560.00         | 84,12,692.00          | 9+6        | 1,000.00      | 1,00,000        | 1,00,000         | 2,69,631         |
| 2004-05        | 37,143             | 4,20,82,760         | 85,45,03,223         | 2,28,65,288.00         | 84,89,478.00          | 9+6        | 1,000.00      | 1,00,000        | 1,00,000         | 3,90,020         |
| 2005-06        | 38,046             | 4,28,15,350         | 107,38,74,868        | 2,50,30,618.00         | 87,21,589.00          | 9+6        | 1,000.00      | 70,000          | 1,60,000         | 4,57,004         |
| 2006-07        | 38,991             | 4,35,01,420         | 119,83,67,383        | 2,72,74,497.00         | 87,14,118.00          | 9+6        | 1,000.00      | 1,75,000        | 2,06,000         | 3,09,752         |
| 2007-08        | 39,871             | 4,39,99,930         | 127,05,67,087        | 2,95,31,163.00         | 32,85,830.00          | 5.5        | 1,000.00      | 10,000          | 2,16,000         | 4,72,461         |
| 2008-09        | 40,395             | 10,77,19,970        | 120,76,67,221        | 3,04,24,299.00         | 1,22,68,351.00        | 8.5        | 1,000.00      | 40,000          | 1,65,000         | 4,13,127         |
| 2009-10        | 40,878             | 10,84,43,950        | 128,78,77,579        | 3,36,75,080.00         | 1,58,76,634.00        | 9.0        | 1,000.00      | 45,000          | 2,20,000         | 45,44,009        |
| 2010-11        | 41,413             | 10,78,29,830        | 160,24,73,962        | 3,78,95,938.00         | 2,16,98,056.00        | 9+6        | 1,000.00      | 21,50,000       | 2,43,000         | 47,79,132        |
| 2011-12        | 41,873             | 10,73,30,510        | 187,71,26,137        | 4,34,73,788.00         | 2,40,47,823.00        | 9+6        | 1,000.00      | 1,40,000        | 3,18,000         | 58,17,092        |
| 2012-13        | 42,477             | 30,50,92,400        | 216,40,94,155        | 4,97,20,784.00         | 6,22,77,093.00        | 9+6        | 1,000.00      | 19,80,000       | 4,16,000         | 58,86,339        |
| 2013-14        | 43,017             | 30,65,74,000        | 225,33,79,654        | 6,55,53,018.00         | 6,69,55,215.00        | 9+6        | 1,000.00      | 10,75,000       | 4,15,000         | 68,00,311        |
| 2014-15        | 43,796             | 30,52,39,500        | 296,86,95,651        | 8,26,13,547.00         | 6,93,79,634.00        | 9+6        | -             | 44,25,000       | 4,25,000         | 68,38,246        |
| 2015-16        | 45,173             | 30,60,05,000        | 370,36,55,721        | 10,04,14,261.00        | 8,14,59,111.00        | 9+9        | -             | 61,50,000       | 4,70,000         | 73,49,578        |
| 2016-17        | 45,982             | 30,73,05,000        | 422,83,77,257        | 12,14,00,925.00        | 8,29,54,267.00        | 9+6        | -             | 52,25,000       | 4,85,000         | 90,55,350        |
| 2017-18        | 46,753             | 31,14,82,500        | 485,84,72,073        | 14,25,45,954.00        | 10,54,16,772.00       | 9+6        | -             | 6,00,000        | 6,28,000         | 86,91,795        |
| 2018-19        | 47,202             | 30,92,89,000        | 549,75,51,934        | 16,56,18,698.00        | 10,02,41,186.00       | 9+9        | -             | 5,00,000        | 6,95,000         | 96,98,416        |
| 2019-20        | 47,709             | 30,58,98,500        | 597,25,60,482        | 19,20,03,942.00        | 14,33,22,965.00       | 9+6        | -             | 5,00,000        | 21,15,000        | 95,92,128        |
| 2020-21        | 48,037             | 30,06,63,000        | 584,68,81,826        | 22,84,63,995.00        | 14,40,14,128.00       | 9+6        | -             | 5,00,000        | 8,15,000         | 87,99,219        |
| <b>2021-22</b> | <b>48,528</b>      | <b>29,23,06,000</b> | <b>664,16,78,329</b> | <b>26,50,60,479.00</b> | <b>7,35,62,847.00</b> | <b>9+6</b> | <b>-</b>      | <b>5,00,000</b> | <b>10,90,000</b> | <b>56,68,196</b> |

28,278 Member's have resigned upto 31.03.2022 and active membership stands at 20,250

**REQUEST :** Member's who have not yet collected their dividend for the last three years requested to collect the same from the Society's Office on or Before 31st March 2023 during office hours. If the amount of dividend pending over three years is not collected the amount would be transferred to Reserve Fund and no payment will be entertained after wards which may please be noted.

**“गौरव सभासदांचा”**  
**सन्माननीय सेवानिवृत्त सभासदांचा सत्कार**



**“गौरव सभासदांचा”**  
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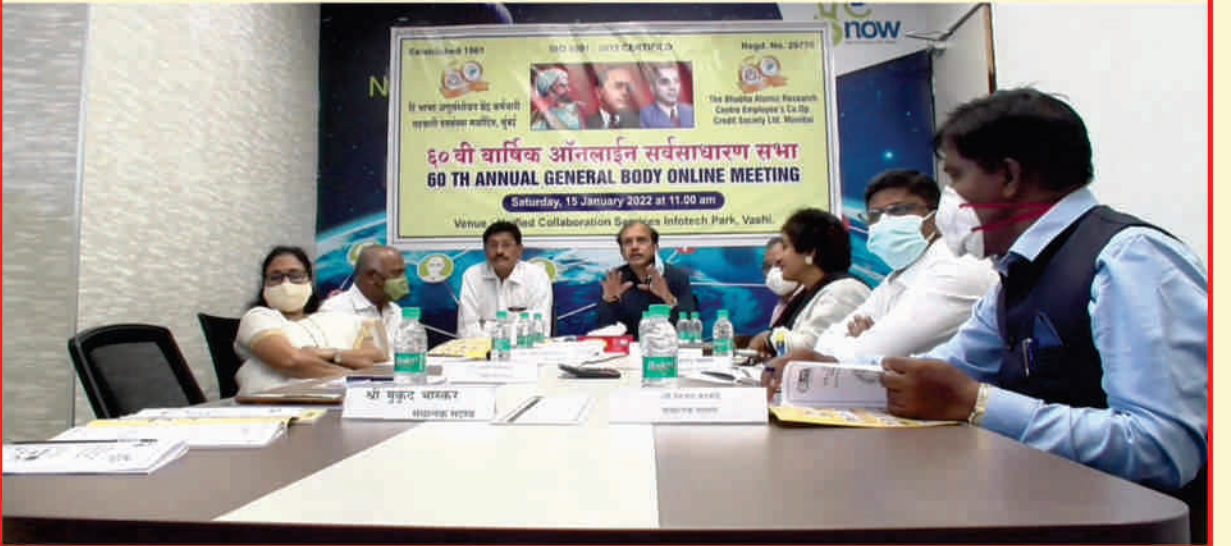
**“गौरव सभासदांचा”**  
**सन्माननीय सेवानिवृत्त सभासदांचा सत्कार**



# स्वातंत्र्याचा अमृत महोत्सव २०२२



संस्थेच्या अणुशक्ती नगर मंदाकिनी कार्यालयाच्या प्रांगणात स्वातंत्र्याच्या अमृत महोत्सवानिमित्त दि. १५ ऑगस्ट २०२२ रोजी ध्वजारोहण प्रसंगी संस्थेचे सन्माननीय सभासद, संचालक व कर्मचारी वर्ग



संस्थेच्या ६० व्या ऑनलाईन वार्षिक सर्व साधारण सभेला उपस्थित असलेले संस्थेचे मा. पदसिद्ध अध्यक्ष डॉ. मुकुंद कुलकर्णी, श्री. के. के. डांगे (मा. पदसिद्ध उपाध्यक्ष श्रीराम यांच्या गैरहजेरीत आस्थापनाकडून सर्वसाधारण सभेसाठी नियुक्त केलेले अधिकारी) उपाध्यक्षा श्रीमती तृप्ती मुखर्जी, मानद सचिव श्री. संजय गावंडे, खजिनदार श्रीमती आम्रपाली मोरे, संचालक श्री. सुनिल खाकसे, श्री. विजय काकडे, श्री. मुकुंद भास्कर व व्यवस्थापक श्री. आर. के. मोरे



बँको-२०२१ चा प्रथम पुरस्कार कॉसमॉस बँकेचे उपाध्यक्ष श्री. प्रल्हाद कोकरे यांच्या हस्ते स्विकारताना संस्थेचे मानद सचिव श्री. संजय गावंडे, उपाध्यक्षा श्रीमती तृप्ती मुखर्जी, संचालक श्री. मुकुंद भास्कर, श्री. विजय काकडे, श्री. सचिन उसरकर, श्री. गजानन विसळ, श्री. उमेश गायकवाड, श्री. नार्क व श्री. शिन्ने-गुंडाळे



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(26<sup>th</sup> to 27<sup>th</sup> March, 2022)**



VAMNICOM, पुणे येथे सहकार प्रशिक्षणाच्या वेळी उपस्थित असलेल्या VAMNICOM च्या संचालिका श्रीमती हेमा यादव सहसंचालक श्री. राठोड, संस्थेचे मानद सचिव श्री. संजय गावंडे, खजिनदार श्रीमती आम्रपाली मोरे, संचालक श्री. मुकुंद भास्कर, श्री. विजय काकडे, श्री. गजानन विसळ, श्री. सचिन उसरकर व संस्थेचे कर्मचारी

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मुखपृष्ठ संकल्पना : संचालक-मुकुंद भास्कर