

AUDIT REPORT
OF
C.R.R.I. COOPERATIVE THRIFT
& CREDIT SOCIETY LTD.
C.R.R.I., NEW DELHI-110025

REGD. NO. 236 (U) DT. 24.02.1970

YEAR 01.04.2015 TO 31.03.2016

AUDITORS
M/s. ASHM & ASSOCIATES
Chartered Accountants
207 BEST PLAZA
H-8 NETAJI SUBHASH PLACE
NEW DELHI-110034
PH # 011-27351207
spa@indiafca.com



Dy. No. BSR Date: 26/9/19
Total Pages:-

ANNEXURE-C

CHECK LIST FOR SUBMISSION OF AUDIT REPORT

1. Name of the CA/Auditor : M/s ASHM & Associates.
2. Name of the society : CRRI Co-op. T/C Society Ltd.
3. Regn. No. & Audit period : 236(u) dt. 24.02.1970, 1.4.2015-31.03.2016
4. Zone : South
5. Net Profit : Rs. 559534.10
6. Education Fund Rs. : NIL
7. Appointment Letter No. Dated : CRRI/CTCS/02 dated 01/11/2018
8. Admission Audit Fee (with fee Bill): Rs. 2339

MAKE WEBSITE OF SOCIETY AND UPLOAD
ALL DOCUMENTS (INCLUDING AUDIT REPORT)
ALL IN R. REMINDER DATED 09.09.2015

Audit report on form A, B & C along with following end observations of HQN BLE DCT

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This is without Prejudice to any
Penal Action that can be taken
separately under DCS Act-2003

Examined the audit report and
Signature of Dealing Asst.

Counter Signed (लेखा परीक्षा)
कार्यालय प्राजनपक्ष, सहकारी समितियां
राष्ट्रीय राजधानी क्षेत्र, दिल्ली सरकार
बृहस्पति मार्ग, नई दिल्ली-110001

Asstt. Registrar (Audit)

Copy to :- (1) The Society,
(2) Assistant Registrar



Signature of Dealing Asstt
Dated:

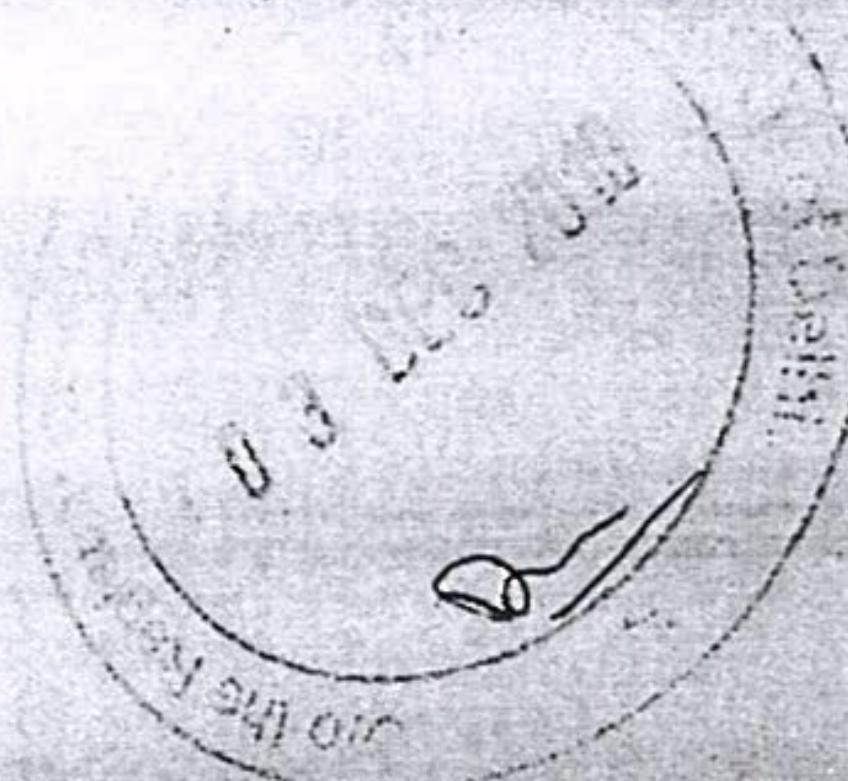
Reg. No. : 236-(U)

CRRI Co-Operative Thrift & Credit Society Ltd.
Central Road, Research Institute, New Delhi - 110020

Ref. No. : CRRI/CTCS/2018 Dated :

To,

The Registrar of Co-op. Societies,
Audit Cell,
Parliament Street,
New Delhi- 110001



Subject: Application for appointment of Auditor

Please find enclosed herewith CA allotment application, for appointment of auditor for Financial Year 2015-16, 2016-17 and 2017-18, duly signed by the secretary as well as the president of the CRRI Co-Operative Thrift & Credit Society Ltd., CRRI Mathura Road, New Delhi 110025.

You are hereby requested to appoint ASHM & Associates, Chartered Accountants, bearing panel no. 685 category A, as Statutory Auditor of our society, for the Financial Year 2015-16, 2016-17 and 2017-18, and issue letter of appointment.

Thanking you,



For CRRI Co-op. Thrift & C. S.

Printed

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OFFICE OF THE REGISTRAR COOPERATIVE SOCIETIES
GNCT OF DELHI, OLD COURT BUILDING, PARLIAMENT STREET
NEW DELHI-110001.

F.No.A.R. (Audit)/2019/938

Dated: - 04/07/19

ORDER

Whereas the President/Secy, CRRI Coop. TC Society Ltd. (Regn. No.236/TC) applied for appointment of auditor for getting the audit conducted for the period 2015-16 to 2017-18 vid their letter dated 09.12.2018 vide which they have requested for appointment of M/s ASHOK Associates (A-6) for the 2015-16 to 2017-18,

And whereas, the society has violated the section 60(1) of DCS Act-2003 By not getting the audit conducted within stipulated time.

In the circumstances explained above, fine of Rs. 1500/- for each year 2015-16 to 2017-18 (Total Rs. 4500/-) is hereby imposed by the Competent Authority against the society under Rule 167 of DCS Rules 2007, for violating section 60(1) of DCS Act 2003, which shall be deposited in the department within one month after which the appointment of auditor would be approved.

This issue with the prior approval of the Competent Authority.

[Signature]
Asstt. Registrar (Audit)

The President/ Secretary,
CRRI Coop. TC Society Ltd. (Regn. No.236/TC),
Central Road, Research Institute,
New Delhi-110020

Copy to:-
Account Branch for depositing the Penalty Amount.



OFFICE OF THE REGISTRAR COOPERATIVE SOCIETIES
GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI
PARLIAMENT STREET, NEW DELHI.

No.F.A.R.(Audit)/2018-19/ 1698
Appointment Register SI No.

Dated: 22/10/19

To,

The President/Secretary,
CRRI Coop. TC Society Ltd. (Regn. No.236/TC),
Central Road, Research Institute,
New Delhi-110020.

Sub: - Appointment of auditor for the period 2015-16 to 2017-18 in r/o CRRI Coop. TC Society Ltd. (Regn. No.236/TC).

Sir,

With reference to your letter dated 09.12.2018, the competent authority has decided to appoint auditor for the 2015-16 to 2017-18 in r/o CRRI Coop. TC Society Ltd. (Regn. No.236/TC), in exercise of his powers under section 60(6) & 60(1), of DCS Act 2003. Accordingly the following auditor is hereby appointed to conduct the audit of the accounts of your society for the period 2015-16 to 2017-18 without prejudice to any penal action that can be taken separately under DCS Act/ Rules.

The Society Deposit Rs. 4500/- vide Receipt No. 007/71 Dated: 04.07.2019

S. No	Name of CA/CA firm/Panel No.	Under Section	Audit period
1.	M/s ASHM & Associates (A-6)	60(6)	2015-16 to 2017-18

You are hereby directed to extend all co-operation to the auditor, so that they may be able to conduct the audit of your society.

Attention of the Society is also drawn towards the Assistant Director O/o RCS, letter dated 02/09/2014 and 09/09/2015 (available on the website of this department) to have their own website and upload all documents mentioned in aforesaid letters.

Further, it is to inform that as per the provision of Rule 79 of DCS Rule, 2007 one auditor can be allotted audit for a maximum period of not more than three years continuously, therefore the audit of the remaining financial year will be ordered once audit report of above mentioned period is submitted by the society to enable the subsequent appointee to start the audit of remaining financial years.

Further, previous appointment of auditor for the said period, if any is hereby cancelled.

No.F.A.R. (Audit)/2018-19/

Copy forwarded to following for information and necessary action to:

1. A.R. (Sec -) O/o RCS, Parliament Street, New Delhi-110001.
2. M/s ASHM & Associates (A-6), R/o E-24, BASEMENT, LAJPAT NAGAR-III, DELHI-110024.
3. Guard File.

सहायक पंजीयक (लेखा परीक्षा) Dated: 22/10/19

(TANUJ BHANOT)
ASSTT. REGISTRAR (AUDIT)

(TANUJ BHANOT)
ASSTT. REGISTRAR (AUDIT)

COMMITTEE ON COOPERATIVE EDUCATION FUND

(Office of the Register Cooperative Societies, Parliament Street, New Delhi)
The Cheque should be in favour of "Cooperative Education Fund" only

Receipt No.

27298

RECEIPT

Dated.....

16/6/119

Regd. No.....

236

CRRI and issued

Received with thanks from.....

9816015366

Address..... Only

236170/-

a sum of Rs.....

being the contribution towards the "Cooperative Education Fund" for the

period.....

20/5/16 to 21/8/16 vide Cash Rs.....

Cheque No.....

638343/344/345

Dated.....

20/08/119

for Rs.....

36170

Drawn on.....

SB 1

20/5/16 - 11200

16/7 - 13920

17/8 - 11150

36170

On behalf the
committee on Cooperative Education Fund

SECRETARY

Rs. 36170/-

ASHM & Associates
Chartered Accountants
207 BEST PLAZA H-8 NETAJI SUBHASH
PLACE DELHI-110034

Dated: 30.08.2019

PAN NO. AAUFA7749Q
ST. NO. AAUFA7749QSD001
Bill No. CRRI/15-16/01

M/s. C.R.R.I. Co-operative Thrift & Credit Society Ltd.
C.R.R.I., Mathura Road
New Delhi-110025

Dear Sirs,

Re: Audit Fee Bill for the Year 2015-16

<u>Particulars</u>	<u>Amount (Rs.)</u>	<u>Amount (Rs.)</u>
For first Rs. 5 lakhs of Working Capital @ 4/1000	2000	
For next Rs. 10 lakhs of Working Capital @ 3/1000	3000	
For next Rs. 15 lakhs of Working Capital @ 2/1000	3000	
For next Rs. 20 lakhs of Working Capital @ 1/1000	2000	
For balance Rs. 13037378 of Working Capital @ 0.50/1000	6519	
Add: 20% increase as per circular 939/3.3.10	3303	
Total		19822
Add: SGST @ 9.00%		1784
Add: CGST @ 9.00%		1784
Grand Total		23390

(Rupees twenty three thousand three hundred and ninety only)

For ASHM & Associates
Chartered Accountants
F.R. NO. 005790C


Signature over the stamp

Partner

M. No. 091107

UDIN

19091107 AAAAA E7744


Regn. No. 236 (U)

BRIEF SUMMARY OF THE SOCIETY

Audit Period To

2 | 0 | 1 | 5

2 | 0 | 1 | 6

Name of the Society CRRI Co-op. Thrift & Credit Society Ltd.Address of the Society CRRI, Mathura Road, New Delhi-110025Address of the site(G/H) N.A.Regn No. 236(u) Date 24.02.1970 Category : D

Deposit Rs.10541307 Paid up Capital Rs. 3753835

Details of Bank A/C A/c no. 10577022149 at State Bank of India, Bank branch: SBI CRRI, IFSC: SBIN0010442Details of Financial Assistance Claimed/MDA etc. NilDetails of Loan from DCHFC/ D.S. Coop. Bank NilArea of operation CRRI EmployeesDate of last election held 02.03.2015 (Unanimous)Pending enquiries NilNo. of pending Arbitration cases / Suits NilAudit Fee Claimed Rs. 19822Any irregularity of misappropriation mismanagement /Fraud Nil

Names of Managing Committee members during audit period

Bulz
PresidentScuman
SecretaryAbul
Treasurer

PARTICULARS	PREVIOUS AUDIT	AT THE TIME OF PRESENT AUDIT
-------------	----------------	---------------------------------

Audit Period	2014-2015	2015-2016
No. of members	288	267
No. of resigned/expelled members	19	22
No. of new enrolled members	2	0
Name of the C.A.	ASHIM & Associates	ASHIM & Associates
Audit classification	—	—
Sanctioned MCL	N.A.	N.A.
Sanctioned CCL	N.A.	N.A.
Working capital(Total of B/S)	Rs.18889451	Rs 18273669
Sales	—	—
Net profit	Rs.837989	Rs. 559534
Education Fund Due	Nil	Nil
Education Fund paid on (date)	N.A	N.A.
Report for previous year	N.A	Collected on N.A.

Signature

PRESIDENT

Bulz

SECRETARY

Scuman

TREASURER

Abul

AUDITOR

my 

**OFFICE OF THE REGISTRAR COOPERATIVE SOCIETIES, GOVT. OF NCT OF DELHI OLD COURTS
BUILDING, PARLIAMENT STREET, NEW DELHI- 110001**

Office Copy

S. No.

Date:-

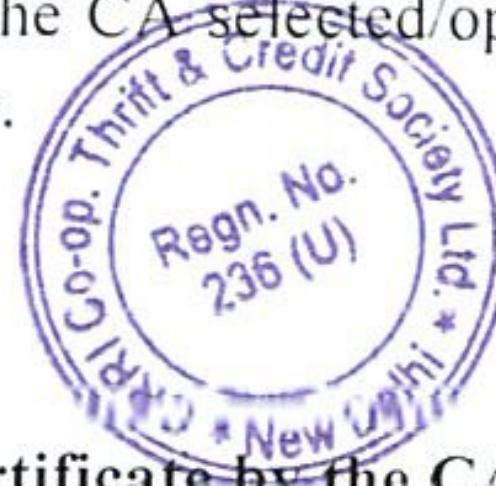
Option-Cum-appointment letter for conducting statutory audit for 2015-16 / concurrent audit for 2009-2010
including pending audit, (not prior to 2010-2011)

(To be filled in block letters)

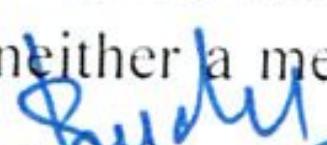
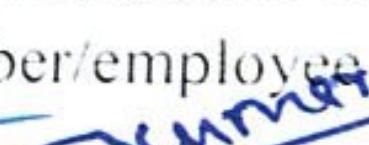
1. Name of the Society C.R.R.I. COOPERATIVE THRIFT & CREDIT SOCIETY LTD
2. Address of the Society with Tel No. Central Road, Research Institute, New Delhi
3. Registration No. & Date / Zone 236 (U) dt. 24.02.1970 SOUTH ZONE
4. Year upto which the audit has been completed FY 2015-16 and name of Chartered Accountant/AUDITOR ASHM & Associates
5. Yearwise turnover since last audit up to 31.03.2015 Rs. 188 Lacs
6. (i) In case the audit is pending prior to 01.04.2011 N.A
 reasons for not conducting the Audit
(ii) Whether any Chartered Accountants was appointed N.A
 by Department ? If yes, name & address.
7. (i) Name & address of the Chartered Accountant opted. ASHM & ASSOCIATES, 207 BEST PLAZA H-8
 NETAJI SUBHASH PLACE Delhi-110034
(ii) Category & Panel No. of the Chartered Accountant A-685
(iii) Audit by the same auditor/CA Continuously Ist, IIInd, IIIrd etc.
8. Status of the Society: Whether under liquidation? Yes/No
 If yes, name of the liquidator.
9. Number & Date of last Audit report submitted
 along with photocopy of previous year approved checklist

Declaration:

I/We _____ do hereby certify and declare that the above mentioned facts are correct
to the best of my/our Knowledge and belief & the CA selected/opted is neither a member/employee of the society
nor directly/ indirectly concerted with the society.



For CRRI Co-op. Thrift & Credit Society Ltd.

Signature of Secretary/President

of Society with SEAL

Acceptance Certificate by the CA/Auditor

I/We ASHM & ASSOCIATES do hereby give my/our consent for conducting the audit of your above
mentioned society. Our consent is subject to approval by the office of Registrar Cooperative Societies, Delhi





Authorised Signatory

Name & address of the firm with SEAL

I/We ASHM & ASSOCIATES certify that my/our firm does not suffer from any disqualification mentioned in
section 226 of the Companies Act, 1956.

Place New Delhi

Date 10/07/2014

APPROVAL OF REGISTRAR COOPERATIVE SOCIETIES

No. F.AR/Audit 2014/

Dated:-

Option exercised by the society has been approved for the year 2015 to 2016 and properly recorded.

Date.....

Assistant Registrar (Audit)

ACKNOWLEDGEMENT RECEIPT

S. No.

Received the option cum appointment from the _____ Coop. Society Ltd.
____ on _____. Approved From may be collected on _____

Date: _____

Signature of Receipt Clerk

S

AUDITOR'S REPORT

To,

The Members

C.R.R.I. Co-operative Thrift & Credit Society Ltd.

New Delhi- 110025

We have audited the attached Balance Sheet of C.R.R.I. Co-operative Thrift & Credit Society Ltd., New Delhi, as on 31st March, 2016, and the Income & Expenditure account and Receipts & Payments account for the year ending April 1, 2015 to March 31, 2016 annexed thereto and subject to our remarks and objections as per annexure attached, report that:

1. We have obtained the necessary information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our Audit;
2. In our opinion, proper books of accounts have been kept by the Society so far as appears from our examination. However, there are several discrepancies in the maintenance of ledger accounts. Loan accounts were not being maintained in a proper manner and maintenance of ledger balances of members needs improvement;
3. The Balance Sheet and Income & Expenditure Account referred to in this report are in agreement with the books of accounts;
4. In our opinion and to the best of our information and according to the explanations given to us, the said statement of accounts together with our report of even date, give the information required by law, in the manner so required, and give a true and fair view:
 - a. In the case of the Balance Sheet, of the state of affairs of the Society as at 31st March, 2016;
 - b. In the case of Income & Expenditure account, of the Income for the year ended on that date.
5. We further state that in our opinion the Balance Sheet is in accordance with the provisions of the Reserve Bank of India and the Society has been following the provisions of the Banking Regulation act, 1949.

For ASHM & Associates
Chartered Accountants

F.R. No. 005790C


(Manoj Kumar Bajaj)
Partner

M.No.091107

Date: 30.08.2019

Place: New Delhi



(6)

ANNEXURE ATTACHED TO AND FORMING PART OF THE AUDIT REPORT

Name and address of the society: C.R.R.I. CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
C.R.R.I., Mathura Road, New Delhi.

Registration No. & Date: 236(U) dated 24.2.70

M.C.L.: NIL

Audit Classification: 'D'

Period of Audit: 1/4/2015 to 31/3/2016

Area of Operation: CRRI Staff

No. of members at the time of Present Audit: 267 (289-22)

Last Audited by: M/s ASHM & Associates
Chartered Accountants



PART-A

Previous Audit Report

The previous Audit Report was discussed. As stated to us, the society has striven to remove some of the discrepancies and has submitted the compliance report to the Registrar of Co-operative Societies in respect of the previous audit report.

1. Documents of loans are being filled up properly and completely in general and no loan is outstanding for more than 5 years.
2. Society is granting loans (limited to installments paid) to members after they have repaid a few installments to take care of their emergencies. Differential loans are paid even when loan limit is revised upward.
3. Society is contemplating strict compliance of surety.
4. The membership register and the share allotment register are being completed.
5. Society intends to write share certificate numbers on the passbook of the members to overcome the problem of affixing common seal on the share certificates and their issuance to the members.

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PART-B

SECTION-1

A. MANAGEMENT

Managing Committee:

The list of the Members is annexed herewith.

General Body Meeting:

No GBM was held during the year under Audit. The last GBM was held on 02.03.2015.

Managing Committee Meetings:

As Per the Minute Books of the Managing Committee 12 meetings were held during the year.

Registration file:

We were informed that the Society has maintained a separate Registration file containing the latest Co-operative Societies Act, Rules And other regulations and a copy of the Bye-laws of the society together with all the registered amendments to the Bye-laws. The file was produced before us.

B. MEMBERSHIP:

No. of members as on 31.3.2016	:	267
No. of members as on 31.3.2015	:	289
Members admitted during the period	:	0
Members left during the period	:	22

The list of Members as on 31.3.2016, list of members admitted during the period and the list of members left is attached herewith.

Membership Register:

The Membership Register produced for our verification was incomplete. The record of all the members were not entered and all the columns were not filled up e.g. columns pertaining to the date of admission as well as those pertaining to the date of registration in the case of past member were not filled up. However a new register is started from 1.4.1994 which incorporates particulars about new members.

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Other Comments:

1. The approval of the General Body should be obtained for new enrollments as well as resigned members and information sent to the Registrar of Societies office.
2. Membership Application Register which is important and primary record should be introduced and be regularly maintained.
3. As explained to us the membership fee together with the amount of qualifying shares and the amount of deposit if any, is being received from the persons desirous of becoming members on the date of application itself i.e. without their application being approved by Managing Committee. This is very much undesirable and is in contravention of the provisions of the Delhi Co-operative society Act. And Rules and the Bye-laws of the society.
4. Keeping in view the problem of share allotment register, share certificates and common seal thereon, the society intends to write share certificate number on the pass books of the members.

C. WORKING

Share capital:

As on 31.3.2016	:	37,53,835.00
As on 31.3.2015	:	37,09,235.00
Amount received during the period	:	2,67,000.00
Amount refunded during the period	:	2,48,462.00

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Deposits from Members:

	Compulsory Deposit (C.D.)	Optional Deposit (O.D.)
As on 31.3.2016	96,82,302.00	8,59,005.00
As on 31.3.2015	96,28,029.00	17,06,326.00
Amount received during the period	7,94,250.00	83,212.00
Amount refund during the period	7,98,000.00	9,94,583.00

The shortage in CD/OD should be adjusted with the dues payable to the members. The entire CD for the eligibility period should be taken in lump sum while granting first loan to a member.

Reserve Fund:

The Reserve Fund Balance as on 31.3.2016 was Rs. 25,83,993.00 as against Rs. 24,49,008.00 as on 31.3.2015. A Sum of Rs. 1,34,985.10/- has been transferred from Income & Expenditure A/c during the period, out of Rs. 5,59,534.10/- being income for the year.

Co-operative Education Fund:

There is no balance in the account as on 31.3.2016. (Previous year- nil as on 31.3.2015)

Interest payable to members: Rs. NIL & Rs. NIL

Interest is payable to members @9% p.a. on the deposits received from them. The details of deposits are as under:

Interest Payable	Compulsory Deposit (C.D)	Optional Deposit(OD)
Balance as on 31/03/2016	NIL	NIL
Balance as on 31/03/2015	811887	115678

Dividend Payable: Rs. 424549/-

A sum of Rs. 424549 has been debited to the P&L a/c during the year on account of dividend @12% on the Share Money for the year 2015-16. A sum of Rs. 404488/- for the year 2014-15 and balance provision is Rs. NIL.



Meeting Expense Payable: Rs. NIL/-

A sum of Rs. NIL was paid as meeting fees, and nothing was outstanding for the year 2015-16. Also a sum of Rs NIL outstanding for the year 2014-2015 which was paid during the year.

Audit Fee Payable: Rs. 59,400/-

A sum of Rs.59,400/- was payable as audit fee for the year 2015-2016 and 2014-2015 as against an audit fee of Rs. 39,600/- payable for the year 2014-2015.

Honorarium Payable: Rs. NIL/-

A sum of Rs.1,20,500 was paid as honorarium during the year and nothing remains unpaid.

<u>Loans to Members</u>	<u>Amount (Rs.)</u>
Balance as on 31.3.2016	1,79,23,547.00
Balance as on 31.3.2015	1,84,40,889.00
Amount advanced during the year	77,33,840.00
Amount received during the year	81,25,187.00

Observations:

1. It was observed that the Society is following the practice of receiving applications for loans, but the loan applications are not being filled up completely by the members. Of late the documents of loans are being filled up in a better manner and no loan is outstanding for more than 5 years.
2. It was observed that Society has granted fresh loans (limited to installment paid) to the members, after they have re-paid a few installments to take care of their emergencies.
3. State Bank of India is situated within CRRI PREMISES where all members are maintaining their saving accounts. The salaries of members are credited to their A/C's every month. It is suggested that the loans be disbursed maximum twice a month and the lists of borrowing members bearing A/C no. (s) and Loan Amounts/Interest/Dividend be sent to Bank for crediting to their A/Cs. Use of cheques for disbursing loans be maximized and no cash loans be given at all. Repayment of loans in cash be deposited by the respective member in Society's Bank A/C and the counterfoil of pay in slip be given to the Society to get Receipt from the Society. This step is to discourage repayment in cash and avoid incidents of duplicate notes.

(L)



4. The list of dues to and from members is attached along with the report.
5. It was observed that the limits as laid down by clause 41 of the Bye-laws of the Society pertaining to the commitments of a member as Surety were not being enforced by the Society. Clause 41 of the Bye-laws fixes the upper limit of a member's commitment as Surety at an amount equal to his maximum credit limit. Cases were observed where a member's commitments as Surety were more than three times his maximum credit limit. However four new surety registers have been introduced for effective control and follow up.

Interest Receivable from Members:

A sum of Rs. 176890/- was receivable on account of interest @12% p.a. on the loans advanced to members as on 31.3.2016 & Rs. 172835/- as on 31.03.2015.

Cash in hand:

Cash in hand as on 31.3.2016 was Rs. 10094/- as against Rs. 11988/- as on 31.3.2015. Confirmation Certificate is attached.

State Bank of India C/A :

The balance as per the bank statement & bank book as on 31.3.2016 was Rs. 163137.80/-.

Interest on C.D. & O.D. A/C :

A sum of Rs. 1097813/- (including Rs. 1097813/- paid) and Rs. 138347.90 been accounted as interest on compulsory deposit and optional deposit respectively, during the year and a sum of Rs. 923210/- (incl. Rs. 11323 paid/-) and Rs. 120998/- (inc. Rs. 5320 paid) being accounted as interest on compulsory and optional deposit respectively in last year.

Typing Printing and Stationery:

A sum of Rs. 3203 has been incurred on typing, printing & stationery as against a sum of Rs. 2029 incurred in last year.

Honorarium:

A sum of Rs. 120500 has been paid/ provided as honorarium as compared to Rs. 96800 in last year.

Bank Charges:

A sum of Rs. 1230 has been debited as bank charges as compared to Rs. 1018 in last year.

Q



Refreshment, Postage and Conveyance Expenses:

A sum of Rs. 1748, Rs. Nil and Rs. 5535 were spent during the year as against Rs. 2630, Rs. Nil and Rs. 950 spent on refreshment, postage and conveyance in last year.

Meeting Expenses:

A sum of Rs. 2332 has been spent/proposed to be spent in Meeting/General Body Meetings as against Rs.nil/- being spent/proposed last year.

Interest on Loans:

During the year a sum of Rs. 2097393/- was collectable as interest on loans to members and a sum of Rs. 2159236/- was collectable as interest on loans to members in last year.

Admission Fee:

A sum of Rs. NIL was collected as entry fee from new members as against a sum of Rs. 10 collected in last year.

Other Observations:

- a. Profit & Loss A/c as on 31.3.2016 shows the balance of Rs. 559534.10/- which represents the total distributable funds available to the Society. Apportionments during the year have been made by transferring Rs. 837989/- to Reserve Fund A/C. Previous year figures have been regrouped/rearranged wheresoever considered necessary.
- b. The provisions of Rule 82 of the Delhi Co-operative Societies Rules 1973 regarding 'Use of Reserve Fund in the Business' have not been adhered to by the Society. However the reserve fund to the tune of Rs. 2583992.90/- is in society, this is a serious violation.
- c. Provisions of Rule 70 of the Delhi Co-operative Societies Rules 'Maintenance of Liquid Resources and Distribution of Assets' have not been complied with by the Society.
- d. Provisions of Rule 68(3) imposing restrictions on borrowing by a Society with limited liability though applicable have not been complied with.
- e. Rule 49(2) of The Delhi Co-operative Societies Rules 1973 prescribe the minimum paid staff to be employed in the case of a Co-operative Society with a working capital of

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annual turnover of Rs. 5 lakh or over. It was observed that the provisions in this regard have not been complied with.

PART-C

1. It is stressed to fill-up columns of Date of Retirement and basic pay in application form and verify them thoroughly to check eligibility of loan.
Sanction and payment of loan beyond eligibility is a serious violation so it is checked subject to 2 below. Account Balance of Leaving Members should freeze after date of cessation of employment in CRRI and no benefit be given to any member who is not settling the account.
2. Society is granting loans (limited to installments paid) to members after they have repaid a few installments to take care of their emergencies. There are 16 members who are habitual loan takers and have taken loans 2-4 times in a year which is a serious violation. There is a need to charge processing fee of Rs. 100 for each additional loan in above categories to discharge such tendencies among members but was not approved in AGBM on 21.10.2010. It is suggested to charge them penal rate of interest of 18% p.a. on all adhoc loans.
3. Society should take up with CRRI (Administration) for recovery from a habitual loan taker whose loan outstanding has not reduced even after 4 years of repayment and he is a most likely defaulter.
4. Society is contemplating strict compliance of surety.
5. The membership register is from 1.4.94 so names of all left members did not appear therein. The share allotment register is being completed.
6. Society Office should be very near SBI Branch which is inside CRRI Premises to avoid cash handling by Office Bearers and give fast service to members. Present Office is very bad and is badly situated.
7. Society should open Saving Bank A/C instead of present Current A/C to earn interest. Optional Deposit should be avoided when funds are available.

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8. Society should file annual income tax return and comply with tax audit requirements.

We are thankful to Sh. Narendra, of the Society for their Co-operation that enabled us to complete the audit in time.

For ASHM & Associates
Chartered Accountants

F.R. No. 005790C



(Manoj Kumar Bajaj)

Partner

M.No. 091107

Date: 30.08.2019

Place: New Delhi



Account Statement for the period 01/04/2015 to 30/09/2015

Account Number	00000010577022149	Branch	CENTRAL ROAD RESEARCH INSTITUTE, NEW DELHI
Address	ROOM NO 142 FIRST FLOOR, GTE DIVISION CRRI MATHURA ROAD, N DELHI, South NEW DELHI DELHI-IN 110025	Account Type	CA-GEN-PUB OTH-NONRURAL-INR
Account Name	C R R I THRIFT AND CR SOCIE	MOD Balance	0.00
Drawing Power	0.00	Interest Rate(% p.a.)	16.7
CIF No.	80452683451		
IFS Code	SBIN0010442		
MICR Code	110002445		
Nomination Registered	No		
Balance as on 01/04/2015	2,63,738.80		

Date (Value Date)	Narration	Ref/Cheque No.	Branch Code	Debit	Credit	Balance
06-Apr-15 (06-Apr-2015)	CHEQUE DEPOSIT CRRI T & C SOCY 952225	TRANSFER TO 10577091066 952225	10442		95,500.00	3,59,238.80
06-Apr-15 (06-Apr-2015)	CHEQUE DEPOSIT CRRI T & C SOCY 626110	TRANSFER TO 10577091588 626110	10442		1,51,835.00	5,11,073.80
07-Apr-15 (07-Apr-2015)	CHEQUE WDL 829183	TRANSFER FROM 10577086061 829183	10442	1,07,387.00		4,03,686.80
07-Apr-15 (07-Apr-2015)	CHEQUE WDL 829184	TRANSFER FROM 10577114359 829184	10442	18,810.00		3,84,876.80
09-Apr-15 (09-Apr-2015)	CHEQUE WDL 829187	TRANSFER FROM 20052055619 829187	10442	1,35,000.00		2,49,876.80
09-Apr-15 (09-Apr-2015)	CHEQUE WDL 829185	TRANSFER FROM 10577034891 829185	10442	1,18,500.00		1,33,376.80
10-Apr-15 (10-Apr-2015)	CHEQUE DEPOSIT 180992	TRANSFER TO 10577114337 180992	10442		0,000.00	1,09,376.80
10-Apr-15 (10-Apr-2015)	CHEQUE DEPOSIT 63802	TRANSFER TO 10577036435 63802	10442		19,445.00	1,58,821.80
17-Apr-15 (17-Apr-2015)	CHEQUE DEPOSIT 939041	TRANSFER TO 30268867237 939041	10442		7,21,150.00	8,79,971.80
	CASH					



21-Apr-15 (20-Apr-2015)	CHEQUE ASHOK P- ANT 829188	829188	10442	3,50,000.00	5,29,971.80
21-Apr-15 (21-Apr-2015)	CASH CHEQUE ASHOK PANT TREASURER 829189	829189	10442	4,00,000.00	1,29,971.80
27-Apr-15 (27-Apr-2015)	CHEQUE WDL 829191	TRANSFER FROM 10577034438 829191	10442	11,970.00	1,18,001.80
27-Apr-15 (27-Apr-2015)	CHEQUE WDL 829190	TRANSFER FROM 10577034325 829190	10442	53,718.00	64,283.80
28-Apr-15 (28-Apr-2015)	CASH CHEQUE SH ASHOK PANT TREASURER 829192	829192	10442	50,000.00	14,283.80
29-Apr-15 (29-Apr-2015)	CHEQUE DEPOSIT 245070	TRANSFER TO 10577113763 245070	10442	10,000.00	24,283.80
30-Apr-15 (30-Apr-2015)	CHEQUE WDL 029190	TRANSFER FROM 10577090222 829193	10442	22,075.00	2,200.00
11-May-15 (11-May-2015)	CHEQUE DEPOSIT 180993	TRANSFER TO 10577114337 180993	10442	6,000.00	8,208.80
12-May-15 (12-May-2015)	BY CLEARING / CHEQUE SYB BY CLEARING 28112	28112	4328	5,750.00	13,958.80
15-May-15 (15-May-2015)	CHEQUE DEPOSIT 842525	TRANSFER TO 10577037484 842525	10112	10,000.00	23,958.80
15-May-15 (15-May-2015)	CHEQUE DEPOSIT 239379	TRANSFER TO 30268807237 239379	10442	7,03,770.00	7,27,728.80
15-May-15 (15-May-2015)	CHEQUE WDL 829194	TRANSFER FROM 10577037020 829194	10442	3,750.00	7,23,978.80
15-May-15 (15-May-2015)	CHEQUE WDL 829195	TRANSFER FROM 10577107920 829195	10442	64,500.00	6,59,478.80
19-May-15 (19-May-2015)	CHEQUE WDL 829200	TRANSFER FROM 10577115502 829200	10442	21,530.00	6,37,948.80
20-May-15 (20-May-2015)	TO DEBIT THROUGH CHEQUE SBI ANIKET RANJAN 829201	829201	10442	42,135.00	5,95,813.80
20-May-15 (20-May-2015)	TO DEBIT THROUGH CHEQUE SBI KESHAV RAM	829202	10442	42,270.00	5,53,543.80



	ACHARYA 829202					
	TO DEBIT THROUGH CHEQUE					
20-May-15 (20-May-2015)	SBI ANIL SINGH 829196	829196	10442	43,358.00		5,10,185.80
	TO DEBIT THROUGH CHEQUE					
20-May-15 (20-May-2015)	SBI INTEREST 829197	829197	10442	14,337.00		4,95,848.80
	TRANSFER FROM					
20-May-15 (20-May-2015)	CHEQUE WDL 829199	10577037086 829199	10442	21,530.00		4,74,318.80
	TRANSFER FROM					
20-May-15 (20-May-2015)	CHEQUE WDL 829205	10577035352 829205	10442	32,785.00		4,41,533.80
	TRANSFER FROM					
20-May-15 (20-May-2015)	CHEQUE WDL 829206	10577037097 829206	10442	21,530.00		4,20,003.80
	CASH CHEQUE					
21-May-15 (21-May-2015)	SH. ASHOK PANT 829198	829198	10442	1,20,600.00		2,99,403.80
	CASH CHEQUE					
21-May-15 (21-May-2015)	SH. ASHOK PANT 829207	829207	10442	1,00,400.00		1,99,003.80
	TRANSFER FROM					
21-May-15 (21-May-2015)	CHEQUE WDL 829203	10577106325 829203	10442	60,580.00		1,38,423.80
	TRANSFER FROM					
22-May-15 (22-May-2015)	CHEQUE WDL 829208	10577035261 829208	10442	50,000.00		88,423.80
	TRANSFER FROM					
25-May-15 (25-May-2015)	CHEQUE WDL 829209	10577034030 829209	10442	75,000.00		13,423.80
	BY CLEARING / CHEQUE					
01-Jun-15 (01-Jun-2015)	SYB BY CLEARING 28175	28175	4328		5,750.00	19,173.80
	TRANSFER TO					
01-Jun-15 (01-Jun-2015)	CHEQUE DEPOSIT 829596	10577100549 829596	10442		28,040.00	47,213.80
	TRANSFER TO					
02-Jun-15 (02-Jun-2015)	CHEQUE DEPOSIT 496547	10577084923 496547	10442		33,775.00	80,988.80
	TRANSFER TO					
04-Jun-15 (04-Jun-2015)	CHEQUE DEPOSIT 124866	30268867237 124866	10442		6,81,920.00	7,62,908.80
	TRANSFER FROM					
05-Jun-15 (05-Jun-2015)	CHEQUE WDL 829218	10577101441 829218	10442	23,180.00		7,39,728.80
	TRANSFER FROM					
05-Jun-15 (05-Jun-2015)	CHEQUE WDL 829210	10577037202	10442	25,245.00		7,14,483.80



			829210			
05-Jun-15 (05-Jun-2015)	CASH DEPOSIT CASH DEPOSIT SELF			10442	20,000.00	7,34,483.80
05-Jun-15 (05-Jun-2015)	CHEQUE WDL 829211	TRANSFER FROM 10577102070 829211		10442	65,350.00	6,69,133.80
05-Jun-15 (05-Jun-2015)	CHEQUE WDL 829214	TRANSFER FROM 10577115499 829214		10442	21,530.00	6,47,603.80
05-Jun-15 (05-Jun-2015)	CHEQUE WDL 829215	TRANSFER FROM 10577101021 829215		10442	32,785.00	6,14,818.80
05-Jun-15 (05-Jun-2015)	CHEQUE WDL 829213	TRANSFER FROM 10577037155 829213		10442	23,460.00	5,91,358.80
05-Jun-15 (05-Jun-2015)	CHEQUE WDL 829219	TRANSFER FROM 20000252641 829219		10442	1,85,740.00	4,05,618.80
05-Jun-15 (05-Jun-2015)	CHEQUE WDL 829220	TRANSFER FROM 30960142767 829220		10442	1,62,420.00	2,43,198.80
05-Jun-15 (05-Jun-2015)	CHEQUE WDL 829216	TRANSFER FROM 10577084694 829216		10442	1,86,000.00	57,198.80
05-Jun-15 (05-Jun-2015)	CHEQUE WDL 829212	TRANSFER FROM 10577037326 829212		10442	25,245.00	31,953.80
05-Jun-15 (05-Jun-2015)	CHEQUE WDL 829217	TRANSFER FROM 10577112545 829217		10442	20,485.00	11,468.80
11-Jun-15 (11-Jun-2015)	CHEQUE DEPOSIT 683949	TRANSFER TO 10355557258 683949		10442	47,690.00	59,158.80
12-Jun-15 (12-Jun-2015)	CHEQUE DEPOSIT 124906	TRANSFER TO 30268867237 124906		10442	85,746.00	1,44,904.80
12-Jun-15 (12-Jun-2015)	CHEQUE WDL 829222	TRANSFER FROM 10577096439 829222		10442	21,530.00	1,23,374.80
12-Jun-15 (12-Jun-2015)	CHEQUE WDL 829223	TRANSFER FROM 10577036865 829223		10442	50,000.00	73,374.80
17-Jun-15 (17-Jun-2015)	TO CLEARING 829221		829221	4328	55,632.00	17,742.80
09-Jul-15 (09-Jul-2015)	CHEQUE DEPOSIT 125057	TRANSFER TO 30268867237 125057		10442	6,75,170.00	6,92,912.80
09-Jul-15 (09-Jul-2015)	CHEQUE WDL 829227	TRANSFER FROM 10577037371 829227		10442	25,245.00	6,67,667.80
09-Jul-15 (09-Jul-2015)	CHEQUE WDL 829220	TRANSFER FROM 10577087016 829228		10442	1,90,000.00	4,77,667.00



10-Jul-15 (10-Jul-2015)	CHEQUE WDL 829230	TRANSFER FROM 10577115411 829230	10442	82,665.00	3,95,002.80
10-Jul-15 (10-Jul-2015)	CHEQUE WDL 829226	TRANSFER FROM 10577096508 829226	10442	27,110.00	3,67,892.80
10-Jul-15 (10-Jul-2015)	CHEQUE WDL 829225	TRANSFER FROM 10577035261 829225	10442	1,90,000.00	1,77,892.80
10-Jul-15 (10-Jul-2015)	CHEQUE WDL 829224	TRANSFER FROM 30146863402 829224	10442	21,530.00	1,56,362.80
10-Jul-15 (10-Jul-2015)	CHEQUE WDL 829229	TRANSFER FROM 10577034405 829229	10442	55,066.00	1,01,296.80
13-Jul-15 (13-Jul-2015)	CHEQUE DEPOSIT 273626	TRANSFER TO 10577081911 273626	10442	1,29,120.00	2,30,416.80
13-Jul-15 (13-Jul-2015)	CHEQUE WDL 829232	TRANSFER FROM 10577115284 829232	10442	44,385.00	1,86,031.80
14-Jul-15 (14-Jul-2015)	TO CLEARING 829231	829231	4328	47,978.00	1,38,053.80
14-Jul-15 (14-Jul-2015)	CHEQUE WDL 829233	TRANSFER FROM 10577034494 829233	10442	50,000.00	88,053.80
14-Jul-15 (14-Jul-2015)	CHEQUE WDL 829234	TRANSFER FROM 32170853014 829234	10442	39,225.00	48,828.80
17-Jul-15 (17-Jul-2015)	CHEQUE WDL 829236	TRANSFER FROM 10577115807 829236	10442	28,750.00	20,078.80
20-Jul-15 (20-Jul-2015)	CHEQUE WDL 829235	TRANSFER FROM 34322589509 829235	10442	10,000.00	10,078.80
21-Jul-15 (21-Jul-2015)	BY CLEARING / CHEQUE SYB BY CLEARING 28222	28222	4328	5,750.00	15,828.80
28-Jul-15 (28-Jul-2015)	CHEQUE DEPOSIT 555936	TRANSFER TO 10577099327 555936	10442	72,879.00	88,707.80
31-Jul-15 (31-Jul-2015)	CHEQUE WDL 829237	TRANSFER FROM 10577102682 829237	10442	21,530.00	67,177.80
06-Aug-15 (06-Aug-2015)	BY CLEARING / CHEQUE SYB BY CLEARING 28282	28282	4328	5,750.00	72,927.80
06-Aug-15 (06-Aug-2015)	CHEQUE DEPOSIT 125197	TRANSFER TO 302600067207 125197	10442	7,03,185.00	7,75,112.00
06-Aug-15 (06-Aug-2015)	CHEQUE DEPOSIT 180997	TRANSFER TO 10577114337	10442	6,000.00	7,81,112.80



06-Aug-15 (06-Aug-2015)	CHEQUE WDL 829248	180997 TRANSFER FROM 10577100549 829248 TRANSFER FROM 10577115603 829238 TRANSFER FROM 10577115160 829241 TRANSFER FROM 10577115193 829239 TRANSFER FROM 10577085790 829240 TRANSFER FROM 10577091146 829242 TRANSFER FROM 10577115636 829246	10442	5,500.00 21,530.00 1,90,000.00 21,530.00 21,530.00	7,75,612.80 7,54,082.80 5,64,082.80 5,42,552.80 5,21,022.80 5,06,527.80 4,84,997.80 4,84,883.80 4,62,843.80 4,41,313.80 3,41,313.80 1,51,313.80 1,22,999.80 1,11,503.00 62,602.80 52,602.80 21,602.80 17,122.80
06-Aug-15 (06-Aug-2015)	CHEQUE WDL 829238				
06-Aug-15 (06-Aug-2015)	CHEQUE WDL 829241				
06-Aug-15 (06-Aug-2015)	CHEQUE WDL 829239				
06-Aug-15 (06-Aug-2015)	CHEQUE WDL 829240				
06-Aug-15 (06-Aug-2015)	CHEQUE WDL 829242				
06-Aug-15 (06-Aug-2015)	CHEQUE WDL 829246				
06-Aug-15 (06-Aug-2015)	MCC ISSUE CHARGES 38976288	38976288	10442	114.00	4,84,883.80
07-Aug-15 (07-Aug-2015)	CHEQUE WDL 829245	TRANSFER FROM 10577115455 829245	10442	22,040.00	4,62,843.80
08-Aug-15 (08-Aug-2015)	CHEQUE WDL 829244	TRANSFER FROM 10577034835 829244	10442	21,530.00	4,41,313.80
10-Aug-15 (10-Aug-2015)	CHEQUE WDL 829243	TRANSFER FROM 10577091588 829243	10442	1,00,000.00	3,41,313.80
11-Aug-15 (11-Aug-2015)	CHEQUE WDL 829250	TRANSFER FROM 10577037020 829250	10442	1,90,000.00	1,51,313.80
12-Aug-15 (12 Aug 2015)	CHEQUE WDL 829249	TRANSFER FROM 30346960012 829249	10442	28,314.00	1,22,999.80
12-Aug-15 (12-Aug-2015)	CHEQUE WDL 635326	TRANSFER FROM 10577034959 635326	10442	11,496.00	1,11,503.00
12-Aug-15 (12-Aug-2015)	CHEQUE WDL 829251	TRANSFER FROM 10577035851 829251	10442	48,001.00	62,602.80
13-Aug-15 (13 Aug 2015)	CHEQUE WDL 829252	TRANSFER FROM 34322589509 829252	10442	10,000.00	52,602.80
14-Aug-15 (14-Aug-2015)	CHEQUE WDL 635330	TRANSFER FROM 10577115807 635330	10442	31,000.00	21,602.80
14-Aug-15 (14-Aug-2015)	CHEQUE WDL 635329	TRANSFER FROM 10577099327 635329	10442	4,480.00	17,122.80



	17-Aug-15 (17-Aug-2015)	CASH DEPOSIT CASH DEPOSIT SELF	635327	10442	38,000.00	55,122.80
	17-Aug-15 (17-Aug-2015)	CHQ RET CHARGES 635327		4328	257.00	54,865.80
	21-Aug-15 (21-Aug-2015)	TO CLEARING PNB SUMAN SHARMA 635327	635327	4328	53,464.00	1,401.80
	28-Aug-15 (28-Aug-2015)	CHEQUE DEPOSIT 209634	TRANSFER TO 10577037406 209634	10442	1,00,000.00	1,01,401.80
	31-Aug-15 (31-Aug-2015)	CHEQUE DEPOSIT 626116	TRANSFER TO 10577091588 626116	10442	98,250.00	1,99,651.80
	02-Sep-15 (02-Sep-2015)	CHEQUE WDL 635331	TRANSFER FROM 10577087572 635331	10442	1,54,000.00	45,651.80
	02-Sep-15 (02-Sep-2015)	CASH CHEQUE ASHOK PANT TRSR 635332	635332	10442	44,000.00	1,651.80
	04-Sep-15 (04-Sep-2015)	CHEQUE DEPOSIT 500014	TRANSFER TO 30268867237 500014	10442	6,94,730.00	6,96,381.80
	07-Sep-15 (07-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635339	TRANSFER FROM 30958546945 635339	10442	31,500.00	6,64,881.80
	07-Sep-15 (07-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635337	TRANSFER FROM 10577094192 635337	10442	2,00,000.00	4,64,881.80
	07-Sep-15 (07-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635335	TRANSFER FROM 10577103142 635335	10442	21,530.00	4,43,351.80
	07-Sep-15 (07-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635342	TRANSFER FROM 10577036071 635342	10442	28,150.00	4,15,201.80
	07-Sep-15 (07-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635334	TRANSFER FROM 10577034303 635334	10442	28,000.00	3,87,201.80
	07-Sep-15 (07-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635340	TRANSFER FROM 10577089614 635340	10442	75,000.00	3,12,201.80
	07-Sep-15 (07-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635336	TRANSFER FROM 10577115240 635336	10442	21,530.00	2,90,671.80
	07-Sep-15	CHEQUE WDL WITHDRAWAL TRANSFER	TRANSFER FROM	10442	2,00,000.00	90,671.80



(6-Sep-2015)	BY CHEQUE 635338	30905183459 635338				
07-Sep-15 (07-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635341	TRANSFER FROM 31815037923 635341	10442	48,330.00		42,341.80
07-Sep-15 (07-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635333	TRANSFER FROM 34322589509 635333	10442	10,000.00		32,341.80
08-Sep-15 (08-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635343	TRANSFER FROM 10577084923 635343	10442	8,271.00		24,070.80
08-Sep-15 (08-Sep-2015)	CHEQUE DEPOSIT 786162	TRANSFER TO 10577034686 786162	10442		90,000.00	1,14,070.80
10-Sep-15 (10-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635344	TRANSFER FROM 10577035895 635344	10442	50,000.00		64,070.80
11-Sep-15 (11-Sep-2015)	BY CLEARING / CHEQUE SYB BY CLEARING 28332	28332	4328		5,750.00	69,820.80
15-Sep-15 (15-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635345	TRANSFER FROM 10577113843 635345	10442	10,180.00		59,640.80
15-Sep-15 (15-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635346	TRANSFER FROM 20000253258 635346	10442	14,027.00		45,613.80
17-Sep-15 (17-Sep-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635347	TRANSFER FROM 10577112986 635347	10442	30,565.00		15,048.80
18-Sep-15 (18-Sep-2015)	CHEQUE DEPOSIT 810507	TRANSFER TO 10577035986 810507	10442		19,625.00	34,673.80
30-Sep-15 (30-Sep-2015)	BY CLEARING / CHEQUE SYB BY CLEARING 28384	28384	4328		5,750.00	40,423.80



Account Statement for the period 01/10/2015 to 31/03/2016

Account Number	00000010577022149	Branch	CENTRAL ROAD RESEARCH INSTITUTE, NEW DELHI
Address	ROOM NO 142 FIRST FLOOR, GTE DIVISION CRRI MATHURA ROAD, N DELHI, South NEW DELHI DELHI-IN 110025	Account Type	CA-GEN-PUB OTH-NONRURAL-INR
Account Name	C R R I THRIFT AND CR SOCIE	MOD Balance	0.00
Drawing Power	0.00	Interest Rate(% p.a.)	16.7
CIF No.	80452683451		
IFS Code	SBIN0010442		
MICR Code	110002445		
Nomination Registered	No		
Balance as on 01/10/2015	40,423.80		

Date (Value Date)	Narration	Ref/Cheque No.	Branch Code	Debit	Credit	Balance
07-Oct-15 (07-Oct-2015)	CREDIT CRRI RECON/1/2015 A/C 30268867237		10442		2,900.00	43,323.80
08-Oct-15 (08-Oct-2015)	CHEQUE DEPOSIT 958476	TRANSFER TO 30268867237 958476	10442		7,31,300.00	7,74,623.80
09-Oct-15 (09-Oct-2015)	CHEQUE DEPOSIT 991246	TRANSFER TO 10577115411 991246	10442		90,000.00	8,64,623.80
13-Oct-15 (13-Oct-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635348	TRANSFER FROM 10577043001 635348	10442	1,25,160.00		7,39,463.80
14-Oct-15 (14-Oct-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635349	TRANSFER FROM 10577099532 635349	10442	28,995.00		7,10,468.80
21-Oct-15 (21-Oct-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635350	TRANSFER FROM 10577036231 635350	10442	1,90,000.00		5,20,468.80
26-Oct-15 (26-Oct-2015)	BY CLEARING / CHEQUE SYB BY CLEARING 28437	28437	4328		5,750.00	5,26,218.80
29-Oct-15 (29-Oct-2015)	TO DEBIT THROUGH CHEQUE SBI DIVIDEND 635351 CASH	635351	10442	4,04,488.00		1,21,730.80



01-Nov-15 (02-Nov-2015)	CHEQUE ASHOK PANT 635352	635352	10442	1,20,000.00	1,730.80
04-Nov-15 (04-Nov-2015)	CHEQUE DEPOSIT 219970	TRANSFER TO 30268867237 219970	10442	7,35,050.00	7,36,780.80
05-Nov-15 (05-Nov-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635353	TRANSFER FROM 10577035147 635353	10442	1,83,000.00	5,53,780.80
06-Nov-15 (06-Nov-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635354	TRANSFER FROM 10577035001 635354	10442	1,90,000.00	3,63,780.80
09-Nov-15 (09-Nov-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635355	TRANSFER FROM 10577036810 635355	10442	64,387.00	2,99,393.80
09-Nov-15 (09-Nov-2015)	CHEQUE DEPOSIT 786163	TRANSFER TO 10577034686 786163	10442	60,000.00	3,59,393.80
09-Nov-15 (09-Nov-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635356	TRANSFER FROM 10577033740 635356	10442	1,63,750.00	1,95,643.80
12-Nov-15 (12-Nov-2015)	CHEQUE WDL crri co op socy 635357	TRANSFER FROM 30463168861 635357	10442	1,00,000.00	95,643.80
13-Nov-15 (13-Nov-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635358	TRANSFER FROM 10577112545 635358	10442	17,850.00	77,793.80
23-Nov-15 (23-Nov-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635360	TRANSFER FROM 10577037155 635360	10442	21,675.00	56,118.80
01-Dec-15 (01-Dec-2015)	CHEQUE DEPOSIT 220105	TRANSFER TO 30268867237 220105	10442	7,33,838.00	7,89,956.80
01-Dec-15 (01-Dec-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635363	TRANSFER FROM 10577035045 635363	10442	1,00,000.00	6,89,956.80
01-Dec-15 (01-Dec-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635361	TRANSFER FROM 10577035501 635361	10442	48,330.00	6,41,626.80
01-Dec-15 (01-Dec-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635362	TRANSFER FROM 31550196652 635362	10442	1,18,155.00	5,23,471.80
02-Dec-15 (02-Dec-2015)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635366	TRANSFER FROM 10577037086 635366	10442	25,245.00	4,98,226.80
02-Dec-15 (02-Dec-2015)	CHEQUE WDL WITHDRAWAL TRANSFER	TRANSFER FROM 10577109531	10442	1,36,000.00	3,62,226.80



		BY CHEQUE 635364	635364			
02-Dec-15 (02-Dec-2015)		CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635367	TRANSFER FROM 10577101441 635367	10442	21,530.00	3,40,696.80
02-Dec-15 (02-Dec-2015)		CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635365	TRANSFER FROM 10577037440 635365	10442	2,00,000.00	1,40,696.80
03-Dec-15 (03-Dec-2015)		CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635368	TRANSFER FROM 10577036605 635368	10442	85,650.00	55,046.80
03-Dec-15 (03-Dec-2015)		CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635369	TRANSFER FROM 10577037326 635369	10442	21,530.00	33,516.80
03-Dec-15 (03-Dec-2015)		MCC ISSUE CHARGES 38976288	38976288	10442	229.00	33,287.80
05-Dec-15 (05-Dec-2015)		TO CLEARING ICI STEER LOGIX PVT LTD 635359	635359	4328	7,000.00	26,287.80
05-Dec-15 (05-Dec-2015)		CAS CORR PR CHQ REVERSAL OF WITHDRAWAL BY CHEQUE TO CLEARING ICI STEER LOGIX PVT LTD 635371	635371	4328	7,000.00	33,287.80
12-Jan-16 (12-Jan-2016)		TRANSFER TO 30268867237 283600	10442		7,34,200.00	7,60,487.80
12-Jan-16 (12-Jan-2016)		CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635370	TRANSFER FROM 10577037202 635370	10442	25,245.00	7,35,242.80
13 Jan 16 (13-Jan-2016)		CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635373	TRANSFER FROM 10577115502 635373	10442	28,995.00	7,06,247.80
13-Jan-16 (13-Jan-2016)		CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635372	TRANSFER FROM 10577034529 635372	10442	1,85,780.00	5,20,467.80
14-Jan-16 (14-Jan-2016)		CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 635375	TRANSFER FROM 10577096508 635375	10442	21,530.00	4,98,937.80
14-Jan-16 (14-Jan-2016)		CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691686	TRANSFER FROM 10577034619 691686	10442	1,90,000.00	3,08,937.80
		CHEQUE WDL WITHDRAWAL	TRANSFER FROM			



DATE	DESCRIPTION	AMOUNT	AMOUNT	AMOUNT	AMOUNT
01-Jan-16 (19-Jan-2016)	TRANSFER BY CHEQUE 691689	20000253258 691689	10442	14,210.00	2,94,727.80
20-Jan-16 (20-Jan-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691690	TRANSFER FROM 32606896579 691690	10442	1,87,500.00	1,07,227.80
20-Jan-16 (20-Jan-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691688	TRANSFER FROM 10577103084 691688	10442	52,315.00	54,912.80
27-Jan-16 (27-Jan-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691691	TRANSFER FROM 10577034813 691691	10442	47,686.00	7,226.80
02-Feb-16 (02-Feb-2016)	BY CLEARING / CHEQUE SYB BY CLEARING 28507	28507	4328	5,750.00	12,976.80
03-Feb-16 (03-Feb-2016)	CHEQUE DEPOSIT 720046	TRANSFER TO 10577037020 720046	10442	1,00,000.00	1,12,976.80
03-Feb-16 (03-Feb-2016)	CASH CHEQUE CASH WITHDRAWAL BY CHEQUE 691693	691693	10442	6,900.00	1,06,076.80
04-Feb-16 (04-Feb-2016)	CHEQUE DEPOSIT 283738	TRANSFER TO 30268867237 283738	10442	7,34,450.00	8,40,526.80
04-Feb-16 (04-Feb-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691699	TRANSFER FROM 10577091146 691699	10442	10,770.00	8,29,756.80
04-Feb-16 (04-Feb-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691696	TRANSFER FROM 10577085790 691696	10442	21,530.00	8,08,226.80
04-Feb-16 (04-Feb-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691697	TRANSFER FROM 10577033922 691697	10442	1,54,410.00	6,53,816.80
04-Feb-16 (04-Feb-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691701	TRANSFER FROM 10577091475 691701	10442	48,330.00	6,05,486.80
04-Feb-16 (04-Feb-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691700	TRANSFER FROM 10577115636 691700	10442	26,140.00	5,79,346.80
05-Feb-16 (05-Feb-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691702	TRANSFER FROM 10577035352 691702	10442	32,785.00	5,16,561.80
05-Feb-16 (05-Feb-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691698	TRANSFER FROM 10577102002 691698	10442	25,245.00	5,21,316.80



33

5,21,316,80

		CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691695	TRANSFER FROM 10577035828 691695	10442	77,960.00	4,43,356.80
	05-Feb-16 (05-Feb-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691703	TRANSFER FROM 10577091588 691703	10442	2,00,000.00	2,43,356.80
	05-Feb-16 (05-Feb-2016)	CHEQUE DEPOSIT 683962	TRANSFER TO 10355557258 683962	10442	84,490.00	3,27,846.80
	05-Feb-16 (05-Feb-2016)	CHEQUE DEPOSIT 283767	TRANSFER TO 30268867237 283767	10442	17,250.00	3,45,096.80
	08-Feb-16 (08-Feb-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691694	TRANSFER FROM 33117230520 691694	10442	50,000.00	2,95,096.80
	09-Feb-16 (09-Feb-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691704	TRANSFER FROM 10577035410 691704	10442	59,003.00	2,36,093.80
	10-Feb-16 (10-Feb-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691705	TRANSFER FROM 30168048165 691705	10442	1,00,000.00	1,36,093.80
	11-Feb-16 (11-Feb-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691706	TRANSFER FROM 32837769035 691706	10442	1,00,000.00	36,093.80
	15-Feb-16 (15-Feb-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691692	TRANSFER FROM 10577037564 691692	3771	12,411.00	23,682.80
	24-Feb-16 (24-Feb-2016)	CASH DEPOSIT CASH DEPOSIT ASHOK TO CLEARING		10442	26,000.00	49,682.80
	26-Feb-16 (26-Feb-2016)	BOI ASA SERVICES 691707	691707	4328	28,854.00	20,828.80
	01-Mar-16 (01-Mar-2016)	CHEQUE DEPOSIT 781892	TRANSFFR TO 10577091588 781892	10442	70,000.00	90,828.80
	02-Mar-16 (02-Mar-2016)	CHEQUE DEPOSIT 618109	TRANSFER TO 10577114337 618109	10442	6,000.00	96,828.80
	02-Mar-16 (02-Mar-2016)	CHEQUE DEPOSIT 618110	TRANSFER TO 10577114337 618110	10442	6,000.00	1,02,828.80
	02-Mar-16 (02-Mar-2016)	CHEQUE DEPOSIT 180998	TRANSFER TO 10577114337 180998	10442	43,000.00	1,45,828.80
	11-Mar-16 (11-Mar-2010)	CHEQUE DEPOSIT 283993	TRANSFER TO 30268867237 283993	10442	7,64,274.00	9,10,102.80



	11-Mar-16 (11-Mar-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691710	TRANSFER FROM 10577113843 691710	10442	21,530.00	8,88,572.80
	11-Mar-16 (11-Mar-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691709	TRANSFER FROM 10577115193 691709	10442	25,245.00	8,63,327.80
	11-Mar-16 (11-Mar-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691708	TRANSFER FROM 10577115240 691708	10442	26,140.00	8,37,187.80
	11-Mar-16 (11-Mar-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691714	TRANSFER FROM 20000253112 691714	10442	1,90,000.00	6,47,187.80
	11-Mar-16 (11-Mar-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691713	TRANSFER FROM 10577037097 691713	10442	36,610.00	6,10,577.80
	11-Mar-16 (11-Mar-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691711	TRANSFER FROM 10075155329 691711	10442	1,68,195.00	4,42,382.80
	12-Mar-16 (12-Mar-2016)	A/C Keeping Chgs		99999	630.00	4,41,752.80
	14-Mar-16 (14-Mar-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691716	TRANSFER FROM 10577035409 691716	10442	1,32,170.00	3,09,582.80
	14-Mar-16 (14-Mar-2016)	BY CLEARING / CHEQUE SYB BY CLEARING 28563	28563	4328	5,750.00	3,15,332.80
	14-Mar-16 (14-Mar-2016)	BY CLEARING / CHEQUE SYB BY CLEARING 371967	371967	4328	6,760.00	2,21,082.80
	14-Mar-16 (14-Mar-2016)	BY CLEARING / CHEQUE SYB BY CLEARING 371900	371900	4328	5,750.00	3,26,832.80
	14-Mar-16 (14-Mar-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691712	TRANSFER FROM 10577036491 691712	10442	1,82,000.00	1,44,832.80
	15-Mar-16 (15-Mar-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691717	TRANSFER FROM 10577106074 691717	10442	42,250.00	1,02,582.80
	15 Mar-16 (15-Mar-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691715	TRANSFER FROM 10577107920 691715	10442	36,615.00	65,967.80
	18-Mar-16 (18-Mar-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691718	TRANSFER FROM 10577034198 691718	10442	51,000.00	14,967.80



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28-Mar-16 (28-Mar-2016)	CHEQUE DEPOSIT 780439	TRANSFER TO 10577036491 780439	10442	1,96,500.00	2,11,467.80
28-Mar-16 (28-Mar-2016)	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE 691719	TRANSFER FROM 10354191815 691719	10442	48,330.00	1,63,137.80

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CRRI CO-OP THRIFT AND CREDIT SOCIETY LTD.
NEW DELHI
BALANCE SHEET AS ON 31 MARCH 2016

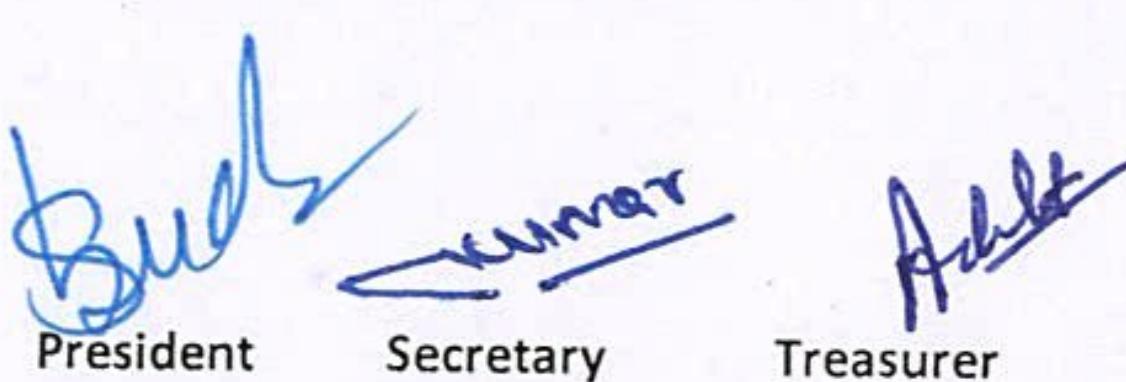
LIABILITIES			ASSETS		
Previous Year (Rs.)	Particulars	Current Year (Rs.)	Previous Year (Rs.)	Particulars	Current Year (Rs.)
37,09,235.00	Share Money	37,53,835.00	1,84,40,889.00	Loans Advanced	1,79,23,547.00
96,28,029.00	Compulsory Deposits	96,82,302.00	1,72,835.00	Interest Accrued	1,76,890.00
17,06,326.00	Optional Deposits	8,59,005.00			
	Reserves & Surplus			Cash & Bank Balance	
	Reserve Fund		11,988.00	Cash in Hand	10,094.00
24,49,007.80	Opening	24,49,007.80	2,63,738.80	State Bank of India	1,63,137.80
	Add: P & L A/c	1,34,985.10			
	Interest Payable:				
8,11,887.00	CD		8,24,166.00		
1,15,678.00	OD		86,418.90		
	Other Liabilities				
4,04,488.00	Dividend		4,24,549.00		
0.00	Meeting Expenses				
25,200.00	Accounting Charges				
39,600.00	Audit Fee Payable		59,400.00		
1,88,89,450.80	Total	1,82,73,668.80	1,88,89,450.80	Total	1,82,73,668.80

For ASHM & ASSOCIATES
Chartered Accountants

F.R. No. 005790C


Manoj Kumar Bajaj
Partner
M.No. 091107

For CRRI Co-Op. Thrift and Credit Society Ltd.


President Secretary Treasurer

Dated: 30.03.2019

Place: New Delhi

UDIN: - 19091107AAAAAE7744



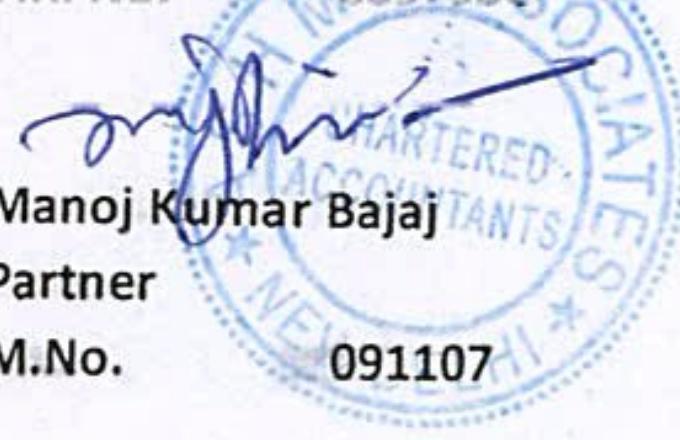
CRRI CO-OP THRIFT AND CREDIT SOCIETY LTD.
NEW DELHI
INCOME & EXPENDITURE A/C FOR THE YEAR ENDING, 31 MARCH 2016

Previous Year(Rs.)	Expenditure	Current Year(Rs.)	Previous Year(Rs.)	Income	Current Year(Rs.)
1,11,323.00	Interest on CD/OD		21,59,236.00	Interest Recoverable	21,05,322.00
5,320.00	Paid on CD	10,97,813.00	10.00	Admission Fee	
8,11,887.00	Paid on OD	1,38,347.90	348.00	Miss. Income	
1,15,678.00	Payable on CD				
2,029.00	Payable on OD				
96,800.00	Typing Stationary & Printing etc.		6,130.00		
1,018.00	Honorarium		1,20,500.00		
2,630.00	Bank charges		1,230.00		
19,800.00	Refreshment exp.		1,748.00		
0.00	Audit Fee		19,800.00		
950.00	Other Expenses		3,654.00		
1,41,570.00	Conveyance Expenses		3,203.00		
12,600.00	Gbm. Expenses		1,35,000.00		
12,600.00	Accounting Charges				
	Meeting Expenses		2,332.00		
	Software Updation Charges		16,030.00		
8,37,989.00	Net Income c/d		5,59,534.10		
21,59,594.00	Total	21,05,322.00	21,59,594.00	Total	21,05,322.00
	Allocation of Income				
4,33,501.00	Reserve Fund	1,34,985.10	8,37,989.00	Net Income	5,59,534.10
4,04,488.00	Dividend	4,24,549.00			
8,37,989.00	Total	5,59,534.10	8,37,989.00	Total	5,59,534.10

For ASHM & ASSOCIATES

Chartered Accountants

F.R. No. 005790C



Manoj Kumar Bajaj

Partner

M.No. 091107

For CRRI Co-Op. Thrift and Credit Society Ltd.



President



Secretary



Treasurer

Dated: 30.03.2019

Place: New Delhi



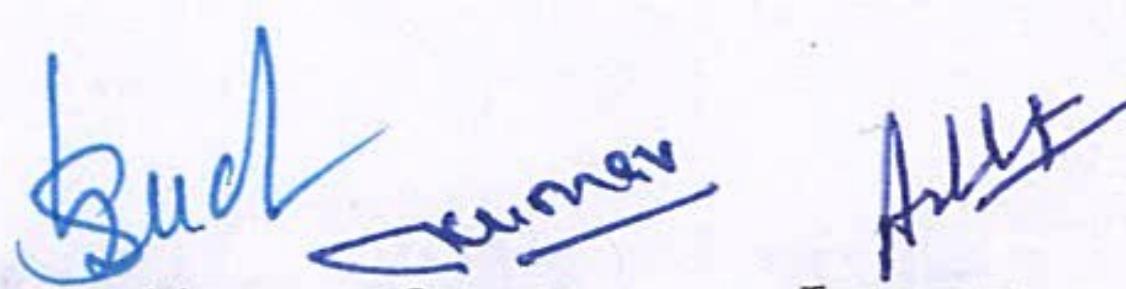
CRRI CO-OP THRIFT AND CREDIT SOCIETY LTD.
NEW DELHI
RECEIPTS & PAYMENTS STATEMENT FOR THE YEAR ENDING, 31 MARCH 2016

Previous Year(Rs.)	Receipts	Current Year(Rs.)	Previous Year(Rs.)	Payments	Current Year(Rs.)
53,721.00	Cash in Hand (op.)	11,988.00	1,59,300.00	Share Money	2,48,462.00
70,366.80	S.B.I	2,63,738.80	6,76,738.00	Compulsory Deposits	7,98,000.00
3,98,035.00	Share Money	2,67,000.00	14,97,695.00	Optional Deposits	9,94,583.00
8,88,757.00	Compulsory Deposits	7,94,250.00	-	Other Expenses	3,654.00
11,41,250.00	Optional Deposits	83,212.00	9,46,832.00	Interest payable CD	39,368.00
83,91,355.00	Loans Advanced(Assets)	81,25,187.00	5,320.00	Interest Payable O.D.	26,031.00
21,63,056.00	Interest Collected	20,97,787.00	4,00,362.00	Dividend	4,13,794.00
10.00	Admission Fees	-	88,91,748.00	Interest Paid	876.00
348.00	Misc. Income	-	2,029.00	Loans Advanced	77,33,849.00
			96,800.00	Typing Stationary & Prntg. Etc.	6,130.00
			1,018.00	Honorarium	1,20,500.00
			2,630.00	Bank Charges	1,230.00
			1,49,750.00	Refreshment Exp.	1,148.00
			-	Gbm Expenses	1,31,500.00
			-	Accounting Charges Payable	25,200.00
			-	Meeting Expenses	2,332.00
			950.00	Conveyance Exp	3,203.00
			-	Sundry Creditor	16,030.00
			-	CD Payable	7,87,763.00
			-	OD Payable	1,15,678.00
			2,63,738.80	S.B.I.	1,63,137.80
			11,988.00	Cash in Hand	10,094.00
1,31,06,898.80	Total	1,16,43,162.80	1,31,06,898.80	Total	1,16,43,162.80

For ASHM & ASSOCIATES
Chartered Accountants
F.R. No. 005790C

Manoj Kumar Bajaj
Partner
M.No. 091107

Dated: 30.03.2019
Place: New Delhi

For CRRI Co-Op. Thrift and Credit Society Ltd.

President Secretary Treasurer



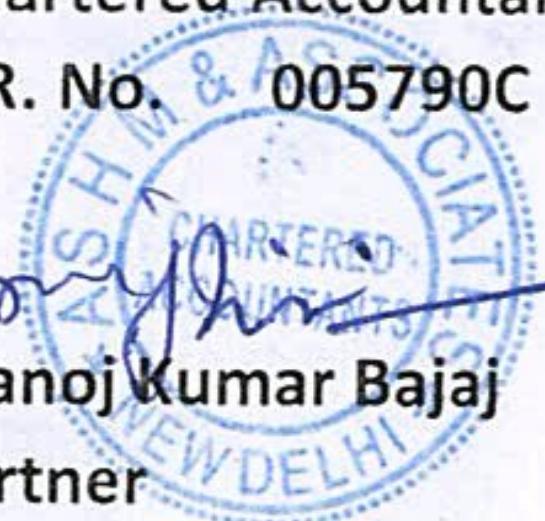
CRRI CO-OP THRIFT AND CREDIT SOCIETY LTD.
NEW DELHI

LIST OF MEMBERS ENROLLED DURING 2015-16

S. No.	Name	ID No.	Date of Joining	Date of Retirement	Loan Outstanding(Rs.)
	NIL				

For ASHM & ASSOCIATES
Chartered Accountants

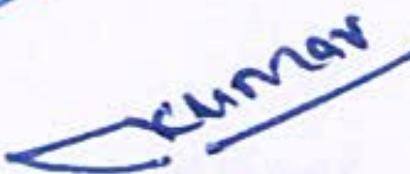
F.R. No. 005790C


Manoj Kumar Bajaj
Partner

M.No. 091107

For CRRI Co-Op. Thrift and Credit Society Ltd.


President


Secretary


Treasurer

Dated: 30.08.2019

Place: New Delhi



CRRI CO-OP THRIFT AND CREDIT SOCIETY LTD.

NEW DELHI

LIST OF MEMBERS RESIGNED DURING 2015-16

S. No.	Name	ID No.	Date of Leaving	Reason
1	Dr. S Gangopadhyay	370	09-11-2015	Retired
2	Anil Singh Dr.	516	18-05-2015	Retired
3	Uma Arun Ms.	26	08-02-2016	Retired
4	Beg Raj	216	12-06-2015	Expired
5	Atar Singh	339	08-02-2016	Retired
6	A K Sabbarwal	407	07-10-2015	A/c Closes
7	B Rajasekhar	636	28-07-2015	A/c Closes
8	Girish Sharma	695	13-08-2015	Expired
9	Panchanan Hembram	1100	06-08-2015	A/c Closes
10	Bhim Singh	220	12-06-2015	Expired
11	Ashok Kumar	228	28-03-2016	Retired
12	Babban Singh	244	05-02-2016	Retired
13	Satnam Singh	914	05-04-2015	Retired
14	Puspa Jaitly Ms.	22	27-04-2015	Retired
15	R K Malhotra	141	10-07-2015	Retired
16	Aruna Dhamija Ms.	200	18-03-2016	Retired
17	Madhu Bala Ms.	392	27-04-2015	Retired
18	Chander Kant	837	14-03-2016	A/c Closes
19	Tek Chand	353	10-07-2015	Expired
20	Madhu Sudan Singh	137	12-08-2015	Retired
21	Gajal Singh Bhist	149	12-08-2015	Retired
22	Maharaj Singh	334	05-02-2016	A/c Closes

For ASIIM & ASSOCIATES

Chartered Accountants

F.R. No. 005790C



Manoj Kumar Bajaj

Partner

M.No. 091107

For CRRI Co Op. Thrift and Credit Society Ltd.


President


Secretary


Treasurer

Dated: 30.08.2019

Place: New Delhi



CRRI CO-OP THRIFT AND CREDIT SOCIETY LTD.

NEW DELHI

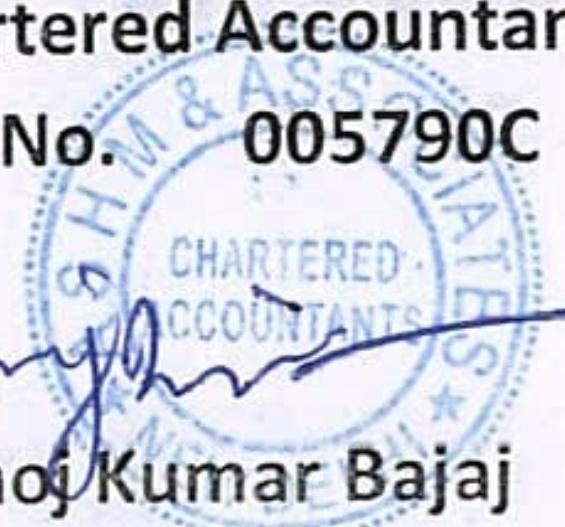
LIST OF EXECUTIVE COMMITTEE A LOAN OUTSTANDING AS ON 31.03.2016

S. No.	Name	Post	ID No.	Amount (Rs.)
1	Mr. Satyabir Singh	President(Acting)	540	1,22,930
2	Mr. Narender Kumar	Secretary	465	1,05,000
3	Mr. Ashok Pant	Treasurer	41	Nil
4	Mrs. Mukti Advani	Member	982	Nil
5	Ms. Aashia	Member	1154	Nil
6	Mr. Sanjay Kumar	Member	538	Nil
7	Mr. Daya Ram	Member	535	2,00,000
8	Raj Bala	Member	771	Nil
9	Jadish	Member	343	189395

For ASHM & ASSOCIATES

Chartered Accountants

F.R. No. 005790C



Manoj Kumar Bajaj

Partner

M.No. 091107

For CRRI Co-Op. Thrift and Credit Society Ltd.

President

Secretary

Treasurer

Budh *Survej* *Amit*

Dated: 30.08.2019

Place: New Delhi



CRRI CO-OP THRIFT AND CREDIT SOCIETY LTD.
NEW DELHI

LIST OF RECORDS AS ON 31.03.2016

Certified that the following records have been held as on 31.3.2016 by the CRRI Co-Op Thrift and Credit Society Ltd. And are in our safe custody and we are responsible for their safety and shall produce before any Authorities/Person(s) of Department concerned.

S. No.	Particulars	Nos.
1	Membership Register	2 Nos.
2	Surety Bond Register	4 Nos.
3	Cash Book	13 Nos.
4	Personal Ledger	31 Nos.
5	General Ledger	9 Nos.
6	Minutes Books	9 Nos.
7	Share Certificate Books	16 Nos.
8	Bond File	One for each Year
9	Vouchers File	One for each Year
10	Receipt Books	Up to Date
11	Loan Application Books	Up to Date
12	Share Allotments Register	3

For ASHM & ASSOCIATES

Chartered Accountants

F.R. No. 005790C



Manoj Kumar Bajaj

Partner

M.No. 091107

For CRRI Co-Op. Thrift and Credit Society Ltd.


President


Secretary


Treasurer

Dated: 30.03.2019

Place: New Delhi



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CRRI CO-OP THRIFT AND CREDIT SOCIETY LTD.

NEW DELHI

LIST OF HABITUAL LOAN TAKERS DURING 2015-16

S. No.	Name	ID No.	No. of Times
1	NIL		
2	NIL		
3	NIL		
4	NIL		
5	NIL		
6	NIL		
7	NIL		
8	NIL		
9	NIL		
10	NIL		
11	NIL		
12	NIL		
13	NIL		
14	NIL		
15	NIL		
16	NIL		

For ASHM & ASSOCIATES

Chartered Accountants

F.R. No. 005790C

Manoj Kumar Bajaj

Partner

M.No. 091107

Dated: 30.09.2019

Place: New Delhi



For CRRI Co-Op. Thrift and Credit Society Ltd.

President

Secretary

Treasurer



CRRI CO-OP THRIFT AND CREDIT SOCIETY LTD.
NEW DELHI

LIST OF DEFALTERS AS ON 31.03.2016

S.No.	Name	A/c No.	Loan Raised	Loan Outstanding	Default Towards Principle	Default Towards Interest	Total Default	Security available with Society			Remarks
								Share Money	Compulsory Deposit	Total	
1	Hem Kumar	Vol 2 89	100000	99320	99320	10836	110156	10000	282/5	382/5	Absent from duty

NOTE: Summary of Loan Recovered & Loan Disbursed to him in last 5 years is as under:-

Year	Loan Recovered	Loan Disbursed	Remarks
2009-10	15070	13820	Mr. Hem Kumar has been a habitual loan taker. Net result is that his loan outstanding as on 31.03.2014 is 99,320/- even after repayment of 4 years
2010-11	14355	40585(After increase in loan limit)	Note:- He rejoined duty after long absence in February 2013 and society received EMI from March 2013 to July 2013 and after that he is again absent which warrants action.
2011-12	13480	12800	
2012-13	-	-	
2013-14	-	-	
2014-15	-	-	
2015-16	-	-	



For ASHM & ASSOCIATES

Chartered Accountants

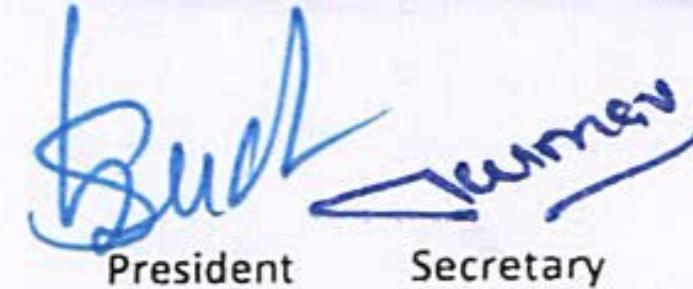
F.R. No. 005790C

Manoj Kumar Bajaj

Partner

M.No. 091107

For CRRI Co-Op. Thrift and Credit Society Ltd.



A. Kumar
President B. Kumar
Secretary A. Kumar
Treasurer

Dated: 20.03.2019

Place: New Delhi



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CRRI CO-OP THRIFT AND CREDIT SOCIETY LTD.
NEW DELHI

CASH IN HAND CERTIFICATE FOR BALANCE AS ON 31-3-2016

We hereby confirm that Cash in Hand on 31.3.2016 was ` 10094/- (Rupees Ten Thousand Ninety Four only)

For ASHM & ASSOCIATES

Chartered Accountants

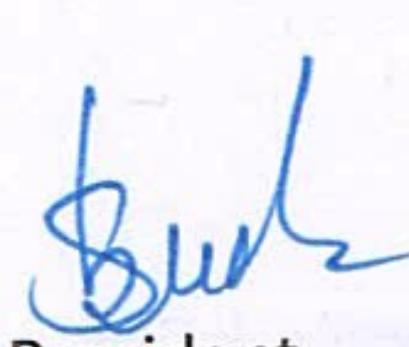
F.R. No. 005790C

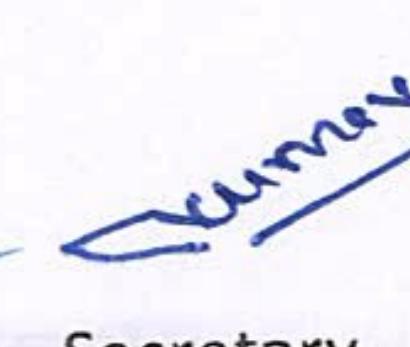

Manoj Kumar Bajaj

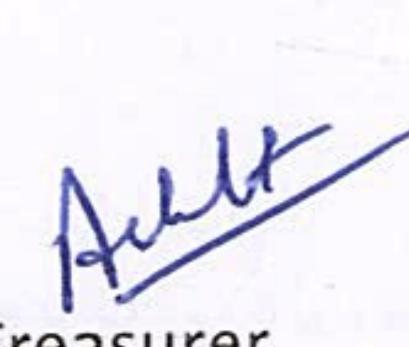
Partner

M.No. 091107

For CRRI Co-Op. Thrift and Credit Society Ltd.


President


Secretary


Treasurer

Dated: 30.03.2019

Place: New Delhi



CRRI CO-OP THRIFT AND CREDIT SOCIETY LTD.
STATE BANK OF INDIA

BANK RECONCILIATION STATEMENT FOR THE F/Y 2015-16

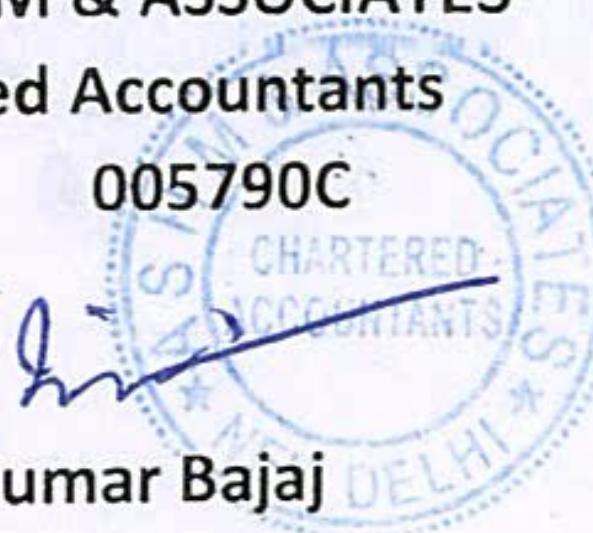
A/C NO.: - 10577022149

Particulars	Amount. (Rs.)
Balance as per Bank Book (Dr.)	1,63,137.80
Balance as per Bank Statement (Cr.)	1,63,137.80

For ASHM & ASSOCIATES

Chartered Accountants

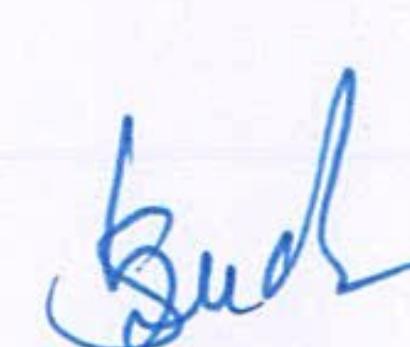
F.R. No. 005790C

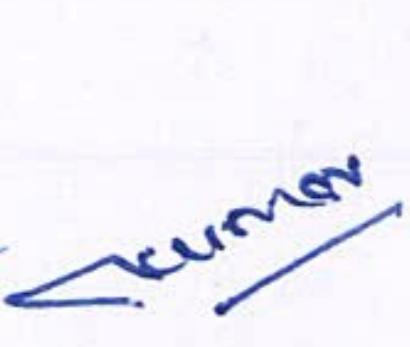

Manoj Kumar Bajaj

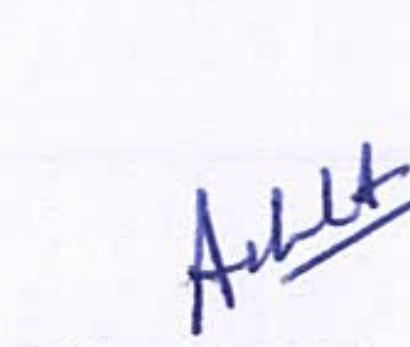
Partner

M.No. 091107

For CRRI Co-Op. Thrift and Credit Society Ltd.


President


Secretary


Treasurer

Dated: 30.03.2019

Place: New Delhi



CRRI CO-OP THRIFT AND CREDIT SOCIETY LTD.
NEW DELHI

List Of Employess/ Staff Members AS ON 31-3-2016

S. No.	Name	Post	ID No.
1	Priyanka chouhan (Honorarium)	Honorarium (Temporary)	Nil
2			
3			
4			
5			
6			

For ASHM & ASSOCIATES

Chartered Accountants

F.R. No. 005790C

Manoj Kumar Bajaj

Partner

M.No. 091107

Dated: 30.03.2019

Place: New Delhi



For CRRI Co-Op. Thrift and Credit Society Ltd.

 President

 Secretary

 Treasurer



Member's Present (2015-16)

1	2	3	4
Sl No.	MEMBER'S NAME	Employer ID no.	Membership No.
1	B Kangadurai	81	738
2	J B Sen Gupta	93	552
3	Vasant G Havangi	104	859
4	V V L K Roa Dr.	155	845
5	P V Pradeep Kumar	221	991
6	Sudhir Mathur	222	636
7	K Sitaramanjaneyulu	235	688
8	Rabindra Nath Dutta	251	805
9	R S Bharadwaj	272	470
10	B M Sharma	288	971
11	R K Srivastava	344	728
12	Y C Tiwari	355	821
13	T K Amla	357	594
14	Kanwar Singh	360	1008
15	Anuradha Shukla Ms.	390	681
16	Purnima Parida Dr. Ms	394	793
17	Sunil Jain	409	794
18	Niraj Sharma	420	800
19	Raj Kishore Panigrahi	460	774
20	R K Swami	466	604
21	M N Nagabhushana	468	826
22	Sangita Dr.	472	734
23	Sudesh Kumar	481	502
24	Kishore Kumar Dr	492	771
25	S Velmurugan Dr.	552	815
26	U Srinivas Rao	571	725
27	P Pramada Valli (Dr.)	582	722
28	Subhash Chand	583	837
29	Ashok Kumar Sagar	617	853 A
30	Lalita Jangpangi Ms.	634	841
31	Nasim Akhtar	676	852
32	Ambrish Saurikha	679	945
33	A.K Jain	680	898
34	Pradeep Kumar	684	851
35	Binod Kumar	686	944
36	Kirti Bhandari Ms.	689	1007
37	Pankaj Gupta Dr.	690	855
38	Ravinder Kumar	693	909
39	Alok Ranjan	696	963
40	Neelam Jain Dr	700	854
41	Farhat Ali Azad	701	952
42	Rakesh Kumar (dr.)	707	957
43	Madhu Errampalli	711	884
44	Anil Kumar Sinha	742	900
45	A Mohan Rao	746	936
46	Kayitha Ravinder	749	882



47	Jakkula Natraju	752	1018
48	D C Sharma	802	983
49	Chalumuri Ravi Sekher Dr.	823	965
50	Pulikanti Subramanya Prasad	825	966
51	Mukesh Kumar Meena	826	956
52	Subodh Kumar	831	935
53	Rajeev Goel	890	992
54	Suraj Parkash Dr.	884	970
55	Abhishek Mittal	970	
56	Satish Pandey	973	1004
57	Ganvir Dinesh Vasanta Rao	975	995
58	Sippy Kalra Chauhan	977	
59	Mukti Advani	982	997
60	Rina Singh	989	1022
61	Ashutosh Arun	1150	1049
62	Vandana D Singh Ms.	891	972
63	Jai Parkash Indora	1079	1006
64	K.C. Paliwal	647	1048
65	Avanish Kumar	1197	1036
66	R C Zoon	781	
67	Renu chadda Ms	4	
68	Pavan Chhabra Ms	8	532
69	Naresh Kumar Sharma	62	677
70	Mohd Irshad	107	527
71	Sher Singh	161	510
72	Rishi Pal Saini	218	606
73	Sushil Kumar	237	529
74	Y V Rao	46	576
75	Madan Pal Singh	291	551
76	Ram Pal	316	630
77	S K Sharma	328	501
78	Satish Kumar	590	830
79	P C Meshram	905	993
80	Kamla Masih	943	1003
81	Krishan Kant	1052	999
82	Kavita Jain Mrs	17	
83	Ashok Kumar	77	816
84	Ajai Pal Singh	159	754
85	S K Gupta	113	521
86	Mahipal Singh Rana	211	554
87	Ashok Kumar ARORA	255	752
88	Suresh Chandra	305	690
89	A K Tripathi	342	758
90	Shanta Kumar Ms.	395	617
91	S Kannan	401	825
92	Narinder Kumar	465	614
93	C Kamraj	469	1000
94	Ravinder Kumar	499	718
95	Sarita Verma Restogi Ms.	574	578
96	Vijai Kumar Kanaujia	627	857 A



97	Mukesh Kumar	628	860 A
98	Reeta Rani Ms.	666	926
99	Pardeep Kumar	667	866
100	Gajender Kumar	670	855
101	Kamini Gupta Ms.	671	893
102	Shankh Dass	677	
103	Ravinder Deekonda	682	892
104	Sunil Grover	694	876
105	Pankaj Goel	716	881
106	Vinod Kumar Tyagi	766	880
107	D V Singh	799	998
108	Yogender Kumar	817	916
109	Tara Chand	834	950
110	Kumar Shashi Bushan	836	958
111	Muni Raj Meena	867	986
112	H Lokeshwor Singh	898	982
113	Kewal Krishan Gola	899	985
114	RAJESH RANA	983	988
115	MANPREET SINGH	984	989
116	Preeti Sinha	1059	1013
117	Manoj Kumar Singh	1082	1021
118	Vijay Kumar Kaushal	1083	1015
119	Pankaj Bhatt	1086	1012
120	Amit Kumar	1088	1025
121	Vaibhav Varshnay	1091	1017
122	Surendra Kumar Verma	1096	1011
123	Rajan Verma	1099	1020
124	Ching Lydia (Ms)	1155	1037
125	Mitali Mohapatra (Ms)	1161	1038
126	Anshul Saxena	1160	
127	Vivek Dubey	1165	
128	Prema Prasad (Ms)	15	656
129	Ashok Pant	41	515
130	V Murugesen	68	615
131	Lakhbinder Singh	83	713
132	Devender Kumar	111	786
133	Om Parkash	121	460
134	S K Rishi	169	820
135	Narender Kumar Sakkarwal	240	658
136	Sunil Chandra Saha	301	746
137	Jagdish Singh	341	644
138	S K Biswas	349	597
139	Ashok Kumar (Photo)	354	520
140	Harish Kumar	422	797
141	Shababuddin Khan	430	629
142	Pratap Singh	444	756
143	Hira Lal Sachdeva	448	745
144	Prithvi Raj Singh	475	647
145	S P Gautam	526	618
146	Daya Ram	535	



147	Amin Ali Khan	537	
148	Sanjay Kumar	538	
149	Nihender Singh	539	
150	Satyabir Singh	540	
151	Kishan Swroop	591	832
152	Neha Dhiman (Ms)	1151	1028
153	Aashia (1154	1033
154	Rekha (Ms)	1166	1032
155	Aniket Ranjan	1153	1034
156	Neha Chaudhary	1159	
157	Subhas	1156	
158	Vijay Kumar Sha	1157	
159	Ramesh Badola	54	579
160	S K Dhingra	78	711
161	Manoj Kumar	91	759
162	Bishan Dass Sharma	115	846
163	C M Kukreti	199	575
164	Daleep Mutreja	206	769
165	V K Bhambota	271	661
166	Sunil Datt	359	721
167	Sam Kurian	365	1001
168	Veena Verma Ms	373	611
169	Neelam Kumari Ms.	391	627
170	G C Lohani	424	577
171	Satish Kumar	490	764
172	Santosh Khuttan Ms.	505	809
173	Phool Chandra	531	779
174	Kunjumol B Verghese Ms.	532	829
175	K Bairagi	580	784
176	Anil Kumar	600	969
177	Sanjay Choudhary	602	834
178	Karuna Saini Ms	620	640
179	Sarita Sethi Ms.	621	840
180	Rakesh Kumar	624	856
181	Rajan Tirkey	630	1024
182	Babu Lal Meena	632	627
183	Bhajan Singh	645	847
184	SUMER SINGH Chhachhia	715	908
185	Rajiv Kumar Chopra	727	932
186	Priti Sachdeva Ms.	736	878
187	Praveen Bhatia Ms.	748	928
188	Sunil Kumar	791	942
189	Vijay Kumar	795	929
190	Sunil Kumar	887	964
191	Dharam Singh	888	974
192	Kamlesh Kumari Ms	908	984
193	Virendra Kumar Dussya	1105	1009
194	Dev Dutt Sharma	34	522
195	Narender Kumar	56	723
196	Bijender Kumar	79	635



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197	Dinesh Prakash	90	757
198	Ram Lal	136	456
199	Anil Kumar	168	755
200	Kartar Singh	187	613
201	Jamdar Mehto	217	512
202	Jag Lal Mehto	242	726
203	Bhawar Singh	248	546
204	Rajbir Singh	254	621
205	Rajveer Singh	293	531
206	Mahinder P Singh	294	679
207	Raj Pal Singh Gautam	319	789
208	Surinder Kumar	333	744
209	Sushma Behl Ms.	388	666
210	Hari Ram	440	541
211	Braham Prakash	488	557
212	Jai Prakash	500	539
213	Balvir Singh	533	653
214	Asif Hussain Choudhary	536	803
215	Sumitra Bai Ms.	728	870
216	Suresh Prasad Thakur	770	906
217	Shiv Lal	772	919
218	Prem Chand	773	904
219	Sant Ram	778	896
220	Raja Lal Manjhi	779	894
221	Sunita Saini Ms.	755	885
222	Vikas Singh Negi	1127	
223	Rachna	1244	
224	Vinod Kumar	48	607
225	Prem Bahadur Thapa	64	697
226	Yoginder Mehto	127	689
227	Shiv Narain	174	671
228	Rajpat Singh	184	703
229	Sri Lal	202	537
230	Ajit Kumar Singh	208	461
231	Om Parkash	219	591
232	Balbir Singh	314	699
233	Jagdish	343	567
234	Rajinder	348	763 A
235	Vijender Kumar	381	562
236	Mohan Lal	429	691
237	Tek Chand Thapa	478	538
238	Dinesh Kumar	479	818
239	Brij Mohan Singh	496	649
240	HEM KUMAR GIRI	523	785
241	Ram Singh	541	542
242	Deo Raj	588	597
243	Dharam Pal	604	824
244	Sriram Mahto	656	655
245	Santosh Ms.	757	886
246	Rajbir Singh	761	938



247	Chet Narain	762	939
248	Keshav Ram Acharya	763	940
249	Rajesh Bariya	764	937
250	Raj Bala Ms.	771	927
251	Shakuntla Devi Ms.	786	921
252	Karam Singh	796	905
253	Sumitra Devi Ms.	805	912
254	Murari Lal Meena	814	924
255	Kailash Kumar	820	959
256	Ravi Kumar	966	990
257	Ram Sai Balmiki	1106	1023
258	Raghusaran Balmiki	1107	1027
259	Ram Lakan	1108	
260	Gautam Pandey	163	493
261	S.S Gaharwar	312	
262	Sangh Priya	824	
263	C. Mustfa	796-A	
264	Balbir Singh	152	
265	Hari Ram	153	
266	Ramesh Rao	347	698
267	Deep Chaud	01	478

✓



S. No.

Date:-

Option-Cum-appointment letter for conducting statutory audit for 2015-2016 /concurrent audit for 2009-2010
including pending audit, (not prior to 2010-2011)

(To be filled in block letters)

1. Name of the Society C.R.R.I. COOPERATIVE THRIFT & CREDIT SOCIETY LTD
2. Address of the Society with Tel No. Central Road, Research Institute, New Delhi
3. Registration No. & Date / ZonePin code 110025.....
4. Year upto which the audit has been completed 236 (U) dt. 24.02.1970 SOUTH ZONE
5. Yearwise turnover since last audit up to 31.03.2015 FY 2015-16 ASHM & Associates
6. (i) In case the audit is pending prior to 01.04.2011 Rs.188 Lacs
- reasons for not conducting the Audit N.A
- (ii) Whether any Chartered Accountants was appointed by Department ? If yes, name & address. N.A
7. (i) Name & address of the Chartered Accountant opted. ASHM & ASSOCIATES, 207, BEST PLAZA, H-8
NETAJI SUBHASH PLACE, Delhi-110034

(ii) Category & Panel No. of the Chartered Accountant A-685

(iii) Audit by the same auditor/CA Continuously
Ist, IIInd, IIIrd etc.

Ist

Yes/No

8. Status of the Society: Whether under liquidation?

If yes, name of the liquidator.

9. Number & Date of last Audit report submitted

along with photocopy of previous year approved checklist

Declaration:

I/We _____ do hereby certify and declare that **For C.R.R.I. Co-op. Thrift & Credit Society Ltd.** to the best of my/our Knowledge and belief & the CA selected/ opted is neither a member/employee of the society nor directly/ Indirectly concerned with the society.



President

Secretary

Treasurer

Signature of Secretary/President
of Society with SEAL.

Acceptance Certificate by the CA/Auditor

I/We **ASHM & ASSOCIATES** do hereby give my/our consent for conducting the audit of your above-mentioned society. Our consent is subject to approval by the office of Registrar Cooperative Societies, Delhi.

I/We **ASHM & ASSOCIATES** certify that my/our firm does not suffer from any disqualification mentioned in section 226 of the Companies Act, 1956.

Place New Delhi

Date **10/07/2019**

Authorised Signatory

Name & address of the firm with SEAL

**APPROVAL OF REGISTRAR COOPERATIVE SOCIETIES**

No. F.AR/Audit 2014/

Dated:-

Option exercised by the society has been approved for the year **2015** to **2016** and properly recorded.

Date.....

Assistant Registrar (Audit)

ACKNOWLEDGEMENT RECEIPT

S. No.

Received the option cum appointment from the _____ Coop. Society Ltd.
on _____, Approved Form may be collected on _____

10