

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. 1379 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. 23390

MAKE WEBSITE OF SOCIETY AND UPLOAD
ALL DOCUMENTS (INCLUDING AUDIT REPORT)
FOR REMINDER DATED 09.09.2015
OBSERVATIONS OF HON BLE DCT

Audit report on form A, B & C along with following enclosures

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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 Asstt.

Counter Signed
कार्यालय पंजीयक (लेखा परीक्षा)
सहकारी समितियां
राष्ट्रीय राजधानी क्षेत्र, दिल्ली सरकार
खंडव 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

Dated :

Ref. No. : CRRI/CTCS / 2018

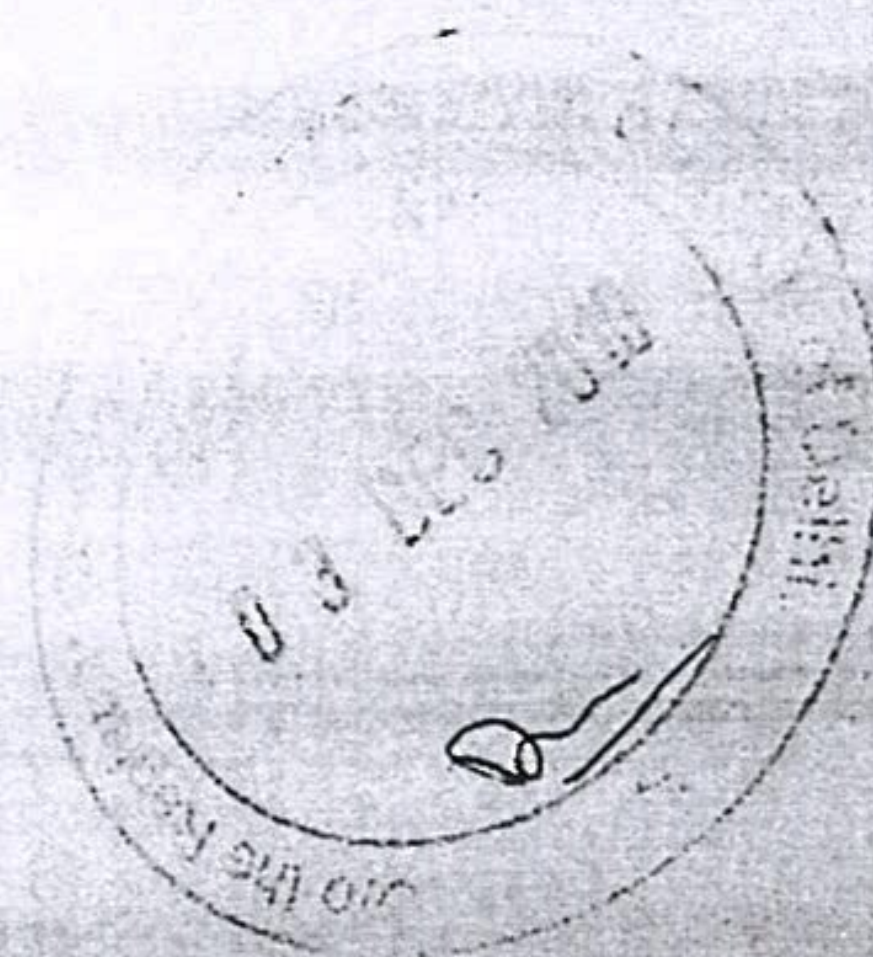
To,

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 & Credit Society Ltd.

(Signature)

(Signature)

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 vide their letter dated 09.12.2018 vide which they have requested for appointment of M/s ASHIM 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.

Asstt. Registrar (Audit)

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

Copy to:-
Accounts 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,
CRRRI 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 CRRRI 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 CRRRI 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.

Tanuj Bhanot
(TANUJ BHANOT)
ASSTT. REGISTRAR (AUDIT)

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.

(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

16/10/19

Regd. No.

236

Received with thanks from

C R R I and TISSUE

Address

9810015366

a sum of Rs.

236170/-

Only

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

period 20/5/76 to 17/8 vide Cash Rs.

Cheque No.

638343/344/345

Dated

20/09/19

for Rs.

36170

Drawn on

SBI

Rs.

36170/-

2015-16

16-17

17-18

11200

13820

11150

36170

On behalf the

committee on Cooperative Education Fund
SECRETARY

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. CRR/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 fist 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 Woprking 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


Partner

M. No. 091107

UDIM

19091107 AAAAA E7744



BRIEF SUMMARY OF THE SOCIETY

Audit Period To

2 0 1 5

2 0 1 6

Name of the Society CRR I Co-op. Thrift & Credit Society Ltd.
 Address of the Society CRR I, Mathura Road, New Delhi-110025
 Address 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 CRR I, IFSC: SBIN0010442
 Details of Financial Assistance Claimed/MDA etc. Nil
 Details of Loan from DCHFC/ D.S. Coop. Bank Nil
 Area of operation CRR I Employees
 Date of last election held 02.03.2015 (Unanimous)
 Pending enquiries Nil
 No. of pending Arbitration cases / Suits Nil
 Audit Fee Claimed Rs. 19822
 Any irregularity of misappropriation mismanagement /Fraud Nil

Names of Managing Committee members during audit period

President

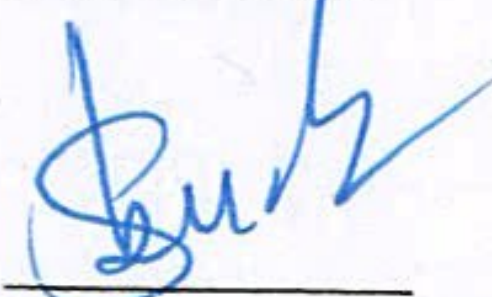
Secretary

Treasurer

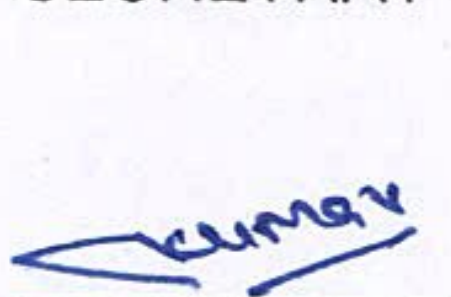
| PARTICULARS | PREVIOUS AUDIT | AT THE TIME OF PRESENT AUDIT |
|----------------------------------|---------------------|------------------------------|
| Audit Period | 2014-2015 | 2015-2016 |
| No. of members | 288 | 267 |
| No. of resigned/expelled members | 19 | 22 |
| No. of new enrolled members | 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

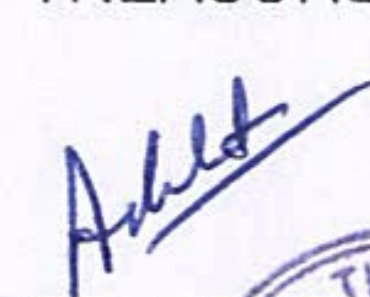
PRESIDENT



SECRETARY



TREASURER



AUDITOR




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

CA's Copy

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.....Pin code-110025..... |
| 3. Registration No. & Date /Zone | 236 (U) dt. 24.02.1970 SOUTH ZONE |
| 4. Year upto which the audit has been completed and name of Chartered Accountant/AUDITOR | FY 2015-16 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 01.04.2012 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, IInd, IIInd etc. | Ist..... |
| 8. Status of the Society: Whether under liquidation? If yes, name of the liquidator. | Yes/No |
| 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 society is not a member/employee of the society nor directly/ Indirectly concerted with the society.



For C.R.R.I. Co-op. Thrift & Credit Society Ltd.

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 19/07/2019

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 From may be collected on _____

Date: _____

Signature of Receipt Clerk

Note : Deposit Rs. 50/- (Rs. Fifty only) alongwith the option cum appointment letter.

**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.I. COOPERATIVE THRIFT & CREDIT SOCIETY LTD
2. Address of the Society with Tel No. Central Road, Research Institute, New Delhi
.....Pin code 110025.....
3. Registration No. & Date / Zone 236 (U) dt. 24.02.1970 SOUTH ZONE
4. Year upto which the audit has been completed
and name of Chartered Accountant/AUDITOR FY 2015-16 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
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
1st, IInd, IIIrd etc. Ist
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 C.R.I. Co-op. Thrift & Credit Society Ltd.

[Signature] [Signature] [Signature]
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

[Signature]
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 From may be collected on _____

Date: _____

Signature of Receipt Clerk

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



9

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 |

[Handwritten signature]



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.



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.

✓



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 |

<<This space has been intentionally left blank>>





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.

Loans to Members

Amount (Rs.)

| | |
|---------------------------------|----------------|
| 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 | 77,33,849.00 |
| 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 CRRP 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.



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.





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. Apportions 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 or



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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.



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

We are thankful to Sh. Narender, 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





भारतीय स्टेट बैंक
State Bank of India

the nation banks on us

Print Back

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 CRR 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 CRR T& C SOCY 952225 | TRANSFER TO 10577091066 952225 | 10442 | | 95,500.00 | 3,59,238.80 |
| 06-Apr-15 (06-Apr-2015) | CHEQUE DEPOSIT CRR 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 10577086064 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 | 1,33,376.80 |
| 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 CASH | TRANSFER TO 30268867237 939041 | 10442 | | 7,21,150.00 | 8,79,971.80 |



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|----------------------------|---|---|-------|-------------|-------------|
| 27-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 029193 | 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 | 829202 | 10442 | 42,270.00 | 5,53,543.80 |



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



829210

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|----------------------------|--|---|-------|-------------|-------------|
| 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 829228 | TRANSFER FROM 10577087016 829228 | 10442 | 1,90,000.00 | 4,77,667.00 |



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|----------------------------|--|---|-------|-------------|-------------|-------------|
| 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 30200007217 125197 | 10442 | | 02,185.00 | 7,75,112.80 |
| 06-Aug-15 (06-Aug-2015) | CHEQUE DEPOSIT 180997 | TRANSFER TO 10577114337 | 10442 | | 6,000.00 | 7,81,112.80 |



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|---------------|------------|-------------|-------|-------------|--|-------------|
| | | 180997 | | | | |
| | | TRANSFER | | | | |
| 06-Aug-15 | CHEQUE WDL | FROM | | | | |
| (06-Aug-2015) | 829248 | 10577100549 | 10442 | 5,500.00 | | 7,75,612.80 |
| | | 829248 | | | | |
| | | TRANSFER | | | | |
| 06-Aug-15 | CHEQUE WDL | FROM | | | | |
| (06-Aug-2015) | 829238 | 10577115603 | 10442 | 21,530.00 | | 7,54,082.80 |
| | | 829238 | | | | |
| | | TRANSFER | | | | |
| 06-Aug-15 | CHEQUE WDL | FROM | | | | |
| (06-Aug-2015) | 829241 | 10577115160 | 10442 | 1,90,000.00 | | 5,64,082.80 |
| | | 829241 | | | | |
| | | TRANSFER | | | | |
| 06-Aug-15 | CHEQUE WDL | FROM | | | | |
| (06-Aug-2015) | 829239 | 10577115193 | 10442 | 21,530.00 | | 5,42,552.80 |
| | | 829239 | | | | |
| | | TRANSFER | | | | |
| 06-Aug-15 | CHEQUE WDL | FROM | | | | |
| (06-Aug-2015) | 829240 | 10577085790 | 10442 | 21,530.00 | | 5,21,022.80 |
| | | 829240 | | | | |
| | | TRANSFER | | | | |
| 06-Aug-15 | CHEQUE WDL | FROM | | | | |
| (06-Aug-2015) | 829242 | 10577091146 | 10442 | 14,495.00 | | 5,06,527.80 |
| | | 829242 | | | | |
| | | TRANSFER | | | | |
| 06-Aug-15 | CHEQUE WDL | FROM | | | | |
| (06-Aug-2015) | 829246 | 10577115636 | 10442 | 21,530.00 | | 4,84,997.80 |
| | | 829246 | | | | |
| 06-Aug-15 | MCC ISSUE | | | | | |
| (06-Aug-2015) | CHARGES | 38976288 | 10442 | 114.00 | | 4,84,883.80 |
| | 38976288 | | | | | |
| | | TRANSFER | | | | |
| 07-Aug-15 | CHEQUE WDL | FROM | | | | |
| (07-Aug-2015) | 829245 | 10577115455 | 10442 | 22,040.00 | | 4,62,843.80 |
| | | 829245 | | | | |
| | | TRANSFER | | | | |
| 08-Aug-15 | CHEQUE WDL | FROM | | | | |
| (08-Aug-2015) | 829244 | 10577034835 | 10442 | 21,530.00 | | 4,41,313.80 |
| | | 829244 | | | | |
| | | TRANSFER | | | | |
| 10-Aug-15 | CHEQUE WDL | FROM | | | | |
| (10-Aug-2015) | 829243 | 10577091588 | 10442 | 1,00,000.00 | | 3,41,313.80 |
| | | 829243 | | | | |
| | | TRANSFER | | | | |
| 11-Aug-15 | CHEQUE WDL | FROM | | | | |
| (11-Aug-2015) | 829250 | 10577037020 | 10442 | 1,90,000.00 | | 1,51,313.80 |
| | | 829250 | | | | |
| | | TRANSFER | | | | |
| 12-Aug-15 | CHEQUE WDL | FROM | | | | |
| (12 Aug 2015) | 829249 | 30346960612 | 10442 | 28,314.00 | | 1,22,999.80 |
| | | 829249 | | | | |
| | | TRANSFER | | | | |
| 12-Aug-15 | CHEQUE WDL | FROM | | | | |
| (12-Aug-2015) | 635326 | 10577034959 | 10442 | 11,496.00 | | 1,11,503.00 |
| | | 635326 | | | | |
| | | TRANSFER | | | | |
| 12-Aug-15 | CHEQUE WDL | FROM | | | | |
| (12-Aug-2015) | 829251 | 10577035851 | 10442 | 48,901.00 | | 62,602.80 |
| | | 829251 | | | | |
| | | TRANSFER | | | | |
| 13-Aug-15 | CHEQUE WDL | FROM | | | | |
| (13 Aug 2015) | 829252 | 34322589509 | 10442 | 10,000.00 | | 52,602.80 |
| | | 829252 | | | | |
| | | TRANSFER | | | | |
| 14-Aug-15 | CHEQUE WDL | FROM | | | | |
| (14-Aug-2015) | 635330 | 10577115807 | 10442 | 31,000.00 | | 21,602.80 |
| | | 635330 | | | | |
| | | TRANSFER | | | | |
| 14-Aug-15 | CHEQUE WDL | FROM | | | | |
| (14-Aug-2015) | 635329 | 10577099327 | 10442 | 4,480.00 | | 17,122.80 |
| | | 635329 | | | | |



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|----------------------------|---|---|--------|-------------|-------------|-------------|
| 17-Aug-15 (17-Aug-2015) | CASH DEPOSIT CASH DEPOSIT SELF | | 10442 | | 38,000.00 | 55,122.80 |
| 17-Aug-15 (17-Aug-2015) | CHQ RET CHARGES 635327 | 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 |



| | | | | | | |
|----------------------------|---|---|-------|-----------|-----------|-------------|
| (07-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 |

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State Bank of India

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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 CRR 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 CRR 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 |



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|----------------------------|---|---|-------|-------------|-------------|
| 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 crrl 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 |



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|----------------------------|---|---|-------|-------------|-------------|-------------|
| | 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 | | 4328 | | 7,000.00 | 33,287.80 |
| 12-Jan-16 (12-Jan-2016) | CHEQUE DEPOSIT 283600 | TRANSFER TO 30268867237 283600 | 10442 | | 7,34,200.00 | 7,60,487.80 |
| 10-Jan-16 (13-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 | | | | |



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|----------------------------|---|---|-------|-------------|-------------|
| 1-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 |



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|----------------------------|---|---|-------|-------------|-------------|-------------|
| 05-Feb-16 (05-Feb-2016) | 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 | | 10442 | | 26,000.00 | 49,682.80 |
| 26-Feb-16 (26-Feb-2016) | TO CLEARING 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 |



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|----------------------------|---|---|-------|-------------|-------------|
| 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 | 5,750.00 | 3,21,082.80 |
| 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 |



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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CRR I 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: | 25,83,992.90 | | | |
| 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 CRR I Co-Op. Thrift and Credit Society Ltd.

[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer

Dated: 30.09.2019

Place: New Delhi

UDIN: 19091107AAAAAE7744



CRR I 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 | 12,36,160.90 | 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 | | | |
| | 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 |
| 4,33,501.00 | Allocation of Income | | 8,37,989.00 | Net Income | 5,59,534.10 |
| 4,04,488.00 | Reserve Fund | 1,34,985.10 | | | |
| | 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 CRR I Co-Op. Thrift and Credit Society Ltd.

  
 President Secretary Treasurer


Dated: 30.03.2019

Place: New Delhi



CRR I 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 |
| | | | 14,97,695.00 | Optional Deposits | 9,94,583.00 |
| 3,98,035.00 | Share Money | 2,67,000.00 | - | Other Expenses | 3,654.00 |
| 8,88,757.00 | Compulsory Deposits | 7,94,250.00 | 9,46,832.00 | Interest payable CD | 39,368.00 |
| 11,41,250.00 | Optional Deposits | 83,212.00 | 5,320.00 | Interest Payable O.D. | 26,031.00 |
| 83,91,355.00 | Loans Advanced(Assets) | 81,25,187.00 | 4,00,362.00 | Dividend | 4,13,794.00 |
| 21,63,056.00 | Interest Collected | 20,97,787.00 | - | Interest Paid | 876.00 |
| 10.00 | Admission Fees | - | 88,91,748.00 | Loans Advanced | 77,33,849.00 |
| 348.00 | Misc. Income | - | 2,029.00 | Typing Stationary & Prntg. Etc. | 6,130.00 |
| | | | 96,800.00 | Honorarium | 1,20,500.00 |
| | | | 1,018.00 | Bank Charges | 1,730.00 |
| | | | 2,630.00 | Refreshment Exp. | 1,748.00 |
| | | | 1,49,750.00 | 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

For CRR I Co-Op. Thrift and Credit Society Ltd.

 President
 Secretary
 Treasurer

Dated: 30.03.2019
Place: New Delhi



CRR I 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

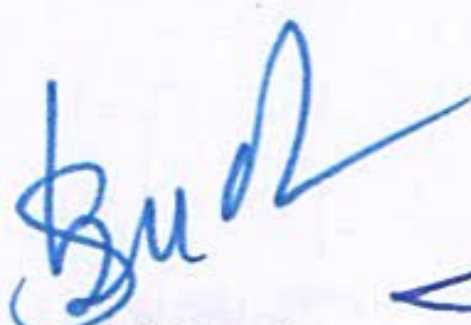
Partner

M.No. 091107

Dated: 30.08.2019

Place: New Delhi

For CRR I Co-Op. Thrift and Credit Society Ltd.



President



Secretary



Treasurer



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 Gangopadhya | 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

Dated: 30.08.2019

Place: New Delhi



CRR 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 CRR 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


Dated: 30.03.2019

Place: New Delhi

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



President



Secretary



Treasurer



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: 30.08.2019

Place: New Delhi

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

President

Secretary

Treasurer



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

LIST OF DEFAULTERS 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 CRR Co-Op. Thrift and Credit Society Ltd.


President


Secretary


Treasurer

Dated: 20.08.2019

Place: New Delhi



CRR I 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 Ninty Four only)

For ASHM & ASSOCIATES
Chartered Accountants


F.R. No. 005790C

Manoj Kumar Bajaj

Partner

M.No. 091107

For CRR I Co-Op. Thrift and Credit Society Ltd.


President


Secretary


Treasurer

Dated: 30.08.2019

Place: New Delhi



CRR I 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 CRR I Co-Op. Thrift and Credit Society Ltd.


President


Secretary


Treasurer

Dated: 30.08.2019

Place: New Delhi



CRR I 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: 30.08.2019

Place: New Delhi

For CRR I 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 Saurikhia | 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 | 648 |
| 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 |



| | | | |
|-----|------------------------|------|-------|
| 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 Lakhan | 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 Chand | 61 | 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
.....Pin code 110025.....
3. Registration No. & Date / Zone 236 (U) dt. 24.02.1970 SOUTH ZONE
4. Year upto which the audit has been completed
and name of Chartered Accountant/AUDITOR FY 2015-16 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
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, IInd, IIIrd etc. Ist
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 Chartered Accountant 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.



[Signature]
President

[Signature]
Secretary

[Signature]
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

[Signature]
Authorised Signatory

Name & address of the firm with SEAL.

APPROVAL OF REGISTRAR COOPERATIVE SOCIETIES

No. F.A.R./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 _____