

**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 01.04.2016 TO 31.03.2017**

**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. 1380 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 : CRR Co-op. T/C Society Ltd.
3. Regn. No. & Audit period : 236(u) dt. 24.02.1970, 1.4.2016-31.03.2017
4. Zone : South
5. Net Profit : Rs. 690645
6. Education Fund Rs. : NIL
7. Appointment Letter No. Dated : CRR/CTCS/02 dated 01/11/2018
8. Admission Audit Fee (with fee Bill): Rs. 22680

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

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

Page no.

	Appointment letter no. CRR/CTCS/01	2-4
	Audit fee bill	6
	Audit report on form A, B & C	11-15
A	Balance Sheet	31
B	Receipt & Payment A/C	33
C	Income & Expenditure A/c	32
D	List of members, addition & deletion	34-35
E	Details of habitual loan takers & defaulters	38-39
F	Certificates of records from custodian	37
G	List of managing committee members	36
H	Brief summary of the society in Annexure 'A'	7
I	Bank Certificate/Reconciliation Statement	22-30
J	List of Staff/Employee	41
K	Cash in Hand Certificate	40
L	List of Members	42 to 46

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

सहायक पंजीयक (लेखा परीक्षा)  
कार्बाल्थ पंजीयक, सहकारी समितियां  
राष्ट्रीय राजधानी क्षेत्र, दिल्ली सरकार  
संसद मार्ग, नई दिल्ली-110001  
Asstt. Registrar (Audit)

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



Signature of Dealing Asstt.  
Dated:

(1)



6

**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, CRRl 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 ASHISH 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,  
CRRl Coop. TC Society Ltd. (Regn. No.236/TC),  
Central Road, Research Institute,  
New Delhi-110020

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





Reg. No. : 236-(U)

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

Ref. No. : CRRRI/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 CRRRI Co-Operative Thrift & Credit Society Ltd., CRRRI 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 CRRRI Co-op. Thrift & C

President

3



2016-12 (4)

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.

*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)

(4)



# 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 TICSU

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

20/5-76

11200

16-7

13820

17-78

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/16-17/01

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 2016-17

<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. 12033438 of Working Capital @ 0.50/1000	6017	
Add: 20% increase as per circular 939/3.3.10	3203	
<b>Total</b>		<b>19220</b>
<b>Add: SGST @ 9.00%</b>		<b>1730</b>
<b>Add: CGST @ 9.00%</b>		<b>1730</b>
<b>Grand Total</b>		<b>22680</b>

(Rupees twenty two thousand six hundred and eighty only)

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

  
Partner

M. No. 091107



6



## BRIEF SUMMARY OF THE SOCIETY

Audit Period To

2 0 1 6

2 0 1 7

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

Deposit Rs. 9630130

Paid up Capital Rs. 3585685

Details of Bank A/C A/c no. 10577022149 at State Bank of India, Bank branch: SBI CRRRI, IFSC: SBIN0010442Details of Financial Assistance Claimed/MDA etc. NilDetails of Loan from DCHFC/ D.S. Coop. Bank NilArea of operation CRRRI EmployeesDate of last election held 02.03.2015 (Unanimous)Pending enquiries NilNo. of pending Arbitration cases / Suits NilAudit Fee Claimed Rs. 19220Any 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

	2015-2016	2016-2017
Audit Period	2015-2016	2016-2017
No. of members	267	248
No. of resigned/expelled members	22	20
No. of new enrolled members	0	1
Name of the C.A.	ASHM & Associates	ASHM & Associates
Audit classification	-	-
Sanctioned MCL	N.A.	N.A.
Sanctioned CCL	N.A.	N.A.
Working capital(Total of B/S)	Rs.18273669	Rs.17318141
Sales	-	-
Net profit	Rs. 559534	Rs. 690645
Education Fund Due	Nil	Nil
Education Fund paid on (date)	N.A.	N.A.
Report for previous year	N.A.	Collected on N.A.

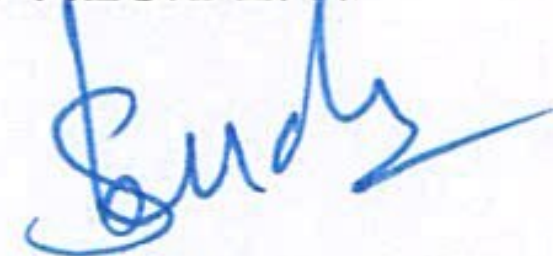
Signature

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 2016-2017 / ~~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 2016-17 ASHM & Associates. ....
5. Yearwise turnover since last audit up to 31.03.2016 Rs. 182 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 II-8  
NETAJI SUBHASH PALCE, 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 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.



*[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.AR/Audit 2014/

Dated:-.....

Option exercised by the society has been approved for the year 2016 to 2017 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.**

8



**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 2016-17 / 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 2016-17 ASHM & Associates. ....
5. Yearwise turnover since last audit up to 31.03.2016 Rs. 182 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 11-8  
NETAJI SUBHASH PALCE, Delhi-110034  
(ii) Category & Panel No. of the Chartered Accountant A-685  
(iii) Audit by the same auditor/CA Continuously  
1st, 2nd, 3rd etc. 1st .....  
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.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 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 2016 to 2017 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.**

9



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

**Society's Copy**

S. No. ....

Date:- .....

Option-Cum-appointment letter for conducting statutory audit for 2016-2017 /-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 2016-17 ASHM & Associates .....
5. Yearwise turnover since last audit up to 31.03.2016 Rs.182 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 PALCE, 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 facts are true 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.



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 2016 to 2017 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



8

**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 31<sup>st</sup> 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 31<sup>st</sup> 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



11



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:	1/4/2016 to 31/3/2017
Area of Operation:	CRRI Staff
No. of members at the time of Present Audit:	248 (267+1-20)
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.



✓



(13)

**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 @ 4% 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**

	<b><u>Amount (Rs.)</u></b>
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 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.





- 15
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.





11

**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





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







Account Name : C R R I THRIFT AND CR SOCIE

Address : ROOM NO 142 FIRST FLOOR,GTE DIVISION CRRI MATHUR  
A ROAD,N DELHI,South  
NEW DELHI  
DELHI-110025  
IN

Date : 28 Feb 2018

Account Number : 00000010577022149

Account Description : CA-GEN-PUB OTH-NONRURAL-INR

Branch : CENTRAL ROAD RESEARCH INSTITUTE, NEW DELHI

Drawing Power : 0.00

Interest Rate(% p.a.) : 16.7

MOD Balance : 0.00

CIF No. : 80452683451

IFS Code : SBIN0010442

MICR Code : 110002445

Nomination Registered : No

Balance as on 1 Apr 2016 : 1,63,137.80

Account Statement from 1 Apr 2016 to 31 Jul 2016

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
4 Apr 2016	4 Apr 2016	CHEQUE DEPOSIT-- 883517	TRANSFER TO 20000253112 / 883517	10442		1,96,500.00	3,59,637.80
4 Apr 2016	4 Apr 2016	CHEQUE DEPOSIT-- 781893	TRANSFER TO 10577091588 / 781893	10442		1,22,265.00	4,81,902.80
4 Apr 2016	4 Apr 2016	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE-691720	TRANSFER FROM 10577034686 / 691720	10442	1,00,000.00		3,81,902.80
6 Apr 2016	6 Apr 2016	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE-691721	TRANSFER FROM 10577033693 / 691721	10442	48,300.00		3,33,602.80
6 Apr 2016	6 Apr 2016	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE-691723	TRANSFER FROM 10577034904 / 691723	10442	55,500.00		2,78,102.80
6 Apr 2016	6 Apr 2016	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE-691722	TRANSFER FROM 10577105082 / 691722	10442	14,965.00		2,63,137.80
11 Apr 2016	11 Apr 2016	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE-691724	TRANSFER FROM 34322589509 / 691724	10442	10,000.00		2,53,137.80
12 Apr 2016	12 Apr 2016	CHEQUE DEPOSIT-- 200580	TRANSFER TO 30268867237 / 200580	10442		7,65,735.00	10,18,872.80
13 Apr 2016	13 Apr 2016	TO DEBIT THROUGH CHEQUE-SBI INTEREST LIST- 691725	691725	10442	8,24,166.01		1,94,706.79





Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
15 Apr 2016	15 Apr 2016	BY CLEARING / CHEQUE-SYB BY CLEARING-372021	372021	4328		5 750 00	2 00 456 79
21 Apr 2016	21 Apr 2016	CHEQUE DEPOSIT--437480	TRANSFER TO 10577084468 / 437480	10442		19,950 00	2,20,406 79
26 Apr 2016	26 Apr 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691727	TRANSFER FROM 30282739535 / 691727	10442	1,12,445.00		1,07,961 79
26 Apr 2016	26 Apr 2016	CHEQUE DEPOSIT--501716	TRANSFER TO 20017872838 / 501716	10442		1,96,935.00	3,04,896 79
27 Apr 2016	27 Apr 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691728	TRANSFER FROM 10577106325 / 691728	10442	65,250 00		2,39,646 79
30 Apr 2016	30 Apr 2016	BY CLEARING / CHEQUE-SYB BY CLEARING-372093	372093	4328		5 750 00	2 45 396 79
5 May 2016	5 May 2016	CHEQUE DEPOSIT--471089	TRANSFER TO 10577087572 / 471089	10442		78,687 00	3 24 083 79
5 May 2016	5 May 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691729	TRANSFER FROM 10577033853 / 691729	10442	2,00,000.00		1,24,083 79
9 May 2016	9 May 2016	CHEQUE DEPOSIT--200698	TRANSFER TO 30268867237 / 200698	10442		7,18,370.00	8,42,453 79
10 May 2016	10 May 2016	TO DEBIT THROUGH CHEQUE-SBI LOAN-691730	691730	10442	4,21,850.00		4,20,603 79
11 May 2016	11 May 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691726	TRANSFER FROM 30168048165 / 691726	10442	1,00,000.00		3,20,603 79
13 May 2016	13 May 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691731	TRANSFER FROM 10577036901 / 691731	10442	1,00,000.00		2,20,603 79
17 May 2016	17 May 2016	CHEQUE DEPOSIT--735619	TRANSFER TO 10577116731 / 735619	10442		69,470.00	2,90,073 79
18 May 2016	18 May 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691732	TRANSFER FROM 10577035908 / 691732	10442	1,50,000.00		1,40,073 79
27 May 2016	27 May 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691734	TRANSFER FROM 30400458666 / 691734	10442	36,949.00		1,03,124 79
27 May 2016	27 May 2016	TO DEBIT THROUGH CHEQUE-SBI OD INTT FY 2015 -16-691733	691733	10442	86,418.90		16,705 89
1 Jun 2016	1 Jun 2016	BY CLEARING / CHEQUE-SYB BY CLEARING-372149	372149	4328		5,750.00	22 455 89
7 Jun 2016	7 Jun 2016	CHEQUE DEPOSIT--793394	TRANSFER TO 10577097987 / 793394	10442		1,35,960 00	1,58,415 89
7 Jun 2016	7 Jun 2016	CHEQUE DEPOSIT--200875	TRANSFER TO 30268867237 / 200875	10442		7,20,120.00	8,78,535 89
7 Jun 2016	7 Jun 2016	TO DEBIT THROUGH CHEQUE-SBI LIST-691736	691736	10442	97,525.00		7,81,010 89





Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
7 Jun 2016	7 Jun 2016	TO DEBIT THROUGH CHEQUE-SBI LIST-691735	691735	10442	7,16,993.00		64,017.89
17 Jun 2016	17 Jun 2016	BY CLEARING / CHEQUE-SYB BY CLEARING-372209	372209	4328		5,750.00	69,767.89
11 Jul 2016	11 Jul 2016	CHEQUE DEPOSIT--753472	TRANSFER TO 30268867237 / 753472	10442		7,43,810.00	8,13,577.89
12 Jul 2016	12 Jul 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691738	TRANSFER FROM 34322589509 / 691738	10442	10,000.00		8,03,577.89
12 Jul 2016	12 Jul 2016	TO DEBIT THROUGH CHEQUE-SBI LOAN-CRRI COOP TNC SOCIETY-691737	691737	10442	2,28,955.00		5,74,622.89
18 Jul 2016	18 Jul 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE 691739	TRANSFER FROM 10577036322 / 691739	10442	49,335.00		5,25,287.89
20 Jul 2016	20 Jul 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691741	TRANSFER FROM 10577115524 / 691741	10442	7,919.00		5,17,368.89
20 Jul 2016	20 Jul 2016	TO DEBIT THROUGH CHEQUE-SBI OD+OD INTT CRRI TNC SOC.-691740	691740	10442	4,96,204.97		21,163.92







Account Name : C R I THRIFT AND CR SOCIE

Address : ROOM NO 142 FIRST FLOOR,GTE DIVISION CRRI MATHUR  
A ROAD,N DELHI,South  
NEW DELHI  
DELHI-110025  
IN

Date : 28 Feb 2018

Account Number : 00000010577022149

Account Description : CA-GEN-PUB OTH-NONRURAL-INR

Branch : CENTRAL ROAD RESEARCH INSTITUTE, NEW DELHI

Drawing Power : 0.00

Interest Rate(% p.a.) : 16.7

MOD Balance : 0.00

CIF No. : 80452683451

IFS Code : SBIN0010442

MICR Code : 110002445

Nomination Registered : No

Balance as on 1 Aug 2016 : 21,163.92

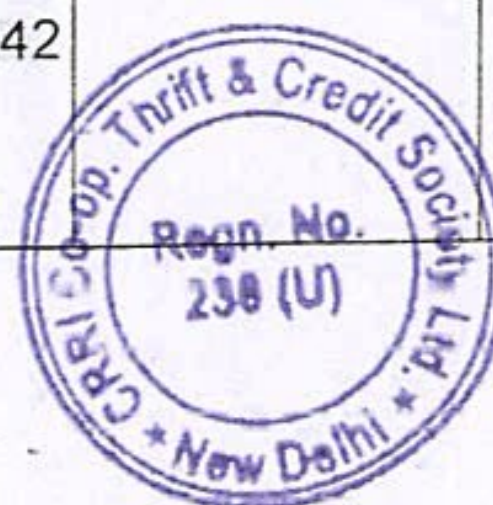
Account Statement from 1 Aug 2016 to 31 Dec 2016

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
2 Aug 2016	2 Aug 2016	BY CLEARING / CHEQUE-SYB BY CLEARING- 372271	372271	4328		5,750.00	26,913.92
3 Aug 2016	3 Aug 2016	CHEQUE DEPOSIT-- 753615	TRANSFER TO 30268867237 / 753615	10442		7,12,280.00	7,39,193.92
3 Aug 2016	3 Aug 2016	TO DEBIT THROUGH CHEQUE-SBI LIST-691742	691742	10442	5,21,621.00		2,17,572.92
5 Aug 2016	5 Aug 2016	CHEQUE DEPOSIT-- 968638	TRANSFER TO 32837769035 / 968638	10442		1,94,985.00	4,12,557.92
8 Aug 2016	8 Aug 2016	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE-691744	TRANSFER FROM 34322589509 / 691744	10442	10,000.00		4,02,557.92
8 Aug 2016	8 Aug 2016	TO DEBIT THROUGH CHEQUE-SBI OD+OD INTT AND LOAN- 691743	691743	10442	3,69,030.00		33,527.92
2 Sep 2016	2 Sep 2016	BY CLEARING / CHEQUE-SYB BY CLEARING- 28654	28654	4328		5,750.00	39,277.92
6 Sep 2016	6 Sep 2016	CHEQUE DEPOSIT-- 795987	TRANSFER TO 10577109531 / 795987	10442		80,000.00	1,19,277.92
6 Sep 2016	6 Sep 2016	CHEQUE DEPOSIT 856682	TRANSFER TO 30486516494 / 856682	10442		27,000.00	1,46,277.92





Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
15 Sep 2016	15 Sep 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691746	TRANSFER FROM 34322589509 / 691746	10442	10,000.00		1,36,277.92
15 Sep 2016	15 Sep 2016	CREDIT- CRR1 CHEQUE NO 468178-		10442		7,02,150.00	8,38,427.92
15 Sep 2016	15 Sep 2016	TO DEBIT THROUGH CHEQUE-SBI LOAN LIST-691745	691745	10442	7,95,500.00		42,927.92
23 Sep 2016	23 Sep 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691747	TRANSFER FROM 10577036071 / 691747	10442	22,200.00		20,727.92
3 Oct 2016	3 Oct 2016	BY CLEARING / CHEQUE-SYB BY CLEARING-28721	28721	4328		5,750.00	26,477.92
6 Oct 2016	6 Oct 2016	CHEQUE DEPOSIT--695343	TRANSFER TO 10577034777 / 695343	10442		1,00,000.00	1,26,477.92
7 Oct 2016	7 Oct 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691749	TRANSFER FROM 34322589509 / 691749	10442	10,000.00		1,16,477.92
7 Oct 2016	7 Oct 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691748	TRANSFER FROM 10577037371 / 691748	10442	25,245.00		91,232.92
13 Oct 2016	13 Oct 2016	CHEQUE DEPOSIT--468313	TRANSFER TO 30268867237 / 468313	10442		7,10,050.00	8,01,282.92
14 Oct 2016	14 Oct 2016	TO DEBIT THROUGH CHEQUE-SBI LOAN LIST-691750	691750	10442	2,10,620.00		5,90,662.92
19 Oct 2016	19 Oct 2016	TO DEBIT THROUGH CHEQUE-SBI LIST-691751	691751	10442	4,24,549.00		1,66,113.92
20 Oct 2016	20 Oct 2016	CHEQUE DEPOSIT--157471	TRANSFER TO 30168048165 / 157471	10442		93,925.00	2,60,038.92
21 Oct 2016	21 Oct 2016	CHEQUE DEPOSIT--42618	TRANSFER TO 30960142767 / 42618	10442		1,15,000.00	3,75,038.92
21 Oct 2016	21 Oct 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691753	TRANSFER FROM 10577081911 / 691753	10442	50,000.00		3,25,038.92
24 Oct 2016	24 Oct 2016	CASH CHEQUE-CASH WITHDRAWAL BY CHEQUE-691752	691752	10442	1,30,000.00		1,95,038.92
25 Oct 2016	25 Oct 2016	CHEQUE DEPOSIT--872985	TRANSFER TO 20052055619 / 872985	10442		66,755.00	2,61,793.92
26 Oct 2016	26 Oct 2016	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691754	TRANSFER FROM 10354191815 / 691754	10442	25,245.00		2,36,548.92
2 Nov 2016	2 Nov 2016	BY CLEARING / CHEQUE-SYB BY CLEARING-28781	28781	4328		5,750.00	2,42,298.92
2 Nov 2016	2 Nov 2016	CHEQUE DEPOSIT- V MURUGESAN-695344	TRANSFER TO 10577034777 / 695344	10442		81,150.00	3,23,448.92





Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
2 Nov 2016	2 Nov 2016	CHEQUE DEPOSIT-- 781899	TRANSFER TO 10577091588 / 781899	10442		1,92,965.00	5,16,413.92
4 Nov 2016	4 Nov 2016	CHEQUE DEPOSIT-- 594492	TRANSFER TO 10577081911 / 594492	10442		50,500.00	5,66,913.92
8 Nov 2016	8 Nov 2016	TO DEBIT THROUGH CHEQUE-SBI LIST-691755	691755	10442	5,10,670.00		56,243.92
11 Nov 2016	11 Nov 2016	CHEQUE DEPOSIT-- 795989	TRANSFER TO 10577109531 / 795989	10442		5,000.00	61,243.92
13 Nov 2016	13 Nov 2016	CHEQUE DEPOSIT-- 468458	TRANSFER TO 30268867237 / 468458	10442		7,27,370.00	7,88,613.92
15 Nov 2016	15 Nov 2016	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE-691756	TRANSFER FROM 10577100549 / 691756	10442	2,00,000.00		5,88,613.92
17 Nov 2016	17 Nov 2016	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE-691757	TRANSFER FROM 10577034880 / 691757	10442	60,641.00		5,27,972.92
22 Nov 2016	22 Nov 2016	CASH DEPOSIT- CASH DEPOSIT SELF-		10442		29,000.00	5,56,972.92
23 Nov 2016	23 Nov 2016	CASH CHEQUE- CASH WITHDRAWAL BY CHEQUE- 691758	691758	10442	24,000.00		5,32,972.92
23 Nov 2016	23 Nov 2016	TO DEBIT THROUGH CHEQUE-SBI SUNDRY PARTIES-691759	691759	10442	68,456.00		4,64,516.92
30 Nov 2016	30 Nov 2016	BY CLEARING / CHEQUE-SYB BY CLEARING- 28837	28837	4328		5,750.00	4,70,266.92
1 Dec 2016	1 Dec 2016	CHEQUE DEPOSIT-- 294308	TRANSFER TO 10577100549 / 294308	10442		1,96,500.00	6,66,766.92
3 Dec 2016	3 Dec 2016	TO DEBIT THROUGH CHEQUE-SBI LIST-691760	691760	10442	1,45,577.00		5,21,189.92
19 Dec 2016	19 Dec 2016	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE-691763	TRANSFER FROM 10577093176 / 691763	10442	2,00,000.00		3,21,189.92
19 Dec 2016	19 Dec 2016	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE-691761	TRANSFER FROM 10577113208 / 691761	10442	1,65,945.00		1,55,244.92
20 Dec 2016	20 Dec 2016	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE-691764	TRANSFER FROM 30905183459 / 691764	10442	76,450.00		78,794.92
20 Dec 2016	20 Dec 2016	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE-691762	TRANSFER FROM 34322589509 / 691762	10442	10,000.00		68,704.02
21 Dec 2016	21 Dec 2016	CHEQUE DEPOSIT-- 855992	TRANSFER TO 30268867237 / 855992	10442		7,01,225.00	7,70,019.92
30 Dec 2016	30 Dec 2016	BY CLEARING / CHEQUE-SYB BY CLEARING- 28896	28896	4328		5,750.00	7,75,769.92







Account Name : C R R I THRIFT AND CR SOCIE

Address : ROOM NO 142 FIRST FLOOR,GTE DIVISION CRRI MATHUR  
A ROAD,N DELHI,South  
NEW DELHI  
DELHI-110025  
IN

Date : 28 Feb 2018

Account Number : 00000010577022149

Account Description : CA-GEN-PUB OTH-NONRURAL-INR

Branch : CENTRAL ROAD RESEARCH INSTITUTE, NEW DELHI

Drawing Power : 0.00

Interest Rate(% p.a.) : 16.7

MOD Balance : 0.00

CIF No. : 80452683451

IFS Code : SBIN0010442

MICR Code : 110002445

Nomination Registered : No

Balance as on 1 Jan 2017 : 7,75,769.92

Account Statement from 1 Jan 2017 to 31 Mar 2017

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
2 Jan 2017	2 Jan 2017	CASH CHEQUE-ASHOK PANT-691766	691766	10442	24,000.00		7,51,769.92
6 Jan 2017	6 Jan 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691767	TRANSFER FROM 34322589509 / 691767	10442	10,000.00		7,41,760.02
6 Jan 2017	6 Jan 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-691765	691765	10442	5,37,583.00		2,04,186.92
11 Jan 2017	11 Jan 2017	CHEQUE DEPOSIT--763479	TRANSFER TO 10577037440 / 763479	10442		66,280.00	2,70,466.92
16 Jan 2017	16 Jan 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691768	TRANSFER FROM 10577115603 / 691768	10442	21,530.00		2,48,936.92
18 Jan 2017	18 Jan 2017	BY TRANSFER-INB SUBSCRIPTION OF CRRI EMPLOYEES-	CT89828058 TRANSFER FROM 30268867237	90022		6,67,255.00	9,16,191.92
18 Jan 2017	18 Jan 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691769	TRANSFER FROM 10577036605 / 691769	10442	88,885.00		8,27,306.92
18 Jan 2017	18 Jan 2017	CHEQUE DEPOSIT--827012	TRANSFER TO 10577106074 / 827012	10442		6,260.00	8,33,566.92
20 Jan 2017	20 Jan 2017	TO TRANSFER-WITHDRAWAL TRANSFER-	TRANSFER TO 10577037326	10442	21,530.00		8,12,036.92
21 Jan 2017	21 Jan 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691770	TRANSFER FROM 10577043001 / 691770	10442	56,340.00		7,55,696.92





Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
31 Jan 2017	31 Jan 2017	BY CLEARING / CHEQUE-SYB BY CLEARING-28953	28953	4328		5,750.00	7,61,446.92
31 Jan 2017	31 Jan 2017	CHEQUE DEPOSIT--335592	TRANSFER TO 10577093176 / 335592	10442		1,94,000.00	9,55,446.92
3 Feb 2017	3 Feb 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-691772	691772	10442	6,63,135.00		2,92,311.92
8 Feb 2017	8 Feb 2017	CHEQUE DEPOSIT--506630	TRANSFER TO 10577034686 / 506630	10442		53,000.00	3,45,311.92
16 Feb 2017	16 Feb 2017	BY CLEARING / CHEQUE-SYB BY CLEARING-372277	372277	4328		5,750.00	3,51,061.92
16 Feb 2017	16 Feb 2017	BY CLEARING / CHEQUE-COB BY CLEARING-70551	70551	4328		30,000.00	3,81,061.92
20 Feb 2017	20 Feb 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691776	TRANSFER FROM 34322589509 / 691776	10442	10,000.00		3,71,061.92
20 Feb 2017	20 Feb 2017	MCC ISSUE CHARGES--38976288	38976288	10442	230.00		3,70,831.92
21 Feb 2017	21 Feb 2017	TO CLEARING-CAB ASHM AND ASSOCIT-691775	691775	4328	22,770.00		3,48,061.92
21 Feb 2017	21 Feb 2017	TO CLEARING-CAB ASHM AND ASSOCIT-691774	691774	4328	22,770.00		3,25,291.92
21 Feb 2017	21 Feb 2017	BY TRANSFER-INB CRRI EMPLOYEES SUBSCRIPTION	CT92019532 TRANSFER FROM 30268867237	99922		6,83,255.00	10,08,546.92
22 Feb 2017	22 Feb 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691777	TRANSFER FROM 10577035078 / 691777	10442	50,000.00		9,58,546.92
27 Feb 2017	27 Feb 2017	CHEQUE DEPOSIT 335593	TRANSFER TO 10577093176 / 335593	10442		10,100.00	9,68,646.92
1 Mar 2017	1 Mar 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-691778	691778	10442	1,46,425.00		8,22,221.92
2 Mar 2017	2 Mar 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691779	TRANSFER FROM 10577037371 / 691779	10442	17,850.00		8,04,371.92
2 Mar 2017	2 Mar 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-691780	TRANSFER FROM 10577035169 / 691780	10442	58,767.00		7,45,604.92
7 Mar 2017	7 Mar 2017	CHEQUE WDL-TRF-691782	TRANSFER FROM 10577084694 / 691782	10442	60,000.00		6,85,604.92
8 Mar 2017	8 Mar 2017	CHEQUE WDL-TRF-691783	TRANSFER FROM 34322589509 / 691783	10442	10,000.00		6,75,604.92
8 Mar 2017	8 Mar 2017	CHEQUE WDL-TRF-691781	TRANSFER FROM 10577115455 / 691781	10442	32,785.00		6,42,819.92





Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
10 Mar 2017	10 Mar 2017	TO CLEARING-HDF ADVANCED LAPTOP SHOPPE PV-691784	691784	4328	98,000.00		5 44 819 92
10 Mar 2017	10 Mar 2017	CHEQUE WDL-TRF-279351	TRANSFER FROM 10577081911 / 279351	10442	50,000.00		4 94 819 92
12 Mar 2017	12 Mar 2017	A/C Keeping Chgs --		99999	632.50		4 94 187 42
15 Mar 2017	15 Mar 2017	TO CLEARING-ICI STEER LOGIX P LTD-691785	691785	4328	10,350.00		4 83 837 42
17 Mar 2017	17 Mar 2017	BY TRANSFER-INB CRRI EMPLOYEES SUBSCRIPTION-	CT93859117 TRANSFER FROM 30268867237	99922		6,77,740.00	11,61,577 42
22 Mar 2017	22 Mar 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279352	TRANSFER FROM 10577091066 / 279352	10442	1,90,000.00		9,71,577 42
24 Mar 2017	24 Mar 2017	TO CLEARING-YES MORVIN INTERNATIONAL PVT-279353	279353	4328	23,000.00		9 48 577 42
29 Mar 2017	29 Mar 2017	BY CLEARING / CHEQUE-SYB BY CLEARING-372356	372356	4328		5 750 00	9 54 327 42





CRR CO-OP THRIFT AND CREDIT SOCIETY LTD.  
NEW DELHI  
BALANCE SHEET AS ON 31 MARCH 2017

LIABILITIES			ASSETS		
Previous Year (Rs.)	Particulars	Current Year (Rs.)	Previous Year (Rs.)	Particulars	Current Year (Rs.)
37,53,835.00	Share Money	35,85,685.00	1,79,23,547.00	Loans Advanced	1,61,16,075.00
96,82,302.00	Compulsory Deposits	95,68,974.00	1,76,890.00	Interest Accrued	1,47,103.00
8,59,005.00	Optional Deposits	61,156.00		Fixed Assets	
	<b>Reserves &amp; Surplus</b>			Computer and Printer	98,000.00
25,83,992.90	Reserve Fund			<b>Cash &amp; Bank Balance</b>	
	Opening	25,83,992.90	10,094.00	Cash in Hand	2,636.00
	Add: P & L A/c	2,82,378.79	1,63,137.80	State Bank of India	9,54,327.42
	<b>Interest Payable:</b>				
8,24,166.00	CD	7,88,088.73			
86,418.90	OD				
	<b>Other Liabilities</b>				
4,24,549.00	Dividend	4,08,266.00			
	Meeting Expenses				
	Accounting Charges				
59,400.00	Audit Fee Payable	39,600.00			
1,82,73,668.80	<b>Total</b>	1,73,18,141.42	1,82,73,668.80	<b>Total</b>	1,73,18,141.42

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: 30.08.2019  
Place: New Delhi

VVIN:- 19091107 AAAAAA F1081





CRR I CO-OP THRIFT AND CREDIT SOCIETY LTD.  
NEW DELHI  
INCOME & EXPENDITURE A/C FOR THE YEAR ENDING, 31 MARCH 2017

Previous Year(Rs.)	Expenditure	Current Year(Rs.)	Previous Year(Rs.)	Income	Current Year(Rs.)
10,97,813.00	To Interest on CD/OD		21,05,322.00	Interest Recoverable	19,03,769.75
1,38,347.90	Paid on CD	8,45,167.49		Admission Fee	10.00
	Paid on OD	29,434.97	8,74,602.46		19,03,779.75
	Payable on CD				
	Payable on OD				
6,130.00	To Typing Stationary & Printing etc.	8,165.00			
1,20,500.00	To Honorarium	1,22,500.00			
1,230.00	Bank charges	862.50			
1,748.00	Refreshment exp.	25,040.00			
19,800.00	Audit Fee	25,800.00			
0.00	Server Expense	10,350.00			
3,203.00	Conveyance Expenses	3,324.00			
1,35,000.00	Gbm. Expenses	1,34,000.00			
2,332.00	Meeting Expenses	2,551.00			
16,030.00	Software Updation Charges				
3,654.00	Other Expenses	5,940.00			
5,59,534.10	Net Income c/d	6,90,644.79			
21,05,322.00	Total	19,03,779.75	21,05,322.00	Total	19,03,779.75
1,34,985.10	Allocation of Income		5,59,534.10	Net Income	6,90,644.79
4,24,549.00	Reserve Fund	2,82,378.79			
	Dividend	4,08,266.00			
5,59,534.10	Total	6,90,644.79	5,59,534.10	Total	6,90,644.79

For ASHM & ASSOCIATES

Chartered Accountants

F.R. No. 005790C

Manoj Kumar Bajaj

Partner

M.No. 091107

Dated: 0.04.2019

Place: New Delhi

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

*[Signature]*

President

*[Signature]*

Secretary

*[Signature]*

Treasurer





**CRR CO-OP THRIFT AND CREDIT SOCIETY LTD.**

**NEW DELHI**

**RECEIPTS & PAYMENTS STATEMENT FOR THE YEAR ENDING, 31 MARCH 2017**

Previous Year(Rs.)	Receipts	Current Year(Rs.)	Previous Year(Rs.)	Payments	Current Year(Rs.)
11,988.00	Cash in Hand (op.)	10,094.00	2,48,462.00	Share Money	2,11,450.00
2,63,738.80	S.B.I	1,63,137.80	7,98,000.00	Compulsory Deposits	8,62,994.00
			9,94,583.00	Optional Deposits	8,63,269.00
2,67,000.00	Share Money	43,300.00	3,654.00	Other Expenses	5,940.00
7,94,250.00	Compulsory Deposits	7,37,500.00	39,368.00	Interest payable CD	28,550.01
83,212.00	Optional Deposits	74,755.00	26,031.00	Interest Payable O.D.	28,043.97
	Interest Accuerd	1,76,890.00	4,13,794.00	Dividend	4,29,809.00
81,25,187.00	Loans Advanced(Assets)	86,44,513.00	876.00	Interest Paid	
20,97,787.00	Interest Collected	17,44,717.00	77,33,849.00	Loans Advanced	68,49,920.00
-	Admission Fees	10.00	6,130.00	Typing Stationary & Prntg. Etc.	8,165.00
			1,20,500.00	Honorarium	1,22,500.00
			1,230.00	Bank Charges	862.50
			1,748.00	Refreshment Exp.	25,040.00
			1,31,500.00	Gbm Expenses	1,31,000.00
			25,200.00	Accounting Charges Payable	
			3,203.00	Conveyance Exp	3,324.00
			16,030.00	Sundry Creditor	
			7,87,763.00	CD Payable	8,24,166.00
			1,15,678.00	OD Payable	86,418.90
			-	Server Expenses	10,350.00
			2,332.00	Meeting Expenses	2,551.00
			-	Audit Fees Payable	39,600.00
			-	Computer and Printer	98,000.00
			-	Audit Fees	6,000.00
			1,63,137.80	S.B.I.	2,636.00
			10,094.00	Cash in Hand	9,54,327.42
1,16,43,162.80	<b>Total</b>	1,15,94,916.80	1,16,43,162.80	<b>Total</b>	1,15,94,916.80

For ASIIM & ASSOCIATES

Chartered Accountants

F.R. No. 005790C

Manoj Kumar Bajaj

Partner

M.No. 091107

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

*[Signature]*

President

*[Signature]*

Secretary

*[Signature]*

Treasurer

Dated: 30.03.2019

Place: New Delhi





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

LIST OF MEMBERS ENROLLED DURING 2016-17

S. No.	Name	ID No.	Date of Joining	Date of Retirement	Loan Outstanding(Rs.)
1	Chander Kant	837	18-01-2017		

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





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

**LIST OF MEMBERS RESIGNED DURING 2016-17**

S. No.	Name	ID No.	Date of Leaving	Reason
1	B M Sharma	288	05-01-2017	Retire
2	R K Swami	466	03-08-2016	Retire
3	Rakesh Kumar (dr.)	707	05-05-2016	A/c Close
4	Kavita Jain Mrs	17	02-03-2017	Retire
5	Sher Singh	161	07-06-2016	Retire
6	Rishi Pal Saini	218	04-06-2016	Retire
7	Suresh Chandra	305	01-05-2016	Retire
8	Ravinder Kumar	499	05-01-2017	Retire
9	Krishan Kant	1052	27-05-2016	Retire
10	MANPREET SINGH	984	07-06-2016	A/c Close
11	S K Rishi	169	23-11-2016	Retire
12	Narender Kumar Sakkarwal	240	04-04-2016	Retire
13	Sunil Chandra Saha	301	01-05-2016	Retire
14	Ashok Kumar ( Photo )	354	15-11-2016	Retire
15	Shababuddin Khan	430	20-07-2016	Retire
16	S P Gautam	526	06-04-2016	Retire
17	G C Lohani	424	02-12-2016	Retire
18	Hari Ram	440	14-07-2016	Retire
19	Sri Lal	202	06-04-2016	Retire
20	Ajit Kumar Singh	208	07-06-2016	Retire

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.

*[Signature]*

President

*[Signature]*

Secretary

*[Signature]*

Treasurer

Dated: 30.08.2019

Place: New Delhi






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


**LIST OF EXECUTIVE COMMITTEE A LOAN OUTSTANDING AS ON 31.03.2017**

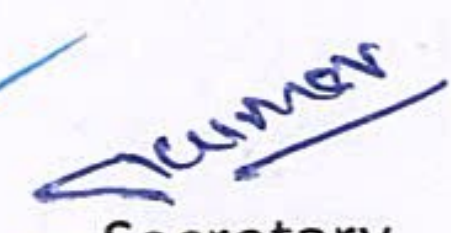
S. No.	Name	Post	ID No.	Amount (Rs.)
1	Mr. Satyabir Singh	President(Acting)	540	68,760
2	Mr. Narender Kumar	Secretary	465	83,445
3	Mr. Ashok Pant	Treasurer	41	NIL
4	Mrs. Mukti Advani	Member	982	NIL
5	Ms. Aashia	Member	1154	NIL
6	Mr. Sanjay Kumar	Member	538	NIL
7	Mr. Daya Ram	Member	535	1,82,150
8	Raj Bala	Member	771	NIL
9	Jagdish	Member	343	1,92,965


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: 30.03.2019  
Place: New Delhi





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

**LIST OF RECORDS AS ON 31.03.2017**

Certified that the following records have been held as on 31.3.2017 by the CRR I 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	33 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: 30.08.2019

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 HABITUAL LOAN TAKERS DURING 2016-17**

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

For CRRI 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 DEFAULTERS AS ON 31.03.2017**

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	28275	38275	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	-	-	
2016-17	-	-	

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.

*Budh*

President

*Kumar*

Secretary

*Ashu*

Treasurer

Dated: 30.08.2019

Place: New Delhi



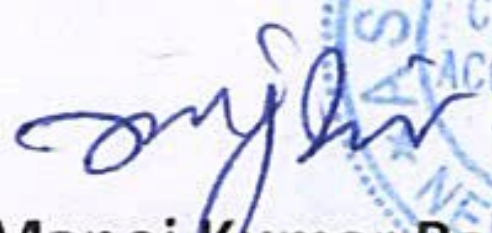


CRR I CO-OP THRIFT AND CREDIT SOCIETY LTD.  
NEW DELHI

CASH IN HAND CERTIFICATE FOR BALANCE AS ON 31-3-2017


We hereby confirm that Cash in Hand on 31.3.2017 was ` 2636/- (Rupees Two Thousand Six Hundred Thirty Six 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.

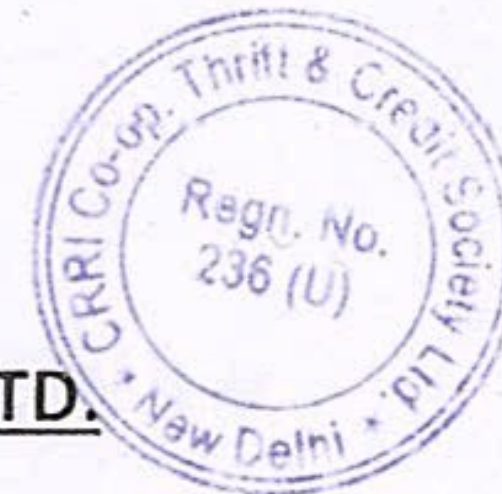
  
President

  
Secretary

  
Treasurer

Dated: 30.08.2019  
Place: New Delhi

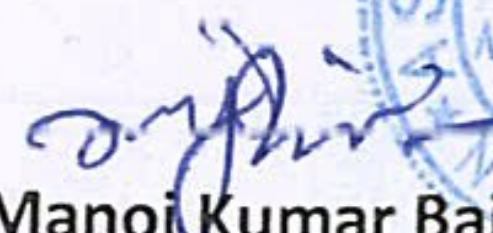
CRR I CO-OP THRIFT AND CREDIT SOCIETY LTD.  
STATE BANK OF INDIA



BANK RECONCILIATION STATEMENT FOR THE F/Y 2016-17  
A/C NO.: - 10577022149

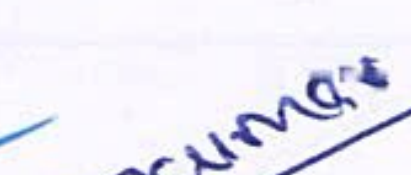
Particulars	Amount. (Rs.)
Balance as per Bank Book (Dr.)	9,54,327.42
Balance as per Bank Statement (Cr.)	9,54,327.42


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



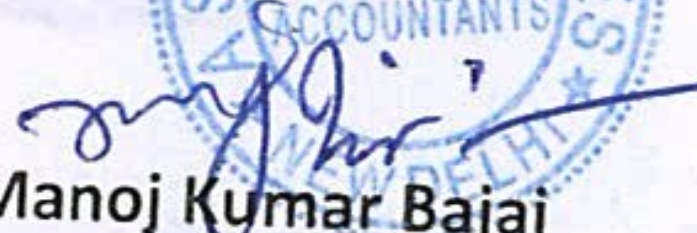


**CRR I CO-OP THRIFT AND CREDIT SOCIETY LTD.**  
**NEW DELHI**


**List Of Employess/ Staff Members AS ON 31-3-2017**

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

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

  
President

  
Secretary

  
Treasurer

Dated: 30.08.2019  
Place: New Delhi





Member's Present (2016-17)

1	2	3	4
SI 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	R K Srivastava	344	728
11	Y C Tiwari	355	821
12	T K Amla	357	594
13	Kanwar Singh	360	1008
14	Anuradha Shukla Ms.	390	681
15	Purnima Parida Dr. Ms	394	793
16	Sunil Jain	409	794
17	Niraj Sharma	420	800
18	Raj Kishore Panigrahi	460	774
19	M N Nagabhushana	468	826
20	Sangita Dr.	472	734
21	Sudesh Kumar	481	502
22	Kishore Kumar Dr	492	771
23	S Velmurugan Dr.	552	815
24	U Srinivas Rao	571	725
25	P Pramada Valli (Dr.)	582	722
26	Subhash Chand	583	837
27	Ashok Kumar Sagar	617	853 A
28	Lalita Jangpangi Ms.	634	841
29	Nasim Akhtar	676	852
30	Ambrishi Saurikhin	679	945
31	A.K Jain	680	898
32	Pradeep Kumar	684	851
33	Binod Kumar	686	944
34	Kirti Bhandari Ms.	689	1007
35	Pankaj Gupta Dr.	690	855
36	Ravinder Kumar	693	909
37	Alok Ranjan	696	963
38	Neelam Jain Dr	700	854
39	Farhat Ali Azad	701	952
40	Madhu Errampalli	711	884
41	Anil Kumar Sinha	742	900
42	A Mohan Rao	746	936
43	Kayitha Ravinder	749	882
44	Jakkula Natraju	752	1018
45	D C Sharma	802	983
46	Chalumuri Ravi Sekher Dr.	823	965





97	Vinod Kumar Tyagi	766	880
98	D V Singh	799	998
99	Yogender Kumar	817	916
100	Tara Chand	834	950
101	Kumar Shashi Bushan	836	958
102	Muni Raj Meena	867	986
103	H Lokeshwor Singh	898	982
104	Kewal Krishan Gola	899	985
105	RAJESH RANA	983	988
106	Preeti Sinha	1059	1013
107	Manoj Kumar Singh	1082	1021
108	Vijay Kumar Kaushal	1083	1015
109	Pankaj Bhatt	1086	1012
110	Amit Kumar	1088	1025
111	Vaibhav Varshnay	1091	1017
112	Surendra Kumar Verma	1096	1011
113	Rajan Verma	1099	1020
114	Ching Lydia (Ms)	1155	1037
115	Mitali Mohapatra (Ms)	1161	1038
116	Anshul Saxena	1160	
117	Vivek Dubey	1165	
118	Prema Prasad (Ms)	15	656
119	Ashok Pant	41	515
120	V Murugesen	68	615
121	Lakhbinder Singh	83	713
122	Devender Kumar	111	786
123	Om Parkash	121	460
124	Jagdish Singh	341	644
125	S K Biswas	349	597
126	Harish Kumar	422	797
127	Pratap Singh	444	756
128	Ilira Lal Sachdeva	448	745
129	Prithvi Raj Singh	475	647
130	Daya Ram	535	
131	Amin Ali Khan	537	
132	Sanjay Kumar	538	
133	Nihender Singh	539	
134	Satyabir Singh	540	
135	Kishan Swroop	591	832
136	Neha Dhiman (Ms)	1151	1028
137	Aashia (	1154	1033
138	Rekha (Ms)	1166	1032
139	Aniket Ranjan	1153	1034
140	Neha Chaudhary	1159	
141	Subhas	1156	
142	Vijay Kumar Sha	1157	
143	Ramesh Badola	54	579
144	S K Dhingra	78	711
145	Manoj Kumar	91	759
146	Bishan Dass Sharma	115	846





197	Asif Hussain Choudhary	536	803
198	Sumitra Bai Ms.	728	870
199	Suresh Prasad Thakur	770	906
200	Shiv Lal	772	919
201	Prem Chand	773	904
202	Sant Ram	778	896
203	Raja Lal Manjhi	779	894
204	Sunita Saini Ms.	755	885
205	Vikas Singh Negi	1127	
206	Rachna	1244	
207	Vinod Kumar	48	607
208	Prem Bahadur Thapa	64	697
209	Yoginder Mehto	127	689
210	Shiv Narain	174	671
211	Rajpat Singh	184	703
212	Om Parkash	219	591
213	Balbir Singh	314	699
214	Jagdish	343	567
215	Rajinder	348	763 A
216	Vijender Kumar	381	562
217	Mohan Lal	429	691
218	Tek Chand Thapa	478	538
219	Dinesh Kumar	479	818
220	Brij Mohan Singh	496	649
221	HEM KUMAR GIRI	523	785
222	Ram Singh	541	542
223	Des Raj	588	597
224	Dharam Pal	604	824
225	Sriram Mahto	656	655
226	Santosh Ms.	757	886
227	Rajbir Singh	761	938
228	Chet Narain	762	939
229	Keshav Ram Acharya	763	940
230	Rajesh Bariya	764	937
231	Raj Bala Ms.	771	927
232	Shakuntla Devi Ms.	786	921
233	Karam Singh	796	905
234	Sumitra Devi Ms.	805	912
235	Murari Lal Meena	814	924
236	Kailash Kumar	820	959
237	Ravi Kumar	966	990
238	Ram Sai Balmiki	1100	1023
239	Raghusaran Balmiki	1107	1027
240	Ram Lakhan	1108	
241	Gautam Pandey	163	493
242	S.S Gaharwar	312	
243	Sangh Priya	824	
244	C. Mustfa	796-A	
245	Balbir Singh	152	
246	Hari Ram	153	





247	Ramesh Rao	347	
248	Deep Chand	61	

*[Handwritten signature]*

