

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 01.04.2017 TO 31.03.2018

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. 1381 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, 1.4.2017-31.03.2018
4. Zone : South
5. Net Profit : Rs. 5,59,042
6. Education Fund Rs. : Rs. 37,400
7. Appointment Letter No. Dated : CRR/CTCS/02 dated 01/11/2018
8. Admission Audit Fee (with fee Bill): Rs. 22100

MAKE WEBSITE OF SOCIETY AND UPLOAD
ALL DOCUMENTS (INCLUDING AUDIT REPORT)
AS PER REMINDER DATED 09.09.2015
IN VIEW OF OBSERVATIONS OF HONBLE DCT

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

	Appointment letter no. CRR/CTCS/543	2-4
	Audit fee bill	6
	Audit report on form A, B & C	11-15
A	Balance Sheet	36
B	Receipt & Payment A/C	38
C	Income & Expenditure A/c	37
D	List of members, addition & deletion	34-40
E	Details of habitual loan takers & defaulters	42-43
F	Certificates of records from custodian	41(a)
G	List of managing committee members	41
H	Brief summary of the society in Annexure 'A'	7
I	Bank Certificate/Reconciliation Statement	21-35
J	List of Staff/Employee	45
K	Cash in Hand Certificate	36
L	List of Members	46-50

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)
कार्यालय, सहकारी समितिगां
क्षेत्र, दिल्ली सरकार
दिल्ली-110001
Asstt. Registrar (Audit)

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



Signature of Dealing Asstt.
Dated:

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 ASHMA 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)

CRRI Co-Operative Thrift & Credit Society Ltd.

Central Road, Research Institute, New Delhi - 110020

Dated :

Ref. No. : CRRI/CTCS/2018

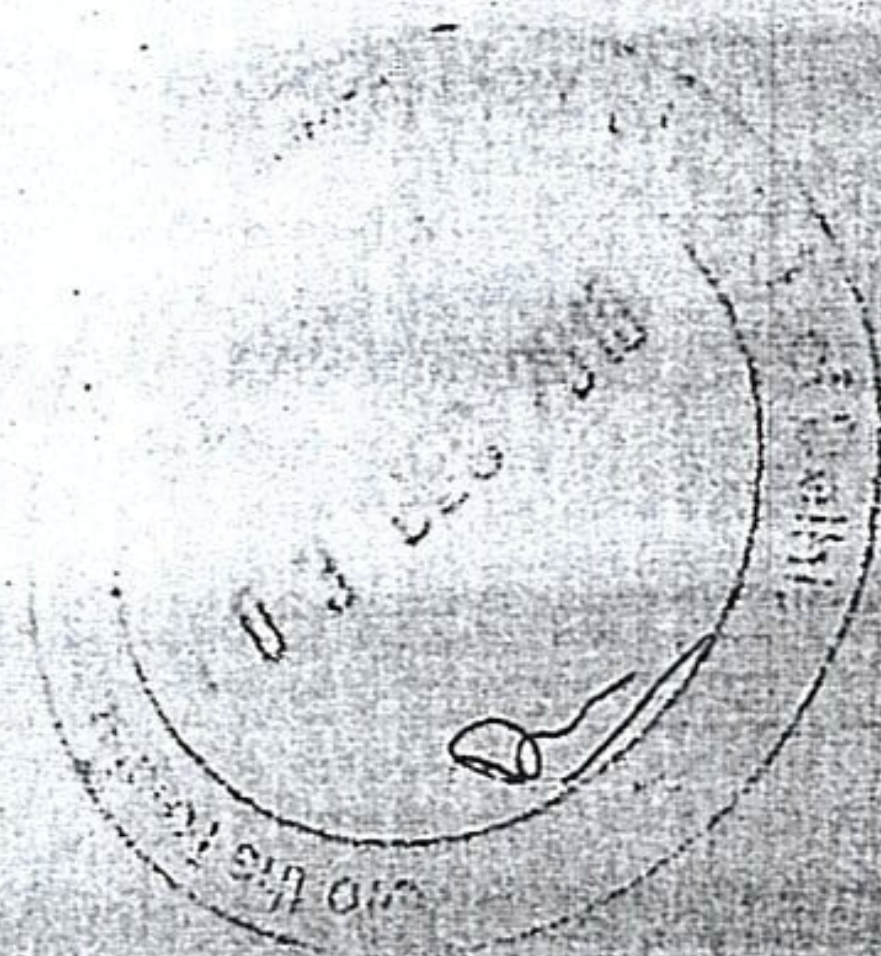
To,

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,



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,
CRR I 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 CRR I 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 CRR I 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 711544

Address

9810015366

a sum of Rs.

236170/-

Only

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

period 201576 to 1778 vide Cash Rs.

Cheque No.

638343/344/345

Dated

20/09/19

for Rs.

36170

Drawn on

SBI

201576 - 11200

1677 - 13820

1778 - 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/17-18/01

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 2013-18

<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. 11050143 of Working Capital @ 0.50/1000	5525	
Add: 20% increase as per circular 939/3.3.10	3203	
Total		18728
Add: SGST @ 9.00%		1686
Add: CGST @ 9.00%		1686
Grand Total		22100

(Rupees twenty two thousand one hundred only)

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

Partner
M. No. 091107

UDIN

19091107 AAAAAA 65789



6

BRIEF SUMMARY OF THE SOCIETY

Audit Period To

2 0 1 7

2 0 1 8

Name of the Society CRR Co-op. Thrift & Credit Society Ltd.
 Address of the Society CRR, 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.8836543 Paid up Capital Rs. 3307135
 Details of Bank A/C A/c no. 10577022149 at State Bank of India, Bank branch: SBI CRR, IFSC. SBIN0010442
 Details of Financial Assistance Claimed/MDA etc. Nil
 Details of Loan from DCHFC/ D.S. Coop. Bank Nil
 Area of operation CRR Employees
 Date of last election held 02.03.2015 (Unanimous)
 Pending enquiries Nil
 No. of pending Arbitration cases / Suits Nil
 Audit Fee Claimed Rs. 18728
 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

	2016-2017	2017-2018
Audit Period	2016-2017	2017-2018
No. of members		219
No. of resigned/expelled members	20	31
No. of new enrolled members	1	2
Name of the C.A.	ASHM & Associates.	ASHM & Associates
Audit classification	N.A.	N.A.
Sanctioned MCL	N.A.	N.A.
Sanctioned CCL	N.A.	N.A.
Working capital(Total of B/S)	Rs.1,73,18,141	Rs. 1,63,22,064
Sales		
Net profit	Rs. 6,90,645	Rs. 5,59,042
Education Fund Due	Nil	Nil
Education Fund paid on (date)	N.A.	N.A.
Report for previous year	N.A.	Collected on N.A.

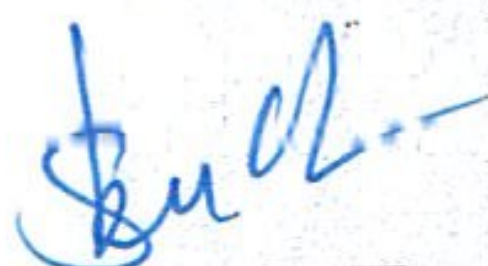
Signature

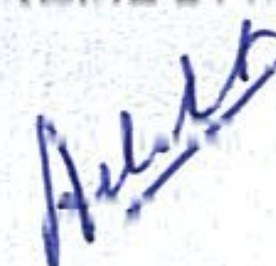
PRESIDENT

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 2017-2018 /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 2017-18 ASHM & Associates. |
| 5. Yearwise turnover since last audit up to 31.03.2017 | Rs. 173 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 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?
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 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 18/07/2018



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 2017 to 2018 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 2017-2018 /-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 2017-18 ASHM & Associates.....
5. Yearwise turnover since last audit up to 31.03.2017 Rs. 173 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 correct to the best of my/our Knowledge and belief & the CA selected/opted is neither a member/employee of the society nor directly/ Indirectly concerted with the society.

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

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 2017 to 2018 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.

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, 2018, and the Income & Expenditure account and Receipts & Payments account for the year ending April 1, 2017 to March 31, 2018 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, 2018;
 - 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



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:	1/4/2017 to 31/3/2018
Area of Operation:	CRR I Staff
No. of members at the time of Present Audit:	219 (248+2-31)
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.



[Handwritten signature]

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 29.03.2017.

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 31.3.2018	:	219
No. of members as on 31.3.2017	:	248
Members admitted during the period	:	2
Members left during the period	:	31

The list of Members as on 31.3.2018, 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 31.3.2018	:	33,07,135.00
As on 31.3.2017	:	35,85,685.00
Amount received during the period	:	1,30,750.00
Amount refunded during the period	:	4,09,300.00

<<This space has been intentionally left blank>>



✓

Deposits from Members:

	Compulsory Deposit (C.D.)	Optional Deposit (O.D.)
As on 31.3.2018	87,75,323.00	61,220
As on 31.3.2017	95,68,974.00	61,156
Amount received during the period	6,82,750.00	31,331.00
Amount refund during the period	14,88,250.00	31,331.00

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 31.3.2018 was Rs. 30,73,287.23 as against Rs. 28,66,371.69 as on 31.3.2016. A Sum of Rs. 2,44,315.54/- has been transferred from Income & Expenditure A/c during the period, out of Rs. 5,59,041.54/- being income for the year.

Co-operative Education Fund:

There is Rs. 37,400/- in the account as on 31.3.2018. (Previous year- nil as on 31.3.2017).

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 31/03/2018	NIL	NIL
Balance as on 31/03/2017	NIL	NIL

Dividend Payable: Rs. 3,14,726/-

A sum of Rs. 3,14,726/- has been debited to the P&L a/c during the year on account of dividend @12% on the Share Money for the year 2017-18. A sum of Rs. 4,08,266/- for the year 2016-17 and balance provision is Rs. NIL.



16

Meeting Expense Payable: Rs. NIL/-

A sum of Rs. NIL was paid as meeting fees, and nothing was outstanding for the year 2016-17. Also a sum of Rs NIL outstanding for the year 2015-2016, which was paid during the year.

Audit Fee Payable: Rs. 71,280/-

A sum of Rs.71,280/- was payable as audit fee for the year 2017-2018 and 2016-17 as against an audit fee of Rs. 39,600/- payable for the year 2016-17.

Honorarium Payable: Rs. NIL/-

A sum of Rs.1,42,000/- was paid as honorarium during the year and nothing remains unpaid.

Loans to Members

Amount (Rs.)

Balance as on 31.3.2018	1,30,99,597.00
Balance as on 31.3.2017	1,61,16,075.00
Amount advanced during the year	57,02,625.00
Amount received during the year	87,13,546.00

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.



✓
17

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. 1,22,240/- was receivable on account of interest @12% p.a. on the loans advanced to members as on 31.3.2018 & Rs. 1,47,103/- as on 31.03.2017.

Cash in hand:

Cash in hand as on 31.3.2018 was Rs. 894/- as against Rs. 2,636/- as on 31.3.2017. Confirmation Certificate is attached.

State Bank of India C/A :

The balance as per the bank statement & bank book as on 31.3.2018 was Rs. 30,18,296.69/-

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

A sum of Rs. 8,15,511.46/- (including Rs. 8,15,511.49/- paid) and Rs. 269/- been accounted as interest on compulsory deposit and optional deposit respectively, during the year and a sum of Rs. 8,45,167.49/-(incl. Rs. 8,45,167.49 paid/-) and Rs. 29,434.97/- being accounted as interest on compulsory and optional deposit respectively in last year.

Typing Printing and Stationery:

A sum of Rs. 870/- has been incurred on typing, printing & stationery as against a sum of Rs. 8,165/- incurred in last year.

Honorarium:

A sum of Rs. 1,42,000/- has been paid/ provided as honorarium as compared to Rs. 1,22,500/- in last year.



✓

Bank Charges:

A sum of Rs. 649.00/- has been debited as bank charges as compared to Rs. 862.50/- in last year.

Refreshment, Postage and Conveyance Expenses:

A sum of Rs. 166/-, Rs. Nil and Rs. 360/- were spent during the year as against Rs. 25,040/-, Rs. Nil and Rs. 3,324/- spent on refreshment, postage and conveyance in last year.

Meeting Expenses:

A sum of Rs. 2,636 has been spent/proposed to be spent in Meeting/General Body Meetings as against Rs. 2,551/- being spent/proposed last year.

Interest on Loans:

During the year a sum of Rs. 15,52,721/- was collectable as interest on loans to members and a sum of Rs. 17,44,717/- was collectable as interest on loans to members in last year.

Admission Fee:

A sum of Rs. 20/- 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 31.3.2018 shows the balance of Rs. 5,59,041.54/- which represents the total distributable funds available to the Society. Apportions during the year have been made by transferring Rs. 6,90,644.79/- to Reserve Fund A/C. Previous year figures have been regrouped/rearranged wherever 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. 30,73,287.23/- 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.




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.

Date: 30.08.2019
Place: New Delhi

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


(Manoj Kumar Bajaj)

Partner
M.No. 091107





Account Name : C R R I THRIFT AND CR SOCIE
Address : ROOM NO 142 FIRST FLOOR, GTE DIVISION CRRI MATHURA
ROAD, N DELHI, South
NEW DELHI
DELHI-110025
IN

Date : 12 Jul 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
Balance as on 1 Apr 2017 : 9,54,327.42

Account Statement from 1 Apr 2017 to 30 Sep 2017

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
5 Apr 2017	5 Apr 2017	BY TRANSFER- INB EMPLOYEES DEDUCTION -	CT95017441 TRANSFER FROM 30268867237 CENTRAL ROAD RESEARCH /	99922		1,44,375.00	10,98,702.42
5 Apr 2017	5 Apr 2017	CHEQUE DEPOSIT-- 333059	TRANSFER TO 10577037086 / 333059	10442		1,89,395.00	12,88,097.42
7 Apr 2017	7 Apr 2017	CHEQUE WDL- WITHDRAW AL TRANSFER BY CHEQUE- 279354	TRANSFER FROM 20017872838 / 279354	10442	40,000.00		12,48,097.42
11 Apr 2017	11 Apr 2017	CHEQUE DEPOSIT-- 872998	TRANSFER TO 20052055619 / 072998	10442		4,900.00	12,52,997.42



19

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
11 Apr 2017	11 Apr 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279355	TRANSFER FROM 20052055619 / 279355	10442	2,00,000.00		10,52,997.42
12 Apr 2017	12 Apr 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279356	TRANSFER FROM 31550196652 / 279356	10442	18,450.00		10,34,547.42
13 Apr 2017	13 Apr 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279357	TRANSFER FROM 10577115411 / 279357	10442	2,00,000.00		8,34,547.42
18 Apr 2017	18 Apr 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279358	TRANSFER FROM 10577085019 / 279358	10442	80,070.00		7,54,477.42
18 Apr 2017	18 Apr 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279360	TRANSFER FROM 34322589509 / 279360	10442	10,000.00		7,44,477.42
18 Apr 2017	18 Apr 2017	TO DEBIT THROUGH CHEQUE-SBI-279359	/ 279359	10442	43,060.00		7,01,417.42
21 Apr 2017	21 Apr 2017	CHEQUE DEPOSIT--856423	TRANSFER TO 30268867237 / 856423	10442		6,91,000.00	13,92,417.42
25 Apr 2017	25 Apr 2017	TO DEBIT THROUGH CHEQUE-SBI CHQ 279361 INTEREST-279361	/ 279361	10442	7,80,000.73		6,04,328.69
4 May 2017	4 May 2017	CHEQUE DEPOSIT--683605	TRANSFER TO 10577035908 / 683605	10442		45,563.00	6,49,891.69
5 May 2017	5 May 2017	CHEQUE DEPOSIT--506633	TRANSFER TO 10577034686 / 506633	10442		20,000.00	6,69,891.69



22

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
8 May 2017	8 May 2017	CHEQUE DEPOSIT-- 506634	TRANSFER TO 10577034686 / 506634	10442		10,000.00	6,79,891.69
8 May 2017	8 May 2017	TO DEBIT THROUGH CHEQUE-SBI -279362	/ 279362	10442	4,15,465.00		2,64,426.69
9 May 2017	9 May 2017	BY CLEARING / CHEQUE-SYB BY CLEARING-372427	/ 372427	4328		5,750.00	2,70,176.69
9 May 2017	9 May 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279363	TRANSFER FROM 34322589509 / 279363	10442	12,000.00		2,58,176.69
12 May 2017	12 May 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279364	TRANSFER FROM 10577107147 / 279364	10442	30,000.00		2,28,176.69
12 May 2017	12 May 2017	CHEQUE DEPOSIT-- 771706	TRANSFERR TO 30268867237 / 771795	10442		6,96,783.00	9,24,959.69
25 May 2017	25 May 2017	BY CLEARING / CHEQUE-SYB BY CLEARING-372464	/ 372464	4328		5,750.00	9,30,709.69
25 May 2017	25 May 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279365	TRANSFER FROM 31887085837 / 279365	10442	1,21,600.00		8,09,109.69
2 Jun 2017	2 Jun 2017	TO DEBIT THROUGH CHEQUE SBI LIST-279366	/ 279366	10442	4,45,803.00		3,63,306.69
6 Jun 2017	6 Jun 2017	CHEQUE DEPOSIT-- 163867	TRANSFER TO 10577085019 / 163867	10442		1,16,460.00	4,79,766.69



Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
6 Jun 2017	6 Jun 2017	CHEQUE DEPOSIT-- 506636	TRANSFER TO 10577034686 / 506636	10442		20,000.00	4,99,766.69
6 Jun 2017	6 Jun 2017	CHEQUE DEPOSIT-- 847846	TRANSFER TO 31887085837 / 847846	10442		1,36,350.00	6,36,116.69
6 Jun 2017	6 Jun 2017	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE- 279368	TRANSFER FROM 34322589509 / 279368	10442	12,000.00		6,24,116.69
6 Jun 2017	6 Jun 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-279367	/ 279367	10442	1,28,995.00		4,95,121.69
9 Jun 2017	9 Jun 2017	CHEQUE DEPOSIT-- 762539	TRANSFER TO 10577090754 / 762539	10442		50,000.00	5,45,121.69
13 Jun 2017	13 Jun 2017	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE- 279369	TRANSFER FROM 10312495916 / 279369	10442	20,000.00		5,25,121.69
15 Jun 2017	15 Jun 2017	CHEQUE DEPOSIT-- 771999	TRANSFER TO 30268867237 / 771999	10442		6,60,177.00	11,85,298.69
23 Jun 2017	23 Jun 2017	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE- 279370	TRANSFER FROM 10577035261 / 279370	10442	90,010.00		10,95,288.69
27 Jun 2017	27 Jun 2017	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE- 279371	TRANSFER FROM 10577034187 / 279371	10442	30,000.00		10,65,288.69
3 Jul 2017	3 Jul 2017	BY CLEARING / CHEQUE-SYB BY CLEARING- 372508	/ 372508	4328		5,750.00	10,71,038.69



Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
4 Jul 2017	4 Jul 2017	TO DEBIT THROUGH CHEQUE-SBI LOAN - CRRITNC SOC-279372	/ 279372	10442	1,37,995.00		9,33,043.69
5 Jul 2017	5 Jul 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279373	TRANSFER FROM 10577115603 / 279373	10442	21,530.00		9,11,513.69
5 Jul 2017	5 Jul 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279374	TRANSFER FROM 20000253258 / 279374	10442	21,530.00		8,89,983.69
5 Jul 2017	5 Jul 2017	CHEQUE DEPOSIT--554769	TRANSFER TO 10577115681 / 554769	10442		33,360.00	9,23,343.69
5 Jul 2017	5 Jul 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279375	TRANSFER FROM 10577091588 / 279375	10442	2,00,000.00		7,23,343.69
6 Jul 2017	6 Jul 2017	CHEQUE DEPOSIT--506637	TRANSFER TO 10577034686 / 506637	10442		9,405.00	7,32,748.69
6 Jul 2017	6 Jul 2017	CHEQUE DEPOSIT--578938	TRANSFER TO 10577035409 / 578938	10442		52,519.00	7,85,267.69
7 Jul 2017	7 Jul 2017	CREDIT-VIJAY KUMAR KAUSHAL CHQ 501751-	/	10442		35,155.00	8,20,422.69
10 Jul 2017	10 Jul 2017	CHEQUE DEPOSIT--218662	TRANSFER TO 10577090754 / 218662	10442		35,080.00	8,55,502.69
10 Jul 2017	10 Jul 2017	CHEQUE DEPOSIT--477464	TRANSFER TO 10577034835 / 477464	10442		20,819.00	8,76,121.69



Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
12 Jul 2017	12 Jul 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279377	TRANSFER FROM 34322589509 / 279377	10442	12,000.00		8,64,121.69
12 Jul 2017	12 Jul 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-279376	/ 279376	10442	2,53,155.00		6,10,966.69
14 Jul 2017	14 Jul 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-279378	/ 279378	10442	1,03,238.00		5,07,728.69
18 Jul 2017	18 Jul 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279379	TRANSFER FROM 10577086341 / 279379	10442	28,995.00		4,78,733.69
26 Jul 2017	26 Jul 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279380	TRANSFER FROM 10577036605 / 279380	10442	59,155.00		4,19,578.69
27 Jul 2017	27 Jul 2017	CHEQUE DEPOSIT--71628	TRANSFER TO 30268867237 / 71628	10442		6,66,500.00	10,86,078.69
2 Aug 2017	2 Aug 2017	BY CLEARING / CHEQUE-SYB BY CLEARING 372569	/ 372569	4328		5,750.00	10,91,828.69
3 Aug 2017	3 Aug 2017	CHEQUE DEPOSIT--258520	TRANSFER TO 10577036366 / 258520	10442		96,485.00	11,88,313.69
4 Aug 2017	4 Aug 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279382	TRANSFER FROM 34322589509 / 279382	10442	12,000.00		11,76,313.69
4 Aug 2017	4 Aug 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-279381	/ 279381	10442	1,22,000.00		7,53,313.69



26

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
4 Aug 2017	4 Aug 2017	CHEQUE DEPOSIT--582832	TRANSFER TO 10577096235 / 582832	10442		1,92,965.00	9,46,280.69
8 Aug 2017	8 Aug 2017	CHEQUE DEPOSIT--431252	TRANSFER TO 10577091420 / 431252	10442		1,07,350.00	10,53,630.69
10 Aug 2017	10 Aug 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-279384	/ 279384	10442	98,519.00		9,55,111.69
11 Aug 2017	11 Aug 2017	CHEQUE DEPOSIT--71715	TRANSFER TO 30268867237 / 71715	10442		7,28,589.00	16,83,700.69
17 Aug 2017	17 Aug 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279385	TRANSFER FROM 10577085348 / 279385	10442	1,90,000.00		14,93,700.69
18 Aug 2017	18 Aug 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-279386	/ 279386	10442	80,823.00		14,12,877.69
1 Sep 2017	1 Sep 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-279387	/ 279387	10442	2,56,919.00		11,55,958.69
4 Sep 2017	4 Sep 2017	BY CLEARING / CHEQUE-SYB BY CLEARING-461531	/ 461531	4328		5,750.00	11,61,708.69
8 Sep 2017	8 Sep 2017	CHEQUE DEPOSIT--71841	TRANSFER TO 30268867237 / 71841	10442		6,43,120.00	18,04,828.69
11 Sep 2017	11 Sep 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279389	TRANSFER FROM 34322589509 / 279389	10442	12,000.00		17,92,828.69
12 Sep 2017	12 Sep 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-279388	/ 279388	10442	1,08,622.00		16,84,206.69



27

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
19 Sep 2017	19 Sep 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-279390	/ 279390	10442	48,730.00		16,35,476.69
26 Sep 2017	26 Sep 2017	CHEQUE DEPOSIT-- 355213	TRANSFER TO 10577034187 / 355213	10442		62,235.00	16,97,711.69





Account Name : C R R I THRIFT AND CR SOCIE
Address : ROOM NO 142 FIRST FLOOR, GTE DIVISION CRRI MATHURA
ROAD, N DELHI, South
NEW DELHI
DELHI-110025
IN

Date : 12 Jul 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
Balance as on 1 Oct 2017 : 16,97,711.69

Account Statement from 1 Oct 2017 to 31 Mar 2018

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
5 Oct 2017	5 Oct 2017	BY CLEARING / CHEQUE-SYB BY CLEARING-372665	/ 372665	4328		5,750.00	17,03,461.69
5 Oct 2017	5 Oct 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-279391	/ 279391	10442	2,40,590.00		14,62,871.69
9 Oct 2017	9 Oct 2017	CHEQUE DEPOSIT--750929	TRANSFER TO 10577034631 / 750929	10442		1,55,615.00	16,18,486.69
9 Oct 2017	9 Oct 2017	CHEQUE DEPOSIT--465896	TRANSFER TO 10577034018 / 465896	10442		908.00	16,19,394.69
10 Oct 2017	10 Oct 2017	CHEQUE DEPOSIT--333280	TRANSFER TO 10577085348 / 333280	10442		1,92,965.00	18,12,359.69
11 Oct 2017	11 Oct 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-279392	/ 279392	10442	4,08,266.00		14,04,093.69



29

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
13 Oct 2017	13 Oct 2017	CASH CHEQUE- CASH WITHDRAW AL BY CHEQUE- 279393	/ 279393	10442	1,15,000.00		12,89,093.69
13 Oct 2017	13 Oct 2017	CHEQUE DEPOSIT-- 72004	TRANSFER TO 30268867237 / 72004	10442		6,05,500.00	18,94,593.69
16 Oct 2017	16 Oct 2017	CHEQUE WDL- WITHDRAW AL TRANSFER BY CHEQUE- 279394	TRANSFER FROM 34322589509 / 279394	10442	12,000.00		18,82,593.69
17 Oct 2017	17 Oct 2017	CHEQUE WDL- WITHDRAW AL TRANSFER BY CHEQUE- 279395	TRANSFER FROM 10577113843 / 279395	10442	21,530.00		18,61,063.69
17 Oct 2017	17 Oct 2017	BY TRANSFER- NEFT*SYNB 0009100*P17 10172830351 5*MISCCOLL CLG*NEFT-	TRANSFER FROM 31996760443 05 /	4430		5,750.00	18,66,813.69
23 Oct 2017	23 Oct 2017	CHEQUE DEPOSIT-- 498364	TRANSFER TO 10577107782 / 498364	10442		20,000.00	18,86,813.69
30 Oct 2017	30 Oct 2017	CHEQUE DEPOSIT-- 660116	TRANSFER TO 10577091475 / 660116	10442		1,85,790.00	20,72,603.69
2 Nov 2017	2 Nov 2017	CHEQUE DEPOSIT-- 117465	TRANSFER TO 10577101452 / 117465	10442		1,55,615.00	22,28,218.69
3 Nov 2017	3 Nov 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-279396	/ 279396	10442	8,59,203.00		13,69,015.69
10 Nov 2017	10 Nov 2017	BY TRANSFER- NEFT*SYNB 0009100*P17 11103985160 4*MISCCOLL CLG*NEFT-	TRANSFER FROM 31994200443 06 /	4430		5,750.00	13,74,765.69



Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
13 Nov 2017	13 Nov 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279397	TRANSFER FROM 34322589509 / 279397	10442	12,000.00		13,62,765.69
16 Nov 2017	16 Nov 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279399	TRANSFER FROM 30785889558 / 279399	10442	56,340.00		13,06,425.69
18 Nov 2017	18 Nov 2017	CHEQUE DEPOSIT--648110	TRANSFER TO 30268867237 / 648110	10442		7,37,630.00	20,44,055.69
1 Dec 2017	1 Dec 2017	TO DEBIT THROUGH CHEQUE-SBI LOAN CRRI TNC SOC-279400	/ 279400	10442	39,380.00		20,04,675.69
4 Dec 2017	4 Dec 2017	CHEQUE DEPOSIT--816410	TRANSFER TO 10577035078 / 816410	10442		32,430.00	20,37,105.69
6 Dec 2017	6 Dec 2017	CHEQUE DEPOSIT--952896	TRANSFER TO 30089200753 / 952896	10442		1,00,000.00	21,37,105.69
8 Dec 2017	8 Dec 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279402	TRANSFER FROM 34322589509 / 279402	10442	12,000.00		21,25,105.69
8 Dec 2017	8 Dec 2017	TO DEBIT THROUGH CHEQUE-SBI LIST-279401	/ 279401	10442	1,96,896.00		19,28,209.69
12 Dec 2017	12 Dec 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279403	TRANSFER FROM 10577101021 / 279403	10442	21,530.00		19,06,679.69
12 Dec 2017	12 Dec 2017	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279404	TRANSFER FROM 10577115603 / 279404	10112	17,850.00		18,88,829.69



Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
13 Dec 2017	13 Dec 2017	CHEQUE DEPOSIT-- 33694	TRANSFER TO 10577091703 / 33694	10442		50,000.00	19,38,829.69
19 Dec 2017	19 Dec 2017	CHEQUE DEPOSIT-- 648296	TRANSFER TO 30268867237 / 648296	10442		5,77,020.00	25,15,849.69
21 Dec 2017	21 Dec 2017	BY CLEARING / CHEQUE-SYB BY CLEARING- 413308	/ 413308	4328		10,000.00	25,25,849.69
29 Dec 2017	29 Dec 2017	BY TRANSFER- NEFT*SYNB 0009100*P17 12296208392 4*MISCCOLL CLG*NEFT-	TRANSFER FROM 31994200443 06 /	4430		5,750.00	25,31,599.69
5 Jan 2018	5 Jan 2018	CHEQUE WDL- WITHDRAWAL TRANSFER BY CHEQUE 279408	TRANSFER FROM 34322589509 / 279406	10442	12,000.00		25,19,599.69
5 Jan 2018	5 Jan 2018	TO DEBIT THROUGH CHEQUE-SBI LIST-279405	/ 279405	10442	1,69,801.00		23,49,798.69
9 Jan 2018	9 Jan 2018	TO DEBIT THROUGH CHEQUE-SBI LIST-279407	/ 279407	10442	74,190.00		22,75,608.69
10 Jan 2018	10 Jan 2018	CHEQUE DEPOSIT-- 333096	TRANSFER TO 10577037086 / 333096	10442		1,92,965.00	24,68,573.69
11 Jan 2018	11 Jan 2018	BY TRANSFER- NEFT*SYNB 0009100*P18 01117061370 3*MISCCOLL CLG*CSIR-	TRANSFER FROM 31994240443 03 /	4430		5,750.00	24,74,323.69
16 Jan 2018	16 Jan 2018	CHEQUE DEPOSIT-- 648434	TRANSFER TO 30268867237 / 648434	10442		5,65,770.00	30,40,093.69



Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
18 Jan 2018	18 Jan 2018	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279408	TRANSFER FROM 10577043001 / 279408	10442	24,385.00		30,15,708.69
22 Jan 2018	22 Jan 2018	CHEQUE DEPOSIT--33696	TRANSFER TO 10577091703 / 33696	10442		1,05,115.00	31,20,823.69
24 Jan 2018	24 Jan 2018	CHEQUE DEPOSIT--33107	TRANSFER TO 10577091066 / 33107	10442		1,71,535.00	32,92,358.69
5 Feb 2018	5 Feb 2018	TO DEBIT THROUGH CHEQUE-SBI LIST-279411	/ 279411	10442	2,49,717.00		30,42,641.69
8 Feb 2018	8 Feb 2018	TO DEBIT THROUGH CHEQUE-SBI TFR TO 11084241551 CO-OP-279410	/ 279410	691	16,800.00		30,25,841.69
8 Feb 2018	8 Feb 2018	TO DEBIT THROUGH CHEQUE-SBI TFR TO 11081241551 CO-OP-279409	/ 279409	691	20,600.00		30,05,241.69
9 Feb 2018	9 Feb 2018	TO DEBIT THROUGH CHEQUE-SBI LIST-279412	/ 279412	10442	1,41,208.00		28,64,033.69
9 Feb 2018	9 Feb 2018	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279413	TRANSFER FROM 34322589509 / 279413	10442	12,000.00		28,52,033.69
9 Feb 2018	9 Feb 2018	CHEQUE DEPOSIT--079010	TRANSFER TO 20001199232 / 879810	10442		20,260.00	28,72,293.69
12 Feb 2018	12 Feb 2018	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279414	TRANSFER FROM 10577037575 / 279414	10442	2,00,000.00		26,72,293.69



Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
12 Feb 2018	12 Feb 2018	CHEQUE DEPOSIT-- 648554	TRANSFER TO 30268867237 / 648554	10442		5,37,285.00	32,09,578.69
16 Feb 2018	16 Feb 2018	BY TRANSFER-NEFT*SYNB 0009100*P18 02168885953 6*MISCCOLL CLG*CRRI-	TRANSFER FROM 31994240443 03 /	4430		5,750.00	32,15,328.69
5 Mar 2018	5 Mar 2018	TO DEBIT THROUGH CHEQUE-SBI LIST-279415	/ 279415	10442	5,24,189.00		26,91,139.69
8 Mar 2018	8 Mar 2018	TO DEBIT THROUGH CHEQUE-SBI LIST-279416	/ 279416	10442	2,14,388.00		24,76,751.69
8 Mar 2018	8 Mar 2018	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279417	TRANSFER FROM 34322589509 / 279417	10442	12,000.00		24,64,751.00
12 Mar 2018	12 Mar 2018	A/C Keeping Chgs--	/	99999	649.00		24,64,102.69
13 Mar 2018	13 Mar 2018	CHEQUE DEPOSIT-- 712954	TRANSFER TO 30268867237 / 712954	10442		5,33,000.00	29,97,102.69
14 Mar 2018	14 Mar 2018	CHEQUE WDL WITHDRAWAL TRANSFER BY CHEQUE-279418	TRANSFER FROM 32170853014 / 279418	10442	56,050.00		29,41,052.69
14 Mar 2018	14 Mar 2018	CHEQUE DEPOSIT-- 725799	TRANSFER TO 10577036231 / 725799	10442		92,760.00	30,33,812.69
21 Mar 2018	21 Mar 2018	BY TRANSFER-NEFT*SYNB 0009100*P18 03210757456 8*DIRECTOR NISTADS-	TRANSFER FROM 31996790443 02 /	4430		5,750.00	30,39,562.69
23 Mar 2018	23 Mar 2018	CHEQUE DEPOSIT-- 713032	TRANSFER TO 30268867237 / 713032	10442		54,564.00	30,94,126.69



Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
27 Mar 2018	27 Mar 2018	CHEQUE WDL-WITHDRAWAL TRANSFER BY CHEQUE-279419	TRANSFER FROM 10577116049 / 279419	10442	1,90,000.00		29,04,126.69
28 Mar 2018	28 Mar 2018	CHEQUE DEPOSIT--713061	TRANSFER TO 30268867237 / 713061	10442		1,14,170.00	30,18,296.69



CRR I CO-OP THRIFT AND CREDIT SOCIETY LTD.
NEW DELHI
BALANCE SHEET AS ON 31 MARCH 2018

LIABILITIES			ASSETS		
Previous Year (Rs.)	Particulars	Current Year (Rs.)	Previous Year (Rs.)	Particulars	Current Year (Rs.)
35,85,685.00	Share Money	33,07,135.00	1,61,16,075.00	Loans Advanced	1,30,99,597.00
95,68,974.00	Compulsory Deposits	87,75,323.00	1,47,103.00	Interest Accrued	1,22,240.00
61,156.00	Optional Deposits	61,220.00		Fixed Assets	
	Reserves & Surplus		98,000.00	Computer and Printer	78,400.00
28,66,371.69	Reserve Fund			Cash & Bank Balance	
	Education Fund 37400		2,636.00	Cash in Hand	894.00
	Opening 28,66,371.69		9,54,327.42	State Bank of India	30,18,296.69
	Add: P & L A/c 2,41,679.54	30,70,651.23			
	Interest Payable:				
7,88,088.73	CD	7,15,092.46			
	OD				
	Other Liabilities				
4,08,266.00	Dividend	3,14,726.00			
	GBM Expenses Payable	4,000.00			
	Accounting Charges				
39,600.00	Audit Fee Payable	71,280.00			
1,73,18,141.42	Total	1,63,19,427.69	1,73,18,141.42	Total	1,63,19,427.69

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.

Bud President *Kumar* Secretary *Ault* Treasurer

Dated: 30.03.2019
Place: New Delhi

UDIN: - 19091107AAAAAG5789



31

CRR I CO-OP THRIFT AND CREDIT SOCIETY LTD.
NEW DELHI
INCOME & EXPENDITURE A/C FOR THE YEAR ENDING, 31 MARCH 2018

Previous Year(Rs.)	Expenditure	Current Year(Rs.)	Previous Year(Rs.)	Income	Current Year(Rs.)
	To Interest on CD/OD		19,03,769.75	Interest Recoverable	16,93,927.00
8,45,167.49	Paid on CD	8,15,511.46	10.00	Admission Fee	20.00
29,434.97	Paid on OD	269.00			
	Payable on CD				
	Payable on OD				
8,165.00	To Typing Stationary & Printing etc.	870.00			
1,22,500.00	To Honorarium	1,42,000.00			
862.50	Bank charges	649.00			
25,040.00	Refreshment exp.	166.00			
25,800.00	Audit Fee	31,680.00			
10,350.00	Server Expense	360.00			
3,324.00	Conveyance Expenses	1,23,500.00			
1,34,000.00	Gbm. Expenses	19,600.00			
	Depreciation	300.00			
	Misc. Expenses				
5,940.00	Other Expenses	2,636.00			
2,551.00	Meeting Expenses				
6,90,644.79	Net Income c/d	5,56,405.54			
	Total	16,93,947.00	19,03,779.75	Total	16,93,947.00
19,03,779.75					
	Allocation of Income		6,90,644.79	Net Income	5,56,405.54
2,82,378.79	Reserve Fund	2,41,679.54			
4,08,266.00	Dividend	3,14,726.00			
	Total	5,56,405.54	6,90,644.79	Total	5,56,405.54
6,90,644.79					

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.

[Signature]

President

[Signature]

Secretary

[Signature]

Treasurer



CRRI CO-OP THRIFT AND CREDIT SOCIETY LTD.

NEW DELHI

RECEIPTS & PAYMENTS STATEMENT FOR THE YEAR ENDING, 31 MARCH 2018

Previous Year(Rs.)	Receipts	Current Year(Rs.)	Previous Year(Rs.)	Payments	Current Year(Rs.)
10,094.00	Cash in Hand (op.)	2,636.00	2,11,450.00	Share Money	4,09,300.00
1,63,137.80	S.B.I	9,54,327.42	8,62,994.00	Compulsory Deposits	14,88,250.00
			8,63,269.00	Optional Deposits	31,331.00
43,300.00	Share Money	1,30,750.00	5,940.00	Other Expenses	
7,37,500.00	Compulsory Deposits	6,82,750.00	28,550.01	Interest payable CD	66,752.00
74,755.00	Optional Deposits	31,331.00	28,043.97	Interest Payable O.D.	
1,76,890.00	Interest Accuerd	1,47,103.00	4,29,809.00	Dividend	4,08,766.00
86,44,513.00	Loans Advanced(Assets)	87,13,546.00	-	Misc. Expenses	300.00
17,44,717.00	Interest Collected	15,52,721.00	68,49,920.00	Loans Advanced	57,02,625.00
10.00	Admission Fees	20.00	8,165.00	Typing Stationary & Prntg. Etc.	870.00
-	Gbm Expenses Payable	4,000.00	1,22,500.00	Honorarium	1,42,000.00
			862.50	Bank Charges	649.00
			25,040.00	Refreshment Exp.	166.00
			1,31,000.00	Gbm Expenses	1,20,500.00
			3,324.00	Conveyance Exp	360.00
			-	Education Fund	37,400.00
			8,24,166.00	CD Payable	7,88,088.73
			86,418.90	OD Payable	
			10,350.00	Server Expenses	
			39,600.00	Audit Fees Payable	
			2,551.00	Meeting Expenses	2,636.00
			98,000.00	Computer and Printer	
			6,000.00	Audit Fees	
			2,636.00	S.B.I.	30,18,296.69
			9,54,327.42	Cash in Hand	894.00
1,15,94,916.80	Total	1,22,19,184.42	1,15,94,916.80	Total	1,22,19,104.42

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-Up. Thrift and Credit Society Ltd.

[Signature]

President

[Signature]

Secretary

[Signature]

Treasurer



36

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

LIST OF MEMBERS ENROLLED DURING 2017-18

S. No.	Name	ID No.	Date of Joining	Date of Retirement	Loan Outstanding(Rs.)
1	S. Padma	980	02-02-2018		
2	S. Mariappan	904	01-06-2017		

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: 30.09.2019
Place: New Delhi



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

LIST OF MEMBERS RESIGNED DURING 2017-18

S. No.	Name	ID No.	Date of Leaving	Reason
1	J B Sen Gupta	93	05-02-2018	Retired
2	R S Bhardwaj	272	05-02-2018	Retired
3	Y C Tiwari	355	05-03-2018	Retired
4	T K Amla	357	14-07-2017	Retired
5	Purnima Parida Dr. Ms.	394	01-09-2017	Retired
6	Sudesh Kumar	481	09-10-2017	Retired
7	U Srinivas Rao	571	18-08-2017	Retired
8	P Pramada Vali (Dr.)	582	04-05-2017	Retired
9	Pavan Chhabra Ms.	8	08-05-2017	Retired
10	Mohd Irshad	107	11-09-2017	Retired
11	S. K Gupta	113	08-05-2017	Retired
12	Sushil Kumar	237	04-08-2017	Retired
13	Madan Pal Singh	291	04-08-2017	Retired
14	Ram Pal	316	14-07-2017	Retired
15	S K Sharma	328	08-03-2018	Retired
16	C Kamraj	469	10-08-2017	A/c Closed
17	Sarita Verma Restogi Ms.	574	08-12-2017	Retired
18	Prema Prasad (Ms)	15	04-08-2017	Retired
19	V Murugesen	68	03-11-2017	Retired
20	SK Biswas	349	05-03-2018	Retired
21	Prithvi Raj Singh	475	08-12-2017	Retired
22	Nihender Singh	539	03-11-2017	Retired
23	Bijender Kumar	79	07-07-2017	Retired
24	Ram Lal	136	01-06-2017	Retired
25	Rajbir Singh	254	03-11-2017	Retired
26	Mahinder P Singh	294	05-03-2018	Retired
27	Sushma Behl Ms.	388	09-02-2018	Retired
28	Vinod Kumar	48	05-04-2017	Retired
29	Balbir Singh	314	05-01-2018	Retired
30	Brij Mohan Singh	496	06-07-2018	Retired
31	Deep Chand	61	03-11-2017	Expired

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



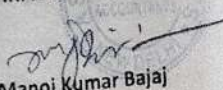
CRR I CO-OP THRIFT AND CREDIT SOCIETY LTD.
NEW DELHI

LIST OF RECORDS AS ON 31.03.2018

Certified that the following records have been held as on 31.3.2018 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.

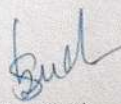
S. No.	Particulars	Nos.
1	Membership Register	2 Nos.
2	Surety Bond Register	4 Nos.
3	Cash Book	13 Nos.
4	Personal Ledger	33 Nos.
5	General Ledger	9 Nos.
6	Minutes Books	9 Nos.
7	Share Certificate Books	16 Nos.
8	Bond File	One for each year
9	Vouchers File	One for each year
10	Receipt Books	Up to date
11	Loan Application Books	Up to date
12	Share Allotments Register	3

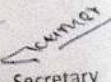
For ASHM & ASSOCIATES
Chartered Accountants
F.R. No. 005790C


Manoj Kumar Bajaj
Partner
M.No. 091107

Dated: 30.03.2019
Place: New Delhi

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


President


Secretary


Treasurer




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

LIST OF EXECUTIVE COMMITTEE A LOAN OUTSTANDING AS ON 31.03.2018

S. No.	Name	Post	ID No.	Amount (Rs.)
1	Mr. Satyabir Singh	President(Acting)	540	7,720
2	Mr. Narender Kumar	Secretary	465	59,140
3	Mr. Ashok Pant	Treasurer	41	Nil
4	Mrs. Mukti Advani	Vice President	982	Nil
5	Ms. Aashia	Member	1154	Nil
6	Mr. Sanjay Kumar	Member	538	Nil
7	Mr. Daya Ram	Member	535	1,78,470
8	Raj Bala	Member	771	Nil
9	Jagdish	Member	343	2,00,000

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




40

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

LIST OF HABITUAL LOAN TAKERS DURING 2017-18

S. No.	Name	ID No.	No. of Times
	Nil		
	Nil		
	Nil		
	Nil		
	Nil		
	Nil		
	Nil		
	Nil		
	Nil		
	Nil		
	Nil		
	Nil		
	Nil		
	Nil		
	Nil		
	Nil		


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



CRR CO-OP THRIFT AND CREDIT SOCIETY LTD.

NEW DELHI

LIST OF DEFAULTERS AS ON 31.03.2018

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	-	-	

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.

[Signature]

President

[Signature]

Secretary

[Signature]

Treasurer



Dated: 30.03.2019

Place: New Delhi

43

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

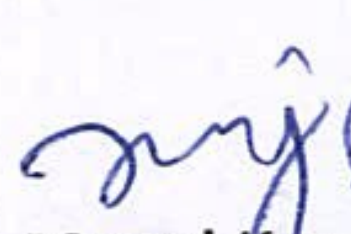
CASH IN HAND CERTIFICATE FOR BALANCE AS ON 31-3-2018

We hereby confirm that Cash in Hand on 31.3.2018 was ` 894/- (Rupees Eight Hundred Ninety 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: 30.03.2019

Place: New Delhi

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

BANK RECONCILIATION STATEMENT FOR THE F/Y 2017-18.

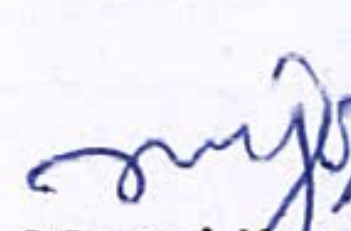
A/C NO.: - 10577022149

Particulars	Amount. (Rs.)
Balance as per Bank Book (Dr.)	30,18,296.69
Balance as per Bank Statement (Cr.)	30,18,296.69

For ASHM & ASSOCIATES

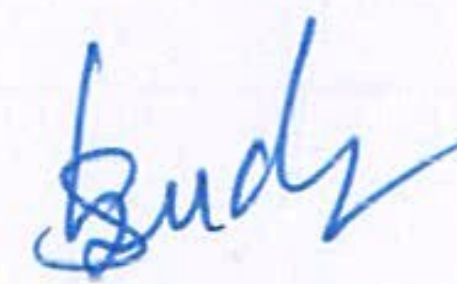
Chartered Accountants

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

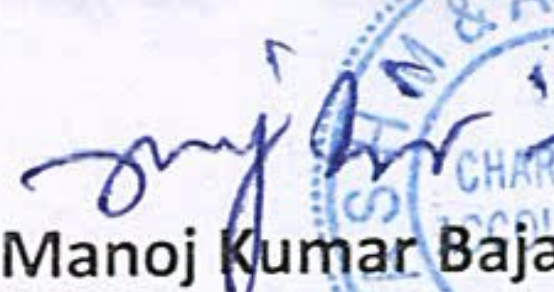


CRR I CO-OP THRIFT AND CREDIT SOCIETY LTD.
NEW DELHI

List Of Employess/ Staff Members AS ON 31-3-2018

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 (2017-18)

1	2	3	4
Sl No.	MEMBER'S NAME	Employer ID no.	Membership No.
1	B Kangadurai	81	738
2	Vasant G Havangi	104	859
3	V V L K Roa Dr.	155	845
4	P V Pradeep Kumar	221	991
5	Sudhir Mathur	222	636
6	K Sitaramanjaneyulu	235	688
7	Rabindra Nath Dutta	251	805
8	R K Srivastava	344	728
9	Kanwar Singh	360	1008
10	Anuradha Shukla Ms.	390	681
11	Sunil Jain	409	794
12	Niraj Sharma	420	800
13	Raj Kishore Panigrahi	460	774
14	M N Nagabhushana	468	826
15	Sangita Dr.	472	734
16	Kishore Kumar Dr	492	771
17	S Velmurugan Dr.	552	815
18	Subhash Chand	583	837
19	Ashok Kumar Sagar	617	853 A
20	Lalita Jangpangi Ms.	634	841
21	Nasim Akhtar	676	852
22	Ambrish Saurikhia	679	945
23	A.K Jain	680	898
24	Pradeep Kumar	684	851
25	Binod Kumar	686	944
26	Kirti Bhandari Ms.	689	1007
27	Pankaj Gupta Dr.	690	855
28	Ravinder Kumar	693	909
29	Alok Ranjan	696	963
30	Neelam Jain Dr	700	854
31	Farhat Ali Azad	701	052
32	Madhu Errampalli	711	884
33	Anil Kumar Sinha	742	900
34	A Mohan Rao	746	936
35	Kayitha Ravinder	749	882
36	Jakkula Natraju	752	1018
37	D C Sharma	802	983
38	Chalumuri Ravi Sekher Dr.	823	965
39	Pulikanti Subramanya Prasad	825	966
40	Mukesh Kumar Meena	826	956
41	Subodh Kumar	831	935
42	Rajeev Goel	890	992
43	Suraj Parkash Dr.	884	970
44	Abhishek Mittal	970	
45	Satish Pandey	973	1004
46	Ganvir Dinesh Vasanta Rao	975	995



47	Sippy Kalra Chauhan	977	
48	S. Padma	980	
49	Mukti Advani	982	997
50	Rina Singh	989	1022
51	Ashutosh Arun	1150	1049
52	Vandana D Singh Ms.	891	972
53	Jai Parkash Indora	1079	1006
54	K.C. Paliwal	647	1048
55	Avanish Kumar	1197	1036
56	R C Zoon	781	
57	Renu chadda Ms	4	
58	Naresh Kumar Sharma	62	677
59	Y V Rao	46	576
60	Satish Kumar	590	830
61	P C Meshram	905	993
62	Kamla Masih	943	1003
63	Ashok Kumar	77	816
64	Ajai Pal Singh	159	754
65	Mahipal Singh Rana	211	554
66	Ashok Kumar ARORA	255	752
67	A K Tripathi	342	758
68	Shanta Kumar Ms.	395	617
69	S Kannan	401	825
70	Narinder Kumar	465	614
71	Vijai Kumar Kanaujia	627	857 A
72	Mukesh Kumar	628	860 A
73	Reeta Rani Ms.	666	926
74	Pardeep Kumar	667	866
75	Gajender Kumar	670	855
76	Kamini Gupta Ms.	671	893
77	Shankh Dass	677	
78	Ravinder Deekonda	682	892
79	Sunil Grover	694	876
80	Pankaj Goel	716	881
81	Vinod Kumar Tyagi	766	880
82	D V Singh	799	998
83	Yogender Kumar	817	916
84	Tara Chand	834	950
85	Kumar Shashi Bushan	836	958
86	Muni Raj Meena	867	986
87	H Lokeshwor Singh	898	982
88	Kewal Krishan Gola	899	985
89	RAJESH RANA	983	988
90	S. Mariappan	904	
91	Preeti Sinha	1059	1013
92	Manoj Kumar Singli	1082	1021
93	Vijay Kumar Kaushal	1083	1015
94	Pankaj Bhatt	1086	1012
95	Amit Kumar	1088	1025
96	Vaibhav Varshnay	1091	1017



97	Surendra Kumar Verma	1096	1011
98	Rajan Verma	1099	1020
99	Ching Lydia (Ms)	1155	1037
100	Mitali Mohapatra (Ms)	1161	1038
101	Anshul Saxena	1160	
102	Vivek Dubey	1165	
103	Ashok Pant	41	515
104	Lakhbinder Singh	83	713
105	Devender Kumar	111	786
106	Om Parkash	121	460
107	Jagdish Singh	341	644
108	Harish Kumar	422	797
109	Pratap Singh	444	756
110	Hira Lal Sachdeva	448	745
111	Daya Ram	535	
112	Amin Ali Khan	537	
113	Sanjay Kumar	538	
114	Satyabir Singh	540	
115	Kishan Swroop	591	832
116	Neha Dhiman (Ms)	1151	1028
117	Aashia (1154	1033
118	Rekha (Ms)	1166	1032
119	Aniket Ranjan	1153	1034
120	Neha Chaudhary	1159	
121	Subhas	1156	
122	Vijay Kumar Sha	1157	
123	Ramesh Badola	54	579
124	S K Dhingra	78	711
125	Manoj Kumar	91	759
126	Bishan Dass Sharma	115	846
127	C M Kukreti	199	575
128	Daleep Mutreja	206	769
129	V K Bhambota	271	661
130	Sunil Datt	359	721
131	Sam Kurian	365	1001
132	Veena Verma Ms	373	611
133	Neelam Kumari Ms.	391	627
134	Satish Kumar	490	764
135	Santosh Khuttan Ms.	505	809
136	Phool Chandra	531	779
137	Kunjumol B Verghese Ms.	532	829
138	K Bairagi	580	784
139	Anil Kumar	600	969
140	Sanjay Choudhary	602	834
141	Karuna Saini Ms.	620	640
142	Sarita Sethi Ms.	621	840
143	Rakesh Kumar	624	856
144	Rajan Tirkey	630	1024
145	Babu Lal Meena	632	627
146	Bhajan Singh	645	847



48

147	SUMER SINGH Chhachhia	715	908
148	Rajiv Kumar Chopra	727	932
149	Priti Sachdeva Ms.	736	878
150	Praveen Bhatia Ms.	748	928
151	Sunil Kumar	791	942
152	Vijay Kumar	795	929
153	Chander Kant	837	
154	Sunil Kumar	887	964
155	Dharam Singh	888	974
156	Kamlesh Kumari Ms	908	984
157	Virendra Kumar Dussya	1105	1009
158	Dev Dutt Sharma	34	522
159	Narender Kumar	56	723
160	Dinesh Prakash	90	757
161	Anil Kumar	168	755
162	Kartar Singh	187	613
163	Jamdar Mehto	217	512
164	Jag Lal Mehto	242	726
165	Bhawar Singh	248	546
166	Rajveer Singh	293	531
167	Raj Pal Singh Gautam	319	789
168	Surinder Kumar	333	744
169	Braham Prakash	488	557
170	Jai Prakash	500	539
171	Balvir Singh	533	653
172	Asif Hussain Choudhary	536	803
173	Sumitra Bai Ms.	728	870
174	Suresh Prasad Thakur	770	906
175	Shiv Lal	772	919
176	Prem Chand	773	904
177	Sant Ram	778	896
178	Raja Lal Manjhi	779	894
179	Sunita Saini Ms.	755	885
180	Vikas Singh Negi	1127	
181	Rachna	1244	
182	Prem Bahadur Thapa	64	697
183	Yoginder Mehto	127	689
184	Shiv Narain	174	671
185	Rajpat Singh	184	703
186	Om Parkash	219	591
187	Jagdish	343	567
188	Rajinder	348	763 A
189	Vijender Kumar	381	562
190	Mohan Lal	429	691
191	Tek Chand Thapa	478	538
192	Dinesh Kumar	479	818
193	HEM KUMAR GIRI	523	785
194	Ram Singh	541	547
195	Des Raj	588	597
196	Dharam Pal	604	824



197	Sriram Mahto	656	655
198	Santosh Ms.	757	886
199	Rajbir Singh	761	938
200	Chet Narain	762	939
201	Keshav Ram Acharya	763	940
202	Rajesh Bariya	764	937
203	Raj Bala Ms.	771	927
204	Shakuntla Devi Ms.	786	921
205	Karam Singh	796	905
206	Sumitra Devi Ms.	805	912
207	Murari Lal Meena	814	924
208	Kailash Kumar	820	959
209	Ravi Kumar	966	990
210	Ram Sai Balmiki	1106	1023
211	Raghusaran Balmiki	1107	1027
212	Ram Lakhan	1108	
213	Gautam Pandey	163	493
214	S.S Gaharwar	312	
215	Sangh Priya	824	
216	C. Mustfa	796-A	
217	Balbir Singh	152	
218	Hari Ram	153	
219	Ramesh Rao	347	



50

S. No.

Society's Copy

Date:-

Option-Cum-appointment letter for conducting statutory audit for 2017-2018 / 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 2017-18 ASHM & Associates
5. Yearwise turnover since last audit up to 31.03.2017 Rs. 173 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 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
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 C.R.R.I. Co-op. Thrift & Credit Society Ltd. 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 17/07/19

Authorised Signatory

Name & address of the firm with SEAL

APPROVAL OF REGISTRAR COOPERATIVE SOCIETIES

No. FAR/Audit 2014/

Dated:-

Option exercised by the society has been approved for the year 2017 to 2018 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.