

AUDIT REPORT
OF
CRRI CO – OPERATIVE THRIFT & CREDIT SOCIETY LTD
CRRI, NEW DELHI – 110025
REGD. NO.236 (U) DT: 24.02.1970

YEAR : 01.04.2019 TO 31.03.2020

AUDITORS

M/S Vinay Jain & Associates
Chartered Accountants

18/12, W.E.A, Pusa Lane, Arya Samaj Road, Karol Bagh
New Delhi – 110005

PH – (O) : 011-28753909, E Mail : vjainca@rediffmail.com

Dy.No. 1955 Date:- 7.3.22

Total Page :- I to VII and 1 to 35

CHECK LIST FOR SUBMISSION OF AUDIT REPORT

Name of Auditor : M/s Vinay Jain & Associates
 Name of The society : CRRI Co-Op Th & Cr society Ltd
 Regn. No & Audit Period : 236(U) DT: 24.02.1970 & 01.04.2019 to 31.03.2020
 Zone : South
 Net Profit : Rs.2,67,699/-
 Education Fund : Rs.....
 Appointment Letter No Dated : F.A.R.(Audit)/2021/100, Dt:29.12.2021
 Admission Audit Fee (with fee Bill) : Rs.25,960/-

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

S. No	Description	Page No
1	Appointment Letter No.: CRRI/CTCS/01/ date: 30.12.20219	II
2	Audit Fee Bill	VI
3	Brief summary of society in Annexure -C	VII
4	Audit report on form A, B, & C	3,4-9
5	Balance Sheet	22
6	Income & Expenditure A/C	23
7	Receipt & Payments A/C	24
8	Cash in Hand Certificates	25
9	Details of habitual loan takers & defaulters	26
10	List of managing committee members	27
11	Certificates of records and Custodian	28
12	Bank Certificates /Reconciliation statement	28a
13	List of Staff / Employee	29a
14	List of members addition & Deletion	29-30
15	List of Members	31 - 35

Examined the audit report and
 Signature of Dealing Asst.

Counter Signed

Asstt. Registrar (Audit)

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

Signature of Dealing Asst.
 Dated:

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

No.F.A.R.(Audit)/2021/107
Appointment Register SI No.

Dated: 29/12/2021

To

✓ The President/Secretary,
CRRI T/C Society Ltd. (Regd.No.236(U)),
Central Road Resarch Institute
Delhi-110025

Sub: - Appointment of auditor for the period 2019-20 in r/o CRRI T/C Society Ltd. (Regd.No.236(U)).

Sir,

With reference to your letter dated 07.09.2021 the competent authority has decided to appoint auditor for the period 2019-20 in r/o CRRI T/C Society Ltd. (Regd.No.236(U)), 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 2019-20 without prejudice to any penal action that can be taken separately under DCS Act/ Rules.

The Society has deposited Rs. 1500/- vide Receipt No. 19/23 dated: 09.12.2021.

S. No	Name of CA/CA firm/Panel No.	Under Section	Audit period
1.	M/s Vinay Jain & Associates.(A -13)	60(6)	2019-20

You are hereby directed to extend all co-operations 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 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.

(SANJAY JHA) (Audit)
ASSTT. REGISTRAR (AUDIT)
Office of the Registrar
Govt. of NCT of Delhi
Parliament Street, New Delhi-110001

No.F.A.R.(Audit)/2021/

Copy forwarded to following for information and necessary action to:-

1. A.R. (Sec -2) O/o RCS, Parliament Street, New Delhi.-110001.
2. M/s Vinay Jain & Associates(A-13)
3. Guard File.

(SANJAY JHA)
ASSTT. REGISTRAR (AUDIT)

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

F.No.A.R. (Audit)/2020/ 439

Dated: - 07/12/2021

ORDER

Whereas the President/Secretary, CRRI T/C Society Ltd. (Regd. No. 236 (U)), had applied for appointment of auditor for getting the audit conducted for the period FY 2019-20 vide their letter dated 07.09.2021 vide which they have requested for appointment of M/s Vinay Jain & Associates (A-13) for the FY 2019-20.

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, a fine of Rs.1500/- for each year 2019-20 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 with the further direction to get the audit of the society conducted in time.

This issue with the prior approval of the Competent Authority.



(SANJAY JHA)
ASSTT. REGISTRAR (AUDIT)

✓ The President/Secretary,
CRRI T/C Society Ltd.
Central Road Research Institute
Delhi -110025.

Copy to:-

Accounts Branch for depositing the Penalty Amount.

Reg.No.: 236-(U)

CRR I Co-Operative Thrift & Credit Society Limited
सी.एस.आई.आर.-केन्द्रीय सड़क अनुसन्धान संस्थान,नई दिल्ली-110025

Contact No. 26832325, 26832173 (Extn. 215)

No. CRR I/TCSociety/Audit/02

Dt. 27.08.2021

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



Subject: Application for Appointment of Auditor


Sir,

With reference to subject cited above, we have requested M/s Vinay Jain & Associates, New Delhi for financial Audit of of CRR I Thrift & Credit Society, Ltd, CRR I Mathura Road New Delhi-25, for the year 2019-2020. M/s Vinay Jain & Associates, has given his consent regarding the same (please find the enclosed CA consent letter),

You hereby requested to appoint Vinay Jain & Associates, Chartered Accountants, bearing panel no.13 Category A as Statutory Auditor of our Society for financial year 2019-20 and issue letter of appointment.

Thanking You,

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


President



CRR I CO-OP Thrift and Credit Society Ltd.
New Delhi-110025

CO - OP EDUCATION FUND FOR THE YEAR 2019 - 20

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.

31010

RECEIPT

Dated

03/03/22

Regd. No.

236 (v)

Received with thanks from

CRR I COOP TIC Society Ltd

Address

a sum of Rs.

Five thousand three hundred sixty four only

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

period 2019-20

vide Cash Rs.

5354

Cheque No.

Dated

Can

for Rs.

Drawn on

Rs.

5354/-

On behalf the
committee on Cooperative Education Fund
SECRETARY

For Vinay Jain & Associates
Chartered Accountants
F.R.No. 004085N

Vinay Kumar Jain
Partner
M.No. 080163



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

President

Secretary

Treasurer

M/S Vinay Jain & Associates

Chartered Accountants

18/12, W.E.A, Pusa Lane, Arya Samaj Road,
Karol Bagh, New Delhi - 110005

Date: 24.01.2022

Bill No. CRRI/19-20/01

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 2019-20

Particulars

	Amount(RS.)	Amount(RS.)
For First Rs. 5 lakhs of Working Capital @ 4/1000	2000	-
For next Rs. 10 lakhs of Working Capital @ 3/1000	3000	-
For next Rs. 15 lakhs of Working Capital @ 2/1000	3000	-
For next Rs. 20 lakhs of Working Capital @ 1/1000	2000	-
For balance Rs. 240,00,163/- of Working Capital @ 0.50/1000	12000	-
Total		22,000
Add: CGST @9%		1980
Add: SGST @9%		1980
Grand Total		25,960

(Rupees Twenty five thousand nine hundred sixty only)

For Vinay Jain & Associates
Chartered Accountants
FRN. 004085N

Vinay Kumar Jain
(Partner)

Membership No.080163



[Signature]
President

[Signature]

(V)

Brief Summary of The Society

Audit Period to: 2019- 2020

Name of the society: CRR Co-operative 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: 80,79,766/- Paid up Capital: 29,53,135/-

Details of Bank 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:

Pending enquires:

No. of pending Arbitration Mismanagement/ Fraud: Nil

Name of managing Committee members during audit period

President	Secretary	Treasurer
Mukesh Kumar	Yogendra	Manoj Kumar

Particulars	Previous Audit	At the time of present audit
Audit Period	2018-2019	2019-2020
No. of members	206	195
No. of resigned/ expelled members	19	22
No. of new enrolled members	6	11
Name of the C.A.	Vinay Jain & Associates	Vinay Jain & 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.160,64,902	Rs.151,30,399
Sales	-	-
Net Profit	Rs. 461,451	Rs.267,699
Education Fund Due	Nil	Nil
Education Fund Paid on (date)	N.A	N.A
Report for Previous year	N.A	N.A

Signature


President


Secretary

VI



Treasurer


Auditor

VINAY JAIN & ASSOCIATES

CHARTERED ACCOUNTANTS

Head Office : 18/12, W.E.A., Pusa Lane, Arya Samaj Road, Karol Bagh, New Delhi-110 005

Guwhati Office : Flat No. 308, Block-B, 3rd Floor, Kiran Shree Apartment Bye-Lane 2,
Tarun Nagar, Guwhati, Assam-781005

Saharanpur, (UP) Office : 8, Vipulanchal behind Jain Temple, Jain Bagh, Saharanpur, UP-247001

Phone : (O) 28753909, 28756275, 47330502 (M) 9811228611

Website : www.vjainca.com / E-mail : vjainca@rediffmail.com

Ref. No.

Dated

INDEPENDENT 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, 2020, and the Income & Expenditure account and Receipts & Payments account for the year ending April 1, 2019 to March 31, 2020 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, 2020;
 - 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 Society has been following the provisions of the Banking Regulations Act, 1949.

Date: 24-01-2022

Place: New Delhi

UDIN: 22080163AAAAAR4239

For Vinay Jain & Associates
Chartered Accountants
F.R. No. 004085N
CA VINAY KUMAR JAIN
M.NO:- 080163

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. and Date: 236(U) dated 24-02-70

M.C.L.: Nil

Audit Classification: 'D'

Period of Audit: 01/04/2019 to 31/03/2020

Area of Operation: CRR I Staff

No. of members at the time of
present audit: 195(206-22+11)

Last Audited by: M/s Vinay Jain and 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 member 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 seal on the share certificates and their issuance to the members.



PART-B

SECTION-1

A. MANAGEMENT

Managing Committee:

The list of the Members is annexed herewith.

General Body Meeting:

No GBM was held during the year under audit. The last GBM was held on 23.03.2017

Managing Committee Meetings:

As per the Minute Books of the Managing Committee 15 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 31.03.2020	:	195
No. of members as on 31.03.2019	:	206
Members admitted during the period	:	11
Members left during the period	:	22

The list of members as on 31-03-2020, list of members admitted during the period and the list of members left are attached herewith.

Membership Register:

The Membership Register produced for our verification was incomplete. The record of all the members are 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 01.04.1994 which incorporates particulars about new members herewith.

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 the 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 Societies Act. and Rules and the Bye-laws of the societies.
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 31-03-2020	:	29,53,135.00
As on 31-03-2019	:	32,20,185.00
Amount received during the period	:	42,800.00
Amount Refunded during the period	:	309850.00

Deposits From Members:

	Compulsory Deposit(C.D)	Optional Deposit (O.D.)
As on 31-3-2020	80,64,416	15.350
As on 31-03-2019	84,86,910	10,289
Amount received During the period	5,87,906	24,425
Amount refunded during the period	1,010,400	19,364

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

Reserve Fund:

The Reserve fund balance as on 31.03.2020 was Rs. 2,992,698 as against Rs. 31,13,993 as on 31.03.2019.

Co-operative Education Fund:

There is Rs. 36,170/- in the amount as on 31.03.2020. (Previous Year – Rs. 37,400 as on 31.03.2019)



Interest Payable to members: Rs. Nil as on 31.03.2020.(Previous year Rs.nil as on 31.03.2019)

Interest is payable to members @6.6% p.a. on the deposits received from them. The details of deposits as under:

Interest payable	Compulsory deposit(C.D.)	Optional Deposit(O.D.)
Balance as on 31.03.2020	Nil	Nil
Balance as on 31.03.2019	Nil	Nil

Dividend Payable: Rs. 378,785/-

A sum of Rs. 378,785/- has been debited to P&L A/c during the year on account of dividend @9.6% on the Share Money for the year 2019-20. A sum Rs. 378,785/- for the year 2018-19 and balance provision is Rs. Nil.

Meeting Expenses payable: Rs. Nil/-

A sum of Rs. Nil was paid as meeting fees and nothing was outstanding for the year 2019-20 and also a sum of Rs. Nil outstanding for the year 2018-19, which was paid during the year

Audit Fees Payable: RS. 25,960/-

A sum of Rs. 25,960/- was paid as audit fee for the year 2019-20 and the 2018-19 as against an audit fee of Rs. 97,240/-.

Honorarium Payable: RS Nil/-

A sum of Rs. 177,500/- was paid as honorarium during the year and nothing remains unpaid.

Loan to Members:

Loans to Members	Amount(Rs)
Balance as on 31.03.2020	1,11,12,670
Balance as on 31.03.2019	1,33,72,737
Amount Advanced during the period	53,28,310
Amount Received during the period	75,88,377



Observations:

1. It was observed that the society is following the practice of receiving applications for loan, 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 list of borrowing members bearing A/C no.(s) and Loan amount/ Interest/ Dividend be sent to bank for crediting their A/Cs. Use of cheques for disbursing loan be maximized and no cash loans be given at all. Payment of loans in cash be deposited by the respective member in society's Bank A/C and the counterfoil of pay in slip be given to the society to get receipt from the society. This step is to discourage repayment in cash and avoid incidents of duplicate notes.
4. The list of dues to and from members is attached along with the report.
5. It was observed that the limits as laid down by clause 41 of 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 limits of a member's commitment as surety at a amount equal to his maximum credit limits. Cases were observed where a member's commitments as surety were more than three times his maximum credit limit. However four new surety register have been introduces for effective control and follow up,

Interest Receivable from Members:

A sum of Rs. 92,222/- was receivable on account of interest @12% p.a. on the loans advances to members as on 31.03.2020 and 131,233/- as on 31.03.2019.

Cash in Hand :

Cash in hand as on 31.03.2020 was Rs. 5,554/-as against Rs. 3,144/- as on 31.03.2019 confirmation certificate attached.

State Bank of India C/A:

The balances as per the bank statement and bank book as 31.03.2020 was Rs. 38,91,729/-.

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

A sum of Rs. 6,86,059/- (including Rs. 6,86,059/- paid) and nil been accounted as interest on compulsory deposit and optional deposit respectively, during the year and a sum of Rs.



7,17,420/- (Including Rs. 7,17,420/- paid) and Rs. 123/- being accounted as interest on compulsory and optional deposit respectively.

Typing Printing and Stationery:

A sum of Rs. nil has been incurred on typing, printing and stationery as against a sum of Rs. nil/- incurred in the year.

Honorarium:

A sum of Rs. 2,13,000/- has been paid provided as honorarium as compared to Rs. 1,77,500/- in last year.

Bank Charges:

A sum of Rs. 649/- has been debited as bank charges as compared to Rs. 737.50/- in last year.

Refreshment, Posting and conveyance Expenses:

A sum of Rs. 13,750, nil, and 3,625/- were spent during the year as against Rs. nil, nil, and Rs. nil/- spent on refreshment, postage and conveyance in last year.

Meeting Expenses:

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

Interest on Loans:

During the year a sum of Rs. 14,11,874/- was collectable as interest on loans to members and a sum of Rs. nil/- was collectable as interest on loans to members in last year.

Admission Fee:

A sum of Rs. 110/- was collectable as entry fee from new members as against a sum of Rs. 90/- collected in last year.

Other Observations:

- a. Profit & loss A/C as on 31.03.2020 shows the balance of Rs. 2,67,699/- which represents the total distributable funds available to the society. Apportions during the year have been made by transferring nil to Reserve Fund A/C. Previous year figures have been regrouped/ rearranged wheresoever considered necessary.
- b. The provisions of Rules 70 of the Delhi Co-operative Societies Rules Maintenance of Liquid Resources and Distribution of Assets have not been complied with by the Society.



- c. 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. 31,47,032.73/- is a serious violation.
- d. Society should open Saving Bank A/C instead of present Current A/C to earn interest Optional Deposit should be avoided when funds available.
- e. 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: 24-01-2022

Place: New Delhi

UDIN No:- 22080163AAAAAR4239



**For Vinay Jain & Associates
Chartered Accountants
F.R. No. 004085N**

**Vinay Kumar Jain
Partner
MN. No. 080163**



Account Name
Address

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

Date

: 24 Jan 2022

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.)

: 0.0

MOD Balance

: 0.00

CIF No.

: 80452683451

IFS Code

: SBIN0010442

MICR Code

: 110002445

Balance as on 1 Apr 2019 : 25,10,747.73

Account Statement from 1 Apr 2019 to 31 Mar 2020

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
3 Apr 2019	3 Apr 2019	CHEQUE DEPOSIT-TRF-898278	TRANSFER TO 30268867237 / 898278	10442		1,28,250.00	26,38,997.73
5 Apr 2019	5 Apr 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC-638318	/ 638318	10442	3,20,549.00		23,18,448.73
8 Apr 2019	8 Apr 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC INTREST 2018-19-638317	/ 638317	10442	6,94,106.75		16,24,341.98
9 Apr 2019	9 Apr 2019	TO CLEARING-GPO PRIYANKA-638319	/ 638319	4328	15,000.00		16,09,341.98
10 Apr 2019	10 Apr 2019	CHEQUE DEPOSIT-TRF-492899	TRANSFER TO 10577084694 / 492899	10442		50,000.00	16,59,341.98

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

President

Secretary

Treasurer

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
10 Apr 2019	10 Apr 2019	TO DEBIT THROUGH CHEQUE-SBI TRF-638320	/ 638320	10442	25,245.00		16,34,096.98
15 Apr 2019	15 Apr 2019	CREDIT-TRF CRR-	/	10442		5,64,050.00	21,98,146.98
22 Apr 2019	22 Apr 2019	CHEQUE WDL- TRF-638321	TRANSFER FROM 10577115603 / 638321	10442	25,245.00		21,72,901.98
2 May 2019	2 May 2019	CHEQUE DEPOSIT-TRF-797539	TRANSFER TO 10355557258 / 797539	10442		1,73,145.00	23,46,046.98
3 May 2019	3 May 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC-638322	/ 638322	10442	8,42,455.00		15,03,591.98
9 May 2019	9 May 2019	CREDIT-TRF CRR-	/	10442		5,43,895.00	20,47,486.98
10 May 2019	10 May 2019	TO DEBIT THROUGH CHEQUE-SBI TRF-638323	/ 638323	10442	1,00,000.00		19,47,486.98
14 May 2019	14 May 2019	CHEQUE DEPOSIT-TRF DD-344041	/ 344041	10442		250.00	19,47,736.98
16 May 2019	16 May 2019	CHEQUE DEPOSIT-TRF OF DD-343794	/ 343794	10442		250.00	19,47,986.98
27 May 2019	27 May 2019	CHEQUE WDL- TRF-638324	TRANSFER FROM 30785889558 / 638324	10442	1,32,395.00		18,15,591.98
4 Jun 2019	4 Jun 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC-638325	/ 638325	10442	97,480.00		17,18,111.98
7 Jun 2019	7 Jun 2019	CREDIT-TRF CRR-	/	10442		5,53,000.00	22,71,111.98
10 Jun 2019	10 Jun 2019	CHEQUE DEPOSIT-TRF-423422	TRANSFER TO 20001197949 / 423422	10442		1,96,500.00	24,67,611.98
11 Jun 2019	11 Jun 2019	TO CLEARING-GPO PRIYANKA-638326	/ 638326	4328	36,000.00		24,31,611.98

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


[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
21 Jun 2019	21 Jun 2019	CHEQUE WDL- TRF- 638327	TRANSFER FROM 10577113843 / 638327	10442	17,850.00		24,13,761.98
24 Jun 2019	24 Jun 2019	CHEQUE DEPOSIT- DD TRF- 344286	/ 344286	10442		250.00	24,14,011.98
29 Jun 2019	29 Jun 2019	CREDIT- TRF CRRI-	/	10442		250.00	24,14,261.98
3 Jul 2019	3 Jul 2019	CHEQUE DEPOSIT- TRF-10517	TRANSFER TO 30028991701 Mrs. KAMLA MASI / 10517	10442		23,000.00	24,37,261.98
10 Jul 2019	10 Jul 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC- 638328	/ 638328	10442	2,85,716.00		21,51,545.98
12 Jul 2019	12 Jul 2019	CREDIT- TRF CRRI-	/	10442		5,33,965.00	26,85,510.98
17 Jul 2019	17 Jul 2019	TO CLEARING- GPO PRIYANKA- 638329	/ 638329	4328	18,000.00		26,67,510.98
18 Jul 2019	18 Jul 2019	CHEQUE DEPOSIT- TRF DD- 344550	/ 344550	10442		250.00	26,67,760.98
19 Jul 2019	19 Jul 2019	CHEQUE WDL- TRF- 638330	TRANSFER FROM 37750111328 Mrs. Pushpa Pushpa / 638330	10442	6,619.00		26,61,141.98
22 Jul 2019	22 Jul 2019	CREDIT- TRF SANT RAM-	/	10442		1,28,632.00	27,89,773.98
2 Aug 2019	2 Aug 2019	CREDIT- TRF-	/	10442		1,31,345.00	29,21,118.98
2 Aug 2019	2 Aug 2019	CREDIT- TRF-	/	10442		1,39,595.00	30,60,713.98
2 Aug 2019	2 Aug 2019	CREDIT- TRF-	/	10442		1,89,395.00	32,50,108.98
2 Aug 2019	2 Aug 2019	CREDIT- TRF-	/	10442		1,89,395.00	34,39,503.98
2 Aug 2019	2 Aug 2019	CREDIT- TRF-	/	10442		1,67,215.00	36,06,718.98

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



 Secretary Treasurer

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
5 Aug 2019	5 Aug 2019	CHEQUE DEPOSIT-TRF-317392	TRANSFER TO 30958546945 Mr. SURENDRA KUMAR VER / 317392	10442		1,39,595.00	37,46,313.98
7 Aug 2019	7 Aug 2019	CHEQUE DEPOSIT-TRF-437002	TRANSFER TO 10577037020 Mr. SATISH KUMAR / 437002	10442		20,000.00	37,66,313.98
8 Aug 2019	8 Aug 2019	CHEQUE DEPOSIT-TRF-728511	TRANSFER TO 30662707354 Mr. MUKESH KUMAR / 728511	10442		360.00	37,66,673.98
8 Aug 2019	8 Aug 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC-638332	/ 638332	10442	2,41,921.00		35,24,752.98
14 Aug 2019	14 Aug 2019	CHEQUE DEPOSIT--347765	TRANSFER TO 30268867237 CENTRAL ROAD RESEARCH / 347765	10442		5,34,043.00	40,58,795.98
20 Aug 2019	20 Aug 2019	TO CLEARING-GPO PRIYANKA-638333	/ 638333	4328	18,000.00		40,40,795.98
21 Aug 2019	21 Aug 2019	BY TRANSFER-Transfer through GCC-	TRANSFER FROM 10577114337 Mr. SUNIL KUMAR /	1690		7,000.00	40,47,795.98
22 Aug 2019	22 Aug 2019	CHEQUE DEPOSIT-DD TRF-345372	/ 345372	10442		250.00	40,48,045.98
26 Aug 2019	26 Aug 2019	TO DEBIT THROUGH CHEQUE-SBI TRF-638331	/ 638331	10442	57,359.00		39,90,686.98
28 Aug 2019	28 Aug 2019	BY TRANSFER-Transfer through GCC-	TRANSFER FROM 35583570192 Mr. VIKAS SINGH NEGI /	10442		40,000.00	40,30,686.98

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

President

Secretary

Treasurer

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
29 Aug 2019	29 Aug 2019	BY TRANSFER-Transfer through GCC-	TRANSFER FROM 35583570192 Mr. VIKAS SINGH NEGI /	10442		40,000.00	40,70,686.98
2 Sep 2019	2 Sep 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC-638334	/ 638334	10442	1,17,880.00		39,52,806.98
3 Sep 2019	3 Sep 2019	CHEQUE WDL- TRF-638335	TRANSFER FROM 38014344162 Mrs. SUNITA RANI / 638335	10442	1,300.00		39,51,506.98
7 Sep 2019	7 Sep 2019	BY CLEARING / CHEQUE-AXS BY CLEARING CHQ 831732 MICR 110211007-831732	/ 831732	4328		360.00	39,51,866.98
9 Sep 2019	9 Sep 2019	BY TRANSFER-Transfer through GCC-	TRANSFER FROM 10577114337 Mr. SUNIL KUMAR /	1690		5,000.00	39,56,866.98
9 Sep 2019	9 Sep 2019	CHEQUE DEPOSIT-TRF-492904	TRANSFER TO 10577084694 Mr. SUNIL KUMAR DHINGR / 492904	10442		30,000.00	39,86,866.98
11 Sep 2019	11 Sep 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC-638336	/ 638336	10442	40,345.00		39,46,521.98
12 Sep 2019	12 Sep 2019	CHEQUE DEPOSIT-TRF-277348	TRANSFER TO 38014344162 Mrs. SUNITA RANI / 277348	10442		360.00	39,46,881.98
17 Sep 2019	17 Sep 2019	TO CLEARING-GPO PRIYANKA-638337	/ 638337	4328	18,000.00		39,28,881.98

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

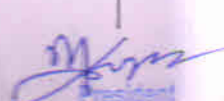

President


Secretary


Treasurer

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
18 Sep 2019	18 Sep 2019	CHEQUE DEPOSIT- DD TRF- 627868	/ 627868	10442		250.00	39,29,131.98
19 Sep 2019	19 Sep 2019	TO DEBIT THROUGH CHEQUE-SBI TRF-638338	/ 638338	10442	66,525.00		38,62,606.98
23 Sep 2019	23 Sep 2019	CREDIT- TRF CRRI-	/	10442		5,07,715.00	43,70,321.98
25 Sep 2019	25 Sep 2019	TO CLEARING- BOI AKAR ASSOCIATE S-638342	/ 638342	4328	57,029.00		43,13,292.98
25 Sep 2019	25 Sep 2019	TO DEBIT THROUGH CHEQUE-SBI TRF-638346	/ 638346	10442	2,52,315.00		40,60,977.98
25 Sep 2019	25 Sep 2019	CHEQUE DEPOSIT- TRF-480730	TRANSFER TO 32464133311 Mr. SAMPATH KUMAR PAS / 480730	10442		360.00	40,61,337.98
26 Sep 2019	26 Sep 2019	CHEQUE DEPOSIT- TRF-228722	TRANSFER TO 38169380090 Mr. MAYUR AKHTAR / 228722	10442		360.00	40,61,697.98
27 Sep 2019	27 Sep 2019	TO CLEARING- HDF ASHM AND ASSOCIATE S-638339	/ 638339	4328	23,390.00		40,38,307.98
27 Sep 2019	27 Sep 2019	TO CLEARING- HDF ASHM AND ASSOCIATE S-638340	/ 638340	4328	22,680.00		40,15,627.98
27 Sep 2019	27 Sep 2019	TO CLEARING- HDF ASHM AND ASSOCIATE S-638341	/ 638341	4328	22,100.00		39,93,527.98
1 Oct 2019	1 Oct 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC- 638347	/ 638347	10442	97,650.00		38,95,877.98

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


President


Secretary


Treasurer

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
3 Oct 2019	3 Oct 2019	TO DEBIT THROUGH CHEQUE-SBI TRF-638348	/ 638348	10442	14,210.00		38,81,667.98
4 Oct 2019	4 Oct 2019	TO DEBIT THROUGH CHEQUE-SBI TRF-638349	/ 638349	10442	39,455.00		38,42,212.98
4 Oct 2019	4 Oct 2019	CREDIT-TRF CRRI-	/	10442		5,10,750.00	43,52,962.98
7 Oct 2019	7 Oct 2019	BY TRANSFER-Transfer through GCC-	TRANSFER FROM 10577114337 Mr. SUNIL KUMAR /	1690		5,000.00	43,57,962.98
14 Oct 2019	14 Oct 2019	CHEQUE DEPOSIT-TRF-712457	TRANSFER TO 38048144628 Mr. ROHIT , / 712457	10442		360.00	43,58,322.98
14 Oct 2019	14 Oct 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC-638350	/ 638350	10442	47,025.00		43,11,297.98
15 Oct 2019	15 Oct 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC-638352	/ 638352	10442	4,00,000.00		39,11,297.98
16 Oct 2019	16 Oct 2019	TO DEBIT THROUGH CHEQUE-SBI BT COOP EDU FUND-638343	/ 638343	691	11,200.00		39,00,097.98
16 Oct 2019	16 Oct 2019	TO DEBIT THROUGH CHEQUE-SBI BT COOP EDU FUND-638345	/ 638345	691	11,150.00		38,88,947.98
16 Oct 2019	16 Oct 2019	TO DEBIT THROUGH CHEQUE-SBI BT COOP EDU FUND-638344	/ 638344	691	13,820.00		38,75,127.98
17 Oct 2019	17 Oct 2019	TO CLEARING-GPO PRIYANKA-638351	/ 638351	4328	18,000.00		38,57,127.98

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

[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
18 Oct 2019	18 Oct 2019	TO DEBIT THROUGH CHEQUE-SBI TRF DIVIDENT P.AID CRRI EMP & PEN-638353	/ 638353	10442	3,70,925.00		34,86,202.98
21 Oct 2019	21 Oct 2019	CASH CHEQUE-ASHOK PANT-638354	/ 638354	10442	95,000.00		33,91,202.98
23 Oct 2019	23 Oct 2019	BY TRANSFER-INB Deposit / Investment-	IHL4551396 TRANSFER FROM 38206535421 Mr. PRATEEK SHARMA /	99922		360.00	33,91,562.98
24 Oct 2019	24 Oct 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC-638356	/ 638356	10442	2,59,580.00		31,31,982.98
6 Nov 2019	6 Nov 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC-638355	/ 638355	10442	4,20,792.00		27,11,190.98
11 Nov 2019	11 Nov 2019	CHEQUE DEPOSIT-TRF OF DD-627551	/ 627551	10442		250.00	27,11,440.98
14 Nov 2019	14 Nov 2019	CHEQUE DEPOSIT-TRF-117367	TRANSFER TO 30268867237 CENTRAL ROAD RESEARCH / 117367	10442		5,11,155.00	32,22,595.98
18 Nov 2019	18 Nov 2019	TO CLEARING-GPO PRIYANKA-638357	/ 638357	4328	18,000.00		32,04,595.98
18 Nov 2019	18 Nov 2019	TO DEBIT THROUGH CHEQUE-SBI TRF-638358	/ 638358	10442	48,570.00		31,56,025.98
22 Nov 2019	22 Nov 2019	TO DEBIT THROUGH CHEQUE-SBI TRF-638359	/ 638359	10442	30,005.00		31,26,020.98

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

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
22 Nov 2019	22 Nov 2019	CHEQUE DEPOSIT-TRF-696932	TRANSFER TO 37116672811 Mr. ANKIT KUMAR / 696932	10442		360.00	31,26,380.98
5 Dec 2019	5 Dec 2019	CHEQUE DEPOSIT-TRF-533737	TRANSFER TO 37668310090 Mr. Jitender Giri / 533737	10442		360.00	31,26,740.98
9 Dec 2019	9 Dec 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC-638360	/ 638360	10442	4,40,458.00		26,86,282.98
9 Dec 2019	9 Dec 2019	CREDIT-TRF-	/	10442		5,15,940.00	32,02,222.98
10 Dec 2019	10 Dec 2019	CHEQUE DEPOSIT-TRF-763497	TRANSFER TO 10577037440 Mr. DES RAJ / 763497	10442		95,000.00	32,97,222.98
10 Dec 2019	10 Dec 2019	BY TRANSFER-Transfer through GCC-	TRANSFER FROM 10577114337 Mr. SUNIL KUMAR /	1690		5,000.00	33,02,222.98
11 Dec 2019	11 Dec 2019	CHEQUE DEPOSIT-DD TRF-628385	/ 628385	10442		250.00	33,02,472.98
11 Dec 2019	11 Dec 2019	TO DEBIT THROUGH CHEQUE-SBI TRF MISC-224847	/ 224847	10442	3,05,401.00		29,97,071.98
16 Dec 2019	16 Dec 2019	TO CLEARING-GPO PRIYANKA-224846	/ 224846	4328	18,000.00		29,79,071.98
16 Dec 2019	16 Dec 2019	CREDIT-TRF FR. ANIL KUMAR	/	10442		50,610.00	30,29,681.98
19 Dec 2019	19 Dec 2019	TO DEBIT THROUGH CHEQUE-SBI TRF-224848	/ 224848	10442	24,747.00		30,04,934.98
23 Dec 2019	23 Dec 2019	CHEQUE DEPOSIT-TRF-354247	TRANSFER TO 10577034234 Mr. JAGDISH SINGH JANG	10442		8,858.00	30,13,792.98

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


President


Secretary


Treasurer

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
30 Dec 2019	30 Dec 2019	CHEQUE DEPOSIT- DD TRF- 628472	/ 628472	10442		250.00	30,14,042.98
1 Jan 2020	1 Jan 2020	CHEQUE DEPOSIT- TRF-437006	TRANSFER TO 10577037020 Mr. SATISH KUMAR / 437006	10442		10,000.00	30,24,042.98
1 Jan 2020	1 Jan 2020	CHEQUE WDL- TRF- 224849	TRANSFER FROM 55015854200 Mr. ASHOK GOENKA / 224849	50489	5,300.00		30,18,742.98
3 Jan 2020	3 Jan 2020	TO DEBIT THROUGH CHEQUE-SBI TRF MISC- 224850	/ 224850	10442	5,17,294.00		25,01,448.98
6 Jan 2020	6 Jan 2020	TO DEBIT THROUGH CHEQUE-SBI TRF-224851	/ 224851	10442	1,55,790.00		23,45,658.98
7 Jan 2020	7 Jan 2020	CREDIT- TRF-	/	10442		1,94,985.00	25,40,643.98
8 Jan 2020	8 Jan 2020	TO DEBIT THROUGH CHEQUE-SBI TRF-224852	/ 224852	10442	1,10,584.00		24,30,059.98
9 Jan 2020	9 Jan 2020	CREDIT- TRF-	/	10442		1,20,000.00	25,50,059.98
10 Jan 2020	10 Jan 2020	CHEQUE DEPOSIT- TRF-763496	TRANSFER TO 10577037440 Mr. DES RAJ / 763496	10442		97,015.00	26,47,074.98
10 Jan 2020	10 Jan 2020	CREDIT- TRF CRRI-	/	10442		5,18,000.00	31,65,074.98
10 Jan 2020	10 Jan 2020	TO DEBIT THROUGH CHEQUE-SBI TRF-224853	/ 224853	10442	27,280.00		31,37,794.98
17 Jan 2020	17 Jan 2020	CREDIT- TRF-	/	10442		360.00	31,38,154.98
17 Jan 2020	17 Jan 2020	CREDIT- TRF-	/	10442		360.00	31,38,514.98
21 Jan 2020	21 Jan 2020	TO CLEARING- GPO PRIYANKA- 224854	/ 224854	4328	18,000.00		31,20,514.98

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

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
22 Jan 2020	22 Jan 2020	TO DEBIT THROUGH CHEQUE-SBI TRF-224855	/ 224855	10442	1,00,000.00		30,20,514.98
24 Jan 2020	24 Jan 2020	CASH CHEQUE-SELF WITHDRAWAL-224857	/ 224857	10442	7,000.00		30,13,514.98
27 Jan 2020	27 Jan 2020	CHEQUE WDL-CHEQUE TRANSFER TO-224856	TRANSFER FROM 36543010902 M/ CRR I CANTEEN / 224856	10442	1,560.00		30,11,954.98
3 Feb 2020	3 Feb 2020	CHEQUE WDL- BT- 224858	TRANSFER FROM 31787900186 Mr. VIJAY KUMAR / 224858	10442	1,80,100.00		28,31,854.98
6 Feb 2020	6 Feb 2020	TO DEBIT THROUGH CHEQUE-SBI TRF MISC- 224859	/ 224859	10442	84,675.00		27,47,179.98
7 Feb 2020	7 Feb 2020	CHEQUE DEPOSIT- TRF-437009	TRANSFER TO 10577037020 Mr. SATISH KUMAR / 437009	10442		10,000.00	27,57,179.98
7 Feb 2020	7 Feb 2020	CREDIT- TRF-	/	10442		1,50,000.00	29,07,179.98
10 Feb 2020	10 Feb 2020	CHEQUE WDL- TRF- 224861	TRANSFER FROM 10577115603 Mr. SUNIL DATT / 224861	10442	17,850.00		28,89,329.98
11 Feb 2020	11 Feb 2020	TO CLEARING- GPO PRIANKA CHAUHAN- 224860	/ 224860	4328	18,000.00		28,71,329.98
13 Feb 2020	13 Feb 2020	TO DEBIT THROUGH CHEQUE-SBI TRF MISC- 224862	/ 224862	10442	72,180.00		27,99,149.98
18 Feb 2020	18 Feb 2020	CREDIT- TRF CRR I-	/	10442		5,06,500.00	33,05,649.98

For CRR I Co-op. Thrift & Credit Society Ltd.




 Secretary Treasurer

Txn Date	Value Date	Description	Ref No./Cheque No.	Branch Code	Debit	Credit	Balance
25 Feb 2020	25 Feb 2020	CHEQUE WDL-CHEQUE TRANSFER TO-224863	TRANSFER FROM 10577036605 Mr. DINESH PRAKASH / 224863	10442	65,885.00		32,39,764.98
4 Mar 2020	4 Mar 2020	CREDIT-TRF-	/	10442		2,02,000.00	34,41,764.98
4 Mar 2020	4 Mar 2020	CREDIT-TRF-	/	10442		10,000.00	34,51,764.98
4 Mar 2020	4 Mar 2020	TO DEBIT THROUGH CHEQUE-SBI TRF MISC-224864	/ 224864	10442	83,310.00		33,68,454.98
5 Mar 2020	5 Mar 2020	CHEQUE DEPOSIT-TRF-864643	TRANSFER TO 20000042430 Mr. ANIKET RANJAN / 864643	10442		54,998.00	34,23,452.98
7 Mar 2020	7 Mar 2020	TO CLEARING-GPO PRIYANKA CHAUHAN-224865	/ 224865	4328	18,000.00		34,05,452.98
11 Mar 2020	11 Mar 2020	CREDIT-TRF CRRI-	/	10442		4,86,825.00	38,92,277.98
12 Mar 2020	12 Mar 2020	A/C Keeping Chgs--	/	99999	649.00		38,91,628.98
16 Mar 2020	16 Mar 2020	TO CLEARING-ICI STEER LOGIX PVT LTD-224866	/ 224866	4328	9,900.00		38,81,728.98
17 Mar 2020	17 Mar 2020	CREDIT-TRF CRRI-	/	10442		10,000.00	38,91,728.98

**This is a computer generated statement and does not require a signature.

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


President


Secretary


Treasurer

C.R.R.I. CO-OPERATIVE THRIFT AND CREDIT SOCIETY LIMITED.

NEW DELHI

BALANCE SHEET AS ON 31st MARCH, 2020					
Previous Year (Rs.)	Liabilities	Current Year(Rs.)	Previous Year (Rs.)	Assets	Current Year(Rs.)
3,220,185	Share Money	2,953,135	13,372,737	Loans Advanced	11,112,670
8,486,910	Compulsory Deposits	8,064,416	131,233	Interest Accrued	92,222
10,289	Optional Deposits	15,350			
	Reserve & Surplus			Fixed Assets	
	Reserve Fund	2,992,698	47,040	Computer and Printer	28,224
	Education Fund (36170)				
	Opening 3,113,994			Cash & Bank Balances	
3,113,993	Add:- P&L (85,126)		2,510,748	State bank of India	3,891,729
			3,144	Cash in Hand	5,554
	Interest Payable				
717,420	CD	644,475			
	OD				
	Other Liabilities				
378,785	Dividend	378,785			
13,000	GBM Expenses Payable	13,500			
20,000	Accounting Charges	35,000			
97,240	Audit Fees Payable	25,960			
7,080	Accounting Supervision Payable	7,080			
16,064,902	Total	15,130,399	16,064,902	Total	15,130,399

For Vinay Jain & Associates
Chartered Accountants

CA. Vinay Kumar Jain
(Partner)
M.no. 080163
FRN No.004085N

For CRRI Co-op Thrift and Credit Society Ltd.

 President

 Secretary

 Treasurer

Date:-24-01-2022

Place:-New Delhi

UDIN:-22080163AAAAAR4239

C.R.R.I. CO-OPERATIVE THRIFT AND CREDIT SOCIETY LIMITED.
NEW DELHI

INCOME & EXPENDITURE A/C FOR THE YEAR ENDING 31st MARCH, 2020					
Previous Year (Rs.)	Expenditure	Current Year(Rs.)	Previous Year (Rs.)	Income	Current Year(Rs.)
	Interest on CD/OD	686,059	1,573,241	Interest Recoverable	1,411,874
717,420	Paid on CD		90	Admission Fees	110
123	Paid On OD			Miscellaneous Income	250
	Typing Stationery & Printing etc.				
177,500	Honorarium	213,000			
738	Bank Charges	649			
	Refreshment Exp.	13,750			
	CGST Expenses	9,550			
25,960	Audit Fee	25,960			
7,080	Accounting Supervision				
	Legal Expenses	5,300			
18,000	Server Expense	9,900			
	Conveyance Expenses	3,625			
112,000	GBM Expenses				
31,360	Depreciation	18,816			
	Misc. Exepsnes				
	Printing & Stationery	5,307			
	SGST Expenses	9,550			
1,700	Repair UPS				
	Members Incentive	100,000			
20,000	Accounting Charges	43,070			
461,451	Net Income c/d	267,699			
1,573,331	Total	1,412,234		Total	1,412,254
	Allocation of Income			Net Income	267,699
82,666	Reserve Fund	(111,266)			
378,785	Dividend	378,785			
461,451	Total	267,699		Total	267,699

For Vinay Jain & Associates
Chartered Accountants

CA. Vinay Kumar Jain
(Partner)
M.no. 080163
FRN No.004085N



For CRRI Co-op Thrift and Credit Society Ltd.

[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer

Date:- 24-01-2022
Place:- New Delhi
UDIN:- 22080163AAAAAR4239

C.R.R.I. CO-OPERATIVE THRIFT AND CREDIT SOCIETY LIMITED.
NEW DELHI

RECEIPTS & PAYMENTS FOR THE YEAR ENDING 31st MARCH, 2020					
Previous Year (Rs.)	Receipts	Current Year (Rs.)	Previous Year (Rs.)	Payments	Current Year (Rs.)
3,018,297	Cash in Hand (Op.)	3,144	224,300	Share Money	309,850
894	S.B.I	2,510,748	807,991	Compulsory Deposit	1,010,400
	Accounting Charges Payable	15,000	3,165	Optional Deposits	19,364
177,350	Share Money	42,800	-	Other Expenses	1,579
615,592	Compulsory Deposits	587,906	-	Interest Payable CD	717,420
3,165	Optional Deposits	24,425	-	Interest Payable O.D	-
122,240	Interest Accrued	131,323	389,636	Dividend	378,785
7,172,896	Loans Advanced (Assets)	7,588,377	-	Legal and Professional Exp.	5,300
-	Interest Collected	-	7,609,583	Loans Advanced (Assets)	5,328,310
90	Admission Fees	110	-	Typing Stationary & Prntg. Etc	5,307
13,000	GBM Expenses payable	13,500	177,500	Honorarium	213,000
1,490,599	Interest Recoverable	1,411,874	738	Bank Charges	649
-	Interest Payable CD	644,475	-	Refreshment Exp.	13,750
-	Misc. Income	250	110,500	GBM Expenses	-
			-	Conveyance Expenses	3,625
			-	Education Fund	36,170
			-	Accounting Charges paid	55,090
			715,092	CD Payable	-
			-	OD Payable	-
			-	GST Expenses	19,100
			38,026	Interest Paid on CD	686,059
			4,000	GBM Expenses Payable	13,000
			-	Members Incentive	100,000
			-	Audit Fees Payable	57,770
			1,700	Repair UPS	-
			-	Interest Accrued	92,222
			18,000	Server Expenses	9,900
			-	Meeting Expenses	-
			2,510,748	S.B.I	3,891,729
			3,144	Cash In hand	5,553
12,614,123	Total	12,973,932	12,614,123	Total	12,973,932

For Vinay Jain & Associates
Chartered Accountants

CA. Vinay Kumar Jain
(Partner)

M.no. 080163

FRN No.004085N



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

[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer

Date:-24-01-2022

Place:-New Delhi

UDIN:-22080163AAAAAR4239

CRR CO-OP THRIFT AND CREDIT SOCIETY LTD.
NEW DELHI-110025

CASH IN HAND CERTIFICATE FOR BALANCE AS ON 31.3.2020

We hereby confirm that Cash in Hand on 31.3.2020 was Rs.5,554/- (Rupees Five Thousand Five Hundred Fifty Four only)

For Vinay Jain & Associates
Chartered Accountants
F.R.No. 004085N

Vinay Kumar Jain
Partner

M.No. 080163

Date : 24.01.2022

Place: New Delhi



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


President


Secretary


Treasurer

CRR I CO-OP Thrift and Credit Society Ltd. New Delhi-110025

List of Habitual Loan Takers During the year 2019-20

S. N.o	Name	ID No.	No. of Times
1	Nil	Nil	Nil

For Vinay Jain & Associates
Chartered Accountants
F.R.No. 004085N

Vinay Kumar Jain
Partner

M.No. 080163

Date : 24.01.2022

Place: New Delhi



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


President


Secretary


Treasurer

CRRRI CO-OP Thrift and Credit Society Ltd. New Delhi-110025

List of Executive committee a Loan Outstanding as on 31-03-2020

S.No	Name	Post	ID No.	Amount(Rs.)
1	Mr. Mukesh Kumar	President	628	1,89,395/-
2	Mr. Rajesh Rana	Vice President	983	-
3	Mr. Yogendra Kumar Singh	Secretary	817	-
4	Mr. Manoj Kumar Singh	Treasurer	1082	1,12,465/-
5	Mr. Bhajan Singh	Member	645	1,41,582/-
6	Mr. Daya Ram	Member	535	1,92,169/-
7	Mr. Manoj Kumar	Member	91	95,900/-
8	Ms. Neha Dhiman	Member	1151	-
9	Ms. Aashia	Member	1154	81,685/-

For Vinay Jain & Associates

Chartered Accountants

F.R.No. 004085N

Vinay Kumar Jain

Partner

M.No. 080163

Date : 24.01.2022

Place: New Delhi



For CRRRI Co-op. Thrift and Credit Society Ltd.


President


Secretary


Treasurer

LIST OF RECORDS AS ON 31.3.2020

Certified that the following records were held, as on 31.3.2020, by the CRR I Co-op Thrift & 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.

1. Membership Register	3 Nos.
2. Surety Bond Register	4 Nos.
3. Cash Book	14 Nos.
4. Personal Ledger	35 Nos.
5. General Ledger	9 Nos.
6. Minutes Books	11 Nos.
7. Share Certificate Books	16 Nos.
8. Bond File	One for each year
9. Voucher File	One for each year
10. Receipt Books	Upto Date
11. Loan Application Books	Upto Date
12. Share Allotments Register	3 Nos.

For Vinay Jain & Associates
Chartered Accountants
F.R.No 004085N

Vinay Kumar Jain
Partner

M.No. 080163

Date : 24.01.2022

Place: New Delhi



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


President


Secretary


Treasurer

CRRRI CO-OP Thrift and Credit Society Ltd.
New Delhi-110025

BANK RECONCILIATION STATEMENT FOR THE FY 2019 -20
STATEMENT BANK OF INDIA

<u>Particulars</u>	<u>Amount (Rs)</u>
Balance as per Bank Statement	Rs.38,91,729.00
Balance as per Books of A/c of the Society	Rs.38,91,729.00

For Vinay Jain & Associates
Chartered Accountants
F.R.No. 004085N



Vinay Kumar Jain
Partner
M.No. 080163
Date : 24.01.2022
Place: New Delhi

For CRRRI Co-op. Thrift and Credit Society Ltd.


President


Secretary


Treasurer

CRR CO-OP THRIFT AND CREDIT SOCIETY LTD. NEW DELHI-110025

List of Employees/Staff Members as on 31-3-2020

S.No.	Name	Post	ID No.
1	Jitendra Singh (Honorary)	Honorary (Temporary)	Nil

For Vinay Jain & Associates
Chartered Accountants
F.R.No. 004085N



Vinay Kumar Jain
Partner

M.No. 080163

Date : 24.01.2022

Place: New Delhi

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


President


Secretary


Treasurer

CRR CO-OP Thrift and Credit Society Ltd. New Delhi-110025

LIST OF MEMBERS ENROLLED DURING THE YEAR 2019 – 20

S.N	Name	ID no.	Date of Enrolled
1	Mukesh Kumar	1401	08-08-19
2	Parwez Akhtar	1407	07-09-19
3	Sunita Rani	1376	12-09-19
4	Sampath Kumar	1314	25-09-19
5	Mayar Akhtar	1395	26-09-19
6	Rohit	1378	11-10-19
7	Prateek Sharma	1389	24-10-19
8	Ankit Kumar	1377	22-11-19
9	Jitender Giri	1352	05-12-19
10	Shudhanshu Bhagat	1399	17-01-20
11	Kaushal Kumar	1390	17-01-20

For Vinay Jain & Associates

Chartered Accountants

F.R.No. 004085N

Vinay Kumar Jain

Partner

M.No. 080163

Date : 24.01.2022

Place: New Delhi



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


President


Secretary


Treasurer

CRR CO-OP Thrift and Credit Society Ltd. New Delhi-110025

List of members resigned during the year 2019-20

S.N	Name	ID no.	Membership closed on dated
1	B Kangadurai	81	10-07-19
2	P V pradeep kumar	221	06-11-19
3	M N Nagabhushana	468	09-12-19
4	Kishore kumar	492	23-08-19
5	Suraj prakash	884	11-12-19
6	Renu Chadda	4	06-02-20
7	Reeta kukreja	666	18-11-19
8	Lakhbinder singh	83	08-08-19
9	Om prakash	121	05-04-19
10	Jagdish singh	341	23-12-19
11	Satyabir singh	540	06-02-20
12	Daleep mutreja	206	05-04-19
13	Sam kurian	365	05-04-19
14	Veena verma	373	06-11-19
15	Praveen Bhatia	748	03-01-20
16	Anil kumar	168	19-12-19
17	Asif Hussain Choudhary	536	05-04-19
18	sant Ram	778	22-07-19
19	Jai prakash Indora	1079	08-01-20
20	Harish kumar	422	19-07-19
21	Rc Joon	781	03-09-19
22	Vinod kumar	48	11-12-19

For Vinay Jain & Associates
Chartered Accountants
F.R.No. 004085N

Vinay Kumar Jain
Partner

M.No. 080163
Date : 24.01.2022
Place: New Delhi



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

President

Secretary

Treasurer

CRRi CO-OP Thrift and Credit Society Ltd. New Delhi-110025

LIST OF PRESENT MEMBERS DURING FY : 2019 - 20

S.No	Name	ID No.	Membership No.
1	Vasant G Havangi	104	859
2	V V K Rao Dr.	155	845
3	K Sitaramanjaneyulu	235	688
4	Rabindra Nath Dutta	251	807
5	R K Srivastava	344	728
6	Kanwar Singh	360	1008
7	Ms. Anuradha Sukla	390	681
8	Sunil Jain	409	794
9	Niraj Sharma	420	800
10	Raj Kishore Panigrahi	460	774
11	V Velmurugan Dr.	552	815
12	Subhash Chand	583	837
13	Ashok Kumar Sagar	617	853-A
14	Ms. Lalita Jangpangi	634	841
15	Nasim Akhtar	676	852
16	Ambrish Saurikhia	679	945
17	A.K. Jain	680	898
18	Pradeep Kumar	684	851
19	Binod kumar	686	944
20	Dr. Pankaj Gupta	690	855
21	Ravindra Kumar	693	909
22	Alok Ranjan	696	963
23	Dr. Neelam Jain	700	854
24	Farhat Ali Azad	701	952
25	Madhu Errampali	711	884
26	Anil Kumar Sinha	742	900
27	A Mohan Rao	746	936
28	Kayitha Ravinder	749	882
29	Jakkula Natraju	752	1018
30	D C Sharma	802	983
31	Chalumuri Ravi Sekher Dr.	823	965
32	Pulikanti Subramanya Prasad	825	966
33	Mukesh Kumar Meena	826	956
34	Subodh Kumar	831	935
35	Rajeev Goel	890	992
36	Suraj Parkash Dr.	884	970
37	Abhishek Mittal	970	
38	Satish Pandey	973	1004
39	Sippy Kara Chauhan	977	
40	S. Padma	980	

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



(31)

President

Treasurer

Treasurer

41	Mukti Advani	982	997
42	Rina Singh	989	1022
43	Ashutosh Arun	1150	1049
44	Vandana D Singh Ms	891	972
45	Avanish Kumar	1197	1036
46	R C Zoon	781	-
47	Naresh Kumar Sharma	62	677
48	Satish Kumar	590	830
49	P C Meshram	905	993
50	Kamla Masih	943	1003
51	Ajai Pal Singh	159	754
52	Ashok Kumar Arora	255	752
53	A K Tripathi	342	758
54	Shanta Kumar Ms	395	617
55	S Kannan	401	825
56	Narinder Kumar	465	614
57	Vijai Kumar Kanaujia	627	857-A
58	Mukesh Kumar	628	860-A
59	Reeta Rani Ms	666	926
60	Pardeep Kumar	667	866
61	Gajender Kumar	670	855
62	Kamini Gupta Ms.	671	893
63	Shankh Dass	677	-
64	Ravinder Deekonda	682	892
65	Sunil Grover	694	876
66	Pankaj Goel	716	881
67	Vinod Kumar Tyagi	766	880
68	D V Singh	799	998
69	Yogender Kumar	817	916
70	Tara Chand	834	950
71	Kumar Sashi Busan	836	958
72	Muni Raj Meena	867	986
73	H Lokeshwor Singh	898	982
74	Kewal Krishan Gola	899	985
75	Rajesh Rana	983	988
76	S. Mariappan	904	-
77	Preeti Sinha	1059	1013
78	Manoj Kumar Singh	9082	1021
79	Vijay Kumar Kaushal	1083	1015
80	Pankaj Bhatt	1086	1012
81	Amit Kumar	1088	1025
82	Surender Kumar Verma	1096	1011
83	Rajan Varma	1099	1020
84	Ching Lydia (Ms)	1155	1037
85	Mitali Mohapatra (Ms)	1161	1038
86	Anshul Saxena	1160	-
87	Vivek Dubey	1165	-
88	Ashok Pant	41	515
89	Lakhbinder Singh	83	713



(32)

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

Secretary

Treasurer

Manoj

90	Devender Kumar	111	786
91	Pratap Singh	444	756
92	Hira Lal Sachdeva	448	745
93	Daya Ram	535	-
94	Amin Ali Khan	537	-
95	Sanjay Kumar	538	-
96	Kishan Swaroop	591	832
97	Neha Dhiman (Ms)	1151	1028
98	Rekha (Ms)	1154	1033
99	Aashia	1166	1032
100	Aniket Ranjan	1153	1034
101	Neha Chaudhary	1159	-
102	Subhash	1156	-
103	Vijay Kumar Sha	1157	-
104	Ramesh Badola	54	579
105	S K Dhingra	78	711
106	Manoj Kumar	91	759
107	Bishan Dass Sharma	115	846
108	V K Bhambota	271	661
109	Sunil Datt	359	721
110	Satish Kumar	490	764
111	Santosh Khuttan Ms.	505	809
112	Kunjumol B Verghese Ms.	532	829
113	K Bairagi	580	784
114	Anil Kumar	600	969
115	Sanjay Choudhary	602	834
116	Karuna Saini Ms.	620	640
117	Sarita Sethi Ms.	621	840
118	Rakesh Kumar	624	856
119	Rajan Tirkey	630	1024
120	Sumer Singh Chhachhla	715	908
121	Rajiv Kumar Chopra	727	932
122	Priti Sachdeva Ms.	736	878
123	Sunil Kumar	791	942
124	Dharam Singh	888	974
125	Kamlesh Kumari Ms.	908	984
126	Virendra Kumar Dussya	1105	1009
127	Narender Kumar	56	723
128	Dinesh Prakash	90	757
129	Anil Kumar	168	755
130	Kartar Singh	187	613
131	Rajveer Singh	293	531
132	Raj Pal Singh Gautam	319	789
133	Surinder Kumar	333	744
134	Braham Prakash	488	557
135	Balvir Singh	533	853
136	Sumitra Bai Ms.	728	870
137	Surendra Prakash Thakur	770	906
138	Shiv Lal	772	919



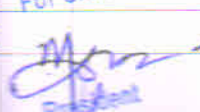


33

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

139	Prem Chand	773	904
140	Raja Lal Manjhi	779	894
141	Sunita Saini Ms.	755	885
142	Vikas Singh Negi	1127	-
143	Rachna	1244	-
144	Prem Bahadur Thapa	64	697
145	Yoginder Mehto	127	689
146	Shiv Narain	174	671
147	Rajpat Singh	184	703
148	Om Prakash	219	591
149	Rajinder	348	763-A
150	Mohan Lal	429	691
151	Tek Chand Thapa	478	538
152	Dinesh Kumar	479	818
153	Ram Singh	451	542
154	Des Raj	588	597
155	Sriram Mahto	656	655
156	Santosh Ms.	757	886
157	Chet Narain	762	939
158	Keshav Ram Acharya	763	740
159	Rajesh Bariya	764	937
160	Raj Bala Ms.	771	927
161	Shakuntala Devi Ms.	786	921
162	Karam Singh	796	905
163	Sumitra Devi Ms.	805	912
164	Murari Lal Meena	814	924
165	Kailash Kumar	820	959
166	Ravi Kumar	966	990
167	Ram Sai Balmiki	1106	1023
168	Raghusaran Balmiki	1107	1027
169	Ram Lakhan	1108	-
170	S.S Gaharwar	312	493
171	Sangh Priya	824	-
172	C. Mustfa	796-A	-
173	Balbir Singh	152	-
174	Hari Ram	153	-
175	Ramesh Rao	347	-
176	Jagdish Singh	341	644
177	Vijay Kumar	795	929
178	Chander Kant	837	-
179	Sunil kumar	887	964
180	Gamvir Dinesh	975	995
181	Babu Lal Meena	632	627
182	Bhajan Singh	645	847
183	Dharam Pal	604	824
184	Vaibhav Varshnay	1091	1017
185	Krishan	1394	-
186	Rohit Gautam	1397	-
187	Amresh Kumar	1402	-



(34)

For GRII Co-op. Thrift & Credit Society Ltd.
 President
 Secretary
 Treasurer

188	Mukesh Kumar	1401	-
189	Parwez Akhtar	1407	-
190	Sunita Rani	1376	-
191	Sampath Kumar	1314	-
192	Mayar Akhtar	1395	-
193	Rohit	1378	-
194	Prateek Sharma	1389	-
195	Ankit Kumar	1377	-
196	Jitender Giri	1352	-
197	Shudhanshu Bhagat	1399	-
198	Kaushal Kumar	1390	-
199	Meesam Zadi	1257	-
200	Sanjay Singh	1347	-
201	Om Prakash Yadav	1354	-

For Vinay Jain & Associates
Chartered Accountants

F.R.No. 004085N



Vinay Kumar Jain
Partner

M.No. 080163

Date : 24.01.2022

Place: New Delhi

For CRRl Co-op. Thrift and Credit Society Ltd.


President


Secretary


Treasurer