

REGD. NO. 767 S-TC



BHAI MATI DASS CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD.

(REGD. UNDER DELHI COOPERATIVE SOCIETIES ACT, 1972)

OFFICE : 1054/8, BMD HOUSE, NEAR AGGARWAL DHARAMSHALA,
MEHRAULI, NEW DELHI - 110 030. PH. : 26644161, 65689335
Visit : www.bmdutcs.com

Annual General Body Meeting

SUNDAY, THE 18TH SEPTEMBER, 2016

TIME : 10.45 AM

VENUE :
**"HOTEL LE TRAVENTINO" 4 & 5, Green Park Main,
Opposite Sukhmani Hospital,
Safdarjung Enclave, New Delhi-110029**

Delhi Government Honours Bhai Mati Dass Co-operative Urban Thrift & Credit Society Ltd as one of the Best Thrift & Credit Society in Delhi on 30th Nov 2015 during the 62nd All India Co-operative Week function held at "Hindi Bhawan" Rouse Avenue, New Delhi.



Ashok K. Chhibber President of the Society with members of managing committee with Sh.Saurabh Bhardwaj MLA., Delhi Legislative Assembly and Mrs.Alka Dewan, IAS, Registrar Cooperative Societies, Delhi.



Ashok K. Chhibber, President receiving Best Corporator Award from Sh. Yoga Nand Shastri, Minister of Development, GNCT Delhi



Sh. Ashok K. Chhibber, President, Sh. B.N. Vaid, Secretary & S. Mainer K. Mehta, Treasurer of the Society receiving the Best Society Award (2009-10) from Smt. Shiela Dixit Hon'ble Chief Minister of Delhi at Shah Auditorium, Rajpura Road, Delhi.

MANAGING COMMITTEE OF THE SOCIETY



ASHOK CHHIBBER
PRESIDENT



VIJAYINDER K. DATTA
VICE PRESIDENT



B.N. VAID
SECRETARY



MRS. KAMINI VAID DATTA
JOINT SECRETARY



MAHINDER K. MEHTA
TREASURER



KAMAL K. BALI
EXECUTIVE-MEMBER



N. K. VAID
EXECUTIVE-MEMBER



KAILASH CHANDRA VAID
EXECUTIVE-MEMBER



SURINDER BAKSHI
EXECUTIVE-MEMBER



RAJEEV CHHIBBER
EXECUTIVE-MEMBER



CHAITANYA DATTA
EXECUTIVE-MEMBER



RAJESH DATTA
EXECUTIVE-MEMBER



RUSTAM BALI
EXECUTIVE-MEMBER



SUMAN BALI
EXECUTIVE-MEMBER



KRISHAN LATA CHHIBBER
EXECUTIVE-MEMBER

Glimpses of A.G.M. 2015

Bhai Mati Dass Cooperative Urban Thrift & Credit Society Ltd.





**BHAI MATI DASS COOPERATIVE
URBAN THRIFT & CREDIT SOCIETY LTD**

**1054, Ward No-8, Near Aggarwal Dharamshala,
Mehrauli, New Delhi-110030**

NOTICE

Notice is hereby given to all members that the Annual General Body Meeting of Bhai Mati Dass Co-operative Urban Thrift & Credit Society Limited, 1054/8, Mehrauli, New Delhi-30 will be held on **18th September, 2016 (Sunday) at 10.45 AM at "HOTEL LE TRAVENTINO" 4 & 5, Green Park Main, Opposite "SUKHMANI" Hospital, Safdarjung Enclave, New Delhi-110029.** In case the quorum is not present till 11.15 a.m. the meeting shall stand adjourned for 15 minutes and the adjourned meeting shall be held at 11.30 a.m. for which no quorum is necessary.

You are requested to kindly make it convenient to attend the meeting.

The agenda items are as under:

1. To condole the demise of Late Sh. Satish Kumar Chhibber A/c No-75, Manmohan Krishan Gupta A/c No-2294, Brahm Dev A/c No-210, Jasbir Singh A/c No-1534, Rajneesh Datta A/c No-555, M.K. Sharma A/c No-2125, Dhanpat A/c No-3989, Madan Lal A/c No-2504, Narender Chhibber A/c No-590, Shanti Devi A/c No- 1310, Madan Lal A/c No-3029, Rajinder Kumar A/c No-1419, Vinod Kumar Sindhu A/c No-1293, Pardeep K. Bali A/c No-04, M.P. Saraswathy A/c No-764.
2. Confirmation of the proceedings of last Annual General Body Meeting.
3. To receive, consider and adopt the managing committee's report (copy annexed).
4. To consider and adopt audited balance sheet, profit & loss account for the year 2014-2015.
5. To allocate and declare dividend for year 2015-2016 @ 18% as proposed in the managing committee report.
6. To frame rules of business of society as per bye law 53 Annexure 'A'
7. Any other point with permission of the chair.

Sd/-

B.N. VAID

HONY. SECRETARY

NEW DELHI- 110 030

DATED- 25th, August, 2016.

Copy forwarded to: -

1. Assistant Registrar, Co-operative Societies (Section-I) Parliament Street, New Delhi - 110001 for information.
2. All individual members.

Sd/-

B.N. VAID

HONY. SECRETARY

NOTE:-

1. Members are advised to bring along with them the copy of the Agenda Notice and the envelop mentioning their account number. **Entry is restricted to members only.**
2. Any member who desires to propose any observation on the Managing Committee's report and audited accounts at the meeting may submit his questions or resolution in writing to the Hony. Secretary at the address of the Society latest by 10.09.2016.
3. All members are advised to read this report and the special instructions contained therein.
4. Lunch will be served to members after the meeting.

LIST OF MANAGING COMMITTEE

Name	Designation	Contact No.
Sh. Ashok K. Chhibber	President	9971028880
Sh. Vijeyendra Datta	Vice-President	9958010012
Sh. B.N.Vaid	Secretary	9911189389
Smt. Kamini Vaid Datta	Jt. Secretary	9717999167
Sh. Mahinder K. Mehta	Treasurer	9891971342
Sh. Chaitanya Datta	Executive Member	9350180910
Sh. Kailash Chander Vaid	Executive Member	9313223262
Sh. Kamal K. Bali	Executive Member	9818134800
Sh. N.K. Vaid	Executive Member	9810293643
Sh. Rajeev Chhibber	Executive Member	9312141361
Sh. Rajesh Datta	Executive Member	9818077950
Sh. Rustam Bali	Executive Member	9650495214
Sh. Surinder Bakshi	Executive Member	9899266059
Smt. Krishan Lata Chhibber	Executive Member	011-26518522
Smt. Suman Bali	Executive Member	9810514737

ANNEXURE-A

1. The maximum age for membership shall be the 55 years.
2. Any member, who have attained the age of 58 years is not entitled to stand the surety of any type of loan.
3. Senior citizen who have attained the age of 75 years or above, shall not be engaged as employee of the society in any manner i.e. part time or full time.
4. The defaulter members shall not bear the surety of any loan of other member till the clearance of his/her loan.
5. The loan to female member shall not be granted until the 50% of surety is not given by the male members.

MANAGING COMMITTEE'S REPORT

Dear members,

I on behalf of the President and Members of the Managing Committee welcome all of you to the Annual General Body Meeting of the Society.

You already know the excellent past record of the Society. The Society was awarded Shields by Smt. Shiela Dixit, the then Hon'ble Chief Minister of Delhi for its best performance in the year 1999, in 2001 by Dr. Yoga Nand Shastri, the then Hon'ble Development Minister of Govt. of NCT of Delhi, by Hon'ble L.G. of Delhi in the year 2003 and again by Smt. Shiela Dixit the then Hon'ble Chief Minister of Delhi in 2010 for its best performance. During 2015 society has awarded shield for its excellent performance by Sh. Manish Sisodia, Deputy Chief Minister Delhi. President, Sh. Ashok K. Chhibber was awarded Shield by Dr. Yoga Nand Shastri, the then Minister of Development, Govt of NCT of Delhi for his dedication and selfless work in the co-operative field during the year 2000 and again awarded Sh. J.N. Bhardwaj Memorial Award in 2009 for his work in co-operative field.

Progress

Society has done remarkable progress since its inception i.e., March, 1987. It's Share Capital, Compulsory Deposit, Optional Deposit, Fixed Deposit, Recurring Deposit, and Loan Advanced during last 28 years has increased tremendously. The same can be seen from the figures given in the table here as under.

Year	Share Money	Compulsory Deposits	Optional Deposits	Fixed Deposits	Loan Advanced	Recurring Deposits	Profit
1987-88	19900	19260	2084	10000	47369	-----	-----
1991-92	12400	133175	32663	55500	337725	-----	6274
1999-00	4379300	2637625	1457192	7742806	17720845	252500	806917
2001-02	7708100	4012917	2622092	17831663	34253855	567550	1384363
2003-04	12700200	6038947	4153199	35597741	62946765	1107300	3630454
2007-08	19033300	7918907	7585936	47798995	89590858	1489170	4205183
2009-10	24921100	10810145	10998688	64945819	121077133	1488774	4455649
2011-12	29537700	11793846	15793161	68272981	131332695	2108500	8568987
2013-14	33917600	12560785	21815622	69126625	141113138	2893075	9269364
2014-15	35954900	13103800	24911119	74366103	141897003	3040750	9713559
2015-16	37827500	13118651	28763449	87419358	147229561	3550730	9585020

The working capital of the Society during the year 2015-2016 was around Rs.23.55 Crores and its turnover was Rs.14.79 Crores. The audit of the society is being done regularly. Area of its operation is National Capital Territory of Delhi.

Cessation of Membership:-

As per bye-laws 8(vii) a person ceases to be member when he/she ceases to reside or hold a place of business in National Capital Territory of Delhi. The members who are not residing or holding a place of business in National Capital Territory of Delhi are advised to close their accounts/ resign from the membership of the society. The process in this regard has already been initiated while calling for K.Y.C. forms from the members. The membership of some members had been ceased whereas some have resigned.

Profit and Dividend

The society has earned a net profit of Rs. 9585020/- during the year 2015-2016. Managing Committee proposes to allocate the dividend @18% for the year 2015-16.

Rate of Interest on Loans/Fixed Deposits

Ordinary/Regular loan limit is Rs. 2 lacs and emergency loan limit has been raised to Rs. 20000/-. The rate of interest of loan has been lowered to 13.20% per annum. We offer attractive rate of interest for Fixed Deposits ranging from @ 7% to 10% p.a. depending upon the period of maturity. Society has deposited Rs. 5.19 Crores in Fixed Deposit accounts with PNB Mehrauli, DSCB Ltd. Mehrauli and Vaish Co-operative Adarsh Bank Ltd, The Saraswat co-operative Bank Ltd, Lajpat Nagar, New Delhi as on 31/03/2016.

Recovery of Loans

Notices are issued to the loanees, sureties and employers of concerned loan borrowers on default of loan re-payment installments. Arbitration cases are processed on default of more than 6 months. All expenses in connection with arbitration proceedings as well as preparation charges will be recovered from the loanees/sureties or through their employers.

Since the sureties are jointly and severally responsible for the said loan, the managing committee may take action to recover the dues and other charges from the sureties. Managing Committee may file an arbitration case against the defaulter and sureties. Once the arbitration case is filed, it will not be withdrawn by the society, till the total loan balances along with other charges are deposited/ recovered. After the proclamation of 'AWARD' the dues are treated as govt. dues and arrest warrant can be issued by the Assistant Collector, Govt. of NCT of Delhi against the member/sureties and also can be remanded to judicial custody (Tihar Jail) till recovery of the amount (upto 40 days). Even the amount can be recovered through attachment/auctioning of assets of judgment debtors. Hence, the members may give surety on their own risk. It is advised to give surety to well known members with good payment habit only.

Welfare Scheme :- A few amendments were carried out last year under welfare scheme and the latest scheme as under:-

- i. Society provides financial assistance of Rs. 20000/- on death of member. Further, in case of death of a member, if loan is outstanding against him/her an amount upto Rs.50000/- may be adjusted towards loan he/she is indebted to the society. The member has to contribute Rs.200/- per annum towards welfare fund.
- ii. To write off loan or bad debts in case of extreme compassion after approval of general body.
- iii. Further a gift cheque of Rs. 1100/- is given as shagun to the son/self (Male) member on his marriage.
- iv. Further a gift cheque of Rs. 2100/- is given as shagun to the daughter/self (Female) member on her marriage.
- v. Awards to brilliant students is continued as usual, **the students who secure more than 80% marks in 10th and 12th standard examination are given prizes worth Rs.1500/- as prizes to their parents.** Managing Committee congratulates all such students, and parents on the brilliant performance of their wards and hope that they shall do better in their studies in coming year.
- vi. Society introduced Sukanya Gift i.e, to provide gift cheque of Rs. 25000/- on birth of a girl (baby) child to member on attaining of the age of 18 year.

The prizes to such students pertaining to the year 2015-16 shall be distributed on 18.09.2016 in A.G.M. Therefore, members whose children have secured 80% or more marks in 10th or 12th examination during the year 2015-2016 are requested to send the attested copy of mark sheets of their respective wards latest by 10.09.2016 as per application available at website:- www.bmdutcs.com

Society has further linked the loan with insurance in case of death of a member due to accident. Loan to the extent of Rs.1,00,000/- can be reclaimed from the insurance co. under the Janta Insurance Personal Accident Policy. Coverage of Rs.1,00,000/- for each member is arranged. For this purpose each member has to contribute 0.5% of amount of loan as risk fund at the time of loan.

The whole purpose is to secure the loan advanced. This coverage has been extended to all the members of the Society whether loan is advanced to him or not.

Society had donated a sum of Rs.100000/- (Rupees One Lakh only) toward Prime Minister National Relief Fund towards relief to the victims of Kedarnath, Uttarakhand disaster which occurred during 2013 and also donated Rs.100000/- (Rupees One Lakh only) to the Prime Minister National Relief Fund towards relief to victims of Jammu & Kashmir due to heavy floods occurred during 2014 the monsoon season.

The Society had booked Flats with the above noted M/s Shaurya Housing Ltd. at Vrindavan, (UP) a few years back for the use of members and the detail about its status was explained during the previous Annual General Body Meetings. But the company has stopped the construction for last three years. Society has filed a court case against M/s Shaurya Housing Ltd; to safeguard interest of society.

Website

Society had developed its own website **www.bmdutcs.com**, Members are requested to visit the website of the society to know the various schemes/ programs of the society. Detailed information regarding membership, various types of loans, deposits, welfare schemes of the Society, Managing Committee, Annual General Body Meetings etc has been uploaded. Facility to download various types of Performa's e.g, membership application, CD/Dividend withdrawal form, loan application, deposit forms, resignation form, KYC form, Affidavit at the time of membership etc; have been uploaded on Website of this society.

KNOW YOUR CUSTOMER (KYC NORMS)

Society had decided to update identity and address proof of its members under KYC scheme and all members were informed vide AGM agenda notice 2013, 2014 and 2015. Office of Registrar Cooperative Societies, GNCT of Delhi has issued a circular vide no. F. No. 47/Policy/RCS/21/2016/359 dated 03/05/2016 making KYC norms mandatory for Cooperative thrift & credit societies. Most of the members have not submitted their KYC forms till date. Therefore, it is requested that KYC Performa attached with the notice be filled up along with the requisite self attested copies of the requisite documents otherwise they shall be facing problems at the time of loan / payments. All documents must be self attested.

Any documents that are currently expired will not be accepted for KYC purposes.

Finally, I would like to stress upon the members to make their payments of Compulsory deposit and loan installments in time and regularly. They should also make use of the optional deposit scheme and recurring deposit scheme in which we pay more interest than banks. Such deposits would increase the resources of the Society and enable more funds to give loans. In the end, I would like to thank all the members for their cooperation & especially to the members of the Managing Committee. Thanks are also due to the staff and officers of the office of the Registrar, Cooperative Societies, Govt. of NCT of Delhi for their cooperation and valuable suggestions from time to time.

New Delhi
25th August, 2016

Sd/-
B.N. VAID
Hony. Secretary

**BHAI MATI DASS CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD
BALANCE SHEET AS ON 31 MARCH 2016**

PREV. YEAR AMOUNT (RS.)	LIABILITIES	CURRENT YEAR AMOUNT (RS.)
3,59,54,900.00	SHARE CAPITAL	3,78,27,500.00
	RESERVE FUND & OTHER FUND	
2,08,33,221.00	a) STATUTORY RESERVE FUND	
	Balance as per Last Balance Sheet	2,08,33,221.00
	Add: Allocation - Surplus	23,96,255.00
		2,32,29,476.00
18,02,523.00	b) RISK FUND	
	Balance as per Last Balance Sheet	18,02,523.00
	Add : During the year	2,64,035.00
	Less : Utilised During the year	-
		20,66,558.00
35,55,988.00	c) WELFARE FUND	
	Balance as per Last Balance Sheet	35,55,988.00
	Add : During the year	7,10,800.00
	Add :- Allocation - Surplus	5,00,000.00
	Less : Utilised During the year	11,31,955.00
		36,34,833.00
46,58,235.00	d) BUILDING FUND	
	Balance as per Last Balance Sheet	46,58,235.00
	Add : During the year	5,150.00
	Less : Utilised During the year	22,69,750.00
		23,93,635.00
1,52,39,335.00	e) DIVIDEND EQUALIZATION RESERVE	
	Balance as per Last Balance Sheet	1,52,39,335.00
	Add : Allocation - Surplus	79,88,515.00
	less Dividend paid (2014-2015)	60,89,753.00
		1,71,38,097.00
32,83,820.00	f) BAD DEBTS FUND	
	Balance as per Last Balance Sheet	32,83,820.00
	Add : Allocation- Surplus	5,00,000.00
	Less : Utilised During the year	3,52,526.00
		34,31,294.00
3,00,000.00	g) STAFF GRATUITY FUND	
	Balance as per last Balance Sheet	3,00,000.00
	Add: Allocation- Surplus	1,00,000.00
	Less: Utilised during the year	
		4,00,000.00
50,000.00	h) STUDY & TRAINING PROGRAME	
		50,000.00
	Less: Utilised during the year	9,600.00
		40,400.00
11,54,21,772.00	DEPOSITS FROM MEMBERS	
	(As per Schedule-1)	13,28,52,188.00
		13,28,52,188.00
1,78,08,817.00	CURRENT LIABILITIES & PROVISIONS	
	(As per Schedule-2)	1,86,76,165.00
		1,86,76,165.00
21,89,08,611.00	TOTAL	24,16,90,146.00

AS PER OUR SEPRATE REPORT
OF EVEN DATE ATTACHED
FOR ARPA & ASSOCIATES
CHARTERD ACCOUNTANTS
FIRM REG. NO. 011078N

Sd/-
A. K. CHHIBBER
(PRESIDENT)

Sd/-
B.N. VAID
(HONY. SECRETARY)

Sd/-
M.K.MEHTA
(TREASURER)

Sd/-
(ARUN KUMAR GUPTA)
Partner

M.NO. 89657

PLACE : NEW DELHI
DATED : 09.07.2016

**BHAI MATI DASS CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD
BALANCE SHEET AS ON 31 MARCH 2016**

PREV. YEAR AMOUNT (RS.)	ASSETS	CURRENT YEAR AMOUNT (RS.)
	FIXED ASSETS	
42,24,230.00	Annexture- "A"	61,80,786.00
	CASH & BANK BALANCE	
3,68,398.00	a) Cash in Hand -	1,26,865.00
10,88,989.00	f) AXIS Bank (S.B. A/c)	13,00,391.00
8,10,492.00	b) D.S.C.. Bank Ltd. (S.B. A/c)	5,80,240.00
32,564.00	d) H.D.F.C. Bank (S.B. A/c)	18,52,870.00
5,04,006.00	e) Kotak Mahindra Bank (C.A. A/c)	5,04,309.00
17,206.00	c) P.N.B. (S.B. A/c)	76,289.00
56,96,597.00	g) The Viash Cop. Adarsh Bank Ltd. (S.B. A/c)	52,04,567.00
		96,45,531.00
	INVESTMENTS	
2,94,00,000.00	a) FDR - D. S. C. Bank	3,00,00,000.00
10,000.00	b) FDR - P. N. Bank	10,000.00
1,00,000.00	c) FDR - Kotak Mahindra Bank Ltd.	1,80,000.00
1,00,00,000.00	d) FDR - The Saraswat Co-op. Bank Ltd.	2,00,00,000.00
		5,01,90,000.00
	CURRENT ASSETS	
1,70,37,155.00	a) Interest Recoverable on Loan	2,06,01,001.00
14,08,791.00	b) Interest Accured on F.D. (DSCB)	16,40,491.00
3,62,500.00	b-1) Interest Accured on F.D. (S.B.)	2,57,972.00
101.00	b-2) interest Accrued on F.D (Kotak)	1,999.00
		2,25,01,463.00
	c) ADVANCE RECOVERABLE	
22,500.00	c-1) Security Electricity	26,700.00
2,500.00	c-2) Security Gas (Indane)	2,500.00
7,812.00	c-3) Prepaid Exp.	5,950.00
43,51,438.00	c-4) Shaurya Housing Ltd.	43,51,438.00
1,68,000.00	c-5) Staff Loan	2,03,000.00
7,452.00	c-7) TDS Kotak 2014-15	7,452.00
-	c-8) TDS Kotak 2015-16	1,184.00
13,29,857.00	d) Award Cost (ABC)	11,95,754.00
43,270.00	e) Arbitration Recoverable (ACFR)	49,669.00
17750.00	f) Work in progress (Bldg. Construction)	-
-	g) Intt. Recieved (HDFC)	99,158.00
		59,42,805.00
	LOANS & ADVANCE	
14,18,97,003.00	Loan to Members	14,72,29,561.00
		14,72,29,561.00
21,89,08,611.00	TOTAL	24,16,90,146.00

AS PER OUR SEPRATE REPORT
OF EVEN DATE ATTACHED
FOR ARPA & ASSOCIATES
CHARTERD ACCOUNTANTS
FIRM REG. NO. 011078N

Sd/-
A. K. CHHIBBER
(PRESIDENT)

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M.K.MEHTA
(TREASURER)

Sd/-
(ARUN KUMAR GUPTA)
Partner

M.NO. 89657

PLACE : NEW DELHI
DATED : 09.07.2016

**BHAI MATI DASS CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD
FOR THE YEAR ENDING 31.03.2016**

SCHEDULES

Sch-1	DEPOSITS FROM MEMBERS	LAST YEAR	CURRENT YEAR
	a) Compulsory Deposits	1,31,03,800.00	1,31,18,651.00
	b) Optional Deposits	2,49,11,119.00	2,87,63,449.00
	c) Fixed Deposits	7,43,66,103.00	8,74,19,358.00
	d) Recurring Deposits	30,40,750.00	35,50,730.00
		<u>11,54,21,772.00</u>	<u>13,28,52,188.00</u>
Sch-2	CURRENT LIABILITIES & PROVISIONS		
	a) Audit fee Payable	1,61,167.00	1,66,028.00
	b) Salary Payable	1,32,466.00	1,67,069.00
	c) Education Fund Payable	50,000.00	50,000.00
	d) Expenses Payable	1,92,756.00	96,714.00
	e) Sitting Charges Payable	3,20,000.00	3,20,000.00
	f) Intt. Payable R.D	4,37,043.00	-
	g) Interest Payable on FD & RD	1,63,32,583.00	1,75,98,430.00
	h) Security Rent	9,200.00	12,000.00
	i) Unclaimed Members	1,50,694.00	1,32,977.00
	j) TDS Payable	22,908.00	29,897.00
	k) H. K. Khanna & Co.	-	1,03,050.00
		<u>1,78,08,817.00</u>	<u>1,86,76,165.00</u>

AS PER OUR SEPRATE REPORT
OF EVEN DATE ATTACHED
FOR ARPA & ASSOCIATES
CHARTERD ACCOUNTANTS
FIRM REG. NO. 011078N

Sd/-
A. K. CHHIBBER
(PRESIDENT)

Sd/-
B.N. VAID
(HONY. SECRETARY)

Sd/-
M.K.MEHTA
(TREASURER)

Sd/-
(ARUN KUMAR GUPTA)
Partner

M.NO. 89657

PLACE : NEW DELHI
DATED : 09.07.2016

**BHAI MATI DASS CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2016**

EXPENDITURE	CURRENT YEAR AMOUNT (RS.)	INCOME	CURRENT YEAR AMOUNT (RS.)
TO ADVERTIESMENT EXP.	6,000.00	BY ADMISSION FEES	10,300.00
TO AGM EXP.	3,90,140.00	BY AWC FR DEFAULTERS	1,61,835.00
TO ARBITRATION EXP.	1,13,002.00	BY INTEREST ON LOAN	2,22,48,642.00
TO AUDIT FEES (Provision)	1,84,475.00	BY INTEREST ON STAFF LOAN	6,290.00
TO BANK CHARGES	19,521.00	BY INTEREST ON SAVINGS	3,99,814.00
TO CONVEYANCE & TRAVELLNG EXP.	1,32,013.00	BY INTEREST ON FDR	37,36,404.00
TO DEPRECIATION	4,05,252.00	BY MISC RECIEPTS	52,590.00
TO DIWALI EXP.	77,530.00	BY RENT RECEIVED	2,40,400.00
TO DONATION	10,550.00	BY ROUNDING OFF	-
TO ELECTRICITY EXPENSES	1,54,067.00	BY INT. RECD. INCOME TAX	-
TO ELECTION EXPENSES	1,87,297.00		
TO ESTABLISHMENT EXP.	19,09,286.00		
TO ENTERTAINMENT EXP.	7,560.00		
TO GENERAL EXP.	13,045.00		
TO INSURANCE EXP.	67,822.00		
TO INOGRATION-III- FLOOR- EXP.	6,677.00		
TO INTEREST PAID	1,26,50,290.00		
TO LEGAL & PROFESSIONAL CHARGES	4,11,544.00		
TO LOCKER RENT	2,000.00		
TO MEETING EXP.	10,671.00		
TO NEWS PAPER, PERIODICAL & BOOKS	3,410.00		
TO OFFICE EXP.	27,901.00		
TO POSTAGE EXP.	52,165.00		
TO PRINTING & STATIONERY EXP.	1,11,369.00		
TO REP. & MAINT. EXP.	1,11,012.00		
TO ROUND OFF	6.00		
TO RENT, RATES & TAXES	12,925.00		
TO STAFF WELFARE EXP.	1,04,780.00		
TO SUBSCRIPTION CHARGES	12,950.00		
TO TELEPHONE EXP.	75,995.00		
TO EXCESS INCOME OVER EXPENDITURE	95,85,020.00		
TOTAL	2,68,56,275.00	TOTAL	2,68,56,275.00

AS PER OUR SEPRATE REPORT
OF EVEN DATE ATTACHED
FOR ARPA & ASSOCIATES
CHARTERD ACCOUNTANTS
FIRM REG. NO. 011078N

Sd/-
A. K. CHHIBBER
(PRESIDENT)

Sd/-
B.N. VAID
(HONY. SECRETARY)

Sd/-
M.K.MEHTA
(TREASURER)

Sd/-
(ARUN KUMAR GUPTA)
Partner

M.NO. 89657

PLACE : NEW DELHI
DATED : 09.07.2016

INSTRUCTIONS FOR MAKING LOAN APPLICATION

1. Any member can make application for loan after 90 days of acquiring the membership of the society.
2. Loan application form set can be taken from the office of the society on any working day and shall be submitted duly completed in all respect in the office of the society.
3. At the time of submission of loan application, following documents are required to be submitted along with the application:
 - a. Attested copy of Ration Card / Voter Election I. Card /Adhar Card/ Passport etc.
 - b. Income certificate, PAN Card & copy of Income Tax returns for last 3 years, in case of businessman.
 - c. Bond form shall be executed when loan has been sanctioned in presence of the sureties.
 - d. Bank Statement for last 6 Months.
 - e. Office I. Card.
4. Sureties for Loan:
 - a. For Loan upto Rs. 20,000/- One surety (if his / her own deposits are less than Rs. 20,000/-)
 - b. For Loan upto Rs.50000/- One surety
 - c. For Loan upto Rs.100000/- Two sureties All Sureties should
 - d. For Loan upto Rs.150000/- Three sureties be members of the
 - e. For Loan upto Rs.200000/- Four sureties Society.

No member of the society can stand surety for more than 4 persons.

5. Loan form / Bond applications should be filled correctly and legibly. Overwriting / Cutting shall not be accepted.
6. Loan form should be signed in full and carefully and completely. If signatures don't tally, the application shall be rejected.
7. At time of sanction of loan, every member shall have to contribute ½% towards risk fund, which is not refundable.
8. In case loan is not utilized for the purpose it was advanced, the society can demand repayment of full loan together with interest at any time.
9. Share Money & Compulsory Deposit should be upto date.
10. Once loan is repaid in full, fresh application for loan should be submitted after 30 days.
11. Loan installments should be paid between 1st to 7th of every month. In case installment is paid after 7th of the month, penal interest @ 3% p.a. shall be charged.
12. Members are also requested to give in advance post-dated cheques for loan installments.
13. Loans shall be generally disbursed between 10th to 15th day of every month. Emergency loans are sanctioned within 3 days.

विशेष सूचनाएं

1. सोसायटी कार्यालय सदस्यों के लिए सभी कार्यालय दिवसों पर खुला हैं। सभी प्रकार के लेन-देन प्रातः 9:30 बजे से अपराह्न 6:00 तक (भोजनावकाश 1:30 से 2:30 बजे तक छोड़कर) होता हैं, अतः कृप्या निर्धारित समय पर ही आने का कष्ट करें।
2. हर सदस्य का कर्तव्य है कि वह हर माह 100/- रू० अनिवार्य (CD) जमा राशि समिति कार्यालय में समय पर जमा कराए ताकि सोसाईटी की आर्थिक स्थिति सुदृढ़ हो।
3. ऋण (स्वंद) के प्रार्थना पत्र पर ऐसे सदस्य की जमानत होनी चाहिए, जिसकी जमानत नियमानुसार नियमित (त्महनसंत) हो व ऋणी व जमानती एक ही परिवार के नही होने चाहिए।
4. ऋण का भुगतान निश्चित किशतों में तथा समय पर करें ताकि अधिक से अधिक सदस्यों को ऋण दिया जा सके।
5. ऋण आवेदन पत्र के साथ अपनी आय का अधिकृत नवीनतम प्रमाण पत्र (Pay Certificate), नवीनतम पासपोर्ट साइज फोटो (यदि अभी तक नही दिया हो) संलग्न करके समिति के कार्यालय में जमा करवा दें। ध्यान रखें, अपुर्ण आवेदन पर विचार नही किया जाएगा।
6. सहकारिता में आवश्यक प्रतिक्रिया है ग्राहक को जानना (Know Your Customer) ग्राहक को जानिए, कार्यक्रम को सोसाईटी ने लागु किया है। इसके अन्तर्गत सभी सदस्यों को वोटर कार्ड, पैन कार्ड, पासपोर्ट साइजिंग लाईसेंस, बिजली-पानी का बिल, आधार कार्ड आदि प्रमाण पत्र की प्रति सोसाईटी में जमा करें। K.Y.C. Form पृष्ठ सं. 12 पर संलग्न है। K.Y.C. Form 31.10.2016 तक जमा करना अनिवार्य है।
7. सदस्यों से अनुरोध है कि अपनी सुविधा के लिए भुगतान चैक द्वारा ही करें तथा ऋण लेते समय अग्रिम चैक (Advance Cheques) देने अनिवार्य हैं। चैक के पीछे अपना नाम व सोसाईटी का सदस्यता का नम्बर अवश्य लिखें। समिति से आपको ऋण "रेखांकित चैक" द्वारा ही मिलेगा, अतः आपका बैंक में खाता होना अनिवार्य हैं।
8. ऋण लेने के पश्चात् ऋण की अदायगी यदि आप मासिक किशतों में चैक द्वारा करते हैं तो कृप्या प्रत्येक माह की 7 तारीख तक अथवा नगद (Cash), 10 तारीख तक कर सकते हैं।
9. सावधी जमा (Fixed Deposit) एवं मियादी अमानत पूंजी (RD) के परिपक्वता समय (Maturity Date) से पूर्व भुगतान लेने के लिए एक माह का नोटिस लिखित रूप में देना आवश्यक हैं ताकि सदस्यों को समय पर भुगतान प्राप्त हो सकें।
10. सावधी जमा (Fixed Deposit) पर जमा सावधी राशि का 90% तक ऋण लिया जा सकता हैं। उस पर अंकित ब्याज दर से 2% अधिक लिया जाएगा।
11. सावधी जमा (Fixed Deposit) पर की परिपक्वता के पश्चात् उसके नवीनिकरण की दशा में 15 दिन पूर्व कार्यालय में लिखित रूप में सूचित करें अन्यथा नवीनिकरण Maturity Date से करना सम्भव नहीं होगा।
12. सावधी जमा राशि के भुगतान का चैक परिपक्वता तिथि को ही बनाया जाता हैं अतः उसी दिन अपनी जमा (Fixed Deposit) अथवा मियादीजमा (RD) का प्रमाण पत्र समिति कार्यालय में जमा करके चैक प्राप्त कर लें। सोसाईटी की ओर से कोई पूर्व सूचना नही दी जाएगी।
13. समिति के कार्य प्रणाली में सुधार हेतू किसी भी सदस्य के सुझाव पर समिति प्रबंध कारिणी द्वारा सहानुभुति पूर्वक विचार किया जाएगा।
14. सभी सदस्यों से अनुरोध है कि वे अपना K.Y.C. Form, वर्तमान पहचान पत्र, निवास स्थान का पता आदि अवश्य प्रस्तुत करें ताकि समय-समय पर सोसाईटी से संबंधित जानकारी दी जा सके।



**BHAI MATI DASS COOPERATIVE
URBAN THRIFT & CREDIT SOCIETY LTD.**

1054, Ward No-8, Near Aggarwal Dharamshala,
Mehrauli, New Delhi-110030
Reg. No-767(U)

Member's recent
Photo with Signature[☆]
across Photo

KYC FORM

A/C No.

Name:-					Father/ Husband Name:-									
Resi. Address:-.....					Office Address:-.....									
.....													
.....													
Pin No.....					Pin No.....									
Telephone No. :-														
Mobile No. :-														
E-mail :-														
Date of Birth:-					PAN No.									
<input type="text"/>					<input type="text"/>									

Please attach photocopy of anyone of the following documents as proof of identity and address of residence in NCT of Delhi.

Passport <input type="text"/>	Voter's Identity Card <input type="text"/>
Driving License <input type="text"/>	Bank A/c No. <input type="text"/>
Aadhar Card (UIDAI) <input type="text"/>	Electricity Bill, C.No-(Latest)/ MTNL Bill <input type="text"/>

- In case the member is working in Delhi but not residing in Delhi, please attach photocopy of the Identity Card as proof of Service.
- For Member having business in Delhi but not residing in Delhi, Please attach proof of Registration of Business in Delhi.
- **Note:-** (All Documents to be self attested by the Account holder)
(Original Documents to be shown during submission)

Date: Signature

For Office Use Only.

Signature of Authorized Officer

Name: