

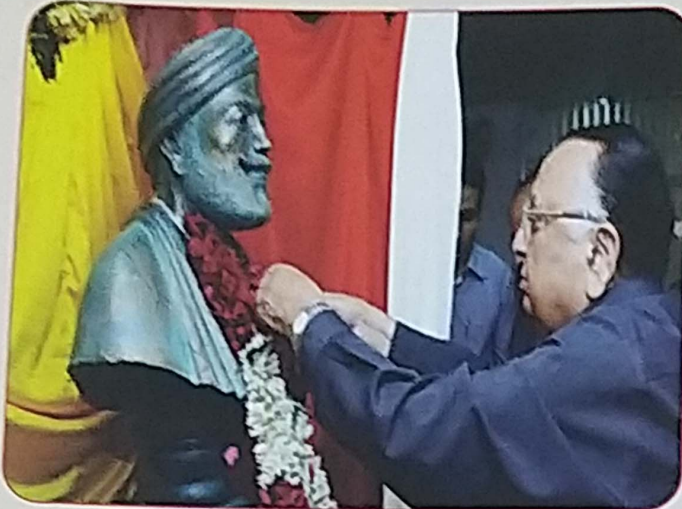
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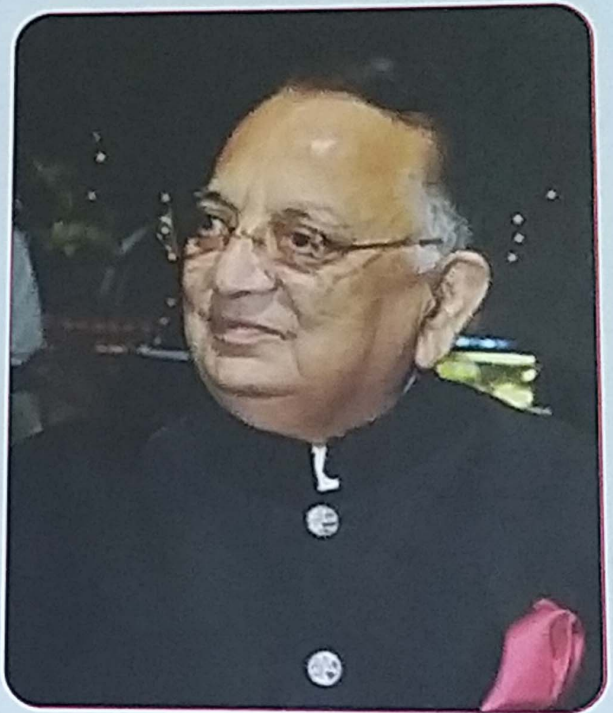
BHAI MATI DASS CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD.

(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



*"The Goal isn't to live forever,
the Goal is to create something"*



*Homage to
Mohyal Ratna Rzd. B. D. Bali
Former President G.M.S. New Delhi
(11 Aug. 1930 - 12 July 2019)*



"Unveiling of Bust of Bhai Mati Dass Chibber and
inauguration of Bhai Mati Dass Conference Hall"

Annual General Body Meeting

SATURDAY, THE 19th October 2019

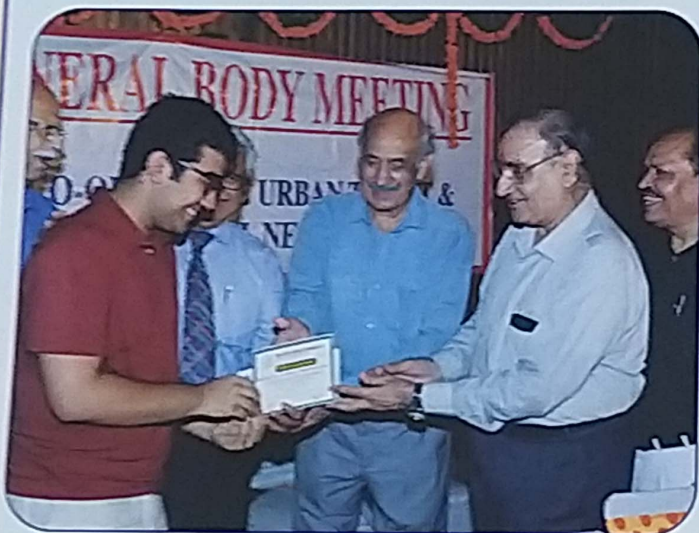
TIME : 10.45 AM

VENUE :

**"VANITA SAMAJ" 13, Institutional Area,
Lodhi Road, New Delhi-110003**

Glimpses of AGM 2018

Bhai Mati Dass Cooperative Urban Thrift & Credit Society Ltd.





**BHAI MATI DASS COOPERATIVE
URBAN THRIFT & CREDIT SOCIETY LTD**
1054, Ward No-8, BMD House, 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, BMD House, Mehrauli, New Delhi-30 will be held on **19TH October 2019 (Saturday) at 10.45 AM at Vanita Samaj, 13 Institutional Area, Lodhi Road, New Delhi-110003**. 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 Sarva Shri/Smt . Sanjeev Dutta A/c-2406 , Prem Prakash A/c-3254 , Vakil A/c-2133 , Nathu Ram A/c-3947 , Soma Devi A/c-3142 , Surender Singh Attri A/c-1544 , Rajinder K. Vaid A/c-05 , Raj Kumar Sharma A/c-535 , Yogesh Dabas A/c-922 , Monika Benjamin A/c-3943 , Shashi Kakkar A/c-1269 , Jagat Singh A/c-3432 , Mali Ram Bunker A/c-333 , Kiran Mehta A/c-505.
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 2018-19.
5. To allocate and declare dividend for year 2018-19 @ 15% as proposed in the managing committee report.
6. To amend bye-laws 35(1), 35(3) and constitution of welfare funds as per Annexure 'I'
7. Any other point with permission of the chair.

Sd/-
B.N. VAID
HONY. SECRETARY

NEW DELHI- 110 030
DATED : 25th Sept., 2019

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 membership 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 10.10.2019.
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

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, in the year 2003 by Hon'ble L.G. of Delhi and again by Smt. Shiela Dixit the then Hon'ble Chief Minister of Delhi in 2010 for its best performance. The society has also been awarded Best Credit Society Sammaan by All Thrift & Credit Societies Association (Regd.) on 1st January 2017.

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. Sh. B.N. Vaid, Hony. Secretary was awarded Sh.O.P.Goel Memorial Award by Sh. Saurabh Bharadwaj, MLA on behalf of Sh. Manish Sisodia, Deputy Chief Minister, Govt. of Dehli in the year 2016 for his dedication and selfless work in the co-operative field. Shri Mahinder Kumar Mehta, Treasurer was also awarded by Shri Rajindra Pal Gautam Hon'ble Minister of Delhi Govt. on 20.11.2018 for his Commendable Performance in Co-operative Sector of Delhi.

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 32 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	0845	252500	806917
2001-02	7708100	4012917	2622092	17831663	342547369	-----	-----
1991-92	12400	133175	32663	55500	337725	-----	6274
1999-00	4379300	2637625	1457192	7742806	17723855	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
2016-17	39403800	13806882	37559948	82939264	135563680	6758210	9594392
2017-18	41093700	14622045	42262491	70004528	140335346	8441170	9760406
2018-19	42424300	15152045	45709417	57961611	143525614	9177780	9055290

The working capital of the Society during the year 2018-19 was around Rs. 23.96 Crores and its turnover was Rs. 12.60 Crores. The audit of the society is being done regularly. Area of its operation is National Capital Territory of Delhi.

Profit and Dividend

The society has earned a net profit of Rs. 9055290/- during the year 2018-19. Managing Committee proposes to allocate the dividend @15% for the year 2018-19.

Rate of Interest on Loans/Fixed Deposits

Ordinary/Regular loan limit is 2 lakhs and emergency loan limit is Rs. 20000/- The rate of interest of loan is 13.2% p.a. We offer attractive rate of interest for Fixed Deposits ranging from @ 6 to 9% p.a. depending upon the period of maturity. Presently society is not accepting FDR/Term deposit due to lower demand of loan. However fixed deposit under MIS are being accepted from the senior citizen & widow members.

Recovery of Loans

Notices are issued to the loanee, 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 loanee/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 as well. 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 :-

1. 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 and he/she had been member of the society for a period of 5 years in that case an amount upto Rs.50000/- may be adjusted towards loan he/she is indebted to the society and the member is not a defaulter. The member has to contribute Rs.200/- per annum towards welfare fund.
2. To write off loan or bad debts in case of extreme compassion after approval of general body.
3. Further a gift cheque of Rs. 1100/- is given as shagun to the son/self (Male) Member on his marriage.
4. Further a gift cheque of Rs.2100/- is given as shagun to the daughter/self (Female) member on her marriage.
5. Society introduced Sukanya Gift i.e., to provide gift a cheque of Rs. 25000/- on birth of a girl (baby) child to member on attaining of the age of 18 year. During last year society issued 05 Sukanya Certificates. Members to whom girl (baby) child have born are requested to submit the birth certificate by 10.10.2019 so that Sukanya Gift certificates be issued during the AGM 2019.
6. 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.

The prizes to such students pertaining to the year 2018-19 shall be distributed in A.G.M. Therefore, members whose children have secured 80% or more marks in 10th or 12th examination during the year 2018-19 are requested to send the attested copy of mark sheets of their respective wards latest by 10/10/2019 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 recovered 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/her 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, Uttrakhand 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 .

Flat Booked with M/S Shaurya Housing Ltd.

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 details about its status was explained during the previous Annual General Body Meetings. But the company has stopped the construction for last Over two and half years. Society has filed a court case against M/s Shaurya Housing Ltd; to safeguard interest of society. The matter is under litigation.

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/ programmes 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 proforma 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.

Updation Of Software

The accounts of the society are fully computerized and presently under the process of updating the record and under which SMS facility for Loan sanction alerts , withdrawal and recovery alerts , installment reminder are being sent to members.

Amendment in Bye-Laws

The Managing Committee proposes the following amendments for approval by the General Body as per details given in Annexure-A.

1. To increase the ordinary loan from Rs.200000/- to Rs. 300000/-
2. To increase emergency loan from Rs. 20000/- to Rs. 25000/-
3. To provide financial assistance of Rs. 20000/- on death of a member.

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, 2017 & 2018 but it is regretted that most of the members have not submitted their KYC forms till date. Therefore, you are requested to fill the same along with the requisite self attested copies of the following documents:-

- 1) Recent Passport Photograph, 2) Copy of PAN Card, 3) Election I.Card/ Driving Licence/Adhar Card/ Passport, 4) Income Proof, 5) I. Card issued by office Employer (if any), 6) Bank A/c No, Bank Name & Address and IFSCode.

We request you to provide us the documents listed above along with completed KYC forms within one month to the society on working days during the regular office hours 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 Sept., 2019

Sd/-
B.N. VAID
Hony. Secretary

ANNEXURE -I

Existing Bye-Laws	Proposed bye-Laws
Bye Laws 35 (1) All Loans shall be granted within the maximum credit limit of a member at the discretion of the committee on security of one or more sureties and shall not exceed 8 times of his income or 10 times of the value of a member paid up share or Rs.200000/- whichever is less.	Bye Laws 35 (1) All loans shall be granted within the maximum credit limit of a member at the discretion of the committee or security of one or more sureties and shall not exceed 8 times of his income or 15 times of the value of a member paid up shares or Rs.300000/- whichever is less. Further ordinary/regular loan limit of a member shall be Rs.300000/-
Bye Laws 35 (3) In emergent cases, the committee may grant to any member a loan, within his maximum credit limit without security not exceeding Rs.20000/- in aggregate provided the amount of shares and savings deposits on the member's credit. Such loans shall be repaid within ten months. The limit of emergent loan may be raised by the General Body from time to time.	Bye Laws 35 (3) In emergent cases, the committee may grant to any member a loan, within his maximum credit limit without security not exceeding Rs.25000/- in aggregate provided the amount thus advanced is covered by the amount of shares and savings deposits on the member's credit. Such loans shall be repaid within ten months. The limit of emergent loan may be raised by the General Body from time to time.
Constitution of Welfare Fund :- b) The welfare fund may be utilized in case of death of any member. A sum of Rs. 20,000/- should be paid to next kin/nominee. Further in case of death of the member if loan is outstanding against him/her in that case a sum upto Rs. 50,000/- may be adjusted towards loan he/she is indebted to the society.	Constitution of Welfare Fund :- b) The welfare fund may be utilized in case of death of any member. A sum of Rs. 20,000/- should be paid to next kin/nominee.

BHAI MATI DASS CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2019

EXPENDITURE	CURRENT YEAR AMOUNT (RS.)	INCOME	CURRENT YEAR AMOUNT (RS.)
ADVERTISEMENT	16,500.00	ADMISSION FEES	10,100.00
A.G.M-18.8.2018-VANITA SAMAJ	2,61,998.00	AWARD COST CHARGED FR DEFAULTOR	66,978.00
ARBITRATION EXPENSES FINAL-31ST MAR	38,922.00	INCOME P-YEAR-EXCESS PROVISION	5,28,741.00
AUDIT FEE	1,11,972.00	INT. RECD. LOANS "MEMBERS"	2,11,39,636.00
AWARD FUNCTION-20.11.18-HINDI BHAWN	8,881.00	INT-INCOME TAX- AY-16-17-FY-15-166	146.00
BANK CHARGES	24,133.00	INT-RCD-STAFF LOAN	8,094.00
BL-INT-INT-FD-LOAN-DSCB-8077000054	1,397.00	INT.RECIEVED-BANK FDR	40,10,622.00
CONVEYANCE & TRAVELLING EXP	2,09,329.00	INT.REC.BANK SAVING	1,73,092.00
DEPRECIATION-FIXED ASSETS	4,89,847.00	CHEQUE RETRUN & REFUND-PREIOUS YAER	61,981.00
DIWALI EXPENSES	83,587.00	RENT RECIVED	1,67,272.00
DONATION PAID-GENERAL	18,510.00	FEE REFUNDED (ROC)	0.00
ELECTRICITY CHARGES	1,85,221.00		
ELECTION-08.9.18-VANITA SAMAJ	1,33,740.00		
SALARY & ALLOWANCES	23,71,129.00		
GENERAL EXPENSES	12,605.00		
INSURANCE-EXP	99,541.00		
INTEREST PAID-2018-19	1,20,60,199.00		
LEGAL & PROFESSIONAL CHARGES	1,64,650.00		
LOCKER RENT	4,130.00		
MEETING EXPENSES	8,130.00		
NEWS PAPER,PERIODICAL & BOOKS	4,099.00		
OFFICE EXPENSES	23,012.00		
PARL ANNIVERSARY (30TH-20.03.17)	0.00		
POSTAGE EXPENSES	37,897.00		
PRINTING,STATIONARY & PHOTOCOPY	1,27,257.00		
REPAIR & MAINTENANCE (ALL)	67,711.00		
ROUNDING OFF	10.00		
RENT,RATES & TAXES	13,310.00		
SITTING CHARGES-2018-19	3,20,000.00		
STAFF WELFARE	1,12,593.00		
SUBSCRIPTIONS	4,000.00		
TELEPHONE EXPENSES	97,062.00		
Excess of income over expenditure	90,55,290.00		
TOTAL	2,61,66,662.00	TOTAL	2,61,66,662.00

AS PER OUR SEPRATE REPORT
OF EVEN DATE ATTACHED
FOR H. K.KHANNA & CO.
CHARTERD ACCOUNTANTS
FIRM REG. No. M. No. 094582

Sd/-
A. K. CHHIBBER
(PRESIDENT)

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

Sd/-
M.K.MEHTA
(TREASURER)

Sd/-
(SURESH SINGH)
Partner

PLACE : NEW DELHI
DATED : 11.05.2019

BHAI MATI DASS CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD
BALANCE SHEET AS ON 31 MARCH 2019

PREV. YEAR AMOUNT (RS.)	LIABILITIES	CURRENT YEAR AMOUNT (RS.)
		4,24,24,300.00
4,10,93,700.00	SHARE CAPITAL	
2,80,68,176.00	RESERVE FUND & OTHER FUND	
	a) STATUTORY RESERVE FUND	
	Balance as per Last Balance Sheet	2,80,68,176.00
	Add: Allocation - Surplus	22,63,823.00
		3,03,31,999.00
25,10,328.00	b) RISK FUND	
	Balance as per Last Balance Sheet	25,10,328.00
	Add : During the year	2,47,950.00
	Less : Utilised During the year	
		27,58,278.00
45,85,350.00	c) WELFARE FUND	
	Balance as per Last Balance Sheet	45,85,350.00
	Add : During the year	7,00,600.00
	Add :- Allocation - Surplus	5,00,000.00
	Less : Utilised During the year	4,46,340.00
		53,39,610.00
19,73,347.00	d) BUILDING FUND	
	Balance as per Last Balance Sheet	19,73,347.00
	Add : During the year	-
	Less : Utilised During the year	-
		19,73,347.00
1,58,18,681.00	e) DIVIDEND EQUALIZATION RESERVE	
	Balance as per Last Balance Sheet	1,58,18,681.00
	Add : Allocation - Surplus	55,91,467.00
	less Dividend paid (2017-2018)	71,11,816.00
		1,42,98,332.00
35,60,127.00	f) BAD DEBTS FUND	
	Balance as per Last Balance Sheet	35,60,127.00
	Add : Allocation- Surplus	5,00,000.00
	Less : Utilised During the year	-
		40,60,127.00
6,75,000.00	g) STAFF GRATUITY FUND	
	Balance as per last Balance Sheet	6,75,000.00
	Add: Allocation- Surplus	1,50,000.00
	Less: Utilised during the year	-
		8,25,000.00
12,950.00	h) STUDY & TRAINING PROGRAME	
	Balance as per last Balance Sheet	12,950.00
	Less: Utilised during the year	1,385.00
		11,565.00
13,53,30,234.00	i) DEPOSITS FROM MEMBERS	
	(As per Schedule-1)	-
		12,80,00,853.00
1,67,25,084.00	j) CURRENT LIABILITIES & PROVISIONS	
	(As per Schedule-2)	1,54,42,843.00
25,03,52,977.00	TOTAL	24,54,66,254.00

AS PER OUR SEPRATE REPORT
OF EVEN DATE ATTACHED
FOR H. K.KHANNA & CO.
CHARTERD ACCOUNTANTS
FIRM REG. No. M. No. 094582

Sd/-
A. K. CHHIBBER
(PRESIDENT)

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

Sd/-
M.K.MEHTA
(TREASURER)

Sd/-
(SURESH SINGH)
Partner

PLACE : NEW DELHI
DATED : 11.05.2019

BHAI MATI DASS CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD
BALANCE SHEET AS ON 31 MARCH 2019

PREV. YEAR AMOUNT (RS.)	ASSETS	CURRENT YEAR AMOUNT (RS.)
62,92,946.00	FIXED ASSETS Annexure- "A"	58,80,552.00
31,078.00	CASH & BANK BALANCE	
3,23,169.00	a) Cash in Hand	64,156.00
1,44,531.00	b) AXIS Bank (S.B. A/c)	1,02,392.00
23,19,419.00	c) D.S.C.. Bank Ltd. (S.B. A/c)	9,45,215.00
2,56,760.00	d) H.D.F.C. Bank (S.B. A/c)	17,24,648.00
18,92,959.00	e) P.N.B. (S.B. A/c)	17,458.00
	f) The Viash Cop. Adarsh Bank Ltd. (S.B. A/c)	19,36,704.00
		47,90,573.00
2,00,00,000.00	INVESTMENTS	
10,000.00	a) FDR - D. S. C. Bank	1,80,00,000.00
4,27,12,784.00	b) FDR - P. N. Bank	10,000.00
	c) FDR - The Saraswat Co-op. Bank Ltd.	3,26,07,698.00
		5,06,17,698.00
2,72,24,730.00	CURRENT ASSETS	
8,43,510.00	a) Interest Recoverable on Loan	3,14,06,263.00
19,43,949.00	b) Interest Accured on F.D. (DSCB)	1,41,834.00
	c) Interest Accured on F.D. (S.B.)	31,10,858.00
		3,46,58,955.00
71,700.00	ADVANCE RECOVERABLE	
2,500.00	a) Security Electricity	71,700.00
7,481.00	b) Security Gas (Indane)	2,500.00
44,11,438.00	c) Prepaid Exp.	8,989.00
1,78,200.00	d) Shaurya Housing Ltd.	44,11,438.00
7,452.00	e) Staff Loan	1,06,300.00
1,184.00	f) TDS Kotak 2014-15	7,452.00
11,06,441.00	g) TDS Kotak 2015-16	-
28,677.00	h) Award Cost (ABC)	10,67,684.00
5,400.00	i) Arbitration Recoverable (ACFR)	50,698.00
76,700.00	j) ARB. Exp. Recoverable	-
61,500.00	k) Peocit Software Sol.	-
18,226.00	l) Rent Accurud	30,000.00
44,897.00	m) Intt. Receivable (HDFC)	11,643.00
-	n) Court Fee(Refundable)	44,897.00
-	o) W. I. P. (New Software)	1,12,725.00
-	p) I.Tax Apeel	29,000.00
-	q) G.S.T. Central	18,918.00
-	r) G.S.T. State	18,918.00
		59,92,862.00
14,03,35,346.00	LOANS & ADVANCE	
	Loan to Members	14,35,25,614.00
		14,35,25,614.00
25,03,52,977.00	TOTAL	24,54,66,254.00

AS PER OUR SEPRATE REPORT
OF EVEN DATE ATTACHED
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(HONY. SECRETARY)

Sd/-
M.K.MEHTA
(TREASURER)

Sd/-
(SURESH SINGH)
Partner

PLACE : NEW DELHI
DATED : 11.05.2019

**BHAI MATI DASS CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD
FOR THE YEAR ENDING 31.03.2019**

SCHEDULES

Sch-1	DEPOSITS FROM MEMBERS	LAST YEAR	CURRENT YEAR
	a) Compulsory Deposits	1,46,22,045.00	1,51,52,045.00
	b) Optional Deposits	4,22,62,491.00	4,57,09,417.00
	c) Fixed Deposits	7,00,04,528.00	5,79,61,611.00
	d) Recurring Deposits	84,41,170.00	91,77,780.00
		<u>13,53,30,234.00</u>	<u>12,80,00,853.00</u>

Sch-2	CURRENT LIABILITIES & PROVISIONS	LAST YEAR	CURRENT YEAR
	a) Audit fee Payable	1,72,692.00	1,00,775.00
	b) Salary Payable	1,71,344.00	1,64,040.00
	c) Education Fund Payable	50,000.00	50,000.00
	d) Expenses Payable (General)	16,869.00	43,486.00
	e) Expenses Payable (Award)	7,500.00	7,500.00
	f) Expenses Payable (Sagan)	9,800.00	8,700.00
	g) Exp. Payable Photo copy	-	26,393.00
	h) SUKANYA Gift Payable	27,152.00	54,192.00
	i) Interest Payable on FD & RD	1,60,60,961.00	1,48,31,910.00
	j) Security Rent	23,000.00	13,500.00
	k) Unclaimed Members	1,61,087.00	1,31,150.00
	l) TDS Payable	15,990.00	11,197.00
	m) RCS Payable	7,000.00	-
	n) GST Payable	1,689.00	-
		<u>1,67,25,084.00</u>	<u>1,54,42,843.00</u>

AS PER OUR SEPRATE REPORT
OF EVEN DATE ATTACHED
FOR H. K.KHANNA & CO.
CHARTERD ACCOUNTANTS
FIRM REG. No. M. No. 094582

Sd/-
A. K. CHHIBBER
(PRESIDENT)

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

Sd/-
M.K.MEHTA
(TREASURER)

Sd/-
(SURESH SINGH)
Partner

PLACE : NEW DELHI
DATED : 11.05.2019

Managing Committee of the Society



ASHOK CHHIBBER
PRESIDENT
9971028880



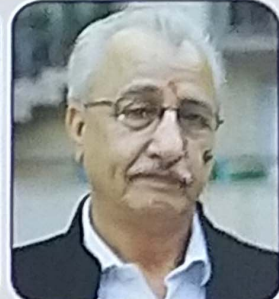
VIJAYINDER K. DATTA
VICE PRESIDENT
9958010012



B.N. VAID
SECRETARY
9911189389



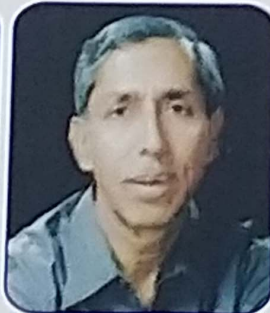
MRS. KAMINI VAID DATTA
JOINT SECRETARY
9717999167



MAHINDER K. MEHTA
TREASURER
9891971342



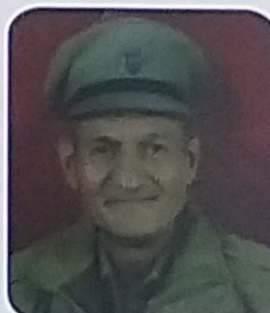
KAMAL K. BALI
EXECUTIVE-MEMBER
9818134800



N. K. VAID
EXECUTIVE-MEMBER
9810293643



KAILASH CHANDRA VAID
EXECUTIVE-MEMBER
9313223262



SURINDER BAKSHI
EXECUTIVE-MEMBER
9899266059



RAJEEV CHHIBBER
EXECUTIVE-MEMBER
9312141361



CHAITANYA DATTA
EXECUTIVE-MEMBER
9350180910



RAJESH DATTA
EXECUTIVE-MEMBER
9818077950



RUSTAM BALI
EXECUTIVE-MEMBER
9650495214



RAKHI DATTA
EXECUTIVE-MEMBER
783827336



VIJAY CHHIBBER
EXECUTIVE-MEMBER
881330398



Sh. Mahinder Kr. Mehta, Treasurer of the Society received Co-operative award on 2018 from Sh. Rajinder Pal Gautam, Hon'ble Minister, Govt. of India



Sh. B.N. Vaid, Secretary receiving Sh. O.P. Goel Memorial Award from Sh. Saurabh Bhardwaj, MLA, Delhi Vidhan Sabha on behalf of Deputy Chief Minister of Delhi 20th Nov., 2016 at Hindi Bhawan, Delhi-01

