

# **The B.A.R.C. Employees' Co-operative Credit Society Ltd., Mumbai**

**(Registration No. 29770)**

Old R-5 Shed, Behind RLG, Trombay, Mumbai-400 085.

## **NOTICE**

Notice is hereby given that 44<sup>th</sup> Annual General Body Meeting of **The B.A.R.C. Employees' Co-operative Credit Society Ltd., Mumbai-400 085** will be held at the **Central Complex Auditorium on Friday, 12<sup>th</sup> August, 2005, at 2.00 p.m.** to transact the following business :

### **AGENDA :**

1. To read and confirm the minutes of the 43<sup>rd</sup> Annual General Body Meeting, held on 6<sup>th</sup> August, 2004.
2. To read and adopt annual report and audited Statement of Accounts for the year ended on 31<sup>st</sup> March, 2005 and to sanction the appropriation of profit.
3. To approve the Budget for the year 2005-2006.
4. To read the Internal Audit and Statutory Audit Report.
5. To appoint Internal and Tax Auditor and to fix their remuneration for the year 2005-2006.
6. To consider the proposed amendment (as per Annexure "A").
7. To consider the rules and regulations framed by Sub-Committee about Members' Welfare Fund, Staff Welfare Fund and Golden Jubilee Fund.
8. Any other business that may be brought with the permission of the Chair.

***All the members are therefore requested to attend the meeting and help in the smooth deliberations.***

Sd/-

**Pradip K. Patil**

Hon. Secretary

For and on behalf of Managing Committee

Date : 25<sup>th</sup> July, 2005  
Mumbai-400 085

### **Note :**

- Any question or information required by a member at the time of the meeting should please be communicated in writing to the Hon. Secretary at least 4 days before the date of the Annual General Body Meeting.
- Members are requested to bring with them the copy of the Annual Report when they come to attend the Meeting.
- If it is found that there is no quorum for the meeting up to 2.00 p.m. the meeting shall be adjourned and this adjourned meeting shall be held on the same day at 2.30 p.m. in the same premises and a such adjourned meeting the business on the agenda shall be transacted irrespective of quorum.
- Copies of the Minutes of 43<sup>rd</sup> Annual General Body Meeting are available in Society Office, members can collect the same.
- Only those members who attend the meeting will get the coupon till the end of meeting.

**Society Office will remain closed after 1.00 p.m. on Account of AGM on Friday, 12<sup>th</sup> August, 2005.**

## 44<sup>TH</sup> ANNUAL REPORT

*Dear Members,*

We have pleasure in presenting the Annual Report together with the Statements of Accounts for the Co-operative year ended on 31<sup>st</sup> March, 2005 duly audited by the Internal Auditors and Statutory Auditors. The year under review once again witnessed all round growth in the operation of our Society. With your unflinching faith and confidence, our Society having turned Forty Four Glorious Chapter in the Annals of Co-operative Movement, entered the 45<sup>th</sup> year with the same zeal and vigor for serving the entire fraternity of BARC and DAE Family.

1. **Appropriation of Profit** : During the year under report the Society has earned a net profit of Rs. 84, 89,478/- by adding last year's balance of Rs. 15,769/- and amount available of Rs. 85,05,247/- for appropriation. The Managing Committee recommends the appropriation as under for your approval.

Reserve Fund @25% of Rs. 84,89,478/-	Rs.	21,22,370/-
Divident @9% p.a. on paid up	Rs.	37,87,448/-
Share Capital of Rs. 4,20,82,760/-		
Extra Bonus @6% p.a. on paid up	Rs.	25,24,966/-
Share Capital of Rs. 4,20,82,760/-		
Dividend Equalisation Fund	Rs.	70,000/-
Balance to carry forward for next year	Rs.	463/-

<b>TOTAL</b>	<b>Rs.</b>	<b>85,05,247/-</b>
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2. **Meeting** : During the year managing committee had 12 monthly meeting and 21 special meeting. All members render their co-operation by participating in the meetings.
3. **Dividend and Interest on Subscription** : Taking into account the profit for the year and current prospects we recommend a Dividend of 9% plus extra bonus 6%. Further we have declared 11% interest on subscription for this year also.
4. **Membership** : During the year under report 1117 new members were enrolled, while 729 ceased to be members on account of resignation, retirement and death. The active membership of the Society as on 31<sup>st</sup> March, 2005 was 24,523.
5. **Share Capital** : The authorised share capital of the Society is Rs. 5 Crores and paid up share capital as on 31<sup>st</sup> March, 2005 is Rs.4,20,82,760/-.

6. **Reserve Fund** : The balance in the Reserve Fund as on 31<sup>st</sup> March, 2004 was Rs. 2,06,19,560/-. After adding Rs. 21,03,173/- during the year under report, plus Rs. 5,585/- as entrance fee and Rs. 1,36,970/- of the unpaid dividend, the balance as on 31<sup>st</sup> March, 2005 is Rs. 2,28,65,288/-.
7. **Members' Deposit** : As in the past there was tremendous response from the members to our deposit schemes.
8. **Death Relief Fund** : During the year under report we have granted Death Relief amounting to Rs. 1,24,000/- to 53 legal nominees of deceased members of our Society.
9. **Obituary** : Managing Committee convey heart felt condolences for the families of the deceased members during the year under report.
10. **Clean Cash Credit Facility** : During the year MDCC Bank has sanctioned clean cash credit of Rs. 5 Crores. We have utilised it and debit balance as on 31<sup>st</sup> March, 2005 was Rs. 28,41,271/-.
11. **Implementation of Bye-law Amendment** : During the year under report we have implemented amendment of Special Loan, reduced interest on Emergency Loan by 2% also reduced Penal Interest and raised Death Relief Fund from Rs. 2,000/- to Rs. 3,000/-. All these amendments were sanctioned by Registrar and came into force w.e.f. 16.09.2004.
12. **Audit** : We express our gratitude towards Statutory Auditors M/s. S.K. Somani & Co. and Internal Auditors M/s. Meher & Co., for their timely completion of Audit of Society for the financial year 2004-2005 and valuable suggestions and guidance given by them during their audit period.
13. **Managing Committee** : Managing Committee Members and Office bearers have taken utmost interest in Society's functioning by participating in various activities.
14. **Staff** : We are thankful to Manager and all staff members of the Society for their valuable co-operation, dedication and sincere efforts.
15. **Proposed Amendment to Bye-laws** : Taking into accounts needs of members Managing Committee has brought amendment for Special Loan of Rs. 2 lakh, Appropriation of Profit, we hope that General Body will grant its approval for the same.
16. **Welfare Schemes** : As suggested by last Annual General Body Meeting sub-committee was appointed under the Chairmanship of Shri. P.P. Madhavan Kutty for framing the Rules and Conditions of various welfare funds, for giving prizes to the wards of the members and training to staff. The detail report of the sub-committee is published in Annual Report for your necessary approval. The sub-committee has suggested to make necessary provisions every year for Silver Jubilee Fund.

17. **Co-operative Training** : Managing Committee with the help of Sahakar Prashikshan Kendra arranged various lectures of experts in Co-operative movement in order to train staff members during the period 25<sup>th</sup> October, 2004 to 29<sup>th</sup> October, 2004.
  18. **One day Co-op. Seminar** : In light of completion of 100 years of Co-operative Movement, Managing Committee arranged one day seminar on 3<sup>rd</sup> December, 2004 in Central Complex Auditorium. Shri G.D. Pungle, Controller B.A.R.C., Shri Sunil Deshmukh, Joint Registrar and Shri. Chandrakant Khopade, Chairman, MDCC Bank, Shri. Vidhyadhar Anaskar Arthmanthan Columnist Loksatta, Shri. Sudhakar Hampihallikar Retired Project Manager Bank of India were present and addressed the present members.
  19. **Seminar for representative of Co-op. Societies** : Mumbai Sahakari Board conducted seminar during the period 26<sup>th</sup> to 27<sup>th</sup> Feb., 2005 in Mumbai. Our representatives attend the seminar and collected information about NPA, Loan Management, Tax System etc.
  20. **Franking Machine** : As per approval of last General Body Managing Committee purchased and install franking machine which has resulted in quick adhesive stamping and cost of forms was also reduced from Rs. 115/- to Rs. 106/-.
  21. **Unpaid Interest on Subscription** : Managing Committee succeeded in working our list of members who did not collected their interest on subscription due to retirement, death etc. The list of such members as on 31<sup>st</sup> March, 2005 is displayed on Notice Board. The concerning members or their legal nominees can collect the same from Society Office.
  22. **Computerisation** : In order to provide quick service, Managing Committee has awarded a contract to M/s. Megasoft Information Systems Pvt. Ltd. The firm has completed Hardware Installation and New Program will be launched soon.
  23. **Website** : In order to have a information about society progress on the table with the help of BARC Management, Managing Committee completed all the necessary steps and website is ready. The members can avail this <http://www.barc-ecs.com> facility. Inauguration will be done at the hands of Shri. P. Venugopalan, Controller BARC.
  24. **Good Wishes** : Managing Committee wishes happy, healthy and wealthy retired life to all the members who retired during the year under report.
  25. **Gratitude** : On behalf of Managing Committee we express sincere thanks to Director BARC, Head IAD, Controller IFA, HPD, CSO, CAO. Head CED, Officer-in-Charge Traffic, Director P&S, Head CDM, Head TSD, Head P&M, Head Computer Division, Head PIED and L&CM and Head Medical Division & Head Lib. & Information Service and CDS.
- Our sincere thanks to Shri. A.V. Kharpate, President and Shri. P.P. Madhavan Kutty, Vice-president for their advice and guidance from time to time.

Managing Committee express its gratitude to the Welfare Fund sub-committee Chairman, Shri. P.P. Madhavan Kutty and members Shri. D.P. Pimputkar, Shri. V. Narayanan, Shri. Anandrao Salunkhe, Shri. Ramakant Rath, Shri. Shridharan, Shri. Prabhakar Shivalkar for thier valuable guidance and co-operations.

Our sincere thanks to our society Computer Committee convener Shri. P.S. Dhekane and members Shri. R. Bhargava, Shri. A.K. Srivastava, Shri. Mahesh Date and Shri. Raturkar, Shri. Manoj Singh and Shri. N.V. Raman.

We convey our thanks to the Internal Auditor M/s. Jayantkumar Meher & CO. and Statutory Auditor M/s. S.K. Somani & Co. for guidance and suggestions.

We also very much thankful to Principals and Professors of Sahakar Prashikshan Kendra for their attendance and guidance during various training programs and seminars.

We convey our thanks to the Manager and staff of SBI BARC Branch, Manager and staff of the MDCC Bank Anushaktinagar Branch, Divisional Registrar of Co-operative Societies, Mumbai, Dy. Registrar M Ward, Navi Mumbai, Mumbai Sahakari Board, Mumbai and Pagardar Sahakari Sansthanacha Sangh for their Co-operation from time to time.

Finally, I shall be failing in our duties if we do keep on record the active co-operation and faith bestowed by the members for the smooth functioning of the Society.

Thanking you,

**Janardan Pawar**

Chairman

For and on behalf of Managing Committee

The B.A.R.C. Employees' Co-operative Credit Society Ltd., Mumbai

**Pradip Patil**

Hon. Secretary

# *Think of us when you want to invest*

## **Rate of Interest on Deposit**

<b>Saving Account</b>	(Salary Deduction Facility)	4%
<b>Term Deposit</b>	3 to 6 months	6%
	7 to 11 months	6.25%
<b>Fix Deposit</b>	1 year	7%
	2 year	8%
	3 year	8.5%
<b>Recurring Deposit</b>	1 year	6.75%
	2 years	7%
	3 years & above	7.25%

### **Lakhpatti Deposit** - Rs. 1,000/- p.m.

within a span of 78 months and earn Rs. 1,00,000/- w.e.f. 1<sup>st</sup> August, 2005.

### **Parmanu Deposit** - Rs. 500/- p.m.

within a span of 78 months and earn Rs. 50,000/- w.e.f. 1<sup>st</sup> August, 2005.

- Internal Auditor** : **M/s. Meher & Co., Chartered Accountant**  
मेसर्स मेहेर आणि कंपनी, चार्टर्ड अकाऊंटंट  
56, Ram Mahal, Senapati Bapat Marg, Mumbai-400 016.
- Statutory Auditor** : **M/s. S.K. Somani & Co., Chartered Accountant**  
मे. एस.के.सोमानी आणि कंपनी, चार्टर्ड अकाऊंटंट  
11, Ganesh Baug, CHS Ram Joshi Marg, Ghatkopar (W),  
Mumbai-400 084
- Bankers** : **The Mumbai District Central Co-op. Bank Ltd.**  
**Anushaktinagar Branch**  
मुंबई जिल्हा मध्यवर्ती सहकारी बँक मर्यादित, अणुशक्तीनगर शाखा
- : **State Bank of India, BARC Branch**  
भारतीय स्टेट बँक, बीएआरसी शाखा

Proposed Amendments to Bye-Laws			
Bye-Law No.	Wording of the Existing Bye-Laws	Proposed Amendment	Reason for Change
D.1.1 (iii)	No person shall be a member unless (iii) he has paid an entrance fee of Rs. 5/-.	No person shall be a member unless (iii) he has paid an entrance fee of Rs. 10/-.	As per guideline of Registrar of Co-op. Societies.
F.1.2 (b)	<b>Special Loan :</b> (a) The maximum limit shall be Rs. 1,25,000/- or 10 times of shares & subscription or 22 times of basic pay or 15,625/- per completed year of membership whichever is less subject to the limitation stipulated by the Managing Committee from time to time. The increase in the limit shall be effected subject to the availability of the funds. (c) Repayment : Special loan plus interest thereon shall be repayable in maximum 84 installments. (e) New.	<b>Special Loan :</b> (a) The maximum limit shall be Rs. 2,00,000/- or 15 times of shares & subscription or 30 times of basic pay or Rs. 20,000/- per completed year of membership whichever is less subject to the limitation stipulated by the Managing Committee from time to time. The increase in the limit shall be effected subject to the availability of the funds. (c) <b>Repayment :</b> Special loan plus interest thereon shall be repayable in maximum 100 equal monthly installments. (e) <b>Surety Liability :</b> Borrower can give three members of equal or higher status standing surety for loan.	To give more loan to members.
F.1.4 (a)	On the surety of two or more members of equal or higher status standing surety and provided that no member shall be entitled to a loan, if he is already indebted to another Society operating in the area and provided further that the liability of such members of the society, as surety does not exceed in aggregate 75 months pay or Rs. 3,00,000/- whichever is more.	On the surety of two or more members of equal or higher status standing surety and provided that no member shall be entitled to a loan, if he is already indebted to another Society operating in the area and provided further that the liability of such members of the society, as surety does not exceed in the aggregate 75 months pay or Rs. 8,00,000/- whichever is more.	To cover surety liability.
H.1.3	The balance remaining after the deductions mentioned in Bye-laws No. H.1.6 shall be treated as Net Profits and shall be distributed in accordance with the provisions of Section Act and rules 65, 66, 67 and 69 of Maharashtra Co-operative Societies Act and Rules 50, 51, 52 and 53 of the Maharashtra Co-operative Societies Rules.	<b>H.1.3A</b> Net profit will be worked out as per provisions of Maharashtra Co-op. Act, 1960 and rules made thereunder. <b>H.1.3B</b> As recommended by Managing Committee Distribution of Net Profit will be done in the Annual General Body Meeting by considering following conditions : (a) As directed by Commissioner of Co-op. Societies part of the Profit will be transferred to Reserve Fund but it is mandatory that 25% of net profit should be transferred to Reserve Fund. As and when Reserve Fund amount reaches to 25% of Share Capital, then Management can transfer 10% of net profit to Reserve Fund. (b) Provisions for dividend will be made upto the maximum limit prescribed in Maharashtra Co-op. Societies Act, 1960 also management is empowered to declare rebate on interest. And make provision in case of Golden Jubilee and Platinum Jubilee by creating fund. (c) Balance of net profit can be utilized for making provisions for building and other funds with the approval of Annual General Body Meeting. Remaining amount will be transferred to next year. (d) As per provision of the Maharashtra Co-op. Societies Act, 1960 Sec. 68 and Rule 1961 Rules 53 education fund amount should be paid to Maharashtra Rajya Sahakari Sangh. <b>Reserve Fund :</b> (1) In addition to the provisions made under Maharashtra Co-op. Societies Act, 1960 and rules thereunder and provisions as per Bye-laws entrance fees, nominal membership fees, share transfer fees, forfeited share amount will be transferred to the Reserve Fund. (2) Investment and utilization of Reserve Fund will be made as per provisions of Maharashtra Co-op. Societies Act, 1960, Section 70(2) and Maharashtra Co-op. Societies Rules, 1961, Rule 54 and circulars issued by Commissioner of Co-op. Societies from time to time. <b>Dividend :</b> (1) Dividend will be paid to the member whose name stands at the end of concerning co-op. year in the share register of the society. (2) Dividend will be paid in proportionate to the month-wise amount at credit of shareholder. (3) Dividend will be distributed from Society Office. (4) If dividend is not claimed within 3 years the said amount will be forfeited and will be credited to Reserve Fund. (5) Unclaimed Dividend will be paid on the receipt of application from member provided such unclaimed dividend should not have forfeited.	As per the new bye-laws for salary earner societies, our Reserve Fund has already reached 53% than paid up share capital.
I.1.9	The Treasurer and Secretary or Managing Committee member who is authorised in this behalf by the Managing Committee shall keep in his/her custody a cash balance not exceeding Rs. 100/- or a sum as may be authorised by he Managing Committee with the previous approval of the Registering authority. He shall be responsible for custody of cash of the Society to deposit cash balance exceeding the limits laid down above in the financing agency or in its nearest branch office forthwith.	The Treasurer and Secretary or Managing Committee member who is authorised in this behalf by the Managing Committee shall keep in his/her custody a cash balance not exceeding Rs. 1,00,000/- or a sum as may be authorised by he Managing Committee with the previous approval of the Registering authority. He shall be responsible for custody of cash of the Society to deposit cash balance exceeding the limits laid down above in the financing agency or in its nearest branch office forthwith.	Taking into account increasing transaction of Saving deposits.

BALANCE SHEET AS ON ३१ मार्च, २००५ अखेरचे			
PREVIOUS YEAR Rs.	LIABILITIES भांडवल व देणे	CURRENT YEAR 2004-2005 RS. RS.	
5,00,00,000	<b>AUTHORISED SHARE CAPITAL</b> अधिकृत भाग भांडवल 50,00,000 Shares of Rs. 10/- each		5,00,00,000
4,14,32,160	<b>Issued, Subscribed &amp; Paid up Shares</b> वसूल भाग भांडवल 42,08,276 Shares of Rs. 10/- each		4,20,82,760
18,98,63,193	<b>Subscription from Members</b> सभासद वर्गणी  <b>RESERVE FUND AND OTHER FUNDS</b> राखीव व इतर निधी  <b>(A) Reserve Fund</b> राखीव निधी Balance as per last Balance Sheet Add : Entrance Fee Appropriation 2003-2004 Unpaid Dividend for the year 2000-2001	2,06,19,560 5,585 21,03,173 1,36,970	22,13,41,464
1,86,13,268 5,145 19,42,227 58,920			
2,06,19,560			2,28,65,288
8,25,000 2,00,000	<b>(B) Reserve for Doubtful Debts</b> बुडीत कर्ज निधी Balance as per last Balance Sheet Add : During the year 2004-2005	10,25,000 1,00,000	
10,25,000			11,25,000
25,82,502 3,75,000	<b>(C) Dividend Equal. Fund</b> लाभांश समानाधिकरण निधी Balance as per last Balance Sheet Add : Appropriation 2003-2004	29,57,502 1,00,000	
29,57,502			30,57,502
2,00,000 1,02,000 1,04,000	<b>(D) Death Relief Fund</b> मृत्यु सहाय्य निधी Balance as per last Balance Sheet Add : During the year 2004-2005  Less : Paid during the year	1,98,000 1,00,000 1,24,000	
1,98,000			1,74,000
2,50,000	<b>(E) Office Development Fund</b>		2,50,000
9,00,000	<b>(F) Golden Jubilee Celebration Fund</b>		18,00,000
6,00,000	<b>(G) Members Welfare Fund</b>		6,00,000
50,000	<b>(H) Staff Welfare Fund</b>		53,635
6,00,000	<b>(I) Interest Fluctuation Fund</b>		11,00,000
2,00,000	<b>(J) Stamp Duty Franking Machine</b>		2,00,000
25,86,95,415	<b>TOTAL CARRIED FORWARD</b>		29,46,49,649

31ST MARCH, 2005

ताळेबंद पत्रक

PREVIOUS YEAR Rs.	ASSETS मालमत्ता व येणे	CURRENT YEAR 2004-2005 RS. RS.	
	<b>CASH &amp; BANK BALANCES</b> रोख व बँकेतील शिल्लक		
10,00,000	Cash on Hand with Cashier	10,00,000	
26,53,761	In Current Account with the State Bank of India, BARC Branch	11,01,492	
2,020	Current A/c with MDCC Bank, Anushakti Nagar Branch	2,020	
70,61,198	C.C. A/C with MDCC Bank, Anushakti Nagar Branch	---	
<b>1,07,16,979</b>			<b>21,03,512</b>
	<b>INVESTMENT (At Cost)</b> गुंतवणूक		
50,00,000	Fully paid 5,000 shares of Rs. 1,000/- each of the MDCC Bank Ltd.	50,00,000	
2,05,57,550	Reserve Fund Investment (Fixed Deposit) with MDCC Bank	2,27,24,788	
75,00,000	Short Term Deposit with MDCC Bank	---	
2,82,740	Staff Security Fund	3,56,760	
45,41,200	Staff Providend Fund	49,01,761	
<b>3,78,81,490</b>			<b>3,29,83,309</b>
	<b>LOANS &amp; ADVANCES</b>		
28,24,69,580	Ordinary Loan साधारण कर्ज	29,43,26,948	
4,41,72,909	Emergency Loan तातडीचे कर्ज	4,45,98,536	
45,27,66,223	Special Loan विशेष कर्ज	51,33,88,434	
9,38,150	Staff Loan कर्मचारी कर्ज	11,27,105	
11,49,400	Loan against Deposit ठेवीवरील कर्ज	10,62,200	
<b>78,14,96,262</b>			<b>85,45,03,223</b>
	(1) Overdue loans including interest provided Rs. 41,92,589/-		
	(2) Loan due from Managing Committee Members Rs. 15,42,570/-		
<b>83,00,94,731</b>	<b>TOTAL CARRIED FORWARD</b>		<b>88,95,90,044</b>

BALANCE SHEET AS ON

३१ मार्च, २००५ अखेरचे

PREVIOUS YEAR Rs.	LIABILITIES भांडवल व देणे	CURRENT YEAR 2004-2005 RS. RS.	
<b>25,86,95,415</b>	<b>TOTAL BROUGHT FORWARD</b>		<b>29,46,49,649</b>
<b>5,00,000</b>	<b>(K) Computer Development Fund</b> संगणक विकास निधी		<b>9,00,000</b>
<b>2,82,740</b>	<b>(L) Staff Security Fund</b> कर्मचारी सुरक्षा निधी		<b>3,56,760</b>
<b>45,41,200</b>	<b>(M) Staff Providend Fund</b> कर्मचारी भविष्य निधी		<b>49,01,761</b>
---	<b>Secured Loans (MDCC Banks)</b> सुरक्षित कर्ज		<b>28,41,271</b>
	Clean Cash Credit		
	<b>DEPOSITS FROM MEMBERS</b> सभासदांकडून ठेवी		
1,33,82,300	Savings Bank Deposits बचत ठेव	1,51,81,637	
25,04,50,000	Fixed Deposits मुदत बंद ठेव	25,42,81,800	
4,81,05,435	Recurring Deposits आवर्त ठेव	6,17,57,675	
5,26,62,250	Term Deposits मुदत ठेव	5,31,99,900	
2,77,79,000	Navratna Deposits नवरत्न ठेव	2,37,93,500	
4,81,07,700	Lakhpati Deposits लखपती ठेव	5,04,03,700	
8,38,000	Vaibhavlakshmi Deposits वैभवलक्ष्मी ठेव	8,38,000	
81,77,750	Parmanu Deposits परमाणु ठेव	1,01,63,000	
<b>44,95,02,435</b>			<b>46,96,19,212</b>
	<b>CURRENT LIABILITIES &amp; PROVISION</b> इतर देणी व तरतुदी		
38,21,704	Sundry Creditors किरकोळ देणी	27,32,814	
8,49,47,482	Liabilities for Outstanding Expenses तरतुदी व देणी	8,47,08,638	
2,93,641	Unpaid Dividend लाभांश देणे बाकी	2,12,833	
2,31,61,631	Interest accrued due but not paid on Subscription सभासद वर्गणीवरील व्याज	2,50,06,498	
25,40,365	Staff Gratuity कर्मचारी उपदान	29,30,385	
1,10,877	Election Expenses निवडणूक खर्च	1,60,877	
1,75,717	Legal Expenses कायदेशीर खर्च	1,84,938	
<b>11,50,51,417</b>			<b>11,59,36,983</b>
<b>82,85,73,207</b>	<b>TOTAL CARRIED FORWARD</b>		<b>88,92,05,636</b>

# 31ST MARCH, 2005

## ताळेबंद पत्रक

PREVIOUS YEAR Rs.	ASSETS मालमत्ता व येणे	CURRENT YEAR 2004-2005 RS.	RS.
83,00,94,731	<b>TOTAL BROUGHT FORWARD</b>		88,95,90,044
	<b>COMPUTER</b> संगणक		
81,837	Opening Balance as per last B/S	1,03,531	
1,10,395	Add : During the year	---	
88,701	Less : Depreciation for the year 2004-2005	62,073	
<b>1,03,531</b>			<b>41,458</b>
	<b>FURNITURE &amp; FIXTURE</b> फर्निचर आणि फिक्चर		
4,61,454	Opening Balance as per last B/S	4,18,020	
10,954	Add : During the year	---	
54,388	Less : Depreciation for the year 2004-2005	48,116	
<b>4,18,020</b>			<b>3,69,904</b>
	<b>OFFICE EQUIPMENT (Dead Stock) डेड स्टॉक</b>		
1,96,363	Opening Balance as per last B/S	2,50,306	
1,07,350	Add : During the year	2,21,026	
50,545	Less : Depreciation for the year 2003-2004	50,673	
2,862	: Sale of Old Air-conditioner	---	
<b>2,50,306</b>			<b>4,20,659</b>
<b>49,34,591</b>	Interest Outstanding on Loan कर्जावरील येणे व्याज		<b>50,86,104</b>
<b>10,05,684</b>	Accrued interest due but not received on investment गुंतवणुकीवरील येणे व्याज		<b>19,53,270</b>
<b>1,76,610</b>	Stock of Printing & Stationery शिल्लक स्टेशनरी		<b>1,94,124</b>
<b>23,500</b>	Stamp Duty मुद्रांकित अर्ज		<b>55,320</b>
<b>83,70,06,973</b>	<b>TOTAL CARRIED FORWARD</b>		<b>89,77,10,883</b>

# BALANCE SHEET AS ON

## ३१ मार्च, २००५ अखेरचे

PREVIOUS YEAR Rs.	LIABILITIES भांडवल व देणे	CURRENT YEAR 2004-2005 RS.	RS.
82,85,73,207	<b>TOTAL BROUGHT FORWARD</b>		88,92,05,636
	<b>INCOME &amp; EXPENDITURE A/C उत्पन्न आणि खर्च</b>		
84,46,988	Balance as per last Balance Sheet	84,33,766	
19,42,227	Less : Appropriation 2003-2004		
36,65,212	Reserve Fund	21,03,173	
24,43,475	Dividend	37,28,894	
3,75,000	Extra Bonus	24,85,930	
21,074	Divi. Equal. Fund	1,00,000	
84,12,692	Balance C/F	15,769	
<b>84,33,766</b>	<b>Add : Profit during the year</b>	84,89,478	
			<b>85,05,247</b>
<b>83,70,06,973</b>	<b>TOTAL</b>		<b>89,77,10,883</b>

As per our report of even date  
for M/s. Meher & Co.  
Chartered Accountant

As per our report of even date  
for M/s. S.K. Somani & Co.  
Chartered Accountant

Mumbai  
Date : 6<sup>th</sup> July, 2005

Jayantkumar A. Meher  
Internal Auditor

S.K. Somani  
Statutory Auditor

J.G. Pawar  
Chairman

31ST MARCH, 2005

ताळेबंद पत्रक

PREVIOUS YEAR Rs.	ASSETS मालमत्ता व येणे	CURRENT YEAR 2004-2005	
		RS.	RS.
83,70,06,973	TOTAL BROUGHT FORWARD		89,77,10,883
83,70,06,973	TOTAL		89,77,10,883

D.O. Bahalkar  
Vice-Chairman

P.K. Patil  
Hon. Secretary

B.K. Bhavsar  
Treasurer

N.V. Kadam  
Jt. Secretary

PROFIT AND LOSS ACCOUNT FOR

३१ मार्च, २००५ अखेरचे

PREVIOUS YEAR RS.	EXPENDITURE खर्च	CURRENT YEAR 2004-2005	
		RS.	RS.
5,19,851 2,39,91,833 49,87,550 35,82,111 52,38,296 89,53,934 2,29,002 13,08,966 2,14,21,138	<b>TO INTEREST</b> On Saving Deposits On Fixed Deposits On Recurring Deposits On Term Deposits On Navratna Deposits On Lakhapati Deposits On Vaibhavlakshmi On Parmanu Deposits On Subscription (Provision @ 11% on the Balance as on 1.4.2004 to 31.3.2005) On Clean Cash Credit (Paid to MDCC Bank) On Staff Security Fund	<b>व्याज दिलेले</b> बचत ठेवी मुदत बंद ठेवी आवर्त ठेवी मुदत ठेवी नवरत्न ठेवी लखपती ठेवी वैभवलक्ष्मी ठेवी परमाणु ठेवी सभासद वर्गणी --- कॅश क्रेडिट कर्मचारी सुरक्षा ठेव	6,13,632 1,72,45,115 70,08,428 32,06,525 96,65,665 98,83,845 260,558 17,40,714 2,25,53,813 9,637 30,819
7,02,39,754	<b>TO ESTABLISHMENT CHARGES</b> Salaries and Allowances Ex-gratia Payment to Staff Overtime to Staff Contribution to Staff Prov. Fund Printing and Stationery	<b>व्यवस्थापन खर्च</b> पगार खर्च सानुग्रह अनुदान जादा काम भत्ता प्रॉ. फंड वर्गणी छपाई खर्च	34,49,089 5,25,276 16,150 1,45,946 3,21,283
39,58,921	<b>TO MISCELLANEOUS EXPENSES</b> Meeting Allowance Conveyance Expenses Postage Charges Telephone Bills Repair and Maintanance Honorarium for various works Dividend Payment Allowance AGM Expesnes Special GM Expenses Pooja Jayanti etc. Bank Charges Canteen Bill Contr. to Sahakari Sangh Other Miscellaneous Expenses Professional Charges Co-operative Seminar Donation to CM Fund	<b>किरकोळ खर्च</b> सभा भत्ता प्रवास खर्च पोस्टेज खर्च टेलिफोन बिल निगा व दुरुस्ती विविध कामासाठी मानधन लाभांश वाटप भत्ता वार्षिक साधारण सभा खर्च विशेष साधारण सभा खर्च पूजा, जयंती वगैरे बँक चार्जेस कँटीन बिल सहकारी वर्गणी इतर किरकोळ खर्च व्यावसायिक फी सहकारी सेमिनार त्सुनामी मदत	39,000 5,912 15,638 40,017 61,951 37,671 71,531 1,49,916 --- 10,476 50,698 29,929 770 24,846 --- 24,436 6,250
4,74,666			5,69,041
7,46,73,341	TOTAL CARRIED FORWARD		7,72,45,536



## नफा-तोटा पत्रक

PREVIOUS YEAR RS.	INCOME उत्पन्न		CURRENT YEAR 2004-2005 RS. RS.	
	<b>BY INTEREST RECEIVED मिळालेले व्याज</b>			
8,25,55,691	On Loan	कर्जावरील	8,62,72,473	
38,25,995	On Fixed Deposit	मुदत ठेवीवरील	21,39,125	
3,36,944	On Short Term Deposit	अल्प मुदत ठेवीवरील	5,61,714	
<b>8,67,18,630</b>				<b>8,89,73,312</b>
<b>5,00,000</b>	By Div. Received from MDCC Bank	मुंबई बँकेकडून लाभभांश		----
---				
<b>46,811</b>	By Sale of Loan Application, Investment Form	कर्ज, गुंतवणूक अर्जविक्री		<b>39,752</b>
<b>1,525</b>	By Sale of Pass Book	पासबुक विक्री		<b>1,295</b>
<b>36,378</b>	By Incidental Charges	इतर आकार		<b>17,540</b>
<b>4,480</b>	By Document Charges	दस्तावेज आकार		<b>48,315</b>
<b>8,73,07,824</b>	<b>TOTAL CARRIED FORWARD</b>			<b>8,90,80,214</b>

**PROFIT AND LOSS ACCOUNT FOR**

३१ मार्च, २००५ अखेरचे

PREVIOUS YEAR RS.	EXPENDITURE खर्च	CURRENT YEAR 2004-2005 RS.	RS.
7,46,73,341 67,004	<b>TOTAL BROUGHT FORWARD</b>		7,72,45,536 1,17,068
	<b>Comp. Maint. &amp; Soft. Expenses</b>		
	<b>TO AUDIT FEES</b>		
30,000	Internal and Tax Auditors	30,000	
4,89,160	Statutory Auditors	5,01,250	
5,19,160			5,31,250
	<b>TO DEPRECIATION घसारा</b>		
54,388	On Computer	62,073	
88,701	On Furniture & Fixture	48,116	
50,545	On Office Equipment	50,673	
1,93,634			1,60,862
1,362	To Sale on Loss of Old Air Conditioner	---	
	<b>To Other Liabilities &amp; Provisions देणे व तरतुदी</b>		
20,000	Honorarium of M.C.	20,000	
2,69,631	Staff Gratuity	3,90,020	
50,000	Election Expenses	50,000	
1,000	Education Fund	1,000	
1,00,000	Death Relief Fund	1,00,000	
1,00,000	Legal Expenses	50,000	
2,00,000	Doubtful Debts	1,00,000	
1,00,000	Com. Dev. Fund	4,00,000	
2,50,000	Office Dev. Fund	---	
9,00,000	Golden Jubilee Fund	9,00,000	
6,00,000	Members Welfare Fund	---	
50,000	Staff Welfare Fund	25,000	
6,00,000	Interest Fluctuation Fund	5,00,000	
2,00,000	Franking Machine	---	
34,40,631			25,36,020
84,12,692	<b>Net Profit carried to Balance निव्वळ नफा</b>		84,89,478
8,73,07,824	<b>TOTAL</b>		8,90,80,214

As per our report of even date  
for M/s. Meher & Co.  
Chartered Accountant

As per our report of even date  
for M/s. S.K. Somani & Co.  
Chartered Accountant

Mumbai  
Date : 6<sup>th</sup> July, 2005

Jayantkumar A. Meher  
Internal Auditor

S. K. Somani  
Statutory Auditor

J.G. Pawar  
Chairman

# THE YEAR ENDED 31ST MARCH, 2005

## नफा-तोटा पत्रक

PREVIOUS YEAR RS.	INCOME उत्पन्न	CURRENT YEAR 2004-2005 RS. RS.	
8,73,07,824	TOTAL BROUGHT FORWARD		8,90,80,214
8,73,07,824	TOTAL		8,90,80,214

D.O. Bahalkar  
Vice-Chairman

P.K. Patil  
Hon. Secretary

B.K. Bhavsar  
Treasurer

N.V. Kadam  
Jt. Secretary

# **RULES AND REGULATION OF MEMBERS' WELFARE FUND & STAFF WELFARE FUND**

## **1. Members Welfare Fund :**

The Committee suggested that members be given a gift as a token of love and affection on their retirement. The member should have completed at least five years of membership before ceased to be in service his retirement on Superannuation or on other grounds. The eligibility and amount of gift to be given are as follows :

More than 05 years but less than 10 years	Rs. 151/-
More than 10 years but less than 15 years	Rs. 251/-
More than 15 years but less than 20 years	Rs. 351/-
More than 20 years	Rs. 501/-

- 1.1 The Committee suggested to give awards to the wards of its members for achieving excellence in 10<sup>th</sup> and 12<sup>th</sup> standard examinations. A total 105 prizes shall be constituted and distributed 50 each to 10<sup>th</sup> and 12<sup>th</sup> std students. Five prizes shall be reserved for students of 12<sup>th</sup> standard from CBSE/AEES. Distribution of prizes to wards of the members will be further be restricted to proportion of strength of members stationed in Maharashtra and outside i.e. 80% and 20% respectively. The total amount kept aside for this purpose shall not exceed Rs. 52,500/- or the provision made in the balance sheet for that year. The prize amount shall be equal for all awardees. Prizes shall be distributed irrespective of State Board of CBSE board. In case of 12<sup>th</sup> standard Arts, Commerce & Science with Biology and Science with vocational streams shall be considered. Applications shall be invited from the wards of the members for felicitation. The managing committee of the Society or a sub committee appointed by the society shall scrutinize the applications and declare the list of awardees. The decision of the managing committee/sub-committee shall be final and shall not be challenged. The details of the scheme shall be as follows :

### **Criteria to be adopted for awarding gifts to the wards of Members :**

- (1) 80% of the prize amount will be utilized for children of members in Mumbai and surrounding area as 80% members are working in this area.
- (2) Remaining 20% amount will be utilized for giving prizes to the wards of members from outside Mumbai, Maharashtra.
- (3) Total Rs. 52,500/- is the limit for this purpose.
- (4) No. of prizes shall be 105. Out of this 5 will be reserved for students of 12<sup>th</sup> standard of AECS/CBSE.
- (5) Out of the 100 prizes, 50 prizes will be for 10<sup>th</sup> standard and 50 will be for 12<sup>th</sup> standard. Out of the 50 prizes 40 will be for Mumbai region and 10 will be for outside Mumbai region.
- (6) For 12<sup>th</sup> standard streams will be Arts/Commerce/Science with Biology & Science with vocational subjects. Distribution of stream will be as follows :

Arts - 10, Commerce - 10, Science with Biology - 10

Science with vocational subjects - 10

- (7) Application will be invited from children of members. For 10<sup>th</sup> standard, 40 prizes will be given for Mumbai area and 10 prizes will be for outside of Mumbai.
- (8) For 12<sup>th</sup> standard Arts, Commerce, Science with Biology & Science with vocational subjects 40 prizes will be given for first ten children.
- (9) For 12<sup>th</sup> standard five additional prizes will be given to those students who obtained maximum marks in CBSC/AEES Board.
- (10) Application will scrutinize by Adhoc Committee or sub-committee appointed by Managing Committee. Date of submission of application will be circulated through website/issuing circular.

## 2. **Staff Welfare Fund :**

21. Four staff members shall be sent to six months' diploma course in Co-operative Management conducted by Sahakar Prashikshan Kendra, Mumbai. Care shall be taken that Society's routine activities are not affected by deputing 4 staff members at a time. The Committee also suggested that staff members be sent for short term course conducted by Mumbai Sahakari Board/Salary Earner's Society's Programme. Staff members are encouraged to appear for GDC&A/DCM. The Society shall bear the fees of such courses.
- 2.2 Wards of staff members securing minimum 60% marks at SSC, HSC and graduation level be awarded gift on the lines with members of the society.
- 2.3 LIC policy to cover risk of death during service shall be considered for staff of the society.

## 3. **Golden Jubilee Fund :**

The Committee suggested that the Society should continue to make provision for the Golden Jubilee Fund. However the amount to be kept aside as provision should be decided after making all the existing provisions such as provision for dividend, special dividend, interest on subscription/members welfare fund, staff welfare fund, dividend equalization fund, interest fluctuation fund.

The decision in connection with celebrating of Golden Jubilee will be taken by the prevailing committee at that time in consultation with General Body.

# THE B.A.R.C. EMPLOYEES' CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

## INCOME AND EXPENDITURE BUDGET FOR THE YEAR 2005-2006

### INCOME

#### उत्पन्न

By Interest Received	मिळालेले व्याज		
On Loan	कर्जावरील	9,15,00,000	
On Fixed Deposit	मुदत ठेवीवरील	10,00,000	
			9,25,00,000
Dividend Received from MDCC Bank	मुंबई बँकेकडून लाभांश		5,00,000
Sale of Loan Appl., Doc./ Incident Charges etc.	अर्ज विक्री/इतर आकार		1,00,000
	TOTAL		9,31,00,000

### EXPENDITURE

#### खर्च

To Interest	व्याज दिलेले		
On Saving Deposit	बचत ठेवी	7,25,000	
On Fixed Deposit	मुदत बंद ठेवी	1,99,50,000	
On Recurring Deposits	आवर्त ठेवी	90,00,000	
On Term Deposit	मुदत ठेवी	30,00,000	
On Navratna Deposit	नवरत्न ठेवी	1,35,00,000	
On Lakhapati Deposit	लखपती ठेवी	1,15,00,000	
On Vaibhavlakshmi	वैभवलक्ष्मी ठेवी	2,70,000	
On Parmanu Deposit	परमाणु ठेवी	25,00,000	
On Subscription	सभासद वर्गणी	1,78,00,000	
			7,82,45,000
To Establishment Charges	व्यवस्थापन खर्च		
Salaries & Allowances	पगार भत्ते	37,50,000	
Ex-gratia Payment	सानुग्रह अनुदान	5,25,000	
Over-time to Staff	जादा काम भत्ता	20,000	
Contribution to Staff Pro. Fund	प्रॉ. फंड वर्गणी	2,25,000	
Printing & Stationary	छपाई खर्च	4,00,000	
			49,20,000
To Miscellaneous Expenses	किरकोळ खर्च		
Meeting Allowance	सभा भत्ता	45,000	

Conveyance Allowance	प्रवास	10,000	
Postage Charges	पोस्टेज	20,000	
Telephone Bills	टेलिफोन बिल	45,000	
Repair and Maintenance	निगा व दुरुस्ती	75,000	
Honorarium for various Works	विविध कामासाठी मानधन	40,000	
Dividend Payment Allowance	लाभांश वाटप भत्ता	75,000	
AGM Expenses	सर्वसाधारण सभा खर्च	1,00,000	
Special General Meeting	विशेष साधारण सभा खर्च	45,000	
Pooja Jayanti etc.	पूजा, जयंती वगैरे	12,000	
Bank Charges	बँक चार्जेस	50,000	
Canteen Bill	कँटीन बिल	35,000	
Contr. to Sahakari Sangh	सहकारी वर्गणी	500	
Other Miscellaneous Expenses	इतर किरकोळ खर्च	30,000	
			5,82,500
<b>To Comp. Maint. &amp; Soft. Expense</b>	<b>संगणक दुरुस्ती व सॉफ्ट. खर्च</b>		3,00,000
<b>To Audit Fees - Internal &amp; Tax Audit</b>	<b>हिशोब तपासणीस शुल्क</b>	30,000	
Statutory Audit		5,35,000	
			5,65,000
<b>To Depreciation</b>	<b>घसारा</b>		
On Computers	संगणक	6,50,000	
On Furniture & Fixture	फर्निचर, फिक्चर	55,000	
On Office Equipment	डेड स्टॉक	1,25,000	
			8,30,000
<b>Other Provisions</b>	<b>इतर तरतुदी</b>		
Honorarium to M.C. Members	कार्यकारी सदस्यांचे मानधन	20,000	
Staff Gratuity	कर्मचारी उपदान	4,50,000	
Election Expenses	निवडणूक खर्च	50,000	
Education Fund	शिक्षण निधी	1,000	
Death Relief Fund	मृत्यु सहाय्य निधी	3,00,000	
Legal Expenses	कायदेशीर खर्च	50,000	
Reserve for Doubtful Debts	संशयित बुडीत खर्च	1,00,000	
Golden Jubilee Celebration	सुवर्ण महोत्सव निधी	9,00,000	
Members' Welfare Fund	सभासद कल्याण निधी	6,00,000	
Staff Welfare Fund	कर्मचारी कल्याण निधी	25,000	
Interest Fluctuation Fund	व्याज चढ-उतार निधी	5,00,000	
Computer Development Fund	संगणक विकास निधी	2,50,000	
			32,46,000
<b>Net Profit for the year 2005-2006</b>	<b>अंदाजित निव्वळ नफा</b>		<b>44,11,500</b>
<b>TOTAL</b>			<b>9,31,00,000</b>

## S. K. SOMANI & CO.

Chartered Accountant

11, Ganesh Baug C.H.S.  
Ram Joshi Marg, Ghatkopar (W),  
Mumbai-400 084.

### STATUTORY AUDITOR'S REPORT

We have audited the attached Balance Sheet of The B.A.R.C. Employees' Co-op. Credit Society Ltd., Mumbai as on 31st March, 2005 and Income and Expenditure Account for the year ended on that date annexed to the report that :

- We have obtained all the information which to the best of our knowledge and belief were necessary for the purpose of our audit.
- In our opinion subject to the general remarks and information given in Form No. 1 and 8, proper books of accounts as required by the M.S.C. Act, 1960, and Rules made there under and the bye-laws of the society, have been kept by the society so far as it appears from the examination of these books.
- The Balance Sheet and the Income and Expenditure Account examined by us are in agreement with the books of accounts and returns of the Society.
- In Our opinion and to the best of our information and according to the explanation given to us, the said accounts give all the information required by the Maharashtra State Co-operative Societies Act, 1960 and Rules made thereunder in the manner so required and give a true and fair view :
  - In the case of Balance Sheet of the state of affairs of the society as it 31st March, 2005.
  - In case of the Income and Expenditure account of the excess of income over expenditure for the year ended on that date.

The society has been awarded "A" Audit Classification for the Co-op. year 2004-2005.

**For S.K. Somani & Co.**

Place : Mumbai  
Date : 15<sup>th</sup> July, 2005

Sd/-  
S.K. Somani  
Proprietor

# JAYANTKUMAR MEHER & CO.

*Chartered Accountant*

56, Ram Mahal,  
Senapati Bapat Marg,  
Mahim, Mumbai-400 016.

## INTERNAL AUDITOR'S REPORT

We have completed the Internal Audit of the accounts for the Financial Year 2004-2005 and enclose the Balance Sheet of **The BARC Employees' Co-operative Credit Society Ltd., Mumbai-400 085** as on 31<sup>st</sup> March, 2005 and its Profit and Loss Account for the year ended on that date and we have to report that :

1. We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of my audit.
2. In our opinion, proper books of accounts as required by the Maharashtra Co-operative Society Act, 1960 and rules thereunder and bye-laws of the Society have been kept by the Society so far as it appears from our examination of these books.
3. The Balance Sheet and Income and Expenditure Account examined by us are in agreement with the books of accounts of the Society.
4. In our opinion and to the best of our information and according to the explanations given to us, the said accounts, subject to our general remarks and observations of given date, give all the information required by the Maharashtra Co-operative Society Act, 1960 and rules made thereunder in the manner so required and give a true and fair view :-
  - (a) In case of Balance Sheet of the state of affairs of the Society as at 31<sup>st</sup> March, 2005 and
  - (b) In the case of the Income and Expenditure Accounts of the Excess of Income over Expenditure for the year ended on that date.

Subject to my General Remarks.

Place : Mumbai  
Date : 6<sup>th</sup> July, 2005

Sd/-  
(Jayantkumar Meher)  
Proprietor

## संचालक मंडळाच्या सभा Meeting During 2004-2005

अहवाल वर्षात संचालक मंडळाच्या एकूण १२ मासिक सभा झाल्या व विशेष सभा २१ झाल्या.  
सरासरी उपस्थिती खालीलप्रमाणे होती.

Sr. No.	Name of Managing Committee Member	Designation	Monthly Meeting 12	Sepcial Meeting 21
1.	Shri. J.G. Pawar श्री. जनार्दन गो. पवार	Chairman अध्यक्ष	11	19
2.	Shri. D.O. Bahalkar श्री. दिलीप ओ. बहाळकर	Vice-chairman उपाध्यक्ष	12	20
3.	Shri. Pradip K. Patil श्री. प्रदीप का. पाटील	Hon. Secretary मानद सचिव	12	20
4.	Shri. B.K. Bhavsar श्री. भास्कर का. भावसार	Treasurer खजिनदार	12	21
5.	Mrs. N.V. Kadam सौ. नम्रता वि. कदम	Jt. Secretary सह सचिव	12	19
6.	Shri. S.R. Soni श्री. सत्यप्रकाश रा. सोनी	Member सदस्य	10	18
7.	Shri. B.R. Dixit श्री. भालचंद्र र. दीक्षित	Member सदस्य	12	21
8.	Shri. R.R. Kalke श्री. राजेश रा. कळके	Member सदस्य	11	19
9.	Shri. A.R. Koli श्री. अरुण र. कोळी	Member सदस्य	11	18
10.	Shri. G.A. Kalbhor श्री. गणेश अ. काळभोर	Member सदस्य	12	21
11.	Shri. A.R. Nair श्री. ए. राधाकृष्णन नायर	Member सदस्य	9	17
12.	Shri. H.M. Jadhav श्री. हनुमंत म. जाधव	Member सदस्य	6	18
13.	Shri. C.S. Venugopalan श्री. सी. एस. वेणुगोपालन	Member सदस्य	11	18
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