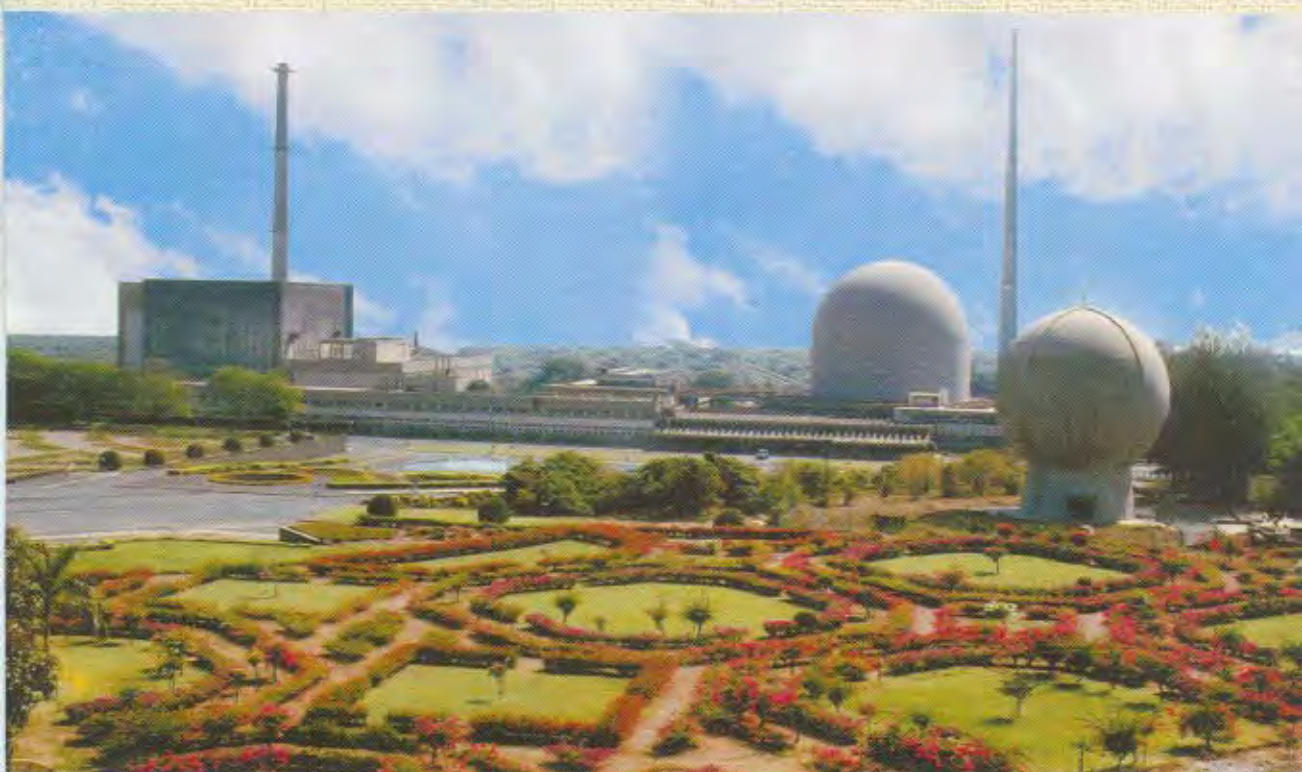


45th Annual Report 2005-2006

४५वा वार्षिक अहवाल २००५-२००६



भाभा अणुसंशोधन केंद्र कर्मचारी सहकारी पतपेढी मर्यादित, मुंबई

नोंदणी क्र. २९७७०

ओल्ड आर-५ शेड, आर.एल.जी. च्या पाठीमागे, ट्रॉम्बे, मुंबई - ४०० ०८५.

दूरध्वनी : २५५० ५४७० वि.क्र. २४९८५, २४९८६ • फॅक्स ०२२-२५५० ५५०० • ई-मेल : b_soc@vsnl.com

वेब साईट : <http://www.barc-ecs.com>

B.A.R.C. EMPLOYEE'S CO-OP. CREDIT SOCIETY LTD., MUMBAI

Registration No. 29770

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

Telephone : 2550 5470 Ext. 24985, 24986 • Fax : 022-2550 5500 • E-mail : b_soc@vsnl.com

Website : <http://www.barc-ecs.com>

THE BARC EMPLOYEE'S CO-OP. CREDIT SOCIETY LTD., MUMBAI

Ex-Officio President

Shri. A.V. Kharpate

श्री.ए.व्ही. खारपाटे

Ex-Officio Vice-President

Shri. S.M. Shironmani,

श्री.एस.एम. सिरोनमणी

Managing Committee संचालक मंडळ

Chairman



Shri. J.G. Pawar
श्री.जनार्दन गो. पवार

Hon. Secretary



Shri. P.K. Patil
श्री.प्रदीप का. पाटील

Vice-Chairman



Shri. D.O. Bahalkar
श्री.दिलीप ओ. बहाळकर

Treasurer



Shri. B.K. Bhavsar
श्री.भास्कर का. भावसार

Jt. Secretary



Mrs. Namrata V. Kadam
सौ.नम्रता वि. कदम

Member



Shri. S.R. Soni
श्री.सत्यप्रकाश रा. सोनी

Member



Shri. A.R. Nair
श्री.ए. राधाकृष्णन नायर

Member



Shri. B.R. Dixit
श्री.भालचंद्र र. दीक्षित

Member



Shri. R.R. Kalke
श्री.राजेश रा. कळके

Member



Shri. A.R. Koli
श्री.अरूण र. कोळी

Member



Shri. G.A. Kalbhor
श्री.गणेश अ. काळभोर

Member



Shri. H.M. Jadhav
श्री. हनुमंत म. जाधव

Member



Shri. C.S. Venugopalan
श्री.सी.एस. वेणुगोपालन

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 45th 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 Monday, 14th August, 2006, at 2.00 p.m.** to transact the following business :

AGENDA :

1. To read and confirm the minutes of the 44th Annual General Body Meeting, held on 12th August, 2005.
2. To read and adopt annual report and audited Statement of Accounts for the year ended on 31st March, 2006 and to sanction the appropriation of profit.
3. To approve the Budget for the year 2006-2007.
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 2006-2007.
6. To consider the proposed amendment (as per Annexure "A").
7. 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 : 26th July, 2006
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 44th 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 Monday, 14th August, 2006.

45TH 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 31st March, 2006 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 Fifth Glorious Chapter in the Annals of Co-operative Movement, entered the 46th 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. 87,21,126/- by adding last year's balance of Rs. 463/-. Amount available for appropriation is Rs. 87,21,589/-. The Managing Committee recommends the appropriation as under for your approval.

Reserve Fund @25% of Rs. 87,21,126/-	Rs. 21,80,282.00
Dividend @9% p.a. on paid up	Rs. 38,53,769.00
Share Capital of Rs. 4,28,15,350/-	
Extra Bonus @6% p.a. on paid up	Rs. 25,69,179.00
Share Capital of Rs. 4,28,15,350/-	
Dividend Equalization Fund	Rs. 1,15,000.00
Balance to carry forward for next year	Rs. 3,359.00
TOTAL	Rs. 87,21,589.00

2. **Meeting** : During the year managing committee had 12 monthly meeting and 25 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 12% interest on subscription for this year also.
4. **Membership** : During the year under report 898 new members were enrolled, while 760 ceased to be members on account of resignation, retirement and death. The active membership of the Society as on 31st March, 2006 was 24,660.
5. **Share Capital** : The authorized share capital of the Society is Rs. 5 Crores and paid up share capital as on 31st March, 2006 is Rs. 4,28,15,350/-.

6. **Reserve Fund** : The balance in the Reserve Fund as on 31st March, 2005 was Rs. 2,28,65,288/-. After adding Rs. 21,22,370/- during the year under report, plus Rs. 6,875/- as entrance fee and Rs. 36,085/- of the unpaid dividend, the balance as on 31st March, 2006 is Rs. 2,50,30,618/-.
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. 1,60,000/- (52 x 3000 + 2 x 2000) to 54 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. 15 Crores. We have utilized it and debit balance as on 31st March, 2006 was Rs. 10,01,27,119/-.
11. **Implementation of Bye-law Amendment** : During the year under report we have implemented amendment of Admission Fees, increasing Special Loan, Liability of member. All these amendments were sanctioned by Registrar and came into force w.e.f. 01.10.2005.
12. **Member's Welfare Fund** : From this fund Managing Committee has brought scheme to give gift to the retiring members and ward of the members. Divisional Joint Registrar, Co-operative Societies, Mumbai has given permission to utilize this fund for gift to retiring members and felicitating the wards of the members those who have pass S.S.C./H.S.C. examination. From this fund 105 wards of members were felicitated for successfully completing S.S.C./H.S.C. examination of March, 2005. Also Managing Committee has started to give gift to the retiring members for those who have retire from service w.e.f. April, 2005.
13. **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 2005-2006 and valuable suggestions and guidance given by them during their audit period.
14. **Managing Committee** : Managing Committee Members and Office bearers have taken utmost interest in Society's functioning by participating in various activities.
15. **Staff** : We are thankful to Manager and all staff members of the Society for their valuable co-operation, dedication and sincere efforts.

16. **Proposed Amendment to Bye-laws** : Taking into accounts needs of members Managing Committee has brought amendment for increasing Death Relief Fund from Rs. 3,000/- to Rs. 5,000/-
17. **Good Wishes** : Managing Committee wishes happy, healthy and wealthy retired life to all the members who retired during the year under report.
18. **Felicitation** : As per the decision of Annual General Meeting and sanction received from Divisional Joint Registrar Co-operative Societies, Mumbai for Member Welfare Fund. Managing Committee of Society had organized S.S.C./H.S.C. students felicitation programme on 11th May, 2006 at Multipurpose Hall, Training School Hostel, Anushaktinagar, Mumbai. G.D. Pungle, IFA & Head Accounts Division was Chief Guest. Dr. D.K. Jetly, Head Medical Division, Shri. C.G. Mirlekar, Chief Security Officer, BARC, were the Guest of Honour. Expenditure for this programme was made from the same fund. Managing Committee of the Society is very much thankful to the members and their wards who were present for this grand finale.
19. **Computerized Pass-Book** : Managing Committee of the Society is planning to give Computerized Pass-book to the members at the earliest. Computerize programme for the same is recently completed by the Society.
20. **Cash and Cheque Counters** : We sincerely thanks to Shri P.B. Kulkarni, Ex-Director, ESG and Shri. S. Ramanujan AD, ESG, Shri. K.S. Chavan, Head A&CED and Shri. K. Patel, A&CED, Shri. D.V. Godse A&CED and Shri. Pritam Bansode, RPhD for helping in construction of these counters.
21. **Computerized Work** : Computerized Work has been completed by Society and started giving quick services to the members. Managing Committee convey sincere thanks to Honourable Members and Staff of the Society for Co-operation rendered by them to us from time to time.
22. **Gratitude** : On behalf of Managing Committee we express sincere thanks to Director BARC, Head IAD, Controller BARC, Head IAD, Controller IFA, HPD, CSO, CAO, Head CED, Officer-in-Charge Traffic, Director P&S, DEO Transport, Head CDM, Head TSD, Head P&M, Head Computer Division, Head PIED, Head L&CM, Head Medical Division, Head SIRD, CDS and Deputy Director D.P.S..

Our sincere thanks to Shri. A.V. Kharpate, President and Shri. S.M. Shironmani, Vice-president for their advice and guidance from time to time.

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. Raurkar, Shri. Manoj Singh.

We are thankful to Directors, Programmers and Staff of M/s. Megasoftware Information Systems for their time to time guidance & co-operation for completing the latest Software Programming of the Society.

We are also thankful to Shri. Rohit Puri, Advocate Labour Court and Shri. Sandeep Dolas, Advocate Co-operative Court for the legal advises and co-operation time to time.

Managing Committee express its gratitude to the Flood Relief Committee and S.S.C./ H.S.C. students Felicitation Committee Members Shri. D.P. Pimputkar, Smt. Alka Gawade and Shri. Gondane.

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 convey our thanks to the Manager and staff of SBI BARC Branch, Manager and staff of the MDCC Bank Anushaktinagar Branch and H.O., Divisional Registrar of Co-operative Societies, Mumbai and Navi Mumbai and Pagardar Patsansthanacha Sangh for their Co-operation from time to time.

We convey our thanks to Shri. Sanjay Saxena (RPhD) for translation of 45th Annual Report and Shri. R.N. Sharma for Minutes of last year General Body Meeting in Hindi version and Shri. J.R. Khopkar (SIRD) for his nice photography of front page view and Shri. B.P. Pachare (SIRD) for Member Welfare Fund Photography.

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

Pradip Patil

Hon. Secretary

For and on behalf of Managing Committee

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

नियोजित उपविधी दुरुस्ती (परिशिष्ट-''अ'')

उपविधी क्र.	अस्तित्वात असलेल्या उपविधीची शब्दरचना	नियोजित दुरुस्तीची शब्दयोजना	बदलण्याचे कारण
ह. १.३ (अ)	<p>मृत्यु सहाय्य निधी : प्रतिवर्षी निव्वळ नफ्यातून ५% रक्कम किंवा जास्तीत जास्त रु. ३ लाख यापैकी कमी असेल ती रक्कम मृत सहाय्य निधीसाठी वर्ग केली जाईल व मृत सभासदांच्या वारसाला रक्कम रुपये ३,०००/- अंत्यविधी खर्चापोटी दिली जाईल. मात्र ही योजना खालील बाबतीत लागू राहणार नाही.</p> <p>१. अनैसर्गिक मृत्यु उदा. साथीचे रोग, शत्रूचा बॉम्ब हल्ला, धरणीकंप, महापूर इत्यादी.</p> <p>२. सभासदत्वाला १ वर्ष पूर्ण झाले नसेल तर अशा सभासदास याचा लाभ मिळणार नाही.</p>	<p>मृत्यु सहाय्य निधी : प्रतिवर्षी निव्वळ नफ्यातून ५% रक्कम किंवा जास्तीत जास्त रु. ५ लाख यापैकी कमी असेल ती रक्कम मृत सहाय्य निधीसाठी वर्ग केली जाईल व मृत सभासदांच्या वारसाला रक्कम रुपये ५,०००/- अंत्यविधी खर्चापोटी दिली जाईल. मात्र ही योजना खालील बाबतीत लागू राहणार नाही.</p> <p>१. अनैसर्गिक मृत्यु उदा. साथीचे रोग, शत्रूचा बॉम्ब हल्ला, धरणीकंप, महापूर इत्यादी.</p> <p>२. सभासदत्वाला १ वर्ष पूर्ण झाले नसेल तर अशा सभासदास याचा लाभ मिळणार नाही.</p>	सभासदां-कडून मागणी

Proposed Amendments to Bye-Laws (Annexure- "A")

Bye-Law No.	Wording of the Existing Bye-Laws	Proposed Amendment	Reason for Change
H-1.3.(a)	<p>To create Death Relief Fund for the benefit of the members of the Society. A provision of 5% of the net profits of the Society or Rs. 3,00,000/- whichever is less be made annually. When the intimation of death of member received by the Society then legal heir of the member will be entitled for a sum of Rs. 3,000/-. This scheme will not be made applicable, in case of</p> <p>1. Unnatural death such as any epidemic, enemy bombing, earthquakes, floods etc. and</p> <p>2. He/she has not been a member for atleast on year.</p>	<p>To create Death Relief Fund for the benefit of the members of the Society. A provision of 5% of the net profits of the Society or Rs. 5,00,000/- whichever is less be made annually. When the intimation of death of member received by the Society then legal heir of the member will be entitled for a sum of Rs. 5,000/-. This scheme will not be made applicable, in case of</p> <p>1. Unnatural death such as any epidemic, enemy bombing, earthquakes, floods etc. and</p> <p>2. He/she has not been a member for atleast on year.</p>	Demand from members

BALANCE SHEET AS ON

३१ मार्च, २००६ अखेरचे

PREVIOUS YEAR Rs.	LIABILITIES भांडवल व देणे	CURRENT YEAR 2005-2006	
		Rs.	Rs.
5,00,00,000	AUTHORISED SHARE CAPITAL अधिकृत भाग भांडवल 50,00,000 Shares of Rs. 10/- each		5,00,00,000
4,20,82,760	Issued, Subscribed & Paid up Shares वसूल भाग भांडवल 42,81,535 Shares of Rs. 10/- each		4,28,15,350
22,13,41,464	Subscription from Members सभासद वर्गणी		25,65,48,857
	RESERVE FUND AND OTHER FUNDS राखीव व इतर निधी		
	(A) Reserve Fund राखीव निधी		
2,06,19,560	Balance as per last Balance Sheet	2,28,65,288	
5,585	Add : Entrance Fee	6,875	
21,03,173	Appropriation 2004-2005	21,22,370	
1,36,970	Unpaid Dividend for the year 2001-2002	36,085	
2,28,65,288			2,50,30,618
	(B) Reserve for Doubtful Debts बुडीत कर्ज निधी		
10,25,000	Balance as per last Balance Sheet	15,25,000	
5,00,000	Add : During the year 2005-2006	20,00,000	
15,25,000			35,25,000
	(C) Dividend Equal. Fund लाभांश समानाधिकरण निधी		
29,57,502	Balance as per last Balance Sheet	30,57,502	
1,00,000	Add : Appropriation 2004-2005	70,,000	
30,57,502			31,27,502
	(D) Death Relief Fund मृत्यु सहाय्य निधी		
1,98,000	Balance as per last Balance Sheet	3,74,000	
3,00,000	Add : During the year 2005-2006	3,00,000	
1,24,000	Less : Paid during the year	1,60,000	
3,74,000			5,14,000
2,50,000	(E) Office Development Fund		2,50,000
23,00,000	(F) Golden Jubilee Celebration Fund		60,00,000
15,71,000	(G) Members Welfare Fund		35,71,000
78,635	(H) Staff Welfare Fund		1,10,635
14,00,000	(I) Interest Fluctuation Fund		35,00,000
2,00,000	(J) Stamp Duty Franking Machine		2,00,000
29,70,45,649	TOTAL CARRIED FORWARD		34,51,92,962

31ST MARCH, 2006

ताळेबंद पत्रक

PREVIOUS YEAR Rs.	ASSETS मालमत्ता व येणे	CURRENT YEAR 2005-2006	
		Rs.	Rs.
	CASH & BANK BALANCES रोख व बँकेतील शिल्लक		
10,00,000	Cash on Hand with Cashier	10,00,000	
11,01,492	In Current Account with the State Bank of India, BARC Branch	18,99,661	
2,020	In Current A/c with MDCC Bank, Anushakti Nagar Branch	53,84,438	
21,03,512			82,84,099
	INVESTMENT (At Cost) गुंतवणूक		
50,00,000	Fully paid 5,000 shares of Rs. 1,000/- each of the MDCC Bank Ltd.	50,00,000	
2,27,24,788	Reserve Fund Investment (Fixed Deposit) with MDCC Bank	2,60,59,216	
3,56,760	Staff Security Fund	4,71,288	
49,01,761	Staff Providend Fund	56,82,387	
3,29,83,309			3,72,12,891
	LOANS & ADVANCES कर्जे		
29,43,26,948	Ordinary Loan साधारण कर्ज	29,21,94,538	
4,45,98,536	Emergency Loan तातडीचे कर्ज	4,27,37,185	
51,33,88,434	Special Loan विशेष कर्ज	73,59,68,370	
---	Flood Relief Advance	6,51,000	
11,27,105	Staff Loan कर्मचारी कर्ज	14,65,975	
10,62,200	Loan against Deposit ठेवीवरील कर्ज	8,57,800	
85,45,03,223			107,38,74,868
	(1) Overdue loans including interest provided Rs. 37,65,236/-		
	(2) Loan due from Managing Committee Members Rs. 19,38,885/-		
88,95,90,044	TOTAL CARRIED FORWARD		111,93,71,858

BALANCE SHEET AS ON

३१ मार्च, २००६ अखेरचे

PREVIOUS YEAR Rs.	LIABILITIES भांडवल व देणे		CURRENT YEAR 2005-2006	
			Rs.	Rs.
29,70,45,649	TOTAL BROUGHT FORWARD			34,51,92,962
12,00,000	(K) Computer Development Fund	संगणक विकास निधी		20,00,000
3,00,000	(L) Software Instalation Charges			4,00,000
3,56,760	(M) Staff Security Fund	कर्मचारी सुरक्षा निधी		4,56,580
49,01,761	(N) Staff Providend Fund	कर्मचारी भविष्य निधी		56,82,387
---	(O) Voluntary Retirement Benefit to Staff			25,00,000
---	(P) Purchase for Zerox Machine			50,000
28,41,271	Secured Loans (MDCC Banks)	सुरक्षित कर्ज		10,01,27,119
	Clean Cash Credit			
	DEPOSITS FROM MEMBERS	सभासदांकडून ठेवी		
1,51,81,637	Savings Bank Deposits	बचत ठेव	1,83,97,992	
25,42,81,800	Fixed Deposits	मुदत बंद ठेव	31,35,70,834	
6,17,57,675	Recurring Deposits	आवर्त ठेव	6,58,38,656	
5,31,99,900	Term Deposits	मुदत ठेव	5,79,00,611	
2,37,93,500	Navratna Deposits	नवरत्न ठेव	1,87,11,300	
5,04,03,700	Lakhpatri Deposits	लखपती ठेव	5,51,90,293	
8,38,000	Vaibhavlakshmi Deposits	वैभवलक्ष्मी ठेव	8,38,000	
1,01,63,000	Parmanu Deposits	परमाणु ठेव	1,33,47,983	
46,96,19,212				54,37,95,669
	CURRENT LIABILITIES & PROVISION	इतर देणी व तरतुदी		
27,32,814	Sundry Creditors	किरकोळ देणी	39,51,521	
7,96,62,638	Liabilities for Outstanding Expenses	तरतुदी व देणी	8,13,89,136	
2,12,833	Unpaid Dividend	लाभांश देणे बाकी	99,494	
2,70,56,498	Interest accrued due but not paid on Subscription	सभासद वर्गणीवरील व्याज	3,06,02,406	
29,30,385	Staff Gratuity	कर्मचारी उपदान	33,87,389	
1,60,877	Election Expenses	निवडणूक खर्च	3,60,877	
1,84,938	Legal Expenses	कायदेशीर खर्च	2,73,437	
11,29,40,983				12,00,64,260
88,92,05,636	TOTAL CARRIED FORWARD			112,02,68,977

31ST MARCH, 2006

ताळेबंद पत्रक

PREVIOUS YEAR Rs.	ASSETS मालमत्ता व येणे	CURRENT YEAR 2005-2006	
		Rs.	Rs.
88,95,90,044	TOTAL BROUGHT FORWARD		111,93,71,858
	COMPUTER संगणक		
1,03,531	Opening Balance as per last B/S	41,458	
---	Add : During the year	10,32,050	
---	Less : Sale of old Computer	16,650	
62,073	Less : Depreciation for the year 2005-2006	6,58,186	
41,458			3,98,672
	FURNITURE & FIXTURE फर्निचर आणि फिक्चर		
4,18,020	Opening Balance as per last B/S	3,69,904	
---	Add : During the year	62,000	
48,116	Less : Depreciation for the year 2005-2006	23,643	
3,69,904			4,08,261
	OFFICE EQUIPMENT (Dead Stock) डेड स्टॉक		
2,50,306	Opening Balance as per last B/S	4,20,659	
2,21,026	Add : During the year	55,540	
50,673	Less : Depreciation for the year 2005-2006	98,029	
4,20,659			3,78,170
50,86,104	Interest Outstanding on Loan कर्जावरील येणे व्याज		57,96,548
19,53,270	Accrued interest due but not received on investment गुंतवणुकीवरील येणे व्याज		15,29,685
1,94,124	Stock of Printing & Stationery शिल्लक स्टेशनरी		1,42,652
55,320	Stamp Duty मुद्रांकित अर्ज		9,63,220
---	MTNL Deposits अनामत ठेव		1,500
89,77,10,883	TOTAL CARRIED FORWARD		112,89,90,566

BALANCE SHEET AS ON

३१ मार्च, २००६ अखेरचे

PREVIOUS YEAR Rs.	LIABILITIES भांडवल व देणे	CURRENT YEAR 2005-2006	
		Rs.	Rs.
88,92,05,636	TOTAL BROUGHT FORWARD		112,02,68,977
	INCOME & EXPENDITURE A/C उत्पन्न आणि खर्च		
84,33,766	Balance as per last Balance Sheet	85,05,247	
21,03,173	Less : Appropriation 2004-2005		
37,28,894	Reserve Fund	21,22,370	
24,85,930	Dividend	37,87,448	
1,00,000	Extra Bonus	25,24,966	
15,769	Divi. Equal. Fund	70,000	
84,89,478	Balance C/F	463	
	Add : Profit during the year	87,21,126	
85,05,247			87,21,589
89,77,10,883	TOTAL		112,89,90,566

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 : 28th July, 2005

Jayantkumar A. Meher
Internal Auditor

S.K. Somani
Statutory Auditor

J.G. Pawar
Chairman

31ST MARCH, 2006

ताळेबंद पत्रक

PREVIOUS YEAR Rs.	ASSETS मालमत्ता व येणे	CURRENT YEAR 2005-2006	
		Rs.	Rs.
89,77,10,883	TOTAL BROUGHT FORWARD		112,89,90,566
89,77,10,883	TOTAL		112,89,90,566

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, २००६ अखेरचे

PREVIOUS YEAR Rs.	EXPENDITURE खर्च		CURRENT YEAR 2005-2006	
			Rs.	Rs.
	TO INTEREST	व्याज दिलेले		
6,13,632	On Saving Deposits	बचत ठेवी	6,11,981	
1,72,45,115	On Fixed Deposits	मुदत बंद ठेवी	1,49,62,837	
70,08,428	On Recurring Deposits	आवर्त ठेवी	47,39,653	
32,06,525	On Term Deposits	मुदत ठेवी	26,32,266	
46,19,665	On Navratna Deposits	नवरत्न ठेवी	42,93,462	
98,83,845	On Lakhapati Deposits	लखपती ठेवी	63,57,868	
2,60,558	On Vaibhavlakshmi	वैभवलक्ष्मी ठेवी	2,35,244	
17,40,714	On Parmanu Deposits	परमाणु ठेवी	14,39,075	
2,46,03,813	On Subscription	सभासद वर्गणी	2,82,55,055	
	(Provision @12% on the Balance as on 1.4.2005 to 31.3.2006)			
30,819	On Staff Security Fund	कर्मचारी सुरक्षा ठेव	46,401	
9,637	On Clean Cash Credit	कॅश क्रेडिट	23,90,500	
	(Paid to MDCC Bank)			
6,92,22,751				6,59,64,342
	TO ESTABLISHMENT CHARGES	व्यवस्थापन खर्च		
34,49,089	Salaries and Allowances	पगार खर्च	36,30,065	
5,25,276	Ex-gratia Payment to Staff	सानुग्रह अनुदान	5,53,701	
16,150	Overtime to Staff	जादा काम भत्ता	48,560	
1,45,946	Contribution to Staff Prov. Fund	प्रॉ. फंड वर्गणी	2,95,086	
3,21,283	Printing and Stationery	छपाई खर्च	3,61,615	
44,57,744				48,89,027
	TO MISCELLANEOUS EXPENSES	किरकोळ खर्च		
39,000	Meeting Allowance	सभा भत्ता	58,900	
5,912	Conveyance Expenses	प्रवास खर्च	17,586	
15,638	Postage Charges	पोस्टेज खर्च	6,582	
40,017	Telephone Bills	टेलिफोन बिल	55,932	
61,951	Repair and Maintanance	निगा व दुरुस्ती	70,124	
37,671	Honorarium for various works	विविध कामासाठी मानधन	52,134	
71,531	Dividend Payment Allowance	लाभांश वाटप भत्ता	73,020	
1,49,916	AGM Expenses	वार्षिक साधारण सभा खर्च	1,16,676	
10,476	Pooja Jayanti etc.	पुजा, जयंती वगैरे	11,353	
50,698	Bank Charges	बँक चार्जेस	65,542	
29,929	Canteen Bill	कँटीन बिल	41,480	
770	Contr. to Sahakari Sangh	सहकारी वर्गणी	480	
24,846	Other Miscellaneous Expenses	इतर किरकोळ खर्च	32,305	
---	Professional Charges	व्यावसायिक फी	20,000	
---	Society Income Tax	संस्थेच्या उत्पन्नावरील कर	24,524	
---	Licence Fees for	लायसन्स फी	1,000	
---	Franking Machine			
---	Advertisement for Recruitment		7,610	
24,436	Co-operative Seminar	सहकारी सेमिनार	---	
6,250	Donation to CM Fund	त्सुनामी मदत	---	
5,69,041				6,55,248
7,42,49,536	TOTAL CARRIED FORWARD			7,15,08,617

THE YEAR ENDED 31ST MARCH, 2006

नफा-तोटा पत्रक

PREVIOUS YEAR Rs.	INCOME उत्पन्न		CURRENT YEAR 2005-2006	
			Rs.	Rs.
	BY INTEREST RECEIVED मिळालेले व्याज			
2,28,03,409	On Ordinary Loan	साधारण कर्जावरील	2,53,83,690	
50,65,669	On Emergency Loan	तातडीचे कर्जावरील	44,78,601	
5,81,82,920	On Special Loan	विशेष कर्जावरील	6,27,84,593	
95,119	On Staff Loan	कर्मचारी कर्जावरील	1,11,053	
1,25,356	On Loan against Deposits	ठेव कर्जावरील	1,50,810	
21,39,125	On Fixed Deposits	मुदत ठेवीवरील	22,88,742	
5,61,714	On Short Term Deposits	अल्प मुदत ठेवीवरील	1,40,210	
8,89,73,312				9,53,37,699
---	By Div. Received from MDCC Bank	मुंबई बँकेकडून लाभांश		7,75,000
39,752	By Sale of Loan Application, Investment Form	कर्ज, गुंतवणूक अर्जविक्री		50,936
1,295	By Sale of Pass Book	पासबुक विक्री		670
17,540	By Incidental Charges	इतर आकार		33,637
48,315	By Document Charges	दस्तावेज आकार		36,254
8,90,80,214	TOTAL CARRIED FORWARD			9,62,34,196

PROFIT AND LOSS ACCOUNT FOR

३१ मार्च, २००६ अखेरचे

PREVIOUS YEAR Rs.	EXPENDITURE खर्च		CURRENT YEAR 2005-2006	
			Rs.	Rs.
7,42,49,536	TOTAL BROUGHT FORWARD			7,15,08,617
1,17,068	Comp. Maint. & Soft. Expenses			61,263
	TO AUDIT FEES	हिशोब तपासणीस शुल्क		
25,000	Internal Audit Fees	अंतर्गत लेखा परिक्षक शुल्क	30,000	
5,000	Tax Audit Fees	कर लेखा परिक्षक शुल्क	15,000	
5,01,250	Statutory Auditors	वैधानिक लेखा परिक्षक शुल्क	6,40,328	
5,31,250				6,85,328
	TO DEPRECIATION	घसारा		
62,073	On Computer	संगणक	6,58,186	
48,116	On Furniture & Fixture	फर्निचर आणि फिक्चर	23,643	
50,673	On Office Equipment	डेड स्टॉक	98,029	
1,60,862				7,79,858
	To Other Liabilities & Provisions	देणे व तरतुदी		
20,000	Honorarium of M.C.	व्य.क.मानधन	20,000	
3,90,020	Staff Gratuity	कर्मचारी उपदान	4,57,004	
50,000	Election Expenses	निवडणूक खर्च	2,00,000	
1,000	Education Fund	शिक्षण निधी	1,000	
3,00,000	Death Relief Fund	मृत्यु सहाय्य निधी	3,00,000	
50,000	Legal Expenses	कायदेशीर खर्च	1,00,000	
5,00,000	Reserve for Doubtful Debts	संशयित बुडीत कर्ज	20,00,000	
7,00,000	Com. Dev. Fund	संगणक विकास निधी	8,00,000	
14,00,000	Golden Jubilee Fund	सुवर्ण महोत्सव निधी	37,00,000	
9,71,000	Members Welfare Fund	सभासद कल्याण निधी	20,00,000	
50,000	Staff Welfare Fund	कर्मचारी कल्याण निधी	50,000	
8,00,000	Interest Fluctuation Fund	व्याज चढ-उतार निधी	21,00,000	
3,00,000	Software Installation Charges	सॉफ्टवेयर चार्जेस	2,00,000	
---	Voluntary Retirement benefit to Staff		25,00,000	
---	Zerox Machine	झेरोक्स मशीन	50,000	
55,32,020				1,44,78,004
84,89,478	Net Profit carried to BalanceSheet	निव्वळ नफा		87,21,126
8,90,80,214	TOTAL			9,62,34,196

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 : 28th July, 2006

Jayantkumar A. Meher
Internal Auditor

S. K. Somani
Statutory Auditor

J.G. Pawar
Chairman

THE YEAR ENDED 31ST MARCH, 2006

नफा-तोटा पत्रक

PREVIOUS YEAR Rs.	INCOME उत्पन्न	CURRENT YEAR 2005-2006	
		Rs.	Rs.
8,90,80,214	TOTAL BROUGHT FORWARD		9,62,34,196
8,90,80,214	TOTAL		9,62,34,196

D.O. Bahalkar
Vice-Chairman

P.K. Patil
Hon. Secretary

B.K. Bhavsar
Treasurer

N.V. Kadam
Jt. Secretary

Think of us when you want to invest

Rate of Interest on Deposit

Saving Account	(Salary Deduction Facility)	4%
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Term Deposit	3 to 6 months	6%
	7 to 11 months	6.25%

Fix Deposit	1 year	7%
	2 year	8%
	3 year	8.5%

Recurring Deposit	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 st August, 2005.	

Parmanu Deposit	- Rs. 500/- p.m.
within a span of 78 months and earn Rs. 50,000/- w.e.f. 1 st August, 2005.	

Internal Auditor	: M/s. Meher & Co., Chartered Accountant मेसर्स मेहेर आणि कंपनी, चार्टर्ड अकाउंटंट 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 अकाउंटंट 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

संचालक मंडळाच्या सभा
Meeting During 2005-2006

अहवाल वर्षात संचालक मंडळाच्या एकूण १२ मासिक सभा व २५ विशेष सभा झाल्या.
सरासरी उपस्थिती खालीलप्रमाणे होती.

Sr. No.	Name of Managing Committee Member	Designation	Monthly Meeting 12	Sepcial Meeting 25
1.	Shri. J.G. Pawar श्री. जनार्दन गो. पवार	Chairman अध्यक्ष	11	24
2.	Shri. D.O. Bahalkar श्री. दिलीप ओ. बहाळकर	Vice-chairman उपाध्यक्ष	10	21
3.	Shri. Pradip K. Patil श्री. प्रदीप का. पाटील	Hon. Secretary मानद सचिव	12	25
4.	Shri. B.K. Bhavsar श्री. भास्कर का. भावसार	Treasurer खजिनदार	12	25
5.	Mrs. N.V. Kadam सौ. नम्रता वि. कदम	Jt. Secretary सह सचिव	12	25
6.	Shri. S.R. Soni श्री. सत्यप्रकाश रा. सोनी	Member सदस्य	12	24
7.	Shri. B.R. Dixit श्री. भालचंद्र र. दीक्षित	Member सदस्य	9	21
8.	Shri. R.R. Kalke श्री. राजेश रा. कळके	Member सदस्य	11	24
9.	Shri. A.R. Koli श्री. अरूण र. कोळी	Member सदस्य	11	21
10.	Shri. G.A. Kalbhor श्री. गणेश अ. काळभोर	Member सदस्य	12	25
11.	Shri. A.R. Nair श्री. ए. राधाकृष्णन नायर	Member सदस्य	10	16
12.	Shri. H.M. Jadhav श्री. हणुमंत म. जाधव	Member सदस्य	10	20
13.	Shri. C.S. Venugopalan श्री. सी. एस. वेणुगोपालन	Member सदस्य	12	20
			144	291

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

INCOME AND EXPENDITURE BUDGET FOR THE YEAR 2006-2007

INCOME उत्पन्न

By Interest Received	मिळालेले व्याज		
On Loan	कर्जावरील	9,38,50,000	
On Fixed Deposit	मुदत ठेवीवरील	26,50,000	
			9,65,00,000
Dividend Received from MDCC Bank	मुंबई बँकेकडून लाभांश		5,00,000
Sale of Loan Appl., Doc./ Incident Charges etc.	अर्ज विक्री/इतर आकार		1,25,000
	TOTAL		9,71,25,000

EXPENDITURE खर्च

To Interest	व्याज दिलेले		
On Saving Deposit	बचत ठेवी	6,50,000	
On Fixed Deposit	मुदत बंद ठेवी	1,50,00,000	
On Recurring Depoist	आवर्त ठेवी	50,00,000	
On Term Deposit	मुदत ठेवी	30,00,000	
On Navratna Deposit	नवरत्न ठेवी	50,00,000	
On Lakhapati Deposit	लखपती ठेवी	1,00,00,000	
On Vaibhavlakshmi	वैभवलक्ष्मी ठेवी	3,00,000	
On Parmanu Deposit	परमाणु ठेवी	25,00,000	
On Subscription	सभासद वर्गणी	3,00,00,000	
On MDCC Bank Loan Int.	मुंबई मध्यवर्ती बँक कर्जावरील व्याज	36,00,000	
On Interest on Staff S.F.	कर्मचारी सुरक्षा ठेवीवरील व्याज	50,000	
			7,51,00,000
To Establishment Charges	व्यवस्थापन खर्च		
Salaries & Allowances	पगार भत्ते	38,50,000	
Ex-gratia Payment	सानुग्रह अनुदान	5,75,000	
Over-time to Staff	जादा काम भत्ता	10,000	
Contribution to Staff Pro. Fund	प्रॉ. फंड वर्गणी	3,25,000	
Printing & Stationary	छपाई खर्च	4,00,000	
			51,60,000
To Miscellaneous Expenses	किरकोळ खर्च		
Meeting Allowance	सभा भत्ता	78,000	
Conveyance Allowance	प्रवास	20,000	

Postage Charges	पोस्टेज	20,000	
Telephone Bills	टेलिफोन बिल	70,000	
Repair and Maintenance	निगा व दुरुस्ती	75,000	
Honorarium for various Works	विविध कामासाठी मानधन	65,000	
Dividend Payment Allowance	लाभांश वाटप भत्ता	1,00,000	
AGM Expenses	सर्वसाधारण सभा खर्च	1,50,000	
Pooja Jayanti etc.	पूजा, जयंती वगैरे	15,000	
Bank Charges	बँक चार्जेस	75,000	
Canteen Bill	कँटीन बिल	50,000	
Contr. to Sahakari Sangh	सहकारी वर्गणी	1,000	
Other Miscellaneous Expenses	इतर किरकोळ खर्च	40,000	
Professional Charges	व्यावसायिक फी	20,000	
Licence Fees	फ्रँकींग मशीन लायसन्स फी	1,000	
To Comp. Maint. & Soft. Expense			7,80,000
To Audit Fees - Internal & Tax Audit		35,000	1,00,000
Statutory Audit		6,79,000	
To Depreciation			7,14,000
on Computer	घसारा		
On Furniture & Fixture	संगणक	5,40,000	
On Office Equipment	फर्निचर, फिक्चर	90,000	
	डॅड स्टॉक	1,00,000	
Other Provisions			7,30,000
Honorarium to M.C. Members	इतर तरतुदी		
Staff Gratuity	कार्यकारी सदस्यांचे मानधन	20,000	
Election Expenses	कर्मचारी उपदान	5,00,000	
Education Fund	निवडणूक खर्च	50,000	
Death Relief Fund	शिक्षण निधी	1,000	
Legal Expenses	मृत्यु सहाय्य निधी	5,00,000	
Reserve for Doubtful Debts	कायदेशीर खर्च	50,000	
Golden Jubilee Celebration	संशयित बुडीत खर्च	1,00,000	
Members' Welfare Fund	सुवर्ण महोत्सव निधी	8,00,000	
Staff Welfare Fund	सभासद कल्याण निधी	10,00,000	
Interest Fluctuation Fund	कर्मचारी कल्याण निधी	50,000	
Computer Development Fund	व्याज चढ-उतार निधी	5,00,000	
Software & Maintenance	संगणक विकास निधी	2,00,000	
Voluntary Retirement Benefit to Staff	संगणक दुरुस्ती व निगा	2,00,000	
	कर्मचारी स्वेच्छा निवृत्ती लाभ	10,00,000	
			49,71,000
Net Profit for the year 2005-2006		अंदाजित निव्वळ नफा	95,70,000
TOTAL			9,71,25,000

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 2005-2006 and enclose the Balance Sheet of **The BARC Employees' Co-operative Credit Society Ltd., Mumbai-400 085** as on 31st March, 2006 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 31st March, 2006 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 : 28th July, 2006

Sd/-
(Jayantkumar Meher)
Proprietor

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 completed the attached Balance Sheet of **The B.A.R.C. Employees' Co-op. Credit Society Ltd., Mumbai** as on 31st March, 2006 and Income and Expenditure Account for the year ended on that date and we have to report that :

1. We have obtained all the information which to the best of our knowledge and belief were necessary for the purpose of our audit.
2. 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.
3. The Balance Sheet and the 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 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 :
 - (a) In the case of Balance Sheet of the state of affairs of the society as it 31st March, 2006.
 - (b) 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 2005-2006

For S.K. Somani & Co.

Place : Mumbai
Date : 31st July, 2006

Sd/-
S.K. Somani
Proprietor

APPEAL TO THE MEMBERS

Dear Members,

As per last year, this year also Managing Committee has decided to felicitate wards of Member who had successfully passed 10th and 12th Board Examination held on March, 2006 for the year 2005-06.

Hence Members are requested to collect and submit the application in Society Office on or before 1st September, 2006.

Completely filled applications with xerox copies of mark-sheets will be considered in due course by the Managing Committee.

Janardan Pawar
Chairman

Pradip Patil
Hon. Secretary

For and on behalf of Managing Committee
The B.A.R.C. Employees' Co-operative Credit Society Ltd., Mumbai

सभासदांना आवाहन

सभासद बंधु-भगिनीनों,

गतवर्षाप्रमाणे आपल्या पतसंस्थेतर्फे २००५-२००६ या शैक्षणिक वर्षात मार्च २००६ मध्ये झालेल्या इ. १०वी व इ. १२वी परिक्षेमध्ये उत्तीर्ण झालेल्या सभासदांच्या मुला/मुलींचा गुणगौरव यंदाही करण्यात येणार आहे.

तरी यशस्वी विद्यार्थ्यांच्या पालक सभासदांनी सोसायटी कार्यालयात उपलब्ध असलेले अर्ज पूर्णपणे भरून आपल्या गुणपत्रिकेची झेरोक्स प्रत पतसंस्थेच्या कार्यालयात दिनांक १ सप्टेंबर, २००६ पर्यंत कार्यालयीन वेळेत प्रत्यक्ष आणून द्याव्यात.

गुणवत्ता यादीत येणाऱ्या आपल्या पाल्यांचा गुणगौरव लवकरच कार्यकारी मंडळाच्या अधिकारात केला जाईल.

जनार्दन पवार
अध्यक्ष

प्रदीप पाटील
मानद सचिव

संचालक मंडळाच्या वतीने व संचालक मंडळाकरिता
दि बी.ए.आर.सी. कर्मचारी सहकारी पतपेढी मर्यादित, मुंबई

The B.A.R.C. Employee's Co-operative Credit Society Ltd., Mumbai Progress at a Glance

Co. Op. Year	Membership Numbers	Share Capital Rs.	Loans Advances Rs.	Reserve Fund Rs.	Profit Rs.	Div. %	Edu. Fund Rs.	D.E. Fund Rs.	D.R. Fund Rs.	Staff Grat. Rs.
1965-66	2.166	2,39,560	4,77,310	4,493.30	8,191.71	0.3	----			
1966-67	2.661	3,40,820	6,90,880	9,028.00	20,104.00	0.4	201.40			
1967-68	3.578	5,00,000	8,60,700	12,167.03	32,654.00	4.5	408.20			
1968-69	4.421	8,67,530	13,16,000	21,173.60	54,520.00	4.5	681.50			
1969-70	4.998	12,00,000	15,00,000	35,311.80	74,668.24	4.5	933.35			
1970-71	5.687	14,50,000	20,00,000	54,700.00	1,03,852.75	5.0	1,298.16	2,900		
1971-72	6.539	18,00,000	25,88,800	81,550.00	1,30,240.00	5.0	1,628.90	3,600	2,000	
1972-73	7.446	22,00,000	27,51,745	1,23,745.00	1,68,779.11	5.5	500.00	4,400	6,000	
1973-74	8.203	25,00,000	31,07,307	1,57,975.00	1,90,045.92	6.0	500.00	8,000	8,000	6,000
1974-75	9.128	28,81,621	49,69,000	1,77,905.00	2,15,371.09	6.5	500.00	10,000	2,000	4,000
1975-76	9.679	32,35,180	44,69,610	2,08,618.00	2,63,121.71	7.0	500.00	5,000	2,000	4,000
1976-77	10.152	34,32,320	51,61,165	2,44,518.00	3,27,981.31	7.0	500.00	1,100	2,000	1,000
1977-78	10.916	36,23,360	61,70,400	3,27,278.13	3,49,016.09	7.0	500.00	10,000	2,000	2,000
1978-79	11.734	35,16,790	94,05,740	4,15,350.15	3,80,304.90	8.0	500.00	30,000	2,000	4,000
1979-80	12.463	62,33,470	1,07,38,498	5,41,207.31	6,62,647.35	8.0	500.00	----	2,000	3,000
1980-81	13.257	69,20,860	1,34,97,836	7,13,910.25	7,48,268.33	8.0	500.00	5,000	5,000	3,000
1981-82	13.875	74,89,030	1,40,79,441	9,07,904.73	8,06,497.30	8.0	500.00	5,000	5,000	3,000
1982-83	14.720	80,04,350	1,62,24,285	11,15,316.95	8,62,395.64	8.0	500.00	5,000	5,000	3,000
1983-84	15.901	85,42,240	1,92,03,165	13,39,210.46	9,20,680.99	8.0	500.00	----	7,000	12,500
1984-85	16.816	92,20,880	2,52,02,418	15,74,461.33	9,99,897.09	8.0	500.00	----	10,000	16,827
1985-86	17.982	99,60,420	2,94,82,908	18,31,946.82	10,73,064.79	8.0	500.00	3,000	10,000	18,020
1986-87	19.373	1,08,03,940	3,97,69,378	21,09,108.21	11,72,242.92	8.0	500.00	5,000	15,000	18,500
1987-88	20.237	1,17,61,720	5,04,66,400	24,11,373.00	11,54,774.00	8.0	500.00	20,000	15,000	25,250
1988-89	21.229	1,30,81,090	6,99,34,671	27,38,036.00	18,08,143.00	9.0	500.00	35,000	15,000	25,250
1989-90	22.601	1,42,01,780	7,69,10,000	32,04,273.00	16,99,372.00	9.0	500.00	----	10,000	35,000
1990-91	23.369	1,49,72,540	9,26,32,600	36,45,568.00	17,96,720.00	9.0	1,000.00	----	15,000	1,00,000
1991-92	24.387	1,56,52,890	9,76,72,139	41,09,792.00	18,84,253.00	9.0	1,000.00	50,000	15,000	73,000
1992-93	25.319	1,63,33,970	10,10,84,400	45,98,106.00	14,70,299.00	9.0	1,000.00	50,000	15,000	1,00,216
1993-94	26.384	1,67,11,080	12,57,06,015	48,84,096.00	20,05,542.00	9.0	1,000.00	50,000	15,000	71,600
1994-95	27.353	3,26,23,250	17,44,69,400	55,07,991.00	39,10,735.00	9.0	1,000.00	50,000	15,000	1,09,400
1995-96	27.905	3,39,27,010	19,39,62,323	65,07,904.00	49,92,802.00	9+2	1,000.00	1,50,000	50,000	1,30,300
1996-97	29.010	3,50,25,080	21,44,27,347	77,75,917.00	42,05,421.00	9.0	1,000.00	1,00,000	50,000	1,29,000
1997-98	29.993	3,56,02,270	28,75,33,091	88,50,818.00	56,95,842.00	9+3	1,000.00	----	50,000	4,99,230
1998-99	30.929	3,68,78,220	40,70,92,798	1,02,97,251.00	73,82,186.00	9+6	1,000.00	3,00,000	49,000	3,11,631
1999-00	32.084	3,79,45,890	44,30,70,156	1,22,03,493.00	65,88,611.00	9+4	1,000.00	3,00,000	1,61,000	1,60,072
2000-01	33.092	3,90,43,480	55,01,33,906	1,39,08,797.00	96,02,586.00	9+9	1,000.00	7,80,870	1,77,000	2,02,033
2001-02	34.042	4,00,81,610	63,13,80,588	1,63,67,345.00	88,62,394.00	9+6	1,000.00	8,01,632	1,00,000	1,90,177
2002-03	34.998	4,07,24,580	66,16,74,121	1,86,13,268.00	84,46,988.00	9+6	1,000.00	3,75,000	1,38,500	2,47,066
2003-04	36.027	4,14,32,160	78,14,96,262	2,06,19,560.00	84,12,692.00	9+6	1,000.00	1,000.00	1,00,000	2,69,631
2004-05	37.143	4,20,82,760	85,45,03,223	2,28,65,288.00	84,89,478.00	9+6	1,000.00	1,00,000	1,00,000	3,90,020
2005-06	38.046	4,28,15,350	107,38,74,868	2,50,30,618.00	87,21,589.00	9+6	1000.00	70,000	1,60,000	4,57,004

13,380 Member's have resigned upto 31.03.2006 and active membership stands at 24,660

REQUEST : Member's who have not yet collected their dividend for the last three years requested to collect the same from the Society's Office on or before 31st August, 2006 during office hours. If the amount of dividend pending over three years is not collect, the amount would be transferred to Reserve Fund and no payment will be entertained afterwards which may please be noted.



एस.एस.सी. व एच.एस.सी. विद्यार्थी गुणगौरव
समारंभास उपस्थित मान्यवर



गुणगौरव समारंभास उपस्थित मान्यवर व संचालक मंडळ



विद्यार्थिनीचा गुणगौरव करताना बीएआरसी आस्थापनेचे
अंतर्गत वित्त सल्लागार श्री.जी. डी.पुंगळे



सेवानिवृत्त सभासदांचा सत्कार करताना संस्थेचे
विद्यमान चेअरमन

STATE BANK OF INDIA

BARC Branch Tel. 2550 5349 Ext. 22780, 22781

भारतीय स्टेट बँक

बी.ए.आर.सी. शाखा

Working Hours : Monday to Friday - 10.00 a.m. to 3 p.m. Saturday - 10 a.m. to 12 p.m.

कामकाजाची वेळ : सोमवार ते शुक्रवार - सकाळी १०.०० ते ३.०० शनिवार - सकाळी १०.०० ते १२.००

MDCC BANK

Anushaktinagar Branch

मुंबई जिल्हा मध्यवर्ती सहकारी बँक

अणुशक्तीनगर शाखा Tel. : 2556 8191

Working Hours : Monday to Friday - 11.30 a.m. to 5.30 p.m. Saturday - 8.30 a.m. to 11.30 a.m.

Sunday - 10.00 a.m. to 1.00 p.m.

कामकाजाची वेळ : सोमवार ते शुक्रवार - सकाळी ११.३० ते सायं. ५.३० शनिवार - सकाळी ८.३० ते ११.३०

रविवार - सकाळी १०.०० ते १.००

BARC EMPLOYEE'S CO-OP. CREDIT SOCIETY LTD., MUMBAI

Tel. : 2550 5470 Ext. 24985, 24986 Fax : 022-2550 5500

E-mail : b_soc@vsnl.com Website : http://www.barc-ecs.com

भाषा अणुसंशोधन केंद्र कर्मचारी सहकारी पतपेढी मर्यादित, मुंबई

दुरध्वनी : २५५० ५४७० वि.क्र. २४९८५, २४९८६ फॅक्स : ०२२-२५५० ५५००

ई-मेल : b_soc@vsnl.com वेबसाइट : http://www.barc-ecs.com

Working Hours : Monday to Friday - 10.30 a.m. to 1.00 p.m. and 2.00 p.m. to 4.00 p.m.

कामकाजाची वेळ : सोमवार ते शुक्रवार - सकाळी १०.३० ते १.०० दुपारी २.०० ते ४.००