

**NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021**

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*NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021*

NOTICE

This is for information of the shareholders (members) of the above named society that the 45th ANNUAL GENERAL MEETING of the society will be held on 28th day of September 2021 (Tuesday) at 1.30 p.m. in the Mahalanobis Bhavan, at 164, G.L.T.Road, Kolkata - 700108 to dispose of the following agenda:-

AGENDA

1. Confirmation of the proceedings of the Last Annual General Meeting held on 24th day of February, 2021.
2. To consider the Audited Statement of Accounts for the year ended on 31st day of March 2021 (2020-2021) and Auditor's report thereon.
3. To consider the Audit Report and Annual Report for the year 2020-2021.
4. Disposal of net profits for the year 2020-2021
5. Creation of Specific reserves and other funds.
6. To approve the Annual Budget for the year 2022-2023 and fix-up maximum Borrowings to be taken from members and financing Bank for the year 2022-2023
7. To review actual utilization of Reserve and other funds.
8. Approval of the Long-Term perspective plan and the Annual Operation Plan.
9. To elect members in the Board of Directors (no election this year)
10. Appointment of Auditor for the year 2021-2022
11. Any other matter with the permission of the Chair.

All shareholders are requested to be present in the meeting.

Dated: The 23rd day of August, 2021

By the order of the Board
Sd :-Mahendra Nath Murmu
Secretary

*NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021*

PROCEEDINGS OF THE 44th ANNUAL GENERAL MEETING OF NSSO EMPLOYEES' COOPERATIVE CREDIT SOCIETY LTD. Held on 24.02.2021 at the Mahalanobis Bhavan 164, G L T Road, Kolkata-700108

Agenda

1. Confirmation of proceeding of the 44th Annual General Meeting
2. To consider the Audited Statement of Accounts for the year ended on 31st day of
3. March 2021(2020-21)
4. To consider the Audit report and Annual report for the year 2020-21
5. Disposal of net profits for the year 2020-21
6. Creation of Specific reserves and other funds
7. To approve the Annual Budget for the year 2021-22 and fix-up maximum borrowing to be taken from members and financing Bank for the year 2021-22
8. To review actual utilization of reserve and other funds
9. Approval of long term perspective plan and the annual operation plan
10. To elect members in the Board of Directors for the term 2020-2025
11. Amendment of Bye Laws (Clause No. 1(c),2,4.2(b),5.1(a),5.1(c),6.1,6.2,6.3,6.5(b)
- 12.6.8,29.9,51.1
13. Appointment of Auditor for the year 2020-21
14. Any other matters with the permission of the Chair

Agenda-2,3,5,6 and 8

As per Section 45.1 of the Multi-State co-operative society Act, 2002, the 44th Annual General meeting of the above-named Society was held on Thursday, 24.02.2021 at Room No.109. Mahalanobis Bhavan, 164, GLT Road, Kolkata-700108. Shri Krishna Chandra Basak, Secretary of the society, declared the name of Shri Chanchal Basu, Chairman of the society, to preside over the meeting.

Chairman welcomed all the members and delegates specially the Directors and representatives who came from outside West Bengal. He read out the notice of the 44th AGM and agenda items of the meeting. Then the proceedings of the meeting started.

Shri Rabi Rawat, Asst. Secretary, read out the proceedings of the 43rd Annual General meeting and the House approved the same

Chairman requested Shri Debashis Rana to read out the obituary part of the Annual Report. After his reading he requested the House to observe one-minute silence for the peace of the departed soul and the House observed it.

It was mentioned that in this pandemic letter were given to the Registrar regarding election and commencement of AGM and permission were given for to conduct AGM in the month of Dec,20 but due to short notice and insufficient numbers of nomination it was deferred and being conducted on 24 Feb, 2021.

K C Basak(Secretary)- In a nutshell he highlighted the fund position of different head of the society and account of holiday home, he also highlighted the function, duties and responsibilities of Directors and staffs.

J S Aloria(Director)- He praised the functions of the society toward members and committed of his availability for the society as and when require.

R Arya(Director)- He expressed solidarity and his long association with the society.

Agenda-10

Proposals for amendment in Bye laws were again placed before house as it is due because changing of name of our organization from NSSO, DPD to NSO, DQAD we couldn't send it to Registrar due to pandemic situation.

**NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021**

Dilip Lenka(Member,DQAD)- Suggested to make Annual report little elaborate because it is so precise in form. He also suggested to disburse loan in the 1st week of the month if not any emergency.

Samiran Dutta (Member,FOD)- He praised the society's work for standing beside the members at the time of crisis, he also expected that the society would reach to a new height and new Board members will keep its glory.

Dr.A A Mondal(Member,DQAD)- He suggested to take strict measure to tackle the loss in holiday home and should not continue with the Mallarpur Project for just to save the building we have constructed.

Nirmalya Chatterjee (Member,FOD)- He praised the society's work and expressed hope that new Board of Directors should be made familiar with the society's work as they are absolutely new.

Tarun Paul (Member,DQAD)- He was not in favour to continue with the holiday home as it is incurring loss he also appeal to elect on Asstt.Secretary post from MTS.

Subrata Roy (Member DQAD)- He welcomed and appreciated the work of participation from outside West Bengal. He praised and greeted outgoing Board members and welcome incoming Board members. He suggested to mention membership strength Zone wise in the Annual report of the society with appeal to carry out social responsibilities. He appealed to the new Board members to give Medclaim facilities to Mangal Murmu (Casual staff), to revise interest rate and to form committee analyze the situation and it should be kept in mind to keep balance on interest given on TF and GF. Culture of cooperative should be preserved at any cost.

Agenda-9

Election of the Board of Directors for the term 2020-2025

Returning officer (J B Chatteraj) praised his associates for conducting the election on smooth way and declared the Name to the elected Directors of the Board for the tenure 2020-2025. The name of the elected directors are given below :-

A : RESERVED		NO.OF SEATS :14			
CATEGORY	REGION	NO OF SEATS	NAME OF CANDIDATE	OFFICE	REGN. NO
FOD OUTSIDE WEST BENGAL	North East	1	SRI UTPAL CHARAN DEVAJYOTI GOGOI	FOD GUWAHATI	2303
	Eastern	1	SRI ALOK KUMAR PANDEY	FOD PATNA	2656
	Central	1	SRI MAHESH SUDHIR CHORGHADE	FOD PUNE	2529
	Northern	1	SRI SADANAND BARNAWAL	FOD DELHI RO	2866
	Western	1	SRI SANDEEP KUMAR NUWAL	FOD AHMEDABAD	3038
FOD WEST BENGAL		2	1. SRI ABANINDRA NATH SAHA 2. SRI DEBASISH GHOSH	FOD KOLKATA FOD KOLKATA	3355 2598
DPD		3	1. SRI MAHENDRA NATH MURMU	DPD (HQ)	2519
			2. SRI RABIN KUMAR MONDAL	DPD (HQ)	2438
			3 SRI RAKESH RAUSHAN	DPD (HQ)	2985
SDRD		1	SRI GOKUL CHANDRA BISWAS	SDRD	2442
SC/ST		1	SRI PRASUNJIT BISWAS	FOD BURDWAN	3125
FEMALE		2	1.SMT. PURNIMA MENON K P	DPD (HQ)	1873
			2. SMT. SUDESHNA SEN	FOD	2861

B: UNRESERVED		NO. OF SEATS :5		
SERIAL	NAME	OFFICE	REGN NO.	
1	DR BANDANA SEN	HEALTH & HYGINE	2664	
2	SRI BHASKAR DAS	DPD (HQ)	2004	
3	SRI JAGANNATH SINGH ALORIYA	FOD GWALIOR	2261	
4	SRI SARAT CHANDRA JAISWARA	DPD (HQ)	1899	
5	SRI SATISH KUMAR SINHA	SDRD	2666	

*NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021*

Agenda-10

Due to change of name of our office from NSSO, DPD to NSO, DQAD amendment in the bye-laws became essential and same was passed by the members present.

Agenda-11

Appointment of Auditor and it passed by the house to appoint the Pradip Ghosh and Associate as Auditor of the society for the FY 2020-2021.

K C Basak (Secretary) in his reply said what good have happened, it was due to our predecessor. We worked as a torch bearer. Annual report was not in elaborate and hope that the coming Board will do it and will take care of interest and disbursement of loan.

Holiday home incurred huge loss but it was members demand to keep the holiday home and pandemic was also a big reason for loss, website is very useful to outside members and hope software will start functioning shortly.

New Board will take care of increase in membership of the society but south zone should be given priority. He highlighted the problems of society facing right now.

He concluded the meeting with hope that everyone would work from heart to give society to a greater height.

Meeting was ended with vote of thanks by Chairman (Sri Chanchal Basu).

Signed :-

(CHANCHAL BASU)
Chairman

(KRISHNA CHANDRA BASAK)
Secretary

NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021
INDEPENDENT AUDITORS' REPORT

To
The Shareholders
National Sample Survey Office Employees' Co-operative Credit Society Ltd
Mahalanobis Bhavan, 164 Gopal Lal Thakur Road, Kolkata-700108

Report on the Financial Statements:

We have audited the accompanying Financial Statements of National Sample Survey Office Employees' Co-operative Credit Society Ltd of Mahalanobis Bhavan, 164 Gopal Lal Thakur Road, Kolkata-700108 for the period ended on 31st March 2021. These Financial Statements comprises Balance Sheet and Profit & Loss Account for the financial year 2020-2021

Management's Responsibility for the Financial Statements:

The management is responsible for the preparation of these Financial Statements that give a True and Fair view of the Financial Position, Financial Performance and Fund Flow of the Institution in accordance with the accounting principles generally accepted in India. This responsibility also includes maintenance of adequate Accounting Records in accordance with the safeguarding of the assets of the Institution and for preventing and detecting frauds and other irregularities, selection and application of appropriate accounting policies relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatements, whether due to fraud or error.

Auditors Responsibility:

Our responsibility is to express an opinion on these financial statements based on our audit. We have conducted our audit in accordance with the generally accepted Accounting and Auditing Standards issued by the Institute of Chartered Accountants of India, and as prescribed by the Multi State Co-operative Societies Act.,2002. These Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the entity's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate under the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by Society, as well as evaluating the overall presentation of the financial statements.

We believe that the Audit evidence we have obtained were sufficient and appropriate to provide a basis for our Audit Opinion on the financial statements.

Opinion:

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Charter in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (a) In the case of the Balance Sheet, of the '**State of Affairs**' of the Society as at 31st March, 2021 and
- (b) In the case of Profit & Loss Account, of the **Profit** for the year ended on 31st March 2021.

Continued

*NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021*

Report on Other Legal and Regulatory Requirements:

Our audit is not an inspection which is carried out for special purpose such as to detect fraud. We believe that our audit provides a reasonable basis for our opinion.

Subject to the above, we report as under:

- a) In our opinion, the aforesaid financial statements comply with the applicable Accounting Standard;
- b) That the accounts are maintained regularly and in accordance with the applicable Charter and rules;
- c) That receipts and disbursements are properly and correctly shown in the accounts;
- d) That the property or fund of the society were not applied for any object or purpose other than the object and purpose of the society;
- e) We have sought and obtained all information and explanations, which to the best of our knowledge and belief were necessary for the purposes of our audit;
- f) In our opinion, proper books of account as required by law have been kept by the society so far as appears from our examination of those books;
- g) The Balance Sheet and the Profit & Loss Account dealt with by this report are in agreement with books of account.

For. PRADIP GHOSH & ASSOCIATES

Chartered Accountants

Date : 11.09.2021

CA Pradip Ghosh

Membership No. 053404

Firm Regn.No.317175E

UDIN NO : 21053404AAAACA6562

CA Pradip Ghosh

***NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021***

Introductory Statement for the year 2020-2021

Part – I

- | | | |
|----|--|---|
| 1. | Name of the Society | National Sample Survey Office Employees'
Co-Operative Credit Society Ltd. |
| 2. | Address of the Society | Mahalanobis Bhavan, 164, Gopal Lal Thakur Road, Kolkata-700108, Phone-2578-8930/2251
Website : www.nssoempco-op.in
E-mail: nssoempcop@rediffmail.com |
| 3. | Registration No. | CR – 8 |
| 4. | a) Type of Society
b) Area of Operation | Primary Employees' Credit (Multi-State Society)
Throughout India amongst the Employees of National Sample Survey Office (DPD, SDRD, CPD & FOD) including employees under Cadre Controlling Authority of ISS and SSS completed one year service in NSSO |
| 5. | Member of Central/Apex
Co-Operative Organizations | a) North 24-Parganas District Co-operative Union.
b) West Bengal State Co-operative Union.
c) Federation of WB Urban Co-op Banks & Cr Society Ltd.
d) National Federation of Urban Co-operative Bank & Credit Societies Ltd. (NAFCUB). |
| 6. | Number of Members | 1311 |
| 7. | Number of Society's Staff | 3 (Three) + 1 (daily basis) |

Part – II

- | | | |
|-----|---|---|
| 8. | Date of last Annual General Meeting held during the year | 24-02-2021 |
| 9. | Date of the Special General Meeting held during the year | NO |
| 10. | No of Committee Meeting held during the year | a) Executive Committee - 3
b) Managing Committee - 2 |
| 11. | Name of the Sub-Committee | Loan Sub-Committee |
| 12. | Date of the A G M at which Directors of the Committee elected | a) 24-02-2021 |

13. Name of Directors & office Bearers

I	Dr	Bandana Sen	Chairman
II	Smt	Purnima Menon K P	Vice-Chairman
III	Sri	Debasish Ghosh	Vice-Chairman
IV	Sri	Mahendra Nath Murmu	Secretary
V	Smt	Sudeshna Sen	Asst. Secretary
VI	Sri	Satish Kr Sinha	Asst. Secretary
VII	Sri	Rakesh Raushan	Asst. Secretary
VIII	Sri	Gokul Chandra Biswas	Treasurer
IX	Sri	Utpal Charan Devojoyoti Gogoi	Director
X	Sri	Jagannath Singh Aloriya	Director
XI	Sri	Alok Kumar Pandey	Director
XII	Sri.	Sarat Chandra Jaiswara	Director
XIII	Sri	Bhaskar Das	Director
XIV	Sri	Prasunjit Biswas	Director
XV	Sri	Abanindra Nath Saha	Director
XVI	Sri	Rabin Chandra Mondal	Director
XVII	Sri	Mahesh Sudhir Chodghare	Director
XVIII	Sri	Sadanand Burnwal	Director
XIX	Sri	Sandeep Kumar Nuwal	Director
XX	Sri	Arunava Bagchi (Staff Representative)	Director

*NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021*

Introductory Statement for the year 2020-2021

14	Share Capital	₹	38,51,605.00		
15	Society's Fund & Reserve	₹	1,21,14,084.97		
16	Deposits from Members	₹	8,79,65,749.00		
17	Working Capital	₹	9,11,14,490.00		
18	Investment in Banks	₹	92,36,751.00		
19	a) Investment in Loans to members	₹	9,24,01,466.00		
	b) Investment in Loan to staff	₹	22,500.00		
20	Rate of interest on Borrowings per annum (Compounded)		a) Thrift Fund -	5.4%	
			b) Guarantee Fund –	6%	
21	Rate of Interest on Lending per annum		a) Long Term Loan -	9.3%	
			b) Short Term Loan -	10.8%	
			c) Medical Loan -	3.6%	
			d) Special Loan -	9.6%	
			e) Festival Loan -	10.00%	
22	Rate of Dividend for the year 2019-2020				12% (Twelve) per cent

PART-IV

23	Name & Address of last year's Auditor (2019-2020)	Pradip Ghosh & Associates Chartered Accountant, Membership No- 053404 Firm Regn.No.317175E 40/3,Matri Mandir Lane, Kolkata-700035
24	Name & Address of this year's Auditor (2020-2021)	Pradip Ghosh & Associates Chartered Accountant, Membership No. 053404 Firm Regn.No.317175E UDIN NO : 21053404AAAACA6562 40/3,Matri Mandir Lane, Kolkata-700035

**NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021
BALANCE SHEET AS ON 31.03.2021**

<u>LIABILITIES</u>	<u>SCH</u>	Amount (₹)	Amount (₹)
<u>SHARE CAPITAL</u>	-		
<u>AUTHORISED SHARE CAPITAL</u>	-		
100,00,000 Shares @ Rs.10 /- each			10,00,00,000.00
<u>CALLED-UP & PAID UP</u>	-		
Subscribed 770321 shares @ Rs 5/- paid up	A		38,51,605.00
<u>STATUTORY FUNDS</u>	-		
Bad Debt Fund		71,619.00	
Education Fund	B	13,485.00	
Members' Reserve Fund	C	11,49,310.88	
Reserve Fund	D	36,39,566.69	48,73,981.57
<u>SOCIETY'S OTHER FUNDS</u>	-		
45 Years Celebration Fund	E	31,23,177.00	
Concern for Community Fund	F	3,80,996.50	
Conference & Training	G	1,23,858.00	
Holiday Home Fund	H	6,631.40	
Medical Welfare Fund	I	31,48,741.00	
Members' Donation for Mallarpur Project	J	5,56,700.00	
			73,40,103.90
<u>FUNDS FOR STAFF</u>	-		
Gratuity Fund	K	22,20,524.00	
Leave Salary Fund	L	14,86,816.00	
Medical Benefit Fund	M	4,70,365.00	
Provident Fund (old)	N	20,323.00	41,98,028.00
<u>MEMBERS DEPOSITS</u>	-		
Guarantee Fund		1,79,12,104.00	
Medical Fund Deposits	I	35,82,715.00	
Thrift Fund		6,64,70,930.00	8,79,65,749.00
<u>OTHER LIABILITY TO MEMBERS</u>	-		
Unclaimed Dividend (from 2015-16 to 2019-20)			1,60,124.00
<u>OTHER LIABILITY TO MEMBERS</u>			
<u>NON-MEMBERS & STAFF</u>	-		5,34,671.00
Audit Fee payable		40,000.00	
EPF Payable		22,497.00	
Sundry Deposits	O	1,93,174.00	
Bonus Payable		54,000.00	
Provisions for AGM (2019-20)		2,25,000.00	
<u>PROFIT & LOSS APPROPRIATION A/C</u>	-		
Previous Year: After Distribution		23,750.78	
Current Year: For distribution to the Members		4,20,293.00	4,44,043.78
-	-		
TOTAL(₹)			10,93,68,306.25

**NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021**

PROFIT & LOSS ACCOUNT as on 31.03.2021

Particulars	Amount (₹)	Amount (₹)	Particulars	Amount (₹)	Amount (₹)
Direct Expenses		43,35,645.00	Direct Incomes		81,92,535.00
Interest on Guarantee Fund	10,06,787.00		Interest on General Loan	42,54,848.00	
Interest on Thrift Fund	33,28,858.00		Interest on Short Term Loan	29,78,224.00	
Interest on FD Loan			Interest on Special Loan	8,94,431.00	
Indirect Expenses			Interest on Festival Loan	65,032.00	
Bank Charges	4,806.00		Indirect Incomes		5,03,923.00
Cash Carry Insurance	472.00		Interest on Bad debt Fund	4,353.00	
Contingent	11,653.00		Interest on Reserve Fund	1,91,474.00	
Conveyance	4,220.00		Interest on Fixed Deposit	33,885.00	
Excess Interest on FD (2019-20)	1,07,001.00		Interest on Society's Rd	2,64,455.00	
Depreciation	42,428.00		Interest on Staff HBA	5,000.00	
EPF (Society Contribution)	1,41,032.00		Sale of Form	4,756.00	
Expenses of AGM	2,33,642.00				
General Charges	23,891.00				
Insurance Staff	24,000.00				
Legal Expenses	7,510.00				
Locker Insurance	2,360.00				
MC & EC Meeting Expenses	28,159.00				
Postage & Telegram	136.00				
Printing & Stationery	12,570.00				
Salary	16,82,672.00				
Repairing & Maintenance	4,000.00				
Subscription	8,300.00				
Telephone Charge	27,446.00				
Wages to Daily Worker	1,05,458.00				
Web Portal Renewal Charge	20,323.00				
Receivable-Adj for Centre (Exp)	57,027.00				
TOTAL		25,49,106.00			
Provisions					
Audit Fees	40,000.00				
Concern for Community	1,00,000.00				
Leave Salary	1,50,000.00				
Gratuity Fund	2,50,000.00				
Celebration fund	5,50,000.00				
Staff Medical Fund	10,000.00				
Conference & Training	1,000.00				
Bonus & Incentive Payable	54,000.00				
TOTAL PROVISIONS		11,55,000.00			
Net Profit (Transferred to P&L Appropriation A/c.		6,56,707.00			
Total		6,96,458.00	Total		86,96,458.00

Sd/-Dr Bandana Sen Sd/- Mahendra Nath Murmu Sd/-Satish Kr Sinha Sd/- Sudeshna Sen Sd/- Abhijit Chakraborty
Chairman Secretary Asst Secretary Asst Secretary Manager

Notes and suggestion on accounts as per Schedule 'S' attached. Signed in terms of our annexed report of even date.

Signed

CA Pradip Ghosh

Membership No. 053404

Firm Regn.No.317175E

UDIN NO : 21053404AAAACA6562

Date: 11.09.2021

*NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021*

Profit & Loss Appropriation Account as on 31.03.2021

PARTICULARS	AMOUNT	PARTICULARS	AMOUNT
TO	(₹)	BY	(₹)
Dividend Distributed (2019-2020)	4,33,611.00	<u>BALANCE B/F</u>	
		Last year P/L Appropriation A/c	4,57,361.78
<u>STATUTORY PROVISION</u>		Transfer From Profit & Loss A/c	6,56,707.00
Reserve Fund (25% of net profit)	1,64,177.00		
Education Fund (1% of net profit)	6,567.00		
Members Reserve Fund (10% of Net Profit)	65,670.00		
Balance C/d (Balance available for Dividend)	4,44,043.78		
Total	11,14,068.78	Total	11,14,068.78

Sd/-Dr Bandana Sen Sd/- Mahendra Nath Murmu Sd/-Satish Kr Sinha Sd/- Sudeshna Sen Sd/- Abhijit Chakraborty
Chairman Secretary Asst Secretary Asst Secretary Manager

Notes and suggestion on accounts as per Schedule 'S' attached. Signed in terms of our annexed report of even date.

Signed
CA Pradip Ghosh
Membership No. 053404
Firm Regn.No.317175E
UDIN NO : 21053404AAAACA6562
Date: 11.09.2021

NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021
LIST OF SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE
SHEET AS ON 31.03.2021

Schedule –A Share Capital:	No of Shares @ Rs %/-	Amount
As per Balance Sheet as on 31.03.2020	7,47,288	37,36,440.00
Add : During the year 2020-21	72679	3,63,395.00
Less : Members Refund during the Year 2020-21	49646	2,48,230.00
Balance as on 31.03.2021	770321	38,51,605.00

Schedule –B Education Fund		
As per Balance Sheet as on 31.03.2020		6,918.00
Less :Transfer to National Co- operative Union of India		-
Add : Appropriation for the Year2020-21 (Statutory 1%of the net profit.)		6,567.00
Balance as on 31.03.2021		13,485.00

Schedule –C Members Reserve Fund		
As per Balance Sheet as on 31.03.2020		10,37,918.88
LESS : Waiver of loan to the deceased member (bye-laws Clause No -65.2) for the year 2020-21		30,000.00
Add : Interest Earned & re invested		75,722.00
Add : Appropriation for the Year 2020-21 (Statutory 10% of the net profit.)		65,670.00
Balance as on 31.03.2021		11,49,310.88

Schedule –D Reserve Fund		
As per Balance Sheet as on 31.03.2020		34,68,787.69
Add : Appropriation for the Year 2020-21 (Statutory 25% of the net profit.)		1,64,177.00
Add : Admission fees during the year2020-21		34.00
Add : Arrear dividend upto year 2014-15 capitalised		6,568.00
Balance as on 31.03.2021		36,39,566.69

Schedule –E 45 Years Celebration Fund		
As per Balance Sheet as on 31.03.2020		25,73,177.00
Add : Provision for the Year 2020-21		5,50,000.00
Balance as on 31.03.2021		31,23,177.00

Schedule –F Concern for Community Fund		
As per Balance Sheet as on 31.03.2020		3,83,220.50
Add : Provision for the Year 2020-21		1,00,000.00
Less :Fund Utilized during the year 2020-21		1,02,224.00
Balance as on 31.03.2021		3,80,996.50

*NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021*

Schedule-G Conference & Training Fund

As per Balance Sheet as on 31.03.2020		1,22,858.00
Add : Provision for the Year 2020-21		1,000.00
Balance as on 31.03.2021		1,23,858.00

Schedule -H

STATE MENT OF HOLIDAY HOME

RECEIPTS & PAYMENTS A/C as on 31.03.2021

RECEIPTS	AMOUNT	AMOUNT	PAYMENTS	AMOUNT	AMOUNT
Opening Cash & Bank Balance		47,914.40	Bank Charge		438.00
			Refund of Room Booking Charges		35,600.00
		-	Transfer to General Fund		5,245.00
			Cash in hand		6,631.40
		47,914.40			47,914.40

INCOME & EXPENDITURE A/C as on 31.03.2021

EXPENDITURE	AMOUNT	AMOUNT	INCOME	AMOUNT	AMOUNT
To					
Rent to land Lord		5,81,250.00			
Bank Charge		438.00			
Holiday home Inspection Charges		11,200.00			
			Net Loss		5,92,888.00
		5,92,888.00			5,92,888.00

BALANCE SHEET as on 31.03.2021

LIABILITIES	AMOUNT	AMOUNT	ASSETS	AMOUNT	AMOUNT
Holiday Home Fund	599519.40		Cash in hand		6,631.40
Less : Loss on Holiday Home	592888.00		(Transfer to General Fund)		
		6,631.40			
		6,631.40			6,631.40

*NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021*

Schedule-I : Medical Welfare Fund & Medical Fund Deposit

PARTICULARS	REFUNDABLE FUND	NON REFUNDABLE FUND
As per Balance Sheet as on 31.03.2020	32,70,205.00	29,89,172.00
Add : Collection during this year 2020-21	5,43,990.00	5,43,990.00
Add :- Interest on Medical Loan Received 2020-21		58,777.00
Less : Refunded During this year 2020-21	2,31,480.00	
Less : Interest paid to members 2020-21		23,198.00
Less : Death Relief paid to deceased members family during the year 2020-21		4,20,000.00
Balance as on 31.03.2021	35,82,715.00	31,48,741.00

Schedule –J Members Donation for Mallarpur Project

As per Balance Sheet as on 31.03.2020		5,39,500.00
Add : During the year collected		17,200.00
Balance as on 31.03.2021		5,56,700.00

Schedule-K

Staff Gratuity Fund

As per Balance Sheet as on 31.03.2020		18,80,444.00
Add : Interest Earned & re invested		90,080.00
Less : Fund Utilized during the year		-
Add : Provision for the Year 2020-21		2,50,000.00
Balance as on 31.03.2021		22,20,524.00

Schedule-L Staff Leave Salary Fund

As per Balance Sheet as on 31.03.2020		12,56,627.00
Add : Provision for the Year 2020-21		1,50,000.00
Add : Interest Earned & re invested		80,189.00
Balance as on 31.03.2021		14,86,816.00

Schedule-M Staff Medical Benefit Fund

As per Balance Sheet as on 31.03.2020		4,31,751.00
Add : Interest Earned & re invested		28,614.00
Add : Provision for the Year 2020-21		10,000.00
Balance as on 31.03.2021		4,70,365.00

Schedule-N

Provident Fund (Old and maintained by the management)		
As per Balance Sheet as on 31.03.2020		2,90,601.00
Add: Interest collected during the year		17,722.00
Less: Fund withdrawn during the year 2020-21		2,88,000.00
Balance as on 31.03.2021		20,323.00

NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021

Schedule-O Sundry Deposits					
BANK	DATE	AMOUNT(₹)	NATURE	REASONS	A/C HEAD
Union Bank of India	08.06.2010	550.00	Unknown deposit	Depositor not Identified	
Union Bank of India	30.08.2011	2,278.00	Pending for Payment	Final withdrawn Paper due	Girdhar Singh Bisht
Union Bank of India	28.05.2011	1,808.00	Deposit from Nagpur	Depositor Not Identified	
Union Bank of India	24.03.2012	1,901.00	Deposit from Delhi	Depositor Not Identified	
Union Bank of India	08.12.2012	1,440.00	Deposit from Delhi	Depositor Not Identified	
Union Bank of India	22.08.2013	500.00	depoit from delhi	Depositor not Identified	
Union Bank of India	18.06.2015	200.00	Deposit from New Delhi	Depositor not Identified	
State Bank of India	18.08.2015	150.00	Deposit from	Depositor not Identified	
Union Bank of India	9.10.2015	200.00	Deposit from Delhi	Depositor not Identified	
Union Bank of India	30.10.2015	200.00	Deposit from Delhi	Depositor not Identified	
Union Bank of India	30.10.2015	825.00	Deposit from Delhi	Depositor not Identified	
Union Bank of India	29.02.2016	1,360.00	Pending for Payment	Final withdrawn Paper due	Ashis Kr Brahma
Union Bank of India	16.05.2016	200.00	Deposit from Delhi	Depositor not Identified	
Union Bank of India	29.09.2017	380.00	Deposit PFMS	Depositor not Identified	
Union Bank of India	30.11.2017	380.00	Deposit PFMS	Depositor not Identified	
Santosh Surin	15.05.2017	110.00	Short Payment	Voucher needed	Withdrawal
State Bank of India	04.04.2018	500.00	Unknown deposit	Depositor not Identified	
union Bank of India	17.07.2019	500.00	Unknown deposit	Depositor not Identified	
Union Bank of India	14.05.2019	12,191.00	Unknown deposit	Depositor not Identified	
Union Bank of India	18.08.2019	3,050.00	Unknown deposit	Depositor not Identified	
Union Bank of India	29.11.2019	4,145.00	Unknown deposit	Depositor not Identified	
Union Bank of India	25.06.2019	161.00	Unknown deposit	Depositor not Identified	
Union Bank of India	31.07.2019	580.00	Unknown deposit	Depositor not Identified	
Union Bank of India	28.02.2020	9,113.00	Unknown deposit	Depositor not Identified	
Union Bank of India	31.07.2020	4.00	Unknown deposit	Depositor not Identified	
Union Bank of India	31.08.2020	36,564.00	Unknown deposit	Depositor not Identified	
Union Bank of India	31.12.2020	24,034.00	Unknown deposit	Depositor not Identified	
Union Bank of India	31.12.2020	19,461.00	Unknown deposit	Depositor not Identified	
Union Bank of India	31.12.2020	580.00	Unknown deposit	Depositor not Identified	
Union Bank of India	19.01.2021	15,000.00	Unknown deposit	Depositor not Identified	
State Bank of India	04.02.2021	4,225.00	Unknown deposit	Depositor not Identified	
State Bank of India	15.03.2021	2,400.00	Unknown deposit	Depositor not Identified	
State Bank of India	15.03.2021	25,000.00	Unknown deposit	Depositor not Identified	Identified in 2022
State Bank of India	26.03.2021	23,184.00	Unknown deposit	Depositor not Identified	Identified in 2022
	TOTAL (₹)	1,93,174.00			

NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021

Schedule -P

DEPRECIATION DURING THE YEAR AS ON 31.03.2021

Particulars of Assets	Value of Assets as on 31.03.2020	Purchase during the Year 2020-21	Date of Purchase	Total Value of Assets as on 31.03.2021	Rate of Depreciation	Depreciation Charged during the year	Net Value of Assets as on 31.03.2021
	₹	₹	₹	₹		₹	₹
Air Conditioner	21,118.00			21,118.00	15%	3,168.00	17,950.00
Furniture	43,663.00			43,663.00	10%	4,366.00	39,297.00
Building at Mallarpur	1,53,788.00			1,53,788.00	5%	7,689.00	1,46,099.00
Computer	1,306.00	36300.00	09-11-2020	37,606.00	40%	7,782.00	29,824.00
Computer Printer	4,108.00			4,108.00	15%	616.00	3,492.00
Fax Machine	1,276.00			1,276.00	15%	191.00	1,085.00
Phone Receiver	214.00			214.00	15%	32.00	182.00
Scanning Machine	184.00			184.00	15%	28.00	156.00
Web Portal	14,238.00			14,238.00	25%	3,560.00	10,678.00
Building at Mallarpur (W I P	7,51,208.00			7,51,208.00		-	7,51,208.00
Furniture at Mallarpur	13,851.00			13,851.00	10%	1,385.00	12,466.00
Land at Mallarpur	24,875.00			24,875.00		-	24,875.00
Software	44,296.00	20300.00	09-11-2020	64,596.00	25%	13,611.00	50,985.00
	10,74,125.00	56,600.00		11,30,725.00		42,428.00	10,88,297.00

**NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021**

**SCHEDULE
NO-Q1**

SOCIETY'S FIXED DEPOSIT WITH W.B.S. CO-OP BANK

A/C NO	CERTIFICATE NO	DATE OF INVESTMENT	DATE OF MATURITY	INVESTMENT AMOUNT	MATURITY AMOUNT	INTEREST	REMARKS
101004429790	TDR/2015/049006	27.02.2020	27.01.2023	3,40,449.00	4,10,914.00	6.50	
TOTAL				3,40,449.00			

**SCHEDULE
NO-Q2**

MEMBERS RESERVE FUND INVESTED WITH W.B.S. CO-OP BANK

A/C NO	CERTIFICATE NO	DATE OF INVESTMENT	DATE OF MATURITY	INVESTMENT AMOUNT	MATURITY AMOUNT	INTEREST	REMARKS
101011514826	CC/FDR/0792459	11.03.2021	11.03.2022	1,32,120.00	1,39,057.00	5.15	
101009076826	CC/FDR/0761375	26.03.2021	26.03.2022	2,21,684.00	12,84,600.00	5.15	
TOTAL				13,53,804.00			

**SCHEDULE
NO-Q3**

MEDICAL BENEFIT FUND INVESTED WITH W.B.S CO-OP BANK

A/C NO	CERTIFICATE NO	DATE OF INVESTMENT	DATE OF MATURITY	INVESTMENT AMOUNT	MATURITY AMOUNT	INTEREST	REMARKS
101011514815	CC/FDR0792460	26.03.2021	11.03.2021	20,000.00	21050.00	5.15	
101009076837	CC/FDR/0761374	26.03.2021	26.03.2022	4,61,651.00	461651.00	5.15	
TOTAL				4,81,651.00			

**SCHEDULE
NO-Q4**

PF INVESTED WITH W.B.S. CO-OP BANK in FD for Sri Arunava Bagchi

A/C NO	CERTIFICATE NO	DATE OF INVESTMENT	DATE OF MATURITY	INVESTMENT AMOUNT	MATURITY AMOUNT	INTEREST	REMARKS
			Savings A/c	2601			
				2601			

**SCHEDULE NO-
Q5**

EMPLOYEES LEAVE SALARY FUND INVESTED WITH W.B.S. CO-OP BANK

A/C NO	CERTIFICATE NO	DATE OF INVESTMENT	DATE OF MATURITY	INVESTMENT AMOUNT	MATURITY AMOUNT	INTEREST	REMARKS
10101514848	CC/DBR/0792462	11.03.2021	11.03.2022	2,10,000.00	2,21,026.00	5.15	
101009076848	CC/FDR/0761373	26.03.2021	26.03.2022	12,93,763.00	13,60,392.00	5.15	
				15,03,763.00			

**SCHEDULE
NO-Q6**

EMPLOYEES GRATUITY FUND INVESTED WITH W.B.S. CO-OP BANK

A/C NO	CERTIFICATE NO	DATE OF INVESTMENT	DATE OF MATURITY	INVESTMENT AMOUNT	MATURITY AMOUNT	INTEREST	REMARKS
101011514837	CC/FDR/0792461	11.03.2021	11.03.2022	4,85,000.00	5,10,464.00	5.15	
101009076871	CC/FDR/0761372	26.03.2021	26.03.2022	14,53,346.00	15,28,193.00	5.15	
				19,38,346.00			

**NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021**

Schedule R

SCHEDDULE -R : RECEIVABLE FROM DIFFERENT CENTRES AS ON 31.03.2021				
SL NO	ZONE	NAME OF CENTRE	AMOUNT RECEIVABLE	TOTAL
1	EAST	Anthropological Survey of India	23,311.00	
2	EAST	CSO_Kolkata	18,264.00	
3	EAST	DGCI &S	4,909.00	
4	EAST	DPC Giridih	96,909.00	
5	EAST	DPD (Hq)	6,59,367.00	
6	EAST	FOD Bhubaneswar	1,41,115.00	
7	EAST	FOD Burdwan	1,70,379.00	
8	EAST	FOD Kolkata	2,17,461.00	
9	EAST	FOD Malda	1,14,294.00	
10	EAST	FOD Muzzafarpur	1,52,818.00	
11	EAST	FOD Patna	1,97,019.00	
12	EAST	FOD Ranchi	90,342.00	
13	EAST	FOD Sambalpur	54,109.00	
14	EAST	SDRD	2,72,595.00	22,12,892.00
15	NORTH	Coal control	330.00	
16	NORTH	Delhi R O (Asaf Ali Road)	35,186.00	
17	NORTH	FOD Agra	48,263.00	
18	NORTH	FOD Aligarh	1,160.00	
19	NORTH	FOD Allahabad	49,689.00	
20	NORTH	FOD Barilley	83,820.00	
21	NORTH	FOD Chandigarh	5,686.00	
22	NORTH	FOD Dehradoon	11,807.00	
23	NORTH	FOD Faridabad	31,018.00	
24	NORTH	FOD Hq	47,603.00	
25	NORTH	FOD Jammu	11,480.00	
26	NORTH	FOD Jalandhar	1,440.00	
27	NORTH	FOD Lucknow	1,20,484.00	
28	NORTH	FOD Mohali	24,668.00	
29	NORTH	M/o Agriculture	508.00	4,73,142.00
30	NORTH EAST	FOD Assam	1,10,129.00	
31	NORTH EAST	FOD Dibrugarh	1,12,486.00	
32	NORTH EAST	FOD Gangtok	24,037.00	
33	NORTH EAST	FOD Kohima	20,409.00	
34	NORTH EAST	FOD Shillong	41,166.00	3,08,227.00
35	WEST	FOD Gwalior	1,27,546.00	
36	WEST	DPC Ahmedabad	840.00	
37	WEST	DPC Nagpur	15,683.00	
38	WEST	Fod Ahmedabad	24,415.00	
39	WEST	FOD Ajmer	843.00	

**NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021**

SL NO	ZONE	NAME OF CENTRE	AMOUNT RECEIVABLE	TOTAL
56	WEST	Fod Aurangabad	20,420.00	
40	WEST	Fod Baroda	40,970.00	
41	WEST	FOD Bhupal	41,590.00	
42	WEST	FOD Hyderabad	25,874.00	
43	WEST	FOD Jabalpur	31,758.00	
44	WEST	FOD Jaipur	5,373.00	
45	WEST	Fod Kadapa	17,355.00	
46	WEST	FOD Mumbai	57,939.00	
47	WEST	FOD Nagpur	59,113.00	
48	WEST	Fod Panaji	383.00	
49	WEST	FOD Pune	21,171.00	
50	WEST	FOD Raipur	20,396.00	
51	WEST	IBM Nagpur	2,480.00	
52	WEST	FOD Bengaluru	4,200.00	
53	WEST	Fod Hubli	8,785.00	
54	WEST	Fod Madurai	11,589.00	
55	WEST	Fod Port Blair	7,635.00	
56	WEST	FOD Vijaywada	1,913.00	6,06,271.00
			GRAND TOTAL	36,00,532.00

NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021

SCHEDULE S:

NOTES ON ACCOUNTS AND SUGGESTIONS

1. The Society is following Mercantile system of accounting except in case of interest on Term Deposits with Banks and interest on staff house building loan which is accounted for as and when realized basis.
2. The following funds are invested in Society's investment in Fixed Deposits and Recurring Deposits with W.B Co-operative Bank, Union Bank of India and in Mallarpur Building Extension Project as a whole.

45 Years Celebration Fund	31,23,177.00
Conference & Seminar Fund	1,23,858.00
Concern for Community Fund	3,80,996.50
Members Donation for Mallarpur Project	5,56,700.00
Medical Welfare Fund	31,48,741.00
TOTAL	73,33,472.50

Investment in Fixed Deposit with West Bengal State Co-op Bank = (₹) 3,40,449.00

Investment in Recurring Deposit with Union Bank of India

& West Bengal State Co-op Bank = (₹) 4,20,000.00

Investment in Mallarpur Building Extension Project = (₹) 7,51,208.00

TOTAL INVESTMENT = (₹) 15,11,657.00

Excess of fund of Rs 37,35,789.90 has been invested towards loan to Members which is Rs 9,24,01,466.00

3. Cash has been physically verified on 31.03.2021 and found correct as per balance of the Cash Book as on that date.
4. An amount of Rs 57,027/- on account of "Adjustment for receivable from different centre has been written off during the year under audit.
5. An amount of Rs 1,07,001/- representing a transfer entry on 01.04.2019 from reserve fund investment a/c with W B State Co-operative Bank Ltd to current a/c with W B state Co-operative Bank has been wrongly treated as Interest on Fixed Deposit in the Financial year 2019-2020 has been written back during the year 2020-2021.
6. Figures of this year has been regrouped and rearranged as compared to figures of previous year.

Signed

CA Pradip Ghosh

Membership No. 053404

Firm Regn.No.317175E

UDIN NO : 21053404AAAACA6562

Date: 11.09.2021

NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021

A bird's eye view over our Income & Expenditure for the last four years.

ITEM		2017-18	2018-19	2019-20	2020-2021
Int. on Long Term Loan	₹	37,76,391.00	40,26,782.00	42,01,501.00	42,54,848.00
Int. on Short Term Loan	₹	20,60,436.00	23,26,552.00	26,71,802.00	29,76,224.00
Int. on Recurring Deposit	₹	39,146.00	26,008.00	15,779.00	2,64,455.00
Int. on Society's Fixed Deposit	₹	2,59,687.00	2,75,639.00	1,70,001.00	33,885.00
Int. on Reserve & Bad-debt Fund	₹	2,04,782.00	2,12,584.00	2,16,947.00	1,95,827.00
Int. on Festival Loan	₹	1,15,074.00	1,09,084.00	95,567.00	65032.00
Int on Special Loan	₹	7,22,208.00	7,99,797.00	8,95,246.00	8,94,431.00
Total	₹	71,77,724.00	77,76,446.00	82,66,843.00	87,18,587.00
Sale of Forms	₹	6,105.00	4,681.00	4920.00	4,756.00
Misc Receipts	₹	1,103.00	920.00	1273.00	
Holiday Home Puri	₹	-77,000.00	-12,660.00	-1,60,236.00	-5,92,488.00
Total	₹	(-69792.00)	(-7,059.00)	(-1,54,043.00)	(-5,87,732.00)
Int. on Thrift Fund	₹	24,90,831.00	27,30,945.00	30,13,523.00	33,28,856.00
Int. on Guarantee Fund	₹	9,79,625.00	9,70,710.00	9,94,346.00	10,06,787.00
Int. paid on FD/RD Loan	₹	11540.00	39,068.00	-	-
Total	₹	34,81,996.00	37,40,723.00	40,07,869.00	43,36,645.00
Salary	₹	13,60,320.00	14,33,028.00	15,52,548.00	16,82,672.00
Wages to daily basis worker	₹	79,500.00	90,000.00	96,000.00	1,05,458.00
Total	₹	14,39,820.00	15,23,028.00	16,48,548.00	17,88,130.00
Contingent	₹	19,552.00	17,188.00	26,459.00	11,653.00
Conveyance	₹	3,266.00	3,017.00	3,267.00	4,220.00
Postage	₹	24,200.00	20,182.00	17,471.00	136.00
General & repairing	₹	34,562.00	15,524.00	33,119.00	27,681.00
Printing & Stationary	₹	23,180.00	41,314.00	10,460.00	11,375.00
Bank Charges.	₹	914.00	1,117.00	713.00	4,806.14
Subscription	₹	9,400.00	10,900.00	4,030.00	8,300.00
Advertisement	₹	1,000.00	1,000.00	0.00	0.00
Co-op Education & Seminar	₹	10,510.00	27,858.00	0.00	0.00
Death Relief	₹	1,000.00	0.00	0.00	0.00
Exp. For AGM	₹	1,32,842.00	1,95,271.00	2,04,098.00	2,33,642.00
MC Meeting Exp & Others exp	₹	39,826.00	67,914.00	5,122.00	28,159.00
Medical Relief	₹	5,485.00	0.00	0.00	0.00
Coop Week Observation	₹	28,779.00	21,383.00	11,683.00	0.00
LTC	₹	0.00	0.00	7,129.00	0.00
Legal Expenses	₹	6,200.00	0.00	5,010.00	7,510.00
Telephone Charges	₹	26,774.00	23,082.00	21,412.00	27,446.00
Web Portal Charge	₹	13,416.00	16,519.00	17,243.00	17,243.00
Total	₹	3,80,906.00	4,62,269.00	3,67,216.00	3,82,171.00
Medical Insurance for staff	₹	20,875.00	22,869.00	24,000.00	24,000.00
EPF for staff	₹	89,725.00	1,31,580.00	1,42,568.00	1,41,032.00
Audit Fees	₹	31,000	35,000.00	37,000.00	40,000.00
Gratuity Fund	₹	2,25,000.00	2,25,000.00	2,60,000.00	2,50,000.00
Leave Salary Fund	₹	55,000.00	1,00,000.00	1,10,000.00	1,50,000.00
Bonus & Incentives	₹	38,000.00	46,000.00	54,000.00	54,000.00
Total	₹	4,59,600.00	5,60,449.00	6,27,568.00	6,59,032.00
Staff Medical Benefit Fund	₹	10,000.00	10,000.00	10,000.00	10,000.00
Depreciation	₹	40,030.00	54,629.00	39,614.00	42,428.00
45 years Celebration Fund	₹	5,00,000.00	5,90,000.00	6,00,000.00	5,50,000.00
Concern for Community fund	₹	80,000.00	1,00,000.00	1,00,000.00	1,00,000.00
Total	₹	6,56,280.00	7,54,629.00	7,49,614.00	7,02,428.00

**NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021**

A bird's eye view over fund position for the last four years

Borrowed capital, Investment & fund		2017-18	2018-19	2019-20	2020-21
Paid up Share Capital	₹	38,45,015.00	37,77,290.00	37,36,440.00	38,51,605.00
Guarantee Fund	₹	1,66,98,327.00	1,69,68,732.00	1,72,53,988.00	1,79,12,104.00
Thrift Fund	₹	4,96,70,360.00	5,46,87,856.00	6,04,10,537.00	6,64,70,930.00
Total	₹	7,02,13,702.00	7,54,33,878.00	8,14,00,965.00	8,82,34,639.00
Long term loan invested	₹	4,09,66,665.00	4,42,57,004.00	4,54,10,136.00	4,97,55,745.00
Short Term Loan invested	₹	1,96,68,715.00	2,24,36,891.00	2,67,05,171.00	3,01,38,611.00
Special Loan invested	₹	82,28,828.00	87,20,848.00	98,21,455.00	97,56,220.00
Festival Loan Invested	₹	9,24,000.00	9,44,000.00	7,85,600.00	6,73,000.00
Total	₹	6,97,88,208.00	7,63,58,743.00	8,27,22,362.00	9,03,23,576.00
Reserve Fund	₹	31,33,945.69	32,95,752.69	34,68,787.69	36,39,566.69
Bad-debt Fund	₹	71,619.00	71,619.00	71,619.00	71,619.00
Fixed Deposit	₹	15,63,704.00	2,80,000.00	3,40,449.00	3,40,449.00
Members' Reserve Fund	₹	8,39,204.88	9,34,538.88	10,37,918.88	11,49,310.88
	₹	56,08,473.57	45,81,910.57	49,18,774.57	52,00,945.57

A bird's eye view over A few items for last four years

DISTRIBUTION OF NET PROFIT	2017-18	2018-19	2019-20	2020-21
DIVIDEND RATE	10%	11%	12%	12%
DIVIDEND AMOUNT	3,73,166.00	4,03,751.00	4,33,611.00	4,37,089.00
RESERVE FUND 25%	1,35,220.00	1,57,341.00	1,72,962.00	1,64,177.00
MEMBERS' RESERVE FUND 10%	54,088.00	62,936.00	69,184.00	65,670.00
CO-OPERATIVE EDUCATION FUND 1%	5,409.00	6,294.00	6,918.00	6,567.00
NET PROFIT CRD. OVER TO THE NEXT YEAR	15542.78	14,581.78	23,754.78	6,954.78
RATE OF INTEREST				
LONG TERM LOAN	9.3%	9.3%	9.3%	9.3%
SHORT TERM LOAN	10.8%	10.8%	10.8%	10.8%
MEDICAL LOAN	3.6%	3.6%	3.6%	3.6%
SPECIAL LOAN	9.6%	9.6%	9.6%	9.6%
FESTIVAL LOAN	-	-	-	10%
THRIFT FUND	5.4%(COMP)	5.4%(COMP)	5.4%(COMP)	5.4%(COMP)
GUARANTEE FUND	6%(COMP)	6%(COMP)	6%(COMP)	6%(COMP)

A Bird's Eye View of Medical Welfare Fund

year	REFUNDABLE				NON REFUNDABLE						TOTAL	Lonee	total_Mem	Sanc_Amt
	Op Balance	collected	refunded	Bal_Amt	OP Balance	collected	int_rec	Death Relief	int paid	Bal_Amt				
2008-2009	653680	103090	22240	734530	749227	103090	39646	25000	2249	864714	1599244	24	804	655793
2009-2010	734530	123370	34570	823330	864714	123370	56596	30000	3457	1011223	1834553	20	878	1450544
2010-2011	823330	118270	44900	896700	1011223	118270	66682	110000	4490	1081685	1978385	21	904	964618
2011-2012	894200	120920	50870	964250	1081685	120920	61424	295000	5009	964020	1928270	10	926	558490
2012-2013	964250	229010	62240	1131020	964020	229010	53287	90000	6224	1150093	2281113	27	965	1120740
2013-2014	1131020	240460	60070	1311410	1150093	240460	53113	50000	6004	1387662	2699072	15	1030	1126500
2014-2015	1311410	289130	94030	1506510	1387662	289130	57539	304000	9403	1420928	2927438	22	1200	1085450
2015-2016	1506510	390340	72530	1824320	1420928	390340	64394	206000	7253	1662409	3486729	28	1253	2170100
2016-2017	1824320	407760	96420	2135660	1662409	407760	81215	55000	9642	2086742	4222402	17	1326	1614270
2017-2018	2135660	565250	185490	2515420	2086742	565250	74633	195000	18549	2513076	5028496	17	1339	1495900
2018-2019	2515420	574095	169520	2919995	2513076	574095	68649	320000	16952	2818868	5738863	20	1340	1300300
2019-2020	2919995	563160	212950	3270205	2818868	563160	68034	440000	20890	2989172	6259377	15	1337	1495200
2020-21	3270205	543990	231480	3583215	2989172	543990	58777	420000	23198	3148741	5731956	11	1308	1402100

*NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021*

Statement of Medical Welfare Fund
For the year 2020-2021

1	<u>No. of Members as on 31 st March 2021</u>	1308	
2	<u>Fund Position as on 31st March 2021</u>		
	Refundable Amount Opening Balance	32,70,205.00	
	Add collected during this year 2020-2021	4,43,990.00	
	Less Refunded during this year 2020-2021 as withdrawal of Membership	2,31,480	35,83,215.00
	Non-refundable Amount (Opening Balance)	29,89,172.00	
	Add Non-refundable Amount collected 2020-21	5,43,990.00	
	Add: Interest on Medical loan Received 2020-21	58,777.00	
	Less: Death Relief paid to deceased members family during the year 2020-21	4,20,000.00	
	Less: interest Paid to Members(2020-21) refundable amount at the time of withdrawal	23,198.00	
			31,48,741.00
3	TOTAL FUND:.....		<u>67,31,956.00</u>
4	Amount of Loan Sanctioned 2019-20		14,02,100.00
	Amount of Loan Outstanding as on 31st March 2020		17,79,940.00
	Number of Loan takers (Detail list attached)		11

LIST OF DEATH RELIEF AMOUNT PAID

REG.NO	NAME	AMOUNT	CENTRE
1824	ALOKE KUMAR DEY	100000	SDRD
2765	PRALAY H DANDEKAR	100000	FOD PUNE
1990	UMESH PRASAD GORH	100000	DPD (HQ)
2444	KRISHNA NANDU KOHADE	100000	FOD NAGPUR
2585	KRISHANU KUMAR GHOSH	20000	FOD KOLKATA
TOTAL		4,20,000	

NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021

Agendum Item No-III

REPORT OF THE BOARD OF DIRECTORS

Dear Co-operators,

We, on behalf of NSSO Employees' Co-operative Credit Society Ltd., extend hearty and warm welcome to all of you on the occasion of the 45th Annual General Meeting of our society being held today, the 28.09.2021 at 164, Gopal Lal Thakur Road, Mahalanobis Bhavan, Kolkata – 700 108. We had apprised the situation to the Central Registrar. We were advised to discharge the duties until the COVID situation becomes under control as embargo on gathering was imposed by Ministry of Home Affairs, Government of India. Ultimately we got permission to hold this Annual General Meeting.

OBITUARY

The Board of Directors places on record its deep sense of sorrow at the sad demise of the eminent personalities in the fields of Co- operation, Politics, Social Work, Art and Literature within the country and abroad during the period under consideration. We deeply mourn the death of our shareholder Prashant Kr Sammerwar (Reg No 2992) of Fod Jabalpur , Gopal Singh (Reg No :2742) of Fod Raipur, Arun Kumar Saha (Reg No : 1972) of Fod Malda, Shri Manik Lal Das(Reg No. 2323).

We also mourn the sad demise of Our Ex- Secretary Kiran Kumar Ekka , our Ex- Assistant Secretary Salil Kumar Ghosh, Ex- Director Shri Ppartha Bhattacharya and our ex-staff Amiya Bhaduri.

MEMBERSHIP

The number of shareholders of the society as on 31.3.2021 is 1311. The number of new entrants this year is 34. The number of shareholders left the society on account of retirement from service, death or for other personal reasons are 68. So there has been a net decrease of 34 shareholder(s) this year.

HOLIDAY HOME

We made contract with Shree Ganesh Holiday Resort for three AC rooms for the period (01.11.2019 to 31.03.2022) for Rs.1,35,0000/- (Thirteen Lakh Fifty Thousand only). We paid Rs.8,00,000/- (Eight Lakh only) as advance. But due to COVID situation no booking has been made and we have incurred loss of entire amount. We have decided not to extend the tenure after March,2021 and will not pay the rest amount of Rs.5,50,000/- (Five Lakh Fifty Thousand only).

STAFF STRUCTURE AND OFFICE FUNCTIONING

The present staff strength of our society is Three. Additional one casual worker has also been working. All the employees render very sincere service to the society and the staff-management relation is as cordial as always has been. The office is quite vigilant about quick disposal of loan applications, replying to the queries of the shareholders and maintenance of the assets of the society.

LOAN :-

	Long Term Loan	No of loan taker	Short Term Loan	No of loan taker	Special Loan	No of loan taker	Medical Loan	No of loan taker	Festival Loan	No of loan taker
2020-21	4,02,03,950	213	3,49,68,200	197	38,15,300	15	14,02,100	14	9,00,000	45
2019-20	3,61,45,780	251	2,90,59,300	241	45,17,000	24	14,95,200	15	17,20,000	86
2018-19	3,77,35,690	268	2,39,22,600	246	34,60,250	20	13,00,300	20	21,80,000	109
2017-18	3,45,38,560	265	2,36,84,000	275	53,15,750	30	14,95,900	18	27,40,000	137
2016-17	3,37,54,000	268	1,74,82,500	232	16,61,000	14	16,14,270	17	-	-
2015-16	2,79,22,000	278	2,26,42,750	316	19,74,900	17	21,70,100	28	-	-
2014-15	3,04,56,500	295	1,52,01,800	274	17,17,000	14	10,85,450	22	-	-
2013-14	3,13,38,000	288	1,39,37,500	252	15,10,060	12	11,26,500	15	-	-

NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021
MEDICAL WELFARE FUND

Loan Sanctioned During 2020-2021

Rs.11,04,150 /-(Rupees Eleven lac four thousand one hundred fifty only) has been recovered during the financial year 202-2021.

Rs20,77,890/-(Rupees Twenty Lac Seventy seven thousand eight hundred ninty only) remained as outstanding as on 31.03.2021.

The number of members under this scheme is 1306 as on 31st March 2021. Total deposits in this fund and total loans outstanding under this scheme stood at Rs 37,31,956.00/-and Rs.20,77,890/- respectively as on 31.3.2021. The number of loan recipients was 14 and total Medical loan disbursed Rs.14,02,100/-during the year 2020-21.

As per decision taken in the Managing Committee meeting dated 27/09/2021 the death relief amount under this scheme has been enhanced to 1,10,000/-from Rs 1,00,000/- with effect from 01/04/2021.

BENEFIT FROM MEMBERS RESERVE FUND

As per Provision of the Bye-laws 65.2 family of deceased members may get the maximum benefit of Rs.10,000/-with effect from 9.3. 2009 from Members Reserve Fund(Unforeseen loss). This year family of Umesh Prasad Gorh, Alok Kr Dey, and Susmit Das got the benefit.

SOCIAL WELFARE PROJECT AT MALLARPUR

Since inception of Social Welfare Project at Mallarpur The village has developed in many folds today. In the year 2016 five students from Meteldanga village, who started their schooling at "AMRITASADAN". In the year 2021, three student (Maku Murmu, Miru Hansda and Parbati Tudu have passed Madhyamik Examination (Secondary). Two students (Ramkrishna Mardi and Lakkhi Hembram) has passed higher secondary (10+2), One students (Khukumoni Tudu have passed Graduation this year. These have become a remarkable achievement of this village. But we have to go long way to achieve our goal to make this village a model one in respect of economic, social and cultural development. Members are requested to come forward with this mission.

CONCLUSION

The Board of Directors again welcomes the shareholders and reiterates that the society is operating smoothly with their active help, co-operation and well wishes. We are also thankful to the auditor of Co-operative society for timely completion of audit. We also express our thanks to: -

N.S.S.O. Administrative Authority for providing office accommodation and other facilities and also for providing Room no 109 and SDRD Conference room(Ground floor) for the purpose of organizing this Annual General Meeting and other programmes for Co-operative movement.

Thanks to the staff of our society for rendering their best services.

Employees' Organizations of N.S.S.O for their Co-operation in various aspects of our activities.

National Cooperative Union of India, National Federation of Urban Banks & Credit Societies Ltd. Federation of West Bengal Urban Co-operative Banks & Credit Societies Ltd.

The Union Bank of India, Ashokgarh Branch, The West Bengal State Co-operative Bank, Shyambazar Branch and The State Bank of India, Dunlop Bridge Branch for their cooperation as our Banker.

The members of the Medical Welfare Fund Committee and Social Welfare Committee for their active role in our Co-operative.

DDO, Cashier and staff concerned of different centre who extend their support in relation to cooperative deduction

We also convey our best wishes to all of our members who parted their long association with the society due to retirement from the society.

Long Live Solidarity of Co-operatives

Long Live Co-operative Movement.

With Co-operative greetings

Sd/- Dr. Bandana Sen
Chairperson

Sd/- Mahendra Nath Murmu
Secretary

**NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021**

Agendum No-IV

Disposal of Net Profit for the year 2020-2021

Declaration of the Rate of Dividend on the Share Value for the Financial Year 2020-2021

The Board of Directors is recommending the Dividend at the rate of **12%** on the paid up value of the share capital (Rs.38,51,605.00) on pro-rata basis held by the members as on 31st March, 2021(2020-21). Total (₹) **4,37,089/-** is to be declared as dividend out of net profit Rs (₹) **6,56,707/-** for the year 2020-21. That the net profit for the year ended on 31st March 2021 (2020-2021) together with last year's undistributed profit (2019-2020) is stated in the table below. The balance of net profit Rs (₹)**6954.78** is to be carried over to the next year (2021-2022) as undistributed profit.

Abstract of Net Profit for the year 2020-2021

<u>Particulars</u>	<u>Amount (₹)</u>	<u>Particulars</u>	<u>Amount (₹)</u>
This Year's Profit 2020-2021	6,56,707.00	Reserve Fund 25% of net profit	1,64,177.00
		Members' Reserve Fund 10% of net profit	65,670.00
Last Year's Undistributed 2019-2020	23,750.78	Co-op. Education Fund 1% of net profit	6,567.00
		Dividend 12% for distribution	4,37,089.00
		Balance C/d over the next year (2021-2022)	6,954.78
Total (₹)	6,80,457.78	Total (₹)	6,80,457.78

Sd/- M N Murmu
Secretary

Sd/- S K Sinha
Asst. Secretary

Sd/- G C Biswas
Treasurer

Sd/- S Sen
Asst. Secretary

NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021

Agendum Item No –VI

To Approve the Annual Budget for the 2021-2022 and fix-up maximum borrowings to be taken from Members and Financing Bank for the year 2021-2022

Budget for the year 2021-2022

Estimated working capital	Amount (₹)	Estimated Investments (Net)	
Share Capital	4051420.00	Long Term Loan	5,50,000,00.00
Thrift Fund	78254004.00	Short Term Loan	3.65.00.000.00
Guarantee Fund	1,88,00,000	Medical Loan	25.00.000.00
Reserve & Bad debt fund	2,05,424.00	Special Loan	1.05.00.000.00
Medical Welfare. fund	36.00.000	Festival Loan	
Total	10,45,00,000.00		10.45.00.000.00
Estimated Expenditure			
Int. on Thrift fund	42,25.716.00	Interest On Long Term Loan	50,95,000.00
Int. on Guarantee fund	11,28,000.00	Interest on Short Term Loan	39,22,000.00
Salary & wages	18,83,362.00	Interest on Special Loan	9,08,000.00
E.P.F	1,49,494.00	Interest on festival loan	
Conveyance	5,000.00	Interest on Society's FD	30,000.00
Contingent	15,000.00	Interest on Reserve and Bad Debt Fund	2,60,000.00
General charges	26,000.00	Interest on Society's RD	1,00,000.00
Postage & Telephone	10,000.00	Sale of Form	5,000.00
Printing & Stationary	15000.00	Misc Receipt	3,000.00
Expenses A.G.M.	3,00,000.00		
Members Education. Expn.	20,000.00		
Staff Insurance	30,000.00		
Bank draft charges &Locker Ins.	9000.00		
Advertisement	5000.00		
Prov. For leave salary fund	2,00,000.00		
Emp. Medical benefit. fund.	10,000.00		
L.T.C.	20,000.00		
Gratuity fund	3,00,000.00		
Bonus	28,000.00		
Subscription	10,000		
Audit fees	45000		
Depreciation	50,000.00		
Meeting. Exp.(with Conveyance)	40,000.00		
Legal Expenses	10,000.00		
50th Years Celebration Fund	6,70,000.00		
Social Welfare	1,00,000.00		
Software & Web portal Maintenance	25,000.00		
Wages to Daily Worker	1,50,000.00		
Estimated Net profit	6,09,158.00		
Grand total	1,00,89,000.00	Grand total	1,00,89,000.00

'The Budget Estimate for the year 2020-2021 and the maximum limits of borrowing by the society from the members and financing banks for the year 2020-2021 to fix at Rs.30,00,000/- and Rs. 20,00,000/- respectively were considered and approved by the General Body'.

Sd/- M.N. Murmu
Secretary

Sd/- S.Sinha
Asstt. Secretary

Sd/- GC.Biswas
Treasurer

Sd/- A.Chakraborty
Manager

Sd/- A Bagchi
Senior Assistant

*NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021*

Agendum Item No 9

No election this year.

Agendum Item No-10

Managing Committee in its meeting No. 374/01/2021-2022) dated 27-09-2021 have decided to continue the services of Pradip Ghosh & Associates,(Membership No:053404) at 40/3 Matri Mandir Lane,Kolkata – 700035,Chartered Accountants to be appointed as auditors for Running & Statutory for the year 2021-2022. It has also recommended for payment of Rs.45, 000/- as audit fee for the year 2021-22
The General Body may kindly approve the recommendation of the Board and appoint Pradip Ghosh & Associates as auditors for the year 2021-2022.

Agendum Item no 11 Any other matter with the permission of the Chair.

**NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021**

LIST OF OFFICE BEARERS FOR THE TERM OF 2020-2025

SL NO	NAME	DESIGNATION	PLACE OF POSTING	MOBILE NO	EMAIL ID
1	DR BANDANA SEN	CHAIRMAN	DQAD	9836053887	vandanasgupta@gmail.com
2	SMT. PURNIMA MENON K P	VICE CHAIRMAN	DQAD	9007271382	Purnimajith23@gmail.com
3	SRI DEBASIS GHOSH	VICE CHAIRMAN	FOD KOLKATA	9051580991	Deb1977g@gmail.com
4	SRI MAHENDRA NATH MURMU	SECRETARY	DQAD	8981044404	Mahendmurm5@gmail.com
5	SRI SATISH KUMAR SINHA	ASST. SECRETARY	SDRD	7003287065	Satishsinha74@gmail.com
6	SRI RAKESH RAUSHAN	ASST. SECRETARY	DQAD	9875658400 810021469	Rakesh87mona@gmail.com
7	SMT. SUDESHNA SEN	ASST. SECRETARY	FOD KOLKATA	9433046025	Sud.is.here@gmail.com
8	SRI GOKUL CHANDRA BISWAS	TREASURER	SDRD	9433362032 7003617763	Gokulbiswas70@gmail.com
9	SRI SARAT CHANDRA JAISWARA	DIRECTOR, LOAN CONVENER	DQAD	9432439602	scjaiswara@rediffmail.com
10	SRI UTPAL CHARAN DEVOJYOTI GOGOI	DIRECTOR	FOD ASSAM	9435114425	Gogoiutpsl2011@gmail.com
11	SRI JAGANNATH SINGH ALORIYA	DIRECTOR	FOD GWALIOR	9425339448	aloriajs@rediffmail.com
12	SRI ALOK KUMAR PANDEY	DIRECTOR	FOD PATNA	9431437433	alokkp@gmail.com
13	SRI ABANINDRA NATH SAHA	DIRECTOR	FOD KOLKATA	9038439213	abanimohan@gmail.com
14	SRI BHASKAR DAS	DIRECTOR	DQAD	8777534631	Bhaskardas1970@gmail.com
15	SRI PRASUNJIT BISWAS	DIRECTOR	FOD BURDWAN	8420840640	Prasunjitbiswas1976@gmail.com
16	SRI RABIN CHANDRA MONDAL	DIRECTOR	DQAD	9062402365	Mondalrabin68@gmail.com
17	SRI SADANAND BURNWAL	DIRECTOR	DELHI R. O.	9873495643	burnwalsadanand@gmail.com
18	SRI MAHESH SUDHIR CHODGHARE	DIRECTOR	FOD PUNE	9850885132	Cmahesh1901@gmail.com
19	SRI SANDEEP KUMAR NUWAL	DIRECTOR	FOD AHMEDABAD	9024574604	Sandeepnuwal1978@gmail.com
20	SHRI ARUNAVA BAGCHI	DIRECTOR	STAFF ,Cooperative (Co-Opted)	9433613435	abagchi2906@gmail.com

**NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021**

NOTICE

This is for the information of the shareholders (members) of the above named Society, limit of *SHORT TERM*, *LONG TERM* and *SPECIAL* loan offered by the Society has been changed. The new slab based upper limit of the both *Short Term & Long Term* loan is being mentioned below. It will be effective from **1st Day of September.2021.**

Srl. No.	Deposit (T.F. +G.F.) Slab	Upper limit of SL	Upper limit of GL
01	>= ₹50000/- and membership length > 5 years.	₹ 2,10,000/-	₹250000/-
02	>=₹25000/- and < ₹50000/- and membership length > 3 years.	a) ₹ 156000/- for members enrolled in Members Welfare Fund (MWF). b) ₹ 50000/- for members not enrolled in the Members Welfare Fund. (MWF).	₹205000/-
03	>= ₹15000/- and < ₹25000/- & membership length > 3 years.	a) ₹ 105000/- for members enrolled in Members Welfare Fund (MWF). b) ₹ 50000/- for members not enrolled in the Members Welfare Fund. (MWF).	₹160000/-
04	>=₹9000/- and < ₹15000/- & membership length > 2 years.	₹ 81000/-	₹90000/-
05	>=₹6000/- and < ₹9000/- & membership length>= 1 years.	₹ 51000/-	₹50000/-
06	>=₹3000 and < ₹6000 membership length> 1 year	₹ 21000/-	₹35000/-
07	The members not covered with the above stated (TF+GF) slab conditions (1 to 6) but subject to the satisfaction of clause no.29.9 of the Bye Laws of the Society.	₹ 10000/-	₹25000/-

- **Maximum number of monthly installments for repayment of SL: 60(Sixty)**
- **Maximum number of monthly installments for repayment of GL: 100(One Hundred)**
- Loan Related to Share:-Total Loan amount inclusive of all loans other than Medical Loan from MWF, 75(Seventy five) Times of Share value.
- Maximum Limit of Special Loan is **₹300000/-**(keeping other conditions unchanged).
- In no case, total amount of loan (ST+LT+SPL+FL) sanctioned to a member will exceed Rs.780000/-, except medical loan.

Sd/- Mahendra Nath Murmu
Secretary

NATIONAL SAMPLE SURVEY OFFICE EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LIMITED FY 2020-2021
NOTICE

This is for information of the shareholders (members) of the above named society that as per the resolution taken under Agenda no-1 of the Special General Meeting of the society held on 16.12.09, A Special Loan scheme will be effective from 15th January 2010 on the following terms & conditions.

Purposes for which Special Loan will be extended:-

- 1) Education Loan
- 2) Marriage Loan
- 3) Loan for Margin Money for House Building/Extension or Renovation of Ancestral House /Purchasing of Flat, Land & Ready-made House.
- 4) Balance Transfer of Loan taken from other authorized financial Institution.
- 5) Loan for Purchasing Computer.
- 6) Loan for Margin money purchasing for both Two-Wheeler and Four-Wheeler vehicles(Automobile Loan).
- 7) Loan to meet the obligatory expenses (*viz* for Marriage of Non-dependent family member, Funeral ceremony of parents, Upanayan, Annaprasan *etc.*)
- 8) Loan to meet Medical Expenses not covered by MWF.
- 9) Loan to meet Un-avoidable expenses not covered by item 1 to 8 mentioned here.

➤ In no case Non-member of MWF will be allowed to get Special loan. This should be strictly adhered to.

- ❑ RATE OF INTEREST FOR SPECIAL LOAN IS 9.6% Per Annum
- ❑ NO DEDUCTION OF GURANTEE FUND FOR SPECIAL LOAN.

- Maximum amount of Special Loan is Rs.2.00.000/-.
- Quantum of Loan \leq Rs.50000/-, maximum no. Of monthly installment are 50 (Fifty).
- For, Rs.50000<Quantum of loan \leq Rs.100000, maximum no. Of monthly installment are 100 (one hundred).
- For, Rs 100000<Quantum of loan \leq Rs.2,00,000/-, maximum no. Of monthly installment are 120 (one hundred twenty).
- Loan Related to Share: - Total Loan amount inclusive of all loans other than Medical Loan from MWF , 40 (Forty) Times of sharevalue.
- In case of Loan repayment, No. Of Monthly installment will not exceed rest of service period.
- In no case, total loan (ST+LT+SL) sanctioned to a member will exceed Rs.300000/-, except Medical Loan.
 - Completion of 7 years of Membership.
 - Loan will be sanctioned on the basis of total deposit in the Society (i.e.TF+GF) or Co-lateral securities assigned in favour of the society.

On the basis of total deposit of (TF+GF). Special loan will be given in following formula:

- i) Special loan will be sanctioned if (TF+GF) \geq Rs.30000/-
- ii) Loan amount will be THRICE of total deposit of (TF+GF) exceeding Rs.25000/- . Subject to max.Rs.2,00,000/-.

Formula: $Y = [(X-25000)*3]$

Y denotes total amount of special loan.

X denotes total amount of (TF+GF) deposited.

Note: 1) Amount of special loan will be sanctioned at lower multiple of thousand of eligible loan amount.

Note: 2) Amount Deposited in Medical Welfare Fund will not be counted in case of determining amount of Special loan.

Note: 3) Special loan will not be sanctioned in case of (TF+GF) deposit amounting to Rs. \geq 25000 & $<$ Rs.30000/-

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In case of assigned NSC & Fixed Bank Deposit, total amount of loan sanctioned will be twice of face- value. In case of assigning LIC certificates, it will be twice of paid-up value.

- Members have to submit/furnish following documents / information with application form.
- i) Proof of net salary received for last six months.
 - ii) Rest service period
 - iii) No. of Accumulated Earned leave.
 - iv) Employee Code Number, *if any*.
 - v) Whether his/her deduction to the society for previous loan (if any) is regular.
 - vi) Repayment capacity. It is advisable to be ensured that after all kinds of deduction whether the net Take -Home salary of member is 1/3rd of the gross salary.
 - vii) Copy of Letter of Authority. (2 copies).
 - viii) Whether spouse is in service/self employed.
 - ix) Particulars of loan-track record already taken from other financial institution.
 - x) Form for intimation or seeking previous sanction under Rule 18(3) for transaction in respect of movable property and both Rule 18(3) & APPENDIX-IV FORM for transaction in respect of item (3) i.e. House Building/Extension or Renovation of Ancestral House /Purchasing of Flat, Land & Ready-made House.
 - xi) Agreement on Non-Judicial stamp paper mentioning responsibility of repaying loan. The Non-Judicial Stamp paper must be purchased in the name of BORROWER at own cost.
 - xii) All Disputes will be under Kolkata Jurisdiction. (As per Bye-laws)

Deposit – Linked Sanction of special loan.

Amount of (TF+GF) Deposited	Special Loan to be offered.
Up to Rs.29999/-	NIL (Only ST & LT will be offered as per deposit) Loan may be sanctioned on the basis of Co-lateral deposited.
>=Rs.30000/-	Rs.15000/-[(30000-25000)*3]
>=Rs.31000/-	Rs.18000/-[(31000-25000)*3]
>=Rs.32000/-	Rs.21000/-[(32000-25000)*3]
>=Rs.33000/-	Rs.24000/-[(33000-25000)*3]
>=Rs.35000/-	Rs.30000/-[(35000-25000)*3]
<=Rs.40000/-	Rs.45000/-[(40000-25000)*3]
>=Rs.42000/-	Rs.51000/-[(42000-25000)*3]
>=Rs.45000/-	Rs.60000/-[(45000-25000)*3]
>=Rs.50000/-	Rs.75000/-[(50000-25000)*3]
>=Rs.75000/-	Rs.150000/-[(75000-25000)*3]
>=Rs 92000/-	Rs 2,00,000/-

- Minimum amount of special loan sanctioned should not be less than

Rs.10000/-

- Amount of special loan will be sanctioned at lower multiple of thousand of eligible loan amount.
- MAXIMUM AMOUNT OF SPECIAL LOAN WILL BE RS 2,00,000/-

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