



PROCEEDING REGISTER

The Adarsh Co-operative Urban Thrift & Credit Society Ltd

THE.....CO-OPERATIVE.....03 SOCIETY LTD

21-10-2023

21-10-2023 The Annual General Body meeting of M/s Adarsh Co-operative Urban thrift and Credit Society Ltd. Registered Address:- 459, 1st Floor telinara shahdara, Delhi - 110032 & Branch/working address:- 29/1, 1st Floor, Shiv Complex, Bhola Nath Nagar, Shahdara, Delhi - 110032, held today i.e. 21-10-2023 in Geeta Bhawan. The information regarding AGM were already sent to the members of the society through speed post. The meeting started as per scheduled date & time decided. Following members were present in meeting. Their name and signature are as under:-



NAME	MOBILE NO	SIGNATURE
1. S.K. Talwar AC-1154	9990765100	
2. J. P. SINGH AC-2	9818792230	
3. ANASH SHARMA AC-2040	9999504965	
4. Devi Ram AC-1471	9540664420	
5. Suresh Kumar 1617	9210295068	
6. Kajal Desai 1789	9210295068	
7. Gudebi 2109	8287664521	
8. Babita 1716	9899496913	
9. Yogesh Kumar 1392	9711160997	
10. Tejpal Singh 1734	9953693349	
11. Sonam 1332	9716348222	
12. Rajni 2155	9871771535	
13. नरेश कुमार 126	9625753364	
14. Santosh Gromani 1487	9798705/7011707238	
15. Salya Brkabh 889	7011707238	

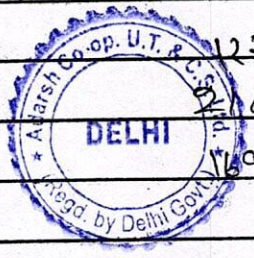


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527	Harmen Ruma	1127	9871019871	Harmen
528	Rajender Kr.	1212	9711223147	Rajender
529	Sheetal Prasad	2097	9650421900	Sheetal
530	AP Singh	99	9999879153	AP Singh
531	Chander Kaldingh	1403	8920301639	C.K. Singh
532	Mithlesh	1433	9999666073	Mithlesh
533	Tarun Kumar	1915	9540222308	Tarun
534	Anil Kumar	2219	9913456145	Anil
535	Sunil Kumar	226	9213498783	Sunil
536	Chandra	1002	8130064600	Chandra
537	Veepal Singh	1098	9891298705	Veepal
538	Tarun Tandon	2142	7982445035	Tarun Tandon
539	Somesh Tandon	2141	9911968122	Somesh Tandon
540	Keena Tandon	2153	9310368122	Keena Tandon
541	YASH Tandon	2154	9158889920	Yash Tandon
542	Prathmesh Tandon	2143	9911995960	Prathmesh Tandon
543	BABU JAI	1932	9560485178	BABU JAI
544	Pranesh Mishra	897	9650548035	Pranesh Mishra
545	PURANCHAND	1283	9718523646	Puran
546	Rudhalsingh	1221	9650830117	Rudhalsingh
547	Pranesh Mishra	1264	996309597	Pranesh Mishra
548	Ranjeet	1695	9211596059	Ranjeet
549	Pranesh Mishra		9711337810	Pranesh Mishra
550	Sarman kumar	2023	9721126849	Sarman
551	Pranesh Mishra	1822	9212187644	Pranesh Mishra
552	Kusum Lata	1950	9773839648	Kusum Lata
553	Sudesh Kumar	50	9999261833	Sudesh Kumar
554	Rohit Singh	1065	9313344913	Rohit Singh
555	Harti	1747	8368207729	Harti
556	Samit	1864	8581909325	Samit
557	Sandipan Rakshit	890	9873148941	Sandipan



Handwritten notes and signatures in the left margin, including names like 'Dhruv', 'Pranesh', 'Ranjeet', 'Sudesh', 'Rohit', 'Harti', 'Samit', and 'Sandipan'.

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1. The Annual General Body meeting of the Adarsh Co-op. Urban Thrift and Credit Society Ltd. held today 21st October, 2023 at 10:00 AM at Geeta Bhawan, Telwara Shahdara, Delhi - 110032 in the presence of members of society who have signed and marked their presence and response as shown on pre-pages 3 to 21. The intimation about date, time and place of meeting along with details of receipt & payments accounts of the society for the financial year ended on 31st March 2023 and the agenda notice of the present AGM was sent to all the members of the society by speed post services of India postal services before more than one month time of the scheduled AGM and it was systematically assured that the information letters reaches all the members in time to facilitate them and ensure their presence in AGM conveniently.

2. The president inform all the members regarding annual activities undertaken by the society such as loan limit, Emergency loan, repayment of loan, settlement from risk fund and also the Balance sheet details of the account of the society for the financial year 2022-2023 along with the Annual audit report which were place before the members and detailed discussion satisfied and sufficed the same uniamously.

3. New Membership and Resignation:- The House was informed about the entry into or joining the society by the new incoming members and



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the house was also informed about the outgoing members who have resigned and relinquished their membership during the year 2022-2023 and such moves of the society were unanimously approved/recognised by the members present in the AGM.

4. Declaration of in-operative accounts of members:- It has been observed that some of members do not operate their accounts in society properly or in regular manner. Therefore, after due consideration of society, the AGM unanimously decided that in-operative accounts holder should lose their membership and the account be treated as closed and the membership will be treated as Cancelled. A list of such failing members shall be prepared and kept in the office containing member's name which membership closed/Cancelled and the list shall be operational for the year.



5. Approval of all Resolutions passed in year 2022-2023:- Approval of all resolutions passed in year 2022-23 all the members in AGM have been kind enough to approve all resolutions passed by the managing committee of the society during the year 2022-23. Hence, all the resolutions of the year were taken on record as approved. Details of resolutions passed by the managing committee every month are not mentioned herein for the sake



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of Gravity. However, the AGM has approved all resolutions of the Managing Committee.

6. Declaration of N.P.A. (Non-performing Accounts):- It was also approved/decided in the AGM that a few defaulters who do not repay the installment/loan amount and go underground, not contact, not traceable and the amount of loan is not recoverable therefore, amount of such defaulting members must be marked N.P.A. (Non-performing Accounts) and to be added in the list of N.P.A. record.



7. offer for PERMANENT services of Sh. J.P. Singh, President:-
It's been observed that Sh. J.P. Singh, president being the chief promoter of the society has multi-task performances. Therefore Sh. J.P. Singh does not able to sit in the chair of society office and his non-availability causes inconvenience to the staff, members visiting the society offices for various purposes. As as we all know that Sh. J.P. Singh, president give time to society and manage the work in evening 6 to 8 PM, on Saturday/Sunday and also on Gazetted holidays for the smoothening of work properly. Mr. Shankar Singh, Secretary demised last year and he also try to gave his spare time in society office after completing his school. but as he no more so it is more important for Sh. J.P. Singh to handle the work. Hence, lot of members in AGM jointly



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proposed and demanded many time that Sh. J. P. Singh, president should take over complete work of society under his supervision of full time to make the functional capacity of society more accomplished. In response Sh. J. P. Singh, president told that the members to consider the proposal and act at a suitable time preferable to him. After addressing his personal assignments, social responsibilities so that he can serve the society in better way.

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8. Medical assistance to working staff members:- The members present in the AGM were of the unanimous view that working staff members of the society should be paid adequately as per need of the medical treatment as and when required in each case. Accordingly, the members authorized the society to pay third extent to medical assistant to working staff members as per requirement at the time of treatment necessary.



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9. Leave travel Concession:- The members present in the AGM were of the unanimous view that working staff members of the society should be paid leave travel concession every year. The members authorized the society to pay leave travel Concession Rs. 5000-15000/- as per decided by Managing Committee. The Fund will be transfer from staff welfare Fund of the society.

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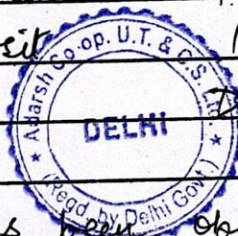
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1	10.	<p><u>Amendment in Society's interest Rate For Fixed Deposit/</u> <u>Recurring Deposit/MIS :-</u> As per the market survey and for the betterment of society we have changed the rates. The members present in the AGM totally informed about the same and they unanimously accepted that. The new revised rates applicable since we. FOI-04-2023. Revised rate are mentioned below or as per new stationary like Receipt/Pamphlet etc.</p> <ul style="list-style-type: none"> (i) Monthly Income Scheme 10.8% (ii) Recurring Deposit 12% (iii) Fixed Deposit Double in 7 years. 	12.	Re
2		<p><u>Compulsory Resign:-</u> It has been observed from a while that there are some members in the society which are involved in anti-social elements. These members always try to harm the reputation of society and doing false complaints. Some of them filed misleading/unnecessary RTI complaints against the society to waste the time and to harm reputation. These members are also defaulters and not paying their EMI after all due efforts of society. The name of these members were already highlighted in many monthly MC meetings. The matter discussed with deep concern with all the member presented in AGM and the members unanimously approved that those peoples membership should be void/resigned after settling all dues of society.</p>	12.	I
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12. Return/Encashment of fixed Deposit Prior to Information:-
 All the members in Agm have been unanimous view that encashment of fixed Deposit by the society to the depositors should be streamlined and systematic. For this purpose it was unanimously decided that members demanding encashment of Fixed Deposit must inform the society at least prior of 30 days from the date of proposed encashment. However, the encashment process shall be followed and adopted as per availability of Cash/Fund with the society and the requiring members shall be informed about the actual date of encashment within 30 days of the receipt of Demand from the member or the society may encash the fixed deposit on any day within 30 days by informing the depositor members.



12. Important Notice:- As Mr. Rajan Verma is working as Recovery officer in Society for about 15 years. He is on leave due to his medical condition, it is discussed in Agm with Members and already discussed in monthly meeting with MC that Sh. J.P. Singh will take care of his work. Sh. J.P. Singh will work everyday from 6pm to 8pm in evening and full day on Saturdays, Sundays and even on Gazetted Holiday without any sort of monetary benefit to ensure proper working in society. All the members unanimously approved Sh. J.P. Singh to maintain his work.

The Chairperson thanked for participation in the Agm to all the members presented. The meeting closed with thanks to the chair.



21/10/23
 9/10/2022

Hon. President R. SINGH