



THE ADARSH CO-OPERATIVE

Urban Thrift & Credit Society Ltd.

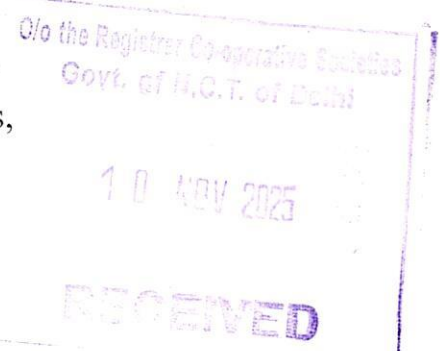
29/1, Shiv Complex, Bhola Nath Nagar, Shahdara, Delhi-32

Ref. No. AC:opv/t/c/RCP/2025-26/599

Dated. 10/11/2025

To,

The Assistant Registrar (Banking)
Office of the Registrar Co-operative Societies,
Govt. of NCT of Delhi, Old Court Building,
Parliament Street, New Delhi-110001



SUBJECT: - MINUTES OF ANNUAL GENERAL BODY MEETING HELD ON 11.10.2025

Sir,

Please find herewith enclosed a photocopy of the minutes of Annual General Body Meeting of The Adarsh Co-operative Urban Thrift & Credit Society Ltd. 29/1, Shiv complex, Bhola Nath Nagar, Shahdara, Delhi 110032 held on 11.10.2025 in Nav Nirmat Geeta Bhawan, Bhola Nath Nagar Shahdara, Delhi-110032.

Thanking you,

Yours Faithfully



Hon'ble President

The Adarsh Co-Operative Urban
Thrift & Credit Society Ltd.

Encl: As above



PROCEEDING REGISTER

The Adarsh Co-operative Urban Thrift & Credit Society Ltd 01

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

11-10-25 The Annual General Body meeting of The Adarsh Co-op Urban Thrift & Credit Society Ltd. 459, 1st floor Telinara, Shandara Delhi -110032, Branch address:- 29/1, Shiv Complex, Bhola Nath Nagar, Shandara, Delhi -110032, held today i.e. 11-10-2025 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 and time decided & following members were present in the meeting. Their name & signature are as under:-



	NAME	A/C No.	MOBILE No.	SIGNATURE
1.	J. P. SINGH	02	9818792230	
2.	Jai Singh	10	9891694845	
3.	Shyam Kr. Talwar	1154	9990765100	
4.	Suresh Kumar	260	9654992709	
5.	Deep Chandra Joshi	1948	8368525413	
6.	Rishi Pal Singh	99	9999879153	
7.	AKASH SHARMA	2040	9999504965	
8.	Raman Thomas	660	9717746737	
9.	Gopal	380	9717003253	
10.	Suehil Kumar	381	9716599179	
11.	Bimlesh	825	8393867914	
12.	Devender Singh	1187	9818455458	
13.	Kasimuddin	1278	9313087811	
14.	Anil Kumar	868	9891739001	
15.	Suresh Pal	46	9871615454	
16.	Yogendra Singh	1840	9810070911	
17.	Rotash Kumar	2229	9899336789	
18.	Mayank Jain	2101	9717261064	



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	NAME	A/C	Mobile	Singnature
440	Tarun Kumar	1915	9540222308	<i>Tarun</i>
441	Kaushal Sharma	2316	9958147388	<i>Kaushal</i>
442	Sheetal Prasad	2097	9650424900	<i>Sheetal</i>
443	Pushpa Devi	2329	9643292828	<i>Pushpa</i>
444	Brij Mohan	2164	9716309597	<i>Brij</i>
445	Ajay Pratap Singh	2369	9899373406	<i>Ajay</i>
446	N.K Bhosker	223	9868988488	<i>N.K Bhosker</i>
447	Kaushal Kumar	1695	9013245433	<i>Kaushal</i>
448	AARTI	1747	8368207729	<i>Aarti</i>
449	Dhbeeraj Kumar	220	9354287203	<i>Dhbeeraj</i>
450	Vijay Kr. Gupta	2503	9015043008	<i>Vijay</i>
451	Manoj Kumar	2275	9250894594	<i>Manoj</i>
452	Parmanand Roy	1809	9971980588	<i>Parmanand</i>
453	DEVENDRA Kumar	2464	9560709860	<i>Devendra</i>
454	Kaishav Kumar		9899214027	<i>Kaishav</i>
455	Rishi		9899214027	<i>Rishi</i>
456	PINKI	1993	8826085676	<i>Pinki</i>
457	ARVINDKUMAR -	- 2501	9930418712	<i>Arvind</i>
458	Duli Chand	1254	8810637993	<i>Duli</i>
459	Sonu Kumar	2246	8076765448	<i>Sonu</i>
460	Kuldeep	2226	9971468027	<i>Kuldeep</i>
461	Karamvir Singh	1319	9971666270	<i>Karamvir</i>
462	Mohan Kr. Shrivast	1971	8587033352	<i>Mohan</i>
463	Nand Kishore	795	9717633590	<i>Nand</i>
464	Rishi Singh	2392	9650187557	<i>Rishi</i>
465	Shiv Singh	2289	7065758174	<i>Shiv</i>
466	Reema Sharma	1540	9810681683	<i>Reema</i>



11-10-2025
J. P. SINGH
HONY. PRESIDENT



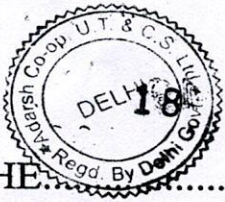
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1. The Annual General Body Meeting of the Adarsh Co-op Urban Thrift & Credit Society Ltd. was held today that 11th October 2025 at 10:00 AM at Geeta Bhawan, Teliwara, Shandara Delhi-110032 in the presence of members who have signed and marked their presence and response as shown on 17/16. 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 2025 and agenda of notice of the present AGM was sent to all the members of society by India speed post service 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 informed 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 2024-2025 along with the Annual Audit report which were placed before the members and detailed discussion satisfied and sufficed the same unanimously and information already available on the official website of the society.
3. New Membership and Resignation. The House was informed about the entry into or joining the society by the new incoming members and the House was also informed about the outgoing members who has resigned and





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Surrendered their membership during the year 2024-25 and such moves of the Society were unanimously approved/recognized by the 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 irregular manner. Therefore, after due consideration of Society, the AGM unanimously decided that in-operative accounts holders should lose their membership and the account be treated as closed and the membership will be treated as Cancelled. A list of such members shall be prepared and kept in the office containing members name which membership closed/Cancelled and the list shall be operational for the year.

5. Approval of all resolution passed in year 2024-2025:-
Approval of all resolutions passed in year 2024-25 all the members in AGM have been kind enough to approve all resolutions passed by the managing committee of the society during the year 2024-25. 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 of brevity. 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 went underground, not contactable, not traceable



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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 has been observed that Sh. J.P. Singh, president being the chief promoter of the society having multi-task performances, Therefore Sh. J.P. Singh does not able to sit in the chair of society's office and his non-availability causes inconvenience to the staff, members visiting the society's office for various purposes. As we all know that Sh. J.P. Singh, president give time to society and manage the work in evening 6PM to 8PM, on Saturdays/ Sunday & and also on Gazetted Holidays for the smoothening of work. Hence lot of member in AGM jointly proposed and demanded many times 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 the society more accomplished. In response Sh. J.P. Singh, president told the members to consider the proposal and set at a suitable time preferable to him after addressing his personal assignments, social responsibilities so that he can serve the society in better way.

(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





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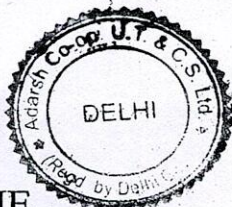
should be paid adequately as per the need of the medical treatment as and when required in each case. Accordingly, the members authorized the society to pay Hard extent to medical assistant to working staff members as per the requirement at the time of treatment.

9. 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 proposal encashment. However, 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 of the society may encash the fixed deposit on any day within 30 days by informing the depositor member.

10. Authorization to re-present in court documents, pursue the recovery proceeding etc.

It was resolved unanimously in the AGM that the society has to file court cases, Recovery proceedings, civil & criminal litigations in several cases where the member failed to deposit/refund the loan installment of the loan or grossly avoid repayment of loan amount as a whole. The AGM further approved the the following



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officials of society shall be authorized to re-present in all Court & offices on behalf of the society during the year 2025-26.

1. Sh. Akash Sharma [Assistant Recovery Officer]
2. Sh. Rahul [Data Entry operator]
3. Sh. Raju Sagar [Multi tasking staff]

All above mentioned officials shall be authorized on behalf of society to file petitions, necessary documents, to give statements, to receive court documents as deemed necessary time to time in all proceeding against defaulter members.

11. Amendment in Gift distribution :-

As per Circular received by RCS [Registrar of Cooperative Societies] to all the societies regarding gift distribution. M.C decided not to distribute gifts this year as it doesn't suffice the criteria as maximum gift per member can be 300/- [Three Hundred only]. This information is already passed to all the members prior to AGM accordingly. After deep discussion and considering feedback of members of our society, our society can distribute gift in future to those members whose share money is equal or greater than ₹10000/- [Ten thousand rupees only]. As society gift value is around 1000-1400/- whose share money is 10000/- their dividend will be 1000/- and rest amount will be added from the profit of the society as per the laws which is maximum upto 300/- per member. After unanimous discussion it is finalized whose member share money is less than 10000/- have to deposit money to complete their share money amount to 10000/- by 31st Mar 2026, else





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member will not be eligible for gift or the decision will be taken by M.C as per the situation. All the present agreed that they are satisfied from the gift provided by the society from their dividend money as usual and provided approval to do the same unanimously. The following will be as:-

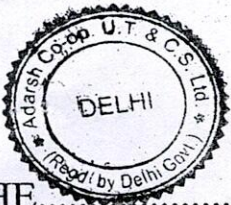
Share Money upto 5000/-	→ Dividend only
" " " 10000/-	→ Gift only
" " above 10000/-	→ Dividend + Gift

12. Dividend of defaulter Member transfer to Legal Expense:-

Legal Expense cost are rising day to day as the cost of living also increase exponentially. Now the Matter regarding dividend money treatment for defaulter Members. Legal fees fixed as by Govt. is very low and proceeding on defaulter members by filed staff, Court staff (Befil staff) with police Raid, Tolls are more Expensive than the fees decided and fixed by Government. We have to work very hard to trace for defaulter member to get our money back and face high expense cost as have to trace (visit on irregular time/days. The process itself is very difficult and costly. It is suggested that the members whose accounts closed before October'15 or the members which are defaulter, or their CIBIL score is Bad, Legal Court/Arbitration case running on them will not be eligible for dividend and such amount will be transferred to legal expenses of the society. All the member in AGM unanimously approved the proposal to do the same.

The amount which will be transferred to legal





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Expense 304590/- and the amount which will be distributed as dividend 1427810/- = (1732400/2)

Detail of distribution transfer to OD = 1427810/-; transfer to Regd. 28750/- + 17080/- AK Closed Amount

13. Leave travel Concession:- The members present in the AGM were in of 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 ₹ 5000-20000/- as per decided by Managing Committee. The fund will be transfer from Staff Welfare Fund of the Society.

14. Provident Fund (Government provident Fund declaration facility):-

As we all know that our society has limited resources Hence there is no facility for deducting provident fund for staff members. It is encouraged to staff members to deposit some amount in Recurring deposit scheme from their salary in the view of provident fund. This will hold the staff member benefit in future as their money will save and will be used in future whenever required. All the members unanimously approved the matter as this step will be in favour of employees.

The chairperson thanked for participation in the AGM to all the members presented. The meeting ended with thanks to the chair.

MAYANK TAIN
11/10/25



J. P. SINHA
HONY. PRESIDENT
11-10-2025