

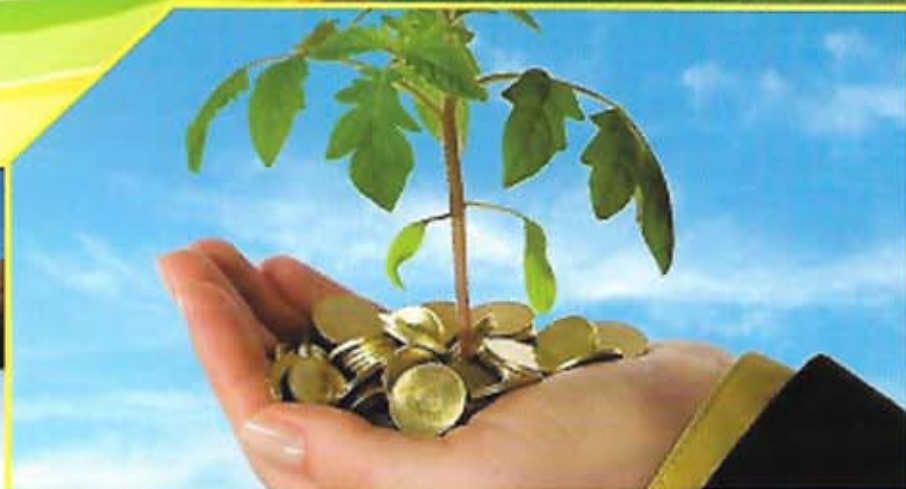


39th



Annual Report

For the year ended
March 31, 2014



**AIRPORTS AUTHORITY OF INDIA (I.A.D.)
STAFF CO-OPERATIVE CREDIT SOCIETY LTD.**

ए.ए.आय. (आय.ए.डी.) स्टाफ को-ऑप. क्रेडिट सोसायटी लि.

(नोंदणी क्र, बीओएम/आर.एस.आर./७०३ दिनांक १०-०४-१९७५)

"A" - 11/16, NEW AIRPORT COLONY, VILE PARLE (EAST), MUMBAI - 400 099.

AIRPORTS AUTHORITY OF INDIA (I.A.D.)
STAFF CO-OPERATIVE CREDIT SOCIETY LTD.
Managing Committee For The Year 2011 - 2016



President
Mr. C. T. Phuloria



Chairman
Mr. V. B. Gunjal



Secretary
Mr. Sanjay Patole



Treasurer
Mr. Vasim Patel



Vice Chairman
Mr. Surendranath



Jnt. Secretary
Mrs. Ashwini Kambli



Jnt. Treasurer
Mr. Rajesh Wankhede



Director
Mr. Hemant Chunekar



Director
Mr. Laxmikant Mane (Kantu)



Director
Mr. Sandeep Pednekar



Director
Mr. Hanif Parkar

३८ वीं वार्षिक सभा २०१२-२०१३



३८ वीं वार्षिक सभा २०१२-२०१३



AAI (IAD) STAFF CO-OP. CREDIT SOCIETY LTD.

C.S.I. AIRPORT, MUMBAI - 400 099.

2013 - 2014

MANAGING COMMITTEE

President

SHRI. CHANDRASHEKHAR PHULORIA

Exe - Chairman

SHRI. VALMIK B. GUNJAL

Vice - President

SHRI. SURENDRANATH

Secretary

SHRI. SANJAY PATOLE

Jt. Secretary

MRS. ASHWINI KAMBLI

Treasurer

SHRI. VASIM U. PATEL

Jt. Treasurer

SHRI. RAJESH J. WANKHEDE

Director

SHRI. HEMANT CHUNEKAR

SHRI. SANDEEP PEDNEKAR

SHRI. HANIF PARKAR

SHRI. LAXMIKANT MANE (KANTU)

व्यवस्थापकीय समिती

अध्यक्ष

श्री. चन्द्रशेखर फुलोरिया

कार्यकारी चेअरमन

श्री. वाल्मिक बी. गुंजाळ

उपाध्यक्ष

श्री. सुरेंद्रनाथ

सचिव

श्री. संजय पाटीळे

संयुक्त सचिव

सौ. अश्विनी कांबळी

खजिनदार

श्री. वसीम यु. पटेल

उप-खजिनदार

श्री. राजेश जे. वानखेडे

संचालक

श्री. हेमंत चुणेकर

श्री. संदिप पेडणेकर

श्री. हनिफ पारकर

श्री. लक्ष्मीकांत माने (कांतु)

AUDIT CLASSIFICATION "A" CLASS

-: BANKERS :-

Canara Bank, CSI Airport, Mumbai.

The Mumbai Dist. Central Co-op. Bank Ltd., Vile - Parle (W),

Maharashtra State Co-op. Bank Ltd., Vile - Parle (E).

Vijaya Bank, Vile - Parle (AAI Ext. Counter)

NOTICE

Notice is hereby given that the 39th Annual General Body Meeting of the members of the A. A. I. (IAD) Staff Co-op. Credit Society Ltd., will be held on Wednesday, 19th Sept. 2014 at 16.00 Hrs. at A. A. I. Porta Cabin Car Parking, New Quarters Bamanwada, Vile-Parle (E), Mumbai - 400 099 to transact to following business :

Agenda :

1. To read and confirm the minutes of the 38th Annual General Body Meeting held on Wednesday, 04th September 2013.
2. To Consider and adopt the Annual Report, Balance Sheet, Profit & Loss Account and the Auditor's Report of the year 2013-14
3. To approve the appropriation of Profit recomanded by Managing Committee for the year ended 31st March 2014 and to declare Dividend.
4. To read and approve the Internal Audit Report for the year 2013-2014
5. To appoint Internal Auditor for the year 2014-2015
6. To discuss on the revision of rate of interest on loan to the members.
7. To transact any other business with the permission of the chair.

Date : 19th Aug. 2014

Sd/
SANJAY PATOLE
Hon. Secretary

सूचना

ए. ए.आय स्टाफ (आय. ए. डी.) को-ऑप. क्रेडिट सोसायटीची ३९ वी वार्षिक सर्वसाधारण सभा बुधवार, दि. १९ सप्टेंबर २०१४ रोजी सायं. ४.०० वा. ए.ए. आय. पोर्टा कॅबिन, कार पार्किंग, न्यु क्वार्टर्स, बामनवाडा, विलेपार्ले (पु), मुंबई येथे खालील विषयांचा विचार करण्यासाठी आयोजित करण्यात आली आहे. तरी सर्व सभासदांनी वेळेवर उपस्थित रहावे, ही विनंती.

१. बुधवार, दि. ०४ सप्टेंबर २०१३ रोजी झालेल्या ३८ वी वार्षिक सर्वसाधारण सभेची इतिवृत्त वाचून मंजूर करणे.
२. सन २०१३-२०१४ वर्षाचा सोसायटीच्या कामकाजाबद्दल अहवाल व वैधानिक लेखा परिक्षक यांनी तपासलेले ताळेबंद पत्रक नफा-तोटा पत्रकास मंजूरी देणे.
३. व्यवस्थापकीय समितीने सुचविलेल्या दि. ३१ मार्च २०१४ अखेरच्या नफा वाटणीस मंजूरी देणे व लाभांश जाहीर करणे.
४. अंतर्गत लेखापरिक्षकांचा सन २०१३-२०१४चा अहवाल वाचन व मान्यता.
५. सन २०१४-२०१५ या वर्षासाठी अंतर्गत हिशोब तपासनिर्वाची नेमणूक करणे.
६. कर्जांच्या व्याज दरात सुधारणा करण्याबाबत विचार विनिमय.
७. मा. अध्यक्षंच्या परवानगीने येणाऱ्या अन्य विषयांवर चर्चा करणे.

दिनांक : १९ ऑगस्ट २०१४

सही/-
संजय पाटोळे
सचिव

Note :

- 1) If there is no quorum at the fixed time of the meeting, meeting shall stand adjourned for next half an hour and thereafter, the agenda of the meeting would be transacted on the same day and at the same venue irrespective of quorum in terms of the bye-laws No. G1.5
2. Member desirous of having any information in connection with the accounts is required to write & reach to the Hon. Secretary on or before 12th September 2014.

टीप :

१. गणपूर्तीच्या अभावी स्थगित झालेली सभा त्याच ठिकाणी नियोजित वेळेनंतर एका तासाने घेण्यात येईल अशा सभेस गणपूर्तीचे बंधन राहणार नाही.
२. ज्या सभासदांना ताळेबंदासंबंधी वा तत्सम खुलासा हवा असेल त्यांनी दि. १२ सप्टेंबर २०१४ पूर्वी मा. सचिव यांना लेखी कळवावे.

प्रेसीडेंट महोदय का सम्बोधन



सम्माननीय सभासद साथियों,

ए. ए. आई (आइएडी) स्टाफ को - ऑपरेटिव क्रेडिट सोसायटी लि. की 39 वीं जनरल बॉडी मीटिंग में आप सभी का स्वागत है। जिन कार्मिकों ने 39 साल पहले इस क्रेडिट सोसायटी की स्थापना की सर्वप्रथम मैं उनका आभार प्रकट करता हूँ। उनके प्रयासों से ही यह सोसायटी प्रगति कर यहाँ तक पहुँच पाई है। मैं भारतीय विमानपत्तन प्राधिकरण की मैनेजमेंट का भी आभारी हूँ जिनका सहयोग हमें मिलता आ रहा है।

साथियों आप सभी के सहयोग से हम लोन की राशि रु. 50,000/- (पचास हजार रुपए) से बढ़ाकर रु. 5,00,000/- (पाँच लाख रुपए) तक कर पाए। पिछले साल 64 नए स्टाफ मेम्बर्स ने सोसायटी की सदस्यता ली है। भारतीय विमानपत्तन प्राधिकरण के सभी अधिकारियों व कर्मचारियों से अपील है कि इस क्रेडिट सोसायटी के मेम्बर बनें और इसकी प्रगति में सहयोग दें।

पिछले कुछ सालों से हमने अधिकारियों व कर्मचारियों के मेधावी बच्चों को पुरस्कृत किए जाने की परम्परा शुरु की है जो बदस्तूर जारी है। इस वर्ष भी मेधावी बच्चों को पुरस्कृत किया जा रहा है। सोसायटी के अब तक के सफर के बारे में मैं कहना चाहूँगा ..

खुशबू बनकर गुलों से उड़ा करते हैं,
धुआं बनकर पर्वतों से उड़ा करते हैं।
ये कैंचियां खाक हमें उड़ने से रोकेगी,
हम परों से नहीं, हाँसलों से उड़ा करते हैं।

सोसायटी की प्रगति के लिए आपके सुझावों का हमेशा स्वागत है। आपके निरन्तर सहयोग के लिए आपका बहुत-बहुत धन्यवाद!

आपका,
चन्द्रशेखर फुलोरिया,
प्रेसिडेन्ट

ए. ए. आय. (आय. ए. डी.) स्टाफ को-ऑप. क्रेडिट सोसा. लि.,
मुंबई - 400 099.

अध्यक्षांचे मनोगत



सन्माननीय सभासद बंधु-भगिनींनो,

आपल्या संस्थेचा सन २०१३-१४ चा वार्षिक अहवाल व अंतर्गत तसेच वैधानिक लेखापरिक्षकांनी तपासून प्रमाणित केलेला दि. ३१ मार्च २०१४ रोजी संपलेल्या वर्षाचा ताळेबंद, नफा-तोटा पत्रक आणि संस्थेच्या भविष्याच्या दृष्टीने सन २०१४-१५ साठी तयार केलेले अंदाजपत्रक माझ्या सहकारी संचालक मंडळामार्फत आपणासमोर सादर करताना आनंद होत आहे.

आपल्या संस्थेचे कामकाज, व्यवस्थापन आणि व्यवसायातील प्रगती आपण जवळून पहात व अनुभवत आहात. तर्कशुद्ध व्यवस्थापन कौशल्य, व्यवसायातील नितीमूल्ये व सहकारांच्या मुलतत्वांची जपणूक करत आपली संस्था पारदर्शक कारभार करित आहे. वेगवान प्रगती, पारदर्शक व्यवहार व सभासदांचे हित जपण्याची अखंड धडपड या त्रिसुत्रींच्या आधारे संस्थेने अत्यंत दमदारपणे वाटचाल केलेली आहे.

आपल्या संस्थेच्या प्रगतीत आपण आमच्या पाठीशी खंबीरपणे उभे राहून आमचे आत्मिक बळ वाढविले आणि त्याच शिंदोरीवर आम्ही दमदारपणे वाटचाल करून आजची प्रगती साध्य करू शकलो. संस्थेच्या सर्वांगीण हितासाठी व उत्कर्षासाठी आपले विचार ऐकण्यास व आपल्या ग्राह्य सूचना अनुसरण्यास आम्ही वचनबद्ध आहोत. आपल्या विधायक सुचनांचे समाधान होईपर्यंत विचारांची देवाण-घेवाण होऊन वार्षिक सर्वसाधारण सभा आदर्शवत संपन्न होईल अशी अपेक्षा व्यक्त करतो.

धन्यवाद!

आपला
वाल्मिक बी. गुंजाळ
अध्यक्ष

ए. ए. आय. (आय. ए. डी.) स्टाफ को-ऑप. क्रेडिट सोसा. लि.,
मुंबई - ४०० ०९९.

AAI (IAD) STAFF CO-OP. CREDIT SOCIETY LTD.

MANAGING COMMITTEE'S REPORT

Dear Members,

The Managing Committee is presenting this 39th Annual Report with audited Balance Sheet and Profit & Loss Account for the Co-operative year ended on 31st March 2014. The report of the certified Auditor is also annexed with the statement of accounts.

SHARE CAPITAL AND MEMBERS :-

Share Capital as on 31st March 2014 is Rs. 4,75,00,000/-. The total membership of the Society stood at 1281/- as on 31st March 2014. 64 new members added and 116 members ceased.

APPROPRIATION OF NET PROFIT :-

As on 31st March 2014, Society has earned Net Profit of 16,04,860.33 Managing Committee recommends distribution of total net profit as under.

Opening Balance		1,065.41
Net Profit		16,04,860.33
+ Reserve Fund (25%)	4,01,481.00	
+ Dividend Equili. Fund	50,000.00	
+ Provision for members gift	11,50,000.00	
	16,01,481.00	(-) 16,01,481.00
Carried Forward for next year		4,444.74

LOAN & ADVANCES AND RECOVERIES :-

The position is an under :-

Ordinary loans granted	11,50,86,982.00
Short term loans granted	26,30,387.00
	<u>11,77,17,369.00</u>

We have received good co-operation from the AAI officials of different airports/stations in effecting prompt recoveries towards society dues from the salaries of the members.

INTERNAL AUDIT :-

M/s. Nimbalkar & Associates, Govt. Certified Auditor conducted internal audit of the society. In their opinion, society's progress has been satisfactory.

ACKNOWLEDGEMENT :-

The Managing Committee takes this opportunity to sincerely thank management of AAI for their valuable co-operation rendered to the society.

We express our heartfelt gratitude to the management of Mumbai District Central Co-operative Bank Ltd., Vile-Parle (West) Branch for their continuous support and guidance from time to time.

We also extend our thanks to the following organizations for their active and sincere support and help extended by them.

- ➔ Dy. Registrar, Maharashtra State Societies, (K-East Ward)
- ➔ Canara Bank, C.S.I. Airport, AAI (Ext.)
- ➔ Maharashtra State Co-operative Bank, Vile-Parle (E)
- ➔ Vijaya Bank (EC) - Vile Parle (E) We are also confident that we will continue to

receive Co-operation from all members for the year's to come.

Before I conclude, I sincerely wish this society a glorious future and strength to lead the Co-operative movement for the social economic development of the Members in Co-operation.

Regards.

For and on behalf of the

AIRPORTS AUTHORITY OF INDIA (IAD) STAFF CO-OPERATIVE CREDIT SOCIETY LTD.

V. B. GUNJAL
Chairman

SANJAY PATOLE
Secretary

VASIM U. PATEL
Treasurer

सन २०१३ मध्ये सत्कार करण्यात आलेले गुणवंत विद्यार्थी

Sr.	Student Name	Academic Qualification	Percentage
1.	Vedant V. Naik	SSC	95.27
2.	Shweta S. Bansode	SSC	95.27
3.	Anant V. Nayak	SSC	95.09
4.	Ardhara S.	SSC	94.00
5.	Kaksha P. Mhatre	SSC	94.00
6.	Neeraj M. Naik	SSC	91.09
7.	Mamta S. Jeswani	SSC	90.73
8.	Aditi M. Kamat	SSC	90.10
9.	Pratiksha S. Gade	SSC	89.30
10.	Tanvi S. Sakpal	SSC	85.20
11.	Abhishek M. Pandey	SSC	85.09
12.	Bhagyashree R. Parde	SSC	84.36
13.	Kartik D. Upadhyay	SSC	83.60
14.	Ketan S. Sawant	SSC	83.00
15.	Sharaya G. Keni	SSC	82.20
16.	Prasad J. Bhore	SSC	80.36
17.	Shivani S. Sasane	SSC	84.40
18.	Sonali B. Kudkar	HSC	76.00
19.	Vaishali A. Gholap	HSC	75.83
20.	Aashlesha S. Pawar	HSC	75.83
21.	Shweta K. Rangwani	B.Com	84.71
22.	Shrutika V. Vichare	B.Sc.,	81.70
23.	Prajakta P. Tandel	BMM	78.08
24.	Soni A. Shinde	BMS	73.75
25.	Ankita S. Pawar	BA	67.13
26.	Kaivalya S. Joshi	MMS	80.85
27.	Anisa J. Patel	M.Com	75.00
28.	Prajakta D. Birje	M.Com	65.25
29.	Mugdha S. Phatak	MBA	73.00
30.	Vidya C. Tandel	M.Sc.	70.20
31.	Snehankita S. Pawar	M.Sc	66.80
32.	Priyanka Pathak	Engineering (IT)	70.00
33.	Anushree M. Naik	B. Pharm	68.10

AAI (IAD) STAFF CO-OP. CREDIT SOCIETY LTD.

INCOME & EXPENDITURE A/C FOR THE YEAR ENDED 31ST MARCH 2014

2012 - 2013 Amt. Rs.	EXPENDITURE	2013 - 2014 Amt. Rs.
15,737.00	Printing & Stationery	36,222.00
0.00	Honararium	6,500.00
7,292.00	Conveyance	70,124.00
45,000.00	Internal Audit Fees	45,000.00
1,10,132.00	Statutory Audit Fees	95,919.00
10,000.00	Tax Audit Fees	0.00
6,015.44	Bank Charges	8,637.15
1,38,431.00	Annual General Meeting	1,43,794.00
8,540.00	Depreciation	6,484.00
8,34,552.00	Salary	10,36,902.00
68,436.00	Ex. Gratia to Staff / Bonus	83,457.00
22,875.00	Staff Welfare/Diwali Exp.	24,478.00
67,474.00	Staff EPF	95,332.00
7,870.00	Staff EPF Service Charges	10,541.00
1,000.00	Education Fund	1,000.00
13,381.00	Telephone Bill	15,598.00
61,19,571.00	Interest on C. D.	69,10,140.00
5,300.00	Computer Exp.	0.00
3,200.00	Education Camp. Exp.	3,200.00
500.00	Professional Tax (MSPT Society)	0.00
15,011.00	Donation	7,500.00
1,200.00	A/c Machine Service Charges	2,000.00
22,000.00	Meeting Allowance	22,500.00
2,950.00	Adhesive Stamp Service Charges	3,115.00
6,57,852.00	MDCC Over Draft A/c int. Paid	8,20,559.00
48,40,609.00	MDCC Cash Credit Loan A/c int. Paid	54,74,459.72
4,992.00	Postage	6,895.00
12,540.00	Legal Fees	2,110.00
500.00	Mumbai Kokan Fed. Fees	480.00
1,50,000.00	To Professional Fees Provision	0.00
50,000.00	To Computer Exp. Provision	0.00
8,548.00	To TDS	0.00
25,55,743.56	Excess of Income Over Expenditure	16,04,860.33
1,58,07,252.00	TOTAL	1,65,37,808.00

V. B. GUNJAL
Chairman

SANJAY PATOLE
Secretary

VASIM U. PATEL
Treasurer

Place : MUMBAI
Date : 25/06/2014

As per my report of even date
For **M/S. NIMBALKAR & ASSOCIATES**
Govt. Certified Auditor

AAI (IAD) STAFF CO-OP. CREDIT SOCIETY LTD.

INCOME & EXPENDITURE A/C FOR THE YEAR 31ST MARCH 2013

2012-2013 Amt. Rs.	INCOME	2013-2014 Amt. Rs.
1,42,11,336.00	Interest on Loan	1,51,84,893.00
15,67,063.00	FDR Interest	12,74,193.00
14,583.00	Miscellaneous Income	3,722.00
14,270.00	MDCC Share Dividend	75,000.00
1,58,07,252.00	TOTAL	1,65,37,808.00

V. B. GUNJAL
Chairman

SANJAY PATOLE
Secretary

VASIM U. PATEL
Treasurer

Place : MUMBAI
Date : 25/06/2014

As per my report of even date
For **M/S. NIMBALKAR & ASSOCIATES**
Govt. Certified Auditor

AAI (IAD) STAFF CO-OP. CREDIT SOCIETY LTD.

BALANCE SHEET AS ON 31ST MARCH 2014

2012-2013 Amt. Rs.	LIABILITIES	2013-2014 Amt. Rs.
3,00,00,000.00	Authorised Share Capital	3,00,00,000.00
65,40,000.00	Issued & Subscribed Share Capital	4,75,00,000.00
64,72,814.00	Reserve Fund	
	As per Last Balance Sheet	70,67,163.00
240.00	Add : Entereence Fee	5,355.00
5,93,559.00	Add : Trf. from Profit Appro.	6,40,355.00
550.00	Add : Election Deposit	0.00
		77,12,873.00
3,83,500.00	Dividend Equalisation Fund	
2,00,000.00	As per Last Balance Sheet	5,83,500.00
	Add : Trf from Profit Appro	75,000.00
5,00,000.00	Contingency Fund	6,58,500.00
15,11,650.00	Members Gift Fund	5,00,000.00
	Add : Trf from Profit Appro	15,11,650.00
	Less : Utilised during the year	16,70,000.00
		22,00,840.00
30,00,000.00	Members Welfare Fund	9,80,810.00
4950.00	Election Fund	30,00,000.00
0.00		4950.00
75,000.00	Bad Dout. Debit Fund	
3,68,775.00	Add : Trf. from Profit Appro.	75,000.00
1,06,114.00	Staff Gratuity Fund	1,75,000.00
	Add : Trf. Contr.	4,74,889.00
		1,91,335.00
6,81,57,007.00	Deposits	6,66,224.00
	Cumulative Deposits	3,51,90,564.00
4,49,28,552.00	Bank Loan	
1,44,20,030.00	MDCC Cash Credit Loan A/c	3,50,82,347.07
	MDCC O/D Loan A/c	39,82,797.00
	Current Liabilities & Provision	3,90,65,144.07
68,92,328.50	Interest on C.D. (2013-14)	69,05,827.00
1,000.00	Education Fund	1,000.00
45,000.00	Internal Audit Fees	45,000.00
84,656.00	Govt. Audit Fees	85,456.00
20,000.00	Tax Audit Fees	0.00
4,000.00	Honararium Payable	0.00
1,62,178.00	Members Dues Payable	1,49,018.00
6,801.00	Refundable to Members (H. P. Loan)	10,437.00
70,746.00	Unpaid Dividend	61,746.00
600.00	Staff MSPT Payable	1,500.00
1,50,000.00	To Professional Fees Provision	1,15,000.00
50,000.00	To Computer Exp. Provision	43,131.00
		74,18,115.00
25,61,420.41	Income & Expenditure A/c	25,61,420.41
	Add : Net Profit for the year	16,04,860.33
	Less : Member Gift Fund	16,70,000.00
	Less : Reserve Fund	6,40,355.00
	Less : Dividend Equip. Fund	75,000.00
	Less : Bad & Dout. Debit Fund	1,75,000.00
		16,05,925.74
15,73,11,470.91	TOTAL	14,45,53,105.81

V. B. GUNJAL
Chairman

SANJAY PATOLE
Secretary

VASIM U. PATEL
Treasurer

Place : MUMBAI
Date : 25/06/2014

As per my report of even date
For **M/S. NIMBALKAR & ASSOCIATES**
Govt. Certified Auditor

३९ वा वार्षिक अहवाल २०१३-२०१४

AAI (IAD) STAFF CO-OP. CREDIT SOCIETY LTD.

BALANCE SHEET AS ON 31ST MARCH 2014

2012-2013 Amt. Rs.	ASSETS	2013-2014 Amt. Rs.
	Cash & Bank Balance	
300.85	Cash in Hand	200.85
9,08,408.47	MSC Bank Ltd.	12,29,871.11
3,45,812.27	MDCC Bank Ltd.	6,27,786.83
11,92,404.32	Canara Bank	1,31,221.32
12,13,531.00	Vijaya Bank	1,14,877.70
		21,03,957.81
	Investments	
500.00	Shares with Kokan Fedretion	500.00
12,50,000.00	Share with MDCC Bank	12,50,000.00
1,20,20,010.00	FDR with MDCC Bank Ltd.	1,20,20,010.00
64,72,000.00	FDR with MDCC Bank Ltd. (Reserve Fund)	64,72,000.00
4,74,889.00	FDR with MDCC Bank Ltd. (Staff Graduity Fund)	6,66,224.00
		2,04,08,734.00
	Loan & Advances	
12,73,09,818.00	Ordinary Loan	11,50,86,982.00
31,15,714.00	Short Term Loan	26,30,387.00
		11,77,17,369.00
	Other Assets	
4,500.00	AAI (IAD) Telephone Deposit	4,500.00
27,43,447.00	Income Tax	39,24,607.00
		39,29,107.00
	Fixed Assets	
4,187.00	Office Equipment	
	As per Last Balance Sheet	4,187.00
	Less : Depreciation	418.00
		3,769.00
	Office Furniture & Fixtures	
58,301.00	As per Last Balance Sheet	58,301.00
	Less : Depreciation	5,830.00
		52,471.00
	Printing & Stationery Stock	
2,360.00	As per Last Balance Sheet	2,360.00
	Less : Utilised during the year	236.00
		2,124.00
	Current Assets	
1,93,988.00	Stock of unused Gift Articles	3,32,874.00
1,300.00	Sp. Ad. Stamp	2,700.00
		3,35,574.00
15,73,11,470.91	TOTAL	14,45,53,105.81

V. B. GUNJAL
Chairman

SANJAY PATOLE
Secretary

VASIM U. PATEL
Treasurer

Place : MUMBAI
Date : 25/06/2013

As per my report of even date
For M/S. NIMBALKAR & ASSOCIATES
Govt. Certified Auditor

INTERNAL AUDITOR REPORT

We have audited the attached Balance Sheet of Airport Authority of India (IAD) Staff Co-operative Credit Society Ltd. Mumbai - 400 099 as on 31st March 2014 and also the Income & Expenditure Account for the year ended 31st March 2014 & we report that -

1. We have obtained all the information and explanation which to the best of my knowledge were necessary for the purpose of my audit.
2. In our opinion proper books of accounts as required by Maharashtra Co-op. Societies Act, 1960 and rules made thereunder and Bye-laws of the society has been kept by the society.
3. The Balance Sheet and Income & Expenditure account examined by me are in agreement with the books of accounts of the society.
4. In our opinion and to the best of my information and according to the explanations given to me, the said accounts give all the information required by the Maharashtra Co-op. Societies Act, 1960 & rules made thereunder in the manner as required and give a true & fair view, subject to the remark made in the general remarks (Annexure - A)
A) In the case of Balance Sheet of the State of affairs of the society as on 31st March 2014.
B) In the case of the Income & Expenditure Account, Income over Expenditure for the period ended on 31st March 2014.

For M/S. NIMBALKAR & ASSOCIATES
Govt. Certified Auditor

Place : Mumbai

Date : 16/08/2014







Hemant A. Nimbalkar
Proprietor
Panel No. AGD1448











Meritorious Students of 2014

Name	Examination Passed & Percentage of Marks obtained	
E. A. Anshad Jaleel (S/o. K. M. Noorjahan)	SSC (CBSC) 94.40%	
Chinmay Manduskar (S/o. Pranali Manduskar)	SSC 93.20%	
Shweta M. Kalekar (D/o. Mahadev M. Kalekar)	SSC 92.40%	
Shruti Keluskar (D/o. Shashikant V. Keluskar)	SSC 92%	
Nivea Sharma (D/o. Rashmi Sharma)	ICSE 92%	
Anushri Kale (D/o. Vindo Kale)	SSC 91.80%	
Aditya R. Kadam (S/o. Geeta Kadam)	SSC 91.60%	
Urvi Phuloria (D/o. C.T. Phuloria)	SSC 91.40%	
Manali Parab (D/o. J. M. Parab)	SSC 89.20%	
Shravani U. Bandwalkar (D/o. Aparana U. Bandwalkar)	SSC 88.80%	






Meritorious Students of 2014

Name	Examination Passed & Percentage of Marks obtained	
Sanjeevani Patade (D/o. Chandrakant V. Patade)	SSC 88.20%	
Amit Kumar Dey (S/o. Lipika Dey)	SSC 87.2%	
Tanvi Pravin Ambre (D/o. Malini P. Ambre)	SSC 87%	
Disha D. Churi (D/o. Devayani D. Churi)	SSC 86.80%	
Nitesh A. Satpute (S/o. Ajinath Maruti Satpute)	SSC 86.80%	
Priyanka S. Jadhav (D/o. Sunil M. Jadhav)	SSC 85.60%	
Kamlesh Arun Wagh (S/o. Arun Y. Wagh)	SSC 85%	
Disha V. Tupare (D/o. Shubhangi V.)	SSC 84.60%	
Achala U. Shenoy (D/o. Lata U. Shenoy)	SSC 84.20%	
Aniket A. Bramhe (S/o. Ajay G. Bramhe)	SSC 84.20%	

Meritorious Students of 2014

Name	Examination Passed & Percentage of Marks obtained	
Yash S. Nikam (S/o. Sunil Nimam)	SSC 84.20%	
Aniket T. Mokal (S/o. Tatyaram N. Mokal)	SSC 84%	
Akhilesh S. Shinde (S/o. Sunil Shinde)	SSC 83.20%	
Shreya Dipak Shinde (D/o. Deepak Shinde)	SSC 80.20%	
Chaitrali Rane (D/o. Deepak S. Rane)	SSC 80%	
Aditi Phuloria (D/o. C. T. Phuloria)	SSC 81.38%	
Dhanshree P. Mhatre (D/o. Salonee P. Mhatre)	HSC 80.77%	
Sailee Ganesh Pandere (D/o. Namita G. Pandere)	HSC 76.62%	
Shashank S. Gurakhe (S/o. S. B. Gurakhe)	DIP-EXTC (Elec-Tele) 60%	
Poornima Unnikrishnan (D/o. Prema Unnikrishnan)	T.Y.Bcom 88.57%	

Meritorious Students of 2014

Name	Examination Passed & Percentage of Marks obtained	
Aishwarya P. Pandere (D/o. Prakash Pandere)	B.SC (I.T.) 82%	
Ashish Satish (S/o. V. K. Satish)	B.E. (Electrical) 79.3%	
Kavita Prakash Kajari (D/o. Prakash Kajari)	B.E. (Electrical) 77.43%	
Sanket Prabhakar Sawant (S/o. Shubhada P. Sawant)	BDS 67.25%	
Rashtrapal Prakash Bhosale (S/o. Sunita Prakash Bhosale)	M.L.S. 62%	
Brendan Jude Joseph Mathias (S/o. Irene Edwin Mathias)	C.A. 58.75%	
Roshan Shirkant Kambli (S/o. Shirkant Kambli)	M.B.A. 73.40%	
Prajakta Shirdhar Khot (D/o. Shirdhar Khot)	Mayor Cup Shooting Championship-2014	

३८ वीं वार्षिक सभा २०१२-२०१३



३८ वीं वार्षिक सभा २०१२-२०१३



३८ वीं वार्षिक सभा २०१२-२०१३



३८ वीं वार्षिक सभा २०१२-२०१३

