

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.

40th Annual Report

For the year ended
March 31, 2015



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



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

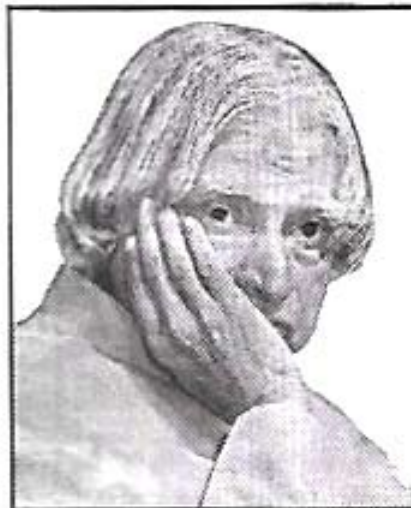
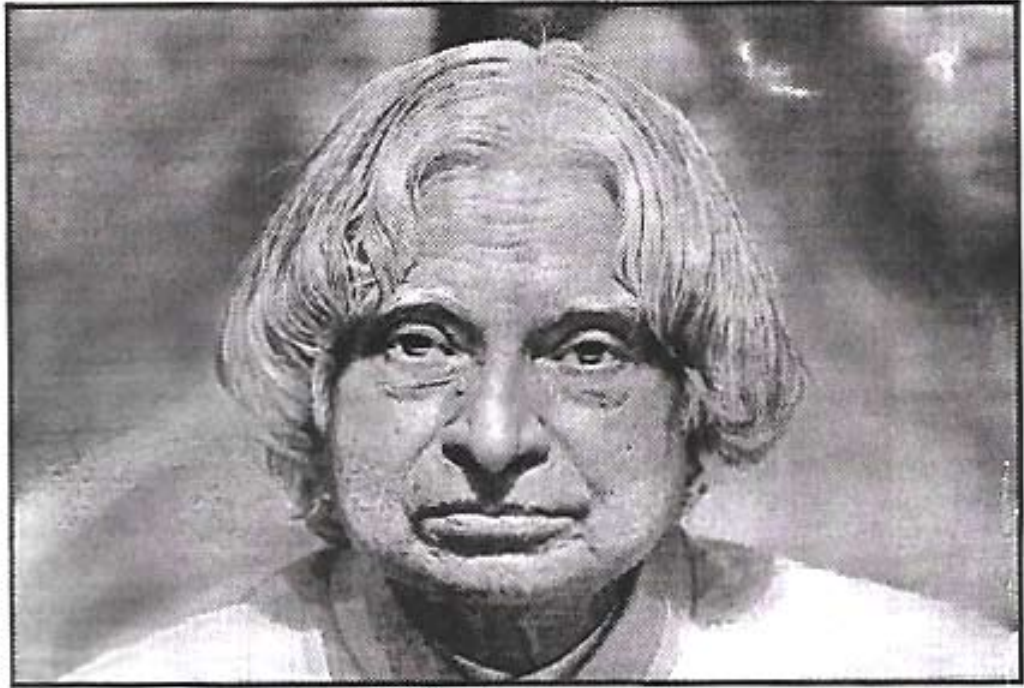
३९ वी वार्षिक सभा २०१३-१४



३९ वी वार्षिक सभा २०१३-१४



भावपूर्ण श्रद्धांजली



इंतजार करनेवालों को
सिर्फ उतना ही मिलता है,
जितना कोशिश करनेवाले
छोड़ देते हैं।'

माजी राष्ट्रपती
डॉ. ए. पी. जे. अब्दुल कलाम

AAI (IAD) STAFF CO-OP. CREDIT SOCIETY LTD.
C.S.I. AIRPORT, MUMBAI - 400 099.
2014 - 2015

MANAGING COMMITTEE

President

SHRI. CHANDRASHEKHAR PHULORIA

Exe - Chairman

SHRI. VALMIK B. GUNJAL

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. LAXMIKANT MANE (KANTU)

SHRI. HANIF PARKAR

व्यवस्थापकीय समिती

अध्यक्ष

श्री. चन्द्रशेखर फुलोरिया

कार्यकारी चेअरमन

श्री. वाल्मिक बी. गुंजाल

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. लक्ष्मीकांत माने (कांतू)

श्री. हनिफ पारकर

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

सूचना

Notice is hereby given that the 40th Annual General Body Meeting of the members of the A. A. I. (IAD) Staff Co-op. Credit Society Ltd., will be held on Tuesday, 29th Sept. 2015 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 39th Annual General Body Meeting held on Wednesday, 19th September 2014.
2. To Consider and adopt the Annual Report, Balance Sheet, Profit & Loss Account and the Auditor's Report of the year 2014-15
3. To approve the appropriation of Profit recommended by Managing Committee for the year ended 31st March 2015 and to declare Dividend.
4. To read and approve the Internal Audit Report for the year 2014 - 2015
5. To appoint Internal Auditor for the year 2015 - 2016
6. To transact any other business with the permission of the chair.

Date : 14th Sept. 2015

Sd/-
SANJAY PATOLE
Hon. Secretary

ए. ए. आच (आच. ए. डी.) स्टाफ को-ऑप. क्रेडिट सोसायटीची ४० वी वार्षिक सर्वसाधारण सभा मंगळवार, दि. २९ सप्टेंबर २०१५ रोजी सायं. ४.०० वा. ए. ए. आच. पोर्टा कॅबिन, कार पार्किंग, न्यु क्वार्टर्स, बामनवाडा, विलेपार्ले (पू), मुंबई येथे खालील विषयांचा विचार करण्यासाठी आयोजित करण्यात आली आहे. तरी सर्व सभासदांनी वेळेवर उपस्थित रहावे, ही विनंती.

सभेपुढील कामकाज :

१. बुधवार, दि. १९ सप्टेंबर २०१४ रोजी झालेल्या ३९व्या वार्षिक सर्वसाधारण सभेची इतिवृत वाचून मंजूर करणे.
२. सन २०१४-२०१५ वर्षाचा सोसायटीच्या कामकाजाबद्दल अहवाल व वैधानिक लेखा परिक्षक यांनी तपासलेले ताळेबंद पत्रक नफा-तोटा पत्रकास मंजूरी देणे.
३. व्यवस्थापकीय समितीने सुचविलेल्या दि. ३१ मार्च २०१५ अखेरच्या नफा वाटणीस मंजूरी देणे व लाभांश जाहीर करणे.
४. अंतर्गत लेखापरिक्षकांचा सन २०१४-२०१५चा अहवाल वाचन व मान्यता.
५. सन २०१५-२०१६ या वर्षासाठी अंतर्गत हिशोब तपासनिमांची नेमणूक करणे.
६. मा. अध्यक्षीय फरवानगीने येणाऱ्या अन्य विषयांवर चर्चा करणे.

दिनांक : १४ सप्टेंबर २०१५

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 25th September 2015..

टीप :

१. गणपूर्तीच्या अभावी स्थगित झालेली सभा त्याच ठिकाणी नियोजित वेळेनंतर एका तासाने घेण्यात येईल अशा सभेस गणपूर्तीचे बंधन राहणार नाही.
२. ज्या सभासदांना ताळेबंदसंबंधी या उत्तम सुलास ह्या असेल त्यांनी दि. २५ सप्टेंबर २०१५ पूर्वी मा. सचिव यांना लेखी कळवावे.

प्रेसीडेंट महोदय का सम्बोधन



सम्माननीय सभासद साथियों,

ए. ए. आई स्टाफ को ऑपरेटिव क्रेडिट सोसायटी की 40 वीं जनरल बॉडी मीटिंग में आप सभी का स्वागत है। आप सभी लोगों के सहयोग व समर्थन से यह सोसायटी निरन्तर सुचारू रूप से चल रही है। मैं भारतीय विमानपत्तन प्राधिकरण मैनेजमेंट का आभारी हूँ जिनका सहयोग सदैव हमें मिलते रहता है। पिछले वर्ष सोसायटी के वाइस चेयरमेन श्री सुरेन्द्रनाथ (सुपरवाइजर, गृहव्यवस्था) भाविगा की सेवा से सेवानिवृत्त हुए। सोसायटी की ओर से हम उनके खुशहाल जीवन की कामना करते हैं और उनकी सेवाओं के लिए आभारी हैं।

पिछले वर्ष 37 अधिकारी/कर्मचारी सोसायटी के नए मेम्बर बने। आप सभी नए सभासदों का स्वागत है। सेवानिवृत्ति के कारण 35 सदस्यों का साथ छूटा किन्तु सोसायटी के लिए उनके योगदान को हम हमेशा याद रखेंगे। पुरस्कृत किए जानेवाले सभी मेधावी छात्रों को बहुत-बहुत बधाई और उज्ज्वल भविष्य की शुभकामनाएं। उनके माता-पिता, जो कि भारतीय विमानपत्तन प्राधिकरण के अधिकारी एवं कर्मचारी हैं, को भी बहुत बधाई। हमें अपने ऐसे सहयोगियों पर गर्व है।

साथियों सोसायटी अपने सभासदों को उनकी जरूरत के अनुसार समय पर लोन देती आ रही है और आगे भी देती रहेगी। मेरा मानना है कि हम कुछ और नया करें ताकि सभी सभासदों और भारतीय विमानपत्तन प्राधिकरण के अधिकारियों/कर्मचारियों को अच्छी सुविधाएं प्रदान कर सकें। इसलिए ऐसा विचार है कि सोसायटी के कार्यक्षेत्र को विस्तार देकर पश्चिमी क्षेत्र के अन्य एअरपोर्ट के अधिकारियों व कर्मचारियों को भी इसका मेम्बर बनाया जा सकता है। इस संबंध में आप सभी महानुभावों के सुझावों का स्वागत है। आप जैसे अच्छे साथियों के बारे में मैं कहना चाहूंगा :

फूलों का अपना कोई परिवार नहीं होता।
खुशबू का अपना कोई घर-द्वार नहीं होता।
इस दुनिया में अच्छे लोगों का ही बहुमत है,
अगर ऐसा नहीं होता तो यह संसार नहीं होता ॥

आपका
चन्द्रशेखर फुलोरिया
प्रेसीडेंट

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

मुंबई- ४०००९९

अध्यक्षांचे मनीगत



सन्माननिय सभासदांस आदरपूर्वक प्रणाम

सोसायटीच्या ४० व्या वार्षिक अहवाल व अंतर्गत तसेच वैधानिक लेखा परिक्षकांनी तपासून प्रमाणित केलेला दि. २१ मार्च २०१५ रोजी संपलेल्या वर्षाचा ताळेबंद, नफा-तोटा पत्रक आणि सन २०१५-१६ साठी तयार केलेले अंदाजपत्रक सोसायटीच्या संचालक मंडळतर्फे सर्वसाधारण सभेपुढे सादर करताना आनंद होत आहे.

सहकाराचा उद्देश केवळ नफा कमविणे हाच नसून सभासदांच्या आर्थिक गरजा वेळोवेळी पूर्ण करून त्याचे जीवनमान उंचावणे हासुद्धा आहे. आम्ही त्या दृष्टीने सतत प्रयत्नशील राहिलो आहोत. अहवाल सालात संचालक मंडळाने संस्थेची वाटचाल स्वयंपूर्णतेकडे नेण्याचा कसोशीने प्रयत्न केला. या प्रयत्नांचे फळ म्हणजे सोसायटीने मुंबई जिल्हा बँकेच्या कर्जापैकी रु. १.८४ करोड इतकी परतफेड एका वर्षात केली.

संचालक मंडळाने वेळोवेळी आवाहन केल्यामुळे नवीन सभासद संख्या वाढीला लागली आहे.

सोसायटीच्या प्रगतीच्या दृष्टीने जरूरी असलेली पावले ह्या संचालक मंडळाने सदैव उचललेली आहेत व भविष्यातदेखील तसेच करत राहू अशी ग्वाही देतो. सर्व सभासदांचे सहकार्य कायम मिळत राहो, हीच संचालक मंडळाच्या वतीने आपणास नम्र विनंती.

आपला नम्र

वाल्मिक बी. गुंजाळ

अध्यक्ष

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

MANAGING COMMITTEE'S REPORT

Dear Members,

The Managing Committee is presenting this 40th Annual Report with audited Balance Sheet and Profit & Loss Account for the Co-operative year ended on 31st March 2015. The report of the certified Auditor is also annexed with the statement of accounts.

SHARE CAPITAL AND MEMBERS :-

Share Capital as on 31st March 2015 is Rs. 5,00,00,000/-. The total membership of the Society stood at 1283 as on 31st March 2015. 37 new members added and 35 members ceased.

APPROPRIATION OF NET PROFIT :-

As on 31st March 2015, Society has earned Net Profit of 9,81,683.61 Managing Committee recommends distribution of total net profit as under.

Opening Balance		4,444.74
Net Profit		9,81,683.61
+ Reserve Fund (25%)	2,46,532.00	
+ Dividend Equill. Fund	35,000.00	
+ Provision for members gift fund	7,00,000.00	
Carried Forward for next year		4,596.35

LOAN & ADVANCES AND RECOVERIES :-

The position is an under :-

Ordinary loans granted	11,33,93,125.00
Short term loans granted	36,84,080.00
	<u>11,70,77,205.00</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. V. G. Bhosle & Associates 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.

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

V. B. GUNJAL

Chairman

SANJAY PATOLE

Secretary

VASIM U. PATEL

Treasurer

सन २०१४ मध्ये सत्कार करण्यात आलेले गुणवंत विद्यार्थी

Sr.	Student Name	Acadamic Qualification	Percentage
1.	E. A. Anshad Jaleel	SSC (CBSC)	94.40
2.	Chinmay Manduskar	SSC	93.20
3.	Shweta M. Kalekar	SSC	92.40
4.	Shruti Keluskar	SSC	92.40
5.	Nivea Sharma	ICSE	92.00
6.	Anushri Kale	SSC	91.80
7.	Aditya R. Kadam	SSC	91.60
8.	Urvi Phuloria	SSC	91.40
9.	Manali Parab	SSC	89.20
10.	Shravani U. Bandwalkar	SSC	88.80
11.	Sanjeevani Patade	SSC	88.20
12.	Amit Kumar Dey	SSC	87.20
13.	Tanvi Pravin Ambre	SSC	87.00
14.	Disha D. Churi	SSC	86.80
15.	Nitesh A. Satpute	SSC	86.80
16.	Priyanka S. Jadhav	SSC	85.60
17.	Kamlesh Arun Wagh	SSC	85.00
18.	Disha V. Tupare	SSC	84.60
19.	Achala U. Shenoy	SSC	84.20
20.	Aniket A. Bramhe	SSC	84.20
21.	Yash S. Nikam	SSC	84.20
22.	Aniket T. Mokal	SSC	84.00
23.	Akhilesh S. Shinde	SSC	83.20
24.	Sherya Dipak Shinde	SSC	80.20
25.	Chaitrali Rane	SSC	80.00
26.	Aditi Phuloria	SSC	81.38
27.	Dhanshree P. Mhatre	HSC	80.77
28.	Sailee Ganesh Pandere	HSC	76.62
29.	Shashank S. Gurakhe	DIP-EXTC (Elec-Tele)	60.00
30.	Poomima Unnikrishnan	T. Y. Bcom	88.57
31.	Aishwarya P. Pandere	B.Sc. (I. T.)	82.00
32.	Ashish Satish	B. E. (Electrical)	79.3
33.	Kavita Prakash Kajari	B. E. (Electrical)	77.43
34.	Sanket Prabhakar Sawant	BDS	67.25
35.	Rashtrapal Prakash Bhosale	M.L.S.	62.00
36.	Brendan Jude Joseph Mathias	C.A.	58.75
37.	Roshan Shirkant Kambli	M. M. S.	73.40
38.	Prajakta Shirdhar Khot	Mayor Cup Shooting Championship	

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

INCOME & EXPENDITURE A/C FOR THE YEAR ENDED 31ST MARCH 2015

2013 - 2014 Amt. Rs.	EXPENDITURE	2014 - 2015 Amt. Rs.
36,222.00	Printing & Stationery	9,759.00
6,500.00	Honararium	11,000.00
70,124.00	Conveyance	4,019.00
45,000.00	Internal Audit Fees	50,000.00
95,919.00	Statutory Audit Fees	75,500.00
8,637.15	Bank Charges	8,871.52
1,43,794.00	Annual General Meeting	2,13,019.00
6,484.00	Depreciation	5,624.00
10,36,902.00	Salary	11,24,565.00
83,457.00	Ex. Gratia to Staff	97,380.00
24,478.00	Welfare/Diwali Exp.	43,060.00
95,332.00	Staff EPF	1,99,208.00
10,541.00	Staff EPF Service Charges	10,804.00
1,000.00	Education Fund	1000.00
15,598.00	Telephone Bill	18,052.00
69,10,140.80	Interest on C. D.	79,19,122.00
3,200.00	Education Camp. Exp.	3,200.00
7,500.00	Donation	0.00
2,000.00	A/c Machine Service Charges	2,000.00
22,500.00	Meeting Allowance	20,250.00
3,115.00	Adhesive Stamp Service Charges	2,610.00
8,20,559.00	MDCC Over Draft A/c int. Paid	0.00
54,74,459.72	MDCC Cash Credit Loan A/c int. Paid	34,82,423.87
6,895.00	Postage	8,849.00
2,110.00	Legal Fees	39,860.00
480.00	Mumbai Kokan Fed. Fees	0.00
16,04,860.33	Excess of Income Over Expenditure	9,81,683.61
1,65,37,808.00	TOTAL	1,43,28,660.00

V. B. GUNJAL
Chairman

SANJAY PATOLE
Secretary

VASIM U. PATEL
Treasurer

Place : MUMBAI
Date : 30/07/2015

As per my report of even date
For M/S. V. G. Bhosle & Associates
Govt. Certified Auditor

४० वा वार्षिक अहवाल २०१४-२०१५

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

INCOME & EXPENDITURE A/C FOR THE YEAR 31ST MARCH 2015

2013-2014 Amt. Rs.	INCOME	2014-2015 Amt. Rs.
1,51,84,893.00	Interest on Loan	1,39,16,116.00
12,74,193.00	FDR Interest	3,25,245.00
3,722.00	Miscellaneous Income	11,674.00
75,000.00	MDCC Share Dividend	75,625.00
1,65,37,808.00	TOTAL	1,43,28,660.00

V. B. GUNJAL
Chairman

SANJAY PATOLE
Secretary

VASIM U. PATEL
Treasurer

Place : MUMBAI
Date : 30/07/2015

As per my report of even date
For M/S. V. G. Bhosle & Associates
Govt. Certified Auditor

४० वा वार्षिक अहवाल २०१४-२०१५

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

BALANCE SHEET AS ON 31ST MARCH 2015

2013-2014 Amt. Rs.	LIABILITIES	2014-2015 Amt. Rs.
3,00,00,000.00	Authorised Share Capital	3,00,00,000.00
4,75,00,000.00	Issued & Subscribed Share Capital	5,00,00,000.00
	Reserve Fund	
70,67,163.00	As per Last Balance Sheet	77,12,873.00
5,355.00	Add : Entrence Fee	3,700.00
6,40,355.00	Add : Trf. from Profit Appro.	4,01,481.00
	Dividend Equalisation Fund	81,18,054.00
5,83,500.00	As per Last Balance Sheet	6,58,500.00
75,000.00	Add : Trf from Profit Appro	50,000.00
5,00,000.00	Contingency Fund	7,08,500.00
9,80,810.00	Members Gift Fund	5,00,000.00
	Add : Trf from Profit Appro	9,80,810.00
	Tr : Members Welfare Fund	11,50,000.00
	Less : Utilised during the year	30,00,000.00
		50,95,785.00
	Members Welfare Fund	35,025.00
30,00,000.00	Election Fund	0.00
4950.00	Bad Debts Debit Fund	4950.00
75,000.00	Add : Trf. from Profit Appro.	2,50,000.00
1,75,000.00	Staff Gratuity Fund	0.00
4,74,889.00	Add : Trf. Contr.	6,66,224.00
1,91,335.00		0.00
	Deposits	6,66,224.00
3,51,90,564.00	Cumulative Deposits	4,59,20,555.00
	Bank Loan	
3,50,82,347.07	MDCC Cash Credit Loan A/c	2,06,24,000.00
39,82,797.00	MDCC O/D Loan A/c	0.00
	Current Liabilities & Provision	2,06,24,000.00
69,05,827.00	Interest on C.D. (2014-15)	77,40,696.00
1,000.00	Education Fund	1,000.00
45,000.00	Internal Audit Fees	50,000.00
85,456.00	Govt. Audit Fees	73,004.00
0.00	Tax Audit Fees	0.00
0.00	Suspence Recovery	1,82,394.00
1,49,018.00	Members Dues Payable	1,41,018.00
10,437.00	Refundable to Members (H. P. Loan)	10,437.00
61,746.00	Unpaid Dividend	85,746.00
1,500.00	Staff MSPT Payable	300.00
1,15,000.00	To Professional Fees Provision	1,15,000.00
43,131.00	To Computer Exp. Provision	30,811.00
		84,29,406.00
16,05,925.74	Income & Expenditure A/c	16,05,925.74
	Less : Member Gift Fund	11,50,000.00
	Less : Reserve Fund	4,01,481.00
	Less : Dividend Equil. Fund	50,000.00
	Less : Bad & Doubt. Debit Fund	0.00
		4,444.74
	Add : Net Profit for the year	9,81,683.61
14,45,53,105.81	TOTAL	13,62,42,842.35

V. B. GUNJAL

Chairman

SANJAY PATOLE

Secretary

VASIM U. PATEL

Treasurer

Place : MUMBAI

Date : 30/07/2015

As per my report of even date
For M/S. V. G. Bhosle & Associates

Govt. Certified Auditor

४० वा वार्षिक अहवाल २०१४-२०१५

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

BALANCE SHEET AS ON 31ST MARCH 2015

2013-2014 Amt. Rs.	ASSETS	2014-2015 Amt. Rs.
200.85	Cash & Bank Balance	
12,29,871.11	Cash in Hand	47.85
6,27,786.83	MSC Bank Ltd.	24,78,503.75
1,31,221.32	MDCC Bank Ltd.	56,255.52
1,14,877.70	Canara Bank	3,69,677.53
	Vijaya Bank	9,89,035.70
		38,93,520.35
500.00	Investments	
12,50,000.00	Shares with Kokan Fedretion	500.00
1,20,20,010.00	Share with MDCC Bank	12,50,000.00
64,72,000.00	FDR with MDCC Bank Ltd.	21,51,092.00
	FDR with MDCC Bank Ltd. (Reserve Fund)	64,72,000.00
6,66,224.00	FDR with MDCC Bank Ltd. (Staff Gradulty Fund)	6,66,224.00
		1,05,39,816.00
11,50,86,982.00	Loan & Advances	
26,30,387.00	Ordinary Loan	11,33,93,125.00
	Short Term Loan	36,84,080.00
		11,70,77,205.00
4,500.00	Other Assets	
39,24,607.00	AAI (IAD) Telephone Deposit	4,500.00
	Income Tax	39,24,607.00
		39,29,107.00
3,769.00	Fixed Assets	
	Office Equipment	
	As per Last Balance Sheet	3,769.00
	Less : Depreciation	377.00
	Add : During Year	70,319.00
		73,711.00
52,471.00	Office Furniture & Fixtures	
	As per Last Balance Sheet	52,471.00
	Less : Depreciation	5,247.00
	Add : During Year	3,43,961.00
		3,91,185.00
2,124.00	Printing & Stationery Stock	2,124.00
3,32,874.00	Current Assets	
2,700.00	Stock of unused Gift Articles	3,32,874.00
	Sp. Ad. Stamp	3,300.00
		3,36,174.00
14,45,53,105.81	TOTAL	13,62,42,842.35

V. B. GUNJAL
Chairman

SANJAY PATOLE
Secretary

VASIM U. PATEL
Treasurer

Place : MUMBAI
Date : 30/07/2015

As per my report of even date
For M/S. V. G. Bhosle & 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 2015 and also the Income & Expenditure Account for the year ended 31st March 2015 & 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 2015.
B) In the case of the Income & Expenditure Account, Income over Expenditure for the period ended on 31st March 2015.

For M/S. V. G. Bhosle & Associates
Govt. Certified Auditor














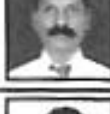






Place : Mumbai

Date : 30/07/2014





















Seal

Vikas G. Bhosle
Proprietor
Panel No. 14124




















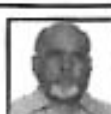
Meritorious Students of 2015

Name	Examination Passed & Percentage of Marks obtained		
Suhas V. Gore (S/o. Vikas Gore)	SSC 95.33%		
Abhishek J. Rathod (S/o. Jitendra G. Rathod)	SSC 93.40%		
Prathana Mhatre (D/o. Pooja P. Mhatre)	SSC 92.20%		
Anjan N. Kudtarkar (S/o. Nandkumar R. Kudtarkar)	SSC 91.00%		
Oshin R. Gonsalves (S/o. Renold J. Gonsalves)	SSC 90.80%		
Salom Andrews (D/o. Arangasseri Andrews)	SSC 90.20%		
Prithviraj Sankar (S/o. N. Sankar)	SSC 87.00%		
Aakash Anil Vichare (S/o. Anil Namdeo Vichare)	SSC 86.00%		
Akshita A. Shetty (D/o. Ankita A. Shetty)	SSC 84.20%		
Saee Bhushan Chavan (D/o. Bhushan V. Chavan & Mrs. Sushma B. Chavan)	SSC 84.00%		









Meritorious Students of 2015

Name	Examination Passed & Percentage of Marks obtained		
Sahil S. Keluskar (S/o. Shashikant V. Keluskar)	SSC 83.80%		
Aniket M. Pandey (S/o. Manoj Pandey)	SSC 83.40%		
Shubham S. Bhujbal (S/o. Shashikant G. Bhujbal)	SSC 82.80%		
Shweta R. Pathariya (D/o. Rajkumar Pathariya)	SSC 80.80%		
Laxmi V. Manthalkar (D/o. V. M. Manthalkar)	X (CBSE) 81.90%		
Anant V. Nayak (S/o. Vrinda V. Nayak)	HSC 91.23%		
Neeraj M. Naik (S/o. Sneha Naik)	HSC 91.23%		
Simran R. Tejuja (D/o. Rajesh B. Tejuja)	HSC 82.31%		
Pratiksha S. Gade (D/o. Satyawar Gade)	HSC (CBSE) 82.60%		
Lumina Sharma (D/o. A. K. Sharma)	HSC (CBSC) 81.6%		

Meritorious Students of 2015

Name	Examination Passed & Percentage of Marks obtained		
Amit Dey (S/o. Lipika Dey)	HSC 81.85%		
Rutika S. Sawant (D/o. Shridhar Jayram Sawant)	HSC 78.31%		
Aditi Mahesh Kamat (D/o. Sarita Mahesh Kamat)	HSC 76.92%		
Ria Nityanand Chogle (D/o. N. R. Chogle)	HSC 72.92%		
Rashma Madhavan Kutty (D/o. K. Madhavan Kutty)	HSC 70.15%		
Abhishek V. Sawant (S/o. Sharada V. Sawant)	B.Com 82%		
Tejas S. Gharat (S/o. Sudarshan Gharat)	Batch, Phy. Edu. 70.30%		
Namrata M. Waghmare (D/o. Madhukar Waghmare)	B.Sc. 67.88%		
Ruksana Sayed Abdul (D/o. Sayed Abdul)	B.Com 67.00%		
Yashashree P. Chopdekar (D/o. Pramod Chopdekar)	B.Com. 64.57%		

Meritorious Students of 2015

Name	Examination Passed & Percentage of Marks obtained		
Runali R.Gade (D/o. Rajesh G. Gade)	BE (Civil) 63.87%		
Aashutosh U. Shetti (S/o. Sandhya Shetti)	M.SC Bio Tech. 1st Class Disti. CGPA 9.1358		
Dr. Smruti S. Savale (D/o. Dr. Shailaja S. Savale)	M.S. (Ophthalmology) 60.3%		
Poornima Unnikrishnan (D/o. Prema Unnikrishnan)	C. A. Final 58%		

३९ वी वार्षिक सभा २०१३-१४



३९ वी वार्षिक सभा २०१३-१४



३९ वी वार्षिक सभा २०१३-१४



३९ वी वार्षिक सभा २०१३-१४

