

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

ए.ए.आय. 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.



AAI STAFF

CO-OP. CREDIT SOCIETY LTD., MUMBAI

AIRPORTS AUTHORITY OF INDIA 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. Hanif Parkar



Jnt. Secretary
Mrs. Ashwini Kambli



Jnt. Treasurer
Mr. Rajesh Wankhede



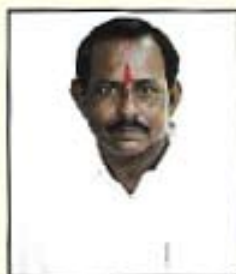
Director
Mr. Hemant Chunekar



Director
Mr. Laxmikant Mane (Kantu)



Director
Mr. Sandeep Pednekar



Director
Mr. Chandrashekhar Chalke

४० वीं वार्षिक सभा २०१४-२०१५



४० वीं वार्षिक सभा २०१४-२०१५



ए. ए. आय. स्टाफ को. ऑप. क्रेडिट सोसायटी लि.

AAI STAFF CO-OP. CREDIT SOCIETY LTD.

A-11/16, New Quarters, Vile-Parle (E), Mumbai - 400 099.

2015 - 2016

MANAGING COMMITTEE

President

SHRI. CHANDRASHEKHAR PHULORIA

Exe - Chairman

SHRI. VALMIK B. GUNJAL

Vice - President

SHRI. HANIF PARKAR

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. CHANDRASHEKHAR M. CHALKE

व्यवस्थापकीय समिती

अध्यक्ष

श्री. चन्द्रशेखर फुलोरिया

कार्यकारी चेअरमन

श्री. वाल्मिक बी. गुंजाळ

उपाध्यक्ष

श्री. हनिफ पारकर

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. संदिय पेडणेकर

श्री. लक्ष्मीकांत माने (कांतु)

श्री. चंद्रशेखर चाळके

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)

४१ वा वार्षिक अहवाल २०१५-२०१६

NOTICE

Notice is hereby given that the 41st Annual General Meeting of the members of the A. A. I. Staff Co-op. Credit Society Ltd., will be held on Wednesday, 21st Sept. 2016 at 17.00 Hrs. at A. A. I. Community Hall, Bamanwada, Vile-Parle (E), Mumbai - 400 099 to transact to following business :

Agenda :

1. To read and confirm the minutes of the 40th Annual General Meeting held on Wednesday, 29th September 2015.
2. To Consider and adopt the Annual Report, Balance Sheet, Profit & Loss Account and the Auditor's Report of the year 2015-16
3. To approve the appropriation of Profit recomanded by Managing Committee for the year ended 31st March 2016 and to declare Dividend.
4. To read and approve the Internal Audit Report for the year 2015-2016
5. To appoint Internal Auditor for the year 2016-2017
6. To transact any other business with the permission of the chair.

Date : 2nd Sept. 2016

Sd/-
SANJAY PATOLE
Hon. Secretary

सूचना

ए. ए. आय स्टाफ को-ऑप. क्रेडिट सोसायटीची ४१ वी वार्षिक सर्वसाधारण सभा बुधवार, दि. २१ सप्टेंबर २०१६ रोजी सायं. ५.०० वा. ए. ए. आय. कम्युनिटी हॉल, 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. २१ सप्टेंबर २०१५ रोजी झालेल्या ४० व्या वार्षिक सर्वसाधारण सभेचे इतिवृत वाचून मंजूर करणे.
२. सन २०१५-२०१६ वर्षांचा सोसायटीच्या कामकाजाबद्दल अहवाल व वैधानिक लेखा परिक्षक यांनी तपासलेले ताळेबंद पत्रक नफा-तोटा पत्रकास मंजूरी देणे.
३. व्यवस्थापकीय समितीने सुचविलेल्या दि. ३१ मार्च २०१६ अखेरच्या नफा वाटणीस मंजूरी देणे व लाभांश जाहीर करणे.
४. अंतर्गत लेखापरिक्षकांचा सन २०१५-२०१६ चा अहवाल वाचन व मान्यता.
५. सन २०१६-२०१७ या वर्षासाठी अंतर्गत हिशोब तपासनिसांची नेमणूक करणे.
६. मा. अध्यक्षंच्या परवानगीने येणाऱ्या अन्य विषयांवर चर्चा करणे.

दिनांक : २ सप्टेंबर २०१६

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 15th September 2016..

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. १५ सप्टेंबर २०१६ पूर्वी मा. सचिव यांना लेखी कळवावे.

प्रेसीडेंट महोदय का संदेश



प्रिय सभासद साथियों,

क्रेडिट सोसायटी की ४१ वीं बैठक में आप सभी का स्वागत है। आपके सहयोग से सोसायटी सालों - साल अच्छा काम कर रही है। आप सभी को बहुत-बहुत बधाई।

आपसे मिले सुझावों को हम गम्भीरता से लेते हुए उन पर अमल करते हैं। पिछले वर्ष सुझाव था कि हमें डिपोजिट स्कीम शुरू करनी चाहिए और वह हो गई। इस डिपोजिट स्कीम को बहुत अच्छा प्रतिसाद मिला है। कई सारे लोगों ने इसका लाभ लिया है और ले रहे हैं। हर सदस्य के बारे में जानकारी आसानी से मिलने के लिए सोसायटी मेम्बर्स का डाटा अपडेट किया जा रहा है। इसमें मेम्बर की जानकारी के साथ-साथ उनके वारिस की जानकारी भी रहेगी ताकि जरूरत पड़ने पर उन्हें इसका लाभ मिल सके। जल्द ही सोसायटी की वेबसाइट भी बन जाएगी। कहीं भी बैठकर आप अपनी सोसायटी के बारे में जानकारी ले सकते हैं। आपके सुझाव से ही पिछली बार लोन की राशि भी बढ़ा दी गई थी। इस सबके लिए एक बार मैं फिर आपका आभार मानता हूँ।

मैं आप सभी से अपील करता हूँ कि इसी प्रकार से भविष्य में भी अपना सहयोग सोसायटी को देते रहें। एएआई मैनेजमेंट का सहयोग हमें हमेशा मिलता रहता है इसलिए मैं उनका आभारी हूँ। अन्त में मैं यही कहना चाहूंगा।

हैं अंधेरे बहुत तुम सितारे बने,
डूबतों के लिए तुम किनारे बनो।
इस ज़माने में हैं बेसहारा बहुत,
तुम सहारे न लो बस सहारा बनो।

धन्यवाद।

आपका,
चन्द्रशेखर फुलोरिया,
प्रेसिडेंट

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

अध्यक्षांचे मनोगत



आदरणीय सभासद बंधु-भगिनी यांस सप्रेम नमस्कार,

इंटरनॅशनल एअरपोर्ट्स ॲथोरिटी ऑफ इंडिया (IAAI) ची स्थापना १९७२ साली झाली त्यावेळेस कर्मचाऱ्यांना मिळणारे तटपुंजे वेतन त्यांच्या सर्व आर्थिक गरजा पूर्ण करू शकत नव्हते. याचा विचार करून त्यावेळेच्या जाणकार कर्मचाऱ्यांनी १० एप्रिल १९७५ रोजी आपल्या सहकारी सोसायटीची स्थापना केली. यंदा सोसायटीची ४१ वर्षे पूर्ण झाली. या एवढ्या मोठ्या काळात अनेक बदल घडून आले. कर्मचाऱ्यांचे पगार वाढत गेले, महाराष्ट्र सरकारचे सहकारी सोसायटी संबंधातले कायदे कालानुरूप बदलले, खुद्द आपल्या आस्थापनेच्या रचनेत बदल झाले. अशा सर्व अनुकूलित - प्रतिकूल परिस्थितीत सोसायटीची वाटचाल सुरळीतपणे चालूच राहिली. आपल्या आस्थापनेतील कर्मचाऱ्यांच्या गाढ विश्वासामुळे आणि अनमोल सहकार्यामुळे संचालक मंडळाने न खचता सोसायटीची आर्थिक घडी बिघडू दिली नाही. त्याबद्दल सर्व सभासदांचे मी सोसायटीचा अध्यक्ष या नात्याने वेळोवेळी आभार प्रकट केलेत, तसेच आज देखील पुन्हा एकदा हात जोडून सर्वांचे मनःपूर्वक आभार मानतो.

अहवाल सालात आपल्या सोसायटीने उत्तम कामगिरी केली असून सर्व सभासदांना यथायोग्य कर्ज वाटपाचे धोरण कायम ठेवले आहे त्यासाठी कर्जाची किमान रक्कम २ लाख रुपये होती ती वाढवून ३ लाख रुपये इतकी केली आहे. सोसायटीत दरमहा जमा होणारी रक्कम आणि कर्जाची मागणी यांचे प्रमाण व्यस्त असून देखील सर्व बाबी विचारात घेऊन कर्जवाटप केले जाते. अशा वेळेस सर्व सभासदांकडून समजूतदारपणे सोसायटी संचालक मंडळाला जे सहकार्य मिळाले आहे त्या बद्दल मी सर्वांचा ऋणी आहे.

सोसायटी संगणकीकरणाचे काम जवळ-जवळ अंतिम टप्प्यात आले आहे, अपेक्षा आहे की पुढल्या वर्षात सभासदांची बरीचशी कामे ऑन-लाईन पद्धतीने होतील व सर्वांना आपल्या खात्याची माहिती सोसायटी कार्यालयात न येता देखील मिळेल.

सोसायटीचा अध्यक्ष म्हणून काम करताना संचालक मंडळावरील सर्व सदस्य तसेच सोसायटी कर्मचारी वर्गाकडून जे सहकार्य मिळाले या बद्दल मी सर्वांचे आभार मानतो.

धन्यवाद, जय हिंद, जय महाराष्ट्र !!

आपला
वाल्मिक बी. गुंजाळ
अध्यक्ष

AAI STAFF CO-OP. CREDIT SOCIETY LTD.

MANAGING COMMITTEE'S REPORT

Dear Members,

The Managing Committee is presenting this 41st Annual Report with audited Balance Sheet and Profit & Loss Account for the Co-operative year ended on 31st March 2016. The report of the certified Auditor is also annexed with the statement of accounts.

SHARE CAPITAL AND MEMBERS :-

Share Capital as on 31st March 2016 is Rs. 5,35,50,000/-. The total membership of the Society stood at 1261 as on 31st March 2016. 41 new members added and 63 members ceased.

APPOPRIATION OF NET PROFIT :-

As on 31st March 2016, Society has earned Net Profit of 50,37,019.09 Managing Committee recommends distribution of total net profit as under.

Opening Balance		865.02
Net Profit		50,37,019.09
+ Reserve Fund (10%)	5,03,788.41	
+ Dividend from Dividend Equill. Fund	6,30,903.00	
+ Dividend 10%	45,34,096.00	
Carried Forward for next year		---

LOAN & ADVANCES AND RECOVERIES :-

The position is an under :-

Ordinary loans granted	12,41,53,441.00
Short term loans granted	41,35,350.00
	12,82,88,791.00

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)

➔ Mumbai District Central Co-op. Bank Ltd.

➔ 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 STAFF CO-OPERATIVE CREDIT SOCIETY LTD.

V. B. GUNJAL

Chairman

SANJAY PATOLE

Secretary

VASIM U. PATEL

Treasurer

सन २०१५ मध्ये सत्कार करण्यात आलेले गुणवंत विद्यार्थी

Sr.	Student Name	Acadamic Qualification	Percentage
1.	Suhas V. Gore	SSC	95.33
2.	Abhishek J. Rathod	SSC	93.40
3.	Prathana Mhatre	SSC	92.20
4.	Anjan N. Kudtarkar	SSC	91.00
5.	Oshin R. Gonsalves	SSC	90.80
6.	Salom Andrews	SSC	90.20
7.	Prithviraj Sankar	SSC	87.00
8.	Aakash Anil Vichare	SSC	86.00
9.	Akshita A. Shetty	SSC	84.20
10.	Saee Bhushan Chavan	SSC	84.00
11.	Sahil S. Keluskar	SSC	83.80
12.	Aniket M. Pandey	SSC	83.40
13.	Shubham S. Bhujbal	SSC	82.80
14.	Shweta R. Pathariya	SSC	80.80
15.	Laxmi V. Manthalkar	X (CBSE)	81.90
16.	Anant V. Nayak	HSC	91.23
17.	Neeraj M. Naik	HSC	91.23
18.	Simran R. Tejuja	HSC	82.31
19.	Pratiksha S. Gade	HSC (CBSE)	82.60
20.	Lumina Sharma	HSC (CBSE)	81.60
21.	Amit Dey	HSC	81.85
22.	Rutika S. Sawant	HSC	78.31
23.	Aditi Mahesh Kamat	HSC	76.92
24.	Ria Nityanand Chogle	HSC	72.92
25.	Reshma Madhavan Kutty	HSC	70.15
26.	Abhishek V. Sawant	B.Com	82.00
27.	Tejas S. Gharat	Batch, Phy. Edu.	70.30
28.	Namrata M. Waghmare	B.Sc.	67.88
29.	Ruksana Sayed Abdul	B.Com	67.00
30.	Yashashree P. Chopdekar	B.Com	64.57
31.	Runali R. Gade	B. E. (Civil)	63.87
32.	Aashutosh U. Shetti	M.SC Bio Tech.	1st Class Disti.
33.	Dr. Smruti S. Savale	M.S. (Ophthalmology)	60.30
34.	Poomima Unnikrishnan	C.A. Final	58.00

AAI STAFF CO-OP. CREDIT SOCIETY LTD.

INCOME & EXPENDITURE A/C FOR THE YEAR ENDED 31ST MARCH 2016

2014 - 2015 Amt. Rs.	EXPENDITURE	2015 - 2016 Amt. Rs.
9,759.00	Printing & Stationery	26,835.00
11,000.00	Honararium	11,500.00
4,019.00	Conveyance	13,721.00
50,000.00	Internal Audit Fees	50,000.00
75,500.00	Statutory Audit Fees	1,02,970.00
8,871.52	Bank Charges	8,045.53
2,13,019.00	Annual General Meeting	1,79,709.00
5,624.00	Depreciation	83,986.00
11,24,565.00	Salary	12,25,368.00
97,380.00	Ex. Gratia to Staff / Bonus	1,07,778.00
0.00	Staff Gratuity Fund Expn.	2,53,594.00
43,060.00	Staff & Committee / Diwali Exp.	59,388.00
1,99,208.00	Staff EPF	1,42,617.00
10,804.00	Staff EPF Service Charges	2,591.00
1,000.00	Education Fund	2,250.00
18,052.00	Telephone Bill	15,041.00
0.00	Miscellaneous Expn.	20,000.00
79,19,122.00	Interest on C. D.	60,15,208.00
64,975.00	Member Gift	16,21,044.00
0.00	Donation	22,501.00
2,000.00	A/c Machine Service Charges	0.00
20,250.00	Meeting Allowance	23,250.00
2,610.00	Adhesive Stamp Service Charges	3,250.00
0.00	MDCC Over Draft A/c int. Paid	32,152.00
34,82,423.87	MDCC Cash Credit Loan A/c int. Paid	20,44,457.00
8,849.00	Postage Expenses	8,225.00
39,860.00	Legal Fees	1,100.00
0.00	Interest Charges	3,800.00
0.00	Computer Expenses	16,906.00
10,16,708.61	Excess of Income Over Expenditure	50,37,019.09
1,43,28,660.00	TOTAL	1,71,34,305.42

V. B. GUNJAL

Chairman

Place : MUMBAI

Date : 20/06/2016

SANJAY PATOLE

Secretary

VASIM U. PATEL

Treasurer

As per my report of even date
For **M/S. V. G. BHOSLE & ASSOCIATES**

Govt. Certified Auditor

४१ वा वार्षिक अहवाल २०१५-२०१६

AAI STAFF CO-OP. CREDIT SOCIETY LTD.
INCOME & EXPENDITURE A/C FOR THE YEAR 31ST MARCH 2016

2014-2015 Amt. Rs.	INCOME	2015-2016 Amt. Rs.
1,39,16,116.00	Interest on Loan	1,51,40,625.42
3,25,245.00	FDR Interest	19,12,983.00
11,674.00	Miscellaneous Income	3,822.00
75,625.00	MDCC Share Dividend	76,875.00
1,43,28,660.00	TOTAL	1,71,34,305.42

V. B. GUNJAL
Chairman

SANJAY PATOLE
Secretary

VASIM U. PATEL
Treasurer

Place : MUMBAI
Date : 20/06/2016

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

४१ वा वार्षिक अहवाल २०१५-२०१६

AAI STAFF CO-OP. CREDIT SOCIETY LTD.

BALANCE SHEET AS ON 31ST MARCH 2016

2014-2015 Amt. Rs.	LIABILITIES	2015-2016 Amt. Rs.
8,00,00,000.00	Authorised Share Capital	8,00,00,000.00
5,00,00,000.00	Issued & Subscribed Share Capital Add : During the year Less : During the year	5,00,00,000.00 60,50,000.00 25,00,000.00
	Reserve Fund	5,35,50,000.00
77,12,873.00	As per Last Balance Sheet	81,18,054.00
3,700.00	Add : Enterece Fee	4,100.00
4,01,481.00	Add : Trf. from Profit Appro. 25%	2,55,288.00
	Dividend Equalisation Fund	83,77,442.00
6,58,500.00	As per Last Balance Sheet	7,08,500.00
50,000.00	Add : Trf from Profit Appro	15,000.00
	Members Gift Fund	7,23,500.00
0.00	Add : Trf from Profit Appro	7,50,000.00
	Less : Utilised during the year	7,50,000.00
4950.00	Election Fund	0.00
5,00,000.00	Contingency Fund	4950.00
2,50,000.00	Bad Dout. Debit Fund	5,00,000.00
6,66,224.00	Staff Gratuly Fund	2,50,000.00
	Deposits	9,19,818.00
4,59,20,555.00	Cumulative Deposits	4,59,20,555.00
	Add : During the year	1,04,83,240.00
	Less : During the year	22,51,519.00
	Bank Loan	5,41,52,276.00
2,06,24,000.00	MDCC Fix Loan A/c	1,43,88,000.00
0.00	MDCC O/D Loan A/c	32,04,152.00
	Current Liabilities & Provision	1,75,92,152.00
77,39,696.00	Interest on C.D. (2015-16)	49,28,394.00
1,000.00	Education Training Fund	1,000.00
50,000.00	Internal Audit Fees	50,000.00
73,004.00	Govt. Audit Fees	91,476.00
1,82,394.00	Suspence Recovery	5,14,139.42
1,41,018.00	Members Dues Payable	1,99,918.00
10,437.00	Refundable to Members (H. P. Loan)	10,437.00
85,746.00	Unpaid Dividend	55,000.00
300.00	Staff MSPT Payable	17,200.00
1,15,000.00	To Professional Fees Provision	1,15,000.00
30,811.00	To Computer Exp. Provision	30,811.00
		60,13,375.42
10,21,153.35	Income & Expenditure A/c	10,21,153.35
	Add : Member Gift Fund	7,50,000.00
	Less : Reserve Fund	2,55,288.00
	Less : Dividend Equip. Fund	15,000.00
	Next Year Balance Profit	865.35
	Current Year Profit	50,37,019.09
		50,37,884.44
13,62,42,842.35	TOTAL	14,71,21,397.86

V. B. GUNJAL
Chairman

SANJAY PATOLE
Secretary

VASIM U. PATEL
Treasurer

Place : MUMBAI
Date : 20/06/2016

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

४१ वा वार्षिक अहवाल २०१५-२०१६

AAI STAFF CO-OP. CREDIT SOCIETY LTD.

BALANCE SHEET AS ON 31ST MARCH 2016

2014-2015 Amt. Rs.	ASSETS	2015-2016 Amt. Rs.
	Cash & Bank Balance	
47.85	Cash in Hand 141.85	
24,78,503.75	MSC Bank Ltd. 5,99,253.63	
56,255.52	MDCC Bank Ltd. 6,71,205.52	
3,69,677.53	Canara Bank 68,154.32	
9,89,035.70	Vijaya Bank 2,71,598.54	16,10,353.86
	Investments	
500.00	Shares with Kokan Fedretion 500.00	
12,50,000.00	Share with MDCC Bank 12,50,000.00	
21,51,092.00	FDR with MDCC Bank Ltd. 26,28,467.00	
64,72,000.00	FDR with MDCC Bank Ltd. R.F. 75,89,586.00	
0.00	FDR with MSC Bank Ltd. G.F. 1,83,275.00	
6,66,224.00	FDR with MDCC Bank Ltd. G.F. 7,36,543.00	1,23,88,371.00
	Loan & Advances	
11,33,93,125.00	Ordinary Loan 11,33,93,125.00	
	Add : Loan Disbursement 9,30,20,867.00	
	Less : Loan Recovery 8,22,60,551.00	12,41,53,441.00
36,84,080.00	Short Term Loan 36,84,080.00	
	Add : Loan Disbursement 95,65,773.00	
	Less : Loan Recovery 91,14,503.00	41,35,350.00
	Other Assets	
4,500.00	AAI (IAD) Telephone Deposit 4,500.00	
39,24,607.00	Income Tax 40,31,637.00	40,36,137.00
	Fixed Assets	
73,711.00	Office Equipment	
	As per Last Balance Sheet 73,711.00	
	Add : During Year Purchase 65,280.00	
	Less : Rong Ent. Reverse 70,319.00	
	Less : Depreciation 6,867.00	61,805.00
3,91,185.00	Office Furniture & Fixtures	
	As per Last Balance Sheet 3,91,185.00	
	Add : During Year 3,80,000.00	
	Less : Depreciation 77,119.00	6,94,066.00
	Current Assets	
3,32,874.00	Stock of unused Gift Articles 39,750.00	
2,124.00	Printing & Stationery Stock 2,124.00	
3,300.00	Sp. Adhesive Stamp 00.00	41,874.00
13,62,42,842.35	TOTAL	14,71,21,397.86

V. B. GUNJAL
Chairman

SANJAY PATOLE
Secretary

VASIM U. PATEL
Treasurer

Place : MUMBAI
Date : 20/06/2016

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

४१ वा वार्षिक अहवाल २०१५-२०१६

INTERNAL AUDITOR REPORT

We have audited the attached Balance Sheet of Airport Authority of India Staff Co-operative Credit Society Ltd. Mumbai - 400 099 as on 31st March 2016 and also the Income & Expenditure Account for the year ended 31st March 2016 & 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 2016.

B) In the case of the Income & Expenditure Account, Income over Expenditure for the period ended on 31st March 2016.


For M/S. V. G. BHOSLE & ASSOCIATES
Govt. Certified Auditor

Place : MUMBAI
Date : 20/06/2016




Seal

Vikas G. Bhosle
Proprietor
Panel No. 14124




















Meritorious Students of 2016

Name	Examination Passed & Percentage of Marks obtained		
Shantanu R. Singh (S/o. Seema R. Singh)	ICSE 97.60%		
Niharika S. Kadam (D/o. Suresh B. Kadam)	SSC 94.80%		
Manasi Khamkar (D/o. Rashmi Khamkar)	CBSC 94.40%		
Aditya S. Kamath (S/o. Sandeep P. Kamath)	SSC 94.20%		
Aanchal Ram Lulla (D/o. Bhakti Ram Lulla)	ICSE 93.20%		
Drishti S. Adsul (D/o. Shyamrao D. Adsul)	SSC 93.00%		
Akanksha G. Rade (D/o. Gajanan M. Rade)	SSC 92.00%		
Abhishek Rahul Joshi (S/o. Rahul Krishna Joshi)	SSC 90.00%		
Aditya B. Shetkar (S/o. Bhushan V. Shetkar)	SSC 89.60%		
Sakshi Vikram Rane (D/o. Sangita Vikram Rane)	ICSE 86.60%		





















Meritorious Students of 2016

Name	Examination Passed & Percentage of Marks obtained		
Isha Girish Surve (D/o. Nilima Girish Surve)	SSC 85.80%		
Naynesh S. Bhujbal (S/o. Shashikant G. Bhujbal)	SSC 85.60%		
Anish D. Joshi (S/o. Dillip M. Joshi)	SSC 85.40%		
Prasad Manoj Hirlekar (S/o. Manjiri Manoj Hirlekar)	ICSE 85.20%		
Om Haresh Dobra (S/o. Nutan Haresh Dobra)	SSC 84.00%		
Minal J. Tandel (D/o. Rekha J. Tandel)	SSC 82.40%		
Anuj P. Koli (S/o. Prabhakar D. Koli)	ICSE 82.00%		
Rushikesh T. Mokal (S/o. Tatyaram N. Mokal)	SSC 81.60%		
Abhishek S. Naidu (S/o. Shankar Naidu)	SSC 81.00%		
Nishali Nilesh Raut (D/o. Vaishali Nilesh Raut)	SSC 80.80%		




















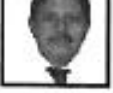
Meritorious Students of 2016

Name	Examination Passed & Percentage of Marks obtained		
Soham S. Mistry (S/o. Mamta S. Mistry)	ICSE 80.80%		
Pratik D. Gode (S/o. Deepak G. Gode)	SSC 80.20%		
Bhagyashri B. Kudkar (D/o. Bhanudas Kudkar)	SSC 79.80%		
Atharva S. Masurkar (S/o. Sharvari S. Masurkar)	SSC 76.80%		
Sadnya S. Chavan (D/o. Shrimant S. Chavan)	SSC 76.00%		
Suyash D. Kamble (S/o. Deepak G. Kamble)	SSC 77.40%		
Chinmay P. Manduskar (S/o. Pranali P. Manduskar)	HSC 88.15%		
Aditya R. Kadam (S/o. Geeta R. Kadam)	HSC 87.23%		
Bhaven V. Gore (S/o. Vikas V. Gore)	HSC 86.92%		
Anushri V. Kale (D/o. Vinod B. Kale)	HSC 85.23%		







Meritorious Students of 2016

Name	Examination Passed & Percentage of Marks obtained		
Sanjeevani C. Patade (D/o. Chandrakant V. Patade)	HSC 83.69%		
Rakshita Sushil Rane (D/o. Priyanka Sushil Rane)	HSC 81.23%		
Pranmay P. Patankar (S/o. Prashant M. Patankar)	HSC 78.92%		
Tanvi Pravin Ambre (D/o. Malini P. Ambre)	HSC 76.31%		
Navneet Yadav (S/o. Swatantranand D. Yadav)	HSC 75.38%		
Shweta M. Kalekar (D/o. Mahadev M. Kalekar)	HSC 73.69%		
Shantanu S. Gade (S/o. Satyawar Gade)	HSC (CBSC) 72.40%		
Saurabh S. Gothai (S/o. Sunil K. Gothai)	HSC 71.54%		
Shrutika Vijay Panale (D/o. Vijay Gangaram Panale)	HSC 70.00%		
Varsha P. Lokwane (D/o. Prakash Lokwane)	BE(IT) 86.26%		

Meritorious Students of 2016

Name	Examination Passed & Percentage of Marks obtained		
Akshata Anil Sagvekar (D/o. Anil Sagvekar)	BE(IT) 85.86%		
Anurag Sanjeev Joshi (S/o. Sanjeev Joshi)	BE (Computer) 81.98%		
Arti A. Satpute (D/o. Ajinath Maruti Satpute)	R.G.N.W. 80.83%		
Shyam Nayak (S/o. Vrinda V. Nayak)	BE (Mechanical Engg.) 80.94%		
Yashkumar Makwana (S/o. Mukesh Makwana)	BE (Computer Engg.) 76.67%		
Sonali Bhanudas Kudkar (D/o. Bhanudas Kudkar)	B.Com 76.14%		
Akshay Rajaram Satam (S/o. Manali Rajaram Satam)	BE (Computer) 75.00%		
Pradnya S. Gade (D/o. Satyawan Gade)	BE (Computer) 71.79%		
Asiya Vasim Patel (D/o. Vasim U. Patel)	Bachelor of Home Science 68.19%		
Bharati Amar Shastri (D/o. Amar J. Shastri)	BAMS 67.53%		

Meritorious Students of 2016

Name	Examination Passed & Percentage of Marks obtained	
Ashish S. Awate (S/o. Sandeep D. Awate)	BMS 67.00%	 
Aditya C. Chalke (S/o. C. M. Chalke)	BE (IT) 65.26%	 
Chaitali N. Rana (D/o. Narendra V. Rana)	MS (Biotechnology) 75.7%	 
Sneha R. Sonawane (D/o. Raju B. Sonawane)	SSC 90%	





AAI STAFF

CO-OP. CREDIT SOCIETY LTD., MUMBAI

सूर्यकिरण मुदत ठेव योजना

मुदत ठेवींवर आकर्षक व्याजदर	१०%
ज्येष्ठ नागरीक	१०.१०%



AAI STAFF
CO-OP. CREDIT SOCIETY LTD., MUMBAI



एअरपोर्ट ऑथोरिटीच्या सर्व कर्मचाऱ्यांना
व सोसायटीच्या सभासदांना
दसरा व दिपावलीच्या
हार्दिक शुभेच्छा !

४० वीं वार्षिक सभा २०१४-२०१५



४० वीं वार्षिक सभा २०१४-२०१५



४० वीं वार्षिक सभा २०१४-२०१५



४० वीं वार्षिक सभा २०१४-२०१५

