

**STATE BANK OF INDIA STAFF CO-OPERATIVE
SOCIETY LTD., No.X-342, CHENNAI-1.**

NOTICE

Notice is hereby given that an Ordinary Meeting of the 63rd
Annual General Body of the State Bank of India Staff Co-operative
Society Limited, No. X-342, Chennai,
will be held at the premises of the State Bank of India,
Administrative Office, Zone - 2, Chennai
No. 86, Rajaji Salai, Chennai - 600 001
on Thursday the 29-08-2019 at 6.00 p.m.

AGENDA

1. To confirm the minutes of the previous General Body Meeting held on 7th September 2018.
2. Presidential Address.
3. To adopt the 64th Annual Report, Receipts & Payments, Profit and Loss Account and Balance Sheet of the Society for the Co-operative year ended **31st March 2019** with the Audit Report issued by M/s. P.S.Subramania Iyer & Co., Chartered Accountants, Chennai – 28.
4. To consider the appropriation of Net Profit for the year 2018 – 2019 as recommended by the Board of Directors in accordance with the Multi-State Co-operative Societies Act & Rules 2002 and to declare the Dividend for the year 2018 – 2019.
5. To place the Statement of Accounts of Surety Relief Fund, Retirement Award and Family Benevolent Fund Assistance Scheme for the year 2018-2019.
6. To consider the Budget for the year 2020 – 2021.
7. To consider the appointment of M/s. P.S.Subramania Iyer & Co., Chartered Accountants for auditing the accounts of the Society for the year 2019 – 2020.
8. To consider the transfer of the unclaimed amounts in respect of following accounts to Reserve Fund as suggested and recommended by the Board of Directors.
 - a) Unclaimed Dividend of ₹3146/- for the year 2015-2016.

9. To ratify the refund of Unclaimed Dividend of ₹ 521/- approved by the General Body Meeting held on 7th September 2018 and to further ratify the transfer of ₹ 521/- to Reserve Fund.
10. As per Bye-Law No. 54(6) a sum of ₹ 4,71,538/- found irrecoverable and records of which were destroyed in the fire accident that occurred on 12.07.2014, the same may be written-off as recommended by Auditors.
11. A sum of ₹ 79,067/- due by the Society and not claimed by the claimants within the period of limitation shall be added to the Reserve Fund as per the Bye-Law No. 54 (8) as suggested by Auditors.
12. To consider Amendments to Bye-law No. 3 (xiii), 4.1, 8, 19, 24 and 32 (B)

(By order of the Board of Directors)

Place : Chennai - 600 001.
Date : 26-07-2019

(Sd/-) **L.K. SHOBHA DEVI**
Co-op. Sub-Registrar / Secretary

-
- Note :**
1. Dividend amount in cash will be disbursed after the meeting.
 2. Sweets will be distributed to the members attending the meeting on the day.
 3. Kindly bring your Bank ID Card for the payment of Dividend without fail.
 4. Dividend amount will be credited to member's account on 30th August 2019 through CBS.
 5. Members seeking any clarification at the meeting are requested to send their queries to the Secretary within three clear days notice before the date of the meeting.

STATE BANK OF INDIA STAFF CO-OPERATIVE SOCIETY LTD., No.X-342,

CHENNAI – 600 001

Dear Shareholders,

I take immense pleasure in extending a warm welcome to all the Members of our Co-operative Society for the 63rd Annual General Body Meeting and place before this August body the 64th Annual Report of our Society.

I am pleased to inform you that our Society has registered a Net Profit of ₹.1,77,08,571.99 during the year 2018-2019 and have great pleasure in informing you that a Dividend of 9.5% has been recommended by the Board of Directors.

My special thanks to all our shareholders who are the backbone of our Society. I sincerely thank all our Depositors for their continued patronage and for their trust in the Society.

The Board of Directors whole heartedly thank State Banks' Staff Union (Chennai Circle) and State Banks' Staff Union (Kerala Circle) for their valuable guidance and support extended to our Society.

On behalf of the Board and on my own behalf I thank State Bank of India, SME, Rajaji Salai Branch and Rajaji Salai Branch Chennai, for their continued support and our special thanks to M/s. Sukraa - the Software Consultants for their valuable guidance and solid support to our society.

The Board also thank the Auditors M/s. P.S.Subramania Iyer & Co., Chartered Accountants for their valuable guidance and suggestions for improving the business of the Society and submission of Audit Report in time.

Our sincere thanks to the Central Registrar of Co-operative Societies, New Delhi, the Officials of Co-operative Department, Government of Tamil Nadu for their valuable guidance and Chennai Central Co-operative Bank for the support extended to our Society.

I personally thank my Co-Directors for their solid support and guidance.

I am happy to record our appreciation to our former Secretary Smt. M. Kalavathy, present Secretary Smt. L.K. Shobha Devi and all the staff for their dedication in the effective functioning of the Society.

My sincere thanks to one and all and assure you that we will do our best for the sustained growth of our Society with value addition.

With best wishes,

S. MICHAEL RAJ
PRESIDENT

**STATE BANK OF INDIA STAFF CO-OPERATIVE
SOCIETY LTD., No.X-342, CHENNAI - 600 001.**

**64th ANNUAL REPORT
FOR THE YEAR ENDED 31ST MARCH 2019**

The Board of Directors have great pleasure in placing before this General Body, a brief report on the working of the Society for the year ended 31st March, 2019 together with the Statement of Accounts as well as the Audit Report issued by M/s.P.S Subramania Iyer & Co., Chartered Accountants, Chennai-28.

MANAGEMENT

The Board Meeting was convened 12 times and transacted the business of the Society during the year 01.04.2018 to 31.03.2019.

MEMBERSHIP

The membership of the Society during the year 2018-2019 is detailed below:

| Beginning of the year | Admission | Resignation | End of the year |
|-----------------------|------------|-------------|-----------------|
| 4973 | 254 | 678 | 4549 |

SHARE CAPITAL

The paid-up Share Capital of the Society during the year 2018-2019

| Beginning of the year | SHARE CAPITAL | | End of the year |
|-----------------------------|----------------------------|----------------------------|-----------------------------|
| | Received | Refunded | |
| ₹ 10,69,37,601.00 | ₹ 1,53,52,031.00 | ₹ 1,51,62,950.00 | ₹ 10,71,26,682.00 |

DIVIDEND

The Board of Directors are pleased to recommend a Dividend of **9.5%** for the year 2018 - 2019.

THRIFT DEPOSITS

Thrift Deposit Account during the year 2018 - 2019 is detailed below :

| Beginning of the year ₹ | End of the year ₹ |
|----------------------------|------------------------|
| 29,21,76,958.00 | 27,59,80,106.00 |

FIXED DEPOSITS

Total amount of Deposit held under this account at the end of the year is
Rs. 12,69,77,263.00

LOANS TO MEMBERS

The transactions under Main Loan during the year 2018 - 2019.

| Outstanding at the beginning of the year ₹ | Disbursed during the year ₹ | Recovered during the year ₹ | Balance at the end of the year ₹ |
|--|-----------------------------------|-----------------------------------|--|
| 54,58,76,199.00 | 31,44,29,128.00 | 32,79,50,679.00 | 53,23,54,648.00 |

INTEREST ON LOAN

The Rate of interest is @ 9%

SURETY RELIEF FUND

A sum of ₹ 27,00,359/- was adjusted from the Surety Relief Fund in respect of 32 Members during the year 2018-2019.

FAMILY BENEVOLENT FUND ASST. SCHEME

During the year 2018-2019 a sum of ₹ 5,90,000/- was disbursed to 32 members as relief under this fund.

APPROPRIATION OF NET PROFIT FOR THE YEAR 2018 - 2019

The Society has earned a Net Profit of ₹ 1,77,08,571.99 during the year 2018-2019 as against ₹ 1,60,59,500.14 during the year 2017-2018. The Board of Directors are pleased to recommend the following appropriation of Net Profit.

ALLOCATION OF NET PROFIT FOR 2018-2019

| PARTICULARS | | Amount ₹ | | Amount ₹ | |
|-------------------------------|-----|--------------------|-----------|--------------------|-----------|
| Net Profit | | | | 1,77,08,571 | 99 |
| Reserve Fund | 25% | 44,27,142 | 99 | | |
| Co-operative Education Fund | 1 % | 1,77,085 | 72 | | |
| Reserve for Unforeseen Losses | 10% | 17,70,857 | 28 | | |
| Dividend @ 9.5% | | 1,03,52,877 | 00 | | |
| Exgratia to Staff | | 1,00,000 | 00 | | |
| Members Welfare Fund | | 8,50,609 | 00 | | |
| Staff Welfare Fund | | 30,000 | 00 | | |
| Total | | 1,77,08,571 | 99 | 1,77,08,571 | 99 |

The Board of Directors express their sincere gratitude to the State Bank of India Chennai Circle & Kerala Circle, State Banks' Staff Union (Chennai Circle), State Banks' Staff Union (Kerala Circle), The Central Registrar of Co-operative Societies, New Delhi, The Registrar of Co-operative Societies, Chennai, The Additional Registrar of Co-operative Societies (Chennai Region), The Deputy Registrar of Co-operative Societies (Credit), Chennai Central Co-operative Bank Ltd., Chennai and Shri. S. Sundararaman, Chartered Accountant of M/s. P.S. Subramania Iyer & Co., for their valuable guidance and great support . We thank all the members for their continued patronage and co-operation in the development of our society. We take this opportunity to express our special thanks to HRMS Department of State Bank of India, Chennai Circle and Kerala Circle, for their valuable support in society's demand recovery. We also convey our thanks to SUKRAA - the software consultants of our society. Our thanks are also to our loyal and hard working staff for their active service to our members.

/ By Order of the Board /

Place : Chennai - 600 001.

L.K. SHOBHA DEVI

Date : 26.07.2019

C.S.R. / Secretary.

P.S. SUBRAMANIA IYER & CO.

CHARTERED ACCOUNTANTS

JAYSHREE APARTMENTS, NEW NO.60, OLD NO.39, SECOND MAIN ROAD, RAJA ANNAMALAI PURAM, CHENNAI - 600 028

PHONE : 2435 30 20 / 2435 40 30 / 2435 30 40 / 4211 20 90

E-mail : pss@pssca.in

AUDITOR'S REPORT TO THE MEMBERS OF THE GOVERNING BODY OF STATE BANK OF INDIA STAFF CO-OPERATIVE SOCIETY LTD., No.X-342,

No. 34/9, Second Line Beach, S.C.C. Anthony Pillai Bhavan, H.M.S. Building, Second Floor, Chennai-1.

We have audited the financial statements of State Bank of India Staff Co-Operative Society Limited (the entity), which comprise the balance sheet as at 31st March 2019, and the Profit and Loss for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements of the entity are prepared, in all material respects, in accordance with applicable Laws.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

Management is responsible for the preparation of the financial statements in accordance with applicable Law and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Further, we report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b) In our opinion proper books of account as required by law have been kept by the Society so far appears from our examination of those books.
- c) The Balance Sheet, Statement of Profit and Loss, and Receipts and Payments account with by this report are in agreement with the books of account.

As per our examination of the books and records of the Society there has been no material impropriety or irregularities in the expenditure or in the realization of money due to the Multi Sate Co-Operative Society.

For P.S.SUBRAMANIA IYER & CO.
Chartered Accountants
Firm Registration No. : 004104S

Sd./

S. SUNDARARAMAN
(Partner)

Membership No. 022137
UDIN No. 19022137AAAAAT6005

Place : Chennai

Date : 19.07.2019

STATE BANK OF INDIA STAFF CO-OPERATIVE
RECEIPT AND PAYMENT ACCOUNT

| Amount as on 31-03-2018 ₹ | | RECEIPTS | Amount as on 31.03.2019 ₹ | | Amount as on 31.03.2019 ₹ | |
|---------------------------------|-----------|-------------------------------------|---------------------------------|----|---------------------------------|-----------|
| 10,398 | 05 | Opening Balance | 10,519 | 00 | | |
| 63,09,156 | 15 | i) Cash on Hand | 60,25,734 | 15 | | |
| 1,48,92,130 | 49 | ii) Balances with Banks | 1,05,02,429 | 27 | | |
| 59,929 | 00 | a) Current Account with CC Bank | — | — | | |
| 3,817 | 40 | b) Current Account with SBI SME Br. | 3,972 | 40 | | |
| 5,01,393 | 00 | c) SB Account with SBI SME Br. | 5,00,341 | 00 | | |
| 5,07,406 | 00 | d) SB Account with CC Bank, H.O. | 5,00,348 | 00 | | |
| — | — | e) Dividend Power Pack A/c.SBI | 2,06,478 | 00 | | |
| | | f) TFS Interest Power Pack A/c.SBI | | | | |
| | | g) SBI C/A No. 37568557520 | | | | |
| 2,22,84,230 | 09 | | | | 1,77,49,821 | 82 |
| 1,66,57,740 | 00 | Share Capital - Members | | | 1,53,52,031 | 00 |
| 17,08,21,246 | 00 | Deposits and Borrowings | | | 17,62,27,420 | 00 |
| | | From Members | | | | |
| | | Loans | | | | |
| 35,42,33,246 | 00 | i) From Members | 32,79,50,679 | 00 | | |
| 38,90,386 | 00 | ii) From Non-Members | 35,66,870 | 00 | | |
| 35,81,23,632 | 00 | | | | 33,15,17,549 | 00 |
| 4,83,84,909 | 00 | Interest Received | | | 4,97,34,887 | 00 |
| 1,29,67,347 | 50 | Income from Investments | - | | 99,15,130 | 00 |
| | | Miscellaneous Income | | | | |
| 15,048 | 00 | i) Entrance Fees | 12,268 | 00 | | |
| 15,530 | 00 | ii) Others | 11,928 | 00 | | |
| 30,578 | 00 | | | | 24,196 | 00 |
| 10,50,000 | 00 | Members Welfare Fund | | | 12,05,000 | 00 |
| — | — | Furniture Redemption Fund | — | — | — | — |
| 8,16,49,217 | 00 | Investments withdrawn | | | 3,97,34,809 | 00 |
| | | Adjusting Heads | | | | |
| 26,40,799 | 00 | i) Sundry Debtors | 5,72,157 | 00 | | |
| 1,97,58,813 | 00 | ii) Sundry Creditors | 1,08,57,417 | 00 | | |
| 2,23,99,612 | 00 | | | | 1,14,29,574 | 00 |
| 20,080 | 00 | Transfer to Reserve Fund | | - | 521 | 00 |
| 73,43,88,591 | 59 | | | | 65,28,90,938 | 82 |
| Place : Chennai - 1. | | Sd./ | | | | |
| Date : 19.07.2019 | | President | | | | |

SOCIETY LTD., No.X-342, Chennai-600 001.
FOR THE YEAR ENDED 31.03.2019

| Amount as on 31-03-2018 ₹ | | PAYMENTS | Amount as on 31-03-2019 ₹ | | Amount as on 31-03-2019 ₹ | |
|---------------------------------|----|---|---------------------------------|----|---------------------------------|----|
| 1,36,70,130 | 00 | Repayment of Share Capital | | | 1,51,62,950 | 00 |
| 18,38,03,649 | 00 | Members | | | 18,08,16,036 | 00 |
| | | Deposits and Borrowings | | | | |
| | | Repayment to Members | | | | |
| | | Loans | | | | |
| 37,26,50,220 | 00 | i) Payment to Members | 31,44,29,128 | 00 | | |
| 29,35,000 | 00 | ii) Payment to Non-Members | 34,00,000 | 00 | | |
| 37,55,85,220 | 00 | | | | 31,78,29,128 | 00 |
| 15,31,527 | 00 | Purchase of Fixed Assets | | | 37,050 | 00 |
| | | Adjusting Heads | | | | |
| 22,94,269 | 00 | i) Sundry Debtors | 17,89,657 | 00 | | |
| 2,05,66,943 | 00 | ii) Sundry Creditors | 1,19,91,658 | 00 | | |
| 2,28,61,212 | 00 | | | | 1,37,81,315 | 00 |
| 3,32,24,364 | 00 | Interest Paid | | | 3,11,13,502 | 00 |
| 1,21,82,676 | 05 | Establishment & Contingencies | | | 1,05,75,568 | 50 |
| 1,26,56,100 | 00 | Dividend Paid | | | 99,44,270 | 00 |
| 1,81,785 | 72 | Co-operative Education Fund | | | 1,60,595 | 00 |
| 1,00,000 | 00 | Ex-Gratia to Staff | | | 1,00,000 | 00 |
| 5,91,27,151 | 00 | Investments | | | 5,24,57,149 | 00 |
| 1,92,289 | 00 | Staff Welfare Fund | | | 2,74,133 | 00 |
| 14,94,000 | 00 | Members Welfare Fund | | | 14,38,000 | 00 |
| 28,666 | 00 | Bonus | | | 28,912 | 00 |
| - | - | Bad Debts | | | | |
| | | Closing Balance | | | | |
| 10,519 | 00 | i) Cash on Hand | 8,389 | 00 | | |
| | | ii) Balance with Banks | | | | |
| 60,25,734 | 15 | a) Current Account with CC Bank | 64,96,419 | 15 | | |
| 1,05,02,429 | 27 | b) Current Account with SBI SME Br. | 1,15,80,125 | 77 | | |
| 2,06,478 | 00 | c) Current Account with SBI, Rajaji Salai | - | - | | |
| 3,972 | 40 | d) SB Account with CC Bank H.O | 4,133 | 40 | | |
| 5,00,348 | 00 | e) TFS Interest Power Pack Account SBI | 5,00,237 | 00 | | |
| 5,00,341 | 00 | f) Dividend Power Pack Account SBI | 5,01,270 | 00 | | |
| - | - | g) SBI C/A No. 37568557520 | 81,756 | 00 | | |
| 1,77,49,821 | 82 | | | | 1,91,72,330 | 32 |
| 73,43,88,591 | 59 | | | | 65,28,90,938 | 82 |
| Sd/ C.S.R./Secretary | | Vide our report of even date For P.S.Subramania Iyer & Company Chartered Accountants Firm Reg. No. 004104S Sd/ S. Sundararaman (Partner) M.No.022137 | | | | |

STATE BANK OF INDIA STAFF CO-OPERATIVE
PROFIT AND LOSS ACCOUNT FOR

| Amount as on 31.03.2018 ₹ | | LOSS | Amount as on 31.03.2019 ₹ | | Amount as on 31.03.2019 ₹ | |
|--|-----------|--|---------------------------------|----|---------------------------------|-----------|
| 3,32,24,364 | 00 | Interest Paid | 3,11,13,502 | 00 | | |
| 2,64,41,251 | 00 | ADD: Due as on 31.03.2019 | 2,61,96,808 | 00 | | |
| 2,80,31,672 | 00 | LESS: Due as on 31.03.2018 | 2,64,41,251 | 00 | | |
| 3,16,33,943 | 00 | | | | 3,08,69,059 | 00 |
| 1,19,21,340 | 05 | Establishment and Contingencies | | | 1,07,07,012 | 50 |
| 28,912 | 00 | Bonus Provision | --- | | 29,798 | 00 |
| 5,89,058 | 57 | Depreciation | --- | | 4,69,026 | 00 |
| — | | Bad debts | --- | | 3,77,915 | 00 |
| 1,60,59,500 | 14 | Net Profit | | | 1,77,08,571 | 99 |
| 6,02,32,753 | 76 | TOTAL | | | 6,01,61,382 | 49 |
| <div style="display: flex; justify-content: space-between; align-items: flex-end; padding: 20px;"> <div> Place : Chennai - 1. Date : 19.07.2019 </div> <div style="text-align: right;"> Sd / President </div> </div> | | | | | | |

SOCIETY LTD., No.X-342, Chennai-600 001.

THE YEAR ENDED 31.03.2019

| Amount as on 31.03.2018 ₹ | | PROFIT | Amount as on 31.03.2019 ₹ | | Amount as on 31.03.2019 ₹ | |
|--|-----------|---|---------------------------------|----|---------------------------------|-----------|
| 4,83,84,909 | 00 | Interest Received | 4,97,34,887 | 00 | | |
| 7,90,725 | 51 | ADD: Interest Accrued as on 31.03.2019 | 7,98,748 | 00 | | |
| 7,09,347 | 95 | LESS: Interest Accrued as on 31.03.2018 | 7,90,725 | 51 | | |
| 4,84,66,286 | 56 | | | | 4,97,42,909 | 49 |
| 1,14,47,483 | 50 | Income from Investments | | | 1,03,94,277 | 00 |
| | | Miscellaneous Income | | | | |
| 15,048 | 00 | i) Entrance Fees | 12,268 | 00 | | |
| 15,530 | 00 | ii) Others | 11,928 | 00 | | |
| 30,578 | 00 | | | | 24,196 | 00 |
| 2,88,405 | 70 | Release from Bad Debts Reserve | — | | — | — |
| 6,02,32,753 | 76 | TOTAL | | | 6,01,61,382 | 49 |
| <p>Vide our report of even date</p> <p>For P.S.Subramania Iyer & Company Chartered Accountants Firm Reg No:004104S</p> <p>Sd / C.S.R / Secretary</p> <p>Sd / S. Sundararaman (Partner) (M.No.022137)</p> | | | | | | |

STATE BANK OF INDIA STAFF CO-OPERATIVE BALANCE SHEET

| Amount as on 31.03.2018 ₹ | | LIABILITIES | Amount as on 31.03.2019 ₹ | | Amount as on 31.03.2019 ₹ | |
|---------------------------------|----|--|---------------------------------|----|---------------------------------|----|
| 10,69,37,601 | 00 | Share Capital Members | | | 10,71,26,682 | 00 |
| | | Reserves and Surplus | | | | |
| | | Reserve Fund | | | | |
| 10,42,33,577 | 35 | Opening Balance | 10,87,98,300 | 43 | | |
| 45,44,643 | 08 | Add: i) Appropriation out of Previous year's Profit | 40,14,875 | 00 | | |
| — | | Transfer from Unpaid TFS Int. | — | | | |
| 20,080 | 00 | Transfer from Unpaid Dividend | 521 | 00 | | |
| 10,87,98,300 | 43 | | | | 11,28,13,696 | 43 |
| | | Reserve for Unforeseen Losses | | | | |
| 2,88,72,135 | 68 | Opening Balance | 3,06,89,992 | 90 | | |
| 18,17,857 | 22 | Add: Appropriation out of Previous year's Profit | 16,05,950 | 00 | | |
| — | | Add : Receipt | — | | | |
| — | | Less : Transfer to Profit & Loss A/c. | — | | | |
| 3,06,89,992 | 90 | | | | 3,22,95,942 | 90 |
| | | Non - Statutory Reserve | | | | |
| 15,512 | 63 | Opening Balance | 15,512 | 63 | | |
| — | — | Add: Reserve Created | — | — | | |
| — | — | Less: Release of Reserve | — | — | | |
| 15,512 | 63 | | | | 15,512 | 63 |
| | | Dividend Equalisation Fund | | | | |
| 19,93,146 | 60 | Opening Balance | 4,26,948 | 60 | | |
| — | | Add: Appropriation Out of previous Years Profit | — | | | |
| 15,66,198 | 00 | Less : Transfer | — | | | |
| 4,26,948 | 60 | | | | 4,26,948 | 60 |

SOCIETY LTD., No.X-342, Chennai-600 001.
AS ON 31ST MARCH 2019

| Amount as on 31.03.2018 ₹ | | ASSETS | Amount as on 31.03.2019 ₹ | | Amount as on 31.03.2019 ₹ | |
|---------------------------------|----|---|---------------------------------|----|---------------------------------|----|
| 19,03,510 | 43 | Fixed Assets | | | 14,71,534 | 43 |
| | | As per the Schedule | | | | |
| | | Investments | | | | |
| 4,25,93,193 | 00 | Fixed Deposits | 5,08,03,418 | 00 | | |
| 89,81,800 | 00 | 89818 Nos. Shares of ₹ 100/- each in CC Bank H.O | 89,81,800 | 00 | | |
| 10 | 00 | CC Printing Works 10 shares of ₹ 1 each | 10 | 00 | | |
| 9,990 | 00 | CC Printing Works 999 shares of ₹ 10 each | 9,990 | 00 | | |
| 20,500 | 00 | 41 Nos shares of ₹ 500 each in TN CCF Limited | 20,500 | 00 | | |
| 9,39,51,607 | 30 | Reserve Fund Invested In CC Bank H.O. | 9,84,63,722 | 30 | | |
| 14,55,57,100 | 30 | | | | 15,82,79,440 | 30 |
| | | Loans & Advances | | | | |
| | | a) Members | | | | |
| 53,94,95,085 | 00 | Performing Advances | 52,01,05,874 | 00 | | |
| 63,81,114 | 00 | Non-Performing Advances | 1,22,48,774 | 00 | | |
| | | | 53,23,54,648 | 00 | | |
| 44,11,170 | 00 | b) Non - Members | 42,44,300 | 00 | | |
| 7,90,725 | 51 | Add : Interest Accrued and due on Loans | 7,98,748 | 00 | | |
| | | | | | | |
| 15,94,568 | 05 | Less : Provision for Bad and Doubtful advances | 19,72,483 | 05 | | |
| 54,94,83,526 | 46 | | | | 53,54,25,212 | 95 |
| | | Interest Accrued but not due on | | | | |
| 21,73,992 | 00 | Investments | | | 26,53,139 | 00 |
| 2,04,006 | 00 | Pre Paid Expenses | | | 1,89,589 | 00 |
| 1,800 | 00 | Telephone Deposit | | | 1,800 | 00 |
| 63,494 | 00 | TDS Receivable | | | 63,494 | 00 |

STATE BANK OF INDIA STAFF CO-OPERATIVE BALANCE SHEET

| | | | | | | |
|------------------|-----------|---|-----------|----|-----------------|-----------|
| 1,60,59,500 | 14 | Profit for the year | | | 1,77,08,571 | 99 |
| | | Earmarked Fund | | | | |
| | | Furniture Redemption Fund | | | | |
| 1,90,371 | 00 | Opening Balance | 1,90,371 | 00 | | |
| — | | Add : Profit on sale of Furniture | — | | | |
| 1,90,371 | 00 | | | | 1,90,371 | 00 |
| 3,43,414 | 17 | Building Fund | | | 3,43,414 | 17 |
| 21,613 | 44 | Common Good Fund | | | 21,613 | 44 |
| | | Members Welfare Fund | | | | |
| 41,712 | 39 | Opening Balance | 52,176 | 69 | | |
| | | Add : Appropriation of Previous Year | | | | |
| 4,54,464 | 30 | Profit | 2,24,331 | 00 | | |
| 10,50,000 | 00 | Add : Due from General Fund | 12,05,000 | 00 | | |
| 14,94,000 | 00 | Less : Payment to Members | 14,38,000 | 00 | | |
| 52,176 | 69 | | | | 43,507 | 69 |
| | | Co-operative Education Fund | | | | |
| — | - | Opening Balance | — | | | |
| | | Add : Appropriation of Previous Year | | | | |
| 1,81,785 | 72 | Profit | 1,60,595 | 00 | | |
| 1,81,785 | 72 | Less : Payments | 1,60,595 | 00 | | |
| — | - | | — | - | — | — |
| | | Staff Welfare Fund | | | | |
| 14,44,435 | 92 | Opening Balance | 12,62,146 | 92 | | |
| | | Add : Appropriation of Previous Year | | | | |
| 10,000 | 00 | Profit | 10,000 | 00 | | |
| 1,92,289 | 00 | Less : Payments | 2,74,133 | 00 | | |
| 12,62,146 | 92 | | — | — | 9,98,013 | 92 |

SOCIETY LTD., No.X-342, Chennai-600 001.
AS ON 31ST MARCH 2019

| | | | | | | |
|--------------------|-----------|----------------------------------|-------------|----|--------------------|-----------|
| | | Current Assets | | | | |
| 19,11,465 | 00 | i) Sundry Debtors | 31,28,965 | 00 | | |
| 75,552 | 00 | ii) Stock of Stationery | 44,518 | 00 | | |
| 19,87,017 | 00 | | | | 31,73,483 | 00 |
| | | Balances with Banks | | | | |
| 60,25,734 | 15 | Current Account with CC Bank H.O | 64,96,419 | 15 | | |
| 1,05,02,429 | 27 | Current Account with SBI SME Br. | 1,15,80,125 | 77 | | |
| 2,06,478 | 00 | SB Account with SBI SME Br. | – | – | | |
| 3,972 | 40 | SB Account with CC Bank H.O | 4,133 | 40 | | |
| 5,00,348 | 00 | TFS Interest Power Pack Account | 5,00,237 | 00 | | |
| 5,00,341 | 00 | Dividend Power Pack Account | 5,01,270 | 00 | | |
| – | – | SBI Current A/c No. 37568557520 | 81,756 | 00 | | |
| 1,77,39,302 | 82 | | | | 1,91,63,941 | 32 |
| 10,519 | 00 | Cash on Hand | | | 8,389 | 00 |

**STATE BANK OF INDIA STAFF CO-OPERATIVE
BALANCE SHEET**

| | | | | | | |
|---------------------|-----------|---|--------------|----|---------------------|-----------|
| | | Deposits and Borrowings | | | | |
| 42,55,75,408 | 09 | Members | 42,09,86,792 | 09 | | |
| 2,64,41,251 | 00 | Add : Interest payable but not due | 2,61,96,808 | 00 | | |
| 45,20,16,659 | 09 | | | | 44,71,83,600 | 23 |
| | | Ex.Gratia to staff | | | | |
| — | | Opening Balance | — | | | |
| 1,00,000 | 00 | Receipts | 1,00,000 | 00 | | |
| 1,00,000 | 00 | Payments | 1,00,000 | 00 | | |
| — | | | — | | — | |
| | | Current Liabilities | | | | |
| 4,75,446 | 00 | Establishment and Contingencies | 5,61,439 | 00 | | |
| 28,912 | 00 | Bonus Payable | 29,798 | 00 | | |
| 18,02,006 | 00 | Sundry Creditors | 6,67,765 | 00 | | |
| 3,667 | 00 | Dividend Payable | 3,146 | 00 | | |
| 23,10,031 | 00 | | | | 12,62,148 | 00 |
| 71,91,24,268 | 01 | Total | | | 72,04,30,023 | 00 |

Sd /
President

Place : Chennai - 1.
Date : 19.07.2019

SOCIETY LTD., No.X-342, Chennai-600 001.
AS ON 31ST MARCH 2019

| | | | | | | |
|---------------------|-----------|--------------|--|--|---------------------|-----------|
| | | | | | | |
| 71,91,24,268 | 01 | Total | | | 72,04,30,023 | 00 |

Sd /
C.S.R / Secretary

Vide our Report of even date
For P.S.Subramania Iyer & Company
Chartered Accountants
Firm Reg No:004104S

Sd /
S. Sundararaman
(Partner)
(M.No.022137)

STATE BANK OF INDIA STAFF CO-OPERATIVE SOCIETY LTD., No.X-342, CHENNAI-1.

BUDGET FOR THE YEAR 2020-2021

| EXPECTED INCOME | ₹ | | ESTIMATED EXPENDITURE | Amount ₹ | |
|---|--------------------|-----------|-------------------------------|--------------------|-----------|
| Staff Loan Interest | 3,00,000 | 00 | Int. on Deposits & Borrowings | 3,00,00,000 | 00 |
| Main Loan Interest | 4,75,00,000 | 00 | Audit Fees | 40,000 | 00 |
| Reserve Fund Interest | 65,00,000 | 00 | Advertisement | 10,000 | 00 |
| C.C. Bank Dividend Warrant | 9,00,000 | 00 | Establishment Charges | 85,00,000 | 00 |
| Income on Investments | 30,00,000 | 00 | Legal Fees | 3,000 | 00 |
| | | | Board Meeting | 1,20,000 | 00 |
| | | | GB Meeting | 20,00,000 | 00 |
| | | | Postage & Telephone | 3,00,000 | 00 |
| | | | Printing & Stationery | 1,50,000 | 00 |
| | | | Repairs & Renewals | 3,60,000 | 00 |
| | | | Insurance & Service Contract | 60,000 | 00 |
| | | | Computer & Other Accessories | 50,000 | 00 |
| | | | Conveyance Charges | 25,000 | 00 |
| | | | Books & Periodicals | 1,700 | 00 |
| | | | Miscellaneous Expenses | 2,00,000 | 00 |
| | | | Contingent Expenses | 2,00,000 | 00 |
| Total | 5,82,00,000 | 00 | Total | 4,20,19,700 | 00 |
| <div> <div>Total Expected Income</div> <div>₹ 5,82,00,000.00</div> </div> <div> <div>Total Estimated Expenditure</div> <div>₹ 4,20,19,700.00</div> </div> <div> <div>Expected Profit</div> <div>₹ 1,61,80,300.00</div> </div> | | | | | |

**STATE BANK OF INDIA STAFF CO-OPERATIVE SOCIETY LTD., No.X-342
CHENNAI – 600 001.**

SURETY RELIEF FUND 2018 – 2019

| PARTICULARS | Amount ₹ |
|--------------------------------------|---------------------|
| Opening Balance as on 01.04.2018 | 45,85,601.09 |
| Add : Receipts | 35,32,794.00 |
| TOTAL | 81,18,395.09 |
| Less : Amount of Relief Given | 27,03,299.00 |
| Balance as on 31.03.2019 | 54,15,096.09 |

FAMILY BENEVOLENT FUND ACCOUNT 2018-2019

| PARTICULARS | Amount ₹ |
|---|-----------------------|
| Opening Balance as on 01.04.2018 | 1,16,50,405.00 |
| Add : Receipts | 21,97,076.00 |
| TOTAL | 1,38,47,481.00 |
| Less : Payment made due to Resignation of membership | 21,33,368.00 |
| Balance as on 31.03.2019 | 1,17,14,113.00 |

F.B.F. ASSISTANCE SCHEME ACCOUNT 2018-2019

| PARTICULARS | Amount ₹ |
|--------------------------------------|---------------------|
| Opening Balance as on 01.04.2018 | 8,18,634.00 |
| Add : Receipts | 6,71,580.00 |
| TOTAL | 14,90,214.00 |
| Less : Amount of Relief Given | 5,90,000.00 |
| Balance as on 31.03.2019 | 9,00,214.00 |

**STATE BANK OF INDIA STAFF CO-OPERATIVE SOCIETY LTD., No.X-342,
CHENNAI – 600 001**

SURETY RELIEF FUND

STATEMENT SHOWING THE SURETY RELIEF FUND AMOUNT ADJUSTED FOR THE YEAR 2018-2019

| S.No. | G.No. | NAME OF THE MEMBER | BRANCH | AMOUNT ₹ |
|-------|-------|-----------------------|---------------------------|---------------------|
| 1. | 35892 | R. RAJENDRAN | ALAPUZHA | 75,808.00 |
| 2. | 38471 | B. PANNEERSELVAM | CONCOR TONDIARPET | 1,09,885.00 |
| 3. | 37213 | S. SARASWATHY | ZONAL OFFICE MADURAI | 96,369.00 |
| 4. | 32375 | K. VINODAN | CANNANORE | 59,643.00 |
| 5. | 42776 | P.S. SASIDHARAN | COCHIN PORT TRUST | 1,263.00 |
| 6. | 36779 | M. KARUPPASAMY | S M E TUTICORIN | 88,580.00 |
| 7. | 34627 | D. ETTYAPPAN | TAMBARAM | 6,258.00 |
| 8. | 40871 | K. ARUMUGHAM | PAMBANAR | 86,611.00 |
| 9. | 35222 | S. PALANISAMY | PERIAKULAM | 77,567.00 |
| 10. | 37691 | K. JAGADEESAN | MAYILADUTHURAI | 16,639.00 |
| 11. | 43019 | V. PAUL SURESH | S M E TUTICORIN | 1,22,961.00 |
| 12. | 35208 | V. MARIAPPAN | RBO-II ADMIN. COIMBATORE | 77,765.00 |
| 13. | 43844 | K.R. JAGGADEESH KUMAR | SMECCC COIMBATORE | 1,70,070.00 |
| 14. | 45060 | S. ILANGO VAN | ILAYANDUGI | 2,02,656.00 |
| 15. | 29167 | RAJI BASANTH RAO | MRC NAGAR | 13,975.00 |
| 16. | 35403 | S.P. DASARATHAN | SATHUVACHARI | 1,00,081.00 |
| 17. | 28641 | C. PERUMAL | DHARMAPURI | 6,873.00 |
| 18. | 41115 | D. KARUNAKARAN | SUNGU VACHATRAM | 1,45,782.00 |
| 19. | 37791 | K. VADIVEL | KARUVEPPILANKURICHI ADB | 7,389.00 |
| 20. | 35626 | P. CHINNAN | ERODE | 49,063.00 |
| 21. | 35974 | M. UDAYAKUMAR | BHAVANI | 55,370.00 |
| 22. | 37408 | A.K. SANIL KUMAR | MALAPARAMBA | 23,930.00 |
| 23. | 33641 | G. RAJAPUTHIRAN | SAIDAPET | 70,757.00 |
| 24. | 37575 | P. CHINNASAMY | DHARMAPURI TOWN | 1,34,512.00 |
| 25. | 42503 | K. MURUGESAN | CAC COIMBATORE | 2,07,485.00 |
| 26. | 36751 | E. MURALI | SPL. CURRENCY ADMIN. CELL | 1,19,648.00 |
| 27. | 36445 | S. SELVARAJU | VADAPATHIMANGALAM ADB | 59,350.00 |
| 28. | 34450 | P. PRASAD | CANNANORE | 13,293.00 |
| 29. | 38536 | S. RAJAPANDI | KOVILPATTI | 89,230.00 |
| 30. | 39491 | S. PARAMASIVAM | KOVILPATTI | 68,623.00 |
| 31. | 42462 | P. THANGAMOCHAN | ERAL | 1,00,110.00 |
| 32. | 43873 | K. BALUSAMY | OMALUR | 2,29,698.00 |
| 32. | 35510 | R. RAJAMANI | PODANUR | 13,115.00 |
| | | | TOTAL ₹ | 27,00,359.00 |
| | | | R.E. Passed | 2,940.00 |
| | | | TOTAL ₹ | 27,03,299.00 |

**STATE BANK OF INDIA STAFF CO-OPERATIVE SOCIETY LTD., No.X-342,
CHENNAI – 600 001**

FAMILY BENEVOLENT FUND ASSISTANCE SCHEME

**STATEMENT SHOWING THE AMOUNT OF RELIEF ASSISTANCE GIVEN TO
LEGAL HEIRS FROM FAMILY BENEVOLENT FUND ASSISTANCE SCHEME DURING THE YEAR 2018-2019**

| S.No. | G.No. | NAME OF THE MEMBER | BRANCH | AMOUNT ₹ |
|-------|-------|-----------------------|-------------------------------|---------------------|
| 1. | 33189 | G. SATHYA RAO | TONDIARPET | 20,000/- |
| 2. | 36588 | S. THANGAPRAKASAM | THIRUVIDAIMARUDUR | 20,000/- |
| 3. | 35892 | R. RAJENDRAN | ALAPUZHA | 20,000/- |
| 4. | 43113 | K. SHYLAJA | KADAPPAKADA | 20,000/- |
| 5. | 40675 | T.J. JOHN | THODUPUZHA | 20,000/- |
| 6. | 38471 | B. PANNEERSELVAM | CONCOR TONDIARPET | 20,000/- |
| 7. | 32375 | K. VINODAN | CANNANORE | 20,000/- |
| 8. | 42776 | P.S. SASIDHARAN | COCHIN PORT TRUST | 20,000/- |
| 9. | 40871 | K. ARUMUGHAM | PAMBANBAR | 20,000/- |
| 10. | 36779 | M. KARUPASAMY | SME TUTICORIN | 20,000/- |
| 11. | 35222 | S. PALANISAMY | PERIAKULAM | 20,000/- |
| 12. | 34627 | D. ETTYAPPAN | TAMBARAM | 20,000/- |
| 13. | 38220 | A. MOHAN | SILATHUR | 20,000/- |
| 14. | 35208 | V. MARIAPPAN | RBO-II ADMIN. COIMBATORE | 20,000/- |
| 15. | 37024 | P. ASHOK KUMAR | LEATHER INTERNATIONAL CHENNAI | 10,000/- |
| 16. | 28641 | C. PERUMAL | DHARMAPURI | 20,000/- |
| 17. | 45060 | S. ILANGO VAN | ILAYANDUGI | 10,000/- |
| 18. | 43844 | K.R. JAGGADEESH KUMAR | SMECCC COIMBATORE | 20,000/- |
| 19. | 37691 | K. JAGADEESAN | MAYILADUTHURAI | 20,000/- |
| 20. | 35626 | P. CHINNAN | ERODE | 20,000/- |
| 21. | 39277 | K. MOHANAN | KAZHAKKOOTTAM | 15,000/- |
| 22. | 37791 | K. VADIVEL | KARUVEPPILANKURICHI | 20,000/- |
| 23. | 41115 | D. KARUNAKARAN | SUNGU VACHATRAM | 20,000/- |
| 24. | 45350 | S. MURUGESAN | PATTUKOTTAI | 5,000/- |
| 25. | 36751 | E. MURALI | SPL. CURRENCY ADMN. CELL | 20,000/- |
| 26. | 37575 | P. CHINNASAMY | DHARMAPURI TOWN | 20,000/- |
| 27. | 42503 | K. MURUGESAN | CAC COIMBATORE | 20,000/- |
| 28. | 36445 | S. SELVARAJU | VADAPATHIMANGALAM ADB | 20,000/- |
| 29. | 25560 | S.K. DASS | KOVILPATTI | 15,000/- |
| 30. | 34450 | P. PRASAD | CANNANORE | 20,000/- |
| 31. | 39491 | S. PARAMASIVAM | KOVILPATTI | 15,000/- |
| 32. | 35510 | R. RAJAMANI | PODANUR | 20,000/- |
| | | | TOTAL | ₹ 5,90,000/- |

**STATE BANK OF INDIA STAFF CO-OPERATIVE SOCIETY LTD., No.X-342,
CHENNAI – 600 001**

RETIREMENT AWARD

A total amount of ₹ 14,61,000/- has been disbursed to the following 313 members as Retirement Award during the year 2018 - 2019.

| S.No. | G.No. | NAME | BRANCH | Amount ₹ |
|-------|-------|-------------------|------------------------------------|----------|
| 1 | 25680 | MALATHY G | KOTTIVAKKAM | 5,000/- |
| 2 | 43651 | MANJULA RAMIA K | BRINDAVAN NAGAR ADAMBAKKAM | 3,000/- |
| 3 | 35949 | ANNAMALAI M | DADAGAPPATI | 5,000/- |
| 4 | 35676 | NALLAIAH A | SIRUTHOZHIL THUVAKUDI INDL. ESTATE | 5,000/- |
| 5 | 38444 | JAYARAMAN M | UDHAGAMANDALAM | 5,000/- |
| 6 | 38917 | DHARMALINGAM L | C.C.PC. COIMBATORE | 5,000/- |
| 7 | 41776 | MADHAPPAN K | KOMARAPALAYAM | 3,000/- |
| 8 | 33256 | SEKAR K | TIRUTTURAIPONDI | 5,000/- |
| 9 | 39582 | PURUSHOTHAMAN A | TIRUPATTUR (NA) | 5,000/- |
| 10 | 38155 | KANDASAMY M | S.M.E. ERODE | 5,000/- |
| 11 | 31839 | TAMIL SELVI S | MADURAI MAIN | 5,000/- |
| 12 | 38136 | DIVAKAR G | ADAMBAKKAM | 5,000/- |
| 13 | 23494 | NAGARAJAN P | PB. SAIBABA COLONY | 5,000/- |
| 14 | 33093 | MANOHARAN M | WALAJAPET | 5,000/- |
| 15 | 41058 | MARIAPPAN R | BODINAYAKANUR | 5,000/- |
| 16 | 39767 | NAGARAJAN V | SCAB TRICHY | 5,000/- |
| 17 | 28061 | MYTHILI V | TIRUCHIRAPALLI TOWN | 5,000/- |
| 18 | 36925 | AHAMED HUSSAIN M | NAGERCOIL | 5,000/- |
| 19 | 41197 | SEMBUKUTTY V | UDANGUDI | 5,000/- |
| 20 | 34634 | PRABAKARAN K | VANAPURAM | 5,000/- |
| 21 | 24233 | THANGAM C | PADI | 5,000/- |
| 22 | 40998 | RAMU P | CAC MADURAI | 5,000/- |
| 23 | 35670 | KALIMUTHU K | PALANI | 5,000/- |
| 24 | 30033 | ROHINI SRINIVASAN | CHROMPET | 5,000/- |
| 25 | 42037 | SOUNDARARAJAN D | COMMERCIAL COIMBATORE | 3,000/- |
| 26 | 43694 | GUNASEKARAN P | CAC SALEM | 3,000/- |
| 27 | 32450 | KANNIGA P | INDUSTRIAL FINANCE CHENNAI | 5,000/- |
| 28 | 40199 | VIJAYANANTHAM M | ORATHANAD | 5,000/- |
| 29 | 37422 | ANUMANTHAM N C | TIRUPATTUR (NA) | 5,000/- |
| 30 | 38590 | RAJKUMAR M | C P P C | 5,000/- |
| 31 | 40767 | KABILAN R | M.G. DENTAL COMPLEX KADIRKAMAM | 5,000/- |

| S.No. | G.No. | NAME | BRANCH | Amount ₹ |
|-------|-------|--------------------------|-----------------------------------|----------|
| 32 | 37039 | MUNIYANDI PANNEERSELVAM | KOOTHANALLUR | 5,000/- |
| 33 | 37387 | BALAKRISHNAN P | KETTYVALLEY | 5,000/- |
| 34 | 42497 | ABRAHAM DEVAPRASAD J | AMMAN SANNATHI | 3,000/- |
| 35 | 41676 | GOPALAKRISHNAN K | SHORANUR | 3,000/- |
| 36 | 37784 | BABY HELEN T | ELATHUR | 5,000/- |
| 37 | 27595 | JAYAKUMAR A | L H O TRIVANDRUM | 5,000/- |
| 38 | 34954 | SREEDHARAN A R | KANJIRAPPALLY | 5,000/- |
| 39 | 34220 | RAJYASHREE S | RACPC MRC NAGAR CHENNAI | 5,000/- |
| 40 | 34724 | VIJAYALAKSHMI K | CHINMAYANAGAR | 5,000/- |
| 41 | 25438 | KALAI MEKALAI V | CCPC CHENNAI | 5,000/- |
| 42 | 39458 | DEVARAJAN D | PALLAVARAM | 5,000/- |
| 43 | 36197 | SUBRAMANIAN M | PALGHAT ADB | 5,000/- |
| 44 | 43282 | RUKMANI R | GOPALAPURAM | 3,000/- |
| 45 | 31574 | UMASANKARI S | LEATHER INTERNATIONAL | 5,000/- |
| 46 | 25387 | MUTHULAKSHMI R | INDUSTRIAL FINANCE | 5,000/- |
| 47 | 36144 | PANCHAKSHARAM P.R. | C.C.PC. CHENNAI | 5,000/- |
| 48 | 36978 | KARTHIKEYAN S | COLLECTORATE ROAD, TIRUVANNAMALAI | 5,000/- |
| 49 | 38319 | CHANDRAN A C | THURAVU | 5,000/- |
| 50 | 39824 | SUBRAMANI M | GOPALAPURAM | 5,000/- |
| 51 | 41190 | SITAMANI P S | L C P C | 5,000/- |
| 52 | 27642 | SHRIRANJINI S. NAGARAJAN | L C P C | 5,000/- |
| 53 | 28085 | NANCY LONAPPAN | MATTANCHERRY | 5,000/- |
| 54 | 40582 | RAJ K | COIMBATORE | 5,000/- |
| 55 | 38061 | SHANMUGAM C | BODINAYAKANUR | 5,000/- |
| 56 | 41249 | GRIGORIOUS J | KALKULAM | 5,000/- |
| 57 | 31443 | UTHIRAPATHI T | PERALAM | 5,000/- |
| 58 | 26782 | SELVAN P | ANAIMALAI | 5,000/- |
| 59 | 23805 | PITCHAI MUTHU P | DHARAPURAM | 5,000/- |
| 60 | 22101 | PREMA RAMADAS | C C P C TRIVANDRUM | 5,000/- |
| 61 | 34002 | SUBRAMANIAN K.M. | SATHYAMANGALAM ADB | 5,000/- |
| 62 | 37451 | THASON C | KARUNGAL | 5,000/- |
| 63 | 39766 | PECHIMUTHU S | PALAKARAI | 5,000/- |
| 64 | 33254 | MALAYANDY K | ALANGUDI | 5,000/- |
| 65 | 38085 | HIJAR BASHA J | PULANKINAR | 5,000/- |
| 66 | 40138 | RAVINDRAN M | VEERAKERALAM | 5,000/- |
| 67 | 27521 | SUNDRA RAJU S | MANNACHANALLUR | 5,000/- |
| 68 | 43422 | MANI V | INDUSTRIAL FINANCE CHENNAI | 3,000/- |
| 69 | 42446 | SUNDARAVADANAM CM | C C P C CHENNAI | 3,000/- |

| S.No. | G.No. | NAME | BRANCH | Amount ₹ |
|-------|-------|------------------------|----------------------------|----------|
| 70 | 43381 | CHANDRAMOULI P | C C P C CHENNAI | 3,000/- |
| 71 | 29153 | RAVEENDRAN NAIR P V | RASMECCC KOZHIKODE | 5,000/- |
| 72 | 36598 | DAVASAGAYAM L | TAMBARAM | 5,000/- |
| 73 | 43516 | MALLIGA KRISHNAMOORTHY | TEYNAMPET | 3,000/- |
| 74 | 27708 | BHARATHY VARADARAJAN | CORPORATE ACCOUNT GROUP | 5,000/- |
| 75 | 36406 | JAYARAMAN P | VADAPALANI | 5,000/- |
| 76 | 34425 | THRESIA M | MALAPARAMBA | 5,000/- |
| 77 | 40885 | SHREENIVAS MANGALPADY | UPPALA | 5,000/- |
| 78 | 31404 | ARUMUGAM K N | AGALI | 5,000/- |
| 79 | 34561 | ANNAMALAI P | PALACODE | 5,000/- |
| 80 | 26245 | JAYABAL A | TIRUKKOYILUR | 5,000/- |
| 81 | 37160 | KALIRAJAN P V | SIVAKASI TOWN | 5,000/- |
| 82 | 40497 | SITHIRAVEL M | VIRUDHUNAGAR | 5,000/- |
| 83 | 30558 | KUMARI P | VIVEKANANDAPURAM | 5,000/- |
| 84 | 36347 | RATHINAVALLI V | MADURAI KAMARAJ UNIVERSITY | 5,000/- |
| 85 | 34517 | STEPHEN R.K. | L H O CHENNAI | 5,000/- |
| 86 | 39449 | SUNDARAM P | KOSAKULAM PUDUR | 5,000/- |
| 87 | 33239 | PAVADAI G | PERIASEVALAI | 5,000/- |
| 88 | 37325 | RAMA MOORTHY L | PERNAMBUT | 5,000/- |
| 89 | 41470 | GANESAN T | LEATHER INTERNATIONAL | 5,000/- |
| 90 | 33365 | SUBRAMANIAM M | C A C COIMBATORE | 5,000/- |
| 91 | 35531 | RANGASWAMY P | SULUR TOWN | 5,000/- |
| 92 | 32801 | GUNASEELAN A | VIRUDHUNAGAR | 5,000/- |
| 93 | 35248 | CHANDRAN P | POTTASSERRY | 5,000/- |
| 94 | 40945 | KANNADHASAN C | TAMBARAM | 5,000/- |
| 95 | 35310 | JAMES PUVANENTHIRAN L | ROYAPETTAH | 5,000/- |
| 96 | 39826 | GIRIJA ESWAR | OVERSEAS CHENNAI | 5,000/- |
| 97 | 32856 | LAKSHMI K A | SASTHRI NAGAR | 5,000/- |
| 98 | 28540 | NAGESWARAN R | EGMORE HIGH ROAD | 5,000/- |
| 99 | 41278 | JAMUNA S B | NANDAMBAKKAM | 5,000/- |
| 100 | 36060 | DHANAMALA K | RASMECCC PONICHERRY | 5,000/- |
| 101 | 31858 | PANDI P | MELUR | 5,000/- |
| 102 | 39487 | SUBRAMANIAM R | DHARMAPURI | 5,000/- |
| 103 | 38225 | SHANMUGAM M | TENNAMPALAYAM | 5,000/- |
| 104 | 39854 | SEKAR S | S M E KUMBAKONAM | 5,000/- |
| 105 | 35973 | RANGASAMY K R | GOBICHETTIPALAYAM | 5,000/- |
| 106 | 40365 | GANESH M | NILAKOTTAI | 5,000/- |
| 107 | 37623 | MURALIDHARAN G | JEYAMANGALAM | 5,000/- |

| S.No. | G.No. | NAME | BRANCH | Amount ₹ |
|-------|-------|--------------------------------|-------------------------|----------|
| 108 | 27241 | SIVAPRAKASAM M | SRIVILLIPUTTUR | 5,000/- |
| 109 | 35955 | KAMARAJ T | NAGAPATTINAM | 5,000/- |
| 110 | 38298 | SARASRAM K | COONOOR | 5,000/- |
| 111 | 32454 | DHANALETCHUMI I | SRIVILLIPUTTUR | 5,000/- |
| 112 | 42167 | CHARLES A | R A C P C | 3,000/- |
| 113 | 43626 | DAKSHINA MOORTHY A | SOTH BOAG ROAD | 3,000/- |
| 114 | 42387 | NATARAJAN A | PERAMBALUR | 3,000/- |
| 115 | 41729 | RAVI A | ODDANCHATRAM (PACHALUR) | 3,000/- |
| 116 | 41693 | KUMARI T | BITHERKAD | 3,000/- |
| 117 | 43511 | VASU RAMANUJAM | MAHAKAVI BHARATHI NAGAR | 3,000/- |
| 118 | 43508 | VIJAYABHASKAR REDDY KATAMREDDY | TREASURY CHENNAI | 3,000/- |
| 119 | 43674 | AUGUSTINE C | KAINATTY | 3,000/- |
| 120 | 39174 | UDAYAKUMAR R | GUDIYATTAM | 5,000/- |
| 121 | 40266 | SHANMUGAM R | MANDARAKUPPAM | 5,000/- |
| 122 | 37605 | THANGARAJU P | SME PALLIPALAYAM | 5,000/- |
| 123 | 40137 | NAGARAJAN M | ARCOT | 5,000/- |
| 124 | 39002 | CHENCHULAKSHMI S | C P P C, CHENNAI | 5,000/- |
| 125 | 40193 | ILAMVAZUTHI S | SCAB TRCHY | 5,000/- |
| 126 | 40486 | BALUCHAMY K | PARAMAGUDI | 5,000/- |
| 127 | 37150 | CHAMUNDEESWARI S | L H O CHENNAI | 5,000/- |
| 128 | 36326 | NARAYANA MOORTHY P | VALMIKI NAGAR | 5,000/- |
| 129 | 37520 | DHARMAR K | DINDIGUL | 5,000/- |
| 130 | 34267 | SUBRAMANI G | ATHIMANJERIPET | 5,000/- |
| 131 | 42360 | CHANDRAN A | RANIPET | 3,000/- |
| 132 | 42276 | VEERABHASKARAN V | L H O CHENNAI | 3,000/- |
| 133 | 42059 | RAJENDRAN F L | LOVEDALE | 3,000/- |
| 134 | 41079 | KOMALADAS V V | RBO ERNAKULAM URBAN | 5,000/- |
| 135 | 34653 | RAJESHWARY MANOHARAN | L C P C, CHENNAI | 5,000/- |
| 136 | 25700 | KALAYARASSY G | THATTANCHAVADI | 5,000/- |
| 137 | 37616 | SAMPATH V | ORATHANAD | 5,000/- |
| 138 | 36629 | JAGADEESH G R | LADY DOAK COLLEGE | 5,000/- |
| 139 | 41176 | MANICKAM L | ARIYALUR | 5,000/- |
| 140 | 43360 | MOHAN K | C C P C CHENNAI | 3,000/- |
| 141 | 41929 | THAMBI A | GREAMS ROAD | 3,000/- |
| 142 | 41833 | TAMIL VANAN R | JEYAMANGALAM | 3,000/- |
| 143 | 34412 | GANESH A | GOALAPURAM | 5,000/- |
| 144 | 41921 | INBARAJ R | ARIYALUR | 3,000/- |
| 145 | 39995 | GANESAN A | GANAPATHY | 5,000/- |

| S.No. | G.No. | NAME | BRANCH | Amount ₹ |
|-------|-------|--------------------------|----------------------------|----------|
| 146 | 38806 | BABU D | AVADI | 5,000/- |
| 147 | 42231 | MURUGESAN N | KODAIVASAL | 3,000/- |
| 148 | 38644 | DEVIPRASAD P R | PANAYAPALLI | 5,000/- |
| 149 | 33164 | SAMKUTTY J | KUZHITHURAI | 5,000/- |
| 150 | 39689 | EKAMBARAM R | PODANUR | 5,000/- |
| 151 | 35336 | NATARAJAN R | B.P. AGRAHARAM | 5,000/- |
| 152 | 36402 | BOOPALAN K | CHEYAR | 5,000/- |
| 153 | 39905 | URKAVALAN C | SANKARANAIYANARKOIL | 5,000/- |
| 154 | 37778 | VEERASAMY M | TIRUTTANI | 5,000/- |
| 155 | 38070 | SHANMUGANATHAN P | SIVAGANGA | 5,000/- |
| 156 | 42747 | SOUNDARARAJAN R | SANKARI | 3,000/- |
| 157 | 41806 | ANBALAGAN R | TIRUCHIRAPALLI TOWN | 3,000/- |
| 158 | 28649 | RAJAGOPALAN J | Z.O. MADURAI | 5,000/- |
| 159 | 24084 | SANTHANAKRISHNAN K | ESWARAN KOIL STREET | 5,000/- |
| 160 | 33116 | UNNIKRISHNAN P | COMMERCIAL CHENNAI | 5,000/- |
| 161 | 30656 | UDAYAKUMAR A | VILLUPURAM | 5,000/- |
| 162 | 35520 | BALAN P | TREASURY COIMBATORE | 5,000/- |
| 163 | 38195 | YUVARAJ B | KRISHNAGIRI | 5,000/- |
| 164 | 33590 | SAMPATHU R | MOGAPPAIR EAST | 5,000/- |
| 165 | 29449 | USHA G | GANDHI NAGAR PONDICHERRY | 5,000/- |
| 166 | 39511 | GOPINATHAN B | CHENNAI UNIVERSITY | 5,000/- |
| 167 | 39197 | ASHOK KUMAR T K | VILANGUDI | 5,000/- |
| 168 | 42256 | MALA D | K PUDUR | 3,000/- |
| 169 | 43579 | DHORALI KABURANNAN | TIRUPATTUR (NA) | 3,000/- |
| 170 | 43601 | RAJINI SELVANAYAGAM | C I T NAGAR | 3,000/- |
| 171 | 41841 | BALASUNDARAM N | KUTHUR | 3,000/- |
| 172 | 42006 | SIVADASAN K C | NORTH FORT | 3,000/- |
| 173 | 30195 | PARI K | PALLAVARAM | 5,000/- |
| 174 | 33877 | GUNASEKARAN L | VELLORE TOWN | 5,000/- |
| 175 | 32199 | ARAVINDAKSHAN M K | PUTHIYATHERU | 5,000/- |
| 176 | 33535 | ADHILAKSHMI K S | PURASAWALKAM | 5,000/- |
| 177 | 36481 | KANNIYAPAN A | AMBATTUR INDL. ESTATE | 5,000/- |
| 178 | 33690 | SIVANANDAM Y S | ATTUR | 5,000/- |
| 179 | 40044 | MURALIDARAN S | R A C P C, CHENNAI | 5,000/- |
| 180 | 32683 | ROHINI RAVIKUMAR | INDUSTRIAL FINANCE CHENNAI | 5,000/- |
| 181 | 21680 | PADMINI JANAKIRAM | C C P C CHENNAI | 5,000/- |
| 182 | 38745 | ANANTHI R | RBO-1 Z.O. CHENNAI | 5,000/- |
| 183 | 32848 | DURGESWARI JAGANNATHAN C | PALAKARAI | 5,000/- |

| S.No. | G.No. | NAME | BRANCH | Amount ₹ |
|-------|-------|------------------|-----------------------------|----------|
| 184 | 35666 | AMBIGAVATHY G | R.S.PURAM | 5,000/- |
| 185 | 27662 | DHANAVEL P | KUMBAKONAM TOWN | 5,000/- |
| 186 | 34537 | VIJAYARANGAM P | TIRUPPAPULIYAR | 5,000/- |
| 187 | 27398 | SUNDARARAJAN C | PARAMAGUDI | 5,000/- |
| 188 | 39510 | AUDISHEKHAR D | C A G CHENNAI | 5,000/- |
| 189 | 44075 | AROCKIA SAMY A | CAC GOPALAPURAM | 3,000/- |
| 190 | 41670 | GOWRI D | TAMBARAM | 3,000/- |
| 191 | 39758 | RAMANI R | SELAİYUR | 5,000/- |
| 192 | 19672 | ARUL SELVI M | RED FIELDS | 5,000/- |
| 193 | 33190 | ANDAL T | C C P C CHENNAI | 5,000/- |
| 194 | 40692 | CHANDER V.K. | SPL. CURRENCY ADMIN. | 5,000/- |
| 195 | 38198 | KUMAR G | V.O.C. NAGAR THANJAVUR | 5,000/- |
| 196 | 31052 | SHASIKALA | THIRUNINDRAVUR | 5,000/- |
| 197 | 40198 | ELUMALAI D | ARCOT | 5,000/- |
| 198 | 31738 | LINGAKUMAR E | C A C GUINDY | 5,000/- |
| 199 | 41551 | NAGENDRAN A | MADURAI A D B | 5,000/- |
| 200 | 41735 | RAJENDRAN P | COONOOR | 3,000/- |
| 201 | 43604 | CHANDRASEKARAN R | SRINAGAR COLONY | 3,000/- |
| 202 | 27053 | SAMPATH R | OVERSEAL CHENNAI | 5,000/- |
| 203 | 40184 | RAVINDRAN .K | SOUTH BAZAAR CANNANORE | 5,000/- |
| 204 | 39080 | BOOPATHY P | TONDIARPET | 5,000/- |
| 205 | 39079 | MUNUSAMY A | MINT TERMINUS | 5,000/- |
| 206 | 39329 | PANNEERSELVAM M | MAYILADUTHURAI | 5,000/- |
| 207 | 39721 | MURUGAIYAN P | MAYILADUTHURAI | 5,000/- |
| 208 | 40039 | MURUGESAN J | VARADARAJANPETTAI | 5,000/- |
| 209 | 39925 | UDAYAKUMAR B | MYLAPORE | 5,000/- |
| 210 | 36350 | HARIRAM P.E. | TAMAMANI | 5,000/- |
| 211 | 26035 | KARUNANITHY S | SIRUTHOZHIL PONDICHERRY | 5,000/- |
| 212 | 33038 | THANISLAS | VIVEKANANDAPURAM | 5,000/- |
| 213 | 34261 | SHANTHI C N | PEELAMEDU | 5,000/- |
| 214 | 35972 | NAGAI AH P | WORAIYUR | 5,000/- |
| 215 | 42073 | SABAPATHY G | C C P C CHENNAI | 3,000/- |
| 216 | 39128 | FRANCIS V | KODUNGAIYUR | 5,000/- |
| 217 | 38238 | MARIAPPAN K | ADMIN. UNIT ZONE-1, CHENNAI | 5,000/- |
| 218 | 23252 | PRAKAS T M | C C P C TRIVANDRUM | 5,000/- |
| 219 | 32566 | MADHUKUMAR G | R B O TRIVANDRUM | 5,000/- |
| 220 | 37851 | S. MANOHAR | WORAIYUR | 5,000/- |
| 221 | 33013 | P. CHANDRAN | TIRUVALLUVAR ADB | 5,000/- |

| S.No. | G.No. | NAME | BRANCH | Amount ₹ |
|-------|-------|-----------------------|-------------------------------|----------|
| 222 | 41892 | V. VASANTHI | VILLIVAKKAM | 3,000/- |
| 223 | 39817 | T. CHANDRARAJAN | SIVAKASI | 5,000/- |
| 224 | 36880 | M. PADAVETTAN | COMMERCIAL WALAJAPET | 5,000/- |
| 225 | 43945 | N. SRITHARAN | MADURAI ADB | 3,000/- |
| 226 | 42285 | K. KATTAN | ARNI | 3,000/- |
| 227 | 31375 | S. JAGANATHAN | MARAHANDAHALLI | 5,000/- |
| 228 | 36879 | A. KAMARAJ | WALAJAPET | 5,000/- |
| 229 | 31695 | A.K. NARENDRAN BABU | COMMERCIAL TRICHY | 5,000/- |
| 230 | 40507 | C.H. VENKAAKPPA NAIK | KASARGAD | 5,000/- |
| 231 | 35656 | S. ANIRUDHAN | CIVIL STATION ALLEPPEY | 5,000/- |
| 232 | 42179 | P. KISHORE KUMAR | ALAKODE | 3,000/- |
| 233 | 38206 | T. NAGAVALLI | AVANASHI | 5,000/- |
| 234 | 32642 | K. MANOHARAN | METTUPALAYAM | 5,000/- |
| 235 | 44198 | V. KALAI MANI | ARUPPUKOTTAI | 3,000/- |
| 236 | 37245 | M. MURALIDHARAN | BELUR | 5,000/- |
| 237 | 36247 | D. JAYASEELAN | SATHUVACHARI | 5,000/- |
| 238 | 36538 | G. DHANAPAL | KAMANDODDI | 5,000/- |
| 239 | 28331 | S. ALAMELU | MADURAI MAIN | 5,000/- |
| 240 | 32144 | JAYASREE RAM | C C P C CHENNAI | 5,000/- |
| 241 | 40501 | R. BALAKRISHNAN | MADURAI MAIN | 5,000/- |
| 242 | 41024 | C. CHANDRIKA | CGO COMPLEX POOKULAM | 5,000/- |
| 243 | 26620 | M J JOSE | PULIYANAM | 5,000/- |
| 244 | 21996 | M. SARADA | POONAMALLEE HIGH ROAD | 5,000/- |
| 245 | 42561 | K. RAJU | NH 47 ALLEPPEY | 3,000/- |
| 246 | 39352 | RAJAN PAUL | VARAPETTY | 5,000/- |
| 247 | 26578 | K.K. AZENA | KOTHAMANGALAM | 5,000/- |
| 248 | 17330 | K. GUNAVATHY | 2ND LINE BEACH CHENNAI | 5,000/- |
| 249 | 37931 | H.A. KUMAR | C C P C CHENNAI | 5,000/- |
| 250 | 37998 | R. RHAMA | COMMERCIAL CHENNAI | 5,000/- |
| 251 | 42085 | MALATHI PANNEERSELVAM | SME CHENNAI PRASANTH BUILDING | 3,000/- |
| 252 | 40755 | P. KOTTEESWARAN | P.B. ANNA NAGAR | 5,000/- |
| 253 | 34038 | D. VARADHARAJ | VILLUPURAM | 5,000/- |
| 254 | 39166 | R. KANNAN | CHINTADRIPET | 5,000/- |
| 255 | 41460 | K. SOMAN | KARAVALOOR | 5,000/- |
| 256 | 38495 | T.K. JOHN | CALICUT GOVT. MEDICAL COLLEGE | 5,000/- |
| 257 | 29448 | C. JANAKIRAMAN | ARNI | 5,000/- |
| 258 | 42920 | P. KANDASAMY | B.P. AGRAHARAM | 3,000/- |
| 259 | 36961 | R. RADHA KRISHNAN | BITHERKAD | 5,000/- |
| | | | | |

| S.No. | G.No. | NAME | BRANCH | Amount ₹ |
|-------|-------|-----------------------|----------------------------|----------|
| 260 | 40090 | N. RANGARAJ | UDHAGAMANDALAM | 5,000/- |
| 261 | 36519 | D. AMIRTHALINGAM | GOPALAPURAM | 5,000/- |
| 262 | 39697 | E. SUBBURAJ | VALANDUR | 5,000/- |
| 263 | 31299 | I RAJAMANI | TIRUVOTTIYUR | 5,000/- |
| 264 | 40930 | M. DHANDAPANI | JALLIPATTI | 5,000/- |
| 265 | 33233 | P. KASINATHAN | THANJAVUR | 5,000/- |
| 266 | 40698 | G. GANESAN | S M E THANJAVUR | 5,000/- |
| 267 | 34403 | J. JEBARAJ | MADURAI KAMARAJ UNIVERSITY | 5,000/- |
| 268 | 40422 | S. NAGARAJENDRAN | ANNAVASAL | 5,000/- |
| 269 | 39292 | C. VENU | C A C KOLLAM | 5,000/- |
| 270 | 41227 | P. PONNAN | PERINTHALMANNA | 5,000/- |
| 271 | 39648 | K.C. ASHOKAN | CIVL STATION PALGHAT | 5,000/- |
| 272 | 36610 | P.B. SANTHOSH KUMAR | CALICUT | 5,000/- |
| 273 | 40606 | K.N. SASI | VELLATHUVAL | 5,000/- |
| 274 | 37328 | U.A. XAVIER | M.G. ROAD ERNAKULAM | 5,000/- |
| 275 | 43352 | V. SUDHAMAN | C C P C CHENNAI | 3,000/- |
| 276 | 40771 | K.S. GANESAMOORTHY | SARC MADURAI | 5,000/- |
| 277 | 36517 | M. SANTHANAM | C A C ADYAR | 5,000/- |
| 278 | 35757 | P. PARAMASIVAM | TIRUVONAM | 5,000/- |
| 279 | 36562 | M. SUBRAMANIAM | CAC ERODE @ BHAVANI BRANCH | 5,000/- |
| 280 | 33904 | K. KATHIRVEL | KUMBAKONAM | 5,000/- |
| 281 | 36297 | M.C. GANESAN | OLD BANGALORE ROAD | 5,000/- |
| 282 | 40446 | D. CHANDRAN | VANDAVASI | 5,000/- |
| 283 | 38304 | M. SOUNDARARAJAN | SPL. CURRENCY ADMIN. CELL | 5,000/- |
| 284 | 43635 | MADHAVI VAITHIALINGAM | EGMORE | 3,000/- |
| 285 | 39962 | K. SANKARAN | TUTICORIN BAZAAR | 5,000/- |
| 286 | 36460 | J. DORAIRAJ | C A C COIMBATORE | 5,000/- |
| 287 | 36712 | M. ABDULLAH | MELUR | 5,000/- |
| 288 | 41682 | S. SUBRAMANIAN | TENKASI | 5,000/- |
| 289 | 34503 | P. SELVARAJ | DESUR | 5,000/- |
| 290 | 33416 | P.K. CHANDRAN | PALGHAT TOWN | 5,000/- |
| 291 | 40745 | N.P. MOHANAN | R B O SHORANUR | 5,000/- |
| 292 | 40963 | P. VISWANATHAN | NAVAL ACADAMY EZHIMALA | 5,000/- |
| 293 | 38592 | G. SUBBIAH PILLAI | L H O TRIVANDRUM | 5,000/- |
| 294 | 37289 | PHILOMINA JOSE | KALAKETTY | 5,000/- |
| 295 | 39657 | K.U. KUTTAN | ALAGAPPA NAGAR | 5,000/- |
| 296 | 36979 | M. MUNUSAMY | DESUR | 5,000/- |
| 297 | 39907 | M. UNNIKRISHNAN | THEMBAMOOD | 5,000/- |

| S.No. | G.No. | NAME | BRANCH | Amount ₹ |
|-------|-------|---------------------|----------------------------|--------------------|
| 298 | 40665 | P. JESURAJA | S M E TUTICORIN | 5,000/- |
| 299 | 34657 | S. LAKSHMANAN | DGM SEC. Z.O. COIMBATORE | 5,000/- |
| 300 | 34769 | P.T. VILASACHANDRAN | COCHIN PORT TRUST | 5,000/- |
| 301 | 27639 | A. SEBASTIAN VAREED | ERNAKULAM BROADWAY | 5,000/- |
| 302 | 32388 | S. MANIBALAN | NELLIKUPPAM | 5,000/- |
| 303 | 40765 | R. VIJAYAKUMAR | POOMPUKAR NAGAR | 5,000/- |
| 304 | 43715 | M. MUNUSWAMY | TREASURY COIMBATORE | 3,000/- |
| 305 | 40392 | M. BASKARAN | SBLC TIRUCHIRAPALLY | 5,000/- |
| 306 | 41098 | N. RAJESWARI NAIDU | PONDICHERRY | 5,000/- |
| 307 | 35931 | K. ANANDAN | KALPAKKAM | 5,000/- |
| 308 | 39363 | M. SELVAM | D A C VELLORE | 5,000/- |
| 309 | 42584 | N P DINESH KUMAR | KUNNAMKULAM A D B | 3,000/- |
| 310 | 40042 | M. PRAKASAM | GUDIYATTAM | 5,000/- |
| 311 | 40388 | S. KAMARAJ | CURRENCY ADMIN. CELL SALEM | 5,000/- |
| 312 | 40531 | M. MANI | CHINTADRI PET | 5,000/- |
| 313 | 42599 | N. SASI KUMAR | ALLEPPEY A D B | 3,000/- |
| | | | TOTAL | 14,61,000/- |
| | | | R.E. PASSED | 47,000/- |
| | | | TOTAL | 15,08,000/- |

TRANSFER OF UNCLAIMED DIVIDEND TO RESERVE FUND

For the year 2015-2016 a sum of ₹ 3146- (Rupees Three Thousand one hundred and fourty six only) is pending unclaimed in Dividend Account with the Society till date. Due to Audit objection and as per our Bye-Law No.54 (8) the Unclaimed Dividend Amount may be transferred to Reserve Fund Account as recommended by the Board of Directors.

| S.No. | G.No. | NAME | BRANCH | AMOUNT ₹ |
|-------|-------|--------------|--------------------|-----------------|
| 1 | 40624 | P. Periasamy | S M E Pallipalayam | 1,580.00 |
| 2 | 41832 | S. Madasamy | Tirunelveli | 1,566.00 |
| | | | TOTAL | 3,146.00 |

TRANSFER OF GENERAL SUSPENSE AMOUNT TO RESERVE FUND

For the year 2014-2015 the General Suspense amount of ₹ 79,067/- (Rupees Seventy nine thousand sixty seven only) is pending unclaimed with the Society till date. As suggested by the Auditors and in terms of Bye-law No. 54(8) unclaimed amount may be transferred to Reserve Fund of the Society as recommended by the Boad of Directors.

STATE BANK OF INDIA STAFF CO-OPERATIVE SOCIETY LTD., No.X-342
CHENNAI – 600 001.

BAD DEBTS TO BE WRITTEN OFF

| S.No. | G.No. | Name | Main Loan Outstanding | Total Assets | Net Dues |
|--------------|--------------|-------------------|------------------------------|---------------------|-----------------|
| 1 | 32013 | E. Amutha | 1,45,000 | 1,11,876 | 33,124 |
| 2 | 39435 | S. Chandrasekaran | 1,15,055 | 39,983 | 75,072 |
| 3 | 36066 | R. Chinnusamy | 1,00,936 | 85,506 | 15,430 |
| 4 | 35108 | R. Dayanithi | 1,14,959 | 80,295 | 34,664 |
| 5 | 38609 | S. Kamal Batcha | 79,057 | 57,172 | 21,885 |
| 6 | 38674 | M. Kannappan | 30,000 | 4,809 | 25,191 |
| 7 | 33564 | G. Keerthivasan | 1,16,268 | 1,04,768 | 11,500 |
| 8 | 36277 | R. Maria Susai | 49,955 | 29,647 | 20,308 |
| 9 | 34629 | C. Paulraj | 1,09,680 | 88,431 | 21,249 |
| 10 | 39441 | S. Rajamani | 57,985 | 45,527 | 12,458 |
| 11 | 36296 | P. Raju | 1,04,280 | 73,414 | 30,866 |
| 12 | 33994 | P. Saravana Babu | 1,16,127 | 1,04,312 | 11,815 |
| 13 | 33968 | P. Saravanan | 1,85,645 | 1,31,102 | 54,543 |
| 14 | 35906 | K.R. Sasikumar | 1,92,500 | 1,23,299 | 69,201 |
| 15 | 39257 | K. Tamilarasi | 72,493 | 38,261 | 34,232 |
| | | TOTAL | 15,89,940 | 11,18,402 | 4,71,538 |
| | | | | | |

KNOW YOUR SOCIETY

MEMBERSHIP (SBI Staff only)

To become a member, an amount of ₹ 11/- to be remitted in A/c. No.10885905815 through CBS or send a B.C / D.D along with the prescribed membership application and specimen signature card duly filled in all the columns and attested by the Branch Manager.

WITHDRAWAL OF MEMBERSHIP (ACCOUNT CLOSURE)

Resignation from the Membership will be considered only after the completion of one year of membership from the date of admission in the Society.

MEMBERSHIP RE-ADMISSION

Re-admission of Membership shall be considered only after a lapse of 1 year from the date of acceptance of resignation of previous membership / closure of membership.

LOANS

| Name of the Loan | Maximum Amount | Repayment Period | Rate of Interest |
|------------------|----------------|-------------------------|--------------------------|
| Main Loan | ₹ 3,00,000/- | 200 Monthly Instalments | 9 % w.e.f. 01.04.2010 |

The Loan can be renewed once in 6 months.

THRIFT FUND SUBSCRIPTION

Every member shall contribute ₹ 600/- per month and the interest thereof is @ 6.5% per annum.

FIXED DEPOSIT

We accept deposit from staff of State Bank of India by enrolling them as members of the Society. The rate of interest w.e.f. 24.6.2019 is as under:

| | |
|----------------------|--------|
| 46 days to 90 days | 5.00 % |
| 91 days to 179 days | 5.50 % |
| 180 days to 364 days | 6.50 % |
| 365 days and above | 8.50% |

RETIREMENT AWARD

A retirement award will be given to members as follows :

| Period | Amount |
|--|---------------|
| upto 60 months - | Nil |
| Above 60 months & upto 120 months - | ₹ 3,000/- |
| Above 120 months - | ₹ 5,000/- |

The members who have put in a continuous period of membership in the Society as above preceeding to the retirement either voluntarily or normal from Bank Service. The retired members shall apply in the prescribed application form duly attested by the Branch Manager.

FAMILY BENEVOLENT FUND ASSISTANCE SCHEME

In the event of the Death of the Subscriber, the Nominee / Legal heirs will receive an assistance of ₹ 20,000/- under this Scheme.

SURETY RELIEF FUND

As a welfare measure for the family of the deceased member and in order to relieve the surety's liability, Surety Relief Fund will be operative on any one of the following grounds.

1. Death of Member.
2. Dismissal from Service.
3. Termination from Service.
4. Absconding from Service.
5. Voluntary Cessation of Service.

The concerned dismissed member or Nominee / Legal heirs of the deceased member shall apply to the Society with documentary evidence to get relief under this scheme.

**STATE BANK OF INDIA STAFF CO-OPERATIVE SOCIETY LTD., No.X-342
CHENNAI – 600 001.**

BYE-LAW AMENDMENTS

| AS EXISTING | AS PROPOSED TO BE AMENDED |
|---|---|
| <p>Bye-Law No. 3 (xiii) “Nominal Members” means a person who has been admitted as a nominal member or associate member under the Bye-laws of the Society.</p> | <p>Bye-Law No. 3 (xiii) REMOVED</p> |
| <p>Bye-Law No. 4.1 <u>MEMBERSHIP</u> The Society shall have following categories of members i) Ordinary members. ii) Nominal / Associate members.</p> | <p>Bye-Law No. 4.1 <u>MEMBERSHIP</u> REMOVED</p> |
| <p>Bye-Law No. 8 <u>NOMINAL OR ASSOCIATE MEMBER OF SOCIETY</u> A permanent employee of State Bank of India. Pensioner (Retired Officer /Award Staff) of State Bank of India and any organisation of State Bank of India recognised by State Bank of India Management, who are not seeking loan facility from the Society may be admitted as nominal members by the Board of Directors for the purpose of investing their funds in Fixed Deposits. The Nominal Members shall pay a Non-refundable fee of Rs.5/- on admission. Provided that the nominal members shall not be entitled to any share in any forms whatsoever in the Assets or Profits of the Society and shall not have a right to vote, elect as a Director of the Board or participating in General Body Meeting. No dividend shall be payable to the Nominal Members on the non-refundable fee of Rs.5/- payable on admission.</p> | <p>Bye-Law No. 8 REMOVED</p> |

| AS EXISTING | AS PROPOSED TO BE AMENDED |
|--|--|
| <p>Bye-Law No. 19</p> <p>i) Fixed deposits shall be accepted from Members/Nominal Member and from any other institution.</p> | <p>Bye-Law No. 19</p> <p>i) Fixed deposits shall be accepted from Voting Members.</p> |
| <p>Bye-Law No. 24 <u>CAPITAL AND FUNDS</u></p> <p>The Society may receive funds from any or all the following sources :</p> <p>i) Admission fee ;</p> <p>ii) Share Capital ;</p> <p>iii) Deposits from members and nominal members :</p> <p>iv) Grants-in-aid;</p> <p>v) Donations;</p> <p>vi) Contributions;</p> <p>vii) Subscriptions from members towards Thrift fund, Family Benevolent Fund and Surety Relief Fund;</p> <p>viii) Profit;</p> <p>ix) Loans from institutions registered under the co-operative Society Act or any other relevant Acts and from Nationalised Banks.</p> | <p>Bye-Law No. 24 <u>CAPITAL AND FUNDS</u></p> <p>The Society may receive funds from any or all the following sources :</p> <p>i) Admission fee ;</p> <p>ii) Share Capital ;</p> <p>iii) Deposits from Voting members;</p> <p>iv) Grants-in-aid;</p> <p>v) Donations;</p> <p>vi) Contributions;</p> <p>vii) Subscriptions from members towards Thrift fund, Family Benevolent Fund and Surety Relief Fund;</p> <p>viii) Profit;</p> <p>ix) Loans from institutions registered under the co-operative Society Act or any other relevant Acts and from Nationalised Banks.</p> |
| <p>Bye-Law No. 32 (B) <u>ELECTION OF OFFICE BEARERS</u></p> <p>1. The Member of the Board of Directors shall be elected by the General Body from among the members of the society. The term of office of the elected members of the board shall be five years from the date of election. A retiring member of the Board shall be eligible for re-election. After members of the Board are elected, they shall elect from among themselves a President, a Vice-President, a Treasurer and an Assistant Treasurer.</p> | <p>Bye-Law No. 32 (B) <u>ELECTION OF OFFICE BEARERS</u></p> <p>1. i) The Member of the Board of Directors shall be elected by the General Body from among the members of the society. The term of office of the elected members of the board shall be five years from the date of election. A retiring member of the Board shall be eligible for re-election. After members of the Board are elected, they shall elect from among themselves a President, a Vice-President, a Treasurer and an Assistant Treasurer.</p> |

| AS EXISTING | AS PROPOSED TO BE AMENDED |
|---|---|
| <p>Any member of the Board of Directors may at any time resign from his/her office by sending a letter of resignation to the Secretary of the Society, but such resignation shall take effect only from the date on which it is accepted by the Board of Directors.</p> <p>Any interim vacancies in the office bearers of the Board shall be filled up by election for the unexpired portion of the original period. It shall be competent to the General Body to remove any member of the Board of Directors who has acted adversely to the interest of the society on the basis of report of the Central Registrar or otherwise by a majority of not less than 2/3rd of the members present and voting. Provided the member concerned shall not be removed unless he/she has been given a reasonable opportunity of making representation in the matter. The General Body may elect another in his/her place and the member elected shall hold office only for the unexpired portion of original period.</p> | <p>ii) Any member of the Board of Directors may at any time resign from his/her office by sending a letter of resignation to the Secretary of the Society, but such resignation shall take effect only from the date on which it is accepted by the Board of Directors.</p> <p>iii) If any vacancy arises in the Board of Directors, it shall be filled by election by the members in the General Body for the remaining unexpired term of the Board. If the term of the office of the board is less than half of it's original term then board may fill the causal vacancy by nomination out of the same class of members in respect of which the casual vacancy has arisen.</p> <p>iv) Any interim vacancies in the office bearers of the Board shall be filled up by election for the unexpired portion of the original period.</p> <p>v) It shall be competent to the General Body to remove any member of the Board of Directors who has acted adversely to the interest of the society on the basis of report of the Central Registrar or otherwise by a majority of not less than 2/3rd of the members present and voting. Provided the member concerned shall not be removed unless he/she has been given a reasonable opportunity of making representation in the matter. The General Body may elect another in his/her place and the member elected shall hold office only for the unexpired portion of original period.</p> |

It is also proposed to renumber the bye laws by moving up the existing serial numbers in the same order to fill up the consequential gaps that arise due to the proposed removal of bye law No.3 (xiii), 4(1) and 8.

**STATE BANK OF INDIA STAFF
CO-OPERATIVE SOCIETY LTD., No.X-342.**

CHENNAI - 600 001.

BOARD OF DIRECTORS

- | | | |
|-----|---------------------------|-----------------|
| 1. | Shri S. Michael Raj | President |
| 2. | Smt V. Lalitha | Vice-President |
| 3. | Shri P.A. Khaja Fakrudeen | Treasurer |
| 4. | Shri V.B. John Benedict | Asst. Treasurer |
| 5. | Shri A. Babu | Director |
| 6. | Shri B. Jayapal | Director |
| 7. | Shri J.S. Jabakumar | Director |
| 8. | Shri S. Ganesh | Director |
| 9. | Smt K. Geetha | Director |
| 10. | Shri J. Baskar | Director |

M. KALAVATHY
C.S.R. / Secretary
(up to 11-6-2019)

L.K. SHOBHA DEVI
C.S.R. / Secretary
(from 12-6-2019)

| STATEMENT SHOWING THE PROGRESS OF STATE BANK OF INDIA STAFF CO-OPERATIVE SOCIETY LTD, No.X-342, CHENNAI - 1. | | | | | | | | | | | | | |
|---|----------------|---------------|--------------------------|----------------|--------------------|-----------------------|----------------|--------------------------|-------------------|---------------|--------------|----------------|----------|
| As on | No. of Members | Share Capital | Thrift Fund Subscription | Fixed Deposits | Recurring Deposits | Main Loan Outstanding | Emergency Loan | Special Loan Outstanding | Loan from CC Bank | Marriage Loan | Housing Loan | Net Profit ₹ | Dividend |
| 31.3.1995 | 11,163 | 4,24,86,600 | 11,17,68,540.24 | --- | 5,750 | 16,66,73,557.55 | --- | 33,69,588.00 | 1,85,85,800 | 19,44,540 | 2,23,83,069 | 54,55,538.48 | 10% |
| 31.3.1996 | 11,347 | 4,70,02,180 | 13,41,38,584.24 | 39,08,545 | 2,600 | 17,99,18,121.55 | 47,05,385 | 31,44,667.00 | 15,30,900 | 19,11,651 | 2,12,34,862 | 72,22,507.09 | 11% |
| 31.3.1997 | 11,518 | 5,01,17,820 | 15,70,67,844.24 | 29,52,971 | 1,750 | 19,33,70,720.55 | 63,84,734 | 28,79,275.00 | --- | 24,79,402 | 1,65,39,158 | 61,04,573.04 | 9% |
| 31.3.1998 | 12,411 | 6,46,03,850 | 19,53,49,206.24 | 1,37,08,211 | --- | 34,97,79,292.55 | 42,04,741 | --- | 4,29,13,500 | --- | --- | 84,74,080.02 | 10% |
| 31.3.1999 | 12,543 | 7,09,63,820 | 23,18,34,743.24 | 1,60,05,980 | --- | 40,26,76,241.30 | 64,95,970 | --- | 4,26,22,420 | --- | --- | 82,58,456.47 | 9% |
| 31.3.2000 | 12,170 | 7,13,32,030 | 26,41,14,321.24 | 2,69,88,632 | --- | 40,35,02,276.30 | 68,87,432 | --- | --- | --- | --- | 1,11,40,667.01 | 11% |
| 31.3.2001 | 11,394 | 7,61,16,680 | 28,32,29,732.24 | 4,33,92,857 | --- | 42,54,08,029.30 | 66,66,340 | --- | --- | --- | --- | 1,05,36,937.45 | 9.5% |
| 31.3.2002 | 10,305 | 8,87,94,760 | 27,76,68,029.24 | 11,76,05,617 | --- | 49,66,66,181.30 | 91,30,637 | --- | --- | --- | --- | 1,05,27,291.70 | 9.5% |
| 31.3.2003 | 9,789 | 10,51,37,790 | 30,51,82,807.24 | 14,85,95,065 | --- | 57,47,46,911.30 | 1,28,63,161 | 17,34,290.00 | --- | --- | --- | 1,76,17,506.52 | 10% |
| 31.3.2004 | 9,424 | 10,64,87,480 | 33,69,37,293.24 | 14,91,09,337 | --- | 56,55,19,975.55 | 1,20,10,098 | 14,13,479.00 | --- | --- | --- | 1,88,36,826.18 | 10% |
| 31.3.2005 | 9,048 | 10,57,22,940 | 34,79,31,411.00 | 13,74,01,683 | --- | 57,39,66,274.00 | --- | --- | --- | --- | --- | 1,99,04,084.23 | 10% +1% |
| 31.3.2006 | 8764 | 11,05,27,040 | 35,76,52,142.00 | 15,50,81,688 | --- | 62,71,91,433.00 | --- | --- | --- | --- | --- | 1,71,32,341.74 | 9.5% |
| 31.3.2007 | 8637 | 11,22,36,360 | 36,75,19,536.00 | 14,56,15,483 | --- | 64,55,19,986.00 | --- | 1,05,22,013.00 | 82,06,168 | --- | --- | 1,73,68,776.15 | 9.5% |
| 31.3.2008 | 8101 | 10,62,55,450 | 35,94,24,075.00 | 12,67,27,321 | --- | 60,98,91,656.00 | --- | 18,66,778.00 | --- | --- | --- | 2,14,21,233.23 | 10.5% |
| 31.3.2009 | 7536 | 11,08,98,020 | 35,60,27,984.00 | 10,69,24,841 | --- | 62,69,26,111.00 | --- | 22,171.00 | --- | --- | --- | 2,31,80,047.40 | 13% |
| 31.3.2010 | 7299 | 11,73,92,350 | 35,39,70,571.00 | 17,10,03,559 | --- | 66,52,31,843.00 | --- | 3,962.00 | --- | --- | --- | 2,31,13,058.81 | 12% |
| 31.3.2011 | 6945 | 11,38,68,560 | 35,62,89,204.00 | 17,56,34,601 | --- | 62,13,11,889.00 | --- | 1,100.00 | --- | --- | --- | 2,30,77,781.62 | 12% |
| 31.3.2012 | 6931 | 12,14,49,290 | 35,63,66,345.00 | 14,53,35,181 | --- | 69,01,09,342.00 | --- | --- | --- | --- | --- | 2,25,68,636.60 | 12% |
| 31.3.2013 | 7015 | 12,79,78,990 | 36,34,27,251.00 | 19,00,27,764 | --- | 74,05,69,384.00 | --- | --- | --- | --- | --- | 2,47,35,097.09 | 12% |
| 31.3.2014 | 6746 | 12,63,24,350 | 35,56,46,916.00 | 19,05,19,520 | --- | 71,12,36,975.00 | --- | --- | --- | --- | --- | 2,31,90,932.47 | 12% |
| 31.3.2015 | 6485 | 12,27,23,931 | 34,85,08,270.00 | 15,47,73,248 | --- | 67,02,55,487.00 | --- | --- | --- | --- | --- | 2,47,58,287.54 | 12% |
| 31.3.2016 | 5808 | 11,02,35,171 | 31,94,07,928.00 | 11,49,76,042 | --- | 56,87,11,206.00 | --- | --- | --- | --- | --- | 2,27,00,234.84 | 12% |
| 31.3.2017 | 5307 | 10,39,49,991 | 30,08,36,137.00 | 12,28,79,800 | --- | 52,74,59,225.00 | --- | --- | --- | --- | --- | 1,81,78,572.32 | 12% |
| 31.3.2018 | 4973 | 10,69,37,601 | 29,21,76,958.00 | 11,63,43,810 | --- | 54,58,76,199.00 | --- | --- | --- | --- | --- | 1,60,59,500.14 | 9.5% |
| 31.3.2019 | 4549 | 10,71,26,682 | 27,59,80,106.00 | 12,69,77,263 | --- | 53,23,54,648.00 | --- | --- | --- | --- | --- | 1,77,08,571.99 | 9.5% |