

OUR SOCIETY - BASIC INFORMATION

Our Cooperative Society was established on 5th April, 1952 with an objective to help the Member and not to fall prey to the Private Money Lenders. The Society which had in the beginning 2,558 Shareholders, Share Capital of about Rs.60,000/-, Thrift of Rs.71,700/- and five employees, became the biggest and the best run cooperative in the State with 1,06,620 Shareholders and Thrift more than RS. 1,216 Crores.

Membership and Thrift : All the regular employees of the Corporation are entitled to become Members of the Society. Every Member shall have only one share of Rs.300/-. Dividend is being Credited to the members MRDF A/c.

Every Member immediately after joining the Society starts contributing towards Thrift (MRDF) @ 8% of his Basic Pay, rounded off to the nearest Ten Rupees. Compound Interest @ 10% per annum is provided on these accumulations. The Thrift accumulations are payable to the Members at the time of Retirement or closure of the account.

Information through website : The members can get the information through our WEBSITE www.apsrc.gov.in/ccsinfo. and www.183.82.99.66/ccs3. The information regarding Society, the Members loan eligibility, loan status, surety eligibility, deduction statement particulars of loan payments, monthly salary recovery particulars, various loan application forms, Fixed Deposit and Recurring Deposit forms, claim forms and other forms are available in the website round the clock.

Information through SMS : Information regarding receipt of STL & EDL applications and releasing of respective loans will be provided through SMS to the Member's Mobile Phone. To avail this facility members should furnish their Mobile Numbers on the loan application forms.

LOANS :

Short Term Loans : Members are eligible for Short Term Loans on completion of One (1) year regular service in the Corporation and One(1) month membership in the Society. However, member should have minimum of 12 months MRDF amount while sanction of loan. Short fall amount if any should be recovered from the loan sanctioned. A minimum amount equal to Seven(7) months Basic Pay 110% will be granted as Short Term Loan till completion of four (4) years membership subject to satisfying other conditions.

After completion of four (4) years membership, the loan will be granted taking into consideration the length of service completed in the Corporation. At present 110% of the Basic Pay is being considered for sanction of loans. The Short Term Loan is granted subject to a maximum of Rs.3,00,000/-. However, the Members whose MRDF balance exceeds Rs.50,000/- can draw loan to the extent of 1.75 times of his Thrift subject to other conditions. Loan eligibility will always be computed taking into consideration of a minimum take home pay of 25% on (Basic + DA + HRA) wages. However, if the gross loan amount sanctioned is Rs.60,000/- or above a Member shall have in his MRDF Account atleast 40% of the amount of loan granted. The short fall amount if any, will be recovered from the loan granted and credited to the Members MRDF account.

The Borrower can repay the Short Term Loan within maximum of 84 monthly instalments.

Interest on Short Term Loans is charged @ 11% PA on monthly reducing balances.

The Member applying for loan shall furnish two valid Sureties. Every Member can stand as Surety to 3 borrowers. The difference between borrowers basic pay and sureties basic pay is allowed upto Rs.2,000/-. In case, the Sureties basic pay is Rs.9,000/- and above, the above condition doesn't apply. He may stand as surety to any three borrowers. One can apply for inclusive loan on recovery of 12 monthly instalments through salary bill.

Online Payments : The loan amount will be directly credited into Member's salaried bank accounts. The deduction statement and loan payment particulars will be sent to the members by SMS. The members can have particulars in website also. RD, FD, CCS settlement and MOAS amounts are also being paid through online.

8-FORM :

The Borrower has to provide another valid Surety to Short Term or Education Loan within two months if any of the Surety ceases to be a Member of the Society for any reason. The loan eligibility will be deferred for the period delayed in resubmission of valid surety subject to the maximum of one month.

Short Term Loan without Sureties : Short Term Loan can also be drawn without sureties on the strength of the amount of MRDF held. The amount of Short Term Loan granted in such cases is to the extent of MRDF Balance. However, members should remember that, this is not an additional loan.

50 Percent of MRDF as Short Term Loan : Members whose left over service is 3 years or less, can apply for Short Term Loan under this Scheme. It may however, be noted that this is not an additional loan facility. In case the loan eligibility reckoned as per the general conditions, is less than 50% of his Thrift accumulations, the Member is required to mention on the loan application as "Loan of 50% MRDF".

As this is not MRDF withdrawal, this loan amount is to be repaid in monthly instalments. The monthly deduction shall be made to the extent of 1/3 of Gross salary in accordance with the Co-operative Societies Act. The loan balance outstanding on the date of retirement will be recovered from his MRDF accumulations to settle the account.

**Principal and interest recovery statements information about Short Term loans
Total Loan (In Rupees) Rate of Interest 11%**

	30,000		35,000		40,000		45,000		50,000		55,000		60,000		65,000	
Inst	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.
12	2,500	149	2,915	174	3,335	199	3,750	223	4,165	248	4,585	273	5,000	298	5,415	323
24	1,250	212	1,460	248	1,665	282	1,875	318	2,085	354	2,290	388	2,500	424	2,710	460
36	835	233	970	271	1,110	310	1,250	349	1,390	389	1,530	428	1,665	649	1,805	505
48	625	243	730	284	835	325	940	366	1,040	405	1,145	446	1,250	624	1,355	528
60	500	250	585	292	665	332	750	375	835	417	915	457	1,000	500	1,085	542
72	415	253	485	296	555	338	625	381	695	424	765	466	835	509	900	549
84	360	259	415	299	475	342	540	389	595	428	655	471	715	515	775	558

LONG TERM LOANS :

Eligibility : A Member can apply for Long Term Loan on completion of One (1) month Membership in the Society and One (1) year regular service in the Corporation.

The Member should have atleast a sum equivalent to 3 years MRDF at his credit at the time of payment of Long Term Loan. The shortfall, if any, shall be recovered from his Long Term Loan Payment.

The maximum of Long Term Loan is Rs.10.00 lakhs and being granted for Construction of House/Flat, purchase of Ready Built House/Flat, Extension/Completion of Construction of House. For purchase of Plot, maximum loan is Rs.5.00 Lakhs.

List of required documents/certificates to be submitted along with loan application is printed in LT Loan application. Rs.350/- has to be paid along with loan application towards legal fee. In addition to the documents, four valid sureties should be furnished. In case surety basic pay is less than the Borrower, the variation should not exceed 25%. In case the surety basic pay is Rs.17,000/- and above, above said condition will not be applicable. The surety should not retire 3 years prior to the applicant retirement date.

The Long Term Loan is repayable on the basis of Equated Monthly Instalments (EMI).

The Interest charged is @ 9.5% per annum, on monthly reducing balances. (w.e.f 01-08-2007), for purchase of plot it is 11%.

NATURE OF WORK

	RATE (Rs.)
1. Borewell with motor	85,000
2. Borewell	60,000
3. Water tank with connection	25,000
4. Septic Tank with connection	35,000
5. Steps with railing	27,250
6. Compound wall with plastering (both sides) per RFT	850
7. Railing 3'-0" height per RFT	250
8. Plasting (two coats) per SFT	22
9. Door and Windows per sq.mt	(a) Teak wood 5,500 (b) Non - Teak 3,500
10. Flooring (per 10 sq.mts)	(a) Marble 11,500 (b) Ceramic 6,500 (c) Polished shabad stone 4,500
11. Electrification per each point	600
12. Cupboards per sq.mt subject to a maximum of Rs. 70,000	4,000
13. Impervious coat per sq. feet	23
14. Colours (10 sq. mts.)	150
15. Outside Toilets	25,000
16. Outside flooring (Sq. feet)	30
17. Water Sump	25,000
18. Sump with Motor	35,000
19. Gravel Filling (CFT)	11

All the Civil Engineering Personnel should follow the revised rates while certifying the estimates.

The standard construction rate (independent houses) per sft is:

Ground Floor	Rs. 1000
Ist Floor	Rs. 900
IInd Floor	Rs. 950

With regard to apartments, the Construction rate applicable is Rs. 900/- per sft irrespective of the Floor.

ELIGIBLE AMOUNT OF LOAN :

- a) **House Construction :** Hundred times of Basic Pay as on the date of application or certified cost of the Construction or Rs.10.00 Lakhs, whichever is less will be granted as Long Term Loan, subject to other rules governing the sanction of such loans. However, the amount of loan will be granted after taking into consideration the minimum take-home pay of 25% of (Basic + DA + HRA) wages.
- b) **Purchase of House/Flat :** Hundred times of Basic Pay, or the cost certified by the Engineer or Rs.10.00 lakhs, or agreement value of house excluding advance paid; whichever amount is less will be granted as Long Term Loan subject to other rules. The age of the building should not exceed 20 years to get Long Term Loan for its purchase.
- c) **Completion of House :** Members can draw Long Term Loan for specific uncompleted works on 1st Charge, members can draw second loan for unfinished works, however the loan shall not be granted for the works for which loan was already drawn earlier.
- d) **Long Term Loan – Second Time :** Members are eligible twice in their service to draw Long Term Loan upto Rs.10.00 lakhs for Construction of House, Horizontal and Vertical expansion of House, Purchase of Ready Built House/Flat in his name or for taking over Housing Loans drawn from other Banks/Financial Agencies.

PURCHASE OF PLOT :

The sanction of loan for purchase of plot shall be restricted to ½ of Members Long Term Loan eligibility subject to a maximum of Rs.5,00,000/- or the cost of the plot or the agreement value excluding advance paid or the market value of the plot as certified by the Sub-registrar whichever is less. In such cases the period of loan recovery shall be restricted to a maximum of 120 months with an interest of 11% per annum.

HOME LOAN SURAKSHA BIMA POLICY :

The Scheme is being operated through National Insurance Company Ltd and New India Assurance Company Ltd. The Long Term Loans drawn on or after 1st April, 2005 come under the purview of this policy which covers two risks.

1. Damages to the House Property due to fire and other perils.
2. In the event of accidental death/permanent disablement, the loan due by the Borrower will be repaid by the Insurance Co., to the Society. The premium is being recovered @ Rs.3.55 per every Rs.1,000/- of Long Term Loan, for a period of 15 years. (Service Tax @ 12.36% extra).

LONG TERM LOAN INTEREST CHART :

Following is the chart showing quantum of EMI in accordance with the number of Instalments, basing on Rs.1.00 Lakh Long Term Loan.

No. of Instalments	Amount of EMI (Rs.)		No. of Instalments Amount of EMI (Rs.)	
	Construction of House 9.5%	Purchase of Plot 11%	Construction of House	
60	2100	2174	132	1224
72	1827	1903	144	1166
84	1634	1712	156	1119
96	1491	1571	168	1078
108	1381	1463	180	1044
120	1294	1378		

EDUCATION LOAN : In addition to Short Term Loan and Long Term Loan members can avail Education Loan to the extent of Rs.1,20,000/- repayable in 60 months for themselves/children/spouse.

Member has to submit Self declaration and furnish two Sureties for drawing Education Loans. Each Member is eligible to stand as Sureties to three loanees in addition to their Suretyship for Short Term Loan and Long Term Loan.

By observing 25% Take Home Pay, a minimum of Rs.10,000/- (Rs.5,000/- in case of Inclusive loans) and maximum Rs.1,20,000/- shall be sanctioned. The recovery is on E.M.I basis and the interest rate applicable is 11% per annum on reducing balances and all rules and regulations applicable to Short Term Loan in general are applicable for Education Loans also.

EDUCATION LOAN INTEREST CHART : Following is the chart showing the quantum of EMI in accordance with number of monthly instalments for various amounts of loan.

Recovery Statement Information about Education Loans
Total Loan (In Rupees) Rate of Interest 11%

Instalments	50,000	60,000	70,000	80,000	90,000	1,00,000	1,20,000
	EMI	EMI	EMI	EMI	EMI	EMI	EMI
12	4,419	5,303	6,187	7,070	7,955	8,839	10,606
24	2,330	2,796	3,263	3,728	4,195	4,661	5,593
36	1,637	1,964	2,292	2,620	2,947	3,274	3,929
48	1,292	1,551	1,810	2,068	2,327	2,585	3,102
60	1,087	1,305	1,523	1,740	1,957	2,174	2,609

Repayment of Loans : In addition to the usual recoveries through salary bills, the Borrowers can repay part or full amount of any loan in multiples of Rs.100/-, at any time either by cash at Society's office or through bank By RTGS. The amount so remitted shall be accounted for immediately. No penal interest shall be charged on such early repayments.

Ceasing Membership : The Membership can be ceased only after completion of two years of Membership. An advance notice of Six (6) months shall be submitted. The recoveries shall continue, even after receipt of notice till the account is closed.

WELFARE SCHEMES : 1) Deceased Members Family Relief Fund (DMFRF) : The main objective of this scheme is to help the bereaved families in the event of death of the borrower. As per the existing rules, a premium @ Rs.4/- for every four hundred rupees and part thereof on the net loan paid is recovered only at the time of drawal of loan and the Society transfers some portion of its income from Short Term Loans every year to this fund.

In case of death of a Member, the loan balance outstanding is entirely written off and the MRDF & Share Capital held by the deceased is refunded together with interest to his nominee/legal heir.

Writing Off Short Term Loan in Respect of Members Retired on Medical Grounds: In the event of retirement of a member on medical grounds, his short term loan balance shall also be written off from DMFRF account subject to the following conditions.

- a) Medical Retirement should be after 12 months from the date of release of short term loan.
- b) An undertaking should be submitted from the unit officer concerned to the effect that no alternative employment has been provided to the employee and in the event of providing alternative employment, the loan balance written off shall be remitted to the Society and an endorsement to that effect was made in 'P' Case.

In such medical retirement cases the outstanding short term loan balance of members in excess of their respective MRDF and Share Capital shall be written off from the DMFRF account. The facility is not available for Education Loan and Long Term Loans.

2. DEATH RELIEF FUND (DRF) : Under this Scheme, a premium @ Rs.2/- for every two hundred rupees and part thereof of the Long Term Loan is recovered from the amount of loan granted at the time of its disbursal. Society transfers some portion of its income from Long Term Loan every year to this fund. In the event of death of the borrower, the total outstanding loan balance of the member shall be written off from this fund. The entire thrift and share capital will be refunded to the family members.

3. ENCOURAGEMENT TO THE MERITORIOUS STUDENTS :

a) Cash Awards : Three Cash Awards in each course to the children of Members who passed MBA, MCA, MA, M.Com, M.Sc., B.Sc., B.A, B.Com, Ag.B.Sc., DME, DEE, DCE, DECE. D-Pharmacy Examinations with highest percentage of marks, and Cash Awards for ten positions to those who passed SSC & Intermediate with highest percentage of grades/marks are presented in the order of merit to encourage them. Applications for this benefit are received every year during the specified month. The Students secured 10 grade points in SSC & 90% in Intermediate and 60% in other courses can apply for the benefit. Cash Awards will be presented at the Annual General Meeting of Society. Bus Passes to the award winners and the Members will be provided by the Corporation.

b) Educational Assistance for Professional Courses : The children of Members pursuing professional courses viz., MBBS, BE, B.Tech., B.Arch. BVSc, BDS, B Pharmacy, BHMS, BAMS, B.Sc Nursing & C.A. are provided with Annual Financial Assistance till the completion of course. For CA students assistance will be paid only twice. Once completion of C.A (Inter) and second time on completion of C.A final. The application with necessary certificates is to be submitted every year to avail the benefit.

4) MEMBER'S OLD AGE ASSISTANCE SCHEME (MOAS) : This Scheme was introduced during 1982-83. All the Ex-Members aged 59 years & above are being paid annual financial assistance at the rate of Rs.35/- for every completed year of membership in the Society. The Ex-Members should have completed atleast 5 years Membership in the Society to become eligible for this benefit. With the introduction of Retired Members Security Scheme (RMS Scheme) through which extensive financial benefit is provided, only those who do not avail benefit under new scheme will be eligible for annual financial assistance under MOAS. The Ex-Member should submit MOAS application in the month of June every year. An amount of Rs. 1,000/- is also being paid to the heirs, in the event of death of an Ex-Member, after retirement from service as Final and Parting Payment. The amount under this category should be claimed within 3 months from the date of death of the former Member.

5) MEMBER'S HANDICAPPED CHILDREN ASSISTANCE SCHEME (MHCAS) : The applicant seeking assistance under this scheme should have passed SSC/any examination equivalent to Metric and currently studying in any Govt. or recognized College/University. The benefit to the extent of 50% of cost of three-wheeler specially designed for the handicapped or a maximum of Rs.20,000/- whichever is less will be paid for Purchase of the said vehicle subject to other conditions governing the Scheme.

6.) MEMBERS HANDICAPPED CHILDREN EMPLOYMENT SCHEME (MHCES) : Adult (Major) Handicapped children of Members are being provided an assistance of Rs.5,000/- by the Society to set up Self-Employment units viz., Sewing Machine, Flour Mill, Wet Grinder, Cycle/Vehicle repairing shop and Rs.5,000/- for purchase of hearing aid to one deaf child of share holder once in his service time.

7.) RETIRED MEMBERS SECURITY SCHEME (RMSS) : The Retired Member's Security Scheme has been introduced duly making it applicable to those retired from service of the Corporation on attaining the age of Superannuation.

The salient features of the Scheme are :

- 1) All those who have completed 10 years of Membership in the Society and are on rolls as on the date of retirement are entitled to become Members of the Scheme.
- 2) Broken period of Membership due to Ceasing Membership, Removal etc., will also be reckoned for the purpose of 10 years qualifying membership.
- 3) The Members retiring shall exercise option in the prescribed Option-Cum-Nomination form atleast three months before the date of retirement, indicating whether they join the scheme or not. If joining the scheme, the retiring Members should declare his/her nominee duly affixing a latest photograph of the said nominee and getting the same attested. Option once submitted shall be final.
- 4) Once settlement amount is paid in full due to retirement, the retiring member automatically loses his right to seek membership of the scheme.
- 5) 50% of MRDF accumulation as on the date of Retirement, rounding off to next Rs.1,000/- subject to a minimum of Rs.35,000/- will be transferred to the scheme.
- 6) In case of total amount of MRDF accumulations, is less than Rs.35,000/- (Rs.38,000/- in case of Member who Ceased the Membership) the retiring Member should remit the short fall amount on or before the date of retirement.
- 7) Society will pay Financial Benefit on the amount of Deposit, @ 14% PA subject to a minimum of Rs.500/- PM.
- 8) The payment of monthly Financial Benefit is being made through NET-BANKING to those who have their accounts in SBI, SBH & Andhra Bank-throughout the State of Andhra Pradesh. As the Society is having tie up with the above three banks. Payments to the other banks will not be considered.
- 9) The Charges towards Bank Commission and Postage, if any, shall be deducted from the amount payable to the Members.

10) Payment of Financial Benefit will be made as long as Member is alive. However, the Member may withdraw the amount of deposit at any time after 3 years from the date of deposit.

11) In the event of death of the Member the amount of Deposit will be refunded to the Nominee or legal heirs, as the case may be. If the Member expires within 5 years, the Financial Benefit at the same rate will be paid to nominee subject to her/his willingness, till completion of the said 5 years period, provided, the nominee should be spouse and gives consent.

12) However, if a Member desires to withdraw from the Scheme, within 3 years from the date of deposit, the amount contributed by the Member towards Retired Members Security Scheme will be treated as an ordinary Fixed Deposit and Financial Benefit will be paid at the rate of interest applicable to the period of deposit.

IMPORTANT :

All the beneficiaries under the Scheme and those retiring and would want to joint in the scheme are advised to open their account in any branch of either SBI or SBH or Andhra Bank. This will enable the Society to credit monthly Financial Benefit through NET-BANKING Promptly.

8. JANATA PERSONAL ACCIDENT INSURANCE SCHEME :

Janata Personal Accidental Insurance Scheme was renewed with the United India Insurance Company Ltd., Secunderabad from 31-03-2014 and will be in force till 30-03-2019. Premium payable is Rs.149/- per head for 5 years. The amount was adjusted from Members MRDF.

In case of accidental death, a sum of Rs.1,00,000/- shall be paid to family of the deceased members. In case of disability of both legs/hands/eyes a sum of Rs.1,00,000/- shall be paid, for partial disability. Loss of one limb permanently Rs.50,000/- shall be paid to the Member.

Intimation regarding accident shall be given within 180 days to the nearest branch of "The United India Insurance Company Ltd.," or Society. The following documents are required for processing of case.

- 1) Name of the person met with the Accident, Staff Number, Working Depot/Unit.
- 2) F.I.R. – Two Copies
- 3) Postmortem Report – Two Copies
- 4) Panchanama Report – Two Copies
- 5) Death Certificate (Original)- Two Copies
- 6) Disability certificate to be produced from Govt.Doctor/or APSRTC /TSRTC Doctor – Two Copies.

IMPORTANT NOTE : All the Welfare Schemes are operated subject to availability of Funds and the income of the Society. These Schemes can be withdrawn at any time by the Managing Committee. The benefit provided under these schemes cannot be claimed as a right.

FIXED DEPOSIT SCHEME :

The Society has been operating Fixed Deposit Scheme in which, apart from Members, their Spouses, Children, Sisters, Brothers and Parents of Members/Former Members and Nominal Members can invest monies in multiples of rupees hundred. Investments in Fixed Deposit are also accepted from APSRTC/TSRTC and allied organisations. The rates of interest offered on these Deposits have been always competitive when compared to those offered by Banks. The terms and conditions are flexible unlike other financial agencies. The rate of interest on all types of deposits will be paid as per the decision of the Managing Committee from time to time. The revised rate of interest is made applicable to all deposits including the existing deposits. The present rate of interest is 9.5% PA.

Note : ½% more interest than the normal rate is payable on the Deposits made out of CCS Settlement related to Retired Members under MRDES Scheme.

Loss of Fixed Deposit Receipt :

In case the Fixed Deposit Receipt (FDR) is lost or defaced a duplicate can be obtained by submitting the following.

1. An Indemnity Bond on Rs.100/- Non-Judicial Stamp Paper, shall be executed by the Deposit holder. Two present members of the Society shall be furnished as Sureties to the Bond besides two witnesses. (The Proforma for this can be had from the Society).
2. An undertaking in writing to the effect that the original FDR will be submitted to the Society if traced out.
On submission of the above documents, a Duplicate FDR will be issued.

RTGS :

Recently Banks are transferring funds from one Account to another Account within no time and with minimum charges. The process by which funds are being transferred within no time from one account to another account without any instrument (DD or Cheque) is called as RTGS.

The Members who desires to deposit Money in Fixed Deposit Scheme or to repay any kind of loan, they can directly transfer the amounts from their bank account to Society Account by way of RTGS. However, the minimum amount transferable under this process is Rs.1,00,000/-. Details of bank accounts of the society were given in a separate page.

While transferring money under this process, the Branch officials will allot a number to such transaction called UTR Number. The Member should invariably send that UTR Number to the Society immediately along with particulars of the member and Fixed Deposit Form, details of loan account, towards which such amount was transferred.

Note : An abridged information about various schemes, rates of interest and welfare activities of the Society has been provided in this Diary. The Committee of Management reviews from time to time the rates of interest being implemented in banks and other financial institutions and makes necessary changes/revision in the Society depending upon Society's financial position.

Sd-
Secretary.

OUR SOCIETY'S BANK ACCOUNT DETAILS

SBH

1) BANK NAME	:	STATE BANK OF HYDERABAD
2) BRANCH	:	RTC BRANCH (20650)
3) ACCOUNT NO.	:	52051030074
4) IFSC(RTGS)CODE	:	SBHY0020650
5) PHONE NO	:	040-27615710 & 040-27611667

SBI

1) BANK NAME	:	STATE BANK OF INDIA
2) BRANCH	:	VIDYANAGAR BRANCH (03608)
3) ACCOUNT NO.	:	30169932472
4) IFSC(RTGS)CODE	:	SBIN0003608
5) PHONE NO	:	040-27606123 & 040-27664669

ANDHRA BANK

1) BANK NAME	:	ANDHRA BANK
2) BRANCH	:	VIDYANAGAR BRANCH (0604)
3) ACCOUNT NO.	:	060411100000061
4) IFSC(RTGS)CODE	:	ANDB0000604
5) PHONE NO	:	040-23468723 & 040-23468724

SOCIETY'S PROGRESS AT A GLANCE

S.No.	Particulars	1952	2011	2012	2013	2014
1.	No. of Shareholders	2558	96,251	1,00,926	1,02,299	1,00,826
2.	Share Capital	Rs. 59,900	2,88,75,300	3,02,77,800	3,06,89,700	3,02,48,700
3.	Thrift (MRDF)	Rs. 71,675	880,99,33,474	974,22,81,289	1078,92,01,321	1172,94,11,596
4.	Fixed Deposit	Rs. -	189,61,49,750	176,74,41,077	164,23,89,864	151,93,13,065
5.	Loan Amount Sanctioned	Rs. 1,40,816	832,51,85,816	809,37,93,485	887,53,07,194	697,37,44,687
6.	Loan Due by Members	Rs. 7,12,097	1094,11,20,003	1217,61,77,358	1323,27,81,059	1342,91,83,147
7.	General Reserve	Rs. 39,501	1,96,59,585	2,03,09,270	2,19,82,861	2,35,69,987
8.	Specific Reserves	Rs. -	48,29,03,221	52,81,90,961	54,46,66,946	56,44,68,133
9.	Surplus	Rs. 13,486	18,14,831	48,94,624	46,19,067	----
10.	No. of Employees	5	79	74	69	70

**FIXED DEPOSIT
MATURITY VALUE TABLE**

Deposit Amount Rs.	Period of Deposit				
	12 months Rs.	24 months Rs.	36 months Rs.	60 months Rs.	88 months Rs.
1,000	1,099	1,208	1,328	1,605	2,002
10,000	10,992	12,083	13,283	16,050	20,016
1,00,000	1,09,928	1,20,835	1,32,827	1,60,500	2,00,155
2,00,000	2,19,850	2,41,669	2,65,654	3,21,000	4,00,311
Rate of Interest	9.5%	9.5%	9.5%	9.5%	9.5%

Interest Slabs : Upto 15 days - Nil, 16 days to 90 days : 5%
91 days to Less than 1 year : 8% 1 year & above : 9.5%

RECURRING DEPOSIT MATURITY VALUE TABLE

Instalment per month Rs.	Period in Months					
	12	24	36	48	60	120
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
500	6,318	13,263	20,897	29,289	38,514	1,00,331
1000	12,636	26,526	41,794	58,578	77,028	2,00,661
2000	25,272	53,052	83,588	1,17,156	1,54,056	4,01,323
5000	63,179	1,32,629	2,08,971	2,92,891	3,85,140	10,03,307
10000	1,26,358	2,65,258	4,17,942	5,85,782	7,70,281	20,06,614
Rate of Interest	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%