



Regn No. 744 (U)

SOUTHERN STAR CO-OP (U) T/C SOCIETY LTD.

E -2&3, 1st Floor, DDA Market, MOR Land, New Rajender Nagar, New Delhi -110060

Phone : 011-44424444 | 011 - 28741800 - 01

E-Mail.: sstarsociety@yahoo.com | Web.: southernstar.org

34th Annual

GENERAL Body MEETING

on

19th August 2023 (Saturday)

at

C-1, 2nd Floor,
D.D.A Market, (LSC), MOR Land,
New Rajender Nagar, New Delhi-110060

at 2:00 PM

You are Cordially invited



SOUTHERN STAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LTD.

Regn No. 744 (U)

Corp. Office : E-2 & 3, 1st Floor, DDA Market, MOR Land,
New Rajender Nagar, New Delhi-110060.

NOTICE

It is notified for general information of the members of the Southern Star Co- Op. (U) Thrift & Credit Society Ltd. (hereinafter referred to as the Society) that the 34th Annual General Body Meeting (AGM) of the Society will be held on Saturday, 19th August, 2023 at 2.00 P.M. at C- 1, 2nd Floor, D.D.A Market (LSC), MOR Land, New Rajender Nagar, New Delhi- 60, to consider the following Agenda:-

Agenda

- 1) Confirmation of the proceedings of 33rd A.G.M.
- 2) Consideration and approval of annual report for the year 2022-23.
- 3) Consideration and approval of Receipt & Payment A/c., Income and Expenditure A/c., and Balance Sheet for the year ended on 31-3-2023.
- 4) Consideration and approval of Statutory audit report for the year ended on 31-3-2023 and the Managing Committee's comments thereof.
- 5) Appropriation of Surplus A/c (Profits) for the year 2022-23 in accordance with the Act, Rules & Bye-Laws.
- 6) Consideration of amendment of Bye-Laws No. 5(a).
- 7) Consideration of request to Registrar Co-op Societies, Delhi to change the registered address from "C-4/10A, Lawrence road, Delhi -110035" to "E-2 & 3, 1st Floor, LSC (MOR Land), New Rajender Nagar, New Delhi -110060" on the Registration Certificate.
- 8) Consideration of Budget & programme of activities for the year 2023-24.
- 9) Consideration of questions/resolutions given by members.
- 10) Consideration of any other item (s) that may be brought forward with the permission of the Chair.

ALL MEMBERS ARE REQUESTED TO ATTEND THE MEETING

NEW DELHI-60

Dated: 01/06/2023

(P.N. VENKIDESWARAN POTTY)
HONY. SECRETARY

Encl. : Annual Report, Accounts Statements & Budget.

Copy to : i) All Members ii) A.R. (T/C), O/o R.C.S, New Delhi iii) Notice Board.

- Note :
- (1) If requisite quorum is not formed by 2.30 P.M on 19/08/2023, the meeting will stand adjourned for fifteen minutes and will be held at 2.45 P.M. at the same place/venue on the same day. For such an adjourned meeting, no quorum shall be necessary and no separate notice will be issued.
 - (2) Any questions or resolutions to be moved-in, should be sent in writing to the Hony. Secretary so as to reach him on or before 10/08/2023 ;
 - (3) Members who attend the AGM & mark their attendance before 2.45 p.m. will be reimbursed Rs. 300/- each towards conveyance expenses.
 - (4) No refreshment/lunch will be provided.
 - (5) Non-Members will not be admitted in the meeting hall.
 - (6) Entry to the venue will be closed by 2.45 P.M.



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Regn No. 744 (U)

ANNUAL REPORT 2022-23

Dear Members,

It is my pleasure to welcome you all on behalf of the managing committee of the society as well as my own, to this 34th Annual General Body Meeting. With your kind permission, I am presenting this report on the affairs and activities of the Society during the financial year 2022-23 for your consideration and adoption.

Death is imminent and ultimate truth yet irreparable loss to the beloved one left behind. At the outset I regret to inform you with profound sorrow about the sad demise of our 87 members. On behalf of the managing committee and all of you, I convey my sincere condolence to the bereaved families. Also to some of our members who have lost their near & dear ones during this period. We extend our condolence to them as well.

On 27th August 2022, we conducted the 33rd AGM successfully at MCD Community Centre, New Rajender Nagar. Election of the present Managing Committee (MC) was held on 26/9/2021.

Pushpa Vihar has been shifted to a new office at Pushpa Bhawan which has been purchased by us. The new office was inaugurated on 01/01/2023. All major branches such as Mayur Vihar, Dilshad Garden and Janak Puri has been renovated for a better look and ambience.

Membership:- The real growth of any Thrift and Credit Society depends upon the number of members. However, during this year 1016 members enrolled but 1087 members resigned and 87 members expired due to various reasons. The strength of the membership at the end of the year was 32333. It is the first time we face a downward curve in our membership strength. It indicates that a large number of members left Delhi due to various reasons such as retirement, transfer of job, migration to foreign countries etc. Similarly, new membership level is also coming down which means people are not opting for Delhi as a job hub.

Shares:- Under the head of the Share capital, the total accumulation as on 31-03-2023 was Rs. 22,25,78,000/- (445156 shares of Rs.500/- each from 32333 members).

Fixed Deposits:- Accepting Fixed Deposits from members on higher interest rate and keeping in bank for lesser interest is not wiser. Hence, during the financial year, we have returned Rs. 10.9 crores. Thus we could reduce the total fund in this head to Rs. 20.5 Lakhs only.

Fixed Assets:- As per book value, we have office and buildings worth Rs. 6.97 crores. Whereas, the market price of the same is more than 30 crores.

Loans:- During the Financial Year, we have issued 10,077 loans amounting Rs. 83.62 cr.

SL.No.	Items	No. of Loans	Amount Rs. (in lacs)
1.	Ordinary Loan	579	21,39.35
2.	Emergency Loan	4589	7,84.67
3.	Gold Loan	4610	49,35.45
4.	Housing/Property Loan	16	2,10.00
5.	Others	283	2,92.35
Total		10077	83,61.82

Contd...

At present ordinary loan is issued upto 5 lakhs and secured loan up to 10 lakh.

Gold Loan:- Since the gold rate in the market has been considerably increased, gold loan limit was increased from 3,400 to 4,600 gradually.

Soft Loan:- A new type of loan introduced in 2017 which can be availed without any surety (Guarantor) upto 2,00,000/- has now become more popular and during the year 261 members have availed an amount of Rs. 2.38 Cr.

Managing Committee:- As I mentioned earlier, the present Management has been elected on 26-09-2021 and during the report period, there were 16 MC Meetings held for the routine activities of the Society. All the Managing Committee members actively participated in all the policy making discussions and activities of the Society. During the year, only two MC members have availed loan as under:-

Sl. No.	Name	Post	Amount in Rs.
1	P. R. Nair	President	5,00,000/-
2	Prakash Kumar R	M.C. Member	10,00,000/-

During the year we have auctioned 39 unclaimed gold ornaments pledged under gold loan in the public auctions held in our Corporate Office in two occasions

Accounts & Audit:- Accounts and Affairs of the society was Audited by M/s Shiromany Tyagi & Co. for the year 2022 -23 and classified our society as "A Class" Society. Audit report attached here with for your kind perusal. There were no objections in the audit report. The tax assessment is being done by Income Tax department regularly. You are also requested to kindly refer the accounts statement appended here with for financial achievements in detail.

Dividend:- It is our constant endeavor to give maximum return on your deposits. The surplus (excess of income over expenditure) for the financial year 2022 – 23 was 3.03 Cr. irrespective of heavy expenditure in maintenance of Corporate Office and Branches, water & electricity expenditure and allied expenses in running the offices. Even though the loan interest rates and transactions are reduced considerably, we are committed to give reasonable dividend on the share capital to its members and the MC recommends 8% dividend for the financial year. Hence MC propose the appropriation accounts as given below:-

Appropriation Account	
Reserve Fund 25% of NP	75,64,453.13
Education fund	50,000.00
Bad Debt fund	1,066.38
Welfare Fund	47,00,000.00
Dividend 8%	1,79,42,293.00
Net Profit	3,02,57,812.51

We request this August house to approve 8% Dividend for the year-2022-23 as per the appropriation given above. The Dividend will be credited to your saving deposit account (SDA) with the society immediately after AGM and the same shall be withdrawn or adjusted to your loan accounts or other deposits.

Welfare Fund:- The Pandemic Covid-19 affected the life expectancy of our valuable members very much. During the year, 87 members expired. It affected our welfare fund distribution and made us much confusion to whom we should pay and to whom we should not. At last we have decided to reduce the eligibility slab further and now maximum limit is Rs. 2 lakh only.

Arbitration & Recovery:- It is a matter of pride to inform the esteemed House that during the period of report that, the society had filed only 2 new arbitration cases and 7 U/s 138 of NI Act. There is nominal increase in NPA and serious defaulters are now less than 2% because of Covid-19. During the year only one defaulter member was arrested. All in all, only 53 cases were pending with the RCS/ court/ recovery branch.

Contd...

Digital Banking:- As per the guidelines of RBI/Income Tax Departments, we have restricted cash transactions. Now, less than Rs. 20,000/- is accepted in cash one time or Rs. 2,00,000/- in a whole year from one member. At present many members make their payments through Net Banking/RTGS/NEFT/UPI every month regularly.

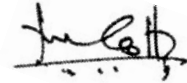
Identity Cards:- We are in process of issuing new computerized plastic identity cards to our members free of cost. Our photo team visited all major branches turn-by-turn and so far more than 11100 cards have been issued. Those who have not got it prepared, please visit the Office at the earliest.

KYC:- As per the guidelines of the Registrar of Co-operative Societies, we have taken action to fulfil the KYC requirements of the members, so far 23549 members have complied the same. Now, loan is issued to KYC compliant members only.

On this occasion I would like to express our gratitude to our Auditors, Bank Officials & RCS officials and our dedicated staff.

Last but not the least, thank you all for your co-operation and we assure you the best services always. This report is submitted for your kind consideration and approval.

Date: 01/06/2023



(P.N. VENKIDESWARAN POTTY)
HONY. SECRETARY

Annexure - A

List of Bye-laws proposed for amendment				
SL. NO.	BYE-LAW NO.	EXISTING BYE-LAWS	PROPOSED BYE-LAWS	REASONS FOR AMENDMENT (JUSTIFICATION)
1.	5	No person shall be a member unless:	No person shall be a member unless:	No Change
	5 (a)	He is Keralite and ordinarily resident of NCT of Delhi or has a place of business in Delhi	He is ordinarily resident of NCT of Delhi or has a place of business in Delhi	word "Keralite" avoided so that membership may be open to all.

SOUTHERN STAR CO-OPERATIVE (U) THRIFT & CREDIT SOCIETY LTD


BALANCE SHEET AS ON 31-03-2023

Amt. in Rs. 2021-22	LIABILITIES	Amt in Rs. 2022-23	Amt. in Rs. 2021-22	ASSETS	Amt. in Rs. 2022-23
227,314,000.00	Share Capital As on 1.4.2022 Add: Allotment during the year Less: Refund/Transfer	227,314,000.00 7,778,000.00 235,092,000.00 <u>12,514,000.00</u>	1,896,541.00	Furniture & Fixture A/c: As on 1.4.2022 Add: During the year Less: Depreciation	1,896,541.00 1,158,809.00 3,055,350.00 <u>251,694.00</u>
559,121,957.00	Compulsory Deposit (CD) A/c As on 1.4.2022 Add: Deposits during the year Less: Refund/Transfer	559,121,957.00 38,577,395.00 597,699,352.00 <u>31,703,479.00</u>	62,079,127.00	Office & Building A/c: As on 1.4.2022 Add: During the year	62,079,127.00 7,626,931.85 <u>69,706,058.85</u>
13,523,431.00	Spl. Rec. Dep. (SRD) A/c As on 1.4.2022 Add: Deposits During the year Less: Refund	13,523,431.00 26,683,705.00 40,207,136.00 <u>10,428,831.00</u>	2,270,339.00	Office Equipments A/c: As on 1.4.2022 Add: During the year Less: Depreciation	2,270,339.00 666,501.00 2,936,840.00 <u>398,696.00</u>
109,422,886.00	Fixed Deposit (FD) A/c As on 1.4.2022 Add: Deposits During the year Less: Refund	109,422,886.00 109,085,277.00 218,508,163.00 <u>216,458,512.00</u>	655,227.00	Moveable Assets (Vehicles) As on 1.4.2022 Add: During the year Less: Depreciation Less: Sale of Vehicle	655,227.00 0.00 655,227.00 <u>98,264.00</u> 0.00
86,265,378.30	Saving Deposit (SDA) A/c As on 1.4.2022 Add: Deposits During the year Less: Refund/Transfer	86,265,378.30 159,127,022.00 245,392,400.30 <u>155,511,576.00</u>	976,160,948.00	Loan A/c: Ordinary Loan Gold Loan Emergency Loan Housing Loan (HL) Property Loan (PL) Soft Loan FD/SRD Loan Secured Loan	445,979,173.00 336,215,894.00 60,219,827.00 26,857,020.00 33,843,201.00 6,027,000.00 165,108.00 <u>13,691,834.00</u>
19,007,500.00	Loan Linked Deposit As on 1.4.2022 Add: Deposits During the year Less: Refund/Transfer	19,007,500.00 8,320,500.00 27,328,000.00 <u>3,902,500.00</u>	212,997.00	Others a) MTNL Advance Rental b) Interest Recoverable/Receivable c) TDS Receivable d) Delhi State Co-op. Union Ltd. (Share) e) Delhi State Co-op. Bank Ltd (2 shares) f) Advance to Supplier g) NDPLBSES security h) Postal Security i) Security for AGM j) Rent Security k) Advance to Ex-Staff l) Advance Income Tax m) Interest receivable Bank n) Input GST	7,980.00 9,886,080.00 120,547.00 100.00 100.00 45,000.00 82,000.00 30,000.00 10,000.00 152,000.00 2,80,425.00 250,000.00 914,130.00 <u>75,892.16</u>
75,452,958.00	FUNDS A/c Reserve fund Bad debt fund Building Fund Welfare Fund Common good Fund	83,156,027.52 1,334,911.45 546,000.00 5,835,504.96 <u>12,000.00</u>	90,884,443.93	Cash & Bank a) Current A/c in Federal Bank, Pitampura b) FEDERAL BANK Paschim Vihar c) Current A/c in Federal Bank Nirman Vihar d) Current A/c in Federal Bank Patel Nagar e) Current A/c in South Indian Bank, Naraina f) Imprest-Branches g) Cash/Cheque in Hand h) Fixed Deposits in Banks	9,455,263.96 6,461,186.18 2,200,741.67 5,037,473.92 716,400.00 3,923,000.00 3,394,289.00 <u>25,000,000.00</u>
13,887,518.00	Payable A/c: TDS Payable GST Payable Expenses Payable Unreconciled Credit Misc. payable Deposits payable resigned members Interest payable on FD/SRD Rent security deposit	49,301.00 109,524.00 1,644,464.00 7,62,093.00 3,570,626.00 3,573,268.00 2,056,762.00 <u>30,000.00</u>	86,510,201.83		11,854,254.16
36,622,870.93	Surplus A/c. (Profit) Excess of Income over expen.		30,257,812.51		56,188,334.73
1,140,618,499.23		1,066,646,447.74	1,140,618,499.23		1,066,646,447.74

(P.R.NAIR)
PRESIDENT(P.V.JOSEPH)
TREASURER
P N VENKIDESWARAN POTTY
HONY. SECRETARYAudited: As per separate report of
even date.Sd/-
For Shiromany Tyagi & CO
Chartered Accountants

SOUTHERN STAR CO-OPERATIVE (U) THRIFT AND CREDIT SOCIETY LTD.
INCOME & EXPENDITURE A/C FOR THE YEAR ENDING 31st MARCH 2023

Amt. in Rs. 2021-22	EXPENDITURE	Amt. in Rs. 2022-23	Amt. in Rs. 2021-22	INCOME	Amt. in Rs. 2022-23
24,886.00	To Opening stock		588,500.00	By Admission Fee	508,000.00
52,088,876.00	Interest	212,997.00	113,494,591.00	By Interest from members	102,706,330.00
	To Interest to members	47,021,908.00	756,700.00	By Notice fee	556,400.00
	Staff Cost		418,132.00	By Penal Interest on CD/RD/GDS/MDS	325,933.00
17,359,047.00	To Salary	20,507,205.00	1,218,615.00	By Interest from bank	2,226,201.00
11,657.00	To ESI Employer Contribution	12,598.00	85,250.00	By Sale of Stationery Items	63,320.00
534,885.00	To Staff Welfare exp	420,652.00	3,38,400.00	By Share Transfer Fee	352,200.00
31,548.00	To PF Admn. Charges	32,625.00	3,500.00	By Processing Fee (HL/PL/VL/CL)	7,000.00
781,455.00	To PF Contribution	815,979.00	42,705.00	By Bank Charges	31,800.00
		2,17,89,059.00	1,12,680.00	By Rent	143,730.00
	Others		4,28,400.00	By Service charges	469,300.00
109,459.00	To Postage Exp.	70,541.40	1,09,200.00	By Administrative charges (HL/PL/VL/CL)	420,000.00
329,465.00	To Printing & Stationery	421,842.00	24,43,349.00	By Renewal charges	2,554,912.00
243,922.00	To Conveyance exp	299,212.00	5,32,997.00	By Gold Auction charge	285,101.00
20,062.97	To Bank charges exp	14,006.10	2,34,408.00	By Arbitration charges	97,453.00
617,042.77	To Telephone exp	519,040.00	84,127.00	By Misc. Income	88,200.00
498,627.00	To Insurance premium exp	406,696.00	0.00	By Interest on Income Tax Refund	13,206.00
			2,12,997.00	By Closing Stock	0.00
				Stationery items & Postage Stamps	
121,957.00	To Festival exp.	47,472.00			
1,428,970.48	To Water & Electricity exp	1,668,104.00			
1,084,437.00	To Repair & Maintenance exp	2,471,762.80			
842,000.00	To Welfare Fund Assisistance	200,000.00			
211,431.75	To Unclaimed ITC	354,419.20			
856,212.10	To Office Exp.	1,000,927.99			
119,007.00	To House Tax	117,500.00			
1,955,100.00	To Business Promotion	14,184.00			
757,996.00	To Advertisement	358,648.00			
149,560.00	To Arbitration exp	85,101.00			
859,809.00	To Meeting Exp	560,188.00			
4,290.00	To Books & Periodicals	-			
561,100.00	To Legal Exp.	303,000.00			
19,458.00	To Interest on Tax/TDS	10,170.00			
52,533.00	To Vehicle Maintenance	66,065.00			
589,028.00	To Professional charges	253,000.00			
1,014,600.00	To Rent	1,034,480.00			
705,245.00	To Depreciation	748,674.00			
386,013.00	To Income Tax	430,276.00			
84,000.00	To Audit Fee	84,000.00			
28,000.00	To Concurrent Audit fee	28,000.00			
36,622,870.93	To Excess of income over expenditure	30,257,812.51			
121,104,551.00		110,849,086.00	121,104,551.00		110,849,086.00


(P.R. NAIR)
PRESIDENT


P N VENKIDESWARAN POTTY
HONY, SECRETARY


(P V JOSEPH)
TREASURER

Sd/-
AUDITOR
Shiromany Tyagi & CO
(CHARTERED ACCOUNTANTS)

" AUDITOR'S REPORT "

The Members,
The Southern Star-Co-operative (U) Thrift & Credit Society Ltd.,
E-2&3, 1st Floor, DDA Market, MOR Land, New Rajendra Nagar, New Delhi-110060.

Report on the Financial Statements

1. We have audited the accompanying Financial Statements of THE SOUTHERN STAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LTD. which comprise the Balance Sheet as at 31st March, 2023 and the Income & Expenditure Account for the year then ended and other explanatory information.

Management's Responsibility for the Financial Statements:

2. The Society's Management is responsible for the preparation of these financial statements in accordance with the requirement of The Delhi Co-operative Societies Rules, 2007. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We have conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.
6. As required by The Delhi Co-operative Societies Rules, 2007 we enclose in the Annexure-I (Part A, B & C) a statement on the matters specified in Rule 84 of the said rules.
7. Subject to our comments in the Annexure-I (Part A, B & C) referred to in paragraph 6 above.

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 and have found them to be satisfactory.
- (b) The Balance Sheet and Income & Expenditure Account dealt with by this report are in agreement with the books of account.
- (c) In our opinion, proper books of account as required by law have been kept by the Society, as required under the Act, Rules and bye-laws so far as appears from our examination of those books.
- (d) In our opinion and to the best of our information and according to the explanations given to us, the said accounts give a true and fair view:-
- (i) In the case of the Balance Sheet, of the state of affairs of the Society as at 31st March, 2023; and
- (ii) In the case of Income & Expenditure Account of the Income of the Society for the year ended on that date;

For Shiromany Tyagi & Co.
(CHARTERED ACCOUNTANTS)
FRN No. 006117N

sd/-
(Pradeep Tyagi)
PARTNER

PLACE : NEW DELHI
DATE : 22.05.2023

UDIN:23084840BGQHVB2146

**AUDIT - REPORT
INFORMATION**

ANNEXURE-I

Name of the Society	:	Southern Star Co-operative (U) Thrift & Credit Society Ltd.
Registered Office	:	E2&3, 1st Floor, DDA Market, MOR Land, New Rajendra Nagar, New Delhi-110060.
Regn. No. & Date	:	744 (U) Dated : 21-04-86
Present Audit Period	:	1.04.2022 to 31.03.2023
Previous Audit Period	:	1.04.2021 to 31.03.2022

	At the time of Last Audit	At the time of Present Audit
Name of Auditors	M/s Gianender & Associates (Chartered Accountants)	M/s Shiromany Tyagi & Co. (Chartered Accountants)
Number of Members	32491	32333
Audit Classification u/r 68 (2)	'A'	'A'
Sanctioned Max. Credit Limit	₹ 10,00,000/-	₹ 10,00,000/-
Area of Operation	Keralite and Resident of NCT of Delhi or has a place of Business in Delhi	
Number of New Members Enrolled	1177	1016
Number of Members Resigned/expired	1128	1174
Sanctioned Cash/Credit Limit	NIL	NIL
Date of Last Election	26/09/2021	26/09/2021
Audit Fee Claimed	₹ 1,32,160.00	₹ 1,32,160.00
Pending Enquiries	NIL	NIL
No. of Pending Arbitration Cases	18	18
Turn-over of the Society	₹ 8,932.89 Lakhs	₹ 9,294.78 Lakhs
Working Capital	₹ 10,901.08 Lakhs	₹ 10,245.93 Lakhs

PART-C

AUDIT OBJECTIONS AND SUGGESTIONS:-

1. Society has taken adequate steps for KYC compliance of the member as well as linking with Aadhaar Card in Society Database.
2. After assessing the working of the society, Society is continued to be classified as "A" Category..

For Shiromany Tyagi & Co.
(CHARTERED ACCOUNTANTS)
FRN No. 006117N

sd/-
(Pradeep Tyagi)
PARTNER

PLACE : NEW DELHI
DATE : 22.05.2023

UDIN:23084840BGQHVB2146