

### Form 'I'

(See Section 38 and Rules 32 and 65(1) (1))

[Section 38 (1) of the Maharashtra Co-operative Societies Act, 1960]

#### Register of members

1. Serial Number
2. Date of admission
3. Date of payment of entrance fee and share amount
4. Full name (surname first)
5. Postal Address, mobile number and email address
6. Occupation
7. Age on the date of admission
8. Full name and address of the person nominated by the member under Section 30(1)
9. Date of nomination
10. Date of cessation of membership
11. Reasons for cessation
12. Remarks

Date	Cash book folio	Particulars of shares held				Total amount received	No. of shares held	Serial No. of share certificate
		Applica tion	Allotme nt	Amount				
				receivedon 1stcall	2 nd call			
1	2	3	4	5	6	7	8	9

Date	Cash book folio	Date	Cash Book folio or shares transfe r	Particulars of shares transferred or surrendered						Signa ture
				No. of shares transfe rred	Serial No. of share certific ates	No. of shares transfe rred or refund	Balances			
							No. of share s held	Serial No. of share certific	Amou nt	

			register No.			ed		ates		
10	11	12	13	14	15	16	17	18	19	20

=====

### FORM J - 1

(See Section 26 and Rule 33)

List of Active members of ----- society Limited/ Unlimited.

Sr. No.	Full name of the Member ( <u>surname first</u> )	<u>Postal</u> Address <u>and</u> <u>email address</u>	Date of Classification as Active- member
1	2	3	4

Signature

Note :- All page of list shall have seal and signature of the competent authority of the society.

=====

### FORM J - 2

(See Section 26 and Rule 33)

List of Non-active members of ----- society Limited/ Unlimited.

Sr. No.	Full name of the Member ( <u>surname first</u> )	<u>Postal</u> Address <u>and</u> <u>email address</u>	Date of Classification as Non-active member
1	2	3	4

Signature

Note :- All page of list shall have seal and signature of the competent authority of the society.

=====

**FORM NO. N-1.**

**(See Section 81 and Rule 69 (3))**

**An Illustrative Format of Report of the Auditor of Co-operative Bank**

**INDEPENDENT AUDITOR'S REPORT**

**To**

The Chairman/Secretary/Chief Executive Officer

**The \_\_\_\_\_ Urban Co-operative Bank Ltd / DCCB / SCB,**

**Address, City Name**

**Ref :- Appointment Letter Reference No.----- Dated -----**

**Report on the Financial Statements as a Statutory Auditor**

1. We have audited the accompanying financial statements of the ----- Urban Co-operative Bank Ltd / DCCB / SCB, which comprise the Balance Sheet as at 31st March 20XX and the Statement of Profit and Loss for the year ended, and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Bank along with its Branches and Extension counters audited by us for the period 1<sup>st</sup> April 20YY to 31<sup>st</sup> March 20XX. \*

**Management's Responsibility for the Financial Statements**

2. Management is responsible for the preparation of these financial statements in accordance with Maharashtra Co-operative societies Act 1960, Banking Regulation Act 1949 (A.A.C.S.) and RBI / NABARD Guidelines. 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 conducted our audit in accordance with the applicable Standards by The Institute of Chartered Accountants of India and under the MCS Act / BR Act / RBI guidelines. 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, whether due to fraud or error.

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 Bank'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.

### **Opinion**

6. In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 (A.A.C.S.) as well as the Maharashtra Co-operative Societies Act 1960, the Maharashtra Cooperative Societies Rules 1961, and any other applicable Acts, and or circulars issued by the Registrar, in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:

(i) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2\_\_\_\_;

(ii) in the case of the Statement of profit and loss of the profit/loss for the year ended on that date; and

### **Report on Other Legal and Regulatory Matters**

7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 read with provisions of the Maharashtra Co-operative Societies Act 1960 & Maharashtra Co-operative Societies Rules 1961.

#### **8. 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 transactions of the Bank, which have come to our notice, have been within the powers of the Bank.

(c) The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.

9. In our opinion, the Balance Sheet and Profit and Loss Account comply with applicable Accounting Standards.

10. **We further report that:**

(i) The Balance Sheet and Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns.

(ii) In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books.

(iii) The reports on the accounts of the branches audited by us / branch auditors have been dealt with in preparing our report in the manner considered necessary by us.

(iv) for the year under audit, the bank has been awarded "\_\_\_" classification.

**Signature**

**(Name of the Member Signing the Audit Report / Name of Auditor)**

**(Designation)**

**Membership Number**

**Firm Registration Number**

**Audit Panel Number**

**Place of Signature:**

**Date of Report:**

**Note :- in case the auditor have not audited all branches or taken assistance of other auditor or branches are audited by another auditor appointed by bank, following lines should be inserted in above report.**

\*These unaudited branches account for \_\_\_\_\_ per cent of advances, \_\_\_\_\_ per cent of deposits, \_\_\_\_\_ per cent of interest income and \_\_\_\_\_ per cent of interest expense.

=====

**FORM NO. N-2**

**(See Section 81 and Rule 69 (3))**

**An Illustrative Format of Report of the Auditor of Co-operative Society**

**INDEPENDENT AUDITOR'S REPORT**

**To**

The Chairman/Secretary/Chief Executive Officer

**The \_\_\_\_\_ Co-operative Society Ltd,**

**Address, City Name**

**Ref :- Appointment Letter Reference No. \_\_\_\_\_ Dated \_\_\_\_\_**

**Report on the Financial Statements as a Statutory Auditor**

1. We have audited the accompanying financial statements of **The \_\_\_\_\_ Co-operative Society Ltd**, which comprise the Balance Sheet as at 31st March 20XX and the Statement of Profit and Loss / Income & Expenditure for the year ended, and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Society along with its Branches audited by us for the period 1<sup>st</sup> April 20YY to 31<sup>st</sup> March 20XX. \*

**Management's Responsibility for the Financial Statements**

2. Management is responsible for the preparation of these financial statements in accordance with Maharashtra Co-operative Societies Act 1960 & Rules there under. 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 conducted our audit in accordance with the applicable Standards by The Institute of Chartered Accountants of India and under the MCS Act. 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 Society'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.

#### Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required as per the Maharashtra Co-operative Societies Act 1960 and the Maharashtra Cooperative Societies Rules 1961, and any other applicable Acts, and or circulars issued by the Registrar, in the manner so required for the society gives a true and fair view in conformity with the accounting principles generally accepted in India:

(i) in the case of the Balance Sheet, of the state of affairs of the society as at 31st March, 2\_\_\_\_;

(ii) in the case of the Statement of profit and loss / Income & Expenditure of the profit/loss for the year ended on that date; and

#### **Report on Other Legal and Regulatory Matters**

7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of the Maharashtra State Co-operative Act .

#### **8. 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 transactions of the Society, which have come to our notice, have been within the powers of the Society.

(c) The returns received from the offices and branches of the Society have been found adequate for the purposes of our audit.

9. In our opinion, the Balance Sheet and Profit and Loss / Income & Expenditure Account comply with applicable Accounting Standards.

#### **10. We further report that:**

- (i) The Balance Sheet and Profit and Loss / Income & Expenditure Account dealt with by this report, are in agreement with the books of account and the returns.
- (ii) In our opinion, proper books of account as required by law have been kept by the Society so far as appears from our examination of these books.
- (iii) The reports on the accounts of the branches audited by branch auditors have been dealt with in preparing our report in the manner considered necessary by us.
- (v) for the year under audit, the society has been awarded "\_\_\_" classification.

**Signature**

**(Name of the Member Signing the Audit Report / Name of Auditor)**

**(Designation)**

**Membership Number**

**Firm Registration Number**

Audit Panel Number

**Place of Signature:**

**Date of Report:**

**Note :- in case the auditor have not audited all branches or taken assistance of other auditor or branches are audited by another auditor appointed by bank, following lines should be inserted in above report.**

\*These unaudited branches account for \_\_\_\_\_ per cent of advances,  
\_\_\_\_\_ per cent of deposits, \_\_\_\_\_ per cent of interest  
income and \_\_\_\_\_ per cent of interest expense.

=====



**FORM "X"**  
**(See Section 75 and rule 60(3))**

**Agenda for the Annual General Meeting**

- 1) Reviewing of the loans given to any of the members of the committee or any member of the family of any committee member, including a society or firm or company of which such member or members of his family is a member, partner or director;
- 2) reviewing of repayment of loan made during preceding year, amount outstanding and overdue at the end of the year -----;
- 3) Placing annual report of the activities of the society for the year -----.
  - a) Statement of state of the affairs of the society;
  - b) amount proposed to be carried to the reserve fund;
  - c) amount recommended by the committee to be paid as dividend, bonus which should include, to the share holders and honorarium to the employees;
  - d) changes occurred if any, in the society business during the accounting year -----.
- 4) Plan for disposal of surplus for the year -----;
- 5) amendments made to the bye-laws of the society, (if any);
- 6) Declaration regarding date and conduct of election of committee, (if due);
- 7) Audit report of the preceding financial year (year -----)
- 8) Rectification report of earlier audit (year -----)
- 9) Annual budget for next year (year -----);
- 10) The information required by the Registrar in pursuance of the provisions of Act and Rules (give details);
- 11) Appointment of auditor for the audit of the accounts of the society for the year -----.
- 12) Audited Profit and Loss Account, Balance sheet for the year -----.
- 13) Other subjects (if any).
  - a)
  - b)
  - c)

=====

**FORM – X-1****(See Rule 65)****Maintenance of Property Register**

(Circular No. ADM/184/64, dated 3<sup>rd</sup> October 1970 from the Commissioner for Co-operation, M. S., Pune)

The form may be kept ledger wise allotting one or two pages of the register to each property when buildings or other constructions are constructed through contractors or construction is by the Society itself, necessary details in brief to the same may be given in the remark column regarding the name of the contractor, the terms of contract etc.

**Form of Property Register**

Place			Description of the property				
			Lands		House and buildings		
Village Town	Taluka	District	Survey Nos.	Acres	Land revenue to be paid	City Survey No.	Taxes to be paid
1	2	3	4	5	6	7	8

Purchase price of property	From whom purchased	If constructed actual cost of construction	Date of purchase or completion of construction as per completion certificate	Valuation after depreciation		
				Year	Amount of depreciation	Value after depreciation every year
9	10	11	12	13	14	15

Amount which insured	for any	Encumbrances if any	If sold, date and amount of sale		Remarks
			Date	Amount	
16	17	18	19	20	

=====

**FORM - Y**  
**(See Section 79, Rule 67)**  
**Submission of returns by the Society to the Registrar**

**To,**

**The Registrar/ special/ AdL./DJR/ DDR/ Dy. R/ ARCs**

-----

As provided under Rule 67 of the M.C.S. Rules, 1961, following returns are enclosed herewith:

- 1) Annual Report of activities of the Society for the year-----.
  - 2) Audited statements of accounts of the society for the year -----.
    - A) Balance Sheet;
    - B) Profit and Loss Accounts; or
    - C) Income and Expenditure Statement.
  - 3) A Statement of disposal of surplus assets as approved by General Body Meeting date - ----- for the year -----.
  - 4) A copy of the amendments to the bye-laws made by the society or proposed amendments to the bye-laws duly approved by the General Body Meeting.
  - 5) Declaration regarding date of conduct of election of the society, due in the year----- --.
  - 6) Declaration regarding date of holding of General Body Meeting of the Society for the year.....
  - 7) Statement regarding appointment of auditor, his consent, letter & remuneration fixed, for year -----.
  - 8) Statement of rectification of audit for the year -----.
  - 9) Statement regarding co-operative education & training of the members, officers & employees of the society organized by the society during the year -----.
  - 10) Contribution made to the co-operative education and training fund made by society for the year -----.
  - 11) Statement regarding of Provisions made for contribution to be made to the election fund for the year -----.
  - 12) Statement showing status of preparation of list of Active and Non- active members of the society
-