



TELANGANA ADVOCATES' MUTUALLY AIDED CO-OPERATIVE SOCIETY LIMITED

HO : CITY CIVIL COURT PREMISES
HYDERABAD



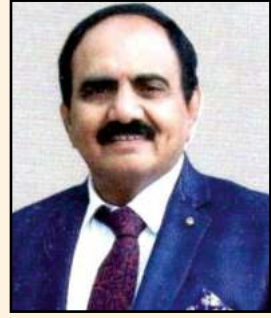
BOARD OF DIRECTORS OF THE YEAR 2020-21



S. GOPAL SINGH
President



GANESH RAJ ANANTHOJU
Vice President



GOPAL REDDY GOLI
Secretary



B. SUNITHA
Joint Secretary



R. SUDHAKER
Treasurer



JAGAN REDDY NOMULA
Director



BALVANTH REDDY SADULA
Director



M. RAJ KUMAR
Director



HARI RAO LAKKARAJU
Director



K. YADAGIRI
Director



KASI REDDY JAGATHPAL REDDY
Director



D. RAJI REDDY
Director



S. GOPAL SINGH

President of

**The Advocates' Mutually Aided Co-Operative Society Limited, Hyderabad
for the year 2020-21**

TELANGANA ADVOCATES' MUTUALLY AIDED CO-OP. SOCIETY LTD., HYD.

BOARD OF DIRECTORS 2020-2021



Sitting from Left

R. Sudhaker – Treasurer, Ganesh Raj A – Vice President, S. Gopal Singh – President,
Gopal Reddy Goli – Secretary, B. Sunitha – Joint Secretary

Standing from Left

M. Raj Kumar- Director, K. Yadagiri – Director, D. Raji Reddy – Director,
K. Jagathpal Reddy – Director, N. Jagan Reddy – Director, S. Balvanth Reddy – Director,
Hari Rao Lakkaraju - Director

FORMER PRESIDENTS



M. DUSHYANTH REDDY
Founder President
FROM 1999 TO 2009 & 2011- 2012



SUNIL B.GANU
President
FOR 2009-2010



B. SHANKAR
President
FROM 2010 -2011,
2014 TO 2016



K. PAPI REDDY
President
FROM 2012-2014 &
FEB 2018 TO AUG 2019



P. VIDYA SAGAR REDDY
President
FROM – August 2016 to
End of January 2018



JAGAN REDDY NOMULA
President
FOR 2019-2020

FOUNDER DIRECTORS OF THE SOCIETY - 1999



SITTING FROM LEFT

Sri Sunil Bhaskar Ganu - Director, Sri G. Ram Reddy - Director, Sri M. Dushyanth Reddy - President
Sri M. Rajender Reddy - Director, Sri Kishan V.V. - Vice President

STANDING FROM LEFT

Sri B. Shanker - Secretary, Sri Y. Srinivasa Chary - Treasurer, Sri A. Satyanarayana Rao - Director
Sri B. Janardhan - Director, Sri Pramod Kumar Kedia - Director, Sri M. Lakshma Reddy - Director

**FELICITATION TO
HON'BLE CHIEF JUDGE,
CITY CIVIL COURT DURING
VACCINATION PROGRAMME
AT CCC ON 28-06-2021**



**FELICITATION TO
CHAIRMAN
BAR COUNCIL OF TELANGANA,
DURING VACCINATION
PROGRAMME AT CCC
ON 28-06-2021**

**VACCINATION
PROGRAMME AT
MALKAJIRI
BRANCH
ON 26-07-2021**





**VACCINATION
PROGRAMME
AT RANGA REDDY
DISTRICT COURTS
ON 24-04-2021**

**VACCINATION
PROGRAMME
AT RANGA REDDY
DISTRICT COURTS
ON 24-04-2021**



**VACCINATION
PROGRAMME
AT RANGA REDDY
DISTRICT COURTS
ON 24-04-2021**



VACCINATION PROGRAMME AT SECUNDERABAD ON 29-07-2021

HONOURING HON'BLE SRI N.V. RAMANA GARU ON BECOMING AS CHIEF JUSTICE OF INDIA



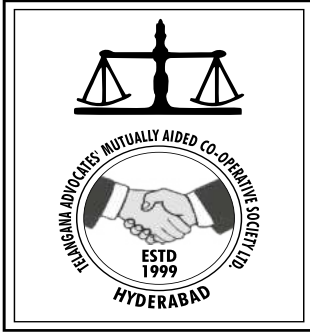
HONOURING HON'BLE SRI N.V. RAMANA GARU ON BECOMING AS CHIEF JUSTICE OF INDIA



Inauguration of Manoranjan Court Complex Society Branch



**Felicitation to Sri Mohan Rao Gandra, Bar Council Member of
Telangana during the Covid Vaccination Programme at CCC, Hyd on 03.08.2021**



TELANGANA ADVOCATES' MUTUALLY AIDED CO-OPERATIVE SOCIETY LIMITED, HYDERABAD, T.S.

22nd ANNUAL REPORT 2020-21

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NOTICE & AGENDA

Notice is hereby given that the 22nd Annual General Body Meeting of Telangana Advocates' Mutually Aided Co-op. Society Ltd., will be held on Sunday the 5th day of September 2021 at 11:00 A.M. at City Civil Court Premises, Hyderabad, to discuss the Agenda

AGENDA.

1. To ratify and approve Minutes of previous Annual General Body Meeting held on 27.12.2020.
2. To approve the audited Annual Report for the year ending 31st March, 2021.
3. To approve Interest on Shares for the financial year 2020-21.
4. To approve the Revised Budget Estimates for the year 2021-2022.
5. To ratify the conversion of 250 Associate Members as Share Holders and 250 Waiting List Members as Associate Members as approved by the Board.
6. To appoint the Auditor for the financial year 2021-2022 and fix the remuneration.
7. To approve the Board Decision taken on 02.08.2021 to form Adhoc Committee from the Board of Directors to deal with routine works and to conduct Elections for the year 2021 due to lockdown and closure of Courts .
8. To approve the Decision of Board to postpone the Elections & AGM for the Year 2021 keeping in view the Covid -19 circumstances.
9. To discuss on the proposals for development of Society HMDA Plots at Uppal Bhagayath

IMPORTANT NOTE:-

1. Oral representations will not be entertained at the Venue of AGM. Only Written Representations, if any, will be referred to the Board and appropriate action will be taken on such representations subsequently .
2. Any Member desirous of raising any question with regard to Affairs of the Society, the Member shall give the same in writing/ by mail prior to ten days of AGM. The Balance Sheet and AGM Agenda are displayed in the Society Website www.advocatessocietyhyd.com
3. The A.G.M. Attendance Register will be closed at 12:30 p.m. sharp on 5-09-2021.

Place : Hyderabad

Date : 04-08-2021


S. GOPAL SINGH
PRESIDENT

NOTE :

1. Notice of date of Election & AGM are published in two daily News Papers on 29-07-2021.
2. To become eligible to contest in the Elections of Society, every such Member, while adhering to the other Rules & Bye-Laws, his attendance for two preceeding AGM's Continuously is essential.
3. Please collect the Copies of Annual Reports from Head Office in advance, the un-collected copies will be sent by Post to the Members. The Members are requested to carry the Annual Report Booklet on the A.G.M. scheduled on 05-09-2021.

PRESIDENT MESSAGE

Good Morning Ladies and Gentlemen. My Hearty Welcome to one and all who are present here today and all to my colleague Directors.

It is pertinent need to remember the contribution of Founder President, Former Presidents and all Former Secretaries & Directors who have rendered services in various capacities to improve the Society to its un-paralled excellence today. I thank them all on this occasion.



I am saddened to inform that from last AGM, we have lost 45 Member Advocate colleagues mostly due to Covid Epidemic.

I earnestly request one & all to observe 2 minutes silence as a mark of respect to the departed Members and pray for their souls to rest in Peace. The names of the deceased Members will be read out to the gathering.

To day I stand here to present Agenda for the Financial Year 2020-2021.

As on date, the Society had a total Members of 6481. The breakup is 4290 Share Holders, 732 Associate Members and 1459 Waiting list Members.

As per the provisions of Bye-Laws, we have converted 250 Associate Members as Share Holders and 250 Waiting List Members as Associate Members.

The New Executive Committee which had come into operation from Sept. 2020 on priority had implemented the following decisions taken in AGM conducted on 27.12.2020.

1. To enhance Death Claim benefit from Rs.5 Lacs to Rs.6 Lacs.
2. To enhance Funeral Expenses from Rs.30,000/- to Rs.40,000/-

You are aware that the Society is surviving on the Stay Order granted by Hon'ble High Court. The Board after detailed discussions had felt necessary to persue with Govt. of Telangana for exemption of Sec.14(2) by amending in G.O.MS.No.28.

In this direction we have submitted a representation to the Chief Minister, Minister for Co-operation and Law Secretary during the month of Feb.2021 and again in the month of June 2021 & July 2021.

We are hopeful that the Govt. of Telangana will consider our request and take a positive step and exempt Section 14(2) to get much relief to the Advocates Fraternity .

In this effort, I commend the initiative taken by our Secretary, Sri Goli Gopal Reddy, Former President Sri Suni B Ganu Garu & Sri M.Dushyanth Reddy Garu and our Former Secretary Smt. N. Lalitha Reddy.

During sojourn of Hon'ble Chief Justice, Supreme Court of India, Sri N.V.Ramana Garu at Hyderabad, on short notice appointment met on 14.06.2021 in a team with myself, Founder President Sri M.Dushyanth Reddy , Sri Goli Gopal Reddy & Sri K.Jagathpal Reddy.

The Hon'ble Chief Justice of India was appraised on the Welfare Activities of the Society and representation made for amendment to G.O MS No.28. The Hon'ble Chief Justice of India gave a patient hearing of our grievance and recollected his visit as a Chief Guest to our Cultural programme and he further wished the Society to continue its Welfare activities to the Legal Fraternity.

In consequence of BOD Resolution Dt: 11-06-2021, Elections were held for constituting Adhoc Body among the eight active directors with effect from 02-08-2021. Accordingly the following Office Bearers are elected on 02-08-2021.

1. Sri Kasireddy Jagathpal Reddy	President
2. Sr. D. Raji Reddy	Vice President
3. Sri R. Sudhaker	Secretary
4. Smt. B. Sunitha	Joint Secretary
5. Sri K. Yadagiri	Treasurer

The other four directors who have completed their tenure will continue as Co-opted directors until the new body is formed.

On the front of Welfare Activities to the Members, you are all well aware that in view of high premium quoted for Life Insurance Policy by the Insurance Companies, the Society has taken a decision to pay death benefits from its own funds from the year 2018.

From last AGM we have disbursed an amount Rs.2.24 Crores towards Death benefits and Rs.15,40,000/- towards Funeral Expenses to the families of the deceased Members.

In the Mediclaim Policy , the coverage for Covid Treatment had a great relief to our Members, out of total claims received amounting to Rs.2.64 Crs. so far an amount of Rs.1.17Crs. is settled. The Mediclaim is availed by 156 Members as on 23.07.2021.

In view of heavy demand for Godowns and Truck Parking area at Muneerabad area, the Land Purchase Committee discussed and recommended to the Board to go for levelling of Muneerabad Land. Accordingly, the process of calling tenders is under progress.

Further, on the status of Society acquired plots at Uppal Bhagayath, the Advisory Committee constituted by AGM on development of Uppal Bhagayath plots had recommended to call for suggestions from three known architects and Structural engineers. The Committee was of the opinion to consider for development of 1 or 2 plots among the three plots. On perusal of the structural designs and plans obtained from Engineer, it was also felt necessary to go for soil test , accordingly Soil Test was conducted to check for the feasibility to go for Multi-Store Complex.

On the financial side, there is a drastic fall in Bank Interest Rates during the financial year from 7.5% to 5% on our Fixed Deposits. The FDs issued during the lockdown period had not decreased the financial inflow of funds to the Society.

In view of timely steps taken by the BOD, by reducing the interest payable to our clients on FD's from 3% to 2.5% and due to less number of refunds and due to increase of Gold Loan Interest earned, the profit of the Society has increased during the financial year 2020-2021, over the last year and we have achieved a Net Profit of Rs.13.61 Cr. after Income Tax.

On representation from Karunasri Seva Samithi, Home for Orphan boys, the Board has taken a decision and donated a sum of Rs.1,00,000/-. During the year, we have disbursed an amount of Rs.2.5 Lacs to Bar Associations of Kukatpally, Ibrahimpatnam & Malkajgiri to provide facilities to the Advocates.

Keeping in view the countinuation of pandemic situation and also on the several representations made by members, the Board of Directors have decided to extend the period for repayment of Covid loans issued during March/April 2020, to September 2021.

Covid Vaccination Camps in Co-ordination with respective Bar Associations were organized at City Civil Courts, Rangareddy, Nampally , Secbad and Malkajgiri and free vaccination was provided to the Advocates and their families.

In view of Govt. lockdown restrictions and due to severity of Covid Pandemic Situation the events like Cultural Programme could not be conducted, Similarly, due to disturbed Academic Situation, this year also we could not able to distribute Meritorious Awards to the wards of our Advocates.

The BOD after discussing on the representation given by Founder President Sri M.Dushyanth Reddy had exempted the attendance to the Members who could not able to attend 21st AGM on 27.12.2020 due to Covid Situation.

I also congratulate all the Four Newly elected Directors and wish them a grand success during their tenure.

In conclusion, I once again thank Former Presidents, Former Secretaries & all other Former Directors & my colleagues who are very prompt in giving their valuable suggestion and guidance to the Board from time to time.

I once again thank all my colleagues Directors who are most understanding and co-operative in arriving at decisions in the Board.

Last but not least, I thank all the employees of the Society who contributed their best and worked during lockdown period and wish they should continue to work with same zeal & commitment.

S.GOPAL SINGH
PRESIDENT

SECRETARY REPORT

Dear Members,

I am happy to Welcome all Members present here on the occasion of 22nd AGM today.

It is unfortunate that Covid-19 Pandemic which effected entire universe had a worst effect on the Advocates Fraternity.

The Practicing Advocates are facing pandemic situation continuously from last 2 years and still the risk is looming on us even today.

The Society has no exception to this Natural crisis which dislocated all our business operations and disturbed our regular welfare programmes and activities.

Basing on the timely advises of Former Presidents, Former Office Bearers and Directors coupled with best co-operation and response from my colleague Directors and the timely action taken by the Board, the financial position of the Society is maintained with the positive results.

I now place before you the para-meter wise results achieved for the year 2020-2021 i.e from 1st April 2020 to March 2021.

1. Turnover: The Turnover of the Society is Rs.26.08 Cr. as against Rs.24.72 Cr. of last year with an increase of Rs.5.50%.

2. Reserves : The Reserves of the Society stood at Rs.101.18.Cr. showing a growth of Rs.15.47%

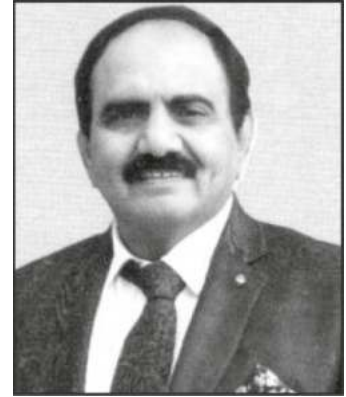
Despite of Covid Pandemic Situation and lockdowns the Surety Deposits accepted during the Financial Year is Rs.316.43 Cr. as against Rs.285.84 Cr. of last year registering an increase of 10.70%. During lockdown period the efforts of Staff to reach Courts & Advocates on call for issue of FDRs had yielded good results.

3. Investments : The Investments made by the Society in various Banks amounted to Rs.374.60Crores as against the investment of Rs.328.66Crores made last year with an increase of Rs.13.98%. The Banks have reduced the Interest Rates from 7% to 5% which had adversely effected our income.

During the year 2018-2019, the then President Sri K.Papi Reddy Garu and Board Members have taken initiative by consulting the Former Presidents and Directors and took bold step by purchasing HMDA developed Plots at Uppal Bhagayath at a cost of Rs.43 Crores and the land value escalated 100% within a span of one year.

PROFIT:

Due to lock down of Courts, the accused could not collect the disposed FD's amount (Refund). If Courts are re-opened, the FD's refund of the settled cases will be more and will have effect on profit proportionately. It is also to inform that the present Board of Directors are acting on the advise of Former Directors only whenever any issue is needed.



MUNEERABAD LAND:-

I have taken initiative on Muneerabad Land and requested the Land Development Committee to submit a report regarding utilization of the property and in turn the present Treasurer of the Board had visited the land and enquired about proper utilization of the said property and came to know that the land is useful for godowns as there is a shortage of godowns. If the uneven land is properly levelled, certainly it attracts the tenants for constructing godown or alternatively if the Society invest amount and construct godown, as per my knowledge it may fetch a rent @Rs.21 per square feet.

As such I request the coming Board of Directors to take appropriate steps by taking the valuable suggestions of Senior Advocates, Former Presidents & Directors.

If the existing “Stay” at High Court on accepting FD’s by Society is vacated, there is no scope to run the business and very difficult to pay Salaries to the Employees. Hence, I once again request the coming BOD to develop the land which increases land value also.

NOTE: The Society is investing the FD amounts in nationalized and in private /Co-operative Sector Banks. As seen in the recent past, if any bank becomes insolvent due to some or other reason, the RBI will hold responsibility for the deposits only upto 5 Lacs. As per the AGM report, the Society has investments of about 375 Crores which shows a risk for the invested amounts in the banks. Keeping in view the situation, the Society shall think seriously on developing the Society lands to fetch revenue in the form of rents.

One more important point I would like to bring in my report is about putting false messages in whatsapp by certain Advocates without knowing the facts of the issue which is creating panic situation among the Advocates and tarnishing the image of Society without any fact. It is to state that all the Board of Directors are elected from Share Holders and working on honorary basis for the upliftment of the Society. Before reacting on such false fabricated messages, I request all the Members and Advocates to ascertain the real facts from Office or from the Directors as everything is transparent in Society. Each Member must know that the Board is custodian for the Society affairs and all Directors are working with positive attitude in running the Society. As you know, the Society is for the Welfare of the Advocate Fraternity and also helping to all the Bar Associations.

I further request all the Members not to allow politics in the Society affairs as the Society is for all of us and no Director is permanent here and to note that the Directors are coming only to render service to the Advocate Fraternity which is known to all Former Directors.

GOLD LOANS : The Gold Loans offered in the Society had come as a boon in crisis to Members under the worst effects of Covid -19.

The Gold Loans disbursed during the year amounted to Rs.26.57Crores and earned an interest of Rs.2.65Crores with an increase of 9.95%over the last Year.

The Board to mitigate sufferings of Advocate fraternity had reviewed and reduced the chargeable interest on Gold loans by 2% on all interest slabs.

Further, by taking note of Increase of Gold Rate in open market the Board had increased per gram rate from Rs.2,500/- to RS.3,200/-.

During the month of June -2020, the Maximum Gold Loan Grant limit per Member had increased from Rs.10 Lacs to Rs.15 Lacs.

Profitability: The over all profitability of the Society during the accounting year from 01.04.2020 to 31.03.2021 is Rs.13.61 Crores after deduction of Income Tax as against Rs.9.56 Crores last year.

WELFARE ACTIVITIES:

As being done every year, this year also the Members and one nominee was covered with 1.5 Lacs Mediclaim Policy by paying a premium of Rs.1.42 Crores. As per the claim ratio as on 16-08-2021 the Insurance Company had settled an amount of Rs.1,30,97,606/- so far. The Policy is having coverage for Covid Treatment also.

The Group Personal Accident Policy coverage of Rs.10 Lacs on each Members death is obtained on a payment of premium of Rs.8.18 Lakhs.

An amount of Rs.13,67,246/- was paid to 4086 Members towards Annual Interest on shares for the year 2019-2020.

In view of abolition of Spl. Courts at Hasthinapuram, the Branch is closed as per BOD Resolution dt:09.04.2021.

For the benefit of practicing Advocates the Society is continuing its service by providing the following Services:

- ✓ Sale of Judicial & Non Judicial Stamp Papers, Court Fee Labels & Notary Stamps at face value.
- ✓ Sale of Postal Stamps & Revenue stamps at face value.
- ✓ Sale of Stationary items at the most competitive rates.
- ✓ Accepting of Fixed Deposits from Clients.
- ✓ Providing Gold Loans at lowest rates of interest to Members, Advocates, Regular Judicial Officers working in the State of Telangana and to the Staff of the Society and Judicial Employees.

I also want to thank founder and past Directors who have given their valuable suggestions and advice during the period of crisis faced by our Society.

I also thank sincerely the President and Executive Committee Members of different Bar Associations for their sincere support and co-operation and to all the Advocates of all the Bar Associations.

I also thank Sri L.Prabhakar Reddy, Election Officer, Sri K.KrishnaBabu, Sri B.Shai Reddy & Sri C.S.Srikanth, Asst. Election Officers for conducting the Elections in a smooth and fair manner and I also thank various committee Members in giving their valuable suggestions for smooth functioning of the Society.

I also want to convey my thanks to all the staff of our Society with their dedicated work had rendered most valuable Service to the Advocate Fraternity.

GOLIGOPAL REDDY
SECRETARY

**THE ADVOCATES MUTUALLY AIDED CO-OPERATIVE SOCIETY LTD.,
HYDERABAD
21 st ANNUAL GENERAL BODY MEETING
HELD ON 27-12-2020 AT Ranga Reddy Dist. Court PREMISES**

MINUTES

The 21st Annual General Body Meeting of the ADVOCATES MUTUALLY AIDED CO-OPERATIVE SOCIETY LTD. was held on 27th December 2020 at Ranga Reddy Dist. Courts Premises. The Meeting was commenced after the required quorum was formed. The Meeting was attended by **876** Members of the Society.

The Meeting commenced with Welcome note given by Secretary of the Society Sri K.Tirupathaiah. The Secretary invited the President, Vice President, Joint Secretary, Treasurer and the other Present Directors of the Society on to the Dais.

Meeting started with the prayer by Sri. Sanjeev, Member of the Society.

The Meeting then presided over by the President of the Society, Sri. N.Jagan Reddy.

The President requested the Members to observe two minutes silence as a mark of respect to 31 Members of the Society who expired during the year.

The President Welcomed the August gathering, and has read out his message. In his Message, he had briefed the various activities of the Society along with financial data. He narrated the various Insurance benefits extended to Members.

He also informed that the Society has extended the financial help to the Members of the Society in a Covid-19 Pandemic situation by lending Covid loans to 986 members @ Rs. 10,000/- each amounting to Rs.98,60,000/-. The said loans are interest free for first six Months i.e. up to December 2020. Thereafter interest @ 10% will be charged on loan and repayable within one year from date of disbursement. He briefed the various programmes conducted by the society such as conducting Medical camps at City Civil Court Premises, Rajendernagar and Kukatpally Branches. We have felicitated Sri Tanneeru Rangarao Chairman TSERC, and Sri P. Govardhan Reddy, Member Panchayath in coordination with Bar Association City Civil Courts. He also informed the members that the society has extended financial assistance to various Bar Associations by providing Library Books, Water Coolers, Furniture etc.

The President informed that the Society has increased Gold Loan lending rate per gram from Rs. 2,500/- to Rs. 3,200/- as per the prevailing Gold prices Market conditions. The lending limit of Gold loans to each Member of the Society enhanced from Rs. 10 Lakhs to Rs. 15 Lakhs. The rate of interest on Gold Loans has also been rationalized by 2% in view of Pandemic situation.

The President informed that due to Covid-19 Pandemic & lock down and keeping in view the health of the members, this year the Society has not conducted Cultural Programme and other Scheduled activities. The President informed that the Society is selling the Sanitation Bottles through its branch counters in various branches for Advocates and others.

The President informed that in view of Covid Pandemic Lockdown restrictions, suggestions from the past Presidents and Secretaries were obtained and based upon their opinion, the Board has decided to

postpone the Elections and Annual General Body Meeting of the Society to the Month of December 2020 instead of in the month of July 2020 as scheduled every year.

In consequence of representation received from various Members on the status of 4 retiring directors who have completed their tenure in the month of July 2020 itself, the Board has decided to form an Adhoc Body of the Executive Members retaining the retiring Members as Co-opted Members till the Elections and General Body of the Society are conducted. The decision has been taken after due course of discussion with Senior Members of the Society and taking in to consideration the provisions of Bye-laws and Acts, after detailed discussions in the Board of Directors Meeting.

In the Conclusion, the President thanked all the Present and Past Board of Directors, Members, Hon'ble Judges of all the Courts where the Society Branches are functioning, Judicial Officers, Staff and all the persons who have rendered their direct or indirect contributions in activities of the Society.

The Secretary of the Society, Sri K. Tirupathaiah, presented his Report for the financial year 2019-2020. The Secretary has presented the financial data of Profits, Turnover, Reserves, Deposits and Gold Loans. He explained about the funds management by the Board of Directors and services rendered by the society to the members and Advocates through its 14 branches spread over the various courts in twin cities under GHMC limits.

The Secretary had also readout the names of 31 Members who expired during the year. The Secretary explained Covid Loan Facilities provided by the Society to its members and various relief measures taken up by the Society. The Secretary has narrated the various activities taken up by the Society during the last financial year such as conducting of Medical Camps & other activities taken up by the Society.

The Secretary thanked all the Present and Past Board of Directors, Members, Judicial Officers of all the Courts and Staff and all the persons who have their direct or indirect role in the activities of the Society.

The Society has felicitated the Returning Officer Sri. K.Ravinder Reddi & Assistant returning Officers Sri K.Krishna Babu, Sri. B.Venkateshwara Reddy and Sri Berender Ross for conducting Elections of the Society held on 20.12.2020 in a smooth manner.

Further, The President Proceeded with the main Agenda of the Meeting.

Agenda No.1. To ratify and approve minutes of the previous Annual General Body meeting held on 04-08-2019.

The President requested members to go through page No. 9-15 of the Annual report.

Few of the members expressed their concern over adhoc Body formation and needed information on the same.

Members also expressed that the various points discussed and decisions taken by the General Body Meeting earlier were not seriously implemented as expected by the members in the General Body. The said Agenda item was unanimously passed by the General Body which was proposed and seconded by:-

Proposed by : Sri Y.Srinivas Chary

Seconded by : Sri K.Krishna Babu

Agenda No.2. To approve the Audited Annual Accounts for the financial year ending on 31st March 2020.

The President requested members to go through page No. 24-31 of the Annual report.

The President has clarified the queries raised by the members in respect of Annual accounts. The said Agenda item was unanimously passed by the General Body which was proposed and seconded by:-
Proposed by : Sri K.Rajeeva Reddy
Seconded by : Sri Vinod Kumar Kondoor

Agenda No.3. To declare the interest on shares for the Financial Year 2019-2020.

The President has informed that the Board has proposed interest rate of 6.35% on shares for the financial year 2019-2020 which was the highest rate of interest offered by nationalized banks as on 31.03.2020.

The said item was unanimously passed by the General Body which was proposed and seconded by:-
Proposed by : Sri Sunil Bhaskar Ganu
Seconded by : Sri B.Shanker

Agenda No.4. To approve revised Budget estimates for the financial year 2020-2021.

The President requested members to go through page No. 30 of the Annual report.

The said item was unanimously passed by the General Body which was proposed & seconded by:-
Proposed by : Sri Pramod Kumar Kedia
Seconded by : Sri Mahesh Kumar Agarwal

Agenda No.5. To ratify the conversion of 250 Associate Members as Share Holders and 250 waiting List Members as Associate Members as approved by Board of Directors.

The said item was unanimously passed by the General Body which was proposed & seconded by:-
Proposed by : Sri Anil Kumar Alugaddala
Seconded by : Sri Kasula Vinod Kumar

Agenda No.6. To appoint the Auditors for the ensuing financial year 2020-2021 and fix their remuneration.

The President informed the members that the society is having External Auditor Sri CA M.Bhaskara Rao Partner Sudhakar & Kumar Associates as Statutory Auditor and Sri CA Naveen Kumar Agarwal as Internal Auditor of the Society. The members were of the view that while continuing the present auditors and keeping in view the guidelines of RBI and also the size, scope of work and business, the Board may also appoint one more auditor and the powers were given by the members to the Board in AGM for the appointment of auditors and fixing their remunerations.

The said item was unanimously passed by the General Body which was proposed & seconded by:-
Proposed by : Sri Pramod Kumar Kedia
Seconded by : Sri B.Janardhan

Agenda No.7. To ratify an amount of Rs. 98,60,000/- paid to 986 members of the Society as Covid Loans as approved by the Board.,

The President informed the members that due to pandemic situation and Lockdown restrictions

imposed, fellow members were facing lot for financial crunch and few of them were in difficult situations for their livelihood. Keeping in view of such situation, the Board has decided to lend the Covid Loans to Members of the Society @ Rs. 10,000/- each.

The decision was welcomed by the members and requested the Board to further enhance the loan amount, as till today the situation was not improved. The Board has assured the members to take the measures by forming the committee within fortnight. The said item was unanimously passed by the General Body which was proposed and seconded by:-

Proposed by : Sri Balakrishna Kommaraju

Seconded by : Sri B.Shanker

Agenda No.8. To approve the Board decision for formation of Adhoc Committee from the Board to deal with routine works and to conduct elections for the year 2020 due to lockdown.

The President informed the members that as the term of the 4 directors had expired by July 2020 and Elections were not conducted in view of pandemic situation. The Board after discussions with Founder and Past Presidents, Secretaries and various members and keeping in view the provisions in the Act and Bye-laws the Board has decided to form an Adhoc Body for carrying out day to day functioning of the Society without taking any policy decisions.

The said item was unanimously passed by the General Body which was proposed & seconded by:-

Proposed by : Sri B.Janardhan

Seconded by : Sri R.Lakshma Reddy

Agenda No.9. To approve the decisions of the Board to postpone the Elections & AGM for the year 2020 keeping in view of the Covid -19 Pandemic.

The President informed that due to Covid-19 Pandemic, Lockdown, various restriction imposed by the concerned authorities, the Board has decided to postpone the Elections and Annual General Body Meeting of the Society which were scheduled in the Month of July 2020 to December 2020.

The said item was unanimously passed by the General Body which was proposed & seconded by:-

Proposed by : Sri B.Shanker

Seconded by : Sri P.Rama Laxma Reddy

Agenda No.10. Any Other Item/Items with the permission of the Chair

The President informed that for this year the society had paid an amount of Rs. 1,20,00,000/- towards death benefit to the dependents of the members who expired during the financial year @ Rs. 5,00,000/- to each member and an amount of Rs. 7,10,000/- towards the Funeral expenses for the demised Members @ Rs. 30,000/- each.

Most of the members expressed their concern over the amount paid towards the Funeral Expenditure and requested for enhancement of the same. The President with the unanimous concern of the General Body resolved that “ **It is Unanimously Approved to Enhance Funeral Benefit amount from existing Rs. 30,000/- to Rs. 40,000/-**”

Further, majority of the members expressed their concern over the amount paid towards the Death Benefit and expressed the hardship faced by the survivors of the deceased members in the present financial and economical crisis and requested for enhancement of the same. The President with the unanimous concern of the General Body resolved that “ **It is Unanimously Approved to Enhance Death Benefit amount from existing Rs. 5,00,000/- to Rs. 6,00,000/-**”

The Awards committee convener announced the names of the Highest depositors of all the branches for the financial year 2019-2020. The Board felicitated them by giving awards.

Open forum for discussion in Annual General Body Meeting of the Advocates Mutually Aided Co-op Society Ltd. On various issues held on 27.12.2020 at Ranga Reddy Dist. Courts Premises.

1. Constitution of Adhoc Body:

a) The Member of the Society Sri. Umender has expressed his deep concern over the constitution of the Adhoc Body by the Board in view of the Pandemic and has sought clarification from the board regarding the same in light of the provision of the Society Act and By-laws of the Society.

The President of the Society has clearly explained the situations under which the Adhoc Body was formed by the Board and need of the same keeping in view the provisions of the Act and Bye-Laws. The Adhoc Body was formed only to run the day to day business activities of the Society without empowering them for policy matter decision's and to conduct the Elections of the Society which were postponed due to Pandemic.

2. Minutes of the previous Annual General Body Meeting:

a) The Member of the Society Sri B.Janardhan has expressed his concern over the compliance of the decisions taken by the previous General Body Meeting and implementation thereon. Follow up action is not taken by the ensuing Board as expected by the Members in the General Body Meeting. Assurances were given and Committees formed but concrete work was not done.

b) The Members Sri K.Papi Reddy, Sri B. Shanker, Sri Vidya Sagar Reddy, Sri Sunil B. Ganu, Sri Ravindra Bajaj, Sri Kasula Vinod also expressed their concern over the lack of follow up action by the Board on the major decision taken in the General Body Meeting and fruit full results as expected by the members in the General Body were not found even after various assurance given by the Board of the Directors.

The Board has expressed their willingness to work and ambiguity in certain works which has resulted in delay in implementation of various decision taken by the general Body Meeting on the ground level. The Board was formed in the Month of August 2019 and has worked for 6 months and thereafter due to pandemic works were delayed. Works are to be taken up as suggested by the general Body but has to be done as per the procedures without deviating any provisions. Ofcourse, the board has agreed that there was a delay and has assured the members henceforth such things would not be continued. All the Major decisions taken up in the General Body Meeting will be the part of the 1st Board Meeting Agenda and strict plan of action will be taken up for the implementation of the same at the earliest.

The Member Sri Balakrishna K expressed his concern that even representations made by the members were not put up in the General Body Meeting as agenda.

3. Land Development Work at Uppal Bhagayat Land of the Society:

a) The former president Sri K.Papi Reddy has expressed his concern over delay in the development work of Land of the society at Uppal Bhagayat as decided. He expressed that it seems there is a lack of communication or ambiguity among the Board Members for the same. Committee was formed but there was no fruitful results.

b) The former President Sri Sunil B Ganu also expressed his concern over non utilization of the investment made by the Society. Keeping in view of various restrictions put by the State and Central Government's in accepting the surety deposits and its consequences thereon, the main source of Income of the Society may be blocked and the society has to plan accordingly for alternate source of income.

The Board has informed that the soil test of the said land was already done and two plans were obtained on which the Board has to hold the discussions. It is also to be noted that the Adhoc Body was formed in the month of September 2020 with restricted powers and is not in a position to take decisions on policy matters as per the resolutions passed by the Board. Even the Board has assured to take up the matter at the earliest.

c) The Member Sri Umender sought clarification on non reflecting of compensation allotted by government for acquiring muneerabad Land for ORR, purpose in our accounts and desired to know the latest status of the court Cases.

Sri Vidya Sagar Reddy former President clarified that the compensation amount was deposited at court and society filed writ petition for alternate land or for increase of compensation the case is yet to be listed.

Sri B.Shanker former President suggested to enlighten the AGM with the details of both society lands and expenditure incurred so far for their development.

4. Departmental Stores :

a) The Members Sri Ravinder Bajaj, Sri Kasula Vinod, Sri Vinod Kumar Kondoor and others have expressed their deep concern over the delay in implementation of decisions taken by the General Body in respect of departmental Stores. Members expressed that in the present Scenario of Pandemic the most urgent need is of such project. Committee was constituted in General Body but no further Action was taken. Members requested to take up the matter on urgent basis.

Board has assured the members to take up the matter within fortnight and if necessary reconstitute the committee formed for the cause and will expedite the matter.

5. Covid Loans:

a) The former President Sri B.Shanker suggested to enhance the limit of Covid Loans from Rs. 10,000/- to Rs. 30,000/- The society is formed with main object to uplift the Advocates Fraternity and keeping in view the need of the present pandemic conditions the Board has to take necessary steps in this regards.

b) The Member Sri Pramod Kumar Kedia also in favor of enhancement in Covid Loan limits and suggested to constitute the committee for looking in to the legal, financial and other aspects of the Scheme.

c) Members also expressed that the Bad/wrong loans should not be given and at any case the loans given should not be write off in the future.

d) Members Sri Tirumal Rao, Manik Prabhu and others expressed concern over the loan formalities insisted by the society in the month of April to June in the time wherein the pandemic was at its peak was not fair.

The Board was in opinion that every loan has to be sanctioned based up on the procedures and current

financial status of the Society. It's monetary matter and has to be taken up very carefully with due care that society should not put at loss in future. A Committee under the supervision of Sri. B.Shanker will be constituted and other members of the committee will be Sri. K.Papi Reddy, Sri Pramod Kumar Kedia, Sri Sunil B Ganu, Sri Vidya Sagar Reddy. The Board within 7 days will held meetings with committee members and take the decision for the welfare of the members.

6. State and Central Government restrictions on accepting deposits:

a) The Member Sri Sunil B Ganu expressed his concern over the notifications issued by the State Govt by G.O. 28 and Central Government by regulatory deposit scheme. The main source of income if the society will be stand still if any action is not taken immediately. He suggested to constitute the committee immediately and take necessary steps challenging the central government Act.

The Board is also of the same opinion and has decided to take up the matter on urgent basis.

7. Gold Loans:

a) The Members expressed their concern over the rate of interest on gold loan and procedure thereon. They are in view that the Gold loans interest are high when compare to other financial institutions. The member availing the Gold Loans is not getting the amount immediately, there is delay of 1-2 days by which purpose of loan for which the member has applied for loan is getting delayed in few circumstance the emergency needs are not full filed. Hence the members suggested to look in to the same and take necessary steps.

The Board assured the members to speed up the Gold Loan procedure and will take advice for better option from the experts. As far as Gold Loan Interest rates are concern the Board will take up the matter in the Board Meeting and decide up on the same.

8. Allotment of New space to Secunderabad Branch in the New Court Building:

b) Few of the Members requested to pursue with the concerned authorities to obtain accommodation for Society Branch and assured to extend their full support in resolving the issue.

The President and the Board welcomed Newly Elected Directors of the Society Smt. B.Sunitha, Sri. K. Yadigiri, Sri K.Jagthpal Reddy, and Sri D.Raji Reddy by presenting the bouquets.

The Society has felicitated the Outgoing Directors Sri. Uday Kumar Medaboina, Sri Anil Narsikar, Smt N.Lalitha Reddy and Sri. K. Tirupathaiah by presenting Shawls and flower Bouquets.

Sri Uday Kumar Medaboina Director of the Society presented the Vote of Thanks.

The Meeting Concluded with National Anthem.

Date : 27.12.2020
Place: Hyderabad.

SRI N. JAGAN REDDY
President

**TELANGANA ADVOCATES' MUTUALLY AIDED CO-OP. SOCIETY LTD., HYD.
LIST OF COMMITTEES CONSTITUTED DURING THE YEAR 2020 - 2021**

S.No.	Name of the Committee	Contact Nos.
1	<u>Staff Committee</u> Sri K.Jagathpal Reddy, Convenor Sri Balvanth Reddy Sadula, Member Sri Harirao Lakkaraju, Member Sri D.Raji Reddy , Member	9553332626 9010298777 9848216503 9848025931
2	<u>Stationary,Purchase, Repairs & Maintenance/ Publication Committee</u> Sri Hari Rao Lakkaraju, Convenor Sri Balvanth Reddy Sadula, Member Sri A.Ganesh Raj, Member Sri M.Raj Kumar, Member Sri R.Sudhaker , Member	9848216503 9010298777 9848441484 9848057170 9948274745
3	<u>Accounts & Audit Committee</u> Sri R.Sudhaker , Convenor Sri N.Jagan Reddy, Member Sri D.Raji Reddy , Member Sri N.Amarnath, Member Sri Laxman Vardha, Member	9948274745 9848175136 9848025931 9849020247 9848011789
4	<u>Gold Loan Committee</u> Sri Balvanth Reddy Sadula, Convenor Sri N.Jagan Reddy, Member Sri K.Yadagiri, Member	9010298777 9848175136 9010295600
5	<u>Insurance Committee</u> Sri Balvanth Reddy Sadula, Convenor Sri N.Jagan Reddy, Member Sri M.Raj Kumar, Member Sri K.Jagathpal Reddy, Member Sri M. Dushyanth Reddy - Former President Sri B.Shanker, Former President Sri E. Venu Gopal Reddy - Advisor Sri Srinivasa Charyulu, Advisor	9010298777 9848175136 9848057170 9553332626 9948019191 9246578980 9848095712 9441227282
6	<u>Seminar/ Medical / Yoga Committee</u> Sri N.Jagan Reddy, Convenor Sri Balvanth Reddy Sadula, Member Sri Harirao Lakkaraju, Member Sri K.Yadagiri, Member	9848175136 9010298777 9848216503 9010295600

S.No.	Name of the Committee	Contact Nos.
7	<u>Business Development Committee</u> Sri N.Jagan Reddy, Convenor Sri A.Ganesh Raj, Member Sri Harirao Lakkaraju, Member Smt.N.Lalitha Reddy, Member Sri M.Uday Kumar, Member	9848175136 9848441484 9848216503 9247817735 9848629511
8	<u>Legal Committee</u> Sri N.Jagan Reddy, Convenor Sri D.Raji Reddy , Member Sri M.Dushyanth Reddy, Founder President Sri Sunil Bhaskar Ganu, Former President Sri K.Papi Reddy, Former President Sri P.Vidyasagar Reddy - Former President Sri K.Ravinder Reddi	9848175136 9848025931 9948019191 9848028752 9347266849/ 8886472299 9848843865 9848064710
9	<u>Land ,Property Purchase & Development Committee</u> Sri Goli Gopal Reddy, Convenor Sri N.Jagan Reddy, Member Sri R.Sudhaker, Member Sri K.Yadagiri, Member Sri D.Raji Reddy , Member	9908604545 9848175136 9948274745 9010295600 9848025931
10	<u>Website Committee</u> Sri Hari Rao Lakkaraju, Convenor Sri.Balvanth Reddy Sadula, Member Smt.B.Sunitha, Member Sri P.Vidyasagar Reddy - Former President Sri Ramesh Vuppala - Former Vice-President Sri B.Venkateshwara Reddy, Member	9848216503 9010298777 9948363123 9848843865 9440781414 9848098052
11	<u>AGM Booklet Committee Appointed on 25-06-2021</u> Sri K.Jagathpal Reddy, Convenor Sri Goli Gopal Reddy Sri N.Jagan Reddy, Member Sri D.Raji Reddy , Member Sri M. Raj Kumar, Member Sri K.Yadagiri, Member	9553332626 9908604545 9848175136 9848025931 9848057170 9010295600

S.No.	Name of the Committee	Contact Nos.
12	<p><u>Eligible Voter list & Contestants List Committee -2021</u> Sri Hari Rao Lakkaraju, Convenor Sri K.Yadagiri, Member Smt B. Sunitha, Member Sri P.Ram Laxma Reddy Former Director Sri Ramesh Vuppala, Former Director</p>	<p>9848216503 9010295600 9948363123 9848061590 9440781414</p>
13	<p><u>Returning Officer & Assistant Returning Officers for Elections 2021</u> Sri L. Prabhakar Reddy, Returning Officer Sri K.Krishna Babu, Assistant Returning Officer Sri B.Shai Reddy, Assistant Returning Officer Sri C.S.Srikanth, Assistant Returning Officer</p>	<p>9848035526 9948292838 9441186886 9849323959</p>
14	<p><u>AGM Committee – 2021 Appointed on 25-06-2021</u> Sri S. Gopal Singh, Convenor Sri Hari Rao Lakkaraju, Member Sri N. Jagan Reddy, Member Smt B. Sunitha, Member Sri R. Sudhaker, Member Sri Balvanth Reddy Sadula,Member</p>	<p>9848924151 9848216503 9848175136 9948363123 9948274745 9010298777</p>

FOR KIND ATTENTION OF MEMBERS,
ADVOCATES & OTHERS

Please avail Clinic facilities provided by the TAMAC Society Ltd.
at City Civil Court premises, Hyderabad & Secunderabad,
Metropolitan Criminal Courts premises, Nampally, Hyderabad.
and

R.R. Dist. Courts

L.B. Nagar, Hyderabad

The services of Doctors are available to
all the Members, Advocates, Judicial Staff, Legal fraternity
and their families at free of cost

Medical Officers in attendance

Dr. Giridhar Lal Srivastav

MD (Fellowship in Cardiology, Care Hospital)

Diabetic(U.S.A) (John Hopkin University (General Physician)

Dr. Ramesh,

D.H.M.S. (Homeopathy)

Dr. M. Yadagiri Rao,

M.B.B.S., P.G. Dip. In Diabetics

Dr. K.K. Sai Brahmam

M.B.B.S(Osm) Dip. FM(Colombia), DNB, FCGP (Delhi)

Working hours of the clinics are from 1:30 p.m. to 4:30 p.m.
on all working days.



TELANGANA ADVOCATES' MUTUALLY AIDED CO-OP. SOCIETY LTD., HYDERABAD
MEDICLAIM POLICY TERMS & CONDITIONS

The present Policy No. 2719014820213778

Valid from 02-02-2021 to 01-02-2022

The Members of The Telangana Advocates' Mutually Aided Co-op. Society Ltd., Hyderabad., are requested to note the following Policy Conditions before availing Medi claim facility.

Policy has the following conditions:

1. Room Rent / Boarding/ Nursing Expenses as provided by the Hospital/nursing home not exceeding 1.0 % of sum insured per day or actual amount whichever is less
2. Intensive care unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses not exceeding 2% of Sum Insured per day or actual amount whichever is less.
3. Pre-Hospitalization medical charges up to 30 days period immediately before the Insured's admission to hospital for that illness or injury.
4. Post -Hospitalization mediclaim charges up to 60 days period immediately after the Insured's discharge from the hospital for that illness or injury.
5. The amounts payable under Surgeon ,Medical Practitioner, Consultants Specialist fees, Anesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like Pacemaker, relevant laboratory /diagnostic tests, X-Ray and other medical expenses related to the treatment shall be at the rate applicable to the entitled room category.

Policy has the following caps for all categories of Members opted with a Floater Sum

Insured of Rs.1.50 lac under the policy NO. 2719014820213778

1. Maternity ,Normal restricted to Rs.30,000/- and Caesarian restricted to Rs.40,000/-
2. Cataract Claims restricted to Rs.25,000/- per Eye
3. Fever Rs.30,000/-
4. Septo Plastic Rs.35,000/-
5. Eight chemos are allowed in one year.
6. Hysterectomy cap is Rs.35,000/-
7. Lap surgeries Rs.50,000/-
8. Lasix Surgery excluded from the scope
9. Knee replacement Rs. 1,00,000/-
10. Disease for kidney stone including DJ stent remover for the same stone would be Rs.45,000/-
11. In case Insured opts for a room with rent higher than the entitled category as under , the charges payable under above shall be limited to the charges applicable to the entitled category.

No payment shall be made to Surgeon, Anaesthetist, Medical practitioner etc other than part of hospitalization bill.

Note : However, bills raised by Surgeon, Anaesthetist directly and not included in the hospitalization bill may be reimbursed in the following manner:

a) The reasonable, customary and necessary Surgeon fee and Anaesthetist fee would be reimbursed, limited to the max 25% of SI. The payment shall be reimbursed provided the insured pays such fee(s) through cheque and the Surgeon / Anaesthetist provides a numbered bill. Bills given on letter-head of the Surgeon, Anaesthetist would not be entertained.

b) Fees paid in cash will be reimbursed up to a limit of Rs. 10,000/- only, provided the Surgeon/Anesthetist provides a numbered bill.

c) Age Related Muscular Degeneration(ARMD) and/or Choroidal Neo Vascular Membrane done by administration of Lucentis / Avantis / Macugen/Avastin and other related drugs as intra-vitreous injection, Rotational Field Quantum Magnetic Resonance(RFQMR), External counter Pulsation (ECP) and Hyperbaric Oxygen Therapy. Not payable

Pre Hospitalization: 30 days, Post hospitalization : 60 days

Claim Intimation : 24-48 hrs from the date of hospitalization

Claim Submission: 7 days from the date of discharge at local Vidal Office .

Any delay in claim submission should be supported by reason for delay and same will be forwarded to Insurance Company for confirmation based on their concurrence further claim will be processed.

NOTE : The TPA shall be informed before getting admitted in Hospital or availing the benefits under the policy.

CONTACT OFFICIAL:-

Smt Deepthi Gattu, Cell No. 9573449933

Smt Sindhura Cell No. 7349031500

Sri Phani Kumar Cell No. 9008058123

T.P.A ADDRESS:

VIDAL HEALTH INSURANCE TPA PVT.Ltd.,
H.NO-6-2-273, V C PLAZA, 3RD FLOOR, OPP BJP OFFICE,
ABOVE DR.BATRAS, KUKATPALLY, HYDERABAD-500072
PHONE NO. 040-66061300

CONTACT TPA OFFICIALS:-

1. Sri. SAJID KHAN - Cell No. 9849338383

2. Sri. VINOD KUMAR - Cell No. 9703426681

Mail id : hydcare@vidalhealthtpa.com

**SUDHAKAR & KUMAR ASSOCIATES
CHARTERED ACCOUNTANTS**

602, Kanchanjunga, Aditya Enclave, Ameerpet, Hyd-38.
Tel.: 2373 3770, 2373 0758 Fax: 2373 8398
H.O.: # 10-1-12, 2nd Floor,
Krishna Kamal enclave, Opp. Prasad Colour Lab,
Asilmetta Junction, Visakhapatnam-530003.

**THE MEMBERS OF
THE ADVOCATES' MUTUALLY AIDED
CO-OPERATIVE SOCIETY LTD.,
HYDERABAD.**

We audited the attached Balance Sheet of the The Advocates' Mutually Aided Co-operative Society Ltd., Hyderabad as on 31.03.2021 along with Income and Expenditure Account for the year ended as on that date. These financial statements are the responsibility of the Society's management. Our responsibility is to express our opinion on these financial statements based on our audit.

we conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit also includes examining,, on test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for our opinion.

1. We state that:

- a) We 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 accounts as required by law have been kept by the society in so far as it appears from our examination of such books.
- c) The Balance Sheet and Income and Expenditure Account, referred to in this report are in agreement with the books of accounts.

- d) In Our opinion, the Balance Sheet and the Income and Expenditure Account dealt with by this report comply with the accounting standards prescribed by the Institute of Chartered Accounts of India.
- e) In our opinion and to the best of our information and according to the explanation given to us, the said Balance Sheet and Income & Expenditure Account and receipts and Payments Account read together with the schedules thereon subject to note no. 6 in the notes forming parts of accounts give the information required by the relevant Act, in the manner so required give a true and fair view in conformity with the accounting principles generally accepted in India.

In so far as it relates to the Balance Sheet of the state of affairs of the society as at 31.03.2021.

In so far as it relates to the Income and Expenditure Account, of the profit of the society for the year ended on 31.03.2021.

Place: Hyderabad
Date: 23.07.2021

For Sudhakar & Kumar Associates
Chartered Accountant
Regn No. 004165S

Sd/-
R.BHASKARA RAO
Partner
M.No. 22780



THE ADVOCATES' MUTUALLY AIDED CO-OPERATIVE SOCIETY LIMITED
22-7-363 to 365, City Civil Courts Complex, Diwan Devdi, Hyderabad.

BALANCE SHEET AS ON 31st MARCH 2021

(Amount in Rs.)

31 st March 2020	LIABILITIES	SCHEDULE	31 st March 2021	31 st March 2020	ASSETS	SCHEDULE	31 st March 2021
2,26,48,100	Share Capital	1	2,35,07,700	42,35,64,742	Fixed Assets	4	42,30,45,112
87,61,63,007	Reserves & Surplus	2	101,15,40,143	373,08,71,536	Current Assets	5	423,85,63,771
327,31,71,749	Current Liabilities	3	363,90,48,720	1,75,46,578	Closing Stock	6	1,24,87,680
417,19,82,856			467,40,96,563	417,19,82,856			467,40,96,563

Sd/-
S. GOPAL SINGH
 PRESIDENT

Sd/-
GOPAL REDDY GOLI
 SECRETARY

Sd/-
R. SUDHAKAR
 TREASURER

As per Audit Report of even Date attached
 For **SUDHAKAR & KUMAR ASSOCIATES**
 CHARTERED ACCOUNTANTS

Place : Hyderabad
 Date : 23-07-2021

Sd/-
R. BHASKARA RAO
 (Partner)
 M.No. 22780

THE ADVOCATES' MUTUALLY AIDED CO-OPERATIVE SOCIETY LIMITED
22-7-363 to 365, City Civil Courts Complex, Diwan Devdi, Hyderabad.

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2021

(Amount in Rs.)

31 st March 2020	EXPENDITURE	31 st March 2021	31 st March 2020	INCOME	31 st March 2021
8,63,43,257	To Interest on Surety Deposits	6,21,69,247	21,99,26,395	By Interest on Fixed Deposits	23,25,04,498
1,53,83,353	To Salaries & Other Expenses	1,66,03,253	2,20,83,826	By Gold Loan Interest Income	2,64,89,121
1,78,539	To Staff Welfare Expenses	1,45,740	12,77,159	By Other Income	6,64,548
3,45,541	To Telephone & Internet Charges	3,69,789	2,42,500	By Commission on Postal Stamps	1,04,500
3,27,145	To AGM Expenses	3,52,792	12,20,063	By Commission on Stamps & Labels	5,07,360
14,400	To Advertisement Expenses	29,900	20,02,578	By Income from Stationery	1,52,175
50,000	To Audit Fees	50,000	3,585	By Interest on NSC	3,534
50,853	To Meeting Expenses	45,267	58,034	By Postal Franchise Counter Income	30,921
4,75,772	To Printing & Stationery	2,49,718	4,07,100	By Members Admission Fees	-
2,99,000	To Calendar Expenses	2,92,125	-	By Covid Loan Interest Income	2,96,999
40,952	To Xerox Charges	36,959			
2,73,184	To General Expenses	3,64,343			
1,88,70,296	To Mediclaim Insurance Charges	1,41,60,000			
3,41,519	To Bank Charges	1,11,635			
54,340	To Transportation Charges	35,125			
1,99,223	To Computer Maintenance	1,83,995			
8,76,107	To Consultancy Charges (Doctors)	5,51,758			
9,624	To Dispensary Expenses	980			
3,67,261	To Office Expenses	4,31,244			
12,781	To Postage & Courier Charges	2,005			

Contd....

	EXPENDITURE	31 st March 2021	31 st March 2020	INCOME	31 st March 2021
1,63,770	To Pooja Expenses	85,205			
14,51,657	To Seminar, Sports & Cultural Meet Expenses	-			
37,172	To Election Expenses	3,963			
4,53,520	To AMC Charges	2,18,520			
1,78,565	To Water Charges	23,161			
3,83,781	To Repairs & Renovation Expenses	2,90,827			
7,42,214	To Accident Insurance Charges	8,17,988			
7,10,000	To Members Funeral Expenses	9,80,000			
41,913	To Medical Camp Expenses	-			
1,20,00,000	To Members Death Benefit Expenses	1,46,00,000			
2,78,000	To Professional Charges	1,71,900			
22,100	To Rates & Taxes	2,000			
31,91,940	To Business Development Expenses	4,34,888			
-	To Land Development Expenses	15,000			
77,021	To Electricity Charges	46,357			
6,62,605	To Depreciation	5,92,380			
3,47,790	To Conveyance Expenses	2,21,680			
1,60,745	To Insurance Expenses	1,90,037			
10,18,05,300	To Net Profit before Income Tax	14,58,73,875			
62,67,451	To Provision for Income Tax	1,00,49,628			
9,55,37,849	To Net Profit after Income Tax	13,58,24,247			
24,72,21,240		26,07,53,656	24,72,21,240		26,07,53,656

Sd/-
S. GOPAL SINGH
PRESIDENT

Sd/-
GOPAL REDDY GOLI
SECRETARY

Sd/-
R. SUDHAKAR
TREASURER

As per Audit Report of even Date attached
For **SUDHAKAR & KUMAR ASSOCIATES**
CHARTERED ACCOUNTANTS

Sd/-
R. BHASKARA RAO
(Partner)
M.No. 22780

Place : Hyderabad
Date : 23-07-2021

THE ADVOCATES' MUTUALLY AIDED CO-OPERATIVE SOCIETY LIMITED
22-7-363 to 365, City Civil Courts Complex, Diwan Devdi, Hyderabad.

SCHEDULE - 2

RESERVES AND SURPLUS

(Amount in Rs.)

SL. No.	PARTICULARS	Rate	Opening Balance as on 1st April 2020	Additions or the year	Appropriation for the year 2020-2021	Total	Utilisation for the year	Closing Balance as on 31st March 2021
1	Interest to Members Reserve Fund		1,20,19,712	-	12,45,908	1,32,65,620	13,67,087	1,18,98,533
2	Members Welfare Reserve Fund	25%	19,34,82,622	-	3,36,44,585	22,71,27,207	-	22,71,27,207
3	Deficit / Bad debts Reserve Fund	10%	9,46,78,613	-	1,34,57,834	10,81,36,447	-	10,81,36,447
4	General Reserve Fund	35%	31,43,96,557	9,19,975	4,71,02,419	36,24,18,952	-	36,24,18,952
5	Members Death Relief Reserve Fund	5%	3,39,92,710	-	67,28,917	4,07,21,627	-	4,07,21,627
6	Land & Building Reserve Fund	20%	19,01,61,352	-	2,69,15,668	21,70,77,020	-	21,70,77,020
7	Community Development Reserve Fund	5%	3,74,31,441	-	67,28,916	4,41,60,357	-	4,41,60,357
			87,61,63,007	9,19,975	13,58,24,247	101,29,07,230	13,67,087	101,15,40,143

Sd/-
S. GOPAL SINGH
 PRESIDENT

Sd/-
GOPAL REDDY GOLI
 SECRETARY

Sd/-
R. SUDHAKAR
 TREASURER

As per Audit Report of even Date attached
 For **SUDHAKAR & KUMAR ASSOCIATES**
 CHARTERED ACCOUNTANTS

Place : Hyderabad
 Date : 23-07-2021

Sd/-
R. BHASKARA RAO
 (Partner)
 M.No. 22780

THE ADVOCATES' MUTUALLY AIDED CO-OPERATIVE SOCIETY LIMITED
22-7-363 to 365, City Civil Courts Complex, Diwan Devdi, Hyderabad.

SCHEDULE - 1

	2021	2020
SHARE CAPITAL		
Authorized Share Capital	75,00,00,000	75,00,00,000
Opening Balance	2,26,48,100	2,15,52,700
Add: Additions	12,50,000	12,50,000
Less: Deletions	3,90,400	1,54,600
Closing Balance	2,35,07,700	2,26,48,100
	2,35,07,700	2,26,48,100

(Amount in Rs.)

SCHEDULE - 3

	2021	2020
CURRENT LIABILITIES		
Surety Deposits Accepted	316,43,65,035	285,83,59,283
Staff Deposits	8,02,708	7,60,440
Appraiser Deposit	1,87,622	1,79,423
Associate Membership Deposit	56,42,000	56,52,000
Interest payable on Deposits	43,40,98,716	37,76,30,388
Provision for Income Tax	98,68,151	62,67,451
Interest Payable to Members	19,66,840	15,27,524
Children Education Fund	50,000	50,000
Audit Fees Payable	1,94,400	1,89,000
Members Helpage Fund	6,926	6,926
Associate Members Application Amount	1,82,49,500	1,96,14,500
Amount Payable To Members	1,43,400	1,43,400
Salaries Payable	-	23,850
TDS Payable	27,883	28,600
ESI Payable	40,464	32,874
Sundry Creditors	32,08,737	26,22,304
PF Payable	1,96,338	83,786
	363,90,48,720	327,31,71,749

(Amount in Rs.)

SCHEDULE - 5

	2021	2020
CURRENT ASSETS		
Balances with Banks	94,92,351	85,33,872
Cash Balance	20,73,470	24,10,518
Fixed Deposits with Banks	374,60,24,644	328,66,66,501
Interest receivable on Fixed Deposits	9,33,96,399	11,59,76,895
National Saving Certificate	45,000	45,000
Telephone Deposits	15,644	15,644
Gold Loans	26,56,64,754	21,58,33,174
Share Loans	7,061	7,061
Income Tax Refund Receivable	10,72,89,382	9,60,25,410
Income Tax Paid Under Protest	41,00,000	41,00,000
Covid-19 Loans To Members	89,38,485	-
Interest-19 Loans Interest Receivable	2,85,201	-
Electricity Deposit	22,050	22,050
Sundry Advances	2,00,000	4,23,750
Staff Advances	5,75,740	5,71,332
Sundry Receivables	4,33,590	2,40,329
	423,85,63,771	373,08,71,536

(Amount in Rs.)

SCHEDULE - 6

	2021	2020
CLOSING STOCK		
Closing Stock of Stamps	96,89,802	1,39,25,108
Closing Stock of Stationery	16,81,572	27,21,598
Closing Stock of Postal Stamps	11,16,306	8,99,872
	1,24,87,680	1,75,46,578

(Amount in Rs.)

Sd/-
S. GOPAL SINGH
 PRESIDENT

Sd/-
GOPAL REDDY GOLI
 SECRETARY

Sd/-
R. SUDHAKAR
 TREASURER

As per Audit Report of even Date attached
 For **SUDHAKAR & KUMAR ASSOCIATES**
 CHARTERED ACCOUNTANTS

Sd/-
R. BHASKARA RAO
 (Partner)
 M.No. 22780

Place : Hyderabad
 Date : 23-07-2021

THE ADVOCATES' MUTUALLY AIDED CO-OPERATIVE SOCIETY LIMITED
22-7-363 to 365, City Civil Courts Complex, Diwan Devdi, Hyderabad.

SCHEDULE - 4
DEPRECIATION AS PER BOOKS

(Amount in Rs.)

Sl.No.	Particulars	Rate	Opening Balance as on 1st April 2020	Additions During the year	Gross Block as on 31st March 2021	Depreciation for the Year	Net Block as on 31st March 2021
1	Land	-	42,04,59,946	-	42,04,59,946	-	42,04,59,946
2	Air Conditioner	18.10%	69,140	-	69,140	12,514	56,626
3	Air Cooler	18.10%	27,710	-	27,710	5,016	22,694
4	Bio Metric Machine	18.10%	79,011	-	79,011	14,301	64,710
5	CCTV Cameras	18.10%	1,18,498	-	1,18,498	21,448	97,050
6	Cell Phone	18.10%	12,380	-	12,380	2,241	10,139
7	Computers	40.00%	1,61,768	-	1,61,768	64,707	97,061
8	Counting Machine	18.10%	2,06,318	-	2,06,318	37,344	1,68,974
9	Digital Camera	18.10%	7,113	-	7,113	1,287	5,826
10	Electrical Fittings	13.91%	35,990	-	35,990	5,902	30,088
11	E.C.G. Machine	13.91%	59,236	-	59,236	8,240	50,996
12	Fire Extinguishers	18.10%	5,027	-	5,027	910	4,117
13	Furniture & Fixtures	18.10%	8,82,257	72,750	9,55,007	1,61,564	7,93,443
14	Gold Loan Locker	18.10%	2,20,883	-	2,20,883	39,980	1,80,903
15	Safety Locker	18.10%	53,427	-	53,427	9,670	43,757
16	Inverter	18.10%	1,33,304	-	1,33,304	24,128	1,09,176
17	Mike System	18.10%	8,084	-	8,084	1,463	6,621
18	Printer	40.00%	1,23,004	-	1,23,004	49,202	73,802
19	Scanner & Web Camera	18.10%	3,730	-	3,730	675	3,055
20	Server	18.10%	61,078	-	61,078	11,055	50,023
21	Software	18.10%	6,14,633	-	6,14,633	85,495	5,29,138
22	Telephones	13.91%	17,127	-	17,127	2,382	14,745
23	U.P.S.	13.91%	1,01,721	-	1,01,721	14,149	87,572
24	Water Cooler	18.10%	84,570	-	84,570	15,307	69,263
25	Weighing Machine	18.10%	18,787	-	18,787	3,400	15,387
			42,35,64,742	72,750	42,36,37,492	5,92,380	42,30,45,112

Sd/-
S. GOPAL SINGH
 PRESIDENT

Sd/-
GOPAL REDDY GOLI
 SECRETARY

Sd/-
R. SUDHAKAR
 TREASURER

As per Audit Report of even Date attached
 For **SUDHAKAR & KUMAR ASSOCIATES**
 CHARTERED ACCOUNTANTS

Place : Hyderabad
 Date : 23-07-2021

Sd/-
R. BHASKARA RAO
 (Partner)
 M.No. 22780

THE ADVOCATES' MUTUALLY AIDED CO-OPERATIVE SOCIETY LIMITED
22-7-363 to 365, City Civil Courts Complex, Diwan Devdi, Hyderabad.

REVISED BUDGET ESTIMATES FOR THE YEAR 2021-2022

(Amount in Rs.₹)

INCOME	Budget Amount for 2021-22	EXPENDITURE	Budget Amount for 2022-22
By Interest Income on Fixed Deposits	25,00,00,000	To Interest Expenses on Deposits	7,00,00,000
By Comm. on Postal Stamps	1,50,000	To Computer Maintenance	2,00,000
By Commission on stamps	6,00,000	To Conveyance	2,50,000
By Miscellaneous Income	5,00,000	To Meeting Expenses	50,000
By Interest On Gold Loan	3,00,00,000	To Staff Welfare	1,50,000
By Income from Stationery	2,50,000	To Telephone Charges	4,00,000
		To Salaries	1,70,00,000
		To General Body Meeting Expenses	3,50,000
		To Consultancy Charges	6,00,000
		To Mediclaim Insurance Charges	1,50,00,000
		To AMC Charges	2,00,000
		To Advertisement Expenses	50,000
		To Audit Fees	2,50,000
		To Printing & Stationery	3,00,000
		To Water Charges	1,50,000
		To General Expenses	3,00,000
		To Calendar Printing Charges	3,00,000
		To Seminar Cultural & Sports Expenses	-
		To Business Development Expenses	5,00,000
		To Insurance Charges	2,00,000
		To Professional Charges	1,00,000
		To Electricity Charges	50,000
		To Members Death Benefit Expenses	1,50,00,000
		To Members Funeral Expenses	10,00,000
		To Medical Camp Expenses	1,50,000
		To Accident Insurance Charges	9,50,000
		To Office Expenses	4,50,000
		To Postage & Telegram	25,000
		To Repairs & Maintenance	2,50,000
		To Depreciation	5,50,000
		To Net Profit	15,67,25,000
	28,15,00,000		28,15,00,000

Sd/-
S. GOPAL SINGH
 PRESIDENT

Place : Hyderabad

Sd/-
GOPAL REDDY GOLI
 SECRETARY

Sd/-
R. SUDHAKAR
 TREASURER

**THE ADVOCATES' MUTUALLY AIDED CO-OPERATIVE SOCIETY LIMITED.
FINANCIAL YEAR 2020-2021**

SIGNIFICANT ACCOUNTING POLICIES FORMING PART OF ACCOUNTS

1. ACCOUNTING CONVENTION:

The Financial statements have been prepared in accordance with the historical cost convention.

2. FIXED ASSETS:

The Fixed Assets are stated at cost of the acquisition inclusive of inward freight, duties, taxes and incidental expenses relating to acquisition.

3. DEPRECIATION

The Depreciation of Fixed Assets are provided on written down method as per rates given in, Companies Act 1956.

4. REVENUE RECOGNITION

The Sales and Purchases, income and expenditure are recognized on accrual basis.

5. INVENTORIES:

The Inventory is valued at cost.

6. LAND:

The Society has acquired land at Muneerabad Village, Medchal Mandal, RR District, amounting to Rs.70.91 lacs. The then Government notified the acquisition of said land for Outer Ring Road purpose, The matter is Sub-Judice.

7. INCOME TAX:

The Society claimed exemption U/s 80P a (i) and U/s 80P (ii) (d) of the Income Tax Act. The same was disallowed by the Assessing Officer. The Society proffered filed an appeal before the Commissioner of Appeals (Income Tax) and got orders in favor of the Society. But the Income Tax Authorities filed appeal against the orders of the Commissioner of Appeals (Income Tax) at Income Tax Appellate Tribunal and the matter is held in favor of the Society. At Present the Matter is pending at High Court.

Sd/-
S.GOPAL SINGH
PRESIDENT

Sd/-
R.SUDHAKAR
TREASURER

Sd/-
GOPAL REDDIGOLI
SECRETARY

Sd/-
M/s SUDHAKAR & KUMARASSO
CHARTERED ACCOUNTANT

Sd/-
R.BHASKARA RAO
PARTNER

Place: Hyderabad
Date: 23-07-2021

THE ADVOCATES MUTUALLY AIDED CO-OPERATIVE SOCIETY LTD
DETAILS OF FIXED DEPOSITS IN VARIOUS BANKS AS ON 31.03.2021

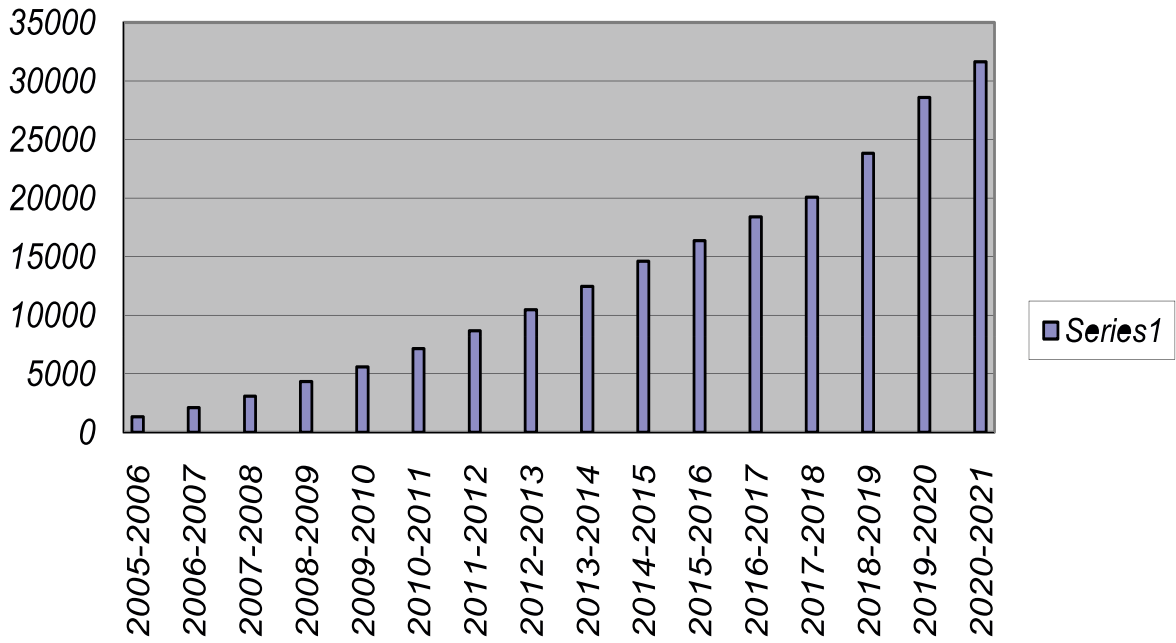
BANK NAME	AMOUNT	PERCENTAGE
CO-OPERATIVE SECTOR		
<i>Fixed Deposit in T.S.C.A.B.L. Alwal</i>	3,35,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Amberpet</i>	2,00,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Ameerpet</i>	4,15,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Badangpet</i>	3,08,91,193	
<i>Fixed Deposit in T.S.C.A.B.L. Bandlaguda</i>	2,65,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Baglingampally</i>	3,03,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Bharatnagar</i>	2,00,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Champapet</i>	5,00,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Chandanagar</i>	2,00,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Charminar</i>	2,30,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Dilsukhnagar</i>	2,25,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Gachibowli</i>	1,76,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Himayatagar</i>	2,66,70,326	
<i>Fixed Deposit in T.S.C.A.B.L. Troop Bazar</i>	1,49,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Jubilee Hills</i>	1,50,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Kamalanagar</i>	2,60,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Kukatpally</i>	50,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Lalapet</i>	2,25,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Malakpet</i>	3,00,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Malkajjigiri</i>	3,40,44,836	
<i>Fixed Deposit in T.S.C.A.B.L. Mansurabad</i>	2,91,67,931	
<i>Fixed Deposit in T.S.C.A.B.L. Maruthinagar</i>	3,06,64,700	
<i>Fixed Deposit in T.S.C.A.B.L. Masab Tank</i>	50,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Meerpet</i>	3,25,98,672	
<i>Fixed Deposit in T.S.C.A.B.L. Moulali</i>	4,80,01,292	
<i>Fixed Deposit in T.S.C.A.B.L. Narayanguda</i>	1,00,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Neredmet</i>	2,75,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Saidabad</i>	4,74,67,000	
<i>Fixed Deposit in T.S.C.A.B.L. Saroomnagar</i>	4,37,00,023	
<i>Fixed Deposit in T.S.C.A.B.L. Secunderabad</i>	5,18,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Serlingampally</i>	4,18,48,872	
<i>Fixed Deposit in T.S.C.A.B.L. Suchitra</i>	2,77,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Tarnaka</i>	2,50,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Uppal</i>	2,49,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Vengalrao Nagar</i>	4,02,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Vidyannagar</i>	3,57,56,089	
<i>Fixed Deposit in T.S.C.A.B.L. Vidyuth Soudha</i>	99,00,000	
<i>Fixed Deposit in T.S.C.A.B.L. Yousufguda</i>	3,01,00,024	
<i>Fixed Deposit in Agrasen Bank Siddamber Bazar</i>	17,64,56,751	
<i>Fixed Deposit in Agrasen Bank Malakpet</i>	5,39,97,331	
<i>Fixed Deposit in Agrasen Bank Rikabgunj</i>	6,27,45,706	
<i>Fixed Deposit in A.P.Mahesh Bank Champapet</i>	3,63,60,657	
<i>Fixed Deposit in A.P.Mahesh Bank Malakpet</i>	4,03,92,669	
<i>Fixed Deposit in A.P.Mahesh Bank RTX X Roads</i>	50,00,000	
<i>Fixed Deposit in A.P.Mahesh Bank Vanasthalipuram</i>	58,18,666	
<i>Fixed Deposit in Pochampally Co-op Urban Bank</i>	45,12,785	
TOTAL	145,64,95,523	38.88%

NATIONALISED SECTOR		
Fixed Deposit in Bank f Batods Malakpet	91,16,732	
Fixed Deposit in Bank of India Balanagar	2,00,00,000	
Fixed Deposit in Bank of India Vasavinagar	5,50,00,000	
Fixed Deposit in Canara Bank Ashok Nagar	9,48,00,000	
Fixed Deposit in Canara Bank Kundanbagh	4,00,00,000	
Fixed Deposit in Canara Bank Nacharam	1,50,00,000	
Fixed Deposit in Canara Bank Nagol	50,00,000	
Fixed Deposit in Canara Bank Nallakunta	1,00,00,000	
Fixed Deposit in Canara Bank Shameerpet	1,47,80,472	
Fixed Deposit in Canara Bank Uppal	5,00,00,000	
Fixed Deposit in Canara Bank Uppal Pioneer House	1,00,00,000	
Fixed Deposit in Central Bank India Deshmukhi Nagar House	3,00,00,000	
Fixed Deposit in Indian Bank Banjara Hills	1,00,00,000	
Fixed Deposit in Indian Bank Baghayanager Colony	1,00,00,000	
Fixed Deposit in Indian Bank Maredpally	2,00,00,000	
Fixed Deposit in Indian Bank Maruthinagar	1,00,00,000	
Fixed Deposit in Indian Bank Srinagar Colony	50,00,000	
Fixed Deposit in Indian Bank Uppal	50,00,000	
Fixed Deposit in Indian Overseas Bank Habsiguda	2,62,93,763	
Fixed Deposit in Punjab National Bank Chikkadpally	2,50,00,000	
Fixed Deposit in Punjab National Bank Habsiguda	3,00,00,000	
Fixed Deposit in Punjab National Bank Kompally	50,00,000	
Fixed Deposit in Punjab National Bank Srinagar Colony	5,50,00,000	
Fixed Deposit in State Bank of India Marepally	53,25,502	
Fixed Deposit in State Bank of India City Civil Courts	11,54,26,265	
Fixed Deposit in State Bank of India MCC Courts Premises	8,02,12,880	
Fixed Deposit in State Bank of India RR Dist Courts Complex	10,99,87,592	
Fixed Deposit in Union Bank of India MLA Colony	10,40,00,000	
Fixed Deposit in Union Bank of India Anandnagar	1,99,00,000	
Fixed Deposit in Union Bank of India Labour Comm. Office	3,50,00,000	
Fixed Deposit in Union Bank of India Mahadipatnam	1,50,00,000	
Fixed Deposit in Union Bank of India Nagol-2	4,00,00,000	
Fixed Deposit in Union Bank of India Nagol-3	1,00,00,000	
Fixed Deposit in Union Bank of India Narsapur	50,00,000	
Fixed Deposit in Union Bank of India Punjjagutta	11,29,00,000	
Fixed Deposit in Union Bank of India Sercunderabad	3,50,00,000	
Fixed Deposit in Union Bank of India Srinivasapuram	1,50,00,000	
Fixed Deposit in Bank of Baharin & Kuwait	40,00,000	
Fixed Deposit in DCB Bank Chandanagar	12,00,16,971	
Fixed Deposit in DCB Bank A.S.Rao Nagar	2,07,00,000	
Fixed Deposit in HDFC Bank Banjara Hills	1,71,06,836	
Fixed Deposit in Indus Ind Bank Himayatnagar	3,98,00,000	
Fixed Deposit in Sounth Indian Bank Qtbullapur	1,00,00,000	
TOTAL	146,93,67,013	39.22%
REGIONAL RURAL BANKS		
Fixed Deposits in Telangana Grameena Bank Ayodhya Nagar	1,00,00,000	
Fixed Deposits in Telangana Grameena Bank Bagamberpet	3,44,00,000	
Fixed Deposits in Telangana Grameena Bank Baglingampally	1,00,00,000	
Fixed Deposits in Telangana Grameena Bank Dadapur	92,71,939	
Fixed Deposits in Telangana Grameena Bank Ferzadiguda	1,67,63,845	
Fixed Deposits in Telangana Grameena Bank Gayatrinagar	3,02,04,482	
Fixed Deposits in Telangana Grameena Bank Gungal	1,00,00,000	
Fixed Deposits in Telangana Grameena Bank Himayatnagar	5,40,31,371	
Fixed Deposits in Telangana Grameena Bank Ibrahimpatnam	1,23,28,005	
Fixed Deposits in Telangana Grameena Bank Jawaharnagar	1,00,00,000	
Fixed Deposits in Telangana Grameena Bank Kukatpally	2,00,00,000	
Fixed Deposits in Telangana Grameena Bank Kushiguda	1,53,00,000	
Fixed Deposits in Telangana Grameena Bank Laxmichanda	99,00,000	
Fixed Deposits in Telangana Grameena Bank Laxminagar	1,14,00,000	
Fixed Deposits in Telangana Grameena Bank Mallapur	3,84,78,145	
Fixed Deposits in Telangana Grameena Bank Maruthinagar	50,00,000	
Fixed Deposits in Telangana Grameena Bank Medchal	50,00,000	
Fixed Deposits in Telangana Grameena Bank Mokila	1,69,00,000	

Fixed Deposits in Telangana Grameena Bank Moosapet	1,00,00,000	
Fixed Deposits in Telangana Grameena Bank Nagaram	1,25,00,000	
Fixed Deposits in Telangana Grameena Bank Nagol	1,55,00,000	
Fixed Deposits in Telangana Grameena Bank Nallakunta	2,59,79,152	
Fixed Deposits in Telangana Grameena Bank Nawandgi	1,79,00,000	
Fixed Deposits in Telangana Grameena Bank Nizampet	1,81,89,133	
Fixed Deposits in Telangana Grameena Bank O.U.Colony	1,59,40,668	
Fixed Deposits in Telangana Grameena Bank Ramnagar	50,00,000	
Fixed Deposits in Telangana Grameena Bank Saroornagar	1,12,72,247	
Fixed Deposits in Telangana Grameena Bank Shamshabad	50,00,000	
Fixed Deposits in Telangana Grameena Bank Snehapuri Colony	1,17,73,368	
Fixed Deposits in Telangana Grameena Bank Turkapally	3,66,96,986	
Fixed Deposits in Telangana Grameena Bank Uppal	1,75,00,000	
Fixed Deposits in Telangana Grameena Bank Vikarabad	99,00,000	
Fixed Deposits in Telangana Grameena Bank Wanlapad	50,00,000	
Fixed Deposits in Telangana Grameena Bank Yallempet	50,00,000	
Fixed Deposits in A.P.G.V.B. Alair	93,49,607	
Fixed Deposits in A.P.G.V.B. Amangal	34,17,034	
Fixed Deposits in A.P.G.V.B. Ameenpur	40,00,000	
Fixed Deposits in A.P.G.V.B. Bibinagar	32,09,747	
Fixed Deposits in A.P.G.V.B. Chatanpally	53,49,607	
Fixed Deposits in A.P.G.V.B. Chegunta	44,85,981	
Fixed Deposits in A.P.G.V.B. Chitiyala	1,60,24,497	
Fixed Deposits in A.P.G.V.B. Choutuppal	82,09,747	
Fixed Deposits in A.P.G.V.B. Inmulavarma	90,00,000	
Fixed Deposits in A.P.G.V.B. Isnapur	32,07,996	
Fixed Deposits in A.P.G.V.B. Jedcharla Mahaboobnagar	42,00,000	
Fixed Deposits in A.P.G.V.B. Janagam	3,50,00,000	
Fixed Deposits in A.P.G.V.B. Jogipeta	49,00,000	
Fixed Deposits in A.P.G.V.B. Kothapeta	84,00,000	
Fixed Deposits in A.P.G.V.B. Kothur	98,00,000	
Fixed Deposits in A.P.G.V.B. Koyalagudem	1,35,00,001	
Fixed Deposits in A.P.G.V.B. Madhavpuri Hills	29,89,797	
Fixed Deposits in A.P.G.V.B. Nalagonda	40,00,000	
Fixed Deposits in A.P.G.V.B. Marriguda	57,09,866	
Fixed Deposits in A.P.G.V.B. Nagarkurnool	50,00,000	
Fixed Deposits in A.P.G.V.B. PSR Centre Suryapet	30,00,000	
Fixed Deposits in A.P.G.V.B. Raghunathpally	1,06,59,084	
Fixed Deposits in A.P.G.V.B. Raparthynagar Khammam	32,09,850	
Fixed Deposits in A.P.G.V.B. R.C.Puram	40,00,000	
Fixed Deposits in A.P.G.V.B. Sadashivpet-II	80,00,000	
Fixed Deposits in A.P.G.V.B. Shantinagar	3,50,00,000	
Fixed Deposits in A.P.G.V.B. Tellapur	32,09,953	
Fixed Deposits in A.P.G.V.B. Tudukurthy	1,30,00,000	
Fixed Deposits in A.P.G.V.B. VT Nagar Nalagonda	2,00,00,000	
Fixed Deposits in A.P.G.V.B. LIG Colont BHEL	58,00,000	
Fixed Deposits in A.P.G.V.B. Yellandu Khammam	49,00,000	
Fixed Deposits in A.P.G.V.B. Zaheerabad-II	43,60,567	
Fixed Deposits in A.P.G.V.B. Zaheerabad	31,39,433	
TOTAL	82,01,62,108	21.89%
GRAND TOTAL	374,60,24,644	

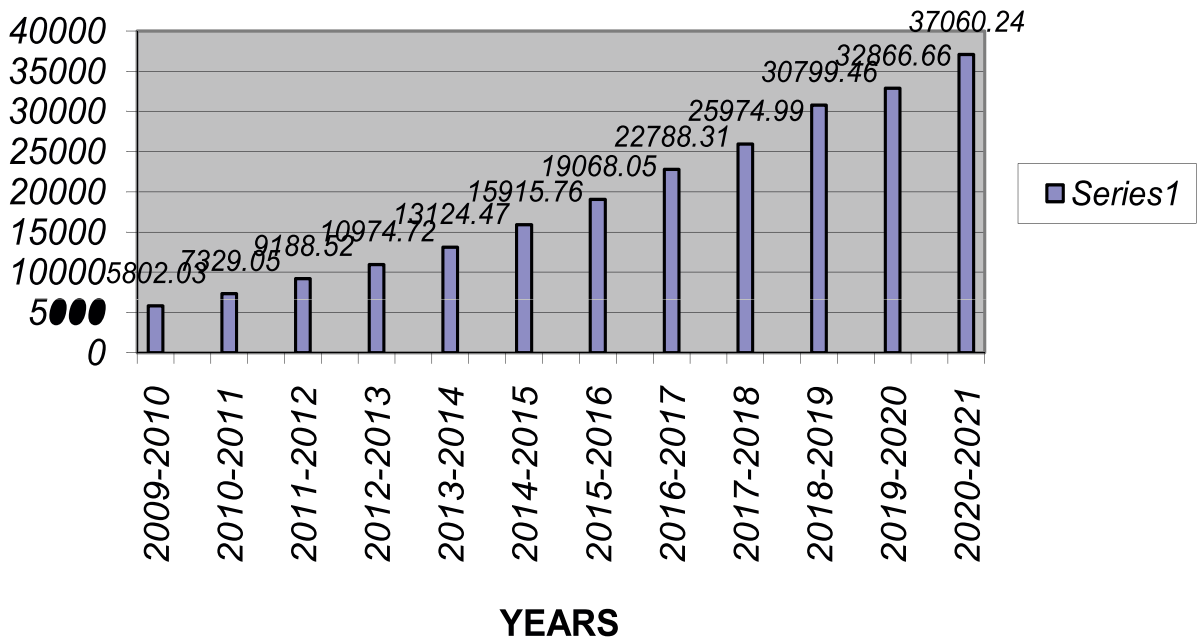
FUNDS ANALYSIS

**SURETY DEPOSITS ACCEPTED
(Rs. in Lakhs)**

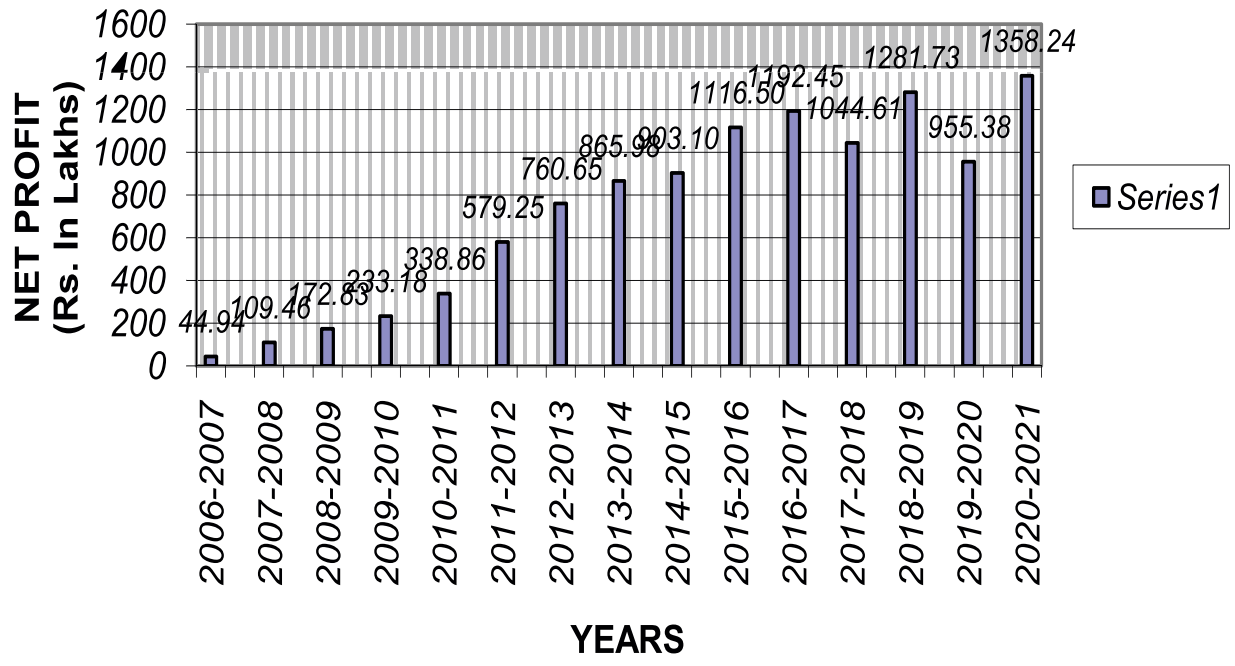


FUNDS ANALYSIS

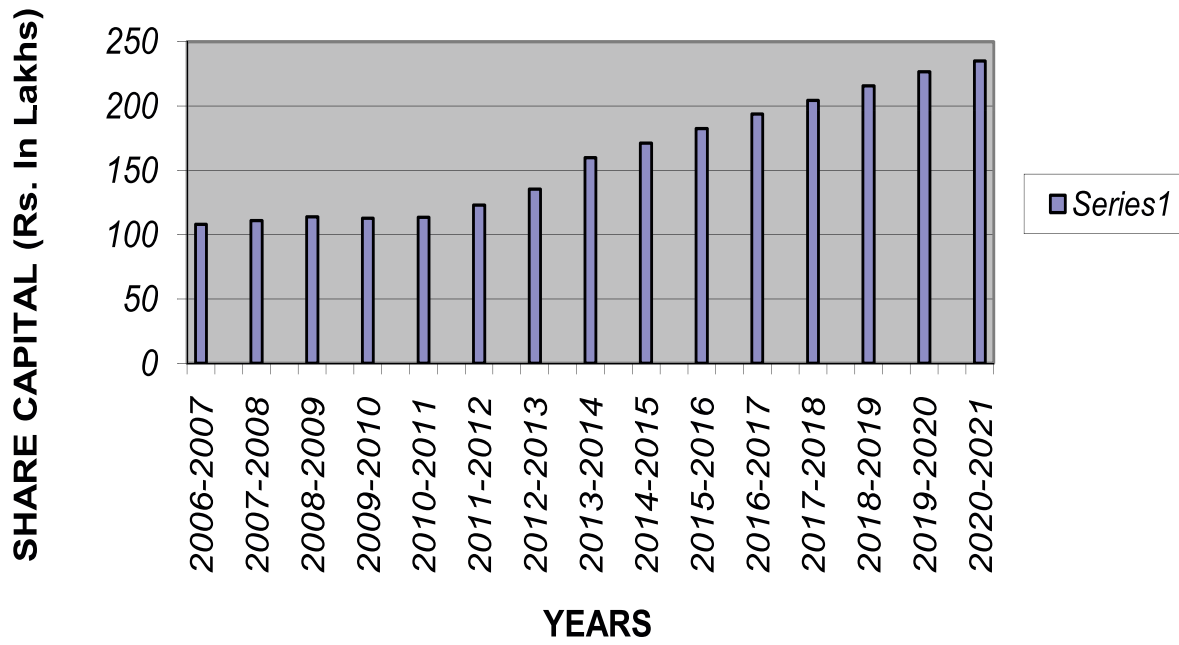
**FIXED DEPOSITS IN BANKS
(Rs. In Lakhs)**



NET PROFIT ANALYSIS



SHARE CAPITAL ANALYSIS



OFFICE BEARERS OF THE AMAC SOCIETY LTD., FROM INCEPTION

<p><u>FOUNDER'S ADHOC COMMITTEE</u> PRESIDENT VICE – PRESIDENT SECRETARY TREASURER</p>	<p>SRI M. DUSHYANTH REDDY SRI V. V KISHAN SRI B. SHANKER SRI Y. SRINIVASA CHARY</p>
<p><u>FOR THE YEAR 2000-2001</u> PRESIDENT VICE – PRESIDENT SECRETARY TREASURER</p>	<p>SRI M. DUSHYANTH REDDY SRI V. V KISHAN SRI B. SHANKER SRI Y. SRINIVASA CHARY</p>
<p><u>FOR THE YEAR 2001-2002</u> PRESIDENT VICE – PRESIDENT SECRETARY TREASURER</p>	<p>SRI M. DUSHYANTH REDDY SRI V. V KISHAN SRI B. SHANKER SRI Y. SRINIVASA CHARY</p>
<p><u>FOR THE YEAR 2002-2003</u> PRESIDENT VICE – PRESIDENT SECRETARY TREASURER</p>	<p>SRI M. DUSHYANTH REDDY SRI V. V KISHAN SRI B. SHANKER SRI Y. SRINIVASA CHARY</p>
<p><u>FOR THE YEAR 2003-2004</u> PRESIDENT VICE – PRESIDENT SECRETARY TREASURER</p>	<p>SRI M. DUSHYANTH REDDY SRI PRAMOD KUMAR KEDIA SRI Y. SRINIVASA CHARY SRI K. JAGATHPAL REDDY</p>
<p><u>FOR THE YEAR 2004-2005</u> PRESIDENT VICE – PRESIDENT SECRETARY TREASURER</p>	<p>SRI M. DUSHYANTH REDDY SRI K. RAVINDER REDDY SRI B. SHANKER SRI P. VIDYA SAGAR REDDY</p>
<p><u>FOR THE YEAR 2005-2006</u> PRESIDENT VICE – PRESIDENT SECRETARY TREASURER</p>	<p>SRI M. DUSHYANTH REDDY SRI K.JAGATHPAL REDDY SRI P. VIDYA SAGAR REDDY SRI C. V. NARAYAN RAO</p>
<p><u>FOR THE YEAR 2006-2007</u> PRESIDENT VICE – PRESIDENT SECRETARY TREASURER</p>	<p>SRI M. DUSHYANTH REDDY SRI C. RAJESHWAR RAO SRI C. V. NARAYAN RAO SRI SOPAN RAO PATIL</p>
<p><u>FOR THE YEAR 2007-2008</u> PRESIDENT VICE – PRESIDENT SECRETARY TREASURER</p>	<p>SRI M. DUSHYANTH REDDY SRI MADHUSUDHAN RAO DHANWADA SRI Y. SRINIVASA CHARY SRI M. KRISHNA RAO</p>

<u>FOR THE YEAR 2008-2009</u> PRESIDENT VICE – PRESIDENT SECRETARY JOINT SECRETARY TREASURER	SRI M. DUSHYANTH REDDY SRI L. MADHU SEKHAR SRI B. SHANKER SRI RAJEEVA REDDY K SRI V. SATYANARAYANA
<u>FOR THE YEAR 2009-2010</u> PRESIDENT VICE – PRESIDENT SECRETARY JOINT SECRETARY TREASURER	SRI SUNIL BHASKAR GANU SRI P.RAMACHANDRAN SRI B. SHANKER SRI M. VEER BASWANTH SRI J. PURUSHOTHAM REDDY
<u>FOR THE YEAR 2010-2011</u> PRESIDENT VICE – PRESIDENT SECRETARY JOINT SECRETARY TREASURER	SRI B. SHANKER SRI RAJEEVA REDDY K SRI P.RAMACHANDRAN SRI VINOD KUMAR KONDOOR SRI MAHESH KUMAR AGARWAL
<u>FOR THE YEAR 2011-2012</u> PRESIDENT VICE – PRESIDENT SECRETARY JOINT SECRETARY TREASURER	SRI M. DUSHYANTH REDDY SRI VINOD KUMAR KONDOOR SRI MAHESH KUMAR AGARWAL SRI MAHESH RAJE SRI LAXMAN VARDHA
<u>FOR THE YEAR 2012-2013</u> PRESIDENT VICE – PRESIDENT SECRETARY JOINT SECRETARY TREASURER	SRI K PAPI REDDY SRI G. S. PRAKASH RAO SRI MAHESH RAJE SRI S. RAMESH GUPTA SRI N. AMARNATH
<u>FOR THE YEAR 2013-2014</u> PRESIDENT VICE – PRESIDENT SECRETARY JOINT SECRETARY TREASURER	SRI K.PAPI REDDY SRI A. RAJI REDDY SRI S. RAMESH GUPTA SRI V. VIJAYA BHASKER REDDY SRI N. AMARNATH
<u>FOR THE YEAR 2014-2015</u> PRESIDENT VICE – PRESIDENT SECRETARY JOINT SECRETARY TREASURER	SRI B. SHANKER SRI P. SRINATH SRI V. VIJAYA BHASKER REDDY SRI R. ASHOK SRI RAMESH VUPPALA
<u>FOR THE YEAR 2015-2016</u> PRESIDENT VICE – PRESIDENT SECRETARY JOINT SECRETARY TREASURER	SRI B. SHANKER SRI RAMESH VUPPALA SRI K. RAJEEVA REDDY SRI K. VIJAYA BHASKAR SRI K. KRISHNA BABU

FOR THE YEAR 2016-2017

PRESIDENT
VICE – PRESIDENT
SECRETARY
JOINT SECRETARY
TREASURER

SRI P. VIDYA SAGAR REDDY
SRI KISHORE KUMAR JALAKAM
SRI ANIL KUMAR ALUGADDALA
SRI K. KRISHNA BABU
SRI VISHNU KUMAR CHILAMPALLI

FOR THE YEAR 2017-2018 (1ST TERM)

PRESIDENT
VICE – PRESIDENT
SECRETARY
JOINT SECRETARY
TREASURER

SRI P.VIDYA SAGAR REDDY
SRI P.SAHITYA KUMAR
SRI BALESH GODALLA
SRI K.TIRUPATHAIAH
SRI P.RAMA LAXMA REDDY

FOR THE YEAR 2017-2018 (2ND TERM)

PRESIDENT
VICE – PRESIDENT
SECRETARY
JOINT SECRETARY
TREASURER

SRI K.PAPI REDDY
SRI K.KRISHNA BABU
SRI K. VIJAYA BHASKAR
SRI UDAY KUMAR MEDABOINA
SRI P.RAMA LAXMA REDDY

FOR THE YEAR 2018-2019

PRESIDENT
VICE – PRESIDENT
SECRETARY
JOINT SECRETARY
TREASURER

SRI K.PAPI REDDY
SRI P.RAMA LAXMA REDDY
SMT.N.LALITHA REDDY
SRI UDAYKUMAR MEDABOINA
SRI GANESH RAJ ANATHOJU

FOR THE YEAR 2019-2020

PRESIDENT
VICE – PRESIDENT
SECRETARY
JOINT SECRETARY
TREASURER

SRI JAGAN REDDY NOMULA
SRI ANIL NARSIKAR
SRI. TIRUPATHAIAH. K
SRI UDAYKUMAR MEDABOINA
SRI RAJKUMAR MATHARI

FOR THE YEAR 2019-2020 (ADHOC)

PRESIDENT
VICE – PRESIDENT
SECRETARY
JOINT SECRETARY
TREASURER

SRI S.GOPAL SINGH
SRI GANESH RAJ ANANTHOJU
SRI. GOPAL REDDY GOLI
SRI R.SUDHAKER
SRI BALVANTH REDDY SADULA

FOR THE YEAR 2020-2021

PRESIDENT
VICE – PRESIDENT
SECRETARY
JOINT SECRETARY
TREASURER

SRI S.GOPAL SINGH
SRI GANESH RAJ ANANTHOJU
SRI. GOPAL REDDY GOLI
SMT. B. SUNITHA
SRI R.SUDHAKER

ADHOC BOARD 2021-2022 CONSTITUTED ON 02.08.2021

EXECUTIVE BODY

1. Sri Kasireddy Jagathpal Reddy : President 9553332626
2. Sri D.Raji Reddy : Vice-President 9848025931
3. Sri R.Sudhaker : Secretary 9948274745
4. Smt. Sunitha Barla : Joint Secretary 9948363123
5. Sri K.Yadagiri : Treasurer 9010295600

DIRECTORS

6. Sri S.Gopal Singh : Director 9848924151
7. Sri Hari Rao Lakkaraju : Director 9848216503
8. Sri M.Raj Kumar : Director 9848057170

CO-OPTED DIRECTORS

9. Sri A.Ganesh Raj 9848441484
10. Sri Goli Gopal Reddy 9908604545
11. Sri S.Balvanth Reddy 9010298777
12. Sri N.Jagan Reddy 9848175136

BOD ATTENDANCE PARTICULARS OF DIRECTORS FOR THE YEAR 2020-2021

IN COMPLIANCE OF SEC.20(i) OF THE A.P.MUTUALLY AIDED CO-OPERATIVE SOCIETIES ACT,1995

DATE OF MEETING	17/11/2020	04-12-2020	14/12/2020	18/12/2020
PRESIDENT : S. GOPAL SIGH	P	P	P	P
VICE-PRESIDENT: GANESH RAJ ANANTHOJU	P	P	P	P
SECRETARY: GOPAL REDDY GOLI	P	P	P	P
JOINT SECRETARY: R. SUDHAKAR	P	P	P	P
TREASURER: BALVANTH REDDY SADULA	P	P	P	P
DIRECTORS: JAGAN REDDY NOMULA	P	L	P	P
M. RAJ KUMAR	P	P	P	P
HARI RAO LAKKARAJU	P	P	P	P
CO-OPTED DIRECTORS: UDAY KUMAR MEDABOINA	P	L	L	L
ANIL NARSIKAR	P	L	L	L
N.LALITHA REDDY	P	L	P	P
K. TIRUPATHAIAH	P	L	L	L

*PRESENT-P

*ABSENT-A

*LEAVE-L

Sd/-
S. GOPAL SINGH
PRESIDENT

IN COMPLIANCE OF SEC.20(j) OF THE A.P. MUTUALLY AIDED CO-OPERATIVE SOCIETIES ACT,1995

DATE OF MEETING	04-01-2021	22/01/2021	25/01/2021	05-02-2021	19/02/2021	05-03-2021	23/03/2021	09-04-2021	30/04/2021	21/05/2021	11-06-2021	25/06/2021	07-07-2021	23/07/2021
PRESIDENT :														
S. GOPAL SIGH	P	P	P	P	P	P	P	P	P	V	P	P	V	P
VICE-PRESIDENT:														
GANESH RAJ ANANTHOJU	P	P	L	P	P	P	P	P	L	V	P	P	V	P
SECRETARY:														
GOPAL REDDY GOLI	P	P	P	P	P	P	P	P	P	V	P	P	V	P
JOINT SECRETARY:														
B. SUNITHA	P	P	P	P	P	L	P	P	P	V	P	P	V	P
TREASURER:														
R. SUDHAKAR	P	P	P	P	P	P	P	P	L	L	P	P	V	P
DIRECTORS:														
JAGAN REDDY NOMULA	P	P	P	P	P	P	P	P	P	V	P	P	V	P
BALVANTH REDDY SADULA	P	P	L	P	P	P	P	P	L	V	P	L	L	P
M. RAJ KUMAR	P	P	L	P	L	P	P	P	P	V	P	L	V	P
HARI RAO LANKARAJU	P	P	P	P	P	P	L	P	L	V	P	P	L	P
K. YADAGIRI	P	P	P	P	P	P	P	L	L	V	L	P	V	P
K. JAGATHPAL REDDY	P	P	P	P	P	P	P	P	P	V	P	P	V	P
D. RAJU REDDY	P	P	P	P	P	P	P	P	P	V	L	P	V	P

*PRESENT-P

*ABSENT-A

*LEAVE-L

Sd/-
S. GOPAL SINGH
PRESIDENT

TERMS & CONDITIONS FOR GRANT OF GOLD LOANS

I. SHARE HOLDERS & ASSOCIATE MEMBERS:-

An amount of Rs. 10/- is charged as Nominal fee and no processing fee is charged. The Rate of Interest chargeable for first 6 months is 8% P. A.

For Second 6 months is 10% P A. After 12 months, chargeable interest is 12% P.A.

II. NON-MEMBER ADVOCATES:-

The Non-Member Advocates have to furnish Bar Council Enrolment Proof, Bar Association Membership Proof, ID Proof, and Residence Proof at the time of availing Loan. An amount of Rs. 50/- (Rupees Fifty only) is to be paid as a Nominal Fee and an amount of Rs. 10/- is charged as processing fee.

The Rate of Interest chargeable for First 6 months is 9 % P.A.

For Second 6 months is 11% P.A. After 12 months Chargeable interest is 13% P.A.

III. GENERAL INSTRUCTIONS

- Granting of Loan will be @ Rs.3,200/-per gram of Gold w.e.f. 15-06-2020.
- The upper Gold Loan limit is Rs.15 Lakhs per Member w.e.f. 15-06-2020.
- Gold Loans are granted w.e.f.22-06-2015 to Regular Judicial Officers of Telangana State on par with the Terms & Conditions applicable to the Share Holders of the Society.
- Ornaments made up of Gold only are accepted (Gold in other forms i.e., Biscuits etc are not accepted).
- Appraiser charges are 0.02% w.e.f. 15-09-2014. The maximum appraiser commission for a single loan is restricted to Rs.1,200/- on the Loan sanctioned, payable by Loanee.
- No Gold Loan to General Public w.e.f.21-03-2011.
- Share Loans Scheme stopped w.e.f. 27-10-2015.
- No Gold Loan should be granted to those who are due balance amount even after recovery of due amount through Auction of Pledged Gold Ornaments. The Non-Member Advocates are not entertained to become Members after due notice issued by the office.
- Regular Society Staff are entitled to Gold Loans on Terms & Conditions as applicable to Share Holders of the Society.

- Gold Loan facility is extended to permanent judicial employees within the jurisdiction of Society Branches w.e.f. 11-09-2015 as per Terms & Conditions applicable to Non Members.
- The Pledged ornaments will be delivered after 24 Hrs of closing Loan A/c.
- Documentation in all respects must be completed as prescribed by the Society. Interest is compounded Monthly.
- Second Loan will not be granted to a Loanee when he is in default on interest on previous Loan/s Irrespective of the availed Loan amount.
- Interest will be calculated up to previous day of final Loan settlement day. Similarly, the interest will be charged from the day of granting of Loan.
- The Gold Loans availed and closed for less than 30 days attract full Month interest.
- The Gold Loan accounts are treated as **“Default Accounts”** if they are not closed within 12 months / 1 year from the date of grant of Loan even though the payment of Monthly interest is regular.
- The Members holding default accounts are not entitled for Second Loan.
- The Members who have defaulted on Gold Loans & other Loans prior to 60 days of publication of Election Notification, will not be permitted to contest as Directors of the Society and will not be permitted to Vote in Elections. Renewal of Gold Loans are permitted subject to fresh appraisal & fresh Documentation with new Gold Loan A/c No. only after total payment of interest on all outstanding Gold Loan A/c's against the member

GOPAL REDDY GOLI
SECRETARY



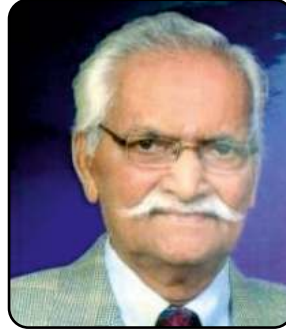
Deceased Members of the Society 2020-21



ANREDDY MOHAN REDDY
D.O.D.: 11-11-2020



K. BRAHMAIAH
D.O.D.: 14-11-2020



B. MADHAVA REDDY
D.O.D.: 18-11-2020



MOHAMMED BASITH ALI
D.O.D.: 23-11-2020



K AMARAVATHI
D.O.D.: 29-9-2020



GIRI ANJIAH
D.O.D.: 3-12-2020



T. PULLA RAO
D.O.D.: 1-6-2020



S LOKESHWAR REDDY
D.O.D.: 24-12-2020



KONA SRINIVAS
D.O.D.: 1-1-2021



VIMALA DEVI P
D.O.D.: 24-12-2020



K CHANDRA SEKHAR
D.O.D.: 10-2-2021



SUDDI SRINIVASULU
D.O.D.: 15-2-2021



A. RAVINDRA PRASAD
D.O.D.: 27-3-2021



ARUN P GAIKWAD
D.O.D.: 31-3-2021



L KUMARA SWAMY
D.O.D.: 12-7-2020



B UDAYA BHASKAR
D.O.D.: 4-4-2021

Deceased Members of the Society 2020-21



MYAKALA SRINIVAS RAO
D.O.D.: 12-4-2021



MOHAMMED SALEEM
D.O.D.: 23-4-2021



P VINOD KUMAR
D.O.D.: 15-6-2021



SYED MOOSA KAZEEM
D.O.D.: 20-4-2021



T SHIVA PRASAD
D.O.D.: 25-4-2021



L EASHWAR LAL YADAV
D.O.D.: 10-4-2021



JAYAPRADHA ALLANI
D.O.D.: 16-4-2021



MADHAVA REDDY DASARI
D.O.D.: 9-5-2021



G VENKATRAMI REDDY
D.O.D.: 8-5-2021



V SRINIVAS REDDY
D.O.D.: 10-5-2021



VANAMALA SURESH KUMAR
D.O.D.: 9-5-2021



JALAKAM SATHYARAM
D.O.D.: 8-5-2021



KONDAPALLY SRINATH
D.O.D.: 11-5-2021



KATTALA RAVI SHANKAR
D.O.D.: 15-5-2021



DEVARAJU SREEDHAR
D.O.D.: 5-5-2021



MD FAROOQ ALI KHAN
D.O.D.: 23-4-2021

Deceased Members of the Society 2020-21



G.N.RAJENDER
D.O.D.: 17-5-2021



G KRISHNA
D.O.D.: 12-5-2021



R S SURYA PRAKASH
D.O.D.: 29-4-2021



AAVULA PRABHAKAR REDDY
D.O.D.: 12-06-2021



S VENKAT REDDY
D.O.D.: 19-5-2021



MOHD MOHINUDDIN
D.O.D.: 26-4-2021



M MALLIKARJUNA
D.O.D.: 18-4-2021



SALLOORI RAMESH
D.O.D.: 20-5-2021



CHAKKA SUDHAKAR RAO
D.O.D.: 5-6-2021



**SYAMA SUNDARA
VIJAYA PRATAP MEDIDA**
D.O.D.: 22-4-2021



GONE NARESH
D.O.D.: 1-6-2021



MOHD ABDUL QADER
D.O.D.: 20-6-2021



R.S. AMARNATH
D.O.D.: 13-2-2021

ఆంధ్రప్రదేశ్ గ్రామీణ వికాస్ బ్యాంక్
Digital Banking & Suraksha BIMA



ప్రధానమంత్రి జీవన్ జ్యోతి బీమా యోజన

వార్షిక ప్రీమియం కేవలం 330 రూపాయలకే 2 లక్షల రూపాయల జీవిత బీమా లభిస్తుంది

18 సం॥ నుండి 50 సంవత్సరాల వయస్సుగల బ్యాంకు ఖాతాదారులకు మీ తరువాత మీ కుటుంబ సభ్యులకు బీమా సొమ్ము లభిస్తుంది.

ప్రధానమంత్రి సురక్ష బీమా యోజన

వార్షిక ప్రీమియం కేవలం 12 రూపాయలకే 2 లక్షల రూపాయల ప్రమాద బీమా లభిస్తుంది

18 సం॥ నుండి 70 సంవత్సరాల వయస్సుగల బ్యాంకు ఖాతాదారులకు దుర్ఘటన స్థాయి, వైకల్యం కూడా బీమాలో ఉంటాయి.



SURAKSHA AUR BHAROSA DONO

సమూహ వ్యక్తిగత ప్రమాద బీమా (GPAI)

వార్షిక ప్రీమియం కేవలం 1000 రూపాయలకే 20 లక్షల రూపాయల ప్రమాద బీమా లభిస్తుంది.

1.	Pradhan Mantri Suraksha Bima Yojana	PMJJBY - 330/-	-----	- 2,00,000/-
2.	Pradhan Mantri Suraksha Bima Yojana	PMJJBY - 12/-	-----	- 2,00,000/-
3.	RuPay (PLATINUM)	రూపీ కార్డు - Card Activation	- 2,00,000/-	
4.	SBI Gen - GPAI	1000/-	-----	- 20,00,000/-
				Total - 26,00,000/-

సగటున రోజుకు రూ.370/- చొప్పున చెల్లించి 26,00,000/- మీ కుటుంబానికి ఆర్థిక భరోసా కల్పించండి.

- ★ ప్రీమియం సొమ్ము ఖాతాదారుల పొదుపు ఖాతా నుండి బ్యాంకు ద్వారా ఆటో బదిలి సదుపాయం
- ★ ఏ వ్యక్తి కేవలం ఒక పొదుపు ఖాతా ద్వారా మాత్రమే ఈ పథకాన్ని పొందగలరు.

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Former President Sri Sunil.B. Ganu addressing AGM-2020



Incoming and outgoing directors in AGM 2020



Felicitaiton to Outgoing Directors in AGM - 2020



Felicitaiton to Election Officer Sri K. Ravinder Reddi in AGM - 2020

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Total Business
₹866.60 cr

Total Deposits
₹527.94 cr

Total Loans
₹338.66 cr

BOARD OF DIRECTORS



Rajender Prasad Agarwal
Sr. Vice Chairman



Pramod Kumar Kedia
Chairman



CA. Naveen Kumar Agarwal
Vice Chairman

DIRECTORS



Vijay Kumar Pitti



Narsing Das



Om Prakash Agarwal



Suresh Kumar Agarwal



Gopal Chand Agarwal



Narayan Dutt



Mohan Agarwal



Mahesh Kumar Agarwal



Pramod Kumar Agarwal



Rajesh Kumar Agarwal



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Apoorva Agarwal



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Crop Loan



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 Regional Business Office - I
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 Cell No. : 9491041961

Regional Manager
 Regional Business Office - II
 Nallakunta, Hyderabad.
 Cell No. : 9491042003



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ఋణములు ఇవ్వబడును



వేగంగా
మంజూరు



తక్కువ
వడ్డీ రేట్లు



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BOARD OF DIRECTORS WITH SOCIETY EMPLOYEES



ACTIVITIES OF THE SOCIETY AT A GLANCE

- 1) Selling of Non-Judicial Stamp Papers, Court fee Labels, Notary Stamps & Revenue Stamps at face value.
- 2) Selling of Postal Stamps at face value.
- 3) Selling of Stationery items at the most competitive rates.
- 4) Accepting of Fixed Deposits.
- 5) Providing Gold Loans at lowest Rates of Interest to Members, Advocates, Regular Judicial Officers, Permanent Telangana Judicial Employees within the Jurisdiction of Society Branches working in Telangana State and Staff of the Society.

