



Your Friend in Need

ANNUAL REPORT

2024-25

**Sahakaara
Mitra
SM LOAN**

**Sahakaara
Sopanam
THRIFT
ACCOUNT**

**Sahakaara
Shakthi
FIXED
DEPOSIT**

**Sahakaara
Raksha
EMERGENCY
LOAN**

**Sahakaara
Jyothi
INSURANCE
ON LOAN**

**Sahakaara
Podupu
SAVINGS
ACCOUNT**

**Sahakaara
Shaili
LIFE STYLE
LOAN**

**Sahakaara
Vridhhi
RECURRING
DEPOSIT**

**Sahakaara
Suraksha
SAFE
DEPOSIT
LOCKER**

**Sahakaara
Vyaktigata
ORDINARY
LOAN**

**49th General Body Meeting on
21-09-2025**

BHEL Employees' Co-operative Credit Society Limited

"Sahakaar Bhavan", BHEL Township, Ramachandrapuram, Hyderabad-502 032.

Phone No: 040-2955 4217 & 2318 4217:: Email: bheleccs@gmail.com

BOARD OF DIRECTORS

BHEL Employees' Co-operative Credit Society Limited



D. Madhusudhan
Vice-President



Y. Ravindranadh
President



V. Vishwanatham
Secretary



M. Vijay
Director



K. Hari Prahlad
Director



B. Murali Krishna
Director



G. Vijayasree
Director



G. Sangeetha
Director



Kota Rajesh
Director



B. Raghava
Director

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49th ANNUAL GENERAL MEETING

Dear Members,

The 49th Annual General Body Meeting of BHEL Employees' Co-operative Credit Society Ltd will be held at **BHEL Community Centre** (Auditorium), on **21-09-2025**(Sunday) at **10:30 AM**. You are cordially invited to attend the meeting. The Agenda of the meeting is as follows:

A G E N D A

1. Welcome Address by President.
2. To present Balance Sheet for the year 2024-25.
3. To present the Directors Report and to approve the Audited Accounts for the year ended on 31.03.2025.
4. To approve Budget for the financial year 2025-26.
5. To record Audit Certificate for the year 2024-25.
6. To approve the Distribution of Profit for the year 2024-25.
7. To increase the monthly recovery of Thrift.
8. To increase the Voluntary Thrift.
9. To consider employees who are re-joining after a transfer as new member.
10. To increase the Loan Limits and Insurance Coverage.
11. To consider any other matter with the permission of the Chair.
12. Vote of Thanks.

Place: Ramachandrapuram

HYDERABAD-502 032

Dated: 06-09-2025

By order of the Board



V VISHWANATHAM
Secretary

Note: Members who want any information or would like to discuss on any particular subject in the Annual General Meeting, are requested to intimate in advance, the points in writing, to the Secretary before 16-09-2025.

49వ వార్షిక సర్వసభ్య సమావేశము

గౌరవనీయులైన సభ్యులకు,

మన సొసైటీ యొక్క **49వ వార్షిక సర్వసభ్య సమావేశము** తేది: **21-09-2025** (ఆదివారము) ఉదయం **10:30** ని||లకు **బి.హెచ్.ఇ.ఎల్. కమ్యూనిటీ సెంటర్ ఆడిటోరియంలో** జరుపబడును. కావున మీరు ఈ సమావేశమునకు తప్పక రావలసిందిగా కోరుచున్నాము.

కార్యక్రమము

1. అధ్యక్షుల స్వాగతోపన్యాసము.
2. 2024-25 సంవత్సరపు ఆస్తి అప్పుల పట్టిక సమర్పణ.
3. 2024-25 సంవత్సరపు కార్యవర్గ సభ్యుల నివేదిక సమర్పణ మరియు ఆడిట్ చేయబడిన ఆస్తి అప్పుల పట్టిక ఆమోదించుట.
4. 2025-26 సంవత్సరపు బడ్జెట్ను ఆమోదించుట.
5. 2024-25 సంవత్సరపు ఆడిట్ రిపోర్ట్ ఆమోదించుట.
6. 2024-25 సంవత్సరపు లాభముల పంపకము ఆమోదించుట.
7. త్రిప్లె పెంపునకు ఆమోదించుట.
8. వాలంటరీ త్రిప్లె పెంపునకు ఆమోదించుట.
9. బదిలి తర్వాత తిరిగి చేరుతున్న ఉద్యోగులను కొత్త సభ్యునిగా పరిగణించుట.
10. ఋణ పరిమితి మరియు ఇన్సురెన్స్ కవరేజీని పెంపునకు ఆమోదించుట.
11. అధ్యక్షుల వారి అనుమతితో ఇతర అంశములపై చర్చ.
12. వందన సమర్పణ.

రామచంద్రాపురం
హైదరాబాద్ - 502 032

బోర్డు తరపున

వి.వి.శ్యామధం

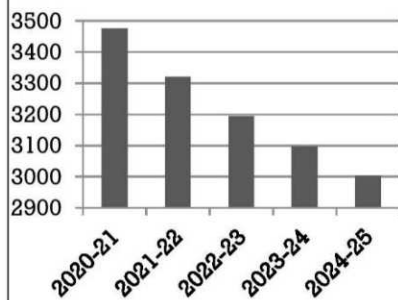
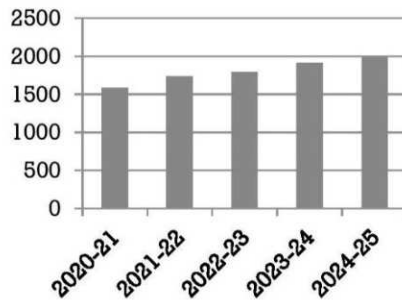
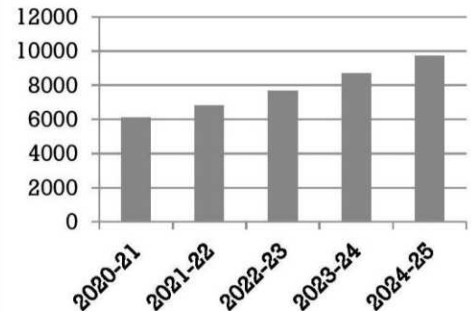
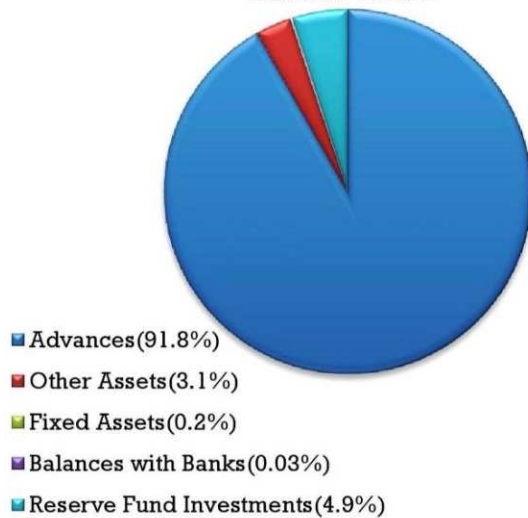
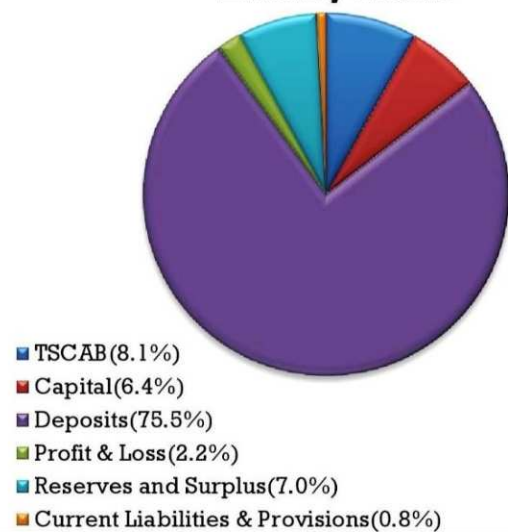
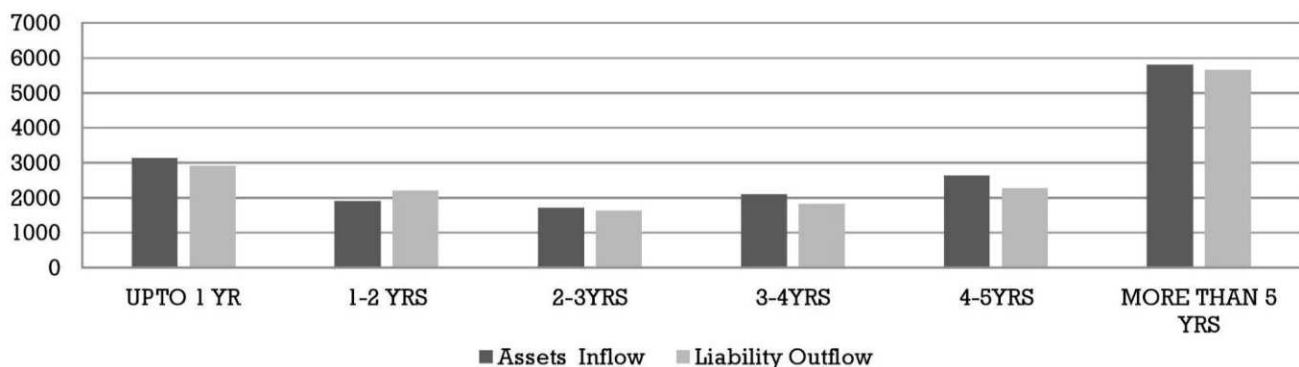
కార్యదర్శి

తేది: 06-09-2025

సూచన : సభ్యులు ఏ విధమైన సమాచారము పొందదలచినను, లేదా ఏదైన విషయముపైన సమావేశములో చర్చించదలచినను, ఆ విషయముల వివరములు 16-09-2025 తేదిలోపు కార్యదర్శికి వ్రాతపూర్వకముగా తెలుపగోరుచున్నాము.

HIGHLIGHTS FOR THE LAST 5 YEARS - MEMBERSHIP AND OTHER PARAMETERS

Financial Year	Total Membership No's	Share Capital (Rs.in.Lakhs)	Net worth (Rs.in.Lakhs)	Thrift Deposit (Rs.in.Lakhs)	Loans to Members (Rs.in.Lakhs)	Reserve Fund Investment (Rs.in.Lakhs)	Net Profit (Rs.in.Lakhs)	Dividend %
2020-21	3477	771	1586	6110	16570	605	209	25
2021-22	3320	894	1739	6841	15592	544	215	30
2022-23	3193	944	1788	7690	15687	568	240	22
2023-24	3096	957	1914	8716	13888	577	236	15
2024-25	3004	946	1987	9712	13670	728	322	15

Membership No's.**Net Worth (Rs.in.Lakhs)****Thrift Deposit (Rs.in.Lakhs)****Asset Profile****Liability Profile****Asset & Liability Management (Rs. in .Lakhs)**

The following figures will indicate the growth of the society

Year	Membe rship	Share Capital Rs.	Fixed Deposits Rs.	Reserve Fund & Investme nt	Net Profit Rs.	Divide nd %	Dividend Amount	Dividend Percentage to Profit	Certificate
1975-76	271	3360	----	----	----	----	----	----	"C"
1976-77	2869	388560	32600	50000	43308	6.50%	25256	58%	"C"
1977-78	3587	584000	290200	61000	95274	8%	46720	49%	"C"
1978-79	5135	922250	707400	86000	152052	9%	83003	55%	"C"
1979-80	5866	1181290	755800	124100	196494	9%	106316	54%	"C"
1980-81	6011	1462500	924900	173300	308386	10%	146250	47%	"B"
1981-82	5949	1853840	1694600	351200	468145	10%	185384	40%	"B"
1982-83	6138	2439580	2139950	568200	568826	10%	243958	43%	"B"
1983-84	7307	3418880	2750100	810100	681496	10%	341888	50%	"A"
1984-85	8106	4626720	4745700	980500	947005	10%	462672	49%	"A"
1985-86	9048	6016540	6485200	967600	1356500	10%	601654	44%	"A"
1986-87	9956	7771130	9643439	1306800	1885154	12%	932536	49%	"A"
1987-88	10398	10148540	12041300	1778100	1922371	12%	1217825	63%	"A"
1988-89	11043	12732620	16317100	2258700	2519566	12%	1527914	61%	"A"
1989-90	11240	15331260	19489700	2888700	3896328	13%	1993064	51%	"A"
1990-91	11227	17573090	18683500	3662800	4242324	13%	2284502	54%	"A"
1991-92	11204	18868140	18723300	4723400	4832767	14%	2641540	55%	"A"
1992-93	11189	19522280	22828840	12431600	3706689	14%	2733119	74%	"A"
1993-94	11079	19773720	36666700	19508300	5364018	15%	2966058	55%	"A"
1994-95	10910	20349530	43080490	30353800	5684566	15%	3052430	54%	"A"
1995-96	10747	25172630	48318591	36792400	8822990	20%	5034526	57%	"A"
1996-97	9936	25257190	53853431	47261000	10398437	25%	6314298	61%	"A"
1997-98	9571	24974510	67021074	79794695	11557583	30%	7492353	65%	"A"
1998-99	9460	25156900	82190097	101232000	7433147	15%	3773535	51%	"A"
1999-00	7104	19975120	90796710	130030000	9216536	25%	4993780	54%	"A"
2000-01	6857	19374160	91811410	102500000	10452232	45%	8718372	83%	"A"
2001-02	5824	16560920	83626300	82500000	15211533	75%	12420690	82%	"A"
2002-03	5784	16598150	72520600	24118943	7343252	45%	6069168	83%	"A"
2003-04	5430	15659010	62580765	33318943	4005896	20%	3131802	78%	"A"
2004-05	5379	15559140	55870165	25200000	9515831	50%	7779570	82%	"A"
2005-06	5375	15460010	58346980	26190779	14294207	78%	12058808	84%	"A"
2006-07	5269	15311370	58357165	27600000	9889778	55%	8421254	85%	"A"
2007-08	5308	15463910	63365465	28600000	8622333	48%	7422677	86%	"A"
2008-09	5135	15037680	54708718	29420000	11009249	60%	9022608	82%	"A"
2009-10	5352	20902130	87230794	30600000	2634253	10%	2090213	79%	"A"
2010-11	5190	22374240	136528696	30800000	9233345	35%	7830984	85%	"A"
2011-12	5055	22611180	81655578	31800000	2738400	10%	2261118	83%	"A"
2012-13	5008	23342940	103052138	44649863	10202838	37%	8074561	79%	"A"
2013-14	4739	22611560	102406470	33149863	4612033	15%	4223323	92%	"A"
2014-15	4735	22813000	182439012	33600000	8145893	30%	7168377	88%	"A"
2015-16	4686	22741400	559769261	38859417	3529676	20%	4593107	130% #	"A"
2016-17	4402	21593570	644172598	45157431	20320384	70%	15381442	76%	"A"
2017-18	4140	20188910	847802611	43579374	8782029	10%	3117960	36%	"A"
2018-19	3851	18765700	939839768	45982339	23693737	100%	19347034	82%	"A"
2019-20	3652	56760200	987242802	48988127	24901015	50%	13202922	53%	"A"
2020-21	3477	77142590	869952558	60527820	20902108	25%	16573408	79%	"A"
2021-22	3320	89374540	692517263	54438239	21535007	30%	25336248	118% *	"A"
2022-23	3193	94412440	481628147	56890239	24020606	22%	20385705	85%	"A"
2023-24	3096	95736440	248168408	57774455	23572209	15%	14360466	61%	"A"
2024-25	3004	94637470	87020910	72774455	32255930	15%	14315168		"A"

Dividend Equalization Fund utilized.

* Capital Investment Reserve utilized.

Directors Report

Dear Members,

On behalf of the Board of Directors, I am happy to present the 49th Report of the Board of Directors of our Society along with the Balance Sheet, Income & Expenditure Statement and the Receipts & Payment Account for the Year ended on March 31st, 2025.

1. Financial Performance at a Glance:

(Rs. in Lakhs)

S.No	Particulars	2024-25	2023-24
1	Total Income	1420	1544
2	Total Expenditure	1097	1308
3	Net Profit (Before Adj.)	322	236
4	Share Capital	946	957
5	Reserve & Surplus	1041	957
6	Deposit from Members	11248	11899
7	Loans to Members	13670	13888
8	Investment by Society(RF)	728	577
9	Loan-Amount Disbursed	3442	4855

2. Membership:

The number of members at the beginning of the year was 3096. There were 12 admissions and 104 withdrawals. The strength as at the end of the year is 3004.

3. Meetings:

The Society conducted 12 Board Meetings during the year.

4. DIVIDEND:

For the current financial year the Board has recommended Dividend @15% on Share Capital.

5. Welfare Activities:

- a) Sahakaara Jyothi Scheme- 4 nominees of Deceased members received an amount of **Rs.27.76Lakhs** from 01-04-2024 to 31-03-2025.
- b) Retirement Benefit: Issued 150 Grams of Pure Silver coin as a memento to **44 retired members**.
- c) BHEL ECCS Conducted "**Swachh Bharat Program**" on occasion of "**Swatchatha Pakhwada**".
- d) BHEL ECCS Conducted "**Flag Hoisting Ceremony**" on occasion of Co-operative Week Celebrations.

6. New Initiatives:

- a) Introduction of New Loan "**SAHAKARA MITRA LOAN**" (SML) Maximum of 4 Lakhs with floating rate of interest for 5 years. The Interest is @10.50% p.a which is a restructured loan purely based on the availability of funds and ROI from time to time.
- b) Emergency Loan is increased from Rs.60000. to Rs.100000.

7. Risk Management:

- a) Effective Internal Control mechanisms and frequent inspection by Management and External Auditors.
- b) Implemented Insurance Scheme to cover all the loans of the members from Shriram Life Insurance Limited.

Acknowledgement:

The Board of Directors wishes to place on record their deep sense of appreciation for the faith and whole hearted support extended by the members towards the achievement of the objectives of the Society.

The Board of Directors are thankful to the BHEL Management for their continued support and guidance extended to the successful functioning of the Society.

The Board of Directors also acknowledges the efforts taken by the Concurrent Auditors and other officers of the Cooperative Department for their cooperation in completing the audit and presenting the report in time.

The Board of Directors place on record sincere thanks for the service of the staff for their efficient and smooth handling of affairs.

The Board of Directors wish to thank our Bankers, M/s State Bank of India, M/s Telangana State Co-operative Apex Bank Ltd, APGVB Bank, HDFC Bank and our business associates for their continuous support.

BY ORDER OF THE BOARD

Y.Ravindranadh
President

ACCOUNTING POLICIES & NOTES TO ACCOUNTS

I. ACCOUNTING POLICIES:

1. Basis for preparation of Financial Statements:

The Financial Statements are prepared under the historical cost convention. Accounting Standards, the relevant provisions of the Telangana Cooperative societies Act and Rules, Accounting Standards pronounced by CS Act 1964 are squarely applicable to the Cooperative Societies and are on accrual basis unless otherwise stated.

2. Revenue Recognition:

The Society recognizes significant items of income on the following basis:

- a. Entrance fees and Application fees received is recognized on enrollment basis.
- b. Interest Received on Loans and Advances to members is recognized on accrual basis.
- c. Revenue from Agency business is recognized as and when such activity is undertaken.
- d. Income from Interest on investments is recognized on time proportion basis taking into account the amount outstanding and the applicable rate as per SBI certification.
- e. All other incomes are recognized on receipt basis.

3. Fixed Assets:

Fixed Assets are stated at cost less accumulated depreciation. Cost comprises the purchase price and any cost attributable to bringing the asset to its working condition for its intended use.

4. Depreciation/Amortization:

- a. Depreciation on fixed assets is provided on straight line method for the full year irrespective of the date of purchase, at the rates specified under the Income Tax Rules, 1962.
- b. Computer Software is amortized over a period of three years.
- c. Individual low cost assets acquired for Rs. 5,000/- or less are fully depreciated in the year of purchase.

5. Investments:

Investments in Fixed Deposits are stated at cost plus accrued interest.

6. Employee Benefits:

- a. Contributions to Provident Fund, Family Pension Fund, Deposit Linked Insurance and Group Term Life Insurance Scheme are accounted for on accrual basis.
- b. The Liability in respect of Gratuity and leave encashment is recognized on the basis of yearly premium payable to LIC on the basis of actuarial valuation.

7. All other accounting policies are in consistent with the generally accepted, accounting principles.

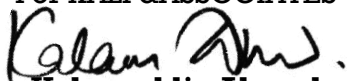
II. NOTES TO ACCOUNTS:

1. As suggested by Auditors we have started to reverse the GST – not accumulating to the Input Credit as and when it arises.

As per report attached

For BHEL Employees' Co-operative Credit Society Ltd.

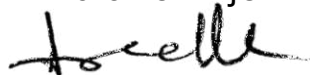
For KALP&ASSOCIATES


Kalamuddin Ahmed

Chartered Accountant

Membership No:231781

UDIN: 25231781BMJOZV1372



G. Sageetha


Director





D. Madhusudhan

Vice-President



V. Vishwanatham

Secretary



Y. Ravindranadh

President

AUDIT CERTIFICATE

Audit Certificate issued by **M/S Kalp & Associates.**, Chartered Accountants on the accounts of BHEL Employees' Co-operative Credit Society Ltd., Ramachandrapuram, Regd. No.: TG-854 for the year ending with 31st March, 2025.

1. The Accounts of the BHEL Employees' Co-operative Credit Society Limited, Ramachandrapuram, Regd. No. TG-854 in the Ramachandrapuram Mandal in Sanga Reddy District for the year ending with **31st March, 2025** was audited by **Shri Kalamuddin Ahmed, Chartered Accountant, Hyderabad.**
2. The year of audit is 49th year of the Society's working.
3. Membership and Share Capital: The number of members and paid up Share Capital of the Society at the end of the year were **3004** and **Rs.94637470.** against 3096 and Rs. 95736440. at the beginning of the year respectively.
4. The amounts due to the Society and due by the Society are indicated below.

(Amount in Rs.)

DUE BY THE SOCIETY		DUE TO THE SOCIETY	
PARTICULARS	As on 31-03-025	PARTICULARS	As on 31-03-2025
Share Capital	94637470	Cash in Hand	0
Reserve & Surplus	136362889	Cash at Banks	517833
Deposit from Members	1124832910	Investments	72774455
Current Liabilities & Provisions	12581872	Loans & Advances	1367001929
TSCAB	120637728	Fixed Assets	2532963
		Other Assets	46225688
TOTAL	1489052868	TOTAL	1489052868



5. The Society earned a profit of Rs.32255929 during the year 2024-25
The profits earned by the Society shall be appropriated in accordance with the Rule 36 of the Telangana Cooperative Societies Rules 1964 in the following manner:
- (Amount in Rs.)
- i. 25% of the profit of the Audit year should be transferred to the Reserve Fund of the Society 8063982
- ii. Cooperative Education Fund @ 1% on the Total Income(Maximum Rs.100000) 100000
- The balance of net profit of the year shall be appropriated by the General Body in accordance with the bye-laws of the society, read with TSCS Act & Rules 23285549
- iii. RESERVE FUND:
- a. Reserve Fund at the end of 31.03.2025 was : 64532503
- b. 25% of the audit year's profit to be Transferred to the Reserve Fund : 8063982
- c. Total Reserve Fund : 72596485
- d. i) Reserve Fund already invested : 72774455
- ii) Reserve Fund yet to be invested : Nil

	Audit Fee Rs.	Coop. Edu. Fund Rs.	Subscription Rs.
a. Previous years Balance	--	30000	
b. Paid during the year	--	30000	
c. Charged for the current year (30% on Education Fund charged)	--	30000	
d. Amount payable at the end of the year	--	30000	

6. The Cash balance is **"ZERO"**.

7. a). The amount of Audit Fee levied and payable by the society for the year in accordance with Scales prescribed in rules.

Audit conducted by
Chartered Accountant.

b). Balance of Audit Fee at the end of the Audit year

Nil

8. The society is placed under **'A' Class** for the year 2024-25

The Society shall publish this Audit Certificate together with the financial statements etc. in the manner laid down required in the bye-laws and Telangana Co-operative Societies Act and Rules.

ISSUED UNDER MY HAND AND SEAL ON THIS 21-08-2025.



For KALP&ASSOCIATES

Kalam Ahmed

KALAMUDDIN AHMED
(CHARTERED ACCOUNTANT)

Membership No:231781
UDIN: 25231781BMJOZV1372

BALANCE SHEET AS ON 31.03.2025

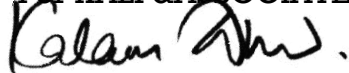
(Amount in Rs.)

CAPITAL AND LIABILITIES	Sch.No	As on 31.03.2025	As on 31.03.2024
Share Capital	1	94637470	95736440
Reserves & Surplus	2	136362889	119319804
Deposits from Members	3	1124832910	1191358337
Borrowings from Banks	4	120637728	75375313
Current Liabilities & Provisions	5	12581872	10918773
LIABILITIES TOTAL		1489052869	1492708667
ASSETS	Sch.No	As on 31.03.2025	As on 31.03.2024
Cash in Hand	6	0	645
Bank Balances	7	517834	2267247
Reserve Fund Investment	8	80457395	61342341
Loans & Advances	9	1367001929	1388889360
Fixed Assets	10	2532963	3458078
Other Assets	11	38542748	36750996
ASSETS TOTAL		1489052869	1492708667

As per audit report attached

For BHEL Employees' Co-operative Credit Society Ltd.

For KALP&ASSOCIATES

**Kalamuddin Ahmed**

Chartered Accountant

Membership No:231781

UDIN: 25231781BMJOZV1372

**V. Vishwanatham**

Secretary

**G. Sangeetha**

Director

**D. Madhusudhan**

Vice-President

**Y. Ravindranadh**

President

INCOME AND EXPENSES ACCOUNT FOR THE YEAR ENDED 31.03.2025

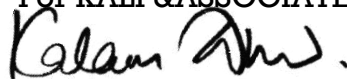
(Amount in Rs.)

PARTICULARS	Sch.no	As on 31.03.2025	As on 31.03.2024
INCOME			
Interest Earned on Loans	12	137096866	150159645
Interest Earned on Reserve Fund	13	4555763	3891622
Other Income	14	340791	359119
TOTAL INCOME		141993420	154410386
EXPENSES			
Interest Paid on Members Fund	15	91631096	102125720
Interest Paid on Borrowings	16	6617781	7220665
Taxes and Statutory Payments	17	2932900	3101972
Operating Expenses	18	8555713	9620436
TOTAL EXPENSES		109737490	122068793
EXCESS OF INCOME OVER EXPENDITURE		32255930	32341593
TOTAL		141993420	154410386
<u>PROFIT DISTRIBUTION FOR 2024-25</u>			
Statutory Reserve Fund	25.00%	8063983	12962436
Education Fund		100000	100000
Reserve for Bad and Doubtful Debts	2.50%	806398	589305
TOTAL		8970381	13651741
TRANSFER TO RESERVES			
Golden Jubilee Year		5000000	0
Dividend Equalization Fund		1786671	1182745
Common Good Fund		397038	762832
Welfare Fund		1786671	2382745
General Reserve Fund		14315168	14361530
TOTAL		23285549	18689852
		32255930	32341593

As per audit report attached

For BHEL Employees' Co-operative Credit Society Ltd.

For KALP&ASSOCIATES

**Kalamuddin Ahmed**

Chartered Accountant

Membership No:231781

UDIN: 25231781BMJOZV1372

**G. Sageetha**

Director

**D. Madhusudhan**

Vice-President

**V. Vishwanatham**

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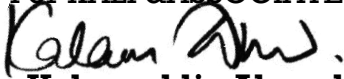
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31.03.2025

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
<u>RECEIPTS:</u>		
OB Cash & Bank Balances	2267892	5648035
Deposit from Members	32076466	47533692
Receipts into Liabilities	257785246	186997156
Interest Received on Loans	1461299	2590645
Loan Recoveries	275737283	556913676
BHEL Recovery Account	412665495	434090674
Other Receipts	149905	641796
Operating Receipts	1138204	1009928
TOTAL	983281790	1235425602
<u>PAYMENTS:</u>		
Deposits Paid to Members	240724070	324504566
OSL Payments	214453409	274721940
Dividend Payment for the year	14357620	20389972
RF Investment with Banks	15000000	0
Loan Payments to Members	452973076	575451000
Fixed Assets Payments	388141	0
Interest Paid on Deposits	31653181	24018743
Establishment Payments	8031306	8180547
Administrative Payments	677254	1437048
Taxes and Statutory Payments	4124866	4184453
Payments for Funds	381033	269440
CB of Cash & Bank Balances	517833	2267892
TOTAL	983281790	1235425602

As per audit report attached


For KALP&ASSOCIATES

**Kalamuddin Ahmed**

Chartered Accountant

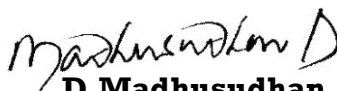
Membership No:231781

UDIN: 25231781BMJOZV1372

**G. Sangeetha**

Director

For BHEL Employees' Co-operative Credit Society Ltd.

**D. Madhusudhan**

Vice-President

**V. Vishwanatham**

Secretary

**Y. Ravindranadh**

President

SCHEDULE - 1 SHARE CAPITAL

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
Authorized Capital(2 Crores shares of Rs.10/- each)		
Subscribed and fully paid up Capital 9463747 shares of Rs.10/- each	94637470	95736440
TOTAL	94637470	95736440

SCHEDULE - 2 RESERVES & SURPLUS

(Amount in Rs.)

PARTICULARS		As on 31.03.2025	As on 31.03.2024
A. Reserve Fund			
Opening Balance	64532503		
Add: Current Year	8063982		
Less: Deductions during the year	0	72596485	64532503
B. Dividend Equalization Fund			
Opening Balance	16032250		
Add: Current Year	1795263		
Less: Deductions during the year	3008	17824505	16032250
C. Common Good Fund			
Opening Balance	4206850		
Add: Current Year	410638		
Less: Deductions during the year	91558	4525930	4206850
D. Welfare Fund			
Opening Balance	9167337		
Add: Current Year	1786671		
Less: Deductions during the year	747267	10206741	9167337
E. Bad Debts Reserve			
Opening Balance	9764684		
Add: Current Year	806398		
Less: Deductions during the year	0	10571082	9764684
F. Co-op. Education Fund			
Opening Balance	1252977		
Add: Current Year	100000		
Less: Deductions during the year	30000	1322977	1252977
G. Golden Jubilee Expenses		5000000	0
H. General Fund			
Opening Balance	14363204		
Add: Transfer from Income & Expenditure A/c	14315168		
Less: Dividend	14363204	14315168	14363204
TOTAL		136362889	119319805



SCHEDULE - 3 DEPOSITS FROM MEMBERS

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
Fixed Deposit	87020910	248168408
Recurring Deposit	4148885	12340668
Thrift Deposit	971280838	871681634
Savings Deposit	48282277	45407627
Caution Deposit	14100000	13760000
TOTAL	1124832910	1191358337

SCHEDULE -4 BORROWINGS

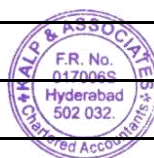
(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
TSCAB Loan	120637728	75375313
TOTAL	120637728	75375313

SCHEDULE - 5 CURRENT LIABILITIES

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
CURRENT LIABILITIES & PROVISIONS		
Ceased Members Amount	589308	621325
OSL Ex-Gratia	771500	619250
GST Payable	4648	8022
OSL for Leaves Accumulation	2967635	2877836
HDFC Rent Deposit	24000	24000
SJMBF (Loan insurance)	7033916	5940128
OSL SMS Charges	84100	84100
OSL Professional Charges	0	53100
HRA & Others	1106765	351012
OSL Software Application	0	340000
TOTAL	12581872	10918773
GRAND TOTAL	1489052869	1492708667



SCHEDULE -6 CASH IN HAND

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
Cash in Hand	0	645
TOTAL	0	645

SCHEDULE -7 BALANCES WITH BANKS

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
Cash at Bank(SBI Cash Key A/c)	39461	693185
Cash at Bank(SBI Current A/c)	55600	1295096
Cash at Bank(HDFC)	402599	258720
Cash at Bank(APGVB)	20173	20245
TOTAL	517834	2267246

SCHEDULE -8 INVESTMENT IN BANKS

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
Reserve Fund investment with SBI	57773955	57773955
Membership in TSCAB	500	500
Accrued Interest on Reserve Fund	7682940	3567886
Reserve Fund with TSCAB	15000000	0
TOTAL	80457395	61342341

SCHEDULE -9 LOANS & ADVANCES

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
Ordinary Loan	251151043	261412269
Emergency Loan	36320297	23062230
MC Loan	0	19696
Sahakaara Mitra Loan	116491246	5136
Deposit Loan	0	4132003
Article Loan	4357295	3978233
Sahakaara Spoorthy Special Loan	770211587	942452867
Life Style Loan	188470461	153820926
Festival Advance to Staff	0	6000
TOTAL	1367001929	1388889360



SCHEDULE -10 FIXED ASSETS

(Amount in Rs.)

PARTICULARS		As on 31.03.2025	As on 31.03.2024
1. Furniture & Fixtures			
A. Opening Balance	1897065		
B. Add: Additions during the year	347203		
C. Less: Depreciation to date	925267	1319001	1897065
2. Office Equipment			
A. Opening Balance	229182		
B. Add: Additions during the year			
C. Less: Depreciation to date	49734	179448	229182
3. Software Application			
A. Opening Balance	340000		
B. Add: Additions during the year	10156		
C. Less: Depreciation to date	140062	210094	340000
4. BHEL ECCS Domain			
A. Opening Balance	17655		
B. Add: Additions during the year	13387		
C. Less: Depreciation to date	9740	21302	17655
5. Office Building			
A. Opening Balance	974176		
B. Add: Additions during the year			
C. Less: Depreciation to date	171058	803118	974176
TOTAL		2532963	3458078

SCHEDULE -11 OTHER ASSETS

(Amount in Rs.)

PARTICULARS		As on 31.03.2025	As on 31.03.2024
OTHER ASSETS:			
Recovery Receivable from BHEL March		35973849	34267528
TDS Receivable		440709	406306
CGST Cash Ledger		4604	4082
SGST Cash Ledger		4604	4082
HDFC ATM		7618	3312
Locker Forms		3480	9600
Income Tax Refund Receivable 2023-24		406306	0
Axis Bank A/c		162250	25960
Mementos to Retiring Members		1539328	2030127
		38542748	36750997
GRAND TOTAL		1489052868	1492708667



SCHEDULES FORMING A PART OF THE INCOME & EXPENDITURE ACCOUNT**SCHEDULE - 12 INTEREST EARNED ON LOANS**

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
Interest Earned on Ordinary Loan	24614862	24905436
Interest Earned on Life Style Loan	19755105	17945004
Interest Earned on Emergency Loan	2943743	2617730
Interest Earned on MC Loan	1389	1962
Interest Earned on Sahakaara Mitra Loan	3566160	270100
Interest Earned on Deposit Loan	240193	395157
Interest Earned on Sahakaara Spoorthy Special Loan	85443414	103528756
Interest Earned on Article Loan	532000	495500
TOTAL	137096866	150159645

SCHEDULE - 13 INTEREST EARNED ON DEPOSITS

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
Interest Earned on R F with SBI	4115054	3891622
Interest Earned on R F with TSCAB	440709	0
TOTAL	4555763	3891622



SCHEDULE - 14 OTHER INCOME

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
Miscellaneous Receipts	2254	1402
Interest on IT Refund	0	9962
ATM Rent A/c	241080	261400
Locker Rent	97457	86355
TOTAL	340791	359119
GRAND TOTAL	141993420	154410386

SCHEDULE - 15 INTEREST PAID ON MEMBERS FUNDS

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
<u>EXPENDITURE:</u>		
Interest paid on Fixed Deposit	10356981	30190657
Interest paid on Saving Deposit	1418341	1514574
Interest paid on Recurring Deposit	720927	830917
Interest paid on Thrift Deposit	79134847	69589572
TOTAL	91631096	102125720

SCHEDULE - 16 INTEREST PAID ON BORROWINGS

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
Interest paid on Cash Credit at SBI	2675373	203673
Interest paid on TSCAB Loan	3839438	7016992
Interest paid on TSCAB Deposit Loan	102970	0
TOTAL	6617781	7220665



SCHEDULE - 17 TAXES AND STATUTORY PAYMENTS

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
Audit Fee	72500	72500
Bank Charges	1181	2308.1
G S L I	300	300
Depreciation on Assets	1295861	1237863
LIC Gratuity Premium	200836	294847
Ex-Gratia	152250	168500
Legal Expenses	15500	0
Publicity & Advertisement	15000	20000
Labour Welfare Fund	55	62
Provident Fund Society Contribution	832705	847965
Leave Accumulation	116010	267925
GST & Income Tax Professional Charges	90300	98100
GST Remittance	140402	91602
TOTAL	2932900	3101972

SCHEDULE - 18 OPERATING EXPENSES

(Amount in Rs.)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
Electrical Charges	135495	169338
General Body Expenses	47400	65303
PF Admin Charges	36324	37208
Postage & Telephones	19524	25156
Printing & Stationery	87841	91918
Repairs to Furniture & Office Equipment	26060	27228
Salaries & Wages	7829531	7947394
Software Maintenance Charges	221089	314950
Swatch Bharat Expenses	36280	812800
Welfare Expenses	116169	129141
TOTAL	8555713	9620436
GRAND TOTAL	109737490	122068793
EXCESS OF INCOME OVER EXPENDITURE	32255930	32341593



PROPOSED BUDGET FOR THE YEAR 2025-2026

(Amount in Rs.)

I N C O M E	2025-2026 (BUDGET)	2024-2025 (ACTUALS)	E X P E N D I T U R E	2025-2026 (BUDGET)	2024-2025 (ACTUALS)
INTEREST RECEIPTS ON:			INTEREST PAYBLE ON:		
Interest on Ordinary Loan	24861011	24614862	Interest on Fixed Deposits	8285585	10356981
Interest on Life Style Loan	22718371	19755105	Interest on Savings Deposits	1276507	1418341
Interest on Emergency Loan	2973180	2943743	Interest on RD	793020	720927
Interest on SML Loan	4814316	3566160	Interest on Thrift Deposit	80717544	79134847
Interest on Article Loan	537320	532000	Interest on Cash Credit	2942910	2675373
Interest on Loan against FD	237791	240193	Interest paid on TSCAB Loan	3745288	3942408
Interest on MC Loan		1389	Establishment and Administrative Expenses	17435475	11488613
Interest on SSS Loan	81171243	85443414			
	137313232	137096866			
Interest on Reserve Fund Investment	4464648	4555763			
Other Income	337383	340791	TOTAL EXPENDITURE	115196328	109737490
			EXCESS OF INCOME OVER EXPENDITURE	26918935	32255930
TOTAL	142115263	141993420	TOTAL	142115263	141993420

DETAILS OF ADMINISTRATIVE AND ESTABLISHMENT EXP.:

Salaries and Wages	7986122	7829531
Leave Accumulation	126613	116010
Ex-gratia provision	152250	152250
Provident Fund Society Contribution	915976	832705
LIC Group Gratuity Premium	220920	200836
Administrative Charges on Provident Fund	39956	36324
G S L I	425	300
Welfare Expenses	75767	68879
Deepavali Expenses	52019	47290
Postage & Telephones	21476	19524
Printing & Stationery	96625	87841
Personal Computers	400000	0
LAN	30000	0
Repairs to Furniture & Office Equipment	28666	26060
Labour Welfare Fund	55	55
GST Remittances to Government	154442	140402
GST & Professional Charges	99330	90300
Bank Charges	1299	1181
Publicity & Advertisement	20000	15000
Depreciation on Assets	1295861	1295861
Audit Fee	75500	72500
Electrical Charges	151754	135495
General Body Expenses	50000	47400
Golden Jubilee Meeting	150000	0
Swatch Bharat Expenses	39908	36280
Legal Expenses	25000	15500
Software Maintenance Charges	225511	221089
Provision for Golden Jubilee	5000000	0
TOTAL ADMINISTRATIVE AND ESTABLISHMENT EXPENSES	17435475	11488613

LOAN STATUS OF BOARD OF DIRECTORS AS ON 31-03-2025

(Amount in Rs.)

Staff No.	NAME	Position	Ord. Loan	SSS Loan	LS Loan	Emg. Loan	SM Loan	Total
1895427	Y.Ravindranadh	President	165292	718726	191793	0	0	1075811
6212441	D.Madhusudhan	Vice-President	149721	0	0	0	0	149721
1884832	V.Vishwanatham	Secretary	0	0	0	0	0	0
6015018	M.Vijay	Director	0	0	0	0	0	0
6062881	K.Hari Prahlad	Director	0	0	0	0	378322	378322
6276318	B.Murali Krishna	Director	190200	747582	198752	85986	0	1222520
6031900	G.Vijayasree	Director	173140	0	190982	0	0	364122
6082610	G.Sangeetha	Director	175851	0	190654	0	373106	739611
6024327	K.Rajesh	Director	170981	0	0	0	0	170981
6277993	B.Raghava	Director	188794	706197	193304	87739	65919	1241953
TOTAL			1213979	2172505	965485	173725	817347	5343041

LOAN STATUS OF THE SOCIETY STAFF AS ON 31-03-2025

(Amount in Rs.)

Staff No.	NAME	Designation	Ord. Loan	SSS Loan	LS Loan	Emg. Loan	Fest. Adv	Total
58310	Raju J	Sr. Messenger	131845	547458	142860	25049	0	847212
58313	Lingaraju K	Gen. Asst. Gr-II	69588	0	0	0	0	69588
85401	M.Pradeep	Co-op. Asst. Gr-II	147576	682693	0	0	0	830269
85402	B.Venkateswar Rao	Co-op. Asst. Gr-II	154794	710008	0	0	0	864802
85404	P.Anita Kumari	Co-op. Asst. Gr-II	151394	702785	156433	0	0	1010612
85405	B.Amarender Reddy	Co-op. Asst. Gr-II	111202	633723	142194	0	0	887119
85406	V.Saritha	Co-op. Asst. Gr-II	154042	635185	142470	0	0	931697
85407	D.Suresh Goud	Co-op. Asst. Gr-II	103271	0	0	0	0	103271
85409	M.Sai Krishna	Co-op. Asst. Gr-II	0	0	0	0	0	0
TOTAL			1023712	3911852	583957	25049	0	5544570

BENEFICIARIES OF SAHAKARA JYOTHI LIFE INSURANCE SCHEME**FROM 01-04-2024 TO 31-03-2025**

(Amount in Rs.)

S.No	STAFF NO	DATE OF DEATH	NAME OF THE MEMBER	SUM ASSURED
1	6035612	29-08-2024	KUMPATLA S H ARJUNA RAO	937603
2	6274587	04-09-2024	E VENKATESHAM	1059038
3	6209637	12-12-2024	ISLAVATH VENKATESH NAIK	90340
4	1891251	23-01-2025	BAL SINGH	689323
TOTAL				2776304

ECCS INVESTMENT CHART**Cumulative Scheme @ 7% for Below 55yrs**

Yr	10000	50000	100000	300000	500000
1	10719	53593	107186	321558	535930
2	11489	57444	114888	344665	574441
3	12314	61572	123144	369432	615720
4	13199	65996	131993	395979	659965
5	14148	70739	141478	424433	707389

Cumulative Scheme @ 7.25% for Above 55yrs

Yr	10000	50000	100000	300000	500000
1	10745	53725	107450	322349	537248
2	11545	57727	115454	346362	577270
3	12405	62027	124055	372164	620273
4	13330	66648	133296	399888	666481
5	14323	71613	143226	429678	716130

- **Note: Subject to TDS**

Special Fixed Deposits of 2-5 Years, ROI @ 8.5% for Limited Period.**Continuous Saving of Small Amount will give Big Returns in Long Term (Crorepati in 30 Years)**

Yrs	Per month	ROI	Total	Interest	Principle
1	1500	9%	18000	877	18877
2	2000	9%	24000	2689	45566
3	2500	9%	30000	5338	80904
4	3000	9%	36000	8743	125647
5	3500	9%	42000	13041	180688
6	4000	9%	48000	18242	246930
7	4500	9%	54000	24451	325381
8	5000	9%	60000	31759	417140
9	5500	9%	66000	40265	523405
10	6000	9%	72000	50077	645482
11	6500	9%	78000	61311	784793
12	7000	9%	84000	74097	942890
13	7500	9%	90000	88573	1121463
14	8000	9%	96000	104892	1322355
15	8500	9%	102000	123219	1547574

Yrs	Per month	ROI	Total	Interest	Principle
16	9000	9%	108000	143737	1799311
17	9500	9%	114000	166641	280641
18	10000	9%	120000	192146	312146
19	10500	9%	126000	220486	346486
20	11000	9%	132000	251918	383918
21	11500	9%	138000	286718	424718
22	12000	9%	144000	325190	469190
23	12500	9%	150000	367665	517665
24	13000	9%	156000	414502	570502
25	13500	9%	162000	466095	628095
26	14000	9%	168000	522871	690871
27	14500	9%	174000	585296	759296
28	15000	9%	180000	653881	833881
29	15500	9%	186000	729177	915177
30	16000	9%	192000	811791	1003791

BHEL-ECCS PRODUCTS

Thrift Savings Plan



- ❖ Deduction from salary
- ❖ Minimum Rs.1,500/-, Upper limit is Rs. 20,000/-
- ❖ Yearly Cumulative.
- ❖ Rate of Interest 9% P.A.
- ❖ Thrift can be closed at member retirement/ transfer/death.

RECURRING DEPOSIT

Watch your Money
grow with us...



- ❖ Rate of Interest 7% P.A.
- ❖ Opportunity to save through monthly deposits.
- ❖ Minimum 1 Yr. Maximum 5 Yrs.
- ❖ All members are eligible.
- ❖ Ideal for children Education, LIC payments and holiday packages.

Savings

Reaching your goals starts with saving



- ❖ Rate of Interest 3% P.A.
- ❖ An account that delights and easy banking.
- ❖ Unlimited deposits and withdrawal.
- ❖ A convenient and safe experience.
- ❖ Transaction timings 9AM to 5PM.

Fixed deposit For Your Future



Period	Below 55 Years	55 Years & Above
6 Months & Below 1 Year	6.50%	6.75%
1 Year & Upto 5 Years	7.00%	7.25%

- ❖ Cumulative Interest FD Scheme.
- ❖ Monthly Income FD Scheme.
- ❖ Subject to change from time to time.

LOAN SCHEMES



Ordinary Loan	SM Loan	Emergency Loan	Life Style Loan
ROI 9.5% P.A.	ROI 10.5% Float	ROI 11.1% P.A.	ROI 11% P.A.
EMI Method	EMI Method	EMI Method	EMI Method
Max Rs.200000	Max Rs.400000	Max Rs.100000	Max Rs.200000
Max 84 Months	Max 60 Months	Max 20 Months	Max 120 Months
2 Sureties	2 Sureties	1 Surety	2 Sureties
It is best available loan	Best Suitable for Marriage, Investment & Education	It is useful for emergency needs	It is useful for temporary needs

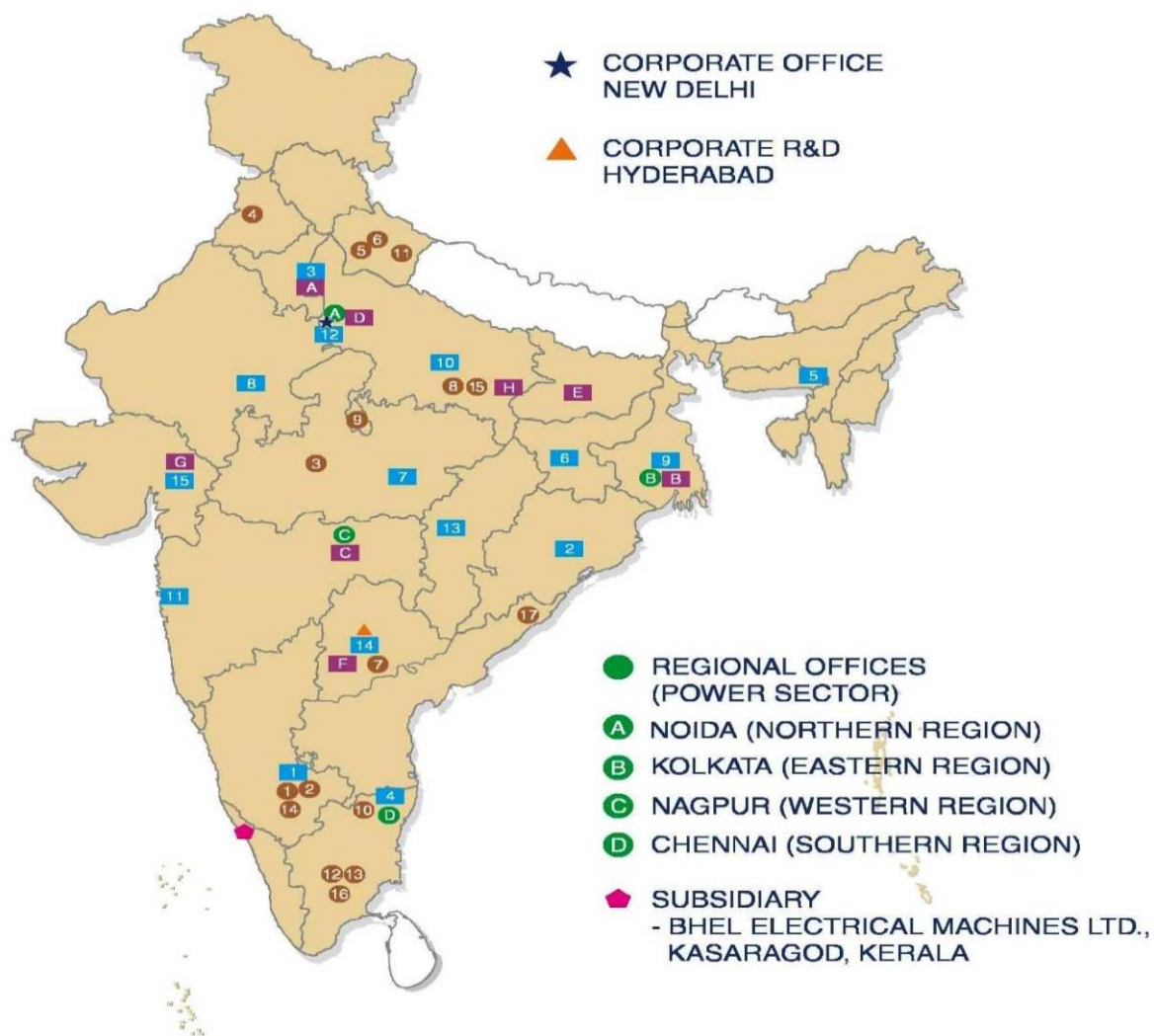
LOCKER FACILITY



- ❖ Caution Deposit Rs. 10000/-
- ❖ Documentation Charges Rs. 120/-
- ❖ Annual Rent Rs. 100/-
- ❖ Locker Size: 125X175X492 mm

BHEL in India

This graphical representation does not purport to be the political map of India



BUSINESS OFFICES

- | | |
|---------------|-----------------|
| 1 BENGALURU | 10 LUCKNOW |
| 2 BHUBANESWAR | 11 MUMBAI |
| 3 CHANDIGARH | 12 NEW DELHI |
| 4 CHENNAI | 13 RAIPUR |
| 5 GUWAHATI | 14 SECUNDERABAD |
| 6 RANCHI | 15 VADODARA |
| 7 JABALPUR | |
| 8 JAIPUR | |
| 9 KOLKATA | |

MANUFACTURING UNITS

- | |
|-----------------------|
| 14 1 2 BENGALURU |
| 3 BHOPAL |
| 4 GOINDWAL |
| 5 6 HARIDWAR |
| 7 HYDERABAD |
| 15 8 JAGDISHPUR |
| 9 JHANSI |
| 10 RANIPET |
| 11 RUDRAPUR |
| 12 13 TIRUCHIRAPPALLI |
| 16 THIRUMAYAM |
| 17 VISAKHAPATNAM |

SERVICE CENTRES

- | |
|----------------|
| A CHANDIGARH |
| B KOLKATA |
| C NAGPUR |
| D NOIDA |
| E PATNA |
| F SECUNDERABAD |
| G VADODARA |
| H VARANASI |

BHEL ECCS 50 YEARS OF MILESTONES



Inauguration of BHEL ECCS in the year 1976.



Board of Directors in the year 1977-1982.



Board of Directors in the year 1982-1987.



Board of Directors in the year 1987-1992.



Board of Directors in the year 1992-1997.



Board of Directors in the year 1997-2002.



Board of Directors in the year 2002-2007.



Board of Directors in the year 2007-2012.



Board of Directors in the year **2012-2017**.



Board of Directors in the year **2017-2022**.

BHEL ECCS ACTIVITIES DURING THE YEAR 2024-25

సర్వసభ్య సమావేశము



Current Board of Directors



48th Annual General Body Meeting held at BHEL Community Centre on 08-09-2024.

దేవీవ్యమైన వీపావళి



Chief Guest **Shri. K.Bharaneedhar Raja, ED/HPEP** & Guest of Honor **Shri. V.Srinivas Rao, GM-HR/HPEP** graced on occasions of Deepavali Celebrations at BHEL ECCS Ltd

