

**KAMRAN & CO.**  
Chartered Accountants

- iii) How many defaulters are there? 11  
Enlist them with the amount of default. Rs. 683,155
7. i) Are resignations of the members in order? N.A.
- ii) Are any resignations due to dissatisfaction with the working or management of the Society? N.A.
8. Are repayments of outside borrowing made punctually? If not, give details of default. Yes
9. Verify the calculation of 'Mark up in, atleast, ten cases and report its result. Yes
- a) Deposit Account N.A.
- b) Loan Account Yes
- 10 i) What is the extent of liability of members and of the Bank/Society under the by-laws? 10 Times of the value of the shares held by members.
- ii) Has it been exceeded and, if so, to what extent? N.A.
11. Has the maximum credit limit of members and the society approved by the competent authority been exceeded in any case? N.A.
12. Give a list of loans granted to members of the Managing Committee and the staff of the Bank/Society. Are recoveries correctly made? N.A.
13. Does the Bank/Society keep a register of loan applications and is it correctly written up? N.A.
14. Are bonds in order and registered, where necessary? N.A.



**INMOL EMPLOYEES COOPERATIVE HOUSING SOCIETY LIMITED**