

19. Enclose a list of estimated doubtful and bad debts of the Bank/Society. Have debts been adequately provided in the Bad Debts Reserve? NA
20. i) Count the Cash in hand and sign the cashbook. Cash in hand certificate has been obtained showing balance of Rs. Nil.
- ii) Are daily balances correctly struck? Is the cashbook signed regularly by a person authorized by the Bye-Laws? Yes
- iii) Has an unduly large balance been kept in hand for an un-necessarily long period? If so, what is the explanation of the Managing Committee, Manager and the Custodian of the cash? N/A
21. i) What was the total profit/(loss) earned in previous year? Rs. 622,028 (2005-2006)
- ii) How was it allocated to:- None
1. Statutory Reserve Nil
2. Bad Debts Nil
3. Building Fund Nil
4. Depreciation Reserve Nil
5. Dividend Nil
6. Income Tax Nil
7. Common Good Fund Nil
8. Any other Fund Nil
22. See that any Securities or script held by the Society are in order and its bank pass books upto date? N/A
23. Has any breach of the law, Rules or by-laws occurred? No
24. Have any amendment, in By-laws of the Bank/Society been made without approval of the Competent Authority? No

