

Date \_\_\_\_\_  
Page no. \_\_\_\_\_

## •/• Certification of Bad Debts

Debts can be written off only when certified by auditor.

Reserve fund shld be certified as bad debts or irrecoverable losses by auditor.

Adherence to Co-operative principles

Auditor will have to ascertain the objects - coop. org. is setup accdly.

Auditor shld see if they are economically ~~not~~ sound & there is no wastage of funds.

Middlemen avoided & purchases made by members directly from wholesaler.

Observation of the provisions of Act

Auditor required to point out infringement with proof.

Verification of Mem. Reg. & exam. of pass book

Confirm if the manipulations are not carried out.