

ANNEXURE A  
BRIEF SUMMARY OF THE SOCIETY

Audit Period To 

2	0	2	2
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2	0	2	3
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Name of the Society : GURJAR CO-OPERATIVE (U) THRIFT & CREDIT SOCIETY LTD.

Address of the Society : GURJAR BHAWAN, KOTLA VILLAGE MAYUR VIHAR PH-1, DEL/NEW DEL-110091

Address of the site (G/H) : GURJAR BHAVAN, KOTLA VILLAGE MAYUR VIHAR PH-1, DEL/NEW DEL-110091

Reg. No. : 801/91 T.C. Date: ..... Category: (T/C)

Deposit : Rs.28994771.00 Paid up Capital : Rs.26006400.00/-

Details of Bank A/C : Delhi State Co-operative Bank Ltd., Punjab National Bank, Indian Overseas Bank

Details of Financial Assistance Claimed/MDA etc : NIL

Details of Loan from DCHFC/ D.S. Coop. Bank : NIL

Area of operation : WITH IN SOCIETY (DELHI)

Date of last election held : 31.10.2021

Pending enquiries : NIL

No. of pending Arbitration cases / Suit s : list attached

Audit Fee Claimed : COPY ENCLOSED

Any irregularity of misappropriation mismanagement /Fraud : NIL

Names of Managing Committee members during audit period : COPY ENCLOSED

ANOOP SINGH  
President

NIRMAL SINGH CHECHI  
Secretary

VIDESH KUMAR BHATI  
Treasurer

AT THE TIME OF

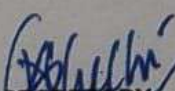
PREVIOUS AUDIT

PRESENT AUDIT

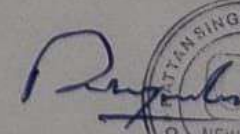
Audit Period	2021-22	2022-23
Total No. of Members	1911	1882
New Members Enrolled	32	52
Members Left/resigned	56	81
Name of the C.A.	RATTAN SINGH AND ASSOCIATES	RATTAN SINGH AND ASSOCIATES
Net profit	: Rs. 3668621.00	Rs. 6517096.00
Education Fund due	: Rs. 50000.00	Rs. 50000.00
Education Fund paid on (date)		

SIGNATURE

  
PRESIDENT

  
SECRETARY

  
TREASURER

  
AUDITOR

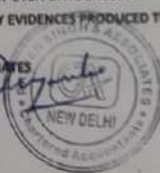
Gurjar Co-op T/C Society Ltd.  
A/c No. 266101000009977  
Ph.: 9013324344.

**GURJAR CO-OP THRIFT & CREDIT SOCIETY LTD.**  
GURJAR BHAWAN, KOTLA VILLAGE, MAYUR VIHAR PH-1, DELHI- 110091

**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023**

AMOUNT 2021-22	EXPENDITURES	SCH. NO.	AMOUNT 2022-23	AMOUNT 2021-22	INCOMES	SCH. NO.	AMOUNT 2022-23
51978.00	Staff Welfare Fund		62241.00	30000.00	Admission Fees		52000.00
896084.00	Salary & Overtime Exp		1266092.00	NIL	Tds on FDR Interest PNB (REFUND)		890.00
64773.00	Printing /Stationery/Photostat		30287.00	1612894.00	FDR Interest from IOB		1285504.00
NIL	Misc. Expenses		72426.00	211153.00	Misc. Income		4301.00
24000.00	Entertainment Expenses		24000.00	173333.00	Tds on FDR Intt IOB (A/Y2023-24)		141829.00
2130.00	Postage & Stamp Expenses		25.00	10010036.00	Interest on Loan	15	10140158.00
46080.00	Conveyance Expenses		103730.00	NIL	Penal Interest	16	-13985.00
13711.00	Telephone & Internet Expenses		18145.00	78700.00	Cheque Bounce Charges	17	106000.00
45100.00	Electricity & Water Charges		56070.00				
21604.00	Advertisement Expenses		33282.00				
24898.00	Bank Charges		30090.00				
10700.00	Arbitration Expenses		9605.00				
431683.00	AGM Expenses		589608.00				
129000.00	Professional Charges Exp		98090.00				
3200150.00	Dividend Paid		NIL				
930.00	Interest on R.D.		NIL				
653686.00	Interest on C.D.	8	308847.00				
1677560.00	Interest on O.D.	9	1237440.00				
118944.00	Audit Fee Paid		NIL				
864725.00	Provision For Bad debts	7	918414.00				
120000.00	Office Rent Payable	11	120000.00				
NIL	Audit fee Payable	13	123900.00				
49759.00	Depreciation	18	43308.10				
NIL	Professional Fees Payable		54000.00				
3668621.00	Excess of Income Over Expenditure		6517096.90				
12116116.00	TOTAL		11716697.00	12116116.00	TOTAL		11716697.00

AS PER OUR SEPARATE REPORT OF EVEN DATE ENCLOSED  
ON THE BASIS OF DOCUMENTARY EVIDENCES PRODUCED TO  
US FOR OUR VERIFICATION  
FOR RATTAN SINGH AND ASSOCIATES  
CHARTERED ACCOUNTANTS



PARTNER

M.NO. 083021

FRN. 04051N

DATE 10/06/2023

PLACE:- DELHI/ NEW DELHI

UDIN 23083021BGYNKI 7229

GURJAR CO-OP THRIFT & CREDIT SOCIETY LTD.

*[Signature]*  
PRESIDENT

*[Signature]*  
TREASURER

Gurjar Co-op T/C Society Ltd.  
A/c No. 266101000009977  
Ph.: 9013324344.

P.T.O

AMOUNT 2021-22	EXPENDITURES	SCH. NO.	AMOUNT 2022-23	AMOUNT 2021-22	INCOMES	SCH. NO.	AMOUNT 2022-23
<b>INCOME AND EXPENDITURE APPROPRIATION ACCOUNT FOR THE YEAR ENDED 31.03.2023</b>							
50000.00	Education Fund	12	50000.00	31401963.52	Balance b/f from last year b/s		32526281.52
920836.00	Reserve Fund	4	1629274.00				
200000.00	Member's Welfare Fund	5	300000.00	3668621.00	Excess of Income over Expenditure		6517096.90
500000.00	Dividend Equilization Fund	6	3500000.00	19796.00			
332000.00	Income Tax Paid		392000.00				
350148.00	TDS		173333.00				
211115.00	Penal Interest		Nil				
32526281.52	Balance C/F to B/S		32998771.42				
35090380.52	<b>TOTAL</b>		39043378.42	35090380.52	<b>TOTAL</b>		39043378.42

AS PER OUR SEPARATE REPORT OF EVEN DATE ENCLOSED  
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FOR RATTAN SINGH AND ASSOCIATES  
CHARTERED ACCOUNTANTS  
PARTNER  
M.NO. 083021  
FRN. 04051M  
DATE 10/06/2023  
PLACE:- DELHI/ NEW DELHI  
UDIN 23083021 B6JWKE 7229

GURJAR CO-OP THRIFT & CREDIT SOCIETY LTD.

PRESIDENT  
TREASURER

Gurjar Co-op T/C Society Ltd.  
A/c No. 266101000009977  
Ph.: 9013324344,



# GURJAR COOPERATIVE THRIFT & CREDIT SOCIETY LTD.

GURJAR BHAWAN, KOTLA VILLAGE, MAYUR VIAHR PH-1, DELHI/NEW DELHI- 110091

## BALANCE SHEET AS ON 31-03-2023

AMOUNT 2021-22	LIABILITIES	SCH. NO.	AMOUNT 2022-23	AMOUNT 2021-22	ASSETS	SCH. NO.	AMOUNT 2022-23
26366540.00	Share Capital	1	26006400.00	173333.00	TDS (A/Y2022-23)		NIL
22237480.00	Compulsory Deposits (CD)	2	23454880.00	NIL	TDS (A/Y2023-24)		141829.00
6050926.00	Optional Deposits (OD)	3	5539891.00	81653349.00	Loan To Members	14	87077751.00
16972047.00	Reserve Fund	4	18601321.00	18061713.00	Interest on Loan Recievable	15	16997241.00
2852250.00	Member's Welfare Fund	5	2800050.00	1927433.00	Penal Interest on loan Receivable	16	1157023.00
15100000.00	Dividend Equilization Fund	6	15584625.00	84900.00	Cheque Bounce Charges Receivable	17	16000.00
12095636.00	Provision For Bad Debts	7	11832486.00	260927.00	Fixed Assets	18	248318.90
32526281.52	Income & Expenditure A/C		32998771.42				
	<b>CURRENT LIABILITIES</b>				<b>CURRENT ASSETS</b>		
653686.00	Interest Payable on C D	8	1293668.00	10000.00	Cash In Hand		115000.00
1677560.00	Interest Payable on O D	9	329646.00		<b>CASH AT BANK</b>		
10000.00	Additional Receipts(Liability)	10	10000.00	15584.00	D.S.CO-OP.BANK A/C No SOC-02		15584.00
NIL	Professional Fees Payable		54000.00	154960.22	Pnb Bank A/C No - 4408002100509977		155850.22
210000.00	Office Rent Payable	11	330000.00	15151.30	Iob Bank A/C No - 266101000009977		55041.30
50000.00	Education Fund Payable	12	50000.00	34564000.00	Fixed Deposits With IOB	19	33030000.00
118944.00	Audit Fees Payable	13	123900.00				
<b>136921350.52</b>	<b>TOTAL</b>		<b>139009638.42</b>	<b>136921350.52</b>	<b>TOTAL</b>		<b>139009638.42</b>

AS PER OUR SEPARATE REPORT OF EVEN DATE ENCLOSED  
ON THE BASIS OF DOCUMENTARY EVIDENCES PRODUCED TO  
US FOR OUR VERIFICATION  
FOR RATTAN SINGH AND ASSOCIATES  
CHARTERED ACCOUNTANTS

PARTNER  
M.NO. 083021

FRN. 04051N

DATE 10/06/2023

PLACE:- DELHI/ NEW DELHI

UDIN 23083021 B67 W KI 7229



GURJAR CO-OP THRIFT & CREDIT SOCIETY LTD.

PRESIDENT

SECRETARY

TREASURER

Gurjar Co-op T/C Society Ltd.  
A/c No. 266101000009977  
Ph.: 9013324344.

(1)

## ANNEXURE-C

Dy. No. \_\_\_\_\_ Date: ~~~~~

Total Pages :-

**CHECK LIST FOR SUBMISSION OF AUDIT REPORT**

1. Name of the CA/Auditor : RATTAN SINGH AND ASSOCIATES
2. Name of the society : GURJAR CO-OP (U) T/C SOCIETY LTD.
3. Regn. No. & Audit period : 801/91 UTC & 2022-2023
4. Zone : EAST Net Profit : Rs. 6517096.00
5. Education Fund : 50000/- Receipt No. 33208 & date: 12/6/23. (2)
6. Appointment Letter No copy attached (3)
7. Admission Audit Fee (with fee Bill)\_bill attached ----- (4)
8. Audit report on form/Part A, B & C along with following enclosures— (5-9)

A	Balance Sheet	10-13
B	Receipt & Payment A/C	14-15
C	Income & Expenditure A/c	16-17
D	List of members, addition, & deletion	18-64
E	Details of loan from DCHFC Ltd./DSCB Ltd.	65
F	Certificates of records from custodian	66
G	List of managing committee members	67
H	Brief summary of the society in Annexure 'A'	68
I	Bank Certificate/Reconciliation Statement	69-82
J	List of Staff/Employee	83
K	Cash in Hand Certificate	84
L	Late fee	
M	Other certificates	85-91

Above Audit Report &amp; Documents received from the society /auditor

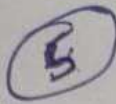
Signature of Dealing Asst.

Counter Signed

Asstt. Registrar (Audit)

Copy to :-(1) The Secretary,  
(2) Assistant Registrar





**Auditor's Report**

**TO ALL THE MEMBERS OF GURJAR COOPERATIVE THRIFT & CREDIT SOCIETY LTD.**

We have audited the annexed Balance Sheet of GURJAR COOPERATIVE Thrift & Credit Society Ltd., OFFICE AT :-GURJAR BHAWAN, KOTLA VILLAGE, MAYUR VIHAR PH-1, DELHI/NEW DELHI-110091 as at 31<sup>st</sup> March 2023, Receipt & Payment Account and Income & Expenditure for the year ended as at 31<sup>st</sup> March 2023.

We conducted our audit in accordance with auditing standards generally accepted in India. These Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements. An audit includes examining, on a 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 statement presentation. We believe that our audit provides a reasonable basis for our opinion.

Subject to our detailed report of even dated attached, our audit scope does not include verification of the members details maintain by society and are subject to:-

- a. Confirmation of the balances with the members and outsiders parties at year end.
- b. Approval of members admitted as well as resignation of the members during the year by the office of the registrar of co-operative societies, New Delhi.
- c. we report as under:
  1. We have obtained all the information and explanation, which to the best of our knowledge and belief were necessary for the purpose of audit.
  2. In our opinion proper Books of Accounts as required by Act, the Rules and bye-laws have been kept by the society, so far as appears from , our examination of the books .
  3. The Balance Sheet and Income and Expenditure Account and Receipt & Payment terms dealt with by the report are in agreement with the books of accounts maintained by the society.
  4. Further to our comments above , in our opinion and to the best of our information and according to the explanation given to us , the accounts subject to our observation as in the reporting enclosures(Part-A, Part -B, Part -C) gives the information in the manner so required and given a true and fair view:
    - (I) In the case of Balance Sheet of the State of Affairs of the Society as at 31<sup>st</sup> March 2023
    - (II) In the case of Income & Expenditure accounts of the Society the excess of Income over expenditure of the society for the year ended on that date.

**FOR RATTAN SINGH AND ASSOCIATES**  
CHARTERED ACCOUNTANTS

PARTNER

M.NO:-083021

FRN :- 04051N

DATE:- 10/06/2023

PLACE: DELHI/ NEW DELHI

UDIN:- 23083021B9YWKI7229



# COMMITTEE ON COOPERATIVE EDUCATION FUND

(Office of the Register Cooperative Societies, Parliament Street, New Delhi)

The Cheque should be in favour of "Cooperative Education Fund" only

Receipt No.

33208

## RECEIPT

Dated

12/6/23

Regd. No.

801/91

Received with thanks from

Gurjari Co-op T/c S LTD.

Address

98103 94 103

a sum of Rs.

fifty thousand only/-

Only

being the contribution towards the "Cooperative Education Fund" for the

period

2022-23

vide Cash Rs.

—

Cheque No.

316661

Dated

07/6/23

for Rs.

50,000/-

Drawn on

Indian Overseas Bank

Rs.

50,000/-

On behalf the  
committee on Cooperative Education Fund  
SECRETARY