

O/C

ANNEXURE-C

Dy. No. \_\_\_\_\_ Date:-

Total Pages:- 79

CHECK LIST FOR SUBMISSION OF AUDIT REPORT

- 1 Name of the CA/Auditor : HARISH INDU AND ASSOCIATES
- 2 Name of the society : GURJAR CO-OP (U) T/C SOCIETY LTD.
- 3 Regn. No. & Audit period : 801/91 UTC 2020-2021
- 4 Zone : EAST Net Profit : Rs. 5101153.30
5. Education Fund : 50000/- Receipt No. & date 2
6. Appointment Letter No. Date: 3
7. Admission Audit Fee (with fee Bill)\_bill attached 4

Audit report on form A, B & C along with following enclosures:- 5-8

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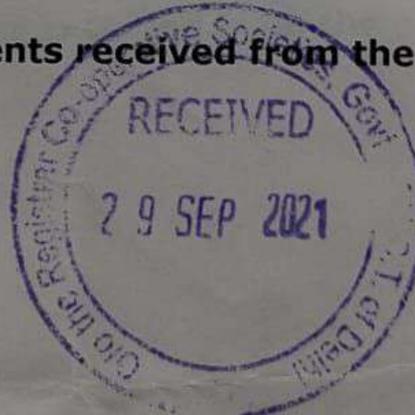
Above Audit Report & Documents received from the society /auditor

Signature of Dealing Asst.

Counter Signed

Asstt. Registrar (Audit)

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



(15)

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 2021

AMOUNT 2019-20	EXPENDITURES	SCH. NO.	AMOUNT 2020-21	AMOUNT 2019-20	INCOMES	SCH. NO.	AMOUNT 2020-21
1548737.00	Intrest Paid on CD	15	1763780.00	17114913.00	Interest Received on Loan	18	11884414.00
13727.00	Interest on Rd	16	19796.00	50000.00	Admission Fees		22000.00
410504.00	Intrest Paid on OD	17	115036.00	2075949.00	Penal interest	19	82609.00
41477.00	Bank Charges		14885.70	24511.00	Other Income		50000.00
18632.00	Staff Welfare		21717.00	68608.00	Misc. Income		369687.00
16168.00	Postage Expenses		39825.00	271500.00	Cheque Retd. Charges	20	69700.00
78388.00	Printing & Stationery		126847.00	NIL	FDR Interest from IOB		898044.00
1141083.00	Salary Paid		790760.00	NIL	Tds On FDR Interest IOB		66924.00
125631.00	Conveyance Expenses		39475.00	1148376.00	FDR Interest from PNB		254089.00
97849.00	Misc. Expenses		100703.00	127607.00	Tds On FDR Interest PNB		21508.00
19151.00	Telephone Expenses		16879.00				
67319.00	Repairs and Maintenance		NIL				
103800.00	Professional Fees Paid		133000.00				
43840.00	Electricity & Water Charges		81880.00				
120000.00	Office Rent Paid		30000.00				
NIL	Office Rent Payable		90000.00				
63279.00	Advertisement Expenses		16225.00				
3400.00	Member Welfare Fund		NIL				
3330.00	Dividend On Shares		NIL				
35746.00	Entertainment Expenses		37817.00				
73410.00	Depreciation		57416.00				
9534431.00	Provision For Bad debts(list enclosed)		16114.00				
79087.00	Arbitration Expenses		139477.00				
222504.00	AGM Expenses		NIL				
4795939.00	Dividend Paid		4832189.00				
50000.00	Expenses Payable		NIL				
47200.00	Income Tax Fees Paid		NIL				
59000.00	Software Expenses		NIL				
95000.00	Audit Fee Payable		84000.00				
NIL	Professional Fees Payable		50000.00				
1972832.00	Excess of Income over Expenditure		5101153.30				
<b>20881464.00</b>	<b>TOTAL</b>		<b>13718975.00</b>	<b>20881464.00</b>	<b>TOTAL</b>		<b>13718975.00</b>
							0.00

FOR HARISH INDU AND ASSOCIATES  
CHARTERED ACCOUNTANTS



AUDITOR

FCA HARISH GUPTA

M.NO. 097280

FRN. 021794N

DATE 28/9/21

PLACE DELHI

UDIN 2109728012A22ABK1588

GURJAR CO-OP THRIFT & CREDIT SOCIETY LTD.

ACTING PRESIDENT

SECRETARY

TREASURER



**GURJAR COOPERATIVE THRIFT & CREDIT SOCIETY LYD.**  
GURJAR BHAWAN, KOTLA VILLAGE, MAYUR VIAHR PH-1, DELHI/NEW DELHI- 110091  
**BALANCE SHEET AS ON 31-03-2021**

AMOUNT 2019-20	LIABILITIES	SCH. NO.	AMOUNT 2020-21	AMOUNT 2019-20	ASSETS	SCH. NO.	AMOUNT 2020-21
27122490.00	Share Capital	1	26450990.00	335570	Fixed Assets	11	310686.00
14775923.00	Reserve Fund	2	16051211.00	81734507.00	Loans TO Members	12	74891829.00
18144700.00	Compulsory Deposits	3	20240780.00	10919.00	TDS (A/Y2016-17)		10919.00
6511948.00	Optional Deposits	4	6789457.00	44605.00	TDS (A/Y2017-18)		44605.00
42000.00	Recurring Deposits	5	42000.00	29428.00	TDS (A/Y2018-19)		29428.00
2953950.00	MEMBER'S Welfare Fund	6	2971650.00	49157.00	TDS (A/Y2019-20)		49157.00
32925788.22	Income And Expenditure A/C		31401963.52	127607.00	TDS (A/Y2020-21)		127607.00
11533209.00	Provision For Bad Debts	7	11471928.00	NIL	TDS (A/Y2021-22)		88432.00
9800000.00	Dividend Equilization Fund	8	14600000.00	11940669.00	Interest Receivable On Loans		15238280.00
	<b>CURRENT LIABILITIES</b>			2291486.00	Penal Intt. Receivable		2163317.00
39457.00	Education Fund payable	9	50000.00	75000.00	Ch. Retd. Charges Receivable		74200.00
95000.00	Audit Fees Payable	10	84000.00		<b>CURRENT ASSETS</b>		
1601825.00	Interest Payable On CD		1763780.00	157825.00	Cash In Hand		3290.00
19796.00	Interest Payable On RD		19796.00		<b>CASH AT BANK</b>		
408450.00	Interest Payable On OD		200656.00	15584.00	D.S.COOP.BANK A/C No SOC-02		15584.00
82494.00	Payable To Ex Members		NIL	4692528.50	PNB BANK A/C No 4408002100509977		160886.22
50000.00	Expenses Payable		NIL	1078144.72	IOB BANK A/C No 266101000009977		1213991.30
NIL	Additional Receipts(Liability)		10000.00	11650000.00	Fixed Deposits With PNB	13	NIL
NIL	Office Rent Payable	21	90000.00	11874000.00	Fixed Deposits With IOB	14	37866000.00
	Professional Fees Payable		50000.00				
<u>126107030.22</u>	<b>TOTAL</b>		<u>132288211.52</u>	<u>126107030.22</u>	<b>TOTAL</b>		<u>132288211.52</u>

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

AUDITOR

FCA HARISH GUPTA

M.NO. 097280

FRN. 021794N

DATE 28/9/21

PLACE DELHI

UDIN 21097280 AAAABK 1688



GURJAR CO-OP THRIFT & CREDIT SOCIETY LTD.

ACTING PRESIDENT

SECRETARY

TREASURER



2

# 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.

30331

## RECEIPT

Dated 27/9/21

Regd. No. 801

Received with thanks from GURJAR COOP TIC S. U. A

Address 9999166077

a sum of Rs. Fifty thousand only Only

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

period 2020-21 vide Cash Rs. Cheque No. 000156

Dated 27/9/21 for Rs. 50,000 Drawn on 108

Rs. 50,000/-

On behalf the  
committee on Cooperative Education Fund  
SECRETARY



5

Auditor's Report

TO ALL THE MEMBERS OF 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-110091as at 31<sup>st</sup> March 2021, Receipt & Payment Account and Income & Expenditure for the year ended as at 31<sup>st</sup>March 2021.

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:-

- Confirmation of the balances with the members and outsiders parties at year end.
- 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:

- We have obtained all the information and explanation, which to the best of our knowledge and belief were necessary for the purpose of audit.
- 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 .
- 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.
- 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:
  - In the case of Balance Sheet of the State of Affairs of the Society as at 31<sup>st</sup> March 2021
  - 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 HARISH INDU AND ASSOCIATES  
CHARTERED ACCOUNTANTS

*Harish*  
AUDITOR  
FCA HARISH GUPTA  
M.NO:-.097280  
FRN :- 021794N  
DATE:- 28.09.2021  
PLACE: DELHI/ NEW DELHI  
UDIN:-



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**ANNEXURE A**

**BRIEF SUMMARY OF THE SOCIETY**

Audit Period To 

2	0	2	0
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2	0	2	1
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Name of the Society : GURJAR CO-OPERATIVE (U) THRIFT & CREDIT SOCIETY LTD.  
 Address of the Society : GURJAR BHAVAN, 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.27072237.00/- Paid up Capital : 26450990.00/-  
 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 : 15.07.2018  
 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 :

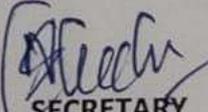
ANOOP SINGH                      NIRMAL SINGH CHECHI                      VIDESH KUMAR BHATI  
 Acting President                      Secretary                      Treasure

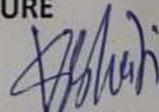
**AT THE TIME OF**

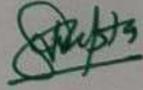
	<u>PREVIOUS AUDIT</u>	<u>PRESENT AUDIT</u>
Audit Period	2019-20	2020-21
Total No. of Members	1988	1935
New Members enrolled	50	22
Members Left/resigned	66	75
Name of the C.A.	HARISH INDU AND ASSOCIATES	HARISH INDU AND ASSOCIATES
Net profit	Rs. 1972832.00	Rs. 5101153.30
Education Fund due	Rs. 39457.00	Rs. 50000.00
Education Fund paid on (date)	: 26.10.2020	

SIGNATURE

  
 ACTING PRESIDENT

  
 SECRETARY

  
 TREASURER

  
 AUDITOR



AMOUNT	AMOUNT	AMOUNT	SCH. NO.	AMOUNT
2020-21	2021-22	2020-21		2021-22
<b>INCOME AND EXPENDITURE APPROPRIATION ACCOUNT FOR THE YEAR ENDED 31.03.2022</b>				
50000.00	50000.00	32925788.22		31401963.52
1275288.00	920836.00			
200000.00	200000.00	5101153.30		3668621.00
4800000.00	500000.00	NIL		19796.00
299690.00	332000.00			
NIL	350148.00			
NIL	211115.00			
31401963.5	32526281.52			
38026941.52	35090380.52	38026941.52		35090380.52
	TOTAL		TOTAL	

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 23/12/22  
PLACE- DELHI/ NEW DELHI  
UDIN



GURJAR CO-OP THRIFT & CREDIT SOCIETY LTD.

*[Signature]* PRESIDENT  
*[Signature]* SECRETARY  
*[Signature]* TREASURER

Gurjar Co-op T/C Society Ltd.  
Sector Gokulam Kolla MV Ph-I, Delhi

22083021 AJM CVB 5719

**ANNEXURE A**  
**BRIEF SUMMARY OF THE SOCIETY**

Audit Period To 

2	0	2	1
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2	0	2	2
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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-11009  
 Address of the site (G/H) : GURJAR BHAVAN, KOTLA VILLAGE MAYUR VIHAR PH-1, DEL/NEW DEL-11009  
 Reg. No. : 801/91 T.C. Date: Category: (T/C)  
 Deposit : Rs.2,82,88,406.00- Paid up Capital : Rs.2,63,66,540.00/-  
 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 / Suits : 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  
AT THE TIME OF

**NIRMAL SINGH CHECHI**  
Secretary

**VIDESH KUMAR BHATI**  
Treasurer

Audit Period	<u>PREVIOUS AUDIT</u>	<u>PRESENT AUDIT</u>
	2020-21	2021-22
Total No. of Members	1935	1911
New Members Enrolled	22	32
Members Left/resigned	75	56

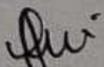
Name of the C.A.

**HARISH INDU AND ASSOCIATES**

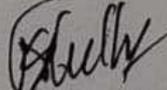
**RATTAN SINGH AND ASSOCIATES**

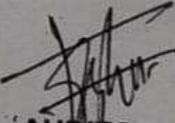
Net profit	Rs. 5101153.00	Rs. 3668621.00
Education Fund due	Rs. 50000.00	Rs. 50000.00
Education Fund paid on (date)	29.09.2021	.....

**SIGNATURE**

  
PRESIDENT

  
SECRETARY

  
TREASURER

  
AUDITOR

Gurjar Co-op T/C Society Ltd.  
Gurjar Bhawan Kotla MV Ph-I, Delhi-01



**GURJAR COOPERATIVE THRIFT & CREDIT SOCIETY LTD.**

GURJAR BHAWAN, KOTLA VILLAGE, MAYUR VIHAR PH-1, DELHI- 110091

**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022**

AMOUNT 2020-21	EXPENDITURES	SCH. NO.	AMOUNT 2021-22	AMOUNT 2020-21	INCOMES	SCH. NO.	AMOUNT 2021-22
19796.00	Interest on R.D.	15	930.00	254089.00	FDR Interest from PNB		NIL
115036.00	Interest on O.D.	16	653686.00	898044.00	FDR Interest from IOB		1612894.00
1763780.00	Interest on C.D.	14	1677560.00	21508.00	Tds On FDR Interest PNB		NIL
4832189.00	Dividend Paid		3200150.00	66924.00	Tds On FDR Interest IOB		173333.00
21717.00	Staff Welfare		51978.00	22000.00	Admission Fees		30000.00
790760.00	Salary Paid		896084.00	1188444.00	Interest on Loan	17	10010036.00
126847.00	Printing & Stationery		64773.00	82609.00	Penal Interest	18	NIL
100703.00	Misc. Expenses		NIL	69700.00	Cheque Retd. Charges	19	78700.00
37817.00	Entertainment Expenses		24000.00	369687.00	Misc. Income		211153.00
39825.00	Postage Expenses		2130.00	50000.00	Other Income		NIL
39475.00	Conveyance Expenses		46080.00				
16879.00	Telephone Expenses		13711.00				
81880.00	Electricity & Water Charges		45100.00				
16225.00	Advertisement Expenses		21604.00				
14885.70	Bank Charges		24898.00				
84000.00	Audit Fee Payable		118944.00				
139477.00	Arbitration Expenses		10700.00				
NIL	AGM Expenses		431683.00				
57416.00	Depreciation		49759.00				
133000.00	Professional Fees Paid		129000.00				
50000.00	Professional Fees Payable		NIL				
30000.00	Office Rent Paid		NIL				
90000.00	Office Rent Payable		120000.00				
16114.00	Provision For Bad debts		864725.00				
<u>5101153.30</u>	Excess of Income over Expenditure		<u>3688621.00</u>				
<u>13718975.00</u>	<b>TOTAL</b>		<u>12116116.00</u>	<u>13718975.00</u>	<b>TOTAL</b>		<u>12116116.00</u>

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 23/5/22

PLACE:- DELHI/ NEW DELHI

UDIN 220 83021 AJM.CVA 5719



GURJAR CO-OP THRIFT & CREDIT SOCIETY LTD.

PRESIDENT SECRETARY TREASURER

Gurjar Co-op T/C Society Ltd.  
Gurjar Bhawan Kotla MV Ph-1, Delhi

# GURJAR CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

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

## BALANCE SHEET AS ON 31-03-2022

AMOUNT 2020-21	LIABILITIES	SCH. NO.	AMOUNT 2021-22	AMOUNT 2020-21	ASSETS	SCH. NO.	AMOUNT 2021-22
42000.00	Recurring Deposits (RD)	1	NIL	10919.00	TDS (A/Y2016-17)		NIL
6789457.00	Optional Deposits (OD)	2	6050926.00	44605.00	TDS (A/Y2017-18)		NIL
26450990.00	Share Capital	3	26366540.00	29428.00	TDS (A/Y2018-19)		NIL
20240780.00	Compulsory Deposits (CD)	4	22237480.00	49157.00	TDS (A/Y2019-20)		NIL
16051211.00	Reserve Fund	5	16972047.00	127607.00	TDS (A/Y2020-21)		NIL
2971650.00	Member's Welfare Fund	6	2852250.00	89432.00	TDS (A/Y2021-22)		NIL
14600000.00	Dividend Equilization Fund	7	15100000.00	NIL	TDS (A/Y2022-23)		NIL
11471928.00	Provision For Bad Debts	8	12095636.00	310686.00	Fixed Assets	16	260927.00
31401963.52	<u>Income And Expenditure A/C</u>		32526281.52	74891829.00	Loan To Members	17	81653349.00
				15238280.00	Interest on Loan Recievable	18	18061713.00
				2163317.00	Penal Interest on loan Receivable	19	1927433.00
				74200.00	Cheque Retd. Charges Receivable	20	84900.00
	<b>CURRENT LIABILITIES</b>				<b>CURRENT ASSETS</b>		
10000.00	Additional Receipts(Liability)		10000.00	3290.00	Cash In Hand		10000.00
50000.00	Education Fund Payable	9	50000.00		<b>CASH AT BANK</b>		
84000.00	Audit Fees Payable	10	118944.00	15584.00	D.S.COOP.BANK A/C No SOC-02		15584.00
19796.00	Interest Payable on R D	11	NIL	160886.22	Pnb Bank A/C No - 4408002100509977		154960.22
200656.00	Interest Payable on O D	12	653686.00	1213991.30	Job Bank A/C No - 266101000009977		15151.30
1763780.00	Interest Payable on C D	13	1677560.00				
90000.00	Office Rent Payable	14	210000.00	37866000.00	Fixed Deposits With IOB	21	34564000.00
50000.00	Professional Fees Payable	15	NIL				
<u>132288211.52</u>	<b>TOTAL</b>		<u>136921350.52</u>	<u>132288211.52</u>	<b>TOTAL</b>		<u>136921350.52</u>

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 23/3/22  
PLACE:- DELHI/ NEW DELHI



GURJAR CO-OP THRIFT & CREDIT SOCIETY LTD.

PRESIDENT

SECRETARY

TREASURER

Gurjar Co-op T/C Society Ltd.  
Gurjar Bhawan Kotla MV Ph-1, Delhi

## ANNEXURE -C

Dy. No. 177 Date: 1/6/22Total Pages :- 01 To 88CHECK 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 & 2021-2022
4. Zone : EAST Net Profit : Rs. 36,68,621.00
5. Education Fund : 50000/- Receipt No. 31208 & date: 24/5/22 (2)
6. Appointment Letter No. copy enclosed Date: ..... (3-4)
7. Admission Audit Fee (with fee Bill) bill attached ----- (5)
8. Audit report on form/Part A, B & C along with following enclosures-- (6-10)

A	Balance Sheet	11-14
B	Receipt & Payment A/C	15-16
C	Income & Expenditure A/c	17-18
D	List of members, addition, & deletion	19-64
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	69-81
J	List of Staff/Employee	82
K	Cash in Hand Certificate	83
L	Late fee	NIL
M	Other certificates	84-88

This is without prejudice to any  
penal Action that can be taken  
separately under DCS Act-2003.

MAKE WEBSITE OF SOCIETY AND UPLOAD  
ALL DOCUMENTS (INCLUDING AUDIT REPORT)  
AS PER REMINDER DATED 09.09.2015  
IN VIEW OF OBSERVATIONS OF HON'BLE. DCT

Above Audit Report & Documents received from the society /auditor

Signature of Dealing Asst.

Counter Signed

Asstt. Registrar (Audit)

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

Assistant Registrar (Audit)  
Office of the Registrar Cooperative Societies  
District of Delhi  
Parliament Street, New Delhi-110001

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 2022, Receipt & Payment Account and Income & Expenditure for the year ended as at 31<sup>st</sup> March 2022.

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:-

- Confirmation of the balances with the members and outsiders parties at year end.
- 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:

- We have obtained all the information and explanation, which to the best of our knowledge and belief were necessary for the purpose of audit.
- 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 .
- 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.
- 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:
  - In the case of Balance Sheet of the State of Affairs of the Society as at 31<sup>st</sup> March 2022
  - 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:- 23/5/2022

PLACE: DELHI/ NEW DELHI



UDIN:- 2 2 0 8 3 0 2 1 A J M C V H S 7 1 9

# 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. 31208

## RECEIPT

Dated 24/5/22  
Regd. No. 801

Received with thanks from Gagan Lal Sharma

Address  
a sum of Rs. ₹ 50,000/- Only

being the contribution towards the "Cooperative Education Fund" for the period 2021-22 vide Cash Rs.  Cheque No. 316340

Dated 19/5/22 for Rs. 50,000 Drawn on 10B

Rs. 50,000

On behalf the  
committee on Cooperative Education Fund  
SECRETARY

(8)

**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

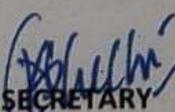
ANOOP SINGH                      NIRMAL SINGH CHECHI                      VIDESH KUMAR BHATI  
President                              Secretary                              Treasurer

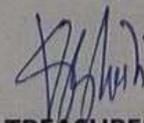
AT THE TIME OF

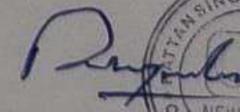
	<u>PREVIOUS AUDIT</u>	<u>PRESENT AUDIT</u>
Audit Period	2021-22	2022-23
Total No. of Members	1911	1882
New Members Enrolled	32	52
Members Left/resigned	56	81
Name of the C.A.	RATTAN SINGH AND ASSOCIATES	RATTAN SINGH AND ASSOCIATES
Net profit	: Rs. 3668621.00	Rs. 6517096.00
Education Fund due	: Rs. 50000.00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

**SIGNATURE**

  
PRESIDENT

  
SECRETARY

  
TREASURER

  
AUDITOR



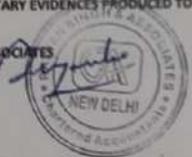
Gurjar Co-op T/C Society Ltd.  
A/c No. 266101000009977  
Ph.: 9013324344.

**GURJAR COOPERATIVE THRIFT & CREDIT SOCIETY LTD.**  
 GURJAR BHAWAN, KOTLA VILLAGE, MAYUR VIAHR 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	<b>TOTAL</b>		11716697.00	12116116.00	<b>TOTAL</b>		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 23083021B6YWKI 7229

GURJAR CO-OP THRIFT & CREDIT SOCIETY LTD.

President: *[Signature]*  
 Secretary: *[Signature]*  
 Treasurer: *[Signature]*

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

P.T.O

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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				
<b>35090380.52</b>	<b>TOTAL</b>		<b>39043378.42</b>	<b>35090380.52</b>	<b>TOTAL</b>		<b>39043378.42</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. 04051M

DATE 10/06/2023

PLACE:- DELHI/NEW DELHI

UDIN 23083021 B6JWKI 7229



GURJAR CO-OP THRIFT & CREDIT SOCIETY LTD.

PRESIDENT

TREASURER

Gurjar Co-op T/C Society Ltd.

A/c No. 266101000009977

Ph.: 9013324344,

17

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## GURJAR COOPERATIVE THRIFT & CREDIT SOCIETY LYD.

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

### BALANCE SHEET AS ON 31-03-2023

AMOUNT 2021-22	<b>LIABILITIES</b>	SCH. NO.	AMOUNT 2022-23	AMOUNT 2021-22	<b>ASSETS</b>	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	<b>Income &amp; Expenditure A/C</b>		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	lob 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 BGT 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
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L	Late fee	
M	Other certificates	85-91

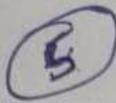
Above Audit Report &amp; Documents received from the society / auditor

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-110091as 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/-

S  
On behalf the  
committee on Cooperative Education Fund  
SECRETARY

RATTAN SINGH AND ASSOCIATES  
CHARTERED ACCOUNTANT

OFFICE :-CHAMBER NO. 302, 6, COMMUNITY  
CENTRE, NEAR PVR CINEMA, NARAINA, NEW  
DELHI - 110028.  
PHONE No.:- 011-25897847, 9810392845,  
EMAIL :-ratansinghca@gmail.com

Auditor's Report

TO ALL THE MEMBERS OF GUJAR CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

We have audited the annexed Balance Sheet of GUJAR COOPERATIVE Thrift & Credit Society Ltd., OFFICE AT :-GURJAR BHAWAN, KOTLA VILLAGE, MAYUR VIHAR PH-1, DELHI/NEW DELHI-110091as at 31<sup>st</sup> March 2024, Receipt & Payment Account and Income & Expenditure for the year ended as at 31<sup>st</sup>March 2024.

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:-

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- 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.
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- 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.
- 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:
  - In the case of Balance Sheet of the State of Affairs of the Society as at 31<sup>st</sup> March 2024
  - 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:- 16/6/2024

PLACE: DELHI/ NEW DELHI



UDIN:- 24083021BKGXKK8219

## GUJAR COOPERATIVE THRIFT & CREDIT SOCIETY LYD.

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

### BALANCE SHEET AS ON 31-03-2024

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AMOUNT 2022-23	<u>LIABILITIES</u>	SCH. NO.	AMOUNT 2023-24	AMOUNT 2022-23	<u>ASSETS</u>	SCH. NO.	AMOUNT 2023-24
26006400.00	SHARE CAPITAL	1	26462200.00	248318.90	FIXED ASSETS	14	369130.90
15584625.00	DIVIDEND EQUILIZATION FUND	2	16117274.00	33030000.00	FIXED DEPOSITS WITH IOB (INCLUDING ACCRUED INTEREST)	15	32943776.00
18601321.00	GENERAL RESERVE FUND	3	20571871.00	87077751.00	LOAN TO MEMBERS	16	92390105.00
2800050.00	MEMBER'S WELFARE FUND	4	2836950.00	16997241.00	INTEREST ON LOAN RECIEVABLE	17	18338060.00
11832486.00	PROVISION FOR BAD DEBTS	5	11953133.00	1157023.00	PENAL INTEREST ON LOAN RECEIVABLE	18	1001158.00
23454880.00	COMPULSORY DEPOSITS (CD)	6	23927500.00	16000.00	SURCHARGES RECEIVABLE	19	7000.00
5539891.00	OPTIONAL DEPOSITS (OD)	7	7156481.00	141829.00	TDS (A/Y2023-24)		NIL
32998771.42	INCOME & EXPENDITURE A/C		34474686.42	NIL	TDS (A/Y2024-25)		154858.00
	<b>CURRENT LIABILITIES</b>				<b>CURRENT ASSETS</b>		
1293668.00	INTT ON COMPULSORY DEPOSIT (C D) PAYBALE	8	1388724.00	115000.00	CASH IN HAND		20000.00
329646.00	INTT ON OPTIONAL DEPOSIT (O D) PAYABLE	9	411718.00		<b>CASH AT BANK</b>		
10000.00	ADDITIONAL RECEIPTS(LIABILITY)	10	10002.00	15584.00	D.S.CO-OP.BANK A/C NO SOC-02		15584.00
123900.00	AUDIT FEES PAYABLE	11	123900.00	155850.22	PNB BANK A/C NO - 4408002100509977		155850.22
50000.00	CO-EDUCATION FUND PAYABLE	12	50000.00	55041.30	IOB BANK A/C NO - 266101000009977		538917.30
330000.00	OFFICE RENT PAYABLE	13	450000.00				
54000.00	PROFESSIONAL CHARGES FOR FOR PROG & LEGAL		NIL				
<b>139009638.42</b>	<b>TOTAL</b>		<b>145934439.42</b>	<b>139009638.42</b>	<b>TOTAL</b>		<b>145934439.42</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:- 16/6/2024  
PLACE:- DELHI/ NEW DELHI  
UDIN:-  
24083021BKGXFK8214



FOR GUJAR CO-OP THRIFT & CREDIT SOCIETY LTD.

PRESIDENT    
 SECRETARY    
 TREASURER

Gurjar Co-op T/C Society Ltd.  
Gurjar Bhawan Kotla MV Ph-1,  
Delhi-91

ANNEXURE A  
BRIEF SUMMARY OF THE SOCIETY

Audit Period To 

2	0	2	3
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2	0	2	4
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Name of the Society : GUJAR CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.  
Address of the Society : GURJAR BHAWAN, KOTLA-VILLAGE, MAYUR VH, PH-1, DEL/NEW DEL-110091  
Address of the site (G/H) : GURJAR BHAWAN, KOTLA-VILLAGE, MAYUR VH, PH-1, DEL/NEW DEL-110091  
Reg. No. : 801 (U), Date: 05.08.91, Category: THRIFT & CREDIT  
Deposit : Rs. 3,10,83,981.00, Paid up Capital: Rs. 2,64,62,200.00  
Details of Bank A/C : 1) Delhi State Co-operative Bank Ltd., 2) Punjab National Bank,  
: 3) 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 / Suits : list attached  
Audit Fee Claimed : COPY ENCLOSED  
Any irregularity of misappropriation mismanagement / Fraud : NIL  
Names of Managing Committee members during audit period : COPY ENCLOSED

ANOOOP SINGH  
President  
AT THE TIME OF

NIRMAL SINGH CHECHI  
Secretary  
VIDESH KUMAR BHATI  
Treasurer

	PREVIOUS AUDIT 2022-23	PRESENT AUDIT 2023-24
Audit Period :	2022-23	2023-24
Total No. of Members :	1882	1910
New Members Enrolled :	52	91
Members Left/resigned :	81	63

Name of the C.A. : RATTAN SINGH AND ASSOCIATES RATTAN SINGH AND ASSOCIATES

Net profit : Rs. 65,17,096.00  
Education Fund due : Rs. 50,000.00  
Education Fund paid on (date) : .....

Rs. 78,82,199.00  
Rs. 50,000.00

PRESIDENT  
SECRETARY  
TREASURER  
AUDITOR

SIGNATURE  
RATTAN SINGH AND ASSOCIATES

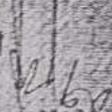
Gurjar Co-op TIC Society Ltd.  
Gurjar Bhawan Kotla MV Ph-I,  
Delhi-91



A	Balance Sheet	15-19
B	Receipt & Payment A/C	20-21
C	Income & Expenditure A/c	15-19
D	List of Members, Addition & Deletion	22-65
E	Details of loan from DCHFC Ltd./DSCB Ltd.	66
F	Certificates of records from custodian	67
G	List of managing committee members	68
H	Brief summary of the society in Annexure 'A'	69
I	Bank Certificate/Reconciliation Statement	70-79
J	List of Staff/Employee	80
K	Certificate Cash in Hand	81
L	Late fee	NIL
M	Other certificates	82-85

Above Audit Report & Documents received from the society / auditor

Signature of Dealing Asst. 

Counter Signed 

Asst. Registrar (Audit)  
 Copy to :- (1) The Secretary,  
 (2) Assistant Registrar  
 Assistant Registrar  
 The Registrar Cooperative Societies  
 Govt of NCT of Delhi  
 Parliament Street, New Delhi-110001

530  
 06/09/24

A40920242483

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### GUJAR COOPERATIVE THRIFT & CREDIT SOCIETY LLD.

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

#### INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

AMOUNT 2022-23	EXPENDITURES	SCH. NO.	AMOUNT 2023-24	AMOUNT 2022-23	INCOMES	SCH. NO.	AMOUNT 2023-24
33282.00	ADVERTISEMENT EXP		15072.00	10140158.00	INTEREST ON LOAN	15	10489817.00
NIL	AMC CLOUD (FOR ONLINE) EXP		20250.00	-13885.00	PENAL INTEREST ON LOAN	16	278232.00
NIL	AMC COMPUTER SOFTWARE PROGRAMME EXP		15000.00	106000.00	SURCHARGES	17	83000.00
589608.00	ANNUAL GENERAL BODY MEETING (AGBM) EXP		341182.00	1285504.00	INTT ON FDR WITH IOB		1004950.00
9605.00	ARBITRATION EXP		NIL	NIL	INTT ACCRUED ON FDR WITH IOB		388776.00
30090.00	BANK CHARGES		22302.00	141823.00	TDS ON FDR INTT WITH IOB		154858.00
NIL	COMPUTER ACCESSORIES & STATIONERY EXP		23509.00	890.00	TDS ON FDR INTT WITH PNB (REFUND)		NIL
103730.00	CONVEYANCE EXP		86979.00	NIL	TDS ON FDR INTT WITH IOB (REFUND)		4440.00
NIL	DIWALI GIFTS EXP		31841.00	NIL	SAVING INTT WITH IOB		60577.00
56070.00	ELECTRICITY & WATER EXP		47960.00	52000.00	ADMISSION FEES		91000.00
24000.00	ENTERTAINMENT EXP		NIL	4301.00	MISC. INCOME		105.00
NIL	GENERAL WELFARE EXP		17000.00	NIL	RECOVERY & POSTAGE CHARGES		43436.00
72426.00	MISCELLANEOUS EXP		41944.00				
NIL	OFFICE REPAIR & MAINTENANCE EXP		23217.00				
NIL	PHOTOSTAT EXP		2267.00				
25.00	POSTAGE & STAMP EXP		4097.00				
30287.00	PRINTING & STATIONERY EXP		74914.00				
98090.00	PROFESSIONAL CHARGES		16000.00				
1266092.00	SALARY EXP		1167435.00				
62241.00	STAFF WELFARE EXP		106904.00				
18145.00	TELEPHONE & INTERNET EXP		10191.00				
54000.00	PROFESSIONAL FEES PAYABLE		NIL				
918434.00	PROVISION FOR BAD DEBTS	5	538083.00				
1237440.00	INTT ON COMPULSORY DEPOSIT (C D) PAYABLE	6	1388724.00				
308847.00	INTT ON OPTIONAL DEPOSIT (O D) PAYABLE	7	411718.00				
123900.00	AUDIT FEE PAYABLE	11	123900.00				
120000.00	OFFICE RENT PAYABLE	13	120000.00				
43308.10	DEPRECIATION	14	66503.00				
6517096.90	EXCESS OF INCOME OVER EXPENDITURE A/c		7882199.00				
11736697.00	TOTAL		12599191.00	11716697.00	TOTAL		12599191.00

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. 040511

DATE 16/06/2024

PLACE:- DELHI/ NEW DELHI

UDIN

24083021 BKGXKK 8214



FOR: GUJAR CO-OP THRIFT & CREDIT SOCIETY LTD.



  
 PRESIDENT      SECRETARY      TREASURER  
 Gurjar Co-op T/C Society Ltd.  
 Gurjar Bhawan Kotla MV Ph-I,  
 Delhi-91

P.T.O

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AMOUNT 2022-23	EXPENDITURES	SCH. NO.	AMOUNT 2023-24	AMOUNT 2022-23	INCOMES	SCH. NO.	AMOUNT 2023-24
<b>ITION ACCOUNT FOR THE YEAR ENDED 31.03.2024</b>							
392000.00	TDS ON FDR INTT WITH JOB PAID		343905.00	32526281.52	BALANCE B/F FROM LAST YEAR B/S		32998771.42
3500000.00	DIVIDEND EQUILIZATION FUND	2	3500000.00				
1629274.00	GENERAL RESERVE FUND	3	1970550.00	6517096.90	EXCESS OF INCOME OVER EXPENDITURE		7882199.00
300000.00	MEMBER'S WELFARE FUND	4	400000.00				
50000.00	CO-OP EDUCATION FUND	12	50000.00				
173333.00	TDS ON FDR INTT WITH JOB	20	141829.00				
32998771.42	BALANCE C/F TO B/S		34474686.42				
<u>39043378.42</u>	<b>TOTAL</b>		<u>40890970.42</u>	<u>39043378.42</u>	<b>TOTAL</b>		<u>40880970.42</u>

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  
FRL 040514  
DATE 16/6/24  
PLACE - DELHI/NEW DELHI  
UDIN

24083021 BCLGKF 18214



FOR: GUJAR CO-OP THRIFT & CREDIT SOCIETY LTD.

*[Signature]* PRESIDENT  
*[Signature]* SECRETARY  
*[Signature]* TREASURER

Gurjar Co-op TIC Society Ltd.  
Gurjar Bhawan Kotla MV Ph-I,  
Delhi-91

**Independent Auditor's Report**

To  
The Members,  
GUJAR CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

We have audited the annexed Balance Sheet of GUJAR COOPERATIVE Thrift & Credit Society Ltd., OFFICE AT :-GURJAR BHAWAN, KOTLA VILLAGE, MAYUR VIHAR PH-1, DELHI/NEW DELHI-110091 as on 31.03.2025, Receipt and Payment Account and Income and Expenditure account for the year ended on that date.

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 date attached, our audit scope does not include verification of the members details maintained by the society and are subject to:-**

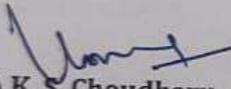
- a. Confirmation of the balances with the members and outside parties at year end.
- b. Approval of members admitted as well as resigned during the year by the office of the Registrar of Co-operative Societies, New Delhi.
- c. The financial data and all the expenses of the society for the year ending 31.03.2025 is provided, prepared and approved by the approved/appropriate authority of the society.

**Further we report as under:**

- 1) We have obtained all the information and explanations, 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 Delhi Co-operative Society Act, notified Rules and bye-laws have been kept by the society, so far as appears from our examination of the books.

- 3) The Balance Sheet, Income and Expenditure Account and Receipt & Payment Account dealt with by the report are in agreement with the books of accounts maintained by the society.
- 4) In our opinion and the best of our information and according to explanations given to us and the accounts subject to our observation as in the reporting enclosures (Part A, Part B, Part C) gives the information in the manner required and gives a true and fair view:
- In the case of Balance Sheet of the Society as on 31st March, 2025.
  - In the case of Income & Expenditure Account, Excess of Income over Expenditure for the year ended on that date.
  - In the case of Receipt & Payment Account during the year ended on that date.

For K. S. Choudhary & Co.  
Chartered Accountants  
FRN: 508095C

  
FCA K. S. Choudhary  
Partner  
M. No.: 086854  
Date: 29.07.25  
Udin: 25026854BMJAML9339



# GUJAR COOPERATIVE THRIFT & CREDIT SOCIETY LYD.

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

## Balance Sheet As on 31/03/2025

Amount 2023-24	<u>Liabilities</u>	SHC No	Amount 2024-25	Amount 2023-24	<u>Assets</u>	SHC No	Amount 2024-25
	<b>Share Capital</b>				<b>Fixed Assets</b>		
26,462,200.00	Share Money	1	26,714,200.00	13,124.68	C.C.T.V. Camra	15	9,187.28
	<b>Reserves &amp; Funds</b>			123,266.51	Computer Set	"	105,845.06
20,571,871.00	General Reserve Fund	2	22,622,959.50	17,000.00	Computer Software	"	11,900.00
34,474,686.42	Income & Expenditure A/C	3	35,477,585.92	15,681.54	Programme	"	10,977.08
2,836,950.00	Member's Welfare Fund	4	2,630,350.00	162,403.17	Electric Equipments	"	146,162.99
11,953,133.00	Provision For Bad Debts Fund	5	11,994,058.00	20,230.00	Furniture	"	14,161.00
16,117,274.00	Provision For Dividend	6	17,139,898.00	17,425.00	Printer	"	12,197.49
	<b>Deposits</b>				Website & Domain	"	
23,927,500.00	Compulsary Deposit	7	5,007,700.00	22,555,000.00	<b>Investments</b>		
7,156,481.00	Optional Deposit	8	28,217,522.00		FLEXI FDR With IOB	16	18,220,000.00
	<b>Current Liabilities</b>			10,388,776.00	TERM FDR With IOB (INCLUDING INTEREST ACCURED)	17	11,042,289.00
123,900.00	Audit fees Payable	9	123,900.00	92,390,105.00	<b>Loan and Advanes</b>		
50,000.00	Co-Education Fund Payable	10	50,000.00		RL (LOAN) Principal	18	102,454,841.00
1,388,724.00	Interest on C D Payable	11	1,263,811.00	18,338,060.00	<b>Current Assets</b>		
411,718.00	Interest on O D Payable	12	557,644.00	1,001,158.00	RL (LOAN) Interest	19	19,047,157.00
				7,000.00	RL (LOAN) Penal	20	1,004,116.00
450,000.00	Office Rent Payable	13	570,000.00	154,858.00	RL (LOAN) Surcharge	21	9,500.00
10,002.00	Suspence (Additional Receipts)	14	10,005.00		TDS on FDR with IOB (AVY 2024-25)		-
					<b>Cash/Bank Balances</b>		
				20,000.00	Cash In Hand		20,000.00
				15,584.00	DL.ST.COOP. BANK		15,584.00
				538,917.30	Indian Overseas Bank		99,865.30
				155,850.22	Punjab National Bank		155,850.22
<b>145,934,439.42</b>	<b>Total</b>		<b>152,379,633.42</b>	<b>145,934,439.42</b>			<b>152,379,633.42</b>

As per our separate report of even date attached.  
ON THE BASIS OF DOCUMENTARY EVIDENCES  
PRODUCED TO US FOR OUR VERIFICATION  
FOR K.S. CHOUDHARY & CO.  
CHARTERED ACCOUNTANTS

FCA K.S. CHOUDHARY  
M.NO. 86854  
FRN: 508095C  
DATE: 29.07.25  
PLACE:- DELHI/ NEW DELHI  
UDIN : 25086854BMJAML9389



FOR GUJAR COOP. T/C SOCIETY LTD.

PRESIDENT

SECRETARY

TREASURER

## BRIEF SUMMARY OF THE SOCIETY

Audit Period to 

2	0	2	4
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2	0	2	5
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Name of the Society : Gujar Co-Operative Thrift & Credit Society Ltd.  
 Address of the Society : Gurjar Bhawan Kotla -Village, Mayur Vihar, PH-1, Delhi-110091  
 Address of the street(G/H) : Gurjar Bhawan Kotla -Village, Mayur Vihar, PH-1, Delhi-110091  
 Regn No. : 801(U), Date : 05.08.91, Category : Thrift & Credit  
 Deposit : Rs 3,32,25,222.00/- Paid up Capital :Rs2,67,14,200.00/-  
 Details of Bank A/C : 1. Delhi State Co-operative Bank Ltd  
 2. Punjab National Bank  
 3. 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 : 20.10.2024

Pending enquiries : NIL

No. of pending Arbitration cases / Suits : LIST ATTACHED

Audit Fee Claimed : COPY ENCLOSED

Any Irregularity of misappropriation mismanagement /Fraud : NIL

Names of Managing Committee members during audit period : COPY ENCLOSED

ANUP SINGH NIRMAL SINGH CHECHI VIDESH KUMAR BHATI

President Secretary Treasurer

**At the time of** PREVIOUS AUDIT PRESENT AUDIT

Audit Period	:	2023-2024		2024-2025
No. of members	:	1,910		1,941
No. of resigned/expelled members	:	63		63
No. of new enrolled members	:	91		94
Name of the C.A.	:	RATTAN SINGH AND ASSOCIATES		K.S.CHOUDHARY AND CO.
Net profit	:	Rs. 78,82,199.00		Rs. 82,04,352.00
Education Fund Due	:	Rs. 50,000.00		Rs. 50,000.00
Education Fund paid on (date):	:	.....		..... 12/08/25

PRESIDENT

SECRETARY

TREASURER

AUDITOR



AU0820254363

ANNEXURE-C

Dy. No. 623

Date: 28/08/25

Total Pages: 93

**CHECK LIST FOR SUBMISSION OF AUDIT REPORT**

1. Name of the CA/Auditor : K. S. CHOUDHARY & CO.
2. Name of the society : GUJAR CO-OPERATIVE THRIFT CREDIT SOCIETY LTD.
3. Regn. No. & Audit Period : 801 (U) & 2024-2025
4. Zone : SOUTH, Net Profit : Rs.82,04,352.00
5. Education Fund : Rs 50,000.00, Receipt No..... & Date:.....
6. Appointment Letter No: COPY ATTACHED \_\_\_\_\_ (2)
7. Admission Audit Fee (with fee Bill) : BILL ATTACHED \_\_\_\_\_ (3)
8. Audit report on form/Part A, B & C along with following enclosures \_\_\_\_\_ (4-10)

A	Balance Sheet	11-14
B	Receipt & Payment A/C	15-16
C	Income & Expenditure A/c	17-18
D	List of Members, Addition, & Deletion	19-64
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	69-87
J	List of Staff/Employee	88
K	Certificate Cash in Hand	89
L	Late fee	IN VIEW OF OBSERVATIONS OF HONBLE DC/IL
M	Other certificates	90-93

Above Audit Report & Documents received from the society / auditor

Signature of Dealing Asst.

Counter Signed

Asstt. Registrar (Audit)

Copy to :- (1) The Secretary, Assistant Registrar (Audit)  
 (2) Assistant Registrar of the Registrar Cooperative Societies  
 Govt. of NCT of Delhi  
 Parliament Street, New Delhi-110001

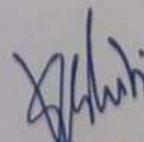
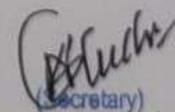
# GUJAR COOPERATIVE THRIFT & CREDIT SOCIETY LLD.

GURJAR BHAWAN, KOTLA VILLAGE, MAYUR VIHAR PH-1, DELHI- 110091

INCOME AND EXPENDITURE A/c From -01/04/2024 To 31/03/2025

Amount 2023-24	<u>Expenditures</u>	Amount 2024-25	Amount 2023-24	<u>Incomes</u>	Amount 2024-25
	<u>Interest Expense</u>			<u>Interest Income</u>	
1,388,724.00	Interest Paid on C D Payable	1,263,811.00	10489817.00	Interest RL(LOAN)	10,996,263.00
411,718.00	Interest Paid on O D Payable	557,644.00	278232.00	Penal Interest RL (LOAN) Cheque Bounce Charges	610,833.00
	<u>Other Expense</u>		83000.00	RL(LOAN)	148,500.00
15,072.00	Advertisment	NIL	60577.00	Interest Recieved on Saving A/C With IOB	66,471.00
341,182.00	A.G.B.M. (GEN. MEETING)	702,629.00	1004950.00	Interest Recieved on FLEXI FDR With IOB	926,040.00
20,250.00	AMC Cloud (For Online data)	27,000.00	388776.00	Interest Accrued on TERM FDR with IOB (2024-25)	653,513.00
15,000.00	AMC Computer Software Programme Exp	NIL	154858.00	TDS on Intt Received on FLEXI FDR with IOB (C/Y 2024-25)	102,894.00
	AMC Website & Domain	4,000.00		TDS on Intt Received on TERM FDR with IOB ( C/Y 2024-25)	72,612.00
22,302.00	Bank Charge	38,232.00	4440.00	TDS REFUND on Intt Received on FDR with IOB	NIL
23,509.00	Computer Accessories	7,160.00		<u>Other Income</u>	
86,979.00	Conveyance Allownce	91,250.00	91000.00	Admission Fee	94,000.00
66,503.00	Deprecition	81,710.00	105.00	Misc.Receipt (Inocme) Recovery & Postage Charges	27,000.00
31,841.00	Diwali Gifts	49,520.00	43436.00	of Defaulter's	NIL
	Documentaiton	20,000.00			
	Election	61,932.00			
47,960.00	Electricity & Water	52,720.00			
17,000.00	Genral Welfare Fund	NIL			
41,944.00	Miscellaneous	51,128.00			
23,217.00	Office Repair & Maintenance	800.00			
2,267.00	Photostat	2,974.00			
4,097.00	Postage & Stamp	21,939.00			
74,914.00	Printing & Stationery	70,019.00			
16,000.00	Profesional Charges (OE)	32,500.00			
NIL	Professional Fee for Arbritation	166,133.00			
1,167,435.00	Salary	1,214,752.00			
106,904.00	Staff Welfare	143,199.00			
NIL	Coop Union	500.00			
NIL	Tax Audit Fee	20,000.00			
10,191.00	Telephone & Internet	5,701.00			
538,083.00	Provision For Bad Debts Fund	562,621.00			
123,900.00	Audit Fee Payable	123,900.00			
120,000.00	Office Rent Payable	120,000.00			
	<u>Excess of Income over</u>				
7,882,199.00	Expenditure A/c	8,204,352.00			
12,599,191.00	<b>Total</b>	13,698,126.00	12,599,191.00	<b>Total</b>	13,698,126.00

P.T.O.

 (Treasurer)    
  (Secretary)    
  (President)  
 Gurjar Co-op T/C Society Ltd  
 Gurjar Bhawan Kotea Village Ph-1, Delhi-110091

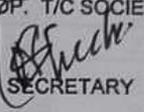
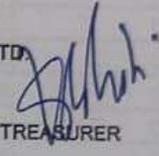
Amount 2023-24	Expenditures	Amount 2024-25	Amount 2023-24	Incomes	Amount 2024-25
<b>INCOME AND EXPENDITURE APPROPRIATION ACCOUNT FOR THE YEAR ENDED 31.03.2025</b>					
				Balance B/F From Last Year	
50,000.00	Co-op Education Fund	50,000.00	32998771.42	(23-24) BAL. SHEET	34,474,686.42
3,500,000.00	Provision For Dividend	4,000,000.00			
1,970,550.00	General Reserve Fund	2,051,088.50	7882199.00	Expenditure A/c	8,204,352.00
400,000.00	Member's Welfare Fund	400,000.00			
343,905.00	Income Tax Paid	370,000.00			
	TDS on FDR Intt with IOB				
141,829.00	(P/Y 2023-24)	154,858.00			
	TDS on Intt Received on FLEXI				
	FDR with IOB (C/Y 2024-25)	102,894.00			
	TDS on Intt Received on TERM				
	FDR with IOB (C/Y 2024-25)	72,612.00			
34,474,686.42	BALANCE C/F TO B/S	35,477,585.92			
40880970.42	TOTAL	42,679,038.42	40,880,970.42	TOTAL	42,679,038.42

As per our separate report of even date attached.  
ON THE BASIS OF DOCUMENTARY EVIDENCES  
PRODUCED TO US FOR OUR VERIFICATION  
FOR K.S. CHOUDHARY & CO.  
CHARTERED ACCOUNTANTS

CA K.S. CHOUDHARY  
M.NO. 86854  
RN: 508095C  
DATE :- 29.07.25  
PLACE:- DELHI/ NEW DELHI  
JDIN - 25086854BMJAM1839



FOR GUJAR COOP. T/C SOCIETY LTD.

 PRESIDENT  
 SECRETARY  
 TREASURER