

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD
BALANCE SHEET AS ON 31ST MARCH 2021

2019-20	LIABILITIES	2020-21	2019-20	ASSETS	2020-21
2,65,88,922.00	SHARE CAPITAL Share Money	2,64,04,022.00	9,74,628.88	FIXED ASSETS (As per Annexure attached)	
			37,16,44,682.08	WIP (Housing Project)	8,47,089.89
					40,43,29,812.76
62,37,148.83	RESERVES AND SURPLUS General Reserve	79,50,945.84	98,463.46	CASH & BANK BALANCES Cash in Hand	
13,94,027.00	Bad Debts Funds	19,18,787.00	42,440.40	South Indian Bank	2,85,384.00
4,33,608.00	Self Insurance		17,775.00	Delhi State Co-Operative Bank Ltd	39,655.40
2,45,103.62	Income & Expenditure Account	21,22,179.70	1,45,917.32	State Bank of India (C/A)	18,073.00
			2,83,997.90	State Bank of India (SB)	5,61,778.47
20,03,47,127.00	MEMBERS' DEPOSITS Fixed Deposits	21,45,68,907.00	1,91,631.68	Dhan Laxmi Bank (O/D)	2,26,158.40
12,85,89,883.00	Monthly Income Scheme (FD)	10,58,40,384.00	33,854.89	Dhan Laxmi Bank (Housing)	
30,62,126.00	Recurring Deposit	25,08,111.00	10,486.83	State Bank of India (Housing)	41,795.89
5,61,60,153.00	Compulsory Deposits	5,88,56,859.00	70,00,000.00	FD with Dhan Laxmi Bank	10,837.83
1,67,54,572.00	Saving Deposits	2,02,37,859.00			50,00,000.00
4,46,880.00	Unclaimed Deposits	4,32,481.00		LOANS & ADVANCES Regular Loans	9,47,24,636.00
7,51,86,606.00	Contribution Received from Members for Land	7,37,95,606.00	11,37,62,348.00	Emergency Loans	2,04,703.00
			2,49,467.00	Consumer Loans	18,98,927.00
			27,76,385.00	Interest Receivable	1,03,49,772.00
			88,61,522.00	Interest Receivable on FD Loan	17,630.00
1,84,60,624.00	CURRENT LIABILITIES Interest Payable on deposits	1,62,66,543.00	21,45,650.00	Interest Receivable on Gold Loan	98,498.00
1,20,960.00	Audit Fees Payable	1,23,760.00	2,75,641.00	Gold Loan	4,47,830.00
50,000.00	Education Fund Payable	50,000.00	9,35,893.00	Loan against Deposits	14,61,377.00
21,27,114.00	Dividend Payable	22,12,659.00	1,37,12,667.00	Special Saving Deposits	26,30,868.00
11,700.00	TDS Payable	15,075.00	24,27,594.00	Interest Receivable on Bank FDR	7,32,456.00
1,44,810.00	Expenses Payable	1,39,470.00	4,96,805.00	Self Insurance	4,29,427.00
-	Provision for Income Tax	1,06,704.00	-	Pre Deposit Income Tax	1,00,00,000.00
-	Dhan Laxmi Bank (O/D)	12,30,956.11	1,00,00,000.00	Tax Deducted at Source (2018-19)	1,54,562.00
			1,54,562.00	Tax Deducted at Source (2019-20)	1,18,952.00
			1,18,952.00	Tax Deducted at Source (2020-21)	26,085.00
			-	Advance Tax (2020-21)	1,25,000.00
			-		
53,63,61,364.44		53,47,81,308.64	53,63,61,364.44		53,47,81,308.64

As per our Audit Report of even date attached
For D.C.G. & Co.
FRN: 004590N
Chartered Accountants

Partner
MS No. 0820/4



For Sree Narayana Guru Co-operative Thrift & Credit Society Ltd.

President

Secretary

Treasurer



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SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD

Depreciation for the year ended 31.03.2021

S. No.	Name of the Assets	Dep Rate	Opening Balance as on 01.04.2020	Addition made upto 30.09.2020	Addition made After 30.09.2020	Total balance as on 31.03.2021 before depreciation	Depreciation	Closing Balance as on 31.03.2021 after depreciation
1	Motor Cycle	15%	11,556.31	-	-	11,556.31	1,733.00	9,823.31
2	Office Equipment	15%	1,98,259.87	-	-	1,98,259.87	29,739.00	1,68,520.87
3	Air Conditioner	15%	1,00,939.92	-	-	1,00,939.92	15,141.00	85,798.92
4	Car	15%	74,376.55	-	-	74,376.55	11,156.00	63,220.55
5	Furniture & Fixture	10%	5,53,427.58	-	-	5,53,427.58	55,343.00	4,98,084.58
6	Computer & Parts	40%	36,068.66	-	-	36,068.66	14,427.00	21,641.66
	TOTAL		9,74,628.89	-	-	9,74,628.89	1,27,539.00	8,47,089.89

For Sree Narayana Guru Coop T/c Society Ltd.


(President)


(Secretary)

(Treasurer)

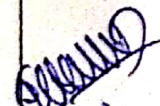


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SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD
RECEIPTS AND PAYEMENTS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2021

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
OPENING BALANCES:			
Cash in Hand			5,000.00
South Indian Bank	98,463.46	Advertisement	2,40,000.00
Delhi State Co-Op Bank	42,440.40	AMC Software	67,490.00
State Bank of India - Saving	17,775.00	Arbitration Expenses	10,886.00
State Bank of India - Current	2,83,997.90	Arbitration Fee Paid To RCS	1,20,960.00
Dhan Laxmi Bank	1,45,917.32	Audit Fees	83,000.00
Dhan Laxmi Bank (Housing)	1,91,631.68	Internal Audit Fees	1,60,759.00
State Bank of India (Housing)	33,854.89	Bad Debts Fund	56,706.13
	10,486.83	Bank Charges	6,269.73
Admission Fees		Bike Maintain Expenditure	8,185.36
Arbitration Fees Recovered	20,400.00	Car Maintain Expenses	39,62,621.00
Bank Charges Recovered	75,536.00	Compulsory Deposit	28,171.00
Cheque Bounce Charges Received	950.00	Computer Expenses	76,398.00
Compulsory Deposit	3,750.00	Consumer Loan	1,64,900.00
Consumer Loan	66,59,327.00	Conveyance	20,26,777.00
Emergency Loan	9,53,856.00	Dividend Payable	10,000.00
FD With Dhanlaxmi Bank	2,83,764.00	Diwali Expenses	50,000.00
Fixed Deposit	20,00,000.00	Education Fund	75,300.00
G. L. Service Charge	19,80,07,396.00	Electricity Expenses	2,39,000.00
Gold Loan Interest	700.00	Emergency Loan	9,810.00
Gold Loan P. Int	2,02,448.00	Expenses Payable	18,37,85,616.00
Gold Loan Principal	1,586.00	Fixed Deposit	11,942.00
Interest CL	5,66,863.00	General Insurance	78,800.00
Interest EL	3,65,833.00	Gold Loan Principal	3,58,000.00
Interest FD Loan	28,128.00	Honorarium	33,300.00
Interest Received From Bank (FD)	26,02,821.00	House Keeping	3,93,454.00
Interest Received From Bank (Saving)	83,918.00	Incentive	4,34,770.00
Legal Fees	6,345.00	Income Tax	3,57,22,699.00
Loan Forms And Others	15,963.00	Interest Paid	54,204.00
Loan Interest	2,030.00	Interest Paid On Overdraft	1,600.00
Loan Principal	1,19,35,909.00	Interest Payable (Deposits)	46,18,951.00
Loan Principal FDR	3,18,03,524.00	Interest Paid On CD	4,21,164.00
Misc Receipt	1,71,56,290.00	Interest Paid On OD	3,000.00
Monthly Income Scheme (FD)	218.00	Legal & Professional Exp	13,110.00
Notice Charge	6,57,10,884.00	Legal Fees	1,27,65,812.00
Penalty On CD	85,808.00	Loan Principal	49,05,000.00
Penal Interest	650.00	Loan Principal FDR	6,975.00
Penal Interest CL	23,34,667.00	Meeting Exp	5,000.00
Penal Interest EL	1,59,327.00	Member Marriage Gift	1,804.00
Processing Fees	10,440.00	Misc Expenses	8,84,60,383.00
Recurring Deposit	18,400.00	Monthly Income Scheme (FD)	43,713.00
Saving Deposit	51,65,989.00	Office Expense	33,671.00
Self Insurance	6,01,74,423.00	Petrol/CNG Expenses	27,872.00
Share Money	17,79,091.00	Post & Courier Expenses	76,183.00
SMS Charges	13,76,000.00	Printing and Stationery	2,31,780.00
Special Saving Deposit	1,77,300.00	Professional Fees	57,20,004.00
TDS Payable	74,88,776.00	Recurring Deposit	8,90,700.00
Unclaimed Deposit	1,05,400.00	Rent	44,945.00
Land Contribution	41,701.00	Repair & Maintenance	16,50,153.00
Land Cost	5,01,000.00	Salaries	5,66,91,136.00
	30,000.00	Saving Deposit	1,20,000.00
		Security Expenses	26,42,126.00
		Self Insurance	15,60,900.00
		Share Money	74,47,050.00
		Special Saving Deposit	20,313.00
		Staff Welfare	1,11,625.00
		TDS Payable	24,354.50
		Telephone Expenses	56,100.00
		Unclaimed Deposit	18,92,000.00
		Land Contribution	46,808.00
		Land Cost	
Closing Balances:			
Dhan Laxmi Bank	12,30,956.11		
		CLOSING BALANCES:	
		Cash in Hand	2,85,384.88
		Delhi State Co-Op Bank	18,073.00
		South Indian Bank	39,655.40
		State Bank Of India - Current	5,61,778.47
		State Bank Of India - Saving	2,26,158.40

For Sree Narayana Guru Co-operative Thrift & Credit Society


President


Secretary

Treasure



		Dhan Laxmi Bank (Housing)	41,795.89
		State Bank of India (Housing)	10,837.83
TOTAL	41,99,92,934.59	TOTAL	41,99,92,934.59

As per our Audit Report of even date attach
 For D.C.G. & Co
 FRN 004590N
 Chartered Accountants

Partner
 MS No. 082044



Place: New Delhi
 Date: 27/08/2021

For Sree Narayana Guru Co-op. Thrift & Credit Society Ltd.

[Signature]

President

[Signature]

Secretary

Treasurer



SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2021

2019-20	EXPENDITURE	2020-21	2019-20	INCOME	2020-21
1,41,500.00	To Advertisement	5,000.00	56,800.00	By Admission Fees	20,400.00
1,32,160.00	To Audit Fees	1,32,160.00	-	By Arbitration Fees Recovered	75,536.00
-	To Internal Audit Fees	83,000.00	3,325.00	By Bank Charges Recovered	950.00
2,16,000.00	To AMC of Software	2,40,000.00	7,652.00	By Cheque Bounce charge Received	3,750.00
3,75,074.00	To AGM Expenses	-	11,532.00	By Excess Provision of P. Yr w/back	-
1,40,835.00	To Arbitration Expenses	78,376.00	2,000.00	By G.L. Service Charges	700.00
73,038.30	To Bank Charges	56,706.13	1,94,232.00	By Interest of Loan against Gold	25,305.00
2,47,293.00	To Conveyance	1,64,900.00	25,82,821.00	By Interest on Loan against Member FD	4,74,801.00
30,763.00	To Computer Expenses	28,171.00	6,22,600.00	By Interest on CL	3,65,833.00
1,51,731.76	To Depreciation	1,27,539.00	2,93,70,067.80	By Interest Received from Housing Project	3,26,68,322.68
-	To Diwali Expenses	10,000.00	6,70,000.00	By Income From SSD	2,45,000.00
1,25,423.00	To Electricity Expenses	79,770.00	1,43,64,022.00	By Loan Interest	1,34,24,159.00
10,350.00	To General Insurance	11,942.00	3,400.00	By Loan & Other Forms	2,030.00
3,84,000.00	To Honorarium	3,58,000.00	42,042.00	By Loan Interest EL	28,128.00
31,000.00	To House Keeping Charges	33,300.00	80,236.00	By Notice Charges	85,808.00
3,52,22,360.00	To Interest Paid on Deposits	3,35,30,218.00	3,85,663.00	By Penal Interest	23,34,667.00
43,19,118.00	To Interest Paid on CD	46,18,951.00	-	By Penalty on Gold Loan	1,586.00
60,986.00	To Interest Paid on Overdraft	54,204.00	50,400.00	By Penalty on CD	650.00
3,77,066.00	To Interest Paid on OD	4,21,164.00	31,036.00	By Processing Fees	18,400.00
5,91,649.00	To Incentive	3,93,454.00	1,747.00	By Penal Interest on CL	1,59,327.00
4,62,720.00	To Legal & Professional Expenses	2,31,927.00	60,720.00	By Penal Interest on EL	10,440.00
15,171.00	To Meeting Expenses	6,975.00	39,158.00	By SMS Charges Recovered	1,77,300.00
3,000.00	To Members Marriage Gifts	5,000.00	12,866.00	By Interest on Income Tax Refund	218.00
-	To Misc Expenses	3,004.88	-	By Misc Receipt	6,345.00
53,530.00	To Office Expenses	43,713.00	11,80,298.00	By Interest Recd From Bank (SB)	3,45,654.00
19,127.00	To Postage & Courier Charges	27,872.00	-	By Interest Recd From Bank FDR	-
1,08,972.00	To Printing & Stationery	76,183.00	-	-	-
23,537.62	To Petrol /CNG	33,671.00	-	-	-
21,375.00	To Repair and Maintenance	44,945.00	-	-	-
8,88,000.00	To Rent	8,90,700.00	-	-	-
18,73,800.00	To Salaries	16,50,153.00	-	-	-
43,722.00	To Staff Welfare	20,313.00	-	-	-
1,19,000.00	To Security Expenses	1,20,000.00	-	-	-
44,578.00	To Telephone Expenses	24,354.50	-	-	-
15,672.00	To Vehicle Maintenance Exp.	14,455.09	-	-	-
34,50,066.12	To Expenses of Internal Over Expenses	68,55,188.08	-	-	-
4,97,72,617.80	To Expenses of Internal Over Expenses	5,04,75,309.68	4,97,72,617.80		5,04,75,309.68



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50,000.00	To Education Fund (Current Year)	50,000.00	34,50,066.12	By Excess of Income over Expenditure	68,55,188.08
8,62,517.00	To General Reserve	17,13,797.00	1,79,675.49	By Balance b/d of Previous Year	2,45,103.62
3,45,007.00	To Bad Debts Fund	6,85,519.00			
21,27,114.00	To Dividend Payable	21,12,322.00			
-	To Income Tax Paid (Previous Year)	3,09,770.00			
-	To Income Tax Paid (Current Year)	1,06,704.00			
2,45,103.62	To Balance Excess of Income over Expenditure trf to B/S	21,22,179.70			
36,29,741.62		71,00,291.70	36,29,741.61		71,00,291.70

As per our Audit Report of even date attach

For D.C.G. & Co.

FRN: 004590N

Chartered Accountants

Partner
M. No. 082044



Place: New Delhi

Date: 27/08/2021

For Sree Narayana Guru Co-op. Thrift & Credit Society Ltd.

President

Secretary

Treasurer

