

SRIE NARAYANA GURU CO-OPERATIVE THIRTI AND CREDIT SOCIETY LTD

2020-21		2021-22		2020-21		2021-22	
LIABILITIES		BALANCE SHEET AS ON 31ST MARCH 2022		ASSETS			
2,64,04,022.00	SHARE CAPITAL Share Money	2,60,16,572.00		8,47,089.89	FIXED ASSETS (As per Annexure attached)	7,74,175.89	
79,50,945.84	RESERVES AND SURPLUS General Reserve	96,63,102.84		40,43,29,812.76	WIP (Housing Project)	44,09,24,661.58	
19,18,787.00	Bad Debts Funds	27,08,354.00					
21,22,179.70	Income & Expenditure Account	32,09,533.90					
21,45,68,907.00	MEMBERS DEPOSITS Fixed Deposits	22,14,82,290.00		2,85,384.00	CASH & BANK BALANCES Cash in Hand	3,42,844.00	
10,58,40,384.00	Monthly Income Scheme (FD)	11,94,22,235.00		39,655.40	South Indian Bank	2,93,043.90	
25,08,111.00	Recurring Deposit	31,72,016.00		18,073.00	Delhi State Co-Operative Bank Ltd	18,623.00	
5,88,56,859.00	Compulsory Deposits	5,99,53,058.00		5,61,778.47	State Bank of India (C/A)	59,23,350.39	
2,02,37,859.00	Saving Deposits	1,99,58,675.00		2,26,158.40	State Bank of India (SB)	4,54,732.90	
4,32,481.00	Unclaimed Deposits	4,12,444.00			Dhan Laxmi Bank (O/D)	22,00,720.35	
7,37,95,606.00	Contribution Received from Members for Land	7,30,95,606.00		41,795.89	Dhan Laxmi Bank (Housing)	-41,795.89	
				10,837.83	State Bank of India (Housing)	10,188.83	
				50,00,000.00	FD with Dhan Laxmi Bank		
1,62,66,543.00	CURRENT LIABILITIES Interest Payable on deposits	1,84,07,529.00					
1,23,760.00	Audit Fees Payable	1,20,960.00					
50,000.00	Education Fund Payable	50,000.00					
22,12,659.00	Dividend Payable	25,50,627.00					
15,075.00	TDS Payable	16,620.00					
1,39,470.00	Expenses Payable	1,68,100.00					
1,06,704.00	Provision for Income Tax	2,910.00					
12,30,956.11	Dhan Laxmi Bank (O/D)						
53,47,81,308.64		56,04,10,632.73		53,47,81,308.64		56,04,10,632.73	
				1,00,00,000.00	Pre Deposit Income Tax	1,00,00,000.00	
				1,18,952.00	Tax Deducted at Source (2019-20)	-	
				26,085.00	Tax Deducted at Source (2020-21)	-	
				1,25,000.00	Tax Deducted at Source (2021-22)	181.00	
				1,54,562.00	Income Tax Returnable (2018-19)	1,54,562.00	
				-	Income Tax Returnable (2020-21)	41,120.00	

As per our Audit Report of even date attached

For A P T & Co. LLP

Chartered Accountants

FRN:01461C1N000000

Partner

MS No S23877

Place - New Delhi

Date 29/08/2022

UDIN: 22523877A04UMJ7651



[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer


for Srie Narayana Guru Co-operative Thirti & Credit Society Ltd.

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD

Depreciation for the year ended 31.03.2022

S. No.	Name of the Assets	Dep Rate	Opening Balance as on 01.04.2021	Addition made upto 30.09.2021	Addition made After 30.09.2021	Total balance as on 31.03.2022 before depreciation	Depreciation	Closing Balance as on 31.03.2022 after depreciation
1	Motor Cycle	15%	9,823.31	-	-	9,823.31	1,473.00	8,350.31
2	Office Equipment	15%	1,68,520.87	22,052.00	3,418.00	1,93,990.87	28,842.00	1,65,148.87
3	Air Conditioner	15%	85,798.92	-	-	85,798.92	12,870.00	72,928.92
4	Car	15%	63,220.55	-	-	63,220.55	9,483.00	53,737.55
5	Furniture & Fixture	10%	4,98,084.58	-	-	4,98,084.58	49,808.00	4,48,276.58
6	Computer & Parts	40%	21,641.66	15,000.00	4,686.00	41,327.66	15,594.00	25,733.66
	TOTAL		8,47,089.89	37,052.00	8,104.00	8,92,245.89	1,18,070.00	7,74,175.89

For Sree Narayana Guru Coop T/c Society Ltd.


(President)


(Secretary)


(Treasurer)



		Dhan Laxmi Bank (Housing)	41,795.89
		State Bank of India (Housing)	10,188.83
TOTAL	38,87,99,100.99	TOTAL	38,87,99,100.99

As per our Audit Report of even date attached

For A P T & Co. LLP

Chartered Accountants

FRN: 014621C / N S 008880

Dilip Kumar Singh

Partner

MS. No. 523877

Place : New Delhi

Date : 25/08/2022



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

[Signature]

President

[Signature]

Secretary

[Signature]

Treasurer



SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2022

2020-21		2021-22		2020-21		2021-22	
EXPENDITURE		EXPENDITURE		INCOME		INCOME	
5,000.00	To Advertisement	29,806.00		20,400.00	By Admission Fees	11,000.00	
1,32,160.00	To Audit Fees	1,32,160.00		75,536.00	By Arbitration Fees Recovered	7,647.00	
83,000.00	To Internal Audit Fees	50,000.00		950.00	By Bank Charges Recovered	854.00	
2,40,000.00	To AMC of Software	2,64,000.00		3,750.00	By Cheque Bounce charge Received	1,665.00	
78,376.00	To AGM Expenses	3,11,018.00		700.00	By G.L. Service Charges	3,00.00	
56,706.13	To Arbitration Expenses	1,25,296.00		25,305.00	By Interest of Loan against Gold	3,632.00	
1,64,900.00	To Bank Charges	21,443.47		4,74,801.00	By Interest on Loan against Member FD	1,58,396.00	
28,171.00	To Conveyance	1,45,800.00		3,65,833.00	By Interest on CL	12,72,000.00	
1,27,539.00	To Computer Expenses	34,542.00		3,26,68,322.68	By Interest Received from Housing Project	3,63,94,199.82	
10,000.00	To Depreciation	1,18,070.00		2,45,000.00	By Income From SSD	90,000.00	
79,770.00	To Divviti Expenses	9,760.00		1,34,24,159.00	By Loan Interest	91,94,664.00	
11,942.00	To Electricity Expenses	75,180.00		2,030.00	By Loan & Other Forms	2,540.00	
3,58,000.00	To General Insurance	6,664.00		28,128.00	By Loan Interest Et	72,525.00	
33,300.00	To Honorarium	3,77,000.00		85,808.00	By Notice Charges	67,600.00	
3,35,30,218.00	To House Keeping Charges	36,478.00		23,34,667.00	By Penal Interest	33,62,974.00	
46,18,951.00	To Interest Paid on Deposits	3,36,00,423.00		1,586.00	By Penalty on Gold Loan	59,520.00	
54,204.00	To Interest Paid on CD	49,87,090.00		650.00	By Penalty on CD	13,000.00	
4,21,164.00	To Interest Paid on Overdraft	50,852.00		18,400.00	By Processing Fees	1,99,854.00	
3,93,454.00	To Interest Paid on OD	4,28,742.00		1,59,327.00	By Penal Interest on CL	11,444.00	
2,31,927.00	To Incentive	2,69,320.00		10,440.00	By Penal Interest on EL	2,13,650.00	
6,975.00	To Legal & Professional Expenses	2,11,000.00		1,77,300.00	By SMS Charges Recovered	7.00	
5,000.00	To Meeting Expenses	7,233.00		218.00	By Misc Receipt	9,969.00	
3,004.88	To Members Marriage Gifts	8,000.00		6,345.00	By Interest Recd From Bank (SB)	9,018.00	
43,713.00	To Misc Expenses	41,700.00		3,45,654.00	By Interest Recd From Bank FDR		
27,872.00	To Office Expenses	46,445.00					
76,183.00	To Postage & Courier Charges	30,992.00					
33,671.00	To Printing & Stationery	73,992.00					
44,945.00	To Internet Expenses	14,145.84					
8,90,700.00	To Petrol /CNG	23,415.00					
16,50,153.00	To Repair and Maintenance	40,870.00					
20,313.00	To Salaries	9,01,400.00					
1,20,000.00	To Staff Welfare	16,57,900.00					
24,354.50	To Security Expenses	14,668.00					
14,455.09	To Telephone Expenses	1,21,000.00					
-	To Vehicle Maintenance Exp.	17,729.31					
-	To UTC Federation	17,390.00					
68,55,188.08	To Interest on Income Tax Paid	3,000.00					
5,04,75,309.68	To Excess of Income over Expenditure	3,258.00					
		68,48,626.20					
		5,11,56,408.82		5,11,56,408.82			



For Sree Narayana Guru Co-operative Thrift & Credit Society
 President: *[Signature]*
 Secretary: *[Signature]*
 Treasurer: *[Signature]*



50,000.00	To Education Fund (Current Year)	50,000.00	68,55,188.08	By Excess of Income over Expenditure	68,48,626.20
17,13,797.00	To General Reserve	17,12,157.00	2,45,103.62	By Balance b/d of Previous Year ..	21,22,179.70
6,85,519.00	To Bad Debts Fund	10,27,294.00			
-	To Dividend (Previous Year)	2,99,332.00			
21,12,322.00	To Dividend (Current Year)	25,50,627.00			
3,09,770.00	To Income Tax Paid (Previous Year)	1,18,952.00			
1,06,704.00	To Income Tax Paid (Current Year)	2,910.00			
21,22,179.70	To Balance Excess of Income over Expenditure trf to B/S	32,09,533.90			
71,00,291.70		89,70,805.90	71,00,291.70		89,70,805.90

As per our Audit Report of even date, signed
 For A P T & Co. LLP
 Chartered Accountants
 FRM/014621e/M/2022

Dilip Kumar Singh
 Partner
 MS. No. S29877
 Place : New Delhi
 Date : 07/08/2022




For Shree Narayana Guru Co-op. Thrift & Credit Society Ltd.
[Signature]
 President

[Signature]
 Secretary

[Signature]
 Treasurer

BRIEF SUMMARY OF THE SOCIETY

Audit Period To

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Name of the Society: Sree Narayana Guru Co-Op. Thrift & Credit Society Ltd
 Address of the Society: RB-2, Pocket-3, 2nd Floor, Sector-7, Dwarka, New Delhi- 110075
 Address of the site(G/H) - NA
 Regn No.: 10153 Date Category: T/C
 Deposits: Rs. 42,44,00,718.00 Paid up Capital: Rs. 2,60,16,572.00
 Details of Bank A/C : Delhi State Co.Op. Bank, State Bank Of India, South Indian Bank, Dhanlaxmi Bank
 Details of Financial Assistance Claimed/MDA etc.: NIL
 Details of Loan from DCHFC/ D.S. Coop. Bank: NIL
 Area of operation: DELHI, NCR
 Date of last election held: 27.02.2022
 Pending enquiries: NIL
 No. of pending Arbitration cases / Suits: 45
 Audit Fee Claimed: Bill Attached
 Any irregularity of misappropriation/mismanagement /Fraud: NIL
 Names of Managing Committee members during audit period

Sh. P. Ravindran
President

Sh. Balan VK
Secretary

Sh. C. Chandran
Treasurer

	PREVIOUS AUDIT	AT THE TIME OF PRESENT AUDIT
Audit Period	2020-21	2021-22
No. of members	4461	4275
No. of Resigned/expelled members	248	244
No. of new enrolled members	106	58
Name of the C.A.	D.C.G. & Co.	A P T & Co. LLP
Audit classification	A	A
Sanctioned MCL	-	-
Sanctioned CCL	-	-
Turnover of the society	Rs. 41,88,09,250.72	Rs. 38,76,15,418.00
Working capital	Rs. 12,96,04,406.87	Rs. 11,87,11,795.26
Sales	-	-
Net profit	Rs. 68,55,188.96	Rs. 68,48,626.20
Education Fund Due	Rs. 50,000.00	Rs. 50,000.00
Education Fund paid on (date)	14.09.2021	
Report for previous year collected on		

Signature


PRESIDENT


SECRETARY


TREASURER


AUDITOR

