

BRIEF SUMMARY OF THE SOCIETY

Audit Period : 2023-2024	District : South
Name of the Society	Pauri Garhwal Sawyam Sahayarth Co-operative (Urban) Thrift & Credit Society Ltd.
Address of the Society	TA-111, Main Okhla Road, Tughalakabad Extn., New Delhi 110019
Address of the Site (G/H)	-NA-
Registration No.	10681/Sec-06/T-C/2020 Category T-C
Deposits : Rs.25,48,855.39	Paid up Share Capital Rs.45,17,500.00
Details of Bank Account	PNB Bank
Details of Financial Assistance Claimed/ MDA etc.	NIL
Details of Loan from DCHF/C/DSCB	-NA-
Area of Operation	NCT of Delhi
Date of last election held	29.10.2023
Pending Enquiries (u/s – 55/99)	-NA-
No. of Pending Arbitration Cases/Suits	NIL
Audit Fees Claimed	Rs.16,347.00
Any irregularity of Misappropriation Mismatch/Fraud	-NA-
Society Website	www.pgsssociety.in
Name of the Managing Committee Members during audit period	President Secretary Treasurer

AT THE TIME OF

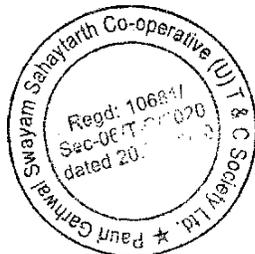
	Previous Audit	Present Audit
Audit Period	2022-2023	2023-2024
Number of the Members	273	288
No. of Resign/Retire Members	00	06
No. of New enrolled Members	31	21
Name of the CA's	Painuly Mittal & Associates	Painuly Mittal & Associates
Audit Classification (u/s – 68 (ii))	"E"	"E"
Sanctioned MCL	-NA-	-NA-
Sanctioned CCL	-NA-	-NA-
Turnover of the Society	Rs.63,05,077.00	Rs.80,25,233.80
Working Capital	Rs.61,61,115.43	Rs.80,89,456.63
Sale	-NA-	-NA-
Net Profit/Surplus	Rs.3,70,262.08	Rs.4,35,159.20
Education Fund Due	Rs.7,405.00	Rs.8,703.00
Education Fund paid on date	01-09-2023	

Yashpal Singh
(YASHPAL SINGH)
PRESIDENT

Vikas Singh
(VIKAS SINGH)
SECRETARY

Rajpal Singh
(RAJPAL SINGH)
TREASURER

Painuly Mittal & Associates
CAI
FRN: 508364C
New Delhi
(AUDITOR)



PAINULY MITTAL & ASSOCIATES
CHARTERED ACCOUNTANTS
B-19 BASEMENT, GULMOHAR PARK, ND-110049

Independent Auditor's Report

To
The Registrar of Cooperative Societies
Old Court Building
Sansad Marg, New Delhi

REPORT ON THE FINANCIAL STATEMENTS

OPINION

We have audited the accompanying financial statements of **PAURI GRAHWAL SAWYAM SAHAYTARTH CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LIMITED, TA-111, Main Okhla Road, Tughalakabad Extn. New Delhi - 110019** ("the Society"), which comprise the Balance Sheet as at March 31, 2024, and the Income and Expenditure Account and Receipt and Payment Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Act, subject to the note thereon and remarks annexed and forming part of the report by the Delhi State Cooperative Societies Act, give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) In the case of the Balance Sheet, of the state of affairs of the Society as at March 31, 2024;
- b) In the case of the Income and Expenditure Account, of excess of income over expenditure for the year ended on that date; and
- c) In the case of the Receipt and Payment Account, of the receipt and payment for the year ended on that date.

BASIS FOR OPINION

We conducted our audit in accordance with the Specified Standards on Auditing (SAs). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Society in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements. We have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and receipt and payment of the Society in accordance with the Delhi State Cooperative Societies Act, 2003 ("the Act"). This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.



AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures of test basis selection are dependent on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Society's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

REPORT ON OTHER LEGAL & REGULATORY REQUIREMENTS

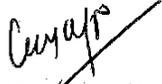
1. As required by the Delhi State Cooperative Society Act, 2003, we give in the Annexure a statement on the matters specified therein.

2. We report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b) In our opinion, proper books of account as required by law have been kept by the Society as per Rules and Bye Laws framed so far as appears from our examination of those books
- c) The Balance Sheet, Income and Expenditure Account, and Receipt and Payment Account dealt with by this Report are in agreement with the books of account.

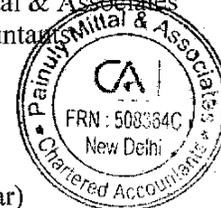
Place : Delhi
Dated : 17/08/2024

For Painuly Mittal & Associates
Chartered Accountants
FRN:-508364C


(CA Vijay Kumar)
Partner

FCA-085320

UDIN-24085320BKGVRX8543



(7)

AUDITORS' REPORT

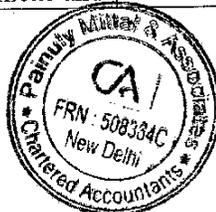
ANNEXURE REFERRED TO IN THE AUDITOR'S REPORT OF EVEN DATE FOR PAURI GARHWAL SWAYAM SAHAYTARTH CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LIMITED FOR THE YEAR ENDING 31st MARCH, 2024

PART - "A"

Whether the Society has taken corrective steps: to comply with the objections/suggestions made in previous audit, if not what the explanation of the Society therefore:		
S.No.	Objections/Suggestions	Management Remarks
1.	Member balances are subject to confirmation	Auditor remarks
2.		

PART - "B"

i)	Is the Society Functioning from the Regd. Office and the members are being allowed to inspect the documents of the society including audit report as per provisions of Rules 79 (6) of Delhi State Co-operative Society Rules 2007?	Society is presently functioning from Registered Office :TA-111, Main Okhla Road, Tughalakabad Extn. New Delhi - 110019 YES, Members are allowed to inspect documents of the Society.
	Whether the society periodically reconciles its accounts with the members, outside parties including Banks at the close of the Co-operative Year with General Cash Book.	Yes. (Member balances are subject to confirmation).
iii)	Whether the society has raised funds, so as to confirm to the provisions of the Rules 64(2) of the Delhi Co-operative Societies Rules 2007 and that the Society has restricted its borrowings to the borrowing power, as approved by the Registrar from time to time.	The Society has raised funds from Members.
iv)	What is the D/E Ratio of the Society and how the society propose to discharge its debts & liability?	Debt Equity Ratio: N.A.
v)	What has the lending policy of the Society? Whether the society is extending loan to its members within their borrowing limits? In case the society is granting loan to other parties, what is general loaning policy an how far the interest of the society has been secured against proper tangible securities? When and at what point of time a debt is considered bad debt and ripe enough to initiate legal action to recover demand?	According to the Byelaws of the society, the Society can grant to its members a loan not exceeding Rupees 2,00,000.00 or ten time of the value of paid up shares, whichever is less as ordinary loan and Rupees 10000.00 as emergency Loan. No. the society has not granted any loans to other parties as explained to us. There is no bad debt in the society till date.
vi)	Whether the management committee has implemented/ carried out the decision of the General Body in letter and spirit keeping in view the best interest of the members of the society, in accordance with the co-operative principle?	YES
vii)	Number of unresolved dispute, position of society as also the steps taken to resolve the disputes at various forums.	As per information available there is no unresolved dispute.
viii)	Details of claims, if any, against the members and outside parties, not being pursued properly and proceedings not launched within the period of limitation.	NIL
ix)	In respect of the Group Housing Society, whether management committee or any sub-committee is exercising the financial, material management and	



	control to keep the project cost as low as possible? What is the allotment policy of the Society with particular reference to categorization of members both for the purpose of getting building plans approved as also handing over the possession of flats?	N.A.
x)	Has the society been holding meetings of various committee including General Body and proper records of proceedings are being maintained in Minutes of Proceeding Register.	YES, during the period under audit, 12 monthly M.C. meetings were held and one GBM was held. Proper records of proceedings of these meetings are maintained.
xi)	List of Members with their complete ledger balances at the close of the Co-operative Year. A separate list of changes on account of resignation and expulsions and whether rules/instructions in this behalf have been properly complied with?	Lists attached.
xii)	Without the prejudice to the generality of the provisions contained in Delhi Co-operative Societies Act, 2003 and the Rules framed there under, the auditor shall state if, any of the office bearers suffers from the disqualification contained in Section 35 read with Rule 54 & 55?	As per information available none of the office bearers suffers from such disqualification.
xiii)	Whether the society is incurring expenditure in accordance with the approved budget? If not, indicate the lapses?	No Budget is prepared.
xiv)	Whether the Co-operative Society is periodically reviewing the fixed assets as also, the cash credit limits vis-à-vis loans extended on the basis of goods hypothecated to the Co-operative Society?	YES
xv)	Whether the monthly expenditure of Society are being approved in the ensuring Managing Committee Meeting, if not reasons for the same.	YES
xvi)	Whether the respective Co-operative Society is reviewing the Cash Credit Limit and restricting its future loaning/credit to good parties only.	YES, as per explanation given to us, the society is reviewing.
xvii)	A certificate shall be obtained from the custodian of records, regarding documents and cash/certifying the possession thereof along with certificate of CA regarding details of books of accounts seen and signed by CA.	Certificate is obtained and enclosed herewith.
xviii)	The details of various bank accounts being maintained by the society as also the securities and investments and account Nos. of Banks and comments on the Bank reconciliation statements.	Society is maintaining its Current Account-(18371652000048) with the PNB Bank, Alaknanda , New Delhi - 110019 Certificates for Closing Balance Statement wherever applicable are enclosed herewith.



DETAILS OF BALANCE SHEET

9

Liabilities:

A) Share Capital

Balance under this head as on 31.03.2024 is Rs.45,17,500.00 as against Rs. 40,77,500.00 as on 31.3.2023. During the year under audit, a sum of Rs.4,97,000.00 was received from the members and a sum of Rs.57,000.00 have been paid to resigned members of the society.

B) Compulsory Deposit

Balance under this head as on 31.03.2024 is Rs.18,73,000.00 as against Rs. 12,81,600.00 as on 31.3.2023. During the period under audit the society has received Rs.6,23,800.00 from the members and a sum of Rs.32,400.00 was refunded to members.

C) Statutory Reserve Fund

Balance under this head as on 31.03.2024 is Rs.2,67,733.00 as against Rs.1,58,943.00 as on 31.3.2023. During the year a sum of Rs.1,08,790.00 has been transferred to this fund from current year surplus. This amount is 25% of the net profits of Rs.4,35,159.20 for the year ending on 31.03.2024.

D) Dividend Equalisation Fund

Balance under this head as on 31.03.2024 is Rs.1,70,970.24 as against Rs.1,16,404.04 as on 31.3.2023. During the year a sum of Rs.54,566.20 has been transferred to this fund from current year surplus.

E) Building Fund

Balance under this head as on 31.03.2024 is Rs.1,05,800.00. During the year a sum of Rs.800.00 has been received to this fund and a sum of Rs.35,000.00 has been transferred to this fund from current year surplus.

F) Bad Debts Fund

Balance under this head as on 31.03.2024 is Rs.14,800.00. During the year a sum of Rs.7,400.00 has been transferred to this fund from current year surplus.

G) Common Welfare Fund

Balance under this head as on 31.03.2024 is Rs.74,000.00. During the year a sum of Rs.40,000.00 has been transferred to this fund from current year surplus and Rs.6,000.00 has been utilized from this fund.

H) Other items are self explanatory.

ASSETS:

i) Fixed Assets

Balance under this head as on 31.03.2024 Rs.41,400.00. During the year an addition of Rs.11,200.00 has been made and Rs.22,000.00 has been provided as depreciation on this asset.

ii) Loans to Members

Balance under this head as per Balance Sheet on 31.03.2024 is Rs.73,33,833.00 as against Rs.55,01,000.00 as on 31.3.2023. During the period Rs.73,78,850.00 were given as loan to members and Rs.55,46,017.00 were recovered.

iii) Interest Recoverable

Balance under this head as on 31.03.2024 is Rs.1,45,890.00 as there is recoverable during the period.

iv) Cash in Hand



Balance under this head as on 31.03.2024 is Rs.54,947.00. Certificate of Cash Balance is enclosed herewith. (10)

v) **Balance with Bank**

Balance under this head stood at Rs.5,53,568.83 at the close of the year as on 31.03.2024. Bank certificate/statement and reconciliation is enclosed herewith.

DETAILS OF INCOME & EXPENDITURE ACCOUNT

INCOME:

a) **Interest Earned on Loan**

During the period ending on 31.03.2024 the society has earned as interest a sum of Rs.7,81,851.00 on loans advanced by it to its members.

b) **Admission Fee**

During the period ending on 31.03.2024 the society has received as sum of Rs.4,200.00 as admission fees from its members.

EXPENSES

i) **Interest**

During the period ending on 31.03.2024 the society has paid/credited a sum of Rs.1,66,898.00 to the members as Interest.

ii) **Net Surplus**

The net surplus of the society for the year is Rs.4,35,159.20.

Accounting policy

1. **General**

The Financial statements have been prepared on historical cost convention basis.

2. **Fixed Assets and Depreciation**

The fixed assets are shown at cost less depreciation. Depreciation is charged as per Income Tax Act,1961.

3. **Revenue Recognition**

The accounts are maintained on accrual system of accounting.

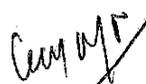
PART - "C"

Suggestions/Observations/Comments for the year under Audit

1. Member balances are subject to confirmation.

Place : Delhi
Dated : 17/08/2024

For Painuly Mittal & Associates
Chartered Accountants
FRN:-508364C


(CA Vijay Kumar)
Partner
FCA-085320



PAURI GARHWAL SWAYAM SAHAYTARTH CO-OP (U) T&C SOCIETY LTD.
TA-111, MAIN OKHLA ROAD, TUGHLAKABAD EXTN, NEW DELHI - 110019
BALANCE SHEET AS ON 31-3-2024

(Figure in Rs.)

	Particulars	Note No.	Figures as at the end of current reporting period 31.03.2024	Figures as at the end of pervious reporting period 31.03.2023
I.	<u>EQUITY AND LIABILITIES</u>			
1	Member's Fund			
	(a) Share Money	1	45,17,500.00	40,77,500.00
	(b) Reserves and surplus	2	6,33,303.24	3,92,747.04
			51,50,803.24	44,70,247.04
2	<u>Non-Current Liabilities</u>			
	(a) Long Term Borrowing/ Deposits from Members	3	25,48,855.39	14,83,249.39
			25,48,855.39	14,83,249.39
3	<u>Current liabilities</u>			
	(a) Other Current Liabilities	4	4,31,198.00	2,59,819.00
			4,31,198.00	2,59,819.00
	TOTAL		81,30,856.63	62,13,315.43
II.	<u>ASSETS</u>			
1	Non-Current assets			
	(a) Property, Plant & Equipment	5	41,400.00	52,200.00
	(b) Non Current Investments	6	-	-
	(b) Long Term Loans & Advances	7	73,33,833.00	55,01,000.00
			73,75,233.00	55,53,200.00
2	Current assets			
	(a) Cash and bank Balances	8	6,08,515.83	6,41,034.83
	(b) Other current assets	9	1,47,107.80	19,080.60
			7,55,623.63	6,60,115.43
	TOTAL		81,30,856.63	62,13,315.43

The accompanying notes 1 to 14 are an integral part of Finance statements
As Per our audit report of even date attached

FOR PAINULY MITTAL & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN NO :-508364C

CA VIJAY KUMAR
PARTNER
FCA-085320
Place : New Delhi
Date: 17/03/2024



FOR PAURI GARHWAL SWAYAM SAHAYTARTH CO-OP (U) T&C
SOCIETY LTD.

Vijay Kumar
President

Vikas Singh
Secretary

Rajwan
Treasurer

UDIN:



PAURI GARHWAL SWAYAM SAHAYTARTH CO-OP (U) T&C SOCIETY LTD.
 TA-111, MAIN OKHLA ROAD, TUGHLAKABAD EXTN, NEW DELHI - 110019

RECEIPTS & PAYMENT FROM 01/04/2023 TO 31/03/2024

Prev. Year 2023	RECEIPT	AMOUNT 2024	Prev. Year 2023	PAYMENT	AMOUNT 2024
	OPENING CASH & BANK BALANCE		-	SHARE MONEY	57,000.00
1,43,523.00	CASH IN HAND	56,973.00	25,627.00	OPTIONAL DEPOSIT	1,47,068.00
4,54,824.95	PUNJAB NATIONAL BANK	5,84,061.83	-	COMPULSORY DEPOSIT	32,400.00
			-	FIXED DEPOSIT	-
4,78,000.00	SHARE MONEY	4,97,000.00	-	RECURRING DEPOSIT	45,000.00
1,94,929.00	OPTIONAL DEPOSIT	1,09,274.00	-	COMMON WELFARE FUND	6,000.00
6,16,400.00	COMPULSORY DEPOSIT	6,23,800.00	58,83,000.00	LOAN TO MEMBERS	73,78,850.00
-	FIXED DEPOSIT	5,00,000.00	50,642.00	INTEREST PAID	76,067.00
-	RECURRING DEPOSIT	57,000.00	1,07,985.00	DIVIDEND PAID	1,22,325.00
-	BUILDING FUND	800.00	5,311.00	EDUCATION FUND PAYABLE	7,405.00
44,55,800.00	LOAN RECOVERED	55,46,017.00	-	ALMIRAH	11,200.00
5,53,548.00	INTEREST RECEIVED ON LOAN	6,52,606.00	35,000.00	SALARY	35,000.00
-	PRELIMINARY EXP. PAYABLE	1,217.80	19,601.00	AUDIT FEE	14,982.00
6,200.00	ADMISSION FEE	4,200.00	-	PROVISION FOR INTT. RECOVERABLE	13,405.00
-	FORM FEE	800.00	-	PRELIMINARY EXP.	1,217.80
200.00	SUSPENSE	-	2,174.00	PRINTING & STATIONERY	6,368.00
			113.00	POSTAGE	374.00
			-	COMPUTER EXP.	650.00
			-	COMPUTER SOFTWARE AMC	12,000.00
			36,000.00	OFFICE RENT	36,000.00
			-	WEBSITE EXP.	2,793.00
			217.12	BANK CHARGES	737.00
			9,920.00	AGM EXP.	18,402.00
			200.00	SUSPENSE	-
			8,000.00	PROFESSIONAL CHARGE PAYABLE	-
			1,000.00	CONVEYANCE	-
			30,000.00	SOFTWARE A/C	-
			47,000.00	COMPUTER A/C	-
			600.00	MISC. EXP.	-
				CLOSING CASH & BANK BALANCE	
			56,973.00	Cash in Hand	54,947.00
			5,84,061.83	PUNJAB NATIONAL BANK	93,568.83
			-	PNB SWEEP A/C	4,60,000.00
69,03,424.95	Grand Total....	86,33,749.63	69,03,424.95	Grand Total....	86,33,749.63

FOR PAINULY MITTAL & ASSOCIATES
 CHARTERED ACCOUNTANTS
 FRN NO :-508364C

Vijay Kumar
 CA VIJAY KUMAR
 PARTNER
 FCA-085320
 Place : New Delhi
 Date: 17/03/2024

PAURI GARHWAL SWAYAM SAHAYTARTH CO-OP (U) T&C SOCIETY LTD.

Sinh President *Vikas* H. Secretary *Rajeev* Treasurer

Regd: 108811
 Ser: 0887-0/0020
 dated: 20.03.2024

PAURI GARHWAL SWAYAM SAHAYTARTH CO-OP (U) T&C SOCIETY LTD.
TA-111, MAIN OKHLA ROAD, TUGHLAKABAD EXTN, NEW DELHI - 110019
Statement Of Income & Expenditure for the Year ended 31-03-2024

S. No.	Particulars	Note	For the year ended on 31/03/2024	For the year ended on 31/03/2023
1	Revenue from operations	10	7,81,851.00	5,70,193.00
2	Other Income	11	5,000.00	6,200.00
3	Total Income		7,86,851.00	5,76,393.00
4	Expenses			
	a) Finance Cost	12	1,66,898.00	75,607.00
	b) Employee Benefit Expenses	13	50,000.00	35,000.00
	c) Depreciation & Amortization Expenses	5	22,000.00	24,800.00
	d) Other expenses	14	1,12,793.80	70,723.92
	e) Total expenses		3,51,691.80	2,06,130.92
5	Profit before exceptional & extraordinary items [3-4(e)]		4,35,159.20	3,70,262.08
6	Exceptional item		-	-
7	Profit before extraordinary items		4,35,159.20	3,70,262.08
8	Extraordinary Item		-	-
9	Profit before tax		4,35,159.20	3,70,262.08
10	Tax Expenses			
	a) current tax		-	-
	b) Excess/short provision for tax related to earlier year		-	-
	c) Deffred Tax Charge/Benefit		-	-
11	Profit/loss for continuing operations		4,35,159.20	3,70,262.08
12	Profit/loss for discontinuing operations		-	-
13	Tax Expenses for discontinuing operation		-	-
14	Profit & loss from discontinuing operation after tax		-	-
15	Profit & loss for the year(11+14)		4,35,159.20	3,70,262.08
16	Appropriation for Reserves			
	Reserve Fund		1,08,790.00	92,566.00
17	Cooperative Education Fund		8,703.00	7,405.00
18	DIVIDEND PROVISION		1,80,700	1,22,325.00
19	Building Fund		35,000	35,000.00
20	BAD DEBT FUND		7,400	7,400.00
21	COMMON WELFARE FUND		40,000	40,000.00
22	Balance carried forward to Dividend Eq.Fund Sheet (15-16-17-18-19-20-21-22)		54,566.20	65,566.08

Notes attached to and forming part of
Balance Sheet

FOR PAINULY MITTAL & ASSOCIATES
CHARTERED ACCOUNTANTS
 FRN NO :-508364C

FOR PAURI GARHWAL SWAYAM SAHAYTARTH CO-OP (U) T&C
 SOCIETY LTD.

(Signature)
CA VIJAY KUMAR
 PARTNER
 FCA-085320
 Place : New Delhi
 Date: 17/03/2024



(Signature) President *(Signature)* Secretary *(Signature)* Treasurer



UDIN:

PAURI GARHWAL SWAYAM SAHAYTARTH CO-OP (U) T&C SOCIETY LTD.
TA-111, MAIN OKHLA ROAD, TUGHLAKABAD EXTN, NEW DELHI - 110019
Notes forming part of the Financial Statements for the year ended, 31 March 2024

(Figure in Rs.)

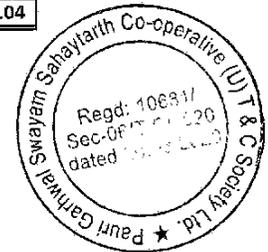
Note No.	1	Share Capital	
		As at 31-03-2024	As at 31-03-2023
Opening Share Capital		40,77,500.00	35,99,500.00
Add: Received during the year		4,97,000.00	4,78,000.00
Less: Paid/ Adjusted during the year		57,000.00	-
Closing Share Capital		45,17,500.00	40,77,500.00

Note No.	2	Reserve & Surplus		
		Reference	As at 31-03-2024	As at 31-03-2023
BUILDING FUND				
Opening Fund		70,000.00	35,000.00	
Add: Received during the year		800.00	-	
Add: Appropriation during the year		35,000.00	35,000.00	
Less: Utilized during the year		-	-	
Closing Balance	A	1,05,800.00	70,000.00	
Income & Expenditure	B	-	-	
BAD DEBT FUND				
Opening Fund		7,400.00	-	
Add: Appropriated during the year		7,400.00	7,400.00	
Less: Utilized during the year		-	-	
Closing Balance	C	14,800.00	7,400.00	
COMMON WELFARE FUND				
Opening Fund		40,000.00	-	
Add: Appropriated during the year		40,000.00	40,000.00	
Less: Utilized during the year		6,000.00	-	
Closing Balance	D	74,000.00	40,000.00	
DIVIDEND EQUALISATION FUND				
Opening Fund		1,16,404.04	50,837.96	
Add: Appropriated during the year		54,566.20	65,566.08	
Less: Utilized during the year		-	-	
Closing Balance	E	1,70,970.24	1,16,404.04	
RESERVE FUND				
Opening Fund		1,58,943.00	66,377.00	
Add: Appropriated during the year		1,08,790.00	92,566.00	
Less: Utilized during the year		-	-	
Closing Balance	F	2,67,733.00	1,58,943.00	
Reserve & Surplus	A to F	6,33,303.24	3,92,747.04	

For Pauri Garhwal Swayam Sahayarth
 Co-operative (U) T & C Society Ltd.

Vikas Singh
 Secretary

G. D. Singh
 President



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Note No.	3	Long Term Borrowing/ Deposit from Members	
Particulars		As at 31-03-2024	As at 31-03-2023
Compulsory Deposits			
Opening Deposits		12,81,600.00	6,65,200.00
Add: Received during the year		6,23,800.00	6,16,400.00
Less: Paid During the year		32,400.00	-
Closing Balance	G	18,73,000.00	12,81,600.00
OPTIONAL DEPOSIT			
Opening Deposits		2,01,649.39	32,347.39
Add: Received during the year		1,09,274.00	1,94,929.00
Less: Paid During the year		1,47,068.00	25,627.00
Closing Balance	H	1,63,855.39	2,01,649.39
FIXED DEPOSIT			
Opening Deposits		-	-
Add: Received during the year		5,00,000.00	-
Less: Paid During the year		-	-
Closing Balance	I	5,00,000.00	-
RECURRING DEPOSIT			
Opening Deposits		-	-
Add: Received during the year		57,000.00	-
Less: Paid During the year		45,000.00	-
Closing Balance	J	12,000.00	-
Deposit from Members	E to J	25,48,855.39	14,83,249.39

Note No.	4	Other Current Liabilities	
Particulars		As at 31-03-2024	As at 31-03-2023
INTEREST PAYABLE		1,66,448.00	75,607.00
AUDIT FEE PAYABLE		16,347.00	14,982.00
PROPOSED DIVIDEND		1,80,700.00	1,22,325.00
SALARY PAYABLE		50,000.00	35,000.00
PROFESSION CH. PAYABLE		9,000.00	4,500.00
EDUCATION FUND PAYABLE		8,703.00	7,405.00
Other Current Liabilities		4,31,198.00	2,59,819.00

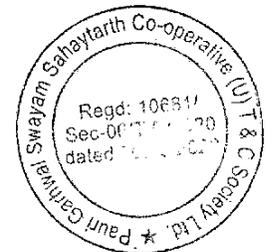
Note No.	6	Non-current Investment	
Particulars		As at 31-03-2024	As at 31-03-2023
Investment			
Non- Current Investment		-	-

Note No.	7	Long Term Loans & Advances	
Particulars		As at 31-03-2024	As at 31-03-2023
Loan to Members			
Opening Loan to Members		55,01,000.00	40,73,800.00
Add: Disbursal during the year		73,78,850.00	58,83,000.00
Less: Repayments during the year		55,46,017.00	44,55,800.00
Loan to Members		73,33,833.00	55,01,000.00

For Pauri Garhwal Swayam Sahayarth
Co-operative (U) T & C Society Ltd.

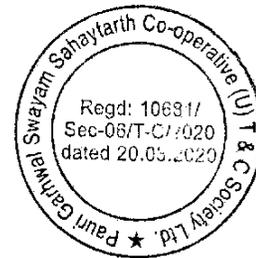
Vikas Singh
Secretary

SINHM
President



Note No.	8	Cash & Bank Balances	
		As at 31-03-2024	As at 31-03-2023
Bank Balances			
PUNJAB NATIONAL BANK		93,568.83	5,84,061.83
PNB SWEEP A/C		4,60,000.00	-
CASH IN HAND		54,947.00	56,973.00
Cash & Bank Balances		6,08,515.83	6,41,034.83

Note No.	9	Other Current Assets	
		As at 31-03-2024	As at 31-03-2023
INTEREST RECOVERABLE FROM MEMBERS			
PRELIMINARY EXP.		1,45,890.00	16,645.00
		1,217.80	2,435.60
Other Current Assets		1,47,107.80	19,080.60



For Pauri Garhwal Swayam Sahayarth
Co-operative (U) T & C Society Ltd.
Vikas Singh
Secretary
[Signature]
President



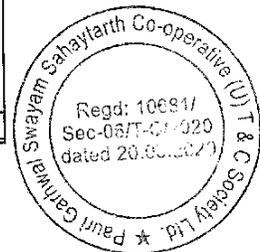
Note No.	10	Revenue from Operations	
		For the year ended on 31/03/2024	For the year ended on 31/03/2023
Particulars			
Interest earned from Members		6,52,606.00	5,53,548.00
Add: Recoverable		1,45,890.00	16,645.00
Less: Last Year Recoverable		16,645.00	-
Revenue from Operations		7,81,851.00	5,70,193.00

Note No.	11	Other Income	
		For the year ended on 31/03/2024	For the year ended on 31/03/2023
Particulars			
Admission Fees		4,200.00	6,200.00
Form Fee		800.00	-
Other Income		5,000.00	6,200.00

Note No.	12	Finance Cost	
		For the year ended on 31/03/2024	For the year ended on 31/03/2023
Particulars			
Interest Paid to Members			
- Comput Dep ,O.D , LSM,MMDS,RD		76,057.00	50,642.00
Add: Payable		1,66,448.00	75,607.00
Less: Last Year Payable		75,607.00	50,642.00
Finance Costs		1,66,898.00	75,607.00

Note No.	13	Employee Benefit Expenses	
		For the year ended on 31/03/2024	For the year ended on 31/03/2023
Particulars			
SALARY		50,000.00	35,000.00
Employee Benefit Expenses		50,000.00	35,000

Note No.	14	Other Expenses	
		For the year ended on 31/03/2024	For the year ended on 31/03/2023
Particulars			
Provision for Intt. Recoverable		13,405.00	-
PRINTING & STATIONERY		6,368.00	2,174.00
PRELIMINARY EXP.		1,217.80	1,217.80
POSTAGES		374.00	113.00
BANK CHARGES		737.00	217.12
AGM EXP.		18,402.00	9,920.00
PROFESSIONAL CHARGES		4,500.00	4,500.00
MISC EXP.		-	600.00
CONVEYANCE		-	1,000.00
OFFICE RENT		36,000.00	36,000.00
AUDIT FEE		16,347.00	14,982.00
COMPUTER EXP.		650.00	-
COMPUTER SOFTWARE AMC		12,000.00	-
WEBSITE EXP.		2,793.00	-
Other Expenses		1,12,793.80	70,723.92



For Pauri Garhwal Swayam Sahayarth
Co-operative (U) T & C Society Ltd.

Vikas Singh
Secretary

Om Singh
President

