

**BRIEF SUMMARY OF THE SOCIETY**

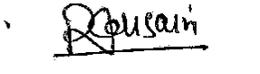
Audit Period : 2024-2025	District : South
Name of the Society	Pauri Garhwal Sawyam Sahayarth Co-operative (Urban) Thrift & Credit Society Ltd.
Address of the Society	TA – 111, 3 <sup>rd</sup> Floor, Main Okhla Road, Tughlakabad Extn., New Delhi 110 019.
Address of the Site (G/H)	-NA-
Registration No.	10681/Sec-06/T-C/2020 Category – T/C
Deposits : Rs.49,37,226.39	Paid up Share Capital Rs.55,01,500.00
Details of Bank Account	PNB Bank
Details of Financial Assistance Claimed/ MDA etc.	NIL
Details of Loan from DCHFC/DSCB	-NA-
Area of Operation	NCT of Delhi
Date of last election held	Election: 29.10.2023 AGM : 29.09.2024
Pending Enquiries (u/s – 55/99)	-NA-
No. of Pending Arbitration Cases/Suits	NIL
Audit Fees Claimed	Rs.19,282.00
Any irregularity of Misappropriation Mismanagement/Fraud	-NA-
Name of the Managing Committee Members during audit period	President Secretary Treasurer

**AT THE TIME OF**

	Previous Audit	Present Audit
Audit Period	2023-2024	2024-2025
Number of the Members	288	340
No. of Resign/Retire Members	06	01
No. of New enrolled Members	21	53
Name of the CA's	Painuly Mittal & Associates	Sumit Sharma & Co.
Audit Classification (u/s – 68 (ii))	"E"	"E"
Sanctioned MCL	-NA-	-NA-
Sanctioned CCL	-NA-	-NA-
Turnover of the Society	Rs.80,25,233.80	Rs.99,97,159.00
Working Capital	Rs.80,89,456.63	Rs.122,34,128.83
Sale	-NA-	-NA-
Net Profit/Surplus	Rs.4,35,159.20	Rs.7,06,153.20
Education Fund Due	Rs.8,703.00	Rs.14,123.00
Education Fund paid on date	27.08.2024	

  
YASHPAL SINGH  
(PRESIDENT)

  
VIKAS SINGH  
(SECRETARY)

  
RAJPAL SINGH GUSAIN  
(TREASURER)



**SUMIT SHARMA & CO.**  
**CHARTERED ACCOUNTANTS**  
**C-3/69A, KESHAV PURAM, DELHI-110034**

**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, 2025, 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, 2025;
- 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

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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.

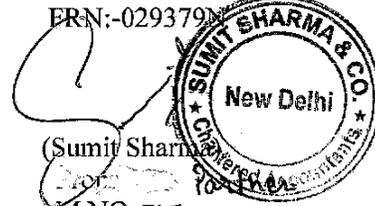
Place: Delhi

Dated: 28/8/25

For Sumit Sharma & Co.

Chartered Accountants

ERN:-029379



(Sumit Sharma)

For

M.NO 515953

UDIN:- 25515953BMJLQV9245

**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 31<sup>st</sup> MARCH, 2025**

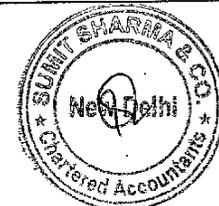
**PART - "A"**

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

**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	N.A.



	particular reference to categorization of members both for the purpose of getting building plans approved as also handing over the possession of flats?	
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.



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**DETAILS OF BALANCE SHEET**

**Liabilities:**

**A)**

**Share Capital**

Balance under this head as on 31.03.2025 is Rs.55,01,500.00 as against Rs.45,17,500.00 as on 31.3.2024. During the year under audit, a sum of Rs.10,04,000.00 was received from the members and a sum of Rs.20,000.00 have been paid to resigned members of the society.

**B)**

**Compulsory Deposit**

Balance under this head as on 31.03.2025 is Rs.25,82,200.00 as against Rs.18,73,000.00 as on 31.3.2024. During the period under audit the society has received Rs.7,18,400.00 from the members and a sum of Rs.9,200.00 was refunded to members.

**C)**

**Statutory Reserve Fund**

Balance under this head as on 31.03.2025 is Rs.4,44,271.00 as against Rs.2,67,733.00 as on 31.3.2024. During the year a sum of Rs.1,76,538.00 has been transferred to this fund from current year surplus. This amount is 25% of the net profits of Rs.7,06,153.20 for the year ending on 31.03.2025.

**D)**

**Dividend Equalisation Fund**

Balance under this head as on 31.03.2025 is Rs.2,16,402.44 as against Rs.1,70,970.24 as on 31.3.2024. During the year a sum of Rs.45,432.20 has been transferred to this fund from current year surplus.

**E)**

**Building Fund**

Balance under this head as on 31.03.2025 is Rs.2,58,450.00 as against Rs.1,05,800.00 as on 31.03.2024. During the year a sum of Rs.2,650.00 has been received to this fund and a sum of Rs.1,50,000.00 has been transferred to this fund from current year surplus.

**F)**

**Bad Debts Fund**

Balance under this head as on 31.03.2025 is Rs.64,800.00 as against Rs.14,800.00 as on 31.03.2024. During the year a sum of Rs.50,000.00 has been transferred to this fund from current year surplus.

**G)**

**Common Welfare Fund**

Balance under this head as on 31.03.2025 is Rs.1,18,000.00 as against Rs.74,000.00 as on 31.03.2024. During the year a sum of Rs.50,000.00 has been transferred to this fund from current year surplus and Rs.6,000.00 has been utilized from this fund.

**H)**

**Fixed Deposit**

Balance under this head as on 31.03.2025 is Rs.20,42,522.00 as against Rs.5,00,000.00 as on 31.03.2024. During the period under audit the society has received Rs.21,42,522.00 from the members and a sum of Rs.6,00,000.00 was refunded to members.

**I)**

**Other items are self explanatory.**

**ASSETS:**

**i)**

**Fixed Assets**

Balance under this head as on 31.03.2025 Rs.41,400.00 as against Rs.41,400.00 as on 31.03.2024. During the year an addition of Rs. Nil has been made and Rs.13,536.00 has been provided as depreciation on this asset.

**ii)**

**Loans to Members**

Balance under this head as per Balance Sheet on 31.03.2025 is Rs.1,06,45,950.00 as against Rs.73,33,833.00 as on 31.3.2024. During the period Rs.1,14,95,400.00 were given as loan to members and Rs.81,83,283.00 were recovered.



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iii) **Interest Recoverable**

Balance under this head as on 31.03.2025 is Rs.2,20,517.00 as there is recoverable during the period.

iv) **Cash in Hand**

Balance under this head as on 31.03.2025 is Rs.62,994.00. Certificate of Cash Balance is enclosed herewith.

v) **Balance with Bank**

Balance under this head stood at Rs.13,04,567.83 at the close of the year as on 31.03.2025. Bank certificate/statement and reconciliation is enclosed herewith.

**DETAILS OF INCOME & EXPENDITURE ACCOUNT**

**INCOME:**

a) **Interest Earned on Loan**

During the period ending on 31.03.2025 the society has earned as interest a sum of Rs.12,04,517.00 on loans advanced by it to its members.

b) **Admission Fee**

During the period ending on 31.03.2025 the society has received as sum of Rs.10,600.00 as admission fees from its members.

**EXPENSES**

i) **Interest**

During the period ending on 31.03.2025 the society has paid/credited a sum of Rs.3,26,435.00 to the members as Interest.

ii) **Net Surplus**

The net surplus of the society for the year is Rs.7,06,153.20.

**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: 28/8/25

For Sumit Sharma & Co.  
Chartered Accountants  
ERN:-0293797  
New Delhi  
(Sumit Sharma)  
M.NO 515953

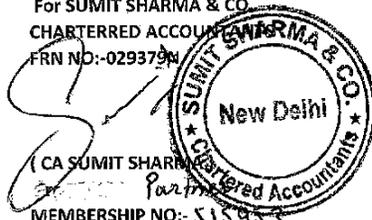
Pauni Garhwal Sawayam Sahayarth Co-operative (Urban) Thrift & Credit Society Ltd.  
TA - 111, MAIN OKHLA ROAD, TUGHLAKABAD EXTN., NEW DELHI - 110 019  
BALANCE SHEET AS ON 31-03-2025

		(Figures in Rs.)		
	Particulars	Note no.	Figures as at the end of Current report period 31.03.2025	Figures as at the end of Previous report period 31.03.2024
I	<b>EQUITY AND LIABILITIES</b>			
1	<b>Member's Fund</b>			
	(a) Share Money	1	55,01,500.00	45,17,500.00
	(b) Reserves and Surplus	2	11,01,923.44	6,33,303.24
			<b>66,03,423.44</b>	<b>51,50,803.24</b>
2	<b>Non-Current Liabilities</b>			
	(a) Long Term Borrowings/Deposits from Members	3	49,37,226.39	25,48,855.39
			<b>49,37,226.39</b>	<b>25,48,855.39</b>
3	<b>Current Liabilities</b>			
	(a) Other Current Liabilities	4	7,21,343.00	4,31,198.00
			<b>7,21,343.00</b>	<b>4,31,198.00</b>
	<b>Total</b>		<b>1,22,61,992.83</b>	<b>81,30,856.63</b>
II	<b>ASSETS</b>			
1	<b>Non-Current Assets</b>			
	(a) Property, Plant & Equipment	5	27,864.00	41,400.00
	(b) Non-Current Investments	6	100.00	-
	(c) Long Term Loans & Advances	7	1,06,45,950.00	73,33,833.00
			<b>1,06,73,914.00</b>	<b>73,75,233.00</b>
2	<b>Current Assets</b>			
	(a) Cash and Bank Balances	8	13,67,561.83	6,08,515.83
	(b) Other Current Assets	9	2,20,517.00	1,47,107.80
			<b>15,88,078.83</b>	<b>7,55,623.63</b>
	<b>Total</b>		<b>1,22,61,992.83</b>	<b>81,30,856.63</b>

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

For SUMIT SHARMA & CO.  
CHARTERED ACCOUNTANTS  
FRN NO:- 029379

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



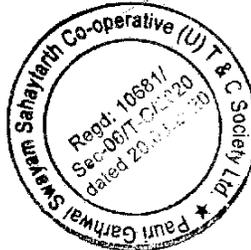
CA SUMIT SHARMA  
MEMBERSHIP NO:- 515953  
Place : New Delhi  
Date: 28/8/25

*Yashpal Singh*  
YASHPAL SINGH  
PRESIDENT

*Vikas Singh*  
VIKAS SINGH  
SECRETARY

*Rajpal Singh Gusain*  
RAJPAL SINGH GUSAIN  
TREASURER

UDIN: 25515953BMJLRV9245



**Paari Garhwal Sawyam Sahayarth Co-operative (Urban) Thrift & Credit Society Ltd.**

RECEIPT AND DISBURSEMENTS A/C FROM 1.4.2024 TO 31.03.2025			
PREVIOUS YR. AMOUNT(Rs.)	RECEIPTS	CURRENT YR. AMOUNT(Rs.)	DISBURSEMENT
56,973.00	OPENING CASH & BANK BALANCE	57,000.00	SHARE MONEY
5,84,061.83	CASH IN HAND	1,47,068.00	OPTIONAL DEPOSIT
-	PUNJAB NATIONAL BANK	32,400.00	COMPULSORY DEPOSIT
-	PNB SWEEP A/C	-	FIXED DEPOSIT
4,97,000.00	SHARE MONEY	45,000.00	RECURRING DEPOSIT
1,09,274.00	OPTIONAL DEPOSIT	6,000.00	COMMON WELFARE FUND
6,23,800.00	COMPULSORY DEPOSIT	73,78,850.00	LOAN TO MEMBERS
5,00,000.00	FIXED DEPOSIT	76,057.00	INTEREST PAID
57,000.00	RECURRING DEPOSIT	1,22,325.00	DIVIDEND PAID
800.00	BUILDING FUND	7,405.00	EDUCATION FUND PAYABLE
55,46,017.00	LOAN RECOVERED	11,200.00	ALMIRAH
6,52,606.00	INTEREST RECD ON LOAN	14,982.00	AUDIT FEE
-	INTEREST RECD ON SWEEP A/C	35,000.00	SALARY
4,200.00	ADMISSION FEE	13,405.00	PROVISION FOR INTT. RECOVERABLE
800.00	FORM FEES	6,368.00	PRINTING & STATIONARY
		374.00	POSTAGE
		737.00	BANK CHARGES
		18,402.00	AGM EXP
		-	PROFESSIONAL CH. PAYABLE
		650.00	COMPUTER EXP.
		12,000.00	COMPUTRT SOFTWARE AMC
		2,793.00	WEBSITE EXPENSE
		36,000.00	OFFICE RENT
		-	OFFICE EXPENSE
		-	MEMBERSHIP & SUBSCRIPTION
		54,947.00	<b>CLOSING CASH &amp; BANK BALANCE</b>
		93,568.83	CASH IN HAND
		4,60,000.00	PUNJAB NATIONAL BANK
		86,32,531.83	PNB SWEEP A/C
86,32,531.83		1,06,05,674.83	
			<b>1,06,05,674.83</b>

For SUMIT SHARMA & CO  
 CHARTERED ACCOUNTANTS  
 FRN No.-029379NA  
 (CA SUMIT SHARMA)  
 MEMBERSHIP NO.- 5  
 Place : New Delhi  
 Date: 28/8/25

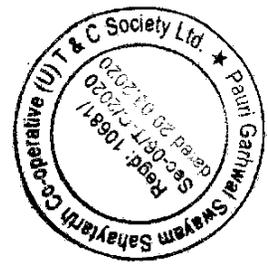


PAURI GARHWAL SWAYAM SAHAYARTH CO-OP (U) T&C SOCIETY LTD.

*Yashpal Singh*  
 YASHPAL SINGH  
 PRESIDENT

*Vikas Singh*  
 VIKAS SINGH  
 SECRETARY

*Rajpal Singh Gusain*  
 RAJPAL SINGH GUSAIN  
 TREASURER



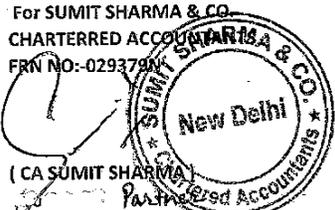
**Pauri Garhwal Swayam Sahayarth Co-operative (Urban) Thrift & Credit Society Ltd.**  
**TA - 111, MAIN OKHLA ROAD, TUGHLAKABAD EXTN., NEW DELHI - 110 019**  
**Statement of Income & Expenditure for the year ended on 31-03-2025**

S. No.	Particulars	Note	For the year ended on 31/03/2025	For the year ended on 31/03/2024
1	Revenue from Operations	10	12,04,517.00	7,81,851.00
2	Other Income	11	48,107.00	5,000.00
3	<b>Total Income</b>		<b>12,52,624.00</b>	<b>7,86,851.00</b>
4	Expenses			
	a) Finance Cost	12	3,26,435.00	1,66,898.00
	b) Employee Benefit Expenses	13	50,000.00	50,000.00
	c) Depreciation & Amortization Expes	5	13,536.00	22,000.00
	d) Other Expenses	14	1,56,499.80	1,12,793.80
	<b>e) Total Expenses</b>		<b>5,46,470.80</b>	<b>3,51,691.80</b>
5	<b>Profit before exceptional &amp; extraordinary items [3-4(e)]</b>		<b>7,06,153.20</b>	<b>4,35,159.20</b>
6	Exceptional Item		-	-
7	<b>Profit before extraordinary item</b>		<b>7,06,153.20</b>	<b>4,35,159.20</b>
8	Extraordinary item		-	-
9	<b>Profit before tax</b>		<b>7,06,153.20</b>	<b>4,35,159.20</b>
10	Tax Expenses			
	a) Current Tax		-	-
	b) Excess/short provision for tax related to earlier year		-	-
	c) Deferred tax change/benefit		-	-
11	<b>Profit/loss for continuing operations</b>		<b>7,06,153.20</b>	<b>4,35,159.20</b>
12	Profit/loss for discontinuing operations		-	-
13	Tax expenses for discontinuing operations		-	-
14	Profit & Loss from discontinuing operations after tax		-	-
15	<b>Profit &amp; Loss for the year (11+14)</b>		<b>7,06,153.20</b>	<b>4,35,159.20</b>
16	Appropriation for Reserves			
	Reserve Fund		1,76,538.00	1,08,790.00
17	Cooperative Education Fund		14,123.00	8,703.00
18	DIVIDEND PROVISION		2,20,060.00	1,80,700.00
19	Building Fund		1,50,000.00	35,000.00
20	BAD DEBT FUND		50,000.00	7,400.00
21	COMMON WELFARE FUND		50,000.00	40,000.00
22	<b>Balance carried forward to Dividend Eq. Fund Sheet (15-16-17-18-19-20-21)</b>		<b>45,432.20</b>	<b>54,566.20</b>

Notes attached to and forming part of Balance Sheet

For SUMIT SHARMA & CO.  
 CHARTERED ACCOUNTANTS  
 FRN NO:- 02937994

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



(CA SUMIT SHARMA)  
 MEMBERHIP NO:- 515953  
 Place : New Delhi  
 Date: 28/8/25

*Yashpal Singh*  
 YASHPAL SINGH  
 PRESIDENT

*Vikas Singh*  
 VIKAS SINGH  
 SECRETARY

*Rajpal Singh Gusain*  
 RAJPAL SINGH GUSAIN  
 TREASURER

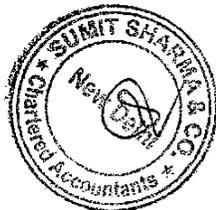
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**Pauni Garhwal Swayam Sahayarth Co-operative (Urban) Thrift & Credit Society Ltd.**  
**TA - 111, MAIN OKHLA ROAD, TUGHLAKABAD EXTN., NEW DELHI - 110 019**  
Notes forming part of the Financial Statements for the year ended 31 March 2025

(Figures in Rs.)

Note no.	1	Share Capital	
		As at 31-03-2025	As at 31-03-2024
<b>Particulars</b>			
Opening Share Capital		45,17,500.00	40,77,500.00
Add: Received during the year		10,04,000.00	4,97,000.00
Less: Paid/Adjusted during the year		-20,000.00	-57,000.00
<b>Closing Share Capital</b>		<b>55,01,500.00</b>	<b>45,17,500.00</b>
<b>Note no.</b>	<b>2</b>	<b>Reserve &amp; Surplus</b>	
<b>Particulars</b>	<b>Reference</b>	<b>As at 31-03-2025</b>	<b>As at 31-03-2024</b>
<b>BUILDING FUND</b>			
Opening fund		1,05,800.00	70,000.00
Add: Received during the year		2,650.00	800.00
Add: Appropriation during the year		1,50,000.00	35,000.00
Less: Utilized during the year		-	-
<b>Closing Balance</b>	<b>A</b>	<b>2,58,450.00</b>	<b>1,05,800.00</b>
<b>BAD DEBT FUND</b>			
Opening fund		14,800.00	7,400.00
Add: Appropriation during the year		50,000.00	7,400.00
Less: Utilized during the year		-	-
<b>Closing Balance</b>	<b>B</b>	<b>64,800.00</b>	<b>14,800.00</b>
<b>COMMON WELFARE FUND</b>			
Opening fund		74,000.00	40,000.00
Add: Appropriation during the year		50,000.00	40,000.00
Less: Utilized during the year		-6,000.00	-6,000.00
<b>Closing Balance</b>	<b>C</b>	<b>1,18,000.00</b>	<b>74,000.00</b>
<b>DIVIDEND EQUALISATION FUND</b>			
Opening fund		1,70,970.24	1,16,404.04
Add: Appropriation during the year		45,432.20	54,566.20
Less: Utilized during the year		-	-
<b>Closing Balance</b>	<b>D</b>	<b>2,16,402.44</b>	<b>1,70,970.24</b>
<b>RESERVE FUND</b>			
Opening fund		2,67,733.00	1,58,943.00
Add: Appropriation during the year		1,76,538.00	1,08,790.00
Less: Utilized during the year		-	-
<b>Closing Balance</b>	<b>E</b>	<b>4,44,271.00</b>	<b>2,67,733.00</b>
<b>Reserve &amp; Surplus</b>	<b>A to E</b>	<b>11,01,923.44</b>	<b>6,33,303.24</b>



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

*Vikas Singh*  
Secretary

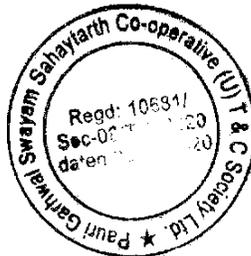
*AJAY*  
President

Note no.	3	Long Term Deposit from Members	
Particulars		As at 31-03-2025	As at 31-03-2024
<b>COMPULSORY DEPOSIT</b>			
Opening Deposit		18,73,000.00	12,81,600.00
Add: Received during the year		7,18,400.00	6,23,800.00
Less: Paid during the year		-9,200.00	-32,400.00
<b>Closing Balance</b>	<b>F</b>	<b>25,82,200.00</b>	<b>18,73,000.00</b>
<b>OPTIONAL DEPOSIT</b>			
Opening Deposit		1,63,855.39	2,01,649.39
Add: Received during the year		49,920.00	1,09,274.00
Less: Paid during the year		-95,271.00	-1,47,068.00
<b>Closing Balance</b>	<b>G</b>	<b>1,18,504.39</b>	<b>1,63,855.39</b>
<b>FIXED DEPOSIT</b>			
Opening Deposit		5,00,000.00	-
Add: Received during the year		21,42,522.00	5,00,000.00
Less: Paid during the year		-6,00,000.00	-
<b>Closing Balance</b>	<b>H</b>	<b>20,42,522.00</b>	<b>5,00,000.00</b>
<b>RECURRING DEPOSIT</b>			
Opening Deposit		12,000.00	-
Add: Received during the year		2,34,000.00	57,000.00
Less: Paid during the year		-52,000.00	-45,000.00
<b>Closing Balance</b>	<b>I</b>	<b>1,94,000.00</b>	<b>12,000.00</b>
<b>Deposit from Members</b>	<b>F to I</b>	<b>49,37,226.39</b>	<b>25,48,855.39</b>

Note no.	4	Other Current Liabilities	
Particulars		As at 31-03-2025	As at 31-03-2024
INTEREST PAYABLE		3,58,558.00	1,66,448.00
AUDIT FEE PAYABLE		19,282.00	16,347.00
PROPOSED DIVIDEND		2,20,060.00	1,80,700.00
SALARY PAYABLE		50,000.00	50,000.00
PROFESSION CH. PAYABLE		5,000.00	9,000.00
EDUCATION FUND PAYABLE		14,123.00	8,703.00
DIVIDEND PAYABLE		54,320.00	-
<b>Other Current Liabilities</b>		<b>7,21,343.00</b>	<b>4,31,198.00</b>

Note no.	5	Fixed Assets	
Particulars		As at 31-03-2025	As at 31-03-2024
Separate sheet attached			

Note no.	6	Non-current Investment	
Particulars		As at 31-03-2025	As at 31-03-2024
Investment			
SHARES-DSCU		100.00	-
<b>Non-current Investment</b>		<b>100.00</b>	<b>-</b>



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

Vikas Singh  
Secretary

S. Singh  
President

Note no.	7	Long Term Loans & Advances	
Particulars		As at 31-03-2025	As at 31-03-2024
<b>Loan to Members</b>			
Opening Loan to Members		73,33,833.00	55,01,000.00
Add: Disbursal during the year		1,14,95,400.00	73,78,850.00
Less: Repayments during the year		-81,83,283.00	-55,46,017.00
<b>Loan to Members</b>		<b>1,06,45,950.00</b>	<b>73,33,833.00</b>

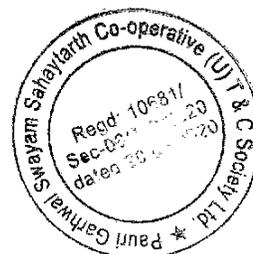
Note no.	8	Cash & Bank Balances	
Particulars		As at 31-03-2025	As at 31-03-2024
<b>Bank Balances</b>			
PUNJAB NATIONAL BANK		4,24,567.83	93,568.83
PNB SWEEP A/C		8,80,000.00	4,60,000.00
<b>CASH IN HAND</b>		<b>62,994.00</b>	<b>54,947.00</b>
<b>Cash &amp; Bank Balances</b>		<b>13,67,561.83</b>	<b>6,08,515.83</b>

Note no.	9	Other current Assets	
Particulars		As at 31-03-2025	As at 31-03-2024
INTEREST RECOVERABLE FROM MEMBERS		2,20,517.00	1,45,890.00
PRELIMINARY EXP.		-	1,217.80
<b>Other Current Assets</b>		<b>2,20,517.00</b>	<b>1,47,107.80</b>

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

Vikas Singh  
Secretary

*[Signature]*  
President



Note no.	10	Revenue from Operations	
Particulars		for the year ended on 31-03-2025	for the year ended on 31-03-2024
Interest earned from Members		11,29,890.00	6,52,606.00
Add: Recoverable		2,20,517.00	1,45,890.00
Less: Last year recoverable		-1,45,890.00	-16,645.00
<b>Revenue from Operations</b>		<b>12,04,517.00</b>	<b>7,81,851.00</b>

Note no.	11	Other Income	
Particulars		for the year ended on 31-03-2025	for the year ended on 31-03-2024
Admission Fees		10,600.00	4,200.00
Form Fees		2,650.00	800.00
Interest Income on PNB Sweep A/C		34,857.00	-
<b>Other Income</b>		<b>48,107.00</b>	<b>5,000.00</b>

Note no.	12	Finance Cost	
Particulars		for the year ended on 31-03-2025	for the year ended on 31-03-2024
<b>Interest paid to Members</b>			
Compulsory Dep./OD/FD/RD		1,34,325.00	76,057.00
Add: Payable		3,58,558.00	1,66,448.00
Less: Last year Payable		-1,66,448.00	-75,607.00
<b>Finance Cost</b>		<b>3,26,435.00</b>	<b>1,66,898.00</b>

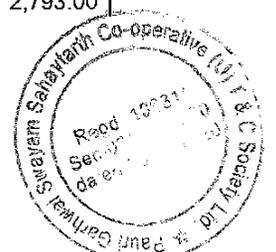
Note no.	13	Employee Benefit Expenses	
Particulars		for the year ended on 31-03-2025	for the year ended on 31-03-2024
Salary		50,000.00	50,000.00
<b>Employee Benefit Expenses</b>		<b>50,000.00</b>	<b>50,000.00</b>

Note no.	14	Other Expenses	
Particulars		for the year ended on 31-03-2025	for the year ended on 31-03-2024
Provision for Intt. Recoverable		51,653.00	13,405.00
PRINTING & STATIONARY		2,405.00	6,368.00
PRELIMINAY EXP.		1,217.80	1,217.80
POSTAGES		482.00	374.00
BANK CHARGES		2,688.00	737.00
AGM EXP.		14,519.00	18,402.00
PROFESSIONAL CHARGES		5,000.00	4,500.00
OFFICE EXP.		260.00	-
OFFICE RENT		36,000.00	36,000.00
AUDIT FEE		19,282.00	16,347.00
COMPUTER EXP.		-	650.00
COMPUTER SOFTWARE AMC		12,000.00	12,000.00
WEBSITE EXP.		5,988.00	2,793.00

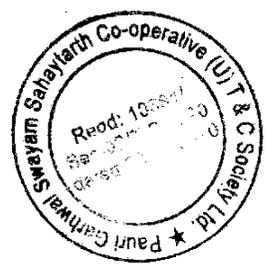


For Pauri Garhwal Swayam Sahayarth  
Co-operative (U) T & C Society Ltd.  
Vikas Singh  
Secretary

President



MEMBERSHIP & SUBSCRIPTION		5,005.00	-
Other Expenses		1,56,499.80	1,12,793.80



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

*Vikas Singh*  
Secretary

*Anand*  
President



