

PART I - Form of BALANCE SHEET
THE ADARSH CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LIMITED
Balance Sheet as on 31st March' 2025

(Amount in INR)

	Particulars	Note No.	31.03.2025	31.03.2024
I.	<u>EQUITY AND LIABILITIES</u>			
(1)	<u>Society's Fund</u>			
	(a) Share Capital	3	17,324,000.00	16,639,500.00
	(b) Reserve & Surplus	4	16,379,756.62	15,239,564.67
			33,703,756.62	31,879,064.67
(2)	<u>Non-current Liabilities</u>			
	(a) Long-terms Borrowings	5	72,121,082.00	62,667,711.00
			72,121,082.00	62,667,711.00
(3)	<u>Current Liabilities</u>			
	(a) Other Current Liabilities	6	15,522,441.00	16,440,975.00
			15,522,441.00	16,440,975.00
	TOTAL		121,347,279.62	110,987,750.67
II.	<u>ASSETS</u>			
1.	<u>Non-current Assets</u>			
	(a) Property, Plant & Equipment and Intangible assets			
	(i) Property, Plant & Equipment	7	266,279.00	225,344.00
	(b) Long Term Loans & Advances	8	102,551,029.00	94,291,398.00
	(c) Other Non-Current Assets	9	0.00	0.00
			102,817,308.00	94,516,742.00
2.	<u>Current Assets</u>			
	(a) Cash and bank balances	10	938,176.62	672,129.67
	(b) Other current assets	11	17,591,795.00	15,798,879.00
			18,529,971.62	16,471,008.67
	TOTAL		121,347,279.62	110,987,750.67

The accompanying notes 1 to 17 are an integral part of Financial statements

As per our audit report of even date attached

THE ADARSH CO-OPERATIVE (U) T&C SOCIETY LTD.

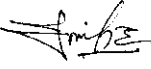
For A P N & Associates

Chartered Accountants

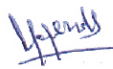
Firm Regn No. 001876N


 (CA. Manoj Aggarwal)
 Partner




 (PRESIDENT)
 Place : Delhi
 Dated:


 (VICE PRESIDENT)


 (SECRETARY)

PART II - Form of STATEMENT OF INCOME & EXPENDITURE
THE ADARSH CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LIMITED
Income & Expenditure Account for the year ended 31st March, 2025

	Particulars	Note No.	31.03.2025	31.03.2024
I.	<u>Income:</u>			
(a)	Revenue from operations	12	17,875,353.00	16,448,070.00
(b)	Other Income	13	-	-
	Total Income		17,875,353.00	16,448,070.00
II.	<u>Expenses:</u>			
(a)	Employees Benefit Expenses	14	3,283,070.00	3,333,400.00
(b)	Depreciation and amortization Expense	5	32,863.00	31,774.00
(c)	Finance Cost	16	7,349,822.00	6,644,173.00
(d)	Other expenses	17	4,845,939.05	4,387,114.04
	Total Expense		15,511,694.05	14,396,461.04
III.	Excess of Income over Expenditure (I - II)		2,363,658.95	2,051,608.96
	Appropriation:			
	Transfer to Staff Welfare Fund		500,000.00	400,000.00
	Transfer to Co-op Education Fund		47,273.00	41,032.00
	Transfer to General Reserve		590,915.00	512,902.00
	Transfer to Dividend Payable		1,732,400.00	1,663,950.00
	Balance transferred to Balance Sheet		-506,929.05	-566,275.04
	Total		2,363,658.95	2,051,608.96

The accompanying notes 1 to 17 are an integral part of Financial statements

As per our audit report of even date attached

THE ADARSH CO-OPERATIVE (U) T&C SOCIETY LTD.

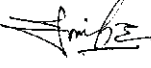
For A P N & Associates

Chartered Accountants

Firm Regn No. 001876N


 (CA. Manoj Aggarwal)
 Partner




 (PRESIDENT)
 Place : Delhi
 Dated:


 (VICE PRESIDENT)


 (SECRETARY)

THE ADARSH CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LIMITED
Notes forming part of the Financial Statements for the year ended, 31 March 2025

Note 3

Share Capital	31.03.2025 Rs.	31.03.2024 Rs.
Share Money	17,324,000.00	16,639,500.00
Total	17,324,000.00	16,639,500.00

Note 4

Reserves & Surplus	31.03.2025 Rs.	31.03.2024 Rs.
General Reserve Fund	7,654,165.00	7,063,250.00
Building Fund	746,500.00	696,500.00
Staff Welfare Fund	2,047,630.00	2,109,553.00
Welfare Fund	283,000.00	307,100.00
Risk Fund	1,717,629.00	1,502,653.00
Loan Secure Policy	877,253.00	-
Income & Expenditure Account	3,053,579.62	3,560,508.67
Total	16,379,756.62	15,239,564.67

Note 5

Long-Term Borrowings	31.03.2025 Rs.	31.03.2024 Rs.
Compulsory Deposits	11,217,490.00	10,601,590.00
Fixed Deposits	50,877,000.00	41,277,000.00
Optional Deposits	907,692.00	1,771,721.00
Recurring Deposits	9,118,900.00	9,017,400.00
Total	72,121,082.00	62,667,711.00

Note 6

Other current liabilities	31.03.2025 Rs.	31.03.2024 Rs.
Interest Payable on Deposits	13,107,687.00	14,064,714.00
Deposits of In-operative Members	617,598.00	656,798.00
Dividend Payable	1,732,400.00	1,663,950.00
Suspense A/c	17,483.00	14,481.00
Education Fund Payable	47,273.00	41,032.00
Total	15,522,441.00	16,440,975.00

Note 8

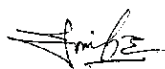
Long Term Loans & Advances	31.03.2025 Rs.	31.03.2024 Rs.
Loan to Members (Regular)	102,551,029.00	94,291,398.00
Loan against Deposits	-	-
Total	102,551,029.00	94,291,398.00

Note 9

Other Non-Current Assets	31.03.2025 Rs.	31.03.2024 Rs.
Share DSC Bank	-	-
Share DSC Union	-	-
Total	-	-

Note 10

Cash and bank balances	31.03.2025 Rs.	31.03.2024 Rs.
(A) Cash and Cash Equivalents		
a) Balance with Bank		
State Bank of India-C/A	633,963.55	523,899.18
ICICI Bank-C/A	52,168.07	55,327.49
b) Cash in Hand	252,045.00	92,903.00
Total	938,176.62	672,129.67

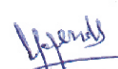


PRESIDENT





VICE PRESIDENT



SECRETARY

Note 11

Other Current Assets	31.03.2025 Rs.	31.03.2024 Rs.
Legal Fee Recoverable from Defaulter Members	1,524,737.00	858,178.00
Interest Recoverable on Loan	15,802,958.00	14,676,601.00
Income Tax Dep - Appeal Filed	264,100.00	264,100.00
Total	17,591,795.00	15,798,879.00

Note 12

Revenue from operations	31.03.2025 Rs.	31.03.2024 Rs.
Admission Fee	20,000.00	25,200.00
Legal/Arbitration Fee	1,429,812.00	910,241.00
Misc./Late Fee/Others	218,637.00	203,602.00
Interest on Loan	16,206,904.00	15,309,027.00
Total	17,875,353.00	16,448,070.00

Note 13

Other Income	31.03.2025 Rs.	31.03.2024 Rs.
-	-	-
Total	-	-

Note 14

Employees Benefit Expenses	31.03.2025 Rs.	31.03.2024 Rs.
Salaries	3,222,070.00	3,262,400.00
Bonus	61,000.00	71,000.00
Total	3,283,070.00	3,333,400.00

Note 13

Depreciation and amortization Expense	31.03.2025 Rs.	31.03.2024 Rs.
On Tangible Assets	32,863.00	31,774.00
Total	32,863.00	31,774.00

Note 16

Finance Costs	31.03.2025 Rs.	31.03.2024 Rs.
Interest on Deposits	7,349,822.00	6,644,173.00
Total	7,349,822.00	6,644,173.00

Note 17

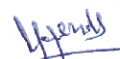
Other Expenses	31.03.2025 Rs.	31.03.2024 Rs.
Legal/Arb. Expenses	930,518.00	820,272.00
Audit Fee	89,208.00	87,320.00
Bank Charges	5,509.05	6,578.04
Computer Operation Expenses	270,000.00	216,000.00
Conveyance	437,600.00	412,300.00
Electricity Expenses	113,979.00	92,210.00
Sanitation Expenses	120,000.00	114,000.00
AGM Expenses	452,000.00	127,130.00
MC Meeting Expenses	14,529.00	13,380.00
Office Maintenance	18,130.00	14,785.00
Honorarium	42,000.00	47,000.00
Gift to Members	215,630.00	121,840.00
Misc. Expenses	95,778.00	89,284.00
DA to Field Staff	185,600.00	164,200.00
Postage & Courier Expenses	65,599.00	31,864.00
Printing & Stationery	207,664.00	212,858.00
Professional Fee	55,000.00	35,000.00
Rent	1,217,160.00	1,159,200.00
Refreshment/Sweets -Mem	241,000.00	549,740.00
News Paper Expenses	1,835.00	1,382.00
Mobile Expenses	67,200.00	70,771.00
Total	4,845,939.05	4,387,114.04



PRESIDENT




VICE PRESIDENT



SECRETARY

BRIEF SUMMARY OF THE SOCIETY

Audit Period : 2024-25 District : East.

Name of the Society : The Adarsh Co-operative (U) Thrift & Credit Society Ltd.

Address of the Society : 459, 1st Floor, Teliwara, Shahdra, Delhi-110032

Regn. No. : 34-TC Category : T&C

Deposits : 72121082.00 Paid up Capital : 17324000.00

Details of Bank A/c : State Bank of India & ICICI Bank

Details of Financial Assistance claimed/MDA etc : Nil

Details of Loan from DCHFC/D.S. Co-op. Bank : Nil

Area of Operation : NCT of Delhi

Date of Last Election Held and AGM : 19/10/2024 AGM Date : 19/10/2024

Pending Enquiries u/ 55/59 : NIL

No. of Arbitration Cases/ suits : NIL

Audit Fee Claimed : Bill attached

Any irregularity or misappropriation : NIL

mismanagement/fraud

	Rs. Previous Year 2023-24	Rs. Present Year 2024-25
Audit Period		
No. of Members	1491	1548
No. of resigned/expelled members	39	47
No. of enrolled members	132	104 #
Name of the CA	APN & Ass.	APN & Ass.
Audit Classification u/r 68 (ii)	A	A
Sanctioned MCL	500000.00	500000.00
Turnover of the Society	68738220.04	75557147.05
Working Capital	110762406.67	121081000.62
Sales	NA	NA
Surplus	2051608.96	2363658.95
Education fund due	41032.00	47273.00

#New Member and Tfid from Inoperative ...

* MCL : As per approved amendments in bye laws dated 21/01/2022 the MCL of Member of the society in case of Loan has been fixed Rs.500000.00 (Max); Secured Loan (Loan against property) Rs.2000000.00 and Vehicle Loan Rs.500000.00


President


Vice President


Secretary


Auditor

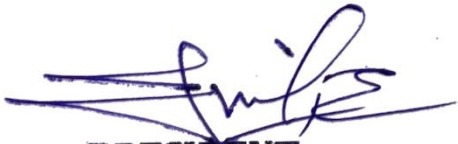


**THE ADARSH CO-OPERATIVE URBAN
THRIFT CREDIT SOCIETY LTD.**

459, 1st FLOOR, TELIWARA, SHAHDARA, DELHI-110032

LIST OF STAFF/EMPLOYEES AS ON 31-03-2025

S. NO.	STAFF/EMPLOYEE'S NAME	DESIGNATION
1	SUMAN KATHURIA	MANAGER
2	HIMANI NIMKAR	L. D. C.
3	SHIVANI VERMA	L. D. C.
4	AKASH SHARMA	ASSTT RECOVERY OFFICER
5	VINOD KUMAR	FIELD BOY TEMP.
6	SACHIN GOYAL	COMPUTER ASSTT. TEMP.
7	RAHUL	DEO TEMP.
8	RAJU SAGAR	MTS TEMP.
9	PAWAN KUMAR	OFFICE BOY TEMP.


PRESIDENT


VICE PRESIDENT


SECRETARY



THE ADARSH CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LIMITED
459, First Floor, Teliwara, Shahdra, Delhi-110032

List of Managing Committee As On 31st March 2025

SL. No.	Name of the Member	Designation
1	J.P. SINGH	Hony. President
2	BHAGWAN DEV	Vice - President
3	YOGENDER SINGH	Secretary
4	KISHAN LAL KAIN	Treasurer
5	VIRENDER KUMAR	Member
6	REKHA VERMA (FEMALE)	Member
7	JAI SINGH	Member
8	SHASHI SHARMA (FEMALE)	Member
9	MANOJ KUMAR	Member


President


Vice President


Secretary



THE ADARSH CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LIMITED

List of Meetings Held in F.Y. 2024-25

Sl. No.	Date of Meeting	Type of Meeting
1	01.04.2024	M.C. Meeting
2	01.05.2024	M.C. Meeting
3	01.06.2024	M.C. Meeting
4	01.07.2024	M.C. Meeting
5	01.08.2024	M.C. Meeting
6	01.09.2024	M.C. Meeting
7	01.10.2024	M.C. Meeting
8	19.10.2024	AGM
9	01.11.2024	M.C. Meeting
10	01.12.2024	M.C. Meeting
11	01.01.2025	M.C. Meeting
12	01.02.2025	M.C. Meeting
13	01.03.2025	M.C. Meeting


President


Vice President


Secretary

