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.	EQUITY AND LIABILITIES			
(1)	Society's Fund			
	(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)	Non-current Liabilities			
	(a) Long-terms Borrowings	5	72,121,082.00	62,667,711.00
			72,121,082.00	62,667,711.00
(3)	Current Liabilities			
	(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.	ASSETS			
1.	Non-current Assets			
	(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.	Current Assets			
	(a) Cash and bank balances	10	938,176.62	672129.67
	(b) Other current assets	11	17,591,795.00	15798879.00
			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

For A P N & Associates
Chartered Accountants
Firm Regn No. 001876N

(CA. Manoj Aggarwal)
Partner

APN & ASSOCIATES CA New Delhi CHARTERED ACCOUNTANTS

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

(PRESIDENT) (VICE PRESIDENT) (SECRETARY)

Place : Delhi
Dated: 11/07/2025

Adarsh Co-op. U.T. & C.S. Ltd. DELHI Regd. By Delhi Govt.

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.	Income:			
(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.	Expenses:			
(a)	Employees Benefit Expenses	14	3,283,070.00	3,333,400.00
(b)	Depreciation and amortization Expense	15	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
For A.P.N & Associates
Chartered Accountants
Firm Regn No. 001876N

(CA. Manoj Aggarwal)
Partner

APN & ASSOCIATES * CHARTERED ACCOUNTANTS * New Delhi

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

(PRESIDENT)
Place : Delhi
Dated: 11/07/2025

(VICE PRESIDENT)

(SECRETARY)

Adarsh Co-op. U.T. & C.S. Ltd. * Regd. By Delhi Govt. * DELHI

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

PRESIDENT

VICE PRESIDENT

SECRETARY

APN & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

Adarsh Co-op. U.T. & C.S. Ltd. DELHI Regd. By Delhi Govt.

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

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

PRESIDENT

VICE PRESIDENT

SECRETARY

APN & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

Adarsh Co-op. U.T. & C.S. Ltd. DELHI Regd. By Delhi Govt.

Note 15

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	4,367,114.04

PRESIDENT

VICE PRESIDENT

SECRETARY

Adarsh Co-op. U.T. & C.S. Ltd. DELHI Regd. By Delhi Govt

THE ADARSH CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LIMITED

RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

RECEIPT		AMOUNT	DISBURSEMENT		AMOUNT
OPENING BALANCES			Share Money		578,900.00
Cash in Hand	92,903.00		Compulsory Deposits		864,800.00
State Bank of India	523,899.18		Optional Deposits		2,165,296.00
ICICI Bank	55,327.49	672,129.67	Fixed Deposits		6,980,000.00
			Recurring Deposits		6,393,000.00
Share Money		1,263,400.00	Loan Disbursed		39,075,851.00
Compulsory Deposit		1,480,700.00	Interest Paid on Deposits		8,306,849.00
Optional Deposits		1,301,267.00	Salary		3,222,070.00
Fixed Deposits		16,580,000.00	Misc. Expenses		95,778.00
Recurring Deposits		6,494,500.00	Conveyance Expenses		437,600.00
Loan Recovery		30,816,020.00	Sanitation Exps.		120,000.00
Interest/Penal Intt. on Loan		15,080,547.00	Printing & Stationery		207,664.00
Arbitration Fees/Legal		763,253.00	News Paper Exps.		1,835.00
Admission Fee		20,000.00	Mobile Expenses		67,200.00
Building Fund		50,000.00	Audit Fee		89,208.00
Welfare Fund		71,342.00	AGM Expenses		452,000.00
Misc. Receipts		218,637.00	Bonus		61,000.00
Risk Fund		665,976.00	Honorarium		42,000.00
Loan Secure Policy		1,014,550.00	Electricity Exps.		113,979.00
Suspense A/c		3,002.00	Rent		1,217,160.00
			Postage		65,599.00
			MC Meeting Expenses		14,529.00
			Refreshment/Sweets to Members		241,000.00
			Professional Charges		55,000.00
			Computer Operation Exps.		270,000.00
			Legal Exps./Arbitration Expenses		930,518.00
			Dividend Paid		1,663,950.00
			Co-operative Education Fund		41,032.00
			Staff Welfare Fund		561,923.00
			DA To Field Staff		185,600.00
			Risk Fund		451,000.00
			Gift To Members		215,630.00
			Inoperative A/c		39,200.00
			Bank Charges		5,509.05
			Welfare Fund		95,442.00
			Office Maintenance Exp		18,130.00
			Furniture		22,656.00
			Water Cooler		51,142.00
			Loan Secure Policy		137,297.00
			CLOSING BALANCES		
			Cash in Hand	252,045.00	
			State Bank of India	633,963.55	
			ICICI Bank	52,168.07	938,176.62
Total Rs.		76,495,323.67	Total Rs.		76,495,323.67

As per our report of even date
For A P N & Associates
Chartered Accountants
Firm Regn No. 001876N

(CA Manoj Aggarwal)
Partner

President

Vice President

Secretary

Place:- New Delhi
Date 11/07/2025

Adarsh Co-op. U.T. & C.S. Ltd. DELHI Regd. By Delhi Govt.

Note 3

THE ADARSH CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LIMITED

Property, Plant and Equipment and Intangible Assets as on 31.03.2025

S.NO.	Particulars	Dep. Rate	Opening Balance 01.04.2024	Addition		Sale/ Adjustment	Total	Depreciation	Closing Bal. 31.03.2025
				Upto 30/09	After 30/09				
1	Inverter	15%	3,020.00	-	-	-	3,020.00	453.00	2,567.00
2	Ceiling Fans	15%	1,707.00	-	-	-	1,707.00	256.00	1,451.00
3	Furniture & Fixture	10%	177,878.00	22,656.00	-	-	200,534.00	20,053.00	180,481.00
4	Fire Extinguisher	15%	450.00	-	-	-	450.00	68.00	382.00
5	Air Conditioner	15%	32,671.00	-	-	-	32,671.00	4,901.00	27,770.00
6	Temporary Structure-Fibre Sheets	40%	7,413.00	-	-	-	7,413.00	2,965.00	4,448.00
7	Room Heater	15%	2,205.00	-	-	-	2,205.00	331.00	1,874.00
8	Water Cooler	15%	-	-	51,142.00	-	51,142.00	3,836.00	47,306.00
			225,344.00	22,656.00	51,142.00		299,142.00	32,863.00	266,279.00

PRESIDENT

VICE PRESIDENT

SECRETARY

APN & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

Adarsh Co-op. U.T. & C.S. Ltd. Regd By Delhi Govt. DELHI

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

Adarsh Co-op. U.T. & C.S. Ltd. DELHI (Regd. by Delhi Govt.)

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

Adarsh Co-op. U.T. & C.S. Ltd. DELHI (Regd. by Delhi Govt.)

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**

Adarsh Co-op. U.T. & C.S. Ltd. DELHI (Regd. by Delhi Govt.)