

BRIEF SUMMARY OF THE SOCIETY

| | | |
|---|--|--------------------------------------|
| Audit Period | : 2017-2018 | District : DELHI (EAST) |
| Name of the Society | : DHAN SANCHAI COOP. T & C SOCIETY LTD. | |
| Address of the Society | : C-34, MARG 4A, WEST VINOD NAGAR, DELHI-110092. | |
| Address of the Site (G/H) | : N. A. | |
| Regn. No. & Date | : 18 dated 24-04-1998 | Category : T / C |
| Deposits | : Rs. 80,00,09,966/- | Paid up Capital : Rs. 20,36,28,897/- |
| Details of Bank A/C | : Punjab National Bank, Delhi | |
| Details of Financial Assistance/MDA etc. | : NIL | |
| Details of Loan from DCHFC/D.S.Coop. Bank | : NIL | |
| Area of Area of operation | : DELHI | |
| Date of last election held | : 18-10-2015 | |
| Pending enquiries (u/s 55/59) | : NIL | |
| No. of pending Arbitration cases/suits | : 296 | |
| Audit Fee claimed | : Rs. 1,12,000/- | |
| Any irregularity/misappropriation/mismanagement/fraud | : NO | |

Names of Managing Committee Members during audit period :

| | | |
|-----------|-----------|-----------|
| PRESIDENT | SECRETARY | TREASURER |
| P.R.SINGH | R.R.DIXIT | S.K.VERMA |

| | <u>AT THE TIME OF PREVIOUS AUDIT</u> | <u>AT THE TIME OF PRESENT AUDIT</u> |
|------------------------------------|--|---|
| Audit Period | : 2016-2017 | 2017-2018 |
| No. of Members | : 34790 | 61377 |
| No. of Resigned/Expelled Members | : 578 | 997 |
| No. of New Members Enrolled | : 12601 | 27584 |
| Name of the C.A./Auditor | : Samynk & Co. | Samynk & Co. |
| Audit Classification U/S 68 (ii) | : 'A' | 'A' |
| Sanctioned MCL | : --- | --- |
| Sanctioned CCL | : --- | --- |
| Turnover of the Society | : --- | --- |
| Working Capital of the Society | : Rs.84,01,94,722/- | Rs.1,19,26,65,092/- |
| Net Profit/Surplus | : Rs.2,01,13,998/- | Rs. 2,88,67,589/- |
| Education Fund Due | : Rs.50,000/- | Rs.50000/- |
| Education Fund paid on (Date) | : 24-04-2017 | 01-05-2018 |
| Report for Previous Year | : --- | |



(P.R.SINGH)
PRESIDENT



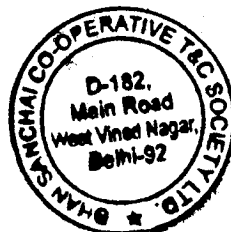
(R.R.DIXIT)
SECRETARY



(S.K.VERMA)
TREASURER



(Y.N. KHEMKA)
AUDITOR



SAMYNK & CO.

CHARTERED ACCOUNTANTS

, JMD House, 4378/4B,
Murari Lal Street, Ansari Road,
Darya Ganj, New Delhi-110002
Ph. : 23281610, 23284420,
23283321. M. 9810693421
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yatindernathkhemka@yahoo.com

INDEPENDENT AUDITORS' REPORT

To THE MEMBERS

DHAN SANCHAI CO-OPERATIVE THRIFT & CREDIT SOCIETY LIMITED

Report on the Financial Statement

We have audited the accompanying financial Statement **DHAN SANCHAI CO-OPERATIVE THRIFT & CREDIT SOCIETY LIMITED**, D-182,MAIN ROAD,WEST VINOD NAGAR,MANDAWALI,DELHI-110092, as at 31st March, 2018 which comprise the Balance Sheet as at 31st March,2018, Income & Expenditure Account for the year then ended and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

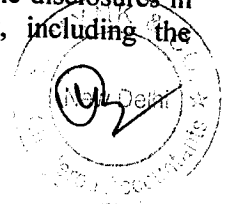
We have conducted our audit in accordance with auditing standards generally accepted in India. These Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit included examining, on test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimate made by management, as well as evaluating the overall financial statement presentation. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the society and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, 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. We believe that our audit provided a reasonable basis for our opinion.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made there under.

We conducted our audit in accordance with the Standards on Auditing generally accepted in 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 the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the



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● K-85, West Patel Nagar, New Delhi-110008, Phones :(O) 25882286 (M) 9871767010
● 205, Triveni Plaza, 17-A/56, W.E.A. Gurdwara Road, Karol Bagh, New Delhi-110005 Phone : 28572690. 28756689 (M) 9810064427
● 41, Convenient Shopping Complex, A-4 Triveni Market, Paschim Vihar, New Delhi-110063, Telefax : 25256268 (M) 9810404594

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 financial control relevant to the Society's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on whether the society has in place an adequate internal financial controls system over financial reporting and the operating effectiveness of such controls. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the society's 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 on the financial statements.

Opinion

In Our opinion and to the best of our information & according to the explanation given to us, the said Balance Sheet and Income & Expenditure Account give a true and fair view in so far as it relates to the state of affairs of the society as at 31st March,2018, and in so far as it relates to the Income & Expenditure Account for the year ended on that date.

Reports on Other Legal and Regulatory Requirements


We report that:

- a. As required by the rule of Delhi Co-operative Societies Rules 1973, We enclosed in the Annexure a statement on the matters as per rule 84(7) of the said rules.
- b. We have sought and obtained all the information and explanations which to best of our knowledge and belief were necessary for the purpose of our audit of the aforesaid financial statements.
- c. In Our opinion, proper books of accounts and records as specified under the Act, the rules and Bye-laws have kept so far as appears from our examination of such books.
- d. The Balance Sheet and the Income & Expenditure Account referred to in this report have been drawn in conformity with law.
- e. In our opinion, there has not been any material or irregularity in the realization of money due to the society.

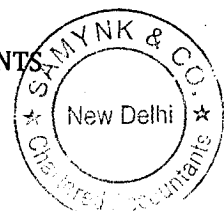
Place: NEW DELHI

Date:

For SAMYNK & CO.
CHARTERED ACCOUNTANTS
Firm's Regn.No:010656N



(CA YATINDER NATH KHEMKA)
PARTNER
M.NO 089322



'ANNEXURE' FORMING PART OF AUDIT REPORT

PART - A

OBJECTIONS / SUGGESTIONS OF PREVIOUS AUDIT

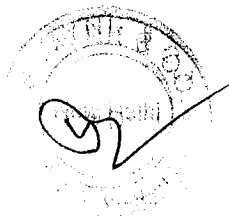
COMPLIANCE

Compliance has been made for the Objections / Suggestion reported in previous audit.

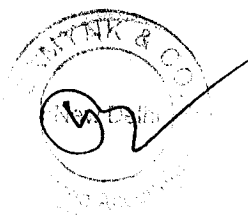
No any Compliance

PART - B

- | | |
|--|--|
| 1. Is the Society functioning from the Registered Office and the members are being allowed to inspect the documents of the Society including Audit Report as per provisions of Rule 84(8) of the Delhi Cooperative Societies Rules, 1973 ? | YES |
| 2. Whether the Society periodically reconciles its accounts with the accounts of the members, outside parties including banks at the close of the coop. Year with General Cash Book ? | Members Accounts and Bank Accounts are being reconciled periodically. |
| 3. Whether the Society has raised funds, so as to confirm to the provisions of the Rule 69(1) of the Delhi Coop. Societies Rules, 1973 and the Society has restricted its borrowings to the borrowing powers, as approved by the Registrar from time to time ? | No Funds have been raised by the Society from outside. |
| 4. What is the Debt Equity Ratio of the Society and how the Society proposes to discharge its Debt liability ? | 2 : 1 |
| 5. What has been the Lending Policy of the Society ? Whether the Society is extending loans to its members within their borrowing limits ? In case the Society is granting loans to other parties, what is the general Loaning Policy and how far the interest of the society has been secured against proper tangible or intangible securities ? When and at what point of time, a debt is considered bad debt and ripe enough to initiate legal action to recover demand ? | As per Bye-laws of the Society which are amended from time to time with the approval of General Body and the R.C.S. The Society is extending loans to its members only within their Borrowing Limits and no loans are given to other parties. No Rules are framed as yet to declare a Debt as bad. |
| 6. Whether the Managing Committee has implemented / carried out the decisions of the General Body in letter and spirit keeping in view the best interest of the members of the Society, in accordance with the Coop. Principles ? (C.A. will give his comments on the appointment of Architects, Building Contractors and Other Contracts etc. | YES |
| 7. Number of unresolved disputes position of Society as also the steps taken to resolve disputes at various forums. C.A. is also required to give his comments on complaints received against the Society by the Deptt. | NIL (No any Complained received against Society by the Department as explained to us by the management) |
| 8. Details of claims if any against the members and outside parties, not being pursued properly and proceedings not launched within period of limitation. | NIL |



- | | |
|--|--|
| 9. In respect of Group Housing Society whether managing 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 categorisation of members both for the purpose of getting building plans approved as also handing over the possession of the flats ? | Not Applicable |
| 10. Has the Society been holding meetings of various committees including General Body and proper records of proceedings are being maintained in the Proceeding Register ? | Meetings of M.C. are held regularly and during the year 24 meetings were held. The AGM was held on 01-10-2017. The Records of proceedings are maintained properly. |
| 11. List of Members with their Ledger Balances at the close of the coop. year. A separate list of changes on account of resignations, expulsions and whether rules/instructions in this behalf have been properly complied with ? | ATTACHED |
| 12. Without prejudice to the generality of the provisions contained in Delhi Coop. Societies Act, 1972 and the Rules framed there under, the Auditor shall state if any of the Office Bearers suffers from the disqualifications contained in section 31 read with Rule 59 and 60. | NO |
| 13. Whether the Society is incurring expenditure in accordance with the approved budget and if not, indicate the lapses ? | No Budget is prepared by the Society, however all expenses are reasonable and regularize approved in M.C.Meeting. |
| 14. Whether the 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 Coop. Society ? | YES |
| 15. Whether the monthly expenditure of the Society has approved in the ensuing M.C. Meetings. If not, reasons for same must be explained in detail ? | YES |
| 16. In respect of T/C Societies including Coop. Banks and Stores whether the respective coop. society is reviewing the Cash Credit Limit and restricting its future loaning/credit to good parties only ? | N/A |
| 17. A Certificate shall be obtained from the custodian of records regarding documents and cash certifying the possession thereof along with certificate of C.A. regarding details of books of accounts seen and signed by him. | ATTACHED |
| 18. The details of various bank accounts being maintained by the Society as also the Securities and Investments of the Society along with the addresses, A/C Nos. of the banks and comments on the Bank Reconciliation Statement. | ATTACHED |
| 19. Comments on each and every item of Balance Sheet and Profit & Loss A/C. | All the items are self explanatory and well supported by detailed statements. Hence no separate comments. |



PART-C

OBJECTIONS/SUGGESTIONS:

During our audit we have found following discrepancies:-

1. Provision has not been made for the amount which are overdue on loan given by the society.
2. Income should not be recognized on the loan which has become Non Performing Assets (NPA) as per the norms prescribed.
3. Loan given and repayment received of the same should be through banking channel.
4. The society is advised to follow various provisions of the Income Tax Act amount of Rs.84,825/- shown as Unclaimed deposit referred to the deposit made by members during the year but not identified till date it should be reconciled and transferred to respective amount of the members.

For SAMYNK & CO.
Chartered Accountants

FRN.010656N



(Y.N.KHEMKA)

PARTNER

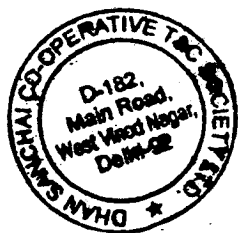
M.NO.089322

Place:Delhi

Dated:

DHAN SANCHAI CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
 Regd. Office : C - 34, MARG 4 A, WEST VINOD NAGAR, DELHI - 110092
 BALANCE SHEET AS AT 31-03-2018

| PREVIOUS YEAR | LIABILITIES | Amount | CURRENT YEAR | PREVIOUS YEAR | ASSETS | Amount | CURRENT YEAR |
|----------------|---|----------------|----------------|-----------------|--------------------------------------|-----------------|------------------|
| 142,278,391.00 | SHARE MONEY: | | 203,615,897.00 | 4,160,587.00 | FIXED ASSETS: | | 7,098,605.84 |
| | RESERVES & SURPLUS: | | | 71,731,646.00 | PROPERTY A/C | | 74,732,316.00 |
| 23,978,756.64 | Reserve Fund | 28,818,810.64 | | | LOANS AND ADVANCES: | | |
| 1,629,288.61 | Bad Debts fund | 2,401,928.00 | | 667,815,777.00 | Loan to Members | 968,421,420.00 | |
| 1,358,259.85 | Welfare Fund | 2,811,806.85 | | 16,618,600.00 | Loan Against Property | 26,096,400.00 | |
| 18,552,451.00 | Building Fund | 36,066,338.40 | | 14,877,872.00 | Advance Against Fixed Deposits | 21,355,340.00 | 1,015,873,160.00 |
| 270,725.00 | Dividend Equalisation Fund | 270,725.00 | | | OTHER ASSETS: | | |
| 27,455,298.00 | Kalyan Fund | 43,437,222.40 | 139,814,598.20 | 550,000.00 | Advance Tax | 850,000.00 | |
| 19,360,219.09 | Excess of Income over Expenses | 26,007,766.91 | | 135,000.00 | Advance Rent | 135,000.00 | |
| | DEPOSITS: | 27506564.98 | | 2,000.00 | Stationery in Stock | 1,116,787.00 | |
| 237,048,202.00 | Compulsory Deposits | 356,181,218.00 | | 262,340.00 | TDS Receivable | 280,410.00 | |
| 50,344,747.00 | Optional Deposits | 75,216,921.00 | | 30,000.00 | Salary Advance | 33,400.00 | |
| 32,643,405.00 | Recurring Deposits | 48,494,019.00 | 799,968,170.00 | 9,344,618.00 | Interest Recoverable on Loans | 33,701,238.00 | |
| 250,412,763.00 | Fixed Deposits | 320,076,012.00 | | - | Security Amount | 402,000.00 | |
| | OTHER LIABILITIES: | | | | Income Tax Receivable (F.Y. 2017-18) | 591.00 | 36,519,426.00 |
| 31,093,795.00 | Intt. Payable on FD | 40,394,668.00 | | | CASH AND BANK BALANCES: | | |
| 1,772,715.00 | Int. Payable on RD | 2,941,276.00 | | 2,234,948.31 | CASH IN HAND | 2,409,551.27 | |
| 73,536.39 | Unclaimed Deposits | 84,825.38 | | 851,409.44 | Punjab National Bank, Saving A/C | 182,485.91 | |
| 23,239.00 | TDS Payable | 65,450.00 | | 22,237,307.48 | Punjab National Bank, Current A/C | 26,559,759.68 | |
| 656,280.00 | Gratuity Payable A/c | 1,080,003.00 | | (8,769,679.00) | Punjab National Bank, OD Radhe | (7,287,872.20) | |
| 42,650.00 | Expenses Payable | 132,363.00 | | (29,206,622.23) | Punjab National Bank, OD A/C | (24,462,518.30) | |
| 1,200,000.00 | Provision for Doubtful recovery of Intt | - | | 16,423,396.58 | ICICI Bank Current A/C IP Extn. | 6,623,516.88 | |
| - | Provision for Income Tax | 1,498,798.00 | 46,197,383.38 | 4,594,597.00 | ICICI Bank Current A/C Badarpur | 1,879,412.00 | |
| | | | | - | DP ICICI 113705000449 | 2,583,478.00 | |
| | | | | 36,933,640.00 | FD With Bank | 40,864,915.00 | |
| | | | | 7,399,000.00 | AUTO SWIPE A/c CA PNB | 3,800,000.00 | |
| | | | | 1,968,284.00 | AXIS Bank | 2,219,812.50 | 55,372,540.74 |



| | | | | | |
|----------------|-------|------------------|----------------|-------|------------------|
| 840,194,721.58 | TOTAL | 1,189,596,048.58 | 840,194,721.58 | TOTAL | 1,189,596,048.58 |
|----------------|-------|------------------|----------------|-------|------------------|

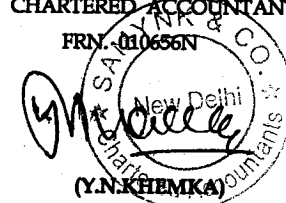
AUDITOR'S REPORT

As per our separate report of even date.

For SAMYK & CO.

CHARTERED ACCOUNTANTS

FRN. 010656N



(Y.N. KHEMKA)

PARTNER

M.N. 089322

(P.R. SINGH)

PRESIDENT

(R.R. DIXIT)

SECRETARY

(S.K. VERMA)

TREASURER

PLACE : DELHI

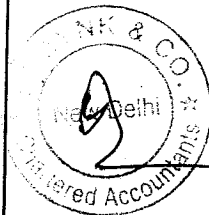
DATED :



DHAN SANCHAI CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
 Regd. Office : C - 34, MARG 4 A, WEST VINOD NAGAR, DELHI - 110092
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31-03-2018

(Amount in Rupees)

| PREVIOUS YEAR | EXPENSES | CURRENT YEAR. | PREVIOUS YEAR | I N C O M E | CURRENT YEAR |
|---------------|---------------------------------------|---------------|---------------|--------------------------------------|----------------|
| 17,829,871.00 | Interest Paid on C.D. | 26,230,805.00 | 82,818,410.00 | Intt. Recd. on Loans & Adv. | 150,395,060.00 |
| 2,103,033.00 | Interest Paid on O.D. | 3,348,047.00 | 1,380,212.00 | Penalty Interest Received | 6,454,892.00 |
| 2,152,056.00 | Interest Paid on R.D. | 2,873,901.00 | 630,050.00 | Membership Subscription | 1,379,200.00 |
| 13,901,469.00 | Interest Paid on F.D. | 36,753,894.00 | 2,637,011.00 | Interest Received From Banks | 2,883,360.00 |
| 1,120,254.00 | Printing & Stationery Exp. | 2,556,690.00 | 6,443,201.00 | Misc. Receipt [As Per Annexure (ii)] | 8,965,975.27 |
| 165,387.00 | Computer repair & maintenance | 116,883.00 | | | |
| 78,675.00 | Diwali Exp. | 832,900.00 | | | |
| 977,991.00 | Interest paid on overdraft | 355,021.00 | | | |
| 582,168.70 | Electricity & Water Charges | 943,503.00 | | | |
| 139,676.00 | Telephone Exp. | 178,298.44 | | | |
| 147,900.00 | Conveyance Exp. | 231,079.00 | | | |
| - | Misc. Exp. | 24,266.92 | | | |
| 445,340.00 | Postage Exp. | 585,297.00 | | | |
| 108,502.00 | M. C. Meeting Exp. | 151,184.00 | | | |
| 4,605,716.00 | Salary Exp. & Bonus | 8,535,801.00 | | | |
| 5,865,575.00 | G.B.M. Exp. | 2,435,793.30 | | | |
| 201,347.00 | Software Development Expense | 239,253.00 | | | |
| 239.00 | Interest Paid on TDS | 58.00 | | | |
| 270,000.00 | Rent | 2,020,500.00 | | | |
| 62,033.00 | Bad debts | 57,997.00 | | | |
| 20,000.00 | SSL Security Charges | 38,000.00 | | | |
| 656,280.00 | Gratuity Expense A/c | 423,723.00 | | | |
| 504,229.00 | Property Tax | 216,877.43 | | | |
| 136,438.00 | Medical Aid Exp. | - | | | |
| 255,800.00 | Server Rent | 175,000.00 | | | |
| 78,750.00 | AMC charges | 292,705.00 | | | |
| 83,037.00 | Travelling Exp. | 44,397.00 | | | |
| 894,993.00 | Honorarium paid | 661,257.00 | | | |
| 230,916.00 | Vehicle Running & Maintenance Expense | 847,833.00 | | | |
| 406,029.00 | Staff Welfare Expense | 722,454.00 | | | |
| 9,333,946.00 | Gift to Members | 34,736,691.00 | | | |
| 75,536.00 | Festival & Function Exp. | 253,320.00 | | | |
| 42,305.00 | Insurance Expense | 33,753.00 | | | |
| 426,559.00 | Advertisement Exp. | 666,262.86 | | | |
| 536,386.00 | Office Upkeep & Maint. Exp. | 1,390,194.00 | | | |
| 853,971.00 | Advisor Commission Paid | 727,183.00 | | | |
| 9,802.00 | Donations | 63,400.00 | | | |



| | | | | |
|---------------|---------------------------------------|-----------------------|----------------------|-----------------------|
| 16,317.00 | EDLI charges | 22,403.00 | | |
| 80,654.00 | Internet Expense | 179,776.00 | | |
| 188,007.00 | Entertainment Exp. | 187,578.00 | | |
| 341,462.00 | EPF Contribution Exp. | 512,997.00 | | |
| 104,253.00 | M.C.D. Annual Charges | 266,677.00 | | |
| 5,883,253.00 | Business Expansion & Development Exp. | 2,057,641.00 | | |
| 118,464.00 | Bank Charges | 195,362.17 | | |
| 183,296.00 | Arbitration Fees & Exp. | - | | |
| 398,316.00 | Legal & Professional Exp. | 213,287.00 | | |
| 1,057,354.00 | Depreciation | 1,745,915.23 | | |
| - | Office Renovation And Maintanance | 5,933,005.00 | | |
| - | Prior Period Item | 811,749.00 | | |
| - | Income Tax (2010-15) | 549,150.00 | | |
| 121,300.00 | Audit Fees | 132,160.00 | | |
| 73,794,885.70 | Total of Expense | 142,571,922.36 | | |
| 20,113,998.30 | Excess of Income Over Expenses | 27,506,564.91 | | |
| 753,779.00 | Less : Income Tax | 1,498,798.00 | | |
| 93,155,105.00 | Trf to B.Sheet | 26,007,766.91 | | |
| 93,908,884.00 | TOTAL | 170,078,487.27 | 93,908,884.00 | TOTAL |
| | | | | 170,078,487.27 |

PLACE : DELHI
DATED :



(P.R.SINGH)
PRESIDENT



(R.R.DIXIT)
SECRETARY



(S.K.VERMA)
TREASURER

AUDITOR'S REPORT
As per our separate report of even date.

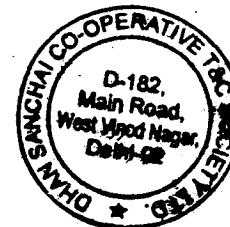
For SAMYNK & CO.
CHARTERED ACCOUNTANTS

FRN. 010656N



(Y.N.KHEMKA)

PARTNER
M.N. 089322



DHAN SANCHAI CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Regd. Office : C-34/4A, West Vinod Nagar, Delhi-110092

Receipts & Disbursement for the Period From 01.04.2017 to 31.03.2018

| RECEIPT | | PAYMENT | |
|--------------------------------------|-------------|--------------------------------|--------------|
| PARTICULARS | AMOUNT | PARTICULARS | AMOUNT |
| SH AND BANK OPENING BALANCE | | | |
| ASH IN HAND | 2,234,948 | Regular Loan | 282,261,235. |
| unjab National Bank, Saving A/C | 851,409 | Emergent Loan | 13,007,215 |
| unjab National Bank, Current A/C | 22,237,307 | Loan Against FDR | 7,599,300 |
| unjab National Bank, OD Radhe | -8,769,679 | House Property Loan | 6,446,110 |
| unjab National Bank, OD A/C | -29,206,622 | Optional Deposit | 3,245,952 |
| ICI Bank Current A/C IP Extn. | 16,423,397 | Maturity Ac | 35,642,356 |
| UTO SWIPE A/c CA PNB | 7,399,000 | Bed Debts Fund | 75,040 |
| XIS Bank | 1,968,284 | Member Welfare Fund | 409,966 |
| With Bank | 36,933,640 | TDS Paid | 327,050 |
| ICI Bank Current A/C Badarpur | 4,594,597 | Internet Expenses | 179,776 |
| Regular Loan Interest | 116,416,237 | Administrative Charge Epf | 33,934 |
| Emergent Loan Interest | 6,191,813 | Water Expenses | 6,281 |
| Fixed Deposit Loan Interest | 2,448,304 | Rent Ac | 1,831,350 |
| House Property Loan Interest | 3,054,980 | Amc For Software | 219,000 |
| Penalty Int on Loan | 1,953,600 | Job Contrac For Sms | 918,375 |
| Recovery Charge | 90,850 | Salary Advance | 145,900 |
| Interest Received On Bank Saving A/c | 17,723 | Advance Tax | 850,000 |
| Disc Receipt | 2,767,374 | Security Charges | 402,000 |
| Penalty Fine | 536,990 | Cctv Camera & Alarm Systems | 44,496 |
| Membership Subscription | 1,379,200 | Computer | 956,410 |
| cheque Bounce Charge | 5,950 | Air Conditioner | 39,500 |
| Member Closing Charge | 131,600 | Godrej Safe | 88,500 |
| Interest Received On Bank Fdr | 2,585,227 | Office Car | 2,186,372 |
| Fixed Deposit | 86,312,414 | Stationery In Stock | 1,114,787 |
| Recurring Deposit | 20,648,718 | Cash Counting Machine | 25,700 |
| Share Money | 56,334,569 | Luminous Battery & Ups | 6,000 |
| Compulsory Deposit | 115,898,161 | Water Dispenser | 35,400 |
| Gratuity Fund | 16,748,300 | Samsung Led | 63,200 |
| Building Fund | 17,099,894 | Interest Pay On FD | 18,821,714 |
| Unclaimed Deposits | 61,701 | Interest Pay On RD | 1,016,435 |
| | | Electricity Bills Exp | 884,755 |
| | | Printing & Stationery Expenses | 2,537,056 |
| | | Salary To Staff | 6,751,764 |
| | | Telephone Exp | 171,105 |
| | | Travelling Exp | 41,662 |
| | | Photostate Exp | 19,634 |
| | | Business Development Expense | 2,057,641 |
| | | Income Tax | 549,150 |
| | | Advertisement Expenses | 665,463 |
| | | Advisor Commission | 690,334 |
| | | Amc For Hardware | 52,705 |
| | | Audit Fees | 92,295 |
| | | Bank Charges | 195,362 |
| | | Computer Repair & Maintenance | 116,883 |
| | | Conveyance Expense | 190,579 |
| | | Diwali Expense | 832,900 |
| | | Donation | 63,400 |
| | | Edli Charge For Epf | 22,403 |



| | |
|-----------------------------------|------------|
| Entertainment Expenses | 187,578 |
| Epf Contribution Expenses | 958,126 |
| Gift To Member | 34,621,536 |
| Honorarium Expenses | 655,420 |
| Intt Paid On Bank OD A/c | 355,021 |
| Legal & Professional Charges | 518,818 |
| Mc Meeting Expenses | 151,184 |
| Misc Expenses | 24,366 |
| Office Upkeep & Maint Expenses | 1,006,276 |
| Pooja & Function Expenses | 253,320 |
| Postage Expenses | 601,197 |
| Repair & Maintence Expenses | 166,433 |
| Software Developing Charges | 227,267 |
| Staff Welfare Expenses | 707,348 |
| Vehicle Running & Maint Expenses | 833,257 |
| Co Op Education Fund | 50,000 |
| Server Rent | 171,500 |
| Property Tax | 483,554 |
| Reimbursement Expenses | 15,106 |
| Interest Payable On Tds | 58 |
| Vehicle Insurance | 33,753 |
| Leave Encashment | 1,147,114 |
| Ssl Security Charges | 37,240 |
| GBM Expenses | 2,435,613 |
| Office Renovation And Maintanance | 7,397,744 |
| Seminar Expenses | 800 |
| Property A/c | 3,000,670 |
| Payroll Smart Office | 2,602 |

CASH AND BANK CLOSING BALANCE

| | |
|-----------------------------------|-------------|
| CASH IN HAND | 2,409,551 |
| Punjab National Bank, Saving A/C | 182,486 |
| Punjab National Bank, Current A/C | 26,559,760 |
| Punjab National Bank, OD Radhe | -7,287,872 |
| Punjab National Bank, OD A/C | -24,462,518 |
| ICICI Bank Current A/C IP Extn. | 6,623,517 |
| ICICI Bank Current A/C Badarpur | 1,879,412 |
| DP ICICI 113705000449 | 2,583,478 |
| FD With Bank | 40,864,915 |
| AUTO SWIPE A/c CA PNB | 3,800,000 |
| AXIS Bank | 2,219,813 |

Total 505,349,887

Total 505,349,887


PLACE : DELHI

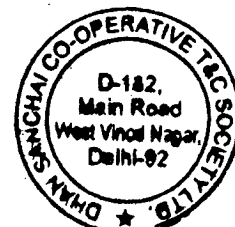
DATE :


PRESIDENT


SECRETARY


TREASURER





DHAN SANCHAI CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.


C - 34, MARG 4 A, WEST VINOD NAGAR, DELHI - 110092

DETAILS OF FIXED ASSETS AS ON 31-03-2018

| NAME OF ASSET | Balances As | Addition | Addition | TOTAL | Less : Depreciation | Balances As |
|----------------------|------------------|------------------|----------------|------------------|------------------------|------------------|
| | On 01.04.2017 | Apr. to Sep. | Oct. to Mar. | | | On 31.03.2018 |
| Furniture & Fixtures | 1,349,507 | 1,235,754 | - | 2,585,261 | 258,526 | 2,326,735 |
| Fans & Electricals | 176,546 | - | - | 176,546 | 26,482 | 150,064 |
| Phone | 12,589 | - | - | 12,589 | 1,888 | 10,701 |
| Air Condition | 131,677 | 39,500 | - | 171,177 | 25,677 | 145,500 |
| Honda Activa | 31,748 | - | - | 31,748 | 4,762 | 26,985 |
| Refrigerator | 46,878 | - | - | 46,878 | 7,032 | 39,847 |
| Battery & Inverter | 103,948 | 6,000 | - | 109,948 | 16,492 | 93,456 |
| Cc Tv Camera | 166,947 | 44,496 | - | 211,443 | 31,716 | 179,726 |
| Tea & Coffe Machiene | 9,288 | - | - | 9,288 | 1,393 | 7,895 |
| Epbax For Telephone | 18,870 | - | - | 18,870 | 2,831 | 16,040 |
| Cah Counting Machine | 20,948 | 20,000 | 5,700 | 46,648 | 6,570 | 40,079 |
| Godrej Safe | 66,693 | 88,500 | - | 155,193 | 23,279 | 131,914 |
| Car A/C | 1,438,445 | 2,186,372 | - | 3,624,817 | 543,723 | 3,081,094 |
| Water Dispenser | 24,395 | 35,400 | - | 59,795 | 8,969 | 50,826 |
| Room Heater | 5,082 | - | - | 5,082 | 762 | 4,320 |
| Water Gyser | 5,874 | - | - | 5,874 | 881 | 4,993 |
| Television | 19,975 | 63,200 | - | 83,175 | 12,476 | 70,699 |
| Steplizer | 6,375 | - | - | 6,375 | 956 | 5,419 |
| Biometric | - | - | 2,602 | 2,602 | 195 | 2,407 |
| Computers | 524,803 | 565,000 | 391,410 | 1,481,213 | 771,305 | 709,908 |
| TOTAL | 4,160,587 | 4,284,222 | 399,712 | 8,844,521 | 1,745,915 | 7,098,606 |

PLACE : DELHI

DATED :


PRESIDENT


SECRETARY


TREASURER

