

(11)

COMMITTEE ON COOPERATIVE EDUCATION FUND

(Office of the Register Cooperative Societies, Parliament Street, New Delhi)
The Cheque should be in favour of "Cooperative Education Fund" only

Receipt No.

32244

RECEIPT

Dated. 16/9/22

Regd. No. 10571

Received with thanks from

Sahkar CUL (Urban) TIC
Society Ltd

Address.....

a sum of Rs. Seven hundred six only.....Only

being the contribution towards the "Cooperative Education Fund" for the
period. 2021-22 vide Cash Rs. 706 Cheque No.....

Dated. 16/9/22 for Rs. 706 Drawn on.....

Rs. 706/2

On behalf the
committee on Cooperative Education Fund
SECRETARY

CHECK LIST FOR SUBMISSION OF AUDIT REPORT

- | | | | |
|----|--------------------------------------|---|---|
| 1. | Name of the CA/ Auditor | : VIMAL CHHABRA & CO. | |
| 2. | Name of the Society | : Sahkar Co-operative (Urban) Thrift & Credit Society Ltd | |
| 3. | Registration No. | : 10571-TC dt. 02.08.2018 | |
| 4. | Audit Period | : 2021-22 | |
| 5. | Distt. / Zone | : East | |
| 6. | Net Profit / (Loss) | : Rs. (3,320) | |
| | | Amount Receipt No. Date Page No. | |
| 7. | Education Fund Deposited | : 706/- | 1 |
| 8. | Appointment Letter S. No. dated | : Appointed vide your mail dt. 15.07.2022 | 2 |
| 9. | Admissible Audit Fee (with fee bill) | : Rs. 23,490/- | 3 |

Audit report on form A, B & C allowing with following enclosures

- | | | |
|----|---|-----------------|
| a. | Balance Sheet | <u>12-15-19</u> |
| b. | Receipt & Payment A/c | <u>13</u> |
| c. | Income & Expenditure A/c | <u>14</u> |
| d. | List of members including addition & deletion | <u>20-38</u> |
| e. | Details of loan from DCHFC Ltd. / DSCB Ltd. | <u>N.A.</u> |
| f. | Certificates of records from custodian | <u>39</u> |
| g. | List of managing committee members | <u>40</u> |
| h. | Brief Summary of the Society in Annexure 'A' | <u>41-42</u> |
| i. | Bank Certificate / Reconciliation Statement | <u>43-45</u> |
| j. | List of Staff/Employee | <u>46</u> |
| k. | Cash in Hand Certificate | <u>47</u> |
| l. | Any other Certificates / documents | <u>-</u> |

4-11

Counter Signed
Asstt. Registrar (Audit)

Copy to :

- (1) Secretary
(2) Asstt. Registrar



Examined the audit report and
Submitted for signatures please

Signature of Dealing Asstt.
Dated :



ANUJ GOYAL ASSOCIATES <agassociates@gmail.com>

Appointment of New Auditor for F.Y. 2021-22 in case of Sahkar Co-operative (Urban) Thrift & Credit Society Ltd. Registration No. 10571-TC

2 messages

21 June 2022 at 12:51

Dear Sir,

Please find attached herewith following documents for appointment of New Statutory Auditor for F.Y. 2021-22 in the above case. Please expedite the appointment of auditor at the earliest.

1. Forwarding Letter dt. 02.06.2022.
2. Annexure 1
3. Annexure 2
4. Approved check list of last audit

Regards,

ANUJ GOYAL ASSOCIATES

Chartered Accountants

E-367, Second Floor,

Nirman Vihar,

Delhi-110092

Ph. 011-43068787, 46068787, 41518787, 49508787

Mob:- 9711247405, 9711248410

Please Note our above mentioned New Address and Telephone Nos.

Attachments.pdf
143K

Registrar Cooperative Societies Parliament Street <auditor.rcs.delhi2022@gmail.com>
To: ANUJ GOYAL ASSOCIATES <agassociates@gmail.com>

15 July 2022 at 15:37

WITH REFERENCE TO YOUR MAIL DATED 21.06.2022 REGARDING APPOINTMENT OF CA M/S VIMAL CHHABRA & CO. FOR THE FINANCIAL YEAR 2021-22. IT IS INFORMED THAT YOUR REQUEST FOR THE SAME HAS BEEN ACCEPTED BY THE COMPETENT AUTHORITY. THIS APPROVAL IS BEING GIVEN SUBJECT TO COMPLETION OF AUDIT UPTO 2020-21 AS INFORMED BY YOU. FURTHER, AS PER THE DIRECTIONS OF THE RCS, DELHI, THE AUDIT FEE WILL BE CHARGED AS PER THIS DEPARTMENT CIRCULAR NO. AR(AUDIT)/2010/1639, DATED 03.03.2010.

[Quoted text hidden]

Tax Invoice

3


VIMAL CHHABRA & CO. 2/6 W.E.A. Laxmi Dawar Marg Formerly Known As Abdul Aziz Marg Karol Bagh New Delhi-110005 GSTIN/UIN: 07AAEFV0510G1ZM State Name : Delhi, Code : 07 E-Mail : vkcoffice@gmail.com Buyer (Bill to) SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LIMITED HOUSE NO.48-49, EAST GURU ANGAD NAGAR, NEAR MOTHER DAIRY ROAD, GALI NO.2, DELHI-110092 State Name : Delhi, Code : 07	Invoice No.	Dated
	VC/2223/AS0007	10-Sep-22
	Delivery Note	Mode/Terms of Payment
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No.	Delivery Note Date
	Dispatched through	Destination
Terms of Delivery		

Sl No.	Particulars	HSN/SAC	Quantity	Rate	per	Amount
1	PROFESSIONAL CHARGES <i>Audit Fee for the Year Ended 31.03.2022</i>	9982				19,906.00
	CGST					1,792.00
	SGST					1,792.00
Total						₹ 23,490.00

Amount Chargeable (in words) E. & O.E
INR Twenty Three Thousand Four Hundred Ninety Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
9982	19,906.00	9%	1,792.00	9%	1,792.00	3,584.00
Total	19,906.00		1,792.00		1,792.00	3,584.00

Tax Amount (in words) : **INR Three Thousand Five Hundred Eighty Four Only**

Company's PAN : AAEFV0510G	for VIMAL CHHABRA & CO.  Authorised Signatory
Declaration	
We declare that this invoice shows the actual price of the services described and that all particulars are true and correct.	

SUBJECT TO DELHI JURISDICTION

This is a Computer Generated Invoice

VIMAL CHHABRA & CO.

Chartered Accountants

8C/6, W.E.A., Laxmi Dawar Marg,
Formerly Known as Abdul Azi Marg,
Karol Bagh,
New Delhi-110005
Ph: 011-45068787, 45668787

AUDITOR'S REPORT

The Members of
Sahkar Co-Operative (Urban) Thrift & Credit Society Ltd.
House No. 48-49, East Guru Angad Nagar,
Near Mother Dairy Road,
Gali No. 2,
Delhi-110092.

We have audited the attached Balance Sheet of **Sahkar Co-Operative (Urban) Thrift & Credit Society Ltd.**, as at 31.03.2022 and also the Income & Expenditure Account along with Receipt & Payment Account of the society for the year ended on that date annexed thereto. These financial statements are the responsibility of the society's management. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principals used and significant estimates made by the management as well as evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for our opinion subject to our report and comments as per part A, B and C annexed thereto, We report as under :-

1. 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.
2. In our opinion proper books of accounts, as required by the law, have been kept by the society so far as appears from our examination of the books.
3. In our opinion and according to explanations given to us there has not been any material impropriety or irregularity in the expenditure or in realization of money due to the society, subject to comments given in Part 'C' of our Report.



Contd_2

4. The Balance Sheet along with Income & Expenditure Account and other annexed statement forming part of Balance Sheet dealt with by the report are in agreement with the books of account maintained by the Society.
5. In our opinion and to the best of our information and according to the explanations given to us, the Balance Sheet and other annexed statements give a true and fair view:
- a) In the case of Balance Sheet of the state of affairs of the society as at 31st March, 2022; and
- b) In the case of Income & Expenditure Account of the Excess of Expenditure over Income for the year ended on that date.



for M/s. VIMAL CHHABRA & CO.
Chartered Accountants
(Registration No. 004625-N)

Vimal Chhabra

(VIMAL CHHABRA)

PLACE : DELHI

DATED : 26th August, 2022

UDIN : 23083653ARAVN01217

Partner
F.C.A., M. No. 083653

(5)

AS REQUIRED BY THE REGISTRAR OF CO-OP SOCIETIES, WE ALSO REPORT
AS UNDER

P A R T - 'A'

Audit Observation pointed out in the previous audit report and action taken by the Management of the Society during the Current year.

Audit Observations

Action Taken

- | Audit Observations | Action Taken |
|--|---|
| 1. Members balances under the head Deposits and loan to members have not been got confirmed from some Members. | No action has been taken by the management. |
| 2. No cash retention limit has been Fixed by the Society so far. | -do- |



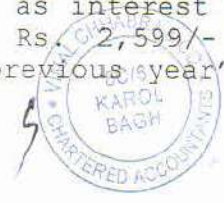
PART - 'B'

GENERAL

1. **MANAGEMENT:** The management of the society is run by the Managing Committee.
2. **MEETINGS:** During the year 2021-22 under audit reasonable number of managing committee meetings were held.
3. **MEMBERSHIP:** The strength of the society's members was 706 as at 31st March, 2022.
4. **REGISTRATION FILE:** The Society is maintaining a registration file which contains the copy of Registration Certificate and registered Bye-laws of the society.

COMMENTS ON THE BALANCE SHEET AND INCOME & EXPENDITURE ACCOUNT

1. **SHARE MONEY:** Rs. 36,33,500/- A sum of Rs. 12,51,000/- has been received by the society from its members and a sum of Rs. 1,33,000/- was repaid during the year. Previous year's figure was Rs. 21,15,500/-.
2. **BUILDING FUND :** Rs. 71,000/- A sum of Rs. 18,300/- has been received during the year by the Society from its members on account of building fund. Previous year's figure was Rs. 52,700/-
3. **COMPULSORY DEPOSITS:** Rs.10,32,115/- A sum of Rs. 3,74,800/- has been received from the members and a sum of Rs. 13,060/- was repaid during the year. Further, a sum of Rs. 57,581/- has been credited as interest thereon during the year under audit. This has been appearing as long term deposits in the Balance Sheet. Previous year's figure was Rs. 6,12,794/-.
4. **OPTIONAL DEPOSIT :** Rs. 13,12,470/- A sum of Rs. 93,75,318/- has been received from the members and Rs. 85,62,907/- withdrawn by members. Further, a sum of Rs. 34,759/- has been credited as interest thereon during the year. This has been appearing as short term deposits in the Balance Sheet. The previous year's figure was Rs.4,65,300/-.
5. **RECURRING DEPOSIT :** Rs.87,600/- This comprises long term deposits of Rs. 81,600/- and short term deposits of Rs. 6,000/-. A sum of Rs. 1,77,600/- has been received during the year from the members and Rs. 1,33,317/- was repaid in this account. Further, a sum of Rs. 7,411/- was credited as interest thereon during the year under audit. Accrued Interest of Rs. 2,599/- has been shown separately in the Balance Sheet. The previous year's figure was Rs. 38,505/- including accrued interest.



6. **FIXED DEPOSITS FROM MEMBERS** : Rs.62,84,500/- This comprises long term deposits of Rs. 11,00,000/- and short term deposits of Rs. 51,84,500/- FDRs for Rs. 60,78,500/- were issued to the members and sum of Rs.31,41,997/- was repaid during the year. Further, a sum of Rs.4,96,548/- has been credited as interest thereon during the year under audit. Accrued Interest of Rs. 3,31,091/- has been shown separately in the Balance Sheet. The previous year's figure was Rs.31,82,540/- including accrued interest.
7. **MONEY MULTIPLIER DEPOSIT SCHEME-DOUBLE**: Rs.24,61,293/- A sum of Rs.1,25,000/- has been received by the Society and Rs.4,31,211/- was repaid in this account during the year. Further, a sum of Rs. 2,71,004/- has been credited as interest thereon during the year. This has been appearing as long term deposits in the Balance Sheet. The previous year's figure was Rs. 24,96,500/-.
8. **MONTHLY INCOME SCHEME (FD)**: Rs. 21,68,000/- A sum of Rs. 11,00,000/- was received from the members in this account and a sum of Rs. 2,06,920/- has been credited as interest thereon to the respective optional deposit account of the members. This has been appearing as long term deposits in the Balance Sheet. The previous year's figure was Rs. 10,68,000/-.
9. **NEW LAKHPATI YOJNA** : Rs.8,72,050/- This comprises long term deposits of Rs. 3,89,650/- and short term deposits of Rs. 4,82,400/-. An aggregate sum of Rs. 5,99,250/- was received from the members in this Deposit Scheme which comprises from one year to ten years and interest of Rs.1,14,619/- has been credited thereon during the year which has been shown separately in the Balance Sheet. Further, a sum of Rs. 3,11,695/- was repaid / adjusted during the year. The previous year's figure was Rs. 5,84,495/- including accrued interest.
10. **FIXED ASSETS** : Rs. 1,95,664/- Fixed asset for a sum of Rs. 44,830/- was purchased during the year under Audit and a sum of Rs. 44,497/- was written off as depreciation on the fixed assets during year. The previous year's figure was Rs. 1,95,331/-.
11. **REGULAR LOAN TO MEMBERS**: Rs.1,41,94,461/- This comprises long term loan of Rs. 1,06,45,102/- and short term loan of Rs. 35,49,359 /-. Loan aggregating to Rs. 90,46,500/- has been disbursed to the members during the year. A sum of Rs. 19,83,176/- has been charged as interest on loans during the year. Further, a sum of Rs. 50,70,905/- including interest has been recovered from the members during the year. The previous year's figure was Rs.82,35,690/-
12. **LOAN AGAINST DEPOSIT** : Rs. 2,06,321/- This has been appearing as long term loan in the Balance Sheet. No loan was disbursed by the Society to its members during the year under audit in this account. A sum of Rs. 3,67,367/- has been recovered by the Society during the year and Rs. 67,440/- has been charged as interest thereon during the year. The previous year's figure was Rs. 5,06,248/-.



- (9)
13. **EMERGENCY LOANS** : Rs. 5,49,075/- This has been appearing as short term loan in the Balance Sheet. A sum of Rs. 6,75,500/- was disbursed on account of Emergency Loan to the needy members during the year. A sum of Rs. 3,23,094/- was recovered from the members in this account and Rs. 62,364/- was charged as interest thereon during the year. The previous year's figure was Rs. 1,34,305/-.
 14. **FDR with the Yes Bank Ltd.**: Rs. 8,43,905.90 New FDR aggregating to Rs. 9,50,000/- were made during the year under audit. Out of which FDR for Rs. 3,46,959/- were encashed. Interest earned on these FDR during the year under consideration was Rs. 53,380 (TDS Rs. 5,334.20) out of which a sum of Rs. 6,233.40 accrued as interest as on 31.03.2022. The previous year's figure was Rs. 2,15,000 excluding accrued interest of Rs. 723.
 15. **PRELIMINARY EXPENSES** : Rs. 15,600/- A sum of Rs. 15,600/- has been written off during the year under audit as preliminary expenses. The previous year's figure was Rs. 31,200/-.
 16. **INCOME & EXPENDITURE A/C** : Rs. 12,00,130.90 This being the fourth year of operation, the Society has made an excess of expenditure over the income to the tune of Rs. 3,320 during the year under audit. The previous year's figure was Rs. 11,96,810.90

Items of Income & Expenditure account are self explanatory and there are no divergent trends.



(70)

ANNEXURE TO PART 'B' OF AUDIT REPORT

OTHER INFORMATION :

1. The Society is functioning from the Registered Office and the members are being allowed to inspect documents of the society including audit report as per the provisions of Delhi Cooperative Societies Rules, 1973.
2. The society does reconcile its accounts with the accounts of the members, outside parties including The Delhi State Co-operative Bank Ltd. and YES Bank Ltd. at the close of the cooperative year with General Cash Book entries.
3. The society has not raised funds from any outside party / institution during the year under audit except the deposits received from the members.
4. The society has given loans to the members of the society. Maximum credit limit is Rs. 2,00,000/-. However, there is no limit for loan against deposit.
5. In our opinion the managing committee has implemented / carried out the decision in letter and spirit keeping in view the best interest of the members of the society in recognition of the cooperative principles.
6. The society has not received any complaints from the members of the society.
7. No such time barred claims are pending against the members and outside parties.
8. The society is holding various M C meetings from time to time and necessary records of proceedings are being maintained in the minutes / proceedings register.
9. A list of members with their ledger balances is attached with the balance sheet.
10. As per the information given to us none of the office bearers suffers from the disqualification contained in the section 35 read with rules 59 & 60.
11. The society is not making any formal budget but office bearers are duly empowered by the managing committee to make the day to day expenditure in the interest of the society.
12. The society is reviewing the fixed assets from time to time.
13. The monthly expenditure of the society is being approved in the ensuing Managing Committee meetings as informed by the management of the society.



PART - 'C'

OBJECTION AND SUGGESTIONS

1. Members balances under the head Deposits and Loan to members have not been got confirmed from some members.
2. No cash retention limit has been fixed by the society so far.



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SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LIMITED

BALANCE SHEET AS AT 31st MARCH, 2022

(Amount in Rs.)

S. No.	Particulars	Note No.	31st March, 2022	31st March, 2021
I	<u>EQUITY AND LIABILITIES</u>			
1	Owners' Funds			
(a)	Owners' Capital Account	1	3,633,500.00	2,515,500.00
(b)	Reserves and Surplus	2	(1,129,130.90)	(1,144,110.90)
			<u>2,504,369.10</u>	<u>1,371,389.10</u>
2	Non-Current Liabilities			
(a)	Long Term Deposits	3	7,232,658.00	7,982,834.00
(b)	Other Long-Term Liabilities		-	-
			<u>7,232,658.00</u>	<u>7,982,834.00</u>
3	Current Liabilities			
(a)	Short Term Deposits	3	6,985,370.00	465,300.00
(b)	Other Current Liabilities	4	489,855.00	50,215.00
			<u>7,475,225.00</u>	<u>515,515.00</u>
	Total		<u>17,212,252.10</u>	<u>9,869,738.10</u>
II	<u>ASSETS</u>			
1	Non-Current Assets			
(a)	Property, Plant and Equipment and Intangible assets			
(i)	Property, Plant and Equipment	5	195,664.00	195,331.00
(b)	Loans and advances	6	10,851,423.00	8,741,938.00
			<u>11,047,087.00</u>	<u>8,937,269.00</u>
2	Current Assets			
(a)	Loans and advances	6	4,103,768.20	134,305.00
(b)	Cash and Bank Balances	7	1,994,296.90	715,964.10
(c)	Other Current Assets	8	67,100.00	82,200.00
			<u>6,165,165.10</u>	<u>932,469.10</u>
	Total		<u>17,212,252.10</u>	<u>9,869,738.10</u>
	The accompanying notes are an integral part of the financial statements	1 to 13		


FOR SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LTD.




 PRESIDENT SECRETARY TREASURER

AUDITOR'S REPORT

As per our separate report of even date
 For VIMAL CHHABRA & CO.
 Chartered Accountants
 (Registration No.004625-N)



Place : Delhi

Dated : 26.08.2022

UDIN : 22083653ARAVNP1217

(VIMAL CHHABRA)

Partner

F.C.A; M. No. 083653

SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LIMITED

RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2022

PREVIOUS YEAR	RECEIPTS	AS AT 31.03.2022	PREVIOUS YEAR	PAYMENTS	[Figure in Rs.] AS AT 31.03.2022
	To Opening Balance		2,873.00	By Telephone Expenses	2,893.00
59,095.00	To Cash in hand	25,241.40	5,599,580.00	By Loan to Members	9,722,000.00
227,421.60	To The Delhi State Co-op. Bank Ltd.	464,999.70	20,253.00	By Purchase of Fixed Assets	44,830.00
-	To The Yes Bank Ltd.	10,000.00	5,784.00	By Misc. Expenses	14,046.00
	Receipts from Members :		6,150.00	By Diwali Expenses	1,640.00
824,500.00	To Share Money	1,251,000.00	167,615.00	By Incentive	334,898.00
287,000.00	To Compulsory Deposit	374,800.00	5,500.00	By Internet Expenses	500.00
2,811,500.00	To Fixed Deposit	6,078,500.00	21,000.00	By Security-Office Rent	-
100,000.00	To Fixed Deposit -MMDS-2	125,000.00	215,000.00	By FDR with Yes Bank	950,000.00
50,000.00	To Deposits -MIS	1,100,000.00	12,090.00	By Conveyance Expenses	3,050.00
496,650.00	To New Lakhpati Yojna	599,250.00	141,634.00	By Gift to Members	124,881.00
1,297,294.00	To Interest on Loan	2,112,980.00	27,055.00	By Office Maintenance	40,511.00
3,182,690.00	To Loan Recovered	3,648,386.00	16,580.00	By Electricity Expenses	14,394.00
16,900.00	To Admission Fee	18,300.00	147,580.00	By Office Rent	126,000.00
3,942,857.00	To Optional Deposit	9,375,318.00	11,720.00	By Printing & Stationery	30,136.00
45,500.00	To Recurring Deposit	177,600.00	16,979.00	By Staff Welfare	21,682.00
16,900.00	To Building Fund	18,300.00	3,768.00	By Computer Maintenance	-
48,108.00	To Misc. Receipts	64,666.00	280,500.00	By Salary	440,310.00
-	To Redemption of FDR	346,959.00	1,658.90	By Bank Charges	1,357.00
16,900.00	To Inquiry Charges	18,300.00	33,564.00	By AGM Expenses	66,704.00
110,620.00	To Loan Processing Fee	187,960.00	9,168.60	By Postage Expenses	9,321.00
58,253.00	To Intt. on Late Payment of EMI	33,790.00	16,142.00	By Audit Fee	18,281.00
1,400.00	To Account Closing Charges	1,200.00	-	By Professional charges	5,900.00
1,200.00	To Notice Charges	600.00	375.00	By Coop. Education Fund	534.00
-	To Intt. on Bank FDR	16,895.00	-	By Water Expense	1,850.00
-	To Other Charges	303.00	-	By TDS on FD Intt.	224.50
-	To Recovery of Staff Advance	7,000.00			
-	To Adv. Received Back	180,000.00			
				Payment /Re-payment to Members	
			623,803.00	By MMDS including Intt.	431,211.00
			54,000.00	By Sharemoney	133,000.00
			14,309.00	By Compulsory Deposit	13,060.00
			3,820,829.00	By Optional Deposit	8,562,907.00
			58,170.00	By Recurring Deposit including Intt.	133,317.00
			1,386,889.00	By Fixed Deposits including Intt.	3,141,997.00
			122,304.00	By Interest on MIS	206,920.00
			251,674.00	By New Lakhpati Yojna Including Intt.	277,536.00
				By Staff Advance	37,500.00
				By Advance against Property	180,000.00
				Closing Balances :	
			25,241.40	By Cash in Hand	86,903.40
			464,999.70	By The Delhi State Co-op. Bank Ltd.	686,513.70
			10,000.00	By Yes Bank	370,740.50
13,594,788.60	TOTAL	26,237,348.10	13,594,788.60	TOTAL	26,237,348.10

AUDITOR'S REPORT

As per our separate report of even date
for VIMAL CHHABRA & CO.
Chartered Accountants
[Registration No. 004625-N]

(VIMAL CHHABRA)

Partner

F.C.A., M. No. 083653

FOR SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LTD.

PRESIDENT

SECRETARY

TREASURER

Place : Delhi

Dated : 26.08.2022

UDIN : 22083653ARAYNP1217

SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LIMITED

Notes forming part of the Financial Statements for the year ended 31st March, 2022

(Amount in Rs.)

		31st March, 2022	31st March, 2021
1	<u>Capital Account</u>		
	Opening Balance	2,515,500.00	1,745,000.00
	Add: Received during the year	1,251,000.00	824,500.00
	Less: Repaid during the year	133,000.00	54,000.00
		3,633,500.00	2,515,500.00
2	<u>Reserves and surplus</u>		
	<u>Building Fund</u>		
	Opening Balance	52,700.00	35,800.00
	Add: During the year	18,300.00	16,900.00
		(I) 71,000.00	52,700.00
	Undistributed Surplus (Balance from statement of profit and loss)		
	- Balance B/d	(1,196,810.90)	(1,018,473.40)
	- Add: Loss during the year	(3,320.00)	(178,337.50)
		(II) (1,200,130.90)	(1,196,810.90)
	Total	(I+II) (1,129,130.90)	(1,144,110.90)

	Long Term		Short Term	
	31st March, 2022	31st March, 2021	31st March, 2022	31st March, 2021
3	<u>Deposits</u>			
	<u>Unsecured</u>			
	Compulsory Deposit	1,032,115.00	612,794.00	-
	Optional Deposit	-	-	-
	Recurring Deposit	81,600.00	38,505.00	1,312,470.00
	Fixed Deposit	1,100,000.00	3,182,540.00	465,300.00
	MMDS-Double	2,461,293.00	2,496,500.00	-
	Deposit For Monthly Income Scheme	2,168,000.00	1,068,000.00	-
	New Lakhpati Yojna (1 To 10 Yrs. Scheme)	389,650.00	584,495.00	-
		7,232,658.00	7,982,834.00	6,985,370.00
				465,300.00

	31st March, 2022	31st March, 2021
4	<u>Other Current Liabilities</u>	
	Expenses Payable	
	- Salary Payable	25,500.00
	- Audit Fee Payable	18,281.00
	- Professional Charges Payable	5,900.00
	- Coop. Education Fund Payable	534.00
	- Electricity Expenses Payable	-
	Interest Accrued on Deposits	
	- Fixed Deposits	331,091.00
	- Recurring Deposits	2,599.00
	- New Lakhpati Yojna (1 to 10 Yrs. Scheme)	114,619.00
	Total Other Current Liabilities	489,855.00
		50,215.00



For Sahkar Co-operative (Urban) T/c Society Ltd.

[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer

SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LIMITED

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31st MARCH, 2022

(Amount in Rs.)

Particulars	Note	31st March, 2022	31st March, 2021
I Revenue from Operations	9	2,319,240.00	1,428,875.00
II Other Income	10	206,398.00	126,584.00
III Total Income (I+II)		2,525,638.00	1,555,459.00
IV Expenses:			
(a) Employee Benefits Expense	11	436,492.00	322,979.00
(b) Depreciation and Amortization Expense	12	44,497.00	44,118.00
(c) Other Expenses	13	2,047,969.00	1,366,699.50
Total Expenses		2,528,958.00	1,733,796.50
V Profit before tax (VII-VIII)		(3,320.00)	(178,337.50)
VI Tax Expense:			
(a) Current Tax		-	-
(b) Excess/ Short provision of tax relating to earlier years		-	-
(c) Deferred Tax Charge/ (Benefit)		-	-
VII Profit/(Loss) for the year (XI+XIV)		(3,320.00)	(178,337.50)
The accompanying notes are an integral part of the financial statements	1 to 13		



FOR SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LTD.

 PRESIDENT
  SECRETARY
  TREASURER

AUDITOR'S REPORT

As per our separate report of even date
 For VIMAL CHHABRA & CO.
 Chartered Accountants
 (Registration No.004625-N)



Place : Delhi

Dated : 26.08.2022

UDIN : 22083653ARAVN81217

(VIMAL CHHABRA)

Partner

F.C.A; M. No. 083653

(16)

SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LIMITED
Notes forming part of the Financial Statements for the year ended 31st March, 2022

5 Property, Plant and Equipment and Intangible Assets (owned assets)

Particulars /Assets	TANGIBLE ASSETS			
	Office Equipments	Furniture & Fixtures	Computer	Total
Gross Block				
At 01st April, 2021	43,412.00	135,737.00	60,300.00	239,449.00
Additions (Before 01.10.2021)	11,030.00	-	22,000.00	33,030.00
Additions (After 30.09.2021)	4,400.00	-	7,400.00	11,800.00
Deductions/Adjustments	-	-	-	-
At 01st April, 2020	34,762.00	124,134.00	60,300.00	219,196.00
Additions	8,650.00	11,603.00	-	20,253.00
Deductions/Adjustments	-	-	-	-
At 31st March, 2022	58,842.00	135,737.00	89,700.00	284,279.00
At 31st March, 2021	43,412.00	135,737.00	60,300.00	239,449.00
Depreciation/Adjustments				
At 01st April, 2021	6,512.00	13,486.00	24,120.00	44,118.00
Additions	7,520.00	12,225.00	24,752.00	44,497.00
Deductions/Adjustments	-	-	-	-
At 01st April, 2020	-	-	-	-
Additions	6,512.00	13,486.00	24,120.00	44,118.00
Deductions/Adjustments	-	-	-	-
At 31st March, 2022	14,032.00	25,711.00	48,872.00	88,615.00
At 31st March, 2021	6,512.00	13,486.00	24,120.00	44,118.00
Net Block				
At 31st March, 2021	36,900.00	122,251.00	36,180.00	195,331.00
At 31st March, 2022	44,810.00	110,026.00	40,828.00	195,664.00

For Sahkar Co-operative (Urban) T/c Society Ltd.

[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer



SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LIMITED

Notes forming part of the Financial Statements for the year ended 31st March, 2022

(Amount in Rs.)

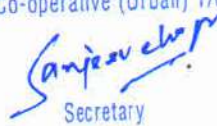
6	Loans and advances	Long Term		Short Term	
		31st March, 2022	31st March, 2021	31st March, 2022	31st March, 2021
	Unsecured				
	Regular Loans	10,645,102.00	8,235,690.00	3,549,359.00	-
	Loan Against Deposit	206,321.00	506,248.00	-	-
	Emergency Loan	-	-	549,075.00	134,305.00
	Advance tax and tax deducted at source [Net of provision for income tax]	-	-	5,334.20	-
		10,851,423.00	8,741,938.00	4,103,768.20	134,305.00

7	Cash and Bank Balances	31st March, 2022	31st March, 2021
	Cash and Cash Equivalents		
	Current Accounts		
	- The Delhi State Co-op. Bank Ltd.	686,513.70	464,999.70
	- Yes Bank Ltd.	370,740.50	10,000.00
	Cash in Hand	86,903.40	25,241.40
	Deposits in Bank		
	- FDR with Yes Bank	843,905.90	215,000.00
	Add: Interest Accrued	6,233.40	723.00
	Total Cash and Bank Balances	1,994,296.90	715,964.10

8	Other Current Assets		
	Security Deposit for Rent	21,000.00	21,000.00
	Advance to supplier	-	30,000.00
	Staff Advance	30,500.00	-
		(I)	51,500.00
	Miscellaneous Expenditure to the extent not yet written off or adjusted		
	Preliminary Expenses	31,200.00	46,800.00
	Less : Written off during the year	15,600.00	15,600.00
		(II)	15,600.00
	Total	(I+II)	67,100.00

For Sahkar Co-operative (Urban) T/c Society Ltd.


President


Secretary

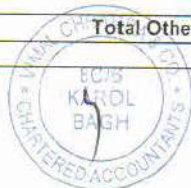

Treasurer



SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LIMITED

Notes forming part of the Financial Statements for the year ended 31st March, 2022

		(Amount in Rs.)	
		31st March, 2022	31st March, 2021
9	Revenue From Operations		
	Other Operating Revenue		
	- Interest on Regular Loan	1,983,176.00	1,166,668.00
	- Interest on loan against deposit	67,440.00	121,707.00
	- Interest on Emergency Loan	62,364.00	12,980.00
	- Admission Fee	18,300.00	16,900.00
	- Loan Processing Fee	187,960.00	110,620.00
	Total Revenue From Operations	2,319,240.00	1,428,875.00
10	Other Income		
	Other Non-Operating Income		
	- Interest on Late Payment	33,790.00	58,253.00
	- Inquiry Charges	18,300.00	16,900.00
	- Misc. Receipts	100,928.00	50,708.00
	- Interest on Bank FDR	53,380.00	723.00
	Total Other Income	206,398.00	126,584.00
11	Employee Benefits Expense (Including contract labour)		
	Salaries, wages, bonus and other allowances	414,810.00	306,000.00
	Staff Welfare	21,682.00	16,979.00
	Total Employee Benefits Expense	436,492.00	322,979.00
12	Depreciation and amortization expense		
	on tangible assets (Refer note 5)	44,497.00	44,118.00
	on intangible assets (Refer note 5)	-	-
	Total Depreciation and amortization expense	44,497.00	44,118.00
13	Other Expenses		
	Interest on OD	34,759.00	22,750.00
	Interest on CD	57,581.00	29,757.00
	Interest on FDR	496,548.00	218,061.00
	Interest on MMDS-Double	271,004.00	303,588.00
	Interest on RD	7,411.00	1,455.00
	Interest on New Lakhpati Yojna	114,619.00	56,679.00
	Interest on MIS	206,920.00	122,304.00
	Incentive	334,698.00	167,615.00
	Telephone Expenses	2,893.00	2,873.00
	Office Rent	126,000.00	159,580.00
	Printing & Stationery	30,136.00	11,720.00
	AGM Expenses	66,704.00	33,564.00
	Postage Expenses	9,321.00	9,168.60
	Misc. Expenses	14,046.00	5,784.00
	Preliminary Expenses Written off	15,600.00	15,600.00
	Conveyance Expenses	3,050.00	12,090.00
	Audit Fee	23,490.00	18,281.00
	Professional Charges	2,950.00	2,950.00
	Diwali Expenses	1,640.00	6,150.00
	Office Maintenance	40,511.00	27,055.00
	Bank Charges	1,357.00	1,658.90
	Computer Maintenance	-	3,768.00
	Internet Expenses	500.00	5,500.00
	Gift to Members	154,881.00	111,634.00
	Electricity Expenses	28,794.00	16,580.00
	Water Charges	1,850.00	-
	Co-op. Education Fund	706.00	534.00
	Total Other Expenses	2,047,969.00	1,366,699.50



For Sahkar Co-operative (Urban) T/c Society Ltd.

[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer

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SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LIMITED

SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO THE ACCOUNTS

FINANCIAL YEAR 2021-22

1. The accounts of the society are prepared under the historical cost convention method. Expenditures have been accounted for on accrual basis under natural heads.
2. The income & expenditures recognized on accrual basis except those with significant uncertainties.
3. Depreciation has been charged on the fixed assets on the rates as prescribed in the Income Tax Rules, 1962 on W.D.V. method.
4. Current Assets including balance against members, if any are subject to their confirmation and consequential adjustment thereof.
5. These Financial Statements have been prepared in New Format as per the Guidance Note issued in this regard by The Institute of Chartered Accountants of India for Non - Corporate Entities.
6. Previous year figures have been regrouped, rearranged wherever considered necessary.

FOR SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LTD.


PRESIDENT


SECRETARY


TREASURER

for M/s. VIMAL CHHABRA & CO.
Chartered Accountants
(Registration No. 004625-N)


(VIMAL CHHABRA)

Partner

F.C.A., M.No. 083653

Place : Delhi

Dated : 26th August, 2022

UDIN : 23083653ARAVNP 1217

Sahkar Co-operative (U) T/C Society Ltd.

List of Members Deposits during the FY 2021-22

SrNo	Name	MemNo	Share cap	CD	OD
1	Shri Shiv	1	4000	0	0
2	Vijay Kumar	2	4000	0	0
3	Om Prakash	6	500	0	6132
4	Dharam Pal	24	10000	2227	113
5	Vinod Kumar Gupta	26	4000	0	257
6	Anju Chopra	27	4000	2997	49
7	Yash Pal Chopra	28	20000	6000	56237
8	Darshan Singh	29	14000	1198	0
9	Purender Majumdar	30	4000	0	0
10	Pintoo	31	4000	1711	0
11	Dharam Sehgal	32	4000	2567	182836
12	Rakesh Goswami	34	10000	2877	458
13	Sushant	35	4000	1021	0
14	Thakur Dass	36	4000	4512	2047
15	Ravinder Kumar	38	4000	0	0
16	Mohinder Piplani	39	4000	0	0
17	S.Panju	40	7500	3366	259
18	Rajesh Chopra	56	2000	5795	109
19	Subhash Chander Chopra	57	2000	814	0
20	Akash Chopra	58	5000	5738	0
21	Arti Chopra	59	5000	5782	92
22	Rita Gupta	60	2000	2778	7331
23	Sumitra	61	2000	814	0
24	Raj Chopra	63	2000	3164	103340
25	Shalini Chopra	64	2000	3164	102167
26	Ashok Kumar	65	20000	5031	389
27	Sahil Gupta	62	2000	814	0
28	Kamla Wati	66	20000	4880	70
29	Rohan Narula	67	10500	1285	0
30	Mukesh Gandhi	68	500	673	0
31	Bhagawan Das	69	5000	1663	0
32	Ramesh Chand	70	500	133	0
33	Sanjeev Chopra	71	3500	5646	0
34	Sabhyata Chopra	72	500	133	0
35	Vandana Sharma	73	5000	797	0
36	Shishir Ranjan	74	2000	2065	61
37	Deepak Kumar	75	2000	797	20
38	A Mahadevan	76	7500	3330	0
39	Bharat Sihani	77	2000	4260	36503
40	Rajinder Sharma	78	5000	4719	184690
41	Praveen Sharma	79	5000	4719	1306
42	Ghanshyam Mishra	80	5000	4523	1884
43	Avneesh Kumar	81	10000	797	0
44	Sonia	82	10000	797	2
45	Deep Gautam	83	10000	797	0
46	Nisha Gautam	84	2000	797	0
47	Shakuntla	85	10000	3420	32



[Signature]
President

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Secretary

[Signature]
Treasurer

For Sahkar Co-operative (Urban) T/C Society Ltd.

48	Charan Singh	86	10000	2102	0
49	Ashwani	87	10000	2102	0
50	Krishan Pal	88	20000	2581	46
51	Naveen Kumar S/O Dharmpal Sing	89	10000	797	85
52	Neha Sharma	91	2000	922	0
53	Ridhi Sharma	90	5000	797	0
54	Lalit Gupta	92	20000	2086	226
55	Abhishek Sehgal	93	2000	1771	0
56	Vijay Kumar	94	10000	787	0
57	Bintu	95	10000	2840	3
58	Poonam	96	5000	906	6
59	Rotash Kumar	98	10000	896	211
60	Hitesh Gandhi	99	500	671	0
61	Munesh Kumari	100	10000	787	0
62	Manju Pathak	101	1500	1599	39
63	Sharda Devi	104	2500	2919	0
64	Bineet Kumar Pathak	105	500	1475	0
65	Sanjay Lodhi	106	10000	2159	4
66	Jaspal Singh	107	10000	1750	288
67	Vishal Kumar	108	10000	1750	12
68	Renu	109	5000	4259	1741
69	Nisha	110	10000	1843	0
70	Rajesh Kumar	111	10000	2761	60
71	Kavita	112	1000	1488	0
72	Seema	113	500	1490	0
73	Subhash Ashe	114	13000	4174	73
74	Mamta	115	10000	4274	17
75	Pawan Sehgal	116	500	128	45462
76	Lal Singh	117	1500	1726	38
77	Maheso Devi	120	8000	4200	45
78	Baleshwar	119	5000	3888	592
79	Vimlesh Devi	118	10000	4202	997
80	Yad Ram	121	10000	2173	3
81	Subhash	122	10000	4298	188
82	Devender Chaturvedi	123	500	3941	0
83	K. Sellamuthu	124	5000	2921	1130
84	Surender Singh	125	3500	131	0
85	Omwati	126	500	131	0
86	Sandhya Mandal	127	5000	4200	766
87	Ashok Kumar	128	2000	779	0
88	Rajvinder Kaur	129	2000	779	0
89	Jasveer	130	5000	779	0
90	Gyanvati	131	15000	4207	109
91	Jayanti	132	5500	4200	10789
92	Sanjay	133	15000	4177	7
93	Rajpal Singh	134	20000	3741	10
94	Alok Kumar Tiwari	135	10000	3879	5
95	Fate Singh	136	10500	4531	1655
96	Beena Devi	137	11000	4244	151
97	Indra	138	5500	1843	878
98	Bhushan	139	500	382	0



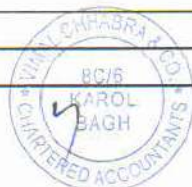
For Sahkar Co-operative (Urban) Tric Society Ltd

President

Secretary

Treasurer

99	Ompal	140	2000	770	0
100	Rachna Mishra	141	2000	5539	67
101	Pushpa	142	10500	4421	0
102	Prakash Jha	143	2000	770	0
103	Saroj	144	5500	2066	49
104	Biram Singh	145	10000	3334	62
105	Ravi	146	5000	2920	65
106	Krishan Mittal	149	2000	2728	0
107	Gopal Krishan Sharma	151	5000	770	0
108	Ankita Singh	152	3000	378	0
109	Vinod Kumar	153	10000	1339	25
110	M.Selvi	154	7500	3212	46
111	Vineet	155	2000	770	137
112	Sheela	156	2000	2229	47087
113	Sudhir	157	5000	2979	4
114	Ajay Kumar	158	5500	2850	4
115	Vinod Kumar	159	10000	4083	150
116	Geeta	160	10000	2212	31
117	Chander Veer Sharma	161	2000	4042	0
118	Jasveer Singh	162	5000	4135	23
119	Jitendra Prasad	163	10000	2645	142
120	Kalaivani	164	7500	2106	13
121	Surjeet Massih	165	5000	1485	90
122	Raj Kumar Sahani	166	5000	3181	47
123	Seema Devi	167	5000	3077	25
124	Ravi	169	20000	3838	170
125	Savitri	170	20000	3808	11
126	Shagun	171	20000	3807	0
127	Dev Prakash	172	20000	3808	0
128	Arun Kumar	173	2000	763	0
129	Vinod	174	2000	763	0
130	Rakesh	175	2000	763	0
131	Rakesh W/O Purn Chand	176	10500	2845	0
132	Baby	177	8000	3698	814
133	Pooja	178	10500	4089	52
134	Suman Sugandh	180	2000	1359	2783
135	Suriya Bi	182	20000	3799	37
136	Mamta	183	20000	3796	0
137	Gurpit	184	10000	753	0
138	Geeta Devi	185	5500	1917	0
139	Ashok Kumar	186	5500	1917	0
140	Manish Kumar Jha	187	5500	3537	0
141	Mahadevi Sekar	188	2500	2278	15
142	Sanjay Kumar	189	10000	1337	8
143	Mamta	190	5000	2588	0
144	Bhagwat Singh	191	500	497	1166
145	Rohit	192	10500	1564	0
146	Kiran	193	5000	1097	0
147	Chaman	194	500	2497	0
148	Amit Kumar	195	10000	3435	26
149	Rupesh Bhardwaj	196	5000	4004	0



[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer

For Banker Co-operative (Urban) T/c Society Ltd

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150	Kumar Sambhava Jain	197	21000	3980	0
151	Pappi W/O Amar Singh	198	5500	4298	565
152	Amar	199	6000	2908	54
153	Birma	200	5000	4312	1130
154	Ram Jaisawal	201	10000	1482	0
155	Sunder	202	8000	2570	217
156	Gabbar Singh	203	5000	1760	0
157	Charan Singh Dagur	204	2000	3168	148
158	Lalit Kumar	205	10000	1236	0
159	Mahesh Kumar	206	10000	753	0
160	Paridhi Jain	207	20000	3872	0
161	Harpal Singh	208	10000	4461	442
162	Sangeeta	209	20000	4100	754
163	Nitin	210	10500	3769	80
164	Mukesh Kumar	211	10000	3310	0
165	Dinesh Kumar Sain	212	500	1211	0
166	Meera	213	10000	2585	8
167	Avinash	214	1000	750	0
168	Parveen Gautam	215	5000	3620	50
169	Ravi Shankar	216	5000	4411	1429
170	Ravinder Pratap Singh	217	5000	1449	195
171	Ram Brij	218	3000	750	0
172	Brajesh	219	3000	750	0
173	Rajkumar	220	5000	3532	0
174	Sangeeta	221	5000	3509	0
175	Santosh Devi	222	10000	1874	95
176	Karthikeyan Kathamuthu	223	500	249	0
177	Madan Singh	224	500	124	0
178	Vijay Pratap Yadav	225	5000	750	0
179	Monika Singh	226	5000	1490	35
180	Annu	227	500	124	0
181	Tarun Kumar	228	2000	750	0
182	Rajendra Kumar	229	5000	1490	475
183	Seema	230	10000	1188	0
184	Arun	231	20000	2432	195
185	Sabita	232	5000	3472	10
186	Manoj Kumar	233	5000	2331	0
187	Poonam Rana	234	500	124	0
188	Ram Milna Pandey	235	1000	124	0
189	Subhash Chand	236	5000	984	4
190	Roli	237	5000	1099	0
191	Sangita W/O Ravi	238	5000	2298	13
192	Daya Chand	239	10500	2561	46
193	Kusum	240	10000	2352	22
194	Gagan Singh	241	5000	2352	22
195	Mohan Lal	242	2500	617	0
196	Vinod Paswan	243	5000	1901	37
197	Satish	244	10000	741	14
198	Geeta	245	5000	741	0
199	Nitin Kumar Sharma	246	10000	2379	30
200	Deepak	247	5000	848	6



For Sahkar Co-operative (Urban) Society Ltd.

President

Secretary

Treasurer

201	Deepa	248	5000	727	4
202	Sunita	249	5000	2278	823
203	Kanta Devi	250	5000	2155	17
204	Kanchhi Sharma	252	10000	3206	14
205	Jogesh Kumar Khanna	253	2000	741	0
206	Aarti	254	10000	3356	640
207	Nirmala	255	10000	741	0
208	Chote Lal	256	500	605	0
209	Rajesh Devi	257	500	123	0
210	Monika	258	500	1626	0
211	Braham Singh	259	5500	1089	0
212	Seema Rastogi	261	500	123	0
213	Ravinder Kumar	262	500	123	0
214	Vijay Sahni	263	2000	737	0
215	Jagdish Kumar Sharma	264	2000	3395	139
216	Saroj Gupta	265	10000	3543	46013
217	Rakesh Kumar	266	3000	2033	0
218	Hariom Sharma	267	2000	3068	6328
219	Somika Sharma	268	2000	3068	7842
220	Ram Nivas	269	2000	3293	195
221	Lalit Kumar Verma	270	5000	4665	3904
222	Ramesh Chand	271	5000	2741	91
223	Gaurav Sagar T/F Fm Dharmender	272	20000	3405	3
224	Pradeep Kumar	273	500	122	0
225	Koshal	274	10000	3217	1767
226	Ram Chander	275	10000	3269	1779
227	Savitri Devi	276	2000	3391	83
228	Mala Sharma	277	2000	3530	8379
229	Sarjeet Singh	278	500	483	0
230	Birju	279	500	122	0
231	Sunita	280	6000	3421	2753
232	Rajiv Sharma	281	3000	3759	5903
233	Vandna Kumari W/O Babu Lal Ahi	282	5000	2886	1834
234	Om Prakash	283	20000	4082	2
235	Gayatri Kumari	284	2000	3047	0
236	Hariharasudhan S	285	2000	122	67
237	Nisha Sharma	286	2000	3304	236
238	Ghanshyam	287	5000	2167	34
239	Deepanshi Sharma	289	5000	3316	129
240	Deepa Goswami	290	5000	734	62364
241	Vijay Kumar	291	10000	734	51
242	Jitendera Singh	292	5000	1759	0
243	Chandi Prasad Pandey	293	500	643	0
244	Aparana Singh	294	500	483	0
245	Vinod Kumar	295	5000	1757	9
246	Neetu Devi	296	5000	1642	14
247	Dharm Vir	297	5000	1845	39
248	Hanslata Kumari	298	5000	3160	74
249	Shivani Gosain	299	5000	728	273
250	Ramesh	300	10000	955	18
251	Vipin Kumar	301	7500	3276	13276



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Sanjay Chandra (Urban) T/S Society Ltd.

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252	Sunil Kumar	302	5000	728	0
253	Ajeet Kumar Pal	303	5000	728	0
254	Hari Babu Soni	304	7000	1746	80
255	Pankaj Bhati	305	5000	1516	20
256	Ravi Kumar Chauhan	306	10000	3146	23
257	Shani Jayswal	307	2000	728	0
258	Rusum	308	5000	728	0
259	Sashirekha Das	309	5000	725	0
260	Davinder Singh Mendhiratta	310	5000	725	0
261	Mukesh Kumar	311	15000	725	1
262	Geeta	312	2000	725	0
263	Simardeep Singh	313	5000	725	0
264	Kiran Massih	314	500	121	0
265	Shan Mohmmad	315	500	121	0
266	Rajender Prasad Shah	316	5000	725	15147
267	Sanjukta Devi	317	5000	725	15147
268	Sonu Kumar	318	1500	479	0
269	Reena	319	500	121	0
270	Guddan	320	10000	3173	211
271	Roopwati	321	10000	1262	0
272	Shweta	322	5000	121	0
273	Ekta Kaur	323	6500	1262	0
274	Ankit Anand	324	10000	1262	12
275	Ravi	325	5000	2745	1
276	Devender	326	5500	1797	0
277	Shankar Lal Kardam	327	5000	2731	0
278	Suman Lata Kardam	328	5000	2731	0
279	Pinki Verma	329	5000	3642	2806
280	Arun Kumar	330	500	2639	0
281	Shahanaz	331	500	2862	1438
282	Chanda Kumari	332	5000	1286	2
283	Vinod Kumar Agrahri	333	5000	2708	5
284	Pooja Chauhan	334	5000	1709	903
285	Ravindra	335	5000	721	1056
286	Vibha Devi	336	5000	721	0
287	Ravi Rai	337	2000	721	0
288	Tanvi	338	500	120	0
289	Kamal Kishore Sharma	339	5000	721	0
290	Vinay Kardam	340	5000	2731	0
291	Raju	341	5000	721	0
292	Dinesh Kumar	342	15000	2637	151
293	Mukesh	345	2500	120	0
294	Saitun Khatun	346	5000	717	0
295	Ranjeet Rai	347	5500	2233	218
296	Kumod Kumar Pandit	348	5000	1502	88
297	Rina Devi	349	500	120	0
298	Jeetendra Ray	350	500	120	0
299	Pappe Ram	351	5000	3667	3310
300	Subhash Burman	352	5500	3436	1992
301	Vidhi Dixit	353	10000	4766	7
302	Uma Devi	354	5000	3171	3650



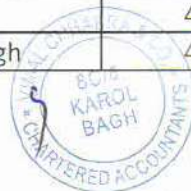
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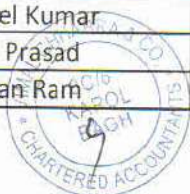
26

303	Virender Kumar	355	5500	2734	16
304	Shashi	356	15000	2734	4
305	Sushil Kumar	357	500	120	0
306	Geeta Devi	358	4500	3105	435
307	Anil Kumar Jainth	359	6000	3057	63
308	Arun Kumar S/O Dallo Prasad	360	500	0	112
309	Ritu Tiwari	361	10000	2632	0
310	Vinit Kumar Mishra	362	5000	2632	0
311	Murari Lal Gola	363	2000	717	0
312	Vinayak	364	5000	717	0
313	Ramnath Kumar	365	5000	717	0
314	Veena Verma	366	5000	717	43945
315	Mamta W/O Sunder	367	5000	717	0
316	Ranjana Devi W/O Ranjeet Rai	368	5000	2406	14
317	Dinesh Gupta S/O Rajbeer Gupta	369	2500	1712	0
318	Kanhaiya Lal S/O Shri Ram	370	20000	1799	97
319	Shivam S/O Kanhaiya Lal	371	20000	1799	137
320	Bharat S/O Narender	372	5000	2523	1
321	Sushil Kumars/O Chanchal Singh	373	5000	712	0
322	Deepak Kumar S/O Lt. Vijay Km.	374	10000	1509	685
323	Raj Kumar S/O Nandu	375	5000	2800	100
324	Niraj Sah S/O Dhanuk Sah	376	5000	2709	0
325	Mukesh Kumar S/O Umesh Prasad	377	5000	2162	51
326	Akshay Kumar S/O Ashok Kumar	378	5000	712	0
327	Vinod K Parcha	379	10000	593	10
328	Chandani Soni	381	10000	2815	138
329	Ashok Kumar S/O Sh. Shyam Lal	382	500	118	0
330	Sabita D W/O Vinod Agrahri	383	5000	913	3
331	Bhim P Ashok	384	5000	2880	4
332	Virendra K S/O	385	10000	2679	1
333	Indrajeet S S/O	386	10000	2018	10
334	Neelam Puri W/O Manoj Kumar	387	4000	3443	3305
335	Lalit Kumar S/O Rambhool Singh	388	5000	1334	54
336	Pratap S S/O	389	4000	809	9
337	Sumit Gautam S/O Rishi Pal	390	5500	1871	76
338	Chetan S/O Rishi Pal	391	5500	2756	1507
339	Narmada D/O Revar Ram	392	500	1307	0
340	Kamla R W/O	393	500	2281	0
341	Neeraj K S/O	394	500	2529	1332
342	Monika W/O Dinesh Kumar	395	500	117	0
343	Dinesh K S/O	396	500	117	0
344	Gaurav Sarang S/O Balvir	397	10000	1538	98
345	Krishna	398	5000	3964	451
346	Geeta Rani	399	5000	3658	4041
347	Pushpa S W/O	400	5000	2351	3
348	Sanjay S/O Jagdish	401	5000	522	16
349	Kuldeep Singh S/O Pappu Singh	402	5500	1295	25
350	Komal W/O Rohit	403	500	117	0
351	Pankaj K S/O	404	5000	2802	0
352	Trivendra G S/O	407	10000	3214	110
353	Payal Sharma W/O Luxman Singh	405	500	704	0



For Sankar Co-operative (Urban) T/c Society Ltd
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354	Luxman Singh S/O Mam Singh	406	500	704	0
355	Shubham S/O Bharat Bhushan	408	5000	2890	205857
356	Geeta W/O Ravinder Kumar	409	5000	1136	323
357	Amita W/O Sumit	410	500	117	0
358	Sumit S./O Panna Lal	411	500	117	0
359	Jyoti W/O Anil	412	10000	2281	204
360	Anil S/O Panna Lal	413	10000	2356	0
361	Meera Kumari W/O Pappu	414	500	582	0
362	Komal W/O Sunny Vaid	417	5000	1913	0
363	Rajni Bhati W/O Pankaj Bhati	418	5000	802	0
364	Amit Taneja S/O Subhash Taneja	419	5000	798	896
365	Dileep S/O Rajinder Kumar	421	5500	2366	8
366	Sangh P Gautam	422	5000	459	0
367	Munshi Lal S/O Prahlad Singh	423	5500	115	0
368	Virchand S/O Kanchilal	424	5000	1284	0
369	Shankar S/O Jeevan Paswan	425	5000	692	0
370	Urmila Devi W/O Lt. Raju Yadav	426	5000	1635	406
371	Jivach Ram S/O Ganeshi Ram	427	5000	1905	21
372	Neha Garg S/O Balkishan	428	2000	803	463
373	Monika W/O Ravi	429	5000	2901	1
374	Aman S/O Ram Kishan	430	5500	1963	4
375	Santosh W/O Krishan Pal	431	10000	686	29
376	Anjana D/O Ramesh Chand	432	5000	800	0
377	Homvir Singh S/O Vijay Singh	433	5000	571	4
378	Kumar Gaurav Urf Sonu	434	5000	2089	0
379	Monu S/O Raja Ram	435	5000	1925	10
380	Ram K Gautam	436	5000	686	0
381	Ramtahal S/O Fakir Ray	437	500	114	0
382	Ambhu Pandit S/O Raghu Pandit	438	500	114	0
383	Bimla Devi W/O Ambhu Pandit	439	500	114	0
384	Manchan P S/O	440	5000	910	0
385	Sonu Kumari D/O Om Prakash	441	2500	1119	62
386	Shri Prasad S/O Hemraj	442	500	114	0
387	Ram K W/O Chandeshwar Saday	443	5000	679	0
388	Vikas Kumar S/O Prem Shankar	444	500	114	0
389	Baby W/O Bittu	445	5000	676	0
390	Binni W/O Deepak Kumar	446	2500	2599	734
391	Arti W/O Shri Sonu	447	2000	1638	5
392	Pawan Kumar S/O Mukhiaji	448	2500	114	0
393	Sarita T D/O	449	2500	114	0
394	Ajay Km. Sharma S/O Ram V Sharma	450	5000	1720	1
395	Seema W/O Ghanshyam	452	5000	1302	0
396	Anuj Kumar S/O Ram Chand	453	5000	1794	0
397	Ajay Kumar S/O Ram Singh	454	1000	760	432
398	Kanta Devi W/O Shamsheer Singh	455	5000	1909	16
399	Chandeshwar S S/O	456	5000	1895	17
400	Shyamala Mohan W/O K K Mohan	457	5500	2101	29
401	Rajesh P S/O	458	2000	658	0
402	Rohit Mahajan S/O Sheel Kumar	459	5000	778	4
403	Alok Kumar S/O Dinesh Prasad	460	5000	1695	0
404	Lal Babu Kumar S/O Lalan Ram	461	5000	874	0



For Sahkar Co-operative (Urban) Society Ltd.
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405	Rekha W/O Lalit Kumar	462	5000	783	0
406	Rajesh K S/O	463	5000	2099	0
407	Dharamvir S/O Sohan Singh	464	10000	1406	4
408	Pravesh K S/O	465	10000	1404	0
409	Gori Devi W/O Ram Balal	466	5000	2174	0
410	Rajendra D S/O	467	500	2202	3324
411	Ram Balal Mahto	468	5000	674	0
412	Sunita W/O Yad Ram	469	500	112	0
413	Suman W/O Kanhaiya Lal	470	20000	1094	0
414	Asha W/O Sushil Kumar	471	10000	1516	0
415	Ankit Pal S/O Subhash Pal	472	10000	1101	0
416	Vipin Gautam S/O Netram	473	5000	1055	0
417	Ashok Kumar S/O Hares Chand	474	500	112	0
418	Rupal K Gautam	475	500	112	0
419	Vimal Km Gautam S/O Sohan Pal	476	500	112	0
420	Mahavir Singh S/O Phool Singh	477	3500	674	1620
421	Hemlata W/O Hans Raj	478	5000	1678	0
422	Rohan Kumar S/O Harpal Singh	479	10000	2362	0
423	Govind Singh S/O Rajpal Singh	480	500	112	0
424	Pawan Ram S/O Keval Ram	481	5000	2376	0
425	Ritu Gupta W/O Lalit Gupta	482	20000	975	0
426	Sapna D/O Ram Pal	483	5000	1683	6
427	Lokesh Kumar S/O Iswar Chand	484	10000	1188	0
428	Deepak Singh S/O Bhola Singh	485	3500	550	90
429	Naveen Kumar S/O Rakesh Kumar	486	500	112	0
430	Rajeev Kumar S/O Ishpal Singh	487	500	1061	0
431	Veerendra S/O Maharam	488	500	112	0
432	Sumit Kumar S/O Prem Singh	489	500	112	0
433	Shalini D/O Kanhaiya Lal	490	5500	1756	0
434	Sachin S/O Jagbir Singh	491	5000	1766	0
435	Kajal D/O Surinder	492	5000	767	4
436	Sanjay K Siddharth	493	5000	1887	0
437	Mohar Ranjan Das S/O Gobinda	494	6000	2096	106
438	Raj Massih S/O Baljeet	495	5000	640	0
439	Rupali Taneja	496	2000	661	0
440	Rajbeer S/O Amar Singh	497	10000	2696	17
441	Deepak	498	500	110	0
442	Savita W/O Sunder	499	500	326	0
443	Sekar Palaniyandi S/O Palaniya	500	500	110	0
444	Uzma Parveen W/O Shahnawaz	501	500	1752	107
445	Shri Ram S/O Heera Lal	502	2000	661	1226
446	Priya D/O Raju Yadav	503	5000	863	0
447	Harish Chand	504	500	1772	1953
448	Ravi Kumar Chouhan S/O Anand P	505	500	1739	0
449	Reena Kumari W/O Ravi Kr	506	500	1739	0
450	Lucky Singh S/O Banwari Lal	507	500	110	0
451	Jitendra Kumar S/O Jaswant	508	500	661	0
452	Roshan Kumar S/O Suresh Sharma	509	500	1441	0
453	Raja S/O Sh Suresh Sharma	510	500	1441	0
454	Pritam S/O Shri Raja Ram	511	5000	1271	2
455	Sasmita B W/O	512	5000	1770	



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For Sahkar Co-operative (Urban) Ltd Society Ltd

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456	Pooja G W/O	513	10000	2248	0
457	Krishan K S/O	514	20000	1468	93
458	Rahul Kumar S/O Krishan Kumar	515	15000	1363	0
459	Praveen C Gupta	516	7000	1663	0
460	Shiv Chand S/O Phool Chand	517	5000	2052	107
461	Brihaspati K Upadhyay	518	5500	1762	0
462	Manoj K Upadhyay	519	5000	2185	0
463	Smriti Pawar D/O Dhanpal Singh	520	500	109	0
464	Sparsh P S/O	521	500	109	0
465	Chain Sukh S/O Durjan Singh	522	5000	1559	8
466	Devendra Kumar S/O Govindram	523	500	649	0
467	Jyoti Saini W/O Rajkishore	524	500	108	0
468	Saunam Kaur W/O Jasveer	525	500	108	0
469	Kanchan D W/O	526	7500	318	10
470	Shyam Sunder S/O	527	500	1442	0
471	Rajbala W/O Ashok	528	5000	649	0
472	Akash Raj S/O Suresh Chand	529	2000	2607	0
473	Shailesh Kumar Sah	530	3000	1749	0
474	Kunal S/O Shri Harish Chand	531	5000	1553	188
475	Maya W/O Harish Chand	532	500	1554	262
476	Nanda Rawat W/O M. S. Rawat	533	2500	1538	0
477	Bina Devi W/O Sanjay Kumar	534	500	1328	0
478	Sanjay K S/O	535	500	1328	0
479	Ram Singh S/O Ram Newaj	536	5000	1565	110
480	Sanjay S/O Budh Singh	537	15000	1539	330
481	Jyoti Kumari W/O Ajay Jha	538	2000	1129	0
482	Ajay Jha S/O Narayan Jha	539	10000	1638	0
483	Manoj Kumar S/O Murari Lal	540	5000	1248	0
484	Sanjiv Sadays/O Hare Ram Saday	541	3000	642	0
485	Sivagami W/O Sellamuthu	542	2000	642	0
486	Anita	543	10000	2142	0
487	Yashvir	544	10000	1734	16
488	Rinki W/O Rakesh	545	6000	1452	449
489	Tushar S/O Tikam Singh	546	5000	642	0
490	Gita W/O Ramesh Kumar	547	5000	947	163
491	Ankit Lohra S/O Lt. Sh. Rampal	548	10000	1336	18
492	Laxmi Devi W/O Raju	549	5500	1435	4
493	Ravi S/O Biram Singh	551	500	107	0
494	Ramesh Kumar S/O Munna Lal	552	15000	1522	1156
495	Vijay K Gautams/O	553	2000	747	14
496	Tanu S/O	554	2000	2063	2910
497	Abha Gupta W/O P. C. Gupta	555	7000	1549	0
498	Rajo Kanojia W/O Raju Kanojia	556	500	1431	3952
499	Raj Kumar Gupta S/O R R Gupta	557	500	106	0
500	Saroj W/O Krishan Kumar	558	2000	1042	0
501	Niranjan Das S/O Gobinda C Das	559	5000	1441	0
502	Akash Kumar S/O Naresh Kumar	560	3500	637	63
503	Suresh G S/O	561	10000	1145	0
504	Santosh W/O Ravi Kant	562	500	1339	0
505	Akash Rawat S/O Harish Rawat	563	500	629	0
506	Pooja Kumari W/O Deepak Kumar	564	2500	106	0

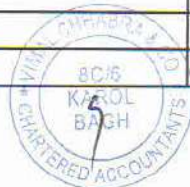


For Sahkar Co-operative (Urban) Society Ltd.

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507	Jagdish P Sahu	565	500	1241	9959
508	Bharat Gaur S/O Suresh Gaur	566	2000	1145	0
509	Urmila D W/O	567	500	1379	0
510	Jai K Sharma	568	500	1379	105
511	Jogendri W/O Naresh Singh	569	3000	637	0
512	Pushpita M W/O	570	5000	637	0
513	Munesh W/O Sh Jai Singh	571	5000	1452	552
514	Santosh Kumar S/O Barati Lal	572	500	105	0
515	Devinder K W/O	573	5000	1334	7
516	Ashok Kumar S/O Sita Ram	574	500	1338	431
517	Rani D/O Urmila Devi	575	2000	105	0
518	Amit K W/O	576	500	105	0
519	Lakhan S/O Ram Chandra Singh	577	5000	1118	0
520	Neetu Bedi W/O Rajesh Bedi	578	5000	1448	0
521	Anita S W/O	579	2000	1433	461
522	Sumit S/O Shri Narander Sharma	580	2000	1331	414
523	Sourabh S S/O	581	2000	1332	414
524	Priyanka W/O Vijay K Gautam	582	2000	734	44
525	Ganga Ram S/O Shazad Singh	583	5000	1235	0
526	Shyamvati D W/O	584	2000	630	0
527	Syed F Hasan	585	500	105	0
528	Shubham S/O Kesari Nandan	586	5500	726	0
529	Suraj M S/O	587	5000	1324	0
530	Neeraj K Sharma	588	5000	926	4
531	Rooby Devi W/O Mahesh Sharma	589	5000	1234	0
532	Pushpa Devi W/O Dharam Pal	591	5000	628	0
533	Kirti W/O Raju Das	592	5000	1235	8
534	Rajani P D/O	593	2500	1135	0
535	Renu R D/O	594	2500	1135	0
536	Purusottam S S/O	595	5000	625	4
537	Swetapadma S W/O	596	2000	625	0
538	Kuldeep Kumar S/O Bholai	597	2000	625	0
539	Bhawna Panwar W/O D S Panwar	598	2500	1533	0
540	Manoj R S/O	599	2500	1135	0
541	Laxmi Devi	600	500	104	0
542	Archana Mohan D/O K K Mohanan	601	1000	1113	0
543	Sandeep Kumar S/O Naresh Singh	602	500	104	0
544	Suraj Y S/O	603	5000	1119	82
545	Mahfooz Alam S/O Md Sajjad	604	6000	1028	0
546	Amna K D/O	605	3000	1028	0
547	Hazra K W/O	606	2000	1028	3
548	Nitesh K Singh	607	5000	714	0
549	Saroj D/O Ramashre Yadav	608	5000	514	0
550	Nawin Kumar S/O Devanand Jha	609	500	1029	0
551	Varsha Sharma W/O Rohit Sharma	610	500	1245	3411
552	Sunita Devi W/O Vinay Kumar	611	5000	924	18
553	Shivam S/O Vinod Kumar	612	10000	1030	0
554	Sonia D/O Lt Sh Ram Pal	613	5000	104	0
555	Neha K D/O	614	5000	714	0
556	Chhavi S D/O	615	500	1245	43
557	Pramod A S/O	616	1500	411	211



For Sahakar Co-operative (Urban) Society Ltd.
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558	Aarti W/O Tinku	617	5000	623	0
559	Sunita W/O Sanjay	618	5000	623	0
560	Ram N Singh	619	5000	1134	0
561	Sudish K S/O	620	5500	818	8
562	Tarawati W/O Mahtab Singh	621	4000	623	413
563	Ganga W/O Rahul	622	3000	623	0
564	Deepanshu G S/O	623	10000	826	41
565	Jitendra K S/O	624	5000	510	0
566	Pushpa R W/O	625	10000	723	10
567	Alok Mani S/O Devendra Tiwary	626	10000	620	0
568	Vibha Kumari W/O Mukesh Kumar	627	5000	620	0
569	Raja S/O Janeshwar Singh	628	5000	620	0
570	Pinkey Rani D/O Murari Lal	629	5000	823	0
571	Pooja Gautam D/O Murari Lal	630	1000	620	0
572	Anshu W/O Sanjay	631	15000	822	0
573	Arshi Ali D/O Hader Ali	632	500	811	0
574	Rita Puri	633	500	410	208
575	Ameer Ali W/O Haider Ali	634	500	811	0
576	Shobha S W/O	635	2000	1131	0
577	Geeta S W/O	636	2000	1029	0
578	Simranjeet K W/O	637	2500	103	0
579	Madan Lal S/O Ved Prekash	638	10000	618	0
580	Mahesh Kumar	639	10500	410	0
581	Vinita	640	500	103	0
582	Harish Kumar	641	5000	1628	0
583	Saroj W/O Narendra	642	500	410	0
584	Shiv Charan S/O Rai Singh	643	500	510	0
585	Harsh V Garg	644	2000	618	0
586	Santosh Devi W/O Mahesh Chand	645	500	103	0
587	Shiv K Sharma	647	5000	821	0
588	Smt Geeta Devi	648	5000	618	0
589	Shintu Kumar	649	5000	618	0
590	Madhuri Sharma W/O Vijay Kumar	650	10500	813	0
591	Meera S W/O	651	5000	818	0
592	Rahul Kumar	652	10000	615	0
593	Nidhi D/O Krishan Kumar	653	10000	615	0
594	Sachin K	654	2000	718	41
595	Phool K Jha	655	10000	1025	0
596	Jamvanti Devi	656	5000	615	0
597	Kiran W/O Mukesh Kumar	657	500	509	0
598	Janardan Kumar Late Ramruchi S	658	15000	1025	0
599	Priyanka S/O Ashok	659	10000	1121	0
600	Ram V Yadav	660	500	205	0
601	Yogender S/O Raj Kumar	661	10000	615	0
602	Sunil Kumar S/O Sitaram	662	500	609	305
603	Saroj Kumar S/O Ram Pratap Sah	663	5000	615	0
604	Yeshveer Singh	664	500	102	0
605	Geeta W/O Lt. Ravi Raghav	665	5500	406	0
606	Samita Devi W/O Vishwanath K.	666	5000	613	0
607	Pappu S/O Bhulai	667	5000	613	0
608	Mohammad A S/O	668	5000	613	0



[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer

For Sankar Co-operative (Urban) I/c Society Ltd.

609	Parul Arora W/O Hemant Arora	669	10000	613	0
610	Hemant A S/O	670	10000	613	0
611	Dolly A D/O	671	10000	613	0
612	Manju R W/O	672	10000	613	0
613	Sandeep Shukla	673	10000	613	0
614	Vishal S/O Maiyadin	674	500	604	0
615	Pooja W/O Sunil	675	500	204	0
616	Rakhi D/O Mahaveer	676	500	1327	0
617	Deepika D/O Lt. Sh. Rampal	677	5000	102	0
618	Poonam Devi	678	500	102	0
619	Geeta W/O Amit Kumar	679	5000	813	0
620	Vijay K Jha	680	1000	102	0
621	Tanzeela D/O Mohammad Ali	681	5000	606	0
622	Tabassum Ali D/O Mohammad Ali	682	5000	606	0
623	Aashish	684	500	102	0
624	Aditya	685	500	102	0
625	Ajay Kumar	686	500	102	0
626	Umesh Kumar Ahluwalia	687	2000	600	0
627	S. Subramaniyan	688	500	102	0
628	Kiran Chandel	689	3000	610	0
629	Kaushalya W/O Sh. Mantar	690	10000	610	0
630	Sachin S/O Sh. Somveer	691	500	506	0
631	Raju Das S/O: Aksay Das	692	5000	608	0
632	Kaushal W/O Rajender Kumar	693	5000	608	0
633	Rajkumari W/O Sh. Manoj Sharma	694	2000	608	0
634	Chander B S/O	695	10000	605	0
635	Hemlata W/O Sh. Mukesh Kumar	696	5000	605	0
636	Gautam K Ray	697	20000	605	0
637	Laxman R S/O	698	20000	605	0
638	Anita K W/O	699	10000	605	0
639	Pawan P Yadav	700	5000	605	0
640	Prema Devi W/O Sh. Shivam Ram	701	7000	706	0
641	Santosh Kumar S/O Phulan R.	702	7000	706	0
642	Phulen Ram S/O Jagdish Ram	703	7000	706	0
643	Asha Devi W/O Phulen Ram	704	2000	706	0
644	Hashyar Singh S/O Sh. Soraj	705	5000	605	0
645	Vikash S/O Lalit Mishra	706	5000	605	0
646	Shankar K Jha	707	500	301	0
647	Archana Jha W/O Shankar K. Jha	708	5000	301	0
648	Anil Kumar S/O Vijay Pal Singh	709	5000	605	0
649	Pradeep Kumar	710	5000	605	0
650	Satya P S/O	711	2000	605	0
651	Rajesh S/O Sh. Shiv Prasad	712	2000	605	0
652	Gunjan D/O Sh. Harish Chand	713	500	201	10
653	Arun Kumar S/O Bala	714	500	101	0
654	Rajender S/O Kalu Ram	715	500	101	0
655	Goutam W/O Arun Kumar	716	500	101	0
656	Jyoti W/O Chander Bhushan	717	10000	605	0
657	Gaurav S/O Sh. Ranjeet Rai	718	2000	201	0
658	Vikram S/O Sh. Raj Singh	719	500	101	0
659	Rukmani W/O Sh. Braj Gopal	720	500	101	0



President

Sanjiv Chatterjee
Secretary

Kuldeep
Treasurer

For Salikar Co-operative (Urban) T/c Society Ltd.

23

660	Laxmi Thakur W/O Lt. Anil Kumar	721	500	100	0
661	Saksham S/O Rajesh K. Bedi	722	5000	603	0
662	Deepak S/O Sh. Mukesh Kr.	723	500	100	0
663	Vina D S/O	724	1500	100	0
664	Kapil K S/O	725	5000	603	0
665	Arjun K S/O	726	2000	603	0
666	Joginder Kumar S/O Jai Kumar	727	5000	603	0
667	Rajani D/O Sh. Rohtash Kumar	728	20000	603	16
668	Varun Matta S/O Sunil Kumar	729	5000	603	0
669	P. Sahana D/O S. Panju	730	500	100	0
670	Kesav S/O Surender Raghav	731	8500	603	0
671	Vivek S/O Devanand	732	1000	603	0
672	Deepak Kumar S/O Ghanshyam	733	1000	603	0
673	Nidhi R D/O	734	5000	603	0
674	Jyoti D/O Kusum	735	500	200	100
675	Bharti Raghav W/O Sunil Raghav	736	5000	603	0
676	Sunil Raghav S/O Rajkumar	737	2000	603	0
677	Rohit Singh S/O Kulwant Singh	738	2000	603	0
678	Geetika D/O Jogindra Pal	739	2000	603	0
679	Preeti W/O Guddan	740	500	100	0
680	Naveen Kr. S/O Bhagvan Das	741	5000	1004	0
681	Rina Devi W/Otriveni Pal	742	5000	603	0
682	Satveer S/O Ram Niwaj	743	1000	600	0
683	Rachna K D/O	744	500	100	0
684	Sonu K S/O	745	500	100	0
685	Komal W/O Aman	746	500	100	0
686	Subhash Sharma S/O Durga Pars	747	500	100	0
687	Sanjay Tiwari S/O Ajay Tiwari	748	5000	600	0
688	Mukul Tiwari S/O Ajay Tiwari	749	2000	600	0
689	Mona W/O Ajay Tiwari	750	2000	600	0
690	Lavkesh J S/O	751	5000	600	0
691	Roshan Roshan Devi W/O Lt. D	752	10000	600	0
692	Sanskriti	753	5000	600	0
693	Ranju Devi W/O Shailesh Kumar	754	2000	600	0
694	Vijay K S/O	755	500	100	0
695	Ratnesh K Singh	756	500	100	0
696	Anil Kumar S/O Amar Singh	757	1000	600	0
697	Ritu Devi W/O Kishan Kumar	758	500	100	0
698	Mithlesh Devi W/O Anil Kumar	759	1000	600	0
699	Ram Prakash Roy	760	500	100	0
700	Sonu Kumar	761	20000	600	0
701	Munesh	762	10000	600	0
702	Juginder	763	5000	600	0
703	Subedar	764	5000	600	0
704	Sonu	765	500	100	0
705	Harvindra S/O Vijendra Singh	766	5000	600	0
706	Shankar Rai S/O Musahari Rai	767	5000	600	0
TOTAL			3633500	1032115	1312470



For Sahkar Co-operative (Urban) T/c Society Ltd.

[Signature]
President

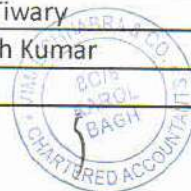
[Signature]
Secretary

[Signature]
Treasurer

Sahkar Co-operative (U) T/C Society Ltd.

List of New Admission of Members during the FY 2021-22

Sr. No.	Name of the Members	Mem.No
1	Ganga Ram S/O Shazad Singh	583
2	Shyamvati Devi W/O Suresh Km. Chauhan	584
3	Syed Faheem Hasan S/O Syed Shabih Hasan	585
4	Shubham S/O Kesari Nandan	586
5	Suraj Mukhiya S/O Sikandar Mukhiya	587
6	Neeraj Kumar Sharma S/O Tejveer Sharma	588
7	Rooby Devi W/O Mahesh Sharma	589
8	Nirmala Devi W/O Raj Kumar Sharma	590
9	Pushpa Devi W/O Dharam Pal	591
10	Kirti W/O Raju Das	592
11	Rajani Payal D/O Mahabir Singh Rawat	593
12	Renu Rawat D/O Mahavir Singh Rawat	594
13	Purusottam Sahu S/O Bijay Nanda Sahu	595
14	Swetapadma Sahoo W/O Purusottam Sahu	596
15	Kuldeep Kumar S/O Bholai	597
16	Bhawna Panwar W/O D S Panwar	598
17	Manoj Rawat S/O Mahabir Singh Rawat	599
18	Laxmi Devi	600
19	Archana Mohan D/O K K Mohanan	601
20	Sandeep Kumar S/O Naresh Singh	602
21	Suraj Yadav S/O Ram Vriksh Yadav	603
22	Mahfooz Alam S/O Md Sajjad	604
23	Amna Khatoon D/O Mohd. Jawed Akhter	605
24	Hazra Khatoon W/O Lt. Mohd. Jawed Akhter	606
25	Nitesh Kumar Singh S/O Daroga Singh	607
26	Saroj D/O Ramashree Yadav	608
27	Nawin Kumar S/O Devanand Jha	609
28	Varsha Sharma W/O Rohit Sharma	610
29	Sunita Devi W/O Vinay Kumar	611
30	Shivam S/O Vinod Kumar	612
31	Sonia D/O Lt Sh Ram Pal	613
32	Neha Kashyap D/O Sh Chandan Kumar	614
33	Chhavi Sharma D/O Pradeep Sharma	615
34	Pramod Ahirwar S/O Muluva Ahirwar	616
35	Aarti W/O Tinku	617
36	Sunita W/O Sanjay	618
37	Ram Narendra Singh S/O Raja Ram	619
38	Sudish Kumar S/O Prithvi Prasad Yadav	620
39	Tarawati W/O Mahtab Singh	621
40	Ganga W/O Rahul	622
41	Deepanshu Gupta S/O Lalit Gupta	623
42	Jitendra Kanojia S/O Ramnaresh Kanojia	624
43	Pushpa Rani W/O Shri Mahesh Kumar	625
44	Alok Mani S/O Devendra Tiwary	626
45	Vibha Kumari W/O Mukesh Kumar	627
46	Raja S/O Janeshwar Singh	628



For Sahkar Co-operative (Urban) T/C Society Ltd.

 Resident
  Secretary
  Treasurer

(25)

47	Pinkey Rani D/O Murari Lal	629
48	Pooja Gautam D/O Murari Lal	630
49	Anshu W/O Sanjay	631
50	Arshi Ali D/O Hader Ali	632
51	Rita Puri W/O Anand Puri	633
52	Ameer Ali W/O Haider Ali	634
53	Shobha Sharma W/O Sh Rupesh Sharma	635
54	Geeta Sharma W/O Sh Anil Kumar Sharma	636
55	Simranjeet Kaur W/O Paramjeet Singh	637
56	Madan Lal S/O Shri Ved Prakash	638
57	Mahesh Kumar S/O Shri Gajodhar Prasad	639
58	Vinita D/O Shri Chaman Sharma	640
59	Harish Kumar S/O Shri Mahesh Chand	641
60	Saroj W/O Narendra	642
61	Shiv Charan S/O Rai Singh	643
62	Harsh Vardhan Garg S/O Brijendra Garg	644
63	Santosh Devi W/O Mahesh Chand	645
64	Shiv Kumar Sharma S/O Lakhan Sharma	647
65	Smt Geeta Devi W/O Shiv Kr Sharma	648
66	Shintu Kumar	649
67	Madhuri Sharma W/O Vijay Kumar	650
68	Meera Sharma W/O Neeraj Kumar Sharma	651
69	Rahul Kumar S/O Ajab Singh	652
70	Nidhi D/O Krishan Kumar	653
71	Sachin Kumar S/O Lajpat Singh Raghav	654
72	Phool Kumar Jha S/O Madan Kumar	655
73	Jamvanti Devi Late Raghunath Parsad	656
74	Kiran W/O Mukesh Kumar	657
75	Janardan Kumar Late. Ramruchi Singh	658
76	Priyanka S/O Ashok	659
77	Ram Vriksh Yadav S/O Lal Man Yadav	660
78	Yogender S/O Raj Kumar	661
79	Sunil Kumar S/O Sitaram	662
80	Saroj Kumar S/O Ram Pratap Sah	663
81	Yeshveer Singh	664
82	Geeta Raghav W/O Lt. Ravi Raghav	665
83	Samita Devi W/O Vishwanath K.	666
84	Pappu S/O Bhulai	667
85	Mohmmad Ahsan S/O Dildar Husain	668
86	Parul Arora W/O Hemant Arora	669
87	Hemant Arora S/O Lt Shri Satpal Arora	670
88	Dolly Arora D/O Lt Shri Satpal Arora	671
89	Manju Rani W/O Shri Bharat Bhushan	672
90	Sandeep Shukla S/O Shri Ashok Shukla	673
91	Vishal S/O Maiyadin	674
92	Pooja W/O Lt. Sunil	675
93	Rakhi D/O Mahaveer	676
94	Deepika D/O Lt. Sh. Rampal	677
95	Poonam Devi	678
96	Geeta W/O Amit Kumar	679

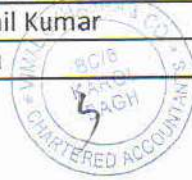


For Sahkar Co-operative (Urban) T/c Society Ltd

President

Secretary

97	Vijay K. Jha S/O Krit Narayan Jha	680
98	Tanzeela D/O Mohammad Ali	681
99	Tabassum Ali D/O Mohammad Ali	682
100	Aashish	684
101	Aditya	685
102	Ajay Kumar	686
103	Umesh Kumar Ahluwalia	687
104	S. Subramaniyan	688
105	Kiran Chandel	689
106	Kaushalya W/O Sh. Mantar	690
107	Sachin S/O Sh. Somveer	691
108	Raju Das S/O: Aksay Das	692
109	Kaushal W/O Rajender Kumar	693
110	Rajkumari W/O Sh. Manoj Sharma	694
111	Chander Bhushan S/O Sh. Kharbhan Singh	695
112	Hemlata W/O Mukesh Kumar	696
113	Gautam Kumar Ray S/O Lakhshman Rai	697
114	Laxman Rai S/O Lt. Sh. Bholu Rai	698
115	Anita Kumari W/O Sh. Amarjeet K. Roy	699
116	Pawan Prasad Yadav S/O Lakshman Yadav	700
117	Prema Devi W/O Sh. Shivam Ram	701
118	Santosh Kumar W/O Phulan R.	702
119	Phulen Ram S/O Jagdish Ram	703
120	Asha Devi W/O Phulen Ram	704
121	Hashyar Singh S/O Sh. Soraj	705
122	Vikash S/O Lalit Mishra	706
123	Shankar Kumar Jha S/O Parmanand Jha	707
124	Archna Jha W/O Sh. Shankar K. Jha	708
125	Anil Kumar S/O Sh. Vijay Pal Singh	709
126	Pradeep Kumar	710
127	Satya Prakash S/O Panna Lal Gautam	711
128	Rajesh S/O Sh. Shiv Prasad	712
129	Gunjan D/O Sh. Harish Chand	713
130	Arun Kumar S/O Bala	714
131	Rajender S/O Kalu Ram	715
132	Goutam W/O Arun Kumar	716
133	Jyoti W/O Chander Bhushan	717
134	Gaurav S/O Sh. Ranjeet Rai	718
135	Vikram S/O Sh. Raj Singh	719
136	Rukmani W/O Sh. Braj Gopal	720
137	Laxmi Thakur W/O Lt. Anil Kumar	721
138	Saksham S/O Rajesh K. Bedi	722
139	Deepak S/O Sh. Mukesh Kr.	723
140	Vina Devi W/O Sh. Ram Pravesh Roy	724
141	Kapil Kumar S/O Shri Mohar Singh	725
142	Arjun Kumar S/O Vijaypal Singh	726
143	Joginder Kumar S/O Jai Kumar	727
144	Rajani D/O Sh. Rohtash Kumar	728
145	Varun Matta S/O Sunil Kumar	729
146	P. Sahana D/O S. Panju	730



For Sahkar Co-operative (Urban) Tlc Society Ltd.

[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer

147	Kesav S/O Surender Raghav	731
148	Vivek S/O Devanand	732
149	Deepak Kumar S/O Ghanshyam	733
150	Nidhi Raghav D/O Lt. Ravi Raghav	734
151	Jyoti D/O Kusum	735
152	Bharti Raghav W/O Sunil Raghav	736
153	Sunil Raghav S/O Rajkumar	737
154	Rohit Singh S/O Kulwant Singh	738
155	Geetika D/O Jogindra Pal	739
156	Preeti W/O Guddan	740
157	Naveen Kr. S/O Bhagvan Das	741
158	Rina Devi W/Otriveni Pal	742
159	Satveer S/O Ram Nivaj	743
160	Rachna Kumari D/O Chandeshwar Saday	744
161	Sonu Kumar Saday S/O Chandeshwar Saday	745
162	Komal W/O Aman	746
163	Subhash Sharma S/O Durga Parsad	747
164	Sanjay Tiwari S/O Ajay Tiwari	748
165	Mukul Tiwari S/O Ajay Tiwari	749
166	Mona W/O Ajay Tiwari	750
167	Lavkesh Jauhri S/O Umapati Shankar	751
168	Roshan Devi W/O Lt. Rohtash Kumar	752
169	Sanskriti D/O Vijendera Singh Bedi	753
170	Ranju Devi W/O Shailesh Kumar	754
171	Vijay Kumar S/O Bajrang Lal Sharma	755
172	Ratnesh Kumar Singh S/O Daroga Singh	756
173	Anil Kumar S/O Amar Singh	757
174	Ritu Devi W/O Kishan Kumar	758
175	Mithlesh Devi W/O Anil Kumar	759
176	Ram Prakash Roy	760
177	Sonu Kumar	761
178	Munesh	762
179	Juginder	763
180	Subedar	764
181	Sonu	765
182	Harvindra S/O Vijendra Singh	766
183	Shankar Rai S/O Musahari Rai	767

For Sahkar Co-operative (Urban) T/c Society Ltd.


President


Secretary


Treasurer



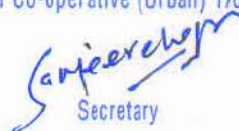
Sahkar Co-operative (U) T/C Society Ltd.

List of Resigned Members during the period 01.04.2021 to 31.03.2022

Sr. No.	Mem. No.	Name of the Member
1	147	Sunil
2	148	Jag Pal
3	288	Seema
4	343	Mohd. Momin
5	344	Sapna
6	380	Rajeev S/O Sh.Gulzari
7	415	Kiran Devi W/O Lalit Kumar Sharma
8	416	Lalit Kumar Sharma S/O Ashok Kumar Sharma
9	420	Anil Kumar S/O Mahender
10	451	Darpan Arora S/O Dilip Km. Arora
11	590	Nirmala Devi W/O Raj Kumar Sharma

For Sahkar Co-operative (Urban) T/c Society Ltd.


President


Secretary


Treasurer





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Sahkar Co-operative (U) T/C Society Ltd.

Regd. Office : 129/ZX, Street No.-1, East Laxmi Market, Delhi-110092

Ref. No.....

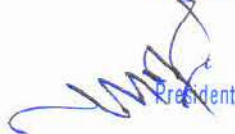
Dated.....

TO WHOMSOEVER IT MAY CONCERN

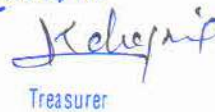
This is hereby certified that following Files and Registers maintained by the society during the F.Y.2021-2022 are in our custody

- 1 Registration file including Registration certificate.
- 2 Bye- Laws of society.
- 3 Correspondence with the RCS, New Delhi.
- 4 By Minutes/Proceeding Register for Various Meeting.
- 5 Audited File.
- 6 Audited Annual Accounts including Audit Report.
- 7 Bills Voucher and Receipts Books.
- 8 Cash Book and Ledger.
- 9 Bank Statement, Cheque Book, Pay in slips.
- 10 Loan Register.
- 11 Deposit Register/FDR.
- 12 Membership Register
- 13 Share Allotment/Certificated Register
- 14 Personal Ledger A/C of the Members.
- 15 Miscellaneous File.

For Sahkar Co-operative (Urban) T/c Society Ltd.


President


Secretary


Treasurer



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Sahkar Co-operative (U) T/C Society Ltd.

Regd. Office : 129/ZX, Street No.-1, East Laxmi Market, Delhi-110092

Ref. No.

Dated.....

List of Management Committee as on 31.03.2022

Sr.No.	Name	Designation	Mob.No.
1	Shri Yash Pal Chopra	President	7838172865
2	Shri Thakur Dass Sihani	Vice President	-
3	Shri Sanjeev Kumar	Secretary	9811508718
4	Shri Rajesh Chopra	Treasurer	9811122178
5	Shri Ghanshyam Mishra	Executive Member	-
6	Smt Anju	Executive Member	-
7	Smt Arti	Executive Member	-

For Sahkar Co-operative (Urban) T/c Society Ltd.

[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer

BRIEF SUMMARY OF THE SOCIETY

Audit Period : 2021-22

Name of the Society : Sahkar Co-operative (Urban) Thrift & Credit Society Ltd.

Address of the Society : House No. 48-49, East Guru Angad Nagar, Gali No. 2,
Near Mother Dairy Road, Delhi- 110092.

Address of the Site (G/H) : N. A.

Registration No. : 10571-TC dt. 02.08.2018

Category : Thrift & Credit Society

Deposits : Rs. 1,46,66,337/- Paid up Capital : Rs. 36,33,500/-

Details of Bank Account : -C/A No.-084012000004 with The Delhi State Co-op.
Bank, Ltd. , Geeta Colony, Delhi-110051.
-C/A No. 072462800000019 with Yes Bank Ltd. ,
Priyadarshini Vihar, Laxmi Nagar, Delhi-110092.

Details of Financial Assistance
Claimed /MDA etc. : NIL

Details of Loan from DCHFC /
Delhi State Co-op. Bank : NIL

Area of Operation : NCT of Delhi

Date of last election held : 27.10.2019

Pending enquiries (u/s 55/59) : None

No. of pending Arbitration cases/suits : None

Audit Fee Claimed : Rs. 23,490/-

Any irregularity of misappropriation
Mismanagement / Fraud : None as informed by the management of Society.

Names of Managing Committee members during audit period : List Attached

FOR SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LIMITED


PRESIDENT



SECRETARY



TREASURER




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	PREVIOUS AUDIT	AT THE TIME OF PRESENT AUDIT
Audit Period	2020-2021	2021-2022
No. of Members as at 1st April	375	534
No. of resigned / expelled members	10	11
No. of new enrolled members	169	183
No. of Members as at 31st March	534	706
Name of the C.A.	ANUJ GOYAL ASSOCIATES	VIMAL CHHABRA & CO.
Audit classification [u/r 68(2)]	Chartered Accountants 'C'	Chartered Accountants 'C'
Sanctioned MCL	Rs. 2,00,000/=	Rs. 2,00,000/=
Sanctioned CCL	N. A.	N. A.
Turnover of the Society	N. A.	N. A.
Working Capital	Rs. 1,08,21,003.00	Rs. 1,81,75,173.00
Sales	N.A.	N.A.
Net Profit / (Loss)	Rs. (1,78,337.50)	Rs. (3,320)
Education Fund Due	Rs. 534.00	Rs. 706.00
Education Fund paid on (date)	24.09.2021	

FOR SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LIMITED


PRESIDENT


SECRETARY


TREASURER



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The Delhi State Co-operative Bank Ltd. (Scheduled Bank)
Geeta Colony
4 Rashid Market

Statement Print on Date :08 Aug 2022

Ref No :

Date : 08 Aug 2022

To:

Name :- SAHKAR CO OPERATIVE URBAN T/C SOCIETY LTD

GROUND FLOOR NO -FF51/A-612 LAXMI NAGAR

CITY : DELHI

PIN : 110092

Father Name : YASHPAL CHOPRA SANJEEV CHOPRA RAJESH CHOPRA

Locality : LAXMI NAGAR

Country : INDIA

Mobile Number :

Other Operator's Name :- -- YASH PAL CHOPRA (SECRETARY) -- RAJESH CHOPRA -- SANJEEV KUMAR CHOPRA

Dear Sir/Madam,

We would like to inform you that your 12 Current Deposit-Societies Account No. 084012000004 as on 31 Mar 2022 shows the balance of Rs. 674513.70 Credit .

Please note that , if we don't recieve your confirmation within ten days , we will assume that the above mentioned balance is correct.

Thanking you

Your's Faithfully

MANAGER

Sanjeev Kumar

The Delhi State Co-op Bank Ltd

Geeta Colony Branch

MICR Code : 11 08 0045

IFSC Code : DLS0000005

Clerk/Manager



Print



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Save As

Page No:0

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Subject: Balance confirmation as on 31-Mar-2022

Dear Customer

This is to certify that following are the balances outstanding in our books as on 31-Mar-2022 against your following accounts/facility granted to

* **Current Accounts**

Account No.	Currency	Balance
00000000000000000000	EUR	370,740.50

• **Common Misconceptions:**

[illegible]

* Indicate in column (1) longest continuous full date if any

* Interest Accrued (18% Rate) Is From Last Interest Compounded / Payment Till Month End

This certificate is issued at the specific request of the client without any risk or responsibility on the part of the bank or any of its officers' directors and should not be construed as recommendation or guarantee on the part of the bank for any award of contract, tender or otherwise.

Thanking You,

Sincerely, Yours,



* This is computer generated advice and hence does not require a signature

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SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LIMITED

BANK RECONCILIATION STATEMENT AS ON 31st MARCH, 2022

THE DELHI STATE COOPERATIVE BANK LIMITED


<u>PARTICULARS</u>	<u>AMOUNT</u>
Balnace as per Books of Account	686,513.70
Less: Cheque deposited but not yet credited	12,000.00
Balance as per Bank Statement as on 31.03.2022	<u>674,513.70</u>


YES BANK LTD.

<u>PARTICULARS</u>	<u>AMOUNT</u>
Balnace as per Books of Account	370,740.50
Balance as per Bank Statement as on 31.03.2022	<u>370,740.50</u>

FOR SAHKAR CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LTD.


PRESIDENT


SECRETARY


TREASURER



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Sahkar Co-operative (U) T/C Society Ltd.

Regd. Office : 129/ZX, Street No.-1, East Laxmi Market, Delhi-110092

Ref. No.....

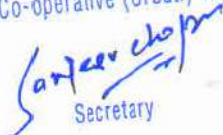
Dated.....

LIST OF STAFF AS ON 31.03.2022

SR. No.	NAME OF THE STAFF
1	Mr. Surinder Kumar
2	Mr. Ramesh Kumar
3	Mr. Shyam Prasad
4	Ms. Pinki Rathore
5	Mrs. Pooja Chauhan

For Sahkar Co-operative (Urban) T/C Society Ltd.


President


Secretary


Treasurer



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Sahkar Co-operative (U) T/C Society Ltd.

Regd. Office : 129/ZX, Street No.-1, East Laxmi Market, Delhi-110092

Ref. No.....

Dated.....

TO WHOMSOEVER IT MAY CONCERN

This is to certified that cash in hand with the society as at
31.03.2022 was Rupees: 86903.40 (Rupees: Eighty Six
Thousand Nine Hundred Three and Paisa Forty Only).

For Sahkar Co-operative (Urban) T/c Society Ltd.


President


Secretary


Treasurer