

# COMMITTEE ON COOPERATIVE EDUCATION FUND

(Office of the Register Cooperative Societies, Parliament Street, New Delhi)

TI ☐ Cheque should be in favour of "Cooperative Education Fund" only

Receipt No.

33122

## RECEIPT

Dated.....

22/05/2023

Regd. No.....

10288

Received with thanks from.....

Rajdhani Club Urban 71C  
Society Ltd.

Address.....

8510044000

a sum of Rs. ....

Rs 39197/-

Only

being the contribution towards the "Cooperative Education Fund" for the

period.....

2022-2023

vide Cash Rs. ....

—

Cheque No.....

000846

Dated.....

09/5/2023

for Rs. ....

39,197/-

Drawn on.....

RBL Bank

Rs. ....

39197/-

On behalf the  
committee on Cooperative Education Fund  
SECRETARY

Dy. NO..... Date.....

Total Page : 65

## CHEK LIST FOR SUBMISSION OF AUDIT REPORT

1.Name of the CA/Auditor : M/s RAJ HAR GOPAL & Co.  
2.Name of the society : RAJDHANI CO-OPERATIVE (U) THRIFT & CREDIT SOCIETY LTD.  
3.Regd. No. & Audit period: 10288/NW/TC/2012 2022-23  
4.Distt./Zone : NW Net Profit/Loss: 1,959,853.66  
5.Education Fund Deposit : 39,197.00 Receipt No.& Date: 1  
6.Appointment letter S.No. /Date: F.AR/AUDIT2022-23/ DT. 2  
7.Admissible Audit Fees(with fee B 100,911.00 3

Audit report on form A,B & C along with following enclosures:---

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Above Audit Report & Documents received from the Society/auditor

Signature of Dealing Asst.

Counter Signed

Asst. Registrar (Audit)

Copy to:-- (1) The Secretary  
(2) Assistant Registrar

## BRIEF SUMMARY

<b>AUDIT PERIOD :2021-22</b>	<b>DISTRICT : NW</b>	
NAME OF THE SOCIETY	<b>RAJDHANI CO-OPERATIVE (U) THRIFT &amp; CREDIT SOCIETY LTD.</b>	
ADDRESS OF THE SOCIETY	227-228, 1ST FLOOR, POCKET-2, SECTOR-24, ROHINI, DELHI-110085	
REFISTRATION NO. & DATE	10288/NW/TC 03/01/2012	
CATEGORY	T/C	
DEPOSIT	104,140,579.00	
PAID UP CAPITAL	9,435,500.00	
DETAILS OF BANK	THE VAISH CO-OP. NEW BANK LTD.	
	RBL Bank Ltd.	
DETAILS OF FINANCIAL ASSISTANCE CLAIMED/MDA etc.	NIL	
DETAILS OF LOAN FROM DSCB	NIL	
AREA OF OPERATION	NCT OF DELHI	
DATE OF LAST ELECTION HELD	25/09/2020	
PENDING ENQUIRES U/S 55,59	NIL	
NO.OF PENDING ARBITRATION CASE/SUITS	68	
AUDIT FEE CLAIMED	100,911.00	
ANY IRREGULARITY OF MISAPPROPRIATION/ MISMANAGEMENT/FRAUD	NIL	
	<b>AT THE TIME OF</b>	
	<b>PREVIOUS AUDIT</b>	<b>PRESENT AUDIT</b>
AUDIT PERIOD	2021-22	2022-23
NO. MEMBERS	1035	1050
NO.OF RESIGNED /EXPLED MEMBERS	35	28
NO. OF NEW MEMBERS ENROLLED	70	43
NAME OF THE CA	M/s GSK ASSOCIATES LLP	M/s RAJ HAR GOPAL & CO.
AUDIT CLASSIFICATION U/S 68 (II)	A	A
SANCTIONED MCL	NA	NA
SANCTIONED CCL	NA	NA
TURNOVER OF THE SOCIETY	644.02 LAKH	699.06 LAKH
WORKING CAPITAL	963.16 LAKH	1085.99 LAKH
SALES	N/A	N/A
NET PROFIT	659,184.00	1,959,853.66
EDUCATION FUND DUE		
EDUCATION FUND PAID ON		



*P. Prasad*  
PRESIDENT

*[Signature]*  
SECRETARY

*[Signature]*  
TREASURER



**RAJ HAR GOPAL & CO**

412, ANSAL BHAWAN, 16 KASTURBA

**CHARTERED ACCOUNTANTS**

GANDHI MARG, NEW DELHI-01

.....

**AUDITOR'S REPORT**

To  
The Registrar  
Co-operative Societies  
Old Court Building, Sansad Marg  
New Delhi-110001

1. We have audited the Balance Sheet of the Rajdhani Coop. (U) Thrift & Credit Society Ltd., 227-228, 1<sup>st</sup> Floor, Pocket-2, Sector-24, Rohini, Delhi-110085, as at 31<sup>st</sup> March 2023 and also annexed Income & Expenditure Account and Receipt & Payment Account for the year ended 31<sup>st</sup> March 2023. These financial statement are the responsibility of the management of the Rajdhani Coop. (U) Thrift & Credit Society Ltd. Our responsibility is the express an opinion on these financial statements based on our audit.
2. We conducted the 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 misstatements. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statement. An audit also includes assessing the accounting principles used and significant presentation. We believe that our audit provides a reasonable basis for our opinion.
3. We further report that:
  - a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of audit,
  - b) The Balance Sheet and the Income & Expenditure Account referred to in our report are drawn in conformity with the Books of Accounts,



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c) In our opinion, and to the best of our information and according to the explanation given to us, the said accounts, read with our comments given in Part-A, Part-B and Part-C attached to and forming part of this report, gives a true and fair view:

- i. In so far as it relates to the Society's Balance Sheets, of the State of Affairs of the Society as at 31.03.2023
- ii. In so far relates to the Society's Income & Expenditure Account, of the excess of income over expenditure of the Society for the year ended on 31<sup>st</sup> March 2023

**M/S RAJ HAR GOPAL & CO  
CHARTERED ACCOUNTANTS**

*hmr*  
**(PARTNER)  
M.NO.081085  
FRN:-002074N**



Place: Delhi

Date: 18/05/2023

UDIN: 23081085BGWFSK6028

# RAJDHANI CO-OPERATIVE (U) THRIFT & CREDIT SOCIETY LTD.

Regd. Off.: 227-228, 1st Floor, Pocket-2, Sector-24, Rohini, Delhi-110085

## BALANCE SHEET AS ON 31.3.2023

PREVIOUS YR. AMOUNT	LIABILITIES	CURRENT YR AMOUNT	PREVIOUS YR. AMOUNT	ASSETS	CURRENT YR AMOUNT
	<b>CAPITAL &amp; PROFIT</b>			<b>CASH &amp; BANK BALANCE</b>	
	SHARE MONEY		468,701.00	CASH IN HAND	365,324.00
	OP. BALANCE 9,486,000.00		3,647,851.00	VCN BANK LTD., PITAM PURA	1,998,881.04
	ADD: RECEIPT 285,000.00		369,778.00	RBL BANK LTD., C.P., NEW DELHI	372,214.00
9,486,000.00	LESS: PAID 335,500.00	9,435,500.00			
481,204.00	EXCESS INCOME OVER EXPENDITURE 1,430,693.66			<b>LOAN &amp; ADVANCES</b>	
	<b>RESERVE &amp; FUNDS</b>			OP. BALANCE 83,365,865.00	
893,091.00	GENERAL RESERVES 1,383,054.00			ADD: ADVANCE 52,127,314.00	
202,905.00	BUILDING FUND 202,905.00	83,365,865.00		LESS: REPAID 30,416,510.00	105,076,669.00
422,545.00	ARB. SETTLE. FUND 554,382.00				
292,502.00	MEMBER WELFARE FUND 378,196.00			<b>ACCRUED INCOMES</b>	
667,315.00	RESERVE FOR BAD DEBT 865,070.00	18,467,147.00		INTEREST RECEIVABLES	1,696,088.00
215,811.00	STAFF WELFARE FUND 281,729.00	782,702.00		RECOVERY SURCHARGES	1,463,969.00
775,835.00	COMMON WELFARE FUND 894,035.00			<b>FIXED ASSETS</b>	
	<b>COMPULSORY DEPOSIT</b>		14,817,126.00	FIXED ASSETS	10,114,039.00
	OP. BALANCE 2,545,197.00			(As per annexure enclosed)	
	ADD: RECEIPT 464,020.00			<b>CURRENT ASSETS</b>	
2,545,197.00	LESS: PAID 176,485.00	2,832,732.00	90,468.00	INT.RECVABLE ON FD WITH BANK	215,034.00
95,912,656.00	<b>DEPOSITS</b> 101,307,847.00		16,370.00	STATIONERY STOCK	14,780.00
	(As per annexure enclosed)		6,000,000.00	FD WITH BANK	14,000,000.00
	<b>CURRENT LIABILITIES</b>		149,570.00	TDS RECEIVABLE	143,697.00
16,032,912.00	INTEREST PAYABLE 15,581,771.00		2,883.00	OD FROM BANK	2,598.62
	<b>OTHER LIABILITIES</b>		22,500.00	ELECTRICITY SECURITY	22,500.00
91,248.00	AUDIT FEE PAYABLE 100,911.00		800.00	TELEPHONE SECURITY	800.00
13,184.00	EDUCATION FUND PAYABLE 39,197.00				
2,178.00	SGST 4,321.00				
2,178.00	CGST 4,321.00				
116,500.00	LEGAL CHARGES PAYABLE 137,500.00				
1,500.00	SUSPENCE 7,001.00				
0.00	Recovery Fee Payable 1,428.00				
47,000.00	Arbitration Exp. Payable 44,000.00				
128,201,761.00		135,486,593.66	128,201,761.00		135,486,593.66

*[Signature]*  
PRESIDENT

*[Signature]*  
SECRETARY

*[Signature]*  
TREASURER

PLACE: DELHI  
DATE: 18/05/2023



AS PER OUR SEPARATE REPORT OF EVEN DATE ATTACHED  
FOR RAJ HAR GOPAL & Co.

CHARTERED ACCOUNTANTS  
FRN 002074UN

(Partner)

G. K. GUPTA  
MNO- 081045



UDIN: 23081085 BGWFSR 6028

# RAJDHANI CO-OPERATIVE (U) THRIFT & CREDIT SOCIETY LTD.

Regd. Off.: 227-228, 1st Floor, Pocket-2, Sector-24, Rohini, Delhi-110085.

## RECEIPT & PAYMENT A/C FOR THE YEAR 31ST MARCH 2023

PREVIOUS YR. AMOUNT	RECEIPTS	CURRENT YR AMOUNT	PREVIOUS YR. AMOUNT	PAYMENT	CURRENT YR AMOUNT
503,153.00	Opening Cash in Hand	468,701.00	86,500.00	Share Money	120,000.00
2,596,834.00	Opening VCN Bank Ltd.	3,647,851.00	15,636.00	Education Fund	13,184.00
65,748.00	RBL Bank Ltd.	369,778.00	100,000.00	Suspence	1,500.00
44,000.00	Share Money	66,500.00	38,660.00	R.C.D.D.S.	0.00
2,872,860.00	Suspence	115,081.00	56,810.00	Compulsory Deposit	39,000.00
14,440,924.00	Loan From Members	22,403,825.00	8,718,967.00	Fixed Deposit	6,593,617.00
7,803,790.00	Interest on Loan	8,180,575.00	1,003,668.00	MMDS II	6,042,510.00
485,958.00	Penal Interest	562,623.00	1,022,090.00	MMDS 1.5	292,500.00
30,500.00	Surcharges	63,497.00	2,133,650.00	MIS	2,230,210.00
4,000.00	Admission Fee	4,400.00	11,458.00	MMDS III	0.00
39,139.00	Misc. Receipt	8,579.00	979,569.00	Reccuring Deposit	756,650.00
106,175.00	Loan Processing Fee	107,300.00	436,257.00	Optional Deposit	3,415,057.00
105,525.00	Common Welfare Fund	106,950.00	18,670.00	Lakhpatri Deposit Scheme	136,600.00
376,200.00	Compulsory Deposit	397,389.00	55,533.00	Audit Fees Payable	91,248.00
1,707,216.00	Optional Deposit	1,058,040.00	7,000.00	Arb. Exp. Payable	47,000.00
2,240,000.00	MMDS II	2,342,520.00	74,240.00	S.G.S.T.	29,633.67
200,805.00	MMDS III	15,000.00	74,240.00	C.G.S.T.	29,633.67
21,000.00	MMDS V	30,000.00	1,770,376.00	Intt. On MIS	2,292,446.00
200,000.00	MMDS 1.5	1,030,000.00	10,606.00	Intt on C.D.	7,730.00
9,922,648.00	Fixed Deposit	10,702,160.00	25,000.00	Computer	27,881.00
800,950.00	Recurring Deposit	799,720.00	10,000,000.00	FD with Bank	18,036,300.00
10,000,000.00	MIS	1,850,000.00	31,226,727.00	Loan to Members	24,834,705.00
82,000.00	R.C.D.D.S.	79,000.00	16,861.00	TDS Receivable	22,781.00
361,570.00	Lakhpatri Deposit Scheme	504,270.00	154,735.00	A.G.M. Exp.	245,603.00
236.00	Overdraft from Bank	284.38	302,277.00	Arbitration Exp.	151,642.00
7,680.00	Sell Of Loan Form	6,640.00	1,590.00	Computer Stationery Exp.	5,150.00
1,000.00	Sell of Membership	1,100.00	12,700.00	Computer Exp	22,850.00
53,121.00	C.G.S.T.	17,871.00	55,894.00	Misc. Exp	58,087.00
53,121.00	S.G.S.T.	17,871.00	5,216.00	Printing & Stationery	8,820.00
9,000,000.00	FD with Bank	10,036,300.00	30,729.00	Repair& Maint. Exp.	32,078.00
175,377.00	Intt. On FD From Bank	318,213.00	48,000.00	Conveyance	48,000.00
0.00	TDS Receivable	52,560.00	18,728.00	Telephone exp.	18,587.00
0.00	Recovery Fee	1,428.00	51,590.00	Water& Electricity exp.	62,270.00
0.00	Land & Building	4,540,000.00	10,350.00	Festival exp.	13,080.00
			9,500.00	Propaganda Incentive	12,400.00
			5,750.00	Bank Charge	10,213.00
			7,988.00	Postal Charges	18,843.00
			0.00	Website Develop. Charges	19,000.00
			1,101,000.00	Salary	1,185,000.00



*Pramod*  
**PRAMOD KUMAR**  
PRESIDENT

*Sanjay*  
**SANJAY KUMAR**  
SECRETARY

*Jitender*  
**JITENDER YADAV**  
TREASURER  
Contd..... 2



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**RAJDHANI CO-OPERATIVE (U) THRIFT & CREDIT SOCIETY LTD.**

Regd. Off.: 227-228, 1st Floor, Pocket-2, Sector-24, Rohini, Delhi-110085.

**RECEIPT & PAYMENT A/C FOR THE YEAR 31ST MARCH 2023**

PREVIOUS YR. AMOUNT	RECEIPTS	CURRENT YR AMOUNT	PREVIOUS YR. AMOUNT	PAYMENT	CURRENT YR AMOUNT
			13,629.00	Property Tax	11,945.00
			20,000.00	Ex-Gratia	22,000.00
			2,000.00	Member Welfare Scheme	0.00
			6,000.00	Professional Charges	0.00
			33,000.00	Legal Charges	51,000.00
			1,810.00	News Paper & Periodicals	1,800.00
			60,220.00	Recovery Exp.	4,296.00
			15,000.00	Computer Software AMC Exp.	15,000.00
			3,100.00	Institutional Exp.	2,600.00
			18,767.00	Mediclaime Insurance exp.	27,860.00
			43,109.00	Insurance Exp.	61,297.00
			369,778.00	Closing RBL Bank Ltd.	372,214.00
			3,647,851.00	Closing VCN Bank Ltd.	1,998,881.04
			468,701.00	Closing Cash in Hand	365,324.00
<b>64,301,530.00</b>		<b>69,906,026.38</b>	<b>64,401,530.00</b>		<b>69,906,026.38</b>



*[Signature]*  
PRESIDENT

*[Signature]*  
SECRETARY

*[Signature]*  
TREASURER

PLACE: DELHI  
DATE: 18-5-2023

AS PER OUR SEPARATE REPORT OF EVEN DATE ATTACHED  
FOR RAJ HAR GOPAL & Co.  
CHARTERED ACCOUNTANTS  
FRN 002074 N

*[Signature]*  
(Partner)  
G. K. GUPTA  
M No - 081005



# RAJDHANI CO-OPERATIVE (U) THRIFT & CREDIT SOCIETY LTD. 13

Regd. Off.: 227-228, 1st Floor, Pocket-2, Sector-24, Rohini, Delhi-110085.

## INCOME & EXPENDITURE A/C FOR THE YEAR 31ST MARCH 2023

PREVIOUS YR. AMOUNT	EXPENDITURE	CURRENT YR AMOUNT	PREVIOUS YR. AMOUNT	INCOME	CURRENT YR AMOUNT
9,506.00	Printing & Stationery	15,560.00	14,000.00	Admission Fees	8,600.00
158,035.00	AGM Exp	257,753.00	98,534.00	Misc. Receipt	58,429.00
12,016,783.00	Interest Paid	15,665,412.00	123,575.00	Loan Processing Fee	118,750.00
91,248.00	Audit Fees	100,911.00	269,122.00	Intt. on FD from Bank	466,685.00
213,063.00	Depreciation	190,968.00	14,035,299.00	Interest Received on Loan	18,992,238.00
13,629.00	Property Tax	11,945.00	11,740.00	Sale of Stationery	9,190.00
12,700.00	Computer Exp	22,850.00	7,650.00	Cheq. Bounce Charges	16,920.00
55,894.00	Misc. Exp	58,087.00	138,823.00	Arb. Exp. Recovered	182,611.00
1,101,000.00	Salary	1,185,000.00			
7,988.00	Postal Charges	18,843.00			
30,729.00	Repair & Maint. Exp.	32,078.00			
48,000.00	Conveyance	48,000.00			
18,728.00	Telephone exp.	18,587.00			
51,590.00	Water & Electricity exp.	62,270.00			
10,350.00	Festival exp.	13,080.00			
9,500.00	Propaganda Incentive	12,400.00			
650.00	Bank Charge	10,213.00			
20,000.00	Ex-Gratia	22,000.00			
9,815.00	Arbitration Exp.	0.00			
6,000.00	Professional Charges	0.00			
15,000.00	Comp. S/W AMC Exp.	15,000.00			
10,345.00	GST Exp.	13,291.34			
60,220.00	Recovery Expenses	6,764.00			
18,767.00	Mediclaime Insurance Exp.	27,860.00			
3,100.00	Institutional Exp.	2,600.00			
43,109.00	Insurance Exp.	61,297.00			
1,810.00	News Paper & Periodicals	1,800.00			
2,000.00	Member Welfare Scheme	0.00			
0.00	Website Dev. Charges	19,000.00			
659,184.00	Excess of Income	1,959,853.66			
	Over Expenditure				
14,698,743.00		19,853,423.00	14,698,743.00		19,853,423.00
164,796.00	Reserve Fund	489,963.00	659,184.00	Excess of Income	1,959,853.66
13,184.00	Education Fund	39,197.00		Over Expenditure	
481,204.00	Balance C/f To B/s	1,430,693.66			
659,184.00		1,959,853.66	659,184.00		1,959,853.66



*[Signature]*  
PRESIDENT

*[Signature]*  
SECRETARY

*[Signature]*  
TREASURER

PLACE: DELHI  
DATE: 18/05/2023

AS PER OUR SEPARATE REPORT OF EVEN DATE ATTACHED  
FOR RAJ HAR GOPAL & Co.  
CHARTERED ACCOUNTANTS  
FRN 802074 N

*[Signature]*  
(Partner)  
MN 01065  
(GOPAL KALHAN GUPTA)



UDIN:- 23081085 BGWFSK 6028