

# 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.

35014

## RECEIPT

. Dated.....

10/05/2024

Regd. No.....

10288

Received with thanks from.....

Rajdhani Coop - 4 Tiesouly 49

Address.....

8510044000.

a sum of Rs. ....

50,000/x

Only

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

period.....

2023-24,

vide Cash Rs. ....

Cheque No.....

000735

Dated.....

06/5/2024

for Rs. ....

50,000/x

Drawn on.....

ICICI Bank

Rs. ....

50,000/x

On behalf the  
committee on Cooperative Education Fund  
SECRETARY

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

Total Page : 79

## 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 2023-24  
4.Distt./Zone : NW Net Profit/Loss: 3,029,623.89  
5.Education Fund Deposit : 50,000.00 Receipt No.& Date: 1  
6.Appointment letter S.No. /Date: F.AR/AUDIT2023-24/ DT. 2  
7.Admissible Audit Fees(with fee Bill): 125,042.00 3  
5-9

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

AUDIT PERIOD :2023-24	: DISTRICT : NW	
NAME OF THE SOCIETY	: RAJDHANI CO-OPERATIVE (U) THRIFT & CREDIT SOCIETY LTD.	
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	: 111,613,778.00	
PAID UP CAPITAL	: 9,209,000.00	
DETAILS OF BANK	: THE VAISH CO-OP. NEW BANK Ltd..	
	: RBL Bank Ltd.	
	: ICICI 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	: 23/09/2023	
PENDING ENQUIRES U/S 55,59	: NIL	
NO.OF PENDING ARBITRATION CASE/SUITS	: 115	
AUDIT FEE CLAIMED	: 125,042.00	
ANY IRREGULARITY OF MISAPPROPRIATION/ MISMANAGEMENT/FRAUD	: NIL	
	AT THE TIME OF	
	PREVIOUS AUDIT	PRESENT AUDIT
AUDIT PERIOD	2022-23	2023-24
NO. MEMBERS	1050	1030
NO.OF RESIGNED /EXPLED MEMBERS	28	75
NO. OF NEW MEMBERS ENROLLED	43	55
NAME OF THE CA	M/s RAJ HAR GOPAL & CO.	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	699.06 LAKH	659.91 LAKH
WORKING CAPITAL	1085.99 LAKH	1185.22 LAKH
SALES	N/A	N/A
NET PROFIT	1,959,853.66	3,029,623.89
EDUCATION FUND DUE		
EDUCATION FUND PAID ON		



*[Signature]*  
**PRESIDENT**

*[Signature]*  
**SECRETARY**

*[Signature]*  
**TREASURER**

*[Signature]*  
**AUDITOR**



**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 2024 and also annexed Income & Expenditure Account and Receipt & Payment Account for the year ended 31<sup>st</sup> March 2024. These financial statements 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 31.03.2024
- 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 2024

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

*hgh*  
(PARTNER)

M.NO.081085

FRN:-002074N

UPIN: 24081085 BKATTC2729



Place: Delhi

Date: 07-05-2024

# 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 31.3.2024

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		365,324.00	CASH IN HAND	300,421.00
	OP. BALANCE 9,435,500.00		1,998,881.04	VCN BANK LTD., PITAM PURA	1,167,992.82
	ADD: RECEIPT 491,500.00		372,214.00	RBL BANK LTD., C.P., NEW DELHI	270,522.00
9,435,500.00	LESS: PAID 718,000.00	9,209,000.00	0.00	ICICI BANK LTD, ROHINI	759,343.11
1,430,693.66	EXCESS INCOME OVER EXPENDITURE 2,222,217.89				
	<b>RESERVE &amp; FUNDS</b>			<b>LOAN &amp; ADVANCES</b>	
1,383,054.00	GENERAL RESERVES 2,140,460.00			OP. BALANCE 105,076,669.00	
202,905.00	BUILDING FUND 202,905.00			ADD: ADVANCE 47,874,350.00	
554,382.00	ARB. SETTLE. FUND 794,112.66	105,076,669.00		LESS: REPAID 38,624,109.00	114,326,910.00
378,196.00	MEMBER WELFARE FUND 522,031.00				
865,070.00	RESERVE FOR BAD DEBT 1,344,530.00			<b>ACCRUED INCOMES</b>	
281,729.00	STAFF WELFARE FUND 377,622.00		1,696,088.00	INTEREST RECEIVABLES	1,807,907.00
894,035.00	COMMON WELFARE FUND 1,160,480.00		1,463,969.00	RECOVERY SURCHARGES	1,796,151.00
	<b>COMPULSORY DEPOSIT</b>			<b>FIXED ASSETS</b>	
	OP. BALANCE 2,832,732.00		10,114,039.00	FIXED ASSETS	9,954,346.00
	ADD: RECEIPT 485,642.00			(As per annexure enclosed)	
2,832,732.00	LESS: PAID 254,415.00	3,063,959.00		<b>CURRENT ASSETS</b>	
101,307,847.00	<b>DEPOSITS</b> 108,549,819.00		215,034.00	INT.RECVABLE ON FD WITH BANK	687,760.00
	(As per annexure enclosed)		14,780.00	STATIONERY STOCK	19,025.00
	<b>CURRENT LIABILITIES</b>		14,000,000.00	FD WITH BANK	14,053,258.00
15,581,771.00	INTEREST PAYABLE 15,382,444.00		143,697.00	TDS RECEIVABLE	215,855.00
	<b>OTHER LIABILITIES</b>		2,598.62	OD FROM BANK	2,244.62
100,911.00	AUDIT FEE PAYABLE 125,042.00		22,500.00	ELECTRICITY SECURITY	22,500.00
39,197.00	EDUCATION FUND PAYABLE 50,000.00		800.00	TELEPHONE SECURITY	800.00
4,321.00	SGST 9,223.00				
4,321.00	CGST 9,223.00				
137,500.00	LEGAL CHARGES PAYABLE 123,500.00				
7,001.00	SUSPENCE 11,801.00				
1,428.00	Recovery Fee Payable 1,666.00				
44,000.00	Arbitration Exp. Payable 70,000.00				
0.00	Crown Software 15,000.00				
135,486,593.66		145,385,035.55	135,486,593.66		145,385,035.55



*[Signature]*  
PRESIDENT

*[Signature]*  
SECRETARY

*[Signature]*  
TREASURER

PLACE: DELHI

DATE: 7.5.2024

AS PER OUR SEPARATE REPORT & CERTIFICATE ATTACHED  
FOR RAJ HAR GOPAL & Co.  
CHARTERED ACCOUNTANTS



(Partner)

UDIN: 24081085 BkATTC2729



# 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 2024

PREVIOUS YR. AMOUNT	RECEIPTS	CURRENT YR AMOUNT	PREVIOUS YR. AMOUNT	PAYMENT	CURRENT YR AMOUNT
468,701.00	Opening Cash in Hand	365,324.00	120,000.00	Share Money	227,500.00
3,647,851.00	Opening VCN Bank Ltd.	1,998,881.04	13,184.00	Education Fund	39,197.00
369,778.00	Opening RBL Bank Ltd.	372,214.00	1,500.00	Suspence	0.00
66,500.00	Share Money	401,000.00	0.00	R.C.D.D.S.	0.00
115,081.00	Suspence	563,401.00	39,000.00	Compulsory Deposit	98,755.00
22,403,825.00	Loan From Members	33,533,716.00	6,593,617.00	Fixed Deposit	6,654,606.00
8,180,575.00	Interest on Loan	8,259,338.00	6,042,510.00	MMDS II	5,721,305.00
562,623.00	Penal Interest	463,513.00	292,500.00	MMDS 1.5	611,600.00
63,497.00	Surcharges	293,848.00	2,230,210.00	MIS	370,000.00
4,400.00	Admission Fee	6,400.00	0.00	MMDS V	227,000.00
8,579.00	Misc. Receipt	17,228.00	756,650.00	Reccuring Deposit	656,062.00
107,300.00	Loan Processing Fee	149,635.00	3,415,057.00	Optional Deposit	793,540.00
106,950.00	Common Welfare Fund	148,375.00	136,600.00	Lakhpati Deposit Scheme	1,421,600.00
397,389.00	Compulsory Deposit	440,037.00	91,248.00	Audit Fees Payable	100,911.00
1,058,040.00	Optional Deposit	1,789,649.00	47,000.00	Arb. Exp. Payable	39,000.00
2,342,520.00	MMDS II	976,600.00	29,633.67	S.G.S.T.	58,456.85
15,000.00	MMDS III	7,000.00	29,633.67	C.G.S.T.	58,456.85
30,000.00	MMDS V	50,000.00	2,292,446.00	Intt. On MIS	2,697,109.00
1,030,000.00	MMDS 1.5	120,000.00	7,730.00	Intt on C.D.	23,620.00
10,702,160.00	Fixed Deposit	6,354,250.00	27,881.00	Computer	0.00
799,720.00	Recurring Deposit	595,500.00	18,036,300.00	FD with Bank	7,053,258.00
1,850,000.00	MIS	676,000.00	24,834,705.00	Loan to Members	33,914,237.00
79,000.00	R.C.D.D.S.	139,000.00	22,781.00	TDS Receivable	6,150.00
504,270.00	Lakhpati Deposit Scheme	427,440.00	245,603.00	A.G.M. Exp.	254,670.00
284.38	Overdraft from Bank	354.00	151,642.00	Arbitration Exp.	511,332.00
6,640.00	Sell Of Loan Form	8,400.00	5,150.00	Computer Stationery Exp.	6,250.00
1,100.00	Sell of Membership	1,600.00	22,850.00	Computer Exp	24,800.00
17,871.00	C.G.S.T.	45,641.00	58,087.00	Misc. Exp	51,582.00
17,871.00	S.G.S.T.	45,641.00	8,820.00	Printing & Stationery	12,605.00
10,036,300.00	FD with Bank	7,000,000.00	32,078.00	Repair& Maint. Exp.	31,055.00
318,213.00	Innt. On FD From Bank	547,637.00	48,000.00	Conveyance	46,725.00
52,560.00	TDS Receivable	48,090.00	18,587.00	Telephone exp.	14,503.00
1,428.00	Recovery Fee	50,365.00	62,270.00	Water& Electricity exp.	67,000.00
4,540,000.00	Land & Building	0.00	13,080.00	Festival exp.	46,145.00
0.00	Recovery Officer	87,620.00	12,400.00	Propaganda Incentive	14,500.00
0.00	Election Security Fee	7,000.00	10,213.00	Bank Charge	5,663.41
			18,843.00	Postal Charges	15,338.00
			19,000.00	Website Dom. Renew.Charges	3,500.00
			1,185,000.00	Salary	1,299,000.00



Prepared

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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 2024**

PREVIOUS YR. AMOUNT	RECEIPTS	CURRENT YR AMOUNT	PREVIOUS YR. AMOUNT	PAYMENT	CURRENT YR AMOUNT
			11,945.00	Property Tax	15,208.00
			22,000.00	Ex-Gratia	25,000.00
			0.00	Donation Exp.	5,650.00
			0.00	Professional Charges	24,000.00
			51,000.00	Legal Charges	5,500.00
			1,800.00	News Paper & Periodicals	2,909.00
			4,296.00	Recovery Exp.	67,908.00
			15,000.00	Computer Software AMC Exp.	0.00
			2,600.00	Institutional Exp.	3,400.00
			27,860.00	Mediclaime Insurance exp.	29,960.00
			0.00	Election Exp.	3,000.00
			61,297.00	Insurance Exp.	58,224.00
			0.00	Election Security Fee	7,000.00
			0.00	Legal Charge Payable	17,500.00
			0.00	Recovery Fee	50,127.00
			372,214.00	Closing RBL Bank Ltd.	270,522.00
			1,998,881.04	Closing VCN Bank Ltd.	1,167,992.82
			0.00	Closing ICICI Bank Ltd.	759,343.11
			365,324.00	Closing Cash in Hand	300,421.00
<b>69,906,026.38</b>		<b>65,990,697.04</b>	<b>69,906,026.38</b>		<b>65,990,697.04</b>



*[Signature]*  
PRESIDENT

*[Signature]*  
SECRETARY

*[Signature]*  
TREASURER

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

PLACE: DELHI

DATE: 7/5/24

(Partner)





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

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

## INCOME & EXPENDITURE A/C FOR THE YEAR 31ST MARCH 2024

PREVIOUS YR. AMOUNT	EXPENDITURE	CURRENT YR. AMOUNT	PREVIOUS YR. AMOUNT	INCOME	CURRENT YR. AMOUNT
15,560.00	Printing & Stationery	14,610.00	8,600.00	Admission Fees	11,000.00
257,753.00	AGM Exp	273,875.00	58,429.00	Misc. Receipt	61,228.00
15,665,412.00	Interest Paid	16,180,283.00	118,750.00	Loan Processing Fee	153,665.00
100,911.00	Audit Fees	105,968.00	466,685.00	Intt. on FD from Bank	1,134,461.00
190,968.00	Depreciation	159,693.00	18,992,238.00	Interest Received on Loan	20,329,133.00
11,945.00	Property Tax	15,208.00	9,190.00	Sale of Stationery	11,470.00
22,850.00	Computer Exp	24,800.00	16,920.00	Cheq. Bounce Charges	6,840.00
58,087.00	Misc. Exp	51,582.00	182,611.00	Arb. Exp. Recovered	0.00
1,185,000.00	Salary	1,299,000.00			
18,843.00	Postal Charges	15,338.00			
32,078.00	Repair & Maint. Exp.	31,055.00			
48,000.00	Conveyance	46,725.00			
18,587.00	Telephone exp.	14,503.00			
62,270.00	Water & Electricity exp.	67,000.00			
13,080.00	Festival exp.	46,145.00			
12,400.00	Propaganda Incentive	14,500.00			
10,213.00	Bank Charge	5,628.41			
22,000.00	Ex-Gratia	25,000.00			
0.00	Arbitration Exp.	30,397.00			
0.00	Professional Charges	24,000.00			
15,000.00	Comp. S/W AMC Exp.	15,000.00			
13,291.34	GST Exp.	43,311.70			
6,764.00	Recovery Expenses	67,908.00			
27,860.00	Mediclaime Insurance Exp.	29,960.00			
2,600.00	Institutional Exp.	3,400.00			
61,297.00	Insurance Exp.	58,224.00			
1,800.00	News Paper & Periodicals	2,909.00			
19,000.00	Website Dom. Charges	3,500.00			
0.00	Donation Exp.	5,650.00			
0.00	Election Exp.	3,000.00			
1,959,853.66	Excess of Income	3,029,623.89			
	Over Expenditure				
19,853,423.00		21,707,797.00	19,853,423.00		21,707,797.00
489,963.00	Reserve Fund	757,406.00	1,959,853.66	Excess of Income	3,029,623.89
39,197.00	Education Fund	50,000.00		Over Expenditure	
1,430,693.66	Balance C/f To B/s	2,222,217.89			
1,959,853.66		3,029,623.89	1,959,853.66		3,029,623.89



*[Signature]*  
PRESIDENT

*[Signature]*  
SECRETARY

*[Signature]*  
TREASURER

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



*[Signature]*  
(Partner)

PLACE: DELHI

DATE: 7/5/24

UDIN:-24081085BKATTC2729