Dy. No. ____________ Date:____________

Total Pages:-_____56_______

CHECK LIST FOR SUBMISSION OF AUDIT REPORT

1 Name of the CA/Auditor :_DHA & CO__

2 Name of the society : DHAN SAMADHAN CO-OP T/C SOCIETY LTD.

3 Regn. No. & Audit period :_10749 2022-2023__

4 Zone :_N/W _____ Net Profit (Loss) :_____Rs.(8,56,691.00)__

5 Education Fund Rs.NIL_____ Receipt No. & date________________

6 Appointment Letter No._F.AR/AUDIT2023/MAIL Date:-17/07/2023 1

7 Admission Audit Fee (with fee Bill)21,526.00_

Audit report on form A, B & C along with following enclosures:- 4-9 2

A	Balance Sheet	10
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E	Details of loan from DCHFC Ltd./DSCB Ltd.	Nil
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I	Bank Certificate/Reconciliation Statement	48-50
J	List of Staff/Employee	52
K	Cash in Hand Certificate	51
L	Late fee	
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Above Audit Report & Documents received from the society /auditor

Signature of Dealing Asst.

Counter Signed

Asstt. Registrar (Audit)

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

Gmail

(1)

bobby singh <singhbobby199@gmail.com>

APPOINTMENT OF DHAN SAMADHAN COOP

2 messages

bobby singh <singhbobby199@gmail.com>
To: auditor.rcs.delhi2023@gmail.com
Cc: SHIV SHANKER Gupta <sssahu268@gmail.com>

Fri, Jun 23, 2023 at 2:00 PM

Sir

This is as per your circular dated 27/03/2023 on this subject. we are applying for the appointment of auditor as per annexures attached.

Name of the society - DHAN SAMADHAN COOP (U) T/C SOCIETY LTD
Reg No - 10749 T/C
Name of the Auditor - V.C GARG & CO (C-30)

Thanks & Regards

C.A V.C GARG

dhan samadhan (1).pdf
1061K

AUDITOR RCS <auditor.rcs.delhi2023@gmail.com>
To: bobby singh <singhbobby199@gmail.com>
Cc: SHIV SHANKER Gupta <sssahu268@gmail.com>

Mon, Jul 17,

WITH REFERENCE TO YOUR REQUEST, THE APPOINTMENT OF AUDITOR HAS BEEN APPROVED BY COMPETENT AUTHORITY AS PER DETAILS GIVEN

NAME OF THE SOCIETY AND REG. NO	NAME OF THE CA FIRM/AUDITOR	FINANCIAL/AUDIT YEAR FOR WHICH AUDITOR IS APPOINTED	MAIL R ON
DHAN SAMADHAN T/C/S(10749)	M/S V C GARG & CO(C-30)	2022-23	23/06/2

THIS APPROVAL IS BEING GIVEN SUBJECT TO COMPLETION OF AUDIT UPTO 2021-22 AS INFORMED BY YOU. FURTHER, AS PER THE DIRECTIC RCS, DELHI, THE AUDIT FEE WILL BE CHARGED AS PER THIS DEPARTMENT CIRCULAR NO. AR(AUDIT)/2010/1639, DATED 03.03.2010

Regards
ASSISTANT REGISTRAR (AUDIT)
[Quoted text hidden]

V.C. GARG & CO.
CHARTERED ACCOUNTANTS
M-13, LEFT SIDE, FIRST FLOOR,
KALKAJI, NEW DELHI-110019
Ph: 011-35608838, 09810621995
E Mail: cavcgargandco@gmail.com
GSTIN:- 07AAOFV4740Q1ZB

PAN:- AAOFV4740Q

TAX INVOICE

Mr. Vivek Gupta
Dhan Samadhan Co- Operative Urban T\C Society Ltd

BILL NO: 23-24/080
DATE : 05.08.2023

Dear Sir,

We are submitting herewith our memo of fees for conducting the professional work of your Company and shall be obliged if you would kindly favour us with a remittance for the same.

Reverse Charge: No

PARTICULARS	Place of Delivery/ Supply	State Code	SAC Code	AMOUNT (Rs.)
Being Professional Service Charges for Audit for the Financial Year 2022-23		07	998221	18242
TOTAL				18242
Add GST CGST @ 9% SGST @ 9%				1642 1642
Total				21526

(Rs. Twenty One Thousand Five Hundred Twenty Six only)

"V. C. Garg & Co. HDFC Bank, New Friends Colony, New Delhi Current account No. 00892000017459 IFSC Code: HDFC0000089"

Yours Faithfully,

For V. C. Garg& Co.
Chartered Accountants

VIVEK CHANDRA GARG
Digitally signed by VIVEK CHANDRA GARG
Date: 2023.08.05 16:45:52 +05'30'

Authorised Signatory

9

ANNEXURE-A

BRIEF SUMMARY OF THE SOCIETY

Audit Period: **2022 to 2023**

Name of the Society : **Dhan Samadhan Co-operative Urban Thrift & Credit Society Ltd.**
District: North-East
Section- 02
Address of the Society : A-970, Street No.19/20, Part-4, Sonia Vihar, Delhi-110090
Address of the site (G/H) : N/A
Regn No: **10749/Sec-02/TC/2021** Date: 27-09-2021
Deposits : Rs.1,28,75,101-00 Paid up capital : Rs.24,32,000-00 Category T/C
Details of Bank A/C : A/C No. CA (Soc)- 027012000057 with the DSCB., Bhajanpura
A/C No. CA-1409102000021614 with IDBI Bank Ltd, Yamuna Vihar

Details of Financial Assistance claimed/MDA etc.: N/A
Details from loan from DCHFC/D.S. Co-op. Bank: Nil
Area of Operation : Delhi / New Delhi (National Capital Territory of Delhi)
Date of last election held : 15-03-2022
Pending enquiries (u/s 61/62): Nil
No.of pending Arbitration/Recovery Cases/suits: Nil
Audit Fee claimed : Rs. 21,526-00
Any irregularity of misappropriation/ mismanagement / fraud: Nil
Names of Managing Committee Members during audit period:

President: Seema Jaiswal
Secretary: Basant Lal
Treasurer: Gyan Prakash Singh

	AT THE TIME OF PREVIOUS AUDIT	PRESENT AUDIT
Audit Period	01-04-2021 to 31-03-2022	01-04-2022 to 31-03-2023
No. of members	365	674
No. resigned/expelled members	0	10
No. of new enrolled members	365	319
Name of the C.A.	M/s DHA & Co.	M/s V. C. Garg & Co.
Audit Classification	E	C
Sanctioned MCL	Nil	Nil
Sanctioned CCL	Nil	Nil
Turnover of the society	Rs. 57,84,410/-	Rs. 1,86,83,878/-
Working Capital	Rs. 41,59,006/-	Rs. 1,54,04,447/-
Sales	N/A	N/A
Net Profit/Loss	(-) Rs. 1,47,835/-	(-) Rs.8,56,691.30
Education Fund due	Nil	Nil
Education Fund paid on (date)		

Report for previous year 2021-2022 collected on 27-09-2022

For Dhan Samadhan Co-operative Urban T/C Society Ltd.

(SEEMA JAISWAL)
PRESIDENT

(BASANT LAL)
SECRETARY

(GYAN PRAKASH SINGH)
TREASURER

For V. C. Garg & Co.
Chartered Accountants

(CA VIVEK CHANDRA GARG)
PARTNER

V.C.GARG & CO.
CHARTERED ACCOUNTANTS
M-13, LEFT SIDE, FIRST FLOOR, KALKAJI, NEW DELHI-110019

Independent Auditor's Report

To
The Registrar of Cooperative Societies
Old Court Building
Sansad Marg, New Delhi

REPORT ON THE FINANCIAL STATEMENTS

OPINION

We have audited the accompanying financial statements of **Dhan Samadhan Co-operative Urban T&C Society Ltd. A-970,Street no.19/20, Part-4, Sonia Vihar, Delhi-110090** ("the Society"), which comprise the Balance Sheet as at March 31, 2023, and the Income and Expenditure Account and Receipt and Payment Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Act, subject to the note thereon and remarks annexed and forming part of the report by the Delhi State Cooperative Societies Act, give a true and fair view in conformity with the accounting principles generally accepted in India:

a) In the case of the Balance Sheet, of the state of affairs of the Society as at March 31, 2023;

b) In the case of the Income and Expenditure Account, of excess of expenditure over income for the year ended on that date; and

c) In the case of the Receipt and Payment Account, of the receipt and payment for the year ended on that date.

BASIS FOR OPINION

We conducted our audit in accordance with the Specified Standards on Auditing (SAs). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Society in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements. we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and receipt and payment of the Society in accordance with the Delhi State Cooperative Societies Act, 2003 ("the Act"). This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

V.C. GARG & CO. New Delhi Chartered Accountants

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AUDITOR'S RESPONISIBILITY

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures of test basis selection are dependent on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Society's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

REPORT ON OTHER LEGAL & REGULATORY REQUIREMENTS

1. As required by the Delhi State Cooperative Society Act,,2003, we give in the Annexure a statement on the matters specified therein.

2. We report that:

a) 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;

b) In our opinion, proper books of account as required by law have been kept by the Society as per Rules and Bye Laws framed so far as appears from our examination of those books

c) The Balance Sheet, Income and Expenditure Account, and Receipt and Payment Account dealt with by this Report are in agreement with the books of account.

For V.C.Garg & Co.
Chartered Accountants
FRN:-025325N

V.C. GARG & CO. New Delhi Chartered Accountants

(CA Vivek Chandra Garg)
Partner,
Membership: - 093899
UDIN:- 23093899BGWHUM8680

Place: Delhi
Dated: 5/8/2023

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AUDITORS' REPORT

ANNEXURE REFERRED TO IN THE AUDITOR'S REPORT OF EVEN DATE FOR DHAN SAMADHAN CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LIMITED FOR THE YEAR ENDING 31st MARCH, 2023

PART – "A"

Whether the Society has taken corrective steps: to comply with the objections/suggestions made in previous audit, if not what the explanation of the Society therefore:

S.No.	Objections/Suggestions	Management Remarks
1.	Member balances are subject to confirmation.	Noted
2.	The society is dealing in cash with members which should be avoided.	Noted for compliance
3.	The society is advised to comply with Income Tax Rules regarding TDS.	Noted for compliance

PART - "B"

i)	Is the Society Functioning from the Regd. Office and the members are being allowed to inspect the documents of the society including audit report as per provisions of Rules 79 (6) of Delhi State Co-operative Society Rules 2007?	Society is presently functioning from Registered Office : A-970, Street no.19/20. Part-4, Sonia Vihar, Delhi-110090 YES, Members are allowed to inspect documents of the Society.
	Whether the society periodically reconciles its accounts with the members, outside parties including Banks at the close of the Co-operative Year with General Cash Book.	Yes. (Member balances are subject to confirmation).
iii)	Whether the society has raised funds, so as to confirm to the provisions of the Rules 64(2) of the Delhi Co-operative Societies Rules 2007 and that the Society has restricted its borrowings to' the borrowing power, as approved by the Registrar from time to time.	The Society has raised funds from Members.
iv)	What is the Debt Equity Ratio of the Society and how the society propose to discharge its debts & liability?	Debt Equity Ratio: N.A.
v)	What has the lending policy of the Society? Whether the society is extending loan to its members within their borrowing limits? In case the society is granting loan to other parties, what is general loaning policy an how far the interest of the society has been secured against proper tangible securities? When and at what point of time a debt is considered bad debt and ripe enough to initiate legal action to recover demand?	According to the Byelaws of the society, the Society can grant to its members a loan not exceeding Rupees 2,00,000.00 or ten time of the value of paid up shares, whichever is less as ordinary loan and Rupees 10000.00 as emergency Loan. No. the society has not granted any loans to other parties as explained to us. There is no bad debt in the society till date.
vi)	Whether the management committee has implemented/ carried out the decision of, the General Body in letter and spirit keeping in view the best interest of the members of the society, in accordance with the co-operative principle?	YES
vii)	Number of unresolved dispute, position of society as also the steps taken to resolve the disputes at various forums.	As per information available there is no unresolved dispute.
viii)	Details of claims, if any, against the members and outside parties, not being pursued properly and proceedings not launched within the period of limitation.	NIL

V. C. GARG & CO. New Delhi Chartered Accountants

ix)	In respect of the Group Housing Society, whether management committee or any sub-committee is exercising the financial, material management and control to keep the project cost as low as possible? What is the allotment policy of the Society with particular reference to categorization of members both for the purpose of getting building plans approved as also handing over the possession of flats?	N.A.
x)	Has the society been holding meetings of various committee including General Body and proper records of proceedings are being maintained in Minutes of Proceeding Register.	YES, during the period under audit, 12 monthly M.C. meetings and 1 GBM were held. Proper records of proceedings of these meetings are maintained.
xi)	List of Members with their complete ledger balances at the close of the Co-operative Year. A separate list of changes on account of resignation and expulsions and whether rules/instructions in this behalf have been properly complied with?	Lists attached.
xii)	Without the prejudice to the generality of the provisions contained in Delhi Co-operative Societies Act. 2003 and the Rules framed there under, the auditor shall state if, any of the office bearers suffers from the disqualification contained in Section 35 read with Rule 54 & 55?	As per information available none of the office bearers suffers from such disqualification.
xiii)	Whether the society is incurring expenditure in accordance with the approved budget? If not, indicate the lapses?	No Budget is prepared.
xiv)	Whether the Co-operative Society is periodically reviewing the fixed assets as also, the cash credit limits vis-à-vis loans extended on the basis of goods hypothecated to the Co-operative Society?	YES
xv)	Whether the monthly expenditure of Society are being approved in the ensuring Managing Committee Meeting, if not reasons for the same.	YES
xvi)	Whether the respective Co-operative Society is reviewing the Cash Credit Limit and restricting its future loaning/credit to good parties only.	YES, as per explanation given to us, the society is reviewing.
xvii	A certificate shall be obtained from the custodian of records, regarding documents and cash/certifying the possession thereof along with certificate of CA regarding details of books of accounts seen and signed by CA.	Certificate is obtained and enclosed herewith.
xvii	The details of various bank accounts being maintained by the society as also the securities and investments and account Nos. of Banks and comments on the Bank reconciliation statements.	Society is maintaining its Current Account-(0057) with the DSCB Bank Bhajanpura and (21614) with IDBI Bank, Yamuna Vihar. Certificates for Closing Balance Statement wherever applicable are enclosed herewith.

V.C. GARG & CO. New Delhi Chartered Accountants

DETAILS OF BALANCE SHEET

Liabilities:

A) Share Capital

Balance under this head as on 31.03.2023 is Rs.24,32,000.00 as against Rs.9,33,000.00 as on 31.3.2022. During the year under audit, a sum of Rs.19,30,500.00 was received from the members and a sum of Rs.4,31,500.00 have been paid to resigned members of the society.

B) Linked Share Money

Balance under this head as on 31.03.2023 is Rs.5,87,000.00 as against Rs.66,500.00 as on 31.3.2022. During the year under audit, a sum of Rs.5,72,200.00 was received from the members and a sum of Rs.51,700.00 have been paid to members of the society.

C) Compulsory Deposit

Balance under this head as on 31.03.2023 is Rs.12,98,000.00 as against Rs.3,62,701.00 as on 31.3.2022. During the period under audit the society has received Rs.9,97,750.00 from the members and a sum of Rs.62,451.00 was refunded to members.

D) Optional Deposit

Balance under this head as on 31.03.2023 is Rs.8,08,876.00 as against Rs.4,88,575.00 as on 31.3.2022. During the period under audit the society has received Rs.88,93,836.00 from the members and a sum of Rs.85,73,535.00 was refunded to members

E) Fixed Deposit

Balance under this head as on 31.03.2023 is Rs.11,51,925.00 as against Rs.11,60,000.00 as on 31.3.2022. During the period under audit the society has received Rs.7,31,925.00 from the members and a sum of Rs.7,40,000.00 was refunded to members.

F) Recurring Deposit

Balance under this head as on 31.03.2023 is Rs.3,75,900.00 as against Rs.1,07,200.00 as on 31.3.2022. During the period under audit the society has received Rs.4,06,700.00 from the members and a sum of Rs.1,38,000.00 was refunded to members

G) MMDS II,XX

Balance under this head as on 31.03.2023 is Rs.25,19,000.00 as against Rs.13,01,000.00 as on 31.3.2022. During the period under audit the society has received Rs.13,68,000.00 from the members and a sum of Rs.1,50,000.00 was refunded to members

H) Bal Vikas Yojna

Balance under this head as on 31.03.2023 is Rs.2,85,400.00 as against Rs.73,200.00 as on 31.3.2022. During the period under audit the society has received Rs.2,87,000.00 from the members and a sum of Rs.74,800.00 was refunded to members

I) Building Fund

Balance under this head as on 31.03.2023 is Rs.3,63,448.00 as against Rs.1,01,718.00 as on 31.3.2022. During the period under audit the society has received Rs.2,61,730.00 from the members.

J) Welfare Fund

Balance under this head as on 31.03.2023 is Rs.93,850.00 as against Rs.45,750.00 as on 31.3.2022. During the period under audit the society has received Rs.48,100.00 from the members.

K) Risk Fund

Balance under this head as on 31.03.2023 is Rs.89,312.00 as against Rs.21,158.00 as on 31.3.2022. During the period under audit the society has received Rs.74,210.00 from the members and a sum of Rs.6,056.00 was utilized from this fund.

L) Other items are self explanatory.

ASSETS:

i) Fixed Assets

Balance under this head as on 31.03.2023 Rs.4,27,764.00 as against Rs.4,65,770.00 as on 31.3.2022. During the year an addition of Rs.48,000.00 has been made and Rs.86,006 has been provided as depreciation on this asset.

V. C. GARG & CO.
New Delhi
Chartered Accountants

ii) **Loans to Members**

Balance under this head as per Balance Sheet on 31.03.2023 is Rs.1,33,66,188.00 as against Rs.36,06,173.00 as on 31.3.2022. During the period Rs.1,44,41,500.00 were given as loan to members and Rs.46,81,485.00 were recovered.

iii) **Interest Recoverable**

Balance under this head as on 31.03.2023 is Rs.4,85,911.00 which is recoverable from the members as Interest on Loan.

iv) **Cash in Hand**

Balance under this head as on 31.03.2023 is Rs.1,23,448.00. Certificate of Cash Balance is enclosed herewith. The cash in hand remains on higher side during the year and hence its mis-utilization cannot be ruled out.

v) **Balance with Bank**

Balance under this head stood at Rs.12,21,343.70 at the close of the year as on 31.03.2023. Bank certificate/statement and reconciliation is enclosed herewith.

DETAILS OF INCOME & EXPENDITURE ACCOUNT

INCOME:

a) **Interest Earned on Loan**

During the period ending on 31.03.2023 the society has earned as interest a sum of Rs.14,13,133.00 on loans advanced by it to its members.

b) **Admission Fee**

During the period ending on 31.03.2023 the society has received as sum of Rs.63,800.00 as admission fees from its members.

EXPENSES

i) **Interest**

During the period ending on 31.03.2023 the society has paid/credited a sum of Rs.7,83,024.00 to the members as Interest.

ii) **Net Loss**

The net deficit of the society for the year is Rs.8,56,691.30.

Accounting policy/Notes to accounts

1. The accounts are prepared on mercantile basis.
2. Assets are stated at cost less depreciation.
3. Depreciation has been provided on Fixed Assets at the rates prescribed as per Income Tax.
4. Member balances are subject to confirmation.

PART – "C"

Suggestions/Observations/Comments for the year under Audit

1. The society is dealing in cash with members which should be avoided
2. Cash retention limit should be fixed and followed strictly.
3. The society is advised to comply with Income Tax Rules regarding TDS.
4. In view of deficit, the society is advised to curtail its expenses.

For V.C.Garg & Co.
Chartered Accountants
FRN:-025325N

(CA Vivek Chandra Garg)
Partner,
Membership: - 093899
UDIN:-23093899BGWHUM8680

GARG & CO. New Delhi Chartered Accountants

Place: Delhi
Dated: 5/8/2023

(10)

BALANCE SHEET
OF
DHAN SAMADHAN CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD.
AS ON 31-03-2023

Amount 31-03-2022	Liabilities	Amount 31-03-2022	Amount 31-03-2022	Assets	Amount 31-03-2022
	CAP. & PROFITS:-			**CASH & BANK BAL.**	
933000.00	SHARE CAPITAL	2432000.00	40856.00	CASH IN HAND	123448.00
			385267.00	D.S.C.BANK, BHAJANPURA	409269.00
	RESERVE & FUNDS:-		0.00	IDBI BANK, YAMUNA VIHAR	812074.70
101718.00	BUILDING FUND	363448.00			
21158.00	RISK FUND	89312.00			
45750.00	WELFARE FUND	93850.00		**LOAN & ADVANCES:**	
			3594482.00	RL PRINCIPAL	10895952.00
			11691.00	EL PRINCIPAL	0.00
	DEPOSITS		0.00	LOAN AGAINST PROPERTY	2470236.00
73200.00	BAL VIKAS YOJNA	285400.00			
362701.00	COMPULSORY DEPOSIT	1298000.00		**ACCRUED INCOMES:**	
1160000.00	FIXED DEPOSIT	1151925.00	101723.00	INREREST RECEIVABLES	485911.00
66500.00	LOAN LINKED DEPOSIT	587000.00	0.00	RECOVERY SURCHARGE	1500.00
0.00	MIS	5849000.00			
1301000.00	MMDS II	2458000.00	465770.00	**FIXED ASSETS:-**	427764.00
0.00	MMDS XX	61000.00		As per anexure enclosed	
488575.00	OPTIONAL DEPOSIT	808876.00			
107200.00	RECURRING DEPOSIT	375900.00		**INVESTMENTS: -**	
			0	SHARES IN FEDERATION	2000.00
	CURRENT LIAB:-			**CURRENT ASSETS :**	
	INTEREST PAYABLES		66720.00	PRELIMI. EXP. NOT W/OFF	50040.00
2306.00	INTEREST ON BVY	20143.00		(to be extend not written off)	
3820.00	INTEREST ON CD	48536.00	16460.00	STATIONERY STOCK	10585.00
38234.00	INTEREST ON F.D.	121329.00			
0	INTEREST ON MIS	156628.00			
94372.00	INTEREST ON MMDS II	378834.00		**RESERVE & FUNDS:-**	
16045.00	INTEREST ON OD	61537.00	147835.00	**INCOME & EXPENDITURE**	1004526.30
2263.00	INTEREST ON RD	21062.00			
	OTHERS LIABILITIES:				
12962.00	AUDIT FEE PAYABLE	21526.00			
0.00	PROF. CHARGES PAYABLE	10000.00			
4830804.00	TOTAL	16693306.00	4830804.00	TOTAL	16693306.00

Major accounting policies and notes to Accounts as per annexure

In terms of our report of even date
For V. C. Garg & Co.
Chartered Accountant

(CA VIVEK CHANDRA GUPTA)
PARTNER

Place : Delhi
Date : 5/8/23

For Dhan Samadhan Co-operative Urban T/C Society Ltd.

(SEEMA JAISWAL)
PRESIDENT

(BASANT LAL)
SECRETARY

(GYAN PRAKASH SINGH)
TREASURER

(11)

RECEIPT & PAYMENTS A/C
OF
DHAN SAMADHAN CO-OPERATIVE URBAN T/C SOCIETY LTD.
FROM 01-04-2022 TO 31-03-2023

PARTICULERS	RECEIPT	PAYMENTS
OPENING BALANCE :		
CASH IN HAND	40856.00	
D.S.C.BANK LTD.	385267.00	
TRANSACTION DURING THE YEAR:		
SHARE MONEY	1855700.00	93000.00
WELFARE FUND	48100.00	0.00
RISK FUND	72810.00	0.00
BUILDING FUND	257530.00	0.00
COMPULSORY DEPOSIT	993050.00	29801.00
MMDS II	912500.00	150000.00
MMDS XX	61000.00	0.00
LOAN LINKED DEPOSIT	556500.00	0.00
FIXED DEPOSIT	503500.00	340000.00
OPTIONAL DEPOSIT	5579186.00	1282060.00
RECURRING DEPOSIT	404800.00	8000.00
BAL VIKAS YOJNA	287000.00	8800.00
MIS	2293000.00	0.00
RL PRINCIPAL	3412978.00	11441500.00
RL INTEREST	857182.00	0.00
RL PENAL	15764.00	0.00
EL PRINCIPAL	2575.00	0.00
EL INTEREST	216.00	0.00
EL PENAL	9.00	0.00
LOAN AGAINST PROPERTY (LAP)	276764.00	2950000.00
LAP INTEREST	95964.00	0.00
LAP PENAL	1850.00	0.00
ADMISSION FEE	63800.00	0.00
MISC. RECEIPT	48030.00	0.00
CHEQUE BOUNCE CHARGE	800.00	0.00
INTEREST RECEIVED	46192.00	0.00
INTEREST ON BV	0.00	33.00
INTEREST ON CD	0.00	55.00
INTEREST ON FD	0.00	16800.00
INTEREST ON MMDS II	0.00	3648.00
INTEREST ON MIS	0.00	32352.00
INTEREST ON OD	0.00	837.00
INTEREST ON RD	0.00	40.00
FURNITURE	0.00	37000.00
OFFICE EQUIPMENT	0.00	11000.00
SHARES IN FEDERATION	0.00	2000.00
AUDIT FEE PAYABLE	0.00	12962.00
AGM EXP.	37078.00	308880.00
BANK CHARGE	0.00	5174.30
ADVERTISMENT	0.00	13500.00
PRINTING & STATIONERY	0.00	18432.00
SALARY & INCENTIVE	0.00	630000.00
TA & CONVEYANCE	0.00	24806.00
WATER & ELECTRICITY EXP.	0.00	68710.00
COMPUTER EXP.	0.00	14150.00
REPAIR & MAINTENANCE	0.00	37795.00
OFFICE RENT	0.00	144000.00
INTEREST PAID	0.00	5400.00
BALANCE C/F	19110001.00	17690735.30

Dhan Samadhan Co-Op Urban T&C Society Ltd. ★ Regd. No. 10749/Ses-II/TC.

V. C. GARG & CO. ★ New Delhi ★ Chartered Accountants

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RECEIPT & PAYMENTS A/C
OF
DHAN SAMADHAN CO-OPERATIVE URBAN T/C SOCIETY LTD.
FROM 01-04-2022 TO 31-03-2023

PARTICULERS	RECEIPT	PAYMENTS
BALANCE B/F	19110001.00	17690735.30
MISC.EXP.	0.00	8420.00
MC MEETING EXP.	0.00	6000.00
NEWS PAPER EXP.	0.00	1168.00
POSTAL CHARGES	0.00	489.00
TELEPHONE EXP.	0.00	11797.00
PROFESSIONAL CHARGES	0.00	6000.00
BONUS TO STAFF MEMBERS	0.00	40000.00
INSTITUTIONAL EXP.	0.00	600.00
CLOSING BALANCE:		
CASH IN HAND		123448.00
DSCB, DARYAGANJ		409269.00
IDBI BANK, YAMUNA VIHAR		812074.70
TOTAL	19110001.00	19110001.00

Major accounting policies and notes
to Accounts as per annexure

For Dhan Samadhan Co-operative Urban T/C Society Ltd.

In terms of our report of even date
For V. C. Garg & Co.
Chartered Accountant

V. C. GARG & CO. New Delhi Chartered Accountants

(CA VIVEK CHANDRA GARG)
PARTNER

Place : Delhi
Date : 5/8/23

(SEEMA JAISWAL)
PRESIDENT

(BASANT LAL)
SECRETARY

(GYAN PRAKASH SINGH)
TREASURER

Dhan Samadhan Co-Op Urban T&C Society Ltd. Regd. No. 10749/Sec-II/TC.

(13)

INCOME & EXPENDITURE A/C
OF
DHAN SAMADHAN CO-OPERATIVE URBAN T/C SOCIETY LTD.
FOR THE PERIOD END ON 31-03-2023

31-03-2022	EXPENDITURE	31-03-2023	31-03-2022	INCOME	31-03-2023
157040.00	INTEREST PAID	783024.00	73000.00	ADMISSION FEE	63800.00
8800.00	ADVERTISMENT	13500.00	46200.00	MISC.RECEIPT	57030.00
0.00	AGM EXP.	271802.00	0.00	CHQS BOUNCE CHARGES	4300.00
12962.00	AUDIT FEE	21526.00	255453.00	INTEREST INCOME/RECVD.	1413133.00
1944.00	BANK CHARGES	5174.30	0.00	POSTAL CHARGES	5511.00
0.00	BONUS TO STAFF	65000.00			
3250.00	COMPUTER EXP.	14150.00	147835.00	EXCESS OF EXPENDITURE OVER INCOME	856691.30
2130.00	CONVEYANCE EXP.	24806.00			
0.00	DEPRICIATION	86006.00			
129569.00	DEEPAWALI EXP.	0.00			
13313.00	ELECTRICITY & WATER EXP.	68710.00			
0.00	INSTITUTIONAL EXP.	600.00			
0.00	MC MEETING EXP.	6000.00			
0.00	MISC.EXP.	8420.00			
0.00	NEWS PAPER EXP.	1168.00			
57000.00	OFFICE RENT	144000.00			
16680.00	PRELIMINARY EXP.	16680.00			
12940.00	PRINTING & STATIONERY	24307.00			
0.00	PROFESSIONAL CHARGES	16000.00			
12860.00	REPAIR & MAINTENANCE	37795.00			
94000.00	SALARY & INCENTIVE	780000.00			
0.00	TELEPHONE EXP.	11797.00			
522488.00	TOTAL	2400465.30	522488.00	TOTAL	2400465.30

Major accounting policies and notes
to Accounts as per annexure

For Dhan Samadhan Co-operative Urban T/C Society Ltd.

In terms of our report of even date
For V. C. Garg & Co.
Chartered Accountant

V. C. GARG & CO. New Delhi Chartered Accountants

Dhan Samadhan Co-Op Urban T&C Society Ltd. Regd. No. 10749/Sec-II/TC.

(CA VIVEK CHANDRA GARG)
PARTNER

(SEEMA JAISWAL)
PRESIDENT

(BASANT LAL)
SECRETARY

(GYAN PRAKASH SINGH)
TREASURER

Place : Delhi
Date : 5/8/23