Mob.: 9810511151, 8851515444

GUPTA NAVEEN ASSOCIATES

CHARTERED ACCOUNTANTS

3/36 B Sahdev Gali, Vishwas Nagar, Shahdara, Delhi - 110032

CA NAVEEN GUPTA
B.com(H); M.com; FCA

nkguptafca@yahoo.co.in

To:
The Members
The Navodit Cooperative Urban Thrift & Credit Society Ltd
147 , South Anarkali
P.O. Krishna Nagar
Delhi-110051

AUDITORS' REPORT

Report on the financial statements

We have audited the accompanying consolidated financial statements of society **M/s " The Navodit Cooperative Urban Thrift & Credit Society Ltd. (PAN No. AAEAT9680Q) " registered under the Muti State Cooperative Act ,2002. having registered office at 147, South Anarkali , P.O. Krishna Nagar Delhi-110051** which comprise the consolidated balance sheet as at 31st March 2026, of head office and its 4 branches ,the consolidated statement of Income and Expenditure for the year then ended

Management's responsibility for the financial statements

Management is responsible for the preparation of these financial statement that give a true and fair view of the financial position, financial performance of the Society..
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.

Auditors responsibility

Our responsibility is to express an opinion on these financial statement 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 statement are free from material misstatement.
An audit involves performing procedures to obtain audit evidence, about the amount and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risk of material misstatement of the financial statements, whether due to fraud of error. Audit is done on test check basis. In making those risk assessments, the auditors consider 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.

Gupta Naveen Associates * New Delhi * Chartered Accountants

An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the 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 out audit opinion

Subject to above, in our opinion , and to the best of our information and according to the explanations given to us , the said financial statement give the information required by the law, in the manner so required and 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 on the society as at 31st March 2026;
(b)In the case of the Income and Expenditure account of the excess of income over expenditure for the year ended on that date ;

for Gupta Naveen Associates
Chartered Accountants
FRN No .012597N
UDIN: 22091434AQXZGE3871

Place : Delhi
Dated : 21-08-2026

Name ; CANaveen Gupta
M. No. 091434.

THE NAVODIT CO-OPETATIVE URBAN THRIFT & CREDIT SOCIETY LTD.
H.O.-147, SOUTH ANARKALI P.O. KRISHNA NAGAR DELHI- 110 051.
CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING ON 31-03-2026.

PREVIOUS YEAR	EXPENDITURE	BRANCH ANARKALI	BRANCH NANGLOI	BRANCH FARIDABAD	BRANCH EDENBURG CITY	CURRENT YEAR
148,37,662.00	INTEREST PAID	113,76,703.00	12,25,645.00	21,78,478.00	4,08,919.00	151,89,745.00
8,011.00	CONVEYANCE	2,050.00	1,600.00	270.00	00.00	3,920.00
12,714.00	ENTERTAINMENT	6,257.00	1,283.00	2,052.00	1,119.00	10,711.00
1,17,347.00	ELECTRICITY EXP	68,430.00	00.00	39,142.00	6,899.00	1,14,471.00
57,85,824.00	ESTABLISHMENT	22,90,486.00	11,97,727.00	11,21,741.00	8,98,821.00	55,08,775.00
46,833.00	TELEPHONE EXP.	18,276.00	8,496.00	9,603.00	4,035.00	40,410.00
59,977.00	PRINTING & STATIONARY	26,466.00	15,555.00	10,115.00	8,877.00	61,013.00
1,14,304.00	OFFICE MAINTT.	45,270.00	22,570.00	23,800.00	22,320.00	1,13,960.00
32,601.00	POSTAGE & COURIER	13,427.00	9,320.00	6,719.00	14,396.00	43,862.00
7,82,930.00	LEGAL & PROF.FEES	2,64,300.00	22,350.00	00.00	00.00	2,86,650.00
1,37,388.00	COMPUTOR REPAIR	41,165.00	44,550.00	21,991.00	31,017.00	1,38,723.00
10,000.00	TRAVELLING ALLOWANCE	00.00	00.00	8,000.00	8,000.00	16,000.00
2,18,330.00	VEHICLE MAINTT	1,77,330.00	33,552.00	24,381.00	30,617.00	2,65,880.00
2,499.00	NEWSPAPER & BOOKS	250.00	00.00	00.00	00.00	250.00
13,960.00	BANK CHARGES	8,372.00	2,372.00	3,001.00	5,369.00	19,114.00
3,27,600.00	RENT PAID	00.00	90,800.00	2,40,000.00	00.00	3,30,800.00
4,80,798.00	DEPRECIATION	2,28,266.00	31,154.00	26,962.00	2,03,525.00	4,89,907.00
39,213.00	FESTIVAL EXP	53,522.00	4,550.00	2,000.00	2,517.00	62,589.00
13,363.00	REPAIR & MAINTT	25,841.00	00.00	630.00	1,56,048.00	1,82,519.00
8,609.00	HOSUE TAX	7,718.00	00.00	00.00	00.00	7,718.00
4,000.00	MISC EXPENDITURE	00.00	00.00	00.00	00.00	00.00
-7,926.00	ARBITRATION EXP	78,330.00	80,000.00	1,74,161.00	2,08,406.00	5,40,897.00
3,34,800.00	EMPLOYER PF CONTRIBUTION	1,08,000.00	68,400.00	64,800.00	43,200.00	2,84,400.00
00.00	PF ADMINISTRATION EXP	00.00	00.00	00.00	00.00	00.00
37,067.00	CONTRACTUAL STAFF SALARY	00.00	00.00	00.00	48,000.00	48,000.00
00.00	INTEREST ON BANK OD	48,959.00	00.00	00.00	00.00	48,959.00
249.00	INTEREST ON T.D.S.	00.00	00.00	00.00	00.00	00.00
27,63,009.00	HEAD OFFICE EXP.{ANN-IV}	11,81,404.00	6,71,301.00	6,11,121.00	5,05,804.00	29,69,630.00
00.00	E.S.I.CONTRIBUTION	00.00	1,815.00	1,806.00	1,806.00	5,427.00
66,16,913.00	EXCESS OF INCOME OVER EXPENDITURE	26,61,582.00	25,74,273.00	6,96,369.00	17,26,215.00	76,58,439.00
327,98,075.00	TOTAL	187,32,404.00	61,07,313.00	52,67,142.00	43,35,910.00	344,42,769.00

PLACE-DELHI
DATED-21-08-2026

SMT. MANJU SHARMA
C.E.O.

ANIL KR SHARMA
CHAIRMAN {ACTING}

AS PER OUR AUDIT REPORT
OF EVEN DATE ATTACHED.
GUPTA NAVEEN ASSOCAITES
CHARTERED ACCOUNTATNS
UDIN NO-26091434GSWAIT6998

CA. NAVEEN GUP

THE NAVODIT CO-OPETATIVE URBAN THRIFT & CREDIT SOCIETY LTD.
H.O.-147,SOUTH ANARKALI P.O.KRISHNA NAGAR DELHI- 110 051.

CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING ON 31-03-2026.

PREVIOUS YEAR	INCOME	BRANCH ANARKALI	BRANCH NANGLOI	BRANCH FARIDABAD	BRANCH EDENBURG CITY	CURRENT YEAR
19,800.00	ADMISSION FEES	3,200.00	5,800.00	6,400.00	3,400.00	18,800.00
5,40,706.00	MISC RECEIPTS	1,56,237.00	1,94,800.00	87,442.00	1,32,560.00	5,71,039.00
34,23,487.00	INTT.RECD CO-OP BANK	43,11,054.00	00.00	22,295.00	00.00	43,33,349.00
1,84,382.00	INTT.ON EMERGENCY LOAN	1,36,542.00	4,346.00	27,958.00	14,544.00	1,83,390.00
4,91,129.00	INTT.ON F.D.LOAN	3,77,010.00	1,02,886.00	1,01,229.00	6,794.00	5,87,919.00
250,45,655.00	INTT. ON REGULAR LOAN	1,11,14,371.00	53,72,823.00	45,45,241.00	37,17,618.00	247,50,053.00
20,82,320.00	PENAL INTT.	12,40,241.00	3,47,620.00	2,36,029.00	2,55,443.00	20,79,333.00
82,968.00	S/B INTEREST(CO-OP BANK)	4,598.00	8,017.00	62,176.00	00.00	74,791.00
25,716.00	S/B INTEREST(NON CO-OP)	00.00	00.00	00.00	19,377.00	19,377.00
7,73,495.00	AWARDED LOAN INTT RECD	12,86,983.00	00.00	1,72,413.00	1,73,205.00	16,32,601.00
1,00,742.00	INTT ON STAFF LOAN	92,598.00	71,021.00	5,959.00	12,969.00	1,82,547.00
22,945.00	PRE MATURE INTT INCOME	00.00	00.00	00.00	00.00	00.00
4,730.00	INTEREST ON I.T.REFUND	9,570.00	00.00	00.00	00.00	9,570.00
327,98,075.00	TOTAL	1,87,32,404.00	61,07,313.00	52,67,142.00	43,35,910.00	344,42,769.00

PLACE-DELHI
DATED-21-08-2026

SMT.MANJU SHARMA
C.E.O.

ANIL KR SHARMA
CHAIRMAN (ACTING)

AS PER OUR AUDIT REPORT
OF EVEN DATE ATTACHED.
GUPTA NAVEEN ASSOCAITES
CHARTERED ACCOUNTATNS
UDIN NO-26091434GSWALT6998

CA.NAVEEN GUPTA

THE NAVODIT CO-OPETATIVE URBAN THRIFT & CREDIT SOCIETY LTD.

H.O.- 147,SOUTH ANARKALI P.O.KRISHNA NAGAR DELHI- 110 051.

C O N S O L I D A T E D B A L A N C E S H E E T A S O N 31 ST M A R C H 20 26.

PREVIOUS YEAR	LAIBILITIES	BRANCH ANARKALI	BRANCH NANGLOI	BRANCH FARIDABAD	BRANCH EDENBURG CITY	CURRENT YEAR
	SHARE CAPITAL					
1000,00,000.00	AUTHORISED SHARES CAPITAL					
==========	10,00,000 SHARES OF RS.100 EACH					10,00,00,000.00
						==========
	PAID UP SHARES CAPITAL					
	3,76,870 SHARES OF RS.100 EACH					
376,87,000.00	FULLY PAID UP	1,95,87,100.00	77,02,300.00	71,96,000.00	42,49,500.00	3,87,34,900.00
	RESERVE & SURPLUS FUND					
153,94,737.00	RESERVE FUND	1,58,87,159.00	5,44,315.00	1,74,203.00	4,76,088.00	1,70,81,765.00
39,18,210.00	CAPITAL FUND	00.00	00.00	00.00	00.00	00.00
27,992.00	DIVIDEND EQUIL.FUND	27,992.00	1,307.00	00.00	1,311.00	30,610.00
2,42,489.00	SHARE TRANSFER FUND	2,38,779.00	5,705.00	8,363.00	1,250.00	2,54,097.00
45,21,790.00	RISK FUND	23,48,499.00	10,63,286.00	10,70,283.00	4,49,217.00	49,31,285.00
45,95,750.00	MEMBER WELFARE FUND	40,20,417.00	4,89,120.00	11,119.00	4,75,380.00	49,96,036.00
52,46,465.00	BUILDING FUND	46,67,475.00	3,93,200.00	1,76,200.00	41,46,600.00	93,83,475.00
36,31,730.00	BAD DEBTS FUND	32,97,002.00	1,65,000.00	00.00	2,00,000.00	36,62,002.00
1,21,500.00	ADVERTISEMENT FUND	1,21,500.00	00.00	00.00	00.00	1,21,500.00
16,49,150.00	STAFF WELFARE FUND	16,49,150.00	1,00,000.00	00.00	50,000.00	17,99,150.00
66,16,913.00	PROFIT & LOSS A/C	26,61,582.00	25,74,273.00	6,96,369.00	17,26,215.00	76,58,439.00
NIL	INTER BRANCH BALANCE	-200,20,520.00	92,21,297.00	-15,69,016.00	123,68,239.00	00.00
63,28,090.00	R FUND FOR UNFOR.LOSS	63,28,090.00	2,15,900.00	7,344.00	4,38,447.00	69,89,781.00
	MEMBERS DEPOSIT					
322,63,812.00	COMPULSORY DEPOSIT	156,34,112.00	72,41,462.00	75,73,105.00	45,82,457.00	3,50,31,136.00
349,13,060.00	OPTIONAL DEPOSIT	214,66,698.00	49,04,578.00	52,50,810.00	20,70,229.00	3,36,92,315.00
263,66,970.00	M.M.D.S.{2.0}	222,22,200.00	4,75,000.00	53,60,000.00	4,05,000.00	2,84,62,200.00
10,49,000.00	M.M.D.S.{1.5}	5,56,000.00	50,000.00	00.00	00.00	6,06,000.00
21,02,500.00	ASSURANCE	8,24,800.00	4,68,500.00	4,26,500.00	3,53,000.00	20,72,800.00
301,73,000.00	MONTHLY INCOME DEPOSIT	286,21,000.00	15,00,000.00	00.00	00.00	3,01,21,000.00
591,75,835.00	FIXED DEPOSIT	462,20,070.00	23,45,000.00	78,46,500.00	2,55,000.00	5,66,66,570.00
82,08,700.00	RECURRING DEPOSIT	15,53,000.00	17,01,200.00	25,93,400.00	2,06,200.00	60,53,800.00
32,67,000.00	SURAKSHA NIDHI	14,53,200.00	7,67,400.00	5,67,600.00	4,15,800.00	32,04,000.00
22,000.00	LOAN LINKED DEPOSIT	00.00	00.00	00.00	00.00	00.00
	CURRENT LIAB.& PROV					
52,03,264.00	INTT.ON F.D.PAYBLE	39,87,918.00	1,18,545.00	7,10,350.00	25,417.00	48,42,230.00
128,65,017.00	INTT.ON MMDS II	101,40,511.00	2,34,494.00	18,55,688.00	51,316.00	1,22,82,009.00
12,83,754.00	INTT. ON R.D.	1,48,773.00	2,26,549.00	4,35,323.00	18,337.00	8,28,982.00
3,05,934.00	INTT ON MMDS 1.5	1,94,082.00	23,724.00	00.00	00.00	2,17,806.00
79,31,457.00	INOPERATIVE ACCOUNT	83,95,352.00	00.00	00.00	00.00	83,95,352.00
23,001.00	MISC DEPOSIT BY MEMB	48,650.00	00.00	00.00	00.00	48,650.00
8,75,674.00	EXP.PAYABLE {ANNEX-II}	5,24,150.00	1,09,748.00	1,20,867.00	91,448.00	8,46,213.00
3160,11,794.00	TOTAL	20,28,04,741.00	426,41,903.00	405,11,008.00	330,56,451.00	31,90,14,103.00

PLACE-DELHI
DATED-21-08-2026

SMT.MANJU SHARMA
C.E.O.

ANIL KR SHARMA
CHAIRMAN {ACTING}

AS PER OUR AUDIT REPORT
OF EVEN DATE ATTACHED.
GUPTA NAVEEN ASSOCAITES
CHARTERED ACCOUNTANTS
UDIN NO-26091434GSWAIT6008

THE NAVODIT CO-OPETATIVE URBAN THRIFT & CREDIT SOCIETY LTD.
H.O.- 147,SOUTH ANARKALI P.O.KRISHNA NAGAR DELHI- 110 051.

CONSOLIDATED BALANCE SHEET AS ON 31 ST MARCH 20 26.

PREVIOUS YEAR	ASSETS	BRANCH ANARKALI	BRANCH NANGLOI	BRANCH FARIDABAD	BRANCH EDENBURG CITY	CURRENT YEAR
66,60,564.00	FIXED ASSETS {SCDULE-1}	28,07,927.00	1,90,248.00	1,81,996.00	35,35,746.00	67,15,917.00
	INVESTMENT					
6,000.00	120 SHARES OF D.S.C.BANK	6,000.00	00.00	00.00	00.00	6,000.00
100.00	001 SHARES OF D.S.C.UNION	100.00	00.00	00.00	00.00	100.00
100.00	001 SHARES OF D.S.C.MAR.	100.00	00.00	00.00	00.00	100.00
2,000.00	004 SHARES OF UNITED T/C SOC.	2,000.00	00.00	00.00	00.00	2,000.00
12,703.00	PREPAID TELEPHONE EXP.	00.00	00.00	00.00	00.00	00.00
	CUR.ASSETS & LOAN ADV.					
621,26,164.00	INTEREST RECOVERABLE	5,16,12,887.00	48,46,024.00	31,78,120.00	38,05,087.00	6,34,42,118.00
135,29,437.00	AWARDED LOAN	1,49,07,202.00	8,22,461.00	21,68,257.00	10,88,251.00	1,89,86,171.00
12,31,857.00	PRINCIPAL LOAN {EL}	8,67,552.00	00.00	1,39,602.00	76,674.00	10,83,828.00
1624,79,845.00	PRINCIPAL LOAN {RL}	7,12,63,097.00	343,81,302.00	271,50,546.00	239,72,763.00	15,67,67,708.00
43,28,388.00	PRINCIPAL LOAN {FDR}	51,91,110.00	12,08,985.00	10,31,342.00	1,12,000.00	75,43,437.00
552,74,467.00	F.D.R.WITH COOP-BANK	5,37,14,081.00	00.00	30,20,065.00	00.00	5,67,34,146.00
9,40,664.00	STAFF LOAN	12,10,373.00	6,63,998.00	30,263.00	96,118.00	20,00,752.00
12,000.00	ELECTRICTY SECURITY	12,000.00	00.00	00.00	00.00	12,000.00
2,000.00	TELEPHONE SECURITY	00.00	00.00	2,000.00	00.00	2,000.00
3,60,000.00	RENT SECURITY	00.00	00.00	3,60,000.00	00.00	3,60,000.00
3,92,315.00	T.D.S.	4,51,189.00	00.00	00.00	00.00	4,51,189.00
1,93,879.00	CASH IN HAND	1,06,771.00	16,528.00	16,812.00	62,231.00	2,02,342.00
84,59,311.00	CASH WITH BANK{ANNEX-III}	6,52,352.00	5,12,357.00	32,32,005.00	3,07,581.00	47,04,295.00
3160,11,794.00	TOTAL	20,28,04,741.00	426,41,903.00	405,11,008.00	330,56,451.00	31,90,14,103.00

PLACE-DELHI
DATED-21-08-2026

SMT.MANJU SHARMA
C.E.O.

ANIL KR SHARMA
CHAIRMAN {ACTING}

THE NAVODIT CO-OP U.T.C. SOCIETY LTD. Regd. No. MSCS/CR 1267/2016

AS PER OUR AUDIT REPORT
OF EVEN DATE ATTACHED.
GUPTA NAVEEN ASSOCAITES
CHARTERED ACCOUNTATNS
UDIN NO-26091434GSWAIT6998

CA.NAVEEN GUPTA

Gupta Naveen Associates ★ Chartered Accountants ★ New Delhi