



# Anita P. Gupta & Associates

Chartered Accountants

B -217, Yojana Vihar, Delhi - 110092 ; Email : anitaguptafca@gmail.com

CA ANITA GUPTA  
B.com; F.C.A.

Ref No.: .....

Date : .....

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. AAET9680Q)** " 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 31<sup>st</sup> March 2025, 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. 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. We have done the audit on test check basis.



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 our 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 31<sup>st</sup> March 2025;
- (b) In the case of the Income and Expenditure account of the excess of income over expenditure for the year ended on that date ;

Place : Delhi  
Dated : 08/07/2025

for Anita P. Gupta & Associates  
Chartered Accountants

FRN No .021367N

UDIN: 25093481BMTDCO9847

  
CA Anita Gupta  
M. No. 093481



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 25.

PREVIOUS YEAR	ASSETS	BRANCH ANARKALI	BRANCH NANGLOI	BRANCH FARIDABAD	BRANCH EDENBURG CITY	CURRENT YEAR
70,24,074.00	FIXED ASSETS (SCDULE-1)	25,56,133.00	1,83,902.00	1,88,258.00	37,32,271.00	66,60,564.00
	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
9,604.00	PREPAID TELEPHONE EXP.	6,699.00	00.00	6,004.00	00.00	12,703.00
	CUR.ASSETS & LOAN ADV.					
554,30,056.00	INTEREST RECOVERABLE	5,14,28,505.00	42,36,192.00	33,96,626.00	30,64,841.00	6,21,26,164.00
116,10,533.00	AWARDED LOAN	1,07,98,909.00	3,73,097.00	16,65,294.00	6,92,137.00	1,35,29,437.00
11,77,283.00	PRINCIPAL LOAN (EL)	8,83,856.00	00.00	2,47,719.00	1,00,282.00	12,31,857.00
1641,94,943.00	PRINCIPAL LOAN (RL)	7,60,13,344.00	343,38,284.00	293,28,905.00	227,99,312.00	16,24,79,845.00
38,85,915.00	PRINCIPAL LOAN (FDR)	30,24,747.00	4,46,367.00	7,71,449.00	85,825.00	43,28,388.00
444,20,942.00	F.D.R.WITH COOP-BANK	5,52,74,467.00	00.00	00.00	00.00	5,52,74,467.00
3,53,276.00	STAFF LOAN	6,65,020.00	51,487.00	81,435.00	1,42,722.00	9,40,664.00
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
3,48,509.00	T.D.S.	3,92,315.00	00.00	00.00	00.00	3,92,315.00
1,19,029.00	CASH IN HAND	64,906.00	13,848.00	53,946.00	61,179.00	1,93,879.00
53,20,792.00	CASH WITH BANK(ANNEX-III)	25,80,150.00	8,38,823.00	40,41,466.00	9,98,872.00	84,59,311.00
2942,77,156.00	TOTAL	20,37,09,251.00	404,82,000.00	401,43,102.00	316,77,441.00	31,60,11,794.00

PLACE-DELHI  
DATED-08-07-2025

*Manju*  
SMT.MANJU SHARMA  
C.E.O.

*Anil*  
ANIL KR SHARMA  
CHAIRMAN (ACTING)

AS PER OUR AUDIT REPORT  
OF EVEN DATE ATTACHED.  
ANITA P GUPTA & ASSOCIATES  
CHARTERED ACCOUNTANTS  
UDIN NO-25093481BMTD/2025

CA. ANITA GUPTA



**THE NAVODIT CO-OPERATIVE 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 25.**


PREVIOUS YEAR	LAIBILITIES	BRANCH ANARKALI	BRANCH NANGLOI	BRANCH FARIDABAD	BRANCH EDENBURG CITY	CURRENT YEAR
	<b>SHARE CAPITAL</b>					
1000,00,000.00	AUTHORISED SHARES CAPITAL					10,00,00,000.00
=====	10,00,000 SHARES OF RS.100 EACH					=====
	PAID UP SHARES CAPITAL					
	3,76,870 SHARES OF RS.100 EACH					
361,61,300.00	FULLY PAID UP	1,96,85,500.00	73,73,300.00	67,46,700.00	38,81,500.00	3,76,87,000.00
	<b>RESERVE &amp; SURPLUS FUND</b>					
134,94,383.00	RESERVE FUND	1,53,90,584.00	1,025.00	3,128.00	00.00	1,53,94,737.00
39,18,210.00	CAPITAL FUND	00.00	00.00	00.00	39,18,210.00	39,18,210.00
25,649.00	DIVIDEND EQUIL. FUND	27,992.00	00.00	00.00	00.00	27,992.00
2,34,312.00	SHARE TRANSFER FUND	2,31,880.00	2,775.00	7,134.00	700.00	2,42,489.00
45,92,398.00	RISK FUND	23,61,293.00	8,97,205.00	9,10,243.00	3,53,049.00	45,21,790.00
42,34,015.00	MEMBER WELFARE FUND	42,69,071.00	1,88,420.00	17,019.00	1,21,240.00	45,95,750.00
48,06,865.00	BUILDING FUND	46,64,275.00	1,87,400.00	1,69,800.00	2,24,990.00	52,46,465.00
35,62,682.00	BAD DEBTS FUND	36,31,730.00	00.00	00.00	00.00	36,31,730.00
1,21,500.00	ADVERTISEMENT FUND	1,21,500.00	00.00	00.00	00.00	1,21,500.00
14,68,150.00	STAFF WELFARE FUND	16,49,150.00	00.00	00.00	00.00	16,49,150.00
74,62,305.00	PROFIT & LOSS A/C	19,30,140.00	21,58,999.00	6,44,302.00	18,83,472.00	66,16,913.00
NIL	INTER BRANCH BALANCE	-231,19,467.00	73,91,224.00	18,28,074.00	139,00,169.00	00.00
55,81,859.00	R FUND FOR UNFOR. LOSS	63,28,090.00	00.00	00.00	00.00	63,28,090.00
	<b>MEMBERS DEPOSIT</b>					
289,36,857.00	COMPULSORY DEPOSIT	154,32,438.00	63,51,642.00	66,05,419.00	38,74,313.00	3,22,63,812.00
303,70,723.00	OPTIONAL DEPOSIT	224,29,469.00	54,67,287.00	48,28,547.00	21,87,757.00	3,49,13,060.00
250,31,970.00	M.M.D.S. (2.0)	204,24,450.00	4,75,000.00	54,47,520.00	20,000.00	2,63,66,970.00
10,49,000.00	M.M.D.S. (1.5)	9,99,000.00	50,000.00	00.00	00.00	10,49,000.00
20,56,100.00	ASSURANCE	8,60,000.00	4,70,000.00	4,22,500.00	3,50,000.00	21,02,500.00
302,73,000.00	MONTHLY INCOME DEPOSIT	281,73,000.00	20,00,000.00	00.00	00.00	3,01,73,000.00
525,73,744.00	FIXED DEPOSIT	501,06,835.00	21,09,000.00	66,65,000.00	2,45,000.00	5,91,75,835.00
71,52,400.00	RECURRING DEPOSIT	21,50,500.00	34,27,100.00	24,81,500.00	1,49,600.00	82,08,700.00
32,68,800.00	SURAKSHA NIDHI	15,01,200.00	8,00,400.00	5,64,600.00	4,00,800.00	32,67,000.00
22,000.00	LOAN LINKED DEPOSIT	22,000.00	00.00	00.00	00.00	22,000.00
	<b>CURRENT LIAB. &amp; PROV</b>					
52,84,990.00	INTT. ON F. D. PAYBLE	42,08,106.00	1,05,510.00	8,63,485.00	26,163.00	52,03,264.00
131,88,934.00	INTT. ON MMDS II	112,64,827.00	1,73,829.00	14,21,157.00	5,204.00	1,28,65,017.00
10,14,127.00	INTT. ON R.D.	1,85,217.00	6,95,199.00	3,93,386.00	9,952.00	12,83,754.00
2,00,607.00	INTT ON MMDS 1.5	2,87,760.00	18,174.00	00.00	00.00	3,05,934.00
79,31,457.00	INOPERATIVE ACCOUNT	79,31,457.00	00.00	00.00	00.00	79,31,457.00
55,386.00	MISC DEPOSIT BY MEMB	19,001.00	00.00	4,000.00	00.00	23,001.00
2,03,433.00	EXP. PAYABLE (ANNEX-III)	5,42,253.00	1,38,511.00	1,19,588.00	75,322.00	8,75,674.00
2942,77,156.00	<b>TOTAL</b>	<b>20,37,09,251.00</b>	<b>404,82,000.00</b>	<b>401,43,102.00</b>	<b>316,77,441.00</b>	<b>31,60,11,794.00</b>

PLACE-DELHI  
 DATED-08-07-2025

*Sharma*  
 SMT. MANJU SHARMA  
 C.E.O.

*Sharma*  
 ANIL KR SHARMA  
 CHAIRMAN (ACTING)

AS PER OUR AUDIT REPORT  
 OF EVEN DATE ATTACHED  
 ANITA P GUPTA & ASSOCIATES  
 CHARTERED ACCOUNTANTS  
 UDIN NO-2500348 BMT/PC/98



THE NAVODIT CO-OPETATI 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 31-03-2025.

PREVIOUS YEAR	EXPENDITURE	BRANCH ANARKALI	BRANCH NANGLOI	BRANCH FARIDABAD	BRANCH EDENBURG CITY	CURRENT YEAR
142,67,514.00	INTEREST PAID	113,08,832.00	12,51,681.00	19,46,455.00	3,30,694.00	148,37,662.00
3,962.00	CONVEYANCE	7,731.00	00.00	280.00	00.00	8,011.00
22,248.00	ENTERTAINMENT	7,065.00	1,530.00	3,322.00	797.00	12,714.00
1,18,571.00	ELECTRICITY EXP	80,150.00	00.00	28,706.00	8,491.00	1,17,347.00
73,51,012.00	ESTABLISHMENT	21,63,073.00	14,36,767.00	13,77,411.00	8,08,573.00	57,85,824.00
39,333.00	TELEPHONE EXP.	23,604.00	8,496.00	8,639.00	6,094.00	46,833.00
74,814.00	A.G.M. EXPENSES	00.00	00.00	00.00	00.00	00.00
1,89,437.00	MC/BOD/FSC MEETING	00.00	00.00	00.00	00.00	59,977.00
73,757.00	PRINTING & STATIONARY	36,496.00	8,064.00	7,055.00	8,362.00	1,14,304.00
1,19,317.00	OFFICE MAINTT.	41,525.00	25,030.00	26,294.00	21,455.00	32,601.00
26,335.00	POSTAGE & COURIER	12,502.00	5,372.00	4,236.00	10,491.00	7,82,930.00
6,08,817.00	LEGAL & PROF. FEES	7,82,930.00	00.00	00.00	00.00	1,37,388.00
1,00,396.00	COMPUTOR REPAIR	55,385.00	33,274.00	28,598.00	20,131.00	10,000.00
10,700.00	TRAVELLING ALLOWANCE	4,000.00	00.00	00.00	6,000.00	2,18,330.00
2,49,427.00	VEHICLE MAINTT	1,45,805.00	24,867.00	20,415.00	27,243.00	2,499.00
2,659.00	NEWSPAPER & BOOKS	2,499.00	00.00	00.00	00.00	13,960.00
29,249.00	BANK CHARGES	6,313.00	2,856.00	1,883.00	2,908.00	3,27,600.00
4,42,000.00	RENT PAID	00.00	87,600.00	2,40,000.00	00.00	4,80,798.00
5,13,895.00	DEPRECIATION	2,07,106.00	31,448.00	26,252.00	2,15,992.00	39,213.00
82,372.00	DIWALI EXP.	29,002.00	4,600.00	3,064.00	2,547.00	13,363.00
30,886.00	REPAIR & MAINTT	1,350.00	00.00	7,390.00	4,623.00	8,609.00
7,718.00	HOSUE TAX	8,609.00	00.00	00.00	00.00	00.00
21,000.00	MEMBERS WELFARE EXP	00.00	00.00	00.00	00.00	00.00
3,000.00	WEBSITE EXP.	00.00	00.00	00.00	00.00	4,000.00
70.00	MISC EXPENDITURE	4,000.00	00.00	00.00	00.00	-7,926.00
9,031.00	ARBITRATION EXP	-7,926.00	00.00	00.00	00.00	3,34,800.00
3,90,741.00	EMPLOYER PF CONTRIBUTION	1,08,000.00	99,000.00	84,600.00	43,200.00	00.00
32,554.00	PF ADMINISTRATION EXP	00.00	00.00	00.00	00.00	37,067.00
9,789.00	CONTRACTUAL STAFF SALARY	00.00	00.00	00.00	37,067.00	00.00
17,122.00	INTEREST ON BANK OD	00.00	00.00	00.00	00.00	249.00
00.00	INTEREST ON T.D.S.	249.00	00.00	00.00	00.00	27,63,009.00
00.00	HEAD OFFICE EXP. (ANN-IV)	11,30,322.00	6,16,777.00	5,55,626.00	4,60,284.00	00.00
1,18,000.00	AUDIT FEES	00.00	00.00	00.00	00.00	00.00
74,62,305.00	EXCESS OF INCOME OVER EXPENDITURE	19,30,140.00	21,58,999.00	6,44,302.00	18,83,472.00	66,16,913.00
324,28,031.00	TOTAL	180,88,762.00	57,96,361.00	50,14,528.00	38,98,424.00	327,98,075.00

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

CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING ON 31-03-2025.

PREVIOUS YEAR	INCOME	BRANCH ANARKALI	BRANCH NANGLOI	BRANCH FARIDABAD	BRANCH EDENBURG CITY	CURRENT YEAR
31,400.00	ADMISSION FEES	1,600.00	7,800.00	5,900.00	4,500.00	19,800.00
6,01,428.00	MISC RECEIPTS	1,66,871.00	1,87,187.00	87,548.00	99,100.00	5,40,706.00
28,73,446.00	INTT. RECD CO-OP BANK	34,23,487.00	00.00	00.00	00.00	34,23,487.00
1,83,236.00	INTT. ON EMERGENCY LOAN	1,49,136.00	1,289.00	29,831.00	4,126.00	1,84,382.00
3,92,100.00	INTT. ON F.D. LOAN	2,84,327.00	65,351.00	1,29,522.00	11,929.00	4,91,129.00
255,93,321.00	INTT. ON REGULAR LOAN	1,18,85,692.00	51,90,376.00	44,45,508.00	35,24,079.00	250,45,655.00
19,71,957.00	PENAL INTT.	13,02,945.00	3,34,074.00	2,42,535.00	2,02,766.00	20,82,320.00
83,846.00	S/B INTEREST(CO-OP BANK)	22,989.00	5,476.00	54,503.00	00.00	82,968.00
14,937.00	S/B INTEREST(NON CO-OP)	00.00	00.00	00.00	25,716.00	25,716.00
750.00	DIVIDEND INCOME	00.00	00.00	00.00	00.00	00.00
6,07,647.00	AWARDED LOAN INTT RECD	7,43,433.00	00.00	9,000.00	21,062.00	7,73,495.00
52,530.00	INTT ON STAFF LOAN	80,607.00	4,808.00	10,181.00	5,146.00	1,00,742.00
21,433.00	PRE MATURE INTT INCOME	22,945.00	00.00	00.00	00.00	22,945.00
00.00	INTEREST ON I.T. REFUND	4,730.00	00.00	00.00	00.00	4,730.00
324,28,031.00	TOTAL	1,80,88,762.00	57,96,361.00	50,14,528.00	38,98,424.00	327,98,075.00

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DATED-08-07-2025

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