(21)

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD
HO : 2420-21, Bazar Kamra Bangash, Darya Ganj, New Delhi- 110002
Branch : 43,First Floor, Lekhram Road, Daryaganj , New Delhi - 110002

BALANCE SHEET AS AT 31-03-2022

Previous Year Amount	Liabilities	Schedule	Current year Amount	*Previous Year Amount*	Assets	Schedule	Current year Amount
76,038,000.00	**Share Money**		76,603,500.00	*1,473,984.00*	**Fixed Assets**	4	1,714,127.00
217,366,960.00	**Deposits**	1	229,772,829.00	*75,361,159.00*	**Investments**	5	79,821,561.00
133,359,469.10	**Reserve & Surplus**	2	132,574,016.00	*230,759,505.00*	**Loans & Advance**	6	233,858,964.00
6,994,177.00	**Other Liabilities**	3	6,265,856.00	*111,241,224.10*	**Other Assets**	7	126,780,196.00
				14,922,734.00	**Cash & Bank Balance**	8	3,041,353.00
433,758,606.10	**TOTAL**		445,216,201.00	***433,758,606.10***	**TOTAL**		445,216,201.00
-			-				

Saini Co-op Thrift & Credit Society
Regd. No.2032
Estd. 1959
New Delhi

PLACE : Delhi
DATE : 28-08-2022 **PRESIDENT** **SECRETARY** **TREASURER**

For K.M. AGARWAL & CO.

Vikash Singh
VIKASH SINGH
PARTNER
M. No. 547719

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD
HO : 2420-21, Bazar Kamra Bangash, Darya Ganj, New Delhi- 110002
Branch : 43,First Floor, Lekhram Road, Daryaganj , New Delhi - 110002

INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD FROM 01.04.2021 to 31.03.2022

Previous Year Amount	Expenditure	Current year Amount	*Previous Year Amount*	Income	Current year Amount
11,237,014.00	Interest Exp ***(As Per Schedule-9)***	11,486,702.00	*31,906,222.00*	Interest Income ***(As Per Schedule-10)***	30,808,779.90
54,575.00	AMC Expense	41,300.00	*223,655.00*	Arbitration Fees & Exp. Recovery	149,857.00
-	AGM Expenses	641,705.00	*13,000.00*	Bank Charges Recovered	13,500.00
15,450.00	Arbitration Fees & Exp.	-	-	Dividend From DSC Bank	2,563.00
99,120.00	Audit Fees - Statutory & Concurrent	132,160.00	*61,310.00*	Postage Exp. Recovery	68,750.00
18,878.00	Bank Charges	18,931.00	-	Misc Income	7,161.00
251,469.00	Computer Program/ Software Exp.	139,342.00	*316,500.00*	Admission Fee	8,000.00
132,400.00	Conveyance Exp.	142,070.00			
142,135.00	Depreciation	146,093.00			
239,650.00	Elect. & water Charges	252,500.00			
-	Election Expenses	2,173,268.00			
8,295.00	Festival & Pooja Exp.	16,335.00			
17,453.00	Insurance	17,922.00			
239,440.00	Legal Charges & Prof. Fees	494,870.00			
75,090.00	Misc. Exp.	158,255.00			
134,316.00	Office Maintenance & Security Exp.	229,618.00			
48,258.00	Office Tea & Snacks Exp.	87,046.00			
127,382.00	Postage Exp.	145,031.00			
128,459.00	Printing & Stationary Exp.	102,589.00			
12,110.00	Recovery Fees	10,113.00			
589,283.00	Rent	1,238,496.00			
150,844.00	Repairs & Maint incl. Renovation	49,500.00			
2,154,806.00	Salaries , Bonus , Other Allowances	2,547,088.00			
18,000.00	Subscribtions & Donations	10,000.00			
92,417.00	Telephone Exp.	78,972.00			
229,357.00	Waiver of Interest	-			
6,921,515.00	Defferment of Interest - First Qtr	-			
119,714.90	Income Tax and Interest - Last year	-			
700,000.00	Provision for Income Tax - Net	121,167.00			
23,957,430.90		20,481,073.00			
8,563,256.10	**Excess of Income Over Expenditure**	**10,577,537.90**			
32,520,687.00	**TOTAL**	**31,058,610.90**	***32,520,687.00***	**TOTAL**	**31,058,610.90**
-		-	-		-

PLACE : Delhi
DATE : 28-08-2022

For K.M. AGARWAL & CO.

PARTNER
M. No. 547719

PRESIDENT **SECRETARY** **TREASURER**

Saini Co-op Thrift & Credit Society
Regd. No.2032
Estd. 1959
New Delhi

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD
HO : 2420-21, Bazar Kamra Bangash, Darya Ganj, New Delhi- 110002
Branch : 43,First Floor, Lekhram Road, Daryaganj , New Delhi - 110002

RECEIPT & DISBURSEMENT ACCOUNT FOR THE PERIOD FROM 01.04.2021 to 31.03.2022

RECEIPTS		Current year Amount	DISBURSEMENTS		Current year Amount
OPENING BALANCE			Interest Paid on Fixed Deposit of Members		757,679.00
Cash in Hand	57,723.00		Interest Paid on CD & OD Accounts of Members		11,200,654.00
Cheque in Hand	-		AMC Expense		41,300.00
Delhi State Coop Bank Ltd.	11,347,565.00		AGM Expenses		641,705.00
HDFC Bank Ltd	3,326,396.00		Audit Fees - Statutory & Concurrent		132,160.00
UCO Bank Ltd.	191,050.00	14,922,734.00	Bank Charges & Intt on O/D		18,931.00
			Computer Program/ Software Exp.		139,342.00
Interest On Loan and Advance to Members		10,103,546.00	Conveyance Exp.		142,070.00
Penal Interest Received		905,755.00	Elect. & water Charges		252,500.00
Interest on FD Received from Bank (Incl. TDS)		4,222,253.40	Election Expenses		2,173,268.00
Arbitration Fees & Exp. Recovery		149,857.00	Festival & Pooja Exp.		16,335.00
Bank Charges Recovered		13,500.00	Insurance Exp		17,922.00
Dividend From DSC Bank		2,563.00	Legal Charges & Prof. Fees		494,870.00
Postage Exp. Recovery		68,750.00	Misc. Exp.		158,255.00
Misc Income		7,161.00	Office Maintenance Exp.		229,618.00
Admission Fee		8,000.00	Office Tea & Snacks Exp.		87,046.00
Share Money		565,500.00	Postage Exp.		145,031.00
Compulsory Deposits		291,587.00	Printing & Stationary Exp.		102,589.00
Optional Deposits		13,842,798.00	Recovery Fees		10,113.00
Building Fund		16,000.00	Rent		1,238,496.00
Expenses Payable - Current Year		106,400.00	Repairs & Maint - Assets incl. Renovation		49,500.00
TDS Payable - Current Year		11,989.00	Salaries , Bonus , Other Allowances		2,547,088.00
Unclaimed OD & CD Interest		-	Subscribtions & Donations		10,000.00
Unclaimed Dividend		-	Telephone Exp.		78,972.00
Fixed deposit with Bank - matured		80,340,459.00	Fixed Deposits Paid to Member		1,728,516.00
			Dividend Paid		8,605,515.00
			Education Fund Paid		50,000.00
			Welfare Fund - Utilization		2,723,476.00
			Expenses Payable - Last Year		72,653.00
			Income Tax Provision Paid FY 20-21		333,770.00
			TDS Payable - Last Year		2,426.00
			Fixed asset Purchased		386,236.00
			Fixed deposit with Bank - investment		84,800,861.00
			Loan to Members		3,099,459.00
			TDS deducted during the year		49,143.40
			CLOSING BALANCE		
			Cash in Hand	48,794.00	
			Cheque in Hand	-	
			Delhi State Coop Bank Ltd.	1,152,398.00	
			HDFC Bank Ltd	1,746,723.00	
			UCO Bank Ltd.	93,438.00	
					3,041,353.00
TOTAL		**125,578,852.40**	**TOTAL**		**125,578,852.40**
					-

PLACE : Delhi
DATE : 28-08-2022

PRESIDENT **SECRETARY** **TREASURER**

Saini Co-op Thrift & Credit Society
Regd. No.2032
Estd. 1959
New Delhi

For K.M. AGARWAL & CO.

VIKASH SINGH
PARTNER
M. No. 547719

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Schedules Forming part of Balance Sheet as at 31.03.2022

SCHEDULE - 1 : DEPOSITS

As on 31.03.2021		As on 31.03.2022
88,541,233.00	Compulsory Deposits	88,832,820.00
6,438,777.00	Fixed Deposits	4,710,261.00
122,386,950.00	Optional Deposits	136,229,748.00
217,366,960.00	**TOTAL**	**229,772,829.00**

SCHEDULE - 2 : RESERVE & SURPLUS

As on 31.03.2021		As on 31.03.2022
21,216,288.11	Bad Debts Fund	21,893,346.11
6,817,372.00	Building Fund	6,833,372.00
32,385.54	Common Goods Funds	32,385.54
15,731,046.00	Dividend Equalisation Fund	8,805,531.00
-	Education Fund	-
150,000.00	Election Exp. Fund	150,000.00
444,173.00	Festival Exp. Fund	444,173.00
8,563,256.10	Income & Expenditure A/c	10,577,537.90
28,589,593.00	Provision For Doubtful Recovery of Loans to Members	30,258,756.00
50,686,834.00	Reserve Fund	52,827,648.10
32,200.00	Share Transfer Fund	32,200.00
1,096,321.35	Welfare Fund	719,066.35
133,359,469.10	TOTAL	132,574,016.00

SCHEDULE - 3 : OTHER LIABILITIES

As on 31.03.2021		As on 31.03.2022
2,786,951.00	Interest Accrued On Fixed Deposits	2,315,320.00
-	Interest Payable On CD & OD	-
72,653.00	Expenses Payable	106,400.00
277,831.00	Staff Welfare Fund	277,831.00
2,500,000.00	Provision For Income Tax - Old	2,500,000.00
700,000.00	Provision For Income Tax - FY 20-21	-
-	Provision For Income Tax - FY 21-22	400,000.00
650,000.00	Provision For Salary of Retrench Employees	650,000.00
4,316.00	Staff Deposits	4,316.00
-	Suspense Receipts	-
2,426.00	TDS Payable	11,989.00
6,994,177.00	TOTAL	6,265,856.00

K.M. AGARWAL & CO. * CHARTERED ACCOUNTANTS * FRN:000853N 36, NETAJI SUBHASH MARG DARYAGANJ NEW DELHI 110002

Saini Co-op Thrift & Credit Society * New Delhi * Regd. No.2032 Estd. 1959

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Schedules Forming part of Balance Sheet as at 31.03.2022

SCHEDULE - 4 : FIXED ASSETS

Particulars	Rate	Opening WDV	Addition Before 03rd Oct	Addition After 03rd Oct	Deduction	Depreciable Asset	Depreciation	Closing W.D.V
(i) Land & Building								
Land		54,000.00	-	-	-	54,000.00	-	54,000.00
Building		535,883.00	-	-	-	535,883.00	-	535,883.00
Sub Total (i)		**589,883.00**	-	-	-	**589,883.00**	-	**589,883.00**
(ii) Furniture								
Furniture & Fixture	10	506,949.00	-	121,500.00	-	628,449.00	56,770.00	571,679.00
Sub Total (ii)		**506,949.00**	-	**121,500.00**	-	**628,449.00**	**56,770.00**	**571,679.00**
(iii) Plant & Machinery								
Office Equipment	15	333,872.00	27,672.00	237,064.00	-	598,608.00	72,011.00	526,597.00
Sub Total (iii)		**333,872.00**	**27,672.00**	**237,064.00**	-	**598,608.00**	**72,011.00**	**526,597.00**
(iv) Computer								
Computer & Printer	40	43,280.00	-	-	-	43,280.00	17,312.00	25,968.00
Sub Total (iv)		**43,280.00**	-	-	-	**43,280.00**	**17,312.00**	**25,968.00**
GRAND TOTAL		**1,473,984.00**	**27,672.00**	**358,564.00**	-	**1,860,220.00**	**146,093.00**	**1,714,127.00**

Note

1) Depreciation On Land and Building has not been provided as the value of the land & building is appreciating year to year.

2) Depreciation on assets other than Land & Building has been charged as per the rate prescribed under Income Tax Act 1961

K.M. AGARWAL & CO. FRN:000853N 36, NETAJI SUBHASH MARG DARYAGANJ NEW DELHI 110002 CHARTERED ACCOUNTANTS

Saini Co-op. Thrift & Credit Society Regd. No.2032 Estd. 1959 New Delhi

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Schedules Forming part of Balance Sheet as at 31.03.2022

SCHEDULE - 5 : INVESTMENTS

As on 31.03.2021		As on 31.03.2022
64,808,207.00	Fixed Deposits with Delhi State Coop. Bank, Darya Ganj Branch	69,242,046.00
10,000,000.00	Fixed Deposits with HDFC Bank	10,000,000.00
532,252.00	Fixed Deposits with UCO Bank	558,815.00
20,500.00	Shares of Delhi State Coop Bank Ltd. Of Rs. 50/ - each	20,500.00
100.00	Shares of Delhi State Coop Fed Ltd. Of Rs. 100/ - each	100.00
100.00	Shares of Delhi State Coop Union Ltd. Of Rs. 100/ - each	100.00
75,361,159.00	TOTAL	79,821,561.00

SCHEDULE - 6 : LOAN AND ADVANCES

As on 31.03.2021		As on 31.03.2022
230,712,405.00	Loan to Members	233,811,864.00
47,100.00	Advances & Loan to Staff	47,100.00
-	Other Advance	-
230,759,505.00	TOTAL	233,858,964.00

SCHEDULE - 7 : OTHER ASSETS

As on 31.03.2021		As on 31.03.2022
1,935,307.10	Interest Accrued on FDRs with Bank	2,150,366.60
94,491,472.00	Interest Recoverable on Loans to Members	106,579,958.00
13,562,166.00	Penal Interest Recoverable from Defaulters	16,835,846.00
262,392.00	Secuirty Deposit - Office	262,392.00
87,397.00	TDS Recoverable	49,143.40
902,490.00	Income Tax Refundable FY 19-20	902,490.00
-	Income Tax AY 2020-21	-
111,241,224.10	TOTAL	126,780,196.00

SCHEDULE - 8 : CASH AND BANK BALANCES

As on 31.03.2021		As on 31.03.2022
57,723.00	Cash in Hand	48,794.00
-	Cheques in Hand	-
	Bank Balance	
-	Axis bank Ltd, Chandichowk (A/c No. 916020009619997)	-
11,347,565.00	Delhi State Coop Bank Ltd. , Darya Ganj (A/c No. 11055)	1,152,398.00
3,326,396.00	HDFC Bank Ltd , A/c No. 5920.3333.66.6999	1,746,723.00
191,050.00	UCO Bank Ltd. , Darya Ganj (A/c No. 01150200000344)	93,438.00
14,922,734.00	TOTAL	3,041,353.00

K.M. AGARWAL & CO. CHARTERED ACCOUNTANTS FRN:000853N 36, NETAJI SUBHASH MARG DARYAGANJ NEW DELHI 110002

Saini Co-op Thrift & Credit Society Regd. No.2032 Estd. 1959 New Delhi

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Schedule Forming Part of Income and Expenditure Account for the period from 01.04.21 to 31.03.22

SCHEDULE - 9 : DETAILS OF INTEREST PAID

1	**On Fixed Deposit of Members**		
	Interest Paid during the year	757,679.00	
	ADD: Intt. Payable as on 31.03.22	2,315,320.00	
		3,072,999.00	
	LESS: Intt. Payable as on 31.03.21	2,786,951.00	286,048.00
2	**On CD & OD Accounts of Members**		
	Interest Paid during the year	11,200,654.00	
	ADD: Intt. Payable as on 31.03.22	-	
		11,200,654.00	
	LESS: Intt. Payable as on 31.03.21	-	11,200,654.00
3	Other Interest Paid		-
			11,486,702.00

SCHEDULE - 10 : DETAILS OF INTEREST RECEIVED

1	**Interest On Loan and Advance to Members**		
	Interest Received during the year	10,103,546.00	
	ADD: Interest recoverable as on 31.03.22	106,579,958.00	
		116,683,504.00	
	LESS: Interest recoverable as on 31.03.21	94,491,472.00	22,192,032.00
2	**Penal Interest Charged**		
	Interest Received during the year	905,755.00	
	ADD: Interest recoverable as on 31.03.22	16,835,846.00	
		17,741,601.00	
	LESS: Interest recoverable as on 31.03.21	13,562,166.00	4,179,435.00
3	**Interest Income on Fixed Deposits**		
	Interest Received during the year	4,173,110.00	
	ADD : TDS deducted during the year	49,143.40	
	ADD: Interest recoverable as on 31.03.22	2,150,366.60	
		6,372,620.00	
	LESS: Interest recoverable as on 31.03.21	1,935,307.10	4,437,312.90
	TOTAL		30,808,779.90
4	LESS: Provision for Doubtful Recovery of Interest on Loans to Members		-
	BALANCE		**30,808,779.90**

K.M. AGARWAL & CO. CHARTERED ACCOUNTANTS
FRN:000853N
36, NETAJI SUBHASH MARG
DARYAGANJ
NEW DELHI
110002

Saini Co-op Thrift & Credit Society
Regd. No.2032
Estd. 1959
New Delhi

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Sub Schedules Forming part of Balance Sheet as at 31.03.2022

Summary of Reserve and Surplus Account

Sl No	Particulars	Opening Balance as on 01.04.2021	Transfer from Income & Expenditure A/c	Addition	Total	Transfer to Various Fund	Paid / payable to Members	Closing Balance as on 31.03.2022
1	Bad Debts Fund	21,216,288.11	677,058.00	-	21,893,346.11	-	-	21,893,346.11
2	Building Fund	6,817,372.00	-	16,000.00	6,833,372.00	-	-	6,833,372.00
3	Common Goods Funds	32,385.54	-	-	32,385.54	-	-	32,385.54
4	Dividend Equalisation Fund	15,731,046.00	1,680,000.00	-	17,411,046.00	-	8,605,515.00	8,805,531.00
5	Education Fund	-	50,000.00	-	50,000.00		50,000.00	-
6	Election Exp. Fund	150,000.00	-	-	150,000.00	-	-	150,000.00
7	Festival Exp. Fund	444,173.00	-	-	444,173.00	-	-	444,173.00
8	Income & Expenditure A/c	8,563,256.10	-	10,577,537.90	19,140,794.00	8,563,256.10	-	10,577,537.90
9	Provision For Doubtful Recovery of Loans to Members	28,589,593.00	1,669,163.00		30,258,756.00	-	-	30,258,756.00
10	Reserve Fund	50,686,834.00	2,140,814.10	-	52,827,648.10		-	52,827,648.10
11	Share Transfer Fund	32,200.00	-	-	32,200.00	-	-	32,200.00
12	Welfare Fund	1,096,321.35	2,346,221.00	359,220.00	3,801,762.35	-	3,082,696.00	719,066.35
		133,359,469.10	8,563,256.10	10,952,757.90	152,875,483.10	8,563,256.10	11,738,211.00	132,574,016.00

K.M. AGARWAL & CO. FRN:000853N 36, NETAJI SUBHASH MARG DARYAGANJ NEW DELHI 110002 CHARTERED ACCOUNTANTS

Saini Co-op Thrift & Credit Society Regd. No.2032 Estd. 1959 New Delhi

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

DETAILS OF FIXED DEPOSIT WITH BANK AS ON 31.03.2022

Sl No	FD No	Maturity Value	Start Date	End Date	Principal Portion: Opening Balance	Principal Portion: Addition	Principal Portion: Received	Principal Portion: Closing Balance	Interest Portion: Opening Balance	Interest Portion: Addition	Interest Portion: TDS	Interest Portion: Received	Interest Portion: Closing Balance	Remarks
	D.S. Co.op Bank													
1	002158015250	2,633,857	April 19, 2021	April 19, 2022	-	2,500,000	-	2,500,000	-	126,970	-	-	126,970	
2	002158015251	5,267,713	April 19, 2021	April 19, 2022	-	5,000,000	-	5,000,000	-	253,940	-	-	253,940	
3	002158015326	3,452,625	June 12, 2021	June 12, 2022	-	3,277,157	-	3,277,157	-	140,052	-	-	140,052	
4	002158015327	4,453,971	June 18, 2021	June 18, 2022	-	4,227,613	-	4,227,613	-	176,877	-	-	176,877	
5	002158015328	6,930,222	June 18, 2021	June 18, 2022	-	6,578,017	-	6,578,017	-	275,214	-	-	275,214	
6	002158015329	6,457,136	June 18, 2021	June 18, 2022	-	6,128,974	-	6,128,974	-	256,427	-	-	256,427	
7	002158015330	6,918,871	June 18, 2021	June 18, 2022	-	6,567,243	-	6,567,243	-	274,764	-	-	274,764	
8	002158015331	5,507,941	June 20, 2021	June 20, 2022	-	5,228,019	-	5,228,019	-	217,169	-	-	217,169	
	002158015332		June 21, 2021	June 21, 2022	-	2,500,000	2,500,000	-		23,230		23,230	-	Encashed
	002158015333		June 21, 2021	June 21, 2022	-	2,500,000	2,500,000	-		14,877		14,877	-	Encashed
9	002158015394	6,793,871	November 25, 2021	November 25, 2022	-	6,464,533	-	6,464,533	-	113,459	-	-	113,459	
10	002158015395	6,793,871	November 25, 2021	November 25, 2021	-	6,464,533	-	6,464,533	-	113,459	-	-	113,459	
11	002158015406	5,254,727	December 30, 2021	December 30, 2022	-	5,000,000	-	5,000,000	-	63,193	-	-	63,193	
12	002158015423	5,533,348	February 02, 2022	February 02, 2022	-	5,259,918	-	5,259,918	-	43,668	-	-	43,668	
13	002158015441	6,886,326	February 25, 2022	February 25, 2023	-	6,546,039	-	6,546,039	-	33,309	-	-	33,309	
14	079237	6,578,017	June 18, 2020	June 18, 2021	6,197,704	-	6,197,704	-	296,950	83,363		380,313	-	Reinvested
15	079238	6,128,974	June 18, 2020	June 18, 2021	5,774,623	-	5,774,623	-	276,679	77,672		354,351	-	Reinvested
16	079239	6,567,243	June 18, 2020	June 18, 2021	6,187,553	-	6,187,553	-	296,464	83,226		379,690	-	Reinvested
17	079240	3,277,157	June 12, 2020	June 12, 2021	3,087,686	-	3,087,686	-	154,309	35,162		189,471	-	Reinvested
18	079236	4,227,613	June 18, 2020	June 18, 2021	3,983,190	-	3,983,190	-	190,846	53,577		244,423	-	Reinvested
19	079242	5,228,019	June 20, 2020	June 20, 2021	4,925,757	-	4,925,757	-	234,314	67,948		302,262	-	Reinvested
20	080677	6,464,533	November 25, 2020	November 25, 2021	6,145,089	-	6,145,089	-	110,017	209,427		319,444	-	Reinvested
21	080678	6,464,533	November 25, 2020	November 25, 2021	6,145,089	-	6,145,089	-	110,017	209,427		319,444	-	Reinvested
22	081703	6,464,533	December 28, 2020	December 28, 2021	6,145,089	-	6,145,089	-	80,959	238,485		319,444	-	Reinvested
23	081737	5,259,918	February 02, 2021	February 02, 2022	5,000,000	-	5,000,000	-	41,510	218,408		259,918	-	Encashed
24	081738	5,259,918	February 02, 2021	February 02, 2022	5,000,000	-	5,000,000	-	41,510	218,408		259,918	-	Reinvested
25	081768	6,546,039	February 25, 2021	February 25, 2022	6,216,427	-	6,216,427	-	32,252	297,360		329,612	-	Reinvested
			Sub Total of DSC Bank		64,808,207	74,242,046	69,808,207	69,242,046	1,865,827	3,919,071	-	3,696,397	2,088,501	
	HDFC Bank													
1	50300595790108	10,510,893	February 14, 2022	February 15, 2023	-	10,000,000	-	10,000,000	-	63,014	6,301		56,713	
3	50300495268671	10,499,076	February 08, 2021	February 08, 2022	10,000,000		10,000,000	-	64,572	428,420	42,842	450,150	-	Encashed
			Sub Total of HDFC Bank		10,000,000	10,000,000	10,000,000	10,000,000	64,572	491,434	49,143	450,150	56,713	
	UCO bank													
1	1150310075272/3	586,704	January 24, 2022	January 24, 2023	-	558,815	-	558,815	-	5,153	-	-	5,153	
1	1150310075272/2	558,815	January 24, 2021	January 24, 2022	532,252	-	532,252	-	4,908	21,655	-	26,563	-	Reinvested
			Sub Total of UCO Bank		532,252	558,815	532,252	558,815	4,908	26,808	-	26,563	5,153	
					75,340,459	84,800,861	80,340,459	79,800,861	1,935,307	4,437,313	49,143	4,173,110	2,150,367	
								-						

AGARWAL & CO. FRN 000853N 3B, NETAJI SUBHASH MARG DARYAGANJ NEW DELHI 110002 CHARTERED ACCOUNTANTS

Saini Co-op Thrift & Credit Society Regd. No. 2032 Estd. 1959 New Delhi

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