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 31.03.2024

Previous Year Amount	Liabilities	Schedule	Current year Amount	*Previous Year Amount*	Assets	Schedule	Current year Amount
76,053,000	**Share Money**		77,093,500	*1,668,402*	**Fixed Assets**	4	1,661,770
213,576,796	**Deposits**	1	208,178,339	*84,133,946*	**Investments**	5	98,020,700
129,048,839	**Reserve & Surplus**	2	143,344,119	*215,694,535*	**Loans & Advance**	6	208,666,457
6,590,055	**Other Liabilities**	3	4,244,549	*107,404,729*	**Other Assets**	7	112,451,618
				16,367,078	**Cash & Bank Balance**	8	12,059,962
425,268,690	**TOTAL**		432,860,507	***425,268,690***	**TOTAL**		432,860,507
-			-				

-
-

For AGARWAL ANIL & CO
Chartered Accountants
FRN 003222N

PLACE : Delhi
DATE :

PRESIDENT SECRETARY TREASURER

Dr Anil Agrawal
M No. 082103

AGARWAL ANIL & CO. Chartered Accountants New Delhi

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

INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD FROM 01.04.2023 to 31.03.2024

Previous Year Amount	Expenditure	Current year Amount	*Previous Year Amount*	Income	Current year Amount
11,019,152	Interest Exp ***(As Per Schedule-9)***	10,906,411	*30,546,340*	Interest Income ***(As Per Schedule-10)***	28,602,434
41,300	AMC Expense	41,300	*2,867,445*	Arbitration Fees (Net)	
773,006	AGM Expenses	722,975	*11,500*	Bank Charges Recovered	14,500
-	Arbitration Fees & Exp. (Net)	170,143	*2,563*	Dividend From DSC Bank	2,563
165,200	Audit Fees - Statutory & Concurrent	132,160	*595,653*	Postage Exp. Recovery	370,038
16,747	Bank Charges	34,628	-	Misc Income	-
173,000	Computer Program/ Software Exp.	309,160	-	Admission Fee	121,000
293,052	Conveyance Exp.	257,120			
182,809	Depreciation	186,774			
288,689	Elect. & water Charges	241,280			
-	ESI Employer Contribution	32,592			
48,066	Festival & Pooja Exp.	64,565			
17,923	Insurance	23,630			
1,490,170	Legal Charges & Prof. Fees	661,770			
6,448	Misc. Exp.	11,593			
284,931	Office Maintenance & Security Exp.	197,469			
107,187	Office Tea & Snacks Exp.	147,562			
553,278	Postage Exp.	322,326			
205,175	Printing & Stationary Exp.	118,785			
10,587	Recovery Fees	477			
1,238,496	Rent	1,346,870			
137,182	Repairs & Maint incl. Renovation	34,888			
3,225,255	Salaries , Bonus , Other Allowances	3,946,401			
24,200	Shubhkamna Rashi	34,100			
22,800	Subscribtions & Donations	23,650			
174,983	Telephone Exp.	178,634			
1,605,964	Transfer to Welfare Fund	-			
236,583	Income Tax Paid- Previous Years	-			
147,480	Provision for Income Tax	218,450			
22,489,663		20,364,759			
11,533,838	**Excess of Income Over Expenditure**	**8,745,776**			
34,023,501	**TOTAL**	**29,110,535**	*34,023,501*	**TOTAL**	**29,110,535.00**
-		-	-		-

For AGARWAL ANIL & CO
Chartered Accountants
FRN 003222N

PLACE : Delhi
DATE :

PRESIDENT **SECRETARY** **TREASURER**

Dr Anil Agrawal
M No. 082103

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

AGARWAL ANIL & CO. * Chartered Accountants * 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

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RECEIPT & DISBURSEMENT ACCOUNT FOR THE PERIOD FROM 01.04.2023 to 31.03.2024

RECEIPTS		Current year Amount
OPENING BALANCE		
Cash in Hand	94,069	
Cheque in Hand	-	
Delhi State Coop Bank Ltd.	5,546,304	
HDFC Bank Ltd	9,831,819	
UCO Bank Ltd.	894,886	16,367,078
Interest On Loan and Advance to Members		20,549,549
Penal Interest Received		2,203,159
Interest on FD Received from Bank (Incl. TDS)		5,323,476
Bank Charges Recovered		14,500
Dividend From DSC Bank		2,563
Postage Exp. Recovery		370,038
Misc Income		-
Admission Fee		121,000
Share Money Paid to Member - Net		1,040,500
Compulsory Deposits Paid to Member - Net		716,958
Building Fund Contribution		363,000
Welfare Fund Transfer		385,407
Welfare Fund Contribution (New Scheme)		6,209,400
Expenses Payable - Current Year Balance		255,396
TDS Payable - Current Year Balance		24,848
Unidentified Credit in bank - Current Year Balance		38,500
Fixed deposit with Bank - matured		89,113,246
Loan from Member - Net Realisation		6,990,978
Other Advance - Last Year Balance		1,500
Advance & Loan to Staff - Written off		47,100
TOTAL		**150,138,196**

DISBURSEMENTS		Current year Amount
Interest Paid on Fixed Deposit of Members		164,436
Interest Paid on CD & OD Accounts of Members		10,704,371
AMC Expense		41,300
AGM Expenses		722,975
Arbitration Fees & Exp.		170,143
Audit Fees - Statutory & Concurrent		132,160
Bank Charges		34,628
Computer Program/ Software Exp.		309,160
Conveyance Exp.		257,120
Elect. & water Charges		241,280
ESI Employer Contribution		32,592
Festival & Pooja Exp.		64,565
Insurance		23,630
Legal Charges & Prof. Fees		661,770
Misc. Exp.		11,593
Office Maintenance & Security Exp.		197,469
Office Tea & Snacks Exp.		147,562
Postage Exp.		322,326
Printing & Stationary Exp.		118,785
Recovery Fees	-	477
Rent		1,345,870
Repairs & Maint incl. Renovation		34,588
Salaries , Bonus , Other Allowances		3,946,401
Shubhkamna Rashi		34,100
Subscribtions & Donations		23,650
Telephone Exp.		178,634
Fixed Deposits Paid to Member		338,608
Optional Deposits Paid to Member - Net		1,916,061
Dividend Paid		5,343,931
Education Fund Paid		50,000
Wavier of Interest & Penal Interest		3,714,877
Welfare Fund - Utilization		2,010,000
Expenses Payable - Last Year Balance		196,296
Staff Deposits - write off		4,316
TDS Payable - Last Year Balance		54,356
Unidentified Credit in bank - Last Year Balance		30,000
Fixed deposit with Bank - investment		103,000,000
Other Advance - Current Year Balance		11,500
TDS deducted during the year (Asset)		665,453
Income Tax Paid- Under Protest		300,000
Fixed asset Purchased		180,142
Wavier of Interest & Penal Interest - CY Portion		340,763
CLOSING BALANCE		
Cash in Hand	104,739	
Cheque in Hand	-	
Delhi State Coop Bank Ltd.	8,539,816	
HDFC Bank Ltd	2,501,472	
UCO Bank Ltd.	913,935	
		12,059,962
TOTAL		**150,138,196**
		-

For AGARWAL ANIL & CO
Chartered Accountants
FRN 003222N

D. Anil Agrawal
M No. 082103

AGARWAL ANIL & CO. ★ Chartered Accountants ★ New Delhi

PLACE : Delhi
DATE :

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

PRESIDENT SECRETARY TREASURER

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

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Schedules Forming part of Balance Sheet as at 31.03.2024

SCHEDULE - 1 : DEPOSITS

As on 31.03.2023		As on 31.03.2024
80,987,517	Compulsory Deposits	81,704,475
4,199,354	Fixed Deposits	-
128,389,925	Optional Deposits	126,473,864
213,576,796	**TOTAL**	**208,178,339**

SCHEDULE - 2 : RESERVE & SURPLUS

As on 31.03.2023		As on 31.03.2024
22,649,619	Bad Debts Fund	23,632,619
6,833,372	Building Fund	7,196,372
32,386	Common Goods Funds	32,386
8,834,055	Dividend Equalisation Fund	8,813,834
-	Education Fund	-
150,000	Election Exp. Fund	150,000
444,173	Festival Exp. Fund	444,173
11,533,838	Income & Expenditure A/c	8,745,776
23,067,164	Provision For Doubtful Recovery of Loans to Members	23,490,000
55,472,032	Reserve Fund	58,355,492
32,200	Share Transfer Fund	32,200
-	Welfare Fund	6,241,867
-	Welfare Fund - Contributable	6,209,400
129,048,839	TOTAL	143,344,119
-		

SCHEDULE - 3 : OTHER LIABILITIES

As on 31.03.2023		As on 31.03.2024
2,329,776	Interest Accured On Fixed Deposits	-
196,296	Expenses Payable	255,396
277,831	Staff Welfare Fund	277,831
2,900,000	Provision For Income Tax - Old	2,779,524
147,480	Provision For Income Tax - Current Year	218,450
650,000	Provision For Salary of Retrench Employees	650,000
4,316	Staff Deposits	-
54,356	TDS Payable	24,848
30,000	Unidentified Credit in bank	38,500
6,590,055	TOTAL	4,244,549

AGARWAL ANIL & CO. Chartered Accountants New Delhi

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 31.03.2024

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	-	-	-	54,000	-	54,000
Building		535,883	-	-	-	535,883	-	535,883
Sub Total (i)		**589,883**	-	-	-	**589,883**	-	**589,883**
(ii) Furniture								
Furniture & Fixture	10	560,389	-	-	-	560,389	56,039	504,350
Sub Total (ii)		**560,389**	-	-	-	**560,389**	**56,039**	**504,350**
(iii) Plant & Machinery								
Office Equipment	15	458,749	77,100	30,000	-	565,849	82,627	483,222
Sub Total (iii)		**458,749**	**77,100**	**30,000**	-	**565,849**	**82,627**	**483,222**
(iv) Computer								
Computer & Printer	40	59,381	48,734	24,308	-	132,423	48,108	84,315
Sub Total (iv)		**59,381**	**48,734**	**24,308**	-	**132,423**	**48,108**	**84,315**
GRAND TOTAL		**1,668,402**	**125,834**	**54,308**	-	**1,848,544**	**186,774**	**1,661,770**

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

AGARWAL ANIL & CO.
Chartered Accountants
New Delhi

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

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

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Schedules Forming part of Balance Sheet as at 31.03.2024

As on 31.03.2023		As on 31.03.2024

SCHEDULE - 5 : INVESTMENTS

As on 31.03.2023		As on 31.03.2024
84,113,246	Fixed Deposits with Delhi State Coop. Bank, Darya Ganj Branch	88,000,000
-	Fixed Deposits with HDFC Bank	10,000,000
20,500	Shares of Delhi State Coop Bank Ltd. Of Rs. 50/ - each	20,500
100	Shares of Delhi State Coop Fed Ltd. Of Rs. 100/ - each	100
100	Shares of Delhi State Coop Union Ltd. Of Rs. 100/ - each	100
84,133,946	TOTAL	98,020,700

SCHEDULE - 6 : LOAN AND ADVANCES

As on 31.03.2023		As on 31.03.2024
215,645,935	Loan to Members	208,654,957
47,100	Advances & Loan to Staff	-
1,500	Other Advance	11,500
215,694,535	TOTAL	208,666,457

SCHEDULE - 7 : OTHER ASSETS

As on 31.03.2023		As on 31.03.2024
2,169,578	Interest Accrued on FDRs with Bank	3,500,551
91,120,449	Interest Recoverable on Loans to Members	93,039,350
10,345,449	Penal Interest Recoverable from Defaulters	11,444,967
262,392	Secuirty Deposit - Office	262,392
456,596	TDS Recoverable	665,453
902,490	Income Tax Refundable FY 19-20	902,490
-	Income Tax Refundable FY 22-23	188,640
2,147,775	Income Tax Paid Under Protest	2,447,775
107,404,729	TOTAL	112,451,618

SCHEDULE - 8 : CASH AND BANK BALANCES

As on 31.03.2023		As on 31.03.2024
94,069	Cash in Hand	104,739
-	Cheques in Hand	
	Bank Balance	
5,546,304	Delhi State Coop Bank Ltd. , Darya Ganj (A/c No. 11055)	8,539,816
9,831,819	HDFC Bank Ltd (A/c No. 5920.3333.66.6999)	2,501,472
894,886	UCO Bank Ltd. , Darya Ganj (A/c No. 01150200000344)	913,935
16,367,078	TOTAL	12,059,962

AGARWAL ANIL & CO. Chartered Accountants New Delhi

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

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SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Schedule Forming Part of Income and Expenditure Account for the period from 01.04.23 to 31.03.24

SCHEDULE - 9 : DETAILS OF INTEREST PAID

1	**On Fixed Deposit of Members**		
	Interest Paid during the year	164,436	
	ADD: Intt. Payable as on 31.03.24 - Transferred to Welfare Fund	2,367,380	
		2,531,816	
	LESS: Intt. Payable as on 31.03.23	2,329,776	202,040
2	**On CD & OD Accounts of Members**		
	Interest Paid during the year	10,704,371	
	ADD: Intt. Payable as on 31.03.24	-	
		10,704,371	
	LESS: Intt. Payable as on 31.03.23	-	10,704,371
3	Other Interest Paid		-
			10,906,411

SCHEDULE - 10 : DETAILS OF INTEREST RECEIVED

1	**Interest On Loan and Advance to Members**		
	Interest Received during the year	20,549,549	
	ADD: Interest recoverable as on 31.03.24	93,039,350	
		113,588,899	
	LESS: Current Interest Income waived on Schme Closure	262,125	
	LESS: Interest recoverable as on 31.03.23	91,120,449	22,206,325
2	**Penal Interest Charged**		
	Interest Received during the year	2,203,159	
	ADD: Interest recoverable as on 31.03.24	11,444,967	
		13,648,126	
	LESS: Current Interest Income waived on Schme Closure	78,638	
	LESS: Interest recoverable as on 31.03.23	10,345,449	3,224,039
3	**Interest Income on Fixed Deposits**		
	Interest Received during the year	4,658,023	
	ADD : TDS deducted during the year	665,486	
	ADD: Interest recoverable as on 31.03.24	3,500,551	
		8,824,060	
	Less : Interest Short Rec'd	33	
	LESS: Interest recoverable as on 31.03.23	2,169,578	6,654,449
	TOTAL		32,084,813
4	LESS: Provision for Doubtful Recovery of Interest on Loans to Members		3,482,379
	BALANCE		**28,602,434**

AGARWAL ANIL & CO. Chartered Accountants New Delhi

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 31.03.24

Summary of Reserve and Surplus Account

Sl No	Particulars	Opening Balance as on 01.04.2023	Transfer from Income & Expenditure A/c	Addition	Total	Transfer to Various Fund	Paid / payable to Members	Closing Balance as on 31.03.24
1	Bad Debts Fund	22,649,619	983,000	-	23,632,619	-	-	23,632,619
2	Building Fund	6,833,372		363,000	7,196,372	-	-	7,196,372
3	Common Goods Funds	32,386		-	32,386	-	-	32,386
4	Dividend Equalisation Fund	8,834,055	5,323,710	-	14,157,765	-	5,343,931	8,813,834
5	Education Fund	-	50,000	-	50,000		50,000	-
6	Election Exp. Fund	150,000		-	150,000	-	-	150,000
7	Festival Exp. Fund	444,173		-	444,173	-	-	444,173
8	Income & Expenditure A/c	11,533,838	-	8,745,776	20,279,614	11,533,838	-	8,745,776
9	Provision For Doubtful Recovery of Loans to Members	23,067,164	655,334	3,482,379	27,204,877	-	3,714,877	23,490,000
10	Reserve Fund	55,472,032	2,883,460	-	58,355,492		-	58,355,492
11	Share Transfer Fund	32,200		-	32,200	-	-	32,200
12	Welfare Fund	-	1,638,334	6,613,533	8,251,867	-	2,010,000	6,241,867
13	Welfare Fund - Contributable	-	-	6,209,400	6,209,400	-	-	6,209,400
		129,048,839.00	11,533,838.00	25,414,088.00	165,996,765.00	11,533,838.00	11,118,808.00	143,344,119.00

AGARWAL ANIL & CO. Chartered Accountants New Delhi

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

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SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

DETAILS OF FIXED DEPOSIT WITH BANK AS ON 31.03.24

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: Short Interest Rec'd	Interest Portion: Received	Interest Portion: Closing Balance	Remarks
	D.S. Co.op Bank														
1	002158015621	6,970,508	April 21, 2023	April 21, 2024	-	6,500,000	-	6,500,000	-	443,496	44,349	-	-	399,147	
2	002158015632	6,434,315	May 22, 2023	May 22, 2024	-	6,000,000	-	6,000,000	-	371,013	37,102	-	-	333,911	
3	002158015662	4,289,543	June 15, 2023	June 15, 2024	-	4,000,000	-	4,000,000	-	228,276	22,827	-	-	205,449	
4	002158015667	3,217,158	July 01, 2023	July 01, 2024	-	3,000,000	-	3,000,000	-	161,187	16,118	-	-	145,069	
5	002158015680	8,042,894	July 20, 2023	July 20, 2024	-	7,500,000	-	7,500,000	-	374,465	37,446	-	-	337,019	
6	002158015681	3,217,158	July 20, 2023	July 20, 2024	-	3,000,000	-	3,000,000	-	149,786	14,979	-	-	134,807	
7	002158015694	3,217,158	August 14, 2023	August 14, 2024	-	3,000,000	-	3,000,000	-	135,135	13,514	-	-	121,621	
8	002158015696	7,506,701	August 18, 2023	August 18, 2024	-	7,000,000	-	7,000,000	-	309,714	30,971	-	-	278,743	
9	002158015701	3,217,158	September 05, 2023	September 05, 2024	-	3,000,000	-	3,000,000	-	122,283	12,229	-	-	110,054	
10	002158015702	7,506,701	September 19, 2023	September 19, 2024	-	7,000,000	-	7,000,000	-	265,726	26,572	-	-	239,154	
11	002158015703	6,970,508	October 18, 2023	October 18, 2024	-	6,500,000	-	6,500,000	-	208,893	20,890	-	-	188,003	
12	002158015705	8,579,087	November 28, 2023	November 28, 2024	-	8,000,000	-	8,000,000	-	193,546	19,355	-	-	174,191	
13	002158015723	2,680,965	December 19, 2023	December 19, 2024	-	2,500,000	-	2,500,000	-	49,959	4,996	-	-	44,963	
14	002158015731	5,361,929	January 23, 2024	January 23, 2025	-	5,000,000	-	5,000,000	-	66,476	6,648	-	-	59,828	
15	002158015743	5,361,929	February 12, 2024	February 12, 2025	-	5,000,000	-	5,000,000	-	47,724	4,772	-	-	42,952	
16	002158015750	3,217,158	February 19, 2024	February 19, 2025	-	3,000,000	-	3,000,000	-	24,578	2,458	-	-	22,120	
17	002158015758	8,579,087	March 07, 2024	March 07, 2025	-	8,000,000	-	8,000,000	-	37,085	3,709	-	-	33,376	
21	002004005110	5,160,417	June 20, 2023	January 20, 2024	-	5,000,000	5,000,000	-	-	160,417	16,042		144,375	-	
18	002158015465	5,541,548	April 19, 2022	April 19, 2023	5,267,713	-	5,267,713	-	233,779	14,080	1,408	-	246,451	-	
19	002158015483	5,259,918	May 17, 2022	May 17, 2023	5,000,000	-	5,000,000	-	203,339	33,986	3,399	-	233,926	-	
20	002158015517	3,632,105	June 12, 2022	June 12, 2023	3,452,625	-	3,452,625	-	128,948	36,205	3,621	-	161,532	-	
21	002158015518	4,685,505	June 18, 2022	June 18, 2023	4,453,971	-	4,453,971	-	162,855	51,239	5,124	33	208,937	-	
22	002158015519	2,629,959	June 27, 2022	June 27, 2023	2,500,000	-	2,500,000	-	88,471	31,658	3,166	-	116,963	-	
23	002158015546	2,636,457	July 18, 2022	July 18, 2023	2,500,000	-	2,500,000	-	85,595	41,351	4,135	-	122,811	-	
24	002004005063	7,310,170	July 18, 2022	July 18, 2023	6,938,937	-	6,938,937	-	235,707	109,336	10,934	-	334,109	-	
25	002158015555	2,636,457	August 08, 2022	August 08, 2023	2,500,000	-	2,500,000	-	78,680	49,034	4,904	-	122,810	-	
26	002158015560	5,272,915	August 18, 2022	August 18, 2023	5,000,000	-	5,000,000	-	150,588	105,595	10,559	-	245,624	-	
27	002158015563	2,636,457	September 05, 2022	September 05, 2023	2,500,000	-	2,500,000	-	69,396	59,351	5,935	-	122,812	-	
28	002158015564	7,382,081	September 16, 2022	September 06, 2023	7,000,000	-	7,000,000	-	183,876	177,774	17,777	-	343,873	-	
29	002158015568	6,339,995	October 18, 2022	October 18, 2023	6,000,000	-	6,000,000	-	136,390	188,450	18,845	-	305,995	-	
30	002158015573	8,007,387	November 25, 2022	November 25, 2023	7,500,000	-	7,500,000	-	156,556	335,284	33,529	-	458,311	-	
31	002158015580	5,338,258	December 08, 2022	December 08, 2023	5,000,000	-	5,000,000	-	93,274	234,620	23,463	-	304,431	-	
32	'002158015590	5,872,083	December 31, 2022	December 31, 2023	5,500,000	-	5,500,000	-	81,675	282,847	28,285	-	336,237		
33	'002158015606	5,898,122	February 10, 2023	February 10, 2024	5,500,000	-	5,500,000	-	49,159	345,626	34,563	-	360,222		
34	'002158015614	8,042,894	March 07, 2023	March 07, 2024	7,500,000	-	7,500,000	-	31,290	508,127	50,813	-	488,604		
			Sub Total of DSC Bank		84,113,246	93,000,000	89,113,246	88,000,000	2,169,578	5,954,322	595,437	33	4,658,023	2,870,407	
	HDFC Bank														
1	50300780878632	3,822,747	April 15, 2023	July 16, 2024	-	3,500,000	-	3,500,000	-	245,056	24,506		-	220,550	
2	50300780880560	3,845,732	April 15, 2023	August 16, 2024	-	3,500,000	-	3,500,000	-	245,056	24,506		-	220,550	
3	50300780886492	3,316,042	April 15, 2023	September 16, 2024	-	3,000,000	-	3,000,000	-	210,048	21,005		-	189,043	
			Sub Total of HDFC Bank		-	10,000,000	-	10,000,000	-	700,160	70,016		-	630,144	
					84,113,246	**103,000,000**	**89,113,246**	**98,000,000**	**2,169,578**	**6,654,482**	**665,453**	**33**	**4,658,023**	**3,500,551**	
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Saini Co-op Thrift & Credit Society * New Delhi * Regd. No.2032 Estd 1959

Agarwal Anil & Co. * Chartered Accountants * New Delhi