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 ON 31.03.2025

(Amount in Rs.)

	Particulars	Note	31 March 2025	31 March 2024
I	**EQUITY AND LIABILITIES**			
1	**Members' Funds**			
(a)	Share Capital	3	79,945,500	77,093,500
(b)	Reserves and surplus	4	148,760,824	143,344,119
			228,706,324	**220,437,619**
2	**Non-current liabilities**			
(a)	Other long-term liabilities	5	209,375,512	208,178,339
(b)	Long-term provisions	6	3,913,357	3,647,974
			213,288,869	**211,826,313**
3	**Current liabilities**			
(a)	Other current liabilities	7	628,301	596,575
(b)	Short-term provisions		-	-
			628,301	**596,575**
	Total		**442,623,494**	**432,860,507**
II	**ASSETS**			
1	**Non-current assets**			
(a)	Property, Plant and Equipment and Intangible assets			
(i)	Property, Plant and Equipment	8	1,728,794	1,661,770
(b)	Non- Current Investments	9	108,020,700	98,020,700
(c)	Long Term Loans and Advances	10	209,982,735	208,666,457
			319,732,229	**308,348,927**
2	**Current assets**			
(a)	Cash and bank balances	11	4,126,728	12,059,962
(b)	Short Term Loans and Advances	10	-	-
(c)	Other current assets	12	118,764,537	112,451,618
			122,891,265	**124,511,580**
	Total		**442,623,494**	**432,860,507**
			-	-
	Brief about the Entity	1		
	Summary of significant accounting policies	2		
	The accompanying notes are an integral part of the financial statements			

In terms of our Audit Report of even date
K.M.AGARWAL & CO.
CHARTERED ACCOUNTANTS
FRN-000853N

Vikash Singh

(VIKASH SINGH)
PARTNER
M. NO. 547719

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

HARISH SAINI
PRESIDENT

SUBHASH SAINI
SECRETARY

Amit Saini
AMIT SAINI
TREASURER

Place: New Delhi
Date:

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 AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2025

(Amount in Rs.)

	Particulars	Note	31 March 2025	31 March 2024
A	**INCOME**			
I	Revenue from operations	13	27,961,312	28,602,434
II	Other Income	14	548,498	508,101
A	**Total Income (I+II)**		**28,509,810**	**29,110,535**
B	**EXPENDITURE**			
III	Employee benefits expense	15	4,066,046	3,978,993
IV	Interest Paid to Members	16	10,805,204	10,906,411
V	Depreciation and amortization expense	17	216,081	186,774
VI	Other expenses	18	8,374,718	5,074,131
B	**Total expenses (III + IV + V + VI)**		**23,462,049**	**20,146,309**
VII	**Profit before tax (A - B)**		**5,047,761**	**8,964,226**
VIII	**Tax expense:**			
(a)	Previous Year tax		32,500	-
(b)	Current tax		258,516	218,450
	Total Taxes		**291,016**	**218,450**
IX	**Surplus / (Deficit) for the year (VII - VIII)**		**4,756,745**	**8,745,776**
	Brief about the Entity	1		
	Summary of significant accounting policies	2		
	The accompanying notes are an integral part of the financial statements			

In terms of our Audit Report of even date
K.M.AGARWAL & CO.
CHARTERED ACCOUNTANTS
FRN-000853N

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

(VIKASH SINGH)
PARTNER
M. NO. 547719

HARISH SAINI
PRESIDENT

SUBHASH SAINI
SECRETARY

AMIT SAINI
TREASURER

Place: New Delhi
Date:

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 01.04.2024 to 31.03.2025

RECEIPTS	Amount	DISBURSEMENTS	Amount
OPENING BALANCE			
Cash in Hand	104,739	Interest Paid on CD & OD Accounts of Members	10,805,204
Cheque in Hand	-	AMC Expense	42,480
Delhi State Coop Bank Ltd.	8,539,816	AGM Expenses	843,941
HDFC Bank Ltd	2,501,472	Arbitration Fees & Exp. (Net)	181,326
UCO Bank Ltd.	913,935	Audit Fees - Statutory & Concurrent	132,160
		Bank Charges	40,563
Interest On Loan and Advance to Members	16,420,679	Computer Program/ Software Exp.	195,747
Penal Interest Received	1,785,071	Conveyance Exp.	330,430
Interest on FD Received from Bank (Incl. TDS)	7,435,648	Elect. & water Charges	284,510
Bank Charges Recovered	5,500	Election Expenses	2,247,826
Dividend From DSC Bank	-	ESI Employer Contribution	39,105
Postage Exp. Recovery	288,567	Ex-gratia	800,000
Misc Income	32,431	Festival & Pooja Exp.	70,418
Admission Fee	222,000	Insurance	20,025
Share Money Rec'd From Member - Net	2,852,000	Legal Charges & Prof. Fees	1,247,530
Compulsory Deposits Rec'd From Member - Net	1,689,837	Misc. Exp.	2,676
Building Fund Contribution	666,000	Office Maintenance & Security Exp.	330,087
Welfare Fund Transfer	272,617	Office Tea & Snacks Exp.	137,084
Welfare Fund Contribution (New Scheme)	7,362,600	Postage Exp.	262,960
Expenses Payable - Current Year Balance	234,002	Performance Incentive	111,396
TDS Payable - Current Year Balance	41,868	Printing & Stationary Exp.	144,794
Unidentified Credit in bank - Current Year Balanc	74,600	Recovery Fees	809
Fixed deposit with Bank - matured	104,500,000	Rent	1,424,280
		Repairs & Maint incl. Renovation	75,644
Other Advance - Last Year Balance	11,500	Salaries , Bonus , Other Allowances	3,129,941
		Shubhkamna Rashi	60,500
		Staff Welfare Expenses	97,000
		Subscribtions & Donations	10,250
		Telephone Exp.	177,282
		Income Tax Paid- Previous Years	32,500
		Optional Deposits Paid to Member - Net	492,664
		Loan from Member - Net	1,275,278
		Dividend Paid	5,312,173
		Education Fund Paid	50,000
		Wavier of Interest & Penal Interest	1,705,054
		Welfare Fund - Utilization	800,170
		Welfare Fund Contribution- Utilization	2,882,606
		Expenses Payable - Last Year Balance	255,396
		TDS Payable - Last Year Balance	24,848
		Unidentified Credit in bank - Last Year Balance	38,500
		Fixed deposit with Bank - investment	114,500,000
		Other Advance - Current Year Balance	52,500
		TDS deducted during the year (Asset)	784,924
		Fixed asset Purchased	283,105
		Wavier of Interest & Penal Interest - CY Portion	92,468
		CLOSING BALANCE	
		Cash in Hand	179,195
		Cheque in Hand	-
		Delhi State Coop Bank Ltd.	2,444,297
		HDFC Bank Ltd	573,110
		UCO Bank Ltd.	930,126
TOTAL	**155,954,882**	**TOTAL**	**155,954,882**
			-

In terms of our Audit Report of even date
K.M.AGARWAL & CO.
CHARTERED ACCOUNTANTS
FRN-000853N

Vikash Singh

(VIKASH SINGH)
PARTNER
M. NO. 547719

K.M. AGARWAL & CO. CHARTERED ACCOUNTANTS FRN:000853N 26, NETAJI SUBHASH MARG DARYAGANJ NEW DELHI 110002

HARISH SAINI
PRESIDENT

SUBHASH SAINI
SECRETARY

Amit Saini
AMIT SAINI
TREASURER

Place: New Delhi
Date:

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

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March, 2025

(Amount in Rs.)

Note	Particulars	31 March 2025	31 March 2024
3	**MEMBER'S FUNDS**		
(a)	**SHARE MONEY**		
	Opening Balance	7,70,93,500	7,60,53,000
	Add: Amount Recevied During The Year	42,85,500	29,91,500
	Less: Amount Refunded During The Year	(14,33,500)	(19,51,000)
	Closing Balance	**7,99,45,500**	**7,70,93,500**
	Total Member's Fund	**7,99,45,500**	**7,70,93,500**
4	**RESERVES AND SURPLUS**		
(a)	**RESERVE FUND**		
	Opening Balance	5,83,55,492	5,54,72,032
	Add: 25% Surplus Transferred From Profit And Loss Account	21,86,000	28,83,460
	Closing Balance	**6,05,41,492**	**5,83,55,492**
(b)	**WELFARE FUND**		
	Opening Balance	62,41,867	-
	Add: Transfer from Profit & Loss A/C During The Year	-	16,38,334
	Add: Received During The Year	2,72,617	66,13,533
	Less: Amount Refunded During The Year	(8,00,170)	(20,10,000)
	Closing Balance	**57,14,314**	**62,41,867**
(c)	**EDUCATION FUND**		
	Opening Balance	-	-
	Add: Transferred From Profit And Loss Account	50,000	50,000
	Less: Amount Refunded During The Year	(50,000)	(50,000)
	Closing Balance	**-**	**-**
(d)	**BAD DEBTS FUND**		
	Opening Balance	2,36,32,619	2,26,49,619
	Add: Transfer from Profit & Loss A/C During The Year	3,34,000	9,83,000
	Less: Amount Refunded During The Year	-	-
	Closing Balance	**2,39,66,619**	**2,36,32,619**
(e)	**BUILDING FUND**		
	Opening Balance	71,96,372	68,33,372
	Add: Transfer from Profit & Loss A/C During The Year	-	-
	Add: Addition During The Year	6,66,000	3,63,000
	Closing Balance	**78,62,372**	**71,96,372**
(f)	**COMMON GOODS FUND**		
	Opening Balance	32,386	32,386
	Add: Transfer from Profit & Loss A/C During The Year	-	-
	Less: Amount Refunded During The Year	-	-
	Closing Balance	**32,386**	**32,386**
(g)	**DIVIDEND EQUALISATION FUND**		
	Opening Balance	88,13,834	88,34,055
	Add: Transfer from Profit & Loss A/C During The Year	53,97,000	53,23,710
	Less: Amount Refunded During The Year	(53,12,173)	(53,43,931)
	Closing Balance	**88,98,661**	**88,13,834**

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

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March, 2025

(Amount in Rs.)

Note	Particulars	31 March 2025	31 March 2024
4	**RESERVES AND SURPLUS**		
(h)	**ELECTION EXP. FUND**		
	Opening Balance	1,50,000	1,50,000
	Add: Transfer from Profit & Loss A/C During The Year	-	-
	Less: Amount Refunded During The Year	-	-
	Closing Balance	**1,50,000**	**1,50,000**
(i)	**FESTIVAL EXP. FUND**		
	Opening Balance	4,44,173	4,44,173
	Add: Transfer from Profit & Loss A/C During The Year		-
	Less: Amount Refunded During The Year	-	-
	Closing Balance	**4,44,173**	**4,44,173**
(j)	**PROVISION FOR DOUBTFUL RECOVERY OF LOANS TO MEMBERS**		
	Opening Balance	2,34,90,000	2,30,67,164
	Add: Transfer from Profit & Loss A/C During The Year	5,55,776	6,55,334
	Add: Addition During The Year	33,31,746	34,82,379
	Less: Amount Refunded During The Year	(17,05,054)	(37,14,877)
	Closing Balance	**2,56,72,468**	**2,34,90,000**
(k)	**SHARE TRANSFER FUND**		
	Opening Balance	32,200	32,200
	Add: Transfer from Profit & Loss A/C During The Year		-
	Less: Amount Refunded During The Year	-	-
	Closing Balance	**32,200**	**32,200**
(l)	**WELFARE FUND- CONTRIBUTABLE**		
	Opening Balance	62,09,400	-
	Add: Addition During The Year	73,62,600	62,09,400
	Less: Amount Refunded During The Year	(28,82,606)	-
	Closing Balance	**1,06,89,394**	**62,09,400**
(m)	**DISTRIBUTABLE PROFITS**		
	Opening Balance	87,45,776	1,15,33,838
	Add: Surplus for the year as per I&E Account	47,56,745	87,45,776
	Less: Transfer to Various Funds		
(i)	Bad Debt Fund	(3,34,000)	(9,83,000)
(ii)	Dividend Equalisation Fund	(53,97,000)	(53,23,710)
(iii)	Education Fund	(50,000)	(50,000)
(iv)	Provision For Doubtful Recovery of Loans to Members	(5,55,776)	(6,55,334)
(v)	Reserve Fund	(21,86,000)	(28,83,460)
(vi)	Welfare Fund	-	(16,38,334)
(vii)	Salary of Retrench Employees	(2,23,000)	-
	Closing Balance	**47,56,745**	**87,45,776**
	Total Reserve and Surplus	**14,87,60,824**	**14,33,44,119**

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

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March, 2025

(Amount in Rs.)

Note	Particulars	31 March 2025	31 March 2024
5	**Other long-term liabilities (Member Liability)**		
(a)	**Compulsory Deposit**		
	Opening Balance	8,17,04,475	8,09,87,517
	Add: Amount recevied during the year	44,20,518	30,53,389
	Less: Refunded during the year	(27,30,681)	(23,36,431)
	Closing Balance	**8,33,94,312**	**8,17,04,475**
(b)	**Optional Deposit**		
	Opening Balance	12,64,73,864	12,83,89,925
	Add: Amount recevied during the year	2,40,87,652	2,75,75,279
	Less: Refunded during the year	(2,45,80,316)	(2,94,91,340)
	Closing Balance	**12,59,81,200**	**12,64,73,864**
	Total Other long-term liabilities (A+B)	**20,93,75,512**	**20,81,78,339**
6	**Long Term Provisions**		
(a)	**Provision for employee benefits**		
	Provision for Salary of Retrench Employees		
	Opening Balance	6,50,000	6,50,000
	Add: Transfer from Profit & Loss A/c During The Year	2,23,000	-
	Less : Payment Made During the Year	-	-
	Closing Balance	**8,73,000**	**6,50,000**
(b)	**Other provisions**		
	Provision For Income Tax - Old	27,81,841	27,79,524
	Provision For Income Tax - Current Year	2,58,516	2,18,450
	Other (specify nature)	-	-
		30,40,357	**29,97,974**
	Total Long Term Provisions (A+B)	**39,13,357**	**36,47,974**
7	**Other current liabilities**		
(a)	Expenses Payable	2,34,002	2,55,396
(b)	Staff Welfare Fund	2,77,831	2,77,831
(c)	TDS Payable	41,868	24,848
(d)	Unidentified Credit in bank	74,600	38,500
	Total Other current liabilities	**6,28,301**	**5,96,575**

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

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March, 2025

8 Property, Plant and Equipment and Intangible Assets (owned assets) **(Amount in Rs.)**

Particulars	Land & Building	Plant & Machinery	Furniture	Computer	Total
Gross Block					
At 1 April 2024	589,883	483,222	504,350	84,315	1,661,770
Additions	-	63,000	-	220,105	283,105
Deductions/Adjustments	-	-	-	-	-
At 1 April 2023	*589,883*	*458,749*	*560,389*	*59,381*	*1,668,402*
Additions	-	*107,100*	*73,042*	-	*180,142*
Deductions/Adjustments	-	-	-	-	-
At 31 March 2025	**589,883**	**546,222**	**504,350**	**304,420**	**1,944,875**
At 31 March 2024	***589,883***	***565,849***	***633,431***	***59,381***	***1,848,544***
Depreciation/Adjustments					
At 1 April 2024	-	-	-	-	-
Additions	-	77,208	50,435	88,438	216,081
Deductions/Adjustments	-	-	-	-	-
At 1 April 2023	-	-	-	-	-
Additions	-	*82,627*	*56,039*	*48,108*	*186,774*
Deductions/Adjustments	-	-	-	-	-
At 31 March 2025	**-**	**77,208**	**50,435**	**88,438**	**216,081**
At 31 March 2024	**-**	***82,627***	***56,039***	***48,108***	***186,774***
Net Block					
At 31 March 2024	***589,883***	***483,222***	***577,392***	***11,273***	***1,661,770***
At 31 March 2025	**589,883**	**469,014**	**453,915**	**215,982**	**1,728,794**

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

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March, 2025

(Amount in Rs.)

Note	Particulars	31 March 2025	31 March 2024
9	**INVESTMENTS**		
(a)	**Investments in Fixed Deposits**		
	Fixed Deposits with Delhi State Coop. Bank, Darya Ganj Branch	9,45,00,000	8,80,00,000
	Fixed Deposits with HDFC Bank	1,35,00,000	1,00,00,000
		10,80,00,000	**9,80,00,000**
(b)	**Investments in Shares**		
	Shares of Delhi State Coop Bank Ltd. Of Rs. 50/ - each	20,500	20,500
	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	100
		20,700	**20,700**
	Total Non Current Investment	**10,80,20,700**	**9,80,20,700**
10	**Loans and advances**		
	Unsecured		
(a)	**Loans to Members**		
	Opening Balance	20,86,54,957	21,56,45,935
	Add: Given During The Year	6,40,55,018	6,04,96,420
	Less: Amount Received During The Year	(6,27,79,740)	(6,74,87,398)
	Closing Balance	**20,99,30,235**	**20,86,54,957**
(b)	**Other Advances**	52,500	11,500
		52,500	**11,500**
	Total Members Loans Outstanding	**20,99,82,735**	**20,86,66,457**
11	**Cash and Bank Balances**		
A	**Cash and cash equivalents**		
(a)	Cash on hand	1,79,195	1,04,739
		1,79,195	**1,04,739**
B	**Other bank balances**		
(a)	Delhi State Coop Bank Ltd. (A/c No. 11055)	24,44,297	85,39,816
(b)	HDFC Bank Ltd (A/c No. 5920.3333.66.6999)	5,73,110	25,01,472
(c)	UCOBank Ltd. (A/c No. 01150200000344)	9,30,126	9,13,935
		39,47,533	**1,19,55,223**
	Total Cash and bank balances	**41,26,728**	**1,20,59,962**

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

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March, 2025

(Amount in Rs.)

Note	Particulars	31 March 2025	31 March 2024
12	**Other current assets**		
(a)	Interest Accrued on FDRs with Bank	39,14,077	35,00,551
(b)	Interest Recoverable on Loans to Members	9,71,95,336	9,30,39,350
(c)	Penal Interest Recoverable from Defaulters	1,26,19,583	1,14,44,967
(d)	Secuirty Deposit - Office	2,62,392	2,62,392
(e)	TDS Recoverable	7,84,924	6,65,453
(f)	Income Tax Refundable FY 19-20	9,02,490	9,02,490
(g)	Income Tax Refundable FY 22-23	1,88,640	1,88,640
(h)	Income Tax Refundable FY 23-24	4,49,320	-
(i)	Income Tax Paid Under Protest	24,47,775	24,47,775
	Total	**11,87,64,537**	**11,24,51,618**
13	**Revenue from operations**		
(a)	Interest & Penal Interest on Loan From Member	2,01,12,138	2,19,47,985
(b)	Interest on Fixed Deposit	78,49,174	66,54,449
(c)	Other operating revenue	-	-
	Total Revenue from operations	**2,79,61,312**	**2,86,02,434**
14	**Other income**		
(a)	Bank Charges Recovered	5,500	14,500
(b)	Dividend From DSC Bank	-	2,563
(c)	Postage Exp. Recovery	2,88,567	3,70,038
(d)	Misc Income	32,431	-
(e)	Admission Fee	2,22,000	1,21,000
	Total other income	**5,48,498**	**5,08,101**
15	**Employee benefits expense**		
(a)	Salaries, wages, bonus and other allowances	31,29,941	39,46,401
(b)	**Contribution to provident and other funds**		
	Employee's Contribution to PF	-	-
	Employer's Contribution to ESI	39,105	32,592
(c)	Ex-gratia	8,00,000	-
(d)	Staff Welfare Expenses	97,000	-
	Total Employee benefits expense	**40,66,046**	**39,78,993**
16	**Interest Paid to Members**		
(a)	Interest on CD & OD Accounts of Members	1,08,05,204	1,07,04,371
(b)	Interest on Fixed Deposit of Members	-	2,02,040
	Total Interest cost	**1,08,05,204**	**1,09,06,411**

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

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March, 2025

(Amount in Rs.)

Note	Particulars	31 March 2025	31 March 2024
17	**Depreciation and amortization expense**		
(a)	on tangible assets (Refer note 8)	2,16,081	1,86,774
	Total Depreciation and amortization expense	**2,16,081**	**1,86,774**
18	**Other Expenses**		
(a)	AGM Expenses	8,43,941	7,22,975
(b)	AMC Expense	42,480	41,300
(c)	Arbitration Fees & Exp. (Net)	1,81,326	1,70,143
(d)	Audit Fees - Statutory & Concurrent	1,32,160	1,32,160
(e)	Bank Charges	40,563	34,628
(f)	Computer Program/ Software Exp.	1,95,747	3,09,160
(g)	Conveyance Exp.	3,30,430	2,57,120
(h)	Elect. & water Charges	2,84,510	2,41,280
(i)	Election Expenses	22,47,826	-
(j)	Festival & Pooja Exp.	70,418	64,565
(k)	Insurance	20,025	23,630
(l)	Legal Charges & Prof. Fees	12,47,530	6,61,770
(m)	Misc. Exp.	2,676	11,593
(n)	Office Maintenance & Security Exp.	3,30,087	1,97,469
(o)	Office Tea & Snacks Exp.	1,37,084	1,47,562
(p)	Performance Incentive	1,11,396	-
(q)	Postage Exp.	2,62,960	3,22,326
(r)	Printing & Stationary Exp.	1,44,794	1,18,785
(s)	Recovery Fees	809	(477)
(t)	Rent	14,24,280	13,46,870
(u)	Repairs & Maint incl. Renovation	75,644	34,888
(v)	Shubhkamna Rashi	60,500	34,100
(w)	Subscribtions & Donations	10,250	23,650
(x)	Telephone Exp.	1,77,282	1,78,634
	Total	**83,74,718**	**50,74,131**

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 Interest Received and Interest Paid during the year

(Amount in Rs.)

Sl No	Particulars	31 March 2025	31 March 2024
A	**Interest & Penal Interest on Loan From Member**		
1	**Interest On Loan to Members**		
	Interest Received during the year	16,420,679	20,549,549
	ADD: Interest recoverable as on 31.03.25	97,195,336	93,039,350
	LESS: Current Interest Income waived on Scheme Closure	(71,129)	(262,125)
	LESS: Interest recoverable as on 31.03.24	(93,039,350)	(91,120,449)
		20,505,536	**22,206,325**
2	**Penal Interest Charged**		
	Interest Received during the year	1,785,071	2,203,159
	ADD: Interest recoverable as on 31.03.25	12,619,583	11,444,967
	LESS: Current Interest Income waived on Schme Closure	(21,339)	(78,638)
	LESS: Interest recoverable as on 31.03.24	(11,444,967)	(10,345,449)
		2,938,348	**3,224,039**
3	**Gross Interest and Penal Interest for the year (1+2)**	23,443,884	25,430,364
4	LESS: Provision for Doubtful Recovery of Interest on Loans to Members	3,331,746	3,482,379
	Interest & Penal Interest on Loan From Member (3-4)	**20,112,138**	**21,947,985**
B	**Interest on Fixed Deposit**		
	Interest Income on Fixed Deposits		
	Interest Received during the year	6,650,724	4,658,023
	ADD : TDS deducted during the year	784,924	665,486
	ADD: Interest recoverable as on 31.03.25	3,914,077	3,500,551
	Less : Interest Short Rec'd	-	(33)
	LESS: Interest recoverable as on 31.03.24	(3,500,551)	(2,169,578)
		7,849,174	**6,654,449**
	Total Interest on Fixed Deposit	**7,849,174**	**6,654,449**
C	**Interest Paid to Members On CD & OD Accounts of Members**		
1	**On CD & OD Accounts of Members**		
	Interest Paid during the year	10,805,204	10,704,371
	ADD: Intt. Payable as on 31.03.25	-	-
	LESS: Intt. Payable as on 31.03.24	-	-
		10,805,204	**10,704,371**
	Total Interest On CD & OD Accounts of Members	**10,805,204**	**10,704,371**
D	**Interest Paid to Members On Fixed Deposit of Members**		
1	**On Fixed Deposit of Members**		
	Interest Paid during the year	-	164,436
	ADD: Intt. Payable as on 31.03.24 - Transferred to Welfare Fun	-	2,367,380
	LESS: Intt. Payable as on 31.03.23	-	(2,329,776)
		-	**202,040**
	Total Interest on Fixed Deposit of Members	**-**	**202,040**

Saini Co-op Thrift & Credit Society
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SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

DETAILS OF FIXED ASSETS FORMING PART OF THE BALANCE SHEET AS ON 31.03.2025

(Amount in Rs.)

S. No.	BLOCK OF ASSETS	RATE OF DEPRECIATION	W.D.V. AS ON 31.03.2024	ADDITIONS Before 30.09.24	ADDITIONS After 30.09.24	SALES	TOTAL	DEPRECIATION FOR THE YEAR	ADDITIONAL DEPRECIATION FOR THE YEAR	W.D.V. AS ON 31.03.2025
I	**BLOCK LAND & BUILDING**									
	Land		54,000	-	-	-	54,000	-	-	54,000
	Building		535,883	-	-	-	535,883	-	-	535,883
II	**BLOCK PLANT & MACHINERY**									
	Office equipment	15%	483,222	-	63,000	-	546,222	77,208		469,014
III	**BLOCK COMPUTER**									
	Computer & Printer	40%	84,315	53,454	166,651	-	304,420	88,438	-	215,982
IV	**BLOCK FURNITURE**									
	Furniture & Fixture	10%	504,350	-	-	-	504,350	50,435	-	453,915
	TOTAL		**1,661,770**	**53,454**	**229,651**	-	**1,944,875**	**216,081**	-	**1,728,794**

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

In terms of our Audit Report of even date
K.M.AGARWAL & CO.
CHARTERED ACCOUNTANTS
FRN-000853N

(VIKASH SINGH)
PARTNER
M. NO. 547719

HARISH SAINI
PRESIDENT

SUBHASH SAINI
SECRETARY

AMIT SAINI
TREASURER

Place: New Delhi
Date:

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

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SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

DETAILS OF FIXED DEPOSIT WITH BANK AS ON 31.03.2025

Sl No	FD No	Start Date	End Date	Principal Portion				Interest Portion						Remarks
				Opening Balance	Addition	Received	Closing Balance	Opening Balance	Addition	TDS	Short Interest Rec'd	Received	Closing Balance	
	D.S. Co.op Bank													
1	002158015621	April 21, 2023	April 21, 2024	6,500,000		6,500,000	-	399,147	28,358	2,836	-	424,669	-	
2	002158015632	May 22, 2023	May 22, 2024	6,000,000		6,000,000	-	333,911	64,288	6,429	-	391,770	-	
3	002158015662	June 15, 2023	June 15, 2024	4,000,000		4,000,000	-	205,449	61,267	6,127	-	260,589	-	
4	002158015667	July 01, 2023	July 01, 2024	3,000,000		3,000,000	-	145,069	55,971	5,598	-	195,442	-	
5	002158015680	July 20, 2023	July 20, 2024	7,500,000		7,500,000	-	337,019	168,429	16,843	-	488,605	-	
6	002158015681	July 20, 2023	July 20, 2024	3,000,000		3,000,000	-	134,807	67,372	6,737	-	195,442	-	
7	002158015694	August 14, 2023	August 14, 2024	3,000,000		3,000,000	-	121,621	82,023	8,203	-	195,441	-	
8	002158015696	August 18, 2023	August 18, 2024	7,000,000		7,000,000	-	278,743	198,437	19,844	-	457,336	-	
9	002158015701	September 05, 2023	September 05, 2024	3,000,000		3,000,000	-	110,054	94,875	9,488	-	195,441	-	
10	002158015702	September 19, 2023	September 19, 2024	7,000,000		7,000,000	-	239,154	240,975	24,097	-	456,032	-	
11	002158015703	October 18, 2023	October 18, 2024	6,500,000		6,500,000	-	188,003	261,615	26,162	-	423,456	-	
12	002158015705	November 28, 2023	November 28, 2024	8,000,000		8,000,000	-	174,191	385,541	38,554	-	521,178	-	
13	002158015723	December 19, 2023	December 19, 2024	2,500,000		2,500,000	-	44,963	131,417	13,142	-	163,238	-	
14	002158015731	January 23, 2024	January 23, 2025	5,000,000		5,000,000	-	59,828	295,453	29,544	-	325,737	-	
15	002158015743	February 12, 2024	February 12, 2025	5,000,000		5,000,000	-	42,952	314,205	31,421	-	325,736	-	
16	002158015750	February 19, 2024	February 19, 2025	3,000,000		3,000,000	-	22,120	192,827	19,283	-	195,664	-	
17	002158015758	March 07, 2024	March 07, 2025	8,000,000		8,000,000	-	33,376	542,002	54,200	-	521,178	-	
18	002158015766	April 12, 2024	April 12, 2025	-	4,000,000	-	4,000,000	-	288,407	28,841	-	-	259,566	
19	002158015767	April 22, 2024	April 22, 2025	-	8,000,000	-	8,000,000	-	560,044	56,004	-	-	504,040	
20	002158015770	May 09, 2024	May 09, 2025	-	3,000,000	-	3,000,000	-	199,063	19,906	-	-	179,157	
21	002158015775	May 24, 2024	May 24, 2025	-	8,000,000	-	8,000,000	-	505,681	50,568	-	-	455,113	
22	002158015801	June 11, 2024	June 11, 2025	-	2,000,000	-	2,000,000	-	119,118	11,913	-	-	107,205	
23	002158015808	June 20, 2024	June 20, 2025	-	4,500,000	-	4,500,000	-	259,526	25,953	-	-	233,573	
24	002158015809	July 05, 2024	July 05, 2025	-	3,500,000	-	3,500,000	-	190,600	19,060	-	-	171,540	
25	002158015815	July 20, 2024	July 20, 2025	-	7,500,000	-	7,500,000	-	385,265	38,527	-	-	346,738	
26	002158015816	July 20, 2024	October 20, 2025	-	3,000,000	-	3,000,000	-	154,106	15,411	-	-	138,695	
27	002158015821	August 16, 2024	August 16, 2025	-	3,000,000	-	3,000,000	-	137,789	13,779	-	-	124,010	
28	002158015827	September 05, 2024	September 05, 2025	-	3,000,000	-	3,000,000	-	125,795	12,580	-	-	113,215	
29	002158015829	September 19, 2024	September 19, 2025	-	7,500,000	-	7,500,000	-	292,869	29,287	-	-	263,582	
30	002158015836	October 18, 2024	October 18, 2025	-	7,000,000	-	7,000,000	-	231,394	23,140	-	-	208,254	
31	002158015841	November 28, 2024	November 28, 2025	-	8,500,000	-	8,500,000	-	211,504	21,151	-	-	190,353	
32	002158015847	December 21, 2024	December 21, 2025	-	2,500,000	-	2,500,000	-	50,368	5,037	-	-	45,331	
33	002158015863	February 14, 2025	February 14, 2026	-	6,000,000	-	6,000,000	-	58,069	5,807	-	-	52,262	
34	002158015865	February 25, 2025	February 25, 2026	-	5,000,000	-	5,000,000	-	37,165	3,717	-	-	33,448	
35	002158015879	March 10, 2025	March 10, 2026	-	6,000,000	-	6,000,000	-	25,718	2,572	-	-	23,146	
36	002158015885	March 25, 2025	March 25, 2026	-	2,500,000	-	2,500,000	-	3,062	306	-	-	2,756	
		Sub Total of DSC Bank		88,000,000	94,500,000	88,000,000	94,500,000	2,870,407	7,020,598	702,067	-	5,736,954	3,451,984	

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SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

DETAILS OF FIXED DEPOSIT WITH BANK AS ON 31.03.2025

Sl No	FD No	Start Date	End Date	Principal Portion				Interest Portion						Remarks
				Opening Balance	Addition	Received	Closing Balance	Opening Balance	Addition	TDS	Short Interest Rec'd	Received	Closing Balance	
	HDFC Bank													
1	50300780878632	April 15, 2023	July 16, 2024	3,500,000		3,500,000	-	220,550	76,561	7,656		289,455	0	
2	50300780880560	April 15, 2023	August 16, 2024	3,500,000		3,500,000	-	220,550	99,346	9,935		309,962	0	
3	50300780886492	April 15, 2023	September 16, 2024	3,000,000		3,000,000	-	189,043	104,682	10,468		283,257	-	
4	50300991039641	June 21, 2024	August 06, 2024	-	500,000	500,000	-	-	1,434	143		1,291	0	
5	50300997322814	July 02, 2024		-	500,000	500,000	-	-	1,059	106		953	0	
6	50300999805532	July 06, 2024		-	500,000	500,000	-	-	738	74		664	0	
7	50301001516370	July 09, 2024		-	500,000	500,000	-	-	656	66		590	0	
8	50301004230034	July 15, 2024		-	500,000	500,000	-	-	492	49		443	0	
9	50301011664519	July 16, 2024		-	500,000	500,000	-	-	2,828	283		2,545	0	
10	50301019985541	August 12, 2024		-	500,000	500,000	-	-	574	57		517	0	
11	50301023424907	August 19, 2024		-	500,000	500,000	-	-	383	38		345	0	
12	50301035419189	September 10, 2024		-	500,000	500,000	-	-	4,016	402		3,614	0	
13	50301035960582	September 11, 2024		-	500,000	500,000	-	-	3,969	397		3,572	0	
14	50301037051202	September 13, 2024		-	500,000	500,000	-	-	3,873	387		3,486	0	
15	50301033522627	September 06, 2024	August 06, 2027	-	500,000	500,000	-	-	5,603	914		4,689	0	
16	50301018181351	August 08, 2024	March 08, 2025	-	500,000	500,000	-	-	9,264	877		8,387	0	
17	50301004674984	July 16, 2024	January 17, 2026	-	3,800,000	-	3,800,000	-	198,157	19,512		-	178,645	
18	50301021909419	August 16, 2024	March 16, 2029	-	4,000,000	-	4,000,000	-	187,046	18,705		-	168,341	
19	50301038664348	September 17, 2024	March 18, 2026	-	3,200,000	-	3,200,000	-	125,635	12,564		-	113,072	
20	50301131409181	March 21, 2025			2,500,000	-	2,500,000	-	2,260	226		-	2,034	
		Sub Total of HDFC Bank		10,000,000	20,000,000	16,500,000	13,500,000	630,144	828,576	82,857		913,770	462,093	
				98,000,000	**114,500,000**	**104,500,000**	**108,000,000**	**3,500,551**	**7,849,174**	**784,924**	-	**6,650,724**	**3,914,077**	
							-						-	

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