

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

HO : 2420-21, Bazar Kamra Bangash, Darya Ganj, New Delhi- 110002

Admin Off : 4578, Aggarwal Road,15/15A 2nd Floor, Daryaganj , New Delhi - 110002

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BALANCE SHEET AS ON 31.03.2026

		(Amount in Rs.)		
	Particulars	Note	01st April 2025 to 31st March 2026	01st April 2024 to 31st March 2025
I	EQUITY AND LIABILITIES			
1	Members' Funds			
(a)	Share Capital	3	79,714,500.00	79,945,500.00
(b)	Reserves and surplus	4	154,611,553.00	148,760,824.00
			234,326,053.00	228,706,324.00
2	Non-current liabilities			
(a)	Other long-term liabilities	5	208,214,295.00	209,375,512.00
(b)	Long-term provisions	6	1,564,700.00	3,913,357.00
			209,778,995.00	213,288,869.00
3	Current liabilities			
(a)	Other current liabilities	7	663,142.00	628,301.00
(b)	Short-term provisions		-	-
			663,142.00	628,301.00
	Total		444,768,190.00	442,623,494.00
II	ASSETS			
1	Non-current assets			
(a)	Property, Plant and Equipment and Intangible assets			
(i)	Property, Plant and Equipment	8	39,694,740.00	1,728,794.00
(b)	Non- Current Investments	9	82,309,971.00	108,020,700.00
(c)	Long Term Loans and Advances	10	196,827,832.00	209,982,735.00
			318,832,543.00	319,732,229.00
2	Current assets			
(a)	Cash and bank balances	11	5,765,545.00	4,126,728.00
(b)	Short Term Loans and Advances	10	-	-
(c)	Other current assets	12	120,170,102.00	118,764,537.00
			125,935,647.00	122,891,265.00
	Total		444,768,190.00	442,623,494.00
	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

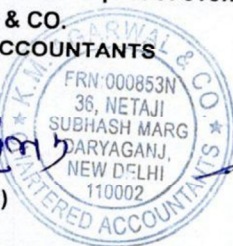
K.M.AGARWAL & CO.**CHARTERED ACCOUNTANTS**

FRN-000853N

(VIKASH SINGH)

PARTNER

M. NO. 547719

HARISH SAINI
PRESIDENTSUBHASH SAINI
SECRETARYAMIT SAINI
TREASURER

Place: New Delhi

Date:



SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

HO : 2420-21, Bazar Kamra Bangash, Darya Ganj, New Delhi- 110002

Admin Off : 4578, Aggarwal Road, 15/15A 2nd Floor, Daryaganj , New Delhi - 110002

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2026

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(Amount in Rs.)

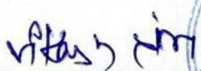
Particulars	Note	01st April 2025 to 31st March 2026	01st April 2024 to 31st March 2025
A INCOME			
I Revenue from operations	13	27,124,340	27,961,312
II Other Income	14	537,797	548,498
A Total Income (I+II)		27,662,137	28,509,810
B EXPENDITURE			
III Employee benefits expense	15	3,091,391	4,066,046
IV Interest to Members	16	9,410,102	10,805,204
V Depreciation and amortization expense	17	944,359	216,081
VI Other expenses	18	5,131,389	8,374,718
B Total expenses (III + IV + V + VI)		18,577,241	23,462,049
VII Profit before tax (A - B)		9,084,896	5,047,761
VIII Tax expense:			
(a) Previous Year tax		1,044,064	32,500
(b) Current tax		285,200	258,516
Total Taxes		1,329,264	291,016
IX Surplus / (Deficit) for the year (VII - VIII)		7,755,632	4,756,745
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)
PARTNER
M. NO. 547719




HARISH SAINI
PRESIDENT


SUBHASH SAINI
SECRETARY


AMIT SAINI
TREASURER



Place: New Delhi

Date:

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RECEIPT & DISBURSEMENT ACCOUNT FOR THE PERIOD FROM 01.04.2025 to 31.03.2026

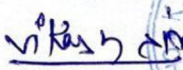
RECEIPTS	Amount	DISBURSEMENTS	Amount
OPENING BALANCE			
Cash in Hand	179,195	Interest Paid on CD & OD Accounts of Members	9,410,102
Cheque in Hand	-	Salaries, wages, bonus and other allowances	2,883,492
Delhi State Coop Bank Ltd.	2,444,297	Employer's Contribution to PF	-
HDFC Bank Ltd	573,110	Employer's Contribution to ESI	26,491
UCO Bank Ltd.	930,126	Ex-gratia	103,108
Interest On Loan and Advance to Members	18,027,094	Staff Welfare Expenses	78,300
Penal Interest Received	2,296,362	AGM Expenses	1,108,148
Interest on FD Received from Bank (Excl. TDS)	7,238,972	AMC Expense	21,240
Bank Charges Recovered	8,000	Arbitration Fees & Exp. (Net)	(56,361)
Dividend From DSC Bank	-	Audit Fees - Statutory & Concurrent	132,160
Postage Exp. Recovery	517,712	Bank Charges	49,380
Misc Income	12,085	Conveyance Exp.	137,960
Admission Fee	-	Elect. & water Charges	189,405
Amount Credited on account of		Election Expenses	-
Share Capital	1,610,000	Festival & Pooja Exp.	56,630
Compulsory Deposit	3,621,396	House Tax	31,000
Optional Deposit	23,916,275	Insurance	20,025
Welfare Fund Contributable	7,063,200	Legal Charges & Prof. Fees	659,610
Building Fund	-	Misc. Exp.	(53)
Welfare Fund Old	240,200	Office Expenses	642,083
		Office Tea & Snacks Exp.	108,061
Other Inflow		Performance Incentive	267,327
Loan Principal	69,249,371	Postage Exp.	435,971
Fixed Deposit with Bank - Redeemed	115,000,000	Printing & Stationary Exp.	187,526
Fixed Asset - Sold	-	Recovery Fees	286
Other Advance (Opening Balance)	52,500	Rent	474,760
Other Liability (Closing Balance)	663,142	Repairs & Maintenance	224,418
		Shubhkamna Rashi	40,700
		SMS and Website Related Expenses	15,340
		Software Exp.	280,303
		Subscriptions & Donations	25,000
		Telephone Exp.	80,470
		Income Tax Paid Previous Year	1,044,064
		Amount debited on account of	
		Share Capital	1,841,000
		Compulsory Deposit	2,799,300
		Optional Deposit	25,899,588
		Welfare Fund Contributable	3,881,255
		Dividend	4,757,019
		Education Fund	50,000
		Welfare Fund Old	1,264,002
		Provision for Salary of Retrench Employees	-
		Provision For Doubtful Recovery Of Loans	2,033,481
		Short /(Excess) Interest Rec'd	83
		Other Outflow	
		Loan Principal	56,126,968
		Fixed Deposit with Bank - Invested	89,289,271
		Fixed Asset - Addition	38,910,305
		Other Advance (Closing Balance)	20,000
		Other Liability (Opening Balance)	628,301
		Income Tax Paid (Old Year)	1,699,973
		CLOSING BALANCE	
		Cash in Hand	105,082
		Cheque in Hand	-
		Delhi State Coop Bank Ltd.	4,765,796
		HDFC Bank Ltd	759,472
		UCO Bank Ltd.	135,195
TOTAL	253,643,037	TOTAL	253,643,037

In terms of our Audit Report of even date

K.M.AGARWAL & CO.

CHARTERED ACCOUNTANTS

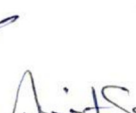
FRN-000853N


 (VIKASH SINGH)
 PARTNER
 M. NO. 547719




 HARISH SAINI
 PRESIDENT


 SUBHASH SAINI
 SECRETARY


 AMIT SAINI
 TREASURER



Place: New Delhi
 Date:

SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March 2026

Note	Particulars	(Amount in Rs.)	
		01st April 2025 to 31st March 2026	01st April 2024 to 31st March 2025
3	MEMBER'S FUNDS		
(a)	SHARE MONEY		
	Opening Balance	79,945,500.00	77,093,500.00
	Add: Amount Credited During The Year	1,610,000.00	4,285,500.00
	Less: Amount Debited During The Year	(1,841,000.00)	(1,433,500.00)
	Closing Balance	79,714,500.00	79,945,500.00
	Total Member's Fund	79,714,500.00	79,945,500.00
4	RESERVES AND SURPLUS		
(a)	RESERVE FUND		
	Opening Balance	60,541,492.00	58,355,492.00
	Add: Transfer of Last year surplus as per AGM	1,189,186.00	2,186,000.00
	Add: Amount Credited During The Year	-	-
	Less: Amount Debited During The Year	-	-
	Closing Balance	61,730,678.00	60,541,492.00
(b)	WELFARE FUND		
	Opening Balance	5,714,314.00	6,241,867.00
	Add: Transfer of Last year surplus as per AGM	-	-
	Add: Amount Credited During The Year	240,200.00	272,617.00
	Less: Amount Debited During The Year	(1,264,002.00)	(800,170.00)
	Closing Balance	4,690,512.00	5,714,314.00
(c)	EDUCATION FUND		
	Opening Balance	-	-
	Add: Transfer of Last year surplus as per AGM	50,000.00	50,000.00
	Add: Amount Credited During The Year	-	-
	Less: Amount Debited During The Year	(50,000.00)	(50,000.00)
	Closing Balance	-	-
(d)	BAD DEBTS FUND		
	Opening Balance	23,966,619.00	23,632,619.00
	Add: Transfer of Last year surplus as per AGM	336,000.00	334,000.00
	Add: Amount Credited During The Year	-	-
	Less: Amount Debited During The Year	-	-
	Closing Balance	24,302,619.00	23,966,619.00
(e)	BUILDING FUND		
	Opening Balance	7,862,372.00	7,196,372.00
	Add: Transfer of Last year surplus as per AGM	-	-
	Add: Amount Credited During The Year	-	666,000.00
	Less: Amount Debited During The Year	-	-
	Closing Balance	7,862,372.00	7,862,372.00



SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March 2026

Note	Particulars	(Amount in Rs.)	
		01st April 2025 to 31st March 2026	01st April 2024 to 31st March 2025
4	RESERVES AND SURPLUS		
(f)	COMMON GOODS FUND		
	Opening Balance		
	Add: Transfer of Last year surplus as per AGM	32,386.00	32,386.00
	Add: Amount Credited During The Year	-	-
	Less: Amount Debited During The Year	-	-
	Closing Balance	32,386.00	32,386.00
(g)	DIVIDEND EQUALISATION FUND		
	Opening Balance		
	Add: Transfer of Last year surplus as per AGM	8,898,661.00	8,813,834.00
	Add: Amount Credited During The Year	2,398,000.00	5,397,000.00
	Less: Amount Debited During The Year	-	-
	Closing Balance	(4,757,019.00)	(5,312,173.00)
		6,539,642.00	8,898,661.00
(h)	ELECTION EXP. FUND		
	Opening Balance		
	Add: Transfer of Last year surplus as per AGM	150,000.00	150,000.00
	Add: Amount Credited During The Year	-	-
	Less: Amount Debited During The Year	-	-
	Closing Balance	150,000.00	150,000.00
(i)	FESTIVAL EXP. FUND		
	Opening Balance		
	Add: Transfer of Last year surplus as per AGM	444,173.00	444,173.00
	Add: Amount Credited During The Year	-	-
	Less: Amount Debited During The Year	-	-
	Closing Balance	444,173.00	444,173.00
(j)	PROVISION FOR DOUBTFUL RECOVERY OF LOANS TO MEMBERS		
	Opening Balance		
	Add: Transfer of Last year surplus as per AGM	25,672,468.00	23,490,000.00
	Add: Amount Credited During The Year	559,559.00	555,776.00
	Less: Amount Debited During The Year	3,001,454.00	3,331,746.00
	Closing Balance	(2,033,481.00)	(1,705,054.00)
		27,200,000.00	25,672,468.00
(k)	SHARE TRANSFER FUND		
	Opening Balance		
	Add: Transfer of Last year surplus as per AGM	32,200.00	32,200.00
	Add: Amount Credited During The Year	-	-
	Less: Amount Debited During The Year	-	-
	Closing Balance	32,200.00	32,200.00



SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March 2026

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Note Particulars

4 RESERVES AND SURPLUS

	01st April 2025 to 31st March 2026	(Amount in Rs.) 01st April 2024 to 31st March 2025
(l) WELFARE FUND- CONTRIBUTABLE		
Opening Balance		
Add: Amount Credited During The Year	10,689,394.00	6,209,400.00
Less: Amount Debited During The Year	7,063,200.00	7,362,600.00
Closing Balance	(3,881,255.00)	(2,882,606.00)
	<u>13,871,339.00</u>	<u>10,689,394.00</u>
(m) DISTRIBUTABLE PROFITS		
Opening Balance		
Add: Surplus for the year as per I&E Account	4,756,745.00	8,745,776.00
Less: Transfer to Various Funds as per AGM	7,755,632.00	4,756,745.00
(i) Bad Debt Fund		
(ii) Dividend Equalisation Fund	(336,000.00)	(334,000.00)
(iii) Education Fund	(2,398,000.00)	(5,397,000.00)
(iv) Provision For Doubtful Recovery of Loans to Members	(50,000.00)	(50,000.00)
(v) Reserve Fund	(559,559.00)	(555,776.00)
(vi) Welfare Fund	(1,189,186.00)	(2,186,000.00)
(vii) Salary of Retrench Employees		
Closing Balance	(224,000.00)	(223,000.00)
	<u>7,755,632.00</u>	<u>4,756,745.00</u>
Total Reserve and Surplus	<u>154,611,553.00</u>	<u>148,760,824.00</u>

5 Other long-term liabilities (Member Liability)

(a) Compulsory Deposit		
Opening Balance		
Add: Amount Credited During The Year	83,394,312.00	81,704,475.00
Less: Amount Debited During The Year	3,621,396.00	4,420,518.00
Closing Balance	(2,799,300.00)	(2,730,681.00)
	<u>84,216,408.00</u>	<u>83,394,312.00</u>
(b) Optional Deposit		
Opening Balance		
Add: Amount Credited During The Year	125,981,200.00	126,473,864.00
Less: Amount Debited During The Year	23,916,275.00	24,087,652.00
Closing Balance	(25,899,588.00)	(24,580,316.00)
	<u>123,997,887.00</u>	<u>125,981,200.00</u>
Total Other long-term liabilities (A+B)	<u>208,214,295.00</u>	<u>209,375,512.00</u>



SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March 2026

Note	Particulars	(Amount in Rs.)	
		01st April 2025 to 31st March 2026	01st April 2024 to 31st March 2025
6	Long Term Provisions		
(a)	Provision for employee benefits		
	Provision for Salary of Retrench Employees		
	Opening Balance	873,000.00	650,000.00
	Add: Transfer of Last year surplus as per AGM	224,000.00	223,000.00
	Less: Payment Made During the Year	-	-
	Closing Balance	<u>1,097,000.00</u>	<u>873,000.00</u>
(b)	Other provisions		
	Provision For Income Tax - Old	182,500.00	2,781,841.00
	Provision For Income Tax - Current Year	285,200.00	258,516.00
	Other (specify nature)	-	-
		<u>467,700.00</u>	<u>3,040,357.00</u>
	Total Long Term Provisions (A+B)	<u>1,564,700.00</u>	<u>3,913,357.00</u>
7	Other current liabilities		
(a)	Expenses Payable	329,200.00	234,002.00
(b)	Staff Welfare Fund	277,831.00	277,831.00
(c)	TDS Payable	16,796.00	41,868.00
(d)	Unidentified Credit in bank	39,315.00	74,600.00
€	Interest on OD & CD	-	-
	Total Other current liabilities	<u>663,142.00</u>	<u>628,301.00</u>



SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March 2026

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 2025	589,883	469,014	453,915	215,982	1,728,794
Additions	38,695,465	146,400	68,440	-	38,910,305
Deductions/Adjustments	-	-	-	-	-
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 31 March 2026	39,285,348	615,414	522,355	215,982	40,639,099
At 31 March 2025	589,883	546,222	504,350	304,420	1,944,875
Depreciation/Adjustments					
At 1 April 2025	-	-	-	-	-
Additions	713,418	92,312	52,236	86,393	944,359
Deductions/Adjustments	-	-	-	-	-
At 1 April 2024	-	-	-	-	-
Additions	-	77,208	50,435	88,438	216,081
Deductions/Adjustments	-	-	-	-	-
At 31 March 2026	713,418	92,312	52,236	86,393	944,359
At 31 March 2025	-	77,208	50,435	88,438	216,081
Net Block					
At 31 March 2025	589,883	469,014	453,915	215,982	1,728,794
At 31 March 2026	38,571,930	523,102	470,119	129,589	39,694,740



SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March 2026

Note	Particulars	(Amount in Rs.)	
		01st April 2025 to 31st March 2026	01st April 2024 to 31st March 2025
9	INVESTMENTS		
(a)	Investments in Fixed Deposits		
	Fixed Deposits with Delhi State Coop. Bank, Darya Ganj Branch	62,000,000.00	94,500,000.00
	Fixed Deposits with HDFC Bank	20,289,271.00	13,500,000.00
		82,289,271.00	108,000,000.00
(b)	Investments in Shares		
	Shares of Delhi State Coop Bank Ltd. Of Rs. 50/- each	20,500.00	20,500.00
	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	100.00
		20,700.00	20,700.00
	Total Non Current Investment	82,309,971.00	108,020,700.00
10	Loans and advances		
	Unsecured		
(a)	Loans to Members		
	Opening Balance	209,930,235.00	208,654,957.00
	Add: Amount debited During The Year	56,126,968.00	64,055,018.00
	Less: Amount credited During The Year	(69,249,371.00)	(62,779,740.00)
	Closing Balance	196,807,832.00	209,930,235.00
(b)	Other Advances	20,000.00	52,500.00
		20,000.00	52,500.00
	Total Members Loans Outstanding	196,827,832.00	209,982,735.00
11	Cash and Bank Balances		
A	Cash and cash equivalents		
(a)	Cash on hand	105,082.00	179,195.00
		105,082.00	179,195.00
B	Other bank balances		
(a)	Delhi State Coop Bank Ltd. (A/c No. 11055)	4,765,796.00	2,444,297.00
(b)	HDFC Bank Ltd (A/c No. 5920.3333.66.6999)	759,472.00	573,110.00
(c)	UCOBank Ltd. (A/c No. 01150200000344)	135,195.00	930,126.00
		5,660,463.00	3,947,533.00
	Total Cash and bank balances	5,765,545.00	4,126,728.00



SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March 2026

Note	Particulars	(Amount in Rs.)	
		01st April 2025 to 31st March 2026	01st April 2024 to 31st March 2025
12	Other current assets		
(a)	Interest Accrued on FDRs with Bank	1,963,229.00	3,914,077.00
(b)	Interest Recoverable on Loans to Members	100,126,989.00	97,195,336.00
(c)	Penal Interest Recoverable from Defaulters	13,614,663.00	12,619,583.00
(d)	Security Deposit - Old Office	262,392.00	262,392.00
(e)	TDS Recoverable	587,564.00	784,924.00
(f)	Income Tax Refundable FY 19-20	-	902,490.00
(g)	Income Tax Refundable FY 22-23	188,640.00	188,640.00
(h)	Income Tax Refundable FY 23-24	449,320.00	449,320.00
(i)	Income Tax Refundable FY 24-25	529,530.00	
(j)	Income Tax Paid Under Protest	2,447,775.00	2,447,775.00
	Total	120,170,102.00	118,764,537.00



SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March 2026

Note	Particulars	(Amount in Rs.)	
		01st April 2025 to 31st March 2026	01st April 2024 to 31st March 2025
13	Revenue from operations		
(a)	Interest & Penal Interest on Loan From Member	21,248,735.00	20,112,138.00
(b)	Interest on Fixed Deposit	5,875,605.00	7,849,174.00
(c)	Other operating revenue	-	-
	Total Revenue from operations	27,124,340.00	27,961,312.00
14	Other income		
(a)	Bank Charges Recovered	8,000.00	5,500.00
(b)	Dividend From DSC Bank	-	-
(c)	Postage Exp. Recovery	517,712.00	288,567.00
(d)	Misc Income	12,085.00	32,431.00
(e)	Admission Fee	-	222,000.00
	Total other income	537,797.00	548,498.00
15	Employee benefits expense		
(a)	Salaries, wages, bonus and other allowances	2,883,492.00	3,129,941.00
(b)	Contribution to provident and other funds	-	-
	Employer's Contribution to PF	-	-
	Employer's Contribution to ESI	26,491.00	39,105.00
(c)	Ex-gratia	103,108.00	800,000.00
(d)	Staff Welfare Expenses	78,300.00	97,000.00
	Total Employee benefits expense	3,091,391.00	4,066,046.00
16	Interest to Members		
(a)	Interest on CD & OD Accounts of Members	9,410,102.00	10,805,204.00
(b)	Interest on Fixed Deposit of Members	-	-
	Total Interest cost	9,410,102.00	10,805,204.00



SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March 2026

Note	Particulars	(Amount in Rs.)	
		01st April 2025 to 31st March 2026	01st April 2024 to 31st March 2025
17	Depreciation and amortization expense		
(a)	on tangible assets (Refer note 8)	944,359.00	216,081.00
	Total Depreciation and amortization expense	944,359.00	216,081.00
18	Other Expenses		
(a)	AGM Expenses	1,108,148.00	843,941.00
(b)	AMC Expense	21,240.00	42,480.00
(c)	Arbitration Fees & Exp. (Net)	(56,361.00)	181,326.00
(d)	Audit Fees - Statutory & Concurrent	132,160.00	132,160.00
(e)	Bank Charges	49,380.00	40,563.00
(f)	Conveyance Exp.	137,960.00	330,430.00
(g)	Elect. & water Charges	189,405.00	284,510.00
(h)	Election Expenses	-	2,247,826.00
(i)	Festival & Pooja Exp.	56,630.00	70,418.00
(j)	House Tax	31,000.00	
(k)	Insurance	20,025.00	20,025.00
(l)	Legal Charges & Prof. Fees	659,610.00	1,247,530.00
(m)	Misc. Exp.	(53.00)	2,676.00
(n)	Office Expenses	642,083.00	330,087.00
(o)	Office Tea & Snacks Exp.	108,061.00	137,084.00
(p)	Performance Incentive	267,327.00	111,396.00
(q)	Postage Exp.	435,971.00	262,960.00
(r)	Printing & Stationary Exp.	187,526.00	144,794.00
(s)	Recovery Fees	286.00	809.00
(t)	Rent	474,760.00	1,424,280.00
(u)	Repairs & Maintenance	224,418.00	75,644.00
(v)	Shubhkamna Rashi	40,700.00	60,500.00
(w)	SMS and Website Related Expenses	15,340.00	
(x)	Software Exp.	280,303.00	195,747.00
(y)	Subscriptions & Donations	25,000.00	10,250.00
(z)	Telephone Exp.	80,470.00	177,282.00
	Total	5,131,389.00	8,374,718.00



SAINI CO- OPERATIVE THRIFT & CREDIT SOCIETY LTD**Details of Interest Received and Interest Paid during the year**

Sl No	Particulars	(Amount in Rs.)	
		01st April 2025 to 31st March 2026	01st April 2024 to 31st March 2025
A	Interest & Penal Interest on Loan From Member		
1	<u>Interest On Loan to Members</u>		
	Interest Received during the year	18,107,774	16,420,679
	ADD: Interest recoverable as on 31.03.26	100,126,989	97,195,336
	LESS: Current Interest Income waived on Scheme Closure	(80,680)	(71,129)
	LESS: Interest recoverable as on 31.03.25	(97,195,336)	(93,039,350)
		20,958,747	20,505,536
2	<u>Penal Interest Charged</u>		
	Interest Received during the year	2,320,566	1,785,071
	ADD: Interest recoverable as on 31.03.26	13,614,663	12,619,583
	LESS: Current Interest Income waived on Scheme Closure	(24,204)	(21,339)
	LESS: Interest recoverable as on 31.03.25	(12,619,583)	(11,444,967)
		3,291,442	2,938,348
3	Gross Interest and Penal Interest for the year (1+2)	24,250,189	23,443,884
4	LESS: Provision for Doubtful Recovery of Interest on Loans to Members	3,001,454	3,331,746
	Interest & Penal Interest on Loan From Member (3-4)	21,248,735	20,112,138
B	Interest on Fixed Deposit		
	<u>Interest Income on Fixed Deposits</u>		
	Interest Received during the year	7,238,972	6,650,724
	ADD : TDS deducted during the year	587,564	784,924
	ADD: Interest recoverable as on 31.03.26	1,963,229	3,914,077
	Less : Interest Short Rec'd	(83)	-
	LESS: Interest recoverable as on 31.03.25	(3,914,077)	(3,500,551)
		5,875,605	7,849,174
	Total Interest on Fixed Deposit	5,875,605	7,849,174
C	Interest Paid to Members On CD & OD Accounts of Members		
1	<u>On CD & OD Accounts of Members</u>		
	Interest Paid during the year	9,410,102	10,805,204
	ADD: Intt. Payable as on 31.03.26	-	-
	LESS: Intt. Payable as on 31.03.25	-	-
		9,410,102	10,805,204
	Total Interest On CD & OD Accounts of Members	9,410,102	10,805,204



SAINI CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March 2026

S. No.	BLOCK OF ASSETS	RATE OF DEPRECIATION	W.D.V. AS ON 01.04.2025	ADDITIONS		SALES	TOTAL	DEPRECIATION FOR THE YEAR	ADDITIONAL DEPRECIATION FOR THE YEAR	W.D.V. AS ON 31.03.2026
				Before 30.09.25	After 30.09.25					
I	BLOCK LAND & BUILDING Land - Bazar Kamra Bangash Building - Bazar Kamra Bangash Land - Aggarwal Road Building - Aggarwal Road	10%	54,000 535,883 - -	- - 31,561,284 7,134,181	- - - -	- - - -	54,000 535,883 31,561,284 7,134,181	- - - 713,418	- - - -	54,000 535,883 31,561,284 6,420,763
II	BLOCK PLANT & MACHINERY Office equipment	15%	469,014	146,400	-	-	615,414	92,312	-	523,102
III	BLOCK COMPUTER Computer & Printer	40%	215,982	-	-	-	215,982	86,393	-	129,589
IV	BLOCK FURNITURE Furniture & Fixture	10%	453,915	68,440	-	-	522,355	52,236	-	470,119
	TOTAL		1,728,794	38,910,305	-	-	40,639,099	944,359	-	39,694,740

Note

- 1) Depreciation On Building at Bazar Kamra Bangash and Both Land has not been provided as the value of the land & building is appreciating year to year.
- 2) Depreciation on all other assets other than mentioned in point 1 has been charged as per the rate prescribed under Income Tax Act 1961



DETAILS OF FIXED DEPOSIT WITH BANK AS ON 31.03.2026

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
D.S. Co.op Bank													
1	002158015766	April 12, 2024	April 12, 2025	4,000,000		4,000,000	-	259,566	10,559	1,056	-	269,069	-
2	002158015767	April 22, 2024	April 22, 2025	8,000,000		8,000,000	-	504,040	35,916	3,592	-	536,364	-
3	002158015770	May 09, 2024	May 09, 2025	3,000,000		3,000,000	-	179,157	24,422	2,442	-	201,137	-
4	002158015775	May 24, 2024	May 24, 2025	8,000,000		8,000,000	-	455,113	93,347	9,335	-	539,125	-
5	002158015801	June 11, 2024	June 11, 2025	2,000,000		2,000,000	-	107,205	29,872	2,987	-	134,090	-
6	002158015808	June 20, 2024	June 20, 2025	4,500,000		4,500,000	-	233,573	75,702	7,570	-	301,705	-
7	002158015887	April 22, 2025	April 22, 2026	-	8,000,000	8,000,000	-	-	44,201	4,420	-	39,781	-
8	002158015892	May 09, 2025	May 09, 2026	-	3,000,000	3,000,000	-	-	7,993	799	1	7,193	-
9	002158015809	July 05, 2024	July 05, 2025	3,500,000		3,500,000	-	171,540	71,859	7,187	-	236,212	-
10	002158015815	July 20, 2024	July 20, 2025	7,500,000		7,500,000	-	346,738	175,049	17,505	-	504,282	-
11	002158015816	July 20, 2024	October 20, 2025	3,000,000		3,000,000	-	138,695	127,805	12,780	-	253,720	-
12	002158015821	August 16, 2024	August 16, 2025	3,000,000		3,000,000	-	124,010	86,929	8,692	-	202,247	-
13	002158015827	September 05, 2024	September 05, 2025	3,000,000		3,000,000	-	113,215	98,430	9,843	-	201,802	-
14	002158015829	September 19, 2024	September 19, 2025	7,500,000		7,500,000	-	263,582	265,844	26,584	-	502,842	-
15	002158015836	October 18, 2024	October 18, 2025	7,000,000		7,000,000	-	208,254	290,071	29,007	-	469,318	-
16	002158015841	November 28, 2024	November 28, 2025	8,500,000		8,500,000	-	190,353	421,704	42,171	-	569,886	-
17	002158015847	December 21, 2024	December 21, 2025	2,500,000		2,500,000	-	45,331	136,404	13,640	-	168,095	-
18	002158015863	February 14, 2025	February 14, 2026	6,000,000		6,000,000	-	52,262	402,561	40,256	-	414,567	-
19	002158015865	February 25, 2025	February 25, 2026	5,000,000		5,000,000	-	33,448	345,872	34,588	-	344,732	-
20	002158015879	March 10, 2025	March 10, 2026	6,000,000		6,000,000	-	23,146	433,926	43,393	-	413,679	-
21	002158015885	March 25, 2025	March 25, 2026	2,500,000		2,500,000	-	2,756	188,456	18,846	-	172,366	-
22	002158015886	April 15, 2025	April 15, 2026	-	4,500,000	4,500,000	-	-	310,259	31,027	-	279,232	-
23	002158015907	July 11, 2025	July 11, 2026	-	3,500,000	3,500,000	-	-	173,223	17,322	-	155,901	-
24	002158015917	August 11, 2025	August 11, 2026	-	4,000,000	4,000,000	-	-	174,703	17,471	-	157,232	-
25	002158015924	August 21, 2025	August 21, 2026	-	3,000,000	3,000,000	-	-	125,290	12,529	-	112,761	-
26	002158015932	September 11, 2025	September 11, 2026	-	3,000,000	3,000,000	-	-	113,578	11,358	-	102,220	-
27	002158015933	September 22, 2025	September 22, 2026	-	5,000,000	5,000,000	-	-	178,779	17,878	-	160,901	-
28	002158015936	October 18, 2025	October 18, 2026	-	7,000,000	7,000,000	-	-	215,317	21,532	-	193,785	-
29	002158015816	October 20, 2025	October 20, 2026	-	3,000,000	3,000,000	-	-	91,150	9,115	-	82,035	-
30	002158015939	December 16, 2025	December 16, 2026	-	5,000,000	5,000,000	-	-	94,823	9,483	-	85,340	-
31	002004005166	March 10, 2026	June 10, 2026	-	2,500,000	2,500,000	-	-	7,534	753	-	6,781	-
32	002004005948	February 20, 2026	February 20, 2027	-	6,500,000	6,500,000	-	-	47,941	4,794	-	43,147	-
33	002004005949	February 25, 2026	February 25, 2027	-	5,500,000	5,500,000	-	-	35,668	3,567	-	32,101	-
34	002004005950	March 11, 2026	March 11, 2027	-	6,500,000	6,500,000	-	-	23,151	2,315	-	20,836	-
35	002004005951	March 25, 2026	March 25, 2027	-	3,000,000	3,000,000	-	-	3,205	321	-	2,884	-
				94,500,000	73,000,000	105,500,000	62,000,000	3,451,984	4,961,543	496,158		6,482,272	1,435,156

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DETAILS OF FIXED DEPOSIT WITH BANK AS ON 31.03.2026

SI 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	50301004674984/1	July 16, 2024	January 17, 2026	3,800,000		3,800,000	-	178,645	234,028	23,403	(1)	389,271			
2	50301021909419/1	August 16, 2024	March 16, 2029	4,000,000		-	4,000,000	168,342	316,241	31,624	-	-			452,959
3	50301038664348/1	September 17, 2024	March 18, 2026	3,200,000		3,200,000	-	113,072	236,335	23,633	-	325,774			
4	50301131409181/1	March 21, 2025		2,500,000	-	2,500,000	-	2,034	822	82	(83)	2,857			
5	50301004674984/2	January 17, 2026	July 18, 2027	-	4,189,271	-	4,189,271	-	54,782	5,478	-	-			49,304
6	50301270647330/1			-		-	-	-	9,719	972	-	8,747			
7	50301279582298/1			-		-	-	-	9,719	972	-	8,747			
8	50301297342362/1			-		-	-	-	23,738	2,374	-	21,364			
9	50301314999192/1		April 02, 2026	-	8,600,000	-	8,600,000	-	22,973	2,297	-	-			20,676
10	50301323861325/1	March 18, 2026	May 03, 2026	-	3,500,000	-	3,500,000	-	5,705	571	-	-			5,134
				13,500,000	16,289,271	9,500,000	20,289,271	462,093	914,062	91,406	(84)	756,760			528,073
									-	(0)					
				108,000,000	89,289,271	115,000,000	82,289,271	3,914,077	5,875,605	587,564	(83)	7,238,972			1,963,229

