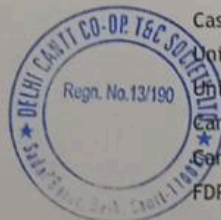


DELHI CANTONMENT CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
1/206/76 SD Mandir, Sadar Bazar, Delhi Cantt. New Delhi -110010

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDING 31.03.2025

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
Opening Balance		Share Money Refunded	62,000.00
Cash-in-hand	10,598.00	Compulsory Deposit	312,706.00
FDRs with Banks	25,426,706.00	Interest Payable	1,832,239.00
Union Bank of India(S.B)	54,669.12	Cooperative Education Fund	3,982.00
Canara Bank(SB)	143,108.00	Salary Payable	20,225.00
Union Bank of India(FDR/Flexi)	2,095,000.00	Audit Fee Payable	35400.00
Canara Bank(FDR/Flexi)	904814.00	Expenses Payable	62,242.00
Share Money	461,500.00	Loan To Members	8,230,000.00
Compulsory Deposit	1,667,552.00	Annual Maintainence expenses	12,000.00
Optional Deposits-Members	159,000.00	Salary To Staff	218,967.00
Loan Repayment By Members	8,448,870.00	Website Expenses	2,500.00
Interest Received On Loans	905514.00	Bank Charges	512.23
Miscellaneous Income	3300.00	Misc.Expenses	5,965.00
TDS Refund	165159.00	Repair and Maintenance	133175.00
Interest Recd on Flexi / Fixed	1,913,372.00	Electricity Expenses	12,339.00
Interest-Others	10206.00	Annual General Meeting Expenses	134,309.00
Admission Fee	3,000.00	Rent Paid	14400.00
		Rates and Taxes	6,106.00
		Festival Expenses	326,500.00
		Internet Lease Rent	6,000.00
		Dividend Payable	55,754.00
		Postage and Courier	13,918.00
		Printing & Stationary	6,041.00
		Closing Balances	
		Cash-in-hand	9,265.00
		Union Bank of India--Fixed/Flexi	2,035,000.00
		Union Bank of India	54,490.89
		Canara Bank-Fixed/Flexi	1482699.00
		Canara Bank	524,003.00
		FDRs with Banks	26,759,630.00
TOTAL RS.	42372368.12	TOTAL RS.	42372368.12



AS PER OUR REPORT OF EVEN DATE

DELHI CANTONMENT CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

For Singh Ravinder & Co.

Chartered Accountants

Firm Regn No. 032821N

(CA Ravinder Singh)
Proprietor



PRESIDENT

Place : New Delhi

Dated : 11/08/2025

SECRETARY

TREASURER

PART II - Form of STATEMENT OF INCOME & EXPENDITURE
DELHI CANTONMENT CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
1/206/76 SD Mandir, Sadar Bazar, Delhi Cantt. New Delhi -110010
Regn. No. :13/190 dated: 18.11.1960

Income & Expenditure Account for the year ending 31st March, 2025

	Particulars	Note No.	31.03.2025	31.03.2024
I.	Income:			
(a)	Revenue from operations	12	3,042,333.00	2,808,512.00
(b)	Other Income	13	16,506.00	37,857.00
	Total Income		3,058,839.00	2,846,369.00
II.	Expenses:			
(b)	Depreciation and amortization Expense	7	12,389.00	15,156.00
(c)	Finance Cost	14	2,031,923.00	1,941,178.00
(d)	Other Expenses	15	949,197.23	690,947.27
	Total Expense		2,993,509.23	2,647,281.27
III.	Excess of Income over Expenditure (I -II)		65,329.77	199,087.73
	Appropriation:			
	Transfer to Dividend Account		62,804.00	60,424.00
	Transfer to Coop Ed Fund		1,307.00	3,982.00
	Transfer From Balance Sheet-I&E A/c		-15,113.23	84,909.73
	Transfer to Reserve Fund		16,332.00	49,772.00
	SURPLUS/DEFICIT		65,329.77	199,087.73



The accompanying notes 1 to 15 are an integral part of Financial statements

As per our report of even date attached

The Delhi Cantonment Co-op T&C Society Ltd.

For Singh Ravinder & Co.

Chartered Accountants

Firm Regn No. 032821N

(Signature)

(CA Ravinder Singh)

Proprietor



(Signature)
President

(Signature)
Secretary

(Signature)
Treasurer

PLACE: DELHI

DATED: 11/08/2025

PART I - Form of BALANCE SHEET
DELHI CANTONMENT CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
1/206/76 SD Mandir, Sadar Bazar, Delhi Cantt. New Delhi -110010
Regn. No. :13/190 dated: 18.11.1960

Balance Sheet as on 31st March' 2025

(Amount in INR)

	Particulars	Note No.	31.03.2025	31.03.2024
I.	<u>EQUITY AND LIABILITIES</u>			
(1)	<u>Owners' Fund</u>			
	(a) Share Capital	3	6,679,900.00	6,280,400.00
	(b) Reserve & Surplus	4	5,035,340.89	4,549,481.12
	Total		11,715,240.89	10,829,881.12
(2)	<u>Non-current Liabilities</u>			
	(a) Long-terms Borrowings	5	28,070,627.00	26,556,781.00
	Total		28,070,627.00	26,556,781.00
(3)	<u>Current Liabilities</u>			
	(a) Other Current Liabilities	6	3,275,861.00	3,617,745.00
	Total		3,275,861.00	3,617,745.00
	Grand Total		43,061,728.89	41,004,407.12
II.	<u>ASSETS</u>			
1.	<u>Non-current Assets</u>			
	(a) Property, Plant & Equipment and Intangible assets	7	86,668.00	99,057.00
	(i) Property, Plant & Equipment	8	11,525,904.00	11,744,774.00
	(b) Long Term Loans & Advances		11,612,572.00	11,843,831.00
	Total			
2.	<u>Current Assets</u>			
	(a) Cash and bank balances	9	4,105,457.89	3,208,189.12
	(b) Other current assets	10	117,246.00	106,278.00
	(b) Other non current assets	11	27,226,453.00	25,846,109.00
	Total		31,449,156.89	29,160,576.12
	Grand Total		43,061,728.89	41,004,407.12

The accompanying notes 1 to 15 are an integral part of Financial statements

As per our report of even date attached

For Singh Ravinder & Co.

Chartered Accountants

Firm Regn No. 032821N

The Delhi Cantonment Co-op T&C Society Ltd.

(CA Ravinder Singh)
Proprietor



President

Secretary

Treasurer

PLACE: DELHI

DATED: 11/08/2025

DELHI CANTONMENT CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD,
Notes forming part of the Financial Statements for the year ended, 31 March 2025

Note 3

Share Capital	31.03.2025	31.03.2024
	Rs.	Rs.
Share Money	6,679,900.00	6,280,400.00
Total	6,679,900.00	6,280,400.00

Note 4

Reserves & Surplus	31.03.2025	31.03.2024
	Rs.	Rs.
Reserve Fund	4,032,674.91	3,531,701.91
Bad Debt Fund	26,387.05	26,387.05
Income & Expenditure Account	976,278.93	991,392.16
Total	5,035,340.89	4,549,481.12

Note 5

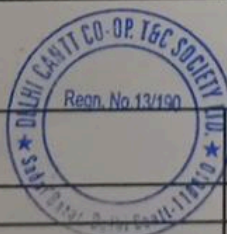
Long-Term Borrowings	31.03.2025	31.03.2024
	Rs.	Rs.
Compulsory Deposits	27,911,627.00	26,556,781.00
Other Deposit-Members	159,000.00	-
Total	28,070,627.00	26,556,781.00

Note 6

Other current liabilities	31.03.2025	31.03.2024
	Rs.	Rs.
Interest Payable on Comp Deposits	2,915,372.00	3,065,972.00
Audit Fee Payable	29,500.00	35,400.00
Dividend Payable	308,422.00	435,629.00
Coop Ed Fund	1,307.00	3,982.00
Electricity Expenses Payable	260.00	55,762.00
Salary payable	21,000.00	21,000.00
Total	3,275,861.00	3,617,745.00

Note 8

Long Term Loans & Advances	31.03.2025	31.03.2024
	Rs.	Rs.
Loan to Members (Regular)	11,525,904.00	11,744,774.00
Total	11,525,904.00	11,744,774.00



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TREASURER

Note 9

Cash and bank balances	31.03.2025	31.03.2024
	Rs.	Rs.
(A) Cash and Cash Equivalents		
a) Balance with Bank		
Flexi A/c -Union Bank of India	2,035,000.00	2,095,000.00
Flexi A/c -Canara Bank	1,482,699.00	904,814.00
Canara Bank	524,003.00	143,108.00
Union Bank of India	54,490.89	54,669.12
b) Cash in Hand	9,265.00	10,598.00
Total	4,105,457.89	3,208,189.12

Note 10

Other Current Assets	31.03.2025	31.03.2024
	Rs.	Rs.
Interest Recoverable on Loan	117,246.00	106,278.00
Total	117,246.00	106,278.00

Note 11

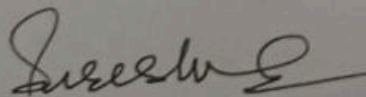
Other Non Current Assets	31.03.2025	31.03.2024
	Rs.	Rs.
Shares-DSCB Ltd. (At cost)	3,300.00	3,300.00
Shares-DSCU Ltd. (At cost)	100.00	100.00
Security Deposits- Electricity & Router	5,500.00	5,500.00
TDS	457,923.00	410,503.00
FDR with banks	26,759,630.00	25,426,706.00
Total	27,226,453.00	25,846,109.00

Note 12

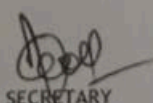
Revenue from operations	31.03.2025	31.03.2024
	Rs.	Rs.
Interest on Loan	3,042,333.00	2,808,512.00
Total	3,042,333.00	2,808,512.00

Note 13

Other Income	31.03.2025	31.03.2024
	Rs.	Rs.
Misc Receipts	3,300.00	16,695.00
Interest on SB A/c	1,566.00	1,545.00
Interest on Income Tax Refund	8,251.00	14,235.00
Interest on Security -TDPL	389.00	382.00
Admission Fee	3,000.00	5,000.00
Total	16,506.00	37,857.00

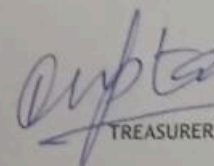


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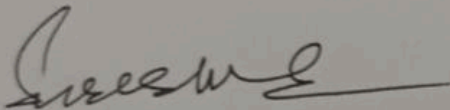
TREASURER

Note 14

Finance Costs	31.03.2025 Rs.	31.03.2024 Rs.
Interest on Compulsory Deposits	2,031,499.00	1,941,178.00
Interest on Optional Deposits	424.00	-
Total	2,031,923.00	1,941,178.00


Note 15

Other Expenses	31.03.2025 Rs.	31.03.2024 Rs.
Computer AMC	12,000.00	12,000.00
Salary To Staff	239,192.00	247,900.00
Website Expenses	2,500.00	3,000.00
Bank Charges	512.23	903.27
Repair and Maintenance	133,175.00	4570.00
Electricity Expenses	12,599.00	13,257.00
Audit Fee	29,500.00	35,400.00
Water Exps.	12,586.00	6,480.00
Annual General Meeting Expenses	134,309.00	137,533.00
Rent Paid	14,400.00	14,400.00
Festival Expenses	326,500.00	201,600.00
Internet Lease Rent	6,000.00	6,000.00
Misc. Expenses	5,965.00	970.00
Postage and Courier	13,918.00	600.00
Printing & Stationary	6,041.00	6,334.00
TOTAL	949,197.23	690,947.27



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