THE BLUE CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LTD.

45-46, 1 st Floor, West Guru Angad Nagar,Opp. BSES Office, Laxmi Nagar, DELHI-110092

BALANCE SHEET AS AT 31-03-2023

(Amount in Rupees)

PREVIOUS YEAR	LIABILITIES			CURRENT YEAR
	CAPITAL ACCOUNT :			
59264548.00	SHARE MONEY		58509448.00	
	DEPOSITS :			
34166869.00	Compulsory Deposits	36545898.00		
425536346.00	Optional Deposits	436271436.00	472817334.00	531326782.00
	RESERVES & SURPLUS :			
17652142.00	Reserve Fund		19521180.00	
1749553.70	Bad Debts Fund		1849553.70	
2708142.00	Member Welfare Fund		2855342.00	
303077.76	Common Goods Fund		310191.30	
3579435.00	Building Fund		3581435.00	
221143.00	GBM Fund		221143.00	
4709550.00	Dividend Equalisation Fund		5450652.00	
7476151.54	Excess of Income over Expenses		7382080.33	41171577.33
	OTHER LIABILITIES :			
503800.00	Gratuity Fund		323800.00	
57000000.00	Prov. For Doutful Recovery of Intt.		63000000.00	
314500.00	Suspense Receipts		329048.00	
13365.00	Jitender Nath Pathak - Advocate		147915.00	
11814.00	V. Gupta & Co.		0.00	
30240.00	Audit Fees Payable		90720.00	
21226.00	TDS Payable		34078.00	
100100.00	Salaries Payable		112350.00	64037911.00
615362003.00	TOTAL			636536270.33

PREVIOUS YEAR	ASSETS		CURRENT YEAR
1567428.00	**FIXED ASSETS :**		1535482.00
	INVESTMENTS :		
30000.00	600 Shares of D.S.Coop. Bank of Rs.50/- each		30000.00
	LOANS AND ADVANCES :		
311416010.00	Loan to Members		296461487.00
	OTHER ASSETS :		
268652199.00	Interest Recoverable on Loans	298202642.00	
30699072.00	Penal Interest Recoverable on Loans	36875765.00	
0.00	Advances to V. Gupta & Co.	55963.00	
750.00	Amt. Recoverable from Anil Saini on a/c of TDS	0.00	
17500.00	Amt. Recoverable from A. K. Pandey on a/c of TDS	17500.00	
53980.00	Amt. Recoverable from A. K. Mishra on a/c of TDS	48910.00	
10000.00	Security Deposits	10000.00	335210780.00
	CASH AND BANK BALANCES :		
97025.80	Cash in Hand	222780.80	
494678.50	D. S. Coop. Bank Ltd., Darya Ganj	714997.50	
2283630.70	Punjab National Bank, Shakarpur	2319812.03	
39729.00	IDBI BANK, ASHOK VIHAR	40931.00	3298521.33
615362003.00	TOTAL		636536270.33

AUDITOR'S REPORT
As per our separate report of even date.
For N. C. RAJ & ASSOCIATES
CHARTERED ACCOUNTANTS

THE BLUE COOP. (URBAN) THRIFT & CREDIT SOCIETY LTD.
Regn. No.784(U)
DELHI

PLACE : DELHI
DATED : 17-10-2023

PRESIDENT

SECRETARY

TREASURER

(RAHUL GOYAL)
PARTNER
M.NO. 093114
FRN 002249N
UDIN : 23093114BGTVCX4213

THE BLUE CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LTD.

45-46, 1 st Floor, West Guru Angad Nagar,Opp. BSES Office, Laxmi Nagar, DELHI-110092

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31-03-2023

(Amount in Rupees)

PREVIOUS YEAR	EXPENSES		CURRENT YEAR	PREVIOUS YEAR	INCOME		CURRENT YEAR
2884963.00	Interest Paid on C.D.	3019017.00		42802828.00	Intt. Recd. on Loans & Adv.	39240756.00	
32702766.00	Interest Paid on O.D.	33838702.00	36857719.00	3679457.00	Penal Intt. Recd. From Members	9024650.00	
1197600.00	Salaries to Staff		1348300.00	24628.00	Intt. Recd. from Banks on Saving A/C	21771.00	48287177.00
87350.00	Bonus to Staff		93600.00	500.00	Admission Fee		500.00
73388.00	Printing & Stationery Exp.		88494.00	3750.00	Dividend Recd. From DSC Bank		3750.00
7200.00	Computer Exp.		20948.00	16400.00	Bank Charges for Cheques Dishonoured		10036.00
37075.00	Office Tea & Snacks Exp.		44242.00	6710.00	Notice Charges		45184.00
47980.00	Electricity Charges		63220.00	59801.00	Arbitration Recovery		205335.00
6550.00	Water Charges		8330.00	43364.00	Misc. Receipts		0.00
23596.00	Telephone Exp.		24045.00				
113955.00	Conveyance Exp.		144880.00				
39025.00	Misc. Exp.		33254.00				
180823.00	Postage Exp.		59242.00				
0.00	M. C. Meeting Exp.		0.00				
2942.00	Property Tax		4724.00				
17200.00	Office Renovation Exp.		0.00				
12005.00	Repair & Maint. Exp.		14582.00				
653115.00	Arbitration Fees & Exp.		580721.00				
72000.00	Accountancy Charges		36000.00				
74250.00	AMC For Software		75000.00				
236205.00	GBM & Election Exp.		199150.00				
31470.00	Festival & Function Exp.		36260.00				
5460.00	Notice Charges		43844.00				
0.00	Recovery Commission		0.00				
43854.00	Staff Medical Exp.		52166.00				
27537.46	Bank Charges & Interest		52068.67				
393550.00	Legal & Professional Fees		1013650.00				
11857.00	Charity & Donations		18159.00				
9595.00	Late Fee & Intt. on TDS		1074.00				
0.00	Income Tax for A.Y.2018-19		92123.00				
35815.00	Depreciation		31946.00				
132160.00	Audit Fees		132160.00				
39161286.46			41169901.67				
7476151.54	Excess of Income Over Expenses		7382080.33				
46637438.00	TOTAL		48551982.00	46637438.00	TOTAL		48551982.00

AUDITOR'S REPORT

As per our separate report of even date.

For N. C. RAJ & ASSOCIATES

CHARTERED ACCOUNTANTS

Regn. No.784(U) DELHI

PLACE : DELHI

DATED : 17-10-2023

PRESIDENT SECRETARY TREASURER

(RAHUL GOYAL)

PARTNER

M.NO. 093114

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THE BLUE CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LTD.
45-46, 1 st Floor, West Guru Angad Nagar,Opp. BSES Office, Laxmi Nagar, DELHI-110092

RECEIPT & DISBURSEMENT ACCOUNT FOR THE PERIOD FROM 01-04-2022 TO 31-03-2023

RECEIPTS	AMOUNT	DISBURSEMENTS	AMOUNT
Opening Balance :		Share Money	765100.00
Cash in hand	97025.80	Compulsory Deposits	749698.00
Delhi State Coop. Bank Ltd.	494678.50	Optional Deposits	39650735.00
Punjab National Bank	2283630.70	Income & Expenditure A/C	7476151.54
IDBI Bank, Ashok Vihar	39729.00	Education Fund	50000.00
		Gratuity Fund	180000.00
		Suspense Receipts	61000.00
Share Money	10000.00	Awadhesh Kumar Mishra	48910.00
Compulsory Deposits	3128727.00	Anil Saini	0.00
Optional Deposits	50385825.00	V. Gupta & Co.	426022.00
Interest Recoverable on Loan	268652199.00	Jitender Nath Pathak - Advocate	746350.00
Penal Interest Recoverable on Loan	30699072.00	Audit Fees Payable	60480.00
Loan to Members	31940931.00	Salaries Payable	100100.00
Intt. Recd. on Loans & Advances	39240756.00	TDS Payable	132298.00
Penal Intt. Recd. From Members	9024650.00	Loan to Members	16986408.00
Intt. Recd. on S.B. A/C	21771.00	Interest Recoverable on Loan	298202642.00
Admission Fee	500.00	Penal Interest Recoverable on Loan	36875765.00
Bank Charges Recd.	10036.00	Dividends Equalisation Fund	4708898.00
Dividend from DSC Bank	3750.00	Member Welfare Fund	542500.00
Notice Charges	45184.00	Interest Paid on C.D.	3019017.00
Audit Fees Payable	120960.00	Interest Paid on O.D.	33838702.00
Salaries Payable	112350.00	Salaries to Staff	1348300.00
Reserve Fund	1869038.00	Bonus to Staff	93600.00
Education Fnd	50000.00	Printing & Stationery Exp.	88494.00
Bad Debts Fund	100000.00	Computer Exp.	20948.00
Dividends Equalisation Fund	5450000.00	Office Tea & Snacks Exp.	44242.00
Building Fund	2000.00	Electricity Charges	63220.00
Member Welfare Fund	689700.00	Water Charges	8330.00
Common Goods Fund	7113.54	Telephone Exp.	24045.00
Furniture & Fixtures	21558.00	Conveyance Exp.	144880.00
Office Equipments	8063.00	Misc. Exp.	33254.00
Mobile Phone	163.00	Postage Exp.	59242.00
Air Condioners	2044.00	M. C. Meeting Exp.	0.00
Computers & Printers	118.00	Property Tax	4724.00
Suspense Receipts	75548.00	Repair & Maint. Exp.	14582.00
TDS Payable	145150.00	Arbitration Fees & Exp.	580721.00
Prov. For Doutful Recovery of Intt.	6000000.00	Accountancy Charges	36000.00
Arbitration Recovery	205335.00	AMC For Software	75000.00
Jitender Nath Pathak-Advocate	880900.00	GBM Exp.	199150.00
Awadhesh Kumar Mishra	53980.00	Festival & Function Exp.	36260.00
Anil Saini	750.00	Notice Charges	43844.00
V. Gupta & Co.	358245.00	Staff Medical Exp.	52166.00
		Bank Charges & Interest	52068.67
		Legal & Professional Fees	1013650.00
		Charity & Donations	18159.00
		Income Tax for A.Y.2018-19	92123.00
		Late Fee & Intt. on TDS	1074.00
		Depreciation	31946.00
		Audit Fees	132160.00
		Closing Balance:	
		Cash in hand	222780.80
		Delhi State Coop. Bank Ltd.	714997.50
		Punjab National Bank	2319812.03
		IDBI Bank, Ashok Vihar	40931.00
TOTAL	**452231480.54**	**TOTAL**	**452231480.54**

PLACE : DELHI
DATED : 17-10-2023

PRESIDENT SECRETARY TREASURER

Regn. No.784(U)
DELHI