

PRAMOD GUPTA & COMPANY

CHARTERED ACCOUNTANTS

E-36/105 Jawahar Park, Vikas Marg, Behind Hira Sweet

Laxmi Nagar, Delhi-110092

Ph : ,011-43026460 (M) 9810139840

E-mail: pramodguptaca@gmail.com

AUDITOR'S REPORT

The Members,

PASHUPATINATH CO-OP (U) THRIFT & CREDIT SOCIETY LTD

D-71-C Vishwakarma Colony, M.B.Road,

New Delhi-110004

We have audited the attached Balance Sheet of **PASHUPATINATH CO-OP (U) THRIFT & CREDIT SOCIETY LTD**, D-71-C Vishwakarma Colony, M.B.Road, New Delhi-110004 as at 31.03.2026, Income & Expenditure Account and Receipts & Payment Account for the year ended on 31.03.2026. These financial statements are the responsibility of the Society's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with the auditing standards generally accepted in India. We believe that our audit provides a reasonable basis for our opinion. Further, we have obtained all the information and explanations, which we considered necessary for the purpose of our audit. The society has maintained proper books of account. The Balance Sheet, Income & Expenditure Account and Receipt & Payment Account are in agreement with the books of account. In our opinion and to the best of our information and according to explanations given to us, the said accounts give a true and fair view.

- In the case of Balance Sheet, of the state of affairs of the society as at 31st March, 2026;
- In the case of Income & Expenditure Account, excess of income over expenditure : and
- In the case of Receipt and Payment Account, of the Receipts & Payments for the year ended on that date.

For Pramod Gupta & Company

Chartered Accountants

FRN: 02923IN



(Pramod Kumar Gupta)

Partner

M No. :090245

UDIN: 26090245PHYVDR2018

Place: Delhi

Date: 18.08.2026

PASHUPATINATH CO-OPERATIVE (URBAN) T & C SOCIETY LIMITED

BALANCE SHEET AS AT 31ST MARCH, 2026

In ₹

Particulars	Note No.	AS AT 31/03/2026	AS AT 31/03/2025
EQUITY AND LIABILITIES			
Share Capital Account	3.1	6072000.00	3868000.00
Reserves and surplus	3.2	675631.53	643793.49
		6747631.53	4511793.49
Non-current liabilities			
Long-term borrowings	3.3	17358454.77	10977377.33
Deferred tax liabilities (Net)		-	-
Other Long term liabilities		-	-
Long-term provisions	3.4	1008317.21	639600.62
		18366771.98	11616977.95
Current liabilities			
Short-term borrowings		-	-
Trade payables		-	-
Other current liabilities	3.5	914589.89	618626.11
Short-term provisions		-	-
		914589.89	618626.11
TOTAL		26028993.40	16747397.55
ASSETS			
Non-current assets			
Property, Plant and Equipment and Intangible Assets			
Property, Plant and Equipment	3.6	31840.03	2221.03
Intangible assets		-	-
Capital work-in-progress		-	-
Intangible assets under development		-	-
		31840.03	2221.03
Non-current investments	3.7	4175000.00	2000000.00
Deferred tax assets (net)		-	-
Long-term loans and advances	3.8	18637477.76	11730514.00
Other non-current assets		-	-
		22812477.76	13732735.03
Current assets			
Current investments		-	-
Inventories		-	-
Trade receivables		-	-
Cash and bank balances	3.9	2804654.61	2885921.52
Short-term loans and advances		-	-
Other current assets	4.0	380021.00	128741.00
		3184675.61	3014662.52
TOTAL		26028993.40	16747397.55
Summary of significant accounting policies	2.0		

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accompanying notes are integral part of the Financial Statement

AUDITOR'S REPORT

As per our separate report of even date annexed

Pramod Gupta & Company
Chartered Accountants

(Pramod Kumar Gupta)
M.No. 090245, Partner
FRN No. 029231N
Place : Delhi
Date : 20.08.2026



For PASHUPATINATH CO-OPERATIVE (URBAN) T & C SOCIETY LIMITED

[Signature]
(President)

[Signature]
(Secretary)

[Signature]
(Treasurer)

PASHUPATINATH CO-OPERATIVE (URBAN) T & C SOCIETY LIMITED

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH, 2026

In ₹

Particulars	Note No.	For the Year Ended 31/03/2026	For the Year Ended 31/03/2025
Revenue from operations	4.1	2447810.00	1759730.00
Other income	4.2	692492.00	381915.00
Total Income		3140302.00	2141645.00
Expenses			
Cost of goods sold		0.00	0.00
Employee benefits expense	4.3	218480.00	171000.00
Finance costs	4.4	1114342.89	735146.32
Depreciation and amortization expense	4.5	13646.00	1480.69
Other expenses	4.6	641593.69	386234.65
Total expenses		1988062.58	1293861.66
Profit/(loss) before exceptional and extraordinary items and tax		1152239.42	847783.34
Exceptional items		-	-
Profit/(loss) before extraordinary items and tax		1152239.42	847783.34
Extraordinary Items		-	-
Profit before tax		1152239.42	847783.34
Tax expense:			
Current tax		-	-
Deferred tax		-	-
Profit/(loss) for the period from continuing operations		1152239.42	847783.34
Appropriation Account			
Reserve Fund (25%)		288059.86	211945.85
Education Fund (2%)		23044.78	16955.67
Building Fund (2%)		23044.78	
Fund- Bad Debt (5%)		57611.97	42389.17
Proposed Dividend		728640.00	464160.00
Profit/(loss) for the period		31838.04	112332.67

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accompanying notes are integral part of the Financial Statement

AUDITOR'S REPORT

As per our separate report of even date annexed

Pramod Gupta & Company

Chartered Accountants

(Pramod Kumar Gupta)

M.No. 090245 ,Partner

FRN No. 02923IN

Place :Delhi

Date : 20.08.2026



For PASHUPATINATH CO-OPERATIVE (URBAN) T & C SOCIETY LIMITED

[Signature]

(President)

[Signature]

(Secretary)

[Signature]

(Treasurer)

RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH, 2026

Receipt	Current Year (Rs.)	Payment	Current Year (Rs.)
Opening Balance			
Cash Balance	32,241.00	Loans & Advances	11,500,110.07
Bank Balance	2,853,680.51	Audit Fees	21,510.00
		Business Promotion Expense	376,344.00
Loan & Advances	14,361,381.00	Bank Charges	3,561.83
File Charges	145,200.00	Salary Exp	210,500.00
		Office Exp	17,207.00
		Accounting Charges	85,732.00
		Income Tax Refund	11,920.00
		Rent Exp	75,000.00
		Software Expenses	10,000.00
		Repair & Maint. Expenses	5,805.00
		CPU Purchase	43,265.00
		Telephone Expenses	299.00
		Staff Welfare	1,680.00
		Diwali Expenses	2,000.00
		Education Fund	16,955.00
		FDR	2,175,000.00
		Printing and Stationery	27,120.00
		Conveyance Expense	3,839.00
		Closing Balance	
		Cash Balance	32,241.00
		Bank Balance	2,772,413.61
	17,392,502.51		17,392,502.51

As per our separate Audit Report of even
date attached

For Pramod Gupta & company
Chartered Accountants
(FRN: 02923IN)

(Pramod Kumar Gupta)
M.No.090245, Partner

UDIN: 26090245PHYVDR2018

Place : Delhi

Dated : 18.08.2026



Pashupatinath Co-op (U) T
& C Society Limited

(Signature)

(President)

(Signature)

(Secretary)

(Signature)

(Treasurer)

NOTES ON ACCOUNTS FOR THE YEAR ENDED MARCH 31, 2026**Note No. 3.1 Owners' Capital Account**

Particulars	31/03/2026	31/03/2025
Opening Balance	3868000.00	2640000.00
Addition	2441000.00	1527000.00
Deduction	(237000.00)	(299000.00)
	6072000.00	3868000.00

Note No. 3.2 Reserve and Surplus

Particulars	31/03/2026	31/03/2025
Surplus/(Deficit)	643793.49	531460.82
Addition/Deduction	31838.04	112332.67
	675631.53	643793.49

Note No. 3.3 Long Term Borrowings

Particulars	31/03/2026	31/03/2025
Others		
Unsecured		
Compulsory Deposit	17358454.77	10515275.33
Fixed Deposit	0.00	462102.00
	17358454.77	10977377.33

Note No. 3.4 Long Term Provisions

Particulars	31/03/2026	31/03/2025
Others		
Fund-Bad Debt	164212.24	106600.27
Reserve Fund	821060.21	533000.35
Building Reserve	23044.76	0.00
	1008317.21	639600.62

Note No. 3.5 Other Current Liabilities

Particulars	31/03/2026	31/03/2025
Other payables		
Employee Related		
Accrued Salary Payable		
Salary Payable	21000.00	15000.00
Other Accrued Expenses		
Audit Fees Payable	28504.00	21510.00
Rent Payable	60000.00	75000.00
Accounting Charge Payable	24000.00	24000.00
Professional Charges Payable	25000.00	0.00
Other Current Liabilities		
Dividend Payable	731040.00	464160.00
Education Fund Payable	25045.89	18956.11
	914589.89	618626.11

Neelam Karki

7/10/27

Shruti



Note No. 3.6 Property, Plant and Equipment

Particulars	Gross					Depreciation					Net	
	Openin g	Additio n	Deducti on	Revalua tion	Closing	Openin g	During Period	Deducti on	Other Adj.	Closing	Closing	Opening
Equipments												
Computer Equipments	6171.00	43265.00	0.00	0.00	49436.00	3949.97	13646.00	0.00	0.00	17595.97	31840.03	2221.03
Grand Total	6171.00	43265.00	0.00	0.00	49436.00	3949.97	13646.00	0.00	0.00	17595.97	31840.03	2221.03



Pranav Kumar

Pranav Kumar

Note No. 3.7 Non-current investments

In ₹

Particulars	31/03/2026	31/03/2025
Other non-current investments	4175000.00	2000000.00
	4175000.00	2000000.00

Note No. 3.8 Long-term loans and advances

In ₹

Particulars	31/03/2026	31/03/2025
Loans and advances to others		
Secured, considered good		
Members Loan	18637477.76	11730514.00
	18637477.76	11730514.00

Note No. 3.9 Cash and bank balances

In ₹

Particulars	31/03/2026	31/03/2025
Cash in Hand	32241.00	32241.00
Balances With Banks	2772413.61	2853680.52
	2804654.61	2885921.52

Note No. 4.0 Other current assets

In ₹

Particulars	31/03/2026	31/03/2025
Accrued Interest	352077.00	115866.00
TDS	27944.00	12875.00
	380021.00	128741.00

Note No. 4.1 Revenue from operations

In ₹

Particulars	For the Year Ended 31/03/2026	For the Year Ended 31/03/2025
Other Operating Revenues		
Interest Received From Parties	2258310.00	1610230.00
Admission Fees	189500.00	149500.00
	2447810.00	1759730.00

Note No. 4.2 Other income

In ₹

Particulars	For the Year Ended 31/03/2026	For the Year Ended 31/03/2025
Interest	269882.00	128741.00
Miscellaneous		
File Charges	145200.00	56500.00
Late Fees Charges	277400.00	134380.00
Misc. Income	10.00	62294.00
	692492.00	381915.00

Note No. 4.3 Employee benefits expense

In ₹

Particulars	For the Year Ended 31/03/2026	For the Year Ended 31/03/2025
Salary, Wages & Bonus		
Salary Expense	218480.00	171000.00
	218480.00	171000.00



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Note No. 4.4 Finance costs

In ₹

Particulars	For the Year Ended 31/03/2026	For the Year Ended 31/03/2025
Interest Expenses		
Interest Expenses		
Interest on CD	1110781.06	711777.00
Interest on CD	0.00	22102.00
Bank Charges	3561.83	1267.32
	1114342.89	735146.32

Note No. 4.5 Depreciation and Amortisation expense

In ₹

Particulars	For the Year Ended 31/03/2026	For the Year Ended 31/03/2025
Depreciation & Amortisation		
Depreciation Tangible Assets	13646.00	1480.69
	13646.00	1480.69

Note No. 4.6 Other expenses

In ₹

Particulars	For the Year Ended 31/03/2026	For the Year Ended 31/03/2025
Administrative and General Expenses	27120.00	30910.00
Printing Stationery		
Rent Rates And taxes	60000.00	60000.00
Rent	28504.00	21510.00
Auditors Remuneration	3839.00	790.00
Travelling Conveyance	25000.00	11800.00
Legal and Professional Charges		
Other Administrative and General Expenses	84000.00	64000.00
Accounting Charges	17207.00	21994.65
Office Expense	376344.00	175230.00
Annual General Meeting Expenses	2000.00	0.00
Festival Expenses	10000.00	0.00
Software Expenses	5805.00	0.00
Repair & Maintenance Expenses	1415.00	0.00
Telephone Expenses	359.69	0.00
Short & Excess		
	641593.69	386234.65



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AUDIT REPORT ON THE WORKING OF PASHUPATINATH CO-OPERATIVE (U) THRIFT & CREDIT SOCIETY LTD

PERIOD OF AUDIT

: 01.04.2025 To 31.03.2026

FOLLOW UP OF THE PREVIOUS AUDIT REPORT

PART-A

Whether the society has taken the corrective steps to comply with the objections/suggestions made in the previous audit, if not what is the explanation of the society there of?	Not Applicable
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PART-B

1. REGISTERED OFFICE

The society is functioning from its registered office situated in the society premises and the members are being allowed to inspect the documents (if they require) including audit report as per the provisions of Rules of the Delhi State Co-operative Societies Act, 2007.

2. MANAGEMENT COMMITTEE

The present Management Committee took over its charge on 12.02.2023. There were 5 Managing Committee Meetings held during the year ending 31.03.2026, on 14.04.2025, 08.07.2025, 20.08.2025, 23.01.2026 and 27.03.2026, and the proceedings were properly recorded in the Minutes Book. The List of the Managing Committee members and office bearers of the Society for the year under audit is attached herewith.

3. GENERAL BODY MEETING

General Body Meeting of the society was 06.07.2025.

4. MEMBERSHIP

During the year under audit few more members was enrolled as per the provisions of Rules of the Delhi State Co-operative Societies Act, 2007. A list of members together with their balance as on 31.03.2026 is enclosed.

5. LEGAL CASES N/A

6. DEBT EQUITY RATIO

The Debt Equity Ratio is not applicable.

7. UNRESOLVED DISPUTES

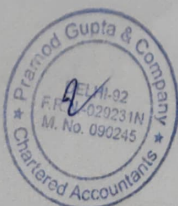
There is no unresolved dispute pending with the society.

8. COMPLIANCE REPORT OF AUDIT OBJECTIONS

Not Applicable.

9. DISQUALIFICATIONS

As certified by the Management, no office bearer suffers from any disqualification as defined in section 35 read with rule 54, 55 and 56 of the Delhi Co-operative Society Rules 2007.



Pranod Gupta
23/03/26

10. RECONCILIATION

The Society periodically reconciles its accounts with the accounts of the members, outside parties including Banks.

11. CUSTODY OF RECORDS

The records are lying at the office of the society at **PASHUPATINATH CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LIMITED**, D-71-C Vishwakarma Colony, M. B. Road, New Delhi-110044. The certificate from the custodian of the society for records is enclosed. The records are in the custody of **Sh. Mohan Kumar Karki (President)**.

12. List of Members with their respective ledger balance (i.e. Share Money & Compulsory Deposit) as per books of accounts is enclosed which are subject to confirmation from the members. The present member list is subject to approval from the office of the RCS as per provision of the Delhi Co-operative act /rules.

13. BUDGETS

The society has not prepared any Monthly Budget; only prior estimation is made for capital nature expenses in the annual budget.

Comments on each item of Income & Expenditure Account and the Balance Sheet:

- A. Share Capital as on 31.03.2026 Rs.60,72,000/-
Total Share Capital Rs.22,04,000/- (Net) received during the year under Audit.
- B. Members Contribution Rs.1,89,500/-
It consists of Membership Fees Received from members during the year under consideration.
- C. General Reserves Fund : Rs.6,75,631.53/-
- D. Common Good Fund : N/A
- E. Current Liabilities and Provisions: Rs.9,14,589.89/-
Expenses Payable including dividend payable
- F. Cash & Bank Balances Rs.28,04,654.61
Bank Balances as on 31.03.2026 duly reconciled with Books of Accounts. Cash in hand certificate obtained from the custodian of cash enclosed.
- G. Security Deposit : NIL
- H. Income & Expenditure Account:
The total expenditure (including depreciation and administrative exp) incurred during the year under audit was Rs.19,88,062.58

Details of Head wise Income and Expenditure details may kindly be seen at annexed Income & Expenditure Account.



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A large signature 'A. K. Karki' is written across the bottom right. Below it, another signature is partially visible. To the right of the main signature, the date '17/3' is written.

PART-C

Detail of audit observation on general working of the management including system & internal control etc. & suggestion thereon:

No major discrepancies found during the period under audit

For Pramod Gupta & Company
Chartered Accountants

FRN: 02923IN

(Pramod Kumar Gupta)
Partner

M No. :090245

UDIN: 26090245PHYVDR2018

Place: Delhi
Date: 07.08.2026



BRIEF SUMMARY OF THE SOCIETY

Audit Period To

01 0 4 25

31.03 2 6

Name of the Society PASHUPATI NATH Co-OP (U) T&C Society Limited
 Address of the Society D-71-C, VISHWAKARMA COLONY, M.B. ROAD New Delhi-110044.
 Address of the site(G/H) _____
 Regn No. 09231N Date 7 Category E
 Deposit _____ Paid up Capital _____
 Details of Bank A/C _____
 Details of Financial Assistance Claimed/MDA etc.. N.A.
 Details of Loan from DCHFC/ D.S. Coop. Bank N.A.
 Area of operation New Delhi
 Date of last election held _____
 Pending enquiries N.A.
 No. of pending Arbitration cases / Suits N.A.
 Audit Fee Claimed 28504/-
 Any irregularity of misappropriation mismanagement /Fraud NIL
N.A.

Names of Managing Committee members during audit period

President

Secretary

Treasurer

AT THE TIME OF
PREVIOUS AUDIT

Audit Period

2024-25

2025-26

No. of members

270

432

No. of resigned/expelled members

44

19

No. of new enrolled members

136

174

Name of the C.A.

RAMESHWER AGARWAL & CO.

PRANOD GUPTA & CO.

Audit classification

-

-

Sanctioned MCL

-

-

Sanctioned CCL

-

-

Turnover of the society

11984810.83

14360261.51

Working capital

14818496.71

25261365.96

Sales

21416457/-

31403021/-

Net profit

8477831/-

1152238.42

Education Fund Due

169551/-

23044.78

Education Fund paid on (date)

14/8/25

-

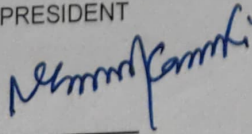
Report for previous year

14/8/25

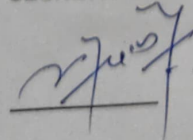
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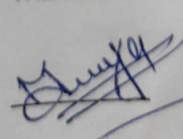
PRESIDENT



SECRETARY



TREASURER



AUDITOR

