

**INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31-03-2024**

PREV. YEAR AMOUNT	EXPENDITURE	CURRENT YEAR AMOUNT	PREV. YEAR AMOUNT	INCOME	CURRENT YEAR AMOUNT
22314205.00	Interest Paid on C. D.	22235634.00	46472166.00	Interest Received on Loans	45400262.00
698476.00	Rebate on Intt. Paid to Members	646147.00	407862.00	Intt. From Bank on S.B. A/C	438957.00
4297520.00	Regularity Incentive to Members	4192100.00	69512.00	Penal Intt. On CD From Members	34023.00
7030601.00	Salaries o Staff	7596914.00	1410.00	Admission Fee From Members	1025.00
144100.00	Bonus & Honorarium to Staff	151500.00	19000.00	Bank Charges	9000.00
18000.00	New Pension Insurance for Staff	18000.00			
332752.00	Health Insurance for Staff	360441.00			
599968.00	Collection Incentives	706074.00			
270121.00	Refreshment Exp.	292845.00			
132735.00	Printing & Stationery Exp.	93715.00			
4490.00	Postage Exp.	4836.00			
193698.00	Telephone Exp.	162500.00			
34489.00	Misc. Exp.	30710.00			
288720.00	Electricity Charges	311915.00			
554680.00	Conveyance Exp.	618932.00			
140000.00	Computerisation Exp.	150000.00			
182233.00	Repairs & Maint. - Office	141200.00			
42005.00	Repairs & Maint. - Computers	168930.00			
8153.00	Repairs & Maint. - Generator	18205.00			
8850.00	Repairs & Maint. - Air Conditioners	6122.00			
140000.00	Repairs & Maint. - Vehicle	0.00			
135000.00	Legal & Professional Cgarges	254520.00			
180000.00	Rent for Godown for Storage	180000.00			
100.00	Subs. & Delegation Fee	0.00			
0.00	Covid-19 Pandemic Exp.	0.00			
326218.00	M. C. Meeting Exp.	271887.00			
1532350.00	GBM & Election Exp.	1386118.00			
113660.00	Festival & Function Exp.	100800.00			
6500.00	Donations	0.00			
784665.09	Bank Charges	903935.47			
21009.00	Property Tax	0.00			
10000.00	Advertisement Exp.	20015.00			
165000.00	Media & Videography Exp.	150000.00			
121800.00	SMS Service Exp.	293500.00			
951941.00	AMC for Computers & Software	866300.00			
454591.00	Depreciation	413009.00			
132160.00	Audit Fees	132160.00			
42370790.09		42878964.47			
4599159.91	Excess of Income Over Exp.	3004302.53			
<b>46969950.00</b>	<b>TOTAL</b>	<b>45883267.00</b>	<b>46969950.00</b>	<b>TOTAL</b>	<b>45883267.00</b>

*Rous*  
PRESIDENT

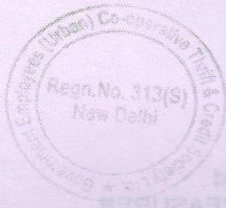
*[Signature]*  
SECRETARY

*[Signature]*  
TREASURER

**AUDITOR'S REPORT**

As per our separate report of even date.

**For ANAND & CO.**  
CHARTERED ACCOUNTANTS



*[Signature]*  
(A.P. GUPTA)  
PARTNER  
M. No. 017527  
FRN 003376N  
UDIN NO. 24017527BKGSYE4115

PLACE : DELHI  
DATED : 06-05-2024