

GOVT. EMPLOYEES (URBAN) CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
159,160 & 161, 1 ST FLOOR, CYCLE MARKET, JHANDEWALAN EXTN., DELHI - 110055

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31-03-2022

PREV. YEAR AMOUNT	EXPENDITURE	CURRENT YEAR AMOUNT	PREV. YEAR AMOUNT	INCOME	CURRENT YEAR AMOUNT
21067425.00	Interest Paid on C. D.	21818572.00	41581988.00	Interest Received on Loans	46052174.00
1066713.00	Rebate on Intt. Paid to Members	894599.00	735474.28	Intt. From Bank on S.B. A/C	683588.00
2822400.00	Regularity Incentive to Members	3335600.00	20788.00	Penal Intt. On CD From Members	13454.00
6065220.00	Salaries o Staff	6719287.00	945.00	Admission Fee From Members	690.00
119500.00	Bonus & Honorarium to Staff	130000.00	31750.00	Bank Charges	19800.00
18000.00	New Pension Insurance for Staff	18000.00			
200511.00	Health Insurance for Staff	290415.00			
1126247.00	Collection Incentives	1060783.00			
127332.00	Refreshment Exp.	177113.00			
279521.00	Printing & Stationery Exp.	151431.00			
2651.00	Postage Exp.	1922.00			
166887.00	Telephone Exp.	140305.00			
20423.00	Misc. Exp.	27749.00			
199030.00	Electricity Charges	217479.00			
566650.00	Conveyance Exp.	639596.00			
120000.00	Computerisation Exp.	140000.00			
202370.00	Repairs & Maint. - Office	346641.00			
82284.00	Repairs & Maint. - Computers	170075.00			
4420.00	Repairs & Maint. - Generator	5900.00			
1200.00	Repairs & Maint. - Air Conditioners	2600.00			
115100.00	Legal & Professional Cgarges	225000.00			
0.00	Rent for Godown for Storage	135000.00			
4248.00	Subs. & Delegation Fee	0.00			
34440.00	Covid-19 Pandemic Exp.	125340.00			
218590.00	M. C. Meeting Exp.	244700.00			
411380.00	GBM & Election Exp.	494722.00			
103001.00	Festival & Function Exp.	127300.00			
726870.97	Bank Charges	701182.48			
11186.00	Property Tax	0.00			
10000.00	Advertisement Exp.	10000.00			
365275.00	SMS Service Exp.	384200.00			
565610.00	AMC for Computers & Software	872150.00			
372376.00	Depreciation	337539.00			
33000.00	Income Tax Paid for A.Y 2015-16	0.00			
132160.00	Audit Fees	132160.00			
37362020.97		40077360.48			
5008924.31	Excess of Income Over Exp.	6692345.52			
42370945.28	TOTAL	46769706.00	42370945.28	TOTAL	46769706.00

sd/-
PRESIDENT

sd/-
SECRETARY

sd/-
TREASURER

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

sd/-
(RAHUL GOYAL)
PARTNER
M. No. 09314
FRN 002294N
UDIN NO. 22093114AJCFSG1093

PLACE : DELHI
DATED : 16-05-2022