

Regn. No. 313 (S)



Established on: 29-12-1967

59th

ANNUAL GENERAL BODY MEETING

OF

**GOVT. EMPLOYEES (URBAN)
CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.**

Phone No: - 011-43501273, 011-41554806

**TO BE HELD ON SUNDAY
THE 25th October, 2026**

AT

**Ambedkar Bhawan,
Rani Jhansi Road,
New Delhi – 110055
(Near Jhandewalan Metro Station)**

GOVT. EMPLOYEES (URBAN) CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

159-160-161, 1st Floor, Cycle Market, Jhandewalan Extension, New Delhi-100055,

Phones: 011-41554806 & 43501273

NOTICE FOR ANNUAL GENERAL BODY MEETING

1. All members of the Govt. Employees (Urban) Co-operative Thrift & Credit Society Limited are hereby informed that the Annual General Body Meeting (AGM) will be held on **Sunday, the 25th October, 2026 at 09:30 A.M.** at the place mentioned below:-

**Ambedkar Bhawan;
Rani Jhansi Road,
New Delhi - 110055
(Near Jhandewalan Metro Station)**

2. If there is no quorum for the meeting within half an hour at the appointed time, in terms of applicable provision of DCS Act & Rules, the meeting shall stand adjourned for another 15 minutes and shall be started at 10.15 A.M. at the same place on the same day for which no quorum will be required. **BEFORE TAKING THE AGENDA, NATIONAL SONG AND NATIONAL ANTHEM WILL BE PLAYED OR SUNG.**
3. **The Agenda of the meeting are as under :-**
- a) Observing two minutes silence to pay homage to respected members of the Society who left for their heavenly abode during the year 2025-26.
 - b) Considering the Annual report on the working of the Society (**ANNEXURE "A"**).
 - c) Considering Audit Report along with Audited Statement of Accounts for the year ending 31st March, 2026. (**ANNEXURE "B"**).
 - d) Allocation of Net Profit from the FY 2025-26.
 - e) Approval of Debts pertaining to deceased members written off out of the Society's Bad Debts Fund during the FY 2025-26.
 - f) Society's new proposals for the Current FY 2026-27 for seeking approval of the House.
 - g) Felicitation of meritorious children of members of Society, who secured 90% and above marks in their Senior Secondary or Equivalent Examination-2026 by the Chief Guest.
 - h) Felicitation to members who are blessed with a Baby Girl by the Chief Guest.
 - i) Election of entire Managing Committee for the next Three years i.e. 2026-29 as per Election Agenda Notice (**ANNEXURE "C"**).
 - j) Any other item, with the permission of the Chair.

Note:

- 1. Members willing to raise any point or seek any clarification on any issue pertaining to the Society's activities in the forthcoming AGM, they may submit their points in writing, in the Society office in person or by post or through e-mail govtsocietydelhi@gmail.com latest by **17th October, 2026 positively** so that Society could prepare replies in time.
- 2. Members are requested to bring their Society's Photo-affixed Pass Book or Office Identity Card or any other valid document for justifying their identity at the time of attending the AGM.
- 3. An 'SMS Alert' reminding members to attend the AGM will also be sent to the members on their Registered Mobile Number with the Society. Further, a copy of the Notice incorporating its annexure is being uploaded on the Society's website www.geuctcs.com simultaneously.
- 4. The AGM will be followed by Veg. Lunch.

Dated : 04th October, 2026


(S. K. Sharma)
Hony. Secretary

- 1. Members are requested to fill Know Your Member (KYM) Form available on the website and also available with this notice which is mandatory as per RCS Office circular No. F.No. 47/Policy/RCS/21/2016 dated 03.05.2016. (otherwise no transaction will be entertained in future).
- 2. RI (Gift) will be distributed up to 31st December, 2026. After this date no request for RI (Gift) will be entertained.

ANNUAL REPORT OF THE HONY. HONY. SECRETARY ON THE WORKING OF THE SOCIETY

Honourable Guests and Members,

I am very much thankful to the members who have come to attend the Annual General Body Meeting amidst their pre-occupation. As an Hony. Secretary of Govt. Employees (Urban) Co-operative Thrift and Credit Society Ltd, it is my privilege to present the annual report on the working of our Co-operative Society for the year 2025-26.

Fifty Eight years ago, our founders laid the groundwork for what has become thriving and strong organisation and I feel truly humbled as we pay gratitude to the founders and predecessors for their dedication & commitment and the continued trust reposed by our members.

During the Financial Year 2025-26, our Society has made significant progress and achieved several milestones. Our core focus has been on promoting the Financial and Social status of our members while upholding the principles of transparency, accountability and mutual cooperation. I am pleased to inform that our Cooperative Society has experienced steady financial growth. The total turnover during the year ended 31.03.2026 amounted to **Rs.58.71** crore representing an increase of **2.28 %** compared to the previous year.

Our Society is serving **7557** active members with total loan advanced to members have touched to **Rs.52.49** crore (approx). We have also focused on promoting awareness about co-operative principles. We have strived to provide valuable services and benefits to our member. Some of the key initiatives under taken during the year include:

Financial Assistance: The Society has continued to provide loans and financial assistance to eligible members facilitating their personal needs. The Dividend for the FY 2024-25 and Interest on CD for the FY 2025-26 has already credited to Members' individual CD A/C on 31.03.2026. During the FY 2025-26, a sum of Rs. 31,32,666/- (Rupees Thirty One Lakh Thirty Two Thousand Six Hundred Sixty Six only) has been written off as Bad Debts from Bad Debts Fund on account of 09 deceased member's outstanding loans.

Short Term Loan (STL) without surety has been enhanced up to 100% of CD deposited in member's account or Rupees One lakh whichever is less.

Government Compliance: We have maintained records, conducted regular audits, elections and ensured compliance with relevant Rules, Regulations and Guidelines. It is worth appreciable that no discrepancy or irregularity was reported by the auditor. It is also to inform to this august gathering that your Society has earned **Rs. 14.87 lakhs** as net profit in the FY 2025-26

In order to make wide publicity of AGM Notice among members, we have made elaborate arrangements by sending it through SMS alert apart from speed

post. Entire Notice along with relevant information is also available on its website www.gechpcs.com.

In addition, necessary budgetary obligations have been made to issue Regularity Incentive (Gift) to the members in accordance to the Rule 73(5) of the DCS Rules, 2007.

I am also pleased to inform you that all the work of the Society has been fully computerized to maintain accuracy. As per our promise **SMS alert service** has already been working for all transactions of Deposits and Loan Installments as well as other notifications by the Society. For effective interaction between Society and members, an e-mail account is available as govtsocietydelhi@gmail.com. By visiting Society's website www.gechpcs.com members could verify their personal details, account position, events, news and many more about the Society.

I am also to bring to your attention that actions of some members are in contravention of the provisions of the Coop. Society's Act and Rules. Some members of our Society have demanded information of certain other members in respect of their loan and repayment and thus defaming the Society and its members in public, which is causing harm to the reputation of our Society. As a member of the Society, it is your responsibility to act in the best interest of the Society and its members. Defaming the Society and its members is not only a breach of your duties but such actions can lead to legal action against such members. I appeal to refrain from making any defamatory statement in public.

It is also to inform that I was honoured on behalf of our Society during the Co-operative Week celebration held from 28th June to 6th July 2026. The felicitation was organized by the Office of the Registrar, Co-operative Societies, Government of NCT of Delhi, to commemorate the completion of 5 years of the Ministry of Co-operation, Government of India.

I extend my heartfelt gratitude to the members of Managing Committee, all the members of our Co-operative Society and the dedicated staff for their unwavering support and active involvement. Together, we have achieved significant milestones and made a positive impact on the lives of our members. In conclusion, I would like to express my sincere appreciation for the trust and confidence placed in me as the Hony. Secretary. It is an honour to serve this esteemed Co-operative Society and I look forward to the continued success and growth of our organization in the years to come.

Thank you for your attention and will be available to address any question or concern you may have during the upcoming General Body Meeting.

IMPORTANT POINTS FOR MEMBERS

1. The following are the Welfare Activities

- (a) Rs. 3,100/- is given as cash award to the children of members of the Society who secured 90% and above marks in their Senior Secondary or equivalent examination. Members are requested to give the names of their children in the format available on the website to avail the benefit of the Scheme latest by **17.10.2026** so that they may be felicitated in the forthcoming AGM.
- (b) Rs. 5,100/- is given to the member of the Society who is blessed with a Baby Girl. Members are requested to inform the Society in the format available on the website www.gechpcs.com to avail the benefit of the Scheme latest by **17.10.2026** so that they may be felicitated in the forthcoming AGM.
- (c) Rs. 15,000/- is given as Death Gratuity.
- (d) Rs. 1100/- is given on the occasion of marriage of Self/Son/Daughter.
- (e) Rs. 1100/- is given as Retirement Gratuity on attaining the age of superannuation.

2. The following are the salient features of the loans being disbursed by the Society:

A. Regular Loan

- (a) As per the decision taken in the MC Meeting from time to time and approval of AGM the Regular loan has been provided up to Rs.4 Lakh as per the following criteria:

1.	Up to Basic Pay Rs.30000/-	Rs.1, 50,000/-
2.	Basic Pay Rs. 30001/- to 40000/-	Rs.2, 00,000/-
3.	Basic Pay Rs. 40001/- to Rs.50000/-	Rs.2, 50,000/-
4.	Basic Pay Rs. 50001/- to Rs.60000/-	Rs.3, 00,000/-
5.	Basic Pay Rs. 60001/- and above	Rs.4, 00,000/-

(The above loan is inclusive of Short Term Loan)

- (b) Interest on loan is charged @12% p.a. on monthly reducing balance.
- (c) A rebate @ 15% of the total interest paid by Member on Regular Loan is given to the Member adopting following modalities:
 - i) He/she must have repaid Regular Loan installments, as mentioned in his/her loan application form in a fixed manner, well-in-time and without any single default during the pendency of the loan.
 - ii) Application for Rebate on Regular Loan will be accepted within **30 days** from the date of last installment of loan paid. Rebate must be collected, in person, within **30 days** from the date of submission of application to the Society.

A. Short Term Loan

- (a) Short term loan's maximum limit is Rs. 1, 00,000/- or hundred percent of deposited CD amount whichever is less and minimum of Rs. 20,000/-. Short Term Loan must be returned in maximum of 25 installments.
- (b) Short Term Loan will be disbursed on the interest rate of 12% per annum on reducing balance.

B. Housing Loan

Housing Loan will be of Rs. 25 lakh or 90% of total amount of flat/house, whichever is less. Eligibility criteria for disbursing Housing Loan are available on the website.

C. Other Information

- (a) Loan applications with Pay-slips if issued by the respective DDOs/PAOs/AOs, as the case may be, having remarks "**NOT VALID FOR LOAN**" are not acceptable for the purpose of granting loan to the members.
- (b) Members, who want to deposit their dues through cheque, are requested to deposit the cheque in the Society's office latest by 7th day of each month (If the day falls on Sunday or Holiday, next working day is to be taken into account) because banks normally take minimum 2-3 days in clearing the cheques. Further, if any cheque of a member is bounced by his/her banker, due to any reason, the Society will not accept his/her dues through cheque in future and the member, thus, shall have to deposit his/her dues in cash or through e-banking only in future. He/she is also liable to pay Rs.200/- on account of Cheque Bounce Charges otherwise Society may also take legal action under section 138 of Negotiable Instrument Act, 1881.

3. Installation of Cloud Based Server in Society:

- (a) It helps Collection Centers spread over in different ministries for collection of member's dues.
- (b) Members can access their account position and view their personal details from the Society's website www.gechpcs.com. The password is the member's own Account Number (in capital letters). Any discrepancy, if found, in personal accounts or change in personal data, should be brought to the notice of the Society for carrying out necessary rectification.
- (c) Members can download Society's Application Forms from its website. However, in case of Regular/Short Term Loan Application Forms, prescribed cost must be remitted with the Society's Office at the time of submitting requisite forms.
- (d) **Members of the Society can pay their dues through Online or Society's Mobile App.**

Miscellaneous:

- (a) If Society's dues are paid by any member after 15th of the month, a penalty @ Rs. 1/- (Rupee one only) per installment of the outstanding installment, against principal amount, is also levied, over and above to the normal interest.
- (b) A member who does not pay his/her dues towards Regular Loan, Short Term Loan or Housing Loan for more than three consecutive months, his/her name is included in the defaulters' list. This matter is also brought to the notice of his/her Sureties. It also paves the way to initiate proceedings against the erring member for recovery of Society's dues from his/her salary in consonance with the Authority, as discharged by the member and as per Rule 76 of the Central Govt. Account (Receipts and Payments) Rules, 1983.
- (c) The Society's working hours commences from 11.00 A.M. to 07.00 P.M. from Monday to Saturday (except on holidays). However, payments are received and disbursed between 11.30 A.M. to 06:30 P.M. Short Term Loans are disbursed from 5th to 7th day of each month and again after 15th day of the month, subject to availability of funds. Regular Loan cheques are issued from 10th day and onward in every month.
- (d) **Resignation cases are settled only on 2nd Saturday of each month.**
- (e) Member can withdraw the remaining amount by leaving Rs.50,000/- from their CD account, If the member has no outstanding loan or surety to a defaulter member.
- (f) **Conveyance charges of Rs. 200/- (Rupees Two Hundred Only) will be given to members only who attend AGM with a photo affixed I-card. Conveyance Charges will be distributed till the end of AGM and no proxy will be allowed. Computerized system will be used for registration & conveyance charges at AGM.**
- (g) The Society, in the light of the decision taken in the last AGM, has released Dividend @ 7% on Share Money, 6% on LLSM and allowed 6% Interest per annum on Compulsory Deposit. Both the amounts of Dividend and Interest have been credited to the members' CD account on 31.03.2026.
- (h) Members are requested to bring their Photo Affixed Pass Book whenever they visit Society office.
- (i) **As per advises of Auditor, the R.I.(Gift) will be distributed in the last quarter of the calendar year and members have to collect the same latest by 31st December of the same year otherwise the R.I.(Gift) will be forfeited.**
- (j) **Defaulter member will be deprived of welfare benefits under Rules & Act being given by the Society. i.e. R.I. (Gift), CD Interest, Rebate, Dividend on SM etc.**

DECLARATIONS FOR THE YEAR 2025-26

1. Dividend on share money for the FY 2025-26 @ 7%.
2. Dividend on loan linked share money for the FY 2025-26 @ 6%.
3. Interest on CD for the FY 2026-27 @ 6%.

NEW PROPOSAL FOR THE YEAR 2025-26

1. Protection for Cyber attack of the Server installed at the Society Office.

MANOJ K. KHANDELWAL & CO.
CHARTERED ACCOUNTANTS
F-6 AKARSHAN BHAWAN, 23, ANSARI ROAD, DARYAGANJ, NEW DELHI-110002

Independent Auditor's Report

To
 The Registrar of Cooperative Societies
 Old Court Building
 Sansad Marg, New Delhi

REPORT ON THE FINANCIAL STATEMENTS

OPINION

We have audited the accompanying financial statements of **GOVT. EMPLOYEES (URBAN) COOP THRIFT AND CREDIT SOCIETY LTD., 159,160 & 161 1st Floor, Cycle Market, Jhandewalan Extn., Delhi - 110055** ("the Society"), which comprise the Balance Sheet as at March 31, 2026, and the Income and Expenditure Account and Receipt and Payment Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Act, subject to the note thereon and remarks annexed and forming part of the report by the Delhi Cooperative Societies Act, give a true and fair view in conformity with the accounting principles generally accepted in India:

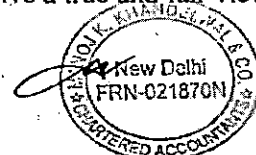
- a) In the case of the Balance Sheet, of the state of affairs of the Society as at March 31, 2026;
- b) In the case of the Income and Expenditure Account, of excess of income over expenditure for the year ended on that date; and
- c) In the case of the Receipt and Payment Account, of the receipt and payment for the year ended on that date.

BASIS FOR OPINION

We conducted our audit in accordance with the Specified Standards on Auditing (SAs). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Society in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements. We have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and receipt and payment of the Society in accordance with the Delhi Cooperative Societies Act, 2003 ("the Act"). This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.



AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures of test basis selection are dependent on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Society's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

REPORT ON OTHER LEGAL & REGULATORY REQUIREMENTS

1. As required by the Delhi Cooperative Society Act, 2003, we give in the Annexure a statement on the matters specified therein.

2. We report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b) In our opinion, proper books of account as required by law have been kept by the Society as per Rules and Bye Laws framed so far as appears from our examination of those books
- c) The Balance Sheet, Income and Expenditure Account, and Receipt and Payment Account dealt with by this Report are in agreement with the books of account.

Place: New Delhi
Date: 29/06/2026

For Manoj K. Khandelwal & Co.
Chartered Accountants
FRN:-021870N

Vivek Gupta
(CA Vivek Gupta)
Partner

Membership no.094319

UDIN: 26094319KNQXBX3695



GOVT. EMPLOYEES (URBAN) THRIFT & CREDIT CO-OPERATIVE SOCIETY LTD
159,160 & 161, 1ST FLOOR CYCLE MARKET, JHANDEWALAN EXTN. DELHI.-110055
BALANCE SHEET AS ON 31-3-2026

				(Figure in Rs.)
	Particulars	Note No.	Figures as at the end of current reporting period 31.03.2026	Figures as at the end of pervious reporting period 31.03.2025
1.	<u>EQUITY AND LIABILITIES</u>			
1	Member's Fund			
	(a) Share Money	1	9,29,09,100.00	9,27,53,694.00
	(b) Reserves and surplus	2	1,84,62,109.24	2,13,24,819.51
			11,13,71,209.24	11,40,78,513.51
2	<u>Non-Current Liabilities</u>			
	(a) Long Term Borrowing/ Deposits from Members	3	47,54,59,852.00	45,98,12,771.00
			47,54,59,852.00	45,98,12,771.00
3	<u>Current Liabilities</u>			
	(a) Other Current Liabilities	4	3,07,653.00	1,11,432.00
			3,07,653.00	1,11,432.00
	TOTAL		58,71,38,714.24	57,40,02,716.51
II.	<u>ASSETS</u>			
1	Non-Current assets			
	(a) Property, Plant & Equipment	5	1,69,33,576.00	1,72,10,462.00
	(b) Non Current Investments	6	10,000.00	64,628.00
	(b) Long Term Loans & Advances	7	52,49,45,942.00	51,54,12,573.00
			54,18,89,518.00	53,26,87,663.00
2	<u>Current assets</u>			
	(a) Cash and bank Balances	8	1,26,97,713.24	1,27,35,846.51
	(b) Other current assets	9	3,25,51,483.00	2,85,79,207.00
			4,52,49,196.24	4,13,15,053.51
	TOTAL		58,71,38,714.24	57,40,02,716.51

The accompanying notes 1 to 14 are an integral part of Finance statements
As Per our audit report of even date attached

FOR MANOJ K KHANDEWAL & CO
CHARTERED ACCOUNTANTS
FRN NO :-021870N

CA VIVEK GUPTA
PARTNER, FCA 094319

Place : New Delhi
Date: 29/06/2026

UDIN: 26094319 KNO2GX2695

FOR GOVT EMPLOYEES (URBAN) THRIFT & CREDIT CO-
OPERATIVE SOCIETY LTD.


President


Secretary


Treasurer

GOVT. EMPLOYEES (URBAN) THRIFT & CREDIT CO-OPERATIVE SOCIETY LTD
159,160 & 161, 1ST FLOOR CYCLE MARKET, JHANDEWALAN EXTN. DELHI -110055
Statement Of Income & Expenditure for the Year ended 31-03-2026

S. No.	Particulars	Note	For the year ended on 31/03/2026	For the year ended on 31/03/2025
1	Revenue from operations	10	4,54,83,218.00	4,56,77,548.00
2	Other Income	11	1,37,877.00	2,94,657.00
3	Total Income		4,56,21,095.00	4,59,72,205.00
4	Expenses			
	a) Finance Cost	12	2,40,10,204.77	2,41,35,095.22
	b) Employee Benefit Expenses	13	88,07,521.00	87,47,131.00
	c) Depreciation & Amortization Expenses	5	5,27,636.00	4,45,844.00
	d) Other expenses	14	1,07,88,307.50	1,03,55,236.70
	e) Total expenses		4,41,33,669.27	4,36,83,306.92
5	Profit before exceptional & extraordinary items [3-4(e)]		14,87,425.73	22,88,898.08
6	Exceptional Item		-	-
7	Profit before extraordinary items		14,87,425.73	22,88,898.08
8	Extraordinary Item		-	-
9	Profit before tax		14,87,425.73	22,88,898.08
10	Tax Expenses			
	a) current tax		-	-
	b) Excess/short provision for tax related to earlier year		-	-
	c) Deffered Tax Charge/Benefit		-	-
11	Profit/loss for continuing operations		14,87,425.73	22,88,898.08
12	Profit/loss for discontinuing operations		-	-
13	Tax Expenses for discontinuing operation		-	-
14	Profit & loss from discontinuing operation after tax		-	-
15	Profit & loss for the year(11+14)		14,87,425.73	22,88,898.08
16	Balance carried forward to Balance Sheet		14,87,425.73	22,88,898.08

Notes attached to and forming part of
Balance Sheet

FOR MANOJ K KHANDELWAL & CO FOR GOVT. EMPLOYEES (URBAN) THRIFT & CREDIT CO-OPERATIVE
 CHARTERED ACCOUNTANTS SOCIETY LTD
 FRN NO : 021870N


 CA VIVEK GUPTA
 PARTNER, FCA 094319


 President


 Secretary


 Treasurer

Place : New Delhi

Date: 29/06/2026

UDIN: 26094319 K N Q X 8 X 3695

No No.		5		Property, Plant & Equipment					(Amount in Rs.)
S.No.	Particulars	Dep. Rate	Opening Balance	Addition		Sale/ Adjustment	Total	Depreciation	Closing Bal.
			01.04.2025	Before 30/09	After 30/09				31.03.2026
1	Furniture & Fixture	10%	1,34,983.00				1,34,983.00	13,498.00	1,21,485.00
2	Office Equipment	15%	3,72,778.00	9,000.00	10,000.00		3,91,778.00	58,017.00	3,33,761.00
3	Air Conditioner	15%	1,39,414.00	27,500.00			1,66,914.00	25,037.00	1,41,877.00
4	CCTV Camera	15%	2,02,331.00				2,02,331.00	30,350.00	1,71,981.00
5	Computer & Printer	40%	7,96,042.00	2,04,250.00			10,00,292.00	4,00,117.00	6,00,175.00
6	Cycle	15%	4,110.00				4,110.00	617.00	3,493.00
7	Office Building	0%	1,55,60,804.00				1,55,60,804.00		1,55,60,804.00
Current Year Total 2025-26			1,72,10,462.00	2,40,750.00	10,000.00	-	2,74,61,212.00	5,27,636.00	1,69,33,576.00
Previous Year 2024-25			1,68,65,806.00	1,10,500.00	6,80,000.00	-	1,76,56,306.00	4,45,844.00	1,72,10,462.00

DETAILS OF EXPENSES PAYABLE AS ON 31-03-2026

			(Amt. in Rupees)
1	Telephone Exp.	:	18,000.00
2	Electric Charges	:	12,500.00
3	PF Payable	:	1,28,323.00
4	Audit Fees Payable	:	1,18,647.00
TOTAL			= 2,77,470.00

DETAILS OF INCOME TAX RECOVERABLE AS ON 31-03-2026

				(Amt. in Rupees)
FOR THE YEAR	FY 2012-13	AY 2013-14	:	3,03,655.00
TOTAL				= 3,03,655.00

Speed Post
Annexure "C"

OFFICE OF THE RETURNING OFFICER
GOVT. EMPLOYEES (URBAN) COOP. THRIFT & CREDIT SOCIETY LTD.

Returning Officer, SDM Burari, NDPL Office Building, Near Panchayat Bhawan, Burari, Delhi-110084

Election Agenda Notice

Whereas the undersigned has been appointed as Returning Officer by the Management Committee of Govt. Employees (Urban) Coop. Thrift & Credit Society Ltd. vide office letter No. GEUCT/CS/ ELECTION/2026-2027 dated- 22nd September, 2026 to hold Election of the Managing Committee of Govt. Employees (Urban) Coop. Thrift & Credit Society Ltd. 159, 160, 161, 1st Floor, Cycle Market, Jhandewalan Extn., New Delhi-110055

Now, therefore, I, J.B. Kapil, Returning Officer of Govt. Employees (Urban) Coop. Thrift & Credit Society Ltd. 159, 160, 161, 1st Floor, Cycle Market, Jhandewalan Extn., New Delhi-110055 hereby notify for conducting the election for one (1) post of President, two (2) post of Vice President and, Eighteen (18) posts of Member, Managing Committee out of which two(2) posts of Member, Managing Committee are reserved for woman candidates as per Delhi Co-operative Society Act and Rules framed there under. The Election of the Managing Committee is being held under the provision of D.C.S Act 2003 & D.C.S Rules 2007. The term of Managing Committee shall be for 3 (three) years.

DETAILED ELECTION PROGRAMME

Sr. No.	Program	Date & Day	Time	Venue
01.	Issue of nomination forms	12.10.2026 Monday	11:00 AM to 4 PM	Society Office i.e. Office No. 159, 160, 1st Floor, Cycle Market, Jhandewalan Extn., New Delhi-110055
02	Filing of Nomination papers	13.10.2026 Tuesday	11:00 AM to 5 PM	-as above-
03	Scrutiny of nomination papers	14.10.2026 Wednesday	5:15 PM	-as above-
04	Display of list of valid Nominations	14.10.2026 Wednesday	05:30 PM	Notice Board of Returning Officer & Society Office, Jhandewalan, New Delhi
05	Withdrawal of Nomination papers	15.10.2026 Thursday	11:00 AM to 5PM	Society Office i.e. Office No. 159, 160, 1st Floor, Cycle Market, Jhandewalan Extn., New Delhi-110055
06	Display of final list of contesting candidates	15.10.2026 Thursday	05:15 PM	Notice Board of Returning Officer & Society Office, Jhandewalan, New Delhi
07	Polling, if necessary	25.10.2026 SUNDAY	11:00 AM to 4PM	Ambedkar Bhawan, Rani Jhansi Road, New Delhi-110055.

The nomination forms can be obtained free of cost from above mentioned venue from 11.00 AM to 04.00 PM on 12.10.2026. Nomination forms duly filled along with Rs.1000/- IN CASH AS SECURITY DEPOSIT should be handed over to the undersigned personally by the candidate or proposer or seconder on the date and time mentioned above. A Person shall not be eligible to contest election for two posts simultaneously. In case member is nominated for two seats, the member shall intimate his final choice to contest on one seat on the date of withdrawal, failing which his both nomination papers shall be deemed to have been cancelled. Further, the candidate, proposer & seconder should not be defaulter. A member shall not be eligible to contest for the election, if he has not completed minimum period of one year from the date of acquiring membership in the society to the date of filing of nomination and he must have attained the age of 21 years. Member desires to contest election should obtain NOC from his/her employer Rule 15(1) (C) of the CCS (Conduct) Rules, 1964. In case the candidate gets less than 1/6 of the total votes polled, the security deposit shall be forfeited and such candidates shall be disqualified for contesting the election in the society for a period of two terms.

Not more than three members (including President & Vice President) can be elected to the Managing Committee from one Ministry and its subordinate Office/Department.

The list of members of the aforesaid society shall be displayed at the O/o the undersigned and at the O/o Govt. Employees (Urban) Coop. Thrift & Credit Society Ltd. 159, 160, 161, 1st Floor, Cycle Market, Jhandewalan Extn., New Delhi-110055. Members can obtain a copy of the list of members from the O/o Govt. Employees (Urban) Coop. Thrift & Credit Society Ltd. on payment of prescribed fee, as per the provision of Delhi Co-operative Societies Rule, 2007.

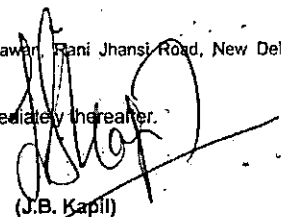
SPECIAL NOTE

The election voting shall start on 25.10.2026 (Sunday) at 11:00 AM at Ambedkar Bhawan, Rani Jhansi Road, New Delhi-110055. The voting shall take place from 11:00 AM to 4:00PM on 25.10.2026 (Sunday).

COUNTING OF VOTES

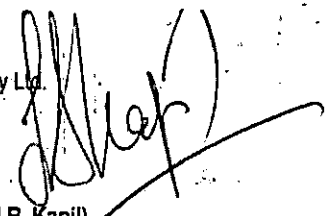
The counting of votes will start immediately after the polling is over and result will be declared immediately thereafter.

Dated: - 25.09.2026


(J.B. Kapil)
RETURNING OFFICER

Copy forwarded to:-

1. Members of the Govt. Employees (Urban) Co-operative Thrift & Credit Society Ltd.
2. The President /Secretary, Govt. Employees (Urban) Co-operative Thrift & Credit Society Ltd.
3. Notice Board of the Society office.
4. Asst. Registrar (Sec-3), office of the RCS, Parliament Street New Delhi 110001.


(J.B. Kapil)
RETURNING OFFICER

Note: As per the provision of D.C.S. Act -2003 and DCS Rules 2007 the defaulter members are neither eligible to contest the election nor entitled to cast their votes. However, in case if they make the payment of their due amount of default before the date of filing of nomination only to the society & produce the proof thereof before the Returning Officer, they will not be treated as defaulter and shall be allowed to contest the election and cast their votes. It is notified that the society has supplied a list of defaulter members which is available with the Returning Officer and displayed at the Notice Board of the Society. Members are advised to check the list of defaulters to avoid any inconvenience at the time of filing of nomination form and also at the time of polling.

All the members are requested to bring the proof of their identification, by way of photo identity card/ Driving License /Passport or any other related documents for their identification to avoid any inconvenience in casting their votes.

Speed Post

To,

If undelivered please return to :

Secretary,

Government Employees (Urban) Co-operative

Thrift & Credit Society Ltd.

159, 160 & 161 1st Floor, DDA Office Complex, Cycle Market,

Jhandewalan Extn., New Delhi -110055

Tele : 011-41554806, 011-43501273