Kalash Co-op T/C Society Ltd.
Balance Sheet as at 31st March, 2025

	Particulars	Note	(Amount in Rs.) 31 March 2025	(Amount in Rs.) 31 March 2024
I	EQUITY AND LIABILITIES			
1	Share Money			
(a)	Share Money	1	2,427,000	2,244,500
(b)	Reserves and surplus	2	971,561	869,119
			3,398,561	3,113,619
2	Non-current liabilities			
(a)	Long-term borrowings	3	13,296,785	11,129,735
			13,296,785	11,129,735
3	Current liabilities			
(a)	Other current liabilities	4	1,118,101	808,087
			1,118,101	808,087
	Total		17,813,447	15,051,442
	ASSETS			
1	Non-current assets			
(a)	Tangible Assets	5	2,207	3,678
(b)	Long Term Loans and Advances	6	13,192,424	12,574,312
			13,194,631	12,577,990
2	Current assets			
(a)	Cash and bank balances	7	4,422,702	2,207,315
(b)	Other current assets	8	196,113	266,136
			4,618,815	2,473,451
	Total		17,813,447	15,051,442
	Summary of significant accounting policies	14		
	The accompanying notes are an integral part of the financial statements			

Auditors' Report
In term of our audit report of even date

For Narender Singh & Co.
Chartered Accountants
Firm Reg No. : 030204N

NARENDER SINGH & CO. CA INDIA New Delhi Chartered Accountants

CA. Narender Singh
(Partner)
M. NO : 089004

Place : New Delhi
Date: 27.07.2025
UDIN:

Kalash Co-op T/C Society Ltd.

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

President Authorised Signatory **Secretary** **Treasurer**

Kalash Co-op T/C Society Ltd.

Notes forming part of the Financial Statements for the year ended, 31st March, 2025

1 Share Money

(Amount in Rs.)

Sr. No.	Name of Partner/ Proprietor/ Owner	Share of profit/ (loss) (%)	As at 1st April 2024 (Opening Balance)	Capital Introduced/contributed during the year	Withdrawals during the year	Share of Profit / Loss for the year	As at 31st March 2025 (Closing Balance)
1	Various Members		2,244,500	350,500	168,000		2,427,000
Current Year (CY)			2,244,500	350,500	168,000	-	2,427,000
Previous Year (PY) (23-24)			2,116,000	360,500	232,000		2,244,500

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Authorised Signatory

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Authorised Signatory

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Authorised Signatory

NARENDER SINGH & CO. CA INDIA Chartered Accountants

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Kalash Co-op T/C Society Ltd.
Notes forming part of the Financial Statements for the year ended 31st March, 2025

2	Reserves and surplus	31 March 2025	31 March 2024
(a)	Retained Surplus	825,091	734,536
(b)	Reserve Fund	106,000	96,000
(c)	Bad Debt Fund	40,469	38,583
	Total	971,561	869,119

3	Borrowings	31 March 2025	31 March 2024
	Deposits		
(a)	Compulsory Deposits	13,296,785	11,129,735
	Total	13,296,785	11,129,735

4	Other current liabilities	31 March 2025	31 March 2024
(a)	Audit Fees	30,439	26,750
(b)	Education Fund Payable	1,887	1,341
(c)	Electricity Expense Payable	3,841	-
(d)	Office Maintenance Payable	1,000	
(e)	Rent Payable	2,000	
(f)	Conveyance Fee Payable	-	-
(g)	Interest on CD Payable	720,644	612,801
(h)	AGM Expense Payable	77,790	75,000
(i)	Accounting Expenses Payable	5,500	-
(j)	Member Balance Payable	-	17,195
(k)	Provision for Dividend	150,000	75,000
(l)	Provision for Diwali Expense	125,000	
	Total	1,118,101	808,087

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Authorised Signatory

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Authorised Signatory

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Authorised Signatory

NARENDER SINGH & CO. CA INDIA New Delhi Chartered Accountants

Kalash Co-op T/C Society Ltd.
Notes forming part of the Financial Statements for the year ended, 31st March, 2025

5 Property, Plant and Equipment and Intangible Assets (owned assets) (Amount in Rs.)

Particulars /Assets	TANGIBLE ASSETS			
	Plant and Equipment	Laptop	Software	Total
Gross Block				
At 1 April 2024	-	3,677	1	3,678
Additions	-	-	-	-
Deductions/Adjustments	-	-	-	-
At 1 April 2023	-	6,129	1	6,130
Additions	-	-	-	-
Deductions/Adjustments	-	-	-	-
At 31 March 2025	**-**	**3,677**	**1**	**3,678**
At 31 March 2024	**-**	**6,129**	**1**	**6,130**
Depreciation/Adjustments				
At 1 April 2024	-	1,471	-	1,471
Additions	-	-	-	-
At 1 April 2023	-	2,451	-	2,451
Additions	-	-	-	-
At 31 March 2025	**-**	**1,471**	**-**	**1,471**
At 31 March 2024	**-**	**2,451**	**-**	**2,451**
Net Block				
At 31 March 2025	-	2,206	1	2,207
At 31 March 2024	-	3,677	1	3,678

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Authorised Signatory

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Authorised Signatory

NARENDER SINGH & CO. CA INDIA New Delhi Chartered Accountants

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Authorised Signatory

Kalash Co-op T/C Society Ltd.
Notes forming part of the Financial Statements for the year ended, 31st March, 2025

6	Loans and advances	31 March 2025	31 March 2024
(a)	Loan to Members	13,192,424	12,574,312
	Total	13,192,424	12,574,312

7	Cash and Bank Balances	31 March 2025	31 March 2024
(a)	Cash In Hand	46,353	77,202
(b)	Canara Bank	762,767	1,130,113
(c)	Fixed Deposit	3,613,582	1,000,000
	Total	4,422,702	2,207,315

8	Other current assets	31 March 2025	31 March 2024
(a)	Interest Recievable on Loan	167,405	243,141
(b)	TDS Recoverable	28,708	17,857
(c)	Interest on FD	-	5,138
	Total	196,113	266,136

For KALASH C

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Authorised Signatory

NARENDER SINGH & CO. Chartered Accountants New Delhi

Authorised Signatory

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY L. D.

Authorised Signatory

Kalash Co-op T/C Society Ltd.

Statement of Profit and Loss for the year ended 31st March, 2025

	Particulars	Note	31 March 2025	31 March 2024
I	Revenue from operations	9	1,191,415	1,023,731
II	Other Income	10	124,141	5,760
III	**Total Income (I+II)**		**1,315,556**	**1,029,491**
IV	**Expenses:**			
(a)	Employee benefits expense			
(b)	Finance costs	11	728,803	612,801
(c)	Depreciation and amortization expense	12	1,471	2,451
(d)	Other expenses	13	490,954	347,205
	Total expenses		**1,221,228**	**962,457**
V	**Profit/(loss) before exceptional and extraordinary items and tax (III- IV)**		94,328	67,034
VI	Exceptional items (specify nature & provide note/delete if none)		-	-
VII	**Profit/(loss) before extraordinary items and tax (V-VI)**		94,328	67,034
VIII	Extraordinary Items (specify nature & provide note/delete if none)			
IX	**Profit before tax (VII-VIII)**		94,328	67,034
X	Tax expense:			
(a)	Current tax			
(b)	Excess/ Short provision of tax relating to earlier years			
(c)	Deferred tax charge/ (benefit)			
XI	**Profit/(Loss) for the period from continuing operations (VII-VIII)**		94,328	67,034
XII	**Appropriation for the year**			
	Bad Debts Fund (2%)		1,887	1,341
	Co-operative Educaiton Fund (2%)		1,887	1,341
XIII	**Profit/(Loss) for the year (XI-XII)**		**90,555**	**64,352**
	The accompanying notes are an integral part of the financial statements	14		

Auditor's Report
In terms of out audit report of even date annexed

For Narender Singh & Co.
Chartered Accountants
Firm Reg No. : 030207N

CA. Narender Singh
(Partner)
M. NO : 089004

Place : New Delhi
Date: 27.07.2025

Kalash Co-op T/C Society Ltd.

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
President
Authorised Signatory

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
Secretary

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
Treasurer
Authorised Signatory

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
Authorised Signatory