Kalash Co-op T/C Society Ltd.
Balance Sheet as at 31st March, 2026

	Particulars	Note	31 March 2026 (Amount in Rs.)	31 March 2025 (Amount in Rs.)	31 March 2024
I	EQUITY AND LIABILITIES				
1	Share Money				
(a)	Share Money	1	3,094,500	2,427,000	2,244,500
(b)	Reserves and surplus	2	815,660	971,561	869,119
			3,910,160	3,398,561	3,113,619
2	Non-current liabilities				
(a)	Long-term borrowings	3	16,078,598	13,296,785	11,129,735
			16,078,598	13,296,785	11,129,735
3	Current liabilities				
(a)	Other current liabilities	4	1,298,768	1,118,101	808,087
			1,298,768	1,118,101	808,087
	Total		**21,287,526**	**17,813,447**	**15,051,442**
	ASSETS				
1	Non-current assets				
(a)	Tangible Assets	5	2	2,207	3,678
(b)	Long Term Loans and Advances	6	18,296,101	13,192,424	12,574,312
			18,296,103	13,194,631	12,577,990
2	Current assets				
(a)	Cash and bank balances	7	2,824,881	4,422,702	2,207,315
(b)	Other current assets	8	166,542	196,113	266,136
			2,991,424	4,618,815	2,473,451
	Total		**21,287,526**	**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 RANJAN PANDEY & ASSOCIATES
Chartered Accountants
Firm Reg No. 021567N

CA. Ranjan Pandey
(Partner)
M NO : 509463

Place : New Delhi
Date: 18.07.2026
UDIN:26509463QVGNDS8252

RANJAN PANDEY & ASSOCIATES * NEW DELHI FRN 021567N * CHARTERED ACCOUNTANTS

Kalash Co-op T/C Society Ltd.

President

Secretary

Treasurer

Kalash Co-op T/C Society Ltd.
Statement of Profit and Loss for the year ended 31st March, 2026

	Particulars	Note	31 March 2026	31 March 2025
I	Revenue from operations	9	12,67,005	11,91,415
II	Other Income	10	1,99,594	1,24,141
III	**Total Income (I+II)**		**14,66,599**	**13,15,556**
IV	Expenses:			
(a)	Employee benefits expense			
(b)	Finance costs	11	7,29,505	7,28,803
(c)	Depreciation and amortization expense	12	2,206	1,471
(d)	Other expenses	13	6,04,360	4,90,954
	Total expenses		**13,36,071**	**12,21,228**
V	**Profit/(loss) before exceptional and extraordinary items and tax (III-IV)**		1,30,528	94,328
VI	Exceptional items (specify nature & provide note/delete if none)		-	-
VII	**Profit/(loss) before extraordinary items and tax (V-VI)**		1,30,528	94,328
VIII	Extraordinary Items (specify nature & provide note/delete if none)			
IX	**Profit before tax (VII-VIII)**		1,30,528	94,328
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)**		1,30,528	94,328
XII	**Appropriation for the year**			
	Bad Debts Fund (2%)		2,611	1,887
	Co-operative Educaiton Fund (2%)		2,611	1,887
XIII	**Profit/(Loss) for the year (XI-XII)**		**1,25,307**	**90,555**
	The accompanying notes are an integral part of the financial statements	14		

Auditors' Report
In terms of out audit report of even date annexed

For Ranjan Pandey & Associates
Chartered Accountants
Firm Reg No. 21567N

CA. Ranjan Pandey
(Partner)
M. NO : 509463

Place : New Delhi
Date: 18.07.2026
UDIN:

RANJAN PANDEY & ASSOCIATES ★ NEW DELHI FRN 021567N ★ CHARTERED ACCOUNTANTS

Kalash Co-op T/C Society Ltd.

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

President Secretary Treasurer

Authorised Signatory

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY L

Authorised Signat

Kalash Co-op T/C Society Ltd.

Notes forming part of the Financial Statements for the year ended, 31st March, 2026

1 Owners' Capital Account

(Amount in Rs.)

Sr. No.	Name of Partner/ Proprietor/ Owner	Share of profit/ (loss) (%)	As at 1st April 2025 (Opening Balance)	Capital Introduced/contributed during the year	Withdrawals during the year	As at 31st March 2026 (Closing Balance)
1	Various Members		24,27,000	7,46,500	79,000	30,94,500
						-
Current Year (CY)			24,27,000	7,46,500	79,000	30,94,500
Previous Year (PY) (24-25)			22,44,500	3,50,500	1,68,000	24,27,000

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

RANJAN PANDEY & ASSOCIATES
CHARTERED ACCOUNTANTS
NEW DELHI
FRN
021567N

Kalash Co-op T/C Society Ltd.
Notes forming part of the Financial Statements for the year ended 31st March, 2026

2	Reserves and surplus	31 March 2026	31 March 2025
(a)	Retained Surplus	6,55,380	8,25,091
(b)	Reserve Fund	1,17,200	1,06,000
(c)	Bad Debt Fund	43,080	40,469
	Total	**8,15,660**	**9,71,561**

3	Borrowings	31 March 2026	31 March 2025
	Deposits		
(a)	Compulsory Deposits	1,60,78,598	1,32,96,785
	Total	**1,60,78,598**	**1,32,96,785**

4	Other current liabilities	31 March 2026	31 March 2025
(a)	Audit Fees	39,500	30,439
(b)	Education Fund Payable	2,611	1,887
(c)	Electricity Expense Payable	-	3,841
(d)	Office Maintenance Payable	-	1,000
(e)	Rent Payable	4,000	2,000
(f)	Conveyance Fee Payable	35,000	-
(g)	Interest on CD Payable	7,41,448	7,20,644
(h)	AGM Expense Payable	1,50,000	77,790
(i)	Accounting Expenses Payable	-	5,500
(j)	Member Balance Payable	-	-
(k)	Dividend Payable to Members	5,064	-
(l)	Provision for Dividend	2,25,164	1,50,000
(m)	Provision for Diwali Expense	95,982	1,25,000
	Total	**12,98,769**	**11,18,101**

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

RANJAN PANDEY & ASSOCIATES
CHARTERED ACCOUNTANTS
NEW DELHI
FRN 021567N

Kalash Co-op T/C Society Ltd.

Notes forming part of the Financial Statements for the year ended, 31st March, 2026

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 2025	-	2,206	1	2,207
Additions	-	-	-	-
Deductions/Adjustments	-	-	-	-
At 1 April 2024	-	3,677	1	6,130
Additions	-	-	-	-
Deductions/Adjustments	-	-	-	-
At 31 March 2026	-	2,206	1	2,207
At 31 March 2025	-	3,677	1	3,678
Depreciation/Adjustments				
At 1 April 2025	-	2,206	-	2,206
Additions	-	-	-	-
At 1 April 2024	-	1,471	-	1,471
Additions	-	-	-	-
At 31 March 2026	-	2,206	-	2,206
At 31 March 2025	-	1,471	-	1,471
Net Block				
At 31 March 2026	-	1	1	2
At 31 March 2025	-	2,206	1	2,207

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Authorised Signatory

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Authorised Signatory

For KALASH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Authorised Signatory

RANJAN PANDEY & ASSOCIATES CHARTERED ACCOUNTANTS NEW DELHI FRN 021567N

Kalash Co-op T/C Society Ltd.

Notes forming part of the Financial Statements for the year ended, 31st March, 2026

6	Loans and advances	31 March 2026	31 March 2025
(a)	Loan to Members	1,82,96,101	1,31,92,424
	Total	1,82,96,101	1,31,92,424

7	Cash and Bank Balances	31 March 2026	31 March 2025
(a)	Cash In Hand	28,484	46,353
(b)	Canara Bank	10,53,548	7,62,767
(c)	Fixed Deposit	17,42,849	36,13,582
	Total	28,24,881	44,22,702

8	Other current assets	31 March 2026	31 March 2025
(a)	Interest Receivable on Loan	1,52,185	1,67,405
(b)	TDS Recoverable	14,357	28,708
(c)	Interest on FD	-	-
	Total	1,66,542	1,96,113

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

RANJAN PANDEY & ASSOCIATES CHARTERED ACCOUNTANTS NEW DELHI FRN 021567N

Kalash Co-op T/C Society Ltd.

Notes forming part of the Financial Statements for the year ended, 31st March, 2026

		(Amount in Rs.)	(Amount in Rs.)
9	**Revenue from operations**	**31 March 2026**	**31 March 2025**
(a)	**Interest received from Members**	12,28,505	11,56,115
(b)	**Membership Fee**	38,500	35,300
	Revenue from operations (Net)	**12,67,005**	**11,91,415**
10	**Other income**	**31 March 2026**	**31 March 2025**
(a)	Interest Received from Bank	-	-
(b)	Interest on FDR	1,51,522	1,19,295
(c)	Penalty on Late Payment	30,797	2,243
(d)	Loan Processing Fee	13,500	-
(e)	Misc Income	3,775	2,603
	Total other income	**1,99,594.00**	**1,24,141.27**
11	**Finance cost**	**31 March 2026**	**31 March 2025**
(a)	**Interest expense**		
	Interest paid on CD	7,29,505	7,28,803
	Total Finance cost	**7,29,505**	**7,28,803**
12	**Depreciation and amortization expense**	**31 March 2026**	**31 March 2025**
(a)	on tangible assets (Refer note 5)	2,206	1,471
	Total Depreciation and amortization expense	**2,206**	**1,471**
13	**Other Expenses**	**31 March 2026**	**31 March 2025**
(a)	Bank Charges	5,757	2,323
(b)	Office Expenses	4,719	7,115
(c)	Office Maintenance	12,000	10,800
(d)	Printing & Stationary Expenses	3,345	720
(e)	Misc Expense	5,900	5,900
(f)	Website Expense	11,149	9,000
(g)	Accounting Charges	1,08,000	86,000
(i)	GBM Expenses	-	3,846
(k)	Conveyance Expenses	38,150	29,190
(l)	Audit Fees	39,500	30,439
(m)	Rent	24,000	24,000
(n)	Electricity Expenses	2,310	6,621
(q)	Festival Expense	3,500	-
(r)	TDS written off	28,708	-
(s)	Provision for AGM Expenses	1,50,000	75,000
(t)	Provision for Diwali Expenses	-	1,25,000
(u)	Computer Repair & Maintenance	-	-
(v)	Short & Excess	-	-
(s)	Provision for Dividend	1,50,000	75,000
(t)	Self Assessment Tax	17,322	-
	Total	**6,04,360**	**4,90,954**

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

RANJAN PANDEY & ASSOCIATES CHARTERED ACCOUNTANTS FRN 021567N

Kalash Co-op T/C Society Ltd.

RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR 2025-2026

RECEIPTS	2025-26	2024-25	PAYMENTS	2025-26	2024-25
OPENING BAL.					
Cash in hand	46,353	77,202	Loan to Members	1,35,00,000	73,50,000
Bank Balance	7,62,767	11,30,113	Printing & Stationery	3,345	720
			Conveyance	3,150	28,530
Membership Fee	38,500	35,300	Fixed deposit	17,00,000	10,00,000
Compulsory Deposits	30,72,363	28,54,050	Bank Charges	5,757	2,323
Share Money	7,46,500	3,50,500	Education Fund	1,887	1,341
Reserve Fund	14,000	15,200	Audit Fee	30,439	26,750
Interest recd on loan	12,43,741	12,33,328	Misc Expenses	5,900	5,900
Loan Repayment	83,96,323	67,31,904	Compulsory Deposits	2,90,550	6,87,000
Penalty on late deposit	30,797	2,243	Share Money	79,000	1,68,000
AGM Expenses	-	-	Reserve Fund	2,800	5,200
Fixed deposit	36,95,399	-	Interest Paid on CD	6,96,849	6,37,705
Interest on FD	13,039		Electricity Expenses	2,620	2,780
Loan Processing Fee	13,500		Accounting Charges	1,17,000	80,500
			Web site charges	11,149	9,000
			Rent paid	22,000	22,000
			Office Expenses	4,719	7,115
			Office Maintenance	13,000	9,800
			AGM Expenses	1,12,958	72,210
			Festival Expense	3,500	
			GBM Expenses	-	3,846
			Computer Repair & Maintena	-	-
			Fixed Deposit Sweep In		15,00,000
			Self Assessment Tax	17,322	
			Dividend Paid	3,66,765	
			TDS Recoverable	540	
			Closing Balance		
			Cash in hand	28,484	46,353
			Bank Balance	10,53,548	7,62,767
TOTAL	1,80,73,282	1,24,29,841	TOTAL	1,80,73,282	1,24,29,841

Auditors' Report
In terms of out audit report of even date annexed

For Ranjan Pandey & Associates
Chartered Accountants
Firm Reg No. 21567N

CA. Ranjan Pandey
(Partner)
M. NO : 509463

RANJAN PANDEY & ASSOCIATES ★ CHARTERED ACCOUNTANTS ★ NEW DELHI FRN 021567N

Place : New Delhi
Date: 18.07.2026
UDIN:

Kalash Co-op T/C Society Ltd.

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

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

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