Phone : 011-40533240 Mob. : 9311337790

# SUVIDHA CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Regd. No. T & C (13)

## 25th ANNUAL GENERAL BODY MEETING

On Sunday, the 25th October, 2026

SCTCS

**VENUE :**

**Banga Sanskriti Bhavan**
**18-19, Bhai Veer Singh Marg,**
**Gole Market, New Delhi-110001**
**Tel: 011-23746315**

# सुविधा को–ऑपरेटिव थ्रिफ्ट एण्ड क्रेडिट सोसायटी लिमिटेड

पंजीकृत नं0 टी एण्ड सी (13)

211–213, वर्धमान डायमण्ड प्लाजा, देशबन्धु गुप्ता रोड़,
पहाड़गंज पुलिस थाने के सामने, पहाड़गंज , नई दिल्ली–110055

फोन : 011–40533240 मो0: 9311337790

ई–मेल : suvidhasociety2000@gmail.com

वेबसाईट : https:/suvidhasociety.com


## पच्चीसवीं वार्षिक आम सभा के लिए सूचना

माननीय सदस्यगण,

आपको सहर्ष सूचित किया जाता है कि सुविधा को–ऑपरेटिव थ्रिफ्ट एण्ड क्रेडिट सोसायटी लिमिटेड नई दिल्ली–110055 के सदस्यों की पच्चीसवीं वार्षिक आम सभा रविवार, दिनांक 25 अक्टूबर 2026 को प्रात 10:00 बजे नीचे दिये गये स्थान पर आयोजित की जायेगी। यदि किसी कारणवश सभा में कोरम प्रातः 10:00 बजे तक पूरा न हो सका तो सभा आधे घण्टे के लिए स्थगित कर दी जायेगी और स्थगित सभा पुनः ठीक 10:30 बजे उसी दिन अर्थात 25 अक्टूबर 2026 उसी स्थान पर उसी कार्यक्रम के अंतर्गत होगी। स्थगन के बाद हो रही सभा में कोरम का होना आवश्यक नहीं होगा

बांगा संस्कृति भवन,
18–19, भाई वीर सिंह मार्ग, गोल मार्केट
नई दिल्ली–110001
फोन : 011–23746315

## सभा का कार्यक्रम

(1) राष्ट्रगान
(2) पिछली आम सभा के बाद स्वर्गवास हुए सदस्यों को भावभीनी श्रद्धांजली।
(3) सोसाईटी के कामकाज की वर्ष 2025–2026 की रिपोर्ट पर विचार और अपनाना। (परिशिष्ट–ए)।
(4) वर्ष 2025–26 के लिए लेखा परीक्षित खातों का अनुमोदन। (परिशिष्ट–बी)।
(5) अन्य विषय प्रधान जी की आज्ञा से।

### टिप्पणी

i. उपस्थिति रजिस्टर के साथ–साथ टेबल पर पूर्ण लेखा परीक्षा प्रतिवेदन की एक प्रति रखी जायेगी जो सदस्यों द्वारा देखी जा सकती है।
ii. सदस्य की ऋण विवरण, शेयर मनी, सी.डी. आदि का रजिस्टर भी सदस्य के निरीक्षण और पुष्टि करने के लिए रखा जायेगा।
iii. यदि कोई सदस्य कोई सुझाव या प्रश्न देना चाहे तो उस सुझाव/प्रश्न की एक प्रति सोसायटी के कार्यालय में 10–10–2026 तक पूरे विवरण के साथ भेज दें जिस से कि सोसाईटी समय पर उनका उत्तर तैयार कर सके। इस के पश्चात कोई सुझाव या प्रश्न स्वीकार नहीं किया जायेगा।
iv. जिन सदस्यों के पते, फोन व मोबाईल, ई–मेल और बैंक खाता बदल गयें हों वे कृपया सोसायटी के कार्यालय को अवश्य सूचित करें।
v. सदस्यों से निवेदन है कि वह अपना के.वाई.एम. फार्म भरें जो सोसाईटी ऑफिस में उपलब्ध है। यह आर.सी.एस. कार्यालय के परिपत्र सं0 न0 F No. 47/Policy/RCS/21/2016 दिनांक 03.05.2016 के अनुसार अनिवार्य है।
vi. आम सभा के बाद शाकाहारी भोजन दिया जायेगा।

नई दिल्ली
दिनांक : 28–09–2026

ह0
(निशि कान्त शर्मा)
सचिव

**SUVIDHA CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.**
[Regd. No. T & C (13)]
211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road,
Opp. Paharganj Police Station, Paharganj, New Delhi-110055
Ph. : 011-40533240 Mob.: 9311337790
e-mail : suvidhasociety2000@gmail.com Website : https:/suvidhasociety.com

## NOTICE FOR TWENTY FIFTH ANNUAL GENERAL BODY MEETING

The 25th Annual General Body Meeting of the members of the Suvidha Cooperative T&C Society Ltd will be held at 10.00 hrs on Sunday, the 25th October, 2026 at the following address. In case, there is no quorum till 10:00 hrs., the meeting shall stand adjourned for half an hour and shall be reconvened at 10.30 hrs on the same day i.e. Sunday, the 25th October, 2026 at the same venue. No quorum shall be necessary at the adjourned meeting.

**: MEETING VENUE :**
Banga Sanskriti Bhavan
18-19, Bhai Veer Singh Marg,
Gole Market, New Delhi-110001
Tel: 011-23746315

**AGENDA FOR A.G. MEETING**

1. National Anthem.
2. Two minutes Silence in the memory of members who passed away since the last AGM.
3. Consideration and adoption of the Annual Report on the working of the Society for the year 2025-26 (Appendix-A).
4. Approval of Audited Accounts of the Society for the financial year 2025-26. (Appendix-B)
5. Any other item with the permission of the Chair.

**NOTE**

i. A copy of complete Audit Report will be displayed for the perusal of the members along with Attendance Register at the venue of AGM.
ii. A register containing member's balance of loan, Share Money, C.D. etc. will be displayed for the perusal of the members at the venue of AGM.
iii. Members willing to place any suggestion/question for discussion in the meeting may send their details to the Society's office latest by 10.10.2026 positively so that Society could prepare replies in time. No suggestion / question will be accepted if received after 10.10.2026.
iv. Members must inform regularly, the changes in their address, telephone / mobile number, e-mail address and Bank Account, to the Society's office.
v. Members are also requested to fill Know Your Member (KYM) form available in the Society office which is mandatory as per RCS circular No. F. No. 47/ policy/ RCS/21/2016 dated 03.05.2016.
vi. The AGM will be followed by vegetarian lunch.

Date:28.09.2026
Place: New Delhi

Sd/-
Nishi Kant Sharma
Secretary

## AGENDA ITEM NO. 3

**Appendix-A**

**Annual Report on the working of the Society for the year 2025-26**

Hon'ble Members,

Welcome everyone. Thank you for attending the Annual General Body Meeting of the Society. The Society has celebrated last year as **Silver Jubillee Year** wherein Shri Umang Bajaj, MLA of Rajinder Nagar Constituency, NCT Delhi was Chief Guest. This is 25th Annual General Body meeting of the Society and it will address the working of the Society during the financial year 2025-26.

### 1. The Society

The Suvidha Cooperative T & C Society Ltd. was registered with the Registrar of Cooperative Societies, New Delhi on 29th September, 2000 to promote the economic interests of members, to inculcate the habit of thrift among the members and to grant them loan facilities in cases of genuine needs. The membership of the Society is open to all persons including minors in NCT of Delhi with initial deposit of Rs. 8500/- (Rupees eight thousand five hundred only). Minors are however, not extended loan facility.

### 2. Management of Society

The Society functions through 11 Managing Committee Members with office bearers i.e. one President, two Vice- Presidents, one Secretary, one Treasurer and six Executive Members including two Lady Members who are elected for a period of 3 years. The Society has also engaged six Area Representatives for closer interaction with the members, to facilitate collection of Society's dues and for promotion of Society's business etc. List of Managing Committee Members and Area Representatives are appended to this Report.

### 3. Financial Position

At the year ending on 31.03 2026, the Share Money of members stands Rs. 4.05 Crore and members Compulsory Deposit Rs. 6.10 Crore. A sum of Rs. 23.45 lakh from Share Money and Rs. 61.74 lakh from Compulsory Deposit have been withdrawn by members or refunded to the member who resigned/ died during the year 2025-26.

**4. Interest on the Compulsory Deposit and Dividend on Share Capital.**

Interest on the Compulsory Deposit @ 5% compounded on yearly basis and dividend on Share Capital @ 5.5% p.a. for the year 2024-25 has been credited on 31.03. 2026 to the Accounts of the eligible members on the records of the Society as on 31.03.2026.

**5. Loan facilities.**

Registrar of Cooperative Societies has approved loan limit of Rs. 5,00,000/- (Rupees five lakh only). However, members are being generally granted Regular Loan upto Rs. 2,00,000/- only (Rupees two lakh only) against the Share Money for which maximum limit is decided by the Society keeping in view the availability of funds, repaying capacity of the borrower and other conditions.

The Society has also granted Emergency Loan to a maximum limit of Rs 1,00,000/-. (Rupees one lakh only) with two sureties to an eligible member. The rate of interest is @12% per annum simple interest on reducing loan balance on both types of loan.

**6. Regularity Incentive.**

The members are given a regularity incentive in the form of gift items or in cash every year. This regularity incentive is given to members who are enrolled in the Society up to 31.03.2026. However, members who have resigned from the membership, defaulters in clearing of all type of dues including pending Compulsory Deposit and presently not members of the Society are not entitled for regularity incentive. It may be specifically noted that it is member's own responsibility to pay the Society's due regularly on time.

**7. Audit of Accounts.**

In compliance with the requirement of Delhi Cooperative Societies Rules, 2007 and as amended from time to time, the accounts of the Society are being audited concurrently by the Auditor appointed by the Registrar of Cooperative Societies. Action Taken Report with Annual Accounts of the Audit observations for the financial year 2025-26 has been forwarded to RCS Office on 02.07.2026. Audit Report supported with Annual Accounts of the Society has already been uploaded on the above date on the portal of RCS Office.

**8. A few notable points of information are as under.**

**(I). Membership:**

The Membership of the Society was 1801 as on 31.3.2026. During the year 2025-26 as many as 80 new members were enrolled and 85 members have resigned/ expired.

**(ii) Loan :**

There is no waiting list for loans and gross sanction of loan is Rs. 9.61 Crore. Normally the demand for loans is met keeping in view the member's need and urgency such as marriage in the family, education and other obligatory purposes and credit history of members.

**(iii) Welfare Funds :**

The welfare fund of the society is utilized as under-

(a) Incentive of Rs. 2100/- (Rupees two thousand one hundred only) with effect from 1.12.2025 at the time of marriage of self, son/ daughter to the non - defaulting members.

(b) Death Gratuity - Grand of Death Gratuity will be provided to the nominee / heirs of member in case of unfortunate death of a non-defaulting member w.e.f. 20.12.2025 as per norms given below.

| Membership duration from date of enrollment as member | Amount to be paid |
|---|---|
| Upto 5 years | Rs. 3000/- |
| More than 5 years to 10 years | Rs. 5000/- |
| More than 10 years to 15 years | Rs. 10000/- |
| More than 15 years to 20 years | Rs. 15000/- |
| More than 20 years | Rs. 20000/- |

Contribution to Welfare Fund Rs. 200/- per annum will not be taken from the defaulter members till they become regular in payment.

(c) Meritorious Award to a Ward/ Member who secures 90% and above marks in 10th / 12th Standard Board Examination.

**(iv) Cases of Saffron Tree Group**

An Inquiry Officer was appointed by the RCS office on 27.09.2023 for conducting inquiry in Saffron Tree cases Under Section 66 (1) of DCS Act, 2003 and Rule, 2007. All requisite documents related to criminal case filed by the society, against the than President, Shri Sandesh Kumar and his close relative Ms. Deepti Kurup owner of M/s The Saffron Tree for payment of irregular loan to M/s The Saffron Tree, have been provided to the Inquiry Officer as and when asked by him from time to time.

**(v) Other Defaulters Cases :**

A total of 101 defaulters cases were pending for settlement in RCS office as on 31st March, 2026. All cases have been awarded and at present are in Execution stage. Out of them 13 cases were settled and an amount of Rs. 24.63 lakh has been recovered from the defaulters. 6 defaulter's cases are settled in society office and an amount of Rs. 9.51 lakh recovered from the defaulters during 2025-26.

**(vi) Bad Debt Reserve :**

Bad Debt Reserve is utilized very judiciously to write off the bad debts on case to case basis.

**(vii) Loan Processing :**

Loan processing charge is 1.2% of loan amount.

**(viii) Debt Management :**

A member who does not pay his/her dues towards regular loan or emergency loan for more than three consecutive months his/her name is included in the list of defaulter. Notice is issued to such member and matter is also brought to the notice of his/her sureties.

**(ix) Meritorious Award :**

Meritorious award to a ward/member, who secure 90% and above marks in 10th/12th standard Board Examination is notified by the society every year in AGM. The incentive in the form of gift/ cash is given to the awardees / parents only who will present himself / herself / themselves on the date of AGM. Such member should be non-defaulter before the date of 25th AGM. Eligible members are requested to submit the Application Form along with self-attested supporting documents by 10.10.2026 positively in the society office. The Application Form for the purpose is appended as Appendix-C.

Message / information to members is conveyed on whatsApp groups and website of the society at regular interval for vide publicity. Members are also requested to give wide publicity / apprise to this scheme to fellow members so that no .eligible and meritorious candidate is left. No request / Application Form shall be considered after the aforesaid date and such member shall automatically forfeit his / her claim.

**(x) Rebate on Interest :**

A rebate of 10% of total interest paid by member on regular loan is given in case he / she must have repaid regular loan immediately 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.

**(xi) Cheque Cancellation Penalty:**

In case any member failed to collect and deposit cheque issued to him/her on account of his/her resignation, CD withdrawal due to any reason, a penalty will be imposed on him / her as per following parameters -

(a) Minimum Rs. 100/- and maximum Rs. 1000/- per instrument.

(b) 10% of the amount of cheque of loan.

(c) 10% of the amount of cheque pertaining to Resignation, CD Withdrawal, Welfare Fund, Shagun etc.

**(xii) Digital Society / Digital Ledger :**

Suvidha Society App is available on Google Play Store. Non-defaulting member can download this App and get himself / herself registered with the help of staff of the society.

**(xiii) Transfer from CD :**

Transfer of amount from Compulsory Deposit to loan account of a member is permitted w.e.f. 18.5.2024 subject to transfer from of CD brings their loan A/c 'nil' and availability of minimum balance of Rs. 10,000/- in their CD account and also such member is not a surety to any loan.

**Proposals for the year 2026-27:**

1. Provision for interest on Compulsory Deposit @ 5% and dividend on Share Capital @ 5% for the year 2025-26 is made subject to profit earned by the society.

2. Chronic CD defaulters who have paid his / her pending CD dues

w.e.f 1.4.2022, have been taken out of defaulters list. Such member will be eligible for regularity incentive for 2025-26.

3. The term of auditor of society M/s Nirbhaya & Associates was completed. As such a new auditor M/s G.D. Pandit & Co. is appointed for the financial year 2025-26 onwards.

4. To increase the revenue of Society, it is decided that :

(I) RTGS charges of Rs.100/- per payment of any type to be charged from members.

(ii) Welfare Fund @ Rs. 200/- per year will be charged w.e.f. 1.4.2025 from the Members.

(5) Only Recurring Deposit with the interest @ 11% per annum will be accepted from members w.e.f. 1.4.2026. Minimum amount of RD is Rs. 1000/- per month with no maximum limit.

(6) Surplus fund at the end of each month will be invested as Fixed Deposit with Delhi State Cooperative Bank.

I extend my sincere thanks to all the members for their participation in the AGM and thankfully acknowledge the contribution of the Managing Committee Members & Staff of the Society.

Date: 28.09.2026

Place: New Delhi

sd/-

(Nishi Kant Sharma)

Secretary

AGENDA ITEM NO. 4

APPENDIX 'B'

G. D. PANDIT & CO.
CHARTERED ACCOUNTANTS

UNIT NO.209, 2ND FLOOR, SEC-12
VARDHMAN SUNDER PLAZA, DWARKA-110075

## AUDITOR'S REPORT

We have audited the attached Balance Sheet, the annexure Income & Expenditure Account and Receipt and Disbursement of **Suvidha Co-operative Thrift & Credit Society Limited**., as at 31st March, 2026 and subject to our observations and comments given in the annexure, we report that:

1) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of audit.

2) In our opinion, the Balance Sheet, Income & Expenditure Account referred to in the report and observations given in part B & C drawn up in conformity with the books of Account.

3) In our opinion and considering the observation given in the part C of this report books of account have been properly maintained by the society as required under Act, Rules and bye-laws.

4) We further report that:-
   a) These financial statements are the responsibility of society management our responsibility is to express our opinion on these financial statements based on our audit.
   b) We conducted our audit in the accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain responsible assurance about whether the financial statements is free of material misstatement. An audit includes examining on the test basis. Evidence supporting the amount and the disclosures in the financial statement. An audit also includes assessing the accounting principles used and significant estimates made by the management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

5) In our opinion and to the best of our knowledge and according to the information and explanations given to us, the accounts give a true and fair view (Subject to our Observations in Part A, B and C):-

   i) In case of Balance Sheet of the State affairs of the Society as on 31st March, 2026.
   ii) In the case of Income and Expenditure account of the Society for the year ended 31st March, 2026.

**FOR G. D. PANDIT & CO.**
**Chartered Accountants**

**Place : Delhi**
**Date :** 1/7/2026

**(Partner)**
**M. No.** 548069
**FRN** 000167N
**UDIN** 26548069PNAFED7480

Suvidha Co- Operative T& C Society Ltd.
Regd.Office 211 - 213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, Delhi - 110055
Regn. No. 13(T&C)
Balance Sheet as at 31- March - 2026

(Amount in Rs. ₹)

| | Particulars | Note | 31 March 2026 | 31 March 2025 |
|---|---|---|---|---|
| I | EQUITY AND LIABILITIES | | | |
| 1 | Members' Funds | | | |
| (a) | Members' Capital Account | 3 | 40,507,000 | 41,502,500 |
| (b) | Reserves and surplus | 4 | 50,038,857 | 50,696,295 |
| | | | 90,545,857 | 92,198,795 |
| 2 | Non-current liabilities | | | |
| (a) | Long-term borrowings | 5 | 62,660,067 | 63,440,142 |
| (b) | Deferred tax liabilities (Net) | 6 | - | - |
| (c) | Other long-term liabilities | 7 | - | - |
| (d) | Long-term provisions | 8 | 2,143,126 | 2,143,126 |
| | | | 64,803,193 | 65,583,268 |
| 3 | Current liabilities | | | |
| (a) | Short-term borrowings | 5 | - | - |
| (b) | Trade payables | | | |
| (c) | Other current liabilities | 10 | 6,790,252 | 6,669,188 |
| (d) | Short-term provisions | 8 | - | - |
| | | | 6,790,252 | 6,669,188 |
| | Total | | 162,139,303 | 164,451,251 |
| II | ASSETS | | | |
| 1 | Non-current assets | | | |
| (a) | Property, Plant and Equipment and Intangible assets | | | |
| (i) | Property, Plant and Equipment | 11 | 6,364,488 | 6,582,121 |
| (ii) | Intangible assets | 11 | - | - |
| (iii) | Capital work in progress | 11 | - | - |
| (iv) | Intangible asset under development | 11 | - | - |
| (b) | Non-current investments | 12 | - | - |
| (c) | Deferred tax assets (Net) | 6 | - | - |
| (d) | Long Term Loans and Advances | 13 | 96,093,854 | 98,917,012 |
| (e) | Other non-current assets | 14 | 18,000 | 18,000 |
| | | | 102,476,342 | 105,517,133 |
| 2 | Current assets | | | |
| (a) | Current investments | 12 | - | - |
| (b) | Inventories | 15 | - | - |
| (c) | Trade receivables | 16 | - | - |
| (d) | Cash and bank balances | 17 | 36,823,986 | 35,961,817 |
| (e) | Short Term Loans and Advances | 13 | - | - |
| (f) | Other current assets | 18 | 22,838,974 | 22,972,301 |
| | | | 59,662,960 | 58,934,118 |
| | Total | | 162,139,303 | 164,451,251 |
| | Brief about the Entity | 1 | - | - |
| | Summary of significant accounting policies | 2 | | |
| | The accompanying notes are an integral part of the financial statements | | | |

As per our report of even date attached
For G. D. Pandit & Co.
Chartered Accountants
Firm Reg.No.

Suvidha Co -Operative T/C Society Ltd.

Sd/-
President

Sd/-
Secretary

Sd/-
Treasurer

Suvidha Co- Operative T& C Society Ltd.
Regd.Office 211 - 213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, Delhi - 110055
Regn. No. 13(T&C)
Statement of Profit and Loss for the year ended 2025-26

(Amount in Rs.)

| | Particulars | Note | 31 March 2026 | 31 March 2025 |
|---|---|---|---|---|
| I | Revenue from operations | 19 | 7,090,643 | 7,561,053 |
| II | Other Income | 20 | 3,738,353 | 3,879,846 |
| III | **Total Income (I+II)** | | 10,828,996 | 11,440,899 |
| IV | Expenses: | | | |
| (a) | Cost of goods sold | 21 | - | - |
| (b) | Employee benefits expense | 22 | 1,468,056 | 1,409,509 |
| (c) | Finance costs | 23 | 31,938 | 120,472 |
| (d) | Depreciation and amortization expense | 24 | 415,395 | 398,757 |
| (e) | Other expenses | 25 | 6,864,032 | 7,121,064 |
| | **Total expenses** | | **8,779,421** | **9,049,802** |
| V | **Profit/(loss) before exceptional and extraordinary items, partners' remuneration and tax (III- IV)** | | 2,049,575 | 2,391,097 |
| VI | Exceptional **items (specify nature & provide note/delete if none)** | | - | - |
| VII | Profit/**(loss) before extraordinary items, partners' remuneration and tax (V-VI)** | | 2,049,575 | 2,391,097 |
| VIII | Extraordinary **Items (specify nature & provide note/delete if none)** | | - | - |
| IX | **Profit before, partners' remuneration and tax (VII-VIII)** | | 2,049,575 | 2,391,097 |
| X | **Partners' remuneration*** | | | |
| XI | Profit **before tax (IX- X)** | | | - |
| XII | **Tax expense:** | | | |
| (a) | Current **tax** | | - | - |
| (b) | **Excess/ Short provision of tax relating to earlier years** | | | |
| (c) | Deferred **tax charge/ (benefit)** | 6 | - | - |
| | | | - | - |
| XIII | **Profit/(Loss) for the period from continuing operations (IXI-XII)** | | 2,049,575 | 2,391,097 |
| XIVII | Profit/**(loss)** from discontinuing operations | | - | - |
| XVIII | Tax expense of discontinuing operations | | - | - |
| XIVI | **Profit/(loss) from discontinuing operations (after tax) (XIVII-XVIII)** | | - | - |
| XVII | **Profit/(Loss) for the year (XIII+XIVI)** | | 2,049,575 | 2,391,097 |
| | The accompanying notes are an integral part of the financial statements | | | |

As per our report of even date attached
For G. D. Pandit & Co.

Suvidha Co -Operative T/C Society Ltd.

Firm Reg.No.

Sd/-
President

Sd/-
Secretary

Sd/-
Treasurer

M. No.
UDIN :-
Date:
Place : Delhi

# Suvidha Co-Op T&C Society Ltd

**Ragd. Office. : 211-213,Vardhman Diamond Plaza Paharganj Delhi-110055**

**Regn. No. 13(T &C)**

**Appropriation of Surplus As On 31-March-2026**

(Amount in Rs.)

| | Particulars | Note | 31 March 2026 | 31 March 2025 |
|---|---|---|---|---|
| I) | **By Balancing Figure Previous Year Balance Sheet** | | **249,785** | **4,284** |
| II) | Net Surplus as per Profit and Loss A/c | - | 2,049,575 | 2,391,097 |
| III) | Less : | - | - | - |
| a | Transfer to Reserve Fund | - | 512,394 | 597,774 |
| b | Transfer to Co-Operative Education Fund | - | 40,992 | 47,822 |
| c | Transfer to Silver Jubilee Fund | - | - | 1,500,000 |
| d | Bed Debt Fund | | 536,555 | - |
| e | Building Fund | | 850,000 | - |
| f | Income Tax Paid | - | 122,173 | - |
| | Balance Transfer to Retained Earning | | **237,246** | **249,785** |

As per our report of even date attached

**Suvidha Co-Op T&C Society Ltd**

For G. D. Pandit & Co.
Chartered Accountants
FRN:

Sd/-
President

Sd/-
Secretary

Sd/-
Treasurer

M. No.
M.No-
UDIN :-
Date:

Place : Delhi

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## SCHEDULE OF FIXED ASSETS ON 31ST MARCH 2024

**Fixed Assets Chart As Per Income Tax Act,1961**

For the Year Ended 31.03.2026

| SNO. | PARTICULARS | RATE OF DEPRICIATION | WDV AS ON 1ST APRIL 2025 | ADDITION LESS THAN 180 DAYS | ADDITION MORE THAN 180 DAYS | SALE DURING THE YEAR | DEPRICIATION | WDV AS ON 31ST MARCH 2026 |
|---|---|---|---|---|---|---|---|---|
| 1 | Computer & Printer | 40% | 48,387 | 141,272 | 56,490 | - | 70,205 | 175,944 |
| 2 | Office Equipment | 15% | 141,936 | - | - | - | 21,290 | 120,646 |
| 3 | Furniture | 10% | 86,193 | | - | - | 8,619 | 77,573 |
| 4 | Building | 5% | 6,305,605 | - | | | 315,280 | 5,990,325 |
| | | | 6,582,121 | 141,272 | 56,490 | - | 415,395 | 6,364,488 |

# List of Members of the Managing Committee

| S.No. | Name of the Managing Committee Members | Office Address & Telephone Number | Residential Address & Telephone Number |
|---|---|---|---|
| 1. | Dr. Suresh Chandra Bansal (President) | Suvidha Co-operative Thrift & Credit Society Ltd, 211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, New Delhi-110055 Ph: - 40533240 Ph: - 9311337790 | 26, Radhey Shyam Park, G.T. Road, Sahibabad, Ghaziabad – 201005 Ph: - 9311337789 |
| 2. | Sh. Vinod Kumar Sharma (Vice President) | Suvidha Co-operative Thrift & Credit Society Ltd, 211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, New Delhi-110055 Ph: - 40533240 Ph: - 9311337790 | 5/36, Sec.-2, Rajender Nagar Sahibabad, Ghaziabad-201005 Ph. : 9911151465 |
| 3. | Sh. Pankaj Kumar Sharma (Vice President) | Suvidha Co-operative Thrift & Credit Society Ltd, 211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, New Delhi-110055 Ph: - 40533240 Ph: - 9311337790 | Plot No. 116, Flat No. UG2, Krishna Apartment, Radhey Shyam Park, Sahibabad, Ghaziabad – 201005 Ph: - 9311337793 |
| 4. | Sh. Nishi Kant Sharma (Secretary) | Suvidha Co-operative Thrift & Credit Society Ltd, 211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, New Delhi-110055 Ph: - 40533240 Ph: - 9311337790 | D-99/C, Shyam Park Extension, Sahibabad, Ghaziabad – 201005 Ph: -9311337791 |
| 5. | Sh. Pradeep Kumar Sharma (Treasurer) | Suvidha Co-operative Thrift & Credit Society Ltd, 211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, New Delhi-110055 Ph: - 40533240 Ph: - 9311337790 | 42, Panchsheel Park, GT Road, Sahibabad, Ghaziabad – 201005 Ph: - 9311337792 |
| 6. | Sh. Mohan Deep (Member) | Suvidha Co-operative Thrift & Credit Society Ltd, 211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, New Delhi-110055 Ph: - 40533240 Ph: - 9311337790 | CB-101, Naraina Ring Road, New Delhi-110028 Ph. : 9873184469 |
| 7. | Sh. Pawan Kumar Bhatnagar (Member) | Suvidha Co-operative Thrift & Credit Society Ltd, 211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, New Delhi-110055 Ph: - 40533240 Ph: - 9311337790 | G-59E/F -1, Block -G, Dilshad Colony, Delhi - 110095 Ph.: - 9311337790 |

| | | | |
|---|---|---|---|
| 8. | Sh. Sudhir Kumar Sharma (Member) | Suvidha Co-operative Thrift & Credit Society Ltd., 211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, New Delhi-110055<br>Ph: - 40533240<br>Ph: - 9311337790 | 2/164D, Sector-2, Rajender Nagar, Sahibabad, Ghaziabad – 201005<br>Ph: - 9311337790 |
| 9. | Sh. Yajuvendra Singh (Member) | Suvidha Co-operative Thrift & Credit Society Ltd., 211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, New Delhi-110055<br>Ph: - 40533240<br>Ph: - 9311337790 | D-10E, Type-4, MIG Flats, Vatika Apartment, Mayapuri, New Delhi -110064<br>Ph: - 9899017162 |
| 10. | Smt. Nikunj Tanwar (Member) | Suvidha Co-operative Thrift & Credit Society Ltd., 211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, New Delhi-110055<br>Ph: - 40533240<br>Ph: - 9311337790 | U-16, Sharma Colony, Budh Vihar, Phase-II New Delhi-110085<br>Ph. : 9310714585 |
| 11. | Smt. Chandrawati prasad (Member) | Suvidha Co-operative Thrift & Credit Society Ltd., 211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, New Delhi-110055<br>Ph: - 40533240<br>Ph: - 9311337790 | 4B/2078, Shiv Ganga Apartments, Vasundhra, Ghaziabad, U.P-201012<br>Ph: - 9311337790 |

## List of Area Representatives

| S. No. | Name | Member-ship No. | Address & Mobile No. |
|---|---|---|---|
| 1 | Mrs. Nisha Rani | 1058 | D-10/E, Vatika Apartment, Mayapuri, New Delhi-110064<br>Mob.: 8076007992 |
| 2 | Mrs. Kamlesh Tanwar | 326 | CB-101, Naraina, New Delhi-110028<br>Mob. : 9873184469 |
| 3 | Ms. Khushi | 3411 | 2/164-D, Sector-2, Rajender Nagar, Sahibabad, Ghaziabad (U.P.)-201005<br>Mobile : 9711606021 |
| 4 | Ms. Pakhi Bhardwaj | 3395 | D-99/C, Navin Park, Shyam Park Extn. Sahibabad, Ghaziabad (U.P.)-201005<br>Mob. : 8800383055 |
| 5 | Mrs. Chanchal Sharma | 3574 | B-44, Ganesh Puri, Shalimar Garden, Sahibabad, Ghaziabad (U.P.)-201005<br>Mob. : 7982437281 |
| 6 | Mr. Dinesh Kumar | 2915 | D-4/E, MIG Flats, Vatika Apartment Mayapuri, New Delhi-110064<br>Mob. : 9999997519 |

Appendix 'C'

## FORM OF MERITORIOUS AWARD


**SUVIDHA CO-OPERATIVE THRIFT& CREDIT SOCIETY LTD.**

[Regd. No. T & C (13)]

211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road,
Opp. Paharganj Police Station, Paharganj, New Delhi-110055
Ph. : 011-40533240 Mob.: 9311337790
e-mail : suvidhasociety2000@gmail.com
Website : https:/suvidhasociety.com


1. Name of Member : .....
2. Membership No. : .....
3. Name of Ward : .....
   (Membership No.) : .....
4. Relationship with Member : .....
   (Proof to be attached)
5. Local Address of Member : .....
6. Mobile No. : .....
7. E-mail ID : .....
8. Name of the Board : .....
9. Academic Year : .....
10. Percentage of Marks : .....
    obtained / Grade Secured

**Note -1 : Self attested photocopy of the Marks Sheet & two passport size Photos of ward should be attached**

**2 : Ward secured 90% or more marks in 10th / 12th Standard Board Examination is eligible.**

**3 : Application Form should be submitted to Society's office latest by 10.10.2026.**

Signature of Member

# SUVIDHA CO-OPERATIVE THRIFT & CREDIT SOCIETY LIMITED

## NAME OF MERITORIOUS AWARDEES YEAR 2025-26



**Kavyaa Bansal**
**M/No-3903**
**D/o Sh. Pawan Bansal**
**M/No-1713**



**Sanjai Kumar Ojha**
**S/o Sh. Nilesh Ojha**
**M/No-1513**



**Cheshta**
**D/o Sh. Bhairap Datt Rikhari**
**M/No-3495**



**Khushi Sharma**
**D/o Sh. Mukesh Kumar Sharma**
**M/No-3931**



**Harry Jacob**
**S/o Sh. Lopa Mudra Mohanty**
**M/No-2710**



**Trijal Parashar**
**S/o Smt. Sangeeta Sharma**
**M/No-3605**