

BHARTIYA KARYA KARTA CO-OPERATIVE T & C SOCIETY LTD.

(दिल्ली सहकारी समिति अधिनियम के अन्तर्गत दिल्ली सरकार द्वारा पंजीकृत)

Regd. Office : H.O. : F-20, (Basement Back Side) Kirti Nagar, New Delhi-110015

Ph. : 011-79658635



37th ANNUAL REPORT 2021 - 2022

ACCOUNT STATEMENT 2021-2022

AGENDA NOTICE

FOR

ANNUAL GENERAL BODY MEETING

Sunday, 16th October, 2022

Venue

**ARYA SAMAJ MANDIR
A-37, Kirti Nagar, New Delhi-110015**



Since 1985

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SOCIAL CAMPS BY JADOO KALA TRUST (Regd.)

जादू कला ट्रस्ट एवं भारतीय कार्यकर्ता सहकारी समिति द्वारा निःशुल्क स्वास्थ्य जांच शिविर का आयोजन

भारतीय कार्यकर्ता सहकारी समिति की वार्षिक आम सभा सम्पन्न





स्थापित 1985 रजि. नं. 715 (U)



वार्षिक साधारण सभा की सूचना

प्रिय सदस्यों,

भारतीय कार्यकर्ता को-ऑपरेटिव टी एण्ड सी सोसायटी लि. की वार्षिक साधारण सभा दिनांक 16 अक्टूबर 2022, रविवार को सुबह 11:00 बजे से आर्य समाज मंदिर ए-37, कीर्ति नगर, नई दिल्ली - 110015 में सम्पन्न होगी।

यदि उपरोक्त तिथि को निश्चय समय से आधे घंटे पश्चात अर्थात 11:30 बजे तक आवश्यक उपस्थिति पूर्ण न हो सकी तो सभा 15 मिनट के लिए स्थगित कर दी जाएगी और स्थगित सभा 15 मिनट पश्चात 11:45 बजे वही दिन, वही समय, वही स्थान एवं वही कार्यक्रम पर विचार करने के लिए होगी। स्थगित बैठक आवश्यक उपस्थिति पूरी न होने की दशा में वैद्य मानी जाएगी।

अतः आपसे प्रार्थना है कि 16 अक्टूबर 2022 को निश्चित समय दोपहर 11:00 बजे पर सभा में उपस्थित होकर सहयोग करें।

कार्यक्रम

1. ईश वन्दना और पाठ।
2. समिति के अध्यक्ष द्वारा सदस्यों का स्वागत एवं पिछले वर्ष की आम सभा जो कि 03.10.2022 को हुई थी उसकी उपलब्धियों पर प्रकाश।
3. गत वार्षिक आम सभा की कार्यवाही पर विचार एवं स्वीकृति।
4. वर्ष 2021-2022 की ऑडिट - रिपोर्ट पर विचार एवं स्वीकृति।
5. वर्ष 2021-2022 के लाभ-हानि खाते एवं आर्थिक चिटेठ पर विचार एवं स्वीकृति।
6. वार्षिक आय व्यय बजट 2022-23
7. मुफ्त स्वास्थ्य जाँच शिविर जादू कला ट्रस्ट के सहयोग से।
8. अन्य कोई कार्य सभापति महोदय की आज्ञानुसार।

राहुल खरबन्दा
प्रधान
9810360430

रवजान सिंह
सचिव
9278783067

एम. एम. शर्मा
उपप्रधान

सुनीता गुजराल
कोषाध्यक्ष

अशोक खरबन्दा
सी.ई.ओ (CEO)

C.C. : (1) To All Members of the Society
(2) The Asstt Registrar, Registrar of Co-operative Societies Govt. of N.C.T. of Delhi

यदि कोई सदस्य विचारणीय विषय के अधीन कोई प्रस्ताव या सुझाव पेश करना चाहे तो उसकी एक कॉपी सोसायटी के मुख्य कार्यालय में दिनांक 07.10.2022 तक भेज दें।

Take away packed lunch
will be served after
the meeting

WITHOUT FACE MASK NO ENTRY



अध्यक्ष का भाषण

माननीय अतिथिगण तथा सहकारी, सदस्यगण । यह सोसाइटी अपने जीवन के 37 वर्ष पूरे कर चुकी है। और इन 37 वर्षों में बिना किसी दाग धब्बे शिकायत मुकदमा द्वारा पाई त्रुटि या अन्य किसी बुराईयों में लिप्त नहीं पाई गई और जो 2010 में बड़े शानदार तरीके से हमने सोसाइटी की सिलवर जुबली मनाई जो कि आज तक लोग याद करते हैं। और यह सब आपके सहयोग से संभव हो सका। आप सभी सदस्यगणों के अपार उत्साह एवं सहकारिता के प्रति कर्तव्यनिष्ठा के कारण आपकी समिति का वर्ष 2021-2022 का वार्षिक लेखा - जोखा लेकर आज आपके समक्ष उपस्थित होने का जो अवसर आपने प्रदान किया है, मैं उसे अपना परम् सौभाग्य मानते हुये आप सभी का आभार व्यक्त करता हूँ।

वर्ष 2021-2022 के वार्षिक खाते जो कि आप सभी लोगों को भेजे जा रहे हैं। यह वार्षिक खाते केवल खाते ही नहीं, अपितु संस्था की प्रगति के स्वयमेव प्रमाण हैं। अभी जैसे - जैसे सभा की आगे की कार्यवाही होगी, आप सभी को समिति की प्रगति के बारे में अवगत कराया जाएगा और आप पायेंगे कि आप वास्तव में एक अत्यन्त गौरवशाली संस्था से जुड़े हुये हैं।

जैसा कि आप जानते हैं मार्च 2020 में अचानक करोना महामारी ने देश में पाँच पसार दिए। फलस्वरूप सारे देश में लॉक डाउन लग गया हमारी सोसाइटी भी इससे अछूती नहीं रही और लगभग 2 माह के लिए सोसाइटी ऑफिस बंद करना पड़ा सदस्यों से रिकवरी रेट भी आधा रह गया जिनकी सोसाइटी में एफडीआर अभी देय भी नहीं थी उन्होंने अपनी एफडीआर देय समय से पूर्व भी तुड़वानी आरम्भ कर दी जिस कारण संकट आ गया लेकिन हमने वो संकट भी आसानी से पार कर लिया। अपनी रोहिणी सैक्टर - 16 के व्यावसायिक ऑफिस / शॉप को बेचकर एफ डी आर का भुगतान समय पर किया गया।

करोना के कारण स्टाफ में भी कटौती करनी पड़ी जिसका हमें खेद है साथियों इस बार हमें 278154/- वित्तीय घाटा हुआ है जो कि पिछले 530394 से कम है।

राहुल खरबंदा, प्रधान
भारतीय कार्यकर्ता को-ऑपरेटिव टी
एण्ड सी सोसायटी लि.



दीपावली एवं नव वर्ष की आपको
हार्दिक शुभकामनाएँ
भारतीय कार्यकर्ता सहकारी समिति
एफ-20, कीर्ति नगर, बेसमेन्ट, नई दिल्ली - 110015

सचिव रिपोर्ट

Dear Member,

I have the pleasure in presenting on behalf of the managing committee the Audit Balance Sheet & Profit & Loss Account for the year ended 31 March 2022 & achievements during the last one year. The last General Body Meeting of the Society was held on 3rd October, 2021. Please confirm the Proceedings of the Last General Body Meeting.

रविवार दिनांक 16.10.2022 को प्रातः 11.00 बजे हमारी सोसायटी की आम सभा आर्य समाज मन्दिर, कीर्ति नगर, नई दिल्ली - 110015 में होने जा रही है कृप्या अधिक से अधिक संख्या में पहुँच कर अपनी उपस्थिती दर्ज कराएँ। एजेन्डा नोटिस संलग्न है।

Diwali Gift meant for General Body only. However gift will be distributed from 16th October to 15th November, 2022 only. No request for gift will be entertain after 16th November, 2022.

It was decided that those who want to take Diwali Gift can do so if their written request reach us well in time. Defaulter Members will not get. Those resigned will not get Diwali Gift. Moreover, If a member resigns after taking Diwali Gift his account will be debited for Rs. 300/-.

DIWALI ATTRACTION

PITTHU BAG & ONE SWEETS BOX

WELFARE AND SPECIAL ACTIVITIES :

1. Members are entertained by means of Cultural Programmes every year. Due to Corona no programme this year instead Free Health Check-up Camp Organize.

कार्यक्रम

रविवार, दिनांक 16 अक्टूबर, 2022
हैल्थ घैक-अप कैम्प जादू कला ट्रस्ट के सहयोग से
प्रातः 11 बजे से दोपहर 1:30 बजे तक
आप सभी सपरिवार सादर आमंत्रित हैं।

दोपहर के भोजन की व्यवस्था 2.00 बजे
सदस्य, आमन्त्रित व्यक्तियों
एवं डॉक्टर के लिये
कृपया सहयोग बनाये रखें।

आप सभी लोगों के सहयोग से संस्था को इस उच्चतम शिखर तक ले जाने के लिये अपनी पूरी कार्यकारिणी एवं कर्मचारियों का धन्यवाद देता हूँ। विशेष रूप से अशोक खरबंदा जी सी.ई.ओ. जो कि अपनी क्षमता से अधिक सोसाईटी में योगदान दे रहे हैं और रिकवरी में भी आशा से अधिक वृद्धि हुई है।

रवजान सिंह
Hon. Secretary



**SARH & ASSOCIATES
CHARTERED ACCOUNTANTS
AUDITORS' REPORT**

On the basis of the audit as indicated in Para above, we report as under:

- a. In our opinion, the Balance Sheet, Income & Expenditure Account and Receipt & Payment Account dealt with by this report are in conformity with the books of account.
- b. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of the audit.
- c. In our opinion, proper books of accounts as required under the Act, Rules & Bye-laws have been kept by the society, for the year under review.
- d. In our opinion and to the best of our information and according to explanation given to us, and as shown in the books of the society, the said accounts exhibit a true and fair view : -

 - i) In the case of Balance Sheet of the state of affairs of the society as on 31st March' 2022 and
 - ii) In the case of the Income & Expenditure Account, of the Deficit (Excess of expenditure over income) during the year ended on 31st March' 2022.

- e. Our detailed report in Part-A, Part-B and Part C is attached.

For SARH & Associates
FRN : 012363C
Chartered Accountants

Partner
MS. No. 520161

Place : New Delhi
Dated :

PART-B

DETAILED COMMENTS ON THE WORKING OF THE SOCIETY

- 1) The society is lending loans to its members only within their borrowing limits.
- 2) The Managing Committee has implemented the decision of the General Body in letter and spirit and in accordance with the co-operative principles.
- 3) There is no unresolved dispute or pending complaint against the society, as certified by the management. The dues from members are being recovered in the normal course.
- 4) The Managing Committee is putting best efforts for continuous and smooth running of the affairs of the society. The meetings of the Managing Committee are held regularly.
- 5) The lists of members resigned during 2021-2022 are enclosed. No new member enrolled during the year. List of total members along with their ledger balances as on 31st March' 2022 is also enclosed.



- 6) The society is maintaining bank accounts with Bank of India and Yes Bank. The bank accounts are reconciled with the books of the society.
- 7) No budget is being prepared by the society. We have been explained that expenditures have been incurred on need basis.

COMMENTS ON THE MAJOR ITEMS OF BALANCE SHEET/INCOME & EXPENDITURE A/C

1. SHARE CAPITAL:

The balance under this head as on 31st March' 2022 was Rs.1634600.00 as against Rs.2186300.00 as on 31st March' 2021.

2. COMPULSORY DEPOSITS:

The balance under this head as on 31st March' 2022 was Rs.7711982.00 as against Rs. 10502256.05 as on 31st March' 2021.

3. FIXED DEPOSITS:

The balance under this head as on 31st March' 2022 was Rs.6499119.00 as against Rs.8561094.00 as on 31st March' 2021.

4. RECURRING DEPOSITS:

The balance under this head as on 31st March' 2022 was Rs.340400.00 as against Rs. 444600.00 as on 31st March' 2021.

5. LOAN TO MEMBERS:

The balance under this head as on 31st March' 2022 was Rs.9949557.00 as against Rs.15069750.37 as on 31st March' 2021. During the year, Loans amounting to Rs. 723219.00 disbursed by the society.

6. INTEREST RECOVERABLE ON LOAN TO MEMBERS:

The balance under this head as on 31st March' 2022 was Rs.5000380.00 as against Rs.5039519.92 as on 31st March' 2021.

PART-C

Major Irregularities/Objections observed during the course of Audit

1. Balance outstanding in members' ledger accounts i.e. Share Money, Compulsory Deposits, Fixed Deposits, Recurring Deposits, Loans are subject to confirmation as on 31.03.2022
2. Rs. 464850.00 is outstanding in suspense account for which no details made available.



BHARTIYA KARYA KARTA CO-OPERATIVE T/C SOCIETY LTD.
Reg. Office:-F-20, Back Side Basement, Kirti Nagar, New Delhi-110015
Receipt & Payment Account for the year ended March 31/2022

RECEIPTS	2021-22	PAYMENTS	In Rupees
Opening Balances:			
STATE BANK OF INDIA	2,63,848.13	ADVERTISEMENT	4,700.00
YES BANK	63,769.50	ARBITRATION FEES	1,23,325.00
DELHI STATE CO-OP BANK LTD.	15,480.00	AUDIT FEE	31,388.00
ARBITRATION FEES	1,23,325.00	BAD DEBT RESERVE	57,050.00
BUILDING FUND	150.00	BANK CHARGES PAID	2,389.40
CHQ RBT CHARGES RECEIVED	6,110.00	BUILDING	2,78,154.00
COMMON WELFARE	300.00	ENTERTAINMENT	10,100.00
COMPULSORY DEPOSIT	6,70,821.34	COMPULSORY DEPOSIT	34,61,095.30
DIVIDEND RECEIVED	2,500.00	CONVEYANCE	1,74,083.00
FIXED DEPOSIT	25,18,620.00	DONATION	1,600.00
GST CASH	19,202.00	ELECTRICITY EXPENSES	56,646.00
GST RECEIVABLE	57,126.00	FDR PAYABLE	45,000.00
INCID. CHARGES	45,800.00	FIXED DEPOSIT	45,80,595.00
INTEREST RECEIVED ON LOAN	19,16,135.00	GENERAL BODY MEETING AND DIWALI EXP	1,11,473.00
INTREST RECEIVED FROM BANK	7,055.00	GST CASH	19,548.00
LOAN AGAINST HOUSE REPAIR	24,27,397.00	GST INPUT REVERSAL	44,106.00
LOAN PRINCIPAL	33,48,998.34	GST RECEIVABLE	88,872.00
LOAN PRINCIPAL AGAINST FDR	2,57,017.00	INTEREST PAID ON CD	4,19,335.00
MISC. RECEIPTS	11,15,453.00	INTEREST PAID ON FD	15,05,715.00
RECURRING DEPOSIT	2,90,800.00	INTEREST PAID ON RD	47,000.00
RENT	24,000.00	LOAN AGAINST HOUSE REPAIR	10,000.00
RENT SECURITY	20,000.00	LOAN PRINCIPAL	7,23,218.97
RESIGNATION PAYABLE	1,41,327.00	LOAN PRINCIPAL AGAINST FDR	1,80,000.00
SECURITY SYSTEM	1,027.00	MARRIAGE GIFT	501.00
SHARE MONEY	1,900.00	MISC. EXPENSES	30,683.06
SOCIETY OFFICE II	11,78,154.00	MOBILE PHONE	11,630.00
TDS	24,000.00	NEWS PAPER BILL	4,490.00
TELEVISION	2,662.00	OFFICE MAINTENANCE	10,225.00
RD PAYABLE	1,12,000.00	PAPER CUTTING MACHINE	2,900.00
CEILING FAN	666.00	POSTAGE & COURIER	11,556.00
FIRE EXTINGUISHER	1,520.00	PRINTING & STATIONERY	12,346.00
ELECTRONIC SAFE	910.00	PROFESSIONAL CHARGES	40,000.00
		RECURRING DEPOSIT	3,95,000.00
		RENT	2,30,000.00
		REPAIR & MAINTAINCE	14,790.00
		RESIGNATION PAYABLE	33,837.00
		SALARIES	5,71,705.00
		SHARE MONEY	5,93,600.00
		SOFTWARE CHARES	30,000.00
		TDS	28,500.00
		TELEPHONE EXPENSES	26,123.00
		WATER CHARGES	1,250.00
		Closing Balances:	
		STATE BANK OF INDIA	4,89,440.63
		YES BANK	1,45,628.86
		DELHI STATE CO-OP BANK LTD.	18,484.00
TOTAL	1,46,58,083.31		1,46,58,083.31

As per our Audit Report of even date attached.

For SARH & Associates

FRN: 012363C

Chartered Accountants

(Partner)

MS No.

520/6

Place: New Delhi

Date : 07/07/2022

For Bhartiya Karya Karta Co-op. T/C Society Ltd.

President

Secretary

Treasurer





The Bhartiya Karya Karta Co-Operative Thrift Credit Society Ltd.
Reg. Office:-F-20, Back Side Basement, Kirti Nagar, New Delhi-110015
Balance Sheet as at 31st March 2022

2020-21	LIABILITIES	2021-22	2020-21	ASSETS	2021-22
21,86,300.00	<u>Share Capital</u> Share Money	16,34,600.00	30,99,922.00	<u>Fixed Assets</u> (As per Annexure attached)	18,90,488.00
14,71,114.00	<u>Reserves and Surplus</u> Statutory Reserve Fund	14,71,114.00	20,000.00	<u>Investments</u> Share DSC Bank	20,000.00
5,83,095.00	Building Fund	5,83,245.00			
1,32,321.67	Common Welfare Fund	1,32,621.67			
1,00,000.00	Bad Debt Reserve	42,950.00	1,50,69,750.37	<u>Loans & Advances</u> Loan to Members	99,49,557.00
1,05,02,256.05			50,39,519.92	Interest Receivable on Loan	50,00,380.00
85,61,094.00	<u>Members' Deposits</u> Compulsory Deposits	77,11,982.00		<u>Balances with Banks</u> Delhi State Co-Op Bank	18,48,400.00
4,44,600.00	Fixed Deposits	64,99,119.00	15,480.00	State Bank of India	4,89,440.63
	Recurring Deposits	3,40,400.00	2,63,848.13	Yes Bank	1,45,628.86
			63,769.50		
1,44,234.00	<u>Current Liabilities and Provisions</u> Interest Payable on FD	1,00,000.00	1,17,676.00	<u>GST Receivable</u>	1,49,422.00
4,19,335.00	Interest Payable on CD	69,656.00	2,822.00	GST Input taken Next Year	-
	RD Payable	1,12,000.00	124.00	Interest Accrued on SB	158.00
45,000.00	FDR Payable				
31,388.00	Audit Fee Payable	27,966.00	14,61,895.80	<u>Income & Expenditure Account</u>	17,11,385.18
4,500.00	TDS Payable				
1,260.00	GST Payable				
63,460.00	Expenses Payable	1,64,440.00			
64,850.00	Suspense	4,64,850.00			
	Rent Security	20,000.00			
2,51,54,807.72	Total (Rs.)	1,93,74,943.67	2,51,54,807.72	Total (Rs.)	1,93,74,943.67

As per our Audit Report of even date attached

For SARH & Associates
FRN: 012363C
Chartered Accountants

(Partner)
MS No. 520161



For Bhartiya Karya Karta Co-op. T/C Society Ltd.

President

Secretary

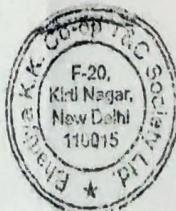
Sunita Gujral

Treasurer

Place: New Delhi

Date : 07/07/2022

UDIN: 22520161AMJ2F02704





BHARTIYA KARYA KARTA CO-OPERATIVE T/C SOCIETY LTD.

Reg. Office.: F-20, Back Side Basement, Kirti Nagar, New Delhi-110015

Income & Expenditure Account for the year ended March 31 '2022

in Rupees

2020-21	EXPENDITURE	2021-22	2020-21	INCOME	2021-22
26,68,959.00	Interest Paid on Deposits	15,78,137.00	24,47,033.00	Loan Interest Received	18,76,995.08
1,22,346.00	Conveyance	1,74,083.00	2,586.00	Interest Received on FDR	
6,06,700.00	Salaries	5,70,205.00	12,364.00	Interest Received on SB	7,089.00
8,160.00	Entertainment	8,700.00	14,563.00	Cheque Return Charges Received	6,110.00
55,735.00	General Body & Diwali Exp.	1,11,473.00	1,65,153.00	Arbitration Exp. Received	1,23,325.00
6,315.00	Printing & Stationery	12,346.00	44,200.00	Incidental Charges Received	45,800.00
5,147.20	Bank Charges	2,389.40	4,47,659.00	Misc. Receipts	11,15,453.00
3,51,000.00	Office Rent	2,50,000.00	78,093.26	Insurance Charges	
21,840.00	Telephone Exp.	26,123.00	24,549.14	Income from Mutual Fund Redemption	
8,073.00	Postage & Courier	11,556.00	9,25,468.00	Profit on Sale of Fixed Assets	
61,026.00	Electricity & Water Exp.	54,276.00	-	Rent	24,000.00
13,286.00	Maintenance Charges	10,225.00	-	Dividend	2,500.00
13,500.00	Advertisement	4,700.00			
15,468.00	Misc. Expenses	30,683.06	5,30,398.80	Excess of Expenditure over Income	2,49,489.38
34,100.00	Professional Charges	40,000.00			
5,240.00	Newspaper & Periodicals	4,490.00			
600.00	Donation	1,600.00			
30,000.00	Software Exp.	30,000.00			
29,231.00	Repair & Maintenance	14,790.00			
2,04,203.00	Arbitration Exp.	1,23,325.00			
40,274.00	GST Input Reversal	46,014.00			
3,58,376.00	Depreciation	39,025.00			
1,100.00	Marriage Gift	501.00			
31,388.00	Audit Fee	27,966.00			
-	Loss on Sale of Fixed Assets	2,78,154.00			
46,92,067.20	Total	34,50,761.46	46,92,067.20	Total	34,50,761.46

As per our Audit Report of even date attached

For SARH & Associates

FRN: 012363C

Chartered Accountants

(Partner)

MS No.

52016/1

Place: New Delhi

Date : 07/07/2022



For Bhartiya Karya Karta Co-op. T/C Society Ltd.

President

Secretary

Treasurer

Soham Kapoor *Sunita Gujral*



RNI - 47172/87

माननीय एम. वेंकया नायडू उपराष्ट्रपति ने जादुगर अशोक खरबन्दा को
राष्ट्रीय अवार्ड 'व्योश्रेष्ठ सम्मान' से सम्मानित किया

Government of India
Ministry of Social Justice
and Empowerment

National Awards for Senior Citizens VAYO NAMAN 2021

1st October 2021, Vigyan Bhawan, New Delhi

व्योश्रेष्ठ
सम्मान
अमना व्योश्रेष्ठ

Vyo Shreshtha
Sammnan 2021

ELDER LINE
14567

SAGE

Magician
Ashok Kharbanda



Dr. Virender Kumar
Hon'ble Minister of Social Justice

Hon'ble
Vice President of India
Sh. M Venkaih Naidu

Sushri Pratima Bhau mik
Hon'ble State Minister

