



Tri Devbhumi Co-operative (Urban) Thrift & Credit Society Limited

410, Aggarwal Chambers - IV, 27, Veer Savarkar Block, Shakarpur, Delhi - 110 092
E-Mail : tdbtc2017@gmail.com Regn. No. : 10456/Sec-08/T-C/2017

Dear Members,

Notice is hereby given that 5th ANNUAL GENERAL BODY MEETING of Tri Devbhumi Co-operative Urban Thrift & Credit Society Ltd Regn.No 10456. It will be held on 25-Sep-2022, at Aggarwal Bhawan, Master Block, Shakarpur Delhi-110092 , at 12:00 pm to conduct the following agenda items:

AGENDA

1. To observe two minute silence to pay homage to console the demise of our members
2. Welcome address by the President.
3. Confirm and approve minutes of the AGM held on 2020-2021.
4. Receive and adopt annual Report and audited financial statement for the year ending 31.03.2022.
5. To consider adopt and approve the managing committee's report.
6. Discuss any other matter with the permission of the Chairman.

Date 29-Aug-2022


Harish Chandra Singh
(President)

Copy Forwarded to:

1. Assistant Registrar, Co-operative Societies (T/C) Parliament Street , New Delhi-11001
2. All Individual Members.

NOTICE

1. Any member who desires to propose any observation on the managing committee's report and audited accounts at the meeting, may submit the question or resolution, in writing, to the Secretary at the address of the society latest by 24th Sep-2022.
2. All members are advised to read this report and special instructions contained therein.
3. Members whose children have secured more than 90 CGPA in 10th class & 85% marks in 12th class examination during 2021-2022 are requested to submit attested copy of the mark Sheet.

Please Note that:-

If there is no quorum till 11:30 am, the meeting shall be adjourned for another 30 minutes. Following that, the meeting will be held and conducted same place in which no quorum shall be required and no separate notice will be given.



त्रि देवभूमि सहकारी शहर बचत उधार समिति लि. की पांचवीं वार्षिक रिपोर्ट आपको भेजते हुए अति प्रशन्नता हो रही है। आप सभी के बहुमूल्य सहयोग से समिति ने इस वर्ष में उल्लेखनीय प्रगति की है जिसका ब्यौरा वार्षिक रिपोर्ट में देना चाहते हैं। आप सभी समिति की पांचवां आम बैठक रविवार 25-सितंबर-2022 को प्रातः 12:00 बजे से अग्रवाल भवन मास्टर ब्लॉक शकरपुर, दिल्ली में सादर आमंत्रित है। समिति के कुछ महत्वपूर्ण निर्णयों से आपको अवगत कराना चाहते हैं। एवम उपहार वितरण किए जायेंगे

ऋण की अधिकतम सीमा रूपया 1,000,00/- है परन्तु पहली बार ऋण रूपया 50, हजार दूसरी बार ऋण रूपये 75 हजार, तीसरी बार रूपया 1 लाख तक सदस्य के पीछल रिकॉर्ड के अनुसार दिया जायेगा।

- ऋण उन्हीं सदस्यों को दी जायेगी जिनकी अनिवार्य जमा (CD) समय पर जमा होती है। एक सदस्य अधिकतम चार सदस्यों की जमानत दे सकता है। सदस्य बनने के तीन महीने बाद ऋण के लिए आवेदन कर सकता है तथा पहला ऋण पूरा होने के 30 दिन बाद ही दूसरे ऋण के लिए आवेदन कर सकता है।
- जमानती किसी प्रकार से डिफाल्टर नहीं होने चाहिए।
- ऋण का भुगतान सही समय पर करें। ताकि सभी सदस्यों को इसका लाभ मिल सकें। ऋण का ब्याज 1.25 प्रतिशत मासिक (घटतेक्रम पर) है।
- निवास का पता व फोन नं. बदलने की सूचना तुरन्त समिति के कार्यालय में दें।
- सावधि जमा (अवधि)(FD) पर 90 प्रतिशत तक उस पर अंकित ब्याजदर से 2 प्रतिशत अधिक पर दिया जाता है।
- सोसायटी की कल्याणकारी योजना के अर्न्तगत इस वर्ष 10वीं में 90 C.G.P. या अधिक एवं 12वीं कक्षा में 85% या अधिक अंक प्राप्त करने वाले सदस्यों के बच्चों को सम्मानित करने का प्रस्ताव है। अतः यदि आपके बच्चे भी इस श्रेणी में आते हैं तो उनकी अंकतालिका की प्रति 24.09.2022 तक सोसाईटी कार्यालय में भिजवा दें।

नोट : सभी सदस्यों से अनुरोध है कि आप अपने साथ नये सदस्य को भी लेकर आये। जिससे समिति के सदस्यों की संख्या बढ़ाई जा सके नये सदस्यों को भी समिति के तरफ से उपहार मिलेगा।

धन्यवाद

दिनांक: 01-09-2022

हरीशचन्द्र सिंह

अध्यक्ष

Tri Devbhumi Co-operative (Urban) Thrift & Credit Society Limited
410, Aggarwal Chambers - IV, 27, Veer Savarkar Block, Shakarpur, Delhi - 110 092

18

Tri Devbhumi Co-OP (U) T & C Society Ltd.
410, Aggarwal Chamber- IV ,27 Veer Savarkar Block, Sakarpur Delhi-92

Balance Sheet as at 31st March 2022

LIABILITIES	31.3.2022 Amount (Rs.)	31.03.2021 Amount (Rs.)	ASSETS	31.3.2022 Amount (Rs.)	31.03.2021 Amount (Rs.)
Share Capital	27,64,300	25,40,800	Loan to Members	1,41,44,900	1,20,68,893
Reserve Fund			Interest on Loan receivable	5,05,931	3,72,233
Compulsory Deposits	71,65,600	54,74,700	Fixed Assets	52,381	60,968
Risk Fund	1,77,155	1,33,911	Investments:		
Building Fund	38,300	32,800	Land at Ramnagar	1,54,000	1,54,000
Member's Welfare Fund	93,350	78,150			
Optional Deposits	32,64,962	28,48,033			
Fixed Deposit	17,73,276	18,13,152			
Interest payable on FD	94,395		Other Asstes:		
Reserve Fund	18,338	11,431	Preliminary Expenses	-	9,132
Common Goods Fund	9,170	5,716			
Surplus Fund	62,352	38,867			
Current Liabilities			Closing Balances		
Expenses Payable	49,759	92,150	Cash in hand	1,66,077	1,30,048
Provision for Income Tax	-	2,480	Punjab National Bank	5,38,357	2,93,315
Co-op Education Fund	691	180			
Provision for dividend	50,000				
Supense Account	-	16,219			
Total	1,55,61,647	1,30,88,589	Total	1,55,61,647	1,30,88,589

Auditor's Report

As per our report of even date annexed
For Narender Singh & Co.
Chartered Accountants

Narender Singh
(CA. Narender Singh)
Partner

M.No. : 089004

Date : 23.06.2022

Place : New Delhi

UDIN: 22089004ALPA05 7395



For Tri Devbhumi Co-op (U) T&C Society Ltd.

[Signature]
President

[Signature]
Treasurer

[Signature]
Secretary



Tri Devbhumi Co-OP (U) T & C Society Ltd.
 410, Aggarwal Chamber- IV ,27 Veer Savarkar Block, Sakarpur Delhi-92

Income & Expenditure Account for the year 2021-22

Expenditure	31.3.2022	31.03.2021	Income	31.3.2022	31.03.2021
	Amount (Rs.)	Amount (Rs.)		Amount (Rs.)	Amount (Rs.)
Audit Fee Payable	21,120	21,000	Admission fee	16,500	12,600
Annual General Meeting Expenses	1,65,085	1,34,160	File Charges	86,488	72,113
Business Promotion	0.00	4,800	Interest Received on Loan	18,40,892	17,24,953
Bank Charges	2,398	1,785	Misc. Income	10,293	14,041
Computer/Software Maintainence	11,800	16,150			
Depreciation	8,588	10,030			
Electricity And Water Expenses	25,310	21,660			
Interest Paid - OD	1,88,555	1,75,827			
Interest Paid - CD	4,23,656	3,00,842			
Interest Paid - FD	1,53,019	3,80,198			
Income Tax	0.00	6,800			
Legal & Professional Expenses	8,800	15,000			
Sweeper Charges	10,000	10,000			
Stationery Expenses	1,292	1,000			
Staff Salary	5,82,000	4,86,000			
Telephone Expenses	7,180	7,759			
Office Expenses	39,702	30,092			
Office Equipment	2,000	0.00			
Office Rent	2,10,000	1,80,000			
Preliminary Expenses written Off	9,132	9,132			
Provision for Income Tax	0.00	2,480			
Provison for dividend	50,000	0.00			
Excess of Income over Expenditure c/d	34,536	8,991			
Total	19,54,173	18,23,707	Total	19,54,173	18,23,707
Co-op Education Fund	691	180	Excess of Income over Expenditure	34,536	8,991
Reserve Fund	6,907	1,798	b/d		
Common Goods Fund	3,454	899			
Amount Tfd to Balance Sheet	23,484	6,114			
Total	34,536	8,991	Total	34,536	8,991

Auditor's Report

As per our report of even date annexed
 For Narender Singh & Co.
 Chartered Accountants

Narender Singh
 (CA. Narender Singh)
 Partner
 M.No. : 089004
 Date . 23.06.2022
 Place : New Delhi



For Tri Devbhumi Co-op (U) T&C Society Ltd.

[Signature] President
[Signature] Treasurer
[Signature] Secretary



Tri Devbhumi Co-OP (U) T & C Society Ltd.

410, Aggarwal Chamber- IV ,27 Veer Savarkar Block, Sakarpur Delhi-92

Receipts & Payments Account for the year 2021-22

Receipts	31.3.2022 Amount (Rs.)	31.03.2021 Amount (Rs.)	Payments	31.3.2022 Amount (Rs.)	31.03.2021 Amount (Rs.)
Opening Balances			Loan Disbursed	86,72,645	72,96,907
Cash in Hand	1,30,048	32,071	Fixed Deposits	13,87,646	32,33,920
Oriental Bank of Commerce	0.00	7,28,483	Optional Deposits Paid with interest	5,93,181	7,76,146
Punjab National Bank	2,93,315	0.00	FD in OBC Bank	0.00	7,00,000
			Comulsory Deposit (CD) with Interest	8,66,856	6,63,042
Loan Recovered	65,96,639	59,99,499	Staff Salary	6,13,500	4,81,500
Compulsory Deposits	21,34,100	21,40,300	Interest on Fixed Deposits	2,94,938	2,65,171
Fixed Deposits	15,84,084	21,40,158	Share Money	2,11,000	2,30,500
Interest Received	17,57,013	15,81,357	Rent	2,07,500	1,75,000
FD in OBC	0.00	7,00,000	AGM Expenses	1,65,085	1,34,160
Optional Deposits	8,21,555	6,77,702	Office Expenses	39,702	30,092
Share Money	4,34,500	3,51,500	Audit Fee Payable	21,000	21,000
File Charges	88,838	73,413	Member Welfare A/c	19,400	16,200
Risk Fund	44,419	36,356	Computer and Software Maintainence	11,800	16,150
Members Welfare Account	34,600	32,700	Electricity Expenses	21,030	15,680
Suspense Account	0.00	16,219	Legal Expenses	4,800	15,000
Misc. Receipts	7,813	14,041	Sweeper Salary	10,000	10,000
Admission Fees	16,500	12,600	Telephone Expenses	7,182	8,836
Building Fund	5,500	4,100	Income Tax	0.00	6,800
Advance Payment	69,138		Risk Fund	1,175	6650.00
			Water Expenses	5,790	4,950
			Business Promotion	0.00	4,800
			Bank Charges	2,398	1,785
			File Charges	2,350	1,300
			Stationery Expenses	1,293	1,000
			Education Fund Payable	180	547
			Interest Received	49,820	0.00
			Suspense Account	16,219	0.00
			Office Equipment	2,000	0.00
			Professional Fees	16,000	0.00
			Advance Payment	69,138	0.00
			Closing Balances		
			Cash in Hand	1,66,077	1,30,048
			Punjab National Bank	5,38,357	2,93,315
Total	1,40,18,062	1,45,40,500	Total	1,40,18,062	1,45,40,500

Auditor's Report

As per our report of even date annexed

For Narender Singh & Co.

Chartered Accountants

Narender Singh

(CA. Narender Singh)

Partner

M.No. : 089004

Date : 23.06.2022

Place : New Delhi



For Tri Devbhumi Co-op (U) T&C Society Ltd.

[Signature]
President

[Signature]
Treasurer

[Signature]
Secretary

