



**STRG & ASSOCIATES**  
CHARTERED ACCOUNTANTS

348, 1st Floor, Tarun Enclave, Pitam Pura, New Delhi-110088

Phone : 2701 2828, 2702 2828, 2703 2828 Fax: 2701 2727

Website : [www.strggroup.com](http://www.strggroup.com)

**AUDIT REPORT OF GOVT. OF INDIA DEPARTMENT OF EDUCATION, HEALTH & LANDS CO-OP. THRIFT & CREDIT SOCIETY LTD., NIRMAN BHAWAN, NEW DELHI-110108  
REGISTRATION NO. 371 DATED 24.04.1933**

Website: [www.goiehlts.com](http://www.goiehlts.com)

We have audited the attached Balance Sheet of GOVT. OF INDIA DEPARTMENT OF EDUCATION, HEALTH & LANDS Co-Op. Thrift & Credit Society Ltd. as at 31.03.2025 alongwith Receipts & Payment Account and Income & Expenditure Account for the year 1<sup>st</sup> April, 2024 to 31<sup>st</sup> March 2025 report that :-

1. We have obtained all information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit.
2. In our opinion and the best of our information and according to the explanation given to us and as shown by 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 31.03.2025.
  - ii) In the case of Income & Expenditure account of the excess of income over expenditure for the year ended as on that date.
  - iii) In the case of Receipts & Payments account of the Receipts and Payments for the year ended as on that date.
3. In our opinion the Balance Sheet as on 31.03.2025 and the Income & Expenditure Account for the year ended on that date are drawn up in conformity with the law.
4. In our opinion books and accounts have been kept by the society as required under the Act, the Rules and Bye-Laws.
5. In our opinion the transactions of the society, which have come to our notice, have been within the competence of the society.

**For M/S STRG & ASSOCIATES**

Chartered Accountants



CA. Gaurav Pahuja

Membership No. 507889

FRN: 014826N

Place: New Delhi

Date - 28.08.2025

UDIN: 25501889BMLCJR7169

**GOVT. OF INDIA DEPARTMENT OF EDUCATION, HEALTH & LANDS CO-OP  
THRIFT & CREDIT SOCIETY LTD. NEW DELHI (Regd. 371)**

101-D Nirman Bhawan, New Delhi-110108  
Website: [www.goiehlts.com](http://www.goiehlts.com)

**PART-A**

**Rectification Report of the Audit for the Year Ended On 31.03.2025**

No observation or suggestion made in previous Audit Report. Compilation report as nil was submitted to the Registrar of the Cooperative Society

**PART-B**

1. The Society functions from its Registered Office at 101-D Nirman Bhawan, New Delhi - 110108. The Books of accounts and other related documents are kept at the Registered Office. The members are allowed to inspect the books of accounts on all working days.
2. The Society periodically reconciles its accounts with the accounts of the members & outside parties including bank except that as on 31<sup>st</sup> March, 2025, the society has an Unreconciled Balance Outstanding for Rs. 4,681 (Previous Financial Year NIL)
3. The Society has raised funds from members and the society has restricted its borrowings power as approved by the Registrar from time to time.
4. Debt Equity ratio is not applicable as the Society has not borrowed any funds from outside parties.
5. The Society has extended loans to its members within their borrowing limits. The loans are granted to members according to the holding of shares.
6. The Managing Committee has implemented/carried out the decision of the General Body in the letter and spirit keeping in view the best interest of the members of the Society in accordance with co-operative principles.
7. There are no unresolved disputes as informed to us by the Management of the Society.
8. During the year under Annual General Body Meeting was held on 13.11.2024. Election of Management Committee was held on 24.06.2025.
9. During the year under Audit, 13(Thirteen) meetings of Managing Committee and 1(One) General Body meeting. All matters relating to sanction of loans, admission of new members, Amendments in by-laws, adoption of Audit Report, Ratification of New Enrolled/Resigned Members and other incidental matters have been dealt in the various meetings.
10. The list of members with their ledger balances for the year under Audit is attached herewith.



11. As per information and explanations given to us, none of the office bearers suffer from disqualification contained in Section 31 read with Rules 59 and 60 of The Delhi Co-operative Society Act, 1972 (Now DCS Act, 2003)
12. Certificate obtained from the custodian of records, documents and cash in hand with them are enclosed with the report.

### Part-C

#### **Current Year Audit Objections & Observations:**

Unreconciled Balance Outstanding – As on 31<sup>st</sup> March, 2025, the society has an Unreconciled Balance Outstanding for Rs. 4,681 (Previous Financial Year NIL). The Society is advised to reconcile the said balance.

**For M/S STRG & ASSOCIATES**

Chartered Accountants



CA. Gaurav Pahuja

Membership No. 507889

FRN: 014826N

Place : New Delhi

Date – 28.08.2025

UDIN: 25507889BMLCJR7169



GOVERNMENT OF INDIA, DEPARTMENT OF EDUCATION, HEALTH AND LAND COOPERATIVE THRIFT AND CREDIT SOCIETY LTD., (REG. NO. 371)

Website: www.goiethcs.com

BALANCE SHEET AS ON 31.03.2025

Previous Year Amount (2023-24)	Liabilities	Current Year Amount (2024-25)	Previous Year Amount (2023-24)	Assets	Current Year Amount (2024-25)
	<b>Share Money</b>				
7785300	Opening Balance	7969100	40.60	Furniture - WDV	36.60
809800	Add: Received during the year	847900	4.00	Less-Dep.(10%)	4.00
626000	Less: Paid during the year	643100	36.60		32.60
7969100		8173900			
	<b>Deposit From Members</b>				
15242260	Opening Balance	14932694	40464	Computers - WDV	40464.00
1773000	Add: Received during the year	1760617		Less Dep.(10%)	4046.00
2082566	Less: Paid during the year	2026489			36418.00
14932694		14666822		<b>Current Assets Loan &amp; Advances</b>	
	<b>Reserves &amp; Surplus</b>				
4112059	A) Reserve Fund	4432725	31207450	A) Loans to Members	31735450
320666	Opening Balance	264738	25489850	Opening Balance	25942000
0	Add: Allocation During the year	0	24961850	Add: Loan given during the year	25991410
0	Add: Transferred from Retired persons account	0	31735450	Less: Loan recovered during the year	31686040
0	Add: Transferred from Dividend Equalisation Account	0	340215	Unreconciled Balance outstanding	4681
4432725		4697483	0	B) Interest Recoverable on Loan to Members	353605
	<b>B) Education Fund</b>				
24883	Opening Balance	26177	79423.40	C) Fixed Deposit (state bank of india)	0
26177	Add: Allocation During the year	21613			
24883	Less: Paid during the year	21613	42514	D) Bank Balance (state bank of india)	300492.40
26177				E) Cash in Hand	156498
	<b>C) Dividend Equalisation Fund</b>				
0	Opening Balance	0			
0	Less: Transferred to Reserve Fund	0			
0		0			



Hony. Secretary  
Department of Education Health &  
Cooperative Thrift & Credit Society Ltd  
New Delhi

Previous Year Amount (2023-24)	Liabilities	Current Year Amount (2024-25)	Previous Year Amount (2023-24)	Assets	Current Year Amount (2024-25)
	D) Bad Debt Fund				
300000	Opening Balance	300000			
0	Add: Allocation During the year	0			
300000		300000			
	E) Income & Expenditure Appropriation A/c				
2530919	Opening Balance	2799036			
278117	Add: Unappropriated Profit for the year	96161			
	Less: Interest paid, transferred to Interest payable				
2799036		2895197			
	F) Retiring Persons Account				
0.0	Opening Balance	0.0			
0.0	Less: Transferred to Reserve Fund	0.0			
0.0		0.0			
	Current Liabilities & Provisions				
	A) Interest Payable				
957689	Opening Balance	945053			
837682	Add: Allocation During the year	817013			
66132	Add: Interest accrued on account of members resigned during the year	50715			
916450	Less: Paid during the year (Incl. towards resigned members)	880967			
945053		931814			
	B) Provision for Dividend				
733024	Opening Balance	767690			
683879	Add: Allocation During the year	698114			
649213	Less: Paid during the year	680706			
767690		785098			
	C) Audit Fee Payable				
31833	Opening Balance	32167			
32167	Add: Allocation During the year	32379			
31833	Less: Paid during the year	32167			
32167		32379			



31/9/23

**Resy. Secretary**  
Society of India Department of Education  
Lead Co-operative Thrift & Group Society Ltd  
New Delhi

Previous Year Amount (2023-24)	Liabilities	Current Year Amount (2024-25)	Previous Year Amount (2023-24)	Assets	Current Year Amount (2024-25)
	DI Provision for Accounting Charges				
	2000 Opening Balance	2000			
	2000 Add: Allocation During the year	2000			
	2000 Less: Paid during the year	2000			
	2000	2000			
	31461 Difference in cheques issued by Society & cheques presented in Bank	31461			
	0 Difference in cheques deposited by Society & cheques cleared by Bank	0			
3,22,38,103	Total	3,25,37,767	3,22,38,103	Total	3,25,37,767.00

For

GOVERNMENT OF INDIA, DEPARTMENT OF EDUCATION, HEALTH & LAND COOPERATIVE THRIFT AND CREDIT SOCIETY LIMITED.

Audit's Report

In term of our Audit report of even date

For M/S STRG & ASSOCIATES  
Chartered Accountants

C.A. Gaurav Pahuja  
(Partner)  
Membership No:-507839



FEN: 0148262

Place:-New Delhi

Date:- 28.08.2025

UDN: 25507809841CJR7169

SRIKANT PRASAD  
(PRESIDENT)

UTTAM KUMAR SRIVASTAVA  
(SECRETARY)

RAM D/A  
(TREASURER)

**Govt. of India Department of Education Health & Land Co-operative Thrift & Credit Society Ltd. New Delhi.**  
**President**  
**Secy. Secretary**



GOVERNMENT OF INDIA, DEPARTMENT OF EDUCATION, HEALTH & LAND COOPERATIVE THRIFT AND CREDIT SOCIETY LIMITED. (REGD. NO. 371), Website: www.goichltes.com  
NIRMAN BHAVAN, NEW DELHI-110 108

RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR ENDED 31.3.2025

RECEIPT			PAYMENT		
P.Y.R. (2023-24) AMOUNT	PARTICULARS	C.Y.R. (2024-25) AMOUNT	P.Y.R. (2023-24) AMOUNT	PARTICULARS	C.Y.R. (2024-25) AMOUNT
44809	OPENING CASH	42514	626000	SHARE MONEY REFUNDED	643100
809800	SHARE MONEY	847900	1551990	COMP. DEPOSIT	1613460
1182000	COMPULSORY DEPOSIT	1172400	530576	OPT. DEPOSIT	413029
591000	OPTIONAL DEPOSIT	588217	27513526	BANK DEPOSIT	28029525
0	FIXED DEPOSIT	0	0	FIXED DEPOSIT	0
27596419	BANK WITHDRAWAL	27776995	22739750	R/L LOAN TO MEMBER	23274500
			2750100	E/L LOAN TO MEMBER	2667500
21898650	R/L LOAN RECOVERED	23239710	916450	INTEREST PAID ON CD/OD: TO MEMBERS	880967
3063200	E/L LONE RECOVERED	2751700	649213	DIVIDEND PAID	680706
3167706	INTEREST ON LOAN RECEIVED FROM MEMBERS	3110774	262945	HONORA. TO MEMBERS	309484
32409	MISC. RECEIPT	24737	1300	CONVEYANCE	2910
			24589	REFRESHMENTS	26820
			2494	POSTAGE & STATIONARY	1830
			625000	INCENTIVE TO MEMBERS	704475
			1357	BANK CHGS	1357
			15209	MISC / REFUND	33492
			31833	AUDIT FEES	32167
			2000	ACCOUNTING CHARGES	2000
			24883	CO-OPT EDU. FUND	26177
			66050	G.BODY MEETING	54950
			8214	WEBSITE CHARGES	0
			0	PURCHASE OF COMPUTER(CPU)	0
			0	ELECTION EXP.	0
			42514	CASH IN HAND	156498
58385993	TOTAL	59554947	58385993	TOTAL	59554947

Audit's Report  
In term of our Audit report of even date

For  
GOVERNMENT OF INDIA, DEPARTMENT OF EDUCATION,  
HEALTH & LAND COOPERATIVE THRIFT AND CREDIT SOCIETY LIMITED.

For M/S STRG & ASSOCIATES  
Chartered Accountants

C.A. Gaurav Pahur  
(Partner)

Membership No:-507889

FRN : 014826N

SRIKANT PRASAD  
(PRESIDENT)  
President

UTTAM KUMAR SRIVASTAVA  
(SECRETARY)

RAM DIA  
(TREASURER)

NEW DELHI.

Hony. Secretary

Govt. of India Department of Education Health &  
Land Co-operative Thrift & Credit Society Ltd.  
NEW DELHI.

Place :-New Delhi  
Date:- 28.08.2025

**INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2025**

Expenditure			Income		
P.Y. (2023-24) AMOUNT	EXPENDITURE	CURRENT Y. (2024-25) AMOUNT	P.Y. (2023-24) AMOUNT	INCOME	CURRENT Y. (2024-25) AMOUNT
837682	INTEREST PAYABLE ON CD/OD	817013	3167706	INTEREST ON LOAN FROM MEMBERS	3110774
66132	INTEREST ALREADY PAID ON CD/OD	50715	281852	ADD: INTT RECOVERABLE FOR THE YEAR	340215
262945	HONORARIUM TO THE MEMBERS	339484	340215	LESS: INTT RECOVERABLE OF THE YEAR	353605
1300	CONVEYANCE	2910	3226069	NET INCOME	3097384
625000	INCENTIVE TO MEMBERS	704475			
2494	POSTAGE & STATIONERY	1830	0	INTT. ON FDR	0
24589	REFRESHMENT	26820	32409	MISC RECIEPTS	24737
1357	BANK CHARGES	1357			
66050	GENERAL BODY MEETING	54950			
0	ELECTION EXP	0			
8214	WEBSITE CHARGES	0			
4	DEPERECIATION ON FURNITURE	4			
4496	DEPRECIATION ON COMPUTER	4046			
	(i) HP.				
	ii) Compq				



**Manoj. Secretary**  
Govt. of India Department of Education Health &  
Land Co-operative Thrift & Credit Society Ltd.  
NEW DELHI.



P.Y. (2023-24) AMOUNT	EXPENDITURE	CURRENT Y. (2024-25) AMOUNT	P.Y. (2023-24) AMOUNT	INCOME	CURRENT Y. (2024-25) AMOUNT
	Loss due to theft				
26177	Provision for Co-opt Education Fund	21613			
15209	Misc. Refund/Expenditure	33492			
2000	PROVISION FOR ACCOUNTING CHARGES	2000			
32167	AUDIT FEES	32379			
1282662	EXCESS OF INCOME OVER EXP. DURING THE YEAR	1059033			
3258478	TOTAL	3122121	3258478		3122121

Audit's Report  
in term of our Audit report of even date

For  
GOVERNMENT OF INDIA, DEPARTMENT OF EDUCATION,  
HEALTH & LAND COOPERATIVE THRIFT AND CREDIT SOCIETY LIMITED.

For M/S STRG & ASSO. PARTNERS  
Chartered Accountants  
C.A. Gaurav Bahuguna  
(Partner)  
Membership No:-507889  
NEW DELHI  
0148226N

SRIKANT PRASAD  
(PRESIDENT)  
UTTAM KUMAR SRIVASTAVA  
(SECRETARY)  
RAM DIA  
(TREASURER)  
Govt. of India Department of Education Health & Land Co-operative Thrift & Credit Society Limited  
NEW DELHI.  
Govt. of India Department of Education Health & Land Co-operative Thrift & Credit Society Limited  
NEW DELHI.

Place :-New Delhi  
Date:- 28.08.2025

(16)

**GOVERNMENT OF INDIA, DEPARTMENT OF EDUCATION, HEALTH & LAND COOPERATIVE THRIFT AND CREDIT SOCIETY LIMITED. (REGD. NO. 371), Website: www.gohealths.com**

**INCOME & EXPENDITURE APPROPRIATION ACCOUNT FOR THE YEAR ENDED 31-03-2025**

**Expenditure**

P.Y. (2023-24) AMOUNT	PARTICULARS	CURRENT Y. (2024-25) AMOUNT	P.Y. (2023-24) AMOUNT	PARTICULARS	CURRENT Y. (2024-25) AMOUNT
320666.00	TRANSFER TO RESERVE FUND (25% OF THE PROFIT DURING THE YEAR)	264758.00	2520919.00	EXCESS OF INCOME OVER EXPENDITURE OPENING BALANCE	2799036.00
0.00	PROVISION FOR BAD DEBTS	0.00	1282662.00	EXCESS OF INCOME OVER EXPENDITURE DURING THE YEAR	1059033.00
683879.00	PROVISION FOR DIVIDEND	698114.00			
2799036.00	NET INCOME CARRIED FORWARD TO THE BALANCE SHEET	2895197.00			
<b>3803581</b>	<b>TOTAL</b>	<b>3858069</b>	<b>3803581</b>	<b>TOTAL</b>	<b>3858069</b>

Audit's Report  
In term of our Audit report of even date

For  
GOVERNMENT OF INDIA, DEPARTMENT OF EDUCATION,  
HEALTH & LAND COOPERATIVE THRIFT AND CREDIT SOCIETY LIMITED.

**For M/S STRG & ASSOCIATES**  
Chartered Accountants

C.A. Gaurav Palnora  
(Partner)  
Membership No.: 50788  
NEW DELHI

SRIKANT PRASAD  
(PRESIDENT)  
Govt. of India Department of Education Health &  
Land Co-operative Thrift & Credit Society Ltd.  
NEW DELHI.

UTTAM KUMAR SRIVASTAVA  
(SECRETARY)  
Govt. of India Department of Education Health &  
Land Co-operative Thrift & Credit Society Ltd.  
NEW DELHI.

RAM D/A  
(TREASURER)

Place :- New Delhi  
Date :- 28.08.2025