

**CENTRAL GOVERNMENT EMPLOYEES CONSUMER CO-OP SOCIETY LTD.**

**KENDRIYA BHANDAR**

**BALANCE SHEET AS AT 31ST MARCH 2022**

| PARTICULARS                                      | SCHL | AS AT             | AS AT             |
|--|------|-------------------|-------------------|
|  |      | 31.03.2022        | 31.03.2021        |
|  |      | Rs.               | Rs.               |
| <b>SOURCES OF FUNDS</b>                          |      |                   |                   |
| SHARE CAPITAL                                    | A    | 10098950          | 10134300          |
| RESERVE AND SURPLUS                              | B    | 831368527         | 800202778         |
| SHARE APPLICATION MONEY                          |      | 54700             | 52300             |
| <b>LOAN FUNDS</b>                                |      |                   |                   |
| SECURED LOAN FROM BANK                           | C    | 104318668         | 61528029          |
| HEAD OFFICE                                      |      | 0                 | 0                 |
| <b>NON CURRENT LIABILITIES</b>                   |      |                   |                   |
| PROVISION FOR GRATUITY                           |      | 151067022         | 140124356         |
| PROVISION FOR LEAVE ENCASHMENT                   |      | 71824237          | 66057317          |
| <b>TOTAL FUNDS EMPLOYED</b>                      |      | <b>1168732104</b> | <b>1078099080</b> |
| <b>APPLICATION OF FUNDS</b>                      |      |                   |                   |
| FIXED ASSETS (Net Block)                         | D    | 28537555          | 29504219          |
| DEFERRED TAX ASSETS                              |      | 84280462          | 79584990          |
| INVESTMENTS(Non Current)                         | E    | 817182442         | 601697881         |
| CURRENT ASSETS, LOAN AND ADVANCES                | F    | 17248647473       | 8500358417        |
| <b>LESS : CURRENT LIABILITIES AND PROVISIONS</b> | G    | 17009915828       | 8133046426        |
| <b>NET CURRENT ASSETS (F-G)</b>                  |      | 238731644         | 367311991         |
| <b>TOTAL ASSETS EMPLOYED</b>                     |      | <b>1168732104</b> | <b>1078099080</b> |

Accounting Policies and Notes to Accounts

The schedule referred to above form part of the Balance Sheet

For & on behalf of Kendriya Bhandar

Sd/-

(Bharat Kumar)  
Accounts Officer

Sd/-

(Sushma Sati)  
Chief Accounts officer

Sd/-

(Mukesh Kumar)  
Managing Director

In terms of our report of even date annexed herewith

For **BIPIN BIHARI & CO.**

**CHARTERED ACCOUNTANTS**

**FRN: 0365 29N**

(CA Bipin Bilari)

Proprietor

M.No. 064387

UDIN: 220643 37AQEXIU8892

PLACE: NEW DELHI

DATE: 29th AUGUST, 2022

**CENTRAL GOVERNMENT EMPLOYEES CONSUMER CO-OP SOCIETY LTD.**  
**STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH 2022**

| PARTICULARS                            | SCHL | FOR THE YEAR<br>ENDED 31.03.2022<br>Rs. | FOR THE YEAR<br>ENDED 31.03.2021<br>Rs. |
|--|------|---|---|
| <b>INCOME</b>                          |      |   |   |
| SALES (Net)                            |      | 40430565729                             | 29114120809                             |
| Insurance Claim Received against Stock |      | 15959187                                | 0                                       |
| Other Income                           | H    | 92558811                                | 97700185                                |
| <b>TOTAL</b>                           |      | <b>40539083727</b>                      | <b>29211820994</b>                      |
| <b>EXPENDITURE</b>                     |      |   |   |
| Cost of goods sold                     | I    | 40032758264                             | 28720591509                             |
| Personnel Expenses                     | J    | 371465736                               | 362358082                               |
| Administrative Expenses                | K    | 43720824                                | 41824489                                |
| Selling and Distribution Charges       | L    | 15010893                                | 14075119                                |
| Interest and Financial Charges         | M    | 14497872                                | 14287214                                |
| Other Expenses                         | N    | 6545522                                 | 6562398                                 |
| Prior Period Adjustments               |      | 1047952                                 | 0                                       |
| Depreciation                           |      | 4528849                                 | 4823151                                 |
| <b>TOTAL</b>                           |      | <b>40489575913</b>                      | <b>29164521962</b>                      |
| <b>PROFIT FOR THE YEAR</b>             |      | <b>49507814</b>                         | <b>47299032</b>                         |
| <b>Add:-</b> Balance Brought forward   |      | 543412309                               | 521433155                               |
| Amount available for appropriation     |      | <b>592920123</b>                        | <b>568732186</b>                        |
| <b>Less :-</b> Current Tax             |      | 21966922                                | 21667832                                |
| Deferred Tax                           |      | (4695472)                               | (6223782)                               |
| Provision for Dividend                 |      | 1009895                                 | 1013430                                 |
| Statutory Reserve fund                 |      | 6632749                                 | 6154442                                 |
| Contingency Reserve Fund               |      | 2653100                                 | 2461777                                 |
| Education Fund                         |      | 265310                                  | 246178                                  |
|  |      | <b>565087619</b>                        | <b>543412309</b>                        |

Accounting Policies and Notes to Accounts O  
The schedule referred to above form part of the Balance Sheet  
**For & on behalf of Kendriya Bhandar**

Sd/-  
**(Bharat Kumar)**  
**Accounts Officer**

Sd/-  
**(Sushma Sati)**  
**Chief Accounts officer**

Sd/-  
**(Mukesh Kumar)**  
**Managing Director**

In terms of our report of even date annexed herewith

**For BIPIN BIHARI & CO.**  
**CHARTERED ACCOUNTANTS**  
**FRN: 036529N**

**(CA Bipin Bihari)**  
**Proprietor**  
**M.No. 064387**  
**UDIN: 22064387AQEXIU8892**  
**PLACE: NEW DELHI**  
**DATE: 29th AUGUST , 2022**

**CENTRAL GOVERNMENT EMPLOYEES CONSUMER CO-OP SOCIETY LTD.**

**CASH FLOW STATEMENT**

|          | <b>PARTICULARS</b>  | <b>2021-22</b>    | <b>2020-21</b>    |
|----------|---|-------------------|-------------------|
| <b>A</b> | <b>Cash Flow from operating activities</b>                      | <b>Rs. In Cr.</b> | <b>Rs. In Cr.</b> |
|          | Net(Loss)/Profit before Taxation and extraordinary item         | 4.95              | 4.73              |
|          | <b>Adjustments for : Non cash expenditure/ Income</b>           |                   |                   |
|          | Liability no longer required & Provision written back           | 0.13              | 0.38              |
|          | Prior period Expenses   |                   |                   |
|          | Other provisions for expenses                                   |                   |                   |
|          | Depreciation  | 0.45              | 0.48              |
|          | Financial Expenses  | 1.45              | 1.43              |
|          | Interest Received   | (7.01)            | (6.99)            |
|          | <b>Operating profit before working capital changes</b>          | <b>(0.02)</b>     | <b>0.03</b>       |
|          | <b>Adjustments for changes in working capital :</b>             |                   |                   |
|          | - (INCREASE)/DECREASE in Accounts Receivable                    | (842.165)         | (292.69)          |
|          | - (INCREASE)/DECREASE in Other Receivables                      | (54.632)          | (10.850)          |
|          | - (INCREASE)/DECREASE in Inventories                            | 3.152             | (5.913)           |
|          | - INCREASE/(DECREASE) in Accounts Payable and Other Liabilities | 885.23            | 318.31            |
|          | - INCREASE/(DECREASE) in Non Current Liabilities and Provision  | 1.67              | 1.06              |
|          | <b>Cash Generated from Operations</b>                           | <b>(6.76)</b>     | <b>9.95</b>       |
|          | Taxes Paid  | 0.00              | 0.35              |
|          | <b>Net Cash from operating activities (Total-A)</b>             | <b>(6.76)</b>     | <b>10.30</b>      |
| <b>B</b> | <b>Cash Flow From Investing Activities</b>                      |                   |                   |
|          | Purchase of Fixed Assets  | (0.38)            | (0.26)            |
|          | Proceeds from Sale of Fixed Assets                              | 0.020             | 0.014             |
|          | Maturity/Investment in FDRs                                     | (13.31)           | (7.569)           |
|          | Interest Received   | 7.01              | 6.99              |
|          | <b>Net Cash from Investing activities (Total -B)</b>            | <b>(6.66)</b>     | <b>(0.82)</b>     |
| <b>C</b> | <b>Cash Flow from Financing Activities</b>                      |                   |                   |
|          | Proceed from issuance of Share Capital & Application Money      | (0.00)            | -0.001            |
|          | Secured Loan (Bank overdraft)                                   | 4.28              | (1.33)            |
|          | Financial Expenses  | (1.45)            | (1.43)            |
|          | <b>Net cash from Financing activities (Total - C)</b>           | <b>2.83</b>       | <b>(2.76)</b>     |
|          | Net Cash Increase/(Decrease) in cash & cash equivalents (A+B+C) | <b>(10.60)</b>    | 6.72              |
|          | Cash and cash equivalents as at 31/03/21 (P.Y. 31.03.2020)      | 29.66             | 22.94             |
|          | Cash and cash equivalents as at 31/03/22 (P.Y. 31.03.2021)      | 19.06             | 29.66             |

(1) The above Cash Flow Statement has been prepared under the indirect method as set out in the accounting standard-3 on cash flow statement issued by the Institute of Chartered Accountants of India

(2) Figures in brackets indicate cash outflow

(3) The Figures of Previous year have been regrouped/reclassified wherever necessary.

**For & on behalf of Kendriya Bhandar**

Sd/-  
**(Bharat Kumar)**  
**Accounts Officer**

Sd/-  
**(Sushma Sati)**  
**Chief Accounts officer**

Sd/-  
**(Mukesh Kumar)**  
**Managing Director**

For **BIPIN BIHARI & CO.**  
**CHARTERED ACCOUNTANTS**  
**FRN: 036529N**

**(CA Bipin Bihari)**  
**Proprietor**  
**M.No. 064387**

**DATE: 29th AUGUST , 2022**

**PLACE: NEW DELHI**

**UDIN: 22064387AQEXIU8892**

**CENTRAL GOVERNMENT EMPLOYEES CONSUMER CO-OP SOCIETY LTD.**  
**SCHEDULE ANNEXED TO AND FORMING PART OF BALANCE SHEET AS AT 31ST MARCH 2022**

| PARTICULARS   | AS AT<br>31.03.2022<br>Rs. | AS AT<br>31.03.2021<br>Rs. |
|---|----------------------------|----------------------------|
| <b>SCHEDULE : 'A'</b>   |                            |                            |
| <b>SHARE CAPITAL</b>  |                            |                            |
| <b>AUTHORISED</b>   |                            |                            |
| 15000000 Shares of `10/-each  | 150000000                  | 150000000                  |
| <b>PAID UP SHARE CAPITAL</b>  |                            |                            |
| <b>A) GOVERNMENT</b>  |                            |                            |
| 681764 Shares of Rs.10 each<br>(Previous Year 681764 Shares of Rs.10/- each)  | 6817640                    | 6817640                    |
| <b>B) OTHERS</b>  |                            |                            |
| 328131 Shares of Rs.10/- each)<br>(Previous Year 331666 Shares of Rs.10/- each)   | 3281310                    | 3316660                    |
| <b>TOTAL</b>  | <b>10098950</b>            | <b>10134300</b>            |
| <b>SHARE APPLICATION MONEY</b>  | 54700                      | 52300                      |
| <b>SCHEDULE : 'B'</b>   |                            |                            |
| <b>RESERVES AND SURPLUS</b>   |                            |                            |
| Contingency Reserve Fund  | 57235950                   | 54582850                   |
| Statutory Reserve Fund  |                            |                            |
| Opening Balance   | 202207619                  | 195859516                  |
| Additions during the year   | 6632749                    | 6154442                    |
| Unpaid Dividend   | 204590                     | 193661                     |
|   | 209044958                  | 202207619                  |
| Profit and Loss Account   | 565087619                  | 543412309                  |
| <b>TOTAL</b>  | <b>831368527</b>           | <b>800202778</b>           |
| <b>SCHEDULE : 'C'</b>   |                            |                            |
| <b>SECURED LOANS</b>  |                            |                            |
|   | 104318668                  | 61528029                   |
| Overdraft Account against Fixed Deposits<br>(Fixed deposit receipts for Rs 20.88 Cr. (P.Y. Rs.<br>22.41Cr.)<br>are pledged with the Bank as Security) |                            |                            |
| <b>TOTAL</b>  | <b>104318668</b>           | <b>61528029</b>            |

**SCHEDULE : D**

**CENTRAL GOVERNMENT EMPLOYEES CONSUMER CO-OP SOCIETY LTD.**

**SCHEDULE ANNEXED TO BALANCE SHEET AS AT 31ST MARCH 2022**

| PARTICULARS          | RATE OF DEPRECIATION | W.D.V AS ON 01.04.2021 | ADDITIONAL MORE THAN 6 MONTHS | ADDITIONAL LESS THAN 6 MONTHS | SALE/ TRANSFER | TOTAL AS ON 31.03.2022 | DEPRECIATION       |                       |                       | TOTAL DEPRECIATION | W.D.V AS ON 31.03.2022 |
|----------------------|----------------------|------------------------|-------------------------------|-------------------------------|----------------|------------------------|--------------------|-----------------------|-----------------------|--------------------|------------------------|
|                      |                      |                        |                               |                               |                |                        | ON OPENING BALANCE | ON MORE THAN 6 MONTHS | ON LESS THAN 6 MONTHS |                    |                        |
| VEHICLES             | 15%                  | 1832741                | 970000                        | 0                             | 176226         | 2626515                | 248477             | 145500                | 0                     | 393977             | 2232338                |
| FURNITURE & FIXTURES | 10%                  | 9819751                | 67309                         | 515296                        | 19780          | 10382577               | 979997             | 6731                  | 25765                 | 1012493            | 9370084                |
| OFFICE EQUIPMENTS    | 15%                  | 8030626                | 877997                        | 343634                        | 4761           | 9247496                | 1203881            | 131699                | 25773                 | 1361353            | 7886143                |
| SCALES & WEIGHTS     | 15%                  | 278133                 | 0                             | 9200                          | 675            | 286658                 | 41618              | 0                     | 690                   | 42308              | 244350                 |
| COMPUTER & SOFTWARE  | 40%                  | 3169719                | 517832                        | 462376                        | 16             | 4149911                | 1267882            | 207133                | 92475                 | 1567490            | 2582421                |
| BUILDING             | 10%                  | 1512291                | 0                             | 0                             | 0              | 1512291                | 151229             | 0                     | 0                     | 151229             | 1361062                |
| LAND                 | 0%                   | 4860955                | 0                             | 0                             | 0              | 4860955                | 0                  | 0                     | 0                     | 0                  | 4860955                |
| <b>TOTAL</b>         |                      | <b>29504215</b>        | <b>2433138</b>                | <b>1330506</b>                | <b>201458</b>  | <b>33066402</b>        | <b>3993084</b>     | <b>491063</b>         | <b>144703</b>         | <b>4528849</b>     | <b>28537555</b>        |
| Previous Year Figure |                      | 31893305               | 831277.00                     | 1744804.00                    | 142019.00      | 34327367.00            | 4420486.00         | 178984.00             | 223662                | 4823152            | 29504215               |

**CENTRAL GOVERNMENT EMPLOYEES CONSUMER CO-OP SOCIETY LTD.**  
**SCHEDULE ANNEXED TO AND FORMING PART OF BALANCE SHEET AS AT 31ST MARCH 2022**

| <b>PARTICULARS</b>                         | <b>AS AT<br/>31.03.2022<br/>Rs.</b> | <b>AS AT<br/>31.03.2021<br/>Rs.</b> |
|--|-------------------------------------|-------------------------------------|
| <b>SCHEDULE : 'E'</b>                      |                                     |                                     |
| <b>INVESTMENTS(Non Current)</b>            |                                     |                                     |
| Fixed deposits with schedule banks         | 777393225                           | 572402276                           |
| Interest Accrued and Due                   | 39689218                            | 29195605                            |
| In Shares of N C C F                       | 100000                              | 100000                              |
| <b>TOTAL</b>                               | <b>817182442</b>                    | <b>601697881</b>                    |
| <b>SCHEDULE : 'F'</b>                      |                                     |                                     |
| <b>1) CURRENT ASSETS</b>                   |                                     |                                     |
| a) (i) Stock in Trade                      | 226133894                           | 257783825                           |
| (ii) Office Stationery & Other Stock       | 451342                              | 318971                              |
| b) Sundry debtors                          | 15270582717                         | 6835698646                          |
| Less Provisions for Bad & Doubtful Debts   | 5777500                             | 5777500                             |
| Less:- Ecs & Ch.Debtors Receipt            | 226926113                           | 213693949                           |
| SUNDRY DEBTORS ( NET)                      | 15037879103                         | 6616227197                          |
| c) Cash and Scheduled Bank Balances        |                                     |                                     |
| Cash in hand                               | 1680416                             | 2089537                             |
| In current A/c with Banks                  | 188890588                           | 294533319                           |
| <b>d) Investment(current)</b>              |                                     |                                     |
| In Fixed deposits with scheduled banks     | 559796426                           | 631039402                           |
| Interest Accrued and Due on Fixed Deposits | 21761460                            | 32932683                            |
| <b>Sub Total (A)</b>                       | <b>16036593230</b>                  | <b>7834924933</b>                   |
| <b>2. LOAN &amp; ADVANCES</b>              |                                     |                                     |
| a) Other recoverable                       | 116589040                           | 58462450                            |
| b) Imprest with Branches                   | 0                                   | 0                                   |
| c) Advances to Employees                   | 16854                               | 16854                               |
| d) Security Deposits/EMD                   | 801803265                           | 448575703                           |
| e) Income Tax and TDS                      | 293645084                           | 158379478                           |
| <b>Sub Total ( B)</b>                      | <b>1212054243</b>                   | <b>665434484</b>                    |
| <b>TOTAL ( A+B)</b>                        | <b>17248647473</b>                  | <b>8500359417</b>                   |

**CENTRAL GOVERNMENT EMPLOYEES CONSUMER CO-OP SOCIETY LTD.**  
**SCHEDULE ANNEXED TO AND FORMING PART OF BALANCE SHEET AS AT 31ST MARCH 2022**

| PARTICULARS                                | AS AT<br>31.03.2022<br>Rs. | AS AT<br>31.03.2021<br>Rs. |
|--|----------------------------|----------------------------|
| <b>SCHEDULE : 'G'</b>                      |                            |                            |
| <b>CURRENT LIABILITIES AND PROVISIONS</b>  |                            |                            |
| <b>A) CURRENT LIABILITIES</b>              |                            |                            |
| a) Sundry Creditors (Net of Debit balance) | 15805390832                | 7140555391                 |
| b) Security deposits Suppliers             | 893154164                  | 488336679                  |
| c) Security Deposits Employees             | 746363                     | 600742                     |
| d) Unpaid Dividend                         | 1153413                    | 1178312                    |
| e) Book Overdraft with Scheduled bank      | 0                          | 0                          |
| e) Other Liabilities                       | 50783525                   | 120210521                  |
| f) Provision for Bonus & Expenses          | 107291840                  | 116310678                  |
| g) Advance from customers                  | 6087905                    | 132971043                  |
| <b>Sub Total 'A'</b>                       | <b>16864608041</b>         | <b>8000163366</b>          |
| <b>B) Tax</b>                              |                            |                            |
| a) Current Tax                             | 143557664                  | 121590742                  |
| b) Deferred tax                            | 0                          | 0                          |
| <b>PROVISIONS</b>                          |                            |                            |
| a) For Dividend                            | 1009895                    | 1013430                    |
| b) Other Provisions                        | 740228                     | 10288888                   |
| <b>Sub Total 'B'</b>                       | <b>145307787</b>           | <b>132893060</b>           |
| <b>TOTAL ( A+B)</b>                        | <b>17009915828</b>         | <b>8133056426</b>          |

**CENTRAL GOVERNMENT EMPLOYEES CONSUMER CO-OP SOCIETY LTD.**  
**SCHEDULE ANNEXED TO STATEMENT OF PROFIT and LOSS FOR THE YEAR ENDED**

| PARTICULARS                              | FOR THE YEAR<br>ENDED 31.03.2022 | FOR THE YEAR<br>ENDED 31.03.2021 |
|--|----------------------------------|----------------------------------|
|  | Rs.                              | Rs.                              |
| <b>SCHEDULE : 'H'</b>                    |                                  |                                  |
| <b>OTHER INCOME</b>                      |                                  |                                  |
| Bank Interest Recd.                      | 70063923                         | 69893888                         |
| Other Miscellaneous Income               | 7964889                          | 12392799                         |
| Recovery of shortages                    | 6087300                          | 5471886                          |
| Provision written back                   | 1306352                          | 3763048                          |
| Sales of empties                         | 53086                            | 97180                            |
| Rent Receipt                             | 406766                           | 380275                           |
| Profit on Sale of Vehicle                | 447                              | 2044                             |
| Recovery of Labour Charges               | 0                                | 0                                |
| Window Display Income                    | 6676048                          | 5699065                          |
| <b>TOTAL</b>                             | <b>92558811</b>                  | <b>97700185</b>                  |
| <b>SCHEDULE : 'I'</b>                    |                                  |                                  |
| <b>COST OF GOODS SOLD</b>                |                                  |                                  |
| Opening stock                            | 257783825                        | 198543287                        |
| Add: Purchases                           | 39999259659                      | 28777937978                      |
| Packing & Grinding Expenses              | 548182                           | 455118                           |
| Freight & Cartage                        | 1300492                          | 1438951                          |
| Less: Closing Stock                      | 226133894                        | 257783825                        |
| <b>Cost of Goods Sold</b>                | <b>40032758264</b>               | <b>28720591509</b>               |
| <b>SCHEDULE : 'J'</b>                    |                                  |                                  |
| <b>PERSONNEL EXPENSES</b>                |                                  |                                  |
| Salaries, Wages Bonus and Incentives     | 244649175                        | 245421669                        |
| Provident Fund Contribution and Gratuity | 63907492                         | 54476239                         |
| Staff welfare                            | 4111386                          | 3807635                          |
| Manpower Expenses Outsourcing            | 58797683                         | 58652539                         |
| <b>TOTAL</b>                             | <b>371465736</b>                 | <b>362358082</b>                 |
| <b>SCHEDULE : 'K'</b>                    |                                  |                                  |
| <b>ADMINISTRATIVE EXPENSES</b>           |                                  |                                  |
| Travelling & Conveyance                  | 2193377                          | 1644971                          |
| Equipments & Computers                   | 3559360                          | 4773609                          |
| Printing and Stationery                  | 3615366                          | 3431925                          |
| Telephones & Postage                     | 2062601                          | 2504805                          |
| Legal and Professional Charges           | 3232619                          | 2423562                          |
| Rent Rates Taxes                         | 22798204                         | 21252862                         |
| Electricity Expenses                     | 6178431                          | 5725148                          |
| Inauguration Expenses                    | 80866                            | 67607                            |
| <b>TOTAL</b>                             | <b>43720824</b>                  | <b>41824489</b>                  |

**CENTRAL GOVERNMENT EMPLOYEES CONSUMER CO-OP SOCIETY LTD.**  
**SCHEDULE ANNEXED TO STATEMENT OF PROFIT & LOSS FOR THE YEAR ENDED**

| PARTICULARS                                | FOR THE YEAR<br>ENDED 31.03.2022<br>Rs. | FOR THE YEAR<br>ENDED 31.03.2021<br>Rs. |
|--|---|---|
| <b>SCHEDULE : 'L'</b>                      |   |   |
| <b>SELLING AND DISTRIBUTION EXPENSES</b>   |   |   |
| Tenders & other advertisement expenses     | 1655361                                 | 1342802                                 |
| Repairs & Maintenance of scale and weights | 355621                                  | 323845                                  |
| Repairs & Maintenance of Vehicles          | 539666                                  | 476094                                  |
| Loading and Unloading Expenses             | 261193                                  | 259746                                  |
| Insurance charges                          | 891334                                  | 485476                                  |
| Quality Control Expenses                   | 593583                                  | 384570                                  |
| Hiring Charges of Vehicles                 | 3082830                                 | 2460033                                 |
| Store Running & Maint. Expenses            | 5246091                                 | 4928275                                 |
| Turnover/ Trade /Sales Tax/Service tax     | 70248                                   | 1112649                                 |
| Sales promotion                            | 1464966                                 | 1515287                                 |
| Installation charges                       | 850000                                  | 786341                                  |
| <b>TOTAL</b>                               | <b>15010893</b>                         | <b>14075119</b>                         |
| <b>SCHEDULE : 'M'</b>                      |   |   |
| <b>INTEREST AND FINANCIAL CHARGES</b>      |   |   |
| Bank interest on Overdraft                 | 7875637                                 | 7436037                                 |
| Bank Charges                               | 1360983                                 | 1611135                                 |
| Others Interest Charges                    | 2228971                                 | 846985                                  |
| Service Charges to bank                    | 3032281                                 | 4393057                                 |
| <b>TOTAL</b>                               | <b>14497872</b>                         | <b>14287214</b>                         |
| <b>SCHEDULE : 'N'</b>                      |   |   |
| <b>OTHER EXPENSES</b>                      |   |   |
| Audit Fees                                 | 814590                                  | 860090                                  |
| Miscellaneous Expenses                     | 2366369                                 | 2613714                                 |
| Stock verification charges                 | 831796                                  | 378720                                  |
| Accounting Charges                         | 2323682                                 | 2462953                                 |
| Loss on sale of Vehicle                    | 34592                                   | 94169                                   |
| Penalty Paid                               | 411                                     | 8726                                    |
| Loss by Theft                              | 0                                       | 0                                       |
| ISO Certification charges                  | 43000                                   | 40300                                   |
| AMC Charges                                | 0                                       | 0                                       |
| Other Expenses                             | 108319                                  | 101226                                  |
| Professional Tax                           | 22764                                   | 2500                                    |
| <b>TOTAL</b>                               | <b>6545522</b>                          | <b>6562398</b>                          |

**GROUPING OF BALANCE SHEET ITEMS AS ON 31.03.2022**

| PARTICULARS                            | AS         | AT               | AS         | AT               |
|--|------------|------------------|------------|------------------|
|  | 31.03.2022 |                  | 31.03.2021 |                  |
|  | Rs.        |                  | Rs.        |                  |
| <b>1. CASH AND CHEQUES IN HAND</b>     |            |                  |            |                  |
| Cash in Hand (Delhi)                   |            | 49798            |            | 184770           |
| Cash with Stores                       |            | 1541814          |            | 1851610          |
| Cash in Hand (Outside Delhi)           |            | 88804            |            | 53158            |
| <b>TOTAL</b>                           |            | <b>1680416</b>   |            | <b>2089537</b>   |
| <b>2. BALANCE WITH SCHEDULED BANKS</b> |            |                  |            |                  |
| DELHI                                  |            | 33962790         |            | 64905531         |
| CHENNAI                                |            | 76997642         |            | 102896237        |
| MUMBAI                                 |            | 3328231          |            | 4014175          |
| GANDHI NAGAR                           |            | 643545           |            | 1153334          |
| MUSSORIE                               |            | 597098           |            | 990295           |
| CHANDIGARH                             |            | 3646682          |            | 1923905          |
| LUCKNOW                                |            | 1754769          |            | 440327           |
| FARIDABAD                              |            | 6156895          |            | 8583210          |
| COCHIN                                 |            | 1504473          |            | 2959942          |
| GWALIOR                                |            | 18502390         |            | 91132057         |
| GHAZIABAD/NOIDA                        |            | 1579465          |            | 639348           |
| JAIPUR                                 |            | 22686231         |            | 5986521          |
| KOLKATA                                |            | 16447335         |            | 8249720          |
| RANCHI                                 |            | 1030524          |            | 457171           |
| BHUBANESWAR                            |            | 52516            |            | 201547           |
| <b>TOTAL</b>                           |            | <b>188890588</b> |            | <b>294533319</b> |
| <b>3. OTHER RECOVERABLES</b>           |            |                  |            |                  |
| Prepaid Expenses                       |            | 1353769          |            | 1043470          |
| Amount recoverable from staff          |            | 1278396          |            | 1424689          |
| Remittance in Transit                  |            | 3097878          |            | 5620686          |
| Advances & Other Receivables           |            | 8708836          |            | 15274570         |
| Sales Tax Recoverable of earlier year  |            | 47002            |            | 47002            |
| VAT Recoverable                        |            | 100335336        |            | 33399506         |
| Inter Branch adjustment account        |            | (764500)         |            | (370000)         |
| TDS Recoverable (Including GST TDS)    |            | 2532323          |            | 2022526          |
| <b>TOTAL</b>                           |            | <b>116589040</b> |            | <b>58462450</b>  |