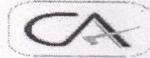


B. K. DARJI & ASSOCIATES

CHARTERED ACCOUNTANTS



Bhavna Chauhan

B.Com., A.C.A

Office No. 213, Super shopping Complex, Dr. Dalvi Road, Kandivali West, Mumbai -400067

Tel.: 2862 5596, Email: bvchauhan@gmail.com.

AUDIT REPORT

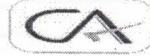
PRUTHVI ENCLAVE CO.OP HSG SOCIETY

YEAR – 01/04/2023 TO 31/03/2024

ADDRESS:

**CTS NO.170,SURVE NO-110(PART) KHATAV MILL COMPOUND
WESTERN EXPRESS HIGHWAY, BORIVALI (EAST) , MUMBAI.**

B. K. DARJI & ASSOCIATES
CHARTERED ACCOUNTANTS



Bhavna Chauhan
B.Com., A.C.A

Office No. 213, Super shopping Complex, Dr. Dalvi Road, Kandivali West, Mumbai -400067
Tel.: 2862 5596, Email: bvchauhan@gmail.com.

Date: 25/10/2024

To

The District Deputy Registrar,
"R" South, Kandivali (East),
Mumbai – 400 101.

Dear Sir,

Reg.: PRUTHVI ENCLAVE CO.OP HSG SOCIETY LTD.

Ref.: Appointed for Statutory Audit for the period 2023-24

Sub: - Submission of Audit Report and Annual Accounts

My firm was directed vide registrar order (2742/2024) dated 14/10/2024 and resolution passed in annual general body meeting dated 22/09/2024 to audit financials statement of society for 2023-24, although certified auditor K.A.Vichare has completed the audit and submitted his audit report. It was due to his appointment was not done in annual General Body meeting.

We have finalized the Statutory Audit in respect of PRUTHVI ENCLAVE CO.OP HSG SOCIETY for the year 2023-2024. We are enclosing herewith the Annual Accounts along with Audit Report.

Kindly do needful and oblige.

Thanking you,

Yours faithfully,



Bchauhan

M/s. B. K. Darji & Associates
Chartered Accountant
Panel No. : 1013315

B. K. DARJI & ASSOCIATES
CHARTERED ACCOUNTANTS



Bhavna Chauhan
B.Com., A.C.A

Office No. 213, Super shopping Complex, Dr. Dalvi Road, Kandivali West, Mumbai -400067
Tel.: 2862 5596, Email: bvchauhan@gmail.com.

To,
The Chairman / Secretary
PRUTHVI ENCLAVE CO.OP HSG SOCIETY LTD.
CTS NO.170, SURVE NO-110(PART)
KHATAV MILL COMPOUND WESTERN EXPRESS HIGHWAY,
BORIVALI (EAST), MUMBAI

Sub: Submission of Statutory Audit Report for the accounting year 2023-24

Sir,

My firm was directed vide registrar order (2742/2024) dated 14/10/2024 and resolution passed in annual general body meeting dated 22/09/2024 to audit financials statement of society for 2023-24, although certified auditor K.A.Vichare has completed audit and submitted his audit report. It was due to his appointment was not done in annual General Body meeting.

The accounts of PRUTHVI ENCLAVE CO.OP HSG SOCIETY. have been audited on the basis of record produced and information supplied (oral and written) by the office bearers of the society during course of our audit. The statement of accounts viz. Income & expenditure A/c. & the Balance sheet, for the aforesaid period have been duly examined and the observation and discrepancies so noticed on the transaction and affairs of the society have been mentioned in audit objection and general remarks.

Please find enclosed herewith the Statutory Audit Report for the accounting year 1st April, 2023 to 31st March, 2024 along with the following -

1. Statement of Income and expenditure Account & the Balance Sheet
2. Auditors certificates, brief introduction & comment on the present status of the society, Auditors Report with audit objections, observations & general remarks.
3. Audit memorandum viz. form no. 1 & form no 28.

Society is instructed to submit audit rectification report in "O" form within three months from the date of obtaining audit report to the office of registrar of co-operative societies without fail.

Thanking you,

Place: Mumbai
Date: 25/10/2024



Bhavna Chauhan
M/s. B. K. Darji & Associates
Chartered Accountant
Panel No. : 1013315
UDIN : 24126863BKEZHM8345

Copy to: The Deputy Registrar,



FORM No. N-2
INDEPENDENT AUDITOR'S REPORT

Date: 25/10/2024

To,
The Chairman / Secretary
Pruthvi enclave co-op hsg society ltd.
Cts no.170, surve no-110(part),
Khatav mill compound western express highway,
Borivali (east), Mumbai

Report on the Financial Statements as a Statutory Auditor

1. We have audited the accompanying financial statements of **Pruthvi Enclave Co.Op Hsg Society.**, which comprise the Balance Sheet as at **31st March, 2024** and the Statement of Profit and Loss / Income & Expenditure for the year ended, and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Society audited by us for the period of 1st April 2023 to 31st March 2024.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements in accordance with Maharashtra Co-operative Societies Act, 1960 & Rules there under. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the applicable Standards by The Institute of Chartered Accountants of India and under the MCS Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Society's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



Cont/-



B. K. DARJI & ASSOCIATES

CHARTERED ACCOUNTANTS

Bhavna Chauhan

B.Com., A.C.A

Office No. 213, Super shopping Complex, Dr. Dalvi Road, Kandivali West, Mumbai -400067

Tel.: 2862 5596, Email: bvchauhan@gmail.com.

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required as per the Maharashtra Co-operative Societies Act 1960 and the Maharashtra Co-operative Societies Rules 1961, and any other applicable Acts, and or circulars issued by the Registrar, in the manner so required for the society gives a true and fair view in conformity with the accounting principles generally accepted in India:

(i) In the case of Balance Sheet, of the state of affairs of the society as at 31st March 2024;

(ii) In the case of the Statement of Income & Expenditure of the Deficit for the year ended on that date.

Report on Other Legal and Regulatory Matters

The Balance Sheet and the Income & Expenditure Account have been drawn up in accordance with the provisions of the Maharashtra State Co-operative Act.

We report that:

(a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.

(b) The transactions of the Society, which have come to our notice, have been within the powers of the Society.

In our opinion, the Balance Sheet and Profit and Loss / Income & Expenditure Account comply with applicable Accounting Standards.

We further report that:

(i) The Balance Sheet and Income & Expenditure Account dealt with by this report, are in agreement with the books of account and the returns.

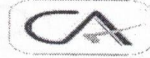
(ii) In our opinion, proper books of account as required by law have been kept by the Society so far as appears from our examination of these books.

(iii) For the year under audit, the society has been awarded "B" classification.



Bhavna Chauhan

M/s. B. K. Darji & Associates
Chartered Accountants
Panel No. : 1013315



B. K. DARJI & ASSOCIATES
CHARTERED ACCOUNTANTS

Bhavna Chauhan
B.Com., A.C.A

Office No. 213, Super shopping Complex, Dr. Dalvi Road, Kandivali West, Mumbai -400067
Tel.: 2862 5596, Email: bvchauhan@gmail.com.

Name of the Society : Pruthvi Enclave Co.op Hsg Society Ltd.
Full registered address : Cts No.170, Khatav mill compound western express highway, Borivali-E
Registration no : BOM/W-(R)/HSG/TC/10904 / 2000-2001

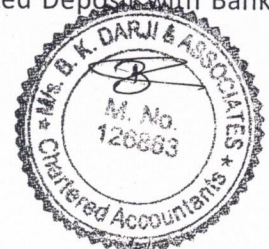
Part A

Particulars	Remark
Fraud	No
Misappropriation of funds	No
Mis-utilization of funds	No
Manipulation of accounts	No
Falsification of accounts	No
Infringement of provisions of Act, Rules, Bylaws and notification	Refer General remarks
Personal expenses debited to profit and loss account	No
Financial Assistance	Not obtained by society

Part B

Scrutiny of financial Statements

- Share Capital: (Rs.34,750.00):** This is collected from members of the society.
- Income & Expenditure Account:** During the year review, the society has shown deficit of Rs.7,44,326.00/- as against deficit of Rs.8,88,294.44/- in previous year. Total Interest on outstanding of Rs.3,06,913/- levied on two defaulting members. Recoverability of receipt of this interest income is uncertain. Deficit of Rs.7,44,326.00/- is after considering Interest on delayed payment charges. Provision against this uncertain income to be provided in books.
- Reserve & Other funds:** The total funds of the society is Rs.2,13,66,327.54 in current year against Rs.17374248.54 In from previous year. During the year major repair fund of Rs.9,00,000.00 has been appropriated towards monsoon shed work.
- Current Liabilities, Provisions & other liabilities: (Rs.54,50,491.00):** Society has to pay Current Liabilities, Provisions & other liabilities for F.Y. 2023-24. The detailed breakup is stated in Balance sheet schedule. Earnest Money Deposit of Rs. 50,000/-, Repair Deposits of Rs.70,000.00/- of various Flat Members is long overdue. Member wise break up of Repair Deposits of Rs. 40,000/- are not available.
- Fixed Assets: (Rs.4,83,916.58):** Fixed Assets are stated at WDV. The Balance Sheet does not show the value of Land & Building on asset side and corresponding member's contribution figure on the liabilities side.
- Bank Balance: (Rs.20,10,033.95)** Balances are reconciled as per bank pass book of the respective Banks.
- Cash in Hand: (Rs.41.00):** The cash balance as on the date of balance sheet have verified and certified by the management.
- Current Assets (87,80,677.00):** Receivables from member's contribution towards maintenance , deemed conveyance and major repair is accounted and is in agreement with the records subject to confirmation. Of the total Rs.80.43 lakh, Rs. 52.57 lakh is from two members. TDS of Rs. 91033/- is subject to confirmation.
- Investment (Rs.1,55,71,958.00):** The society has invested amount in Fixed Deposit with Banks. The same is tallied with Balance Sheet Schedule and bank certificates.



B. K. DARJI & ASSOCIATES

CHARTERED ACCOUNTANTS



Bhavna Chauhan

B.Com., A.C.A

Office No. 213, Super shopping Complex, Dr. Dalvi Road, Kandivali West, Mumbai -400067
Tel.: 2862 5596, Email: bvchauhan@gmail.com.

PART- C

GENERAL REMARK/ SUGGESTIONS FORMING PART OF AUDIT REPORT

1. The Society should prepare annual budget and get it approved in the General Body Meeting as per Byelaw No. 95(e).
2. Society is advised to adopt model byelaws 2014.
3. Members Balances and current liabilities related to MCGM are subject to confirmation.
4. Society has deficit for the year. Collection from members to be appropriate to expenses to be incurred.
5. The society has not received Nomination Form from a number of members as required under Byelaw No. 32.
6. As per Bye-laws of the Co-op. Hsg. Society all payments in excess of Rs 1,500.00 shall be made by crossed a/c payee's cheque.
7. The Society is advised to update sinking fund register, property register, lien register, Investment register.
8. Sinking fund and other funds must be invested as per section 70. Investment to be earmarked against the fund appropriately.
9. The Managing Committee is requested to submit Audit Rectification report in Form 'O' within prescribed time laid down in Section 81 Rule 73 of the M.C.S. Act, 1960 and Rule 1961.
10. Transfer of interest in shares and properties involving many laws, we have relied on the representation made by management. Entrance fees to be collected as per Byelaws of the society for each transfer of membership.

GRADATION OF THE SOCIETY:

As per management representation society has not indulge into any other activities undertaken that are beyond the object of society. Also Society has not involved in any deficiencies in working during the year. After carefully going through the records maintained by the society and its overall Financial Position and considering its working as whole, I have allotted grade "B" to the society.

We are thankful to the entire Committee and their staff, who had extended their kind support and co-operation during the course of audit.



Bchauhan

M/s. B. K. Darji & Associates
Chartered Accountant
Panel No. : 1013315

FORM NO. 1

Audit Memo (For all types of Co-op. Societies)

Part - I

Name of the Society **PRUTHVI ENCLAVE CO.OP HSG SOCIETY LTD.**

Sr. No. of the audit memo as per audit register

Full registered address CTS NO.170,SURVE NO-110(PART) KHATAV MILL COMPOUND WESTERN EXPRESS HIGHWAY,
BORIVALI (EAST)

Taluka or Block Mumbai

District MUMBAI (i) Audit classification " B "

Registration No. BOM/W-(R)/HSG/TC/10904 / 2000-2001 (ii) Audit classification given " B "

Date of registration 26/07/2000 during the last three audits

Area of operation MUMBAI

No. of branches, depots and shops
(Give separate figures) NIL

1. Audit information :

(1) Full name, designation and head Quarters of auditing officer. **M/s.B.K.Darji & Associates
Chartered Accountants
Panel No.: 1013315**

(2) Period covered during the present audit. **01.04.2023 TO 31.03.2024**

(3) Dates on which (1) Audit was commenced and continued. **22/10/2024**
(2) Audit was completed. **25/10/2024**
(3) Audit memo was submitted **25/10/2024**

2. Membership :

(i) No. of Members : (a) Individuals : (i) Ordinary 139
(ii) Nominal -
(iii) Sympathiser -
(b) Societies -
(c) Others 1
Give details of the other members, if any

Total	140
--------------	------------

(ii) Have new members been duly admitted ?
Have they paid entrance fees ? **To be collected**

(iii) Are their written applications in order and are they filed properly ? **YES**

(iv) Is the members' register kept in Form " I " prescribed under Rules 32 and 65 (i) of the M.C.S. Rules 1961 ? **To be updated appropriately**

(v) Is a list of members' kept in Form "J" under Rule 33 of the M.C.S. Rules 1961 ? **To be updated appropriately**

(vi) Have due remarks been passed against names of the deceased, dismissed, or resigned members in the member's register ? **NOT APPLICABLE**

(vii) Are resignations in order and are they duly accepted ? **NA**

(viii) Have nominations made under rule 25 of



the M.C.S. Rules 1961 been duly entered
in the member's register under rule 26 ?

To be updated

3. Shares :

- (i) Are applications for shares in order ?
- (ii) Is share register written up -to-date ?
- (iii) Do the entires in share register tally with the entires in the cash book ?
- (iv) Is share ledger written up-to-date ?
- (v) Do the total of share ledger balances tally with the figures of share capital in the balance sheet ?
- (vi) Have share certificates been issued to the share holders for all the shares subscribed ?
- (vii) Are share transfers and refunds in accor -

Already issued
To be updated appropriately
YES

NA
YES

Already issued

Transfer fees
to be
collected

dance with the provisions of the Bye-laws,

Act and Rules ?

4. Outside Borrowings :

- (i) What is the limit fixed in the Bye-laws for borrowings of the society ?
- (ii) Has it been exceeded ?
- (iii) If so, state whether necessary permission has been obtained from the competent authority ?

As per the Rule 35 of the M. S. C. Rules ,
1961
N. A.
N. A.

5. Meetings :

- (i) Give dates of : -
 - (a) Annual General Meeting
 - (b) Special General Meeting
- (ii) State the No. of meetings held during the period as follows : -
 - (a) Board of Managing Committee Meetings
 - (b) Executive or Sub - Committee Meetings
 - (c) Others Meetings

10/09/2023
26/11/2023, 04/02/2024, 17/03/2024

12

6. Rectification Reports :

- (i) Has the society submitted audit rectification reports of the previous audit memos ? If so, give dates of submission. If not, state the reason for non-submission.
- (ii) Have any important points mentioned in the previous audit memos been neglected by the Society ? If so, state them in general remarks.

YES

Refer General remarks



7. Audit Fees

- (i) Give amount of audit fees last assessed -

As per the Income & Expenditure A/c

State period for which assessed :

01/04/2022 to 31/03/2023

State the date of recovery of audit fees, name of Treasury and amount credited (Give No. and date of Treasury Challan).

- (ii) If audit fees have not been paid by the Society,

Paid

give details about outstanding audit fees and reasons for non-payment.

8. *Internal or Local Audit :*

- (i) If there is internal or local audit, state by whom done, period covered and whether memo is on the record of the Society.
- (ii) State whether there is a proper co-ordination between Statutory Auditor and Internal Auditor.

NO

N. A.

9. (A) *Managing Director / Manager ? Secretary :*

- (i) Name of the Officer
- (ii) Pay drawn :
Grade :
- (iii) State other allowances, if any, any facilities given such as rent free quarters etc.
- (iv) State whether he is a member.
- (v) If so, whether he has borrowed or has been given any credit facilities ? State the amount borrowed and the amounts of overdues, if any .
- (vi) If other amounts are due from him , give details
- (B) Obtain a list of staff showing names, designations, qualifications, scales, present pay and allowances given , dates from which employed, security furnished etc.

MR. AVINASH PADWANKAR

NIL

Hon. Secretary

No Such Facilities

YES

N. A.

Dues related to Major repairs of Rs.9901/- is outstanding

10. *Breaches :*

- (i) Does the Society possess a copy of the Act, Rules and its registered Bye-laws ?
- (ii) Give only numbers of breaches of the Act, Rules and Bye-laws ?
1. Section Nos.
2. Rules Nos.

YES

Refer General remarks

3. Bye-laws Nos.

- (iii) Have any rules been framed under the Bye-laws ? Are they approved by appropriate authority ? Are they properly followed ? (These breaches should be discussed in brief in general remarks).

Violation with Byelaws no 125 (b)

No Such rules framed

11. *Profit and Loss :*

1. What is the amount of profit earned or loss incurred during the last co-operative year ?
2. State how the net profits are distributed ? (In case of non-business societies, figures of surplus or deficit may be given against query No. 11(1) above).

As per the Income & Expenditure A/c

Deficit for the year

Balance Transfer to B/ sheet

12. *Cash, Bank Balances and securities :*

- (a) *Cash :*



1. Count cash and sign the cash Book

stating the amount so counted and date on which counted .

2. Who produced the cash for counting ?

Give his name and designation. Is he authorised to keep cash ?

3. Is it correct according to the Cash Book ?

4. Are arrangement for safety of cash in safe and cash in-transit adequate ?

Cash Balance as on
31/03/2024 confirmed by
management

YES

YES

(b) Bank Balance :

Do the bank balance shown in Bank pass books or Bank statements and Bank balance certificates tally with such balances shown in books of accounts ? If not, check reconciliation statements .

YES

(c) Securities :

1. Verify securities physically and see whether they are in the name of Society .

YES

2. Are dividends and interest being duly collected ?

YES

3. If securities are lodged with the Bank , are relevant certificates obtained ?

N. A.

4. Is investment register kept and written up-to-date ?

YES

13. Moveable and Immovable Property :

1. Are relevant registers maintained and written up-to-date ?

Not updated

2. Verify property physically and obtain its list.

NA

Do the balance tally with balance sheet figures ?

3. In case of immovable property including lands, verify title

YES

deeds and see whether they are in the name of the Society.

4. Is the property duly insured where necessary ?

YES

If so, give details in general remarks ?

5. Depreciation :

(i) Is due depreciation charged ?

YES

(ii) State the rate of depreciation charged on various assets.

As per balance sheet schedule

14. Have you discussed the draft audit memo in the Board or Managing Committee Meeting ? If not, state reasons for the same.

YES

PLACE : MUMBAI

DATE : 25/10/2024



Behan

M/s. B.K.Darji & Associates
Chartered Accountants
Panel No.: 1013315

FORM NO. 28

Audit Memo (Co-operative Housing Societies)

Part - II

1 Borrowings :-

(i) State the loans obtained by the Society for various purposes from Government and other agencies

Agency Sanctioning loan	Purpose for which the loan is sanctioned	Amount of loan sanctioned	Maximum amount drawn	Repayme nts made	Outstandi ngs	Amount overdues if any	Remarks
1	2	3	4	5	6	7	8

----- NO BORROWINGS -----

(ii) Are repayments of loans punctual ? NA

(iii) Are all conditions laid down for grant of various loans and credits observed ? Note breaches, if any. NA

(iv) Are necessary documents executed in favour of the authority sanctioning the loan ? NA

2 Government Financial Assistance :-

(i) What is the amount of Government subsidy sanctioned and received by the society ? NA

(ii) Has Government sanctioned any amount for land development ? If so, state the amount. Have development expenses exceeded the said amount ? NA

3 Membership :-

(i) State whether in case of backward class co-operative housing societies, certificates from the social welfare officers are obtained for their eligibility to membership and obtaining of financial assistance ? NA

(ii) State whether certificates are obtained from officers of the concerned industry in case of the subsidised industrial housing scheme. NA

(iii) Have declarations been obtained from members that they and their family members do not own lands or houses in the area of operation of the society as per provisions in the bye-laws ? NA

4 Lands and their developments :-

(i) State whether lands for constructions of houses have been secured, purchased or obtained on lease. Give details of the lands, stating total area, survey Nos. and C.R.S. Nos. if any, price for which purchased, lease rent etc.

BUILDING IS ALREADY
CONSTRUCTED

(ii) See the title deeds and ascertain whether they are properly executed in favour of the Society ? YES



(iii) State how the lands has been utilised for :-

- | | |
|-----------------------------------|-----|
| (a) Construction of houses | YES |
| (b) Construction of roads | YES |
| (c) Open spaces | YES |
| (d) Other purposes (give details) | - |

(iv) Have the layouts and plans for development been approved by the Municipal authorities before actual commencement of the work ?

NA

(v) Have completion certificates been obtained from appropriate authorities for drainage, water supply, roads, etc. before construction work of buildings is commenced ?

NA

5 *Construction of Buildings :-*

(i) (a) Have building constructions commenced ?

ALREADY COMPLETED

(b) State the No. of houses or flats constructed and under construction.

140

(c) Have the completed houses and flats allotted to members ?

YES

(ii) Are building constructed on contract basis ? See the terms and conditions of contracts and state whether they have been properly observed. Note brraches, if any.

ALREADY CONSTRUCTED

(iii) Are these contracts properly sanctioned by the competent authority as per bye-laws of the society ?

NA

(iv) Have tenders or quotations been called after giving due advertisements in local newspapers ? If the work are not given to the contractors quoting the lowest figures, see whether reasons for the same are recorded .

NA

(v) Are contractors paid after necessary work - progress certificates are obtained from the Architects ? Are running and final bills obtained before payments are made to the contractors ?

NA

(vi) See the terms on which the architects are employed . Are there any breaches ?

NA

(vii) See whether completion certificates have been obtained from the qualified engineers and architects, stating that the constructions have been completed according to approved plans, specifications and other terms of contracts.

NA

(viii) Is a property register kept in proper form ? Is it written up-to-date ?

To be updated

(ix) When buildings are built departmentally, state whether the following books are kept and written up-to-date -

NA

- (a) Job registers & measurement books
- (b) Stock registers
- (c) Are valuation certificates from qualified engineers and / or architects obtained ?
- (d) Is expenditure allocated properly between items of capital and revenue nature ?

(x) State whether buildings have been constructed according to the original plans and estimates

Occupancy certificate not available



submitted with the loan applications and which are approved by the competent authority. Are there any deviations ? If so, are they got approved from the competent authority ?

(xi) In case of flat-owners societies, see whether titles to the land have been transferred in the name of the society.	YES
(xii) Are buildings and other constructions got insured ?	YES
(xiii) In case of flat-owners societies, have the promoters fulfilled their obligations as per agreements entered with them by the members prior to the registration of the society ?	No
(xiv) Examine the agreements entered into with the promoters and see whether they are in the interest of the society.	NA
(xv) Has the society executed lease deeds in favour of members for giving plots and / or buildings on lease to them ?	NA
(xvi) Has the society created sinking fund as per provisions of the bye-laws ?	Construction cost not available Collection is same as previous year
(xvii) Examine the basis on which monthly rents or contributions are fixed in case of tenant co-partnership societies or flat owners societies and see that the following items are adequately covered -	
(i) Amounts required for re-payment of loan instalments.	N.A.
(ii) Municipal and other taxes	YES
(iii) Lease rent	N.A.
(iv) Service charges and common expenses	YES
(v) Contribution to the sinking fund	YES

6 *Loans to Members :-*

(i) Are recoveries of loans punctual ?	N.A
(ii) State the amounts of overdues	N.A.
(iii) State what steps are being taken to recover overdues	N.A.

7 *Expenditure :-*

Has the expenditure been approved by the Managing Committee from time to time ?	Yes
---	-----

PLACE : MUMBAI
DATE : 25/10/2024



B. K. Darji
M/s. B.K. Darji & Associates
Chartered Accountants
Panel No.: 1013315

PRUTHVI ENCLAVE CO-OPERATIVE HOUSING SOCIETY LTD

Registration No. : NO. : BOM/W-(R)/HSG/TC/10904 / 2000-2001

Balance Sheet as on 31/03/2024

As on 31.03.2023 Rs.	Liabilities		As on 31.03.2024 Rs.	As on 31.03.2023 Rs.	Assets	As on 31.03.2024 Rs.
1,00,000.00	Authorised Share Capital		1,00,000.00	5,058.00	Cash & Bank Balances	41.00
	Issued & Paid Up Capital			2,15,696.42	Cash In Hand	19,18,715.42
34,750.00	Issued & subscribed share capital		34,750.00	17,320.63	SVC Co-operative Bank Ltd	70,750.63
	Sinking Fund			14,089.08	Mumbai District Central Co-operative Bank Ltd	13,440.08
57,37,450.00	(As per Schedule-A)		60,78,967.00	4,695.07	State Bank of India	7,127.82
50,73,311.00	Major Repair Fund		54,52,805.00	2,56,859.20	Saraswat Co-op bank Ltd.	
	(As per Schedule-B)			24,066.00	Deposits	
35,74,916.00	Reserve Fund		38,76,868.00	24,570.00	Electricity	24,066.00
36,15,224.00	Repair & Maintenance Fund		32,54,330.00	2,21,000.00	MCGM - Drainage Work	
	(As per Schedule-D)		40,57,536.00	2,69,636.00	MCGM - Water Connection	2,21,000.00
	Major Repair (Phase I) Contribution (2023-24)		64,332.00	4,61,749.33	Fixed Assets	
47,532.00	Training and Education Fund		54,50,491.00	(As per Schedule- G)		4,83,916.58
39,77,912.00	Current Liabilities		2,40,124.00		Investments	
	(As per Schedule-E)			54,44,767.00	FD with Mumbai District Central Co-op Bank Ltd	57,09,754.00
2,17,803.00	Provisions			26,26,002.00	FD with Saraswat Co-op. Bank Ltd.	15,68,004.00
	(As per Schedule-F)			1,50,000.00	FD with SVC Co-op Bank Ltd	82,93,100.00
				65,73,540.00	FD with State Bank of India	
				1,000.00	(As per Schedule-H)	
				100.00	Share of M.D.C.C. Bank	1,000.00
				1,47,95,409.00	Shares of Housing Federation	100.00
					Current Assets	
				3,64,869.00	Accrued Interest on Fixed Deposits	4,70,057.00
				50,18,831.00	Maintenance Dues From Members	56,06,426.00
				1,74,716.00	(As per Schedule-I)	1,93,952.00
					Deemed Conveyance Contribution Dues From Members	
					(As per Schedule-J)	
					Major Repair (Phase-I) 2023-24 Dues From Members	22,43,412.00
					(As per Schedule-K)	1,86,095.00
					Income Tax Payments	16,000.00
					Ghanshyamgiri Goswami	64,735.00
					Prepaid Expenses	
				58,21,060.00		
2,16,04,713.54			2,70,91,692.54	2,16,04,713.54		87,80,677.00
						2,70,91,692.54

AS PER OUR REPORT OF EVEN DATE

For B.K.Darji & Associates

Chartered Accountants



Bhavana Chauhan
Proprietor
Panel No. 1013315
Place :- Mumbai
Date :- 25/10/24



MR. NUTIN KENSA
CHAIRMAN

FOR PRUTHVI ENCLAVE C. H. S. LTD.

MR. ANURAG SHARMA
TREASURER

MR. ANURAG SHARMA
SECRETARY

PRUTHVI ENCLAVE CO-OPERATIVE HOUSING SOCIETY LTD.

Registration No. : NO. : BOM/99-(B)/HSG/TC/10904 / 2006-2001

Income & Expenditure A/c. for the year ended 31/03/2024

Previous Year Rs.	Expenditure	Current Year Rs.	Previous Year Rs.	Income	Current Year Rs.
83,779.00	PROPERTY EXPENSES	59,272.00	743,204.00	CONTRIBUTION FROM MEMBERS	14,36,400.00
6,18,525.00	To Building Insurance	8,20,384.00	8,56,800.00	By Property Tax	8,48,400.00
3,83,391.00	To Water Charges	4,88,444.00	88,338.00	By Service Charges	59,240.00
7,72,512.00	To Electricity Charges	29,308.00	15,340.00	By Water Charges	26,848.00
18,58,207.00	To Property Tax	13,97,408.00	20,000.00	By Other Charges	14,000.00
			2,61,875.00	By Non Occupancy Charges	3,15,175.00
	REPAIRS & MAINTENANCE	85,550.00	22,438.00	By Shifting Charges	19,335.00
54,075.00	To Repair & Maintenance Lift	77,180.00	30,900.00	By Interest on Deemed Conveyance Dues	-
56,180.00	To Repair & Maintenance Pump/Borewell	1,08,305.00	4,03,152.00	By Miscellaneous Income - Members	3,67,438.00
2,41,080.00	To Repair & Maintenance -Building	63,480.00	32,90,467.00	By Interest on Dues	30,86,836.00
72,697.00	To Repair & Maintenance -Electrical	1,700.00			
80,500.00	To Repair & Maintenance Plumbing			INTEREST INCOME	19,675.00
45,954.00	To Repair & Maintenance-Water Meter	1,450.00	15,387.00	By Interest on Saving Bank Account	
8,710.00	To Repair & Maintenance-Others	3,733.00	15,387.00		
10,017.00	To CCTV Camera Maintenance	1,68,315.00		OTHER INCOME	
2,01,273.00	To Housekeeping Charges	20,070.00		By Sundry Credit Balance Written Back	2,520.00
40,338.00	To Sewerage & Tank Cleaning Expenses	84,800.00		By Dividend - Co-op. Bank	51.00
55,000.00	To Pest Control Expenses	86,640.00			2,571.00
88,240.00	To Gardening Expenses				
9,54,064.00					
	ADMINISTRATIVE EXPENSE				
17,920.00	To Miscellaneous Expenses	12,637.00			
3,388.00	To Conveyance Expenses	3,264.00			
58,900.00	To Diwali Ex gratia	50,400.00			
16,520.00	To Audit Fees	28,000.00			
2,006.09	To Bank Charges	3,076.25			
6,735.00	To Computer Expenses	3,125.00			
18,250.00	To Legal & Professional Fees	54,500.00			
1,08,000.00	To Salary - Manager	1,80,000.00			
44,665.00	To Meeting Expenses	54,000.00			
3,350.00	To Election Expenses	17,874.00			
19,203.00	To Printing & Stationery	7,93,251.00			
8,35,323.00	To Security Charges	46,646.00			
34,618.00	To Social & Cultural Expenses	2,68,680.00			
	To Redevelopment Expenses	85,948.75			
82,537.35	To Depreciation on Fixed Assets	4,304.00			
	To Subscription - Federation				
12,51,415.44					
	INCOME TAX				
1,30,462.00	To Income Tax	1,49,071.00			
1,30,462.00					
41,94,148.44		38,53,408.00	41,94,148.44		38,53,408.00

AS PER OUR REPORT OF EVEN DATE
For R.K.Darji & Associates
Chartered Accountants

R.K. Darji
Bhavna Chaudhan
Proprietor
Panel No. 1013315
Place :- Mumbai
Date :- 25/10/24



FOR PRUTHVI ENCLAVE C. H. S. LTD.

Pruthvi Enclave
MR. AVANASHI PADWANKAR
SECRETARY

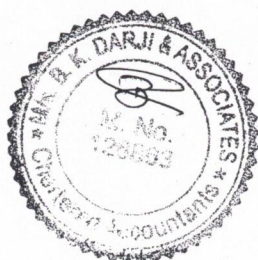
Pruthvi Enclave
MR. NITIN KANT
CHAIRMAN



MR. ANURAG SHARMA
TREASURER

SCHEDULES FORMING PART OF BALANCE SHEET

SCHEDULE	PARTICULARS	As on 31.03.2024 Rs.	As on 31.03.2023 Rs.
A	SINKING FUND		
	Opening Balance	57,37,450	54,36,891
	Add: Contribution During the Year	1,05,000	1,05,000
	Add: Interest Earmarked Transferred	2,36,517	1,95,559
	Closing Balance	60,78,967	57,37,450
B	MAJOR REPAIR FUND		
	Opening Balance	50,73,311	48,88,964
	Add: Contribution During the Year	2,10,000	2,10,000
	Add : Amount payable to M/S.Manohar Ent. Write Back	-	1,36,416
	Add: Interest Earmarked Transferred	1,69,494	1,77,631
	Less: Amount Utilized (Refer Note No. 5 of Schedule-K)	-	(3,39,700)
	Closing Balance	54,52,805	50,73,311
C	RESERVE FUND		
	Opening Balance	35,74,916	31,00,688
	Add: Contribution During the Year	80,200	51,800
	Add: MCGM Water Connection Deposit Introduced in Accounts	-	1,76,800
	Add: Income Tax Recovery on Int.Credit to Other Liability BMC	74,169	1,42,848
	Add: Interest Earmarked Transferred	1,47,583	1,02,780
	Closing Balance	38,76,868	35,74,916
D	REPAIR & MAINTENANCE FUND		
	Opening Balance	36,15,224	33,90,815
	Add: Contribution During the Year	3,15,000	3,15,000
	Add: Interest Earmarked Transferred	1,59,106	1,26,409
	Add: Tender Fees	65,000	-
	Less: Amount Utilized - Terrace Shed Work	(9,00,000)	(2,17,000)
	Closing Balance	32,54,330	36,15,224
E	CURRENT LIABILITES		
	Elecon Elevators	5,640	5,640
	Masai Construction	21,033	15,550
	MCGM-Water	-	1,18,678
	Narendra Electric Service	-	1,17,000
	Shivshakti Electric Work	1,315	16,315
	Advance from Members (Refer to below list)	4,85,767	4,78,971
	Earnest Money Deposit	50,000	50,000
	Repairs Deposit From Members	80,000	70,000
	Electricity Charges Payable	30,972	23,923
	Societies Solution	15,750	-
	Audit Fees Payable	28,000	16,520
	Dipak Video Vision	10,000	-
	Ajay Kharpude	5,750	-
	Advance from Secretary	3,000	-
	M.C.G.M.Property Tax (2022-23)	11,400	11,400
	Water Charges Payable	1,93,532	1,25,136
	Other Liabilities - MCGM (Shedule - M)	32,13,360	17,97,360
	Accrued Interest on FD-Other Liabilities - MCGM	12,94,972	11,31,419
		45,08,332	29,28,779
	Total	54,50,491	39,77,912



ADVANCE FROM MEMBERS

FLAT NO.	NAME	As on 31.03.2024 Rs.	As on 31.03.2023 Rs.
Advance: Maintainance Charges			
A-102	MR VIJAY SHRIPAT NAVARE	15,021	4,595
A-103	MR. JAYESH B. CHAUHAN & MRS. NAYANA J. CHAUHAN	-	3,090
A-104	MR. NITIN GOVIND KENY & MRS. RUPALI N. KENY	4,353	-
A-201	MR. ASHOK B. MALKAR/MRS.JAGRUTI A. MALKAR	15,780	-
A-202	MR. S.K. SINGH	16,745	5,950
A-203	MRS. RANJANA PATIL	22,636	17,102
A-204	MR. VIPIN SHRIPAL KOTIA	-	92
A-302	MR. PRAVEEN KUMAR	14,446	4,543
A-303	MR. PRAVIN TEJ SINGH	12,921	2,820
A-304	MR. SANTOSH S.PABLE	4,769	-
A-402	Mr. PRITAM GEHANI & GUDDI PRITAM GEHANI	-	5,090
A-403	MR. SURENDRA NATH GUPTA	-	4,520
A-501	MR. G.A.SINGH	3,830	-
A-502	MRS. RUPA H.SHROFF	-	17,610
A-503	Ms. KALPANA S. PARAB & Ms.MEGHANA S. PARAB	-	4,800
A-601	MRS. NISHA MANOHAR ANANDANI	1,343	3,600
A-602	MR.JITENDRA J. BALSARA	14,054	4,450
A-603	MR. RAJESH J. BALSARA	-	4,800
A-702	MR.SIDDHARTH SAWANT	14,842	5,196
A-703	MR. ROHAN DHOTRE & MR. SUMIT SANJAY DHOTRE	-	4,718
B-101	MR. NILESH M.VELANKAR	3,825	-
B-102	MRS. ANITA S.CHIMADE	5,417	5,090
B-103	M/S. NEPTUNE MARINE PVT.LTD	-	7,140
B-202	MR. RAJEEV. M. PANJWANI	-	4,595
B-203	MR. SUNIL VARPE	-	4,770
B-302	MR. ASHOK BORKAR	4,755	5,950
B-303	MRS. AAKANSHA BORKAR	4,755	5,950
B-304	MR. RAHUL M.DALVI	3,975	150
B-402	MR. BITTHALESH MATHURANATH CHURVEDI	-	3,313
B-403	MRS. ARUNA MANOHAR CHAINANI	16,457	10,272
B-501	PRAVIN TEJ SINGH & VIDHI SINGH	3,966	-
B-502	MR. AJAY M. ACHARYA	90	3,665
B-503	MR. AJIT SHANKAR RAUT & ASMITA AJIT RAUT	-	5,601
B-504	MR. S.S.SAWANT	5,962	9,491
B-602	MR. HARISH SANJALIA	-	5,423
B-603	MR. SUKALPO BANERJEE	-	5,318
B-701	MR. A.A. TEJPAL.	14,108	31,697
B-702	MR. A.A.TEJPAL	23,756	25,351
B-703	MR. K.S.SITUT	-	9,496
C-102	MR. Y.R.MALEKAR	-	3,065
C-103	MR.PRAKASH G. LOWARE	14,591	5,040
C-202	MR. S.B.KADAM	14,791	4,595
C-203	MR. ASHOK KINI	4,717	-
C-301	MR. DIVAKAR ALVA	12,351	36,963
C-302	MRS. SNEHAL S.PATIL	-	1,345
C-303	MR. P.BANJAN	15,494	5,190
C-402	MR. MAHESH, MRS. KANTA AND SHUBHAM M. MAHINDRAKAR	15	5,115
C-403	MR. SANJAY DHOTRE	-	4,695
C-404	MRS. JAYA PRAKASH KEWLANI	3,970	4
C-502	MR. L. DHILLON	-	4,875
C-503	MR. MANJAPPA L. MOOLYA	-	5,050
C-601	MR. S.IYER	4,215	44
C-602	MR. P.S.VAZE	-	5,050
C-603	MR. DEVARAJ G. GOWDA	-	3,836
C-604	MR. PRAKASH S. DANDEKAR	-	15,192



C-701	MR. SATISH G. CHATURVEDI	4,966	-
C-702	MRS. SUDHA VIJAY DESAI	-	1,541
C-703	MRS. SAREETA AMARJEET AMIN & MR. AMARJEET SURENDRA AMIN	36,883	8,425
C-704	MR. MAHIPAL BAGRI	2,511	-
D-102	MR. BHADRESH HARGOVIND MISTRY	-	3,216
D-103	MR. KRISHNA J. CHOUHAN	-	5,490
D-104	MR. BHAVANJI RAMJI DEDHIA	-	2,815
D-202	MRS. DINA MAHESH CHHATBAR	6,949	5,365
D-203	MRS. ANGELA J.D'LIMA	51	2,469
D-302	MR. JATINKUMAR S. SANGHADIA & MISS. NEHAL S.	-	5,365
D-303	MRS. D.S.SANGHADIA	-	5,115
D-401	MR. IQBAL IBRAHIM KAPDI	-	2,247
D-402	MR. S.P.MISTRY	-	9,190
D-403	MR. JAYSHIL CHHATBAR	6,848	5,115
D-502	MR. SANTOSH SHIVRAM PABLE	-	4,975
D-503	MR. SANDEEP D. SATPUTE	3,912	5,354
D-602	MR. KAMLESH GALA	30	5,008
D-603	MR. PARESH CHATURVEDI	-	6,208
D-701	MR. KETAN VAIDYA	11,955	85
E-101	MR. S. RAMAKRISHNAN	4,150	-
E-102	MR. ISHWAR K.CHAMPANERI	24,780	5,115
E-103	MRS. MANDA SHIVAJI MORDE	14,560	5,115
E-104	MR. MELVIN LEWIS	4,354	2,577
E-201	MRS. ASHA B. KANDALKAR	1,723	-
E-202	MR. P.M.VYAS	-	4,770
E-203	MR. U.B.SINGH	14,514	4,643
E-301	Mrs. MANJULA MAHENDRA KOTAK & Mr. VINAY MAHENDRA KOTAK	4,008	-
E-302	MR. PARESH N. KADAM	-	4,770
E-303	MR. P. N. BHOIR	-	2,495
E-304	MR. ABHISHEK ASHOK MALKAR / MRS. TRUPTI A. MALKAR	15,210	-
E-401	MR. ASHOK ANNAMALAI & MRS. LEENA H. SATAM	622	1,108
E-402	MR. MADHUKAR DALVI	1,727	14,243
E-404	MRS. KANKANA MAITRA	24,418	1,206
E-602	MRS. MADHAVI M.GANDHI	675	4,875
E-603	MRS. GEETA A.DUBEY	-	3,743
E-604	MRS. MANSI DALVI	2,971	10,021
TOTAL		4,85,767	4,78,971

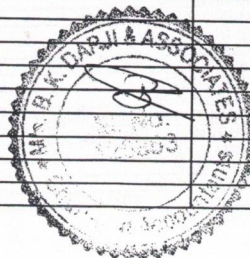
F	PROVISIONS		
	Income Tax	2,40,124	2,17,803
	Total	2,40,124	2,17,803



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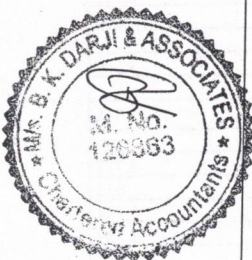
MAINTAINANCE DUE FROM MEMBERS

FLAT NO.	NAME	As on 31.03.2024 Rs.	As on 31.03.2023 Rs.
A-101	MRS. LEELA M. CHAWARE		
A-103	MR. JAYESH B. CHAUHAN & MRS. NAYANA J. CHAUHAN	25,35,419	23,60,192
A-104	MR. NITIN GOVIND KENY & MRS. RUPALI N. KENY	11,772	-
A-201	MR. ASHOK B. MALKAR/MRS. JAGRUTI A. MALKAR	-	443
A-204	MR. VIPIN SHRIPAL KOTIA	-	418
A-301	MR. SHASHIKANT S. PAWAR	2,310	-
A-401	MR. PRITAM GEHANI	2,760	33
A-403	MR. SURENDRA NATH GUPTA	-	2,665
A-502	MRS. RUPA H. SHROFF	2,195	-
A-504	MR. DINESH A. CHOKSEY	1,740	-
A-601	MRS. NISHA MANOHAR ANANDANI	2,535	-
A-603	MR. RAJESH J. BALSARA	-	2,145
A-701	MR. FRANKLIN COUTINHO	1,870	-
B-101	MR. NILESH M. VELANKAR	2,310	-
B-103	M/S. NEPTUNE MARINE PVT. LTD.	-	3,158
B-104	MR. SATISH C. SHINDE	9,677	-
B-201	MR. M.M. SATPUTE	39,606	4,158
B-202	MR. RAJEEV. M. PANJWANI	9,620	418
B-204	MR. J. MAZUMDAR	1,195	-
B-301	Mr. DEVEN BHUPATRAI MEWADA and MRS. VIMALA BHUPATRAI	2,535	-
B-404	MRS. RAM SIMRO KALRA	2,635	-
B-503	MR. AJIT S. RAUT	-	418
B-601	MR. SHANTANU SEN	2,195	-
B-602	MR. HARISH V. SANJALIA & MRS. GEETA H. SANJALIA	2,535	-
B-603	MR. SUKALPO BANERJEE	2,195	-
B-604	MR. ANURAG SHARMA	2,658	-
C-101	MR. SANTOSH V. KHATALE	8,043	2,782
C-102	MR. Y.R. MALEKAR	30,971	24,318
C-104	MRS. PARVATI MANGLYA CHAVARE	6,700	-
C-203	MR. ASHOK KINI	25,97,727	24,13,331
C-204	MR. MILIND H. SATAM	-	1,656
C-302	MRS. SNEHAL S. PATIL	5,316	20,606
C-401	MR. LAKHDEV S. DHILLON	4,418	-
C-501	MR. L.S. DHILLON	3,080	-
C-502	MR. L. DHILLON	2,635	-
C-503	MR. MANJAPPA L. MOOLYA	2,215	-
C-602	MR. P.S. VAZE	1,870	-
C-603	MR. DEVARAJ G. GOWDA	2,209	-
C-604	MR. PRAKASH S. DANDEKAR	18,213	-
C-701	MR. SATISH G. CHATURVEDI	9,402	-
C-702	MR. CHUNILAL K. CHOUDHARY & MRS. SONI C. CHOUDHARY	-	3,163
C-704	MR. MAHIPAL BAGRI	88	-
D-101	MRS. P.J. THAKKAR	-	34,127
D-102	MR. BHADRESH HARGOVIND MISTRY	2,843	2,483
D-103	MR. KRISHNA J. CHOUHAN	4,227	-
D-201	MR. BHARAT D. CHAWLA	4,065	-
D-204	MR. MAHESH CHHATBAR	9,893	635
D-301	MR. VINOD. SANJEEVA KOTIAN	2,681	-
D-302	MR. JATINKUMAR S. SANGHADIA & MISS. NEHAL S. SANGHADIA	2,635	-
D-303	MRS. D.S. SANGHADIA	1,870	-
D-304	MR. SURESH PAWAR	2,195	-
D-402	MR. S.P. MISTRY	40	-
D-404	MRS. VIDYA A. PADWANKAR & MR. AVINASH P. PADWANKAR	37	-
D-501	MR. D.R. MISTRY	-	416
D-502	Mr. SANTOSH SHIVRAM PABLE	-	504
D-601	MR. RAMESHCHANDRA R. MISTRY	4,916	-
D-603	MR. PARESH CHATURVEDI	2,735	-
D-604	MR. MOHINISH NIRANKARI	12,674	-
D-702	MR. KIRAN NARANG	2,635	456
D-703	MR. BHAVIN BUSA	3,773	-
D-704	MR. SANJEEV K. CHATURVEDI	4,227	633
E-101	MR. S. RAMAKRISHNAN	6,214	-
E-201	MRS. ASHA B. KANDALKAR	-	2,908
E-202	MR. P.M. VYAS	-	3,166
E-204	MRS. ROMA BENHUR D'SOUZA	33	-
E-302	MR. PARESH N. KADAM	2,774	3,306
E-304	MR. ABHISHEK ASHOK MALKAR / MRS. TRUPTI A. MALKAR	11,711	-
E-403	MR. GIRISH D. JOSHI	-	418
E-501	MR. SANJEEV N. PATIL & OTHERS	2,732	-
E-502	MR. P.A. SHETTY	5,114	5,772
E-503	MR. K.A. SHETTY	2,095	633
E-504	MR. I.A. SHETTY	2,395	1,557
E-701	MRS. JASHVANTI N. CHHATBAR	2,088	8,359
E-702	MRS. USHA M. ACHARYA	2,350	-
E-703	MR. A. A. ADHAV	87,278	56,929
E-704	MRS. VARSHA THAKKAR	87,117	53,217
		2,430	3,408
TOTAL		56,06,426	50,18,831



J	DEEMED CONVEYANCE CONTRIBUTION DUES FROM MEMBERS		As on 31.03.2024	As on 31.03.2023
	FLAT NO.	NAME	Rs.	Rs.
	A-101	MRS LEELA M CHAWARE	27,592	24,856
	B-104	MR. SATISH C SHINDE	27,592	24,856
	C-104	MRS. PARVATI MANGLYA CHAVARE	27,592	24,856
	D-102	MR. BHADRESH HARGOVIND MISTRY	27,592	24,856
	D-201	MR. BHARAT D CHAWLA	27,592	24,856
	D-602	MR. HARESH L GALA & MR. KAMLESH L GALA	27,592	24,856
	E-403	MR. GIRISH D JOSHI	808	724
	E-703	MR. A. A. ADHAV	27,592	24,856
	TOTAL		1,93,952	1,74,716

K	MAJOR REPAIR (PHASE I) CONTRIBUTION 2023-24 DUE FROM MEMBERS		As on 31.03.2024
	FLAT NO.	NAME	Rs.
	A-101	MRS LEELA M CHAWARE	34,418
	A-103	MR. JAYESH B CHAUHAN & MRS NAYANA J CHAUHAN	24,133
	A-201	MR. ASHOK B. MALKAR/MRS.JAGRUTI A. MALKAR	34,418
	A-204	MR. VIPIN SHRIPAL KOTIA	1,718
	A-301	MR. SHASHIKANT S PAWAR	34,418
	A-401	MR. PRITAM GEHANI	34,418
	A-402	MR. PRITAM GEHANI & GUDDI PRITAM GEHANI	24,133
	A-403	MR. SURENDRA NATH GUPTA	24,133
	A-404	MR. SHRIKANT SINGH & MRS KAMALA S SINGH	1,577
	A-502	MRS. RUPA H SHROFF	24,133
	A-503	Ms. KALPANA S. PARAB & Ms. MEGHANA S. PARAB	24,133
	A-504	MR. DINESH A. CHOKSEY	34,418
	A-601	MRS. NISHA MANOHAR ANANDANI	34,418
	A-603	MR. RAJESH J. BALSARA	15,957
	A-604	MR. RAJENDRA SADANAND RASAL	34,418
	A-701	MR. FRANKLIN COUTINHO	34,418
	A-704	MR. AMIT BITHALESH CHATURVEDI & MRS. ARTI A. CHATURVEDI	34,418
	B-102	MRS. ANITA S. CHIMADE	16,211
	B-103	M/S. NEPTUNE MARINE PVT. LTD.	15,960
	B-104	MR. SATISH C. SHINDE	34,418
	B-201	MR. M. M. SATPUTE	18,207
	B-203	MR. SUNIL VARPE	24,133
	B-204	MR. J. MAZUMDAR	2,004
	B-301	MR. DEVEN BHUPATRAI MEWAD & MRS. VIMALA BHUPAT MEWADA	34,418
	B-401	MR. HITESH NEGANDHI & MRS. TEJAL NEGANDHI	34,418
	B-402	MR. BITHALESH MATHURANATH CHURVEDI	24,133
	B-404	MR. RAM SIMRO KALRA	34,418
	B-502	MR. AJAY M. ACHARYA	24,133
	B-503	MR. AJIT SHANKAR RAUT & ASMITA AJIT RAUT	24,133
	B-601	MR. SHANTANU SEN	1,575
	B-602	MR. HARISH V. SANJALIA & GEETA H. SANJALIA	24,133
	B-603	MR. SUKALPO BANERJEE	24,133
	B-604	MR. ANURAG SHARMA	9,906
	B-703	MR. K. S. SITUT	7,782
	B-704	MR. K. S. SITUT	18,067
	C-101	MR. SANTOSH V. KHATALE	34,418
	C-102	MR. Y. R. MALEKAR	24,133
	C-104	MRS. PARVATI MANGLYA CHAVARE	34,418
	C-201	MR. KAILASHKUMAR RAMESHWAR JOSHI	1,716
	C-203	MR. ASHOK KINI	24,133
	C-204	MR. MILIND H. SATAM	34,418
	C-301	MR. DIVAKAR ALVA	34,418
	C-302	MRS. SNEHAL S. PATIL	11,036
	C-304	MR. RAVIRAJ KOTIAN	34,418
	C-401	MR. LAKHDEV S. DHILLON	34,418
	C-402	Mr. MAHESH & Mrs. KANTA & MR. SHUBHAM M. MAHINDRAKAR	24,133
	C-501	MR. L. S. DHILLON	34,418
	C-502	MR. L. DHILLON	24,133
	C-503	MR. MANIAPPA L. MOOLYA	24,133
	C-504	MRS. RENUKA J. KAPADIA	34,418
	C-603	Mr. VINOD SONABACHA SINGH & MRS. INDU VINOD SINGH	24,133
	C-604	MR. PRAKASH S. DANDEKAR	34,418
	C-702	Mr. CHUNILAL K. CHOUDHARY & Mrs. SONI C. CHOUDHARY	24,133
	C-704	MR. MAHIPAL BAGRI	34,418
	D-101	MRS. P. J. THAKKAR	34,418
	D-102	MR. BHADRESH HARGOVIND MISTRY	24,133
	D-103	MR. KRISHNA J. CHOUHAN	7,641
	D-104	MR. HITEN BHAVANJI DEDHIA	9,750
	D-201	MR. BHARAT D. CHAWLA	34,418
	D-204	MR. MAHESH CHHATBAR	1,574
	D-301	MR. VINOD SANJEEVA KOTIAN	34,418
	D-302	MR. JATINKUMAR S. SANGHADIA & MISS. NEHAL S. SANGHADIA	24,133
	D-303	MRS. D. S. SANGHADIA	24,133
	D-304	MR. KALPANA SURESH PAWAR	34,418
	D-401	MR. JOBAL IBRAHIM KAPDI	34,418
	D-402	MR. S. P. MISTRY	24,133
	D-404	Mrs. Vidya A. Padwankar & Mr. Avinash P. Padwankar	9,901
	D-501	MR. D. R. MISTRY	34,418
	D-503	MR. SANDEEP D. SATPUTE	24,133
	D-504	MRS. VISHAKHA V. MADAV	34,418
	D-601	MR. RAMESHCHANDRA R. MISTRY	34,418
	D-602	MR. HARESH LAXMICHAND GALA & MR. KAMLESH LAXMICHAND GALA	24,133
	D-603	MR. PARESH CHATURVEDI	24,133
	D-604	MR. MOHINISH NIRANKARI	34,418
	D-701	MR. KETAN VAIDYA	143
	D-702	Mr. Bhavin Arvind Busa & Mrs. Mili Bhavin Busa	24,133
	D-703	MR. BHAVIN BUSA	24,133
	D-704	MR. SANJEEV K. CHATURVEDI	34,418
	E-201	MRS. ASHA B. KANDALKAR	9,891
	E-202	MR. P. M. VYAS	15,957
	E-204	MRS. ROMA BENHUR D'SOUZA	34,418
	E-302	MR. PARESH N. KADAM	24,133
	E-303	MR. P. N. BHOIR	24,133
	E-304	MR. ABHISHEK ASHOK MALKAR / MRS. TRUPTI A. MALKAR	34,418
	E-401	Mr. Ashok Kumar Annamalai & Mrs. Leena Harishchandra Satam	1,153
	E-403	MR. GIRISH D. JOSHI	24,133
	E-501	MR. SANJEEV N. PATIL & OTHERS	872
	E-502	MR. P. A. SHETTY	15,957
	E-503	MR. K. A. SHETTY	15,957
	E-504	MR. I. A. SHETTY	872
	E-601	MR. ASHIT J. SHETH	1,603
	E-603	MRS. GEETA A. DUBEY	7,797
	E-604	MRS. MANSI M. DALVI / MR. MADHUKAR H. DALVI	9,750
	E-701	MRS. JASHVANTI N. CHHATBAR	1,574
	E-702	MRS. USHA M. ACHARYA	24,133
	E-703	MR. A. A. ADHAV	24,133
	E-704	MRS. RUPA H. SHROFF	34,418
	TOTAL		22,43,412



PRUTHVI ENCLAVE CO-OP HSG. SOC.LTD.
FINANCIAL YEAR 2023-24

SCHEDULE " G "

FIXED ASSETS

Sr. No.	NAME OF ASSETS	Rate	Opening Balance As On 01.04.2023	Addition During Year	Deductions During Year	Total	Depreciation During The Year	Closing Balance As On 31.03.2024
1)	Office Premises	10%	51,947.77	-	-	51,947.77	5,194.78	46,752.99
2)	Security Cabins	10%	48,119.62	-	-	48,119.62	4,811.96	43,307.66
3)	Furniture & fixtures	10%	23,203.90	-	-	23,203.90	2,320.39	20,883.51
4)	CCTV System	15%	45,819.28	74,966.00	-	1,20,785.28	17,658.42	1,03,126.86
5)	Fogging Machine	15%	3,658.35	-	-	3,658.35	548.75	3,109.60
6)	Water Pump/ Automation	15%	83,405.95	-	-	83,405.95	12,510.89	70,895.06
7)	Water Meter	15%	20,402.55	-	-	20,402.55	3,060.38	17,342.17
8)	Computer/ Printer	40%	35,522.13	6,650.00	-	42,172.13	14,430.52	27,741.61
9)	Street Light Fittings	15%	97,248.22	-	-	97,248.22	14,587.23	82,660.99
10)	Staircase Railings	15%	52,421.56	-	-	52,421.56	7,863.23	44,558.33
11)	Biometric Access System	15%	-	26,500.00	-	26,500.00	2,962.19	23,537.81
	TOTAL		4,61,749.33	1,08,116.00		5,69,865.33	85,948.75	4,83,916.58
	PREVIOUS YEAR		4,70,838.68	73,448.00		5,44,286.68	82,537.35	4,61,749.33



PRUTHVI ENCLAVE CO-OP HSG. SOC LTD.

SCHEDULE "H" FORMING PART OF BALANCE SHEET

Fixed Deposits With Banks

Mumbai District Co-op Bank

F.D no.	Amount of Fixed Deposit	Date	Tenure	Rate %	Maturity Amount	Maturity Date	Accrued Int.31/03/24
54/8859	1,31,132	17/03/2024	12 Months	7.25%	1,40,901	17.03.2025	391
55/553	3,64,617	20/11/2023	12 Months	7.25%	3,91,779	20.11.2024	9,658
14/709	1,70,269	14/09/2023	12 Months	7.25%	1,70,269	14.09.2024	-
14/710	1,65,815	15/09/2023	12 Months	7.25%	1,65,815	15.09.2024	-
14/711	1,38,832	15/09/2023	12 Months	7.25%	1,38,832	15.09.2024	-
14/712	1,83,748	15/09/2023	12 Months	7.25%	1,83,748	15.09.2024	-
14/729	1,94,084	24/09/2023	12 Months	7.25%	1,94,084	24.09.2024	-
54/7342	2,28,929	11/09/2023	12 Months	7.25%	2,45,983	11.09.2024	9,306
54/7343	4,60,518	11/09/2023	12 Months	7.25%	4,94,824	11.09.2024	18,720
54/7371	1,70,954	28/09/2023	12 Months	7.25%	1,83,689	28.09.2024	6,353
54/7546	4,67,335	20/11/2023	12 Months	7.25%	5,02,149	20.11.2024	12,377
RSS/7547	3,29,396	20/11/2023	12 Months	7.25%	3,53,934	20.11.2024	8,725
54/7548	3,78,398	20/11/2023	12 Months	7.25%	4,06,587	20.11.2024	10,022
54/7549	5,10,452	20/11/2023	12 Months	7.25%	5,48,478	20.11.2024	13,520
54/7550	3,96,439	20/11/2023	12 Months	7.25%	4,25,972	20.11.2024	10,500
54/7633	1,62,885	21/12/2023	12 Months	7.25%	1,75,019	21.12.2024	3,314
54/7634	3,62,236	23/12/2023	12 Months	7.25%	3,89,221	23.12.2024	7,224
54/7699	3,49,199	09/01/2024	12 Months	7.25%	3,75,213	09.01.2025	5,815
54/7812	1,51,334	14/02/2024	12 Months	7.25%	1,62,608	14.02.2025	1,395
54/7919	1,41,645	07/03/2024	12 Months	7.25%	1,52,147	07.03.2025	704
54/8676	2,51,537	30/09/2023	12 Months	7.25%	2,70,275	30.09.2024	9,243
	57,09,754				60,71,527		1,27,267

Saraswat Co-op Bank

F.D no.	Amount of Fixed Deposit	Date	Tenure	Rate %	Maturity Amount	Maturity Date	Accrued Int.31/03/24
TD1000283695	38,630	20/09/2023	18 Months	7.10%	38,630	20.03.2025	1,455
TD0000438398	10,840	06/04/2023	17 Months	7.25%	10,840	06.09.2024	-
TD1000338002	3,83,594	16/11/2023	18 Months	7.25%	4,27,246	16.05.2025	10,524
TD1000338004	94,294	16/11/2023	18 Months	7.25%	1,05,025	16.05.2025	2,587
TD0000467003	5,31,429	30/09/2023	13 Months	7.10%	5,73,504	30.10.2024	19,226
TD0000467004	4,07,436	25/09/2023	13 Months	7.10%	4,39,694	25.10.2024	15,141
TD0000467007	1,01,781	25/09/2023	13 Months	7.10%	1,09,839	25.10.2024	3,782
	15,68,004				17,04,778		52,715

SBI

F.D no.	Amount of Fixed Deposit	Date	Tenure	Rate %	Maturity Amount	Maturity Date	Accrued Int.31/03/24
39556301597	5,74,425	06/08/2023	1 Year	6.80%	6,14,493	06.08.2024	23,282
39556302217	5,74,425	06/08/2023	1 Year	6.80%	6,14,493	06.08.2024	23,282
39556303550	5,74,425	06/08/2023	1 Year	6.80%	6,14,493	06.08.2024	23,282
39556378764	5,74,425	06/08/2023	1 Year	6.80%	6,14,493	06.08.2024	23,282
39556379553	5,74,425	06/08/2023	1 Year	6.80%	6,14,493	06.08.2024	23,282
39556380218	5,74,425	06/08/2023	1 Year	6.80%	6,14,493	06.08.2024	23,282
39556380762	5,74,425	06/08/2023	1 Year	6.80%	6,14,493	06.08.2024	23,282
39556405291	5,74,425	06/08/2023	1 Year	6.80%	6,14,493	06.08.2024	23,282
39556405643	5,74,425	06/08/2023	1 Year	6.80%	6,14,493	06.08.2024	23,282
39556405869	5,74,425	06/08/2023	1 Year	6.80%	6,14,493	06.08.2024	23,282
39556406056	5,74,425	06/08/2023	1 Year	6.80%	6,14,493	06.08.2024	23,282
39556406283	5,74,425	06/08/2023	1 Year	6.80%	6,14,493	06.08.2024	23,282
42411199029	10,00,000	04/11/2023	13 Months	6.80%	10,75,733	04.12.2024	25,155
42636639066	4,00,000	23/01/2024	400 Days	7.10%	4,32,004	26.02.2025	4,845
	82,93,100				88,81,653		3,09,384



Grand Total	1,55,70,858				1,66,57,958		4,70,058
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SCHEDULE – L

SIGNIFICANT ACCOUNTING POLICIES

(A) Basis of Preparation of Financial Statements

- (i) The financial statements have been prepared under the historical cost convention in accordance with the Generally Accepted Accounting Principles (GAAP), and materially comply with the mandatory accounting standards issued by the Institute of Chartered Accountants of India (ICAI) and the provisions of the Maharashtra Co-operative Societies Act, as adopted consistently by the Society. The same are prepared on a going concern basis.
- (ii) The Society generally follows mercantile system of accounting and recognizes significant items of income and expenditure on accrual basis.

(B) Fixed Assets and Depreciation

- (i) Fixed Assets are stated at cost less accumulated depreciation.
- (ii) Depreciation on Fixed Assets is provided on written down value. The rate of depreciation has been considered as per the Income Tax Act, 1961.

Particulars	Rate of Depreciation
Furniture & Fixtures	10%
Computers and Software	40%
Plant & Machinery	15%
Premises	10%

(C) Investments

Investments are stated at the cost of acquisition and accrued interest thereon



SCHEDULE- M

NOTES TO ACCOUNTS

1. Balances of Advances and Current Liabilities are subject to confirmation.
2. Previous year's figures have been regrouped / re-casted wherever necessary to conform to current year's classification.
3. a) As on review date, society building do not have Occupancy Certificate (OC). Total amount payable to MCGM to procure Occupancy Certificate has not yet been ascertained. As per discussion with Treasurer, an amount of Rs.32,13,360/- appearing as Other Liabilities-MCGM in the Balance Sheet as on 31.03.2024 (Balance as on 31.03.2023: Rs. 17,97,360/-) is part payment received from the Builder to make payment to the MCGM towards Occupancy Certificate. An amount of Rs.1416000/- has been received from Mr. Gosawmi is credited to other liabilities.
b) Interest on investment against funds payable towards OC is credited and shown under current liabilities. Total Interest accumulated interest till 31.03.2024 of Rs. 12,94,972/- have been shown under Current Liabilities in the Balance Sheet as on 31.03.2024. During the year Income Tax of Rs. 74,169/- on this interest has been transferred to reserve fund by reducing the liability. Value of Rs. 74,169/- has been arrived by considering investment in SBI bank is towards this fund and Income Tax @ 31.2%.
4. Funds utilized for following expenditure during the year.
A) Repairs & Maintenance Fund Rs.9,00,000 for monsoon shed work with approval of managing committee.
5. Transfer charges are recognized as when received from members.

