

No. AO/ ARCS-VI/Ag/1-153/2017/43

Office of the Registrar of Co-operative Societies
ANDAMAN AND NICOBAR ISLANDS

Port Blair, dated the 02/06/2025

To
The Secretary

Bharti Service Coop-Society Ltd,
Ferrargunj

Sub :— Audit Report for the year 2024-2025

Sir,

I am forwarding the Audit Report of Bharti Service Coop -
Society Ltd, Ferrargunj for the year
2024-25 together with the Final Audit Certificate and audited statement
of accounts for further actions.

A rectification report (in duplicate) on the defects pointed out in the Audit
Report shall be sent to this office within 3 months of the receipt of this Audit Report
as stipulated under section 51 (11) (2) of the Andaman and Nicobar Islands Co-
operative Societies Rules, 1974.

Special attention may be given for rectifying the defects pointed out under
various parts of the Audit Report as noted below: —

Yours faithfully

Place Ferrargunj

Date 26-05-2025

26/05/2025
सहायक बंजीकार सहकारी समितियों
Asst Registrar of Co-operative Societies
फरार गुंज / FARRAR GUNJ
ज. त. ध. नि. प्रशासन / A & N Admin.
दक्षिण अण्डमान / SOUTH ANDAMAN

Final Audit Certificate

Audit Certificate by Shri/Smti. Murshad Ali ARS-V F/mng.
Co-operative Department, Port Blair on the accounts of Bharti Service
Coop Society Ltd for the year ending 31st March 2025

1. The accounts of the above society for the year ending 31st March 2025 as audited by Shri/Smti R. Veera Ragavem audited
Auditor are passed.
2. The receipts and payment accounts, trading account, profit & loss account and Balance Sheet as furnished by the Auditor are appended.
3. The year of the audit is the 65th year of the society working.
4. There were 369 (Ind) + 01 (Mnt) members on the last day of the year.
5. The trading accounts shows gross profit / gross loss of ₹..... on 31-03-.....
6. The profit and loss account shows a net profit/net loss of ₹..... on 31-03-.....
7. Out of realized profit an amount of ₹..... is to be set apart for statutory reserve fund to be invested separately.....
8. Out of the net profit an amount not exceeding five per cent shall be carried to Co-operative Education Fund as per section 43 of the Andaman and Nicobar Islands Co-operative Societies Regulation, 1973.
9. The remaining amount can be distributed strictly according to provision of bye-laws and the A & N Islands Co-operative Societies Regulation, 1973 and the Rules thereunder.

Station

Date :

26-05-2025

26/05/2025
Registrar of Co-operative Societies
Andaman and Nicobar Islands

**ANNUAL AUDIT REPORT
FOR THE YEAR ENDED 31-03-2025**

PART – I

1. Name of the Society -The Bharthi Service Coop. Society Ltd.,
Ferrargunj
2. No. and date of Registration -No. 71 dated 07/07/1960
3. Date of starting business -08/09/1969
4. Area of operation -Village of Ferrargunj, Aniket, Brindaban
5. (a) Membership and Paid-up Capital

Details of Membership	At the beginning of the year		Admitted during the year		Withdrawal during the year		No. of members as on 31-03-2025	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1. Individuals	369	466192.00	06	1500.00	01	900.00	374	466792.00
2. Govt. Shares	01	284500.00		0		0	01	284500.00
3. Societies								
TOTAL	370	750692.00	06	1500.00	01	900.00	375	751292.00

5. (b) Audit Classification ... " C "

6. Working Capital

1. Owned Funds as on 31-03-2025 ... ₹ (-)1448089.22
2. Borrowings as on 31-03-2025 ... ₹ 4362987.00
- Total Working Capital as on 31-03-25 ... ₹ 2914897.78

7. Govt. assistance received by the Society

Item	At the beginning of the year as on	Received during the year	Paid during the year	Amount as on 31-03-2025
1. Working Capital				
2. Share Capital	2,84,500.00	-	-	2,84,500.00
3. Godown Loan	1,11,546.00	-	-	1,11,546.00
4. Managerial Subsidy				
5. Other items				



Any instalment above fallen over due to Govt., Yes

furnish details- Full outstanding godown loan becomes overdue.

8. (a) Name of the present Paid Secretary :— Shri Govinda Biswas

(b) Name of the present President:— Shri Ajay Kumar Dass

Vice President Smti. Duli Singh
(c) Name of the Treasurer :—

(d) Name of the other Directors :

Elected in a General body meeting held on 13/01/2024 for a period of three years

1. Smti. Swapna Biswas
2. Smti. Anita Dhali
3. Shri Francis Minj
4. Smti. Urmila Baroi
5. Smti. Bichitra Madhu
6. Shri Mukesh Ram Tiwari

9. Gross Profit/Loss

Previous Year ₹ -

Audit Year ₹ -

10. Net Profit/Loss Previous Year ₹(-) 1760899.55 Audit Year ₹(-) 2199638.40

11. Reserve Fund:—

(a) Total invested in business ₹

(b) Total invested outside business ₹

12. Name of the Auditor : R.Veera Raghavan

13. Dates of Audit 05/05/25 & 10/05/2025

Date : 10/05/2025

Signature of Auditor

R. Veera Raghavan
Director of Registrar of Cooperative
Society & Administration.

PART- II
Members and share capital

	Number	Number of shares taken	Amount of share capital paid up
(i) Number of members at the beginning of the year	369		644253.00
(ii) Admitted during the year	06		1500.00
(iii) Removed during the year	01		900.00
(iv) Number of members at the end of the year	374		644253.00

NOTE:- The auditor should total up the outstanding amount against each member with reference to the admission or share register and satisfy himself that the amount of share capital shown in the balance sheet agree with the total paid up share capital. He should initial here in token of having confirmed to this instruction.

(Attach list of members if it does not exceed 100 Nos.)


Auditor's Initial

2. Of the members are there any who are also members in any other credit society? If so furnish details in the following form: -

S.No.	Name of members	Name of the other credit society of which he is a member	Action taken by society
(1)	(2)	(3)	(4)
-	-	-	-

Deposits and borrowings

3. The auditor should total up the outstanding amounts at the end of the year against each class of deposit and satisfy himself that figures shown in the balance sheet tally with the total amounts made up from the ledgers, He should initial here in token of having confirmed to this instruction.


Initial

4 Check all items receipts and payments relating to transactions with the Bank and note cases of undue delay or other irregularities. No irregularities found

5 (a) What is the maximum borrowing limit of the society? The maximum outstanding borrowing shall not at any time exceed 25 times of the paid-up Share Capital and Reserves minus accumulated losses as per byelaw No.8(iii)

- (i) For short-term loan
- (ii) For long-term loan

Note:- (2) if the cash balance is not immediately forthcoming, the auditor should make a note to this effect and record the reasons for the delay. He should also state where and how it is kept.

- 31 Was there any fictitious or benami No
loan to reduce cash balance?

Establishment and contingent charges

- 32 (a) Does the society maintain any Yes one paid secretary
establishment? Give particulars.
(b) If not, do any of the committee Does not arise
members get remuneration for
scriptory work done by them? And at
what rate such remuneration paid?
- 33 (a) Are the charges by the society yes
reasonable and unavoidable?
(b) What is the total amount of
contingent and establishment charges
incurred during the year?

2024-25

Particulars	Paid	Due at the end of the year	Total	Due at the beginning of the year	Loss account
1. Establishment charges					
Salary	180000.00		180000.00		180000.0
2. D D Commission	36000.00		36000.00		36000.00
3. Contingent charges					
(a) Processing fee	300.00		300.00		300.00
(b) BSNL	13040.00		13040.00		13040.00
(c) Stationery	7298.00		7298.00		7298.00
(d) Electricity	7275.00		7275.00		7275.00
(e) Affiliation fees to union					
(f) Sitting fees					
(g) Computer Repairing	600.00		600.00		600.00
(h) CSC charges	1750.00		1750.00		1750.00
(i) Bank charges	798.10		798.10		798.10
Total	247061.10		247061.10		247061.1

I certify that I have checked the vouchers for contingent and establishment charges found them correct and that the expenditure is reasonable.

Auditor

R Veera Raghavan

Empanelled Auditor of Registrar of Cooperative
Societies, Sri Vijaya Puram, A & N Administration.

ADJUSTING HEADS

34. Give full particulars of : (1) Postal charges, (2) notice fees, (3) Surveyors, (4) Cons coats, (5) Execution Charges, and (7) other items (specify)

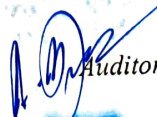
(a) Due to society-

Particulars (1)	Pending at the beginning of the year (assets) (2)	Issued during the year (3)	Total of Columns (2) and (3) (4)	Received during the year (5)	Outstanding at the end of the year (assets) (6)
As per last audit report	6622.18	0	6622.18	0	6622.18

(b) Due by society-

Particulars (1)	Pending at the beginning of the year (liabilities) (2)	Received during the year (3)	Total of Columns (2) and (3) (4)	Paid during the year (5)	Outstanding at the end of the year (liabilities) (6)
As per last audit report	3570.90	0	3570.90	0	3570.90

Note: - Here the auditor should certify that he has examined all items held under objection in previous years and the all such items which were cleared during the year under audit have been excluded from the above statements.


Auditor
R Veera Raghavan
Empanelled Auditor of Registrar of Cooperative Societies, Sri Vijaya Puram, A & N Administration.

STATEMENT NO. I

Receipts and Disbursements for the year ending 31st March, 2025

Receipts

Receipts		₹	₹	Disbursements		₹	₹
1	Share Capital			1	Share Capital		
2	Deposits and borrowing from		1500.00	2	Deposits and borrowing from		900.00
(a)	Members			(a)	Members		
(i)	Fixed deposit-			(i)	Fixed deposit-		
	Short Term				Short Term- Bank deposit		
	Long Term				Long Term		
(ii)	Recurring Deposit			(ii)	Recurring Deposit		88800.00
(iii)	Saving Deposit		22700.00	(iii)	Saving Deposit		10000.00
(iv)				(iv)	seed corporation		
(b)	Non-Members			(b)	Non-Members		
(i)	Fixed deposit-			(i)	Fixed deposit- SCB		11000.00
	Withdrawal from Saving A/C		4256570.00		Deposit in Saving A/C		4257518.00
	Withdrawal from current A/C				Deposit in current A/C		
(ii)	Day Deposit		3660200.00	(ii)	Day Deposit		3269800.00
(iii)	Saving Deposit			(iii)	Saving Deposit		
(iv)	Air ticket cost received		324828.00	(iv)	Air ticket cost Paid		369212.00
(c)	Central Bank- Coop. Bank - L.T.			(c)	Central Bank- Coop. Bank - LT		
	Borrowing KCC O.D. a/c No.01		50045.00		K.C.C. Loan repaid - O.D. A/C No. 01		1500.00
	Borrowing KCC O.D. a/c No.02		60417.00		K.C.C. Loan repaid - O.D. A/C No. 02		1500.00
	Borrowing KCC O.D. a/c No.03		16608.00		K.C.C. Loan repaid - O.D. A/C No. 03		1500.00
	Borrowing KCC O.D. a/c No.04		518483.00		K.C.C. Loan repaid - O.D. A/C No. 04		722778.00
(d)	Government -			(d)	Government		
	Short Terms				Short Terms		
	Long Term				Long Term		
	Total carried over		8911351.00		Total carried over		8734508.00

STATEMENT NO.I

- Contd.

Receipts and Disbursements for the year ending 31st March,2025

contd

	Receipts-contd.	₹	₹		Disbursements-contd.	₹	₹
	Total, brought forward		8911351.00		Total, brought forward		8734508.00
3	Loan repaid-			3	Loans issued-		
	Short term- Personel Loan		84381.00		Short Term-Personel Loan		150000.00
	Long term - KCC		680989.00		Long Term- KCC		450000.00
4	Interest		55006.00	4	Interest - R D & Day deposit	84606.00	
5	Miscellaneous income				Interest on KCC A/C 001 to 004	195553.00	280159.00
(i)	Entrance fees	70.00		5 (i)	Payment out of profits of previous years-		
(ii)	Commission on Air ticket	19315.00		(ii)	Dividend		
(iii)	Rent	89800.00		(iii)	Common good fund		
(a)	Processing & No dues fees	600.00		6	Reserve fund		
(b)	ROR & E Bond	305.00		7	Establishment and contingencies		247061.10
(iv)	Interest on S.B. a/c in SCB	18005.00		(i)	Audit fee		12000.00
(a)	Interest on F.D	27.00	128122.00	(ii)	Interest Subvention paid to members		
(b)	Received from Travel Bouqite		23244.00	(iii)	Supervision fund		
6	Adjusting heads			8	Adjusting heads		
(a)	Due to Society			(i)	Due to Society		
(b)	Due by Society			(ii)	Due by society		
7	Investments withdrawn			9	Investment made- RIS in Coop. Bank		
	R.I.S. received on maturity			(i)	Furniture bought		
	Suspence Recovery		15500.00	(ii)	Computers parts		5800.00
8	Total		9879593.00	10	Total		9879528.10
9	Opening balance		11.70	11	Closing balance		76.60
10	Grand Total		9879604.70	12	Grand total		9879604.70

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Signature of the Auditor

R. V. Raghavan

Empanelled Auditor of Registrar of Cooperative Societies, Sri Vijaya Puram, A & N Administration

STATEMENT NO.II

Balance sheet as on 31st March, 2025

Liabilities		At the end of the year	At the beginning of the year	Assets		At the end of the year	At the beginning of the year
1				1			
(a)	Suspense Recovery	15500.00	0.00	(i)	Cash		
(i)	Share suspense			(ii)	On Hand	76.60	11.70
	JPAP insurance				Cash at Bank current account		
	Crop Insurance				Cash at Bank S.B. account	695768.40	694820.40
(ii)	T/Loan payable to Secretary	26749.00	26749.00		Other Investment-No details	105.25	105.25
(iii)	Difference in A/R 1989-90	1800.00	1800.00	(i)	FD Account	5000.00	5000.00
				(ii)	Share taken in the Coop. Bank	440289.00	440289.00
(iv)	Excess RD from Tanushree	200.00	200.00		Share in other cooperative		
(b)	Saving Deposit	9440.00	19440.00	(iii)	Institution-ANCOFED	10351.00	10351.00
(i)	Recurring Deposit	55805.00	121905.00	(iv)	Share with ANSCU	1700.00	1700.00
	Day deposit payable	2164350.00	1773950.00	(v)	Share taken in BBSS- New Delhi	1500.00	1500.00
	Advance for rental room	58000.00	58000.00	(vi)	Advance from Secretary	5000.00	5000.00
(ii)	Payable to CCS Ltd.,	5862.00	5862.00	(vii)	Sundry Debtors	1740.74	1740.74
(iii)	Fixed deposit to Members	5000.00	5000.00	(viii)	RIS account	22000.00	11000.00
(iv)	Security Deposit John	500.00	500.00	(ix)	Temporary loan recoverable	200.00	200.00
(c)	Central Bank- Coop. Bank				Interest accrued on overdue	77893.00	77893.00
	KCC O.D. a/c 001	454040.00	405495.00		Air ticket due	204884.00	160500.00
	KCC O.D. a/c 002	714099.00	655182.00		Rent due	37200	37200
	KCC O.D. a/c 003	116992.00	101884.00	(a)	Rent recoverable	22.50	22.50
	KCC O.D. a/c 004	736715.00	941010.00		Loan due ny members-		
(d)	Government				M.T.(Milch cow) loan	75515.00	75515.00
	Short Term			(b)	S.T. Loan due by n'embers		
	L T Agri. Loan			(c)	Personal Loan	389749.00	304130.00
	Godown Loan	111546.00	111546.00	(d)	KCC Loan	817447.00	1048436.00
	Audit fee Payable	10000.00	12000.00		Old loan	5810.66	5810.66
	Total carried over	4486598.00	4240523.00		suspence payment receivable		
					Total carried over	2792252.15	2881225.25

STATEMENT NO.II Contd.

Balance sheet as on 31st March,2025

Contd.

Liabilities			At the beginning of the year	Assets			At the beginning of the year
Total brought forward			4486598.00	Total brought forward			2792252.15
2.00	Share capital- Individuals	466792.00	466192.00		Interest accrued	186887.00	196246.00
	Government	284500.00	284500.00				
3.00	Interest due	174499.00	282881.00	(a)	Not overdue		
4.00	Reserve for doubtful debts	6332.56	6332.56	(b)	Overdue		
5.00	Reserve for dead stock	2891.75	2891.75		Postage Recoverable		
	(i) Reserve for sundry debtors	1740.74	1740.74		other items-		
	(ii) Adjusting heads- Due by	3570.90	3570.90	(i)	Adjusting heads- Due to	6622.18	6622.18
	Undisbursed profits of previous						
6.00	years	257.18	257.18	(ii)	Misc. Income due (Rent)	71802.00	71802.00
	(i) Dividend			(iii)	Sundry Assets(list enclosed)	219626.00	225385.75
	(ii) Common good fund						
	(iii) Undisbursed profits				Prepaid education fund		
	(iv) Reserve for doubtful debts				Travel Boutique online	4943.00	28187.00
	Coop. Education Fund				Audit fee recoverable	5270.00	5270.00
	Reserve for Overdue interest	179004.00	5894.00		GST	81300.00	81300.00
7.00	Reserve fund				GST to RBI	23130	23130
	Suspense A/c ST Agri. - (Pri.)	2944.00	2944.00		PIC	17685.00	17685.00
	- Interest	56.00	56.00		Diff. in preivious year A/Report	30.40	30.40
8.00	Total Liabilities	5609186.13	5297783.13				
9.00	Net difference between assets and liabilities	-2199638.40	1760899.55				
	Total	3409547.73	3536883.58		Total	3409547.73	3536883.58

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Signature of Auditor

H. Venkatesh Rao

Empanelled Auditor of Registrar of Cooperative Societies, Sri Vijaya Puram, A & N Administration.

STATEMENT NO.III

Profit and loss account for the year ending 31st March,2025

LOSS		₹	₹	PROFIT		₹	₹
1	Interest paid and due			1	Interest earned		
(a)	Paid	280159.00		(a)	Realized	56006.00	
	Add				Add		
(b)	Interest pending payment	174499.00		(b)	Interest accrued, but not overdue	186887.00	
	TOTAL	454658.00			Total	242893.00	
	Deduct				Deduct		
(C)	Interest pending payment at the end of the previous year	282881.00			Interest accrued at the end of previous year	196246.00	
(d)	Net amount	171777.00	171777.00	(c)	Net amount	46647.00	46647.00
	Depreciation		11559.75	2	Miscellaneous Income-		
2	Establishment and contingent charges paid and due		247061.10	(i)	Amount realized-		128122.00
3	Assets written off as bad debt				Add -Kcc loan less shown		
4	Reserve for overdue interest		173110.00	(ii)	Amount pending recovery		
5					Total		
7	Audit fee provision		10000.00				
8	losses of previous years		1760899.55				
				(iii)	Amount pending realization at the end of the previous year		
	Total		2374407.40		Net amount		
9	Net profit((+) or loss(-)		-2199638.40		Total		174769.00
	Amount		174769.00				

Note

- (i)
(ii)

Net profit as per Statement No.II

Deduct profit included in the balance sheet but not available for distribution or Add profit of previous years now available for distribution as per profit and loss statement above

Signature of Auditor

Empowered Auditor of Registrar of Cooperative Societies, Sri Vijaya Puram, A & N Administration.

Statement of overdue Assets and liabilities
Demand collection and Balance

Major head	Item	Amount	
I. Share capital due by members	1. Amount recoverable on account of the year with arrears of previous years 2. Amount recovered 3. Balance		
II. Supervision fund	1. Amount recoverable on account of the year with arrears of previous years 2. Amount paid 3. Balance		
II.I Loans and deposits due by the society	1. Amount payable on account of current year with arrears of previous year 2. Amount for which extension was granted lasting beyond the year 3. Repaid during the year out of the amount in column 1 4. Paid advance if any. 5. Total (column 2 plus 3) 6. Balance (column 1-5)	Medium term ₹	Short term (Members) ₹
		2749124.00	5682900.00
		727278.00	3368600.00
		2021846.00	2234595.00
IV. Interest due by the society	1. Accrued and falling due during the year with arrears of previous years 2. Amount paid during the year 3. Balance	₹ 454658.00	
		₹ 280159.00	
		₹ 174499.00	
V. Loans due to the society from members and societies	1. Amount that fall due during the year with arrears of previous years, 2. Amount for which extensions were granted lasting beyond the year 3. Amount recovered during the year 4. Amount written off during the year 5. Total (column 2-4) 6. Advance collections, if any 7. Balance (column 1-5)	Med. term ₹	KCC Med. term ₹
		535455.66	1498436.00
		64381.00	680989.00
		471074.66	817447.00
VI. Interest due to the society from members and societies	1. amount accrued and falling due during the year with arrears of previous years 2. Amount recovered during the year 3. Amount written off during the year 4. Total (column 2 plus 3) 5. Advance and excess collections 6. Balance (column 1-4)	₹ 242893.00	
		₹ 56006.00	
		₹ 186887.00	

Bharathi Service Coop. Society Ltd., Little Andaman

List of Sundry Assets and Depreciation as on 31/03/2025

Sl.No.	Name of Assets	Value of assets at the begining of the year	Value of assets brought during the year.	Total	Depreciation @ 5%	Value at the end of theyear
1	Furniture	20875.00		20875.00	1044.00	19831.00
2	Dead Stock	2891.75		2891.75	144.75	2747.00
3	Godown Building	138775.00		138775.00	6939.00	131836.00
4	Sundry Assets	3243.00		3243.00	162.00	3081.00
5	Computer Sets	19047.00	5800.00	24847.00	1242.00	23605.00
6	Computer with Xerox	23620.00		23620.00	1181.00	22439.00
7	Inverter	16934.00		16934.00	847.00	16087.00
	Total	225385.75	5800.00	231185.75	11559.75	219626.00


R. Veda Raman
 Empowered Auditor of Registrar of Cooperative
 Societies, Sri Vijaya Puram, A & N Administration.