

**STATUTORY AUDIT REPORT
OF
CIVIL SERVICES OFFICERS CO-OPERATIVE
HOUSING SOCIETY LTD.**

**RANCHI
JHARKHAND**

**FOR THE YEAR
ENDED
31ST MARCH 2026**

**Prepared by,
PRAVEEN B SHARMA & ASSOCIATES
Chartered Accountants
FRN - 011326C
223, 1st Floor, Tirath Mansion,
Main Road, Near Over bridge,
Ranchi - 834001
Ph: +91 90315 88022, Mobile: 94311 61245
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PRAVEEN B SHARMA & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN : 011326C

223, 1st Floor, Tirath Mansion, Near Over Bridge
Main Road, Ranchi - 834001, Jharkhand
Phone : +91 90315 88022, 94311 61245
E-mail : pbsranchi@gmail.com

AUDIT REPORT

- | | |
|--|--|
| 1. Name of the Society: - | Civil Services Officers Co-Operative Housing Society Ltd. Ranchi, Jharkhand. |
| 2. Registration No. and Date: - | J.K.D. 01-01-01 H-001-2003 DATED- 10.01.2003 |
| 3. Audit Period: - | 01.04.2025 to 31.03.2026 |
| 4. Date of Audit: - | 28.08.2026 - 29.08.2026 |
| 5. Date of preparing Audit Report: - | 02.09.2026 - 09.09.2026 |
| 6. Audit Report Submission Date: - | 11.09.2026 |
| 7. Authorities Present at the time of Audit: - | Mr. S.D. Pradhan, Accountant |
| 8. Name of Audit Firm: - | Praveen B Sharma & Associates, Ranchi |
| 9. Name of Previous Audit Firm: - | Sushil Kumar Sharma & Co., Ranchi |
| 9. No. of Members in the Society: - | |
| 10. Classification: - | "A" |
- Copies Send to: -
- a. Hony. Secretary, Civil Services Officers Co-Operative Housing Society Ltd.
 - b. District Audit Officer, Co-operative Societies, Ranchi.
 - c. Assistant Registrar, Co-operative Societies, Ranchi.

For, **PRAVEEN B SHARMA & ASSOCIATES**
Chartered Accountants
FRN - 011326C


CA. Praveen Sharma
(Partner)
Mem.No. 401560



Date: 11.09.2026
Place: Ranchi



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AUDITOR'S REPORT

To
The Members,
Civil Services Officers Co-Operative Housing Society Ltd.

We have audited the attached Balance Sheet of Civil Services Officers Co-Operative Housing Society Ltd. Ranchi as at 31st March, 2026 and the Income & Expenditure Account for the year ended on that date. These Financial Statements are responsibility of the society's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In relation to above, we hereby report that the said Balance Sheet and Income & Expenditure a/c agree with the Books of accounts subject to certain provisions and notes on accounts attached separately here in after.

For, PRAVEEN B SHARMA & ASSOCIATES
Chartered Accountants
FRN - 011326C

CA. Praveen Sharma
(Partner)
Mem.No. 401560



Date: 11.09.2026
Place: Ranchi

UDIN: 264015600K0K0H7737



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AUDIT REPORT

We have audited the Books and accounts of Civil Services Officers Co-Operative Housing Society Ltd. for the year 2025-2026 and report as on the even date.

A) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of the audit.

B) In our opinion proper books of account have been maintained so far as it appears from our examination of the books.

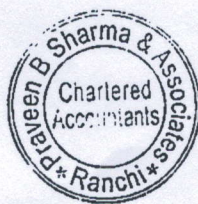
C) The Income & Expenditure account and Balance Sheet agree with the books of account maintained by the Society.

D) In our opinion and to the best of our information and according to the explanations given to us, the said accounts give a true and fair view:

- In so far as it relates to the Balance Sheet, of the state of affairs of the Society as at 31st March, 2026.
- In so far as it relates to Income & Expenditure, of the excess of expenditure over income of the Society for the year ended on that date.
- Provided, that certain amounts have been deposited directly by the members into the bank account of the society for which neither money receipts have been issued nor the same have been recorded in the cash book.
- Provided, that subscribed and paid-up share capital of the society exceeds its authorised share capital.
- Provided, that TDS has not been deducted from Equus Estate pvt. Ltd. when payment was made.

For, PRAVEEN B SHARMA & ASSOCIATES
Chartered Accountants
FRN - 011326C


CA. Praveen Sharma
(Partner)
Mem.No. 401560



Date: 11.09.2026
Place: Ranchi



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SUMMARY FOR THE YEAR 2025-2026

1. Prospectus: - It is certified that we have examined the Income & Expenditure account, Receipt & Expenditure Statement of Civil Services Officers Co-Operative Housing Society Ltd., Ranchi for the period 01.04.2025 to 31.03.2026 on the basis of books, records & information available in the society. The balance sheet of the society reflects true and fair position of the society and the above-mentioned statements.

2. Activities: - Activity of the Society is to accept deposit from its members and to acquire and develop housing plot for its member.

3. Accounting: - The accounting of the Society is said to be satisfactory. All the books of accounts along with its subsidiary books have been maintained for its record.

4. Meeting: - Last Annual General Meeting of the Society was held on a meeting of the Executive Committee of the Society was held on 14.01.2026 at Palash Sabhagar, Van Bhawan, Doranda, Ranchi. In the said meeting, the resignations tendered by the following directors from the Board on personal grounds were accepted with thanks (Office Order No. CSO/Co-Op.Hsg./79 dated 15.01.2026): -

a) Sri, Raj Kumar, IAS	Director
b) Sri, Kamlesh Pandey, IFS	Director
c) Sri, Ashok Kumar Singh, IFS	Director
d) Sri, Jabbar Singh, IFS	Director
e) Sri, Deepak Singh, IFS	Director

Sri, Hans Raj Singh, IAS also resigned from the post of Secretary on personal grounds and continues to act as a Director. Consequent upon the election of the new directors, the Board of Directors of the Society comprises the following 15 directors (11 male, 2 female and 2 co-opted): -

1. Sri, R.P. Singh, IFS	Director (existing)
2. Sri, Rezi Dungdung, IPS	Director
3. Dr. D.K. Saxena, IFS	Director
4. Sri, Jata Shankar Choudhary, IAS	Director
5. Smt, Sushma Singh, IAS	Director
6. Smt, Priya Dubey, IPS	Director
7. Sri, Siddharth Tripathi, IFS	Director
8. Sri, Prashant Kumar, IAS	Director
9. Sri, Rahul Kumar Purwar, IAS	Director
10. Sri, Hans Raj Singh, IAS	Director (existing)
11. Sri, O.P. Khare, IPS	Director
12. Sri, Manoj Kumar Mishra, IPS	Director
13. Sri, Anjani Kumar Dubey, IAS	Director
14. Sri, Satish Kumar, IRSE	Director (Co-opted)
15. Sri, Avinash Kumar Singh, IAS	Director (Co-opted)

Further, vide Office Order No. CSO/Co-Op.Hsg./82 dated 16.01.2026, the following office bearers were unanimously selected by the Executive Committee in terms of Rule 33(3) of the Bye-laws of the Society: -

a) Sri, R.P. Singh, IFS	President
b) Sri, Rezi Dungdung, IPS	Vice-President
c) Dr. D.K. Saxena, IFS	Secretary-cum-Chief Executive Officer
d) Sri, Jata Shankar Choudhary, IAS	Treasurer

No honorarium is payable to the office bearers for the functions discharged by them.



VERIFICATION OF BALANCE SHEET

LIABILITIES: -

<u>1. AUTHORISED SHARE CAPITAL: -</u>	<u>31.03.2025</u>	<u>31.03.2026</u>
	Rs.1,50,000/-	Rs.1,50,000/-

The authorised share capital of the society is Rs.1,50,000/- divided into 300 shares of Rs.500/- each. There is no change in authorised share capital during the year of the society. The Society should take appropriate actions by amending its bye-laws and alter with the consent and approval of its members and provide for the change in the authorised capital limit.

<u>2. SUBSCRIBED & PAID-UP SHARE CAPITAL: -</u>	<u>31.03.2025</u>	<u>31.03.2026</u>
	Rs.2,00,000/-	Rs.2,01,500/-

Subscribed share capital of the society as on 01.04.2025 was Rs.2,00,000/-. During the year an amount of Rs.2,500/- has been received and an amount of Rs.1,000/- has been paid/refunded. Thus, the closing balance of subscribed share capital stands at Rs.2,01,500/- as on 31.03.2026. It can be seen here that the subscribed & paid-up share capital is more than the Authorised Share Capital which should not happen in an idle scenario. The Society should take appropriate actions by amending its bye-laws and alter with the consent and approval of its members and provide for the change in the authorised capital limit.

3. RESERVE & SURPLUS: -

<u>GENERAL RESERVE FUND: -</u>	<u>31.03.2025</u>	<u>31.03.2026</u>
	Rs.1,59,40,083.76	Rs.1,53,51,377.26

General reserve has been created by transferring excess of income over expenditure for the year. Balance of the account as on 01.04.2025 was Rs.1,59,40,083.76. Admission fee Phase-II of Rs.150/- has been capitalised to the account and Excess of Expenditure over Income (Deficit) for the year 2025-2026 amounting to Rs.5,88,856.50 has been transferred to the account. Thus, closing balance of the account as on 31.03.2026 is Rs.1,53,51,377.26.



4. MEMBERS FUND A/C: -

31.03.2025

Rs.8,31,22,700.16

31.03.2026

Rs.11,80,20,800.16

The account denotes advance received from members of the society against allocation of land. At the beginning of the year on 01.04.2025 the balance of the account was Rs.8,31,22,700.16. During the year total of Rs.3,49,18,100/- has been credited to the account by way of receipt from members and an amount of Rs.20,000/- has been refunded during the year. Thus, closing balance as on 31.03.2026 is Rs.11,80,20,800.16 in the account.

It is advisable to appropriate the amount received from members against the value of the land allotted and register in the name of the members.

6. SD OF EQUUS ESTATES PVT. LTD.: 31.03.2025

31.03.2026

=

Rs.10,00,000/-

Rs.10,00,000/-

The account denotes amount of Security Deposit of Equus Estates Pvt. Ltd. Opening Balance of the account as on 01.04.2025 was Rs.10,00,000/-. During the year there was no receipt or deduction in this account. Thus, closing balance of the account as on 31.03.2026 is Rs.10,00,000/-.

The deposit is outstanding since long and the same is required to be adjusted or refunded as per the terms of the agreement with the party.

7. OUTSTANDING LIABILITY: -

Audit Fee Payable: -

31.03.2025

Rs.11,800/-

31.03.2026

Rs.11,800/-

Balance of the account as on 01.04.2025 was Rs.11,800/-. During the year the opening liability has been paid and a fresh provision of Rs.11,800/- has been made in the account. Thus, closing balance of the account as on 31.03.2026 is Rs.11,800/-.

Accounting Charges Payable: -

31.03.2025

Rs.5,000/-

31.03.2026

Rs.5,000/-

Opening balance of the account as on 01.04.2025 was Rs.5,000/-. During the year the opening liability has been paid and a fresh provision of Rs.5,000/- has been made in the account. Thus, closing balance of the account as on 31.03.2026 is Rs.5,000/-.



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Federation Levy Payable: -

31.03.2025
Rs.84,562.20

31.03.2026
Rs.84,562.20

Opening balance of the account as on 01.04.2025 was Rs.84,562.20. During the year neither any payment has been made nor any fresh provision has been created in the account. Thus, closing balance of the account as on 31.03.2026 is Rs.84,562.20. The levy payable to the federation is outstanding since long and no provision has been made for the year 2025-2026 due to Loss. The society should deposit the entire outstanding amount with the federation.

ASSETS: -

1. FIXED ASSETS: -

(A) LAND: -

31.03.2025
Rs.1,46,85,000/-

31.03.2026
Rs.2,08,35,000/-

The society owned land for the value of Rs.1,46,85,000/- at the beginning of the year. During the year land worth Rs.61,50,000/- has been acquired and capitalised in the books. Thus, closing balance of the account as on 31.03.2026 is Rs.2,08,35,000/-. Plot of land is allotted to the members of the society and duly registered at the office of the District Sub-Registrar, Ranchi. It is advisable to adjust the amount received from the members for land against the value of land allotted.

(B) LAND REGISTRATION FEE: -

31.03.2025
Rs.11,80,000/-

31.03.2026
Rs.20,45,000/-

Balance of the account as on 01.04.2025 was Rs.11,80,000/-. During the year an amount of Rs.8,65,000/- has been incurred towards registration fee on the land acquired during the year and capitalised in the books. Thus, closing balance of the account as on 31.03.2026 is Rs.20,45,000/-. The registered title deeds in respect of the land acquired during the year should be kept on record of the society.

(C) FURNITURE & FIXTURE: -

31.03.2025
Rs.23,030/-

31.03.2026
Rs.92,997/-

Balance of the account as on 01.04.2025 was Rs.23,030/-. During the year furniture & fixture worth Rs.80,300/- has been purchased and depreciation on the total value has been charged @10% for Rs.10,333/-. Thus, closing balance as on 31.03.2026 is Rs.92,997/-.



(D) MOBILE: -

31.03.2025
Rs.452.76

31.03.2026
Rs.271.76

Balance of the account as on 01.04.2025 was Rs.452.76. During the year 2025-2026, depreciation on the same has been charged @40% for Rs.181/-. Thus, closing balance of the account as on 31.03.2026 is Rs.271.76.

(E) BOUNDARY WALL: -

31.03.2025
Rs.4,71,58,221/-

31.03.2026
Rs.5,18,03,685/-

Balance of the account as on 01.04.2025 was Rs.4,71,58,221/-. During the year further expenditure of Rs.59,73,764/- incurred on the construction of the boundary wall has been capitalised in the records, taking the total value to Rs.5,31,31,985/-. Depreciation on the same has been charged @2.5% for Rs.13,28,300/-. Thus, closing balance as on 31.03.2026 is Rs.5,18,03,685/-.

(F) INVERTER: -

31.03.2025
NIL

31.03.2026
Rs.20,822/-

There was no balance in the account as on 01.04.2025. During the year an inverter worth Rs.24,497/- has been purchased and depreciation on the same has been charged @15% for Rs.3,675/-. Thus, closing balance of the account as on 31.03.2026 is Rs.20,822/-.

Depreciation aggregating to Rs.13,42,489/- has been charged during the year on the written down value method and debited to the Income & Expenditure Account, as detailed in Annexure-"1" forming part of the Balance Sheet.

2. INVESTMENTS: -

FIXED DEPOSIT: -

31.03.2025
Rs.2,61,81,313/-

31.03.2026
Rs.4,86,24,696/-

Value of fixed deposit at the beginning of the year was Rs.2,61,81,313/-. During the year under audit fresh fixed deposits worth Rs.2,00,00,000/- have been made out of the funds of the society and an amount of Rs.24,43,383/- has been added to the deposits as accrued interest, being the interest of Rs.24,60,890/- accrued on the fixed deposits during the year as reduced by the tax deducted at source of Rs.17,507/-. Thus, closing balance of fixed deposit along with interest as on 31.03.2026 is Rs.4,86,24,696/-.



3. CURRENT ASSETS: -

(A) T.D.S.: -

31.03.2025
Rs.40,158/-

31.03.2026
Rs.17,507/-

Balance of the account as on 01.04.2025 was Rs.40,158/-. During the year the said amount has been received by way of refund together with interest on refund of Rs.2,192/-, aggregating to Rs.42,350/-, and tax deducted at source of Rs.17,507/- on the interest on fixed deposit has been debited to the account. Thus, closing balance of the account as on 31.03.2026 is Rs.17,507/-. The society should claim the credit of the said tax by filing its return of income within the prescribed time.

(B) Advance to The Creators: -

31.03.2025
Rs.30,00,000/-

31.03.2026
Rs.43,00,000/-

Balance of the account as on 01.04.2025 was Rs.30,00,000/-. During the year, a further advance of Rs.13,00,000/- has been given to The Creators. Thus, closing balance of the account as on 31.03.2026 is Rs.43,00,000/-. No bill or work completion certificate in respect of the said advance has been produced before us. The advance is outstanding since 2023-24 and the same is required to be adjusted against the bills of the party or recovered, and to the extent it relates to any capital work, the same should be capitalised in the books.

(C) Advance to Rajiv Ranjan Verma: -

31.03.2025
NIL

31.03.2026
Rs.18,951/-

There was no balance in the account as on 01.04.2025. During the year an advance of Rs.1,25,000/- has been given and Rs.1,06,049/- has been adjusted against expenses. Thus, closing balance of the account as on 31.03.2026 is Rs.18,951/-. The same is required to be adjusted against the bills or recovered.

(D) JHARKHAND STATE CO-OP BANK:

31.03.2025
Rs.72,584/-

31.03.2026
Rs.72,584/-

The account denotes balance lying in bank as on date. Balance of the account as on 01.04.2025 was Rs.72,584/-. There was no transaction in this account during the year. Hence, closing balance of this account as on 31.03.2026 is Rs.72,584/-. The account balance confirmation from the bank should be obtained.



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(E) STATE BANK OF INDIA
(11026363260): -

31.03.2025

31.03.2026

Rs.73,78,597.86

Rs.61,47,989.36

The account denotes balance lying in bank as on date. Closing balance of this account as on 31.03.2026 as per the cash book is Rs.61,47,989.36 against the balance as per bank statement of Rs.54,20,800.36. Bank reconciliation statement for the year has been prepared and reconciled with the bank statement. It has been observed during the course of audit that some of the members of the society directly deposited the amount to the account of the society but the society has neither issued the receipt against those deposits nor recorded the same in the cash book. It is suggested to reconcile the receipts from the members and pass entries accordingly in their individual ledgers and proper receipt should be issued to those members. It is further observed that several items appearing in the bank reconciliation statement are pending since the years 2016-17 to 2021-22 and remain un-adjusted till date. The society should get all such old outstanding items examined and adjusted in the books.

(F) STATE BANK OF INDIA
(31456306268): -

31.03.2025

31.03.2026

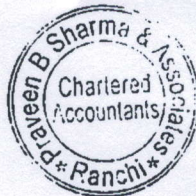
Rs.6,44,789.50

Rs.6,95,536.50

The account denotes balance lying in bank as on date. Closing balance of this account as on 31.03.2026 as per the cash book is Rs.6,95,536.50 against the balance as per bank statement of Rs.6,83,836.50. The amount received from the members of Phase-II is deposited in this account. Bank reconciliation statement for the year has been prepared and reconciled with the bank statement.

For, PRAVEEN B SHARMA & ASSOCIATES
Chartered Accountants
FRN - 011326C

CA. Praveen Sharma
(Partner)
Mem.No. 401560



Date: 11.09.2026
Place: Ranchi



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CIVIL SERVICES OFFICERS CO-OPERATIVE HOUSING SOCIETY LTD.
RANCHI

SCHEDULE "A" OF NOTES ON ACCOUNTS AND SIGNIFICANT ACCOUNTING POLICIES
FORMING PART OF THE BALANCE SHEET FOR THE PERIOD OF 01.04.2025 TO 31.03.2026

1. SIGNIFICANT ACCOUNTING POLICIES:

The Financial Statements have been prepared under the historic cost convention and on the Principle of going concern.

Accounting Policies unless specifically stated to be otherwise are consistent and are in consonance with generally accepted accounting principles.

2. REVENUE RECOGNITION:

The society generally follows mercantile system of accounting and recognizes significant items of Income & Expenditure on receipt basis unless specifically stated otherwise.

3. FIXED ASSETS:

Fixed asset has shown in the balance sheet at cost price less depreciation.

4. INVESTMENTS:

Investments are taken in the balance sheet at cost price.

5. Cash-in-hand is taken as per books of accounts. The same has been certified by the management.

6. Wherever external vouchers have not been found, internal vouchers have been relied upon.

7. Previous year figure has been regrouped/ rearranged wherever required.

8. The face value of each share of the Society is @ Rs.500/-

As Per Our Report of Even Date

For, Civil Services Officers Co-operative
Housing Society Ltd.

For, PRAVEEN B SHARMA & ASSOCIATES
Chartered Accountants
FRN - 011326C

CA. Praveen Sharma
(Partner)
Mem.No. 401560



Authorised Signatory

Date: 11.09.2026
Place: Ranchi

CIVIL SERVICES OFFICERS CO-OPERATIVE HOUSING SOCIETY LTD.

DHURWA, RANCHI-834004

Balance Sheet as on 31.03.2026

AMOUNT 2024-25	LIABILITY	AMOUNT 2025-26	AMOUNT 2024-25	ASSETS	AMOUNT 2025-26
1,50,000.00	AUTHORISED SHARE CAPITAL	1,50,000.00	1,46,85,000.00	FIXED ASSETS (Amortisable)	2,08,35,000.00
2,00,000.00	Share Capital		11,80,000.00	Land	20,45,000.00
	Opening balance	2,00,000.00		Land Registration Fee	
	Add: Received during the year	2,500.00			
	Less: Paid during the year	1,000.00			
1,59,40,083.76	GENERAL FUND	2,01,500.00	23,030.00	Furniture & Fixture	23,030.00
	(As per last a/c)			Opening Balance	80,300.00
	Add: Admission Fee Phase-II	150.00		Add: Purchase during the year	10,333.00
	Less: Excess of Expenditure over Income (as per I&E A/c)	588,856.50	452.76	Less: Depreciation	92,997.00
8,31,22,700.16	Members Fund A/c	1,53,51,377.26			
	Opening balance			Mobile:	452.76
	Add: Recd. During the Yr.			Opening Balance	181.00
	Less: Refund during the year			Less: Depreciation	271.76
10,00,000.00	SD of Equus Estates Pvt. Ltd.		4,71,58,221.00	Boundary Wall	
	Outstanding Liability			Add: Addition during the year	4,71,58,221.00
11,800.00	Audit Fee Payable	11,800.00		Less: Depreciation	59,73,764.00
5,000.00	Accounting charges payable				13,28,300.00
84,562.20	Federation Levy payable	84,562.20		Inventory	24,497.00
				Less: Depreciation	3,675.00
					20,822.00
				Investment in fixed deposit	4,86,24,696.00
				CURRENT ASSETS	
				T.D.S.	17,507.00
				Advance to The Creators	43,00,000.00
				Advance to Rajiv Ranjan Verma	18,951.00
				Cash and Bank Balances	
				S.B A/c with Jharkhand State Co-Operative Bank	72,584.00
				S.B A/c with State Bank of India (11026363260)	61,47,989.36
				SBI A/c with State Bank of India (31456306268)	6,95,536.50
10,03,64,146.12	Total	13,46,75,039.62	10,03,64,146.12	Total	13,46,75,039.62

For, CIVIL SERVICES OFFICERS CO-OPERATIVE HOUSING SOCIETY LTD.

As per our report of even date attached
For, Praveen B Sharma & Associates
Chartered Accountants

FRN-011326C



Place: Ranchi
Date: 11.09.2026

Authorized Signatory

CA. Praveen Sharma
(Partner)
Mem.No.401560

CIVIL SERVICES OFFICERS CO-OPERATIVE HOUSING SOCIETY LTD.

DHURWA, RANCHI-834004

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31.03.2026

AMOUNT 2024-25	EXPENDITURE	AMOUNT 2025-26	AMOUNT 2024-25	INCOME	AMOUNT 2025-26
177.00	To, Bank Charges	265.50	24,40,534.00	By, FD Interest	24,60,890.00
4,69,157.00	To, Salary	9,60,000.00	87,797.00	By, Bank Interest	1,90,351.00
11,800.00	To, Audit Fee	11,800.00	400.00	By, Cost of ByeLaws	250.00
5,000.00	To, Accounting Charges	5,000.00	3,550.00	By, Misc. Receipt	2,254.00
12,12,046.00	To, Depreciation	13,42,489.00	-	By, Interest on TDS Refund	2,192.00
12,40,468.60	To, Registration Expenses for Land to Members	4,97,500.00	3,73,000.00	By, Registration charges received from members	-
9,630.00	To, Printing & Stationary	61,952.00			
1,08,000.00	To, Guard Salary	-			
17,982.20	To, Federation Levy	-			
9,653.00	To, Miscellaneous Expenses	-			
40,000.00	To, Office Expenses	6,830.00			
11,918.00	To, Website Renewel	11,918.00			
19,280.00	To, Income Tax Paid	-			
2,57,341.00	To, GBM Meeting Expenses	88,525.00			
9,100.00	To, Meeting Expenses	55,205.00			
-	To, Mobile Recharge Expenses	10,500.00			
-	To, Travelling & Conveyance	90,000.00			
-	To, Consultancy Fec	4,000.00			
-	To, Legal Expenses	11,500.00			
-	To, Office Rent	40,500.00			
-	To, Repair and Maintenance	44,605.00			
-	To, Electricity Expenses	1,204.00			
-	To, Fuel Expenses	1,000.00			
			5,16,271.80	To, Excess of Expenditure over Income	5,88,856.50
34,21,552.80	Total	32,44,793.50	34,21,552.80	Total	32,44,793.50

For, CIVIL SERVICES OFFICERS CO-OPERATIVE HOUSING SOCIETY LTD.

As per our report of even date attached
For, Praveen B Sharma & Associates

Chartered Accountants

FRN - 011326C



Authorised Signatory

Place: Ranchi

Date: 11.09.2026

CA. Praveen Sharma

(Partner)

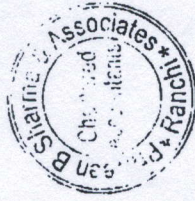
Mem.No.401560

CIVIL SERVICES OFFICERS CO-OPERATIVE HOUSING SOCIETY LTD.

DHURWA, RANCHI-834004

ANNEXURE-"1" FIXED ASSETS FORMING PART OF BALANCE SHEET AS ON 31.03.2026

Particulars	Depreciation Rate	WDV on 01.04.2025	Addition	Deletion	Total	Depreciation	Closing Balance As on 31.03.2026
Furniture & Fixture	10.0%	23,030.00	80,300.00	0.00	1,03,330.00	10,333.00	92,997.00
Mobile	40.0%	452.76	0.00	0.00	452.76	181.00	271.76
Boundary Wall	2.5%	4,71,58,221.00	59,73,764.00	0.00	5,31,31,985.00	13,28,300.00	5,18,03,685.00
Inverter	15.0%	0.00	24,497.00	0.00	24,497.00	3,675.00	20,822.00
Total		4,71,81,703.76	60,78,561.00	0.00	5,32,60,264.76	13,42,489.00	5,19,17,775.76



CIVIL SERVICES OFFICERS CO-OPERATIVE HOUSING SOCIETY LTD.

DHURWA, RANCHI-834004

BANK RECONCILIATION STATEMENT as on 31.03.2026 — State Bank of India A/c No. 11026363260

Date	Particulars	Amount	Amount
Balance as per Cash Book as on 31.03.2026			61,47,989.36
Add : Opening Difference			1,800.00
Difference in 2019-2020			7,000.00
Less: Amount Debited in Cash Book but not Credited in Pass Book			
12-06-2019	Dev. Charges (Receipt No.1710)	50,000.00	
08-08-2019	Dev. Charges (Receipt No.1834)	1,57,000.00	
16-08-2019	Dev. Charges (Receipt No.1904)	1,50,000.00	
02-10-2019	Dev. Charges (Receipt No.1915)	1,50,000.00	
15/07/2021	receipt no.2000	1,50,000.00	
20/12/2025	Dev. Charges (Receipt No.2206)- Sri K.K. Soan	1,00,000.00	
16/03/2026	Dev. Charges (Receipt No.2256)- Kalyan Kumar Chatterjee	2,50,000.00	
31/03/2026	Dev. Charges (Receipt No.2268)- Dashrath Chandra Das	4,24,000.00	
31/03/2026	Dev. Charges (Receipt No.2269)- Mukesh Kumar	2,50,000.00	
31/03/2026	Dev. Charges (Receipt No.2270)- Avinash Kumar Singh	1,00,000.00	
31/03/2026	Dev. Charges (Receipt No.2271)- Dr. A.K. Pandey	1,00,000.00	18,81,000.00
Add: Amount Credited in Pass Book but not Debited in Cash Book			
17-06-2016	376006	57,000.00	
28-06-2016	235173	50,000.00	
18-01-2018	373509	1,00,000.00	
19-08-2019	Chq. Transfer From Hatia (Chq. No. 940380)	50,000.00	
19-08-2019	Chq. Transfer From Hatia (Chq. No. 435394)	50,000.00	
20-08-2019	Dep. Transfer	1.00	
20-08-2019	Dep. Transfer	50,000.00	
20-08-2019	Clearing (Chq. No. 067345)	1,00,000.00	
21-08-2019	Dep. Transfer	1,00,000.00	
26-08-2019	Dep. Transfer	7,000.00	
14-10-2019	Credit (Chq. No. 539340,53934)	1,00,000.00	
07.04.2021	189454	1,50,000.00	
03.01.2022	trf	25,000.00	
14.03.2022	trf	10.00	
26/06/2025	Anand Mohan - Neft	1,50,000.00	
16/12/2025	Mrs. Aradhana Patnaik - Trf.	1,00,000.00	
30/12/2025	Dr. Baljit Singh (chq. No.003410)	1,00,000.00	
31/03/2026	Mr. Satish Sharma - Trf.	50,000.00	12,39,011.00
Add: Amount of Rs.171000 debited in Cash Book vide R.No.1952 but amount of Rs.177000 credited in PassBook as on 29.12.2020			
Credited in Pass Book (29.12.2020)		1,77,000.00	
Debited in Cash Book (R.No.1952)		1,71,000.00	6,000.00
Less: Amount of Rs.250000 debited in Cash Book vide R.No.2122 but amount of Rs.150000 credited in PassBook as on 01.08.2025			
Debited in Cash Book (R.No.2122)		2,50,000.00	
Credited in Pass Book (01.08.2025)		1,50,000.00	1,00,000.00
Balance as per Bank Statement as on 31.03.2026			54,20,800.36



CIVIL SERVICES OFFICERS CO-OPERATIVE HOUSING SOCIETY LTD.

DHURWA, RANCHI-834004

BANK RECONCILIATION STATEMENT as on 31.03.2026

State Bank of India A/c No. 31456306268

Particulars	Amount
Balance as per Cash Book as on 31.03.2026	6,95,536.50
Less: Opening Difference	1,050.00
Less: Cheque no. 332432 dt. 13.10.2022 debited in bank but not in Cash book (Surrender of membership of Gouri Shankar Prasad)	10,650.00
Balance as per Bank Statement as on 31.03.2026	6,83,836.50

