

ASHUTOSH D. VIDWANS & CO.

Chartered Accountants

**304-306, 3rd Floor, Kingston Court Commercial, Opp. Old Viva College,
VIRAR (WASTI), TAL-PALGHAR, 401 303.**

AUDIT REPORT

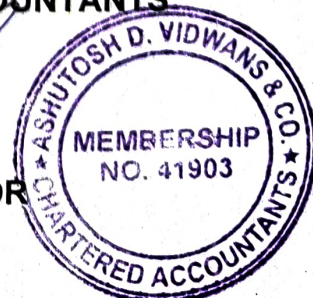
We have audited Income & Expenditure Account Vishwa-Kutir Co-Operative Housing Society Ltd. Since 1st April 2025 to 31st March, 2026 and Balance Sheet as on that date and report as under :-

1. We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit.
 2. In our opinion, proper books of accounts as required by the Maharashtra Co-operative Societies Act 1960, and Rules there under, and Bye-Laws of the Societies so far as it appears for the examination of these books, have been maintained.
 3. The Balance-Sheet and the Income & Expenditure Account examined by us are in agreement with the books of accounts and returns of the society.
 4. In our opinion and to the best of our information and according to the explanation given to us, the said accounts give all the information required by the Maharashtra Co-operative Societies Act 1960 and Rules made thereunder in the manner so required and give a true and fair view subject to General remarks, suggestion & irregularities & Audit memos attached.
- 1] In the case of Balance Sheet of the state of affairs of the society as at 31st March, 2026 and ;
 - 2] In the case of the Income and Expenditure Account of the excess of Income over Expenditure for the year ended on that date.

**PLACE ; VIRAR
DATE ; 15/05/2026**

**For ASHUTOSH D. VIDWANS & CO.
CHARTERED ACCOUNTANTS**

PROPRIETOR



ASHUTOSH D. VIDWANS & CO.

Chartered Accountants

304-306, 3rd Floor, Kingston Court Commercial, Opp. Old Viva College,
VIRAR [WAST], TAL-PALGHAR, 401 303.

VISHWA KUTIR CO-OPERATIVE HOUSING SOCIETY LTD.

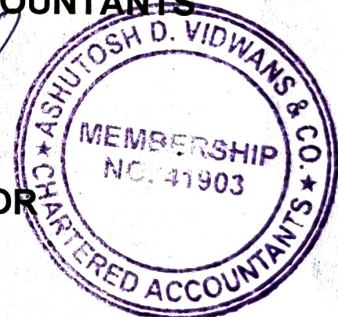
ANNEXURE TO THE AUDIT REPORT

NO ANY REMARK AS ALL THE RECORDS ARE UPDATE

PLACE ; VIRAR
DATE ; 15/05/2026

For ASHUTOSH D. VIDWANS & CO.
CHARTERED ACCOUNTANTS


PROPRIETOR



REGN NO. BOM / WGN / HSG / TCI / 487A / 1989-90

Income & Expenditure Account for the year ending 31st March 2026						
PREVIOUS YEAR	EXPENDITURE	CURRENT YEAR	PREVIOUS YEAR	INCOME	CURRENT YEAR	
Rs. P.		Rs. P.	Rs. P.		Rs. P.	
3,48,047.00	To Municipal Water Charges	2,21,069.00		CONTRIBUTION FROM MEMBERS		
56,510.00	To Electrical Charges	46,988.00				
1,30,000.00	To Salaries & Allowances & Bonus	1,30,000.00			-	
3,703.00	To Printing & Stationary	8,848.00	7,55,760.00	By Maintenance Charges	7,55,760.00	
13,200.00	To Accounting Charges	13,200.00	2,74,380.00	By Water Service Charges	2,74,380.00	
4,52,364.00	To Repair & Maintenance	90,140.00	9,130.00	By Interest on Arrears	5,912.00	
4,200.00	To Audit Fees	4,200.00	1,09,575.00	By Parking Charges	98,150.00	
14,000.00	To Legal & Professional Charges	12,000.00	9,648.00	By Non-Occupancy Charges	11,390.00	
2,360.00	To Education Fund		27,023.00	By Insurance Premium		
6,240.00	To Electricity Expenses	9,830.00	147.50	By Cheque Return Charges		
12,164.00	To Depreciation	10,949.00	19,900.00	By Paper Notice Charges	11,45,592.00	
826.00	To Federation Subscription	826.00		OTHER INCOME		
690.30	To Bank Charges					
2,400.00	To Land Revenue Tax	2,500.00	10,914.00	By Interest Received from bank	8,910.00	
5,66,400.00	To Security Salary	5,42,800.00		By Interest Received from Investment		
4,960.00	To Function & Festival Expenses	3,000.00	525.00	By Misc. Income (Sale of Scrape)		
27,023.00	To Insurance Premium		4,08,679.00	By Transfer From Reserve Fund		
50.00	To Postage & Telegram	133.00		By CCTV Provision Revers		
6,159.00	To Redevelopment Expenses	89,970.00		By Excess Provision of Education Fund	8,910.00	
28,320.00	To Structural Audit Fees					
19,900.00	To Paper Notice Expenses					
915.00	To Meeting Expenses		75,219.80	To Excess of Expenses over Income	1,19,044.00	
470.00	To Conveyance Expenses	2,093.00				
	To Advocate Fees	85,000.00				
	To Transfer to Reserve Fund					
	To Excess of Income Over Expenses					
17,00,901.30	TOTAL ----->>>>>>>>	12,73,546.00	17,00,901.30	TOTAL ----->>>>>>>>	12,73,546.00	

PLACE : VIRAR

DATE : 15-05-2026

AS PER OUR REPORT OF EVEN DATE

DR ASHUTOSH D. VIDWANS & CO
CHARTERED ACCOUNTANTS

FOR VISHWA-KUTIR CO-OPERATIVE HSG. SOCIETY LIMITED



PROPRIETOR

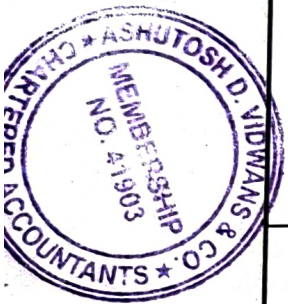
CHAIRMAN

SECRETARY

TREASURER

BALANCE SHEET AS ON 31st March 2026

LIABILITIES		ASSETS	
PREVIOUS YEAR	CURRENT YEAR	PREVIOUS YEAR	CURRENT YEAR
Rs. P.	Rs. P.	Rs. P.	Rs. P.
SHARE CAPITAL		CASH & BANK BALANCE	
Authorised	3,67,000.00	Cash in Hand	2,040.00
Issued & paid up		1 D B I Bank Limited	
475 Shares of Rs. 50/- each	23,750.00	The Saraswat Co-Op Bank	2,19,542.46
STATUTORY RESERVE FUND		INVESTMENTS	
Opening Balance	14,46,874.00	Fixed Deposit -Saraswat Co-Op Bk	18,92,082.00
Add : Current year 25% surplus		Deposit With B.E.S.T.	17,034.00
Add : Current year Receipts	52,800.00	Deposit With BMC water Department	29,500.00
Add : Interest on Investment	78,143.00	PROPERTY AT COST	
Less : Refund To Members		Land	6,73,400.00
Less : Transfer to P & L Account	15,77,817.00	Building	29,36,182.45
SINKING FUND			
Opening Balance	8,60,572.00	Dues from Members (As per List)	27,077.00
Add : Current year Receipts	13,800.00	FURNITURE & FIXTURE	
Add : Interest on Sinking Fund	71,003.00	Opening Balance	40,217.00
REPAIR FUND		Add : Purchased	40,217.00
Opening Balance	84,397.00	Less : Depreciation	4,023.00
Add : Current year Receipts	41,184.00	OFFICE PREMISES	
Add : Interest on Investment	6,963.00	Less : Depreciation	36,194.00
MEMBERS CONTRIBUTION		CCTV SYSTEM	
For Building	37,27,563.23	Opening Balance/Purchased	69,255.00
For Land	33,499.23	Add : Purchased	69,255.00
CURRENT LIABILITIES		Less : Depreciation	62,329.00
Audit fees Payable	4,200.00	PMK Expenses For Redevelopment	1,50,000.00
Tender Money	1,00,000.00	Advocate Fees For Redevelopment	4,61,647.00
Advance From Members Current	7,895.00	Insurance Premium Receivable	
Legal & Professional Expenses	12,000.00	WALL EXTENSION	
Education fund payable		Interest Accrued on Deposit	34,045.00
INCOME & EXPENDITURE A/C		Opening Balance	66,443.00
Opening Balance	1,88,785.45	Less : Current year Defect	
Less : Current year Defect	1,19,044.00		
64,97,420.91	66,34,384.91	64,97,420.91	66,34,384.91



PLACE : VIRAR
DATE : 15-05-2026

AS PER OUR REPORT OF EVEN DATE
FOR ASHUTOSH D. VIDWANS & CO
CHARTERED ACCOUNTANTS

PROPRIETOR

CHAIRMAN

SECRETARY

TREASURER

FOR VISHWA-KUTIR CO-OPERATIVE HSG. SOCIETY LIMITED

VISHWA-KUTIR CO-OPERATIVE HOUSING SOCIETY LIMITED

REGN NO. BOM / WGN / HSG / [TC] / 4874 / 1989-90

MEMBERS OUTSTANDING AS ON 31ST MARCH 2026

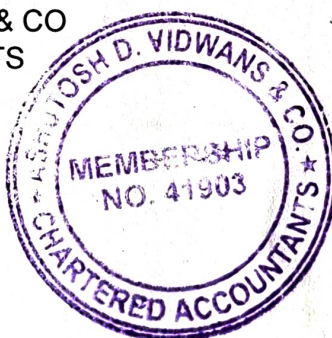
NO	NAME OF MAMBER	AMOUNT DEBIT Rs. P.	AMOUNT CREDIT Rs. P.
02	Mr Vithoba N Kalambe		1,890.00
02	Smt Janhavi D Vaidya	3,665.00	
03	Mr Neelesh Prabhakar Valame		2.00
01	Mr Sudarshan & Mrs Kalpana Patil		3,847.00
02	Mr Nitin Vaidya	7,064.00	
03	Mrs Sonali T & Mr Tapan S Deshpande		2,155.00
01	Dr Janak & Mrs Shamim Nathan	2.00	
03	Mr Neeraj M Desai	1,630.00	
06	Mr Kailash B Gupta	9,086.00	
03	Mr Santosh R Kudalkar	3,837.00	
05	Dr Sweta L & Miss Tejaswani L Mundaye	1,793.00	
07	Mr P V Bandivadekar		1.00
	TOTAL ----->>>>>>>>>	27,077.00	7,895.00

IRAR

AS PER OUR REPORT OF EVEN DATE
FOR ASHUTOSH D. VIDWANS & CO
CHARTERED ACCOUNTANTS

05-2026

PROPRIETOR



FOR VISHWA-KITIR CO-OP HSG SOC LTD

CHAIRMAN

SECRETARY

TREASURER

VISHWAKUTIR CO OPERATIVE HOUSING SOCIETY LIMITED.
DETAILS OF INVESTMENT SA ON 31-03-2026
THE SARASWAT CO-OP BANK LTD

Sr No.	FDR NO.	DATE OF PURCHASE	AMOUNT	INTEREST RATE	PERIOD MONTHS	MATURITY DATE	MATURITY AMOUNT	TOTAL INTEREST ACCRUED	INTEREST PER MONTH	INTEREST ACCRUED UPTO 31-03-2026
1	1088348	12-Sep-25	3,81,921.00	6.80%	13	12-Oct-26	4,10,845.00	28,924.00	2,225.00	13,350.00
2	1088349	5-Sep-25	25,215.00	7.00%	13	5-Oct-26	27,182.00	1,967.00	151.00	906.00
3	1088350	5-Sep-25	75,258.00	7.00%	13	5-Oct-26	81,130.00	5,872.00	452.00	2,712.00
4	1088346	20-Jun-25	38,768.00	7.00%	18	20-Dec-26	43,021.00	4,253.00	236.00	2,124.00
5	1088347	21-Jun-25	3,91,329.00	7.00%	18	21-Dec-26	4,34,259.00	42,930.00	2,385.00	21,465.00
6	925257	17-Jun-25	46,672.00	7.00%	12	17-Jun-26	46,672.00	-	-	-
7	925261	17-Jun-25	50,000.00	7.00%	13	23-Jul-26	50,000.00	-	-	-
8	925260	17-Jun-25	50,000.00	7.00%	13	23-Jul-26	50,000.00	-	-	-
9	925262	17-Jun-25	50,000.00	7.00%	13	23-Jul-26	50,000.00	-	-	-
10	925258	17-Jun-25	50,000.00	7.00%	13	23-Jul-26	50,000.00	-	-	-
11	925259	17-Jun-25	50,000.00	7.00%	13	23-Jul-26	50,000.00	-	-	-
12	925254	21-May-25	33,778.00	7.30%	24	21-May-27	33,778.00	-	-	-
13	925255	21-May-25	11,259.00	7.30%	24	21-May-27	11,259.00	-	-	-
14	1000644796	5-Jul-25	1,16,491.00	7.00%	13	5-Aug-26	1,25,604.00	9,113.00	701.00	5,608.00
15	1088342	25-Jun-25	1,32,950.00	7.00%	24	25-Jun-27	1,52,744.00	19,794.00	825.00	7,425.00
16	1088341	24-Nov-25	2,69,624.00	6.80%	13	24-Dec-26	2,90,043.00	20,419.00	1,571.00	4,713.00
17	1000306796	11-Apr-25	1,18,817.00	7.15%	18	11-Oct-26	1,32,143.00	13,326.00	740.00	8,140.00
			18,92,082.00				20,38,680.00			66,443.00

PLACE : VIRAR
DATE : 15-05-2026
AS PER OUR REPORT OF EVEN DATE
FOR ASHUTOSH D. VIDWANS & CO
CHARTERED ACCOUNTANTS

FOR VISHWAKUTIR CO-OPERATIVE HSG. SOCIETY LIMITED
CHAIRMAN
SECRETARY
TREASURER



VISHWA-KUTIR CO-OPERATIVE HOUSING SOCIETY LIMITED

REGN NO. BOM / WGN / HSG / [TC] / 4874 / 1989-90

LIST OF FURNITURE & FIXTURE AS ON 31ST MARCH 2026

DETAILS OF FURN. & FIXTURE	OPENING BALANCE	PURCHASED IN YEAR	DEPRE.	BALANCE IN BAL. SHEET
FURNITURE & OFFICE EQUIP.	477.00	-	48.00	429.00
ELECTRICAL FEETING	447.00	-	45.00	402.00
PLUMBING & SANIT.	344.00	-	34.00	310.00
ALUMINIUM LADER	237.00	-	24.00	213.00
AUTO MOTOR OP. SYST.	8,716.00	-	872.00	7,844.00
CUPBOARD	547.00	-	55.00	492.00
WATER MOTOR PUMP	16,562.00		1,656.00	14,906.00
WINDOW AC	10,761.00		1,076.00	9,685.00
ALUMINIUM GRILL	2,126.00		213.00	1,913.00
TOTAL ----->>>>>>>>	40,217.00	-	4,023.00	36,194.00

VISHWA-KUTIR CO-OPERATIVE HOUSING SOCIETY LIMITED

REGN NO. BOM / WGN / HSG / [TC] / 4874 / 1989-90

DETAILS OF INVESTMENT AS ON 31ST MARCH 2026

DETAILS OF INVESTMENTS	PREVIOUS YEAR	CURRENT YEAR	INTEREST
SINKING FUND	8,07,020.00	8,60,572.00	71,003.00
RESERVE FUND	9,21,157.00	9,47,113.00	78,143.00
REPAIR FUND	41,184.00	84,397.00	6,963.00
OTHER INVESTMENT			
TOTAL ----->>>>>>>>	17,69,361.00	18,92,082.00	1,56,109.00

PLACE : VIRAR
DATE : 15-05-2026AS PER OUR REPORT OF EVEN DATE
FOR ASHUTOSH D. VIDWANS & CO
CHARTERED ACCOUNTANTS

PROPRIETOR

FOR VISHWAKUTIR CO-OP HSG SOCIETY LTD

CHAIRMAN

SECRETARY

TREASURER

