NAD BRAHMA ASAVARI Co-Op Housing Society Limited.

Full Registered Address: NAD BRAHMA ASAVARI CHSL,
Near Capital Mall, Raj Nagar Nalasopara East Taluka : Vasai, Dist : Palghar ,
Maharashtra : 401209
(**Reg.No.** TNA/(VSI)/HSG/(TC)/4028/1991-92)

STATUTORY AUDIT REPORT
For Financial Year 2025-26

AMIT SINGH
Govt. Certified Auditor
Panel No. C1-1016879
Div. Kokan (Palghar)

AMIT O SINGH
PANEL NO. 1016879.
Certified Auditor

Nad Brahma Asavari Co-Op Housing Society Limited,
Period :-2025-26
INDEX

AMIT O. SINGH
B.COM, G.D.C. &A.
CERTIFIED AUDITOR CO-OPERATIVE SOCIETIES
B/121, Jeevan Vikas Co-op Hsg Soc Ltd, Taki Road, Near Datta Mandir, Nallasopara (E)-401 209

25-Aug-2026

To

The Members
Nad Brahma Asavari Co-Op Housing Society Limited,
TNA / (VSI) / HSG / (TC) / 4028/1991-92
Near Capital Mall, Raj
Nagar, Nallasopara East
Palghar 401209

Sub : Submission of Statutory Audit Report for the accounting year ended 31st Mar 2026.

Sir,

The accounts of **Nad Brahma Asavari Co-op Housing Society Ltd.** 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, 2025 to 31st March, 2026 along with the following -

1. Statement of Income and expenditure Account & the Balance Sheet
2. Auditor's certificates, brief introduction & comment on the present status of the society, Auditors Report with audit objections, observations & general remarks & other mandatory details of the society viz table 1, 2 & 3.
3. Schedule of Infringement of M.C.S. ACT 1960. RULES 1961 as per new amendments in the model bye-laws of the society.
4. 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,

AMIT O SINGH * PANEL NO. 1016879. * Certified Auditor

AS PER REPORT OF EVEN DATE
Amit Omprakash Singh.
Certified Auditor
Audit Panel Number. C1-1016879
Place of Signature: Nallasopara
Date :- 30-July-2024

Copy to : The Deputy Registrar,______________

FORM No. N-2
[*See* Section 81 and rule 69 (*3*)]

INDEPENDENT AUDITOR'S REPORT

To
Nad Brahma Asavari Co –Op Hsg Society Ltd,
TNA / (VSI) / HSG / (TC) / 4028/1991-92
Near Capital Mall, Raj
Nagar, Nallasopara East
Palghar 401209

Report on the Financial Statements as a Statutory Auditor

1. I have audited the accompanying financial statements of The **Nad Brahma Asavari** Co-operative Housing Society Ltd., which comprise the Balance Sheet as at 31st March 2026 and the Statement of Income & Expenditure for the year ended 31st March 2026, and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Society for the period 1st April 2025 to 31st March 2026.

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

4. 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.

AMIT O SINGH
PANEL NO. 10/6879.
Certified Auditor

5. I believe that the audit evidence I have obtained is sufficient and appropriate manner to provide a basis for my audit opinion.

Opinion

6. In my opinion and to the best of my information and according to the explanations given to me, 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 the Balance Sheet, of the state of affairs of the society as at 31st March 2026:

(ii) in the case of the Statement of profit and loss / Income & Expenditure of the Surplus for the year ended on that date; and

Report on Other Legal and Regulatory Matters

7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of the Maharashtra State Co-operative Act.

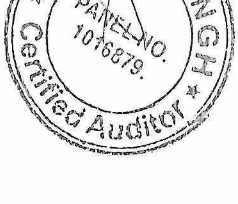
8. I report that :

(a) I have obtained all the information and explanations which are, to the best of my 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 my notice, have been within the powers of the Society.

(c) The returns received from the offices and branches of the Society have been found adequate for the purposes of our audit.

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



10. **I further report that :**

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

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

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

AMIT O SINGH PANEL NO. 1016879. Certified Auditor

Amit Omprakash Singh
Government Certified Panel Auditor
Audit Panel Number: - C-1/1016879
Place of Signature: Nallasopara
Date :- 25-Aug-2026

AMIT O. SINGH
B.COM, G.D.C. &A.
CERTIFIED AUDITOR CO-OPERATIVE SOCIETIES
B/121, Jeevan Vikas Co-op Hsg Soc Ltd, Taki Road, Near Datta Mandir, Nallasopara (E)-401 209

25-Aug-2026

Forming Part of Audit report of Nad Brahma Asavari Co-operative Housing Society Limited As on 31st March 2026.

Part " A"

I have audited the attached balance sheet and income and expenditure account of NAD BRAHMA ASAVARI Co-Operative Housing Society Ltd. Reg No : TNA / (VSI) / HSG / (TC) / 4028/1991-92 On the basis or written and oral information and explanation produced by authorities of the society for the purpose of my audit for the period 2025-26.

In financial year (2025-26) any transaction which is done and not recorded in the books of accounts such transaction and records will be held responsible to the Authority of society.

1) **Audit rectification report:** -

Previous year audit is done by **Mr. Amit O Singh (Certified Auditor).** Audit rectification report has been sent.

For Current Year the Society should to submit the Audit Rectification Report in Form "O" to the Registrar within three months from the date of this audit report as per Section 80 M.C.S Act, 1960.

2) **I/J and share register:-**

The society has not kept statutory register as per co-operative soc. Act, 1960 and as per laws.

3) **Committee meeting:-**

As per the co-op society's law, managing committee has conduct 10 meetings in the year.

4) **Annual general meeting:** -

The annual general meeting of the society was held on 25/09/2025

AMIT O SINGH
PANEL NO. 10163?9.
Certified Auditor

5) <u>**Internal control and maintenance of accounts**</u>:-

The society has maintained the accounts as per M.C.S Act and rules and Bye-laws of the society. It has maintained the accounts satisfactory.

6) <u>**Membership :-**</u>

There are **One Building** of society **consisting 57 Flats** all members have purchased the flats. All members are admitted as per the provision of bye-laws of the society

7) <u>**Records and book of accounts:**</u> -

The Books of Accounts and records of the society have not maintained properly and also the affairs of the society seem to have been well managed as far as appear from my examination of the books of accounts and other records of the society. E.g. member's application form, purchase agreements and records of flats, nomination form and other records of society are kept properly with the society.

8) <u>**Insurance:**</u> -

Insurance of the society property against fire has not paid by society in Current Year.

9) <u>**Dues from members:**</u> -

Dues from members of Rs. Rs.391,937/- should recover immediately. Society can file case u/s 101 of society Act 1960 against defaulters

12) <u>**Other Details**</u>

a) **Financial embezzlement**	:	**Nil**
b) **Misappropriation of funds**	:	**Nil**
c) **Improper appropriation of funds**	:	**Nil**
d) **Improper and irregular loan transaction**	:	**Nil**
e) **Improper investment**	:	**Nil**

AMIT O SINGH
PANEL NO.
1016379.
Certified Auditor

INFRINGEMENT OF THE M.C.S. ACT 1960 RULES 1961 & THE BYE-LAWS OF THE SOCIETY

Sr.No.	Act	Rules	Bye-Laws	Details Of Infringements
1	38	32	141(i)	Member's register in I form not maintained
2	--	26	32	Nomination Fully Received
3		33	141(2)	List of members in "J" form not kept on record
4	82	73	153	Audit rectification report in prescribed "O" form submission to registrar within prescribed limit. not done
5			154	Conveyance of the property is Executed in the Name of the Society
6			160	Insurance of building Subscribed for Current Year
7	071 (a)			Defaulter member are more than 3 months
8			127 (i)	Managing committee meeting held Regularly
9			145	Payment beyond the limit in cash N.A.
10	75(ii)		95(9)	A G M within prescribed limit on 25/09/2025
11	24(a)		14	Education & Training fund collection not utilized
12	70	54,55	15	Investment of fund are not sufficient
13		65	141 (I to 16)	Required registers are kept (property reg.)
14	73		115	No Reservation for female member on the managing committee.
15.	73FF		119 B	Disqualification for membership of managing committee. Not Applicable
16	29			Restriction of transfer of shares & property.
17			9	Issue of share certificates to the members within the prescribed limit.is done
18.		61	146(a)	Drafting financial statement within the prescribed limit.
19			144	Cash in hand is within prescribed limit
20	160		124	Handover the charge to new committee N.A..
22	73 b 73 c		114	Strength of the meeting.is found as per rule

AMIT O SINGH * PANEL NO. 1016879. Certified Auditor

Amit Omprakash Singh
Government Certified Panel Auditor
Audit Panel Number: - C-1/1016879
Place of Signature: Nallasopara
Date :- 25-Aug-2026

AMIT O. SINGH
B.COM, G.D.C. &A.
CERTIFIED AUDITOR CO-OPERATIVE SOCIETIES
B/121, Jeevan Vikas Co-op Hsg Soc Ltd, Taki Road, Near Datta Mandir, Nallasopara (E)-401 209

25-Aug-2026

Part "B"

Remarks on scrutiny of Balance sheet and Profit and loss account :-

1. **LIABILITES**

   A) **PAID UP SHARE CAPITAL :- RS. 14,250.00**

   B) **RESERVES & SURPLUS :- RS. 20,89,990.25**

   I) **ENTERANCE FEES RS. 1,800.00**
   Rs. 300.00 are Credited in Current Year towards Entrance fees

   II) **TRANSFER FEES RS. 8,500.00**
   Rs. 1,500.00 are Credited in Current Year towards Transfer fees

   III) **TRANSFER PREMIUM RS. 1,98,800.00**
   Rs. 00.00 are Credited in Current Year towards Transfer Premium

   IV) **SINKING FUND RS. 8,57,354.65**
   Rs. 00.00 are Credited in Current Year towards Sinking Fund which is reasonable

   V) **REPAIR FUND RS. 74,868.60**
   Rs. 53,028.00 are Credited in Current Year towards Repair Fund

   VI) **RESERVE FUND RS. 5,56,667.00**
   Rs. 00.00 are Credited in Current Year towards Repair Fund

   VII) **TERRACE SHED FUND RS. 4,01,000.00**
   Rs. 00.00 are Credited in Current Year towards Repair Fund

ALL FUNDS SHOULD INVESTED IN TDCC BANK CO-OP BANK AS PER MAHARASHTRA COOPERATIVE SOCIETIES ACT 1960, 70, RULE 54 AND 55.

C) **CURRENT LIABILITIES AND PROVISION: - RS. 45,372.00**
PROVISION MADE FOR CURRENT YEAR SUCH AS ACCOUNTING CHARGES RS.5,000/-, AUDIT FEE RS.6,050/-, FEDERATION FEES RS. 1,400/-, EDUCATION FEES RS. 2,451/-, PROFESSIONAL FEES RS. 30,000/-

2. **ASSETS**

A). **RECEIVABLE FROM MEMBERS :- Rs. 3,91,937.00**

i) RS.3,91,937/- (LIST ATTACHED) SOCIETIES COLLECTION OF OUTSTANDING AMOUNT IS SATISFACTORY OF SOCIETY.

AMIT O SINGH * PANEL NO. 101879. * Certified Auditor

B) **CASH AND BANK BALANCES: - RS. 51,463.61**

I) CASH IN HAND RS.1,882.90

II) BANK BALANCE WITH CANARA BANK: - RS.31,137.47

III) BANK BALANCE WITH TDCC BANK-18,443.24

BANK BALANCE WERE CORRECT AS PER BANK STATEMENT (SUBJECT TO BANK RECONCILIATION STATEMENT)

C) **INVESTMENTS: - RS. 21,80,150.00**

TDCC BANK SHARE MONEY 100.00, FD WITH CANARA BANK RS. 21,80,050.00

D) **FIXED ASSETS: - RS. 86,76,949.00**

ALL ASSETS ARE CHARGED AT 10% & 15% P.A. DEPRECIATION ON ITS W.D.V.

E) **EXCESS OF INCOME OVER EXPENDITURE: - RS. 5,02,699.36** CURRENT YEAR THERE WAS EXCESS OF INCOME OVER EXPENDITURE (DEFICIT) OF RS. 2,61,098.78 WHICH IS SET OFF TOWARDS PREVIOUS INCOME IN BALANCE SHEET

Other Observations:

1. No personal expenses recorded in income & expenditure a/c.
2. All the expenses incurred for fulfilling the objectives of the society.
3. There are no such transaction which hurts the interest of the society.
4. Society is fulfilling its liability towards the members
5. There is not any loan kept overdue by the society.
6. Society has not received any financial assistance from any authority for fulfilment of its objectives.

AMIT O SINGH
PANEL NO.
1016879
Certified Auditor

Amit Omprakash Singh
Government Certified Panel Auditor
Audit Panel Number: - C-1/1016879
Place of Signature: Nallasopara
Date :- 25-Aug-2026

AMIT O. SINGH
B.COM, G.D.C. &A.
CERTIFIED AUDITOR CO-OPERATIVE SOCIETIES
B/121, Jeevan Vikas Co-op Hsg Soc Ltd, Taki Road, Near Datta Mandir, Nallasopara (E)-401 209

25-Aug-2026

Part "C"

Audit objections & general remarks.

Compliance of the following not done

1 Statutory Register required are not Updated.
2 Society Should create Sinking Fund as per bye laws
3 Society Should create Repair Fund as per bye laws
4 Society should submit rectification report within 3 months
5 Signature should be taken on Revenue stamp on payment of more than Rs.5,000/-
6 Members outstanding as on 31/03/2026 is subject to confirmation.
7 Signature of chairman, secretary & treasurer on vouchers is compulsory

Suggestions.

1 Send audit rectification report within 90 days from the date of obtaining audit report.
2 Don't keep huge balance in saving a/c. Surplus amount in hand must be invested in short- or medium-term fixed deposits.
3 Society should comply general remarks no 1 to 7 at the earliest.

AMIT O SINGH
PANEL NO.
1016879.
Certified Auditor

Amit Omprakash Singh
Government Certified Panel Auditor
Audit Panel Number: - C-1/1016879
Place of Signature: Nallasopara
Date :- 25-Aug-2026

Form No. 1

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

PART – I

Name of the Society: NAD BRAHMA ASAVARI Co-Op. Housing Society Ltd.

Full Registered Address: Near Capital Mall, Raj Nagar, Nallasopara East
Tal:- Vasai, Dist:- Palghar Pin Code - 401 209.

Taluka or Block: Vasai

District: Palghar

Registration No: TNA/(VSI)/ HSG /(TC)/ 4028/1991-92

Date of Registration: 06-Oct-2006

(i) Audit classification: 'B'

(ii) Audit classification given during the last three audits: B

Area of operation: TNA/VSI Ward,

1.	**Audit information**	
(1)	Full name, designation and head Quarters of Auditing Officer	AMIT OMPRAKASH SINGH Govt. Certified Auditor, Panel No. C1-1016879 Div. Kokan(Palghar)
(2)	Period covered during the present audit	01/04/2025 TO 31/03/2026
(3)	Dates on which	
	(ii) Audit was concerned and continued	20/08/2026
	(iii) Audit was completed	23/08/2026
	(iii) Audit memo was submitted	25/08/2026
2.	**Membership :**	
	(i) No. of Members : (a) Individuals	(i) Ordinary 57 Flats
		(ii) Nominal N.A.
		(iii) Sympathizer N.A.
	(b) Societies	N.A.
	(c) Others (give details of the other members, if any)	N.A.
	Total	57 Members
	(ii) Have new members been duly admitted? Have they paid entrance fees?	Yes Yes
	(iii) Are their written applications in order and are they filed properly?	Yes.
	(iv) Is the Member's Register kept in Form "I" prescribed under Rules 32 and 65 (i) of the M.C.S. Rules 1961?	No.
	(v) Is a List of Members kept in Form "J" under Rule 33 of the M.C.S. Rules 1961?	No..
	(vi) Have due remarks been passed against names of the deceased, dismissed, or resigned members in the Member's Register?	Yes.
	(vii) Are resignations in order and are they duly accepted?	N.A.

	(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?	No
3.	**Shares:**	
	(i) Are applications for shares in order?	Yes
	(ii) Is Share Register written up-to-date?	No
	(iii) Do the entries in Share Register tally with the entries in the cash Book?	N.A.
	(iv) Is share ledger written up-to-date?	No.
	(v) Do the total of share ledger balances tally with the figures of Share Capital in the Balance Sheet?	N.A.
	(vi) Have Share Certificates been issued to the shareholders for all share subscribed?	Yes
	(vii) Are share transfers and refunds in accordance with the provisions of the Bye-laws, Act and Rules?	Yes
4.	**Outside Borrowings:**	
	(i) What is the limit fixed in the Bye-laws for the borrowing of the Society?	As per M.C.S. Rule No. 35.
	(ii) Has it been exceeded?	No
	(iii) If so, state whether necessary permission has been obtained from the competent authority?	N.A.
5.	**Meetings :**	
	(i) Give dates of :	
	a) Annual General Meeting **2024-25**	**25/09/2025**
	b) Special General Meeting **2024-25**	Not held
	State the No. of meetings held during the period as follows :- (a) M.C. Meetings (b) Executive/Sub-Committee Meetings (c) other Meetings	10 Meetings N.A. N.A.
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.	Not Submitted

7.	**Audit Fees :**	
	(i) Give amount of audit fees last assessed State period for which assessed. State the date of recovery of Audit Fees, name of Treasury and amount credited (Give No. and date of Treasury Challan)	Paid Rs. 6,050/- to Mr. Amit O Singh (Certified Auditor)
	(ii) If audit fees have not been paid by the Society, give details about outstanding audit fees and reasons for non-payment.	N.A.
8.	**Internal or Local Audit:**	
	(i) If there is an internal or local audit, state by whom done, period covered and whether memo is on the record of the society	No.
	(ii) State whether there is a proper co-ordination between Statutory Auditor and Internal Auditor.	N.A.
9(A)	**Managing Director/Manager/Secretary:**	
	(i) Name of the Officer Pay drawn & Grade	MR MAHESH GUJAR (Hon. Secretary)
	(ii) State other allowances, if any, any facilities given such as rent free quarters etc.	No Such Facilities
	(iii) State whether he is a member.	Yes
	(iv) If so, whether he has borrowed or has been given any credit facilities? State the amount borrowed and the amounts of over dues, If any	N.A.
	(v) If other amounts are due from him give details.	N.A.
9(B)	Obtain a List of Staff showing names, designations, qualifications, scales, present pay and allowances given, dates from which employed, security furnished, etc.	N.A
10.	**Breaches:**	
	(i) Does the Society possess a copy of the Act, Rules and its registered Bye-laws?	Yes
	(ii) Give only numbers of breaches of the Act, Rules and Bye-laws? 1. Section Nos. 2. Rules Nos. 3. Bye-laws Nos.	Yes as per General Remarks Attached
	(ii) 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)	No Such Rules Framed

AMIT O SINGH
PANEL NO. 1010679.
Certified Auditor

11.	**Profit and Loss :**	
	1. What is the amount of Surplus earned or Deficit incurred during the last co-operative year?	Rs. 2,61,098.78 (Excess of Expenditure Over Income)
	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)	N.A.
12.	**Cash, Bank Balance and Securities :**	
	(a) Cash : (i) Count cash and sign the cash book stating the amount so counted and dates on which counted.	Cash transactions operated beyond prescribed limit in certain cases
	(ii) Who produced cash for counting? Give his name and designation. Is he authorized to keep cash?	N.A.
	(iii) Is it correct according to the Cash Book?	N.A.
	(iv) Are arrangement for safety of cash in safe and cash-in-transit adequate?	N.A.
	(b) Bank Balance : Does 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 As per Bank reconciliation.
	(c) Securities : 1. Verify securities physically and see whether they are in the name of society. 2. Are dividends and interest being duly collected? 3. If securities are lodged with the Bank, are relevant certificates obtained? 4. Is Investment Register kept and written up-to-date?	Yes Yes Yes Yes
13.	**Movable and Immovable Property :**	
	1. Are relevant registers maintained and written up-to-date?	No
	2. Verify property physically and obtain its list. Do the balances tally with Balance Sheet figures?	Yes
	3. In case of immovable property including lands, verify title deeds and see whether they are in the name of the Society	CONVEYANCE IS EXECUTED IN THE NAME OF SOCIETY

	4. Is the property duly insured where necessary? If so, give details in General Remarks?	No
	5. Depreciation : (i) Is due depreciation charged? (ii) State the rate of depreciation charged on various assets.	10 % & 15% On W.D.V of Fixed Assets
14.	Have you discussed the draft audit memo in the Board or Managing Committee Meeting? If not, state reasons for the same.	Yes

AMIT O SINGH
PANEL NO. 1016879.
Certified Auditor

AMIT OMPRAKASH SINGH
Govt. Certified Auditor
Panel No.C1- 1016879/Div. Kokan (Palghar)
Place:Nallasopara
Date :- 25-Aug-2026

Form No. 28

Audit Memo (Co-operative Housing Societies)

Part – II

Name of the Society: NAD BRAHMA ASAVARI Co-Op. Housing Society Ltd.

Full Registered Address: Near Capital Mall, Raj Nagar, Nallasopara East
Tal:- Vasai, Dist:- Palghar Pin Code - 401 209

Reg. No . **TNA/(VSI)/ HSG /(TC)/ 17906/2006-2007**

Accounting Year : 01/04/2025 TO 31/03/2026

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	Repayment made	Out-standing	Amount over dues if any	Remarks

	(ii) Are repayment of loans punctual?	N.A.
	(iii) Are all conditions laid down for grant of various loans and credits observed? Note breaches, if any.	N.A.
	(iv) Are necessary documents executed in favour of the authority sanctioning the loan?	N.A.
2.	**Government Financial Assistance :**	
	(i) What is the amount of Government subsidy sanctioned and received by the Society?	N.A.
	(ii) Has Government sanctioned any amount for land development? If so, state the amount. Have development expenses exceeded the said amount?	N.A.
3.	**Membership :-**	
	(i) State whether in case of backward class co-operative housing societies, certificate from the Social Welfare Officers are obtained for their eligibility to membership and obtaining of financial assistance?	N.A.
	(ii) State whether certificates are obtained from officers of the concerned industry in case of the subsidized industrial housing scheme.	N.A.
4.	**Lands and their developments:**	
	(i) State whether land 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.	NAD BRAHMA ASAVARI CHSL Near Near Capital Mall, Raj Nagar, Nallasopara East Tal:- Vasai, Dist:- Palghar Pin Code - 401 209

AMIT O SINGH * Certified Auditor PANEL NO. 10/16879

	(ii) See the title deeds and ascertain whether they are property executed in favour of the society.	No
	(iii) State how the lands have been utilized for :- (a) Construction of houses. O0-(b) Construction of roads.3 (c) Open Space.Other purposes (give details)	57 Flats
	(iv) Have the layouts and plans for development been approved by the Municipal authorities before actual commencement of the work?	Yes
	(v) Have Completion Certificates been obtained from appropriate authorities for drainage, water supply, roads, etc. before construction work of buildings is commenced?	Yes.
5.	**Construction of Buildings :**	
	(i) (a) Have building constructions commenced?	Completed
	(b) State the No. of houses or flats constructed and under construction.	57 Residential Flats
	(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 breaches, if any.	N.A.
	(iii) Are these contracts properly sanctioned by the competent authority as per bye-laws of the Society?	N.A.
	(iv) Have tenders or quotations been called after giving due advertisements in local newspapers? If the works are not given to the contracts quoting the loEast figures, see whether reasons for the same are recorded.	N.A.
	(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?	N.A.
	(vi) See the terms on which the Architects are employed. Are there any breaches?	N.A.
	(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.	Yes.

AMIT O SINGH
PANEL NO. 1016579.
Certified Auditor

	(viii) Is a property Register kept in proper form? Is it written up-to-date?	No
	(ix) When buildings are built departmentally, state whether the following books are kept and written up-to-date :	N.A.
	(a) Job registers & measurement books.	N.A.
	(b) Stock Registers.	N.A.
	(c) Are valuation certificates from qualified Engineers and/or Architect obtained?	N.A.
	(d) Is expenditure allocated properly between items of capital and revenue nature?	N.A.
	(x) State Whether buildings have been constructed according to the original plans and estimates 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?	N.A.
	(xi) In case of flat-owners Societies, see whether titles to the land have been transferred in the name of the Society.	N.A.
	(xii) Are building and other constructions got insured?	No
	(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?	N.A.
	(xiv) Examine the agreements entered into with the promoters and see whether they are in the interests of the Society.	N.A.
	(xv) Has the Society executed Lease Deeds in favour or members for giving plots and/or buildings on lease to them? (xvi) Has the society created Sinking Fund as per the provisions of the Bye-laws?	N.A. AS PER GENERAL REMARK
	(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 instilments (ii) Municipal and other taxes (iii) Lease Rent (iv) Service charges and common expenses	N.A.

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PANEL NO.
1016879.
Certified Auditor

	(v) Contribution to the Sinking Fund.	
6.	**Loans to Members :-**	
	(i) Are recoveries of loans punctual?	N.A.
	(ii) State the amounts of over dues	N.A.
	(iii) State what steps are being taken to recover over dues.	N.A.
7.	**Expenditure :-**	
	Has the expenditure been approved by the Managing Committee from time to time?	Yes

AMIT O SINGH
PANEL NO. 1016879.
Certified Auditor

AMIT OMPRAKASH SINGH
Govt. Certified Auditor
Panel No.C1- 1016879/Div. Kokan(Palghar)
Place : Nallasopara
Date :- 25-Aug-2026

AMIT O. SINGH
B.COM, G.D.C. &A.
CERTIFIED AUDITOR CO-OPERATIVE SOCIETIES
B/121, Jeevan Vikas Co-op Hsg Soc Ltd, Taki Road,Near Datta Mandir,Nallasopara (E)-401 209

25-Aug-2026

AUDIT REPORT

I have audited the annexed balance sheet of NAD BRAHMA ASAVARI Co-Operative housing society ltd. Ambawadi, Tulinj Road, Nalasopara (East) 401209 as 31st March 2026 and Income and Expenditure Account for the year ended on that date and report that:

1. I have obtained all the information and explanation, which to the best of my knowledge and belief were necessary for the purpose of audit. Full co-operation in this regard from the Committee Members has been noticed from

2. In my opinion proper books of accounts, as required by the Maharashtra co. operative societies Act 1960, Rule and Bye-laws of the society have been kept which gives all the information required by the Act and in the manner so required.

3. The Balance sheet and income & expenditure Accounts examined by me are in agreement with the book of accounts and records of the society.

4. The above Balance Sheet gives a true and fair view of the state of affairs of the society as on 31st March 2026 and the annexed Income & expenditure Accounts give a true and fair view of the Surplus of the society for the year, according to the best of the information and explanation given to me and as shown by the books and records of the society and the subject to my observation contained in the audit memo and general remarks of the even date.

5. The Society has been awarded "B" Audit Classification for the Co-Operative year 2025-2026 (from 01/04/2025 to 31/03/2026)

AMIT O SINGH
PANEL NO.
1016879.
Certified Auditor

Amit Omprakash Singh
Government Certified Panel Auditor
Audit Panel Number: C1/1016879
Place of Signature: Nallasopara
Date :- 25-Aug-2026

NAD BRAHMA ASAVARI CO-OP HSG. SOC. LTD.
(REGN NO. TNA/(VSI)/ HSG /(TC)/17906/2007)
Near Capital Mall, Raj Nagar, Nallasopara EastTal:- Vasai, Dist:- Palghar Pin Code - 401 209
Audit period: - 2025-2026

Maharashtra co. Operative society Auditing as per rules 69 (6)	
Schedule (I to IV(A))	
Schedule-I	
Transaction involving infringements of the provision of M.S.C.Act and rules and Bye-Laws	No Such Transaction
Schedule-II	
Particulars of sums, which ought to have been brought out, have not been brought into account	No Such amount
Schedule-III	
Improper and irregular payments	No Such amount
Schedule-III(A)	
Irregularities in the realization of money	No Such amount
Schedule-IV	
List of doubtful debts	No
Schedule –IV(A)	
Particulars of moveable and immovable property and other assets considered as doubtful for realization	moveable and immovable property and other assets considered as no doubtful

AMIT O SINGH
PANEL NO. 1016879.
Certified Auditor

Amit Omprakash Singh
Government Certified Panel Auditor
Audit Panel Number: C1/1016879
Place of Signature: Nallasopara
Date :- 25-Aug-2026

AMIT O. SINGH
B.COM, G.D.C. &A.
CERTIFIED AUDITOR CO-OPERATIVE SOCIETIES
B/121, Jeevan Vikas Co-op Hsg Soc Ltd, Taki Road,Near Datta Mandir,Nallasopara (E)-401 209

25-Aug-2026

Forming Part of Audit report of NAD BRAHMA ASAVARI Co-operative Housing Society Limited As on 31st March 2026

Audit Report Summary (Executive Summary)

1. Recovery of Dues from members is not done regularly. The balance of members Rs.3,91,937/- is taken on the basis of books of figure and subject to confirmation from society records and members. Society collection of outstanding amounts is satisfactory and found no outstanding of dues beyond two months as per accounts.

2. Conveyance Deed is not executed in the name of society.

3. Subscription not paid for Insurance of the society property against fire in Current Year.

4. Major expenses of society is Rs. 25,000/- Legal Fees, Rs. 16,768/- Printing & Stationary, Rs. 2,65,000/- Professional Fees, Rs. 26,000/- Conveyance Expenses, Current year there was excess of Expenditure Over Income (Deficit) of Rs. 2,61,098.78/-

5. Cash in Hand is within the Prescribed Limit as per bye laws hence advised to deposit in Bank time to time when exceed.

6. The Books of Accounts and records of the society have been maintained properly and also the affairs of the society seem to have been well managed as far as appear from my examination of the books of accounts and other records of the society. E.g. member's application form, purchase agreements and records of flats, nomination form and other records of society are kept properly with the society

7. The Society should submit the Audit Rectification Report in Form "O" to the Registrar within three months from the date of this audit report as per Section 80 M.C.S Act, 1960.

8. The Society has been awarded "B" Audit Classification for the Co-Operative year 2025-2026.

AMIT O SINGH ★ PANEL NO. 1016879. ★ Certified Auditor

Amit Omprakash Singh
Government Certified Panel Auditor
Audit Panel Number: C1/1016879
Place of Signature: Nallasopara
Date :- 25-Aug-2026

NAD BRAHAMA ASAVARI CO-OPERATIVE HOUSING SOCIETY LTD.

(Reg.No.TNA/(VSI)/HSG/(TC)/4028/1991-92)

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH,2026

Prev. Year		Curr. Year	Prev. Year	Income	Curr. Year
0.00	To Watchman Salary	0.00			
0.00	To Festival Expenses	0.00		By Members Contribution Towards	
50000.00	To Legal Fees	25000.00	106000.00	By Service Charges	0.00
17525.00	To Printing & Stationery	16768.00	0.00	By Non-Occupancy Charges	0.00
5700.00	To Nadbrahama Association	0.00	0.00	By Nadbrahama Rahivashi Sanstha (Sub) Chargs	0.00
0.00	To Professional Fees (Book Keeping)	265000.00	68022.00	By Interest On Arrears	0.00
22500.00	To Conveyance Expenses	26000.00	0.00	By Muncipal Water Charges	0.00
19730.00	To Meeting Exp	12070.00	0.00	By Parking Charges	0.00
7.56	To Bank Charges	891.78	281.00	By Other Income	0.00
22465.31	To Advertising Expenses (Society Website)	0.00			
6050.00	To Audit Fees	6050.00		Interest A/c	
5000.00	To Account Charges	5000.00	830.00	By Bank Interest Saving Account	501.00
15000.00	To Professional Fees	15500.00	0.00	By Interest of FDR TDCC	0.00
0.00	To Office Maintenance Expenses	15000.00	162442.00	By Interest of FDR Canara Bank	154180.00
28500.00	To Nadbrahama Rahivashi Sanstha (Sub)	28500.00			
145097.13	To Excess of Income over Exp	0.00	0.00	To Excess of Expenses over Income	261098.78
337575.00		415779.78	337575.00		415779.78

Place : Nallasopara (E)

As Per Our Report Of Even Date

For Nadbrahama Ashavari Co-op.Soc.Ltd.

Date :

AMIT O SINGH
PANEL NO. 1[illegible]
Certified Auditor

NAD-BRAHAMA ASAVARI CO-OP. HSG. SOC. LTD.
Reg. No. TNA/VSI/HSG/ TC/4028/91-92 Dtd. 12/8/91

Chairman

Secretary

Treasurer

NAD BRAHAMA ASAVARI CO-OPERATIVE HOUSING SOCIETY LTD.

(Reg.No.TNA/(VSI)/HSG/(TC)/4028/1991-92)

BALANCESHEET FOR THE YEAR ENDED 31ST MARCH,2026

Prev. Year	Liabilities		Curr. Year	Prev. Year	Assets		Curr. Year
14250.00	Issued & Paid up Capital		14250.00		CASH & BANK BALANCES		
	(285 Shares of Rs 50/- each)			2220.90	Cash in Hand	1882.90	
				30344.02	TDCC Bank Ltd	18443.24	
	Reserves & Surplus			51205.47	Canara Bank	31137.47	51463.61
556667.00	Reserve Fund		556667.00				
1500.00	Entrance Fees	1500.00	1800.00				
	Add: during the Year	300.00			Investments (Asper Shedule Attached)		
7000.00	Transfer Fees	7000.00	8500.00	100.00	One Share of TDCC Bank		100.00
	Add: during the Year	1500.00					
198800.00	Transfer Premium	198800.00		2389406.00	FDR With Canara Bank	2389406.00	
	Add: During the year	0.00	198800.00		Add:- Accured Interest	123646.00	
848354.65	Sinking Fund	848354.65			Less: TDS Deducted	12364.00	
	Add: During the year	0.00	848354.65		Less: Withdrawal During the Year	351172.00	
74868.60	Building Repair Fund	74868.60			Less: Interest During Maturity	30534.00	
	Add: During the year	0.00	74868.60		Add:- FD During the year	0.00	2180050.00
401000.00	Terrace Shed Fund		401000.00				
	Contribution From Members				Deposits		
114000.00	New Water Connection	114000.00		114000.00	New Water Connection Dep		114000.00
8676949.00	Land & Building	8676949.00	8790949.00		Current Assets		
				391937.00	Dues From Members		391937.00
	Current Liabilities & Provision						
5000.00	Accounting Fees Payable	5000.00			TDS		
6050.00	Audit Fess Payable	6050.00		15032.00	TDS Deducted FD 23-24		0.00
1400.00	Federation Fees Payable	1400.00		16397.00	TDS Deducted FD 24-25		16397.00
2451.00	Education Fees Payable	2451.00		0.00	TDS Deducted FD 24-25		12364.00
0.00	Professional Fees (Book Keeping)	30000.00					
471.00	Advance from Members	471.00	45372.00		Fixed Assets		
				8676949.00	Land & Buidling		8676949.00
	INCOME & EXPENDITURE A/C						
778830.14	As per last year balance sheet	778830.14					
	Less : Exess of Expense over Income	261098.78					
	Less : TDS 23-24	15032.00	502699.36				
11687591.39	Total		11443260.61	11687591.39	Total		11443260.61

Place : Nallasopara (E)

Date :

As Per Our Report Of Even Date

AMIT O SINGH * Certified Auditor * PANEL NO. 1010879

NADBRAHAMA ASAVARI CO-OP. HSG. SOC. LTD. Reg. No. TNA/(VSI)/HSG/(TC)/4028/91-92

For Nadbrahama Ashavari Co-op.Soc.Ltd.

Chairman Secretary Treasurer

NAD BRAHAMA ASAVARI CO-OPERATIVE HOUSING SOCIETY LTD.
(Reg.No.TNA/(VSI)/HSG/(TC)/4028/1991-92)
INVESTMENTS AS ON 31st March - 2026

Date	FD No	Pri Amt	Op. Bal	Addition	Op bal/maturity Diff (Int)	Interest	Tds/ Int deducted on maturity	Total	Re-newed /Withdraw	Cl Balance	Maturity Amt	Mat Date
CANARA BANK												
	140162836867	642089.00	642089.00	0.00	0.00	20151.00	2015.00	660225.00	0.00	660225.00		
	140162836984	642089.00	642089.00	0.00	0.00	20151.00	2015.00	660225.00	0.00	660225.00		
	140164080731		320638.00	0.00	30534.00	0.00	0.00	351172.00	351172.00	0.00		
	140184342909	560421.00	560421.00	0.00	0.00	59791.00	5979.00	614233.00	0.00	614233.00		
	140186508744	224169.00	224169.00	0.00	0.00	23553.00	2355.00	245367.00	0.00	245367.00		
	TOTAL		2389406.00	0.00	30534.00	123646.00	12364.00	2531222.00	351172.00	2180050.00		

AMIT O SINGH
PANEL NO. 1018979.
Certified Auditor

For Nadbrahama Ashavari Co-op.Soc.Ltd.

Chairman Secretary Treasurer

NAD BRAHAMA ASAVARI CO-OPERATIVE HOUSING SOCIETY LTD

Registration No.: Reg.No.TNA/(VSI)/HSG/(TC)/4028/1991-92 Dated:

PLOT NO 4, SURVEY NO 63, VILLAGE ACHOLE, NALLASOPARA EAST, DIST PALGHAR 401209

Dues-Advance From Members

As On Date : 31/03/2026 Year : 2025-2026

31/08/2026

Operator : Nil

Sr.	Unit No.	Member Name	Dues	Advance
Building :	**NBA**			
Wing :	**C**			
1	C303	SMT.RATNA Y.ROY	231,537.00	
		Total :	**231,537.00**	
Wing :	**D**			
2	D04	MR. NIKHIL ANAND MORE		1.00
3	D304	MR.ASHOK S.KADAM		224.00
		Total :		**225.00**
Wing :	**E**			
4	E04	MR.SURESH G.KADAM		87.00
5	E203	MR.HARICHANDRA D.PADAVE	160,400.00	
6	E303	MR.SAGAR S DHURE & MR SANKET S DHURE		49.00
7	E402	MRS.SWATI SHANTARAM RANE		110.00
		Total :	**160,400.00**	**246.00**
		NBA Total :	**391,937.00**	**471.00**
		Grand Total :	**391,937.00**	**471.00**

AMIT O SINGH
PANEL NO. 016879.
Certified Auditor