



Annual Report
2025

Journey of 23 years

वार्षिक रिपोर्ट

अल-खैर को-ऑपरेटिव क्रेडिट सोसाइटी लिमिटेड

الخیر کوآپریٹو کریڈٹ سوسائٹی لمیٹیڈ

AL-KHAIR CO-OPERATIVE CREDIT SOCIETY LTD.

Reg. No. : MSCS/CR/136/2002

REGISTERED OFFICE

Haroon Nagar, Sector-II, Phulwari Sharif, Patna-801505
Tel. : 0612 - 2250434, Mob. : 9304774124
e-mail. : societyalkhair@gmail.com website : alkhairsociety.com



OUR SPECIALITY

- LPG/Propane/Ammonia Bulk Installation. ● LOT/VOT – LPG Manifold System.
- LPG Bottling Plant (OISD-169) LPG Cylinder Automatic Filling Carousel & Bottling Plant Accessories.
- Specialty Gases Industrial Manifold System (H₂, N₂, O₂, etc) ● Compressed Air Installation.
- HSD/LDO Storage & Handling System. ● Fuel conversion Projects (from Liquid Fuel to Gaseous fuel).
- Industrial Piping and Instrumentations in LPG Projects with SCADA/HMI.



ESTD. 1997

GE PROJECTS
PRIVATE LIMITED
 AN ISO 9001:2015 CERTIFIED CO.
 HYDROCARBON ENGINEERING PROJECTS

GE PROJECTS PVT LTD.

1/5 DSIIDC FACTORY SHED.BLOCK-3, KHICHRIPUR, DELHI-110091

E-mail : contact@geprojects.co.in | website: www.geprojects.co.in

Mobile: +91-98101 94001 Office: +91-92058 94122



वार्षिक रिपोर्ट **2025**

अल-खैर को-ऑपरेटिव क्रेडिट सोसाइटी लिमिटेड

ANNUAL REPORT

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निदेशक मंडल (2020-2025)

श्री सैयद शमीम रिज़वी (अध्यक्ष)
श्रीमति कंचन बाला (उपाध्यक्ष)
श्री नैयर फ़ातमी (प्रबंध निदेशक)

- श्री इरशाद अहमद
- श्री मुहम्मद मसूद अहमद
- श्री अशरफ कमाल खान
- श्री गुलाम रसूल
- श्री रिज़वान अहमद
- श्री नजीबुल हक
- श्री डॉ पाटल वर्मा
- श्री अब्दुल मुजीब अंसारी
- श्री फैयाज़ हसन
- श्री मु० शाबान खान
- श्री शम्स आलम खान
- श्री विनोद कुमार
- श्री शफीकुर्रहमान

स्टैंडिंग कमीटी

- श्री सैयद शमीम रिज़वी
- श्री नैयर फ़ातमी
- श्री राशिद नैयर
- श्री मोहम्मद मसूद अहमद
- श्री अशरफ कमाल खान
- श्री गुलाम रसूल
- श्री नजीबुल हक
- श्री शम्स आमल खान
- श्री सैयद फैयाज़ हसन

केंद्रीय ऋण कमीटी

- श्री सैयद शमीम रिज़वी
- श्री नैयर फ़ातमी
- श्री मुहम्मद मसूद अहमद
- श्री सैयद फैयाज़ हसन
- श्री शम्स आलम खान
- श्री राशिद नैयर
- श्री प्रोफेसर मसरूर अहमद
- श्री शिल्पी फातमी
- श्री नजीबुल हक
- श्री शफीकुर्रहमान
- श्री हसन शाहिद
- श्री मुहम्मद इर्तकाउद्दीन

ऑडिटर

जे. ए. जी. एंड एसोसिएट्स

चार्टर्ड एकाउंटेंट

506, जगत ट्रेड सेंटर, फ़ेज़र रोड, पटना-800001

अल खैर एक परिचय

इंसान एक सामाजिक प्राणी है। इंसान और समाज एक-दूसरे के लिए ज़रूरी हैं। इंसान ज़रूरतमंद पैदा होता है और मौत तक ज़रूरतमंद ही रहता है। अपनी ज़रूरतों को पूरा करने के लिए उसे दूसरों का सहयोग लेना पड़ता है। इस तरह इंसानी जिंदगी शुरू से ही आपसी सहयोग (ईमदाद-ए-बाहमी/कोऑपरेटिव) के सिद्धांत पर चलती आ रही है। आधुनिक दौर में इसी विचार पर एक पूरा सिस्टम खड़ा हो गया, संस्थाएँ और सोसायटियाँ बन गईं।

अल-खैर भी इसी आपसी सहयोग (कोऑपरेटिव) के सिद्धांत पर काम करने वाली एक वित्तीय (फाइनेंशियल) सोसायटी है। यह समाज के आर्थिक रूप से कमज़ोर, पिछड़े और वंचित वर्गों को बिना किसी जात, धर्म या मज़हब का भेदभाव किए आत्मनिर्भर बनाने की कोशिश कर रही है। इनके अंदर अपनी मदद आप की भावना पैदा करने के साथ-साथ पूरे समाज को स्वस्थ और मज़बूत बनाने की सोच को भी बढ़ा रही है। यह काम वह आपसी सहयोग के सिद्धांत को अपनाते हुए कर रही है।

ये सोसाइटी 23 बरसों से समाज के दरमियान बचत को फ़रोग देने का काम कर रही है। सोसाइटी पस अंदाज़ की हुई रकम को जमा करने और उसे उसी जैसे दूसरे छोटी आमदनी वाले ज़रूरत मंदों को बतदरीज अपने पैरों पर खड़ा होने के लाइक बनाने के लिए इस्तेमाल करती है। सोसाइटी इन जमा की हुई रकमों से ही बिलासुदी क़र्ज़ फ़राहम करती है। इस तरह वो खुद रोजगारी का एहसास भी पैदा करने की कोशिश कर रही है। और समाज से साहूकारी की लानत के खात्मे के लिए फिजा हमवार करने के लिए कोशिश है। सोसाइटी अब तक एक अरब 64 करोड़ 8 लाख 64 हजार 5 सौ 56 रुपए का लोन 36 हजार 7 सौ 67 मेंबरों को प्रदान कर चुकी है।

प्राथमिकता

अलखैर अपने प्रयासों के माध्यम से निम्नलिखित लक्ष्य को प्राप्त करने पर केंद्रित कर रहा है।
 ◆- छोटी बचत को प्रोत्साहित करना और समाज के सभी वर्गों को इसके लिए प्रोत्साहित करना।
 ◆- स्वरोज़गार और छोटे ब्याज मुक्त ऋण के लिए पूंजी प्रदान करना।
 ◆- सदस्यों को महाजनी ब्याज प्रणाली से बाहर निकलने में मदद करना।
 ◆- बरसरे रोजगार करके आय पैदा करना ताकि वह आत्मनिर्भर और एक जागरूक और सम्मानजनक नागरिक बन सकें।
 ◆- सदस्यों की बचत और श्रम को बाज़ार अर्थव्यवस्था से जोड़ना।
 ◆- सूद की लानत से मुक्ति के लिए अवसर प्रदान करना और समाज को प्रोत्साहित करना।

जमा योजना: दैनिक खाता: सदस्य अपनी बचत की छोटी छोटी राशि को दैनिक स्वयं या सोसाइटी के प्राप्तकर्ता के माध्यम से जमा कर सकते हैं। **सहयोग खाता:** परोपकारी एक निश्चित अवधि के लिए इस खाते में पैसा जमा कर सकते हैं ताकि इससे ज़रूरतमंद लोगों को ऋण प्रदान किया जा सके। **अमानत खाता:** यह एक बैंक बचत खाते की तरह Saving account है जिस में सदस्य किसी भी समय पैसा जमा या निकाल सकते हैं। **हज खाता:** हज या किसी अन्य तीर्थयात्रा के लिए सदस्य इसमें अपनी बचत कर सकते हैं।

ऋण योजना: डिमांड लोन: यह ऋण व्यक्तिगत ज़रूरतों को पूरा करने के लिए एक निश्चित अवधि के लिए दिया जाता है। **शार्ट टर्म बिज़नेस लोन:** यह ऋण मौसमी या छोटे व्यवसाय के लिए कम अवधि के लिए दिया जाता है। **मिड टर्म बिज़नेस लोन:** यह ऋण आपके व्यवसाय को बेहतर बनाने के लिए निश्चित अवधि के लिए दिया जाता है। **बिज़नेस लोन:** यह बड़े व्यवसाय के लिए पुराने सदस्यों को दिया जाता है। क़र्ज़ की इन तमाम योजनाओं पर सर्विस चार्ज भी लिया जाता है, चूंकि सर्विस चार्ज से होने वाली आमदनी इंस्ट्रुट के दायरे में नहीं आती है इस लिए इस पर हुकूमत को 18 फीसद जी एस टी भी मेम्बर को अदा करना होता है।

निबंधन संख्या: MSCS/CR/136/2002



Tel: 0612 - 2250434

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अलखैर को-ऑपरेटिव क्रेडिट सोसाइटी लिमिटेड

निबंधन कार्यालय: हारून नगर, सेक्टर-2, फुलवारी शरीफ, पटना-801505 (बिहार)

Email ID: societyalkhair@gmail.com

GST NO : 10AAAAA8409L1Z1

पत्रांक: 02/L-3/AGM/2025-26

दिनांक: 21/08/2025

सेवा में,

सदस्यगण,

दिनांक: 25 सितम्बर 2025 (गुरुवार) को होने वाली आम सभा की सूचना

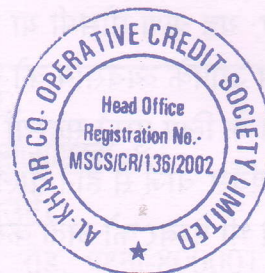
अलखैर को-ऑपरेटिव क्रेडिट सोसाइटी लिमिटेड के माननीय सभी सदस्यों को सूचित किया जाता है कि समिति की वार्षिक आम सभा दिनांक - 25/09/2025 (गुरुवार) को आई.एम.ए.हॉल, दक्षिणी गाँधी मैदान, पटना-800001 (बिहार) में होगी, जिसका आरंभ 10 बजे दिन से होगा, जिसमें निम्नांकित कार्यसूची (Agenda) पर विचार किया जायेगा :-

कार्यसूची एजेंडा :-

1. विगत वार्षिक आम सभा की कार्यवाही की सम्पुष्टि।
2. ऑडिट रिपोर्ट एवं वार्षिक रिपोर्ट पर विचार।
3. Audit Compliance रिपोर्ट पर विचार।
4. शुद्ध लाभ के निष्पादन पर विचार।
5. ऑडिटर की नियुक्ति की स्वीकृति एवं उनके पारिश्रमिक का निर्धारण।
6. विशेष रिजर्व एवं अन्य फंड्स का सृजन।
7. वार्षिक बजट की स्वीकृति।
8. भावी योजना और वार्षिक चालु योजनाओं की स्वीकृति।
9. कर्मियों की सूची जो निदेशक मंडल के सदस्यों अथवा मुख्य कार्यपालक के सम्बन्धी हैं।
10. विगत वर्ष निदेशक मंडल के सदस्य / उनकी पत्नी, पुत्र, पुत्री द्वारा लिए गए ऋण या सामान के विस्तृत प्रतिवेदन या उनके पास जो बकाया है उन पर विचार।
11. Bye-laws में संशोधन की स्वीकृति।
12. सदस्यों की भागीदारी।
13. अन्यान्य, अध्यक्ष की अनुमति से।

आप से अनुरोध है कि निर्धारित समय पर आम सभा में भाग लेने की कृपा करें।

शुभ कामनाओं के साथ।



भवदीय,

(नैयर फ़ातमी)

प्रबंध निदेशक

अल-खैर कोऑपरेटिव क्रेडिट सोसाइटी लिमिटेड

दिनांक: 25 सितम्बर 2025, स्थान: आई.एम.ए. हॉल, गांधी मैदान के पास, पटना 800001

प्रिय भाइयों और बहनों!

अल-खैर की इस आम सभा में मैं आप सभी का दिल से स्वागत और अभिनंदन करता हूँ और आशा करता हूँ कि आप इसमें गर्मजोशी से भाग ले रहे हैं। चेयरमैन की हैसियत से यह आम सभा में मेरा आखिरी संबोधन है। जैसा कि आप जानते हैं, आपकी सोसाइटी में लगातार दो कार्यकाल से अधिक कोई चेयरमैन नहीं रह सकता। अल्लाह का शुक है कि उसने मुझे अल-खैर की सेवा का अवसर प्रदान किया। मैंने पूरी ईमानदारी से अपनी जिम्मेदारी निभाने की कोशिश की। मेरी कोशिश सिस्टम को बेहतर बनाने के साथ-साथ उसे मजबूत बनाने की भी रही। इसमें मैं कितना सफल रहा, इसका फैसला आप लोगों को करना है। अल-खैर का चेयरमैन नहीं रहने के बाद भी मेरा इससे संबंध बना रहेगा, क्योंकि मैं शुरू से ही इस सोसाइटी से जुड़ा हुआ हूँ। स्वास्थ्य की समस्या ने मुझे कुछ और कार्य करने का अवसर नहीं दिया। मैं आशा करता हूँ कि नया बोर्ड और उसके जिम्मेदारान इस काम को आगे बढ़ाएँगे।

एक अहम पहलू की ओर भी आपका ध्यान आकर्षित करना चाहता हूँ कि आपकी यह सोसाइटी एक मल्टी स्टेट कोऑपरेटिव सोसाइटी है, यानी जिसे राजधानी दिल्ली के अलावा तीन बड़े और महत्वपूर्ण राज्यों (उत्तर प्रदेश, बिहार और झारखंड) में समाजिक कल्याण और आर्थिक स्थिरता की सेवा करने का अवसर मिला हुआ है। इसका तकाजा यह है कि इसमें इन राज्यों की अनुपातिक प्रतिनिधित्व होना चाहिए।

आज मैं आपको आपकी जिम्मेदारियों का भी एहसास दिलाना जरूरी समझता हूँ। कोई भी कोऑपरेटिव तब तक सफल नहीं हो सकती जब तक सदस्य उसमें दिलचस्पी नहीं लेते। दिलचस्पी लेने का मतलब यह है कि आप अच्छे और जरूरतमंद लोगों को सोसाइटी से जोड़ने का काम करें। साथ ही, आपकी ही जमानत और सिफारिश पर सदस्यों को कर्ज दिया जाता है। इसलिए ऐसे कर्जों की वापसी समय पर और वादे के मुताबिक हो, इसमें आप सहयोग करें। जिन लोगों पर आप दबाव नहीं बना सकते या आपको लगता है कि यह सदस्य कर्ज समय पर अदा नहीं कर सकता, उनकी गारंटी न लें।

कर्ज में जो बड़ी रकम अभी तक वसूल नहीं हो सकी है, वह रकम आपकी ही है। सोसाइटी को जितना मुनाफ़ा होगा, उसका फ़ायदा सदस्यों को भी होगा। कर्ज पर जो सर्विस चार्ज लिया जाता है, वह कम होगा।

आपको इस बात का एहसास होना चाहिए कि आपकी जिंदगी में बचत की कितनी अहमियत है। बुरे समय में यह बचत बड़ा सहारा होती है। अल-खैर का बुनियादी मक़सद छोटी बचत को बढ़ावा देना रहा है। कर्ज liability है। कर्ज की अदायगी के साथ आप बचत की भी आदत डालें। आपकी बचत ही आपकी पूँजी है। कर्ज उतना ही लें जितनी जरूरत है, ताकि उसका फ़िज़ूल इस्तेमाल न हो और आप उसे आसानी से अदा भी कर सकें।

अल-खैर के लिए यह गर्व की बात है कि आज पूरे भारत में इस तरह की सोसाइटी का रोल मॉडल सिर्फ़ अल-खैर ही है और ऐसी सोसाइटियाँ हमारे सिस्टम को ही अपना रही हैं। यह खुशी की बात है कि अल-खैर के मक़सद और कामयाबी के बाद ज़्यादातर राज्यों और शहरों में ऐसी रजिस्टर्ड सोसाइटी स्थापित हो रही हैं और अपनी सेवाएँ प्रदान कर रही हैं। यह बात भी ध्यान देने की है कि 2002 में अल-खैर ने फ़ाइनेंशियल इन्क्लूजन (वित्तीय समावेशन) की जिस जरूरत का एहसास करते हुए अपने काम की शुरुआत की थी, वह आज मुल्क का एक बड़ा क़ौमी एजेंडा बन गया है। जन-धन योजना इसका एक अहम हिस्सा है।

भाइयों और बहनो ! आपके सामने साल भर के कामों की ऑडिट रिपोर्ट पेश की गई है। इसे आम सभा की मंजूरी के बाद केंद्रीय रजिस्ट्रार को भेजा जाएगा। मैनेजिंग डायरेक्टर इसके अहम नुक्तों से आपको वाक़िफ़ कराएँगे और इस संबंध में प्रस्ताव भी पेश किया जाएगा।

जैसा कि आपके ज्ञान में है, मल्टी स्टेट कोऑपरेटिव सोसाइटी एक्ट में बड़े संशोधन हुए हैं, जिसके तहत सोसाइटी के बायलॉज (Bylaws) में संशोधन जरूरी हो गया है। पिछली आम सभा में आपने इसे मंज़ूर भी किया था लेकिन कुछ तकनीकी कारणों से वह समय पर अपलोड नहीं हो सका। अब इसे दोबारा आम सभा की मंजूरी के बाद कोऑपरेशन मंत्रालय के केंद्रीय रजिस्ट्रार (Ministry of Cooperation) की वेबसाइट पर अपलोड करने के लिए पेश किया जाएगा। दोस्तों! अंत में मैं एक बार फिर आपका शुक्रिया अदा करता हूँ कि पिछले दस सालों में आपने जो सहयोग दिया। मेरी सेहत का भी मसला है और मैंने बोर्ड में अपना इस्तीफ़ा दो बार पेश किया लेकिन बोर्ड ने उसे मंज़ूर नहीं किया। मैं इस भरोसे के लिए बोर्ड के सदस्यों का भी शुक्रगुज़ार हूँ।

मैं दुआ करता हूँ कि आप और हम सब कि यह संस्था खूब तरक्की करे। जो कमियाँ हैं उन्हें दूर किया जाए। मेरा संबंध अल-खैर से उसी तरह कायम रहेगा जैसा कि आज है।

शुक्रिया

सैयद शमीम रिज़वी
चेयरमैन

Comparative Growth of Alkhair Co-operative

PORTFOLIO	2002-03 to 2014-15 (13 Years)	2015-16 to 2024-25 (10 Years)
Share	9207330	34426150
Membership	10993	23951
Deposit	192588644	1322219230
Loan	198967578	1441896978
Person avail	12467	24300

Five Years Performance Report

Year	Daily Deposit	Loan Disbursed	Loan Recovery	Income	Expenses	Profit & Loss
2020-21	203203268	91022000	122732802	18472116	20822113	-2349996.92
2021-22	260945764	127211000	152072016	21207562	22865721	-1658158.57
2022-23	336623091	150382000	179241800	24016362	24635627	-619265.82
2023-24	381512874	180657000	185148980	27675972	26855610	820362.07
2024-25	421478870	166199000	192054269	28593731	27874750	718980.51

पांच वर्ष की उपलब्धि एक नजर (Compare 2020-21 To 2024-25)

Particulars	2020-2021 (A)	2021-2022 (B)	2022-2023 (C)	2023-2024 (D)	2024-2025 (E)	Difference (E-A)	% Growth
Daily Deposit	203203268.00	260945763.64	336623091.36	381512874.20	421478869.56	218275601.56	107.42
Loan Disbursed	91022000.00	127211000.00	150382000.00	180657000.00	166199000.00	75177000.00	82.59
Loan Recovery	122732802.49	152072015.85	179241799.86	185148979.54	192054269.26	69321466.77	56.48
Membership	28030.00	29862.00	31489.00	33198.00	34944	6914.00	24.67
Paidup Share Capital	36568250.00	36197960.00	37620080.00	41217280.00	43633480.00	7065230.00	19.32
Income	18472115.74	21207562.21	24016361.59	27675971.81	28593730.76	10121615.02	54.79
Expenses	20822112.66	22865720.78	24635627.41	26855609.74	27874750.25	7052637.59	33.87
Profit & Loss	-2349996.92	-1658158.57	-619265.82	820362.07	718980.51	3068977.43	130.59

AL - Khair Progress Details 2002 - 2025 (23 Years)

Share									
S.NO	Year	Amount (Rs.)	Actual Increase	Increase (%)	S.NO	Year	Amount (Rs.)	Actual Increase	Increase (%)
1	2002-2003	213,690.00	-	0.00	13	2014 - 2015	9,207,330.00	2,887,050.00	45.68
2	2003-2004	279,190.00	65,500.00	30.65	14	2015 - 2016	13,266,690.00	4,059,360.00	44.09
3	2004-2005	332,390.00	53,200.00	19.06	15	2016 - 2017	17,744,230.00	4,477,540.00	33.75
4	2005-2006	454,090.00	121,700.00	36.61	16	2017 - 2018	23,119,880.00	5,375,650.00	30.30
5	2006-2007	556,190.00	102,100.00	22.48	17	2018 - 2019	29,211,400.00	6,091,520.00	26.35
6	2007-2008	805,890.00	249,700.00	44.89	18	2019 - 2020	36,029,950.00	6,818,550.00	23.34
7	2008 - 2009	1,112,540.00	306,650.00	38.05	19	2020 - 2021	36,568,250.00	538,300.00	1.49
8	2009 - 2010	1,436,330.00	323,790.00	29.10	20	2021 - 2022	36,197,960.00	(370,290.00)	-1.01
9	2010 - 2011	1,897,140.00	460,810.00	32.08	21	2022 - 2023	37,620,080.00	1,422,120.00	3.93
10	2011 - 2012	2,886,320.00	989,180.00	52.14	22	2023 - 2024	41,217,280.00	3,597,200.00	9.56
11	2012 - 2013	4,344,630.00	1,458,310.00	50.52	23	2024 - 2025	43,633,480.00	2,416,200.00	5.86
12	2013 - 2014	6,320,280.00	1,975,650.00	45.47	24				
Membership									
S.NO	Year	Numbers	Actual Increase	Increase (%)	S.NO	Year	Numbers	Actual Increase	Increase (%)
1	2002-2003	550	0	0	13	2014 - 2015	10993	2606	31.07
2	2003-2004	849	299	54.36	14	2015 - 2016	14067	3074	27.96
3	2004-2005	1087	238	28.03	15	2016 - 2017	16725	2658	18.90
4	2005-2006	1448	361	33.21	16	2017 - 2018	19982	3257	19.47
5	2006-2007	1750	302	20.86	17	2018 - 2019	22947	2965	14.84
6	2007-2008	2244	494	28.23	18	2019 - 2020	25684	2737	11.93
7	2008 - 2009	2974	730	32.53	19	2020 - 2021	28030	2346	9.13
8	2009 - 2010	3178	204	6.86	20	2021 - 2022	29862	1832	6.54
9	2010 - 2011	4145	967	30.43	21	2022 - 2023	31489	1627	5.45
10	2011 - 2012	5221	1076	25.96	22	2023 - 2024	33198	1709	5.43
11	2012 - 2013	6489	1268	24.29	23	2024 - 2025	34944	1746	5.26
12	2013 - 2014	8387	1898	29.25	24				
Deposit Balance									
S.NO	Year	Amount (Rs.)	Actual Increase	Increase (%)	S.NO	Year	Amount (Rs.)	Actual Increase	Increase (%)
1	2002-2003	391,035.00	0	0	13	2014 - 2015	55,446,793.18	14,634,544.18	35.86
2	2003-2004	1,028,218.00	637,183.00	162.95	14	2015 - 2016	69,709,873.00	14,263,079.82	25.72
3	2004-2005	1,774,247.00	746,029.00	72.56	15	2016 - 2017	85,354,331.00	15,644,458.00	22.44
4	2005-2006	2,250,964.00	476,717.00	26.87	16	2017 - 2018	101,835,642.99	16,481,311.99	19.31
5	2006-2007	2,460,218.00	209,254.00	9.30	17	2018 - 2019	124,293,445.58	22,457,802.59	22.05
6	2007-2008	4,207,418.00	1,747,200.00	71.02	18	2019 - 2020	138,123,188.63	13,829,743.05	11.13
7	2008 - 2009	6,437,474.00	2,230,056.00	53.00	19	2020 - 2021	139,694,060.23	1,570,871.60	1.14
8	2009 - 2010	12,029,431.00	5,591,957.00	86.87	20	2021 - 2022	145,162,258.44	5,468,198.21	3.91
9	2010 - 2011	14,090,021.00	2,060,590.00	17.13	21	2022 - 2023	158,022,197.90	12,859,939.46	8.86
10	2011 - 2012	21,064,772.00	6,974,751.00	49.50	22	2023 - 2024	175,251,276.44	17,229,078.54	10.90
11	2012 - 2013	30,595,804.00	9,531,032.00	45.25	23	2024 - 2025	184,772,955.74	9,521,679.30	5.43
12	2013 - 2014	40,812,249.00	10,216,445.00	33.39	24				
Disbursed Loan Amount									
S.NO	Year	Amount (Rs.)	Actual Increase	Increase (%)	S.NO	Year	Amount (Rs.)	Actual Increase	Increase (%)
1	2002-2003	426,110.00			13	2014 - 2015	68,314,540.00	31,584,735.00	85.99
2	2003-2004	1,798,906.00	1,372,796.00	322.17	14	2015 - 2016	93,729,298.00	25,414,758.00	37.20
3	2004-2005	2,750,206.00	951,300.00	52.88	15	2016 - 2017	116,039,480.00	22,310,182.00	23.80
4	2005-2006	5,318,994.00	2,568,788.00	93.40	16	2017 - 2018	134,497,200.00	18,457,720.00	15.91
5	2006-2007	7,783,507.00	2,464,513.00	46.33	17	2018 - 2019	178,555,500.00	44,058,300.00	32.76
6	2007-2008	5,528,353.00	(2,255,154.00)	-28.97	18	2019 - 2020	203,604,500.00	25,049,000.00	14.03
7	2008 - 2009	6,600,033.00	1,071,680.00	19.39	19	2020 - 2021	91,022,000.00	(112,582,500.00)	-55.29
8	2009 - 2010	9,890,180.00	3,290,147.00	49.85	20	2021 - 2022	127,211,000.00	36,189,000.00	39.76
9	2010 - 2011	10,911,531.00	1,021,351.00	10.33	21	2022 - 2023	150,382,000.00	23,171,000.00	18.21
10	2011 - 2012	16,345,177.00	5,433,646.00	49.80	22	2023 - 2024	180,657,000.00	30,275,000.00	20.13
11	2012 - 2013	26,570,236.00	10,225,059.00	62.56	23	2024 - 2025	166,199,000.00	(14,458,000.00)	-8.00
12	2013 - 2014	36,729,805.00	10,159,569.00	38.24	24				

Persons Availed Loan									
S.NO	Year	Persons	Actual Increase	Increase (%)	S.NO	Year	Persons	Actual Increase	Increase (%)
1	2002 - 2003	117	0	0.00	13	2014 - 2015	2321	466	25.12
2	2003 - 2004	559	442	377.78	14	2015 - 2016	2998	677	29.17
3	2004 - 2005	445	-114	-20.39	15	2016 - 2017	3037	39	1.30
4	2005 - 2006	615	170	38.20	16	2017 - 2018	3087	50	1.65
5	2006 - 2007	754	139	22.60	17	2018 - 2019	3177	90	2.92
6	2007 - 2008	644	-110	-14.59	18	2019 - 2020	3154	-23	-0.72
7	2008 - 2009	746	102	15.84	19	2020 - 2021	1498	-1656	-52.50
8	2009 - 2010	779	33	4.42	20	2021 - 2022	1820	322	21.50
9	2010 - 2011	912	133	17.07	21	2022 - 2023	1934	114	6.26
10	2011 - 2012	1200	288	31.58	22	2023 - 2024	1902	-32	-1.65
11	2012 - 2013	1520	320	26.67	23	2024 - 2025	1693	-209	-10.99
12	2013 - 2014	1855	335	22.04	24				
Profit & Loss									
S.NO	Year	Income (Rs.)	Expenditure (Rs.)	Profit (Loss)	S.NO	Year	Income (Rs.)	Expenditure (Rs.)	Profit (Loss)
1	2002-2003	38,186.00	132,628.00	(94,442.00)	13	2014 - 2015	9,523,411.30	9,545,502.00	(22,090.70)
2	2003-2004	169,215.00	233,588.00	(64,373.00)	14	2015 - 2016	13,239,368.00	13,024,086.96	215,281.04
3	2004-2005	224,777.00	225,859.00	(1,082.00)	15	2016 - 2017	16,732,476.00	15,140,427.96	1,592,048.04
4	2005-2006	378,193.00	351,209.00	26,984.00	16	2017 - 2018	13,706,256.73	16,598,310.91	(2,892,054.18)
5	2006-2007	423,463.00	448,576.00	(25,113.00)	17	2018 - 2019	23,809,760.14	21,721,213.57	2,088,546.57
6	2007-2008	609,423.00	592,501.00	16,922.00	18	2019 - 2020	29,489,649.26	25,817,300.72	3,672,348.54
7	2008-2009	721,167.00	941,570.00	(220,403.00)	19	2020 - 2021	18,472,115.74	20,822,112.66	(2,349,996.92)
8	2009 - 2010	1,357,076.00	1,344,090.00	12,986.00	20	2021 - 2022	21,207,562.21	22,865,720.78	(1,658,158.57)
9	2010 - 2011	2,244,212.00	2,108,548.00	135,664.00	21	2022 - 2023	24,016,361.59	24,635,627.41	(619,265.82)
10	2011 - 2012	3,476,644.00	3,467,633.00	9,011.00	22	2023 - 2024	27,675,971.81	26,855,610.74	820,361.07
11	2012 - 2013	4,974,093.00	4,850,832.00	123,261.00	23	2024 - 2025	28,593,730.76	27,874,750.25	718,980.51
12	2013 - 2014	6,718,623.00	6,831,027.00	(112,404.00)	24				
Deposit upto 31st March - 2025									
Sr.No	Type of Deposit	Total no of A/C 31 March-2024	Open A/C 2024-25	Closed A/C 2024-25	Total no of A/C 31 -March-25	Balance			
1	Dr Badar Daily Deposit	31896	1692	192	33396	155,030,925.37			
2	Amanat	14073	538	57	14554	28,861,026.58			
3	Dr. Badar Monthly Deposit	61	0	0	61	2,210.00			
4	Sahyog	59	0	0	59	663,221.79			
5	Ear Marked Fund	8	0	0	8	169,345.00			
6	Hajj Account	92	0	0	92	39,082.00			
7	Special Daily Deposit	15	0	0	15	7,145.00			
	Total	46204	2230	249	48185	184,772,955.74			

AL- Khair CO Operative Credit Society Ltd

Budget 2025-26 (Approved by the Board on 30.06.2025)

Consolidated

Particulars	Amount Rs
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1 Opening Cash Balance as on 01.04.2025 -

2 Projected Cash Inflow 2025-26 39,732,000.00

CONSOLIDATED Particulars	Projection			
	Loan Rs in Lacs	Service %	S.Ch./Profits	Deposits
Demand Loan	3,200,000.00	11%	352,000.00	-
STBL	15,400,000.00	10%	1,500,000.00	-
Mid Term Business Loan (16-18 %)	91,750,000.00	16% - 18%	16,315,000.00	-
Business Loan (50 k & above) (18-20 %)	101,150,000.00	18% - 20%	19,918,000.00	-
	-		-	
Total Loan	211,500,000.00		38,085,000.00	

Total (A) 211,500,000.00 38,085,000.00

Account Heads	Amount
Admission	112,000.00
Donation	180,000.00
Miscellaneous income	35,000.00
Loan form	25,000.00
A/c Maintenance	1,295,000.00
M/S Renewal Charges	-
Duplicate Pass Book Issue charge	-
Total (B)	1,647,000.00

Grand Total (A)+ (B) 39,732,000.00

3 Projected Cash Outflow 2025-26 34,747,666.00
(As per statement attached)

4 Closing cash Balance on 31-03-2026 4,984,334.00

Projected Profitability

Particulars	Amount Rs.
I. Projected Receipt	39,732,000.00
II. Projected Expenditure	34,747,666.00
III. Total Profitability	4,984,334.00

EXPENDITURE (Consolidated) 2025-26

A
1 Recurring Expenses: -
Pay & Allowances

Particulars	Sanctioned Posts		Monthly	Yearly
Salary	37	-	856,155.92	10,273,871.00
Commission (15 % Growth)	71	-	1,386,641.25	16,639,695.00
TOTAL	108		2,242,797.17	26,913,566.00

TOTAL (Pay & Allowances)

2,242,797.17 26,913,566.00

2 Other Expenses

Particulars			Monthly	Yearly
Rent			159,900.00	1,918,800.00
Electricity			18,600.00	223,200.00
Telephone			31,700.00	380,400.00
Postage			4,700.00	56,400.00
Printing & Stationaries			23,050.00	276,600.00
Conveyance			6,300.00	75,600.00
Bank Charges			5,150.00	61,800.00
Entertainment			5,950.00	71,400.00
Meeting			500.00	6,000.00
Repair & Maintenance			7,000.00	84,000.00
Office Expense			24,500.00	294,000.00
Advertisement			4,300.00	51,600.00
AMC (COMPUTER,SOFT & WEB)				350,000.00
Insurance			13,550.00	162,600.00
Legal & Loan Recovery			25,000.00	300,000.00
Audit Fee (Int, Sta & Tax)			18,100.00	217,200.00
ESIC Expenditure			4,850.00	58,200.00
Prof Fee (GST filling fee & etc)			10,575.00	126,900.00
GST Expenditure			0.00	
Health Insurance Expense			25,200.00	302,400.00
				-
Travelling & Hauling				144,000.00
Contribution to AGM (All Branches)				130,000.00
Contribution to H.O Expenses				1,075,000.00
Provision for New Branch				-
Provision for Depreciation (All branches)				288,000.00
Provision for Compt & Printer				405,000.00
Provision for Inverter & Battery				225,000.00
Honorarium for Board				50,000.00
Provision for EPF				500,000.00
TOTAL (Other)			388,925.00	7,834,100.00

TOTAL: A (Salary+Other)

34,747,666.00

B Non-Recurring Expenses

Particulars	Cost	Rate of Depreciation	Expenditure
Furniture & Fixture		10%	-
Purchase of computer & Software		60%	-
TOTAL:B			-

TOTAL:A+B

34,747,666.00

(Naiyer Fatmi)
Managing Director

J A G & ASSOCIATES

Chartered Accountants

506, JAGAT TRADE CENTRE

FRASER ROAD, PATNA-800001

B.O.-KOLKATA, RANCHI

PH : 0612-2216101,

E-mail- jag_pat1@rediffmail.com

INDEPENDENT AUDITOR'S OPINION**To****The Board of Directors of****Al-Khair Co-operative Credit Society Limited****Haroon Nagar Sec - 2, Phulwari Sharif, Patna 801505****Report on the Financial Statements**

We have audited the accompanying financial statements of "**Al-Khair Co-operative Credit Society Limited**" which comprise the **Balance Sheet** as at **31st March, 2025** and the **Income & Expenditure Account** for the year then ended.

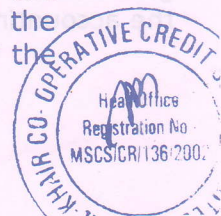
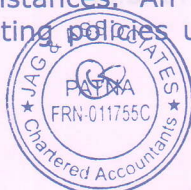
Management's Responsibility for the Financial Statements

The **SOCIETY's** Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the **SOCIETY** in accordance with the Accounting Standards. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and the 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 the 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 the Management, as well as evaluating the overall presentation of the financial statements.

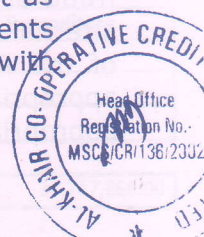
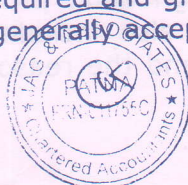
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Further we report that: -

1. Branch should take Legal action and expedite it for recovery as soon as possible against Md Azahar (Ex Branch Incharge), Md Zaiul Aarfee, Sristi Kumari and any other person involved in it. which is related to last year reported fraudulent activity.
2. During the Audit It is observed that, General advance balance, festival advance new balance and salary advance balance shown under Other Loan & Advance is doubtful nature which is related to last year reported fraudulent activity.
3. During the Audit It is observed that of Nakkhas Branch Loan No. (MTBL-12) given to Rizwana against gold security. The amount was recovered by selling the gold but loan is still standing in the books of accounts. Proper recording of the transactions has to be done.
4. During the Audit It is observed that of Nakkhas Branch has reported case done by the accountant Danish where Branch has taken legal action and the same is pending with court and discussed with managements.
5. Branch should take an additional activity to ensure exact outstanding DR/CR. balance as case may be of all member with branch from third party confirmation i.e member with documentary proof so that branch can calculate exact figure of of fraud.
6. Money receipts has not been maintained at some of the branches properly. Branch should maintain proper money receipts that should be serially numbered. We suggest that HO should provide money receipts voucher to each branch that should be serially numbered and make sure that corresponding entry against each money receipts voucher should be made in register.

Opinion

In our opinion and to the best of our information and according to the explanations given to us and Subject to notes on Accounts and further report as per of this report annexure hereto as **Annexure - I**, the financial statements give the information as required and give a true and fair view in conformity with the accounting principles generally accepted in India:



(a) in the case of the **Balance Sheet**, of the state of affairs of the **SOCIETY** as at 31st March, 2025; and

(b) in the case of the **Income & Expenditure Account**, of the **Excess of Income over Expenditure (Surplus)** of the **SOCIETY** for the year ended on that date.

FOR J A G & ASSOCIATES.

Chartered Accountants



FRN-011755C

CA GAURAV KUMAR)

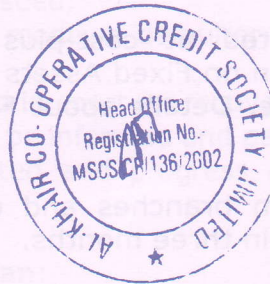
Partner

M. No.401635

Place: - Patna

Date: - 10-09-2025

UDIN:- 25401635BMIAGG7890



ANNEXURE - I as on 31-03-2025

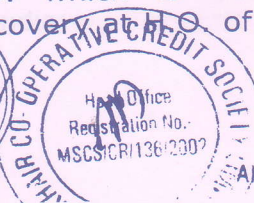
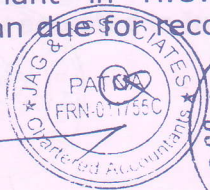
AL-KHAIR CO-OPERATIVE CREDIT SOCIETY LIMITED

We report that: -

1. The management has prepared the accounts on mercantile basis. Financial Statements of following branches have been consolidated. Separate report has been submitted branch wise.
 - a) Head Office
 - b) Phulwari Sharif Branch
 - c) Patna Central Branch
 - d) Arrah Branch
 - e) Gaya Branch
 - f) Neora Branch
 - g) Gomti Nagar Lucknow Branch,
 - h) Nakkhas Lucknow Branch
 - i) Sasaram Branch
 - j) Motihari Branch
 - k) Dhatkidih Jamshedpur Branch
 - l) Jamia Nagar Branch
 - m) Patna City Branch
 - n) Mango Jamshedpur Branch
2. Fixed Assets are stated at cost-plus incidental expenses related to acquisition. Depreciation on Fixed Assets has been provided in the Books of Accounts on WDV basis. Details about Fixed Assets & Depreciation are as per "Note 7".
3. Compliance Report from branches and units on audit objection shall be obtained by the HO within three months.
4. Balance of Social Welfare Fund is **Rs. 40,42,112.61** as on 31/03/2025. There must be Separate Bank Account for SWF at H.O. level and there should be proper investment from this fund. At least such amount shall be kept in Fixed Deposit with nationalized Bank.
5. The Society must keep at least 20% of total deposit amount in fixed deposit with Nationalised Bank. Total Deposit amount as on 31/03/2025 is Rs. 18,47,72,955.74
6. The Society must take registration in Employees Provident Fund for all employees.
7. Registration as Input Service Distributors (ISD) is only possible when GST Registration of all branches have been obtained.
8. Morabiya Loan Account is Stagnant which needs Reconciliation and recovery.
9. Business Loan is stagnant in H.O. which is not recovered as on 31/03/2025. Business loan due for recovery at H.O. of Rs. 3,79,390.00 as on 31/03/2025.

[Signature]
Chairperson

Alkhair Co-operative Credit Society Ltd.



[Signature]
MANAGING DIRECTOR
Alkhair Co-operative Credit Society Ltd.

10. The Summary of Loan amount outstanding as on 31/03/2025, which was sanctioned till 31/03/2019 are annexed as per Annexure "A". Total Loan out-standing up to 31/03/2025 is Rs. 2,04,07,910.22 which was sanctioned up to 31/03/2019. These are critical in nature and strict action must be taken to recover.
11. The Summary of Loan amount outstanding as on 31/03/2025, which was sanctioned till 31/03/2020 are as per Annexure "B". Total Loan out-standing up to 31/03/2025 is Rs. 3,36,89,705.33 which was sanctioned up to 31/03/2020. These are critical in nature and strict action must be taken to recover.
12. Loan recovery is not as per promise, legal notice should be issue and after second notice case for recovery must be file against barrowers.
13. The outstanding amount is on very high side. The Management must take the following action for recovery of Loan:
 - a) One telephonic reminder shall be made.
 - b) Collector or any other authorised person has to visit with Demand Letter and submit progress report.
 - c) A Demand Letter must also be sent by post.
 - d) A legal Notice may be issued.
 - e) Even if recovery is not made, a defaulter list shall be displayed in the branch premises.
 - f) At last, a case to be filed in court for recovery.
 - g) The Guarantors have to be informed and party to be made for recovery.
 - h) Action taken to be noted and progress report to be presented with Board.
14. **Security Held against Loan: -**
 - a) The management must review the securities held against Loan.
 - b) The Security to be physically verified and verification statement to be prepared.
 - c) Cheques held as security are to be verified if it is latest or out dated.
15. **Loan & KYC:**
 - a) In some of the cases KYC documents are not proper.
 - b) The Management must review and obtain fresh KYC Documents.
 - c) In all case PAN & Aadhar have to be obtained and entry shall be in software.
 - d) Business Loan must be recovered within before the end of 31st March 2025.
 - e) A List of outstanding Loan to be prepared for loan provided to following Persons:

- Directors present & past,
- Relatives of Directors,
- Recommendation of Directors,
- Employees
- Relatives of Employees



Srinivas
Chairperson
 Al-khair Co-operative Credit Society Ltd.

AG
MANAGING DIRECTOR
 Al-khair Co-operative Credit Society Ltd.

- Recommendation of Employees.
 - Any other important Persons.
16. Segregation of duty and responsibilities should be uniform in each branch as well as Head office.
17. Service agreement/ bond must be signed between employer and employee with defining roles and responsibilities.
18. Non-disclosure agreement must be signed between employer and employee for non-disclosure of organization's information to outsiders.
19. **Regarding Reserve and Surplus: -**
- a) The Profit & Loss Account has been not been appropriated in to following Funds due to loss during the year: -

Particular	Profit / Surplus
Statutory Reserve	25% of Net Profit
Unseen Loss Fund	10% of Net Profit
Co-op Edu & Dev Fund	5% of Net Profit
National Educational Fund	1% of Net Profit
Profit Tr to Balance Sheet	59% of Net Profit

b) Following was the Reserve and Surplus with the society.

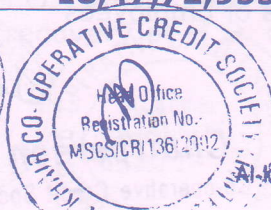
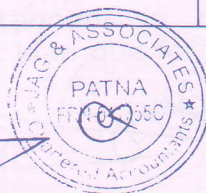
Particular	Amount As on 31/03/2025
Statutory Reserve	22,01,707.00
Unseen Loss Fund	8,80,683.00
Co-op Edu & Dev Fund	4,40,341.00
National Educational Fund	79,864.00
Total	36,02,595.00

c) These amount of Rs. 36,02,595.00 must be kept in Fixed Deposit with Nationalised Bank.

20. **DEPOSITS: -** Deposits as referred to in **Schedule-"3"** of the Balance Sheet includes the following deposits:

DEPOSITS	AS ON 31/03/2025	AS ON 31/03/2024
Amanat Accounts	2,88,61,026.58	30,262,618.95
Sahyog Accounts	6,63,221.79	482,521.79
Dr. Badar Daily Deposit Accounts	15,50,30,925.37	144,288,353.70
Dr. Badar Monthly Deposit Accounts	2,210.00	2,210.00
Ear Marked Fund Accounts	1,69,345.00	169,345.00
Haj Accounts	39,082.00	39,082.00
Child Accounts	00.00	00.00
Special DD Accounts	7,145.00	7,145.00
Growth Fund (HO)	00.00	00.00
Total	18,47,72,955.74	175,251,276.44


Chairperson
 Alkhair Co-operative Credit Society Ltd.




MANAGING DIRECTOR
 Alkhair Co-operative Credit Society Limited

21. The profitability of the Society depends on Loan Advancement. During the year under audit, Advancement of Loan has **DECREASED**. Neither the Asset wise classification of Advances nor any provision towards NPA has been made during the year.

Particulars	Balance as on 31/03/2025	Balance as on 31/03/2024	Increase /(Decrease)
Business Loan Account	3,79,390.00	8,29,390.00	(4,50,000.00)
Demand Loan	31,89,965.43	35,36,822.31	(3,46,856.88)
Morabiya Loan	1,48,662.00	5,60,022.00	(4,11,360.00)
M/L Advance	96,100.00	97,100.00	(1,000.00)
Mid Term Business Loan	17,42,03,707.59	16,63,97,422.01	78,06,285.58
Short Term Business Loan	50,39,449.86	58,69,307.90	(8,29,858.04)
	18,30,57,274.88	17,72,90,064.22	57,67,210.66

22. Internal Audit of the Accounts of the Society has been done by M/S AKKS & ASSOCIATES, M/S AMAK & ASSOCIATES., S Irshad and Company, M/S SADRE ALAM & ASSOCIATES, M/S TARKESHWAR GUPTA & ASSOCIATES and M/S A H N & COMPANY for the financial year 2024-25.

23. Grading: - The Society has been provided "89" out of 100 points based on the following Criteria: -

Sr. No.	Particulars	Marks	
		Base	Obtained
1	Records	15	13
2	Book Keeping & Accountancy	15	14
3	Loan & Recovery	10	07
4	Management	15	12
5	Monetary Operation	15	11
6	Financial Status	15	13
7	General Performance	15	12
	Total	100	82

FOR J A G & ASSOCIATES.

Chartered Accountants

FRN-011755C



(CA GAURAV KUMAR)

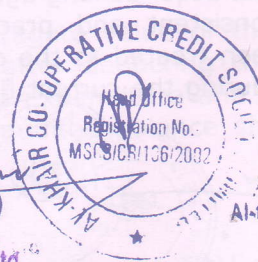
Partner

M. No.401635

Place: - Patna

Date: - 10-09-2025

UDIN:-



Chairperson

Al-khair Co-operative Credit Society Ltd.

MANAGING DIRECTOR

Al-khair Co-operative Credit Society Limited

AL-KHAIR CO-OPERATIVE CREDIT SOCIETY LIMITED

Haroon Nagar, Sector – 2
Phulwari Sharif, Patna -801505, Bihar

SIGNIFICANT ACCOUNTING POLICIES

As on 31/03/2025

Note - 1 BRIEF ABOUT THE ENTITY

- a) AL-KHAIR CO-OPERATIVE CREDIT SOCIETY LIMITED is a multi-state co-operative credit society registered under the Multi-State Co-operative Societies (MSCS) Act of the Ministry of Cooperation, Government of India. It operates on Islamic banking principles, offering financial services to its members.

b) Registration Details of The Unit

The unit has following numbers: -

REGISTRATION TYPE	NUMBER	REMARKS
PAN	AAAAA8409L	
TAN	PTNA02790E	
GSTIN	10AAAAA8409L1Z1	BIHAR
	20AAAAA8409L1Z0	Jharkhand
	09AAAAA8409L1ZK	Uttar Pradesh
	07AAAAA8409L1Z0	Delhi
PROFESSIONAL TAX	10AAAAA8409L	Bihar
	20870810710	Jharkhand
ESIC NUMBER	42000126060001004	Bihar
	60420126060011004	Jharkhand
	30420126060011004	Uttar Pradesh

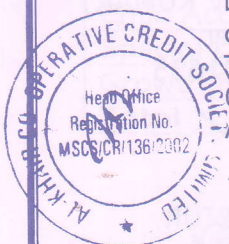
Note-2 BASIS OF PREPARATION OF FINANCIAL STATEMENTS

These financial statements have been prepared to comply with the Generally Accepted Accounting Principles in India (Indian GAAP) and the financial statements are prepared on accrual basis under the historical cost convention and the concept of going concern is intact. The financial statements are presented in Indian rupees. All assets and liabilities have been classified as current or non-current as per the normal operating cycle.

FIXED ASSETS

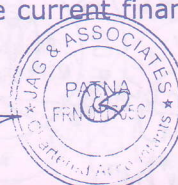
- a) The Fixed Assets schedule is now being maintained on the basis of original cost and accumulated depreciation, in accordance with generally accepted accounting principles. However, in earlier years, the schedule was prepared as per the Income Tax Act on a Written Down Value (WDV) basis. Due to this earlier approach, it is difficult to ascertain the historical cost of certain assets acquired long ago.

To facilitate a consistent and practical transition, the WDV as on 01/04/2024 has been treated as the original cost for such earlier assets. Assets purchased during the current financial year have been recorded at



Chairperson

Al-Khair Co-operative Credit Society Ltd



MANAGING DIRECTOR

Al-Khair Co-operative Credit Society Limited

AL-KHAIR CO-OPERATIVE CREDIT SOCIETY LIMITED

**Haroon Nagar, Sector – 2
Phulwari Sharif, Patna -801505, Bihar**

their actual historical cost and added to Written Down Value as on 01/04/2024.

This change in presentation is a practical necessity and has been made in good faith. It is confirmed that the true and fair view of the financial statements is not adversely impacted by this method of presentation.

- b) None of the Fixed Assets has been re-valued during the year.

DEPRECIATION, AMORTISATION AND DEPLETION

- a) Depreciation on Fixed Assets is provided to the extent of depreciable amount on the Written down Value (WDV) Method and rate as prescribed as per the Income Tax Act.

REVENUE RECOGNITION

- a) Revenue is recognized only when risks and rewards incidental to ownership are transferred to the customer, it can be reliably measured and it is reasonable to expect ultimate collection.
- b) Revenue has been recognized from activities on Actual Basis. No provision has been made for Revenue accrued if any.
- c) Interest on FD has been recognized and accounted for if any.

INCOME TAXES

- a) Current tax is measured at the amount expected to be paid to the tax authorities, using the applicable tax rates.
- b) The Society is a co-operative Society and providing credit facilities to its members. Revenue is earned from members only. Its profit is exempt u/s deduction u/s 80P(2)(a)(i).

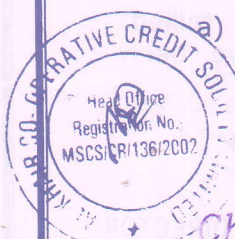
CASH FLOW:

- a) Net Cash Inflow during the current financial year is Rs. 52,97,543.27 in compare net cash outflow of Rs 31,79,970.09 of preceding financial year. The summary of Cash and Cash equivalents Including Fixed Deposit with Banks is as: -

Particulars	As on 31/03/2025	As on 31/03/2024
Opening Balance	4,36,01,743.34	4,67,81,713.43
Cash outflow During the Year	52,97,543.27	(31,79,970.09)
Closing Balance	4,88,99,286.61	4,36,01,743.34

NETWORTH

- a) "Net worth" means the aggregate value of the capital and all reserves created out of the profits, after deducting the aggregate value of the accumulated losses, deferred expenditure and miscellaneous expenditure not written off, as per the audited balance sheet, but does not include



Chairperson

Al-Khair Co-operative Credit Society Ltd.



MANAGING DIRECTOR

Al-Khair Co-operative Credit Society Limited

AL-KHAIR CO-OPERATIVE CREDIT SOCIETY LIMITED

**Haroon Nagar, Sector - 2
Phulwari Sharif, Patna -801505, Bihar**

reserves created out of revaluation of assets, write-back of depreciation and amalgamation:

S. No.	Particulars	Amount (in Rupees)	
		31/03/2025	31/03/2024
(a)(i)	Paid up share capital	4,36,33,480.00	4,12,17,280.00
(ii)	Free reserves	-	-
	Total	4,36,33,480.00	4,12,17,280.00
(b) (i)	Accumulated Loss	23,27,872.18	27,52,070.69
(ii)	Balance of deferred revenue expenditure	-	-
(iii)	Accumulated unprovided depreciation	-	-
(iv)	Miscellaneous expense and preliminary expenses	-	-
(v)	Other intangible Assets	-	-
	Total	23,27,872.18	27,52,070.69
(c)	Net worth (a) - (b)	4,13,05,607.82	3,84,65,209.31

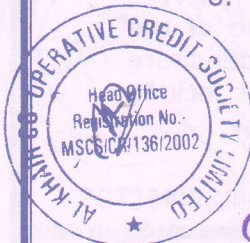
PRIOR PERIOD ITEMS:

- a) Prior period items are income or expenses which arise in the current period as a result of errors or omissions in the preparation of the financial statements of one or more prior periods. The details are below: -

Particulars	Year	Dr to P/L A/c	Cr to P/L A/c
NIL			

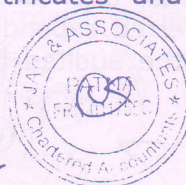
NOTES ON ACCOUNTS: -

1. Previous The previous year's financial data has been regrouped to align with the current year's presentation. This is done to provide a more accurate and consistent basis for comparison between the two periods. The regrouping is considered the most appropriate method to ensure that the financial statements provide a true and fair view of the company's performance and financial position.
2. Current Liabilities and Current Assets have been taken at their book value.
3. Expenses supported by internal voucher have been certified as bonafide business Expenditure by the Management.
4. Provision has been made for the expenses of the year.
5. Accounts of all branches named Phulwari Sharif, Patna Central, Arrah, Gaya, Neora, Nakkhas (Lucknow), Gomti Nagar (Lucknow), Motihari, Dhatkidih (Jamshedpur), Sasaram, Patna City, Mango (Jamshedpur), Jamia Nagar & HO have been consolidated.
6. Bank Accounts as per **Note "10"** has been reconciled and tallied. Balance Confirmation Certificates and Bank Statements have been obtained till 31.03.2025.



Chairperson

Al-Khair Co-operative Credit Society Ltd.



MANAGING DIRECTOR
Al-Khair Co-operative Credit Society Limited

AL-KHAIR CO-OPERATIVE CREDIT SOCIETY LIMITED

**Haroon Nagar, Sector – 2
Phulwari Sharif, Patna -801505, Bihar**

7. Status of Loan to Member of the Board of Directors & relatives are: -

S. No	Name of A/c Holder	Loan A/c No.	Sanction Date	Sanction Amount	Balance as on 31/03/2025	Relation with Director
1	Kanchan Bala	MTBL-1431	29/10/2018	51,490.00	48,250.00	Vice-Chairman.
2	SHAMS ALAM KHAN	MTBL - 3463	07/04/2024	12,59,600.00	6,63,887.00	Director

8. Profitability of the Society Unit wise for Three Years are as Follows: -

Branches / Units	2024-25	2023-24	2022-23
Phulwari Sharif Branch	(1,18,072.31)	(6,23,317.13)	(2,08,321.15)
Patna Central Branch	16,52,231.01	12,40,897.67	14,29,398.70
Arrah Branch	33,734.11	84,103.40	(36,515.46)
Gaya Branch	1,00,796.91	2,18,171.81	(1,27,441.58)
Neora Branch	(2,12,051.28)	(1,50,026.59)	(2,97,949.25)
Gomti Nagar	(1,42,376.46)	1,23,564.23	(2,62,205.23)
Sasaram Branch	(3,09,400.47)	(2,44,276.89)	(1,67,681.98)
Motihari Branch	(5,14,752.47)	(3,74,463.18)	(2,47,988.66)
Nakkhas Branch	(4,24,863.73)	(4,43,526.74)	(4,88,957.72)
Dhatkidih Branch	16,54,555.26	14,91,938.97	10,35,971.89
Jamia Nagar Branch	15,62,234.46	12,48,415.58	3,75,734.49
Patna City Branch	(2,13,395.18)	(1,80,510.62)	(1,56,968.00)
Mango Branch	9,15,355.07	11,22,653.67	11,16,487.32
Head Office	(32,65,014.41)	(26,93,263.11)	(25,82,829.19)
Current Year Total	7,18,980.51	8,20,361.07	(6,19,265.82)
Opening Balance	5,60,871.31	(2,59,489.76)	3,59,776.06
Less: Distribution of National Educational Fund	8,204.00	-	-
Closing Balance	12,71,647.82	5,60,871.31	(2,59,489.76)



Chairperson
Al-khair Co-operative Credit Society Ltd



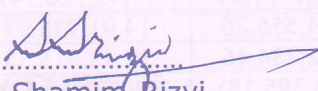
MANAGING DIRECTOR
Al-khair Co-operative Credit Society Limited

AL-KHAIR CO-OPERATIVE CREDIT SOCIETY LIMITED

**Haroon Nagar, Sector – 2
Phulwari Sharif, Patna -801505, Bihar**

9. **Members of the Board of Directors:** - Following are the members of the Committee: -

S. No.	Name of Members	Designation
1	Mr. Syed Shamim Rizvi	Chairperson
2	Mrs. Kanchan Bala	Vice Chairperson
3	Mr. Naiyer Fatmi	Managing Director
4	Mr. Abdul Mojeeb Ansari	Director
5	Mr. Ashraf Kamal Khan	Director
6	Mr. Md Gholam Rasool	Director
7	Mr. Md Irshad Ahmad	Director
8	Mr. Md Masood Ahmad	Director
9	Mr. Najeebul Haque	Director
10	Mr. Dr Patal Verma	Director
11	Mr. Rizwan Ahmad	Director
12	Mr. Md Shaban Khan	Director
13	Mr. Syed Faiyaz Hassan	Director
14	Mr. Shafiqur Rahman	Director
15	Mr. Shams Alam Khan	Director
16	Mr. Vinod Kumar	Director


Syed Shamim Rizvi
Chairman

Chairperson

Alkhair Co-operative Credit Society Ltd
FOR J A G & ASSOCIATES.

Chartered Accountants

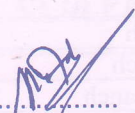
FRN-011755C


CA GAURAV KUMAR
Partner
M. No.401635

Date:- 10-09-2025

Place:- Patna




Naiyer Fatmi
Managing Director
MANAGING DIRECTOR

Al-khair Co-operative Credit Society Limited

AL Khair Co Operative Credit Society Ltd

Annexure-A

With GST Overdues loan amount as on 31/03/2025, which were sanctioned till 31/03/2019 Completed

S.No	Branch Name	MTBL		STBL		DL		ML	
		Sanction till 31/03/2019	Over Dues 31.03.2025	Sanction till 31/03/2019	Over Dues 31.03.2025	Sanction till 31/03/2019	Over Dues 31.03.2025	Sanction till 31/03/2019	Over Dues 31.03.2025
1	PSB	5,67,91,000.00	37,67,039.85	21,05,000.00	56,400.00	1,17,42,235.00	2,28,694.03	7,81,007.00	-
2	PCB	9,50,33,200.00	30,81,697.33	30,10,000.00	1,75,600.00	82,29,165.00	298588.8	27,600.00	-
3	ARA	2,68,84,690.00	2,00,540.00	3,64,300.00	2,700.00	11,19,980.00	24,670.50	-	-
4	GAYA	6,29,57,500.00	32,07,794.01	68,10,000.00	33,130.00	1,29,00,325.00	1,67,501.80	4,83,050.00	-
5	GOMTINAGAR	3,96,35,000.00	12,51,424.59	53,00,000.00	29,630.00	88,09,100.00	1,51,281.00	-	-
6	NEORA	1,36,94,840.00	8,51,120.74	-	-	3,76,800.00	7,014.00	-	-
7	MOTIHARI	1,66,57,700.00	6,63,941.73	16,41,350.00	13,520.00	52,44,670.00	1,26,403.40	26,85,533.00	1,32,815.00
8	SASARAM	3,96,37,000.00	18,73,169.85	31,48,000.00	10,330.00	33,11,000.00	1,51,044.36	25,800.00	6,525.00
9	DHATKIDIH	4,48,43,000.00	74,110.00	84,84,000.00	-	61,52,905.00	-	-	-
10	NAKHKHAS	2,12,08,000.00	1,20,798.00	20,45,000.00	-	41,53,100.00	21,325.00	-	-
11	DELHI	2,60,61,500.00	18,39,323.99	13,05,000.00	-	25,47,500.00	1,43,286.00	-	-
12	CITY	1,82,86,580.00	3,48,987.62	-	-	13,03,990.00	47,832.74	-	-
13	MANGO	3,42,56,000.00	11,63,321.72	93,00,000.00	1,17,748.30	19,82,000.00	18,600.86	-	-
	Total	49,59,46,010.00	1,84,43,269.43	4,35,12,650.00	4,39,058.30	6,78,72,770.00	13,86,242.49	40,02,990.00	1,39,340.00



MANAGING DIRECTOR
Al-Khair Co-operative Credit Society Limited



Chairperson
Al-Khair Co-operative Credit Society Ltd

AL Khair Co Operative Credit Society Ltd

Annexure-B

With GST Overdues loan amount as on 31/03/2025, which were sanctioned till 31/03/2020 Completed

S.No	Branch Name	MTBL		STBL		DL		ML	
		Sanction till 31/03/2020	Over Dues 31/03/2025	Sanction till 31/03/2020	Over Dues 31/03/2025	Sanction till 31/03/2020	Over Dues 31/03/2025	Sanction till 31/03/2020	Over Dues 31/03/2025
1	PSB	7,41,16,000.00	61,38,723.85	22,73,666.00	56,400.00	1,51,09,183.00	2,43,286.39	13,69,027.00	-
2	PCB	12,27,06,200.00	44,91,193.08	38,01,950.00	1,75,600.00	1,16,15,881.00	2,98,588.80	1,10,265.00	-
3	ARA	3,97,24,690.00	13,13,742.71	5,74,300.00	2,700.00	15,31,980.00	32,678.50	-	-
4	GAYA	7,80,82,500.00	45,97,952.84	74,60,000.00	33,130.00	1,38,40,325.00	2,14,386.80	4,83,050.00	-
5	GOMTINAGAR	4,91,80,000.00	16,38,757.23	78,30,000.00	1,47,940.00	1,01,38,417.00	1,51,281.00	-	-
6	NEORA	3,28,62,940.00	13,88,132.28	-	-	7,06,800.00	7,014.00	-	-
7	MOTIHARI	2,13,02,700.00	14,79,068.44	31,91,350.00	42,505.00	55,82,670.00	1,58,961.12	26,85,533.00	1,32,815.00
8	SASARAM	4,89,12,000.00	23,88,009.85	41,18,000.00	28,030.24	33,31,000.00	1,51,044.36	25,800.00	6,525.00
9	DHATKIDIH	6,74,63,000.00	1,82,908.97	93,94,000.00	-	70,28,905.00	-	-	-
10	NAKKHAS	2,89,23,000.00	1,86,196.00	39,80,000.00	-	45,44,100.00	47,715.00	-	-
11	DELHI	4,33,51,500.00	34,65,032.06	19,05,000.00	-	27,79,000.00	1,84,070.88	-	-
12	CITY	2,80,56,580.00	13,22,225.59	-	-	15,38,990.00	49,073.74	-	-
13	MANGO	5,77,56,000.00	27,68,010.07	1,12,50,000.00	1,41,824.75	26,63,000.00	57,311.78	-	-
Total		69,24,37,110.00	3,13,59,952.97	5,57,78,266.00	5,94,999.99	8,04,10,251.00	15,95,412.37	46,73,675.00	1,39,340.00



Chairperson
AL-KHAIR Co-operative Credit Society Ltd.

MD

MANAGING DIRECTOR
AL-Khair Co-operative Credit Society Limited



M/s. AL - KHAIR CO OPERATIVE CREDIT SOCIETY LIMITED
HAROON NAGAR, SECTOR-2, PHULWARI SHARIF, PATNA - 801505, BIHAR
Balance Sheet as at 31st March 2025

(Amount in Rupees, unless otherwise stated)

	Particulars	Note	31 March 2025	31 March 2024
I	EQUITY AND LIABILITIES			
1	Owners' Funds			
(a)	Owners' Capital Account	3	4,36,33,480.00	4,12,17,280.00
(b)	Reserves and surplus	4	12,71,647.82	5,60,871.31
			4,49,05,127.82	4,17,78,151.31
2	Non-current liabilities			
(a)	Long-term borrowings		-	-
(b)	Deferred tax liabilities (Net)		-	-
(c)	Other long-term liabilities		-	-
(d)	Long-term provisions		-	-
			-	-
3	Current liabilities			
(a)	Short-term borrowings		-	-
(b)	Trade payables		-	-
(c)	Other current liabilities	5	18,52,15,106.06	17,56,86,637.64
(d)	Short-term provisions	6	46,24,178.61	53,87,820.61
			18,98,39,284.67	18,10,74,458.25
	Total		23,47,44,412.49	22,28,52,609.56
II	ASSETS			
1	Non-current assets			
(a)	Property, Plant and Equipment and Intangible assets			
(i)	Property, Plant and Equipment	7	4,25,514.00	4,14,292.00
(ii)	Intangible assets		-	-
(iii)	Capital work in progress		-	-
(iv)	Intangible asset under development		-	-
(b)	Non-current investments		-	-
(c)	Deferred tax assets (Net)		-	-
(d)	Long Term Loans and Advances	8	39,33,594.10	59,64,857.94
(e)	Other non-current assets		-	-
			43,59,108.10	63,79,149.94
2	Current assets			
(a)	Current investments		-	-
(b)	Inventories		-	-
(c)	Trade receivables		-	-
(d)	Cash and bank balances	10	4,88,99,286.61	4,36,01,743.34
(e)	Short Term Loans and Advances	9	17,91,23,680.78	17,13,25,726.28
(f)	Other current assets	11	23,62,337.00	15,45,990.00
			23,03,85,304.39	21,64,73,459.62
	Total		23,47,44,412.49	22,28,52,609.56
	Brief about the Entity	1		
	Summary of significant accounting policies	2		
	The accompanying notes are an integral part of the financial statements			

For, AL - KHAIR CO OPERATIVE CREDIT SOCIETY LIMITED

Syed Shamim Rizvi
Chairman

Chairperson

Al-khair Co-operative Credit Society Ltd.

Naiyer Fatmi
Managing Director

MANAGING DIRECTOR

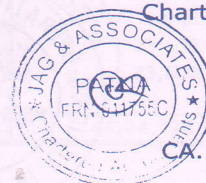
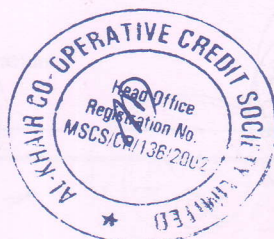
Al-khair Co-operative Credit Society Ltd. as per our report of even date

For, J A G & ASSOCIATES

Chartered Accountants

FRN: 011755C

Date: 10-09-2025
Place: Patna



CA. GAURAV KUMAR
M. No.-401635
Partner

M/s. AL - KHAIR CO OPERATIVE CREDIT SOCIETY LIMITED
HAROON NAGAR, SECTOR-2, PHULWARI SHARIF, PATNA - 801505, BIHAR
Statement of Profit and Loss for the year ended 31st March 2025

(Amount in Rupees, unless otherwise stated)

	Particulars	Note	31 March 2025	31 March 2024
I	Revenue from operations	12	2,85,73,467.76	2,76,71,933.81
II	Other Income	13	-	4,038.00
III	Total Income (I+II)		2,85,73,467.76	2,76,75,971.81
IV	Expenses:			
(a)	Cost of goods sold	14	2,35,74,126.00	2,17,90,276.40
(b)	Employee benefits expense	15	-	-
(c)	Finance costs	7	85,653.00	65,808.00
(d)	Depreciation and amortization expense	16	42,14,971.25	49,99,525.34
(e)	Other expenses		-	-
	Total expenses		2,78,74,750.25	2,68,55,609.74
V	Profit/(loss) before exceptional and extraordinary items and tax (III-IV)		6,98,717.51	8,20,361.07
VI	Exceptional items (Bad Debts Recovery)		-20,263.00	-
VII	Profit/(loss) before extraordinary items & tax (V-VI)		7,18,980.51	8,20,361.07
VIII	Extraordinary Items (specify nature & provide note/delete if none)		-	-
IX	Profit before tax (VII-VIII)		7,18,980.51	8,20,361.07
X	Partners' remuneration*		-	-
XI	Profit before tax (IX- X)		-	-
XII	Tax expense:		-	-
(a)	Current tax		-	-
(b)	Excess/ Short provision of tax relating to earlier years		-	-
(c)	Deferred tax charge/ (benefit)		-	-
XIII	Profit/(Loss) for the period from continuing operations (IXI-XII)		7,18,980.51	8,20,361.07
XIVII	Profit/(loss) from discontinuing operations		-	-
XVIII	Tax expense of discontinuing operations		-	-
XIVI	Profit/(loss) from discontinuing operations (after tax) (XIVII-XVIII)		-	-
XVII	Profit/(Loss) for the year (XIII+XIVI)		7,18,980.51	8,20,361.07
The accompanying notes are an integral part of the financial statements				

For, AL - KHAIR CO OPERATIVE CREDIT SOCIETY LIMITED

Syed Shamim Rizvi
Chairman

Chairperson
Al-khair Co-operative Credit Society Ltd.

Naiyer Fatmi

MANAGING DIRECTOR
Al-khair Co-operative Credit Society Limited

AS per our report of even date
For, J A G & ASSOCIATES
Chartered Accountants
FRN: 011755C



Date: 10-09-2025
Place: Patna

CA. GAURAV KUMAR
M. No.-401635
Partner

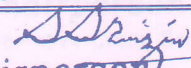
M/s. AL - KHAIR CO OPERATIVE CREDIT SOCIETY LIMITED
HAROON NAGAR, SECTOR-2, PHULWARI SHARIF, PATNA - 801505, BIHAR
Notes forming part of the Financial Statements for the year ended 31st March, 2025

3	Members' Capital Account		31 March 2025	31 March 2024
a	(a) Authorised Share Capital: 50,00,000 Shares of Rs. 10/- each		5,00,00,000.00	5,00,00,000.00
b	Paid Up Capital		4,36,33,480.00	4,12,17,280.00

4	Reserves and surplus		31 March 2025	31 March 2024
	(a) Statutory Reserve Fund:			
	Opening Balance	20,20,087.00		
	Add:- During the year	1,79,745.00	21,99,832.00	20,20,087.00
	(b) Co-op Edu & Dev Fund:			
	Opening Balance	4,04,017.00		
	Add:- During the year	35,949.00	4,39,966.00	4,04,017.00
	Other Reserve (Please specify)			
	(c) Unseen loss Fund:			
	Opening Balance	8,08,035.00		
	Add:- During the year	71,898.00	8,79,933.00	8,08,035.00
	(d) National Educational Fund:			
	Opening Balance	80,803.00		
	Less: Distribution in Current Financial year	8,204.00		
	Add:- During the year	7,190.00	79,789.00	80,803.00
	(e) Profit Tr from P & L A/c:			
	Opening Balance	-27,52,070.69		
	Add:- During the year	4,24,198.51	-23,27,872.18	-27,52,070.69
	Total		12,71,647.82	5,60,871.31

5	Other current liabilities		31 March 2025	31 March 2024
	Amanat Accounts		2,88,61,026.58	3,02,62,618.95
	Dr Badar Daily Deposits Accounts		15,50,30,925.37	14,42,88,353.70
	Dr Badar Monthly Deposits Accounts		2,210.00	2,210.00
	Ear Marked Funds Account		1,69,345.00	1,69,345.00
	Haj Account		39,082.00	39,082.00
	Sahyog Account		6,63,221.79	4,82,521.79
	Special Daily Deposit Accounts		7,145.00	7,145.00
	<u>GST Payable</u>			
	GST STBL		26,493.66	33,527.88
	GST MTBL		3,79,048.94	3,99,364.54
	GST DL		2,964.96	2,021.94
	GST Payable on Other Charges & RCM		32,305.92	-
	ESI payable		1,099.84	209.84
	S.S Quadari & Co		237.00	237.00
	Total Other current liabilities		18,52,15,106.06	17,56,86,637.64

6	Provisions		31 March 2025	31 March 2024
(a)	Provision for employee benefits			
	Provision for gratuity			
(b)	Provisions for Bad Debts			
	Other provisions			
	Provision for Auditor's Remuneration		2,11,520.00	1,61,040.00
	Provision for Annul Maintenance of Software		3,00,400.00	2,81,903.00
	Social Welfare Funds		40,42,112.61	36,66,212.61
	Provision for professional Fees		12,980.00	34,220.00
	Provision for baddebts		9,966.00	11,97,245.00
	Provision for Statutory Auditor's Remuneration		23,600.00	23,600.00
	Provision for Tax Auditor's Remuneration		23,600.00	23,600.00
	Total Provisions		46,24,178.61	53,87,820.61


Chairperson
Alkhair Co-operative Credit Society Ltd.


MANAGING DIRECTOR

M/s. AL - KHAIR CO OPERATIVE CREDIT SOCIETY LIMITED
HAROON NAGAR, SECTOR-2, PHULWARI SHARIF, PATNA - 801505, BIHAR
Notes forming part of the Financial Statements for the year ended 31st March, 2025

7 Property, Plant and Equipment and Intangible Assets (owned assets)

S. No.	Particulars	Rate of Dep.	Life of Assets	Gross Block			Depreciation			Net Block		
				As on 01-04-2024	Addition	Deductions/A djustments	As on 31-03-2025	Up to 01-04-2024	Addition	Deductions/A djustments	As on 31-03-2025	As on 31-03-2024
1	Furniture & Fixtures	10.00%		2,02,763.00	7,500.00		2,10,263.00	-	20,651.00	-	1,89,612.00	2,02,763.00
2	Electrical Equipments	15.00%		42,529.00	-	-	42,529.00	-	6,380.00	-	36,149.00	42,529.00
3	Computer & Laptop	40.00%		19,851.00	68,975.00	-	88,826.00	-	33,931.00	-	54,895.00	19,851.00
4	Inverter	15.00%		1,21,506.00	20,400.00	-	1,41,906.00	-	20,544.00	-	1,21,362.00	1,21,506.00
5	CCTV	15.00%		27,643.00	-	-	27,643.00	-	4,147.00	-	23,496.00	27,643.00
TOTAL				4,14,292.00	96,875.00	-	5,11,167.00	-	85,653.00	-	4,25,514.00	4,14,292.00

PREVIOUS YEAR



Chairperson
Chairperson
 Al-Khair Co-operative Credit Society Ltd.

MANAGING DIRECTOR
MANAGING DIRECTOR
 Al-Khair Co-operative Credit Society Limited

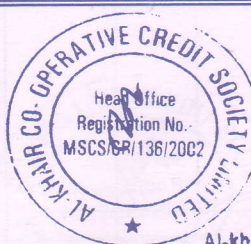


M/s. AL - KHAIR CO OPERATIVE CREDIT SOCIETY LIMITED
HAROON NAGAR, SECTOR-2, PHULWARI SHARIF, PATNA - 801505, BIHAR
Notes forming part of the Financial Statements for the year ended 31st March, 2025

8	Long Term Loans and advances	Long Term	
		31 March 2025	31 March 2024
A	(Secured)		
(a)	Capital advances		
(b)	Loans advances to Members or relative of Members	-	-
(c)	Demand Loan	-	1,71,218.41
(d)	Mid Term Business Loan	1,27,948.08	5,51,262.33
	Total Secured Loan	1,27,948.08	7,22,480.74

B	(Unsecured)	Long Term	
		31 March 2025	31 March 2024
(a)	Capital advances		
	Considered good	-	-
(b)	Loans advances to partners or relative of partners	-	-
(c)	Other loans and advances		
	Demand Loan	2,47,668.30	3,46,146.94
	Short Term Business loan	-	-
	Mid Term Business Loan	35,57,977.72	48,96,230.26
	Total Unsecured	38,05,646.02	52,42,377.20
	Total (A + B)	39,33,594.10	59,64,857.94

9	Short Term Loans and advances	Short Term	
		31 March 2025	31 March 2024
A	(Secured)		
(a)	Capital advances	-	-
(b)	Loans advances to Members or relative of Members	-	-
(c)	Other loans and advances (specify nature)		
	Business Loan	-	-
	M/L Advance	-	-
	Demand Loan	77,893.38	66,687.30
	Mid Term Business Loan	39,83,443.12	34,45,492.25
	Short Term Business loan	286.82	22,91,903.93
	Total	40,61,623.32	58,04,083.48



MANAGING DIRECTOR
 Al-khair Co-operative Credit Society Limited

Chairperson
 Al-khair Co-operative Credit Society Ltd.

M/s. AL - KHAIR CO OPERATIVE CREDIT SOCIETY LIMITED
HAROON NAGAR, SECTOR-2, PHULWARI SHARIF, PATNA - 801505, BIHAR
Notes forming part of the Financial Statements for the year ended 31st March, 2025

B	(Unsecured)	Short Term	
		31 March 2025	31 March 2024
(a)	Capital advances Considered good	-	-
(b)	Loans advances to Directors or relatives of Directors	-	-
(c)	Other loans and advances		
	Demand Loan	28,64,403.75	29,52,769.66
	Morabaha Loan	1,48,662.00	5,60,542.00
	Short Term Business loan	50,39,163.04	35,77,403.97
	Mid Term Business Loan	16,65,34,338.67	15,75,04,437.17
	M/L Advance	96,100.00	97,100.00
	Business Loan	3,79,390.00	8,29,390.00
		17,50,62,057.46	16,55,21,642.80
	Total (A + B)	17,91,23,680.78	17,13,25,726.28

10	Cash and Bank Balances	31 March 2025	31 March 2024
	<u>Cash and cash equivalents</u>		
	Cash on hand	1,38,60,182.50	1,38,07,893.63
	<u>Other bank balances</u>		
	IDBI Account	4,705.00	4,705.00
	Canara Bank (A/c no 10062)	2,55,706.40	19,53,441.40
	Central Bank of India (CD/3136)	75,751.40	1,69,291.40
	Canara Bank A/c No 10039	3,41,845.36	2,32,263.32
	Canara Bank A/c No 10259	21,725.20	17,806.00
	Punjab National Bank (Neora)	7,94,630.17	7,11,297.80
	Bihar Awami Co-Operative Bank Account	6,898.48	7,441.28
	Canara Bank (A/c no 6462)-Patna Central	33,75,877.00	32,92,214.00
	Canara Bank	36,26,031.20	21,47,273.20
	Canara Bank (Gaya)	18,82,712.63	16,59,624.63
	Bank of India (Gomti Nagar)	1,41,547.63	32,614.89
	Punjab National Bank (Gomti Nagar)	3,800.90	4,280.90
	Canara Bank (Sasaram)	31,990.84	1,51,990.84
	Bank of India (0630)-Dhatkidih	62,32,951.18	47,23,814.89
	SBI-Dhatkidih	57,66,840.99	41,02,592.73
	Canara Bank(Motihari)	76,124.00	10,022.00
	J & K BANK-Jamia Nagar	27,57,016.33	12,85,488.23
	Central Bank of India (3136)-Jamia Nagar	23,62,735.21	17,96,771.01
	Canara Bank (1089)-Mango	72,05,161.19	74,19,814.19
	Fixed Deposit Against Locker	75,053.00	71,102.00
	Total Cash and bank balances	4,88,99,286.61	4,36,01,743.34

11	Other Current assets	31 March 2025	31 March 2024
	Salary Advance	1,93,890.00	2,23,128.00
	Festival Advance	8,77,500.00	7,51,500.00
	Advance	2,53,716.00	1,69,488.00
	Advance for Office Rent	1,48,000.00	1,26,000.00
	Stock In hand (Stamp)	33,620.00	14,080.00
	General Advance	8,23,311.00	2,49,387.00
	TDS Receivable	32,300.00	12,407.00
	Total	23,62,337.00	15,45,990.00

MANAGING DIRECTOR
Al-Khair Co-operative Credit Society Limited



Chairperson



M/s. AL - KHAIR CO OPERATIVE CREDIT SOCIETY LIMITED
HAROON NAGAR, SECTOR-2, PHULWARI SHARIF, PATNA - 801505, BIHAR
Notes forming part of the Financial Statements for the year ended 31st March, 2025

(Amount in Rupees, unless otherwise stated)

12	Revenue from operations	31 March 2025	31 March 2024
(a)	Admission	89,175.00	86,900.00
(b)	Special Donation	5,14,888.00	14,69,634.83
(c)	Donation	1,51,345.00	1,43,998.00
(d)	Duplicate Passbook issue charge	7,740.00	5,940.00
(e)	Account Maintenance Charges	11,83,794.10	6,37,016.90
(f)	Income From MTBL	2,52,41,054.77	2,36,72,189.60
(g)	Income From DL	1,69,551.00	2,10,364.08
(h)	Charges from Loan	18,260.00	21,680.00
(i)	Income From STBL	11,71,173.00	14,09,800.40
(k)	Miscellaneous Income	26,486.89	14,410.00
	Total Revenue from operations	2,85,73,467.76	2,76,71,933.81

13	Other income	31 March 2025	31 March 2024
(a)	Interest income	-	4,038.00
	Total other income	-	4,038.00

14	Employee benefits expense	31 March 2025	31 March 2024
(a)	Salaries, wages, bonus and other allowances	2,34,57,814.00	2,17,53,168.40
(b)	Staff Welfare Expenses	75,000.00	-
(c)	ESIC expenses	41,312.00	37,108.00
	Total Employee benefits expense	2,35,74,126.00	2,17,90,276.40

15	Finance cost	31 March 2025	31 March 2024
(a)	Interest expense	-	-
(i)	On bank loan	-	-
(ii)	On assets on finance lease	-	-
	Total Finance cost	-	-

16	Other Expenses	31 March 2025	31 March 2024
	Telephone Charges	3,28,917.00	3,28,292.00
	Power and fuel expenses	1,81,200.00	1,93,346.00
	Office Expenses	3,20,742.63	2,83,887.00
	Postage & Telegram	26,120.00	27,559.00
	Bank Charges	47,268.12	39,448.23
	Repairs and maintenance - Machinery	89,693.00	84,600.00
	Insurance expenses	1,09,940.00	1,24,794.00
	Rent expenses	16,58,652.00	15,81,166.00
	AMC Computers & Software Etc.	17,300.00	14,000.00
	Travelling & Conveyance expenses	1,28,536.00	71,108.00
	Internal Auditor's remuneration	1,99,720.00	1,70,480.00
	Printing and stationery	89,274.00	2,53,777.00
	Legal, Consultancy and professional charges	1,57,900.00	74,700.00
	Software & Website Maintenance Expenses	3,17,296.50	2,93,579.00
	Computer Repair & Maintenance	33,945.00	33,800.00
	GST Expenses	-	26,756.00
	Funeral Expenses	20,000.00	-
	Bad Debts Expenses	3,495.00	11,97,245.00
	Honorarium Expenses	2,33,335.00	60,000.00
	AGM Expenses	55,711.00	54,789.00
	BOD Meeting	1,12,000.00	31,000.00
	Statutory Audit Fee	23,600.00	23,600.00
	Tax Audit Fee	23,600.00	23,600.00
	Meeting Expenses	3,438.00	2,089.00
	Professional Tax	2,500.00	2,500.00
	Misc. & Other Expenses	30,788.00	3,410.11
	Total	42,14,971.25	49,99,525.34

Chairperson

Alkhair Co-operative Credit Society Ltd

MANAGING DIRECTOR

Alkhair Co-operative Credit Society Ltd

الخیر سوسائٹی کی ترقی کا سفر

قیام کا بنیادی مقصد: سوسائٹی کے قیام کا بنیادی مقصد عوام کی چھوٹے موٹے قرضوں کی ضروریات کو پورا کرنا اور ساتھ ہی ان میں بچت کی عادت پیدا کرنا تھا کہ یہ بچت ضرورت کے وقت ان کے کام آ سکے۔ ۲۰۰۲ء میں جب الخیر کی بنیاد رکھی گئی اس وقت عوام کی قرض کی ضرورت عام طور پر ایک ہزار سے دس ہزار روپے کے درمیان تھی۔ معاشرتی طور پر اس وقت ایک بڑا مسئلہ یہ بھی تھا کہ لوگوں کے پاس اپنی چھوٹی بچتوں کو محفوظ رکھنے کا کوئی منظم ذریعہ نہیں تھا۔ سو یا دوسروں کے بچت بینکوں کے لیے اہمیت نہیں رکھتی تھی جس کی وجہ سے عوام کا بڑا طبقہ غیر منظم اور غیر محفوظ مالی حالات کا شکار تھے۔

غیر منظم طبقے کو ترجیح دینا: الخیر نے اپنے آغاز سے ہی غیر منظم طبقے کو اپنی توجہ کا مرکز بنایا اور ان کے لیے اپنے پرائمری سیکٹر کو وقف کر دیا۔ یہ حکمت عملی آج بھی الخیر کی ترجیحات کا حصہ ہے۔ جہاں الخیر شہری علاقوں میں اپنی خدمات فراہم کر رہا ہے وہیں پٹنہ کے قریب نیورا میں اس کی دیہی برانچ بھی نہایت کامیابی سے کام کر رہی ہے۔ پٹنہ کا نیورا اور لکھنؤ کا گومتی نگر برانچ ایسے علاقے ہیں جہاں برادران وطن کی اکثریت الخیر سے وابستہ ہے۔

عوامی اعتماد کا چیلنج: الخیر کے قیام کے وقت سب سے بڑا چیلنج عام لوگوں کا اعتماد حاصل کرنا تھا۔ یہ وہ دور تھا جب چٹ فنڈ کمپنیوں کا عروج اور زوال اپنے عروج پر تھا جس کی وجہ سے عوام مالیاتی اداروں پر اعتماد کرنے سے گریزاں تھے۔ الخیر نے عوام کو یہ یقین دلانے کی کوشش کی کہ ان کی جمع شدہ رقم محفوظ رہے گی اور ان کی رقم میں کسی طرح کا اضافہ نہیں ہوگا چوں کہ سوسائٹی صرف آپ کی بچت ادا کرنے کی پابند ہے۔ یہ دلیل عام لوگوں کو بہت اپیل کرتی تھی۔ الخیر کا پہلا دس سال اس کے تجربات کو مستحکم کرنے اور خطرات سے بچنے کے لیے مختص رہا۔ اس درمیان سوسائٹی کو تین بڑے چیلنجز کا سامنا کرنا پڑا جن کے اثرات آج تک محسوس کیے جا رہے ہیں:

(۱) **نوٹ بندی کا چیلنج:** نوٹ بندی کے دوران کوآپریٹو کو اپنے بینک اکاؤنٹ سے اتنی ہی رقم نکالنے کی اجازت تھی جتنی ایک عام آدمی کو۔ دوسری طرف ممبران کی رقوم نکالوانے کی طلب اور اچانک کلیکشن کا تقریباً ختم ہو جانا بڑی رکاوٹیں تھیں۔ بینکوں میں پیسہ موجود ہونے کے باوجود اس کا نکالنا ممکن نہیں ہو رہا تھا۔ تاہم الخیر نے اپنے ممبران کے تعاون سے اس چیلنج پر قابو پایا۔ (۲) **جی ایس ٹی کا نفاذ:** سوسائٹی کو اپنے قرضوں پر لیے جانے والے سروس چارج پر 18 فیصد جی ایس ٹی لینے پر مجبور ہونا پڑا۔ چوں کہ الخیر سود نہیں لیتا، اس لیے ایک بار لیا جانے والا سروس چارج جی ایس ٹی کے دائرے میں آتا ہے۔ ممبران کو اس بات پر راضی کرنا ایک مشکل کام تھا لیکن خوش آئند بات یہ ہے کہ الخیر ہر مہینے وقت پر جی ایس ٹی کی رقم جمع کر دیتا ہے۔ (۳) **کورونا وبا کا اثر:** کورونا کی وجہ سے کاروبار بند ہوئے، چھوٹے تاجروں کو نقصان پہنچا اور سوسائٹی کو برانچز کھولنے میں دقت ہوئی۔ ان مشکلات کے باوجود الخیر نے اپنے ممبران کی ہر ممکن مدد کی۔

خواتین کی شمولیت: الخیر میں خواتین ممبران کی تعداد مجموعی طور پر 40 فیصد ہے، جو سوسائٹی کے لیے ایک اہم سنگ میل ہے۔ خواتین کی شمولیت کو مزید مؤثر بنانے کے لیے الخیر نے اپنے پٹنہ سینٹرل برانچ کی پوری ذمہ داری ان خواتین کو دی ہے جو اس کے ٹارگٹڈ گروپ کا حصہ ہیں۔ یہ آل ویمن برانچ مسلسل منافع میں ہے اور دیگر دو برانچز کی سربراہی بھی خواتین کے ہاتھ میں ہے۔ اس اقدام کے ذریعے سوسائٹی نے خواتین کو اپنی صلاحیتوں کے مظاہرے کا موقع فراہم کیا ہے۔

سود سے آزادی کا سکون: یہ لمحہ بے حد خوشی اور سکون کا ہوتا ہے جب کوئی ممبر اس بات کا ذکر کرتا ہے کہ کس طرح الخیر نے انہیں سودی نظام کے جال سے نکلنے میں مدد دی۔ یہ بھی سننے کو ملتا ہے کہ الخیر سے جڑنے کے بعد ان کے کاروبار میں برکت آئی یا انہوں نے اپنی بچت اور الخیر سے لیے گئے قرض کو استعمال کرتے ہوئے کوئی اثاثہ بنایا۔ یہ احساس کہ الخیر ایک مثبت تبدیلی کا ذریعہ بن رہا ہے ناقابل بیان خوشی دیتا ہے۔

الخیر سوسائٹی مستقبل قریب میں نئے پروڈکٹس لانچ کرنے پر کام کر رہی ہے، تاکہ اپنے ممبران کی ضروریات کو بہتر طور پر پورا کیا جاسکے۔ اس وقت سوسائٹی کا اہم ہدف اپنے قرض کی لاگت کو مزید کم کرنا ہے۔ یہ اسی وقت ممکن ہوگا جب سالانہ قرض کی فراہمی 25 کروڑ روپے تک پہنچ جائے۔ ہمیں یقین ہے کہ آنے والے مالی سالوں میں سوسائٹی اپنے اس ہدف کو حاصل کر لے گی۔

نیرفا طمی

مینجنگ ڈائریکٹر

چیرمین کا استقبالیہ خطاب

پیارے بھائیو اور بہنوں!

الخیر کے اس اجلاس عام میں تہ دل سے آپ کا خیر مقدم کرتا ہوں اور امید ہے آپ اس میں گرم جوشی سے حصہ لے رہے ہیں۔ چیرمین کی حیثیت سے اجلاس عام میں میرا یہ آخری خطاب ہے۔ جیسا کہ آپ جانتے ہیں آپ کی سوسائٹی میں لگاتار دو ٹرم سے زیادہ کوئی چیرمین نہیں ہو سکتا۔ اللہ کا شکر ہے کہ اس نے مجھے الخیر کی خدمت کا موقع فراہم کیا۔ میں نے پوری ایمانداری سے اپنی ذمہ داری ادا کرنے کی کوشش کی۔ میری کوشش سسٹم کو بہتر بنانے کے ساتھ ساتھ اسے مضبوط بنانے کی بھی رہی۔ اس میں، میں کتنا کامیاب رہا یہ فیصلہ آپ لوگوں کو کرنا ہے۔ الخیر کا چیرمین نہیں رہنے کے بعد بھی میرا اس سے تعلق اس لیے بھی برقرار رہے گا کیونکہ میں ابتداء سے ہی اس سوسائٹی سے جڑا ہوا ہوں۔ صحت کے مسئلہ نے مجھے کچھ اور کام کرنے کا موقع نہیں دیا۔ میں امید کرتا ہوں کہ نیا بورڈ اور اُس کے ذمہ داران اس کام کو پورا کریں گے۔

ایک اہم پہلو کی طرف بھی آپ کو متوجہ کرنا چاہتا ہوں وہ یہ ہے کہ آپ کی یہ سوسائٹی ایک ملٹی اسٹیٹ کوآپریٹو سوسائٹی ہے یعنی جس کو راجدھانی دہلی کے علاوہ تین بڑے اور اہم صوبوں (اتر پردیش، بہار اور جھارکھنڈ) میں سماجی بہبود اور معاشی استحکام کی خدمت انجام دینے کا موقع ملا ہوا ہے، اس کا تقاضا یہ ہے کہ اس میں ان صوبوں کی متناسب نمائندگی ہونی چاہئے۔

آج میں آپ کو آپ کی ذمہ داریوں کا بھی احساس دلانا ضروری سمجھتا ہوں۔ کوئی بھی کوآپریٹو اس وقت تک کامیاب نہیں ہو سکتی جب تک ممبران اس میں دلچسپی نہیں لیں۔ دلچسپی لینے کا مطلب یہ ہے کہ آپ اچھے اور ضرورت مند لوگوں کو سوسائٹی سے جوڑنے کا کام کریں۔ ساتھ ہی آپ ہی کی ضمانت اور سفارش پر ممبران کو قرض دیا جاتا ہے لہذا ایسے قرضوں کی واپسی وقت پر اور وعدے کے مطابق ہو اس میں آپ تعاون کریں۔ جن لوگوں پر آپ دباؤ نہیں بنا سکتے یا آپ کو لگتا ہے کہ یہ ممبر قرض وقت پر ادا نہیں کر سکتا ان کی گارنٹی نہیں لیں۔ قرض میں جو بڑی رقم ابھی تک وصول نہیں ہو سکی ہے وہ رقم آپ کی ہی ہے۔ سوسائٹی کو جتنا منافع ہوگا اس کا فائدہ ممبران کو بھی ہوگا۔ قرض پر جو سروس چارج لیا جاتا ہے وہ کم ہوگا۔ آپ کو اس بات کا احساس ہونا چاہیے کہ آپ کی زندگی میں بچت کی کتنی اہمیت ہے۔ برے وقت میں یہ بچت بڑا سہارا ہوتی ہے۔ الخیر کا بنیادی مقصد چھوٹی بچت کو فروغ دینا رہا ہے۔ قرض liability ہے قرض کی ادائیگی کے ساتھ آپ بچت کی بھی عادت ڈالیں۔ آپ کی بچت آپ کی پونجی ہے۔ قرض اتنا ہی لیں جتنی ضرورت ہے تاکہ اس کا فضول استعمال نہیں ہو اور آپ اسے آسانی سے ادا بھی کر سکیں۔

الخیر کے لیے یہ بڑی بات ہے کہ آج پورے ہندوستان میں اس طرح کی سوسائٹی کارول ماڈل الخیر ہی ہے اور ایسی سوسائٹیاں ہمارے سسٹم کو ہی اپنا رہی ہیں۔ خوشی کی بات ہے کہ الخیر کے مقاصد اور کامیابی کے بعد بیشتر ریاستوں اور شہروں میں ایسی رجسٹرڈ سوسائٹی قائم ہو رہی ہیں اور اپنی خدمات فراہم کر رہی ہیں۔ یہ بات بھی نوٹ کرنے کی ہے کہ 2002 میں الخیر نے مالیاتی شمولیت یعنی فنانشیل انکلیوژن کی جس ضرورت کا احساس کرتے ہوئے اپنے کام کا آغاز کیا تھا وہ آج ملک کا ایک بڑا قومی ایجنڈا بن گیا ہے۔ جن دھن یو تناس کا ایک اہم حصہ ہے۔

بھائیو اور بہنوں! آپ کے سامنے سال بھر کے کاموں کی آڈٹ رپورٹ پیش کی گئی ہے۔ اسے عام سبھا کی منظوری کے بعد مرکزی رجسٹرار کو بھیجا جائے گا۔ مینجنگ ڈائریکٹر اس کے اہم نکات سے آپ کو واقف کرائیں گے اور اس تعلق سے قرارداد بھی پیش کی جائے گی۔ جیسا کہ آپ کے علم میں ہے ملٹی اسٹیٹ کوآپریٹو سوسائٹی ایکٹ ۲۰۰۲ء میں بڑی ترمیم ہوئی ہے۔ جس کے تحت سوسائٹی کے بائی لاز (Bylaws) میں ترمیم ضروری ہوگئی۔ گزشتہ اجلاس عام میں اسے آپ نے منظور بھی کیا تھا لیکن کچھ تکنیکی اسباب سے وہ وقت پر آپ لوڈ (Upload) نہیں ہو سکا۔ اسے اب دوبارہ اجلاس عام کی منظوری کے بعد وزارت کو آپریشن کی ویب سائٹ پر آپ لوڈ کرنے کے لیے پیش کیا جائے گا۔

دوستو! میں آخر میں ایک بار پھر آپ کا شکریہ ادا کرتا ہوں جو تعاون گزشتہ دس برسوں میں آپ سے ملا۔ میری صحت کا بھی مسئلہ ہے اور میں نے بورڈ میں اپنا استعفیٰ بھی دوبارہ پیش کیا لیکن بورڈ نے اسے منظور نہیں کیا۔ میں اس بھروسے کے لیے بورڈ کے ممبران کا بھی شکریہ ادا کرتا ہوں۔ میں دعا کرتا ہوں کہ آپ اور ہم سب کا یہ ادارہ خوب ترقی کرے۔ جو کمیاں ہیں اُسے دور کیا جائے۔ میرا تعلق الخیر سے اسی طرح قائم رہے گا جیسا کہ آج ہے۔ شکریہ

سید شمیم رضوی
چیرمین

الخیر ایک تعارف

انسان ایک سماجی مخلوق ہے، دونوں لازم و ملزوم ہیں، انسان محتاج پیدا ہوا ہے اور موت تک محتاج رہتا ہے، اسے اپنی ضرورتوں کی تکمیل کے لئے دوسروں کی مدد لینی پڑتی ہے، گویا انسانی زندگی ازل سے امداد باہمی کے اصول پر گامزن چلی آرہی ہے، کوآپریٹو (امداد باہمی) کے تصور کے آغاز و ارتقاء کی یہی تاریخ ہے، عہد جدید میں اس تصور کی بنیاد پر ایک سسٹم کھڑا ہو گیا، ادارے اور سوسائٹیاں وجود میں آ گئیں۔

الخیر بھی امداد باہمی کے اصول پر کام کرنے والی ایک مالیاتی سوسائٹی ہے جو سماج کے معاشی اعتبار سے کمزور، پس ماندہ اور محروم طبقات کو بلا تفریق مذہب و ملت خود کفیل بنانے کی کوشش کر رہی ہے، ان میں اپنی مدد آپ کا جذبہ پیدا کرنے کے ساتھ ساتھ اپنے سماج کو صحت مند و مستحکم بنانے کی فکر پر دان چڑھا رہی ہے۔ یہ کام امداد باہمی کے اصول کو بروئے کار لاتے ہوئے انجام دے رہی ہے۔

یہ سوسائٹی گزشتہ ۲۳ برسوں سے سماج کے درمیان بچت کے رجحان کو پروان چڑھانے کا کام کر رہی ہے۔ سوسائٹی پس انداز کی ہوئی رقم کو جمع کرنے اور اسے اسی جیسے دوسرے چھوٹی آمدنی والے ضرورت مندوں کو بتدریج اپنے پیروں پر کھڑا ہونے کے لائق بنانے کے لیے استعمال کرتی ہے۔ سوسائٹی ان جمع کی ہوئی رقموں سے ہی بلا سودی قرض فراہم کرتی ہے۔ اس طرح وہ خود روزگاری کا احساس بھی پیدا کرنے کی کوشش کر رہی ہے اور سماج سے سہاوکاری کی لعنت کے خاتمے کے لیے فضا ہموار کرنے کے لیے بھی کوشاں ہے۔ سوسائٹی اب تک ایک ارب ۶۴ کروڑ ۸ لاکھ ۶۴ ہزار ۵۵۶ روپے کا قرض ۳۶ ہزار ۷ سو ۶۷ ممبران کو دے چکی ہے۔

توجہات

- چھوٹی بچت کی ترغیب دینا اور اس کے لیے معاشرہ کے تمام طبقات کو متحرک کرنا۔ • خود روزگار کے لیے سرمایہ فراہم کرنا اور چھوٹے بلا سودی قرض فراہم کرنا۔ • مہاجنی سودی نظام سے نکلنے میں ممبران کی مدد کرنا۔ • برسر روزگار کر کے آمدنی کی صورت پیدا کرنا تاکہ وہ خود کفیل بن کر ایک باشعور اور باعزت شہری بن سکیں۔ • ممبران کی بچت اور محنت کو بازار معیشت سے جوڑنا۔ • سود کی لعنت سے نجات کے لیے مواقع فراہم کرنا اور معاشرہ کو متحرک کرنا۔

جمع اسکیم

یومیہ کھاتہ: ممبران بچت کی اپنی چھوٹی چھوٹی رقم روزانہ خود سے یا سوسائٹی کے وصول کنندہ کی ذریعہ جمع کر سکتے ہیں۔
سہوگ کھاتہ: خیر حضرات اپنی رقم اس اکاؤنٹ میں ایک متعین مدت کے لیے جمع کروا سکتے ہیں تاکہ اس سے ضرورت مندوں کو ان کی شدید ضرورت پر قرض فراہم کیا جاسکے۔

امانت کھاتہ: یہ بینک کے بچت اکاؤنٹ کی طرح ہے جس میں ممبران بھی رقم جمع کر سکتے یا نکال سکتے ہیں۔
حج زیارت کھاتہ: حج یا کسی اور زیارت کے ارادے سے لوگ اپنی رقم اس اکاؤنٹ میں جمع کر سکتے ہیں جو اس خواص موقع پر کام آ سکتی ہے۔

قرض اسکیم

ڈیمائڈ لون: یہ قرض ذاتی ضروریات کو پورا کرنے کے لیے ایک متعین مدت کے لیے دیا جاتا ہے۔
مختصر مدتی تجارتی قرض: یہ قرض موسمی یا چھوٹے کاروبار کے لیے دیا جاتا ہے۔
درمیانی مدت کا تجارتی قرض: یہ قرض اپنی تجارت کو بہتر کرنے کے لیے دیا جاتا ہے۔
تجارتی قرض: یہ بڑے کاروبار کے لیے دیا جاتا ہے۔ قرض کی ان تمام اسکیم پر سروس چارج بھی لیا جاتا ہے، چونکہ سروس چارج سے ہونے والی آمدنی انٹرسٹ کے زمرے میں نہیں آتی ہے لہذا اس پر حکومت کو ۱۸ فیصد جی ایس ٹی (GST) بھی ممبر کو ادا کرنا ہوتا ہے۔

بورڈ آف ڈائریکٹرز

جناب سید شمیم رضوی	:	چیرمین
محترمہ کنجن بالا	:	وائس چیرمین
جناب نیر فاطمی	:	مینجنگ ڈائریکٹر
جناب اشرف کمال خان		جناب ارشاد احمد
جناب نجیب الحق		جناب ڈاکٹر پائل ورما
جناب سید فیاض حسن		جناب شفیق الرحمن
جناب ونود کمار		جناب محمد شعبان خان
		جناب شمس عالم خان

اسٹینڈنگ کمیٹی

جناب غلام رسول	جناب نیر فاطمی	جناب سید شمیم رضوی
جناب سید فیاض حسن	جناب اشرف کمال خان	جناب محمد مسعود احمد
جناب شمس عالم خان	جناب راشد نیر	جناب نجیب الحق

سینئر لون کمیٹی

جناب محمد مسعود احمد	جناب نیر فاطمی	جناب سید شمیم رضوی
جناب راشد نیر	جناب شمس عالم خان	جناب سید فیاض حسن
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جناب محمد ارتقاء الدین	جناب حسن شاہد	جناب شفیق الرحمن

آڈیٹر

جے اے جی ایسوسی ایٹ

چارٹرڈ اکاؤنٹنٹ

506/جگت ٹریڈ سینٹر، فریزر روڈ، پٹنہ 800001



سالانہ رپورٹ **2025**

الخیر کوآپریٹو کریڈٹ سوسائٹی لمیٹیڈ

ANNUAL REPORT

AL-KHAIR CO-OPERATIVE CREDIT SOCIETY LTD.

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OUR BRANCHES

BIHAR

GST No.: 10AAAAA8409L1Z1

S. No.	Opening Date	Branch Name	Address	Branch Code	Contact No.
01	18-08-2002	Phulwari Sharif Branch	Haroon Nagar, Sector-1, Phulwari Sharif Patna-801505 (Bihar)	PSB	9262512343
02	17-02-2007	Patna Central Branch	Oppt. Training School, Afzal Manzil, Mahendru Patna-800006 (Bihar)	PCB	08409115763
03	30-07-2008	Ara Branch	C/o-Ishaque Complex, Dabar Gali, Khetari Mohalla, Ara Dist. Bhojpur, 802301, Bihar	ARB	06200138142 09097301557
04	04-07-2010	Gaya Branch	C/O Millat Hospital, Near Railway Hospital, Nagmatia Road Gaya-823001 (Bihar)	GYB	07857896853 07033934475
05	30-01-2011	Neora Branch	C/o-Nalanda Market 1st Floor, Station Road Neora, Patna (Bihar).	NRB	07979083107 07004843566
06	23-10-2011	Motihari Branch	White House Market, 1 st Floor Lambodar Gali, Motihari – 845401 East Champaran (Bihar)	MTB	09162641551 07004914495
07	12-02-2012	Sasaram Branch	GF, Baitul-Rabiya, Near Masjid Shamshul Haque Diwan Sasaram, Rohtas 821115	SSB	07050855786 08083289786
08	17-05-2015	City Branch Patna	Rahman Manzil, Nai Sadak Nawab Bahadur Road Patna City - 800008	CTB	09304149608 07004914495

JHARKHAND

GST No.: 20AAAAA8409L1Z0

09	17-11-2013	Dhatkidih (Jamshedpur) Branch	4 th Floor, Ratan Tower Straight Mile Road, Dhatkidih Jamshedpur-831001 (Jharkhand)	JSPB	9334075158 8789819244
10	08-11-2015	Mango Branch	1st Floor Razi Coplex, In Front of Road No-9, Jawahar Nagar, Mango, Jamshedpur Jhrkhand. Pin-832110	MNB	09304917353 09570806850

UTTAR PRADESH

GST No.: 09AAAAA8409L1ZK

11	04-12-2010	Lucknow Branch	C/o Haleem, Satrikh Road, Near Ramlila Maidan, Vidhayak Chouraha, Jinhata, Lucknow.226028 (U.P).	LKO	08507442586 08563989374
12	01-12-2013	Nakhkhas Branch Lucknow	C/O Shakir Ali, Infront of X-Zone School, Backside of Bank of Baroda, 262/47 Katra Azam Beg, Nakhkhas, Lucknow (U. P.)	NKHS	09696209944 08563989374

DELHI

GST No.: 07AAAAA8409L1ZO

13	23-11-2014	Jamia Nagar Branch	House No. L-1, Gali No. 9 Near Jama Masjid Zakir Nagar Jamia Nagar, New Delhi-110025	JNB	08527887950
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