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THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED
D-16/30, SECTOR-7, ROHINI, DELHI-110085
BALANCE SHEET AS ON 31ST MARCH 2020


LIABILITIES	AMOUNT	ASSETS	AMOUNT
SHARE MONEY	18429600	FIXED ASSETS (As per Schedule-1)	173774
GENERAL FUND		CURRENT ASSETS, LOANS & ADVANCES	
Opening Balance	12156958	CASH & BANK BALANCES	
Add: Trfd From Income & Exp. A/c	2252070		
	14409028	Cash In Hand	812
Reserve & Surplus		Bank of Baroda- Current A/c	64100
Opening Balance	19586821	Keshav Sehkari Bank Ltd	67592
Add: Profit Trfd From Income & Exp. A/c	4003726	Kangra Cooperative Bank FD	400,00,000
	23590547	Kangra Co-op Bank OD	9,23,560
Less: Dividend Paid	11,26,911		
	22463636	LOANS & ADVANCES	
Member Welfare Fund	2583720	Vision Housing Loan- Principal	153,19,499
Fixed Deposits	695717	Loan Principal	682,67,691
Compulsory Deposits	17976075	Interest Receivable on Bank FDR	21,66,959
Vision Growth Certificate	7913736	Loan Principal Against FDR	19,75,826
Optional Deposits	31828375	Loan Secured- Principal	87,28,753
Building Fund	8989016	Vehicle loan- Principal	89,20,728
Monthly Interest Scheme Deposits	1530000	Income Tax Deposit A-Y 2014-15	6400089
Benevolent Fund	848362	Income Tax Deposit A-Y 2015-16	66100
Recurring Deposits	8617800	Interest Receivable on Loan	49,48,788
Unclaimed Loan Repayment	103889	GST Adjustable	7017
Bad Debts Fund		United T/C Society Federation of Delhi	5000
Opening Balance	2121575		
Add: Current Year Provision	450414		
	8832500		
Expenses Payable			
CHQ Issued But Not Presented	12211		
Audit Fees Payable	90000		
Interest Payable on Deposits	10080634		
Education Fund Payable	50000		
TDS Payable	10000		
	158036288		
			158036288

As per our separate Report of even date attached

For The Vision Co-Operative (U) T/C Society Ltd



(President)
Rakesh Gupta


(Vice President)
Jyoti Jain


(Treasurer)
V.K. Jain

PLACE: DELHI
DATE: 26.08.2020

For KBDS & CO.
CHARTERED ACCOUNTANTS


K. K. Ghaudhari
(Partner)
M.No. 057885
FRN: 32328RE-11




THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED
D-16/30, SECTOR-7, ROHINI, DELHI-110085
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2020

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To AGM Expenses	503740	By Admission Fee	27600
To Audit Fees	100000	By Arbitration Cost	112466
To Bank Charges	40252	By Cheque Bounce Charges Received	81100
To Computer Software Charges	50000	By Interest FD Loan	281712
To Conveyance	12770	By Interest on Deposit	958
To Depreciation	26870	By Interest on FDR KCB	3368838
To Bonus	65000	By Interest on FDR Keshav	14419
To Diwali Expenses	11214	By Interest on Housing Loan	1608478
To Computer Maintenance	8600	By Interest on Secured Loan	1217132
To Electricity Expenses	90410	By Interest Recd on Bank FDR	4385
To Entertainment Expenses	71748	By Loan Interest	11303659
To Gift to Members	461607	By Misc Income	83436
To Interest Paid on GST	56	By Notice Charges	50400
To Bank Interest	29558	By Sales of Forms	24320
To Interest Paid on Deposit	1221415	By Vehicle Loan Interest	822871
To Interest Paid on CD	1182981	By Short & Excess	17
To Interest Paid on OD	2099368		
To Interest Rebate on loan	563427		
To Interest on SML	1074194		
To Professional and Legal Charges	99000		
To Meeting Expenses	264000		
To Office Expenses	38550		
To Postage & Courier	46231		
To Printing & Stationary	55972		
To Rent	240000		
To Salaries	1560000		
To Staff Welfare	1801		
To Subscription Charges	41900		
To Telephone Expenses	17792		
To Vehicle Expenses	12415		
To Water Expenses	2640		
To Excess of Income over Expenditure C/f	9008280		
	19001791		19001791
To General Reserve	2252070	By Excess of Income over Expenditure B/f	9008280
To Bad Debts Fund (Current Year)	450414		
To Building Fund	2252070		
To Cooperative Education Fund	50000		
To Excess of Income over Expenditure trfd to Balance Sheet	4003726		
	9008280		9008280


As per our separate Report of even date attached

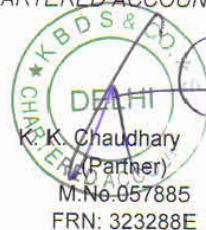
For The Vision Co-Operative (U) T/C Society Ltd

For KBDS & CO.
CHARTERED ACCOUNTANTS


(President)
Rakesh Gupta


(Vice President)
Jyoti Jain


(Treasurer)
V.K. Jain


K. K. Chaudhary
(Partner)
M.No.057885
FRN: 323288E

PLACE: DELHI
DATE: 26.08.2020

THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED
D-16/30, SECTOR-7, ROHINI, DELHI-110085
RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2020

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance		By Opening Balance	
-Cash In Hand	2050	-Kangra Co-Op Bank OD	9278810
-Bank Of Baroda	4476249		
-Bank Of Baroda OD	38246	By Agm Expenses	503740
-Keshav Sehkar Bank Limited	49537	By Audit Fee Payable	108000
		By Bank Charges	40252
To Admission Fee	27600	By Bonus	65000
To Arbitration Cost	112466	By By Gst Payable	7017
To Bank of Baroda FD	81611	By Chq issued bnp	10000
To Building Fund	55200	By Compulsory Deposit	919568
To Cheque Bounce Charges Received	81100	By Computer Software Charges	50000
To Chq Issued Bnp	12211	By Computers Maintenance	8600
To Compulsory Deposit	2075018	By Conveyance	12770
To Co-Op Education Fund Payable	50000	By Co-Op Education Fund	50000
To Fixed Deposit	284642	By Co-Op Education Fund Payable	50000
To Interest FD Loan	281712	By Dividend Paid	1126911
To Interest on Deposit	958	By Diwali Expenses	11214
To Interest Payable Deposit	10080634	By Electricity Expenses	90410
To Interest Recd On Bank FDR BOB	4385	By Entertainment	71748
To Interest Recd On Bank FDR KCB	3368838	By Fixed Deposit	2708899
To Interest Recd On Bank FDR Keshav Bank	14419	By Gift To Members	461607
To Interest Receivable On Bank FD	7618755	By Int On Gst	56
To Interest Receivable On Loan	3828010	By Int Paid To Bank Of Baroda	21
To Interest SI Loan	1217132	By Int Paid To Kangra Coop Bank	29537
To Kangra Co-Op Bank FD	37400000	By Interest Paid On Deposits	1221415
To Keshav Sehkar Bank Ltd FD	500000	By Interest Paid On Sml	1074194
To Keshav Sehkar Bank Membership	21160	By Interest Payable (Deposits)	13101599
To Loan Interest	11303659	By Interest Rebate On Loan	563427
To Loan Interest (Housing)	1608478	By Interest Receivable On Loan	4948788
To Loan Interest (Vehicle)	822871	By Interest Received On Bank FD	2166959
To Loan Principal Against FDR	871153	By Intrest Paid On CD	1182981
To Loan Principal	28552684	By Intrest Paid On OD	2099368
To Member Welfare Fund	139200	By Kangra Co-Op Bk FD	37800000
To Misc Income	83436	By Keshav Sehkar Bk Membership	1036
To Notice Charge	50400	By Legal Charges	55000
To Optional Deposit	63919459	By Loan Principal Against Fdr	510621
To Profit & Loss A/C	17	By Loan Principal	30403742
To Recurring Deposit	2439200	By Meeting Exp	264000
To Sale Of Forms Received	24320	By Member Welfare Fund	1200
To Secured Loan	3518883	By Office Expenses	38550
To Security Deposit Loan	148800	By Optional Deposit	63809634
To Share Money	2035900	By Post & Courier	46231
To Sm Link With Loan	1314000	By Printing & Stationery	55972
To Unclaim Loan Repayment	103889	By Professional Charges	4000
To Vehicle Loan	3257080	By Recurring Deposit	3814000
To Vision Housing Loan	7069441	By Rent	240000
		By Salaries	1560000
		By Secured Loan	3040251
		By Security Deposit Loan	148800
		By Share Money	1083500
		By Sm Link With Loan	1373700
		By Staff Welfare	1801
		By Subscription	41900
		By Surety Deposit	478242
		By TDS Payable	10000
		By Telephone Expenses	17792
		By Unclaim Loan Repayment	23770
		By United T/C Society Fed Of Delhi	5000
		By Vehicle Loan	4457006
		By Vehicle Running Expenses	12415
		By Vision Growth Certificate	2560153
		By Vision Housing Loan	4024892
		By Water Expenses	2640
		By Balance C/d	
		-Cash In Hand	812
		-Bank Of Baroda	64100
		-Keshav Sehkar Bank Ltd	67592
		-Kangra Co-Op Bank Od	923560
	198944804		198944804

As per our separate Report of even date attached

For Vision Co-Operative (U) T/C Society Ltd

 (President)
 (Vice President)
 (Treasurer)

PLACE: DELHI
DATE: 26.08.2020

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