

THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED
D-16/30, SECTOR-7, ROHINI, DELHI-110085
BALANCE SHEET AS ON 31ST MARCH 2023

LIABILITIES	AMOUNT	ASSETS	AMOUNT
<u>SHARE MONEY</u>	16615000	<u>FIXED ASSETS (As per Schedule- 1)</u>	198372
<u>GENERAL FUND</u>		<u>CURRENT ASSETS, LOANS & ADVANCES</u>	
Opening Balance 17643810		<u>CASH & BANK BALANCES</u>	
Add: Trfd From Income & Exp. A/c 1799674	19443484		
<u>Reserve & Surplus</u>		Cash In Hand	8204
Opening Balance 18772603		Bank of Baroda- Current A/c	38555
Add: Profit Trfd From Income & Exp. A/c 2121360	20893963	Keshav Sehkar Bank Ltd	23854
Member Welfare Fund	2775720	Kangra Cooperative Bank FD	43,200,000
Fixed Deposits	4838542	Kangra CO-OP Bank OD	423218.50
Compulsory Deposits	17642358	<u>LOANS & ADVANCES</u>	
Vision Growth Certificate	1811200	Vision Housing Loan- Principal	26,152,458
Optional Deposits	26667131	Loan Principal	48,077,253
Building Fund	14121873	Interest Receivable on Bank FDR	2,838,676
Monthly Interest Scheme Deposits	1400000	Loan Secured- Principal	12,097,399
Benevolent Fund	848362	Vehicle loan- Principal	4,631,547
Recurring Deposits	5634900	Interest Receivable on Loan	9,651,419
Unclaimed Loan Repayment	74119	United T/C Society Federation of Delhi	5000
<u>Bad Debts Fund</u>			
Opening Balance 3218946			
Add: Current Year Provision 359935	3578881		
SM Link With Loan	8191200		
<u>Expenses Payable</u>			
Audit Fees Payable	90000		
Interest Payable on Deposits	2607645		
Education Fund Payable	50000		
TDS Payable	54488		
GST Payable	1867.14		
Electricity Expenses Payable	3810		
Telephone Expenses Payable	1413.35		
	147345956		147345956
			(0.00)

As per our separate Report of even date attached

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

For Rajesh Suresh Jain & Associates
CHARTERED ACCOUNTANTS

(President) Jyoti Jain (Secretary) Payal Jain (Treasurer) Komal Goyal

(Rajesh Jain)
(Partner)
M. No. 098229
FRN: 017163N

PLACE: DELHI
DATE:
UDIN:

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 2023

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Audit Fees	100000	By Interest FD Loan	17653
To AGM Expenses	332627	By Interest on Housing Loan	2292038
To Bank Charges	15645	By Interest on SL Loan	1531908
To Bonus	110300	By Interest Recd on Bank FDR KCB	5224598
To Computer Software AMC	55000	By Loan Interest	7721079
To Conveyance	8780	By Legal Fee Recovered	84000
To Depreciation	43841	By Misc Income	82433
To Diwali Expenses	30662	By Vehicle Loan Interest	680182
To Donation	5000		
To Electricity Expenses	66150		
To Entertainment Expenses	53460		
To Gift to Members	501160		
To Interest Paid to Kangra Co-Op Bank OD	21010		
To Interest Paid on Deposit	1651451		
To Interest Paid on CD	1033725		
To Interest Paid on OD	1394111		
To Interest Rebate On Loan	365400		
To Interest on SML	423253		
To Professional and Legal Charges	499557		
To Loss on Fixed Assets	33513		
To Meeting Expenses	306310		
To Membership Fee	2100		
To Misc. Expenses	67572		
To Office Expenses	120456		
To Postage & Courier	45147		
To Printing & Stationary	29484		
To Rent	300000		
To Repair & Maintenance (Office)	135666		
To Salaries	2664000		
To Telephone Expenses	16744		
To Water Expenses	3072		
To Excess of Income over Expenditure C/f	7198695		
	17633891		17633891
To General Reserve	1799674	By Excess of Income over Expenditure B/f	7198695
To Bad Debts Fund (Current Year)	359935		
To Buildind Fund	1799674		
To Cooperative Education Fund	50000		
To Dividend Paid	1068052		
To Excess of Income over Expenditure trfd to Balance Sheet	2121360		
	7198695		7198695
			-

As per our separate Report of even date attached

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CHARTERED ACCOUNTANTS

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 (Treasurer) Komal Goyal

(Rajesh Jain)
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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 2023

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance		By Opening Balance	
-Cash In Hand	4071	-Kangra Co-Op Bank Od	2137691
-Bank Of Baroda	88390	By AGM Expenses	332627
-Keshav Sehkhari Bank Limited	50749	By Audit Fee Payable	100000
		By Unclaim Loan Repayment	78949
To Fixed Deposit	4578942	By Bank Charges	15645
To Recurring Deposit	3032200	By Bonus	110300
To Compulsory Deposit	1018500	By CCTV Camera	4850
To Optional Deposit	39885091	By Computer Software AMC	55000
To Member Welfare Fund	35000	By Consultancy Fees	100000
To Building Fund	24500	By Conveyance	8780
To Interest Fd Loan	17653	By Fixed Deposit	3082102
To Interest Recd On Bank FDR-Kangra Cooperative Bank	11237873	By Recurring Deposit	4322000
To Interest SI Loan	1531908	By Compulsory Deposit	1353766
To Kangra Co-Op Bk Fd	34500000	By Optional Deposit	38046975
To Receivable on Bank-FD	6013275	By Furniture & Fixture	40162
To Legal Fees Recovered	84000	By Dividend	1068052
To Loan Interest	7245509	By Vision Growth Certificate	2180153
To Loan Interest (Housing)	2292038	By Diwali Expenses	30662
To Loan Interest (Vehicle)	680182	By Donation	5000
To Loan Principal	20505532	By Education Fund	50000
To Loan Principal Against Fdr	546000	By Electricity Expenses	62340
To Secured Loan	5510339	By Entertainment	53460
To Vehicle Loan	2230860	By Gift to Members	501160
To Vision Housing Loan	3298647	By GST Late Fees	202
To GST Adjustable	64	By Int Paid To Kangra Coop Bank	21010
To Misc Income	81083	By Interest Paid On Deposits	4873505
To Share Money	492500	By Interest Paid On Sml	423253
To Share Money Link With Loan	710500	By Interest Paid on TDS	300
To Scooter	20000	By Interest Rebate On Loan	365400
To TDS Received	193906	By Interest Receivable On Bank Fd	3695828
To Unclaim Loan Repayment	74119	By Intrest Paid On Cd	1033725
		By Intrest Paid On Od	1394111
		By Interest Recd on Bank FDR-Kangra Cooperative Bank	6013275
		By ITC Reversal	67070
		By Kangra Co-Op Bank FD	42000000
		By Professional & Legal Charges	399557
		By Loan Principal	13198717
		By Loan Principal Against Fdr	100000
		By Secured Loan	4865000
		By Vehicle Loan	1244000
		By Vision Housing Loan	5020188
		By Meeting Exp	306310
		By Membership Fee	2100
		By Office Expenses	120456
		By Post & Courier	45147
		By Electricity Expenses Payable	4030
		By Telephone Expenses Payable	1294
		By Printing & Stationery	29484
		By Repair & Maintenance (Office)	135666
		By Rent	300000
		By Salaries	2664000
		By Share Money	1832000
		By Share Money Link With Loan	1395300
		By TDS Payable	180596
		By Telephone Expenses	15331
		By Water Expenses	3072
		By Balance C/d	
		-Cash In Hand	8204
		-Bank Of Baroda	38555
		-Keshav Sehkhari Bank Ltd	23854
		-Kangra Co-Op Bank Od	423219
	145983432		145983432
			-

As per our separate Report of even date attached

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