THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED D-16/30, SECTOR-7, ROHINI, DELHI-110085 BALANCE SHEET AS ON 31ST MARCH 2024

LIABILITIES		AMOUNT	ASSETS	AMOUNT
SHARE MONEY		1,70,91,800	FIXED ASSETS (As per Schedule- 1)	1,84,452
GENERAL FUND			CURRENT ASSETS, LOANS	
Opening Balance	19443484		& ADVANCES	
Add: Trfd From Income & Exp. A/c	1387772	2,08,31,256	CASH & BANK BALANCES	
Reserve & Surplus			Cash In Hand	15,051
Opening Balance	20893963			13,031
Add: Profit Trfd From Income & Exp. A/c			Bank of Baroda- Current A/c	1,39,748
	1427518	2,23,21,481	Keshav Sehkari Bank Itd	25,539
Member Welfare Fund		28,01,720		
Fixed Deposits		68,51,872	Kangra Cooperative Bank FD	4,91,00,000
Compulsory Deposits		1,78,92,108		
Vision Growth Certificate		18,00,000	LOANS & ADVANCES	
Optional Deposits		2,35,31,245	Vision Housing Loan- Principal	2,69,69,562
Building Fund			Loan Principal	4,49,88,372
		1,55,27,845	Interest Receivable on Bank FDR	43,83,702
Monthly Interest Scheme Deposits		•		
Benevolent Fund		8,48,362	Loan Secured- Principal	1,97,91,110
Recurring Deposits		69,53,600	Vehicle loan- Principal	30,38,981
Unclaimed Loan Repayment		74,131	Interest Receivable on Loan	1,01,17,420
Bad Debts Fund		The second secon	United T/C Society Federation of Delhi	5,000
			Loan Principal Against FDR	13,00,000
Opening Balance	3578881			
	277554	38,56,435		
SM Link With Loan		68,20,900		
Kangra CO-OP Bank OD		89,93,145		
Expenses Payable				
Audit Fees Payable		1,00,000		
Interest Payable on Deposits		36,87,244		
Education Fund Payable		50,000		
TDS Payable		18,688		
GST Payable		1,817		
Expenses Payable		5,289		
		3,209		
		16,00,58,938		16,00,58,938
				. 0

As per our separate Report of even date attached

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

(President) Jyoti Jain

(Treasurer) Komal Goyal

PLACE: DELHI DATE: 18,07,2024 UDIN: 24098229 BKKT4 1592



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 2024

EXPENDITURE	AMOUNT	INCOME	AMOUNT	
To Audit Fees	1,09,000	By Interest FD Loan	3,750	
To AGM Expenses	3,19,973	By Interest on Housing Loan	23,29,676	
To Arbitration Cost		By Interest on SL Loan	18,40,259	
To Bank Charges		By Interest Recd on Bank FDR KCB	35,65,156	
To Bonus		By Loan Interest	73,01,343	
To Computer Software AMC		By Vehicle Loan Interest	4,09,039	
To Conveyance		By Arbitration Cpst recovered	35,000	
To Depreciation		By Misc Income	81,450	
To Diwali Expenses	27,180		81,430	
To Donation	84,750			
To Electricity Expenses	65,690			
To Entertainment Expenses	46,995			
To Gift to Members	4,25,628			
To Interest Paid to Kangra Co-Op Bank OD	1,75,312			
To Interest Paid on Deposit	16,03,722			
To Interest Paid on CD	10,37,370			
To Interest Paid on OD	12,59,273			
To Interest Paid on TDS	1,350			
To Interest Rebate On Loan	2,83,788	경우 교육 보다 있었다. 이번 이번 경우 시간에 되었다.		
To Interest on SML	3,96,913			
To Interest on GST	200	중 여러하면 맛이 그는 가는 것이 없다.		
To Professional and Legal Charges	1,14,500			
To Meeting Expenses	3,60,000			
To Membership Fee	2,100			
To Postage & Courier	38,834			
To Printing & Stationary	21,204			
To Rates & Taxes Expense	4,000			
To Rent	3,20,000			
To Repair & Maintenance (Office)	80,435			
To Salaries	29,05,237			
To Subscription Charges	600	[1] . 그는 그렇게 하는 그렇게 19.0 등이 없다.		
To Telephone Expenses	19,344			
To Water Expenses	2,763			
To Excess of Income over	55,51,088			
Expenditure C/f				
	1,55,65,673		1,55,65,673	
To General Reserve	12.07.75	By Excess of Income over		
	13,87,772	Expenditure B/f	55,51,088	
To Bad Debts Fund (Current Year) To Buildind Fund	2,77,554			
To Cooperative Education Fund	13,87,772			
To Dividend Paid	50,000			
TO DIVINCIIU FAIU	10,20,472			
To Excess of Income over Expenditure	14,27,518			
trfd to Balance Sheet	14,27,318			
	55,51,088		55,51,088	
			-	

As per our separate Report of even date attached

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

(President) Jyoti Jain

(Secretary) Payal Jain (Treasurer)

Komal Goyal

PLACE: DELHI DATE: 18.07.2024 UDIN: 24098229 BKCKIG1592

For Rajesh Suresh Jam & Associate CHARTERED ACCOUNTANT

> CHARTERED CCOUNTANTS

M. No. 098220 DE

FRN: 017163N

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 2024

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT	
To Opening Balance				
-Cash In Hand		By AGM Expenses	3,19,97	
Bank Of Baroda	8,204	By Audit Fee Payable	90,00	
	38,555	By Unclaim Loan Repayment	74,11	
Keshav Sehkari Bank Limited	23,854	By Bank Charges	10,90	
Kangra Sehkari Bank Ltd	4,23,219	By Bonus	1,23,55	
		By Computer Software AMC	70,40	
To Fixed Deposit	64,70,450	By Conveyance	8,15	
To Optional Deposit	4,51,05,351	By Compulsory Deposit Ac	8,11,10	
To Secured Loan	51,06,289	By Fixed Deposit	44,57,12	
To Recurring Deposit	27,77,700	By Recurring Deposit	14,59,00	
To Compulsory Deposit	10,60,850	By Optional Deposit	4,82,41,23	
To Member Welfare Fund	26,000	By Arbitration Cost	60,70	
To Building Fund	18,200	By GST Received	51,51	
To Interest Fd Loan	3,750	By Furniture & Fixture	24,54	
To Interest Recd On Bank FDR-Kangra Cooperative Bank	55,85,286			
To Interest SI Loan	18,40,259		10,20,47	
To Kangra Bank Co-op FD			11,20	
	73,00,000	By Loan Principal	1,51,18,03	
To Receivable on Bank-FD	20,20,130	By Diwali Expenses	27,18	
To Kangra Bank Co-op OD	89,93,145	By Donation	84,75	
To Loan Interest	68,35,342	By Education Fund	50,00	
To Loan Interest (Housing)	23,29,676	By Electricity Expenses	62,54	
To Loan Interest (Vehicle)	4,09,039	By Entertainment	46,99	
To Loan Principal	1,82,06,914	By Gift to Members	4,25,62	
To GST Received	27,314	By GST Late Fees	20	
To Vehicle Loan	15,92,566	By Int Paid To Kangra Coop Bank	1.75.31	
To Vision Housing Loan	89,89,956	By Interest Paid On Deposits	5,24,12	
To GST Adjustable	24,153	By Interest Paid On Sml		
To Misc Income	81,450	By Interest Paid on TDS	3,96,91	
To Share Money	26,75,500		1,350	
To Share Money Link With Loan	15,95,700	By Interest Rebate On Loan	2,83,78	
To Furniture & Fixture	3,744	By Interest Receivable On Bank Fd	35,65,156	
To TDS Payable		By Intrest Paid On Cd	10,37,370	
	1,77,120	By Intrest Paid On Od	12,59,273	
o Unclaim Loan Repayment	74,131	By Interest Recd on Bank FDR-Kangra Cooperative Bank	20,20,130	
o Arbitration Cost Recovered	35,000	By Monthly Interest Scheme	14,00,000	
		By Kangra Co-Op Bank FD	1,32,00,000	
		By Professional & Legal Charges	1,14,500	
(B. 1985) 11일로 전하는 보고 있는데 12일 -		By Loan Principal Against Fdr	13,00,000	
		By Secured Loan	1,28,00,000	
경찰님에게 되면 이렇게 되었다. 경기 있는 그리 없다		By Audit Fee		
1500년 전 1500년 1일 1500년 12일		By Vision Housing Loan	9,000	
			98,07,060	
		By Meeting Exp	3,60,000	
		By Membership Fee	2,100	
(BLANCE CONTROL OF SECTION 1981)		By Subscription	600	
		By Post & Courier	38,834	
		By Expenses Payable	5,224	
		By Rates & Taxes Expense	4,000	
		By Printing & Stationery	21,204	
		By Repair & Maintenance (Office)	80,435	
		By Rent	3,20,000	
		By Salaries	29,05,237	
		By Share Money	21,98,700	
		By Share Money Link With Loan		
		By TDS Payable	29,66,000	
			2,12,920	
		By Telephone Expenses	17,577	
		By Water Expenses	2,390	
		By Balance C/d		
		-Cash In Hand	15,051	
		-Bank Of Baroda	1,39,748	
		-Keshav Sehkari Bank Ltd	25,539	
			25,555	
	12,98,58,847		12,98,58,847	
			THE RESIDENCE OF THE PARTY OF T	

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

(President) Jyoti Jain

(Secretary) Payal Jain

(Treasurer) Komal Goyal

PLACE: DELHI DATE: (8.07.2024 UDIN: 24090229BK(KT41592

CHARTERED ACCOUNTANTS

M. No. 098229 FRN: 017163N

THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED

								SCHEDULE -1
NAME OF ASSETS	DATE OF	OPENING	ADDITIO	anc.	SALE/	TOTAL	DEDDEGLATION	
NAME OF ASSETS	RATE OF DEPRECIATION	OPENING BALANCE AS ON 01.04.2023	UPTO 30.09.2023	AFTER 30.09.2023	DELETIONS	TOTAL	FOR THE YEAR	BALANCE AS ON 31.03.2024
BLOCK I								
Computers	40%	30,994			-	30,994	12,398	18,596
BLOCK II								
Tele mobile set	15%	10,030				10,030	1,505	8,525
CCTV Cameras	15%	9,673		•		9,673	1,451	8,222
Office Equipments	15%	50,380			-	50,380	7,557	42,823
BLOCK III								
Furniture & Fixtures	10%	97,296	24,544		3,744	1,18,096	11,810	1,06,286
TOTAL	-	1,98,372	24,544	•	3,744	2,19,173	34,721	1,84,452

For VISION CO-OP (U) T/C SOCIETY LTD.

President Secretary Treasurer

क्रीमल गीमल