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As per our separate Report of even date attached

For Rajesh Suresh Jain & Associates  
CHARTERED ACCOUNTANTS

For Rajesh Suresh Jain & Associates  
CHARTERED ACCOUNTANTS  
(Rajesh Jain)  
(Partner)  
M. No. 098329  
FRN: 017165A

PLACE: DELHI  
DATE: 18.07.2024  
UDIN: 24098229 BKCKIG 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	60,700	By Interest on SL Loan	18,40,259
To Bank Charges	10,903	By Interest Recd on Bank FDR KCB	35,65,156
To Bonus	1,23,550	By Loan Interest	73,01,343
To Computer Software AMC	70,400	By Vehicle Loan Interest	4,09,039
To Conveyance	8,150	By Arbitration Cpst recovered	35,000
To Depreciation	34,721	By Misc Income	81,450
To Diwali Expenses	27,180		
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		
To Interest on SML	3,96,913		
To Interest on GST	200		
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		
To Telephone Expenses	19,344		
To Water Expenses	2,763		
<b>To Excess of Income over Expenditure C/f</b>	<b>55,51,088</b>		
	<b>1,55,65,673</b>		<b>1,55,65,673</b>
To General Reserve	13,87,772	<b>By Excess of Income over Expenditure B/f</b>	55,51,088
To Bad Debts Fund (Current Year)	2,77,554		
To Building Fund	13,87,772		
To Cooperative Education Fund	50,000		
To Dividend Paid	10,20,472		
<b>To Excess of Income over Expenditure trfd to Balance Sheet</b>	<b>14,27,518</b>		
	<b>55,51,088</b>		<b>55,51,088</b>

As per our separate Report of even date attached

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

*Jyoti Jain*  
 (President)  
 Jyoti Jain

*Payal Jain*  
 (Secretary)  
 Payal Jain

*कमल गौयल*  
 (Treasurer)  
 Komal Goyal

For Rajesh Suresh Jain & Associates  
 CHARTERED ACCOUNTANTS

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

PLACE: DELHI

DATE: 18.07.2024

UDIN: 24098229 BKCKIG1592

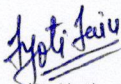

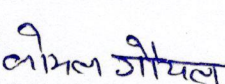


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THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED  
D-16/30, SECTOR-7, ROHINI, DELHI-110085  
RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2024

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance			
-Cash In Hand	8,204	By AGM Expenses	3,19,973
-Bank Of Baroda	38,555	By Audit Fee Payable	90,000
-Keshav Sehkar Bank Limited	23,854	By Unclaim Loan Repayment	74,119
-Kangra Sehkar Bank Ltd	4,23,219	By Bank Charges	10,903
		By Bonus	1,23,550
To Fixed Deposit	64,70,450	By Computer Software AMC	70,400
To Optional Deposit	4,51,05,351	By Conveyance	8,150
To Secured Loan	51,06,289	By Compulsory Deposit Ac	8,11,100
To Recurring Deposit	27,77,700	By Fixed Deposit	44,57,120
To Compulsory Deposit	10,60,850	By Recurring Deposit	14,59,000
To Member Welfare Fund	26,000	By Optional Deposit	4,82,41,237
To Building Fund	18,200	By Arbitration Cost	60,700
To Interest Fd Loan	3,750	By GST Received	51,518
To Interest Recd On Bank FDR-Kangra Cooperative Bank	55,85,286	By Furniture & Fixture	24,544
To Interest SI Loan	18,40,259	By Dividend	10,20,472
To Kangra Bank Co-op FD	73,00,000	By Vision Growth Certificate	11,200
To Receivable on Bank-FD	20,20,130	By Loan Principal	1,51,18,033
To Kangra Bank Co-op OD	89,93,145	By Diwali Expenses	27,180
To Loan Interest	68,35,342	By Donation	84,750
To Loan Interest ( Housing )	23,29,676	By Education Fund	50,000
To Loan Interest (Vehicle)	4,09,039	By Electricity Expenses	62,540
To Loan Principal	1,82,06,914	By Entertainment	46,995
To GST Received	27,314	By Gift to Members	4,25,628
To Vehicle Loan	15,92,566	By GST Late Fees	200
To Vision Housing Loan	89,89,956	By Int Paid To Kangra Coop Bank	1,75,312
To GST Adjustable	24,153	By Interest Paid On Deposits	5,24,123
To Misc Income	81,450	By Interest Paid On Sml	3,96,913
To Share Money	26,75,500	By Interest Paid on TDS	1,350
To Share Money Link With Loan	15,95,700	By Interest Rebate On Loan	2,83,788
To Furniture & Fixture	3,744	By Interest Receivable On Bank Fd	35,65,156
To TDS Payable	1,77,120	By Intrest Paid On Cd	10,37,370
To Unclaim Loan Repayment	74,131	By Intrest Paid On Od	12,59,273
To Arbitration Cost Recovered	35,000	By Interest Recd on Bank FDR-Kangra Cooperative Bank	20,20,130
		By Monthly Interest Scheme	14,00,000
		By Kangra Co-Op Bank FD	1,32,00,000
		By Professional & Legal Charges	1,14,500
		By Loan Principal Against Fdr	13,00,000
		By Secured Loan	1,28,00,000
		By Audit Fee	9,000
		By Vision Housing Loan	98,07,060
		By Meeting Exp	3,60,000
		By Membership Fee	2,100
		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	29,66,000
		By TDS Payable	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 Sehkar Bank Ltd	25,539
	<b>12,98,58,847</b>		<b>12,98,58,847</b>

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



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

PLACE: DELHI

DATE: 18.07.2024

UDIN: 24098229BKIKI41592

As per our separate Report of 18.07.2024

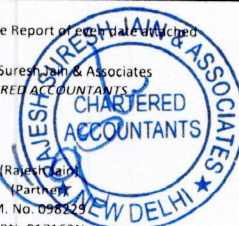
For Rajesh Suresh Jain & Associates  
CHARTERED ACCOUNTANTS

(Partner)

(Partner)

M. No. 098229

FRN: 017163N





**THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED**

**SCHEDULE -1**

NAME OF ASSETS	RATE OF DEPRECIATION	OPENING BALANCE AS ON 01.04.2023	ADDITIONS		SALE/ DELETIONS	TOTAL	DEPRECIATION FOR THE YEAR	BALANCE AS ON 31.03.2024
			UPTO 30.09.2023	AFTER 30.09.2023				
<b><u>BLOCK I</u></b>								
Computers	40%	30,994	-	-	-	30,994	12,398	18,596
<b><u>BLOCK II</u></b>								
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
<b><u>BLOCK III</u></b>								
Furniture & Fixtures	10%	97,296	24,544	-	3,744	1,18,096	11,810	1,06,286
						-	-	
<b>TOTAL</b>		<b>1,98,372</b>	<b>24,544</b>	<b>-</b>	<b>3,744</b>	<b>2,19,173</b>	<b>34,721</b>	<b>1,84,452</b>

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

*[Signature]*  
President

*[Signature]*  
Secretary

Treasurer

*[Signature]*

