THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED D-16/30, SECTOR-7, ROHINI, DELHI-110085 BALANCE SHEET AS ON 31ST MARCH 2025

LIABILITIES		AMOUNT	ASSETS	AMOUNT
SHARE MONEY		1,68,19,500	FIXED ASSETS (As per Schedule- 1)	1,63,19
GENERAL FUND	E STILL		CURRENT ASSETS 10 AND	
Opening Balance	20831256		& ADVANCES	
Add: Trfd From Income & Exp. A/c	1393372	2,22,24,628	CASH & BANK BALANCES	
Reserve & Surplus			Cash In Hand	FA.65
Opening Balance	22321481			54,65
Add: Profit Trfd From			Bank of Baroda- Current A/c	17,11,33
Income & Exp. A/c	1473077	2,37,94,558	Keshav Sehkari Bank Itd	
Member Welfare Fund			Resnav senkari bank itd	22,003
Opening Balance	28,01,720		Kangra Cooperative Bank FD	3,95,00,000
Fund Receipts during the year-	44,000	28,45,720		
Fixed Deposits		65,39,186	FDR with United T/C Society Federation	1,50,000
			LOANS & ADVANCES	
Compulsory Deposits		1,78,26,758		100
Vision Growth Certificate		18,00,000	Vision Housing Loan- Principal	3,22,82,188
		18,00,000	Unsecured Loan- Principal	4,21,00,072
Optional Deposits		2,19,64,271		4,21,00,072
Building Fund			Interest Receivable on Bank FDR	56,25,838
Junuaring Fund		1,69,51,717	Interest Receivable on United Federation FDR	
Benevolent Fund		8,48,362	interest Receivable on United Federation FDR	5,425
Recurring Deposits			Loan Secured- Principal	3,44,11,494
need mig Deposits		54,78,300	Vehicle loan- Principal	31 36 055
Inclaimed Loan Repayment		84,335	- Cincle Issuit Principal	21,36,055
Bad Debts Fund		100	Interest Receivable on Loan	1,15,03,439
			United T/C Society Federation of Delhi	5,000
Opening Balance add: Trfd From Income & Exp. A/c	3856435 278674	41 35 100	oan Principal Against FDR	
	270074	41,33,103	Loan Frincipal Against FDK	15,98,000
hare Money Link With Loan		84,19,400		
angra CO-OP Bank OD		1,82,64,544		
xpenses Payable				1118
udit Fees Payable		90,000		
terest Payable on Deposits	- 11			
ducation Fund Payable		30,82,176		
		50,000		
OS Payable		32,056		
ST Payable		1,704		
penses Payable		5,158		
spense Payable		11,221		
	1	7,12,68,703		17 13 60 202
				17,12,68,703

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

(Secretary) Payal Jain

(Treasurer)

Pulkit

PLACE: DELHI DATE: 29/07/2025 UDIN: 250578858MKTP87931

As per our separate Report of even date attached

No. 057885 ERN: 323288E

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 2025

EXPENDITURE	AMOUNT	INCOME	AMOUNT
	1011 1934		
To Audit Fees	1.09.000	By Interest FD Loan	77.50
To AGM Expenses	2.81.835	By Interest on Housing Loan	72,58
To Arbitration Cost	2.11.870	By Interest on SL Loan	25,00,54
To Bank Charges		By Interest Recd on Bank FDR KCB	30,27,35
To Bonus	1.22.825	By Loan Interest	29,97,31
To Computer Software AMC		By Vehicle Loan Interest	72,88,53
To Conveyance		By Arbitration Cost recovered	2,03,88
To Depreciation	27.468	By Misc Income	1,63,27
To Diwali Expenses		By Legal Fees Recovered	37,800
To Election Expenses	21,000	By Recovery Charges	66,000
To Electricity Expenses	68 020	By Interest on United Federation FDR	2,00,66
To Entertainment Expenses	29,232	by interest on United Federation FDR	5,425
To Gift to Members			
To Interest Paid to Kangra Co-Op Bank OD	4,30,605		
To Interest Paid on Deposit	6,76,689		
To Interest Paid on CD	14,92,981		
To Interest Paid on OD	10,47,339		
To Interest Rebate On Loan	12,29,978		
To Interest on Share Money Link	4,14,567		
To GST Late Charges	4,53,029		
To Professional and Legal Charges	640		
	46,000		
To Meeting Expenses To Postage & Courier	4,05,000		
	37,275		
To Printing & Stationary	49,978		
To Rent	3,60,000		
To Repair & Maintenance (Office)	85,172		
To Salaries	30,09,608		
To Subscription Charges	2,500		
To Telephone Expenses	21,563		
To Water Expenses	2,793		
To Recovery Expenses	2,26,001		
To Round off	2		
To Excess of Income over	55,73,487		
Expenditure C/f	1,65,63,381		1,65,63,381
			1,65,63,381
To General Reserve	13,93,372	By Excess of Income over Expenditure B/f	
To Bad Debts Fund (Current Year)	2,78,674	Experianture B/J	55,73,487
To Building Fund	13,93,072		
o Cooperative Education Fund	50,000		
o Dividend Paid	9,85,292		
	9,03,292		
o Excess of Income over Expenditure trfd to Balance Sheet	14,73,077		
	55,73,487		EE 72 407
			55,73,487

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

(President) Jyoti Jain

(Secretary)

(Treasurer)

Payal Jain

PLACE: DELHI DATE: 29/07/2025 UDIN: 25057885BMKTPB7931

As per our separate Report of even date attached

KBDS & CO.

ERED ACCOUNTANTS

K. Choudhary (Partner) M. No. 057885

FRN: 323288E

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 2025

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance		By Opening Balance	
-Cash in Hand	15.054		
-Bank Of Baroda		Kangra Co-operative Bank Od	89,93,14
-Keshav Sehkari Bank Limited	1,39,748	By AGM Expenses	110000000000000000000000000000000000000
To Fixed Deposit	66,78,068		2,81,83
To Optional Deposit	6,85,97,306		74,13
To Secured Loan	1,36,79,616	W. C.	12,52 1,22,82
To Recurring Deposit	24,24,700	PART SATISFACE	1,22,82
To Compulsory Deposit	8,29,000		77.00
To Member Welfare Fund	43,700	ESTATION CONTRACTOR OF THE PROPERTY OF THE PRO	6,38
To Building Fund	31,100		8,94,35
To Interest Fd Loan	72,586		69,90,75
To Interest Recd On Bank FDR-Kangra Cooperative Bank	17,55,178		39,00,00
To Interest SI Loan	30,27,351		7,11,49,57
To Kangra Bank Co-op FD	1,71,00,000		2,11,87
To Loan Interest	59,02,520	By GST Paid	1.88.57
To Loan Interest (Housing)	25,00,541	By Election Expenses	21,00
To Loan Interest (Vehicle)	2,03,881	By Loan Principal	1,20,93,32
To Loan Principal	1,49,81,620	By Diwali Expenses	30,11
To GST Received	1,88,465	By Recovery Expenses Paid	2,26,00
To Vehicle Loan	9,02,926		50,00
To Vision Housing Loan	55,94,915	By Electricity Expenses	68,92
To Suspense Amounts	11,221	By Entertainment	29,23
To Misc Income	37,800	By Gift to Members	4,30,60
To Share Money	5,62,100	By GST Late Fees	641
To Share Money Link With Loan	21,97,500	By Int Paid To Kangra Coop Bank OD	6,76,68
To Loan Principal against FDR	6,02,000	The second secon	20,98,04
To TDS Payable		By Interest Paid On Sml	4,53,02
To Unclaim Loan Repayment	84,335		4,14,56
To Arbitration Cost Recovered	1,63,277	By Intrest Paid On Cd	10,47,33
o Legal Fees Recovered	66,000	By Intrest Paid On Od	12,29,971
o Recovery Charges	2,00,667	By Kangra Co-Op Bank FD	75,00,000
		By Professional & Legal Charges	46,000
		By Loan Principal Against Fdr	9,00,000
		By Secured Loan	2,83,00,000
o Balance C/d		By Audit Fee	1,19,000
Kangra Co-operative Bank Od	1,82,64,544	By Vision Housing Loan	1,09,07,54
		By Meeting Exp	4,05,000
		By Subscription	2,500
		By Post & Courier	37,275
		By Expenses Payable	131
		By Federation Bank FD	1,50,000
		By Printing & Stationery By Repair & Maintenance (Office)	49,978
		By Rent	85,177
		By Salaries	3,60,000
		By Share Money	30,09,608
		By Share Money Link With Loan	8,34,400
		By TDS Payable	5,99,000 2,22,582
		By Telephone Expenses	2,22,582
		By Water Expenses	21,563
		by Water Expenses	2,132
		By Balance C/d	
	The state of	-Cash in Hand	54,658
		-Bank Of Baroda	17,11,333
		-Keshav Sehkari Bank Ltd	22,003
	10 72 47 74		
	16,71,19,205		16,71,19,205

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

Jyoti Jain

(Secretary) Payal Jain

(Treasurer) Pulkit

PLACE: DELHI, DATE: 29/07/2025 UDIN: 250578856MKTPB7931

As per our separate Report of even date attached

For KBDS & CO.
CHARTERED ACCOUNTANTS

Partner) M No. 057885 FRN: 323288E