

BALANCE SHEET AS ON 31ST MARCH 2025

As per our separate Report of even date attached

M. No. 057885  
FRN: 323288E

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



**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
To Audit Fees	1,09,000	By Interest FD Loan	72,586
To AGM Expenses	2,81,835	By Interest on Housing Loan	25,00,541
To Arbitration Cost	2,11,870	By Interest on SL Loan	30,27,351
To Bank Charges	12,525	By Interest Recd on Bank FDR KCB	29,97,314
To Bonus	1,22,825	By Loan Interest	72,88,539
To Computer Software AMC	77,000	By Vehicle Loan Interest	2,03,881
To Conveyance	6,387	By Arbitration Cost recovered	1,63,277
To Depreciation	27,468	By Misc Income	37,800
To Diwali Expenses	30,112	By Legal Fees Recovered	66,000
To Election Expenses	21,000	By Recovery Charges	2,00,667
To Electricity Expenses	68,920	By Interest on United Federation FDR	5,425
To Entertainment Expenses	29,232		
To Gift to Members	4,30,605		
To Interest Paid to Kangra Co-Op Bank OD	6,76,689		
To Interest Paid on Deposit	14,92,981		
To Interest Paid on CD	10,47,339		
To Interest Paid on OD	12,29,978		
To Interest Rebate On Loan	4,14,567		
To Interest on Share Money Link	4,53,029		
To GST Late Charges	640		
To Professional and Legal Charges	46,000		
To Meeting Expenses	4,05,000		
To Postage & Courier	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		
<b>To Excess of Income over Expenditure C/f</b>	<b>55,73,487</b>		
	<b>1,65,63,381</b>		<b>1,65,63,381</b>
To General Reserve	13,93,372	<b>By Excess of Income over Expenditure B/f</b>	<b>55,73,487</b>
To Bad Debts Fund (Current Year)	2,78,674		
To Building Fund	13,93,072		
To Cooperative Education Fund	50,000		
To Dividend Paid	9,85,292		
<b>To Excess of Income over Expenditure trfd to Balance Sheet</b>	<b>14,73,077</b>		
	<b>55,73,487</b>		<b>55,73,487</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

*Pulkit*  
 (Treasurer)  
 Pulkit

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

For KBDS & CO.  
 CHARTERED ACCOUNTANTS  
  
*K.K. Choudhary*  
 (Partner)  
 M. No. 057885  
 FRN: 323288E

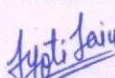
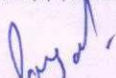
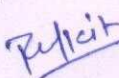


THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED  
D-16/30, SECTOR-7, ROHINI, DELHI-110085  
RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2025

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance		By Opening Balance	
-Cash In Hand	15,051	Kangra Co-operative Bank Od	89,93,145
-Bank Of Baroda	1,39,748	By AGM Expenses	2,81,835
-Keshav Sehkhari Bank Limited	25,539	By Unclaim Loan Repayment	74,131
To Fixed Deposit	66,78,068	By Bank Charges	12,526
To Optional Deposit	6,85,97,306	By Bonus	1,22,825
To Secured Loan	1,36,79,616	By CCTV Camera	6,213
To Recurring Deposit	24,24,700	By Computer Software AMC	77,000
To Compulsory Deposit	8,29,000	By Conveyance	6,387
To Member Welfare Fund	43,700	By Compulsory Deposit Ac	8,94,350
To Building Fund	31,100	By Fixed Deposit	69,90,754
To Interest Fd Loan	72,586	By Recurring Deposit	39,00,000
To Interest Recd On Bank FDR-Kangra Cooperative Bank	17,55,178	By Optional Deposit	7,11,49,572
To Interest SI Loan	30,27,351	By Arbitration Cost	2,11,870
To Kangra Bank Co-op FD	1,71,00,000	By GST Paid	1,88,579
To Loan Interest	59,02,520	By Election Expenses	21,000
To Loan Interest ( Housing )	25,00,541	By Loan Principal	1,20,93,320
To Loan Interest (Vehicle)	2,03,881	By Diwali Expenses	30,112
To Loan Principal	1,49,81,620	By Recovery Expenses Paid	2,26,001
To GST Received	1,88,465	By Education Fund	50,000
To Vehicle Loan	9,02,926	By Electricity Expenses	68,920
To Vision Housing Loan	55,94,915	By Entertainment	29,232
To Suspense Amounts	11,221	By Gift to Members	4,30,605
To Misc Income	37,800	By GST Late Fees	640
To Share Money	5,62,100	By Int Paid To Kangra Coop Bank OD	6,76,689
To Share Money Link With Loan	21,97,500	By Interest Paid On Deposits	20,98,049
To Loan Principal against FDR	6,02,000	By Interest Paid On Sml	4,53,029
To TDS Payable	2,35,950	By Interest Rebate On Loan	4,14,567
To Unclaim Loan Repayment	84,335	By Intrest Paid On Cd	10,47,339
To Arbitration Cost Recovered	1,63,277	By Intrest Paid On Od	12,29,978
To Legal Fees Recovered	66,000	By Kangra Co-Op Bank FD	75,00,000
To Recovery Charges	2,00,667	By Professional & Legal Charges	46,000
		By Loan Principal Against Fdr	9,00,000
To Balance C/d		By Secured Loan	2,83,00,000
Kangra Co-operative Bank Od	1,82,64,544	By Audit Fee	1,19,000
		By Vision Housing Loan	1,09,07,541
		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	49,978
		By Repair & Maintenance (Office)	85,172
		By Rent	3,60,000
		By Salaries	30,09,608
		By Share Money	8,34,400
		By Share Money Link With Loan	5,99,000
		By TDS Payable	2,22,582
		By Telephone Expenses	21,563
		By Water Expenses	2,792
		By Balance C/d	
		-Cash In Hand	54,658
		-Bank Of Baroda	17,11,333
		-Keshav Sehkhari Bank Ltd	22,003
	16,71,19,205		16,71,19,205
			0

As per our separate Report of even date attached

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



  
 (President) (Secretary) (Treasurer)  
 Jyoti Jain Payal Jain Pulkit

PLACE: DELHI

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For KBDS & CO.


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