THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED D-16/30, SECTOR-7, ROHINI, DELHI-110085 BALANCE SHEET AS ON 31ST MARCH 2021

LIABILITIES		AMOUNT	ASSETS	AMOUNT
SHARE MONEY		19061100	FIXED ASSETS (As per Schedule- 1)	232879
	4409028 1700409	16109437	<u>CURRENT ASSETS, LOANS</u> <u>& ADVANCES</u> CASH & BANK BALANCES	
Add: Profit Trfd From	2463636 3010734	25474370	Cash In Hand Bank of Baroda- Current A/c	649 318503
Member Welfare Fund		2713720	Keshav Sehkari Bank ltd	251864
Fixed Deposits		592642		43,300,000
Compulsory Deposits		17806725	LOANS & ADVANCES Vision Housing Loan- Principal	27,695,314
Vision Growth Certificate		8056860	Loan Principal	66,692,143
Optional Deposits		36091253 10744425	Interest Receivable on Bank FDR	3,533,871
Building Fund Monthly Interest Scheme Deposits		1400000	Loan Principal Against FDR	718,449
Benevolent Fund		848362	Loan Secured- Principal	10,487,176
Recurring Deposits		7326500		6,569,874
Unclaimed Loan Repayment		32858	Income Tax Deposit A-Y 2014-15 Income Tax Deposit A-Y 2015-16	6400089 66100
Bad Debts Fund			Interest Receivable on Loan	6,629,605
Opening Balance Add: Current Year Provision	2571989 <u>340082</u>	2912071	GST Adjustable	4024
SM Link With Loan		8534500	United T/C Society Federation of Delhi	5000
<u>Expenses Payable</u>				
Audit Fees Payable		90000		
Kangra CO-OP Bank OD		6322280		
Interest Payable on Deposits		8728438		
Education Fund Payable		50000		
TDS Payable		10000		
		172905541		172905541 -

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

SD SD SD (President) (Vice President) (Treasurer) Rakesh Gupta Jyoti Jain V.K. Jain

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

PLACE: DELHI DATE: 26.08.2021

UDIN: 21098229AAAALW1665

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 2021

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Audit Fees	100000	By Interest FD Loan	208470
To Bank Charges	17973	By Interest on Housing Loan	1916733
To Business Promotion	200000	By Interest on Secured Loan	1058889
To Computer Software Charges	50000	By Interest Recd on Bank FDR	1811853
To Conveyance	19135	By Loan Interest	11582021
To Depreciation	48326	By Misc Income	252655
To Bonus	77250	By Vehicle Loan Interest	790802
To Diwali Expenses	35818		
To Electricity Expenses	88115		
To Entertainment Expenses	51901		
To Bank Interest	395233		
To Interest Paid on Deposit	2903029		
To Interest Paid on CD	1222623		
To Interest Paid on OD	1968779		
To Interest on GST	4564		
To Interest Rebate on loan	536438		
To Interest on SML	546745		
To Professional and Legal Charges	48350		
To ITC Reversal	81813		
To Meeting Expenses	192000		
To Office Expenses	52063		
To Postage & Courier	10289		
To Printing & Stationary	38262		
To Rent	240000		
To Salaries	1830048		
To Staff Welfare	3450		
To Subscription Charges	38705		
To Telephone Expenses	16824		
To Water Expenses	2057		
To Excess of Income over	6801634		
Expenditure C/f			
	17621423		17621423
		By Excess of Income over	
To General Reserve	1700409		6801634
To Bad Debts Fund (Current Year)	340082		
To Buildind Fund	1700409		
To Cooperative Education Fund	50000		
To Excess of Income over Expenditure	3010734		
trfd to Balance Sheet			
	6801634		6801634
	1 0001037		0001007

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

SD

SD SD SD (President) (Vice President) (Treasurer) Rakesh Gupta Jyoti Jain V.K. Jain

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

DATE: 26.08.2021

PLACE: DELHI

UDIN: 21098229AAAALW1665

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 2021

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance			
-Cash In Hand	812	By Unclaim Loan Repayment	71031
-Bank Of Baroda		By Chq Issued Bnp	12211
-Kangra Co-Op Bank OD		By Audit Fee	100000
-Keshav Sehkari Bank Limited	67592	By Bank Charges	17973
To Dep Fixed Deposit	200000	By Bonus By Business Promotion	77250 200000
To Dep Monthly Interest Scheme		By Computer & Software	71504
To Dep Recurring Deposit		By Conveyance	19135
To Dep Compulsory Deposit		By Dep Fixed Deposit	411075
To Dep Optional Deposit		By Dep Monthly Interest Scheme	1530000
To Dep Vision Growth Certificate	3200000	By Dep Recurring Deposit	3393000
To Fund Member Welfare Fund	130000	By Dep Compulsory Deposit	1054200
To Fund Building Fund	55000	By Dep Optional Deposit	80960682
To Gst (S) Adjustable		By Dep Vision Growth Certificate	3056876
To Gst (C) Adjustable		By Diwali Expenses	35818
To Interest Fd Loan		By Education Fund	50000
To Interest Payable (Deposits)		By Electricity Expenses	88115
To Interest Recd On Bank Fdr Kcb		By Entertainment	51901
To Interest Receivable On Loan To Interest SI Loan		By Fund Profit & Loss A/C By Gst C Payable	1 4950
To Kangra Co-Op Bk Fd		By Gst S Payable	4950 4950
To Loan Interest		By Int On Gst	4564
To Loan Interest (Housing)		By Int Paid To Kangra Coop Bank	395233
To Loan Interest (Vehicle)		By Interest Paid On Deposits	12983663
To Loan Principal	36319634	By Interest Paid On Sml	546745
To Loan Principal Against Fdr	2252377	By Interest Rebate On Loan	536438
To Loan Secured	3741577	By Interest Receivable On Bank Fd	3533871
To Loan Vehicle		By Interest Receivable On Loan	6629605
To Loan Vision Housing		By Intrest Paid On Cd	1222623
To Misc Income		By Intrest Paid On Od	1968779
To Security Deposit Loan		By Itc Reversal Cgst	40906 40906
To Share Money To Share Money Link With Loan		By Itc Reversal Sgst By Kangra Co-Op Bk Fd	7300000
To Shree Balaji Lazer Art		By Loan Interest	5845598
To Subscription		By Loan Interest (Vehicle)	1577
		By Loan Principal	34744086
		By Loan Principal Against Fdr	995000
		By Loan Secured	5500000
		By Loan Vehicle	636563
		By Loan Vision Housing	16881984
		By Meeting Exp	192000
		By Office Equipment	7200
		By Office Expenses	52063
		By Post & Courier	10289 38262
		By Printing & Stationery By Professional Charges	48350
		By Rent	240000
		By Salaries	1830048
		By Security Deposit Loan	100000
		By Share Money	1376400
		By Share Money Link With Loan	1535500
		By Shree Balaji Lazer Art	6785
		By Staff Welfare	3450
		By Subscription	38810
		By Tele Mobile Set	28727
		By Telephone Expenses	16824
		By Water Expenses By Computer & Software Charges	2057 50000
To Balance C/d		By Balance C/d	
-Kangra Co-Op Bank Od	6322280		649
		-Bank Of Baroda	318503
		-Keshav Sehkari Bank Ltd	251864
	197166594		197166594
			-

As per our separate Report of even date attached

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

For Rajesh Suresh Jain & Associates CHARTERED ACCOUNTANTS

SD SD SD (President) (Vice President) (Treasurer)
Rakesh Gupta Jyoti Jain V.K. Jain

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

PLACE: DELHI DATE: 26.08.2021 UDIN: 21098229AAAALW1665