

PART I - Form of BALANCE SHEET

THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED

D-16/30, SECTOR-7, ROHINI, DELHI-110085

Balance Sheet as on 31st March 2026

(Amount in INR)

	Particulars	Note No.	Figures as at the end of current reporting period 31.03.2026	Figures as at the end of previous repeating period 31.03.2025
I.	<u>EQUITY AND LIABILITIES</u>			
(1)	<u>Owners' Fund</u>			
	(a) Share Capital	1	16,263,000.00	16,819,500.00
	(b) Reserve & Surplus	2	77,213,789.48	70,800,094.00
			93,476,789.48	87,619,594.00
(2)	<u>Non-current Liabilities</u>			
	(a) Long-term Borrowings	3	64,757,054.00	62,112,250.00
			64,757,054.00	62,112,250.00
(3)	<u>Current Liabilities</u>			
	(a) Other Current Liabilities	4	19,264,447.51	21,536,859.00
			19,264,447.51	21,536,859.00
	TOTAL		177,498,290.99	171,268,703.00
II.	<u>ASSETS</u>			
1.	<u>Non-current Assets</u>			
	(a) Property, Plant & Equipment and Intangible assets	5	140,711.00	163,197.00
	(i) Property, Plant & Equipment	6	37,859,707.00	39,650,000.00
	(b) Non-Current Investments		38,000,418.00	39,813,197.00
2.	<u>Current Assets</u>			
	(a) Cash and bank balances	7	244,834.99	1,787,995.00
	(b) Short Term Loans & Advances	8	120,675,561.00	112,532,809.00
	(b) Other current assets	9	18,577,477.00	17,134,702.00
			139,497,872.99	131,455,506.00
	TOTAL		177,498,290.99	171,268,703.00
	The accompanying notes 1 to 15 are an integral part of Financial statements			

As per our Audit Report of even date attached
For Rajesh Suresh Jain & Associates
Chartered Accountants
FRN : 017163N

The Vision Co-Op Urban Thrift & Credit Society Limited

Vijay Sarswat
(Partner)

Membership No. 436558

UDIN : 01-06-2026

Place : New Delhi

Dated : 2643655PRECPXV7985



Rajesh Jain
President

Rajesh Jain
Secretary

Rajesh Jain
Treasurer

PART II - Form of STATEMENT OF INCOME & EXPENDITURE

THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED
D-16/30, SECTOR-7, ROHINI, DELHI-110085
Income & Expenditure Account for as on 31st March, 2026

(Amount in INR)

	Particulars	Note No.	Figures for the current reporting period from 01/04/2025 To 31/03/2026	Figures for the previous reporting period from 01/04/2024 To 31/03/2025
I.	<u>Income:</u>			
(a)	Revenue from operations	10	15,389,133.00	13,092,898.00
	Other Incomes	11	3,302,513.00	3,470,483.00
	Total Income		18,691,646.00	16,563,381.00
II.	<u>Expenses:</u>			
(a)	Employees Benefit Expenses	12	3,411,390.00	3,132,433.00
(b)	Depreciation and amortization Expense	13	22,486.00	27,468.00
(c)	Finance Cost	14	5,515,218.00	5,314,583.00
(d)	Other expenses	15	2,289,629.52	2,515,410.00
	Total Expense		11,238,723.52	10,989,894.00
III.	Excess of Income over Expenditure (I - II)		7,452,922.48	5,573,487.00
	Appropriation :			
	Transfer to Bad Debts Fund		372,646.00	278,674.00
	Transfer to Building Fund		1,863,231.00	1,393,372.00
	Transfer to Co-Op. Education Fund		50,000.00	50,000.00
	Transfer to General Reserve Fund		1,863,231.00	1,393,072.00
	Dividend Paid		956,342.00	985,292.00
	Balance transferred to Balance Sheet		2,347,472.48	1,473,077.00
	Total		7,452,922.48	5,573,487.00
	The accompanying notes 1 to 15 are an integral part of Financial statements			

As per our Audit Report of even date attached
For Rajesh Suresh Jain & Associates
Chartered Accountants
FRN : 017163M

The Vision Co-Op Urban Thrift & Credit Society Limited

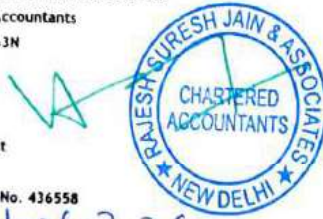
Vijay Sarswat
(Partner)

Membership No. 436558

UDIN : 01-06-2026

Place : New Delhi

Dated : 26/03/2026



Rajesh Jain
President

[Signature]
Secretary

[Signature]
Treasurer

10

THE VISION CO-OP URBAN THRIFT & CREDIT SOCIETY LIMITED
D-16/30, SECTOR-7, ROHINI, DELHI-110085
RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR 01ST APRIL' 2025 TO 31ST MARCH' 2026

Receipt	Amount	Payment	Amount
To:		By:	
OPENING BALANCES :		OPENING BALANCES :	
Cash in Hand	54,658.00	Kangra Co-Op Bank OD	18,264,544.00
Bank of Baroda	1,711,333.00	Agm Expenses	291,175.00
Keshav Sehkar Bank Limited	22,003.00	Arbitration Cost Paid	19,475.00
Arbitration Cost Recovered	20,300.00	Audit Fee	109,000.00
Building Fund	14,000.00	Bad Debts Fund	39,960.00
Compulsory Deposit	869,100.00	Bank Charges	11,862.81
Expense Payable	5,200.63	Bonus	132,950.00
Fixed Deposit	8,104,807.00	Compulsory Deposit	811,300.00
Gst	83,429.20	Computer Software Amc	77,000.00
Interest Fd Loan	147,085.00	Conveyance	2,135.00
Interest Recd On Bank Fdr Kcb	4,226,037.00	Co-Op Education Fund	50,000.00
Interest Recd On Federation Fdr	13,500.00	Dividend Paid	956,342.00
Interest SI Loan	4,899,233.00	Diwali Expenses	27,962.00
Kangra Co-Op Bk Fd	19,800,000.00	Donation	25,000.00
Loan Interest	4,968,520.00	Electrony Expenses	56,370.00
Loan Interest (Housing)	2,610,638.00	Entertainment/Refreshment	50,712.00
Loan Interest (Vehicle)	278,958.00	Expense Payable	5,157.82
Loan Principal	14,119,700.00	Fixed Deposit	7,040,880.00
Loan Principal Against Fdr	1,613,000.00	Gift To Members	317,085.00
Loan Secured	21,014,057.00	Gst	83,836.24
Loan Vehicle	1,439,290.00	Gst Late Charge	1,750.00
Loan Vision Housing	10,690,356.00	Int Paid To Kangra Coop Bank Od	963,272.00
Member Welfare Fund	25,500.00	Interest On Gst	10.00
Misc Income	68,100.00	Interest On Tds	140.00
Optional Deposit	66,764,889.00	Interest Paid On Cd	1,048,145.00
Receipts From Lokesh Goel	89,853.00	Interest Paid On Deposits	1,367,550.00
Recurring Deposit	1,859,700.00	Interest Paid On Od	1,239,616.00
Share Money	399,200.00	Interest Paid On Sml	487,595.00
Share Money Link With Loan	2,539,000.00	Interest Rebate On Loan	385,928.00
U T C S F Fd	150,000.00	Kangra Co-Op Bk Fd	18,159,707.00
Undaim Loan	85,180.00	Legal Charges (Exp)	32,830.00
Short & Excess	0.64	Loan Principal	8,776,511.00
		Loan Principal Against Fdr	415,000.00
CLOSING BALANCES :		Loan Secured	42,225,000.00
Kangra Co-Op Bank OD	16,002,661.72	Loan Vision Housing	5,602,644.00
		Meeting Exp	417,500.00
		Member Welfare Fund	32,425.00
		Office Expenses	100,194.95
		Optional Deposit	65,392,957.00
		Payment To Lokesh Goel	93,353.00
		Post & Courier	32,222.00
		Printing & Stationery	14,411.00
		Professional Legal Charges Paid	100,500.00
		Recovery Exp Pay 7%	11,853.00
		Recurring Deposit	2,677,500.00
		Rent	360,000.00
		Repair & Maintenance Building	197,000.00
		Repairs & Maintenance Office	1,026.00
		Salaries	3,278,440.00
		Share Money	965,100.00
		Share Money Link With Loan	1,561,500.00
		Subscription	2,500.00
		Suspense A/C	11,221.00
		Tds Paid	22,056.00
		Telephone Expenses	27,431.96
		Undaim Loan	84,335.00
		Water Expenses	2,483.42
		CLOSING BALANCES :	
		Cash in Hand	9,480.00
		Bank of Baroda	210,441.61
		Keshav Sehkan Bank Limited	24,913.38
Total	184,709,289.19	Total	184,709,289.19

As per our Audit Report of even date attached
For Rajesh Suresh Jain & Associates
Chartered Accountants
FRN : 017163N

Vijay Sarawat
(Partner)
Membership No. 436558
UDIN : 2643655PRECA11998
Place : New Delhi
Dated : 01-06-26



The Vision Co-Op Urban Thrift & Credit Society Limited

[Signature]
President

[Signature]
Secretary

[Signature]
Treasurer