

UJALA CREDIT CO-OPERATIVE SOCIETY LIMITED
410, C-1,2,3, 4th Floor, PP Tower, Netaji Subhash Place, Pitampura, New Delhi - 110034
Registration No. MSCS/CR/552/2012

BALANCE SHEET AS AT 31ST MARCH, 2024

Particulars	Schedule No.	As at 31st March 2024		As at 31st March 2023	
			Rs.		Rs.
Sources of Funds					
Shareholders' Fund					
Paid up Capital	1		92,854,800.00		90,700,139.00
Reserve & Surplus	2		(335,229,110.30)		(344,758,947.71)
Total (A)			(242,374,310.30)		(254,058,808.71)
Loans and Deposits					
Term Deposit Liabilities	3		2,759,577,401.47		2,146,406,118.17
Total (B)			2,759,577,401.47		2,146,406,118.17
Total Sources (A+B)			2,517,203,091.17		1,892,347,309.46
Application of Funds					
Fixed Assets					
a. Gross Block		72,151,738.64		73,119,667.64	
b. Less: Depreciation		25,728,045.64		24,233,993.64	
C. Net Block (a-b)	4		46,423,693.00		48,885,674.00
Non-Current Assets					
Investment			9,060,990.00		9,060,990.00
D. Total Non-Current Assets	5		9,060,990.00		9,060,990.00
Current Assets, Loans and Advances					
Cash & Bank Balances		272,677,114.79		122,518,437.55	
Loans & Advances and Deposits		2,292,518,944.69		1,825,460,907.10	
E. Total Current Assets	6		2,565,196,059.48		1,947,979,344.65
Less : Current Liabilities and Provisions					
F. Current Liabilities	7	103,477,651.31		113,578,699.19	
G. Net Current Assets (E-F)			2,461,718,408.17		1,834,400,645.46
Total Applications (C+D+G)			2,517,203,091.17		1,892,347,309.46

Significant Accounting Policies & Notes to Accounts 13

For SHUKLA GUPTA & ARORA
Chartered Accountants
Firm Regn. No. 027335N

CA Naveen Aggarwal
Partner
M. No. 535799
Date- 15th July, 2024
Place : Delhi

UDIN :- 245357998KDAMW6157



For Ujala Credit Co-operative Society Limited

Rajinder Singh
Chairman

Ved Prakash Sharma
CEO

Jaipal Khanna
Treasurer



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INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH, 2024

Particulars	Schedule No.	For the period ended	For the period ended
		31st March 2024	31st March 2023
		Rs.	Rs.
Income			
Income from Operating Activities	8	476,975,699.00	449,486,264.00
Interest and Other Income	9	8,310,808.00	599,002.00
Total (A)		485,286,507.00	450,085,266.00
Expenditure			
Interest & Finance Charges	10	268,054,512.12	261,682,151.73
Personnel Expenses	11	95,981,649.00	88,574,714.00
Administrative and Other Expenses	12	107,039,104.47	90,017,298.99
Depreciation	4	1,494,052.00	1,375,587.00
Total (B)		472,569,317.59	441,649,751.72
Excess of Income over Expenditure (PBT)		12,717,189.41	8,435,514.28
Provision for Income Tax		3,022,318.00	183,769.00
Excess of Income over Expenditure (PAT)		9,694,871.41	8,251,745.28
Reserve Fund @ 25%		2,423,718.00	2,062,936.00
Reserve Fund for Meeting Unforseen Losses @ 10%		969,487.00	825,175.00
Education Fund @1%		96,949.00	82,517.00
Cooperative Rehabilitation And Development Fund@1%		96,949.00	-
Net Surplus/(Deficit) transferred to Balance Sheet		6,107,768.41	5,281,117.28
		9,694,871.41	8,251,745.28

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Firm Regn. No. 027335N

(Signature)
CA Naveen Aggarwal
Partner

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