

UJALA CREDIT CO-OPERATIVE SOCIETY LIMITED
1452, 14th Floor, Aggarwal Metro Heights, Netaji Subhash Place, Pitampura, New Delhi - 110034
Registration No. MSCS/CR/552/2012

BALANCE SHEET AS AT 31ST MARCH 2022

Particulars	Schedule No.	As at 31-Mar-22		As at 31-Mar-21	
			Rs.		Rs.
Sources of Funds					
Shareholders' Fund					
Paid up Capital	1		89,921,270.00		94,205,720.00
Reserve & Surplus	2		(352,796,451.99)		(374,185,720.54)
Total (A)			(262,875,181.99)		(279,980,000.54)
Loans and Deposits					
Term Deposit Liabilities	3		1,814,464,820.72		1,650,882,695.25
Total (B)			1,814,464,820.72		1,650,882,695.25
Total Sources (A+B)			1,551,589,638.73		1,370,902,694.71
Application of Funds					
Fixed Assets					
a. Gross Block	4	72,302,013.6400		69,730,894.64	
b. Less: Depreciation		22,858,406.6400		21,391,919.64	
C. Net Block (a-b)			49,443,607.00		48,338,975.00
Non-Current Assets					
Investment	5		600,000.00		600,000.00
D. Total Non-Current Assets			600,000.00		600,000.00
Current Assets, Loans and Advances					
Cash & Bank Balances		56,366,265.40		67,226,858.28	
Loans & Advances and Deposits		1,557,307,015.68		1,386,803,363.98	
D. Total Current Assets	6		1,613,673,281.08		1,454,030,222.26
Less : Current Liabilities and Provisions					
E. Current Liabilities	7		112,127,249.35		132,066,502.55
F. Net Current Assets (D-E)			1,501,546,031.73		1,321,963,719.71
Total Applications (C+F)			1,551,589,638.73		1,370,902,694.71

Significant Accounting Policies & Notes to Accounts

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FOR N AGGARWAL & ASSOCIATES
Chartered Accountants
Firm Regn. No. 029158N

CA Naveen Aggarwal
M. No. 535799
Date : 18th August, 2022
Place : Delhi



For Ujala Credit Co-operative Society Limited

Amit Sharma
Chairman

Ved Prakash Sharma
CEO

Chandan Kishore Sharma
Director



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INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2022

Particulars	Schedule No.	For the period ended	For the period ended
		31st March 2022	31st March 2021
		Rs.	
Income			
Income from Operating Activities	8	368,417,176.38	327,448,919.00
Interest and other Income	9	859,606.95	8,051,869.89
Total (A)		369,276,783.33	335,500,788.89
Expenditure			
Interest & Finance Charges	10	164,991,588.25	159,694,217.29
Personnel Expenses	11	91,669,971.00	90,585,314.00
Administrative and Other Expenses	12	89,607,716.53	67,894,075.92
Loss on Sale of Fixed Assets	13	-	12,263,186.00
Depreciation	4	1,466,487.00	1,581,573.25
Total (B)		347,735,762.78	332,018,366.46
Excess of Income over Expenditure (PBT)		21,541,020.55	3,482,422.43
Provision for Income Tax		116,932.00	
Excess of Income over Expenditure (PAT)		21,424,088.55	3,482,422.43
Reserve Fund @ 25%		5,356,022.00	870,610.00
Reserve Fund for Meeting Unforeseen Losses @ 10%		2,142,409.00	348,242.00
Education Fund @1%		214,241.00	34,820.00
Net Surplus/(Deficit) transferred to Balance Sheet		13,711,416.55	2,228,750.43
		21,424,088.55	3,482,422.43

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