

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

**BALANCE SHEET AS AT 31ST MARCH 2019**

Particulars	Schedule No.	As at 31-Mar-19		As at 31-Mar-18	
		Rs.	Rs.	Rs.	Rs.
<b>Sources of Funds</b>					
<b>Shareholders' Fund</b>					
Paid up Capital	1		635,78,420.00		499,99,920.00
Reserve & Surplus	2		(3835,69,370.78)		(4004,84,239.27)
<b>Total (A)</b>			<b>(3199,90,950.78)</b>		<b>(3504,84,319.27)</b>
<b>Loans and Deposits</b>					
Term Deposit Liabilities	3		21389,52,377.80		17203,12,702.86
<b>Total (B)</b>			<b>21389,52,377.80</b>		<b>17203,12,702.86</b>
<b>Total Sources (A+B)</b>			<b>18189,61,427.02</b>		<b>13698,28,383.59</b>
<b>Application of Funds</b>					
<b>Fixed Assets</b>					
a. Gross Block	4	1219,49,541.86		1151,07,753.86	
b. Less: Depreciation		181,06,435.39		163,17,330.39	
<b>C. Net Block (a-b)</b>			<b>1038,43,106.47</b>		<b>987,90,423.47</b>
<b>Current Assets, Loans and Advances</b>					
Cash & Bank Balances	5	400,07,070.26		919,81,124.16	
Loans & Advances and Deposits		16827,56,202.29		12010,63,166.56	
<b>D. Total Current Assets</b>		<b>17227,63,272.55</b>		<b>12930,44,290.72</b>	
<b>Less : Current Liabilities and Provisions</b>					
E. Current Liabilities	6		76,44,952.00		220,06,330.60
<b>F. Net Current Assets (D-E)</b>			<b>17151,18,320.55</b>		<b>12710,37,960.12</b>
<b>Total Applications (C+F)</b>			<b>18189,61,427.02</b>		<b>13698,28,383.59</b>

Significant Accounting Policies & Notes to Accounts

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Auditor's Report - "As per our separate report of even date attached"

**FOR N AGGARWAL & ASSOCIATES**

Chartered Accountants

Firm Regn. No. 0291588

CA Naveen Aggarwal

M. No. 535799

Date : 29th April, 2019

Place : Delhi

**For Ujala Credit Co-operative Society Limited**

  
 Amit Sharma  
 Chairman

  
 Ved Prakash Sharma  
 CEO

  
 Arun Sanger  
 Director



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

**INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2019**

Particulars	Schedule No.	For the period ended	For the period ended
		31-Mar-19	31-Mar-18
		Rs.	Rs.
<b>Income</b>			
Income from Operating Activities	7	4123,88,081.00	3020,92,637.20
Other Income	8	192,43,376.03	42,80,534.96
<b>Total (A)</b>		<b>4316,31,457.03</b>	<b>3063,73,172.16</b>
<b>Expenditure</b>			
Interest & Finance Charges	9	2025,03,241.87	1383,55,851.75
Personnel Expenses	10	1049,66,743.00	838,63,200.00
Administrative and Other Expenses	11	1048,50,312.67	799,27,013.23
Depreciation	4	17,89,105.00	17,34,986.00
<b>Total (B)</b>		<b>4141,09,402.54</b>	<b>3038,81,050.98</b>
<b>Excess of Income over Expenditure (PBT)</b>		<b>175,22,054.49</b>	<b>24,92,121.18</b>
<b>Provision for Income Tax</b>		<b>5,82,266.00</b>	<b>-</b>
<b>Excess of Income over Expenditure (PAT)</b>		<b>169,39,788.49</b>	<b>24,92,121.18</b>
Reserve Fund @ 25%		42,34,950.00	6,23,030.00
Reserve Fund for Meeting Unforeseen Losses @ 10%		16,93,979.00	2,49,212.00
Education Fund @1%		1,69,400.00	24,920.00
Dividend		-	-
Net Surplus/(Deficit) transferred to Balance Sheet		108,41,459.49	15,94,959.18
		<b>169,39,788.49</b>	<b>24,92,121.18</b>

Significant Accounting Policies & Notes to Accounts

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Auditor's Report - "As per our separate report of even date attached"

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

CA Naveen Aggarwal  
M. No. 535799  
Date : 29th April, 2019  
Place : Delhi



**For Ujala Credit Co-operative Society Limited**

Amit Sharma  
Chairman

Ved Prakash Sharma  
CEO

Arun Sanger  
Director



Handwritten signatures of Amit Sharma, Ved Prakash Sharma, and Arun Sanger in blue ink.