

**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 2020**

Particulars	Schedule No.	As at 31-Mar-20		As at 31-Mar-19	
		Rs.	Rs.	Rs.	Rs.
<b>Sources of Funds</b>					
<b>Shareholders' Fund</b>					
Paid up Capital	1		95,395,420.00		63,578,420.00
Reserve & Surplus	2		(377,606,822.97)		(383,569,370.78)
<b>Total (A)</b>			<b>(282,211,402.97)</b>		<b>(319,990,950.78)</b>
<b>Loans and Deposits</b>					
Term Deposit Liabilities	3		1,925,713,187.62		2,138,952,377.80
<b>Total (B)</b>			<b>1,925,713,187.62</b>		<b>2,138,952,377.80</b>
<b>Total Sources (A+B)</b>			<b>1,643,501,784.65</b>		<b>1,818,961,427.02</b>
<b>Application of Funds</b>					
<b>Fixed Assets</b>					
a. Gross Block	4	122,855,791.86		121,949,541.86	
b. Less: Depreciation		19,810,346.39		18,106,435.39	
<b>C. Net Block (a-b)</b>			<b>103,045,445.47</b>		<b>103,843,106.47</b>
<b>Current Assets, Loans and Advances</b>					
Cash & Bank Balances	5	42,498,959.15		40,007,070.26	
Loans & Advances and Deposits		1,543,972,121.03		1,682,756,202.29	
<b>D. Total Current Assets</b>		<b>1,586,471,080.18</b>		<b>1,722,763,272.55</b>	
<b>Less : Current Liabilities and Provisions</b>					
<b>E. Current Liabilities</b>	6			7,644,952.00	
<b>F. Net Current Assets (D-E)</b>			<b>1,540,456,339.18</b>		<b>1,715,118,320.55</b>
<b>Total Applications (C+F)</b>			<b>1,643,501,784.65</b>		<b>1,818,961,427.02</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 : 28th July, 2020  
Place : Delhi



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

  
Amit Sharma  
Chairman

  
Ved Prakash Sharma  
CEO

  
Kishore Kumar  
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 2020**

Particulars	Schedule No.	For the period ended	For the period ended
		31-Mar-20	31-Mar-19
		Rs.	Rs.
<b>Income</b>			
Income from Operating Activities	7	411,258,815.00	412,388,081.00
Other Income	8	4,693,111.20	19,243,376.03
<b>Total (A)</b>		<b>415,951,926.20</b>	431,631,457.03
<b>Expenditure</b>			
Interest & Finance Charges	9	195,979,636.38	202,503,241.87
Personnel Expenses	10	113,854,336.00	104,966,743.00
Administrative and Other Expenses	11	98,282,095.01	104,850,312.67
Depreciation	4	1,703,911.00	1,789,105.00
<b>Total (B)</b>		<b>409,819,978.39</b>	414,109,402.54
<b>Excess of Income over Expenditure (PBT)</b>		<b>6,131,947.81</b>	17,522,054.49
<b>Provision for Income Tax</b>		-	582,266.00
<b>Excess of Income over Expenditure (PAT)</b>		<b>6,131,947.81</b>	<b>16,939,788.49</b>
Reserve Fund @ 25%		1,532,990.00	4,234,950.00
Reserve Fund for Meeting Unforeseen Losses @ 10%		613,195.00	1,693,979.00
Education Fund @1%		61,320.00	169,400.00
Dividend		-	-
Net Surplus/(Deficit) transferred to Balance Sheet		3,924,442.81	10,841,459.49
		<b>6,131,947.81</b>	16,939,788.49

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