

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 2021

Particulars	Schedule No.	As at 31-Mar-21		As at 31-Mar-20	
		Rs.	Rs.	Rs.	Rs.
Sources of Funds					
Shareholders' Fund					
Paid up Capital	1		94,205,720.00		95,395,420.00
Reserve & Surplus	2		(374,185,720.54)		(377,606,822.97)
Total (A)			(279,980,000.54)		(282,211,402.97)
Loans and Deposits					
Term Deposit Liabilities	3		1,764,825,465.80		1,925,713,187.62
Total (B)			1,764,825,465.80		1,925,713,187.62
Total Sources (A+B)			1,484,845,465.26		1,643,501,784.65
Application of Funds					
Fixed Assets					
a. Gross Block	4	69,730,894.64		122,855,791.86	
b. Less: Depreciation		21,391,919.64		19,810,346.39	
C. Net Block (a-b)			48,338,975.00		103,045,445.47
Current Assets, Loans and Advances					
Cash & Bank Balances	5	67,226,858.28		42,498,959.15	
Loans & Advances and Deposits		1,387,403,363.98		1,543,972,121.03	
D. Total Current Assets		1,454,630,222.26		1,586,471,080.18	
Less : Current Liabilities and Provisions					
E. Current Liabilities	6	18,123,732.00		46,014,741.00	
F. Net Current Assets (D-E)			1,436,506,490.26		1,540,456,339.18
Total Applications (C+F)			1,484,845,465.26		1,643,501,784.65

Significant Accounting Policies & Notes to Accounts

13

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

FOR N AGGARWAL & ASSOCIATES

Chartered Accountants

Firm Regn. No. 029158N

[Signature]
12/7/21



CA Naveen Aggarwal
M. No. 535799
Date : 12th July, 2021
Place : Delhi

[Signature]
Amit Sharma
Chairman

For Ujala Credit Co-operative Society Limited

[Signature]
Ved Prakash Sharma
CEO

[Signature]
Chandan/Kishore Kumar
Director



UJALA CREDIT CO-OPERATIVE SOCIETY LIMITED
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INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2021

Particulars	Schedule No.	For the period ended	For the period ended
		31-Mar-21	31-Mar-20
		Rs.	Rs.
Income			
Income from Operating Activities	7	327,448,919.00	411,258,815.00
Other Income	8	8,051,869.89	4,693,111.20
Total (A)		335,500,788.89	415,951,926.20
Expenditure			
Interest & Finance Charges	9	159,694,217.29	195,979,636.38
Personnel Expenses	10	90,585,314.00	113,854,336.00
Administrative and Other Expenses	11	67,894,075.92	98,282,095.01
Profit and Loss on Sale of Fixed Assets	12	12,263,186.00	-
Depreciation	4	1,581,573.25	1,703,911.00
Total (B)		332,018,366.46	409,819,978.39
Excess of Income over Expenditure (PBT)		3,482,422.43	6,131,947.81
Provision for Income Tax		-	-
Excess of Income over Expenditure (PAT)		3,482,422.43	6,131,947.81
Reserve Fund @ 25%		870,610.00	1,532,990.00
Reserve Fund for Meeting Unforeseen Losses @ 10%		348,242.00	613,195.00
Education Fund @ 1%		34,820.00	61,320.00
Dividend		-	-
Net Surplus/(Deficit) transferred to Balance Sheet		2,228,750.43	3,924,442.81
		3,482,422.43	6,131,947.81

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

CA Naveen Aggarwal
 M. No. 535799
 Date : 12th July, 2021
 Place : Delhi



For Ujala Credit Co-operative Society Limited


 Amit Sharma
 Chairman


 Ved Prakash Sharma
 CEO


 Chandan Kishore Kumar
 Director

