

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

**BALANCE SHEET AS AT 31ST MARCH 2023**

Particulars	Schedule No.	As at 31-Mar-23		As at 31-Mar-22	
			Rs.		Rs.
<b>Sources of Funds</b>					
<b>Shareholders' Fund</b>					
Paid up Capital	1		90,700,139.00		89,921,270.00
Reserve & Surplus	2		(344,758,947.71)		(352,796,451.99)
<b>Total (A)</b>			<b>(254,058,808.71)</b>		<b>(262,875,181.99)</b>
<b>Loans and Deposits</b>					
Term Deposit Liabilities	3		2,146,406,118.17		1,814,464,820.72
<b>Total (B)</b>			<b>2,146,406,118.17</b>		<b>1,814,464,820.72</b>
<b>Total Sources (A+B)</b>			<b>1,892,347,309.46</b>		<b>1,551,589,638.73</b>
<b>Application of Funds</b>					
<b>Fixed Assets</b>					
a. Gross Block		81,580,657.64		72,302,013.64	
b. Less: Depreciation		24,233,993.64		22,858,406.64	
<b>C. Net Block (a-b)</b>	4		<b>57,346,664.00</b>		<b>49,443,607.00</b>
<b>Non-Current Assets</b>					
Investment			600,000.00		600,000.00
<b>D. Total Non-Current Assets</b>	5		<b>600,000.00</b>		<b>600,000.00</b>
<b>Current Assets, Loans and Advances</b>					
Cash & Bank Balances		122,518,437.55		56,366,265.40	
Loans & Advances and Deposits		1,825,460,907.10		1,557,307,015.68	
<b>E. Total Current Assets</b>	6		<b>1,947,979,344.65</b>		<b>1,613,673,281.08</b>
<b>Less : Current Liabilities and Provisions</b>					
<b>F. Current Liabilities</b>	7		<b>113,578,699.19</b>		<b>112,127,249.35</b>
<b>G. Net Current Assets (E-F)</b>			<b>1,834,400,645.46</b>		<b>1,501,546,031.73</b>
<b>Total Applications (C+D+G)</b>			<b>1,892,347,309.46</b>		<b>1,551,589,638.73</b>

Significant Accounting Policies & Notes to Accounts

13

For Ujala Credit Co-operative Society Limited

**FOR N AGGARWAL & ASSOCIATES**

Chartered Accountants

Firm Regn. No. 029158N

CA Naveen Aggarwal

M. No. 535799

Date : 02nd June, 2023

Place : Delhi

UDIN-23535799BGVLIU2075

Rajinder Singh  
Chairman

Ved Prakash Sharma  
CEO

Jaipal Khanna  
Treasurer



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

**INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2023**

Particulars	Schedule No.	For the period ended	For the period ended
		31st March 2023	31st March 2022
		Rs.	Rs.
<b>Income</b>			
Income from Operating Activities	8	449,486,264.00	368,417,176.38
Interest and Other Income	9	599,002.00	859,606.95
<b>Total (A)</b>		<b>450,085,266.00</b>	<b>369,276,783.33</b>
<b>Expenditure</b>			
Interest & Finance Charges	10	261,682,151.73	164,991,588.25
Personnel Expenses	11	88,574,714.00	91,669,971.00
Administrative and Other Expenses	12	90,017,298.99	89,607,716.53
Depreciation	4	1,375,587.00	1,466,487.00
<b>Total (B)</b>		<b>441,649,751.72</b>	<b>347,735,762.78</b>
<b>Excess of Income over Expenditure (PBT)</b>		<b>8,435,514.28</b>	<b>21,541,020.55</b>
<b>Provision for Income Tax</b>		183,769.00	116,932.00
<b>Excess of Income over Expenditure (PAT)</b>		<b>8,251,745.28</b>	<b>21,424,088.55</b>
Reserve Fund @ 25%		2,062,936.00	5,356,022.00
Reserve Fund for Meeting Unforeseen Losses @ 10%		825,175.00	2,142,409.00
Education Fund @1%		82,517.00	214,241.00
Net Surplus/(Deficit) transferred to Balance Sheet		5,281,117.28	13,711,416.55
		<b>8,251,745.28</b>	<b>21,424,088.55</b>

Significant Accounting Policies & Notes to Accounts

13

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

CA Naveen Aggarwal  
 M. No. 535799  
 Date : 02nd June, 2023  
 Place : Delhi  
 UDIN-23535799BGVLIU2075



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

Rajinder Singh  
 Chairman

Ved Prakash Sharma  
 CEO

Jaipal Khanna  
 Treasurer

