



UNION BANK EMPLOYEES' CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31st March 2017

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
18,07,996.00	Interest of CDS	18,23,447.00	4,850.00	Admission Fees	9,300.00
7,470.00	Interest on FDR	2,692.00	41,11,351.00	Interest on Loan	42,34,002.00
4,12,609.00	General Body Meeting Exp.	4,38,291.00	91,220.00	Interest from Co-Op Bank	
9,650.00	M C Meeting Exp.	9,420.00	2,000.00	Misc Income	
8,270.00	Conveyance Exp.	8,640.00			
40,078.00	Audit Fees & other Exp	41,000.00			
7,500.00	Professional Charges	7,500.00			
300.00	Subscribtion (Sahkarita)	300.00			
1,280.00	Postage	1,640.00			
14,376.00	Web Site / Server Charges	16,115.00			
3,373.00	Printing & Stationery	9,700.00			
4,98,833.00	Group Insurance Premi	5,40,107.00			
122.00	Depreciation	110.00			
	Excess Of Income Over				
	Expenditure	13,44,340.00			
<u>13,97,564.00</u>		<u>13,44,340.00</u>			
<u>42,09,421.00</u>		<u>42,43,302.00</u>	<u>42,09,421.00</u>		<u>42,43,302.00</u>

APPROPRIATION ACCOUNT					
3,49,391.00	Reserve Fund 25%	3,36,085.00	13,97,564.00	Excess Of Income Over	13,44,340.00
27,951.00	Co-op. Education Fund 2%	26,887.00		Expenditure	
2,000.00	Member's Welfare Fund	2,000.00			
	Dividend Payable	9,79,368.00			
<u>10,18,222.00</u>		<u>9,79,368.00</u>			
<u>13,97,564.00</u>		<u>13,44,340.00</u>	<u>13,97,564.00</u>		<u>13,44,340.00</u>

Auditors Report

As Per Our Report of

Even date

For ADITYA & ASSOCIATES

Chartered Accountants

(FERN No 003436N)

CA VIVEK AGARWAL

PARTNER

(M No 085913)

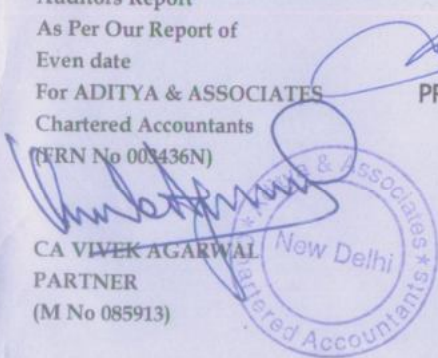
PRESIDENT

GEN. SECRETARY

TREASURER

Place: N. Delhi

Dated: 9-6-17



UNION BANK EMPLOYEES' CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
BALANCE SHEET AS AT 31st March 2017

Previous Year	LIABILITIES	AMOUNT	Previous Year	ASSETS	Amount
	SHARE MONEY			CASH & BANK BALANCES	
1,12,13,160.00	Opening Bal	1,12,13,160.00		Cash in Hand	-
	Recd during the year	<u>12,88,800.00</u>		Bank Balance-	
		1,25,01,960.00		Union Bank of India.	
	Paid during the year	<u>11,95,300.00</u>	5,96,141.00	Chandni Chowk	<u>13,60,273.00</u>
		1,13,06,660.00			13,60,273.00
	RESERVES & OTHER FUNDS			INVESTMENTS	
50,20,009.00	Reserve Fund	50,20,009.00		Shares in:	
	Add: Current Year's	<u>3,36,085.00</u>		100.00 Delhi State Co-op. Bar	100.00
		53,56,094.00		100.00 Delhi State Co-op. Uni	<u>100.00</u>
					200.00
55,879.00	Members' Welfare Fund	55,879.00	4,35,80,182.00	LOAN TO MEMBERS	4,37,89,132.00
	Add: received during the :	<u>2,65,000.00</u>		Opening	
		3,20,879.00			
	Less: paid during the ye:	<u>3,07,438.00</u>		FURNITURE & FIXTURE	
		13,441.00		1,095.00 Almirah	1,095.00
				Less Depreciation	<u>110.00</u>
2,67,44,455.00	MEMBERS' DEPOSIT				985.00
47,910.00	CUMPULSORY DEPOSIT	2,79,72,353.00		OTHER ASSETS	
	FIXED DEPOSITS	-		- Prepaid Insurance Premium	5,54,732.00
		2,79,72,353.00			
	CURRENT LIABILITIES				
27,951.00	Co-op. Education Fund	26,887.00			
7,500.00	Professional Charges	7,500.00			
40,078.00	Audit Fees	41,000.00			
2,000.00	Interest payable on F D R	-			
		75,387.00			
10,18,676.00	Dividend Payable				
	Bal. b/f	2,019.00			
	Add: Current Year	<u>9,79,368.00</u>			
		9,81,387.00			
<u>4,41,77,618.00</u>		<u>4,57,05,322.00</u>	<u>4,41,77,618.00</u>		<u>4,57,05,322.00</u>

Auditors Report
As Per Our Report of
Even date
For ADITYA & ASSOCIATES
Chartered Accountants
(ERN No 003436N)

PRESIDENT

GEN. SECRETARY

TREASURER

Place: N. Delhi

Dated: 30/03/2017

Aditya & Associates
Chartered Accountants
New Delhi

CA VIVEK AGARWAL
PARTNER
(M No 085913)

UNION BANK
EMPLOYEE'S CO-OPERATIVE
THRIFT & CREDIT SOCIETY LTD. (REGD) DELHI

UNION BANK EMPLOYEES' CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDING 31st March 2017

Previous Year	Receipts	Amount	Previous Year	Payments	Amount
11,439.00	Balance as on 1.4.2016	5,96,141.00		Payment to Members	
	Members Receipt		2,21,50,957.00	Loan to Members	2,23,68,754.00
14,38,800.00	Share Money	12,88,800.00	13,23,953.00	CDS Refund	80,000.00
23,66,776.00	CDS	34,32,330.00		Account Closed	
2,54,90,773.00	Loan Repayment	2,45,66,315.00	13,78,810.00	Share Money	11,95,300.00
			40,99,744.00	CDS	36,10,539.00
			83,945.00	Interest on CDS	95,190.00
38,800.00	Member's Welfare Fund	18,600.00	(24,75,799.00)	Loan Repayment	(17,42,157.00)
			(94,070.00)	Interest on Loan	(85,334.00)
4,850.00	Admission Fees	9,300.00			30,73,529.00
	Fixed Deposit Received	-	66,235.00	Fixed Deposit Repaid	47,910.00
			3,56,668.00	Member's Welfare Fund	3,07,438.00
			30,405.00	Co-Operative Fund	27,951.00
35,00,000.00	FDR - RAMGARHIA CO-OP BANK		10,355.00	Interest on FDR	4,692.00
			4,12,609.00	General Body Meeting Exp.	4,38,291.00
91,220.00	Intt received from co-op Bank		9,650.00	Mamaging Committee Meeting Exp.	9,420.00
			8,270.00	Conveyance Exp.	8,640.00
2,000.00	miscellaneous earnings		40,615.00	Audit Fees	40,078.00
			5,000.00	Professional Charges	7,500.00
			300.00	Subscription (Sahkarita)	300.00
			1,280.00	Postage	1,640.00
			3,373.00	Printing & Stationery	9,700.00
			14,376.00	Web Site / Server Charges	16,115.00
			2,97,833.00	Group Insurance Premium	5,40,107.00
				Prepaid Insurance Premium	5,54,732.00
			35,00,000.00	FDR - RAMGARHIA CO-OP BANK	
9,112.00	Contra from Dividend Payable to CI	2,250.00	11,24,008.00	Dividend Paid	10,14,407.00
2,28,800.00	Contra from CDS to Welfare Fund	2,44,400.00	9,112.00	Contra from Dividend Payable to CDS	2,250.00
			2,28,800.00	Contra from CDS to Welfare Fund	2,44,400.00
			5,96,141.00	Balance as on 31.3.2017	13,60,273.00
<u>3,31,82,570.00</u>		<u>3,01,58,136.00</u>	<u>3,31,82,570.00</u>		<u>3,01,58,127.00</u>

Auditors Report
As Per Our Report of
Even date
For ADITYA & ASSOCIATES
Chartered Accountants
(FRN No 003436N)

Place: N. Delhi
Dated: 9.6.17

CA VIVEK AGARWAL
PARTNER
(M No 085913)

[Signature]
PRESIDENT

[Signature]
GEN. SECRETARY
UNION BANK
EMPLOYEE'S CO-OPERATIVE
THRIFT & CREDIT SOCIETY LTD. (NCCO) DELHI

[Signature]
TREASURER