



UNION BANK EMPLOYEES' CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

BALANCE SHEET AS AT 31st March 2022

Previous Year	LIABILITIES	AMOUNT	Previous Year	ASSETS	Amount
1,16,35,000.00	SHARE MONEY			CASH & BANK BALANCES	
	Opening Bal	1,16,35,000.00		Cash in Hand	-
	Recd during the year	11,23,500.00		Bank Balance-	
		1,27,58,500.00		Union Bank of India.	
	Paid during the year	(11,85,000.00)	25,35,772.00	Mid Corporate, South Delhi	7,66,085.00
		1,15,73,500.00			
	RESERVES & OTHER FUNDS			INVESTMENTS	
69,29,154.00	Reserve Fund	69,29,154.00		Shares in:	
	Add: Current Year's	2,64,855.00		100.00 Delhi State Co-op. Bank	100.00
		71,94,009.00		100.00 Delhi State Co-op. Unio	100.00
					200.00
1,38,811.00	Members' Welfare Fund	1,38,811.00			
	Add: received during the yea	2,64,800.00			
		4,03,611.00			
	Less: paid during the year	(1,37,583.00)	4,42,33,041.00	LOAN TO MEMBERS	4,74,00,782.00
		2,66,028.00			
	MEMBERS' DEPOSIT			FURNITURE & FIXTURE	
3,16,93,294.00	CUMPSORY DEPOSIT	3,36,37,580.00	645.00	Almirah	14,125.00
				Less Depreciation	(1,413.00)
					12,712.00
	CURRENT LIABILITIES				
40,222.00	Co-op. Education Fund	21,188.00	24,594.00	Laptop	24,594.00
18,000.00	Professional Charges Paya	27,900.00		Less Depreciation	(9,838.00)
35,400.00	Audit Fees Payable	30,000.00			14,756.00
42,000.00	Income Tax Payable	-			
		79,088.00		FIXED DEPOSITS	
			51,65,075.00	with Union Bank of India	53,76,640.00
14,40,831.00	Dividend Payable				
	Bal. b/f	1,93,211.00	13,385.00	OTHER ASSETS	
	Add: Current Year	7,68,378.00		Advance Tax	1,10,000.00
		9,61,589.00		TDS	30,619.00
5,19,72,712.00		5,37,11,794.00	5,19,72,712.00		5,37,11,794.00

As Per Our Report of Even date attached
FOR RAJESH RITIKA & ASSOCIATES
CHARTERED ACCOUNTANTS
(Regn No 015433N)



PRESIDENT

GEN. SECRETARY

TREASURER



UNION BANK EMPLOYEES' CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31st March 2022

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
20,96,207.00	Interest of CDS	21,65,475.00	5,300.00	Admission Fees	10,400.00
3,25,051.00	General Body Meeting Exp.	3,38,620.00	44,27,558.00	Interest on Loan	42,11,689.00
4,870.00	M C Meeting Exp.	6,140.00	1,78,460.00	Interest Received on Fixed Deposits	3,06,192.00
2,550.00	Conveyance Exp.	3,760.00	-	Interest Received on Savings Account	18,628.00
60,000.00	Accounts Charges	60,000.00			
35,400.00	Audit Fees & other Exp	30,000.00			
26,850.00	Professional Charges	27,900.00			
300.00	Subscription (Sahkarita)	300.00			
280.00	Postage	340.00			
7,510.00	Printing & Stationery	2,770.00			
24,733.00	Web Site / Server Charges	27,547.00			
-	Death Relief	8,00,000.00			
	Income Tax	13,385.00			
16,468.00	Depreciation	11,251.00			
	Excess Of Income Over				
20,11,099.00	Expenditure	10,59,421.00			
46,11,318.00		45,46,909.00	46,11,318.00		45,46,909.00

APPROPRIATION ACCOUNT

5,02,775.00	Reserve Fund 25%	2,64,855.00	20,11,099.00	Excess Of Income Over	10,59,421.00
42,000.00	Income Tax Payable			Expenditure	
40,222.00	Co-op. Education Fund 2%	21,188.00			
10,000.00	Member's Welfare Fund	5,000.00			
14,16,102.00	Dividend Payable	7,68,378.00			
20,11,099.00		10,59,421.00	20,11,099.00		10,59,421.00

As Per Our Report of Even date attached
FOR RAJESH RITIKA & ASSOCIATES
CHARTERED ACCOUNTANTS
(Regn No 015433N)



[Signature]
PRESIDENT

[Signature]
GEN. SECRETARY

[Signature]
TREASURER

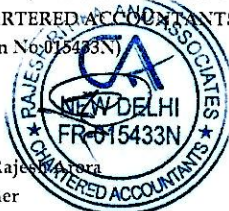


UNION BANK EMPLOYEES' CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDING 31st March 2022

Previous Year	Receipts	Amount	Previous Year	Payments	Amount
9,15,688.00	Balance as on 1.4.2021	25,35,772.00		<u>Payment to Members</u>	
	<u>Members Receipt</u>		2,03,07,291.00	Loan to Members	2,64,41,091.00
15,33,300.00	Share Money	11,23,500.00	19,80,868.00	CDS Refund	1,66,000.00
32,55,004.00	CDS	45,71,697.00		<u>Account Closed</u>	
2,83,66,387.00	Loan Repayment	2,51,19,414.00	8,45,200.00	Share Money	11,85,000.00
			30,25,065.00	CDS	43,08,814.00
10,600.00	Member's Welfare Fund	20,800.00	65,836.00	Interest on CDS	85,522.00
			(16,64,656.00)	Loan Repayment	(21,99,961.00)
5,300.00	Admission Fees	10,400.00	(1,19,516.00)	Interest on Loan	(1,65,664.00)
					32,13,711.00
1,78,460.00	Interst Received on FDR	3,06,192.00	51,65,075.00	Fixed Deposits	98,11,565.00
			40,990.00	Laptop / Almirah	13,480.00
	Interest Received on Savings Account	18,628.00	3,22,362.00	Member's Welfare Fund	1,37,583.00
			35,959.00	Co-operative Education Fund	40,222.00
	Fixed Deposits	96,00,000.00	3,25,051.00	General Body Meeting Exp.	3,38,620.00
			4,870.00	Managing Committee Meeting Exp.	6,140.00
			2,550.00	Conveyance Exp.	3,760.00
			60,000.00	Accounts Charges	60,000.00
			35,400.00	Audit Fees	35,400.00
			26,850.00	Professional Charges	18,000.00
			300.00	Subscription (Sahkarita)	300.00
			280.00	Postage	340.00
			24,733.00	Web Site / Server Charges	27,547.00
			7,510.00	Printing & Stationery	2,770.00
			-	Death Relief	8,00,000.00
			13,385.00	Income Tax Paid	
			12,23,564.00	Dividend Paid	12,41,170.00
				Income Tax Payable	42,000.00
				TDS	30,619.00
				Advance Tax	1,10,000.00
	Contra from Dividend Payable to CDS	6,450.00		Contra from Dividend Payable to CDS	6,450.00
2,40,400.00	Contra from CDS to Welfare Fund	2,39,000.00	2,40,400.00	Contra from CDS to Welfare Fund	2,39,000.00
			25,35,772.00	Balance as on 31.3.2022	7,66,085.00
3,45,05,139.00		4,35,51,853.00	3,45,05,139.00		4,35,51,853.00

As Per Our Report of Even date attached
FOR RAJESH RITIKA & ASSOCIATES
CHARTERED ACCOUNTANTS
(Regn No. 015433N)



PRESIDENT

GEN. SECRETARY

TREASURER

Place: N. Delhi
Dated:

CA Rajesh Arora
Partner