



UNION BANK EMPLOYEES' CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
BALANCE SHEET AS AT 31st March 2025

Previous Year	LIABILITIES	AMOUNT	Previous Year	ASSETS	Amount
	SHARE MONEY			CASH & BANK BALANCES	
1,20,84,000.00	Opening Bal	1,20,84,000.00		Cash in Hand	-
	Recd during the year	12,07,000.00		Bank Balance-	
		1,32,91,000.00		Union Bank of India.	
	Paid during the year	6,55,000.00	11,48,740.00	Connaught Place Branch, Delhi	2,10,897.00
					2,10,897.00
	RESERVES & OTHER FUNDS			INVESTMENTS	
79,87,929.00	Reserve Fund	79,87,929.00		Shares in:	
	Add: Current Year's	5,15,603.00	100.00	Delhi State Co-op. Bank Ltd.	100.00
			100.00	Delhi State Co-op. Union Ltd.	100.00
4,04,298.00	Members' Welfare Fund	4,04,298.00			200.00
	Add: received during the year	2,83,200.00		LOAN TO MEMBERS	
		6,87,498.00	5,81,63,002.00		6,36,68,990.00
	Less: paid during the year	1,71,006.00		FURNITURE & FIXTURE	
				Almirah	10,297.00
	MEMBERS' DEPOSIT		10,297.00	Less Depreciation	1,030.00
3,75,05,559.00	CUMPULSORY DEPOSIT	4,05,91,213.00			9,267.00
	CURRENT LIABILITIES				
32,044.00	Co-op. Education Fund	41,248.00	42,272.00	Laptop	42,272.00
38,500.00	Professional Charges Payable	48,500.00		Less Depreciation	16,909.00
30,000.00	Audit Fees Payable	30,000.00			25,363.00
			1,19,748.00		
	Dividend Payable				
11,74,081.00	Bal. b/f	47,171.00			
	Add: Current Year	15,47,732.00			
8,100.00	Amount due to Member	-			
5,93,64,511.00		6,39,14,717.00	5,93,64,511.00		6,39,14,717.00

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



GEN. SECRETARY



TREASURER

Place: N.Delhi
Dated: 23-6-25



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

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

Place: N.Delhi
Dated: 23-6-25

CA VIVEK AGARWAL
PARTNER
(M No 085913)

PRESIDENT

GEN. SECRETARY



VIVEK AGARWAL
B.COM(H). FCA



ADITYA & ASSOCIATES
CHARTERED ACCOUNTANTS
122, MANDAKINI ENCLAVE
NEW DELHI-110019
PHONE-9811222468

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

RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDING 31st March 2025

Receipts	Amount	Payments	Amount
Balance as on 01.04.2024	11,48,740.00	Payment to Members	
		Loan to Members	3,22,76,058.00
Members Receipt		CDS Refund	
Share Money	12,07,000.00	Account Closed	6,55,000.00
CDS	53,71,650.00	Share Money	36,84,238.00
Loan Repayment	3,09,28,699.00	CDS	27,263.00
		Interest on CDS	-43,538.00
Member's Welfare Fund	2,78,200.00	Interest on Loan	
Admission Fees	8,800.00	Member's Welfare Fund	1,71,006.00
		Co-operative Education Fund	32,044.00
Interest Received on Savings Account	22,727.00	General Body Meeting Exp.	2,65,354.00
		Managing Committee Meeting Exp.	17,800.00
Misc Income	6,100.00	Conveyance Exp.	5,410.00
		Bank Charges	286.00
		Misc Exp	1,500.00
		Audit Fees	30,000.00
		Professional Charges	38,500.00
		Web Site / Server Charges	52,246.00
		Printing & Stationery	12,042.00
		Death Relief	4,00,000.00
		Income Tax / TDS	800.00
		Dividend Paid	11,22,410.00
		Dividend of Defaulters	4,500.00
		Amount refunded to members	8,100.00
		Balance as on 31.3.2025	2,10,897.00
			3,89,71,916.00

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As Per Our Report of

Even date

For ADITYA & ASSOCIATES

Chartered Accountants

(FRN No 003436N)



Place: N. Delhi

Dated: 23-6-25

CA VIVEK AGARWAL

PARTNER

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