



UNION BANK EMPLOYEES' CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31st March 2021

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
2,097,409.00	Interest of CDS	2,096,207.00	5,200.00	Admission Fees	5,300.00
455,279.00	General Body Meeting Exp.	325,051.00	4,545,963.00	Interest on Loan	4,427,558.00
10,090.00	M C Meeting Exp.	4,870.00		Interest Received on Fixed Deposits	178,460.00
8,610.00	Conveyance Exp.	2,550.00			
	Accounts Charges	60,000.00			
35,400.00	Audit Fees & other Exp	35,400.00			
18,000.00	Professional Charges	26,850.00			
300.00	Subscription (Sahkarita)	300.00			
1,600.00	Postage	280.00			
5,339.00	Printing & Stationery	7,510.00			
21,127.00	Web Site / Server Charges	24,733.00			
100,000.00	Death Relief	-			
80.00	Depreciation	16,468.00			
	Excess Of Income Over				
1,797,929.00	Expenditure	2,011,099.00			
4,551,163.00		4,611,318.00	4,551,163.00		4,611,318.00

APPROPRIATION ACCOUNT

449,482.00	Reserve Fund 25%	502,775.00	1,797,929.00	Excess Of Income Over	2,011,099.00
-	Income Tax Payable	42,000.00		Expenditure	
35,959.00	Co-op. Education Fund 2%	40,222.00			
80,000.00	Member's Welfare Fund	10,000.00			
1,232,488.00	Dividend Payable	1,416,102.00			
1,797,929.00		2,011,099.00	1,797,929.00		2,011,099.00

Auditors Report
 As Per Our Report of
 Even date

For ADITYA & ASSOCIATES
 Chartered Accountants
 (ERN No 003436N)

CA VIVEK AGARWAL
 PARTNER
 (M No 085913)

DT. 27.8.21



PRESIDENT

GEN. SECRETARY

TREASURER

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

RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDING 31st March 2021

Previous Year	Receipts	Amount	Previous Year	Payments	Amount
2,229,436.00	Balance as on 1.4.2020	915,688.00		Payment to Members	
	Members Receipt		25,476,675.00	Loan to Members	20,307,291.00
856,000.00	Share Money	1,533,300.00	13,000.00	CDS Refund	1,980,868.00
3,565,513.00	CDS	3,255,004.00		Account Closed	
24,387,302.00	Loan Repayment	28,366,387.00	1,092,500.00	Share Money	845,200.00
			3,528,324.00	CDS	3,025,065.00
10,400.00	Member's Welfare Fund	10,600.00	137,096.00	Interest on CDS	65,836.00
			(1,859,627.00)	Loan Repayment	(1,664,656.00)
5,200.00	Admission Fees	5,300.00	(43,748.00)	Interest on Loan	(119,516.00)
	Interst Received on FDR	178,460.00			2,151,929.00
				Fixed Deposits	5,165,075.00
				Laptop	40,990.00
			172,199.00	Member's Welfare Fund	322,362.00
			26,440.00	Co-operative Education Fund	35,959.00
			455,279.00	General Body Meeting Exp.	325,051.00
			10,090.00	Managing Committee Meeting Exp.	4,870.00
			8,610.00	Conveyance Exp.	2,550.00
				Accounts Charges	60,000.00
			35,400.00	Audit Fees	35,400.00
			16,000.00	Professional Charges	26,850.00
			300.00	Subscription (Sahkarita)	300.00
			1,600.00	Postage	280.00
			21,127.00	Web Site / Server Charges	24,733.00
			5,339.00	Printing & Stationery	7,510.00
			100,000.00	Death Relief	
				Income Tax Paid	13,385.00
			941,559.00	Dividend Paid	1,223,564.00
9,460.00	Contra from Dividend Payable to CDS		9,460.00	Contra from Dividend Payable to CDS	
247,200.00	Contra from CDS to Welfare Fund	240,400.00	247,200.00	Contra from CDS to Welfare Fund	240,400.00
			915,688.00	Balance as on 31.3.2021	2,535,772.00
31,310,511.00		34,505,139.00	31,310,511.00		34,505,139.00

Auditors Report

As Per Our Report of

Even date

For ADITYA & ASSOCIATES

Chartered Accountants

(FRN No.003436N)

New Delhi
CA VIVEK AGARWAL
PARTNER
(M No 085913)

Place: N. Delhi

Dated: 27.8.21

PRESIDENT

GEN. SECRETARY

TREASURER