

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

**BALANCE SHEET AS AT 31ST MARCH, 2025**

Particulars	Schedule No.	As at	
		31-Mar-25	31-Mar-24
		Rs.	Rs.
<b>Sources of Funds</b>			
<b>Shareholders' Fund</b>			
Paid up Capital	1	95,632,600.00	92,854,800.00
Reserve & Surplus	2	(324,810,572.87)	(335,229,110.30)
<b>Total (A)</b>		<b>(229,177,972.87)</b>	<b>(242,374,310.30)</b>
<b>Loans and Deposits</b>			
Term Deposit Liabilities	3	2,866,165,759.25	2,759,577,401.47
<b>Total (B)</b>		<b>2,866,165,759.25</b>	<b>2,759,577,401.47</b>
<b>Total Sources (A+B)</b>		<b>2,636,987,786.38</b>	<b>2,517,203,091.17</b>
<b>Application of Funds</b>			
<b>Fixed Assets</b>			
a. Gross Block		81,663,569.64	71,081,838.64
b. Less: Depreciation		26,141,093.64	24,658,145.64
<b>C. Net Block (a-b)</b>	4	<b>55,522,476.00</b>	<b>46,423,693.00</b>
<b>Non-Current Assets</b>			
Investment		9,060,990.00	9,060,990.00
<b>D. Total Non-Current Assets</b>	5	<b>9,060,990.00</b>	<b>9,060,990.00</b>
<b>Current Assets, Loans and Advances</b>			
Cash & Bank Balances		163,678,440.66	272,677,114.79
Loans & Advances and Deposits		2,456,881,527.16	2,292,518,944.69
<b>E. Total Current Assets</b>	6	<b>2,620,559,967.82</b>	<b>2,565,196,059.48</b>
<b>Less : Current Liabilities and Provisions</b>			
<b>F. Current Liabilities</b>	7	<b>48,155,647.44</b>	<b>103,477,651.31</b>
<b>G. Net Current Assets (F-E)</b>		<b>2,572,404,320.38</b>	<b>2,461,718,408.17</b>
<b>Total Applications (C+D+G)</b>		<b>2,636,987,786.38</b>	<b>2,517,203,091.17</b>

Significant Accounting Policies & Notes to Accounts 13

For PURUSHOTHAMAN BHUTANI & CO.  
Chartered Accountants  
Firm Regn. No. 005484N

CA Binay Kumar Jha  
Partner  
M. No. 509220  
Date- 15th July 2025  
Place : New Delhi  
UDIN 25509220BMSMTD2972



For Ujala Credit Co-operative Society Limited

Rajinder Singh  
Chairman

Ved Prakash Sharma  
CEO

Jaipal Khanna  
Treasurer



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**INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH, 2025**

Particulars	Schedule No.	For the period ended	For the period ended
		31-Mar-25	31-Mar-24
		Rs.	Rs.
<b>Income</b>			
Income from Operating Activities	8	491,713,212.00	476,975,699.00
Interest and Other Income	9	6,476,922.15	8,310,808.00
<b>Total (A)</b>		<b>498,190,134.15</b>	<b>485,286,507.00</b>
<b>Expenditure</b>			
Interest & Finance Expenses	10	275,801,379.30	268,054,512.12
Personnel Expenses	11	105,633,529.00	95,981,649.00
Administrative and Other Expenses	12	102,425,397.42	107,039,104.47
Depreciation	4	1,482,948.00	1,494,052.00
<b>Total (B)</b>		<b>485,343,253.72</b>	<b>472,569,317.59</b>
<b>Excess of Income over Expenditure (PBT)</b>		<b>12,846,880.43</b>	<b>12,717,189.41</b>
<b>Provision for Income Tax</b>		2,234,445.00	3,022,318.00
<b>Excess of Income over Expenditure (PAT)</b>		<b>10,612,435.43</b>	<b>9,694,871.41</b>
<b>Profit Transfer to</b>			
Share Capital Redemption Fund		1,500,000.00	-
Bed Debt Fund		2,500,000.00	-
Development Fund		2,000,000.00	-
Employee Retirement Fund		3,500,000.00	-
<b>Net Profit as per Multistate Cooperative Society Act 2002</b>		<b>1,112,435.43</b>	<b>9,694,871.41</b>
<b>Appropriated as per MSCS Act 2002</b>		<b>1,112,435.43</b>	<b>9,694,871.41</b>

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