



कुमाऊँ अर्बन को-ऑप.क्रेडिट सोसायटी लि. मुंबई.

(पंजीकरण संख्या बी.ओ.एम./आर.एस.आर./३९० दि.२९-२-१९६८)

BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2014

| Last Year 2012-2013 | Capital & Liabilities | Amount | Amount 2013-2014 |
|------------------------|--|--|---------------------|
| 3,00,00,000.00 | AUTHORISED SHARE CAPITAL (3,00,000 Shares of Rs. 100/- each) | | 3,00,00,000.00 |
| 85,54,490.00 | SUBSCRIBED SHARE CAPITAL As per Last Balance sheet Add: Subscribed during the year Less: Withdrawn during the year | 85,54,490.00 10,42,900.00 (2,34,020.00) | 93,63,370.00 |
| 44,56,267.44 | RESERVED FUND As per Last Balance sheet 25% Profit of Last Year Add: penalty Int. 13-14 Add: Entrance Fee | 44,56,267.44 3,76,402.00 99,505.00 1,910.00 | 49,34,084.44 |
| 12,34,130.00 | BUILDING FUND As per Last Balance sheet Add: Transferred from P&L A/C Add: Current Year 2013-14 | 12,34,130.00 1,00,000.00 3,38,100.00 | 16,72,230.00 |
| 4,42,530.00 | BAD & DOUBTFUL FUND Add: Transferred from P&L A/C Provision | 4,42,530.00 3,50,000.00 | 7,92,530.00 |
| 2,32,744.00 | BAD & DOUBTFUL FUND INT. PROVISION | | 2,32,744.00 |
| 473,733.10 | DIVIDEND EQUILISATION FUND As per Last Balance sheet Add: Transferred last year P&L A/C | 4,73,733.10 10,000.00 | 4,83,733.10 |
| 1,96,137.00 | MEMBER WELFARE FUND Add: Transferred last year P&L A/C Less: Withdrawn during the year | 1,96,137.00 16,000.00 (29,635.00) | 1,82,502.00 |
| 97,838.00 | Charitable Fund | 97,838.00 | 97,838.00 |
| 7,000.00 | Sahakari Prachar Nidhi Add : Transferred P&L A/C Less: Withdrawn during the year | 7,000.00 7,000.00 (5,125.00) | 8,875.00 |

For Kumaon Urban Co-op. Credit Society Ltd.

Sd/-

Chairman

Secretary

Treasurer

Sd./-

SHIRAJ MULANI
INTERNAL AUDITOR
PANEL NO. 1263



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BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2014

| Last Year 2012-2013 | Assets & Investment | Amount | Amount 2013-2014 |
|------------------------|---|------------------|---------------------|
| | <u>CASH & BANK BALANCE</u> | | |
| 2,020.00 | Cash in Hand | 2,944.00 | |
| 7,08,938.07 | MDC Bank Current A/c | 2,11,285.63 | |
| 10,754.25 | MSC Bank Current A/c | 10,669.98 | 2,24,899.61 |
| | <u>INVESTMENT</u> | | |
| 1,000.00 | Share in MDC Bank | 1,000.00 | |
| 10,63,000.00 | FDR with MDC Bank (Reserve fund) | 10,63,000.00 | |
| 25,24,534.00 | FDR with MDC Bank | 66,56,915.00 | |
| 11,09,200.00 | FDR with Apna Sahakari Bank | -- | |
| 57,567.00 | INT. Received from Apna Sahakari Bank | -- | |
| 33,427.00 | INT. Received from MDC Bank | 9,871.00 | 77,30,786.00 |
| | <u>OTHER DEPOSITS</u> | | |
| 200.00 | Deposit with B.E.S.T. | | 200.00 |
| | <u>LOAN & ADVANCES</u> | | |
| | <u>HYPOTHETICATION LOAN</u> | | |
| 2,53,75,245.00 | As per last Balance Sheet | 2,53,75,245.00 | |
| | Add: Current Year Distribution | 1,97,60,000.00 | |
| | Less: Current Year Received | (1,21,76,185.00) | 3,29,59,060.00 |
| | Including working comity members loan (Rs. 20,66,000.00) | | |
| 93,35,839.00 | <u>PERSONAL LOAN</u> | | |
| | As per last Balance Sheet | 93,35,839.00 | |
| | Add: Current Year Distribution | 60,99,700.00 | |
| | Less: Current Year Received | (54,95,490.00) | 99,40,049.00 |
| | Including working comity members loan (Rs. 94,000.00) | | |
| 1,33,000.00 | <u>IMMOVABLE PROPERTY</u> | | |
| | Office Building | | 1,33,000.00 |
| | <u>FURNITURE & FIXTURE</u> | | |
| 20,733.00 | As per last Balance Sheet | 20,733.00 | |
| | Less Depreciation @ 10% | (2,073.00) | 18,660.00 |

For Kumaon Urban Co-op. Credit Society Ltd.

Sd/-

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BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2014

| Last Year 2012-2013 | Capital & Liabilities | Amount | Amount 2013-2014 |
|------------------------|---|----------------|-----------------------|
| 75,000.00 | Golden Jubilee Celebration | | |
| | As per last Balance Sheet | 75,000.00 | |
| | Add: Transferred last year P&L A/C | 25,000.00 | 1,00,000.00 |
| 10,00,000.00 | SOCIETY OWN FUND | | |
| | As per Last Balance Sheet | 10,00,000.00 | |
| | Add: During the year | 5,00,000.00 | 15,00,000.00 |
| | MEMBER'S DEPOSITS | | |
| | FIXED DEPOSIT | | |
| 1,55,51,628.00 | As per last Balance Sheet | 1,55,51,628.00 | |
| | Add: During the year | 85,46,620.00 | |
| | Less: Withdrawn during the year | (47,76,156.00) | 1,93,22,092.00 |
| | SAVING DEPOSIT | | |
| 27,14,404.00 | As per last Balance Sheet | 27,14,404.00 | |
| | Add: During the year | 6,01,930.00 | |
| | Add: Int. Provision during the year | 1,29,501.00 | |
| | Less: Withdrawn during the year | (5,59,545.00) | 28,86,290.00 |
| | OTHER LIABILITIES | | |
| 8,15,594.00 | Bank OD payable | 38,82,469.00 | |
| 22,63,813.00 | Int. payable on FD from Members | 27,85,999.00 | |
| 6,19,695.00 | Dividend payable | | |
| | 2010-2011 | 1,29,343.00 | |
| | 2011-2012 | 1,89,201.00 | |
| | 2012-2013 | 3,28,057.00 | 73,15,069.00 |
| | CURRENT LIABILITIES & PROVISIONS | | |
| 35,000.00 | Statutory Audit Fees Payable | 35,000.00 | |
| 15,000.00 | Internal Audit Fees Payable | 20,000.00 | |
| 5,000.00 | Education Fees Payable | 5,000.00 | |
| -- | Co- operation Fees | 75,000.00 | |
| 40,000.00 | AGM Exp. | 58,552.00 | |
| 18,000.00 | Professional Fees | 18,000.00 | |
| 10,650.00 | Computer & Printer | 10,650.00 | |
| 23,395.00 | Establishment Day | 47,345.00 | 2,69,547.00 |
| 15,05,605.78 | PROFIT & LOSS ACCOUNT | | |
| | As per Last Balance Sheet | 15,05,605.78 | |
| | Add: Profit Appropriation | 15,04,822.00 | |
| | Net Profit | 783.78 | |
| | Add :Profit during the year | 18,49,846.29 | 18,50,630.07 |
| 4,03,87,654.32 | Total | | 5,10,11,534.61 |

For Kumaon Urban Co-op. Credit Society Ltd.

Sd/-

Chairman

Secretary

Treasurer

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BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2014

| Last Year 2012-2013 | Assets & Investment | Amount | Amount 2013-2014 |
|------------------------|---|-------------------------|---------------------|
| 11,027.00 | COMPUTER As per last Balance Sheet Less: Deprecation @60% | 11,027.00 (6,615.00) | 4,412.00 |
| 370.00 | PRINTER MACHINE As per last Balance Sheet Less: Deprecation @60% | 370.00 (222.00) | 148.00 |
| 800.00 | AQUAGUARD As per last Balance Sheet Less: Deprecation @60% | 800.00 (480.00) | 320.00 |
| 4,03,87,654.32 | Total | | 5,10,11,534.61 |

For Kumaon Urban Co-op. Credit Society Ltd.

Sd/-
Chairman Secretary Treasurer

Sd./-
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PROFIT AND LOSS FOR THE YEAR ENDED 31 MARCH 2014

| Last Year 2012-2013 | Expenditure | Amount | Amount 2013-2014 |
|------------------------|--|--------------|----------------------|
| | <u>INTEREST PAID ON DEPOSITS</u> | | |
| 11,96,959.00 | Members on Fixed Deposits | 13,82,989.00 | |
| 1,88,083.00 | Members on Saving Deposits | 1,40,275.00 | 15,23,264.00 |
| | <u>OTHER EXPENSES</u> | | |
| 3,55,333.00 | Staff Salary | 4,10,268.00 | |
| 25,500.00 | Seeting Fees | 24,600.00 | |
| 34,876.00 | Conveyance | 33,185.00 | |
| 22,025.00 | Telephone Exp. | 25,746.00 | |
| 7,977.00 | Postage Exp. | 9,630.00 | |
| 85,032.00 | Printing & Stationery Exp. | 62,138.00 | |
| 15,715.00 | Electric Bill Exp. | 20,184.00 | |
| 38,870.14 | Misc. exp | 38,412.00 | |
| 2,594.00 | OD Interest | 1,21,875.00 | |
| 15,540.00 | Office Rent | 6,660.00 | |
| — | Staff sanugrah Grant | 27,200.00 | |
| — | Computer Repair | 1,000.00 | |
| 31,998.00 | Festival Exp. | 38,616.00 | |
| 13,604.08 | Bank Charges | 19,360.71 | |
| 20,580.00 | Depreciation | 9,390.00 | 8,48,264.71 |
| | <u>PROVISION</u> | | |
| 5,000.00 | Education Fund | -- | |
| 10,000.00 | Professional fees | -- | |
| 35,000.00 | Statutory Audit Fees | 28,194.00 | |
| 15,000.00 | Internal Audit Fees | 20,000.00 | |
| 49000.00 | Interest on Reserve for doubtful debts | — | |
| 1,50,000.00 | Bad & doubtful Fund | 3,50,000.00 | |
| 25,000.00 | Golden Jubilee Celebration | 25,000.00 | |
| 46,946.00 | AGM Exp. | 50,000.00 | |
| — | Co-operation, Staff education & Election fee | 75,000.00 | |
| 10,000.00 | Establishment Day | 25,000.00 | |
| 50,000.00 | Building Fund | 1,00,000.00 | |
| 5,00,000.00 | Society Own Fund | 5,00,000.00 | 11,73,194.00 |
| 15,03,930.78 | PROFIL & LOSS A/C | | 18,49,846.29 |
| 44,54,563.00 | Total | | 53,94,569..00 |

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BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2014

| Last Year 2012-2013 | Income | Amount | Amount 2013-2014 |
|------------------------|--|--------------|---------------------|
| | <u>INTEREST RECEIVED FROM MEMBERS</u> | | |
| 41,55,616.00 | Interest Recd on Loan | 49,37,905.00 | |
| 1,58,567.00 | FD. Int. Recd. from MDCC Bank | 3,73,312.00 | |
| 1,13,567.00 | FD. Int. Recd. from Apna Sahakari Bank | 44,580.00 | 53,55,797.00 |
| 60.00 | <u>DIVIDEND</u> | | 60.00 |
| | <u>OTHER RECEIPTS</u> | | |
| 9,662.00 | Other Charges Received | 8,920.00 | |
| 1,056.00 | Loan form | 1,152.00 | |
| 260.00 | Agreement Income H. P. | 440.00 | |
| 3,400.00 | Notice Charges | 6,200.00 | |
| 12,375.00 | Bank Charges | 19,000.00 | |
| – | Advertisement | 3,000.00 | 38,712.00 |
| 44,54,563.00 | Total | | 53,94,569.00 |

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Chairman Secretary Treasurer

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