



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 2015

Last Year 2013-2014	Capital & Liabilities	Amount	Amount 2014-2015
3,00,00,000.00	AUTHORISED SHARE CAPITAL (3,00,000 Shares of Rs. 100/- each)		3,00,00,000.00
93,63,370.00	SUBSCRIBED SHARE CAPITAL As per Last Balance sheet Add: Subscribed during the year Less: Withdrawn during the year	93,63,370.00 17,51,600.00 (1,02,620.00)	1,10,12,350.00
49,34,084.44	RESERVED FUND As per Last Balance sheet 25% Profit of Last Year Add: penalty Int. Add: Entrance Fee	49,34,084.44 4,62,678.00 1,04,019.00 660.00	55,01,441.44
16,72,230.00	BUILDING FUND As per Last Balance sheet Add: Transferred from P&L A/C Add: Current Year	16,72,230.00 1,00,000.00 2,20,100.00	19,92,330.00
7,92,530.00	BAD & DOUBTFUL FUND Add: Transferred from P&L A/C Provision	7,92,530.00 50,000.00	8,42,530.00
2,32,744.00	BAD & DOUBTFUL FUND INT. PROVISION		2,32,744.00
4,83,733.10	DIVIDEND EQUILISATION FUND As per Last Balance sheet Add: Transferred last year P&L A/C	4,83,733.10 40,000.00	5,23,733.10
1,82,502.00	MEMBER WELFARE FUND Add: Transferred last year P&L A/C Less: Withdrawn during the year	1,82,502.00 1,60,000.00 48,554.00	2,93,948.00
97,838.00	Charitable Fund Add : Profit Distribution	97,838.00 25,000.00	1,22,838.00
8,875.00	Sahakari Prachar Nidhi Add : Profit Distribution	8,875.00 30,600.00	39,475.00

For Kumaon Urban Co-op. Credit Society Ltd.

Sd/-
Chairman

Sd/-
Secretary

Sd/-
Treasurer

Sd./-
SURESH NEWAGE
INTERNAL AUDITOR
PANEL NO. 10108



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BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2015

Last Year 2013-2014	Assets & Investment	Amount	Amount 2014-2015
	<u>CASH & BANK BALANCE</u>		
2,944.00	Cash in Hand	750.00	
2,11,285.63	MDC Bank Current A/c	1,15,973.19	
10,669.98	MSC Bank Current A/c	10,769.98	1,27,493.17
	<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	
66,56,915.00	FDR with MDC Bank	99,78,512.00	
9,871.00	INT. Received from MDC Bank	--	1,10,42,512.00
	<u>OTHER DEPOSITS</u>		
200.00	Deposit with B.E.S.T.	200.00	
	Add : During The Year	530.00	730.00
	<u>LOAN & ADVANCES</u>		
	<u>HYPOTHETICATION LOAN</u>		
3,29,59,060.00	As per last Balance Sheet	3,29,59,060.00	
	Add: Current Year Distribution	1,16,55,000.00	
	Less: Current Year Received	(91,23,364.00)	3,54,90,696.00
99,40,049.00	<u>PERSONAL LOAN</u>		
	As per last Balance Sheet	99,40,049.00	
	Add: Current Year Distribution	54,64,800.00	
	Less: Current Year Received	(53,28,568.00)	1,00,76,281.00
	<u>IMMOVABLE PROPERTY</u>		
1,33,000.00	Office Building		1,33,000.00
	<u>FURNITURE & FIXTURE</u>		
18,660.00	As per last Balance Sheet	18,660.00	
	Add Current Year	7,600.00	
	Less Depreciation @ 10%	(26,26.00)	23,634.00

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BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2015

Last Year 2013-2014	Capital & Liabilities	Amount	Amount 2014-2015
1,00,000.00	Golden Jubilee Celebration		
	As per last Balance Sheet	1,00,000.00	1,00,000.00
15,00,000.00	SOCIETY OWN FUND		
	As per Last Balance Sheet	15,00,000.00	
	Add: Transferred from P&L A/C Provision	1,00,000.00	16,00,000.00
	MEMBER'S DEPOSITS		
	FIXED DEPOSIT		
1,93,22,092.00	As per last Balance Sheet	1,93,22,092.00	
	Add: During the year	1,36,72,747.00	
	Less: Withdrawn during the year	(83,63,525.00)	2,46,31,314.00
	SAVING DEPOSIT		
28,86,290.00	As per last Balance Sheet	28,86,290.00	
	Add: During the year	86,500.00	
	Add: Int. Provision during the year	1,24,288.00	
	Less: Withdrawn during the year	(4,11,046.00)	26,86,032.00
	OTHER LIABILITIES		
38,82,469.00	Bank OD payable	4,48,032.00	
27,85,999.00	Int. payable on FD from Members	33,69,532.00	
	Dividend payable		
1,29,343.00	2010-2011	1,29,343.00	
1,89,201.00	2011-2012	1,54,578.00	
3,28,057.00	2012-2013	2,43,222.00	
--	2013-2014	3,68,694.00	47,13,401.00
	CURRENT LIABILITIES & PROVISIONS		
35,000.00	Statutory Audit Fees Payable	42,629.00	
20,000.00	Internal Audit Fees Payable	30,000.00	
5,000.00	Education & Training Fees Payable	10,000.00	
75,000.00	Co-operation Fees & Election	--	
58,552.00	AGM Exp.	60,000.00	
18,000.00	Professional Fees	18,000.00	
10,650.00	Computer & Printer	10,650.00	
47,345.00	Establishment Day	47,345.00	
--	Professional Tax Society	1,500.00	2,20,124.00
18,50,630.07	PROFIT & LOSS ACCOUNT		
	As per Last Balance Sheet	18,50,630.07	
	Add: Profit Appropriation	18,49,898.00	
	Net Profit	732.07	
	Add :Profit during the year	23,90,565.56	23,91,297.63
5,10,11,534.61	Total		5,69,03,558.17

For Kumaon Urban Co-op. Credit Society Ltd.

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BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2015

Last Year 2013-2014	Assets & Investment	Amount	Amount 2014-2015
4,412.00	COMPUTER As per last Balance Sheet Less: Deprecation @60%	4,412.00 (2,647.00)	1,765.00
148.00	PRINTER MACHINE As per last Balance Sheet Less: Deprecation @60%	148.00 (89.00)	59.00
320.00	AQUAGUARD As per last Balance Sheet Less: Deprecation @60%	320.00 (192.00)	128.00
	MOBILE Add Current Year Less: Deprecation @60%	1,950.00 (1,170.00)	780.00
	NOTE COUNTING MACHINE Add Current Year Less: Deprecation @60%	16,200.00 (9,720.00)	6,480.00
5,10,11,534.61	Total		5,69,03,558.17

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PROFIT AND LOSS FOR THE YEAR ENDED 31 MARCH 2015

Last Year 2013-2014	Expenditure	Amount	Amount 2014-2015
	<u>INTEREST PAID ON DEPOSITS</u>		
13,82,989.00	Members on Fixed Deposits	25,00,099.00	
1,40,275.00	Members on Saving Deposits	1,35,458.00	26,35,557.00
	<u>OTHER EXPENSES</u>		
4,10,268.00	Staff Salary	4,32,144.00	
24,600.00	Seeting Fees	23,400.00	
33,185.00	Conveyance	33,556.00	
25,746.00	Telephone Exp.	29,315.00	
9,630.00	Postage Exp.	8,958.00	
62,138.00	Printing & Stationery Exp.	31,021.00	
20,184.00	Electric Bill Exp.	20,540.00	
38,412.00	Micellaneous Exp.	37,449.00	
1,21,875.00	OD Interest	72,989.00	
6,660.00	Office Rent	4,440.00	
27,200.00	Staff sanugrah Grant	31,550.00	
1,000.00	Computer Repair	600.00	
38,616.00	Festival Exp.	28,063.00	
19,360.71	Bank Charges	22,648.44	
9,390.00	Depreciation	16,444.00	7,93,117.44
	<u>PROVISION</u>		
75,000.00	Co-operation, Staff education & Election fee	25,000.00	
28,194.00	Statutory Audit Fees	46,334.00	
20,000.00	Internal Audit Fees	30,000.00	
3,50,000.00	Bad & doubtful Fund	50,000.00	
25,000.00	Golden Jubilee Celebration	--	
50,000.00	AGM Exp.	50,993.00	
25,000.00	Establishment Day	--	
1,00,000.00	Building Fund	1,00,000.00	
5,00,000.00	Society Own Fund	1,00,000.00	
--	Education & Training Fees Payable	5,000.00	
-	Profession Tax Society	1,500.00	4,08,827.00
18,49,846.29	PROFIL & LOSS A/C	23,90,565.56	23,90,565.56
53,94,569.00	Total		62,28,067.00

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BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2015

Last Year 2013-2014	Income	Amount	Amount 2014-2015
	<u>INTEREST RECEIVED FROM MEMBERS</u>		
49,37,905.00	Interest Recd on Loan	54,70,940.00	
3,73,312.00	FD. Int. Recd. from MDCC Bank	7,30,138.00	
44,580.00	FD. Int. Recd. from Apna Sahakari Bank	--	62,01,078.00
60.00	<u>DIVIDEND</u>		61.00
	<u>OTHER RECEIPTS</u>		
8,920.00	Other Charges Received	2,640.00	
1,152.00	Loan form	1,028.00	
440.00	Agreement Income H. P.	--	
6,200.00	Notice Charges	4,660.00	
19,000.00	Bank Charges	18,600.00	
3,000.00	Advertisement	--	26,928.00
53,94,569.00	Total		62,28,067.00

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