



# 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 2016

Last Year 2014-2015	Capital & Liabilities	Amount	Amount 2015-2016
3,00,00,000.00	<b>AUTHORISED SHARE CAPITAL</b> (3,00,000 Shares of Rs. 100/- each)		3,00,00,000.00
1,10,12,350.00	<b>SUBSCRIBED SHARE CAPITAL</b> As per Last Balance sheet Add: Subscribed during the year Less: Withdrawn during the year	1,10,12,350.00 26,53,100.00 (2,39,870.00)	1,34,25,580.00
55,01,441.44	<b>RESERVED FUND</b> As per Last Balance sheet 25% Profit of Last Year Add: penalty Int. Add: Entrance Fee Add: Dividend 2010-2011	55,01,441.44 5,97,825.00 1,09,672.00 2,100.00 1,29,343.00	63,40,381.44
19,92,330.00	<b>BUILDING FUND</b> As per Last Balance sheet Add: Transferred from P&L A/C Add: Current Year	19,92,330.00 1,00,000.00 2,69,000.00	23,61,330.00
8,42,530.00	<b>BAD &amp; DOUBTFUL FUND</b> Add: Transferred from P&L A/C Provision	8,42,530.00 200,000.00	10,42,530.00
2,32,744.00	<b>BAD &amp; DOUBTFUL FUND INT. PROVISION</b>	--	2,32,744.00
5,23,733.10	<b>DIVIDEND EQUILISATION FUND</b> As per Last Balance sheet Add: Transferred last year P&L A/C	5,23,733.10 1,02,000.00	6,25,733.10
2,93,948.00	<b>MEMBER WELFARE FUND</b> Add: Transferred last year P&L A/C Less: Withdrawn during the year	2,93,948.00 20,000.00 33,450.00	2,80,498.00
1,22,838.00	<b>Charitable Fund</b>	--	1,22,838.00
39,475.00	<b>Sahakari Prachar Nidhi</b>	--	39,475.00

For Kumaon Urban Co-op. Credit Society Ltd.

Sd/-  
Chairman

Sd/-  
Secretary

Sd/-  
Treasurer

Sd./-  
MR. ASHOK D. WAYKAR  
INTERNAL AUDITOR  
Panel No. 15484



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## BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2016

Last Year 2014-2015	Assets & Investment	Amount	Amount 2015-2016
	<b><u>CASH &amp; BANK BALANCE</u></b>		
750.00	Cash in Hand	773.00	
1,15,973.19	MDC Bank Current A/c	3,23,263.19	
10,769.98	MSC Bank Current A/c	10,769.98	
--	M.D.C.C Bank O/D A/c	71.000	3,34,877.17
	<b><u>INVESTMENT</u></b>		
1,000.00	Share in MDC Bank	1,000.00	
10,63,000.00	FDR with MDC Bank (Reserve fund)	10,63,000.00	
99,78,512.00	FDR with MDC Bank	1,75,21,088.00	
--	Share in Brihanmumbai N.S.P. Fed.	1,000	1,85,86,088.00
	<b><u>OTHER DEPOSITS</u></b>		
730.00	Deposit with B.E.S.T.		730.00
	<b><u>LOAN &amp; ADVANCES</u></b>		
	<b><u>HYPOTHETICATION LOAN</u></b>		
3,54,90,696.00	As per last Balance Sheet	3,54,90,696.00	
	Add: Current Year Distribution	1,79,90,000.00	
	Less: Current Year Received	1,27,13,276.00	4,07,67,420.00
--	Including Working Committee Member Loan (Rs.35,74,943.00)		
1,00,76,281.00	<b><u>PERSONAL LOAN</u></b>		
	As per last Balance Sheet	1,00,76,281.00	
	Add: Current Year Distribution	44,69,800.00	
	Less: Current Year Received	47,19,081.00	98,27,000.00
--	Including Working Committee Member Loan (Rs.65,000.00)		
	<b><u>IMMOVABLE PROPERTY</u></b>		
1,33,000.00	Office Building		1,33,000.00
	<b><u>FURNITURE &amp; FIXTURE</u></b>		
23,634.00	As per last Balance Sheet	23,634.00	
	Less Depreciation @ 10%	2,363.00	21,271.00

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## BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2016

Last Year 2014-2015	Capital & Liabilities	Amount	Amount 2015-2016
1,00,000.00	<b>Golden Jubilee Celebration</b> As per last Balance Sheet	1,00,000.00	
	Add: Transferred from P&L A/C Provision	50,000.00	1,50,000.00
16,00,000.00	<b>SOCIETY OWN FUND</b> As per Last Balance Sheet	16,00,000.00	
	Add: Transferred from P&L A/C	3,50,000.00	
	Add: Transferred from P&L A/C Provision	1,00,000.00	20,50,000.00
	<b>MEMBER'S DEPOSITS</b> <b>FIXED DEPOSIT</b> As per last Balance Sheet	2,46,31,314.00	
2,46,31,314.00	Add: During the year	1,55,55,526.00	
	Less: Withdrawn during the year	(78,42,414.00)	3,23,44,426.00
	<b>SAVING DEPOSIT</b> As per last Balance Sheet	26,86,032.00	
26,86,032.00	Add: During the year	11,51,598.00	
	Add: Int. Provision during the year	1,07,970.00	
	Less: Withdrawn during the year	(15,87,102.00)	23,58,498.00
	<b>OTHER LIABILITIES</b> Bank OD payable	--	
4,48,032.00	Int. payable on FD from Members	49,67,961.00	
33,69,532.00	Dividend payable		
1,29,343.00	2010-2011	--	
1,54,578.00	2011-2012	1,54,578.00	
2,43,222.00	2012-2013	99,959.00	
3,68,694.00	2013-2014	1,13,885.00	
--	2014-2015	2,96,631.00	56,33,014.00
	<b>CURRENT LIABILITIES &amp; PROVISIONS</b> Statutory Audit Fees Payable	41,500.00	
42,629.00	Internal Audit Fees Payable	30,000.00	
30,000.00	Education & Training Fees Payable	17,000.00	
10,000.00	Election Expenses Provision	20,000.00	
--	AGM Exp.	60,000.00	
60,000.00	Professional Fees	18,000.00	
18,000.00	Computer & Printer	20,000.00	
10,650.00	Establishment Day	36,145.00	
47,345.00	Professional Tax Society	6,500.00	2,49,145.00
1,500.00	<b>PROFIT &amp; LOSS ACCOUNT</b> As per Last Balance Sheet	23,91,297.63	
23,91,297.63	Add: Profit Appropriation	23,90,301.00	
	<b>Net Profit</b>	996.63	
	Add :Profit during the year	24,55,049.00	24,56,045.63
5,69,03,558.17	<b>Total</b>		6,97,12,238.17

For Kumaon Urban Co-op. Credit Society Ltd.

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## BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2016

Last Year 2014-2015	Assets & Investment	Amount	Amount 2015-2016
1,765.00	<b>COMPUTER</b> As per Last Balance Sheet Add : Purchase During the Year Add : Purchase Software Less : Deprecation @33.33%	1,765.00 22,250.00 20,000.00 14,670.00	29,345.00
59.00	<b>PRINTER MACHINE</b> As per last Balance Sheet Less: Deprecation @60%	59.00 35.00	24.00
128.00	<b>AQUAGUARD</b> As per last Balance Sheet Less: Deprecation @60%	128.00 77.00	51.00
780.00	<b>MOBILE</b> As per Last Balance Sheet Less: Deprecation @60%	780.00 468.00	312.00
6,480.00	<b>NOTE COUNTING MACHINE</b> As per Last Balance Sheet Less: Deprecation @60%	6,480.00 3,888.00	2,592.00
--	<b>CCTV CAMERA</b> As per last Balance Sheet Less: Deprecation @60%	23,820.00 14,292.00	9,528.00
5,69,03,558.17	<b>Total</b>		6,97,12,238.17

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## PROFIT AND LOSS FOR THE YEAR ENDED 31 MARCH 2016

Last Year 2014-2015	Expenditure	Amount	Amount 2015-2016
	<b><u>INTEREST PAID ON DEPOSITS</u></b>		
25,00,099.00	Members on Fixed Deposits	33,46,517.00	
1,35,458.00	Members on Saving Deposits	1,27,537.00	34,74,054.00
	<b><u>OTHER EXPENSES</u></b>		
4,32,144.00	Staff Salary	4,07,342.00	
23,400.00	Seeting Fees	61,700.00	
33,556.00	Conveyance	49,170.00	
29,315.00	Telephone Exp.	29,668.00	
8,958.00	Postage Exp.	15,035.00	
31,021.00	Printing & Stationery Exp.	79,532.00	
20,540.00	Electric Bill Exp.	16,060.00	
37,449.00	Miscellaneous Exp.	39,134.00	
72,989.00	OD Interest	91,386.00	
4,440.00	Office Rent	15,540.00	
31,550.00	Staff Sanugrah Grant	31,500.00	
600.00	Computer Repair	1,400.00	
28,063.00	Festival Exp.	34,320.00	
22,648.44	Bank Charges	25,483.00	
16,444.00	Depreciation	35,793.00	
--	Legal Fees	9,500.00	
--	Fedretion Fees	260.00	9,42,823.00
	<b><u>PROVISION</u></b>		
25,000.00	Co-operation, Staff education & Election fee	12,000.00	
46,334.00	Statutory Audit Fees	42,851.00	
30,000.00	Internal Audit Fees	25,000.00	
50,000.00	Bad & doubtful Fund	2,00,000.00	
--	Golden Jubilee Celebration	50,000.00	
50,993.00	AGM Exp.	38,420.00	
--	Election Expenses Provision	20,000.00	
1,00,000.00	Building Fund	1,00,000.00	
1,00,000.00	Society Own Fund	1,00,000.00	
5,000.00	Education & Training Fees Payable	--	
1,500.00	Profession Tax Society	5,000.00	
--	Computer Provision	9,350.00	6,02,621.00
23,90,565.56	<b>PROFIL &amp; LOSS A/C</b>	24,55,049.00	24,55,049.00
<b>62,28,067.00</b>	<b>Total</b>		<b>74,74,547.00</b>

For Kumaon Urban Co-op. Credit Society Ltd.

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