

**BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2019**

<b>Last Year 2017-2018</b>	<b>Capital &amp; Liabilities</b>	<b>Amount</b>	<b>Amount 2018-2019</b>
<b>3,00,00,000.00</b>	<b><u>AUTHORISED SHARE CAPITAL</u></b> (3,00,000 Shares of Rs. 100/- each)		<b>3,00,00,000.00</b>
<b>1,58,60,010.00</b>	<b><u>SUBSCRIBED SHARE CAPITAL</u></b> As per Last Balance sheet Add : Subscribed during the year Less : Withdrawn during the year	 1,58,60,010.00 12,47,600.00 3,17,180.00	  1,67,90,430.00
<b>78,94,637.12</b>	<b><u>RESERVED FUND</u></b> As per Last Balance sheet 25% Profit of Last Year Add: penalty Int. Add: Entrance Fee Add: Dividend 2012-2013	 78,94,637.12 7,79,871.00 41,712.00 410.00 18,245.00	    87,34,875.12
<b>23,76,730.00</b>	<b><u>BUILDING FUND</u></b> As per Last Balance sheet Less : Trf. to Share Capital A/C	 23,76,730.00 1,57,000.00	  25,33,730.00
<b>26,99,949.00</b>	<b><u>BAD &amp; DOUBTFUL FUND</u></b> Add: Provision during the year	 26,99,949.00 1,55,000.00	  28,54,949.00
<b>15,96,758.00</b>	<b><u>BAD &amp; DOUBTFUL FUND INT. PROVISION</u></b>		<b>20,01,601.00</b>
<b>5,00,792.10</b>	<b><u>DIVIDEND EQUILISATION FUND</u></b> As per Last Balance sheet	 5,00,792.10	 5,00,792.10
<b>2,51,998.00</b>	<b><u>MEMBER WELFARE FUND</u></b> Less: Withdrawn during the year	 2,51,998.00 44,100.00	  2,07,898.00
<b>1,22,838.00</b>	<b><u>Charitable Fund</u></b>	 --	 1,22,838.00
<b>19,475.00</b>	<b><u>Sahakari Prachar Nidhi</u></b> Add : Profit Distribution Less: Withdrawn during the year	 19,475.00 25,000.00 24,780.00	  19,695.00
<b>1,50,000.00</b>	<b><u>Golden Jubilee Celebration</u></b> As per last Balance Sheet		 1,50,000.00
<b>21,75,000.00</b>	<b><u>SOCIETY OWN FUND</u></b> As per Last Balance Sheet	 --	 21,75,000.00

For Kumaon Urban Co-op. Credit Society Ltd.

Sd./-

Sd/-  
ChairmanSd/-  
SecretarySd/-  
TreasurerMR. ASHOK L. GAWADE  
STATUTORY AUDITOR  
Panel No. 12808



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को-ऑप. क्रेडिट सोसायटी लि. मुंबई

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## BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2019

Last Year 2017-2018	Assets & Investment	Amount	Amount 2018-2019
	<b><u>CASH &amp; BANK BALANCE</u></b>		
204.00	Cash in Hand	523.00	
2,85,945.19	MDC Bank Current A/c	4,06,467.19	
10,683.73	MSC Bank Current A/c	9,328.98	4,16,319.17
	<b><u>INVESTMENT</u></b>		
1,000.00	Share in MDC Bank	1,000.00	
78,22,080.00	FDR with MDC Bank (Reserve fund)	87,00,999.00	
1,14,68,290.00	FDR with MDC Bank	1,06,68,290.00	
1,000.00	Share in Brihanmumbai N.S.P. Fed.	1,000.00	1,93,71,289.00
	<b><u>OTHER DEPOSITS</u></b>		
730.00	Deposit with B.E.S.T.		730.00
	<b><u>LOAN &amp; ADVANCES</u></b>		
4,24,99,907.00	<b><u>HYPOTHETICATION LOAN</u></b>		
	As per last Balance Sheet	4,24,99,907.00	
	Add: Current Year Distribution	62,00,000.00	
	Less: Current Year Received	1,09,70,236.00	3,77,29,671.00
	(Including working Committee Members Loan (4462420))		
70,85,490.00	<b><u>PERSONAL LOAN</u></b>		
	As per last Balance Sheet	70,85,490.00	
	Add: Current Year Distribution	33,29,800.00	
	Less: Current Year Received	37,46,779.00	66,68,511.00
1,33,000.00	<b><u>IMMOVABLE PROPERTY</u></b>		
	Office Building		1,33,000.00
19,911.00	<b><u>FURNITURE &amp; FIXTURE</u></b>		
	As per last Balance Sheet	19,911.00	
	Less Depreciation @ 10%	1,991.00	17,920.00

For Kumaon Urban Co-op. Credit Society Ltd.

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MR. ASHOK L. GAWADE  
STATUTORY AUDITOR  
Panel No. 12808

**BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2019**

<b>Last Year 2017-2018</b>	<b>Capital &amp; Liabilities</b>	<b>Amount</b>	<b>Amount 2018-2019</b>
0.00	<b>ADVERTISEMENT FUND</b>		200000.00
2,21,45,673.00	<b>MEMBER'S DEPOSITS</b>		
	<b>FIXED DEPOSIT</b>		
	As per last Balance Sheet	2,21,45,673.00	
	Add: Received During the year	1,37,45,562.00	
	Less: Withdrawn during the year	1,67,81,593.00	1,91,09,642.00
17,11,757.00	<b>SAVING DEPOSIT</b>		
	As per last Balance Sheet	17,11,757.00	
	Add: Received During the year	2,85,000.00	
	Add: Int. Provision during the year	56,881.00	
	Less: Withdrawn during the year	8,19,161.00	12,34,477.00
35,21,144.00	<b>OTHER LIABILITIES</b>		
56,97,829.00	Bank O/D Payable	41,04,267.00	
	Int. payable on FD from Members	18,28,278.00	
18,245.00	<b>Dividend payable</b>		
42,573.00	2013-2014	--	
2,04,756.00	2014-2015	42,573.00	
5,67,146.00	2015-2016	50,069.00	
—	2016-2017	1,56,937.00	
	2017-2018	3,37,786.00	65,19,910.00
	<b>CURRENT LIABILITIES &amp; PROVISIONS</b>		
41,500.00	Statutory Audit Fees Payable	39,500.00	
25,000.00	Internal Audit Fees Payable	25,000.00	
25,000.00	Education & Training Fees Payable	25,000.00	
60,000.00	Election Expenses Provision	80,000.00	
60,000.00	AGM Exp.	60,000.00	
18,000.00	Professional Fees	18,000.00	
20,000.00	Computer & Printer	20,000.00	
27,145.00	Establishment Day	27,145.00	
6,500.00	Professional Tax Society	6,500.00	
5,100.00	Office Rent	5,100.00	3,06,245.00
31,19,483.70	<b>PROFIT &amp; LOSS ACCOUNT</b>		
	As per Last Balance Sheet	31,19,483.70	
	Add: Dividend Equilisation Fund	--	
	<b>Net Profit</b>	31,19,483.70	
	Less: Distribution	31,19,435.00	
		48.70	
	Add :Profit during the year	35,77,486.25	35,77,534.95
<b>7,09,65,038.92</b>	<b>Total</b>		<b>6,70,39,617.17</b>

For Kumaon Urban Co-op. Credit Society Ltd.

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सन २०१८-२०१९

## BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2019

Last Year 2017-2018	Assets & Investment	Amount	Amount 2018-2019
13,043.00	<b><u>COMPUTER</u></b> As per Last Balance Sheet Less : Deprecation @33.33%	13,043.00 4,347.00	8,696.00
13.00	<b><u>PRINTER MACHINE</u></b> As per last Balance Sheet Less: Deprecation @25%	13.00 3.00	10.00
28.00	<b><u>AQUA GUARD</u></b> As per last Balance Sheet Less: Deprecation @25%	28.00 7.00	21.00
175.00	<b><u>MOBILE</u></b> As per Last Balance Sheet Less: Deprecation @25%	175.00 44.00	131.00
415.00	<b><u>NOTE COUNTING MACHINE</u></b> As per Last Balance Sheet Less: Deprecation @60%	415.00 249.00	166.00
1,524.00	<b><u>CCTV CAMERA</u></b> As per last Balance Sheet Less: Deprecation @60%	1,524.00 914.00	610.00
	<b><u>OTHER RECEIVABLE</u></b>		
4,842.00	Bank F.D. Interest	7,464.00	
20,000.00	Staff Loan	68,183.00	
15,96,758.00	Bad & Doubtful Fund Int. Provision	20,01,601.00	
--	Income Tax Return	6,15,295.00	26,92,543.00
<b>7,09,65,038.92</b>	<b>Total</b>		<b>6,70,39,617.17</b>

For Kumaon Urban Co-op. Credit Society Ltd.

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**PROFIT AND LOSS FOR THE YEAR ENDED 31 MARCH 2019**

<b>Last Year 2017-2018</b>	<b>Expenditure</b>	<b>Amount</b>	<b>Amount 2018-2019</b>
	<b><u>INTEREST PAID ON DEPOSITS</u></b>		
29,41,378.00	Members on Fixed Deposits	22,19,340.00	
92,845.00	Members on Saving Deposits	71,206.00	22,90,546.00
	<b><u>OTHER EXPENSES</u></b>		
4,71,100.00	Staff Salary	6,07,800.00	
56,500.00	Seeting Fees	45,000.00	
51,720.00	Conveyance	89,750.00	
21,233.00	Telephone Exp.	16,088.00	
7,210.00	Postage Exp.	6,460.00	
34,556.00	Printing & Stationery Exp.	51,449.00	
9,060.00	Electric Bill Exp.	12,710.00	
31,784.00	Miscellaneous Exp.	40,559.00	
1,82,671.00	OD Interest	1,91,516.00	
4,440.00	Office Rent	2,220.00	
39,200.00	Staff Sanugrah Grant	42,100.00	
8,100.00	Computer Repair	9,250.00	
47,550.00	Festival Exp.	68,951.00	
26,136.00	Bank Charges	23,737.75	
11,716.00	Depreciation	7,555.00	
6,000.00	Advertisement Exp.	5,000.00	
35,000.00	Professional Fees For I.T. Return	10,000.00	
350.00	Federation Fees	--	
1,00,000.00	Income Tax Return	--	
19,824.00	Education & Training Fees	--	
--	Legal Charges	5,250.00	
--	Survey Charges	6,500.00	12,41,895.75
	<b><u>PROVISION</u></b>		
40,969.00	Statutory Audit Fees	39,485.00	
25,000.00	Internal Audit Fees	25,000.00	
4,01,036.00	Bad & doubtful Fund	1,55,000.00	
44,000.00	AGM Exp.	14,000.00	
20,000.00	Election Expenses Provision	20,000.00	
0.00	Education & Training Fees Payable	25,000.00	2,78,485.00
31,19,213.00	<b>PROFIL &amp; LOSS A/C</b>	35,77,486.25	35,77,486.25
<b>78,48,591.00</b>	<b>Total</b>		<b>73,88,413.00</b>

For Kumaon Urban Co-op. Credit Society Ltd.

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Last Year 2017-2018	Income	Amount	Amount 2018-2019
	<b><u>INTEREST RECEIVED FROM MEMBERS</u></b>		
62,58,746.00	Interest Recd on Loan	58,53,682.00	
14,26,676.00	FD. Int. Recd. from MDCC Bank	13,63,385.00	72,17,067.00
61.00	<b><u>DIVIDEND</u></b>		0.00
	<b><u>OTHER RECEIPTS</u></b>		
3,590.00	Other Charges Received	2,070.00	
348.00	Loan form	360.00	
3,670.00	Notice Charges	2,716.00	
23,400.00	Bank Charges	17,100.00	
-	Visiting / Survey Charges	4000.00	
1,32,100.00	Processing Fee	143,100.00	
--	Advertisement	2,000.00	1,71,346.00
<b>78,48,591.00</b>	<b>Total</b>		<b>73,88,413.00</b>

**Sd./-**

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