

THE HP STATE CO-OP. AGRI.& RURAL DEVELOPMENT BANK LTD. KASUMPTI SHIMLA -9

AUDITED BALANCE SHEET AS ON 31.03.2014

LIABILITIES

ASSETS

2012-13	Particulars 2013-14	Total	G Total	2012-13	Particulars 2013-14	Total	G Total
200000000	Authorised Share Capital		200000000		Cash & Bank Balance		
109430532	Share capital Individual	105018891		29120450	Cash in Hand	44197375	
29953950	Govt.Share Capital	29953950		6666318	Balance in C/c HPSCB	7573733	
0	Govt.Share Capital LTO	0		109062376	Balance in Banker's	-248380	
22228500	Share capital Societies	22228500		87814117	Balance In C/c KPARDB	-2779256	48743472
982178	Share Suspense A/c	1314842	158516183		Share Investment		
				507300	Share Investment in Co-op. Bank	507300	507300
	Reserve & Other funds				Sinking Fund Investment		
75630	Reserve Funds	75630		0	Investment in Deb.		
22455	Bad Debts Reserve Fund	22455		10000000	Investment in FDRs.	581984000	
37760	Building Fund Reserve	37760		0	Investment in Govt.Securities	0	
13620	Common Goods Funds	13620		1500000	Investment in TrusteeSecurities	1500000	583484000
17620	Investment Fluctuation Fund	17620					
10983	Risk Fund SFDA	10983			Deb. Redemption Fund		
1500000	Agri.Credit Stablisation Fund	1500000		111700000	Investment in FDR short TERM	0	0
42700	Risk Fund	42700	1720768				
					Loan And Advances		
	Term Liabilities			77044383	Loan to Members (Normal)	65352963	
	Loan Floatation A/c	400000000		951639035	Loan to Members (Special)	892183593	
2200000	Ordinary Development Deb.	2200000		193532723	Loan to Members (NFS)	179403832	
1841851340	Special Dev. Deb.A/c	1422037330		454286394	Loan to Members (RuralHouse)	382524867	
32200	Special Dev. Deposit	32200	1824269530	2289036	Loan to KPARDB(Normal)	1660536	
				282056945	Loan to KPARDB(Special)	308125867	
	Current Liabilities			50714276	Loan to KPARDB(N.F.S.)	65293776	
	C.C With Coop. Bank			173741700	Loan to KPARDBRural House)	222279400	
				15159056	HBA to Staff	13188593	
				2882957	Car Loan to members	3214333	
	Intt. Payable on Loan Floatation	3285741		14445520	Consumer Loan To members	13328749	
0	C.C With KPARDB	0		6903162	Loan against FDR A/c	9314212	2155870721
	Banker Suspense A/c	210504					
348334697	Fixed Deposit A/c	531430659			Intt. Recoverable A/C		
5012	Intt. Payable on Ordinary Deb.	5012		28846940	On Normal Loans	30113285	
188088462	Intt. Payable on Special Deb.	158451583		306649752	On Special Loans	310561969	
3034	Intt.Payable on Rural Deb.	3034		113921447	On N.F.S.Loans	113329226	
29266473	Intt.Payable on FDR's	37636525		133438701	On Rural Housing Loan	125332541	
6604	Rural Deb.Payable Series-1	6604		46033929	On KPARDB Loans	35684461	
4250	Rural Deb.Payable Series-II	4250		0	On land Purchase A/c	0	
3642074	R.D	10381023		10262327	On House Loan To Staff	11026780	
60350	Intt. On RD	781166		169209	On Loan Against FDR	244372	
	Add. Prior Intt. On SDD	11649904	753846005	-41762	On Sinking Fund Investment	-41762	626250872
	Other Liabilities						

410819	Cash Security to Staff	432042			Fixed Assets A/C		
0	Loan A/c Normal	0		1267671	Safe Furniture & Fixture	1293545	
7776606	Subsidy Payable	13696806		309653	Stationery A/C	214991	
29700	Advance Legal Fees	28200		1133017	Building A/C	1019716	
37264	Rent Payable A/c	45016		635091	Computer A/C	348595	
86542	GSLI Premium Payable	275480		1081046	Vehicle A/C	972942	
880116	Staff P.F.Payable	841569		17092000	Land purchase a/c ownership chnaged	37138572	40988361
0	Suspense Advance to Staff	0			Other Loan/Advances		
31047458	Pension Corpus Fund	35907933		17908	W.C.Loan	5299	
2623018	Sundry Creditors	5337992		607918	Contingent T.A.Suspense Adv.	638971	
0	Intt.Recoverable on Sinking Fund	0		43548	T.A.Advance to Directors	15787	
656345	Pension fund payable	652948		58000	Advance Legal fee	73500	
1710348	Capital Venture Fund	602348		0		0	733557
1356600	Mature FDR	1106363	58926697	4408	Insurance Recovable	4408	4408
	Provision And Reserve A/c				Other Assets		
271989541	PROVISION for NPA(Prev.Yrs)	298649809		122059	SecurityA/c(Water/Elect/Telephone)	122559	
26660268	PROVISION for NPA(2013-14)	-1712262	296937547	4639	Sundry Debtors A/c	14699	
484980053	Provision For O.D.I.(Prev.Yrs)	510337625		5514	Jeep Hire Charges Recoverable	5514	
25357572	Provision For O.D.I.(2013-14)	14322504	524660129	0	Discount Brokerage Recoverable	0	
246708	Provision for tax recoverable	246708		201596	Matured ordinary debenture	201596	
10000	Provision for Theft	10000		10000	Loss Due to theft	10000	
201596	Provision for Mature debenture	201596		258708	Income Tax Recoverable	258708	
8747	Provision for T.A. to director	8747	467051	0	Prepaid Rent A/C	0	
0	Provision for audit fee	183000	183000	897518	Recoverable from GOI	663334	1276410
5514	Provision for jeep hire chg.	5514	5514		Land Purchase A/C		
987000	Sale Officer A/c	1027000	1027000	108048400	Land acquired by sale	87248652	87248652
1845989	Recruitment A/c	513319	513319		Branch Office A/C		
4639	Provision for Sundry debtors	4639	4639	17586797	Inter Branch Adjustment	21421793	21421793
0	Electricity chg payable				Profit And Loss A/c		
0	Telephone Chg Payable			67096434	Previous accomulated losses	66991085	
					Add. Prior Intt. Of SDD	11649904	
				-105349	Less profit for the year 2013-14	-24093153	54547836
3436722867	Grand Total	3621077382	3621077382	3436722867	Grand Total	3621077382	3621077382

Note: Some Interest on Special Dev. Debenture was not charged for the financial year 2007-08 & 2008-09 amounting to Rs. 11649904. The same as per Management decision has been transferred to P&L Account in the Balance Sheet. The resultant effect is that the profit/loss for these financial years was overstated to that extent.

(Rakesh Kumar)
MANAGER ACCOUNTS

GENERAL MANAGER

(Dr. Pankaj Lalit)
MANAGING DIRECTOR

(Pt. Shiv Lal)
CHAIRMAN

(Rajeev Sood)
CHARTERED ACCOUNTANT

THE H.P.STATE CO-OP. AGRICULTURE AND RURAL DEVELOPMENT BANK LTD.KASUMPTI SHIMLA-9

Audited Profit and Loss for the year 31.3.2014

INCOME

EXPENDITURE

INCOME	Total	G.Total	Expenditure	Total	G.Total
Interest Recoverable/Recovered a/c			Interest Paid & Payable A/c		
By amount loan to Members	233583583		To amount on special dev.deb.	121952285	
By amount loan to KPARDB	39358133		To amount interest on Loan Floatation	3285741	
By amount on H.B.A. loan to members	1677345		To amount interest on RD	396862	
By amount on vehicle loan to members	318542		To amount on C.C.L a/c	855104	
By amount on sinking fund	10350585		To amount on cash security	41515	
By amount on C.C.KPARDB	11990885		To intt. On FDR'S	40530762	
By amount on FDR loan	967791	298246864	To amount interest on loan against FDR	0	
Admission fees			To amt.on Pension corpus fund	4055481	
By amount from Members	83350	83350	To amount OTS Benefit	9575755	180693505
			Establishment Charges A/C		
			To amount pay & allowance	69549416	
Others Income			To amount admn. Charges	689622	
By amount Scrutiny fees	1445775		To amount bonus to staff	111097	
By amount Misc. Income	144127		To amount wages to sweeper	81681	
By consumer loan to Members	2014508		To amt. medical reimbursment	790079	
By Winter Clothing Loan	1203		To amount training a/c	12250	
By amount dividend	15000		To amount GGCA/EDLI Premium	116596	
RTI	1971	3622584	To amount leave encashment	5352215	76702956
			T.A. & D.A. paid a/c		
			To amount paid to directors	558147	
			To amount paid to staff	551438	1109585
			Depreciation Charges a/c		
			To amount on building	113301	
			To amount on furniture & Fixture	130666	
			To amount on vehicles	108104	
			To amount on computers	317093	669164
			Rent Rates Taxes a/c		
			To amount rent paid a/c	1435598	
			To amount building Tax	40105	
			To amount Service Tax	1449	
			To repair & maintenance	240228	1717380
			Vehicle Running & Repair A/c		
			To amount vehicle running charges	486778	
			To amount vehicle repair charges	239064	
			To amt vehicle Insurance & Taxes	32263	
			To amount vehicle hire charges	305040	1063145
			Other Expenses A/C		

			To amount entertainment chg.	411377	
			To amt. entertainment President	12884	
			To amount stationery expenses	479010	
			To amount subscription	12000	
			To amount advertisement	79160	
			To amount misc.expenses a/c	374775	
			To amt. paper & periodicals	38000	
			To amount audit fees	385084	
			To amt. exchange & commission	74910	
			To amount legal fees	77686	
			To amount telephone charges	280191	
			To amount postages charges	341790	
			To amt BOD election expenses	120777	
			To amount heating charges	35088	
			To amt. water & elect. Charges/garbage charges	560936	
			To amt building valuation charges	10000	3293668
			Provision Made A/c		
			To amount for NPA	-1712262	
			To amount for ODI	14322504	12610242
			Profit & Loss A/c		
			To amount profit for the year	24093153	24093153
Grand Total	301952798	301952798	Grand Total	301952798	301952798

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