

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

AUDITED BALANCE SHEET AS ON 31.03.2015

LIABILITIES				ASSETS			
2013-14	Particulars 2014-15	Total	G Total	2013-14	Particulars 2014-15	Total	G Total
200000000	Authorised Share Capital		200000000		Cash & Bank Balance		
105018891	Share capital Individual	114776093		44197375	Cash in Hand	41216963	
29953950	Govt.Share Capital	29953950		7573733	Balance in C/c HPSCB	0	
0	Govt.Share Capital LTO	0		-248380	Balance in Banker's	869858	
22228500	Share capital Societies	22228500		-2779256	Balance In C/c KPARDB	0	42086821
1314842	Share Suspense A/c	1629582	168588125		Share Investment		
				507300	Share Investment in Co-op. Bank	507300	507300
	Reserve & Other funds				Sinking Fund Investment		
75630	Reserve Funds	75630		-41762	Interest on sinking fund investment	0	
22455	Bad Debts Reserve Fund	22455		581984000	Investment in FDRs.	685272564	
37760	Building Fund Reserve	37760		0	Investmment in Govt.Securities	0	
13620	Common Goods Funds	13620		1500000	Investment in TrusteeSecurities	1500000	686772564
17620	Investment Fluctuation Fund	17620					
10983	Risk Fund SFDA	10983			Deb. Redemption Fund		
1500000	Agri.Credit Stablisation Fund	1500000			Investment in FDR short TERM	0	0
42700	Risk Fund	42700	1720768				
					Loan And Advances		
	Term Liabilities			65352963	Loan to Members (Normal)	70084736	
400000000	Loan Floatation A/c	801908900		892183593	Loan to Members (Special)	1006487397	
2200000	Ordinary Development Deb.	2200000		179403832	Loan to Members (NFS)	204884692	
1422037330	Special Dev. Deb.A/c	1121393190		382524867	Loan to Members (RuralHouse)	390822797	
32200	Special Dev. Deposit	0	1925502090	1660536	Loan to KPARDB(Normal)	1660536	
				308125867	Loan to KPARDB(Special)	336698072	
	Current Liabilities			65293776	Loan to KPARDB(N.F.S.)	74224376	
0	C.C With Coop. Bank	29636416		222279400	Loan to KPARDBRural House)	217440700	
				13188593	HBA to Staff	14617843	
				3214333	Car Loan to members	3733585	
3285741	Intt. Payable on Loan Floatation	37418411		13328749	Consumer Loan To members	10044461	
0	C.C With KPARDB	6409503		9314212	Loan against FDR A/c	13770514	2344469709
210504	Banker Suspense A/c	134656			Intt. Recoverable A/C		
531430659	Fixed Deposit A/c	563662494		30113285	On Normal Loans	23435905	
5012	Intt. Payable on Ordinary Deb.	0		310561969	On Special Loans	313298184	
158451583	Intt. Payable on Special Deb.	160376791		113329226	On N.F.S.Loans	115780828	
3034	Intt.Payable on Rural Deb.	0		125332541	On Rural Housing Loan	117180089	
37636525	Intt.Payable on FDR's	54231697		35684461	On KPARDB Loans	54786855	

6604	Rural Deb.Payable Series-1	0		11026780	On House Loan To Staff	12182094	
4250	Rural Deb.Payable Series-II	0		244372	On Loan Against FDR	343330	637007285
10381023	R.D	19760451		0	Land Purchase A/C		
781166	Intt. On RD	1711862		87248652	Land Purchase Amount	61308870	61308870
11649904	Add. Prior Intt. On SDD	0	873342281		Total Loans	3042785864	3042785864
	Other Liabilities						
432042	Cash Security to Staff	460484			Fixed Assets A/C		
0	Loan A/c Normal	0		1293545	Safe Furniture & Fixture	1725164	
13696806	Subsidy Payable	12777971		214991	Stationery A/C	241060	
28200	Advance Legal Fees	26600		1019716	Building A/C	917744	
45016	Rent Payable A/c	90756		348595	Computer A/C	240683	
275480	GSLI Premium Payable	95915		972942	Vehicle A/C	827001	
841569	Staff P.F.Payable	886254		37138572	Land purchase a/c ownership chnaged	41173093	45124745
0	Suspense Advance to Staff	0			Other Loan/Advances		
35907933	Pension Corpus Fund	43532656		5299	W.C.Loan	7098	
5337992	Sundry Creditors	2051604		638971	Contingent T.A.Suspense Adv.	1425398	
0	Intt.Recoverable on Sinking Fund	0		15787	T.A.Advance to Directors	7040	
652948	Pension fund payable	729122		73500	Advance Legal fee	51000	1490536
602348	Capital Venture Fund	392348		0			
1106363	Mature FDR	1800701	62844411	4408	Insurance Recoverable	0	0
	Provision And Reserve A/c				Other Assets		
298649809	PROVISION for NPA(Prev.Yrs)	296937547		122559	SecurityA/c(Water/Elect/Telephone)	124259	
-1712262	PROVISION for NPA(2014-15)	-26220976	270716571	14699	Sundry Debtors A/c	14699	
510337625	Provision For O.D.I.(Prev.Yrs)	524660129		5514	Jeep Hire Charges Recoverable	0	
14322504	Provision For O.D.I.(2014-15)	-29919124	494741005	0	Discount Brokerage Recoverable	0	
246708	Provision for tax recoverable	0		201596	Matured ordinary debenture	201596	
10000	Provision for Theft	0		10000	Loss Due to theft	0	
201596	Provision for Mature debenture	201596	201596	258708	Income Tax Recoverable	12000	
8747	Provision for T.A. to director	0	0	0	Prepaid Rent A/C	0	
183000	Provision for audit fee	373000	373000	663334	Recoverable from GOI	568608	921162
5514	Provision for jeep hire chg.	0	0				
1027000	Sale Officer A/c	1425000	1425000				
513319	Recruitment A/c	513319	513319		Branch Office A/C		
4639	Provision for Sundry debtors	4639	4639	21421793	Inter Branch Adjustment	21621658	21621658
					Profit And Loss A/c		
	Profit And Loss A/c			66991085	Previous accomulated losses		
	Previous accumulated profit	-54547836		11649904	Add. Prior Intt. Of SDD		
	Profit for the Year 2014-15	95885681	41337845	-24093153	Less profit for the year 2014-15		
3621077382	Grand Total	3841310650	3841310650	3621077382	Grand Total	3841310650	3841310650

(Rakesh Kumar)
MANAGER ACCOUNTS

(M.D. Sharma)
GENERAL MANAGER

(K.S. Dhaulta HAS)
MANAGING DIRECTOR

(Pt. Shiv Lal)
CHAIRMAN

(Suresh Soni)
CHARTERED ACCOUNTANT



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

Audited Profit and Loss for the year 31.3.2015

INCOME

EXPENDITURE

INCOME	Total	G.Total	Expenditure	Total	G.Total
<u>Interest Recoverable/Recovered a/c</u>			<u>Interest Paid & Payable A/c</u>		
By amount loan to Members	249797880		To amount on special dev.deb.	98207915	
By amount loan to KPARDB	58862523		To amount interest on Loan Flootation	51680704	
By amount on H.B.A. loan to members	1648595		To amount interest on RD	1495606	
By amount on vehicle loan to members	395403		To amount on C.C.L a/c	535201	
By amount on FDR loan	1724868		To amount on cash security	43938	
By consumer loan to Members	1653499		To intt. On FDR'S	52588740	
By amount on sinking fund	48087199		To amount interest on loan against FDR	713804	
By amount on C.C.KPARDB	989066	363159033	To amt.on Pension corpus fund	4663107	
<u>Admission fees</u>			To amount OTS Benefit	12346393	222275408
By amount from Members	20840	20840	<u>Establishment Charges A/C</u>		
			To amount pay & allowance	77197578	
<u>Others Income</u>			To amount admn. Charges	724244	
By amount Scrutiny fees	5215995		To amount bonus to staff	363999	
By amount Misc. Income	236296		To amount wages to sweeper	18733	
By Winter Clothing Loan	1160		To amt. medical reimbursment	941495	
By amount dividend	15000		To amount training a/c	45383	
RTI	1331	5469782	To amount GGCA/EDLI Premium	15263866	
<u>Provision Recovered A/c</u>			To amount leave encashment	3476214	98031512
By amount NPA Recovered	26220976		<u>T.A. & D.A. paid a/c</u>		
By amount ODI Recovered	29919124	56140100	To amount paid to directors	676096	
			To amount paid to staff	588720	1264816
			<u>Depreciation Charges a/c</u>		
			To amount on building	101972	
			To amount on furniture & Fixture	259984	
			To amount on vehicles	145941	
			To amount on computers	34578	542475
			<u>Rent Rates Taxes a/c</u>		
			To amount rent paid a/c	1709399	
			To amount building Tax	40105	
			To amount Service Tax	0	
			To repair & maintenance/AMC	157073	1906577

			Vehicle Running & Repair A/c		
			To amount vehicle running charges	610440	
			To amount vehicle repair charges	179282	
			To amt vehicle Insurance & Taxes	34998	
			To amount vehicle hire charges	255450	1080170
			Other Expenses A/C		
			To amount entertainment chg.	435055	
			To amt. entertainment President	16598	
			To amount stationery expenses	515186	
			To amount subscription	560890	
			To amount advertisement	119482	
			To amount misc.expenses a/c	358902	
			To amt. paper & periodicals	7976	
			To amount audit fees	190000	
			To amt. exchange & commission	40959	
			To amount legal fees	241325	
			To amount telephone charges	303331	
			To amount postages charges	316764	
			To amt HRA to Chairman	114000	
			To amount heating charges	51271	
			To amt. water & elect. Charges/garbage charges	521512	
			To amt Incentive to AR/Lecture	9865	3803116
			Profit & Loss A/c		
			Profit for the Year 2014-15	95885681	95885681
Grand Total	424789755	424789755	Grand Total	424789755	424789755

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