

## आरआरकेट कर्मचारी सहकारी साख संस्था (मर्यादित), इन्दौर

रजि. नं. AR/IDR/1172 dt. 04.05.1993

दिनांक 26 जुलाई, 2018

### — ≡ सूचना ≡ —

एतद् द्वारा यह सूचित किया जाता है कि आरआरकेट कर्मचारी सहकारी साख संस्था मर्यादित, इन्दौर की 21वीं वार्षिक आमसभा का आयोजन दिनांक 10 अगस्त, 2018 को सायं 3.30 बजे आरआरकेट के मुख्य सभा कक्ष में निम्नलिखित विषयों पर विचार विमर्श करने के लिए किया जाएगा :-

- दिनांक 31 मार्च 2018 को समाप्त होने वाले वर्ष की वार्षिक रिपोर्ट तथा लेखापरीक्षित लेखा विवरण को पढ़ना तथा स्वीकृति तथा लाभों के विनियोजन को मंजूरी देना।
- उपनियमों के प्रस्तावित संशोधन :-

वर्तमान		प्रस्तावित	
1.	<b>प्रगति योजना :</b> 72 महीने के लिए रु. 1070.00 परिपक्वता राशि : रु. 1,00,000.00	1.	<b>प्रगति योजना :</b> 75 महीने के लिए रु. 1070.00 परिपक्वता राशि : रु. 1,00,000.00
2.	<b>सेवानिवृत्ति पर लाभ :</b> रु. 5001.00 की राशि किसी सदस्य को सेवानिवृत्ति के समय उपहार के रूप में दी जाती है, यदि वह न्यूनतम 10 वर्ष तक निरन्तर सदस्य रहा है।	2.	<b>सेवानिवृत्ति पर लाभ :</b> रु. 5001.00 की राशि किसी सदस्य को सेवानिवृत्ति के समय उपहार के रूप में दी जाती है, यदि वह न्यूनतम 10 वर्ष तक निरन्तर सदस्य रहा है दोनों स्थितियों में – 1. स्वैच्छिक सेवानिवृत्ति 2. वरिष्ठता पर सेवानिवृत्ति
3.	<b>छात्र सम्मान समारोह :</b> <b>पात्रता :</b> 1. 10वीं कक्षा में 80% और 8.4 सी.जी.पी.ए. के ऊपर अंक प्राप्त किया हो। 2. 12वीं कक्षा में 80% के ऊपर अंक प्राप्त किया हो। नकद उपहार रु. 500/- प्रति छात्र	3.	<b>छात्र सम्मान समारोह :</b> <b>पात्रता :</b> 1. 10वीं और 12वीं कक्षा में 70% से 85% तक अंक प्राप्त किया हो नकद उपहार रु. 500/- प्रति छात्र 2. 10वीं और 12वीं कक्षा में 85% के ऊपर अंक प्राप्त किया हो। नकद उपहार रु. 750/- प्रति छात्र
4.	संस्था की अधिकृत अंश पूंजी : रु. 1500000/-	4.	संस्था की अधिकृत अंश पूंजी : रु. 5000000/-
5.	संस्था की रजत महोत्सव के अवसर पर रु. 250/- सभी सदस्यों को उपहार में देने बाबद		

3. संस्था की वर्ष 2018-19 की लेखों की वैधानिक संपरीक्षा निम्नलिखित सनदी लेखापाल फर्मों में से किसी एक अथवा विभागीय संपरीक्षक से होना, इसका चयन करना,
1. अतुल ओमप्रकाश एंड कं. विक्रम टावर्स, सपना संगीता रोड, इन्दौर
  2. हुसैन शब्बीर एंड कं, विक्रम टावर्स, सपना संगीता रोड, इन्दौर
  3. पटेल एंड गुप्ता, 543-44, विक्रम टावर्स, सपना संगीता रोड, इन्दौर
4. अन्य कोई विषय अध्यक्ष महोदय की अनुमति से।  
सभी सदस्यों से अनुरोध है कि वे बैठक में उपस्थित होकर सुचारु रूप से विचार विमर्श में सहायता करें।

- कोई भी सदस्य यदि संबंधित जानकारी चाहता हो तो उन्हें आमसभा के तिथि से कम से कम 3 दिन पूर्व लिखित रूप में संस्था कार्यालय में देना चाहिए।
- 21वीं वार्षिक रिपोर्ट की प्रतियाँ संस्था कार्यालय में दिनांक 7 अगस्त, 2018 से वितरण के लिए उपलब्ध है।
- सभी सदस्यों से अनुरोध है कि वे संस्था कार्यालय में दिए गए अपने पते, हस्ताक्षर तथा उत्तराधिकारी को सत्यापित करें।

हस्ता/-  
(देवीलाल गोदारा)  
सचिव  
प्रबंध समिति के लिए तथा उनकी ओर से

**RRCAT EMPLOYEES CO-OPERATIVE CREDIT SOCIETY LTD. INDORE**

Regd. No. AR/IDR/1172 Dtd. 04.05.1993

Date : 26.07.2018

**— NOTICE —**

Notice is hereby given that 21st Annual General Body Meeting of the RRCAT Employees Co-operative Credit Society Ltd. Indore will be held in the main hall of the RRCAT Auditorium on 10th August, 2018 at 3:30 p.m. to transact the following business :-

- To read and adopt annual report and audited statement of accounts for the year ended 31st March 2018 and to sanction appropriation of profits.
- Proposed amendments to the byelaws :-

Existing		Proposed	
1.	<b>Pragati Scheme :</b> Rs. 1070/- for 72 months. Maturity amount : Rs. 1,00,000/-	1.	<b>Pragati Scheme :</b> Rs. 1070/- for 75 months. Maturity amount : Rs. 1,00,000/-
2.	<b>Retirement Benefit :</b> An amount of Rs. 5001.00 is paid to member at the time of retirement as a gift subject to a minimum period of 10 years of continuous membership.	2.	<b>Retirement Benefit :</b> An amount of Rs. 5001.00 is paid to member at the time of retirement as a gift subject to a minimum period of 10 years of continuous membership. Both for - 1. Voluntary Retirement 2. Retirement on superannuation
3.	<b>Student felicitation :</b> <b>Eligibility :</b> 1. 80% or 8.4 CGPA above in class X 2. 80% or above in class XII Cash gift Rs. 500/- per child	3.	<b>Student felicitation :</b> <b>Eligibility :</b> 1. 70% to 85% in class X and class XII Cash gift Rs. 500/- per child. 2. Above 85% in class X and Class XII Cash gift of Rs. 750/- per child.
4.	Society's Authorised Share Capital Amount -Rs. 15,00,000/-	4.	Society's Authorised Share Capital Amount -Rs. 50,00,000/-
5.	A gift of Rs.250/- to all members on the occasion of Silver Jubilee year of the Society.		

3. To appoint auditors from any of the given three chartered accountants firms or departmental auditors for the financial year 2018-19.
  - (i) Atul Omprakash & Co., Vikram Towers, Sapna Sangeeta Road, Indore
  - (ii) Hussain Shabbir & Co., Vikram Towers, Sapna Sangeeta Road, Indore
  - (iii) Patel & Gupta, 543-44, 4th floor, Vikram Towers, Sapna Sangeeta Road, Indore
4. Any other business that may be brought with the permission of the President.

All members are therefore requested to attend the meeting and help in the smooth deliberation.

- Any question or information required by a member at the time of the meeting should please be communicated in writing to the Secretary at least 3 days before the date of Annual General Body Meeting.
- Members are requested to collect the 21st Annual report 2017-18 from the Society office on or after 7th July, 2018.
- Members are requested to verify their address, signature and nominee given at Society office.

Sd/-  
**(Devilal Godara)**  
Secretary  
For and on behalf of  
Managing Committee

## इक्कीसवीं वार्षिक रिपोर्ट

प्रिय सदस्यों,

यह मेरा सौभाग्य है कि मैं संस्था की 21वीं वार्षिक साधारण सभा में प्रबंध समिति की ओर से आप सभी का हार्दिक स्वागत करती हूँ।

मुझे प्रसन्नता है कि मैं 31 मार्च 2018 को समाप्त हुए सहकारी वर्ष की वार्षिक रिपोर्ट लाभ हानि के लेखे जोखे एवं तुलन पत्र सहित आपके अनुमोदन हेतु प्रस्तुत कर रही हूँ। मुझे यह जानकारी देते हुए खुशी है कि पिछले वर्ष के दौरान हमारी संस्था की प्रगति उत्साहवर्धक एवं प्रशंसनीय रही है। संस्था की प्रगति रिपोर्ट इस पुस्तिका के अन्तिम पृष्ठ पर दी गई है जिसमें आप स्पष्ट देख पाएंगे कि किस तरह संस्था ने वर्ष दर वर्ष प्रगति की है।

### लाभ

31 मार्च 2018 को समाप्त अवधि के दौरान, संस्था ने कुल रु. 10521372.00 का लाभ अर्जित कर पिछले वर्ष तक के शेष राशि रु. 21288355.00 को जोड़ कर अब तक रु. 29179384.00 का लाभ हुआ है। हमने इस वर्ष सभी शेयरधारकों को उनके प्रदत्त शेयर राशि पर लाभांश के रूप में 25% की दर से एवं उनके अंशदान पर 12% ब्याज देने का निर्णय लिया है। समिति राशि का विनियोजन इस प्रकार से किया है :-

आरक्षित निधि राशि रु. 10521372 का 25% = रु. 2630343.00

शेयर केपिटल रु. 1188200.00 का 25% लाभांश = रु. 297050.00

### सेवानिवृत्ति हितलाभ योजना

वर्ष के दौरान इस रिपोर्ट में, संस्था के कुल 20 सदस्यों को उनकी अधिवर्षिता पर प्रत्येक को रु. 5001/- का नकद उपहार दिया गया।

### विद्यार्थी सम्मान समारोह

12वीं वार्षिक साधारण सभा में लिए गए निर्णय के अनुसार 10वीं एवं 12वीं के प्रतिभाशाली विद्यार्थियों को 25 जून 2017 को सम्मानित किया गया। कुल 77 विद्यार्थियों को सम्मानित किया गया।

### मृत्यु सहायता योजना

रिपोर्ट अवधि के दौरान हमने हमारी संस्था के 01 मृतक सदस्यों के कानूनी रूप से नामित सदस्यों को मृत्यु सहायता राशि प्रदान की गई। संस्था मृतक सदस्यों के परिवार को अपनी हार्दिक संवेदना व्यक्त करती है।

**प्रबंध समिति**

वर्ष के दौरान प्रबंध समिति के सभी सदस्यों ने संस्था की दैनिक गतिविधियों में उत्साहजनक रूप से भाग लिया।

**आभार**

प्रबंध समिति की ओर से तथा मेरे स्वयं की ओर से निदेशक आरआरकेट, प्रशासन, लेखा, सिविल, विद्युत अनुभाग, अतिथि गृह और सुरक्षा अनुभाग को हमारे प्रयासों में उनके बहुमूल्य सहयोग हेतु आभार व्यक्त करती हूँ। मैं संस्था के सभी स्टाफ सदस्यों को उनके सहयोग, कार्य के प्रति समर्पण एवं उनके सराहनीय प्रयासों के लिए आभार व्यक्त करती हूँ।

अंत में, मैं यह कहना चाहूंगी कि संस्था के सदस्यों के सक्रिय सहयोग एवं उनके विश्वास से ही हम संस्था को सुचारू रूप से चलाने में समर्थ हो सके एवं अपने कर्तव्यों का पालन कर पाये। मैं आशा करती हूँ कि सदस्य निरंतर संस्था को और अधिक ऊचाईयों तक ले जाने हेतु अपना सक्रिय सहयोग एवं सहायता प्रदान करते रहेंगे।

मैं सभी सदस्यों से निवेदन करती हूँ कि आज की इस कार्रवाई में सक्रिय रूप से भाग लेकर अपना सहयोग प्रदान करें।

धन्यवाद!

हस्ता/-  
(श्रीमती पी. श्रायनर)  
अध्यक्ष  
प्रबंध समिति की ओर से

## **21st ANNUAL REPORT**

Dear Members,

It is my privilege to welcome all of you for the 21st Annual General Body Meeting of our Society on behalf of the Managing Committee.

I have pleasure to present the Annual Working Reports along with profit and loss account and balance sheet for the co-operative year ended on 31st March 2018 and seeks your approval. I am glad to note that the progress of our Society during the year under report was tremendous and appreciable. The progress at a glance printed at last page of the report will give you a clear picture about how the Society has been progressing year after year.

### **Profit**

During the year ended on 31st March 2018, the Society has earned a net profit of Rs. 10521372.00 adding last year's balance of Rs. 21288355.00, the Society has earned profit of Rs. 29179384.00 so far. We have decided to distribute the profit to all the share holders as dividend @ 25% on their paid up share amount and 12% interest on their subscription. The committee recommends the appropriation as under: -

Reserve Fund @ 25% of Rs. 10521372.00 = Rs. 2630343.00

Dividend @ 25% on share capital of Rs. 118200.00 = Rs. 297050.00

### **Retirement Benefit Scheme**

During the year under report, total 20 members of the Society were given cash gift of Rs. 5001/- each on their superannuation.

### **Student Felicitation Function**

As per the decision taken in 12th Annual General Body Meeting, to felicitate meritorious students of 10th and 12th was held on 25th June 2017. A total of 77 students were honoured.

### **Death Relief Scheme**

During the period under report, we have granted death relief to the legal nominee of 01 deceased members of our Society. We convey our heart felt condolences to the family of the deceased member.

## Managing Committee

During the year all managing committee members have taken keen interest in Society's day to day activities vigorously.

## Gratitude

On behalf of managing committee and on my own behalf I express sincere thanks to Director RRCAT, Administration, Accounts, Civil & Electrical Section, Guest House and Security for their valuable co-operation. I am also thankful to the staff members of the Society for their co-operation, dedication to the work and sincere efforts.

Finally, I shall be failing in my duties if I do not keep on record the active co-operation and faith bestowed by the members for the smooth functioning of the Society. I hope that the members of the Society will continue to co-operate and help to lead the Society to achieve better goals.

I request the members to participate actively in today's proceedings and help us to conduct the meeting in smooth and pleasant manner.

Thanking you,

Sd/-  
**(Smt. P. Shryner)**  
President  
On behalf of Managing Committee



## AUDIT REPORT

We have completed the Internal audit of the accounts for the financial year 2017-18 and enclose the Balance Sheet of **RRCAT EMPLOYEES CO-OPERATIVE CREDIT SOCIETY LIMITED, INDORE** as at 31<sup>st</sup> March 2018 and The Income & Expenditure Account for the year ended on that date: -

1. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purposes of the audit.
2. In our Opinion, proper books of accounts as required by the Madhya Pradesh State Co-Operative Society Act and Rules there under and Bye Laws of Society have been kept by the society so far as it appears from our examination of the books.
3. The Balance Sheet and Income & Expenditure Account examined by us are in agreement with the books of Accounts.
4. In our opinion and to the best of our information and according to the explanations given to us, the said accounts, give all the information required by the Madhya Pradesh State Co-Operative Society Act and Rules there under in the manner so required and give a true and fair view Subject to ANNEXURE NIL
  - A) In the case of Balance Sheet, of the state of affairs of the assessee as at 31<sup>st</sup> March, 2018 and;
  - B) In the case of Income & Expenditure Account of the Income of the assessee for the year ended on that date.

For **ATUL OMPRAKASH & CO.**  
Chartered Accountants

Sd/-  
**(ATUL KUMAR KHANDELWAL)**  
PROPRIETOR  
M. No. 400977

PLACE: INDORE  
Dated: 26/06/2018

**RRCAT EMPLOYEES CO-OPERATIVE CREDIT SOCIETY LTD., INDORE**  
**BALANCE SHEET AS ON 31<sup>ST</sup> MARCH 2018**

PARTICULARS	SCH.No.	31.03.2018	31.03.2017
<b>I SOURCES OF FUNDS</b>			
1 SHARE HOLDERS FUND :			
A) SHARE CAPITAL	1	1188200.00	1166300.00
B) RESERVE & SURPLUS	2	10497834.00	7790826.00
2 LOANS FUND/DEPOSITS			
A) SUBSCRIPTION FROM MEMBERS	3	42412774.00	32359990.00
B) SUNDRY DEPOSIT FROM MEMBERS	4	141931175.00	105015648.00
3 INCOME & EXPENDITURE ACCOUNT		29179384.00	21288355.00
<b>TOTAL</b>		<b>225209367.00</b>	<b>167621119.00</b>
<b>II APPLICATION OF FUNDS</b>			
4 FIXED ASSETS	5		
GROSS BLOCK		245995.00	318960.00
LESS: DEPRECIATION		57560.00	101021.00
<b>NET BLOCK</b>		<b>188435.00</b>	<b>217939.00</b>
5 INVESTMENTS	6		
FIXED DEPOSIT WITH BANK		2703904.00	6526810.00
<b>TOTAL(RS.)</b>		<b>2703904.00</b>	<b>6526810.00</b>
6 CURRENT ASSETS, LOANS AND ADVANCES			
A) CASH AND BANK BALANCES	7	5416415.00	5539709.00
B) LOANS AND ADVANCES	8	220756799.00	158101367.00
<b>TOTAL(RS.)</b>		<b>226173214.00</b>	<b>163641076.00</b>
LESS : CURRENT LIABILITIES & PROVISIONS			
A) CURRENT LIABILITIES	9	0.00	0.00
B) PROVISIONS	10	3856186.00	2764706.00
<b>NET CURRENT ASSETS</b>		<b>222317028.00</b>	<b>160876370.00</b>
<b>TOTAL</b>		<b>225209367.00</b>	<b>167621119.00</b>

Notes to Accounts  
Schedule Referred to above Forming  
Integral Part of Balance Sheet

Place : INDORE  
Date : 26.06.2018

As per report of even date attached  
**For Atul Omprakash & Company**  
Chartered Accountants

(Atul Kumar Khandelwal)  
Proprietor

**RRCAT EMPLOYEES CO-OPERATIVE CREDIT SOCIETY LTD., INDORE  
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2018**

PARTICULARS	SCH.No.	Amount 31.03.2018	Amount 31.03.2017
<b>1. INCOME</b>			
INTEREST INCOME	<b>11</b>	23405980.00	16637521.00
OTHER INCOME	<b>12</b>	21256.00	2672.00
EXCESS PROVISIONS WRITTEN BACK	<b>13</b>	0.00	0.00
<b>TOTAL</b>		<b>23427236.00</b>	<b>16640193.00</b>
<b>2. EXPENDITURES</b>			
INTEREST EXPENSES	<b>14</b>	10546145.00	8728017.00
ESTABLISHMENT EXPENSES	<b>15</b>	612223.00	630836.00
CO-OPERATIVE AUDITING FEES		0.00	0.00
DEPRECIATION		57560.00	101021.00
PROVISIONS	<b>16</b>	1689936.00	1590281.00
<b>TOTAL</b>		<b>12905864.00</b>	<b>11050155.00</b>
<b>INCOME &amp; EXPENDITURE BEFORE TAXATION</b>		<b>10521372.00</b>	<b>5590038.00</b>
PROVISION FOR RESERVE FUND		2630343.00	1397510.00
<b>INCOME &amp; EXPENDITURE AFTER APPROPRIATION</b>		<b>7891029.00</b>	<b>4192528.00</b>
ADD: BALANCE B/F FROM PREVIOUS YEAR		21288355.00	17095826.54
<b>BALANCE CARRIED TO BALANCE SHEET</b>		<b>29179384.00</b>	<b>21288355.00</b>

Notes to Accounts  
Schedule Referred to above Forming  
Integral Part of Balance Sheet

Place : INDORE  
Date : 26.06.2018

As per report of even date attached  
**For Atul Omprakash & Company**  
Chartered Accountants

(Atul Kumar Khandelwal)  
Proprietor

**RRCAT EMPLOYEES CO-OPERATIVE CREDIT SOCIETY LTD., INDORE**  
**SCHEDULE ANNEXED TO AND FORMING PART OF THE BALANCE SHEET**  
**AND INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2018**

PARTICULARS		SCH.No.	On 31.03.2018	On 31.03.2017
<b>SCHEDULE: 1</b>				
<b>SHARE CAPITAL</b>				
AUTHORISED				
15000 EQUITY SHARE OF Rs 100/- EACH			1500000.00	1500000.00
ISSUED, SUBSCRIBED AND PAID UP				
11663 EQUITY SHARE OF Rs.100/- EACH			1188200.00	1166300.00
AS PER LAST BALANCE SHEET	1166300			
ADD: ISSUE DURING THE YEAR	57900			
LESS: PAYMENT DURING THE YEAR	36000			
<b>TOTAL(RS.)</b>			<b>1188200.00</b>	<b>1166300.00</b>
<b>SCHEDULE 2</b>				
<b>RESERVE &amp; SURPLUS</b>				
<b>A) RESERVE FUND</b>				
OPENING BALANCE	7097376.00		9728684.00	7097376.00
ADD: TRANSFER FROM P& L A/C	2630343.00			
ADD: ADMISSION FEE RECEIVED	965.00			
DURING 17-18				
<b>B) DIVIDEND EQUILISATION FUND</b>				
OPENING BALANCE	283450.00		289150.00	283450.00
ADD: PROVISION MADE DURING 17-18	320000.00			
LESS: PAYMENT DURING THE YEAR 17-18	314300.00			
<b>C) DEATH RELIEF FUND</b>				
OPENING BALANCE	315000.00		385000.00	315000.00
ADD: PROVISION MADE DURING 17-18	100000.00			
LESS: PAYMENT DURING THE YEAR 17-18	30000.00			
<b>D) ELECTION EXPENDITURE FUND</b>				
OPENING BALANCE	45000.00		45000.00	45000.00
ADD: PROVISION MADE DURING 17-18	99936.00			
LESS: PAYMENT DURING THE YEAR 17-18	99936.00			

PARTICULARS		SCH.No.	On 31.03.2018	On 31.03.2017
<b>E) OFFICE DEVELOPMENT FUND</b>			50000.00	50000.00
OPENING BALANCE	50000.00			
ADD: PROVISION MADE DURING 17-18	0.00			
LESS: PAYMENT DURING THE YEAR 17-18	0.00			
<b>TOTAL (RS.)</b>			<b>10497834.00</b>	<b>7790826.00</b>
<b>SCHEDULE 3</b>				
<b>SUBSCRIPTION FROM MEMBERS</b>				
OPENING BALANCE	32359990		42412774.00	32359990.00
ADD: RECEIVED DURING 17-18	11209239			
LESS: PAYMENT DURING 17-18	1156455			
<b>TOTAL (RS.)</b>			<b>42412774.00</b>	<b>32359990.00</b>
<b>SCHEDULE 4</b>				
<b>SUNDRY DEPOSIT FROM MEMBERS</b>				
FIXED DEPOSIT			118987512.00	86726492.00
RECURRING DEPOSIT			11832175.00	10366663.00
PRAGATI SCHEME			11111488.00	7922493.00
<b>TOTAL (RS.)</b>			<b>141931175.00</b>	<b>105015648.00</b>
<b>SCHEDULE 5</b>				
<b>FIXED ASSETS</b>				
A) GROSS BLOCK			245995.00	318960.00
B) LESS: DEPRECIATION			57560.00	101021.00
<b>C) NET BLOCK</b>			<b>188435.00</b>	<b>217939.00</b>
<b>SCHEDULE 6</b>				
<b>INVESTMENTS</b>				
FIXED DEPOSIT WITH BANK	6526810		2703904.00	6526810.00
ADD: ADDITION DURING 17-18	15000000			
LESS: REALISED DURING 17-18	19000000			
ADD: ACCRUED INTEREST ON FD	177094			
<b>TOTAL(RS.)</b>			<b>2703904.00</b>	<b>6526810.00</b>

PARTICULARS		SCH.No.	On 31.03.2018	On 31.03.2017
<b>SCHEDULE 7</b>				
<b>CASH &amp; BANK BALANCES</b>				
CASH IN HAND			41055.00	61965.00
INDORE PREMIER CO.-OP. BANK (SAVING A/C)			151045.00	8800.00
STATE BANK OF INDIA			5224315.00	5468944.00
<b>TOTAL(RS.)</b>			<b>5416415.00</b>	<b>5539709.00</b>
<b>SCHEDULE 8</b>				
<b>LOANS AND ADVANCES</b>				
ORDINARY LOANS			49755780.00	29731965.00
SPECIAL LOANS			110589549.00	87596560.00
EMERGENCY LOANS			4135027.00	3936374.00
CONSUMER LOANS			56202240.00	36833488.00
TDS 2017-18			74203.00	2980.00
<b>TOTAL(RS.)</b>			<b>220756799.00</b>	<b>158101367.00</b>
<b>SCHEDULE 9</b>				
<b>CURRENT LIABILITIES</b>				
LOAN AGAINST FD FROM IPC BANK			0	0
LESS: PAYMENT MADE DURING 17-18			0	0
<b>TOTAL(RS.)</b>			<b>0</b>	<b>0</b>
<b>SCHEDULE 10</b>				
<b>PROVISIONS</b>				
FOR INTERNAL AUDIT FEES	21000		41000.00	21000.00
ADD: PROVISION MADE DURING 17-18	20000			
LESS: PAYMENT	0			
FOR DEPRECIATION	0		0.00	--
ADD: PROVISION MADE DURING 17-18	57560			
LESS: DEPRECIATION CHARGED	57560			
FOR SOFTWARE DEVELOPMENT			200000.00	
ADD: PROVISION MADE DURING 17-18	200000			
LESS: PAYMENT	0			
FOR OFFICE FURNITURE & MACHINERY			300000.00	--
ADD: PROVISION MADE DURING 17-18	300000			
LESS: PAYMENT	0			
FOR STATUTORY AUDIT FEES	200000		221480.00	200000.00
ADD: PROVISION MADE DURING 17-18	100000			
LESS: PAYMENT	78520			

PARTICULARS		SCH.No.	On 31.03.2018	On 31.03.2017
FOR CO-OPERATIVE TRAINING	10000		10000.00	10000.00
ADD: PROVISION MADE DURING 17-18	0			
LESS: PAYMENT	0			
FOR INTEREST ON PRAGATI SCHEME	2233706		2633706.00	2233706.00
ADD: PROVISION MADE DURING 17-18	400000			
LESS: PAYMENT	0			
FOR WELFARE ACTIVITIES	300000		450000.00	300000.00
ADD: PROVISION MADE DURING 17-18	150000			
LESS: PAYMENT	0			
<b>TOTAL (RS.)</b>			<b>3856186.00</b>	<b>2764706.00</b>
<b>SCHEDULE 11</b>				
<b>INTEREST INCOME</b>				
INTEREST INCOME FROM ORDINARY LOAN, SPECIAL LOAN, EMERGENCY LOAN, CONSUMER LOAN			22573843.00	16457890.00
INTEREST INCOME FROM FIXED DEPOSIT			768774.00	29790.00
INTEREST INCOME FROM SAVING BANK			63363.00	149841.00
<b>TOTAL(RS.)</b>			<b>23405980.00</b>	<b>16637521.00</b>
<b>SCHEDULE 12</b>				
<b>OTHER INCOME</b>				
SALE OF FORMS			2370.00	1844.00
DUPLICATE PASS BOOK			280.00	330.00
ELECTION ACCOUNT			272.00	0.00
INTEREST ON INCOME TAX REFUND			130.00	
MISC. RECEIPT			11667.00	498.00
DIVIDEND			6537.00	0.00
<b>TOTAL(RS.)</b>			<b>21256.00</b>	<b>2672.00</b>
<b>SCHEDULE 13</b>				
<b>EXCESS PROVISION WRITTEN BACK</b>				
AUDIT FEES			0.00	0.00
DIVIDEND EQUILISATION FUND			0.00	0.00
INTERNAL AUDIT			0.00	0.00
ELECTION EXPENDITURE FUND			0.00	0.00
<b>TOTAL(RS.)</b>			<b>0.00</b>	<b>0.00</b>

PARTICULARS	SCH.No.	On 31.03.2018	On 31.03.2017
<b>SCHEDULE 14</b>			
<b>INTEREST PAYMENT</b>			
INTEREST PAYMENT ON FIXED DEPOSIT		10546145.00	8728017.00
RECURRING DEPOSIT AND SUBSCRIPTION		0.00	0.00
<b>TOTAL(RS.)</b>		<b>10546145.00</b>	<b>8728017.00</b>
<b>SCHEDULE 15</b>			
<b>ESTABLISHMENT EXPENSES</b>			
STATIONARY & PRINTING		32320.00	30603.00
OFFICE EXP.		64043.00	53795.00
STUDENT FELICITATION EXPENSES		41710.00	47192.00
SALARIES & ALLOWANCES		373046.00	407516.00
RETIREMENT BENEFIT SCHEME		100020.00	90018.00
BANK CHARGES		1084.00	1712.00
<b>TOTAL(RS.)</b>		<b>612223.00</b>	<b>630836.00</b>
<b>SCHEDULE 16</b>			
<b>PROVISIONS</b>			
INTERNAL AUDIT FEES		20000.00	10000.00
AUDIT FEES (STATUTORY)		100000.00	100000.00
ELECTION EXPENDITURE		99936.00	5000.00
PROPOSED DIVIDEND		320000.00	291575.00
DEATH RELIEF FUND		100000.00	100000.00
DEPRECIATION		0.00	
CO-OPERATIVE TRAINING		0.00	0.00
INTEREST ON PRAGATI SCHEME		400000.00	933706.00
SOFTWARE DEVELOPMENT		200000.00	
OFFICE FURNITURE & MACHINERY		300000.00	
WELFARE ACTIVITIES		150000.00	150000.00
<b>TOTAL(RS.)</b>		<b>1689936.00</b>	<b>1590281.00</b>

Notes to Accounts  
Schedule Referred to above Forming  
Integral Part of Balance Sheet

Place : INDORE  
Date : 26.06.2018

As per report of even date attached  
**For Atul Omprakash & Company**  
Chartered Accountants

(Atul Kumar Khandelwal)  
Proprietor

## बैंकर्स / Bankers

भारतीय स्टेट बैंक  
केट शाखा, पोस्ट-केट, इन्दौर-452103  
**STATE BANK OF INDIA**  
CAT Branch, P.O. CAT Indore-452 013

इन्दौर प्रीमियर को-ऑपरेटिव बैंक लि.  
अन्नपूर्णा शाखा, इन्दौर-452009  
**INDORE PREMIER CO-OPERATIVE BANK LTD.**  
Annapurna Branch, Indore-452 009  
728A, Sudama Nagar, Near Genesh Mandir, Indore