

आरआरकेट कर्मचारी सहकारी साख संस्था (मर्यादित), इन्दौर

रजि. नं. AR/IDR/1172 dt. 04.05.1993

दिनांक : 27 अगस्त, 2019

— सूचना —

एतद् द्वारा यह सूचित किया जाता है कि आरआरकेट कर्मचारी सहकारी साख संस्था (मर्यादित), इन्दौर की 22वीं वार्षिक आमसभा का आयोजन दिनांक 20 सितंबर, 2019 को सायं 3.30 बजे विश्वेश्वरय्या सभागार (मुख्य हॉल) केंद्रीय परिसर, आरआरकेट में निम्नलिखित विषयों पर विचार विमर्श करने के लिए किया जाएगा :-

1. दिनांक 31 मार्च 2019 को समाप्त होने वाले वर्ष की वार्षिक रिपोर्ट तथा लेखा विवरण को पढ़ना तथा स्वीकृति व लाभों के विनियोजन को मंजूरी देना।
2. उपनियमों के प्रस्तावित संशोधन :-

वर्तमान		प्रस्तावित	
1.	ऋण की पात्रता साधारण ऋण : रु. 15,000/- प्रतिवर्ष अथवा अधिकतम सीमा रु. 2,50,000/- जो भी कम हो अधिकतम किशत : 80 बाकी नियम एवं शर्तें पूर्ववत जैसी रहेगी।	1.	ऋण की पात्रता साधारण ऋण : रु. 25,000/- प्रतिवर्ष अथवा अधिकतम सीमा रु. 2,50,000/- जो भी कम हो अधिकतम किशत : 100 बाकी नियम एवं शर्तें पूर्ववत जैसी रहेगी।
2.	ऋण की पात्रता विशेष ऋण : रु. 50,000/- प्रतिवर्ष अथवा मूल वेतन का 20 गुना जो भी कम हो अधिकतम सीमा : रु. 7,00,000/- अधिकतम किशत : 120 बाकी नियम एवं शर्तें पूर्ववत जैसी रहेगी।	2.	ऋण की पात्रता विशेष ऋण : रु. 80,000/- प्रतिवर्ष अथवा मूल वेतन का 20 गुना जो भी कम हो अधिकतम सीमा : रु. 8,00,000/- अधिकतम किशत : 150 बाकी नियम एवं शर्तें पूर्ववत जैसी रहेगी।
3.	ऋण की पात्रता उपभोक्ता ऋण - अधिकतम सीमा : रु. 5,00,000/- अधिकतम किशत : 100 क्रोडेशन की आवश्यकता के संदर्भ में। बाकी नियम एवं शर्तें पूर्ववत जैसी रहेगी।	3.	ऋण की पात्रता उपभोक्ता ऋण - अधिकतम सीमा : रु. 6,00,000/- अधिकतम किशत : 120 अभी किसी भी तरह की क्रोडेशन की आवश्यकता नहीं बाकी नियम एवं शर्तें पूर्ववत जैसी रहेगी।
4.	मृत्यु राहत राशि रु. 30,000/-	4.	मृत्यु राहत राशि रु. 32,000/-

3. संस्था की वर्ष 2019-20 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 बैठक को सुचारु रूप से संचालित करने में सहयोग करें।

- कोई भी सदस्य यदि संबंधित जानकारी चाहता है तो उन्हें आमसभा की तिथि से कम से कम तीन दिन पूर्व लिखित रूप में संस्था कार्यालय में आवेदन देना चाहिए।
- 22वीं वार्षिक रिपोर्ट की प्रतियाँ संस्था कार्यालय में दिनांक 17 सितंबर 2019 से वितरण के लिए उपलब्ध रहेगी।
- सभी सदस्यों से अनुरोध है कि वे संस्था कार्यालय में दिए गए अपने पते, हस्ताक्षर तथा उत्तराधिकारी को सत्यापित करें और पूर्ण रूप से भरा हुआ के.वाय.सी. फार्म जमा करें।

हस्ता/-
(देवीलाल गोदारा)

सचिव
प्रबंध समिति के लिए तथा उनकी ओर से

**RRCAT EMPLOYEES CO-OPERATIVE CREDIT SOCIETY (LIMITED)
INDORE (M.P.)**

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

Date : 27 August, 2019

—≡ NOTICE ≡—

Notice is hereby given that 22nd Annual General Body Meeting of the RRCAT Employees Co-operative Credit Society Ltd. Indore will be held in the Visvesvaraya Auditorium (Main Hall), Central Complex, RRCAT on 20th September, 2019 at 3:30 p.m. to transact the following business :-

1. To read and adopt annual report and audited statement of accounts for the year ended 31st March 2019 and to sanction appropriation of profits.
2. Proposed amendments to the byelaws :-

	Existing	Proposed
1	Eligibility of Ordinary Loan: Rs 15,000/- per completed years of membership or Rs 2,50,000/- whichever is less Maximum Installments : 80 Other terms and conditions remain same.	Eligibility of Ordinary Loan: Rs. 25,000/- per completed years of membership or Rs 2,50,000/- whichever is less Maximum Installments : 100 Other terms and conditions remain same.
2	Eligibility of Special Loan: Rs 50,000/- per completed years of membership or 20 times of basic pay or Rs 7,00,000/- whichever is less Maximum Installments : 120 Other terms and conditions remain same.	Eligibility of Special Loan: Rs 80,000/- per completed years of membership or 20 times of basic pay or Rs 8,00,000/- whichever is less Maximum Installments : 150 Other terms and conditions remain same.
3	Eligibility of Consumer Loan: Maximum limit : Rs 5,00,000/- Maximum Installments : 100 Quotation required Other terms and conditions remain same.	Eligibility of Consumer Loan: Maximum limit :Rs 6,00,000/- Maximum Installments : 120 Quotations not required Other terms and conditions remain same.
5	Death relief amount : Rs 30,000/-	Death relief amount : Rs 32,000/-

3. To appoint auditors from any of the given three chartered accountants firms or departmental auditors for the financial year 2019–20
 - (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 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.
- 22nd Annual report copies are available in the Society Office for the distribution to the members from 17th September 2019.
- Members are requested to verify their address, signature and nominee given at Society office and submit the duly filled KYC form.

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

बाईसवीं वार्षिक रिपोर्ट

प्रिय सदस्यो,

यह मेरा सौभाग्य है कि मैं संस्था की 22वीं वार्षिक आम सभा में प्रबंध समिति की ओर से आप सभी का हार्दिक स्वागत करती हूँ।

मुझे प्रसन्नता है कि मैं 31 मार्च 2019 को समाप्त हुए सहकारी वर्ष की वार्षिक रिपोर्ट लाभ हानि के लेखे जोखे एवं तुलना 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 2019 को समाप्त अवधि के दौरान, संस्था ने कुल रु. 4804105.00 का लाभ अर्जित कर पिछले वर्ष तक के शेष राशि रु. 29179384.00 को जोड़ कर अब तक रु. 33983489.00 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. 6405474.00 का 25% = रु. 1601369.00

शेयर केपिटल रु. 1189000.00 का 25% लाभांश = रु. 297250.00

सेवानिवृत्ति हितलाभ योजना

वर्ष के दौरान इस रिपोर्ट में, संस्था के कुल 30 सदस्यों को उनकी अधिवर्षिता पर प्रत्येक को रु. 5001/- का नकद उपहार दिया गया।

विद्यार्थी सम्मान समारोह

12वीं वार्षिक आम सभा में लिए गए निर्णय के अनुसार 10वीं एवं 12वीं के प्रतिभाशाली विद्यार्थियों को 24 जून 2018 को सम्मानित किया गया। कुल 56 विद्यार्थियों को सम्मानित किया गया।

मृत्यु राहत योजना

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

प्रयोगशाला क्षेत्र में संस्था का नया कार्यालय

वर्ष के दौरान दिनांक 25 मार्च 2019 को संस्था के कार्यालय को प्रयोगशाला क्षेत्र में स्थानांतरित किया गया, जिसका उद्घाटन आरआरकेट के पूर्व निदेशक डॉ. पी.ए. नाईक द्वारा किया गया।

वेबसाइट एवं नये सॉफ्टवेयर की शुरुआत

संस्था के सदस्यों को जरूरी जानकारी आसानी से उपलब्ध कराने के लिए वेब साइट की शुरुआत की है। जिससे कि आने वाले कुछ दिनों में आप अपने सारे लेखांकन की जानकारी ले सकेंगे और विवरण प्रति प्राप्त कर सकेंगे। साथ ही संस्था में नये सॉफ्टवेयर की शुरुआत भी की है जिससे कि संस्था का कार्य आसानी से एवं सुचारु रूप से संचालित करने में सहायता मिलेगी।

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 सुचारु 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 ऊँचाईयों तक ले जाने हेतु अपना सक्रिय सहयोग एवं सहायता प्रदान करते रहेंगे।

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

धन्यवाद!

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

22nd ANNUAL REPORT

Dear Members,

It is my privilege to welcome all of you for the 22nd 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 2019 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 2019, the Society has earned a net profit of Rs. 4804105.00 adding last year's balance of Rs. 29179384.00, the Society has earned profit of Rs. 33983489.00 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. 6405474.00 = Rs. 1601369.00

Dividend @ 25% on share capital of Rs. 1189000.00 = Rs. 297250.00

Retirement Benefit Scheme

During the year under report, total 30 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 24th June 2018. A total of 56 students were honoured.

Death Relief Scheme

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

New Office Building in Lab Area

During the year Society office has been shifted to the lab area on 25th Mar 2019 and is inaugurated by then director, RRCAT Dr. P.A.Naik.

Launching of website and new software

The society has taken initiative to create a website for the convenience of the members. In the upcoming days following details will be available for the members on the website of the society like, account summary and statement with printing option. Along with this, new software has been taken up for easy and smooth functioning of the society.

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. Shryner Penumala)
President
On behalf of Managing Committee

AUDIT REPORT

We have completed the Internal audit of the accounts for the financial year 2018-19 and enclose the Balance Sheet of **RRCAT EMPLOYEES CO-OPERATIVE CREDIT SOCIETY LIMITED, INDORE** as at 31st March 2019 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 31st March, 2019 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: 28/06/2019

RRCAT EMPLOYEES CO-OPERATIVE CREDIT SOCIETY LTD., INDORE
BALANCE SHEET AS ON 31ST MARCH 2019

PARTICULARS	SCH.No.	31.03.2019	31.03.2018
I SOURCES OF FUNDS			
1 SHARE HOLDERS FUND :			
A) SHARE CAPITAL	1	1189000.00	1188200.00
B) RESERVE & SURPLUS	2	12345166.00	10497834.00
2 LOANS FUND/DEPOSITS			
A) SUBSCRIPTION FROM MEMBERS	3	53166726.00	42412774.00
B) SUNDRY DEPOSIT FROM MEMBERS	4	174968552.00	141931175.00
3 INCOME & EXPENDITURE ACCOUNT		33983489.00	29179384.00
TOTAL		275652933.00	225209367.00
II APPLICATION OF FUNDS			
4 FIXED ASSETS	5		
GROSS BLOCK		342295.00	245995.00
LESS: DEPRECIATION		68567.00	57560.00
NET BLOCK		273728.00	188435.00
5 INVESTMENTS	6		
FIXED DEPOSIT WITH BANK		12050752.00	2703904.00
TOTAL(RS.)		12050752.00	2703904.00
6 CURRENT ASSETS, LOANS AND ADVANCES			
A) CASH AND BANK BALANCES	7	2241204.00	5416415.00
B) LOANS AND ADVANCES	8	266156335.00	220756799.00
TOTAL(RS.)		268397539.00	226173214.00
LESS : CURRENT LIABILITIES & PROVISIONS			
A) CURRENT LIABILITIES	9	0.00	0.00
B) PROVISIONS	10	5069086.00	3856186.00
NET CURRENT ASSETS		263328453.00	222317028.00
TOTAL		275652933.00	225209367.00

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

Place : INDORE
Date : 28.06.2019

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 31.03.2019**

PARTICULARS	SCH.No.	Amount 31.03.2019	Amount 31.03.2018
1. INCOME			
INTEREST INCOME	11	26318591.00	23405980.00
OTHER INCOME	12	3846.00	21256.00
EXCESS PROVISIONS WRITTEN BACK	13	0.00	0.00
TOTAL		26322437.00	23427236.00
2. EXPENDITURES			
INTEREST EXPENSES	14	17222042.00	10546145.00
ESTABLISHMENT EXPENSES	15	766354.00	612223.00
CO-OPERATIVE AUDITING FEES		0.00	0.00
DEPRECIATION		68567.00	57560.00
PROVISIONS	16	1860000.00	1689936.00
TOTAL		19916963.00	12905864.00
INCOME & EXPENDITURE BEFORE TAXATION		6405474.00	10521372.00
PROVISION FOR RESERVE FUND		1601369.00	2630343.00
INCOME & EXPENDITURE AFTER APPROPRIATION		4804105.00	7891029.00
ADD: BALANCE B/F FROM PREVIOUS YEAR		29179384.00	21288355.00
BALANCE CARRIED TO BALANCE SHEET		33983489.00	29179384.00

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

Place : INDORE
Date : 28.06.2019

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 31.03.2019

PARTICULARS		SCH.No.	On 31.03.2019	On 31.03.2018
SCHEDULE: 1				
SHARE CAPITAL				
AUTHORISED				
15000 EQUITY SHARE OF Rs 100/- EACH			1500000.00	1500000.00
ISSUED, SUBSCRIBED AND PAID UP				
11663 EQUITY SHARE OF Rs.100/- EACH			1189000.00	1188200.00
AS PER LAST BALANCE SHEET	1188200			
ADD: ISSUE DURING THE YEAR	39300			
LESS: PAYMENT DURING THE YEAR	38500			
TOTAL(RS.)			1189000.00	1188200.00
SCHEDULE 2				
RESERVE & SURPLUS				
A) RESERVE FUND				
OPENING BALANCE	9728684.00		11331078.00	9728684.00
ADD: TRANSFER FROM P& L A/C	1601369.00			
ADD: ADMISSION FEE RECEIVED	1025.00			
DURING 18-19				
B) DIVIDEND EQUILISATION FUND				
OPENING BALANCE	289150.00		314088.00	289150.00
ADD: PROVISION MADE DURING 18-19	340000.00			
LESS: PAYMENT DURING THE YEAR 18-19	315062.00			
C) DEATH RELIEF FUND				
OPENING BALANCE	385000.00		555000.00	385000.00
ADD: PROVISION MADE DURING 18-19	200000.00			
LESS: PAYMENT DURING THE YEAR 18-19	30000.00			
D) ELECTION EXPENDITURE FUND				
OPENING BALANCE	45000.00		95000.00	45000.00
ADD: PROVISION MADE DURING 18-19	50000.00			
LESS: PAYMENT DURING THE YEAR 18-19	0.00			

PARTICULARS		SCH.No.	On 31.03.2019	On 31.03.2018
E) OFFICE DEVELOPMENT FUND			50000.00	50000.00
OPENING BALANCE	50000.00			
ADD: PROVISION MADE DURING 18-19	0.00			
LESS: PAYMENT DURING THE YEAR 18-19	0.00			
TOTAL (RS.)			12345166.00	10497834.00
SCHEDULE 3				
SUBSCRIPTION FROM MEMBERS			53166726.00	42412774.00
OPENING BALANCE	42412774			
ADD: RECEIVED DURING 18-19	12399680			
LESS: PAYMENT DURING 18-19	1645728			
TOTAL (RS.)			53166726.00	42412774.00
SCHEDULE 4				
SUNDRY DEPOSIT FROM MEMBERS				
FIXED DEPOSIT			147368590.00	118987512.00
RECURRING DEPOSIT			12512655.00	11832175.00
PRAGATI SCHEME			15087307.00	11111488.00
TOTAL (RS.)			174968552.00	141931175.00
SCHEDULE 5				
FIXED ASSETS				
A) GROSS BLOCK			342295.00	245995.00
B) LESS: DEPRECIATION			68567.00	57560.00
C) NET BLOCK			273728.00	188435.00
SCHEDULE 6				
INVESTMENTS				
FIXED DEPOSIT WITH BANK	2703904		12050752.00	2703904.00
ADD: ADDITION DURING 18-19	15500000			
LESS: REALISED DURING 18-19	6500000			
ADD: ACCRUED INTEREST ON FD	346848			
TOTAL(RS.)			12050752.00	2703904.00

PARTICULARS		SCH.No.	On 31.03.2019	On 31.03.2018
SCHEDULE 7				
CASH & BANK BALANCES				
CASH IN HAND			50451.00	41055.00
INDORE PREMIER CO.-OP. BANK (SAVING A/C)			73032.00	151045.00
STATE BANK OF INDIA			2117721.00	5224315.00
TOTAL(RS.)			2241204.00	5416415.00
SCHEDULE 8				
LOANS AND ADVANCES				
ORDINARY LOANS			62067109.00	49755780.00
SPECIAL LOANS			124167420.00	110589549.00
EMERGENCY LOANS			5379199.00	4135027.00
CONSUMER LOANS			74458453.00	56202240.00
TDS 2018-19			84154.00	74203.00
TOTAL(RS.)			266156335.00	220756799.00
SCHEDULE 9				
CURRENT LIABILITIES				
LOAN AGAINST FD FROM IPC BANK			0	0
LESS: PAYMENT MADE DURING 18-19			0	0
TOTAL(RS.)			0	0
SCHEDULE 10				
PROVISIONS				
FOR INTERNAL AUDIT FEES	41000		61000.00	41000.00
ADD: PROVISION MADE DURING 18-19	20000			
LESS: PAYMENT	0			
FOR DEPRECIATION	0		0.00	0.00
ADD: PROVISION MADE DURING 18-19	68567			
LESS: DEPRECIATION CHARGED	68567			
FOR SOFTWARE DEVELOPMENT	200000		500000.00	200000.00
ADD: PROVISION MADE DURING 18-19	300000			
LESS: PAYMENT	0			
FOR OFFICE FURNITURE & MACHINERY	300000		600000.00	300000.00
ADD: PROVISION MADE DURING 18-19	300000			
LESS: PAYMENT	0			
FOR STATUTORY AUDIT FEES	221480		264380.00	221480.00
ADD: PROVISION MADE DURING 18-19	100000			
LESS: PAYMENT	57100			

PARTICULARS		SCH.No.	On 31.03.2019	On 31.03.2018
FOR CO-OPERATIVE TRAINING	10000		10000.00	10000.00
ADD: PROVISION MADE DURING 18-19	0			
LESS: PAYMENT	0			
FOR INTEREST ON PRAGATI SCHEME	2233706		3033706.00	2633706.00
ADD: PROVISION MADE DURING 18-19	400000			
LESS: PAYMENT	0			
FOR WELFARE ACTIVITIES	450000		600000.00	450000.00
ADD: PROVISION MADE DURING 18-19	100000			
LESS: PAYMENT	0			
TOTAL (RS.)			5069086.00	3856186.00
SCHEDULE 11				
INTEREST INCOME				
INTEREST INCOME FROM ORDINARY LOAN, SPECIAL LOAN, EMERGENCY LOAN, CONSUMER LOAN			25703998.00	22573843.00
INTEREST INCOME FROM FIXED DEPOSIT			449668.00	768774.00
INTEREST INCOME FROM SAVING BANK			164925.00	63363.00
TOTAL(RS.)			26318591.00	23405980.00
SCHEDULE 12				
OTHER INCOME				
SALE OF FORMS			2025.00	2370.00
DUPLICATE PASS BOOK			170.00	280.00
ELECTION ACCOUNT			0.00	272.00
INTEREST ON INCOME TAX REFUND			0.00	130.00
MISC. RECEIPT			0.00	11667.00
DIVIDEND			1651.00	6537.00
TOTAL(RS.)			3846.00	21256.00
SCHEDULE 13				
EXCESS PROVISION WRITTEN BACK				
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
TOTAL(RS.)			0.00	0.00

PARTICULARS	SCH.No.	On 31.03.2019	On 31.03.2018
SCHEDULE 14			
INTEREST PAYMENT			
INTEREST PAYMENT ON FIXED DEPOSIT RECURRING DEPOSIT AND SUBSCRIPTION		17222042.00	10546145.00
TOTAL(RS.)		17222042.00	10546145.00
SCHEDULE 15			
ESTABLISHMENT EXPENSES			
STATIONARY & PRINTING		20785.00	32320.00
OFFICE EXP.		100522.00	64043.00
STUDENT FELICITATION EXPENSES		28000.00	41710.00
SALARIES & ALLOWANCES		466225.00	373046.00
RETIREMENT BENEFIT SCHEME		150030.00	100020.00
BANK CHARGES		792.00	1084.00
TOTAL(RS.)		766354.00	612223.00
SCHEDULE 16			
PROVISIONS			
INTERNAL AUDIT FEES		20000.00	20000.00
AUDIT FEES (STATUTORY)		100000.00	100000.00
ELECTION EXPENDITURE		50000.00	99936.00
PROPOSED DIVIDEND		340000.00	320000.00
DEATH RELIEF FUND		200000.00	100000.00
DEPRECIATION		0.00	0.00
CO-OPERATIVE TRAINING		0.00	0.00
INTEREST ON PRAGATI SCHEME		400000.00	400000.00
SOFTWARE DEVELOPMENT		300000.00	200000.00
OFFICE FURNITURE & MACHINERY		300000.00	300000.00
WELFARE ACTIVITIES		150000.00	150000.00
TOTAL(RS.)		1860000.00	1689936.00

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

Place : INDORE
Date : 28.06.2019

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