

RAILWAY BOARD CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
Balance Sheet as on 31st March 2014

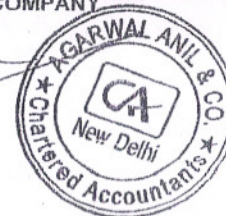
PREVIOUS YEAR	LIABILITIES	CURRENT YEAR	PREVIOUS YEAR	ASSETS	CURRENT YEAR
9538100.00	Share Capital	9961000.00	20677.00	FIXED ASSETS	8271.00
	Reserve & Surplus			Computer	
	RESERVE FUND			INVESTMENTS	
	Opening Balance	3909475.00	14000.00	Share in Delhi State Coop Bank	14000.00
3909475.00	Add: Current Year	<u>442723.00</u>	500.00	Share in Delhi State Coop Store	500.00
		4352198.00		CURRENT ASSETS & ADVANCES	
			3415931.00	Emergency Loans	3385125
932690.00	RETAINED EARNING	1229340.00	6704450.00	Add. Loan Advanced	10706150
			-6735256.00	Less: Loan Recovery	<u>-7062550</u>
					7028725.00
976531.00	BENEVOLENT FUND	989559.00			
1140000.00	FIXED DEPOSIT	200000.00	96109777.00	Main Loan	115866994.00
101324773.00	COMPULSORY DEPOSIT	119325199.00	81878907.00	Add: Loan Advanced	77193764.00
			-62121690.00	Less: Loan Recovery	<u>-67591011.00</u>
					125469747.00
	CURRENT LIABILITIES & PROVISION				
953810.00	DIVIDEND PROVISION	996100.00	8407.00	SBI SAVING ACCOUNT	3590428.00
36762.00	EDUCATION FUND PAYABLE	35418.00	30886.00	SBI CURRENT ACCOUNT	1399636.00
205165.00	AUDIT FEES PAYABLE	113070.00	1103.00	CASH IN HAND	16466.00
28500.00	SALARY PAYABLE	33600.00			
156779.00	UNPAID DIVIDEND	240673.00			
122107.00	DIVIDEND PAYABLE 2012-13	51616.00			
3000.00	SECURITY DEPOSIT FOR ELECTION	0.00			
119327692.00	TOTAL	137527773.00	119327692	TOTAL	137527773.00

For RAILWAY BOARD CO-OP. THRIFT & CREDIT SOCIETY LTD.

As per our report of even date attached
 For AGARWAL ANIL & COMPANY
 Chartered Accountants

(President) (Secretary) (Treasurer)
 Place: N. Delhi
 Dated: 12.08.2014

ANIL AGARWAL
 Partner



Railway Board Co-operative
 Thrift & Credit Society Ltd.

[Signature] President
[Signature] Hony. Treasurer
[Signature] Hony. Secretary

RAILWAY BOARD CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
Income & Expenditure Account for the year ending 31st March 2014

PREVIOUS YEAR	EXPENDITURE	CURRENT YEAR	PREVIOUS YEAR	INCOME	CURRENT YEAR
4450.00	COMPUTER EXPENSES	3900.00	16418.00	INTEREST FROM BANK	5963.00
1290.00	BANK CHARGES	204.00	43785.00	MISC INCOME	22020.00
80.00	CONVEYANCE EXP.	0.00	2900.00	ADMISSION FEE	2250.00
0.00	DELHI STATE CO. OP UNION	700.00	9814840.00	INT.RECD.ON LOANS	10799863.00
5590716.00	INT.PAID ON CD	6389241.00			
19547.00	INT. ON FD	75491.00			
15064.00	MEETING EXP.	14331.00			
9430.00	OFFICE MAINTANCE EXP.	10644.00			
20304.00	PRINTING & STATIONERY	16107.00			
399133.00	SALARY & BONUS	391910.00			
1828534.00	WELFARE ACCOUNT	2000596.00			
0.00	REGISTRAR OFFICE LATE FEE	1500.00			
110000.00	AUDIT FEE	102666.00			
13784.00	DEPRECIATION	12406.00			
5288.00	CON.CONVEYANCE EXP.	18859.00			
17746.00	MISC EXP.	0.00			
4500.00	TYPING EXPENSES	0.00			
0	ELECTION EXPENSES	20650.00			
1838077.00	EXCESS OF INCOME OVER EXP.	1770891.00			
9877943.00		10830096.00	9877943.00		10830096.00
		APPROPRIATION ACCOUNT			
459519.00	RESERVE FUND 25%	442723.00	1838077.00	NET INCOME BEFORE APPROPRIATION	1770891.00
36762.00	EDUCATION FUND 2%	35418.00			
953810.00	DIVIDEND PAYABLE	996100.00			
387986.00	PROFIT TRF.TO BALANCE SHEET	296650.00			
1838077.00	TOTAL	1770891.00	1838077.00	TOTAL	1770891.00

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 Chartered Accountants

(President) (Secretary) (Treasurer)

Place: N.Delhi

Dated: 12.08.2014

Railway Board Co-operative
 Thrift & Credit Society Ltd.

Soy President
Fomal Hony. Treasurer
Anand Hony. Secretary

Anil
 ANIL AGARWAL
 Partner



RAILWAY BOARD CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

RECEIPT & PAYMENT STATEMENT FOR THE YEAR ENDED 31ST MARCH 2014

<u>RECEIPTS</u>	<u>AMOUNT</u>	<u>PAYMENTS</u>	<u>AMOUNT</u>
OPENING BALANCE		MAIN LOAN	77193764.00
SBI CURRENT ACCOUNT	30886.00	EDUCATION FUND	36762.00
SBI SAVING ACCOUNT	8407.00	UNPAID DIVIDEND	38213.00
CASH IN HAND	1103.00	CON.CONVEYANCE EXP.	18859.00
		DIVIDEND PAID	902194.00
BENEVOLENT FUND	115080.00		
COMPULSARY DEPOSIT	23667385.00	EMERGENCY LOAN	10706150.00
EMERGENCY LOAN	7062550.00	COMPULSORY DEPOSIT	5666959.00
MAIN LOAN RECEIVED BACK	67591011.00	FIXED DEPOSITS	1290000.00
ADMISSION FEE	2250.00	BENEVOLENT FUND PAID	102052.00
INTEREST FROM BANKS	5963.00	PRINTING AND STATIONERY	16107.00
INT. RECEIVED ON LOANS	10799863.00	INT.PAID ON CD	6389241.00
FIXED DEPOSIT FROM MEMBER	350000.00	DELHI STATE CO-OP. UNION	700.00
DISPOSAL OF WELFARE ITEMS	16020.00	LATE FEE TO RCS	1500.00
SHARE MONEY	758050.00	COMPUTER EXPENSES	3900.00
SECURITY DEPOSIT FOR ELEC.	35000.00	BANK CHARGES	204.00
		SHARE MONEY	335150.00
		MEETING EXP.	14331.00
		OFFICE EXP.	10644.00
		WELFARE ACCOUNT	2000596.00
		SALARY & BONUS	386810.00
		INT.PAID ON FDR	75491.00
		ELECTION EXP.	20650.00
		AUDIT FEE	194761.00
		SECURITY DEP.FOR ELEC	32000.00
		CLOSING BALANCE	
		SBI SAVING ACCOUNT	3590428.00
		SBI CURRENT ACCOUNT	1399636.00
		CASH IN HAND	16466.00
TOTAL	<u>110443568.00</u>	TOTAL	<u>110443568.00</u>

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For AGARWAL ANIL & COMPANY
Chartered Accountants

(Presider (Secretary) (Treasurer)

Railway Board Co-operative
Thrift & Credit Society Ltd.

Place: N.Delhi

Dated: 12.08.2014

President

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ANIL AGARWAL
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