

EIL EMPLOYEES COOPERATIVE THRIFT & CREDIT SOCIETY LIMITED
BALANCE SHEET AS ON 31ST MARCH 2016

PREVIOUS YEAR	LIABILITIES	CURRENT YEAR	PREVIOUS YEAR	ASSETS	CURRENT YEAR
19,081,150.00	<u>SHARE CAPITAL</u> OPENING BALANCE 19,081,150.00 ADD: RECD. DURING THE YEAR 1,866,400.00 20,947,550.00 LESS: REFUNDED DURING THE YEAR 1,024,800.00 19,922,750.00	19,922,750.00	586.00	<u>FIXED ASSETS</u> <u>FURNITURE & FIXTURE</u> OPENING BALANCE 586.00 LESS: DEPRECIATION @10% 59.00 527.00	527.00
38,319.68	<u>RESERVE & SURPLUS</u> <u>MEMBERS WELFARE FUND</u> OPENING BALANCE 38,319.68 ADD:TFD. FROM INCOME & EXPE. A/C 1,000.00 39,319.68	39,319.68	433.00	<u>CALCULATOR</u> OPENING BALANCE 433.00 LESS: DEPRECIATION @15% 65.00 368.00	368.00
8,945,630.93	<u>GENERAL RESERVE FUND</u> OPENING BALANCE 8,945,630.93 ADD:TFD. FROM INCOME & EXPE. A/C 745,237.00 9,690,867.93	9,690,867.93	7.00	<u>HEAT CONVECTOR</u> OPENING BALANCE 7.00 LESS: DEPRECIATION @15% 1.00 6.00	6.00
236,134.85	<u>INCOME & EXPENDITURE A/C</u> OPENING BALANCE 236,134.85 ADD:TFD. FROM INCOME & EXPE. A/C 745,237.00 9,690,867.93 114,215.85	114,215.85	83,739,769.72	<u>LOAN TO MEMBERS</u> OPENING BALANCE 83,739,769.72 ADD: DISBURSED DURING THE YEAR 41,669,455.00 125,409,224.72 LESS: RECOVERED DURING THE YEAR 39,422,074.00 85,987,150.72	85,987,150.72
14,581,959.00	<u>COMPULSORY DEPOSIT</u> OPENING BALANCE 14,581,959.00 ADD: RECD. DURING THE YEAR 4,052,370.00 18,634,329.00 LESS: REFUNDED DURING THE YEAR 1,156,725.00 17,477,604.00	17,477,604.00	3,093,341.58	<u>CASH & BANK BALANCES</u> CASH IN HAND 11220.59 BANK OF INDIA 2581.60 STATE BANK OF TRAVANCORE 599449.39 613,251.58	613,251.58
969,354.00	<u>FIXED DEPOSITS FROM MEMBERS</u> OPENING BALANCE 969,354.00 ADD: RECD. DURING THE YEAR 146,293.00 1,115,647.00 LESS: WITHDRAWAL DURING THE YEAR 1,048,794.00 66,853.00	66,853.00	7,184,917.00	<u>INTEREST ON LOAN RECEIVABLE</u> 7,184,917.00	6,813,229.00
42,236,849.84	<u>OPTIONAL DEPOSITS</u> OPENING BALANCE 42,236,849.84 ADD: RECD. DURING THE YEAR 8,625,371.00 50,862,220.84 LESS: REFUNDED DURING THE YEAR 10,116,954.00 40,745,266.84	40,745,266.84			



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PREVIOUS YEAR	LIABILITIES	CURRENT YEAR	PREVIOUS YEAR	ASSETS	CURRENT YEAR
2,990,653.00	<u>INTEREST PAYABLE ON C/D & O/D</u>	3,141,012.00			
3,382.00	<u>INTEREST ON FD. PAYABLE</u>	-			
1,908,115.00	<u>DIVIDED PAYABLE</u> OPENING BALANCE				
	ADD : PROVISION MADE DURING THE YEAR				
	LESS : PAID DURING THE YEAR	2,163,154.00			
50,000.00	<u>COOP. EDUCATION FUND PAYABLE</u>	50,000.00			
1,000.00	<u>SECURITY DEPOSIT FROM STAFF</u>	1,000.00			
29,576.00	<u>RISK FUND</u> OPENING BALANCE				
	ADD. RECD. DURING THE YEAR				
	ADD: TDF. FROM I/E. APP.A/C.				
	LESS: PAID DURING THE YEAR	2,489.00			
2,946,930.00	RECOVERY DUE FOR MARCH-2014	-			
94,019,054.30	TOTAL(Rs.)	93,414,532.30	94,019,054.30	TOTAL(Rs.)	93,414,532.30

AS PER OUR REPORT OF EVEN DATE
FOR VFGS & CO.
CHARTERED ACCOUNTANTS (INDIA)
FIRM-507971C
CA PANKAJ WADHWANI
PARTNER

[Signature]
PRESIDENT

[Signature]
SECRETARY

[Signature]
TREASURER



PLACE : NEW DELHI
DATE :

EIL EMPLOYEES CO-OPERATIVE THRIFT & CREDIT SOCIETY LIMITED
RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
OPENING BALANCES		SHARE MONEY PAID	1024800.00
CASH IN HAND	16762.59	COMPULSORY DEPO. REFUNDED	1156725.00
BANK OF INDIA	2581.60	OPTIONAL DEPOSIT REFUNDED	10116954.00
STATE BANK OF TRAVANCORE	<u>3073997.39</u>	LOAN TO MEMBERS	41669455.00
ADMISSION FEE	5000.00	INTEREST ON C/D & O/D	2879318.00
SHARE MONEY RECEIVED	1866400.00	GIFT TO RETD. MEMBERS	335000.00
COMPULSORY DEPOSITS	4052370.00	DIVIDEND PAYABLE	1741591.00
OPTIONAL DEPOSITS	8625371.00	FIXED DEPOSIT REFUNDED	1048794.00
FIXED DEPOSIT	146293.00	INTEREST ON FIXED DEPOSIT	109450.00
LOAN RECOVERED	39422074.00	<u>SALARY & ALLOWANCES TO STAFF</u>	
INTEREST ON LOAN RECEIVED	7895224.00	BASIC PAY TO STAFF	327000.00
INTEREST ON SB.A/C.	54664.00	DEARNESS ALLOWANCE	3681.00
RISK FUND RECEIVED	123930.00	HOUSE RENT ALLOWANCE	98100.00
		CANTEEN ALLOWANCE	24000.00
<u>PUBLIC PROVIDENT FUND</u>		CONVEYANCE ALLOWANCE	60000.00
SUKHENDU SARKAR	39812.0	MEDICAL ALLOWANCE	36000.00
SANJAY BHARDWAJ	<u>40801.00</u>	UNIFORM ALLOWANCE	24000.00
	80613.00	CHILDREN EDUCATION	48000.00
		LEAVE ENCASHMENT	13934.00
		LIC.PENSION SCHEME	27918.00
		BONUSTO STAFF	<u>16800.00</u>
		OVERTIME EXPENSES	679433.00
		LIC PREMIUM	163550.00
		MEDICLAIM POLICY	6322.00
		PRINTING & STATIONERY	34909.00
		ENTERTAINMENT EXPENSES	1917.00
		CONVEYANCE EXPENSES	8796.00
		MISC. EXPENSES	380.00
		POSTAGE EXPENSES	5000.00
		ANNUAL GENERAL BODY MEETING	19649.00
		DIWALI EXPENSES	68300.00
		AUDIT FEES	2000.00
		CO-OPERATIVE EDUCATION FUND	87200.00
		BANK CHARGES	50000.00
		WEB-SITE DEVELOPMENT	2286.00
		RISK FUND	11959.00
		RECOVERY FROM EIL (MARCH-15)	461017.00
		PUBLIC PROVIDENT FUND	2946930.00
		<u>SUKHENDU SARKAR</u>	60152.00
		<u>SANJAY BHARDWAJ</u>	<u>60142.00</u>
		120294.00	
		<u>CLOSING BALANCES</u>	
		CASH IN HAND	11220.59
		BANK OF INDIA	2581.60
		STATE BANK OF TRAVANCORE	<u>599449.39</u>
			613251.58
TOTAL (Rs.)	65365280.58	TOTAL(Rs.)	65365280.58

AS PER OUR REPORT OF EVEN DATE
FOR VPGS & CO.

CHARTERED ACCOUNTANTS

CA PANKAJ WADHWANI

PARTNER

PRESIDENT

PLACE : NEW DELHI

DATE :

SECRETARY

TREASURER



EIL EMPLOYEES COOPERATIVE THRIFT & CREDIT SOCIETY LIMITED
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016

PREVIOUS YEAR	EXPENDITURE	CURRENT YEAR	PREVIOUS YEAR	INCOME	CURRENT YEAR
	TO		BY		
112,275.00	INTEREST ON F.D.	106,068.00	7,422,077.00	INTEREST ON LOAN	7,523,536.00
3,093,159.00	INTEREST ON C/D & O/D	3,029,677.00	3,100.00	ADMISSION FEE	5,000.00
578,773.00	SALARY & ALLOWANCE TO STAFF	679,433.00	47,167.00	INTEREST ON S.B. A/C	54,864.00
970.00	CONVEYANCE EXPENSES	380.00			
6,740.00	ENTERTAINMENT EXPENSES	8,796.00			
5,796.00	PRINTING & STATIONERY	1,577.00			
99,240.00	AUDIT FEE PAID	87,200.00			
6,372.00	PROVISION FOR STAFF	6,322.00			
430,600.00	GIFT TO RETIRED MEMBERS	335,000.00			
143.85	DEPRECIATION ON FIXED ASSETS	125.00			
20,427.00	POSTAGE EXPENSES	19,649.00			
62,295.00	AGM EXPENSES	68,300.00			
405.00	MISC. EXPENSES	5,000.00			
3,716.00	BANK CHARGES	2,286.00			
37,296.00	P.F.F. OF STAFF DEPOSITED	39,681.00			
2,000.00	DIWALI EXPENSES	2,000.00			
102,004.00	OVER TIME EXPENSES	163,550.00			
25,353.00	WEBSITE CHARGES	11,959.00			
30,000.00	ACCOUNTING CHARGES				
19,588.00	MEDICAL AID POLICY	34,909.00			
2,836,531.15	EXCESS OF INCOME OVER EXPENDITURE C/D	2,980,948.00			
7,472,344.00	TOTAL RS.	7,583,200.00	7,472,344.00	TOTAL RS.	7,583,200.00

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CA
 P. G. S. & CO. *
 New Delhi
 FRN:50797
 CHARTERED ACCOUNTANTS

INCOME & EXPENDITURE APPROPRIATION ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016

PREVIOUS YEAR	EXPENDITURE	CURRENT YEAR	PREVIOUS YEAR	INCOME	CURRENT YEAR
50,000.00	CO-OPERATIVE EDUCATION FUND	50,000.00	2,836,531.15	BALANCE BID	2,980,948.00
709,133.00	GENERAL RESERVE FUND @ 25%	745,237.00	1,17,851.70	BALANCE B/F FROV	236,134.85
50,000.00	RISK FUND	3,0,000.00			
1,000.00	WELFARE FUND	1,000.00			
1,908,115.00	PROVISION FOR DIVIDEND @ 10%	1,986,630.00			
236,134.85	BALANCE BRO TO BALANCE SHEET	1,14,215.85			
2,954,382.85	TOTAL (Rs)	3,217,082.85	2,954,382.85	TOTAL (Rs)	3,217,082.85

AS PER OUR REPORT GIVEN DATE
 FOR VFGS & CO
 CHARTERED ACCOUNTANTS
 HARIYAN
 CA PANKAJ WADHWANI
 PARTNER

[Signature]
 PRESIDENT

[Signature]
 SECRETARY

[Signature]
 TREASURER

PLACE : NEW DELHI
 DATE :

