

**The Dharmaj People Co-operative Bank Limited, Dharmaj**  
**Balance Sheet as on 31/03/2018 (2017-18)**

CAPITAL & LIABILITIES	31.03.2017		31.03.2018	
	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
<b>1. Capital</b>				
A. Authorize Share 1,50,000 shares each Rs.100		15,000,000.00		15,000,000.00
B. Issued, Subscribed & Paid up 1,01,058 shares of Rs.100 each (Previous Year 97,979 shares of Rs.100 each)		10,105,800.00		9,888,900.00
(A) Individual	10,105,800.00		9,888,900.00	
(B) Co-Op Inst.				
(C) State Govt.				
<b>2. RESERVE FUND &amp; OTHER RESERVES</b>		71,593,387.62		74,652,624.67
1. Statutory Reserve Fund	31,355,605.00		33,148,536.00	
2. Building Fund	4,906,605.00		4,937,362.00	
3. Bad & Doubtfull Reserve	11,500,000.00		11,500,000.00	
4. B & D Fund	1,149,258.00		1,330,184.00	
5. Dividend Equilisation Fund	1,895,503.00		2,097,619.00	
6. Investment Depreciation Fund	10,944,443.37		11,364,544.42	
<b>7. Other Funds</b>				
A. Charity Fund	430,373.00		432,835.00	
B. Co-op. Propogenda Fund	231,455.00		262,212.00	
C. Member Welfare Fund	1,029,697.00		957,271.00	
D. Mahotsav Fund	2,927,923.25		3,379,031.25	
E. Village Development Fund	3,246,205.00		3,266,710.00	
F. M.M.C.B.(Provi.)	276,320.00		276,320.00	
G. Standard Asset (Provi.)	500,000.00		500,000.00	
H. Contingency Fund	1,200,000.00		1,200,000.00	
<b>3. PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND</b>				
<b>4. DEPOSITS &amp; OTHER ACCOUNT</b>		396,395,508.70		406,638,703.32
<b>1. FIX DEPOSITS</b>				
A. Individuals (Annexure-1)	240,636,288.00		252,498,717.00	
B. Central Co-operative Bank's	-		-	
C. Other Societies	-		-	
<b>2. SAVINGS DEPOSITS</b>				
A. Individuals	144,486,474.14		135,643,884.92	
B. Central Co-operative Bank's	-		5,885,809.09	
C. Other Societies	-		-	
<b>3. CURRENT DEPOSITS</b>				
A. Individuals	10,439,737.15		10,611,913.88	
B. Central Co-operative Bank's	-		329,396.24	
C. Other Societies	833,009.41		1,668,982.19	
<b>5. BORROWINGS</b>				
(1) From Reserve Bank of India/State /Central CO-operative Bank				
A. Short Term Loans, Cash Credit & Overdrafts if which secured against F.D.,O.D. from C.B.I. DMJ	-		-	
B. Medium Term Loan of which Secured Against	-		-	
C. Long Term Loan of which Secured Against	-		-	
(2) From State Bank of India				
A. Short Term Loans, Cash Credit & Overdrafts if which secured against	-		-	
B. Medium Term Loan of which Secured Against	-		-	
C. Long Term Loan of which Secured Against	-		-	
(3) From State Govt.				
A. Short Term Loans, Cash Credit & Overdrafts if which secured against	-		-	
B. Medium Term Loan of which Secured Against	-		-	
C. Long Term Loan of which Secured Against	-		-	
(4) Loans from other sources	-		-	
<b>Total Rs. Carried Forward</b>		<b>478,094,696.32</b>		<b>491,180,227.99</b>

**The Dharmaj People Co-operative Bank Limited, Dharmaj**  
**Balance Sheet as on 31/03/2018 (2017-18)**

CAPITAL & LIABILITIES	31.03.2017		31.03.2018	
	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
<b>Total Rs. Brought Forward</b>		478,094,696.32		491,180,227.99
<b>6. <u>BILLS FOR COLLECTION BEING BILLS RECEIVABLE (As per Contra)</u></b>		-		-
<b>7. <u>BRANCH ADJUSTMENT</u></b>		-		-
<b>8. <u>OVERDUE INTEREST RESERVES</u></b>		200,000.00		313,000.00
<b>9. <u>INTEREST PAYABLE</u> (Annexure-2)</b>		27,211,346.00		26,701,796.00
<b>10. <u>OTHER LIABILITIES</u> (Annexure-3)</b>		9,723,804.89		12,262,264.98
<b>11. <u>PROFIT &amp; LOSS ACCOUNT</u></b>		4,467,076.27		5,050,000.00
Previous Year Profit	4,813,968.11		4,467,076.27	
Profit Appropriation	4,813,968.11		4,467,076.27	
Profit	-		-	
Add : Current Year Profit	4,467,076.27		5,050,000.00	
<b>TOTAL</b>		<b>519,696,923.48</b>		<b>535,507,288.97</b>
<b>DEAF NON OPERATIVE A/C CR. BALANCE</b>		420,447.83		546,522.08
<b>BANK GUARANTEE</b>		-		-

As per our separate report of even date attached

Place : Vadodara  
Date : 09/08/2018

Pradipkumar J Shah  
Chartered Accountant  
(Panel No. 735)  
M.No.014643

**The Dharmaj People Co-operative Bank Limited, Dharmaj**  
**Balance Sheet as on 31/03/2018 (2017-18)**

PROPERTY & ASSETS	31.03.2017		31.03.2018	
	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
<b>1. CASH</b>				
On hand and with Reserve Bank/ State Bank of India		2,970,000.00		4,000,000.00
State Co-operative Bank and Dist. Central Co-operative Bank (Annexure-4)		13,338,860.27		3,065,770.92
<b>2. BALANCE WITH OTHER BANKS</b>		86,377,672.81		67,742,939.27
A. Current Deposits (Annexure-5)	16,219,948.81		15,742,939.27	
B. Savings Bank Deposits	-		-	
C. Fixed Deposits (Annexure-6)	70,157,724.00		52,000,000.00	
<b>3. MONEY AT CALL AND SHORT NOTICE</b>		-		-
<b>4. INVESTMENTS</b>		241,353,045.00		299,130,345.00
A. In Central and State Government Securities	220,583,000.00		285,300,000.00	
At Book Value Rs.28.53 Cr. At Face Value Rs.28.50 Cr. At Market Value Rs.22.35 Cr. Held to maturity Rs.9.00 Cr.				
B. Other Trustee Securities/ Bonds	-		-	
C. Shares in Co-operative Institutions				
1. The Gujarat State Co-Operative Bank Ltd.	5,000.00		5,000.00	
2. The Khda Jilla Central Co-Operative Bank Ltd.	21,025.00		21,025.00	
D. Other Investments (Annexure-7)	20,744,020.00		13,804,320.00	
<b>5. INVESTMENTS OUT OF THE PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND</b>				
A. In share of Central Co-Operative Banks		-		-
B. Primary Agriculture Credit Societies		-		-
<b>6. ADVANCES (Annexure-8)</b>		143,471,999.48		125,910,773.67
1. Of which Short Trm Loans, Cash Credits, Over drafts and Bills Discounted	30,637,522.18		38,754,692.37	
A. Against Government and other approved Securities Rs.16890314.01				
B. Agaist other Tangible Securities Rs.2,18,64,378.36 of which above Advances				
a. Individuals Rs.3,87,54,692.37				
b. Overdue Amount Rs.93,188.16				
c. Of the Advances amount overdue considered bad and doubtfull of recovery Rs.93,188.16				
2. Of which Medium Tern Loan				
A. Against Government and other approved Securities	70,581,807.30		56,885,077.70	
B. Against other Tangible Securities				
C. Other Securities of which above Advances				
a. Individuals Rs.5,68,85,077.70				
b. Overdue Amount				
c. Of the Advances amount overdue considered bad and doubtfull of recovery				
3. Of which Long Term Loan	42,252,670.00		30,271,003.60	
A. Against Government and other approved Securities				
B. Against other Tangible Securities Rs.3,02,71,003.60 of which above Advances				
a. Individuals Rs.3,02,71,003.60				
b. Overdue Amount Rs.1,08,127.00				
c. Of the Advances amount overdue considered bad and doubtfull of recovery - 1,08,127.00				
<b>7. INTEREST RECEIVABLE</b>		7,204,072.00		6,723,813.00
<b>8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION</b>		-		-
<b>9. BRANCH ADJUSTMENTS</b>		-		-
<b>10. PREMISES</b>		2,900,000.00		2,814,805.00
Land	1,360,000.00		1,354,805.00	
Construction	1,540,000.00		1,460,000.00	
<b>Total Rs. Carried Forward</b>		<b>497,615,649.56</b>		<b>509,388,446.86</b>

**The Dharmaj People Co-operative Bank Limited, Dharmaj**  
**Balance Sheet as on 31/03/2018 (2017-18)**

PROPERTY & ASSETS	31.03.2017		31.03.2018	
	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
<b>Total Rs. Brought Forward</b>		<b>497,615,649.56</b>		<b>509,388,446.86</b>
<b>11. FURNITURE AND FIXTURES</b>		<b>1,873,500.00</b>		<b>1,577,200.00</b>
A. Furniture & Fixtures	585,500.00		483,000.00	
B. Computer Systems	125,000.00		23,200.00	
C. Water Cooler	7,000.00		6,000.00	
D. Safe Deposit Vault	915,000.00		865,000.00	
E. Electric Fittings	241,000.00		200,000.00	
<b>12. OTHER ASSETS</b>		<b>20,207,773.92</b>		<b>24,541,647.24</b>
1. Telephone/ Electric Deposit	22,130.00		22,130.00	
2. Stationery & Printing Stock	56,000.00		41,000.00	
3. Staff Festival Advances Salary	185,750.00		-	
4. Adhesive Stamps	-		-	
5. Adhesive Stamps Franking	452,678.00		2,091,743.00	
6. Sundry Debtors	148,284.00		150,597.00	
7. In Operative a/c Advance payment	5,184.17		-	
8. Staff Gratuity LIC investment	5,924,842.50		6,420,197.07	
9. Staff Leave LIC Investment	2,719,029.25		3,566,651.17	
10. Staff P.F. LIC Investment	10,693,876.00		12,249,329.00	
<b>TOTAL</b>		<b>519,696,923.48</b>		<b>535,507,294.10</b>
<b>DEAF NON OPERATIVE A/C CR. BALANCE</b>		<b>420,447.83</b>		<b>546,516.95</b>
<b>BANK GUARANTEE</b>		-		-
<b>Shri Ashokbhai V Patel</b> Chairman	<b>Shri Vipulbhai R Patel</b> Branch Committee Chairman	<b>Shri Balvantbhai D Patel</b> Managing Director		
<b>Shri Jitendrakumar K Parikh</b> Manager	<b>Shri Vinodbhai M Patel</b> Accountant	<b>Shri Nileshbhai B Patel</b> Loan Officer		

**The Dharmaj People Co-operative Bank Limited, Dharmaj**  
**INCOME AND EXPENDITURE FOR THE YEAR ENDED AS ON 31/03/2018 (2017-18)**

EXPENDITURE	31.03.2017		31.03.2018	
	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
<b>1. INTEREST ON DEPOSITS BORROWINGS ETC.</b>	-	23,099,739.20	-	23,506,996.00
<b>2. SALARIES/EX GRATIA SALARIES,D.A. ALLOWANCES, PROVIDENT FUND, GRATUITY AND LEAVE ENCASHMENT EXPENSES</b>		6,461,515.00		6,023,502.00
<b>3. DIRECTORS AND LOCAL COMMITTEE MEMBERS FEES &amp; ALLOWANCES</b>		-		-
<b>4. RENT,TAXES,INSURANCE,LIGHTING ETC</b>		249,463.00		227,365.00
A. Rent	-		-	
B. Building Taxes	2,900.00		2,900.00	
C. Insurance	75,059.00		74,753.00	
D. Electric Expenses	169,104.00		147,312.00	
E. Professional Tax	2,400.00		2,400.00	
<b>5. LAW CHARGES</b>		39,000.00		785.00
A. Vakil Fees				
<b>6. POSTAGE,TELEGRAMS AND TELEPHONE CHARGES</b>		55,273.00		78,338.00
<b>7. AUDITOR'S FEES</b>		143,300.00		135,294.00
<b>8. DEPRECIATION AND REPAIRS TO PROPERTY</b>		520,560.00		472,826.00
<b>A. Depreciation on</b>				
1. Land and Building	80,000.00		85,195.00	
2. Dead Stock	104,050.00		102,500.00	
3. Computer Software	196,000.00		130,710.00	
4. Locker's	50,000.00		50,000.00	
5. Electric Fittings	44,000.00		41,000.00	
6. Water Cooler	1,500.00		1,000.00	
<b>B. Repairs</b>	45,010.00		62,421.00	
<b>9. STATIONERY, PRINTING AND ADVERTISEMENT ETC.</b>		177,506.00		210,455.00
A. Stationery Rprinting	105,206.00		105,655.00	
B. Advertisement	72,300.00		104,800.00	
<b>10. LOSS FROM SALE OF OT DEALING WITH NON BANKING ASSETS</b>		-		-
<b>11. OTHER PROVISION/EXPENSES</b>				
<b>A. Provisions</b>				
1. Investment Depreciation (IDR)		-		-
2. Govt. Security Premium		101,000.00		307,500.00
<b>B 1 Income Tax paid</b>		1,968,117.00		2,478,511.00
2. Income Tax paid (last year's)		42,230.00		19,646.00
3. Member Gift Expenses		1,176,010.00		-
<b>4 Other Expenses (Annexure-9)</b>		886,052.51		819,266.91
<b>C. Deposit Insurance Premium</b>		421,185.00		491,769.00
<b>D. Staff Leave Pay</b>		-		625,000.00
<b>E. Investment Depreciation Fund Provision</b>		-		338,080.05
<b>12. NET PROFIT (TRANSFER TO BALANCE SHEET)</b>		4,467,076.27		5,050,000.00
<b>TOTAL</b>		<b>39,808,026.98</b>		<b>40,785,333.96</b>

As per our separate report of even date attached

Pradipkumar J Shah  
Chartered Accountant  
(Panel No. 735)  
M.No.014643

Place : Vadodara  
Date : 09/08/2018



**The Dharmaj People Co-operative Ban**  
**INCOME AND EXPENDITURE FOR THE YEAR ENDED**

<b>INCOME</b>	<b>31.03.2</b>
	<b>Amount (Rs.)</b>
<b><u>1. INTEREST AND DISCOUNT</u></b>	
A. Loan Interest	16,425,912.00
B. Govt. Secu. Int./ Bank Deposit Interest	22,375,037.76
<b><u>2. COMMISSION, EXCHANGE &amp; BROKARAGE</u></b>	
<b><u>3. SUBSIDIES AND DONATIONS</u></b>	
<b><u>4. INCOME FROM NON BANKING ASSETS &amp; PROFIT FROM SALE OF OR DEALING WITH SUCH ASSETS</u></b>	
<b><u>5. OTHER INCOME</u></b>	
A. Locker Rent	
B. Dividend	
C. Govt. Security Sales Purchase Difference	
D. Share Tranfer Fees	
E. Share Duplicate Fee	
F. Other Income	
G. Recovery from Assets written off	
<b><u>6. EXCESS PROVISION RETURNED BACK</u></b>	
<b><u>7. LOSS, IF ANY</u></b>	

<b>TOTAL</b>	
<b>Shri Ashokbhai V Patel</b> <b>Chairman</b>	<b>Shri Vipulbh</b> <b>Branch Commiti</b>
<b>Shri Jitendrakumar K Parikh</b> <b>Manager</b>	<b>Shri Vinodbh</b> <b>Accoun</b>

k Limited, Dharmaj		
AS ON 31/03/2018 (2017-18)		
2017	31.03.2018	
Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
38,800,949.76		39,928,079.00
	23,743,446.00	
	16,184,633.00	
108,948.22		135,903.96
-		-
-		-
235,900.00		497,450.00
3,973.00		4,273.00
425,000.00		38,000.00
2,695.00		2,075.00
-		-
230,561.00		179,553.00
-		-
-		-
-		-

<b>39,808,026.98</b>		<b>40,785,333.96</b>

**Shri R Patel**  
**Chairman**

**Shri Balvantbhai D Patel**  
**Managing Director**

**Shri M Patel**  
**Assistant**

**Shri Nileshbhai B Patel**  
**Loan Officer**

Sr. No.	PARTICULARS	31/03/2017 (Amount Rs.)	31/03/2018 Amount (Rs.)
<b><u>ANNEXURE : 1 : FIXED DEPOSITS</u></b>			
1	BHAGYALAXMI DEPOSITS	212,843,533.00	223,532,607.00
2	FIXED DEPOSITS	17,017,779.00	16,696,781.00
3	RECURRING DEPOSITS	81,100.00	20,000.00
4	ADVANCE LINKING DEPOSITS	-	-
5	STAFF PROVIDENT FUND	10,693,876.00	12,249,329.00
<b>TOTAL</b>		<b>240,636,288.00</b>	<b>252,498,717.00</b>
<b><u>ANNEXURE : 2 : INTEREST PAYABLE</u></b>			
1	INT. ON BHAGYALAXMI DEPOSITS	25,758,648.00	24,973,804.00
2	INT. ON FIXED DEPOSITS	512,559.00	667,213.00
3	INT. ON RECURRING DEPOSITS	4,500.00	227.00
4	INT. ON ADVANCE LINKING DEPOSIT	-	-
5	M.INT. ON BHAGYALAXMI	804,131.00	935,514.00
6	M.INT. ON F.D.R.	131,508.00	125,038.00
<b>TOTAL</b>		<b>27,211,346.00</b>	<b>26,701,796.00</b>
<b><u>ANNEXURE : 3 : OTHER LIABILITIES</u></b>			
1	DIVIDEND 2015-2016	24,324.00	15,036.00
	DIVIDEND 2014-2015	4,162.00	4,150.00
	DIVIDEND 2013-2014	2,652.00	18,579.00
	DIVIDEND 2012-2013	-	-
2	SUNDRY CREDITORS	6,434.00	1,066,000.00
3	CREDITBALANCE IN ADVANCES A/C	417,575.14	561,605.74
4	AUDIT FEE (PAYABLE)	130,000.00	70,000.00
5	STAFF BENEFIT FUND	494,786.00	540,046.00
6	EMPLOYEE LEAVE ENCASHMENT FUND	2,719,029.25	3,566,651.17
7	STAFF GRATUITY FUND	5,924,842.50	6,420,197.07
<b>TOTAL</b>		<b>9,723,804.89</b>	<b>12,262,264.98</b>

<b>ANNEXURE : 4 : CURRENT ACCOUNT</b>			
1	THE G.S.C.BANK LTD., AHMEDABAD	12,329,296.28	1,577,239.71
2	THE K.D.C.C. BANK LTD.,PETLAD	856,574.78	1,355,706.14
3	THE K.D.C.C. BANK LTD.,ANAND	152,989.21	132,825.07
<b>TOTAL</b>		<b>13,338,860.27</b>	<b>3,065,770.92</b>
<b>ANNEXURE : 5 : CURRENT DEPOSITS</b>			
1	BANK OF BARODA, DHARMAJ	6,730,335.53	2,373,780.84
2	DENA BANK, DHARMAJ	-	-
3	BANK OF INDIA, DHARMAJ	-	-
4	STATE BANK OF INDIA, DHARMAJ	5,064,055.37	10,766,891.04
5	CENTRAL BANK OF INDIA, DHARMAJ	2,956,056.18	1,530,129.50
6	ALLAHABAD BANK, DHARMAJ	191,340.50	641,120.50
7	IDBI BANK, PETLAD	722,162.22	10,331.22
8	INDUS IND BANK, DHARMAJ	69,580.95	33,048.95
9	HDFC BANK,VADODARA	144,648.83	93,824.41
10	AXIS BANK, V.V.NAGAR	148,573.13	57,854.32
11	ICICI BANK, DHARMAJ	146,413.29	134,833.29
12	HDFC ,DHARMAJ (CLEARING)	46,782.81	101,125.20
<b>TOTAL</b>		<b>16,219,948.81</b>	<b>15,742,939.27</b>
<b>ANNEXURE : 6 : FIXED DEPOSITS (INVESTMENTS)</b>			
1	THE G.S.C. BANK LTD., AHMEDABAD	12,500,000.00	-
2	THE G.S.C.(M.A.S), AHMEDABAD	400,000.00	400,000.00
3	DENA BANK, DHARMAJ	8,500,000.00	10,000,000.00
4	ALLAHABAD BANK. DHARMAJ	-	-
5	STATE BANK OF INDIA, DHARMAJ	7,500,000.00	5,000,000.00
6	CENTRAL BANK OF INDIA, DHARMAJ	10,157,724.00	11,000,000.00
7	BANK OF INDIA, DHARMAJ	2,500,000.00	2,500,000.00
8	CORPORATION BANK, DHARMAJ	10,100,000.00	10,100,000.00
9	CANARA BANK, DHARMAJ	10,000,000.00	-
10	IDBI BANK, PETLAD	8,500,000.00	3,000,000.00
11	BANK OF BARODA	-	10,000,000.00
<b>TOTAL</b>		<b>70,157,724.00</b>	<b>52,000,000.00</b>
<b>ANNEXURE : 7 : OTHER INVESTMENTS</b>			
1	NABARD FUTURE DEVELOPMENT BOND	1,977,700.00	-
2	IRFC BOND	4,962,000.00	-
3	REC 2019 BOND	4,000,000.00	4,000,000.00
4	IRFC TAX FREE BOND	3,020,000.00	3,020,000.00
5	CHAROTAR CO-OP SUGAR FACTORY (N.P.I.)	1,508,000.00	1,508,000.00
6	C.R.B.CAPITAL (N.P.I.)	5,000,000.00	5,000,000.00
7	MADHAVPURA MERCANTILE CO-OP BANK (N.P.I.)	276,320.00	276,320.00
<b>TOTAL</b>		<b>20,744,020.00</b>	<b>13,804,320.00</b>

<b>ANNEXURE : 8 : ADVANCES</b>			
1	<b>1. SHORT TERM LOAN</b>		
	1. SHORT TERM LOAN	3,870,442.00	5,138,459.00
	2. COMPUTER LOAN	-	-
	<b>2. CASH CREDIT, OVER DRAFT</b>		
	1. CASH CREDIT	71,654.00	118,770.00
	2. HYPOTHICATION	10,407,889.87	8,546,264.36
	3. O.D. AGAINST BANK SECURITIES	8,143,068.50	12,722,012.82
	4. O.D. AGAINST GOVERNMENT SECURITIES	2,967,788.81	4,168,301.19
	5. P.M.C.C. ADVANCES	5,176,679.00	8,060,885.00
		<b>30,637,522.18</b>	<b>38,754,692.37</b>
2	<b>MEDIUM TERM LOAN</b>		
	1. MEDIUM TERM LOAN	7,588,316.00	5,479,472.40
	2. VEHICLE LOAN	39,866,964.30	30,617,447.30
	3. LOAN AGAINST BANK SECURITIES	2,317,043.00	3,151,811.00
	4. LOAN AGAINST GOVERNMENT SECURITIES	19,422,994.00	15,586,846.00
	5. STAFF PROVIDENT FUND LOAN	1,101,049.00	1,830,069.00
	6. STAFF BENEFIT FUND LOAN	222,600.00	168,735.00
	7. STAFF VEHICLE LOAN	62,841.00	50,697.00
		<b>70,581,807.30</b>	<b>56,885,077.70</b>
3	<b>LONG TERM LOAN</b>		
	1. LONG TERM LOAN	13,884,595.00	6,659,391.00
	2. HOUSING LOAN	3,034,134.00	2,250,401.00
	3. PLANT & MACHINERY LOAN	11,432,498.00	7,286,431.60
	4. STAFF HOUSING LOAN	345,210.00	255,193.00
	5. AGRICULTURAL LOAN	3,497,122.00	2,432,530.00
	6. LONG / TERM LOAN	3,192,618.00	1,468,658.00
	7. EDUCATIONAL LOAN	6,866,493.00	9,918,399.00
		<b>42,252,670.00</b>	<b>30,271,003.60</b>
<b>TOTAL</b>		<b>143,471,999.48</b>	<b>125,910,773.67</b>
<b>ANNEXURE : 9 : MISCELLANEOUS EXPENSES</b>			
1	STAFF TRAINING EXPENSES	2,530.00	2,800.00
2	STAFF UNIFORM EXPENSES	65,515.00	-
3	COMPUTER MAINTENANCE EXPENSES	204,377.00	222,610.00
4	TRAVELLING EXPENSES	71,765.00	40,910.00
5	ELECTION & AGM EXPENSES	15,790.00	16,620.00
6	STAMP FRANKING EXPENSES	124,940.00	93,533.00
7	MISCELLANEOUS EXPENSES	376,092.51	416,458.45
8	CLEARING HOUSE CHARGES	8,388.00	9,085.46
9	SUBSCRIPTION EXPENSES	16,655.00	17,250.00
<b>TOTAL</b>		<b>886,052.51</b>	<b>819,266.91</b>