

SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT ®

BALANCE SHEET AS AT 31st MARCH, 2015

	SCHEDULE NO.		For the year ended 31st March 2015	For Previous Year ended 31st March 2014
SOURCE OF FUNDS:		₹ ( in thousands)	₹ ( in thousands)	₹ ( in thousands)
<b>Liabilities</b>				
Sundry Liabilities	1	2,655,046		2,619,719
Grants Pending for Utilization	2	13,978		21,202
SIDBI Vehicle Revolving Fund		7,500	2,676,524	7,500
<b>Loans &amp; Deposits</b>				
Banks & Financial Institutions	3	11,703,328		23,661,809
Security Deposits		10,696	11,714,024	10,711
<b>Capital Grant</b>	4		385,704	38,575
<b>Funds and Reserves</b>				
Micro Finance Fund		355,821		203,877
Cash Management Risk Fund		195,226		128,208
Leave Encashment Fund		37,430	588,477	14,117
<b>GENERAL FUND</b>				
As per Last Balance Sheet		1,142,509		
Add: <u>Surplus</u> : Excess of Income over Expenditure for the Year		516,654	1,659,163	1,142,509
<b>GRAND TOTAL</b>			<b>17,023,892</b>	<b>27,848,227</b>
<b>APPLICATION OF FUNDS:</b>		₹ ( in thousands)	₹ ( in thousands)	₹ ( in thousands)
<b>Cash and Bank Balances</b>				
Cash on Hand	5	3,974		4,202
Cash at Bank	6	2,855,540	2,859,514	3,278,618
<b>Investments</b>				
Fixed Deposit with Banks	7	491,849		789,228
Investments - Others	8	153,727	645,576	132,758
<b>Financial Assistance : Self Help Groups</b>			10,446,460	23,063,011
<b>Current Assets, Advances and Deposits</b>				
Advances & Deposits	9	2,078,204		349,063
Stock of Consumables		18,747	2,096,951	18,130
<b>Fixed Assets</b>	10			
As per last Balance Sheet		213,217		
Add: Additions During the Year		891,249		
		1,104,466		
Less: Deletions During The Year		7,014		
Depreciation written off		122,061		
		129,075	975,391	213,217
<b>GRAND TOTAL</b>			<b>17,023,892</b>	<b>27,848,227</b>

Schedules 1 to 10 referred to above and Schedule No.11 to 26 and notes on account form an integral part of the Balance Sheet & Income & Expenditure Account .

Date:18-10-2015  
Place: Dharmasthala

*[Signature]*  
18/10/2015  
TRUSTEE

*[Signature]*  
18.10.15  
TRUSTEE

*[Signature]*  
PRESIDENT

AS PER OUR REPORT OF EVEN DATE  
FOR RAO & BASRI  
CHARTERED ACCOUNTANTS  
*[Signature]*  
(K PRAKASH BASRI) 18/10/2015  
PARTNER  
FRN 05523 S  
M.NO. 018770



**SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT @  
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2015**

	SCHEDULE NO.		For the year ended 31st March 2015	For Previous Year ended 31st March 2014
INCOME		₹ ( in thousands)	₹ ( in thousands)	₹ ( in thousands)
<b><u>GRANTS DONATIONS AND OTHER RECEIPTS</u></b>				
Grants & Donations	11	8,792		21,751
Micro Insurance Incentive		102,333		127,541
Bank Interest	12	132,906		96,497
Green Energy Incentive		-		414
Niranthara Subscription		31,696		29,430
NPS Lite Incentive		24,827		33,394
Recovery of Cost of Shuddaganga Project		18,940		9,313
Recovery of Cost of Solid Waste Management Project		5,613		5,321
Miscellaneous Receipts	13	8,561	333,668	9,656
<b><u>PRAGATHI BANDHU PROGRAM</u></b>				
Recovery of Cost of Funds		4,433,760		3,905,096
BC-Suvidha Incentive		732,425	5,166,185	417,697
<b><u>CUSTOMER HIRE SERVICE CENTRE PROJECT</u></b>			27,259	-
<b><u>SAMPOORNA SURAKSHA PROGRAM</u></b>				
Membership Collected			329,587	403,573
<b><u>FOREIGN GRANT PROJECTS: Contribution Received</u></b>			9,195	9,323
<b>GRAND TOTAL</b>			<b>5,865,894</b>	<b>5,069,006</b>

EXPENDITURE		₹ ( in thousands)	₹ ( in thousands)	₹ ( in thousands)
<b><u>CHARITABLE ACTIVITIES &amp; COMMUNITY DEVELOPMENT</u></b>				
Administrative Charges	14	216,642		207,822
Rural Development Activities	15	164,520		143,378
Community Development Projects	16	97,617	478,779	73,726
<b><u>PRAGATHI BANDHU PROGRAM</u></b>				
Administrative Charges	17	1,949,292		1,771,365
Interest on Term Loans		2,019,806		1,953,203
Micro Finance Fund		159,537		89,333
Contribution : Employees Provident Fund		39,840		35,471
Contribution : Group Gratuity		42,464	4,210,939	4,929
<b><u>SAMPOORNA SURAKSHA PROGRAM</u></b>				
Administrative Charges	18	12,893		12,498
Special Claim		32,119		12,926
Mediclaime Premium		337,993	383,005	397,508
		<b>Carried Forward</b>	<b>5,072,723</b>	<b>4,702,159</b>



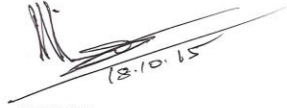
<b>FOREIGN GRANT PROJECTS</b>		<b>Brought Forward</b>	<b>5,072,723</b>	<b>4,702,159</b>
Watsan Project		6,571		
Microfinance Risk Assessment Tool Kit		2,624	9,195	9,323
NIRANTHARA	19		28,982	25,480
TRAINING CENTRE ( CRE,NIST,MJVTL,HRTC )	20		17,229	12,572
NABARD PROJECT ( SSI,SRI )	21		2,094	8,574
SHUDDAGANGA PROJECT	22		20,535	8,634
GOK: DAY CARE CENTRE	23		3,322	2,908
SOLID WASTE MANAGEMENT PROJECT	24		6,093	5,388
CUSTOMER HIRE SERVICE CENTRE PROJECT	25		67,006	-
DEPRECIATION WRITTEN OFF	26		122,061	49,844
			<b>5,349,240</b>	<b>4,824,882</b>
<b>SURPLUS :Excess of Income Over Expenditure for The Year</b>			516,654	244,124
<b>GRAND TOTAL</b>			<b>5,865,894</b>	<b>5,069,006</b>

Date: 18-10-2015

Place: Dharmasthala

AS PER OUR REPORT OF EVEN DATE  
FOR RAO & BASRI  
CHARTERED ACCOUNTANTS

  
TRUSTEE 18/10/2015

  
TRUSTEE 18.10.15

  
PRESIDENT

  
(K PRAKASH BASRI) 18/10/2015

PARTNER

FRN 05523 S

M.NO. 018770



SCHEDULES FOR CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT AND BALANCE SHEET AS AT 31 MARCH 2015

SCHEDULE 1

₹ ( in thousands)

SUNDRY LIABILITIES

Provisions

Auditors Remuneration	1,125
Incentive Payable	37,620
Employees Provident Fund	3,567
Group Gratuity - LIC	19,900

Account payable

Employees Life Insurance Premium	389
Welfare Fund	860
Mediclaime	4,147
Payables to Hospitals	332
Professional Tax	151
Portfolio Transmission Charge	848
SHG Receipts Adjustable	229
TDS	19
Others	432,450

Other Liabilities

Advance Hire Charges -CHSC	1,849
Bhagyalakshmi Premium	302
Insurance Claim	96
Niranthara Subscription	25,404
Jeevan Madhura Premium	8,291
NPS Lite	118,735
Green Energy	1,215
Welfare Fund Loan Recovery	449
SIDBI Loan Recovery	2,705
Provident Fund Loan Recovery	8
BC Reconciliation	28,583
BC Suvidha Project	193,418
Suvidha Project	1,086,901
Sampoorna Suraksha Premium	373,117
Vendors/Suppliers	312,336

2,655,046

SCHEDULE 2

GRANT PENDING FOR UTILISATION

DOMESTIC GRANTS

Contribution for Furniture	8,247
Atma Project	4
Organic Village Program	202
GOK : Contribution for Day Care Centre	3,554
NABARD -SSI Project	15

FOREIGN GRANTS

Watsan Project	1,956
	<u>13,978</u>

SCHEDULE 3

₹ ( in thousands)

TERM LOANS: FROM BANKS AND OTHER

FINANCIAL INSTITUTIONS

Bank of India	538,746
Canara Bank	3,416,521
Corporation Bank	852,500
Indian Overseas Bank	46,011
ING Vysya Bank	97,222
Karnataka Bank Ltd	480,907
Kavery Grameena Bank	169,792
NABARD UPNRM	47,491
NABARD Rural Habitat Fund	10,165
NABARD Revolving Fund	1,000
National Housing Bank	4,057
Pragathi Krishna Grameena Bank	576,374
Small Industrial Development Bank of India	103,479
State Bank of Mysore	1,185,004
State Bank of Patiala	483,835
State Bank of Travancore	433,448
Syndicate Bank	875,486
Union Bank of India	225,238
Vijaya Bank	2,055,178
Devaraj Urs Backward Classes and Development Corporation	100,874

11,703,328

SCHEDULE 4

CAPITAL GRANT

Mahila Jnana Vikasa Training Centre	943
National Institute for SHG Training	14,100
Shuddaganga Project	27,097
Western Union Foundation	505
Customer Hire Service Centre Project	343,059

385,704

SCHEDULE 5

CASH IN HAND

Rural Development Project	1,757
Pragathi Bandhu Program	1,198
Centre for Rural Excellence	3
Human Resource Training Centre	7
Mahila Jnana Vikasa Training Centre	1
National Institute for SHG Training Centre	2
Sampoorna Suraksha Program	61
Solid Waste Management Project, Chickmagalur	2
Customer Hire Service Centre Project	943

3,974





**SCHEDULE 6****CASH AT BANK**

Rural Development Project	39,699
Pragathi Bandhu Program	2,641,474
Mahila Jnana Vikasa Training Centre	101
SIDBI- Micro Credit Project	155
SKDRDP SIDBI School for Micro Finance Training	185
Sustainable Sugarcane Initiative Project	32
System of Rice Intensification Project	1
Centre for Rural Excellence	105
National Institute for SHG Training	81
Human Resource Training Centre	114
Sampoorna Suraksha Program	13,986
Foreign Contribution Regulation Act - SB Account	260
Watsan Project	2,249
Shuddaganga Project	9,708
Solid Waste Management Project	3
GOK: Day Care Centre	3,994
Customer Hire Service Centre Project	143,393
	<b>2,855,540</b>

**SCHEDULE 7****FIXED DEPOSIT WITH BANK**

Bharath Co-Operative Bank Ltd	2,572
Canara Bank	30,000
Corporation Bank	13,864
Karnataka Bank Ltd	4,655
Karnataka Vikas Grameena Bank	44,532
Kavery Grameena Bank	32,389
Pragathi Grameena Bank	52,009
Rathnakara Bank Ltd	12,242
Small Industrial Development Bank of India	33,786
South Canara Dist. Co-op Bank	12,204
State Bank of India	6,647
State Bank of Mysore	38,619
State Bank of Travancore	1,325
Syndicate Bank	2,552
Vijaya Bank	199,082
Vijaya Bank	371
Vijaya Bank	5,000
	<b>491,849</b>

**SCHEDULE 8****INVESTMENTS**

LIC NOMURA Liquid Fund	10,994
LIC NOMURA FMP Liquid Fund	112,353
Shri Dharmasthala Sampoorna Suraksha Health Service	9,975
Ratnakar Bank Ltd	10,211
Sundaram BNP Paribas	10,194
	<b>153,727</b>

**SCHEDULE 9****ADVANCES, DEPOSITS & OTHERS**

<b><u>ACCOUNT RECEIVABLE</u></b>	
Incentive	170,365
Claim	8
Tax Deducted at source	101,149
Others	369,012
<b><u>ADVANCES</u></b>	
Mediclaime Premium 2015-16	482,000
Loan Portfolio Account	796,431
Siri Advance	77,894
Sundry Advance	39,144
Vendors/Suppliers	209
<b><u>OTHERS</u></b>	
Deposit	41,992
	<b>2,078,204</b>

**SCHEDULE 11****GRANTS, DONATIONS AND OTHER RECEIPTS**

Grant from Others	1,112
GOK: Day Care Centre	3,386
NABARD - WSHG Grant	1,982
NABARD - SRI Grant	1,432
NABARD - SSI Grant	299
Grant From Canara Bank	255
Grant From Municipal Council	326
	<b>8,792</b>

**SCHEDULE 12****BANK INTEREST**

Intrset on SB Account	53,850
Interest on Fixed Deposit	79,056
	<b>132,906</b>

**SCHEDULE 13****MISCELLANEOUS RECEIPTS**

Rural Development Project	2,736
Pragathi Bandhu Program	2,410
Centre for Rural Excellence	933
Mahila Jnana Vikasa Training Centre	794
National Institute for SHG Training Centre	1,476
Sampoorna Suraksha Program	142
Shuddaganga Project	16
System of Rice Intensification Project	5
Human Resource Training Centre	49
	<b>8,561</b>



**SCHEDULE 14****ADMINISTRATIVE CHARGES - RURAL DEVELOPMENT PROJECT**

Salary	34,165
Travelling & Other Expenses	57,459
Printing & Stationery	4,528
Postage & Telephone	1,369
Rent & Repairs	49,731
Vehicle Maintenance	3,346
Auditor's Remuneration	598
Miscellaneous Expenses	65,446
	<b>216,642</b>

**SCHEDULE 15****RURAL DEVELOPMENT PROJECT**

Agriculture Development Program	25,651
Agriculture Extension Program	34,595
Colony Development Program	1,669
Dairy Development Program	183
Destitute Aid Program	25,358
Environment Protection Program	5,334
Gobar Gas Installation	2,027
Jana Jagruthi Program	2,179
Jnana Vikasa Mahila Program	14,120
Kisan Mela	2,883
Natural Calamity	563
Pragathi Bandhu Program	18,328
PSP:Development expenditure	2,827
Sanitation Program	2
Solar Installation	6,979
Plant Purchase	233
Skill Training	1,886
Staff Training	577
Stake Holders Training	14,424
Study Tour	4,702
	<b>164,520</b>

**SCHEDULE 16****COMMUNITY DEVELOPMENT PROJECT**

Jnana Deepa Education Program	8,860
Grama Kalyana Yojana	24,474
Hindu Crematorium Development Program	2,399
Compensation for Natural Calamities	685
Kamadhenu Program	983
Navachethana Program	735
Sujnananidhi	46,929
Sanitation Unit	12,552
	<b>97,617</b>

**SCHEDULE 17****ADMINISTRATIVE CHARGES - PRAGATHI BANDHU PROGRAM**

Salary	445,630
Travelling & Other Expenses	392,739
Printing & Stationery	59,958
Postage & Telephone	7,111
Rent & Repairs	111,967
Vehicle Maintenance	19,638
Cash Assistant Allowance	45,684
Sevaprathinidhi Expenses	432,048
Rebate for SHGs	279,395
Contribution: Cash Management Risk Fund	73,840
Auditor's Remuneration	406
Vehicle Hire Charges	57,589
Miscellaneous Expenses	23,287
	<b>1,949,292</b>

**SCHEDULE 18****SAMPOORNA SURAKSHA PROGRAMME**

Salary	4,674
Travelling and Other Expenses	3,097
Postage & Telephone	161
Printing & Stationery	1,673
Vehicle Maintenance	272
Repair & Maintenance	1,388
Auditors Remuneration	40
Miscellaneous Expenses	1,588
	<b>12,893</b>

**SCHEDULE 19****NIRANTHARA**

Salary & Allowances	946
Postage & Telephone	56
Printing & Stationery	22,230
Rent & Repairs	8
Vehicle Maintenance	7
Auditor's Remuneration	16
Miscellaneous Expenses	5,719
	<b>28,982</b>

**SCHEDULE 20****TRAINING CENTRE EXPENSES**

Salary	3,880
Travelling & Others	3,224
Training Expenses	7,207
Postage & Telephone	81
Printing & Stationery	175
Rent & Repairs	2,073
Two Wheeler Vehicle Maintenance	33
Miscellaneous Expenses	556
	<b>17,229</b>



**SCHEDULE 21****NABARD PROJECT (SSI,SRI)**

Salary	714
Printing & Stationery	51
Farmers Identification Expenses	1
Supervision Cost	828
Travelling	68
Training	424
Documentation Charges	8
	<u>2,094</u>

**SCHEDULE 22****SHUDDAGANGA PROJECT**

Printing & Stationery	464
Rent & Repairs	12,580
Miscellaneous Expenses	3,160
Seva prathinidhi	4,331
	<u>20,535</u>

**SCHEDULE 23****GOK: DAY CARE CENTRE**

Salary	466
Honorarium	714
Food Expenses	450
Newspaper & Periodicals	3
Printing & Stationery	6
Repair & Maintenance	189
Vehicle Maintenance	1,476
Bank Charges	4
Miscellaneous Expenses	14
	<u>3,322</u>

**SCHEDULE 24****SOLID WASTE MANAGEMENT PROJECT**

Salary & Allowances	5,131
Programme Expenses	73
Postage & Telephone	8
Printing & Stationery	145
Rent & Repairs	95
Vehicle Maintenance	621
Miscellaneous Expenses	20
	<u>6,093</u>

**SCHEDULE 25****CUSTOMER HIRE SERVICE CENTRE PROJECT**

Salary	34,207
Program Expenses	865
Rent Repair and Maintenance	17,432
Printing and Stationery	1,116
Postage and Telephone	146
Interest	11,997
Auditors Remuneration	188
Miscellaneous Expenses	1,055
	<u>67,006</u>

**SCHEDULE 26****DEPRECIATION WRITTEN OFF**

Rural Development Project	55,600
Pragathi Bandhu Program	248
Mahila Jnana Vikasa Training Centre	144
SKDRDP SIDBI School for Micro Finance Training	9
Centre for Rural Excellence	481
System of Rice Intensification Project	44
National Institute for SHG Training	127
Sampoorna Suraksha Program	336
Shuddaganga Project	2,615
GOK: Day Care Centre	64
Solid Waste Management Project	15
Human Resource Training Centre	237
Customer Hire Service Centre Project	62,141
	<u>122,061</u>



**SCHEDULE 10: FIXED ASSETS**

₹ ( in thousands)

NAME OF THE ASSET	Opening Balance	Additions during the Year	Deletions during The Year	Depreciation Written Off	Net Value of the Assets
Aqua guard	143	85	0	34	194
Building	55,008	13,696	4005	6,470	58,229
Bus	1,233	0	0	247	986
Computers	8,350	11,314	15	11788	7,859
Cooler Machine	88	0	0	13	75
Cycles	572	13	183	60	342
Digital Camera	489	327	10	202	605
Electronic Geyser	0	11	0	2	9
Fan	630	232	2	86	774
Fax Machine	252	0	0	38	215
Furniture & Fixtures	52,846	12,184	244	6479	58,307
Generator	8,821	457	498	1317	7,462
Inverter	7,914	6,021	0	2090	11,845
Jeep	32,417	12,941	1858	6525	36,975
Land	14,100	0	0	0	14,100
Lease Hold Property	3,448	8,513	0	427	11,534
Library Books	14	0	0	1	13
Machinery	14,999	15,337	0	2463	27,873
Medical Equipment	67	20	0	52	35
Mike set	133	56	0	19	170
Mobile Computing device	8,036	18,977	0	16208	10,805
Plant and machinery-CHSC	0	779,443	0	62141	717,302
Projector	743	348	0	164	927
Radio	1	0	0	0	1
Scanner Machine	2	0	0	1	2
Sewing Machine	528	0	0	79	449
Software	344	7,221	0	4539	3,026
Telephone Set	393	3,325	0	372	3,346
Television Set	1,266	394	0	166	1,494
Vacuum Cleaner	3	0	0	0	2
Voice Recorder	0	11	0	3	8
Weighing Scale	4	0	0	0	3
Xerox Machine	373	324	199	75	424
<b>TOTAL</b>	<b>213,217</b>	<b>891,249</b>	<b>7,014</b>	<b>122,061</b>	<b>975,391</b>






||Om Shri Manjunathaya Namaha||  
**SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT®**  
**PROVISIONING FOR THE YEAR 2014-15**


**Norms of Provisioning**

₹ ( in thousands)				
Overdues	Provisioning Rate	Existing Overdues	Portfolio Outstanding	Provision amount
Beyond 90 days	100%	141,457	305,114	305,114
Standard Assets	0.50%		10,141,346	50,707
Total Provisioning required				355,821
Provision in the Last Balance Sheet			203,877	
Less: Principle Write off during the year			7,593	
Net Provision available				196,284
Additional Provision to be made				159,537

Date: 18-10-2015  
Place: Dharmasthala

  
18/10/2015  
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AS PER OUR REPORT OF EVEN DATE  
FOR RAO & BASRI  
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