



FULL TRIAL BALANCE - 2019

Sort Code	Description	Debit	Credit
01	SHARE CAPITAL (10)		43,214,100.00
01-10	PAID UP CAPITAL		43,214,100.00
01-10-00-01	Share Capital		43,214,100.00
02	GENERAL RESERVES (20)		38,797,836.32
02-00-20-01	General Reserve Fund		19,884,127.99
02-00-20-07	Loss Recovery Fund		354,063.13
02-00-20-08	Bhawan Nirman Fund		6,141,371.72
02-00-20-13	Co-operative Promotion Fund		35,406.31
02-00-20-14	Member Relief Fund		1,175,179.39
02-00-20-15	Staff Gratuity Fund		120,000.00
02-99	PROFIT & LOSS ACCOUNT		11,087,687.78
02-99-00-02	Profit & Loss Account		11,087,687.78
03	DEPOSITS (30)		331,552,173.83
03-02	SAVING ACCOUNT (30.2)		331,514,173.83
03-02-02	OTHER DEPOSIT		154,656,490.83
03-02-02-01	Regular Saving		55,186,039.71
03-02-02-02	Optional Saving		59,016,106.86
03-02-02-03	Daily Saving		16,110,301.45
03-02-02-04	Muna Saving		15,689,203.90
03-02-02-05	Member Special Saving		5,526,246.18
03-02-02-06	Festival Saving		478,477.89
03-02-02-07	Ghumbham Saving		574,742.47
03-02-02-08	Share Saving		142,272.34
03-02-02-09	Staff Saving		1,013,396.17
03-02-02-10	Daily Loan Saving		46,769.33
03-02-02-12	Small Business Loan Saving		218,986.21
03-02-02-13	Samuhik Health Saving		347,873.37
03-02-02-14	Samuhik Emargancy Saving		306,074.95
03-02-03	PERIODIC DEPOSIT		176,857,683.00
03-02-03-01	Periodic Deposit - 3 Months		14,621,500.00
03-02-03-02	Periodic Deposit - 6 Months		55,918,348.00
03-02-03-04	Periodic Deposit - 12 Months		76,678,723.00
03-02-03-05	Periodic Deposit - 24 Months		6,939,330.00
03-02-03-06	Periodic Deposit - 36 Months		8,444,782.00
03-02-03-07	Periodic Deposit - 48 Months		200,000.00
03-02-03-09	Periodic Deposit - Super Saving		14,055,000.00
03-03	DHARAUTI ACCOUNT (30.3)		38,000.00
03-03-00-01	Loan Dharaوتي Account		38,000.00
06	LIABILITIES (60)		16,738,601.42
06-01	SUNDRY CREDITORS (60.1)		7,083,355.59
06-01-00-01	FD Non Interest A/c		7,083,355.59
06-02	TAX PAYABLE (60.2)		625,098.77
06-02-00-01	Tax on Deposit Interest (TDS)		341,166.20
06-02-00-04	Tax on Meeting		6,268.23
06-02-00-05	SST on Staff Remuneration		3,525.36



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06-02-00-07	Tax on Audit Fee		929.00
06-02-00-09	TDS on Goods & Service Purchased		4,085.48
06-02-00-11	Tax on Staff Remuneration		7,059.00
06-02-00-13	Tax on Transportation allowance		1,980.00
06-02-00-18	Tax on Wages		11.00
06-02-00-20	TDS on Collateral Valuator		1,875.00
06-02-00-23	Tax on Samrachit fund		258,199.50
06-03	LOAN LOSS PROVISION (60.3)		6,741,128.39
06-03-00-01	Loan Loss Provision (100%)		2,526,229.19
06-03-00-02	Loan Loss Provision (35%)		455,610.82
06-03-00-03	Loan Loss Provision (1%)		3,759,288.38
06-04	INEREST ACCRUED BUT NOT RECEIVED		2,289,018.67
06-04-00-01	Int Acr But Not Rec - All Loan		2,289,018.67
07	OTHER LIABILITIES (70)		170,163.87
07-03	INTEREST PAYABLE (70.3)		12.87
07-03-04	ACR INT PAYABLE - PERIODIC DEPOSIT		12.87
07-03-04-01	Acr Int Periodic Deposit - 3 Months		12.87
07-04	AUDIT FEE PAYABLE (70.4)		69,071.00
07-04-00-01	Audit Fee Payable		69,071.00
07-05	OTHERS PAYABLE (70.5)		101,080.00
07-05-00-08	Staff Leave Payable		101,080.00
08	CASH IN HAND (80)	1,090,885.85	
08-00-00-01	Cash in Hand	1,090,885.85	
09	CASH AT BANK (90)	45,822,450.83	
09-01	CASH AT COMMERCIAL BANK	3,664,903.96	
09-01-00-01	Bank Of Kathmandu Lumbini Bank	45,338.55	
09-01-00-02	Rastriya Banijya Bank	139,182.82	
09-01-00-03	Sunrise Bank	125,549.61	
09-01-00-04	Nepal Investment Bank	265,506.55	
09-01-00-05	Machhapuchchhre Bank Limited	1,605,459.96	
09-01-00-06	Citizen international Bank Ltd	1,393,918.61	
09-01-00-07	Civil Bank Ltd	89,947.86	
09-02	CASH AT DEVELOPMENT BANK	4,321,042.69	
09-02-00-01	Kailash Development Bank	27,289.83	
09-02-00-02	Gurkhas Finance	164,899.16	
09-02-00-03	Deva Bikas Bank Ltd	2,038,340.29	
09-02-00-04	Mahalaxmi Bikas Bank ltd	60,658.77	
09-02-00-05	Om Development Bank Ltd	2,029,854.64	
09-03	CASH AT FINANCE COMPANY	10,497,371.95	
09-03-00-02	Goodwill Finance Co. Ltd.	5,902,468.84	
09-03-00-03	Gurkhas Finance	4,594,903.11	
09-04	CASH AT FEDERATION	26,529,939.99	
09-04-00-01	NEFSCUN	24,960,831.68	
09-04-00-02	Bhaktapur District Sv & Cr Coop Un	829,707.31	
09-04-00-04	District Co-operative Ltd	739,401.00	



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<u>Sort Code</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>
09-05	CASH AT COOPERATIVE BANK	809,192.24	
09-05-01-01	Natinoal Co-op Bank	809,192.24	
10	INVESTMENT (100)	11,525,000.00	
10-40	SHARE INVESTMENT (100.4)	11,525,000.00	
10-40-01-01	Bhaktapur District Sv & - Investment	1,500,000.00	
10-40-01-02	National Cooperative - Investment	5,000,000.00	
10-40-01-03	NEFSCUN - Investment	5,000,000.00	
10-40-01-04	District Co-operative Ltd	25,000.00	
11	LOAN AND ADVANCES (110)	362,742,356.80	
11-01	HOME LOAN (110.1)	82,078,943.85	
11-01-00-01	Home Loan	82,078,943.85	
11-02	BUSINESS LOAN (110.2)	141,715,786.25	
11-02-00-01	Business Loan	140,238,187.49	
11-02-00-02	Small Business Loan	1,477,598.76	
11-03	MEMBER FACILITY LOAN (110.3)	18,296,404.48	
11-03-00-01	Member Facility Loan	18,296,404.48	
11-04	COLLATERAL LOAN (110.4)	88,013,595.16	
11-04-00-01	Collateral Loan	88,013,595.16	
11-05	HIREPURCHASE LOAN (110.5)	8,272,983.92	
11-05-00-00	Hire Purchase Loan	8,266,068.07	
11-05-00-02	Four Wheeler Loan	6,915.85	
11-06	SARAL LOAN (110.6)	13,961,211.61	
11-06-00-01	Saral Loan	13,961,211.61	
11-07	LOAN AGAINST DEPOSIT (110.7)	3,747,082.84	
11-07-00-01	Loan Against Deposit - Saving	1,495,781.29	
11-07-00-03	Loan Against Deposit - FD	2,251,301.55	
11-10	STAFF LOAN (110.10)	2,303,236.82	
11-10-00-01	Staff Loan	2,303,236.82	
11-13	PERSONAL LOAN	443,175.41	
11-13-00-01	Personal Loan	443,175.41	
11-17	EDUCATIONAL LOAN	1,578,384.74	
11-17-00-01	Educational Loan	1,578,384.74	
11-19	DAILY BASIS BUSINESS LOAN	2,331,551.72	
11-19-00-01	Daily Basis Business Loan	2,331,551.72	
12	RECEIVABLE (120)	4,385,594.38	
12-02	ADVANCES & PAYMENT (120.2)	40,000.00	
12-02-00-04	Adv Payment - Others	30,000.00	
12-02-00-06	Adv Payment - Pitty Cash	10,000.00	
12-03	RECEIVABLE ON LOANS (120.3)	2,289,018.67	
12-03-01	INTEREST RECEIVABLE ON LOANS	2,289,018.67	
12-03-01-01	Int Recivable - All Loan	2,289,018.67	
12-06	DHARAUTI (120.6)	292,619.14	
12-06-00-01	Tele Communication	7,500.00	
12-06-00-04	Prabhu Management Pvt.Ltd	259,041.00	



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12-06-00-05	eSewa	26,078.14	
12-08	PREPAID TAX (120.8)	1,763,956.57	
12-08-00-01	Income Tax	908,300.13	
12-08-00-03	TDS - Bank Deposit	855,353.62	
12-08-00-04	TDS - Prabhu Mgmt System	302.82	
13	FURNITURE, SAFE, VEHICLE, HOUSE, LAN	4,739,489.46	
13-01	FURNITURES, FIXTURES & OFFICE EQUIP	1,024,386.00	
13-01-00-01	Furniture & Fittings	538,152.26	
13-01-00-02	Steel Furniture	15,618.66	
13-01-00-04	Office Equipments	345,460.63	
13-01-00-06	Fan	21,275.83	
13-01-00-07	Other Furnitures	14,343.12	
13-01-00-08	Micro Banker Software	77,806.33	
13-01-00-09	Almunium Partition	7,062.50	
13-01-00-10	Sound System	4,666.67	
13-03	VEHICLES (130.3)	86,989.00	
13-03-00-03	Scooter	86,989.00	
13-04	LAND & BUILDING (130.4)	3,221,925.00	
13-04-00-02	Building	3,221,925.00	
13-05	COMPUTER & MACHINARIES	406,189.46	
14-01-00-01	Computer and Printer	349,126.62	
14-01-00-08	Metal Detector	4,875.00	
14-01-00-12	Mobile & telephone	26,000.00	
14-01-00-13	Solar Battery	18,263.62	
14-01-00-17	Fire Extinguisher	7,924.22	
14	OTHER PROPERTY & ASSETS (140)	237,417.15	
14-01	COMPUTER & MACHINARIES (140.1)	10,876.25	
14-01-00-10	Hard Disk	10,876.25	
14-02	STATIONERY STOCK (140.2)	114,240.00	
14-02-00-01	Stationery Stock	114,240.00	
14-03	OTHER ASSETS (140.3)	112,300.90	
14-03-00-01	Electrical Appliance	57,403.67	
14-03-00-02	Kitchen Utensils	2,291.67	
14-03-00-08	Vertical Blind Curtain	32,858.70	
14-03-00-09	Samuhik Logo	6,407.52	
14-03-00-10	Advance Smart Banking	13,339.34	
15	EXPENSE (150)	267.62	
15-07	INTEREST EXPENSES (150.7)	267.62	
15-07-04	INTEREST PAID - PERIODIC DEPOSIT	267.62	
15-07-04-02	Int Paid Periodic Deposit - 6 Months	225.43	
15-07-04-04	Int Paid Periodic Deposit - 12 Month	42.19	
16	INCOME (160)		70,586.65
16-02	INTEREST INCOME (160.2)		66,331.15
16-02-01	INTEREST INCOME FROM LOANS		66,246.13
16-02-01-01	Int Inc - Home Loan		15,746.98



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<u>Sort Code</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>
16-02-01-02	Int Inc - Business Loan		3,559.35
16-02-01-03	Int Inc - Member Facility Loan		7,640.91
16-02-01-04	Int Inc - Collateral Loan		29,887.39
16-02-01-05	Int Inc - HirePurchase Loan		575.63
16-02-01-06	Int Inc - Saral Loan		5,095.88
16-02-01-07	Int Inc - Loan Against Deposit		396.75
16-02-01-10	Int Inc - Staff Loan		422.43
16-02-01-13	Int Inc - Loan Against FD		455.06
16-02-01-16	Int Inc- Personal Loan		2,465.75
16-02-02	PENALTY INCOME FROM LOANS		85.02
16-02-02-07	Pen Inc - Loan Against Deposit		85.02
16-04	OTHER INCOME (160.4)		3,225.50
16-04-00-01	Loan Management Fee		3,000.00
16-04-00-05	Loan Application Form		100.00
16-04-00-10	Pass Book & Cheque book charge		100.00
16-04-00-18	Commission from eSewa		25.50
16-07	PENALTY FROM DEPOSIT (160.7)		770.00
16-07-00-01	Late Deposit_Early Close Fee		770.00
16-08	ENTRANCE FEE (160.8)		260.00
16-08-00-01	Member Entrance Fee		260.00
Total :		430,543,462.09	430,543,462.09