



**FULL TRIAL BALANCE - 16/07/2019**

| <b>Sort Code</b> | <b>Description</b>               | <b>Debit</b> | <b>Credit</b>         |
|------------------|----------------------------------|--------------|-----------------------|
| <b>01</b>        | <b>SHARE CAPITAL (10)</b>        |              | <b>43,212,900.00</b>  |
| <b>01-10</b>     | <b>PAID UP CAPITAL</b>           |              | <b>43,212,900.00</b>  |
| 01-10-00-01      | Share Capital                    |              | 43,212,900.00         |
| <b>02</b>        | <b>GENERAL RESERVES (20)</b>     |              | <b>27,724,705.29</b>  |
| 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               |              | 1,189,736.14          |
| 02-00-20-15      | Staff Gratuity Fund              |              | 120,000.00            |
| <b>03</b>        | <b>DEPOSITS (30)</b>             |              | <b>333,640,304.83</b> |
| <b>03-02</b>     | <b>SAVING ACCOUNT (30.2)</b>     |              | <b>333,602,304.83</b> |
| <b>03-02-02</b>  | <b>OTHER DEPOSIT</b>             |              | <b>156,524,621.83</b> |
| 03-02-02-01      | Regular Saving                   |              | 54,841,082.96         |
| 03-02-02-02      | Optional Saving                  |              | 61,407,044.00         |
| 03-02-02-03      | Daily Saving                     |              | 16,009,112.06         |
| 03-02-02-04      | Muna Saving                      |              | 15,690,443.90         |
| 03-02-02-05      | Member Special Saving            |              | 5,526,246.18          |
| 03-02-02-06      | Festival Saving                  |              | 477,477.89            |
| 03-02-02-07      | Ghumbham Saving                  |              | 573,742.47            |
| 03-02-02-08      | Share Saving                     |              | 141,772.34            |
| 03-02-02-09      | Staff Saving                     |              | 1,013,396.17          |
| 03-02-02-10      | Daily Loan Saving                |              | 36,969.33             |
| 03-02-02-12      | Small Business Loan Saving       |              | 158,686.21            |
| 03-02-02-13      | Samuhik Health Saving            |              | 345,273.37            |
| 03-02-02-14      | Samuhik Emargancy Saving         |              | 303,374.95            |
| <b>03-02-03</b>  | <b>PERIODIC DEPOSIT</b>          |              | <b>177,077,683.00</b> |
| 03-02-03-01      | Periodic Deposit - 3 Months      |              | 14,621,500.00         |
| 03-02-03-02      | Periodic Deposit - 6 Months      |              | 56,328,348.00         |
| 03-02-03-04      | Periodic Deposit - 12 Months     |              | 76,488,723.00         |
| 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         |
| <b>03-03</b>     | <b>DHARAUTI ACCOUNT (30.3)</b>   |              | <b>38,000.00</b>      |
| 03-03-00-01      | Loan Dharaui Account             |              | 38,000.00             |
| <b>06</b>        | <b>LIABILITIES (60)</b>          |              | <b>16,767,890.54</b>  |
| <b>06-01</b>     | <b>SUNDRY CREDITORS (60.1)</b>   |              | <b>7,105,915.26</b>   |
| 06-01-00-01      | FD Non Interest A/c              |              | 7,105,915.26          |
| <b>06-02</b>     | <b>TAX PAYABLE (60.2)</b>        |              | <b>631,828.22</b>     |
| 06-02-00-01      | Tax on Deposit Interest (TDS)    |              | 341,152.82            |
| 06-02-00-04      | Tax on Meeting                   |              | 6,268.23              |
| 06-02-00-05      | SST on Staff Remuneration        |              | 4,536.36              |
| 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        |              | 12,790.83             |
| 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              |



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|------------------|-------------------------------------------|-----------------------|---------------------|
| 06-02-00-23      | Tax on Samrachit fund                     |                       | 258,199.50          |
| <b>06-03</b>     | <b>LOAN LOSS PROVISION (60.3)</b>         |                       | <b>6,741,128.39</b> |
| 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        |
| <b>06-04</b>     | <b>INEREST ACCRUED BUT NOT RECEIVED</b>   |                       | <b>2,289,018.67</b> |
| 06-04-00-01      | Int Acr But Not Rec - All Loan            |                       | 2,289,018.67        |
| <b>07</b>        | <b>OTHER LIABILITIES (70)</b>             |                       | <b>179,152.87</b>   |
| <b>07-03</b>     | <b>INTEREST PAYABLE (70.3)</b>            |                       | <b>12.87</b>        |
| <b>07-03-04</b>  | <b>ACR INT PAYABLE - PERIODIC DEPOSIT</b> |                       | <b>12.87</b>        |
| 07-03-04-01      | Acr Int Periodic Deposit - 3 Months       |                       | 12.87               |
| <b>07-04</b>     | <b>AUDIT FEE PAYABLE (70.4)</b>           |                       | <b>69,071.00</b>    |
| 07-04-00-01      | Audit Fee Payable                         |                       | 69,071.00           |
| <b>07-05</b>     | <b>OTHERS PAYABLE (70.5)</b>              |                       | <b>110,069.00</b>   |
| 07-05-00-01      | Other Payable                             |                       | 10,000.00           |
| 07-05-00-08      | Staff Leave Payable                       |                       | 100,069.00          |
| <b>08</b>        | <b>CASH IN HAND (80)</b>                  | <b>2,790,522.70</b>   |                     |
| 08-00-00-01      | Cash in Hand                              | 2,790,522.70          |                     |
| <b>09</b>        | <b>CASH AT BANK (90)</b>                  | <b>46,554,706.64</b>  |                     |
| <b>09-01</b>     | <b>CASH AT COMMERCIAL BANK</b>            | <b>3,574,903.96</b>   |                     |
| 09-01-00-01      | Bank Of Kathmandu Lumbini Bank            | 45,338.55             |                     |
| 09-01-00-02      | Rastriya Baniya Bank                      | 139,182.82            |                     |
| 09-01-00-03      | Sunrise Bank                              | 125,549.61            |                     |
| 09-01-00-04      | Nepal Investment Bank                     | 275,506.55            |                     |
| 09-01-00-05      | Machhapuchchhre Bank Limited              | 1,505,459.96          |                     |
| 09-01-00-06      | Citizen international Bank Ltd            | 1,393,918.61          |                     |
| 09-01-00-07      | Civil Bank Ltd                            | 89,947.86             |                     |
| <b>09-02</b>     | <b>CASH AT DEVELOPMENT BANK</b>           | <b>4,156,143.88</b>   |                     |
| 09-02-00-01      | Kailash Development Bank                  | 27,289.83             |                     |
| 09-02-00-03      | Deva Bikas Bank Ltd                       | 2,038,340.64          |                     |
| 09-02-00-04      | Mahalaxmi Bikas Bank ltd                  | 60,658.77             |                     |
| 09-02-00-05      | Om Development Bank Ltd                   | 2,029,854.64          |                     |
| <b>09-03</b>     | <b>CASH AT FINANCE COMPANY</b>            | <b>13,741,796.11</b>  |                     |
| 09-03-00-02      | Goodwill Finance Co. Ltd.                 | 8,981,993.84          |                     |
| 09-03-00-03      | Gurkhas Finance                           | 4,759,802.27          |                     |
| <b>09-04</b>     | <b>CASH AT FEDERATION</b>                 | <b>24,272,670.45</b>  |                     |
| 09-04-00-01      | NEFSCUN                                   | 22,658,873.70         |                     |
| 09-04-00-02      | Bhaktapur District Sv & Cr Coop Un        | 852,338.31            |                     |
| 09-04-00-04      | District Co-operative Ltd                 | 761,458.44            |                     |
| <b>09-05</b>     | <b>CASH AT COOPERATIVE BANK</b>           | <b>809,192.24</b>     |                     |
| 09-05-01-01      | Natinoal Co-op Bank                       | 809,192.24            |                     |
| <b>10</b>        | <b>INVESTMENT (100)</b>                   | <b>11,525,000.00</b>  |                     |
| <b>10-40</b>     | <b>SHARE INVESTMENT (100.4)</b>           | <b>11,525,000.00</b>  |                     |
| 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             |                     |
| <b>11</b>        | <b>LOAN AND ADVANCES (110)</b>            | <b>362,344,448.21</b> |                     |



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|-------------------------|------------------------------------------------|-----------------------|----------------------|
| <b>11-01</b>            | <b>HOME LOAN (110.1)</b>                       | <b>82,160,822.92</b>  |                      |
| 11-01-00-01             | Home Loan                                      | 82,160,822.92         |                      |
| <b>11-02</b>            | <b>BUSINESS LOAN (110.2)</b>                   | <b>141,770,093.08</b> |                      |
| 11-02-00-01             | Business Loan                                  | 140,292,494.32        |                      |
| 11-02-00-02             | Small Business Loan                            | 1,477,598.76          |                      |
| <b>11-03</b>            | <b>MEMBER FACILITY LOAN (110.3)</b>            | <b>18,130,822.90</b>  |                      |
| 11-03-00-01             | Member Facility Loan                           | 18,130,822.90         |                      |
| <b>11-04</b>            | <b>COLLATERAL LOAN (110.4)</b>                 | <b>88,013,612.08</b>  |                      |
| 11-04-00-01             | Collateral Loan                                | 88,013,612.08         |                      |
| <b>11-05</b>            | <b>HIREPURCHASE LOAN (110.5)</b>               | <b>8,278,508.29</b>   |                      |
| 11-05-00-00             | Hire Purchase Loan                             | 8,271,592.44          |                      |
| 11-05-00-02             | Four Wheeler Loan                              | 6,915.85              |                      |
| <b>11-06</b>            | <b>SARAL LOAN (110.6)</b>                      | <b>13,961,211.61</b>  |                      |
| 11-06-00-01             | Saral Loan                                     | 13,961,211.61         |                      |
| <b>11-07</b>            | <b>LOAN AGAINST DEPOSIT (110.7)</b>            | <b>3,348,451.07</b>   |                      |
| 11-07-00-01             | Loan Against Deposit - Saving                  | 1,497,149.52          |                      |
| 11-07-00-03             | Loan Against Deposit - FD                      | 1,851,301.55          |                      |
| <b>11-10</b>            | <b>STAFF LOAN (110.10)</b>                     | <b>2,327,814.39</b>   |                      |
| 11-10-00-01             | Staff Loan                                     | 2,327,814.39          |                      |
| <b>11-13</b>            | <b>PERSONAL LOAN</b>                           | <b>443,175.41</b>     |                      |
| 11-13-00-01             | Personal Loan                                  | 443,175.41            |                      |
| <b>11-17</b>            | <b>EDUCATIONAL LOAN</b>                        | <b>1,578,384.74</b>   |                      |
| 11-17-00-01             | Educational Loan                               | 1,578,384.74          |                      |
| <b>11-19</b>            | <b>DAILY BASIS BUSINESS LOAN</b>               | <b>2,331,551.72</b>   |                      |
| 11-19-00-01             | Daily Basis Business Loan                      | 2,331,551.72          |                      |
| <b>12</b>               | <b>RECEIVABLE (120)</b>                        | <b>4,473,413.50</b>   |                      |
| <b>12-03</b>            | <b>RECEIVABLE ON LOANS (120.3)</b>             | <b>2,289,018.67</b>   |                      |
| <b>12-03-01</b>         | <b>INTEREST RECEIVABLE ON LOANS</b>            | <b>2,289,018.67</b>   |                      |
| 12-03-01-01             | Int Recivable - All Loan                       | 2,289,018.67          |                      |
| <b>12-06</b>            | <b>DHARAUTI (120.6)</b>                        | <b>296,752.64</b>     |                      |
| 12-06-00-01             | Tele Communication                             | 7,500.00              |                      |
| 12-06-00-04             | Prabhu Management Pvt.Ltd                      | 259,041.00            |                      |
| 12-06-00-05             | eSewa                                          | 30,211.64             |                      |
| <b>12-08</b>            | <b>PREPAID TAX (120.8)</b>                     | <b>1,771,910.36</b>   |                      |
| 12-08-00-01             | Income Tax                                     | 908,300.13            |                      |
| 12-08-00-03             | TDS - Bank Deposit                             | 863,307.41            |                      |
| 12-08-00-04             | TDS - Prabhu Mgmt System                       | 302.82                |                      |
| <b>12-10</b>            | <b>OTHERS RECEIVABLE</b>                       | <b>115,731.83</b>     |                      |
| 12-10-00-01             | Others Receivable                              | 115,731.83            |                      |
| <b>13</b>               | <b>FURNITURE, SAFE, VEHICLE, HOUSE, LAN</b>    | <b>4,739,489.46</b>   |                      |
| <b>13-01</b>            | <b>FURNITURES, FIXTURES &amp; OFFICE EQUIP</b> | <b>1,024,386.00</b>   |                      |
| 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             |                      |



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|------------------|----------------------------------------------|----------------------|---------------|
| 13-01-00-09      | Almunium Partition                           | 7,062.50             |               |
| 13-01-00-10      | Sound System                                 | 4,666.67             |               |
| <b>13-03</b>     | <b>VEHICLES (130.3)</b>                      | <b>86,989.00</b>     |               |
| 13-03-00-03      | Scooter                                      | 86,989.00            |               |
| <b>13-04</b>     | <b>LAND &amp; BUILDING (130.4)</b>           | <b>3,221,925.00</b>  |               |
| 13-04-00-02      | Building                                     | 3,221,925.00         |               |
| <b>13-05</b>     | <b>COMPUTER &amp; MACHINARIES</b>            | <b>406,189.46</b>    |               |
| 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             |               |
| <b>14</b>        | <b>OTHER PROPERTY &amp; ASSETS (140)</b>     | <b>237,615.40</b>    |               |
| <b>14-01</b>     | <b>COMPUTER &amp; MACHINARIES (140.1)</b>    | <b>10,876.25</b>     |               |
| 14-01-00-10      | Hard Disk                                    | 10,876.25            |               |
| <b>14-02</b>     | <b>STATIONERY STOCK (140.2)</b>              | <b>114,240.00</b>    |               |
| 14-02-00-01      | Stationery Stock                             | 114,240.00           |               |
| <b>14-03</b>     | <b>OTHER ASSETS (140.3)</b>                  | <b>112,499.15</b>    |               |
| 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                        | 13,537.59            |               |
| <b>15</b>        | <b>EXPENSE (150)</b>                         | <b>44,896,898.56</b> |               |
| <b>15-01</b>     | <b>GOODS PURCHASED (150.1)</b>               | <b>16,272.00</b>     |               |
| 15-01-00-03      | Email & Internet Expense                     | 16,272.00            |               |
| <b>15-02</b>     | <b>TRANSPORTATION &amp; WAGES (150.2)</b>    | <b>333,577.00</b>    |               |
| 15-02-00-01      | Transportation For Malpot Exp                | 20,300.00            |               |
| 15-02-00-02      | Transportation For Field Inspection          | 141,100.00           |               |
| 15-02-00-03      | Transportation For Others                    | 12,252.00            |               |
| 15-02-00-05      | Wages                                        | 67,125.00            |               |
| 15-02-00-06      | Transportation For Daily Allowance           | 92,800.00            |               |
| <b>15-03</b>     | <b>SALARY AND ALLOWANCE EXPENSES (150.3)</b> | <b>3,872,244.16</b>  |               |
| 15-03-00-01      | Salary                                       | 2,604,314.12         |               |
| 15-03-00-03      | Provident Fund                               | 133,011.11           |               |
| 15-03-00-05      | Uniform                                      | 47,500.00            |               |
| 15-03-00-06      | Staff Insurance                              | 61,379.20            |               |
| 15-03-00-07      | Dashain Allowance                            | 141,916.67           |               |
| 15-03-00-08      | Salary Over Time                             | 256,649.13           |               |
| 15-03-00-09      | Staff Leave Exp                              | 123,813.70           |               |
| 15-03-00-10      | Tiffin                                       | 235,689.65           |               |
| 15-03-00-11      | Transportation                               | 550.00               |               |
| 15-03-00-12      | Mobile                                       | 5,700.00             |               |
| 15-03-00-17      | Security Guard Salary                        | 84,750.00            |               |
| 15-03-00-19      | Farewell & Occasion expenses                 | 500.00               |               |
| 15-03-00-21      | Golden Hand Shake                            | 56,470.58            |               |
| 15-03-00-22      | Staff Gratuty Fund exp                       | 120,000.00           |               |
| <b>15-04</b>     | <b>RENT (150.4)</b>                          | <b>864,898.97</b>    |               |



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| 15-04-00-01      | House Rent                                | 864,898.97           |               |
| <b>15-05</b>     | <b>STATIONERIES (150.5)</b>               | <b>604,644.30</b>    |               |
| 15-05-00-02      | Stationery & Printing                     | 233,708.30           |               |
| 15-05-00-03      | News & Notice                             | 13,564.00            |               |
| 15-05-00-04      | Advertisement & Promotion                 | 34,940.00            |               |
| 15-05-00-06      | Annual Report Printing                    | 140,120.00           |               |
| 15-05-00-07      | Other Printing                            | 109,812.00           |               |
| 15-05-00-08      | Calender Expenses                         | 72,500.00            |               |
| <b>15-06</b>     | <b>REPAIR &amp; MAINTENANCE (150.6)</b>   | <b>150,870.50</b>    |               |
| 15-06-00-02      | Electricity maintenace                    | 7,260.00             |               |
| 15-06-00-03      | Office Equipment                          | 26,230.00            |               |
| 15-06-00-04      | Other Repairs                             | 39,354.00            |               |
| 15-06-00-05      | Software Maintenance Exp                  | 78,026.50            |               |
| <b>15-07</b>     | <b>INTEREST EXPENSES (150.7)</b>          | <b>26,444,183.81</b> |               |
| <b>15-07-03</b>  | <b>INTEREST PAID - OTHER DEPOSIT</b>      | <b>9,795,692.97</b>  |               |
| 15-07-03-01      | Interest Paid - Regular Saving            | 3,629,542.64         |               |
| 15-07-03-02      | Interest Paid - Optional Saving           | 3,439,089.62         |               |
| 15-07-03-03      | Interest Paid - Daily Saving              | 803,984.32           |               |
| 15-07-03-04      | Interest Paid - Muna Saving               | 1,349,682.45         |               |
| 15-07-03-05      | Interest Paid - Member Special Sv         | 351,955.40           |               |
| 15-07-03-06      | Interest Paid - Festival Saving           | 35,461.07            |               |
| 15-07-03-07      | Interest Paid - Ghumgham Saving           | 37,038.59            |               |
| 15-07-03-08      | Interest Paid - Share Saving              | 56,908.96            |               |
| 15-07-03-09      | Interest Paid - Staff Saving              | 70,436.38            |               |
| 15-07-03-13      | Interest Paid - Samuhik Health Sv         | 13,229.32            |               |
| 15-07-03-14      | Interest Paid - Samuhik Emargency Sv      | 8,364.22             |               |
| <b>15-07-04</b>  | <b>INTEREST PAID - PERIODIC DEPOSIT</b>   | <b>16,617,991.05</b> |               |
| 15-07-04-01      | Int Paid Periodic Deposit - 3 Months      | 218,987.50           |               |
| 15-07-04-02      | Int Paid Periodic Deposit - 6 Months      | 7,183,445.45         |               |
| 15-07-04-04      | Int Paid Periodic Deposit - 12 Month      | 5,549,158.63         |               |
| 15-07-04-05      | Int Paid Periodic Deposit - 24 Month      | 673,692.15           |               |
| 15-07-04-06      | Int Paid Periodic Deposit - 36 Month      | 815,724.08           |               |
| 15-07-04-07      | Int Paid Periodic Deposit - 48 Month      | 22,000.00            |               |
| 15-07-04-09      | Int Paid Periodic Deposit - Super Sv      | 1,649,192.49         |               |
| 15-07-04-10      | Int Paid Special Periodic Deposit         | 505,790.75           |               |
| <b>15-07-05</b>  | <b>INTEREST PAID - MEMBER RELIEF FUND</b> | <b>30,499.79</b>     |               |
| 15-07-05-01      | Member Relief Fund                        | 30,499.79            |               |
| <b>15-08</b>     | <b>MISCELLANEOUS EXPENSES (150.8)</b>     | <b>15,860.00</b>     |               |
| 15-08-00-01      | Miscellaneous Expenses                    | 3,351.00             |               |
| 15-08-00-04      | Office Expenses                           | 6,000.00             |               |
| 15-08-00-16      | Sanitation Expenses                       | 6,509.00             |               |
| <b>15-09</b>     | <b>DEPRECIATION (150.9)</b>               | <b>499,389.70</b>    |               |
| 15-09-00-01      | Depreciation 1 -                          | 499,389.70           |               |
| <b>15-10</b>     | <b>FUEL (150.10)</b>                      | <b>95,564.40</b>     |               |
| 15-10-00-01      | Fuel Expenses                             | 95,564.40            |               |
| <b>15-11</b>     | <b>MEETING EXPENSES (150.11)</b>          | <b>817,708.29</b>    |               |
| 15-11-00-01      | Board Meeting Allowance                   | 262,800.00           |               |
| 15-11-00-02      | Account Committee Meeting Allowance       | 7,200.00             |               |
| 15-11-00-03      | Loan Sub Committee Meeting Allowance      | 89,400.00            |               |



**FULL TRIAL BALANCE - 16/07/2019**

| <b><u>Sort Code</u></b> | <b><u>Description</u></b>               | <b><u>Debit</u></b> | <b><u>Credit</u></b> |
|-------------------------|-----------------------------------------|---------------------|----------------------|
| 15-11-00-04             | Educational Sub Committee Meeting       | 63,000.00           |                      |
| 15-11-00-05             | Saving Sub Committee Meeting Allowan    | 35,400.00           |                      |
| 15-11-00-06             | Women Sub Committee Meeting Allowanc    | 20,400.00           |                      |
| 15-11-00-07             | Institutional Meeting Sub Committee     | 27,000.00           |                      |
| 15-11-00-08             | Recruitment S.Committee Meeting Allo    | 34,800.00           |                      |
| 15-11-00-11             | Access Committee Allowance              | 15,600.00           |                      |
| 15-11-00-12             | Management Sub Committee Meeting        | 16,800.00           |                      |
| 15-11-00-13             | AGM Mamagement Sub Committee Allowan    | 31,200.00           |                      |
| 15-11-00-16             | PST Sub Committee Meeting               | 43,037.75           |                      |
| 15-11-00-17             | PST.Sub Commucation Allowance           | 116,470.54          |                      |
| 15-11-00-18             | Estb day Management Sub Committe All    | 13,200.00           |                      |
| 15-11-00-19             | Building Managment Meeting Allowance    | 26,400.00           |                      |
| 15-11-00-20             | Policy Revised Meeting Allowance        | 1,800.00            |                      |
| 15-11-00-21             | Regional Mem meeting allowance          | 13,200.00           |                      |
| <b>15-14</b>            | <b>MEMBERSHIP FEE EXPENSES (150.14)</b> | <b>106,499.54</b>   |                      |
| 15-14-00-01             | Membership Fee & Renewal                | 106,499.54          |                      |
| <b>15-15</b>            | <b>OTHER EXPENSES (150.15)</b>          | <b>7,677,897.51</b> |                      |
| 15-15-00-01             | Audit Fee                               | 70,000.00           |                      |
| 15-15-00-03             | Loan Loss Provision (Exp)               | 7,369,234.28        |                      |
| 15-15-00-07             | ACCESS Review meeting Exp               | 38,670.00           |                      |
| 15-15-00-08             | Cheque Clearing Exp                     | 4,100.00            |                      |
| 15-15-00-09             | Loan Recovery Exp                       | 35,445.00           |                      |
| 15-15-00-10             | Shradhanjali Exp                        | 2,260.00            |                      |
| 15-15-00-11             | Collateral Valuation Exp(Org)           | 134,000.00          |                      |
| 15-15-00-12             | Mobile Banking Exp                      | 1,300.00            |                      |
| 15-15-00-13             | Recruitment expenses                    | 19,988.23           |                      |
| 15-15-00-14             | Standing Instruction Charge             | 150.00              |                      |
| 15-15-00-15             | Insurance & Tax exp - Scooter           | 2,750.00            |                      |
| <b>15-16</b>            | <b>OFFICE OPERATING EXPENSES</b>        | <b>699,473.25</b>   |                      |
| 15-16-00-01             | Water & Electricity Expenses            | 91,060.00           |                      |
| 15-16-00-02             | Guest & Refreshment Exp                 | 147,484.00          |                      |
| 15-16-00-03             | Office Decoration & Material Exp        | 152,953.55          |                      |
| 15-16-00-04             | Communication Expenses                  | 98,742.15           |                      |
| 15-16-00-06             | Cash/ Vault Insurance                   | 15,560.10           |                      |
| 15-16-00-08             | Web site expenses                       | 20,340.00           |                      |
| 15-16-00-09             | HR Management Expenses                  | 16,400.00           |                      |
| 15-16-00-10             | Scooty Insurance                        | 3,209.20            |                      |
| 15-16-00-11             | Microbanker Smart Banking exp           | 36,075.25           |                      |
| 15-16-00-12             | mini electrial appliances               | 23,254.00           |                      |
| 15-16-00-13             | Guard salary & tiffin exp               | 59,895.00           |                      |
| 15-16-00-14             | Member Satisfaction Survery             | 30,000.00           |                      |
| 16-16-00-11             | Security Guard Salary Tiffin            | 4,500.00            |                      |
| <b>15-17</b>            | <b>COOPERATIVE PROGRAMS EXPENSES</b>    | <b>2,611,755.14</b> |                      |
| 15-17-00-01             | AGM Expenese                            | 1,798,131.05        |                      |
| 15-17-00-02             | Loan Interaction Program                | 61,059.19           |                      |
| 15-17-00-03             | Terminal Interaction Program            | 29,880.00           |                      |
| 15-17-00-04             | Education Camp                          | 51,524.50           |                      |
| 15-17-00-06             | Samuhik Camp expenses                   | 37,860.06           |                      |
| 15-17-00-07             | Sahakari Ablokan Bhraman                | 122,235.22          |                      |



**FULL TRIAL BALANCE - 16/07/2019**

| <b><u>Sort Code</u></b> | <b><u>Description</u></b>                | <b><u>Debit</u></b> | <b><u>Credit</u></b> |
|-------------------------|------------------------------------------|---------------------|----------------------|
| 15-17-00-09             | SACCOS EST Day                           | 201,531.38          |                      |
| 15-17-00-10             | Health Camp                              | 20,208.75           |                      |
| 15-17-00-12             | Annual Badget Planning Expenses          | 193,823.50          |                      |
| 15-17-00-13             | Seminar Program of Cooperative           | 700.00              |                      |
| 15-17-00-14             | Muna Saving Tour                         | 29,917.75           |                      |
| 15-17-00-15             | Traffic Awareness Program                | 10,794.49           |                      |
| 15-17-00-17             | Drinking Water Distribution Program      | 12,790.00           |                      |
| 15-17-00-19             | Senior Citizen Tour                      | 22,659.25           |                      |
| 15-17-00-20             | Senior Citizen Tribute program           | 8,640.00            |                      |
| 15-17-00-21             | Financial Literacy                       | 10,000.00           |                      |
| <b>15-18</b>            | <b>TRAINING EXPENSES</b>                 | <b>61,172.40</b>    |                      |
| 15-18-00-04             | Traning Exp                              | 61,172.40           |                      |
| <b>15-19</b>            | <b>OCCASSION &amp; FESTIVAL EXPENSES</b> | <b>24,887.59</b>    |                      |
| 15-19-00-01             | Puja Exp                                 | 24,887.59           |                      |
| <b>16</b>               | <b>INCOME (160)</b>                      |                     | <b>56,037,140.94</b> |
| <b>16-02</b>            | <b>INTEREST INCOME (160.2)</b>           |                     | <b>41,791,480.73</b> |
| <b>16-02-01</b>         | <b>INTEREST INCOME FROM LOANS</b>        |                     | <b>41,042,856.15</b> |
| 16-02-01-01             | Int Inc - Home Loan                      |                     | 5,748,437.57         |
| 16-02-01-02             | Int Inc - Business Loan                  |                     | 7,996,412.76         |
| 16-02-01-03             | Int Inc - Member Facility Loan           |                     | 2,236,601.58         |
| 16-02-01-04             | Int Inc - Collateral Loan                |                     | 20,162,573.59        |
| 16-02-01-05             | Int Inc - HirePurchase Loan              |                     | 1,433,557.94         |
| 16-02-01-06             | Int Inc - Saral Loan                     |                     | 2,027,260.95         |
| 16-02-01-07             | Int Inc - Loan Against Deposit           |                     | 226,434.57           |
| 16-02-01-08             | Int Inc - Loan Against Green Card        |                     | 94,186.05            |
| 16-02-01-10             | Int Inc - Staff Loan                     |                     | 149,787.03           |
| 16-02-01-12             | Int Inc - Small Business Loan            |                     | 221,083.66           |
| 16-02-01-13             | Int Inc - Loan Against FD                |                     | 322,704.06           |
| 16-02-01-16             | Int Inc- Personal Loan                   |                     | 19,040.80            |
| 16-02-01-20             | Int Inc - Educational Loan               |                     | 279,702.76           |
| 16-02-01-22             | Int Inc-Dailay Basis Business Loan       |                     | 125,072.83           |
| <b>16-02-02</b>         | <b>PENALTY INCOME FROM LOANS</b>         |                     | <b>748,624.58</b>    |
| 16-02-02-01             | Pen Inc - Home Loan                      |                     | 37,284.54            |
| 16-02-02-02             | Pen Inc - Business Loan                  |                     | 118,581.90           |
| 16-02-02-03             | Pen Inc - Member Facility Ln             |                     | 53,428.00            |
| 16-02-02-04             | Pen Inc - Collateral Loan                |                     | 235,562.91           |
| 16-02-02-05             | Pen Inc - Hire Purchase Loan             |                     | 77,323.84            |
| 16-02-02-06             | Pen Inc - Saral Loan                     |                     | 69,667.38            |
| 16-02-02-07             | Pen Inc - Loan Against Deposit           |                     | 19,788.34            |
| 16-02-02-08             | Pen Inc - Loan Against Green Card        |                     | 4,447.64             |
| 16-02-02-12             | Pen Inc - Small Business Loan            |                     | 130,006.29           |
| 16-02-02-13             | Pen Inc - Loan Against FD                |                     | 106.03               |
| 16-02-02-16             | Pen Inc - Personal Loan                  |                     | 263.33               |
| 16-02-02-22             | Pen Inc-Daily Basis Business Loan        |                     | 2,164.38             |
| <b>16-03</b>            | <b>INTEREST INCOME FROM BANK DEPOSIT</b> |                     | <b>5,668,505.46</b>  |
| 16-03-00-01             | Int Income - Bank Of Kathmandu Bank      |                     | 2,052.29             |
| 16-03-00-02             | Int Income - Rastriya Banijya Bank       |                     | 4,457.46             |
| 16-03-00-03             | Int Income - Sunrise Bank                |                     | 22,980.70            |
| 16-03-00-04             | Int Income - Nepal Investment Bank       |                     | 1,129.45             |





**FULL TRIAL BALANCE - 16/07/2019**

| <b><u>Sort Code</u></b> | <b><u>Description</u></b>            | <b><u>Debit</u></b>   | <b><u>Credit</u></b>  |
|-------------------------|--------------------------------------|-----------------------|-----------------------|
| 16-03-00-05             | Int Income - Kailash Dev Bank        |                       | 14,274.63             |
| 16-03-00-06             | Int Income - Gurkhas Finance Ltd     |                       | 982,993.87            |
| 16-03-00-07             | Int Income - Om Development Bank Ltd |                       | 64,498.46             |
| 16-03-00-08             | Int Income - Goodwill Finance Ltd    |                       | 376,630.00            |
| 16-03-00-09             | Int Income - National Coop Bank      |                       | 1,202,209.16          |
| 16-03-00-10             | Int Income - Bhaktapur District Coop |                       | 46,916.00             |
| 16-03-00-11             | Int Income - NEFSCUN                 |                       | 2,203,295.47          |
| 16-03-00-12             | Int Income - Machhapuchchhre Bank    |                       | 3,000.34              |
| 16-03-00-13             | Int Income - Deva Bikas Bank Ltd     |                       | 275,896.97            |
| 16-03-00-14             | Int Incom - Mahalaxmi Bikash bank    |                       | 61,129.94             |
| 16-03-00-15             | Int Incom - Citizen Bank             |                       | 14,989.61             |
| 16-03-00-16             | Int Incom - Civil Bank Ltd           |                       | 355,041.18            |
| 16-03-00-17             | Int income - District Coop Union     |                       | 37,009.93             |
| <b>16-04</b>            | <b>OTHER INCOME (160.4)</b>          |                       | <b>8,269,038.87</b>   |
| 16-04-00-01             | Loan Management Fee                  |                       | 749,904.50            |
| 16-04-00-02             | Commission from Prabhu Mgmt          |                       | 1,943.82              |
| 16-04-00-05             | Loan Application Form                |                       | 20,150.00             |
| 16-04-00-06             | Collateral Evaluation Charges        |                       | 76,000.00             |
| 16-04-00-07             | Account Close Fee                    |                       | 4,020.00              |
| 16-04-00-10             | Pass Book & Cheque book charge       |                       | 2,675.00              |
| 16-04-00-12             | Income From Loan Loss Provision      |                       | 7,369,234.28          |
| 16-04-00-17             | Commission From HP loan              |                       | 18,000.00             |
| 16-04-00-18             | Commission from eSewa                |                       | 6.30                  |
| 16-04-00-99             | Other Income                         |                       | 27,104.97             |
| <b>16-07</b>            | <b>PENALTY FROM DEPOSIT (160.7)</b>  |                       | <b>30,835.00</b>      |
| 16-07-00-01             | Late Deposit_Early Close Fee         |                       | 30,835.00             |
| <b>16-08</b>            | <b>ENTRANCE FEE (160.8)</b>          |                       | <b>7,985.00</b>       |
| 16-08-00-01             | Member Entrance Fee                  |                       | 7,985.00              |
| <b>16-10</b>            | <b>DIVIDEND INCOME</b>               |                       | <b>269,295.88</b>     |
| 16-10-00-01             | Div Inc - NEFSCUN                    |                       | 89,254.79             |
| 16-10-00-02             | Div Inc - National Coop Bank         |                       | 15,041.09             |
| 16-10-00-03             | Div Inc - Bhaktaput District Coop    |                       | 165,000.00            |
| <b>Total :</b>          |                                      | <b>477,562,094.47</b> | <b>477,562,094.47</b> |