

## **Manohar Chowdhry & Associates**

Chartered Accountants

CHENNAI, BANGALORE, HYDERABAD, MANGALORE, VISAKAPATNAM  
MADURAI, KOCHIN, GURGAON, DUBAI, COIMBATORE, MUMBAI

### **Independent Auditor's Report**

To the Members of

**SOCIAL EDUCATION ECONOMIC DEVELOPMENT SOCIETY (SEEDS)**

#### **REPORT ON FINANCIAL STATEMENTS**

We have audited the accompanying financial statements of "SOCIAL EDUCATION ECONOMIC DEVELOPMENT SOCIETY" (the Society), No.1/435, Lakshmi nagar, Aathipatty, Sempatti (PO), Aruppukottai - 626101. which comprise the Balance Sheet as at March 31, 2017, and the Income and Expenditure account for the year then ended and a summary of significant accounting policies and other explanatory information.

#### **MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS:**

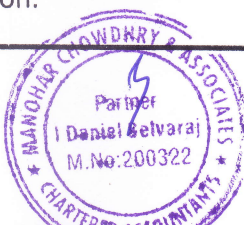
Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the Society in accordance with the Accounting Standards as would be applicable for a Society. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

#### **AUDITORS' RESPONSIBILITY:**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Trust's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



## Manohar Chowdhry & Associates

Chartered Accountants

CHENNAI, BANGALORE, HYDERABAD, MANGALORE, VISAKAPATNAM  
MADURAI, KOCHIN, GURGAON, DUBAI, COIMBATORE, MUMBAI

### OPINION:

In our opinion and to the best of our information and according to the explanations given to us, subject to the notes to accounts, the financial statements give the information as would be required in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) in the case of the Balance Sheet, of the state of affairs of the above named Society as at March 31, 2017;
- b) in the case of the Income and Expenditure account, of the Excess of Income over Expenditure for the year ended on that date.

As per our audit, we report that:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b) in our opinion proper books of account as required by law have been kept by the Society so far as appears from our examination of those books
- c) the Balance Sheet and Income and Expenditure account dealt with by this Report are in agreement with the books of account;
- d) in our opinion, the Balance Sheet and the Income and Expenditure account comply with the Accounting Standards as would be applicable for a Society;
- e) on the basis of oral representations received from the members as on March 31, 2017, and taken on record by the Board of Members, none of the members is disqualified as on March 31, 2017, from acting as a member.
- f) Since the Central Government has not issued any notification as to the rate at which the cess is to be paid under any rules in relation to a Trust, nor has it issued any Rules in this regards, prescribing the manner in which such cess is to be paid, no cess is due and payable by the Society.

For MANOHAR CHOWDHRY & ASSOCIATES,

Chartered Accountants

Firm Registration No.: 001997S

Place : Madurai

Date : 05.06.2017



*[Signature]*

CA.I. DANIEL SELVARAJ

Partner

Membership No. : 200322



**SOCIAL EDUCATION ECONOMIC DEVELOPMENT SOCIETY(SEEDS)**

No.1/435, Lakshmi nagar, Aathipatty, Sempetti (PO), Aruppukottai 626101.

Schedules forming part of the Consolidated Balance Sheet and Income and Expenditure account for the year ended 31<sup>st</sup> March 2017

**SCHEDULE NO. 13**

**I. SIGNIFICANT ACCOUNTING POLICIES:**

**A) ACCOUNTING CONCEPTS:**

- i) The financial statements have been prepared under the historical cost convention in accordance with the generally accepted accounting principles.
- ii) The Society generally follows cash system of accounting significant items of income and expenditure on cash basis.

**B) FIXED ASSETS:**

All fixed assets are stated at cost less depreciation.

**C) DEPRECIATION:**

Depreciation has been provided on the written down value method at the rate prescribed under the Income Tax Act 1961.

**D) INVESTMENTS:**

Investments are made by the Trust in terms of section 11(5) of the Income Tax Act 1961 and are valued at cost.

**II. NOTES ON ACCOUNTS**

- i) Loan and advance & Deposits are subject to confirmation.
- ii) Previous year figure regrouped whenever it is necessary.

Signature to schedules 1 to 13

For **MANOHAR CHOWDHRY & ASSOCIATES**

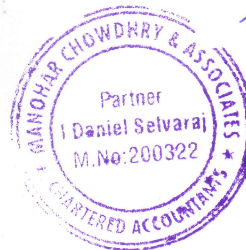
Chartered Accountants  
Firm Registration No.001997S

**I. DANIEL SELVARAJ**

Partner  
Membership No.200322

**PLACE: MADURAI**

**DATE: 05.06.2017**



For Social Education Economical  
Development Society (SEEDS)

Secretary



# SOCIAL EDUCATION ECONOMIC DEVELOPMENT SOCIETY (SEEDS)

NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

## CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017

Previous Year ended 31.03.2016	RECEIPTS	NOTE	₹	Previous Year ended 31.03.2016	PAYMENTS	NOTE	₹
10,58,794	To Opening balance	1	5,85,024.98	-	Foreign Contribution Account By The Hunger Project	7	10,89,113.00
-	Foreign Contribution Account To The Hunger Project	2	10,92,291.00	-	Local Contribution Account		
29,78,906	Local Contribution Account To Grant and Donations	3	49,30,495.00	49,33,350	By Programme Expenses	8	68,57,869.99
5,68,792	To Interest and Commission	4	1,02,29,558.22	20,97,102	By Interest and Charges	9	75,03,055.53
43,54,989	To Other income	5	16,21,622.00	1,61,182	By Fixed assets	10	22,50,765.00
-	To Fixed Deposit		20,10,000.00	5,00,000	By Fixed Deposit		56,28,077.00
3,80,41,344	To Loans & Advances	6	9,12,21,052.51	3,87,26,165	By Loans & Advances	11	8,52,43,935.33
				5,85,025	By Closing Balance	12	31,17,227.86
4,70,02,824	TOTAL		11,16,90,043.71	4,70,02,824	TOTAL		11,16,90,043.71

PLACE: MADURAI

DATE : 05.06.2017

As per our report of even date

For **MANOHAR CHOWDHRY & ASSOCIATES**

Chartered Accountants

Firm Registration No.001997S



For Social Education Economical  
Development Society (SEEDS)

*[Signature]*

Secretary

**I.DANIEL SELVARAJ**

Partner

Membership No.200322



**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**  
NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**NOTES FORMING PART OF THE CONSOLIDATED RECEIPTS AND PAYMENTS  
ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017**

**NOTE :1 OPENING BALANCE**

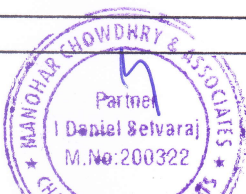
PARTICULARS	₹	₹
<b>Foreign contribution account</b>		
Cash at Bank		
Indian Bank		8,285.13
<b>Local contribution account</b>		
Cash in Hand	5,330.40	
Cash at Bank		
Axis bank	30,851.00	
City union bank	10,000.00	
HDFC CA account 01238940000062	2,453.55	
HDFC SB account 0123800007676	4,690.24	
ICICI	62,149.00	
Indian bank	3,561.20	
SBI - Aruppukottai	15,352.08	
SBI CA account	18,950.96	
SBI - Thiruchuli	4,486.00	
Sounth indian bank	16,837.00	1,74,661.43
Bank OD account		4,02,078.42
<b>TOTAL</b>		<b>5,85,024.98</b>

**NOTE :2 THE HUNGER PROJECT**

RECEIPTS	₹	₹
Grant received	10,73,615.00	
Contribution received	18,676.00	10,92,291.00
<b>TOTAL</b>		<b>10,92,291.00</b>

**NOTE : 3 GRANT AND DONATIONS**

PARTICULARS	₹	₹
Grant received		
GCC	5,000.00	
Grant from ATMA Cell	18,000.00	
Grant from DWDA	4,07,047.00	
Grant from TNSFAC for Madurai,mavatta thennai	5,98,600.00	
Grant from TNSFAC for Srivilliputhur Maize Ltd	5,98,600.00	
Grant from TNSFAC - Viruthai millets Ltd	5,98,600.00	
Grant from Nabard for POPI	12,03,070.00	
Grant from Nabard for water shed	2,55,000.00	
Grant from Nabard for DFLAP	2,91,578.00	
Grant from Nabard for climate proffing	3,25,000.00	43,00,495.00
Donation received		
Donation received	4,35,000.00	
Donation from Radhakrishnan	1,75,000.00	
Donation from Seeds Agro	20,000.00	6,30,000.00
<b>TOTAL</b>		<b>49,30,495.00</b>



**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**  
NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**NOTES FORMING PART OF THE CONSOLIDATED RECEIPTS AND PAYMENTS  
ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017**

**NOTE : 4 INTEREST AND COMMISHON RECEIVED**

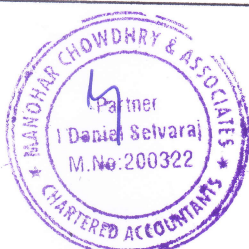
PARTICULARS	₹	₹
Bank interest	78,308.00	
FD interest	1,18,077.00	
Incentive from ICICI	5,43,150.00	
Interest from Farmers / Live stock loan	43,14,246.00	
Interest from Farmers diary loan	7,03,000.00	
Interest from SHG - SIB III	50,000.00	
Interest from SHG - RMK	1,30,000.00	
Interest from SHG - SIB I	6,19,560.00	
Interest from SHG - SIB II	24,99,999.22	
Interest from Nabkisan II	1,83,626.00	
Commission from samunnathi finance Ltd	1,96,425.00	
Commission from SBI CSP	7,93,167.00	1,02,29,558.22
<b>TOTAL</b>		<b>1,02,29,558.22</b>

**NOTE : 5 OTHER INCOME**

PARTICULARS	₹	₹
Subscribtion from ICICI	7,14,850.00	
Subscribtion from U.W.L	10,100.00	
Sale of Scorpio	8,30,000.00	
Sale of Scooty	13,000.00	
Income Tax Refund	53,672.00	16,21,622.00
<b>TOTAL</b>		<b>16,21,622.00</b>

**NOTE : 6 LOAN AND ADVANCES**

PARTICULARS	₹	₹
Samunathi finance	4,96,05,000.00	
Kotak mahidra finance	18,00,000.00	
SRED - I	80,000.00	
SRED - II	1,60,000.00	
Nabkisan finance - II	38,40,000.00	
South indian bank - I	14,961.00	
South indian bank - II	4,840.00	
Venkateshwara finance	47,000.00	5,55,51,801.00
Dues received		
Commisssion received	21,439.00	
Ministry of Labour	93,750.00	
TNSWB	12,500.00	
CAT	1,40,200.00	2,67,889.00
Sundry debtors		3,54,01,362.51
<b>TOTAL</b>		<b>9,12,21,052.51</b>





**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**  
NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**NOTES FORMING PART OF THE CONSOLIDATED RECEIPTS AND PAYMENTS  
ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017**

**NOTE : 7 THE HUNGER PROJECT**

PARTICULARS	₹	₹
Programme expenses	7,10,517.00	
Phone bill	1,773.00	
Salary to field organizer	1,11,687.00	
Salary to programme coordinator	1,96,131.00	
Salary to staff	69,005.00	10,89,113.00
<b>TOTAL</b>		<b>10,89,113.00</b>

**NOTE : 8 LOCAL ACCOUNT - PROGRAMME EXPENSES**

PARTICULARS	₹	₹
Madurai mavatta Thennai company Ltd		
Exposure visit	20,234.00	
Remuneration	36,000.00	
Salary to CEO	1,20,000.00	
RI Overheads	35.00	1,76,269.00
Pay Agri Seeds		
Salary		29,267.00
POPI		
Other expenses	14,463.00	
Office expenses	1,39,571.00	
Salary	2,68,757.00	
Estabilishment / Registration fee	25,250.00	
Mobilizing of Farmers	52,800.00	
Training & Exposure	18,500.00	5,19,341.00
Ramnad FPO		
Other expenses	1,07,553.00	
Office expenses	1,13,668.00	
Salary	2,74,455.00	
Mobilizing of Farmers	50,000.00	5,45,676.00
Vizhthugal FPO		
Other expenses	45,595.00	
Office expenses	1,02,747.00	
Salary	2,16,012.00	
Estabilishment / Registration fee	15,000.00	
Mobilizing of Farmers	28,292.00	
Training & Exposure	44,578.00	
Training to CEO	12,000.00	
Training to PO Directors	7,500.00	4,71,724.00
Programme Expenses		
Document expenses		1,120.00
<b>CARRIED OVER</b>		<b>17,43,397.00</b>

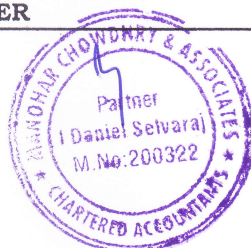


**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**  
NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**NOTES FORMING PART OF THE CONSOLIDATED RECEIPTS AND PAYMENTS  
ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017**

**NOTE : 8 LOCAL ACCOUNT - PROGRAMME EXPENSES**

PARTICULARS	₹	₹
<b>Brought forward</b>		<b>17,43,397.00</b>
SEEDS - Programme Expenses		
Administrative expenses		
Salary	1,58,861.00	
Consulting fee	3,66,238.00	
EB charges	36,690.00	
Fuel expenses	1,23,472.00	
General maintenance	870.00	
Car insurance	30,143.00	
Maintenance expenses	78,331.00	
Miscellaneous expenses	2,54,117.00	
Office rent	5,000.00	
Passport expenses	1,500.00	
Phone expenses	1,17,105.00	
Postal expenses	6,820.00	
Printing and Stationery	1,05,406.00	
Travelling expenses	2,13,294.99	
Vehicle maintenance	1,00,347.00	15,98,194.99
SHG		
Fuel expenses	100.00	
Miscellaneous expenses	4,020.00	
Phone expenses	1,663.00	
Printing and Stationery	37,736.00	
Salary	1,44,826.00	
Travelling expenses	25,205.00	2,13,550.00
Womens labour organisation		
Phone expenses	490.00	
Salary	44,128.00	
Travelling expenses	2,750.00	47,368.00
Ascend management advisory	50,000.00	
ATMA Programme expenses	9,600.00	
Audit fee	1,36,800.00	
CAT training programme expenses	2,67,625.00	
DFLAP training programme expenses	2,39,229.00	
FLAP training programme expenses	1,84,720.00	
TNVHP programme	99,075.00	
Vidiyal - Regisration fees	500.00	
Watershed expenses	6,41,337.00	16,28,886.00
Seeds Admin expenses		
Salary	75,000.00	
SBI CSP	5,03,410.00	5,78,410.00
<b>CARRIED OVER</b>		<b>58,09,805.99</b>





**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**

NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**NOTES FORMING PART OF THE CONSOLIDATED RECEIPTS AND PAYMENTS****ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017****NOTE : 8 LOCAL ACCOUNT - PROGRAMME EXPENSES**

<b>PARTICULARS</b>	<b>₹</b>	<b>₹</b>
<b>Brought forward</b>		<b>58,09,805.99</b>
Fuel expenses	6,802.00	
Miscellaneous expenses	16,554.00	
Postal expenses	4,635.00	27,991.00
Seeds SHG salary	2,83,042.00	
Fuel expenses	1,878.00	
Miscellaneous expenses	23,563.00	
Office rent	17,800.00	
Phone bill	527.00	
Postal expenses	1,045.00	
Printing and Stationery	29,774.00	
Travelling expenses	37,999.00	3,95,628.00
Sriviliputhu maize company Ltd		
Exposure visit	20,233.00	
Remuneration	40,000.00	
CEO of the FPO	88,000.00	
Travel & Subsistence of CEO	10,199.00	
RI overheads	362.00	1,58,794.00
Viruthai Millets company Ltd		
Exposure visit	21,233.00	
Remuneration	51,145.00	
CEO of the FPO	1,88,109.00	
Travel & Subsistence of CEO	3,282.00	
Travel & Subsistence of LRP's	25,524.00	
Travel of PC	241.00	
RI overheads	87,318.00	3,76,852.00
Viruthai Millets FPO		
Postal expenses	345.00	
Printing and Stationery	18,478.00	18,823.00
Commission expenses	26,650.00	
Office other expenses	23,858.00	
Website expenses	792.00	51,300.00
Contribution paid		18,676.00
<b>TOTAL</b>		<b>68,57,869.99</b>



**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**  
NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**NOTES FORMING PART OF THE CONSOLIDATED RECEIPTS AND PAYMENTS  
ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017**

**NOTE : 9 INTEREST AND CHARGES**

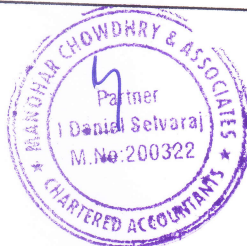
PARTICULARS	₹	₹
Bank Charges	35,720.45	
Interest paid to Kotak mahindra prime Ltd	24,780.00	
Interest paid to Chahra finance	3,108.00	
Interest paid to Shriram finance Ltd	6,300.00	
Interest paid to Nabkisan finance I	5,33,573.43	
Interest paid to Nabkisan finance II	2,74,112.03	
Interest paid to Samunathi finance Ltd	44,97,322.62	
Interest paid to RMK	11,880.00	
Interest paid to South Indian Bank I	2,33,367.00	
Interest paid to South Indian Bank II	10,83,127.00	
Interest paid to SRED I	16,600.00	
Interest paid to SRED II	14,050.00	
Interest paid to Venkateshwara finance	2,700.00	
Loan charges	7,17,815.00	
Samunathi farmers Insurance	48,600.00	75,03,055.53
<b>TOTAL</b>		<b>75,03,055.53</b>

**NOTE : 10 FIXED ASSETS**

PARTICULARS	₹	₹
BSNL data card	5,480.00	
Cell phone	28,500.00	
Car - Toyota	21,56,785.00	
Two wheeler	60,000.00	22,50,765.00
<b>TOTAL</b>		<b>22,50,765.00</b>

**NOTE : 11 LOANS & ADVANCES**

PAYMENTS	₹	₹
Samunathi finance	77,43,926.27	
Chakra finance	13,996.00	
Kotak mahidra finance	6,02,723.00	
SRED - I	80,000.00	
SRED - II	40,000.00	
Nabkisan finance - I	10,18,933.88	
Nabkisan finance - II	4,97,203.17	
RMK	2,72,000.00	
Sriram finance	22,500.00	
South indian bank - I	7,60,631.01	
South indian bank - II	26,10,373.00	
Venkateshwara finance	6,000.00	1,36,68,286.33
SEEDS FBO - Loan repaid		5,00,000.00
Rent advance		1,00,000.00
Unsecured loan		13,84,437.00
Sundry debtors		6,95,91,212.00
<b>TOTAL</b>		<b>8,52,43,935.33</b>





**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**  
NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**NOTES FORMING PART OF THE CONSOLIDATED RECEIPTS AND PAYMENTS  
ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017**

**NOTE : 12 CLOSING BALANCE**

PARTICULARS	₹	₹
<b>Foreign contribution account</b>		
Cash at Bank		
Indian Bank		11,463.13
<b>Local contribution account</b>		
Cash in Hand	31,679.88	
Cash at Bank		
Axis bank	86,593.00	
City union bank	-	
HDFC CA account 01238940000062	2,453.55	
HDFC SB account 0123800007676	4,690.24	
ICICI	69,122.00	
Indian bank	3,561.20	
LV bank	5,32,910.00	
SBI CA account	4,225.96	
SBI - Thiruchuli	4,486.00	
Sounth indian bank	-	
SBI - 9673	19,69,910.23	27,09,632.06
Bank OD account		3,96,132.67
<b>TOTAL</b>		<b>31,17,227.86</b>



# SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)

NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

## CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017

Previous Year ended 31.03.2016	EXPENDITURE	SCH	₹	Previous Year ended 31.03.2016	INCOME	SCH	₹
49,33,350	<b>Local Contribution Account</b>				<b>Local Contribution Account</b>		
20,97,102	To Programme Expenses	8	68,57,869.99	31,19,106	By Grant and Donations	10	49,30,495.00
1,16,910	To Interest and Charges	9	75,03,055.53	5,68,792	By Interest and Commission	11	1,02,29,558.22
	To Loss on sale of vehicles		5,85,878.00	43,17,139	By Other income	12	7,78,622.00
	To Depreciation	4	6,92,618.00				
8,57,675	To Excess of income over expenditure		2,99,253.70				
<b>80,05,037</b>	<b>TOTAL</b>		<b>1,59,38,675.22</b>	<b>80,05,037</b>	<b>TOTAL</b>		<b>1,59,38,675.22</b>

Notes on accounts

13

PLACE: MADURAI

DATE : 05.06.2017

As per our report of even date

**For MANOHAR CHOWDHRY & ASSOCIATES**

Chartered Accountants

Firm Registration No.001997S



**I.DANIEL SELVARAJ**

Partner

Membership No.200322

For Social Education Economical  
Development Society (SEEDS)

*[Signature]*

Secretary





**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**

NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**SCHEDULES FORMING PART OF THE CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT  
AND THE BALANCE SHEET AS ON 31st MARCH 2017****SCHEDULE : 8 PROGRAMME EXPENSES**

EXPENDITURE	₹	₹
Madurai mavatta Thennai company Ltd		
Exposure visit	20,234.00	
Remuneration	36,000.00	
Salary to CEO	1,20,000.00	
RI Overheads	35.00	1,76,269.00
Pay Agri Seeds		
Salary		29,267.00
POPI		
Other expenses	14,463.00	
Office expenses	1,39,571.00	
Salary	2,68,757.00	
Establishment / Registration fee	25,250.00	
Mobilizing of Farmers	52,800.00	
Training & Exposure	18,500.00	5,19,341.00
Ramnada FPO		
Other expenses	1,07,553.00	
Office expenses	1,13,668.00	
Salary	2,74,455.00	
Mobilizing of Farmers	50,000.00	5,45,676.00
Vizhthugal FPO		
Other expenses	45,595.00	
Office expenses	1,02,747.00	
Salary	2,16,012.00	
Establishment / Registration fee	15,000.00	
Mobilizing of Farmers	28,292.00	
Training & Exposure	44,578.00	
Training to CEO	12,000.00	
Training to PO Directors	7,500.00	4,71,724.00
Programme Expenses		
Document expenses		1,120.00
SEEDS - Programme Expenses		
Administrative expenses		
Salary	1,58,861.00	
Consulting fee	3,66,238.00	
EB charges	36,690.00	
Fuel expenses	1,23,472.00	
<b>CARRIED OVER</b>	<b>6,85,261.00</b>	<b>17,43,397.00</b>



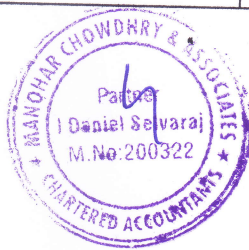
# SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)

NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

## SCHEDULES FORMING PART OF THE CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT AND THE BALANCE SHEET AS ON 31st MARCH 2017

### SCHEDULE : 8 PROGRAMME EXPENSES

EXPENDITURE	₹	₹
<b>Brought forward</b>	<b>6,85,261.00</b>	<b>17,43,397.00</b>
General maintenance	870.00	
Car insurance	30,143.00	
Maintenance expenses	78,331.00	
Miscellaneous expenses	2,54,117.00	
Office rent	5,000.00	
Passport expenses	1,500.00	
Phone expenses	1,17,105.00	
Postal expenses	6,820.00	
Printing and Stationery	1,05,406.00	
Travelling expenses	2,13,294.99	
Vehicle maintenance	1,00,347.00	15,98,194.99
SHG		
Fuel expenses	100.00	
Miscellaneous expenses	4,020.00	
Phone expenses	1,663.00	
Printing and Stationery	37,736.00	
Salary	1,44,826.00	
Travelling expenses	25,205.00	2,13,550.00
Womens labour organisation		
Phone expenses	490.00	
Salary	44,128.00	
Travelling expenses	2,750.00	47,368.00
Ascend management advisory	50,000.00	
ATMA Programme expenses	9,600.00	
Audit fee	1,36,800.00	
CAT training programme expenses	2,67,625.00	
DFLAP training programme expenses	2,39,229.00	
FLAP training programme expenses	1,84,720.00	
TNVHP programme	99,075.00	
Vidiyal - Registration fees	500.00	
Watershed expenses	6,41,337.00	16,28,886.00
Seeds Admin expenses		
Salary	75,000.00	
SBI CSP	5,03,410.00	5,78,410.00
Fuel expenses	6,802.00	
Miscellaneous expenses	16,554.00	
Postal expenses	4,635.00	27,991.00
<b>CARRIED OVER</b>		<b>58,37,796.99</b>

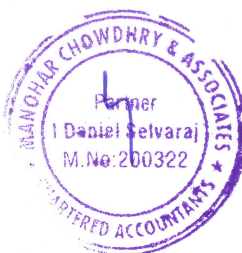


**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**

NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**SCHEDULES FORMING PART OF THE CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT  
AND THE BALANCE SHEET AS ON 31st MARCH 2017****SCHEDULE : 8 PROGRAMME EXPENSES**

EXPENDITURE	₹	₹
<b>Brought forward</b>	-	<b>58,37,796.99</b>
Seeds SHG salary	2,83,042.00	
Fuel expenses	1,878.00	
Miscellaneous expenses	23,563.00	
Office rent	17,800.00	
Phone bill	527.00	
Postal expenses	1,045.00	
Printing and Stationery	29,774.00	
Travelling expenses	37,999.00	3,95,628.00
Sriviliputhu maize company Ltd		
Exposure visit	20,233.00	
Remuneration	40,000.00	
CEO of the FPO	88,000.00	
Travel & Subsistence of CEO	10,199.00	
RI overheads	362.00	1,58,794.00
Viruthai Millets company Ltd		
Exposure visit	21,233.00	
Remuneration	51,145.00	
CEO of the FPO	1,88,109.00	
Travel & Subsistence of CEO	3,282.00	
Travel & Subsistence of LRP	25,524.00	
Travel of PC	241.00	
RI overheads	87,318.00	3,76,852.00
Viruthai Millets FPO		
Postal expenses	345.00	
Printing and Stationery	18,478.00	18,823.00
Commission expenses	26,650.00	
Office other expenses	23,858.00	
Website expenses	792.00	51,300.00
Contribution paid		18,676.00
<b>TOTAL</b>		<b>68,57,869.99</b>





**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**

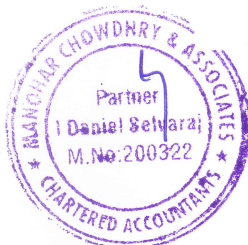
NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**SCHEDULES FORMING PART OF THE CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT  
AND THE BALANCE SHEET AS ON 31st MARCH 2017****SCHEDULE : 9 INTEREST AND CHARGES**

PARTICULARS	₹	₹
Bank Charges	35,720.45	
Interest paid to Kotak mahindra prime Ltd	24,780.00	
Interest paid to Chahra finance	3,108.00	
Interest paid to Shriram finance Ltd	6,300.00	
Interest paid to Nabkisan finance I	5,33,573.43	
Interest paid to Nabkisan finance II	2,74,112.03	
Interest paid to Samunathi finance Ltd	44,97,322.62	
Interest paid to RMK	11,880.00	
Interest paid to South Indian Bank I	2,33,367.00	
Interest paid to South Indian Bank II	10,83,127.00	
Interest paid to SRED I	16,600.00	
Interest paid to SRED II	14,050.00	
Interest paid to Venkateshwara finance	2,700.00	
Loan charges	7,17,815.00	
Samunathi farmers Insurance	48,600.00	75,03,055.53
<b>TOTAL</b>		<b>75,03,055.53</b>

**SCHEDULE : 10 GRANT AND DONATIONS**

PARTICULARS	₹	₹
Grant received		
GCC	5,000.00	
Grant from ATMA Cell	18,000.00	
Grant from DWDA	4,07,047.00	
Grant from TNSFAC for Madurai mavatta thennai	5,98,600.00	
Grant from TNSFAC for Srivilliputhur Maize Ltd	5,98,600.00	
Grant from TNSFAC - Viruthai millets Ltd	5,98,600.00	
Grant from Nabard for POPI	12,03,070.00	
Grant from Nabard for water shed	2,55,000.00	
Grant from Nabard for DFLAP	2,91,578.00	
Grant from Nabard for climate proffing	3,25,000.00	43,00,495.00
Donation received		
Donation received	4,35,000.00	
Donation from Radhakrishnan	1,75,000.00	
Donation from Seeds Agro	20,000.00	6,30,000.00
<b>TOTAL</b>		<b>49,30,495.00</b>



**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**

NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**SCHEDULES FORMING PART OF THE CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT  
AND THE BALANCE SHEET AS ON 31st MARCH 2017****SCHEDULE : 11 INTEREST AND COMMISSIONS**

PARTICULARS	₹	₹
Bank interest	78,308.00	
FD interest	1,18,077.00	
Incentive from ICICI	5,43,150.00	
Interest from Farmers / Live stock loan	43,14,246.00	
Interest from Farmers diary loan	7,03,000.00	
Interest from SHG - SIB III	50,000.00	
Interest from SHG - RMK	1,30,000.00	
Interest from SHG - SIB I	6,19,560.00	
Interest from SHG - SIB II	24,99,999.22	
Interest from Nabkisan II	1,83,626.00	
Commission from samunnathi finance Ltd	1,96,425.00	
Commission from SBI CSP	7,93,167.00	1,02,29,558.22
<b>TOTAL</b>		<b>1,02,29,558.22</b>

**SCHEDULE : 12 OTHER INCOME**

INCOME	₹	₹
Subscrption from ICICI	7,14,850.00	
Subscrption from U.W.L	10,100.00	
Income Tax Refund	53,672.00	7,78,622.00
<b>TOTAL</b>		<b>7,78,622.00</b>



# SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)

NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

## CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH 2017

Previous Year ended 31.03.2016	LIABILITIES	SCH.	₹	Previous Year ended 31.03.2016	ASSETS	SCH.	₹
49,35,070	CAPITAL FUND	1	52,26,038.77	47,08,549	FIXED ASSET	4	48,37,817.50
-	PROJECT FUND	2	11,463.13	10,55,609	DEPOSITS AND ADVANCES	5	47,73,686.00
2,09,47,475	LOANS AND ADVANCES	3	6,09,46,552.67	1,95,33,363	CURRENT ASSETS	6	5,34,55,323.21
				5,85,025	CLOSING BALANCE	7	31,17,227.86
<b>2,58,82,545</b>	<b>TOTAL</b>		<b>6,61,84,054.57</b>	<b>2,58,82,545</b>	<b>TOTAL</b>		<b>6,61,84,054.57</b>

Notes on accounts

13

PLACE: MADURAI

DATE : 05.06.2017

As per our report of even date

**For MANOHAR CHOWDHRY & ASSOCIATES**

Chartered Accountants

Firm Registration No.001997S



**I.DANIEL SELVARAJ**

Partner

Membership No.200322



For Social Education Economical  
Development Society (SEEDS)

*[Signature]*

Secretary



**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**  
NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**SCHEDULE FORMING PART OF THE CONSOLIDATED BALANCE SHEET AND INCOME  
AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2017**

**SCHEDULE : 1 CAPITAL FUND**

PARTICULARS	₹	₹
Opening Balance as on 01.04.2016	49,35,070.20	
Less: Transfer to Project fund	8,285.13	
Add: Excess of income over expenditure	2,99,253.70	52,26,038.77
<b>TOTAL</b>		<b>52,26,038.77</b>

**SCHEDULE : 2 PROJECT FUND**

PARTICULARS	₹	₹
Opening balance	8,285.13	
Add : Received during the year		
Grant received	10,73,615.00	
Contribution received	18,676.00	
	11,00,576.13	
Less : Utilised during the year	10,89,113.00	11,463.13
<b>TOTAL</b>		<b>11,463.13</b>

**SCHEDULE: 3 LOANS AND ADVANCES**

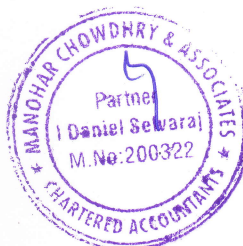
PARTICULARS	₹	₹
As per Annexure		6,09,46,552.67
<b>TOTAL</b>		<b>6,09,46,552.67</b>

**SCHEDULE : 4 FIXED ASSETS**

PARTICULARS	₹	₹
As per Annexure		48,37,817.50
<b>TOTAL</b>		<b>48,37,817.50</b>

**SCHEDULE : 5 DEPOSITS & ADVANCE**

PARTICULARS	₹	₹
<b>Fixed Deposits - As per annexure</b>		
Opening Balance as on 01.04.2016	10,10,000.00	
Add : Addition during the year	16,28,077.00	
	26,38,077.00	
Less : Matured during the year	20,10,000.00	6,28,077.00
<b>DD in Hand</b>		40,00,000.00
<b>Rent and staff advance</b>		
Opening Balance as on 01.04.2016	45,609.00	
Add : Addition during the year	1,00,000.00	1,45,609.00
<b>TOTAL</b>		<b>47,73,686.00</b>



**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**

NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**SCHEDULE FORMING PART OF THE CONSOLIDATED BALANCE SHEET AND INCOME  
AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2017****SCHEDULE : 6 CURRENT ASSETS**

PARTIQUARS	₹	₹
<b>Dues receivables</b>		
Commission due from SBI CSP	21,439.00	
Less : Received during the year	21,439.00	-
Due from Ministry of Labour	93,750.00	
Less : received during the year	93,750.00	-
Due from TNSWB, Chennai	12,500.00	
Less : received during the year	12,500.00	-
Grant from CAT	1,40,200.00	
Less : received during the year	1,40,200.00	-
<b>TDS receivables</b>		
Opening Balance as on 01.04.2016		2,09,481.25
<b>Sundry Debtors</b>		
Loan to SHG SIB II		
Opening Balance as on 01.04.2016	1,23,45,107.00	
Add: Paid during the year	43,60,000.00	
	1,67,05,107.00	
Less: Recovered during the year	71,82,629.00	95,22,478.00
Loan to SHG SIB I		
Opening Balance as on 01.04.2016	24,07,128.50	
Add: Paid during the year	-	
	24,07,128.50	
Less: Recovered during the year	8,41,490.51	15,65,637.99
RMK loan to SHG		
Opening Balance as on 01.04.2016	3,62,515.97	
Less: Recovered during the year	1,46,912.00	2,15,603.97
ICICI loan to SHG		
Opening Balance as on 01.04.2016	1,01,241.00	
Add: Paid during the year	1,89,99,595.00	
	1,91,00,836.00	
Less: Recovered during the year	1,89,98,770.00	1,02,066.00
Farmers loan (Dairy) - Nabkisan I		
Opening Balance as on 01.04.2016	38,40,000.00	
Add: Paid during the year	10,50,000.00	
	48,90,000.00	
Less: Recovered during the year	15,56,000.00	33,34,000.00
<b>CARRIED OVER</b>		<b>1,49,49,267.21</b>



**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**

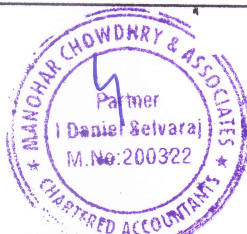
NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**SCHEDULE FORMING PART OF THE CONSOLIDATED BALANCE SHEET AND INCOME  
AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2017****SCHEDULE : 6 CURRENT ASSETS**

PARTICULARS	₹	₹
<b>Brought Forward</b>		<b>1,49,49,267.21</b>
Farmers loan (Dairy) - Nabkisan II		
Opening Balance as on 01.04.2016	-	
Add: Paid during the year	38,40,000.00	
	38,40,000.00	
Less: Recovered during the year	3,76,000.00	34,64,000.00
Farmers loan (Dairy) - Samunathi		
Opening Balance as on 01.04.2016	-	
Add: Paid during the year	3,60,95,117.00	
	3,60,95,117.00	
Less: Recovered during the year	62,06,324.00	2,98,88,793.00
Loan to SHG SIB III		
Opening Balance as on 01.04.2016	-	
Add: Paid during the year	48,70,000.00	
	48,70,000.00	
Less: Recovered during the year	-	48,70,000.00
Loan paid to Jeyaraj		75,286.00
Loan paid to Rajendran		75,144.00
Loan paid to Srinivasa ragavan		1,28,555.00
Loan paid to R A Selvi		4,278.00
<b>TOTAL</b>		<b>5,34,55,323.21</b>

**SCHEDULE : 7 CLOSING BALANCE**

PARTICULARS	₹	₹
<b>Foreign contribution account</b>		
Cash at Bank		
Indian Bank		11,463.13
<b>Local contribution account</b>		
Cash in Hand	31,679.88	
Cash at Bank		
Axis bank	86,593.00	
City union bank	-	
HDFC CA account 01238940000062	2,453.55	
HDFC SB account 0123800007676	4,690.24	
ICICI	69,122.00	
Indian bank	3,561.20	
LV bank	5,32,910.00	
SBI CA account	4,225.96	
SBI - Thiruchuli	4,486.00	
Sounth indian bank	-	
SBI - 9673	19,69,910.23	27,09,632.06
Bank OD account		3,96,132.67
<b>TOTAL</b>		<b>31,17,227.86</b>





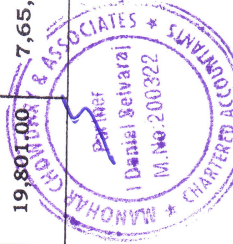
# SOCIAL EDUCATION ECONOMIC DEVELOPMENT SOCIETY (SEEDS)

NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

## SCHEDULES FORMING PART OF THE CONSOLIDATED BALANCE SHEET AND INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017

### ANNEXURE TO SCHEDULE 3 : LOANS AND ADVANCES

S.NO.	PARTICULARS	BALANCE AS ON 01.04.2016	ADDITION		TOTAL	REPAYMENT	BALANCE AS ON 31.03.2017
			LOAN	INTEREST			
1	Loan from South Indian Bank	22,41,308.00		14,961.00	22,56,269.00	7,60,631.01	14,95,637.99
2	Loan from South Indian Bank II	1,20,38,011.00		4,840.00	1,20,42,851.00	26,10,373.00	94,32,478.00
3	Loan from Kotak mahindra prime Ltd - Scorpio	6,02,723.00			6,02,723.00	6,02,723.00	-
4	Loan from Kotak mahindra prime Ltd - Toyota	-	18,00,000.00		18,00,000.00		18,00,000.00
5	Loan from Venkateswara Finance - Wego	-	47,000.00		47,000.00	6,000.00	41,000.00
6	Loan from Chakra finance	13,996.00			13,996.00	13,996.00	-
7	Loan from RMK	2,72,000.00			2,72,000.00	2,72,000.00	-
8	Loan from Samunathi Finance 1 & 2		1,50,00,000.00		1,50,00,000.00	50,22,273.00	99,77,727.00
9	Loan from Samunathi Finance 3		50,00,000.00		50,00,000.00	9,99,429.21	40,00,570.79
10	Loan from Samunathi Finance 4		2,21,05,000.00		2,21,05,000.00	17,22,224.06	2,03,82,775.94
11	Loan from Samunathi Finance 5		75,00,000.00		75,00,000.00		75,00,000.00
12	Loan from SRED - I		80,000.00		80,000.00	80,000.00	-
13	Loan from SRED - II		1,60,000.00		1,60,000.00	40,000.00	1,20,000.00
14	Loan from Nabkisan Finance I	38,40,000.00			38,40,000.00	10,18,933.88	28,21,066.12
15	Loan from Nabkisan Finance - II		38,40,000.00		38,40,000.00	4,97,203.17	33,42,796.83
16	Loan from Sriram	55,000.00			55,000.00	22,500.00	32,500.00
17	Loan from secretary	10,64,437.00	1,500.00		10,65,937.00	10,65,937.00	-
18	Loan from Jeyakannan	3,20,000.00			3,20,000.00	3,20,000.00	-
19	Loan received for SEED FPO	5,00,000.00			5,00,000.00	5,00,000.00	-
	<b>TOTAL</b>	<b>2,09,47,475.00</b>	<b>5,55,33,500.00</b>	<b>19,801.00</b>	<b>7,65,00,776.00</b>	<b>1,55,54,223.33</b>	<b>6,09,46,552.67</b>



# SOCIAL EDUCATION ECONOMIC DEVELOPMENT SOCIETY (SEEDS)

NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

SCHEDULES FORMING PART OF THE CONSOLIDATED BALANCE SHEET AND INCOME AND EXPENDITURE ACCOUNT AS ON 31ST MARCH 2017

## ANNEXURE TO SCHEDULE - 4 FIXED ASSETS

SNO	NAME OF THE ASSETS	W.D.V. AS ON 01.04.2016	ADDITIONS DURING THE YEAR		DELETION	TOTAL	DEPRECIATION		W.D.V. AS ON 31.03.2017
			Upto 6 months	After 6 months			RATE	Rs	
1	<b>BLOCK I</b> Land	19,80,000.00				19,80,000.00	0%		19,80,000.00
2	<b>BLOCK II</b> Books	1,261.00				1,261.00	10%	126.00	1,135.00
3	Furniture	56,939.00				56,939.00	10%	5,694.00	51,245.00
4	SBI CSP - Furniture	32,181.00				32,181.00	10%	3,218.00	28,963.00
5	<b>BLOCK III</b> BSNL Data card	2,150.00	3,300.00	2,180.00		7,630.00	15%	982.00	6,648.00
6	Camera	39,600.00				39,600.00	15%	5,940.00	33,660.00
7	Cash machine	4,557.00				4,557.00	15%	684.00	3,873.00
8	Cellphone	6,200.00	28,500.00			34,700.00	15%	5,205.00	29,495.00
9	Fire safty equipment	3,721.00				3,721.00	15%	558.00	3,163.00
10	Generator	35,315.00				35,315.00	15%	5,297.00	30,018.00
11	Car - Toyota					21,56,785.00	15%	1,61,759.00	19,95,026.00
12	Scorpio	13,77,324.00			13,77,324.00		15%		
13	Sewing machine	88,633.00				88,633.00	15%	13,295.00	75,338.00
14	Solar lamp	3,066.50				3,066.50	15%	460.00	2,606.50
15	Two wheeler - Honda shine	73,053.00				73,053.00	15%	10,958.00	62,095.00
16	Two wheeler - Scooty	51,554.00			51,554.00		15%		
17	Two wheeler - Scooty wago	67,070.00				67,070.00	15%	10,061.00	57,009.00
18	Two wheeler - TVS Phonix	65,385.00				65,385.00	15%	9,808.00	55,577.00
19	Two wheeler - TVS Wego			60,000.00		60,000.00	15%	4,500.00	55,500.00
20	Xerox machine	85,000.00				85,000.00	15%	12,750.00	72,250.00
21	<b>BLOCK IV</b> SHG software	9,465.00				9,465.00	60%	5,679.00	3,786.00
22	Computer and Printer	1,11,520.00				1,11,520.00	60%	66,912.00	44,608.00
23	Donation - Computer	80,000.00				80,000.00	60%	48,000.00	32,000.00
24	Laptop	9,000.00				9,000.00	60%	5,400.00	3,600.00
25	MFI software	37,500.00				37,500.00	60%	22,500.00	15,000.00
26	SBI CSP - Computer & Printer	4,57,964.00				4,57,964.00	60%	2,74,778.00	1,83,186.00
27	Tally software	30,090.00				30,090.00	60%	18,054.00	12,036.00
	<b>TOTAL</b>	<b>47,08,548.50</b>	<b>31,800.00</b>	<b>22,18,965.00</b>	<b>14,28,878.00</b>	<b>55,30,435.50</b>		<b>6,92,618.00</b>	<b>48,37,817.50</b>



**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**  
NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.

**ANNEXURE FORMING PART OF THE BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH 2017**

**ANNEXURE TO SCHEDULE 5 DEPOSITS & ADVANCE : FIXED DEPOSIT**

S.NO	NAME OF THE BANK	FD NO / ACCOUNT NO	DATE OF DEPOSIT	DATE OF MATURITY	RATE OF INTEREST	AMOUNT
1	State Bank of India	32702311536	10.12.12	10.12.18	7.00%	1,88,444.00
2	State Bank of India	32635589961	02.11.12	02.11.18	7.00%	4,39,633.00
TOTAL						6,28,077.00

