

APSRTC CCS - BASIC INFORMATION

Andhra Pradesh State Road Transport Corporation Employees' Thrift & Credit Co-operative Society Ltd., was established on 5th April, 1952 with an objective to help the Member and not to fall prey to the Private money Lenders.

The Society which had in the beginning 2,558 Shareholders, Share Capital of about Rs. 60,000/-, Thrift of Rs. 71,700/- and five employees, became the biggest and the best run cooperative in the State with 98,310 Shareholders and Thrift more than Rs. 710.00 Crores.

Members and Thrift: All the regular employees of the Corporation are entitled to become Members of the Society. Every Member shall have only one share of Rs. 300/-.

Dividend is Credited to the members MRDF A/c.

Every Member immediately after joining the Society starts contributing towards Thrift (MRDF) @ 6% of his Basic Pay, rounded off to the nearest Ten Rupees. Compound Interest @ 10% per annum is provided on these accumulations. The Thrift accumulations are payable to the Members at the time of Retirement or closure of the account.

LOANS:

Short Term Loans: Members are eligible for Short Term Loans on completion of One (1) year regular service in the Corporation and One (1) months membership in the Society.

A minimum amount equal to seven (7) months Basic Pay will be granted as Short Term Loan till completion of four (4) years membership subject to satisfying other conditions.

After completion of four (4) years membership, the loan will be granted taking into consideration the length of service completed in the Corporation. At present 100% of the Basic Pay is being considered for sanction of loans.

The Short Term Loan is granted subject to a maximum of Rs.2,00,000/-. However, the Members whose MRDF balance exceeds Rs.50,000/- can draw loan to the extent of 1.75 times of his Thrift subject to other conditions.

However, if the gross loan amount exceeds Rs. 60,000/- a Member shall have in MRDF Account at least 40% of the amount of loan granted. The short fall amount of the required percentage, if any, will be recovered from the loan granted and credited to the Members MRDF account.

The Borrower who had drawn loan up to 9 months Basic Pay can repay the loan within 48 monthly installments. Who draws loan of 10 to 15 months Basic Pay can repay within 72 monthly installments and those who draw loan more than 15 months Basic Pay can repay within 84 monthly installments.

Interest on Short Term Loans is charged @ 11% PA on monthly reducing balances.

The Member applying for loan shall furnish two valid Sureties; every Member can stand as Surety to 3 borrowers. The difference between borrowers basic pay and sureties basic pay is allowed up to Rs.1,500/-. In case, the sureties basic pay is Rs.6,000/- and above, the above condition doesn't apply. He may stand as surety to any three borrowers. One can apply for inclusive loan on completion of 12 monthly installments through salary bill.

8-FORM:

The Borrower is to provide another valid Surety to the Short Term Loan within two months if any of the Surety ceases to be a Member of the Society for any reason. The loan eligibility will be deferred for the period delayed in resubmission of valid surety subject to maximum of one month.

Short Term Loan without Sureties: Short term loan can also be drawn without sureties on the strength of the amount of MRDF held. The amount of short Term loan granted in such cases is to the extent of MRDF Balance. However, it is necessary to note that, this is not an additional loan.

50 Percent of MRDF as Short Term Loan: The Members whose left over service is 3 years and less, can apply for Short Term Loan under this Scheme. It may however, be noted, that this is not an additional loan facility. In case the loan eligibility reckoned as per the general conditions, is less than 50% of his Thrift accumulations, the Member is required to mention on the loan application as "Loan of 50% of MRDF".

As this is not MRDF withdrawal, this loan amount is to be repaid in monthly installments. The premium towards DMFRF will be recovered @ 1% in addition to the usual rate, to write off the loan balance in the event of death of the borrower.

The monthly deduction shall be made to the extent of 1/3 of Gross salary in accordance with the Co-operative Societies Act. The loan balance outstanding on the date of retirement will be recovered from his MRDF accumulations to settle the account.

Principal and interest recovery statements information about Short Term loans Total Loan (In Rupees)

Instalments	30,000		35,000		40,000		45,000		50,000		55,000		60,000		65,000	
	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.
12	2,500	149	2,915	174	3,335	199	3,750	223	4,165	248	4,585	273	5,000	298	5,415	323
24	1,250	212	1,460	248	1,665	282	1,875	318	2,085	354	2,290	388	2,500	424	2,710	460
36	835	233	970	271	1,110	310	1,250	349	1,390	389	1,530	428	1,665	649	1,805	505
48	625	243	730	284	835	325	940	366	1,040	405	1,145	446	1,250	624	1,355	528
60	500	250	585	292	665	332	750	375	835	417	915	457	1,000	500	1,085	542
72	415	253	485	296	555	338	625	381	695	424	765	466	835	509	900	549
84	360	259	415	299	475	342	540	389	595	428	655	471	715	515	775	558
			70,000	75,000	80,000	85,000	90,000	95,000	1,00,000							

Instalments	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.	Pri.	Int.
12	5,835	348	6,250	372	6,665	397	7,085	422	7,500	447	7,915	472	8,335	497
24	2,915	494	3,125	530	3,335	566	3,540	600	3,750	636	3,960	672	4,165	706
36	1,945	544	2,085	583	2,220	621	2,360	660	2,500	699	2,640	738	2,780	777
48	1,460	569	1,560	608	1,665	649	1,770	690	1,875	730	1,980	771	2,085	812
60	1,165	582	1,250	624	1,335	667	1,415	707	1,500	749	1,885	792	1,665	832
72	970	591	1,040	634	1,110	677	1,180	719	1,250	762	1,320	805	1,390	847
84	835	601	890	640	950	684	1,010	727	1,070	770	1,130	813	1,190	856

LONG TERM LOANS:

Eligibility: A Member can apply for Long Term Loan on completion of One (1) months Membership in the Society and One (1) year regular service in the Corporation, with the prior consent of the Unit Officer concerned.

The Member should have at least a sum equivalent to 3 years MRDF at his credit at the time of payment of Long Term Loan. The short fall, if any, shall be recovered from his Long Term Loan Payment.

The maximum of Long Term Loan is Rs.7.5 lakhs and being granted for Construction of House/Flat, purchase of Ready Built House/Flat, Extension/Completion of Construction of House.

The Long Term Loan is repayable on the basis of Equated Monthly Installments (EMI).

The Interest charged is @ 9.5% per annum, on monthly reducing balances. (Wef 01-08-2007)

LONG TERM LOANS - DOCUMENTS/CERTIFICATES TO BE SUBMITTED:

1. Documents such as copy of sale deed of the Plot/House in proof of ownership.
2. Link documents for the past 12 years.
3. Letter of approval of House Plan (Plan proceedings) issued by the concerned authorities - 3 copies.
4. Approved House plan - 3 copies.
5. Non - encumbrance Certificate for the 16 years preceding in the date of application (the entries related to all the transactions took place during 16 years should be got entered in the EC).
6. Detailed estimates for the Construction of House/Purchase of House/Completion of House/Extension of house duly certified by any Licensed Engineer or Executive Engineer/Dy Executive Engineer of APSRTC - 3 Copies.
7. The House/Proposed house should be within the area of Municipal Corporation or Municipality or major Panchayat or Mandal Head Quarters. Or else it should be within 30 kms radius of Bus Depot/Unit Office of APSRTC. A certificate to this effect issued by the authorities of Depot/Unit.
8. Agreement of sale (wherein the description of property, agreed cost, Advance received, period of agreement etc., shall be specifically mentioned).
9. Tax receipt for the tax paid for the current year.
10. Certificate in the prescribed Performa issued by the APSRTC authorities having No objection for granting loan by the Society on II Charge.
11. Any other documents and certificates as required by the Society.

In the recent days the material cost and labour cost has gone up by 3 to 4 times. The sub-Committee (Long Term Loans) enhanced present rates. The revised rates are as follows:

NATURE OF WORK	REVISED RATE
	Rs.
1. Bore well with motor	75,000
2. Bore well	30,000
3. Water tank with connection	20,000
4. Septic Tank with connection	30,000
5. Steps with railing	25,000
6. Compound wall with plastering (both sides) per RFT	600
7. Railing 3'-0" height per RFT	200
8. Plasting (two coats) per SFT	15
9. Door and Windows per sq.mt (a) Teak wood	4,800
(b) Non - Teak	3,000
10. Flooring (per 10 sq.mts) (a) Marble	6,000
(b) Ceramic	5,000
(c) Polished shabad stone	4,000
11. Electrification per each point	500
12. Cupboards per sq.mt subject to a maximum of Rs. 60,000	3,500

All the Civil Engineering Personnel (APSRTC) are following the revised rates and while certifying the estimates.

The revised standard construction rate (independent houses) per sft is:

Ground Floor	Rs. 750
Ist Floor	Rs. 650
IInd Floor	Rs. 675

With regard to apartments, the Construction rate applicable is Rs. 750/- per sft irrespective of the Floor.

ELIGIBLE AMOUNT OF LOAN :

a) House Construction : Hundred times of Basic Pay as on the date of application or certified cost of Construction or Rs.7.50 Lakhs, whichever is less will be granted as Long Term Loan, subject to other rules governing the sanction of such loans. However, the amount of loan will be granted after taking into consideration the minimum take-home pay as per the APSRTC take-home pay rules.

b) Purchase of House/Flat : Hundred times of Basic pay, or the cost certified by the Engineer or Rs.7.50 lakhs, or agreed value of house, whichever amount is less will be granted as Long Term Loan subject to other rules. The age of the building should not exceed 20 years to get Long Term Loan for its purchase.

c) Completion of House : The Members can draw Long Term Loan for the specific works on 1st Charge, and if Loan drawn from APSRTC, on 2nd Charge for Completion of unfinished works. The loan shall not be granted for the works for which loan was already drawn from the Corporation.

d) Long Term Loan - Second Time : The Member is eligible twice in his service to draw Long Term Loan up to Rs.7.5 lakhs for Construction of House, Horizontal and Vertical expansion of House, Purchase of Ready Built House/Flat in his name or for taking over Housing Loans drawn from other Banks/Financial Agencies.

Purchase of Plot :

The sanction of loan for purchase of plot shall be restricted to 1/2 of members Long Term Loan eligibility subject to a maximum of Rs. 3,00,000/- or the cost of the plot or the agreement value or the market value of the plot whichever is less. In such cases the period of loan recovery shall be restricted to a maximum of 120 months with an interest of 11% per annum.

Required Documents :

- 1) Sale agreement to be entered with an intended seller (Rs. 100/- Non Judicial Stamp Paper)
- 2) Link documents for the past 12 years.
- 3) Encumbrance Certificate (16 years with appropriate entries)
- 4) Market value certificate issued by the Sub-Registrar
- 5) Approved Layout.

HOME LOAN SURAKSHA BIMA POLICY :

The Scheme is being operated through oriental Insurance Company Ltd., wef. 01-04-2005. The Long Term Loans drawn on or after 1st April 2005 come under the purview of this policy which covers two risks.

1. Damages to the House Property due to fire and other perils.
2. In the event of accidental death/permanent disablement, the loan due by the Borrower will be repaid by the Insurance Co., to the Society.

The premium is being recovered @ Rs.2.52 Ps. per every Rs.1000/- of Long Term Loan, for a period of 10 years. (Service Tax @ 12.36% extra).

Those borrowers who had availed Long Term Loans prior to 1st April 2005 and renewal of Insurance Policy is made on or after that date also are covered by the present policy.

LONG TERM LOAN INTEREST CHART

Following is the chart showing quantum of EMI in accordance with the number of Installments, basing on Rs.1.00 lakh long term loan.

No. of Installments	Amount of EMI (Rs.)	No. of Installments	Amount of EMI (Rs.)
60	2100	120	1294
72	1827	132	1224
84	1634	144	1166
96	1491	156	1119
108	1381	168	1078
		180	1044

EDUCATIONAL LOANS AT POST GRADUATION LEVEL:

Education loan shall be sanctioned to the members of society in addition to short term/long term loan, whose sons/daughters are studying M.C.A., M.B.A. and Post Graduation in Medicine and Engineering, to the extent of Rs.1.00 Lakh. This loan facility is made available for pursuing foreign education also by the children of members.

EDUCATIONAL LOANS : In addition to Short Term Loan and Long Term Loan, the members can avail Education Loan to the extent of Rs.70,000/- repayable in 60 months for them selves/ children/ spouse.

Member has to submit Self declaration and furnish two Sureties for drawing Education Loans. Each Member is eligible to stand as Sureties to three loanees in addition to their Surety ship for Short Term Loan and Long Term Loan.

By observing 25% Take Home Pay, a minimum of Rs.10,000/- (Rs.5,000/- in respect of inclusive loans) and maximum of Rs.70,000/- shall be sanctioned. The recovery is on E.M.I. basis and the interest rate applicable is 11% p.a. on reducing balances and all rules and regulations applicable to Short Term Loan in general apply for Education Loans also.

EDUCATIONAL LOANS INTEREST CHART : Following is the chart showing the quantum of EMI depending on the number of monthly installments basing on Rs.70,000/- Education Loan.

Recovery Statement Information about Education Loans
Total Loan (In Rupees)

Installments	25,000 EMI	30,000 EMI	35,000 EMI	40,000 EMI	45,000 EMI	50,000 EMI	60,000 EMI	70,000 EMI
12	2,210	2,651	3,093	3,535	3,977	4,419	5,303	6.187
24	1,165	1,398	1,631	1,864	2,097	2,330	2,796	3.263
36	818	982	1,146	1,310	1,473	1,637	1,964	2.292
48	646	775	905	1,034	1,163	1,292	1,551	1.810
60	544	652	761	870	978	1,087	1,305	1.523

Repayment of Loans: In addition to the usual recoveries through salary bills, the Borrowers can repay part or full amount of any loan in multiples of Rs.100/-, at any time either by cash at Society's office or by Demand Draft. The amount so remitted shall be accounted for immediately.

Ceasing Membership : The Membership can be ceased only after completion of two years of Membership. An advance notice of Six (6) months shall be submitted. The recoveries shall continue, even after receipt of notice, till the account is closed.

WELFARE SCHEMES : 1) Deceased Members Family Relief Fund (DMFRF) : The main objective of this scheme is to help the bereaved families in the event of death of the borrower. As per the existing rules, a premium @ Rs. 2/- for every four hundred rupees and part thereof of the net loan paid is recovered only at the time of drawl of loan and the Society transfers some portion of its income from Short Term Loans every year to the fund.

In case of death of a Member, the loan balance outstanding against him is entirely written off and the MRDF & Share Capital held by the deceased is refunded together with interest to his nominee.

Writing Off Short Term Loan in Respect of Members Retired on Medical Grounds : In the event of Retirement on Medical Grounds, the amount of Short Term Loan outstanding is adjusted from MRDF accumulations, and the balance of loan that may still remain due is written off through DMFRF. A certificate from the concerned office of the Corporation should be submitted to extend this benefit to the effect that no alternative employment is provided to the Member, if provided to the party, to remit it to the Society and that an endorsement to this effect had been made in Member's 'P' Case. More importantly, 12 months period should be completed, from the date of loan granted to the date of Medical Retirement.

2) DEATH RELIEF FUND (DRF) : Under this Scheme, a premium @ Rs. 1/- for every two hundred rupees and part thereof of the Long Term Loan is recovered from the amount of loan granted at the time of its disbursal, society transfers some portion of its income from Long Term Loans every year to the Fund. In the event of death of the borrower 50% of the amount outstanding on his/her MRDF account shall be adjusted to the due on the deceased, and the remaining loan balance if any shall be written off from this fund.

3) ENCOURAGEMENT TO THE MERITORIOUS STUDENTS :

a) Cash Awards : Three Cash Awards in each course to the children of Members who passed MBA, MCA, MA, M.Com, M.Sc., Ag.B.Sc., B.A., B.Com., DME, DEE, DCE, DECE, Examinations with highest percentage of marks, and Ten Cash Awards to those passed SSC and Five Cash Awards to those passed intermediate with highest percentage of marks are presented in the order of merit to encourage them. Applications for this benefit are received every year during the specified month. The Students secured at least 90% in respect of SSC & 90% in Intermediate and 60% in other courses can apply for the benefit. Cash Awards will be presented at the Annual General Meeting of Society. Bus Passes to the award winners and the Members will be provided by the Corporation.

b) Educational Assistance for Professional Courses : The children of Members pursuing professional courses viz., MBBS, BE, B.Tech, B.Arch, BVSc, BDS., B.Pharmacy are provided with Annual Financial Assistance till the completion of course. The application with necessary certificates is to be submitted every year to avail this benefit.

4) MEMBER'S OLD AGE ASSISTANCE SCHEME (MOAS) : This scheme was introduced during 1982-83. All the Ex-Members aged 59 years & above are being paid annual financial assistance at the rate of Rs. 35/- for every completed year of Membership in the Society. The Ex-Member should have completed at least 5 years Membership in the Society to become eligible for this benefit. With the introduction of Retired Members Security Scheme (RMS Scheme) through which extensive financial benefit is provided, only those who do not avail benefit under new scheme will be eligible for annual financial assistance under MOAS. The Ex-Member should submit MOAS application in the month of June every year.

An amount of Rs. 400/- is also being paid to the heirs in the event of death of an Ex-Member, after retirement from service as Final and Parting Payment. The amount under this category should be claimed within 3 months from the date of death of the former Member.

5) MEMBER'S HANDICAPPED CHILDREN ASSISTANCE SCHEME (MHCAS) : The applicant seeking assistance under this scheme should have passed SSC/any examination equivalent to Metric and currently studying in any Govt. or recognized College/University. The benefit to the extent of 50% of cost of three-wheeler specially designed for the handicapped or a maximum of Rs. 20,000/- whichever is less will be paid for Purchase of the said vehicle subject to other conditions governing the Scheme.

6) MEMBERS HANDICAPPED CHILDREN EMPLOYMENT SCHEME (MHCES) : Adult (Major) Handicapped children of Members are being provided an assistance of Rs. 3,000/- by the Society to set up Self-Employment units viz., Sewing Machine, Flour Mill, Wet Grinder, Cycle/Vehicle repairing shop etc.,

7) RETIRED MEMBERS SECURITY SCHEME (RMSS) : The Retired Member's Security Scheme has been introduced duly making it applicable to those retired from service of the Corporation on attaining the age of Superannuation on or after 30-06-2000. The salient features of the Scheme are :

- 1) All those who have completed 10 years of Membership in the Society and are on rolls as on the date of retirement are entitled to become Members of the Scheme.
- 2) Broken period of Membership due to Ceasing Membership, Removal etc., will also be reckoned for the purpose of 10 years qualifying membership.
- 3) The Members retiring on or after 30-06-2000 shall exercise option in the prescribed Option-Cum- Nomination form at least three months before the date of retirement, indicating whether they join the scheme or not. If joining the scheme, the retiring Member should declare his/her nominee duly affixing a latest photograph of the said nominee & getting the same attested. Option once submitted shall be final.
- 4) Once settlement amount is paid in full after settlement of account due to retirement, the retiring member automatically loses his right to seek membership of the scheme,
- 5) 50% of MRDF accumulations, as on the date of Retirement, rounding off to next Rs. 1,000/- subject to a minimum of Rs. 35,000/- will be transferred to the scheme.
- 6) In case of total amount of MRDF accumulated is less than Rs. 35,000/- (Rs. 38,000/- in case of Member who Ceased the Membership) the retiring Member should remit the short fall amount on or before the date of retirement.
- 7) Society will pay Financial Benefit on the amount of Deposit, @ 14% PA subject to a minimum of Rs. 500/- PM.
- 8) The payment of monthly Financial Benefit is being made as under.
 1. Through NET-BANKING to those who have their accounts in SBI & SBH - throughout the State of Andhra Pradesh.
 2. IN respect of those residing in twin cities, these payments are being made through ECS (Electronic Clearance Service)
 3. Payments to those who have their accounts in other Banks (other than SBI, SBH) are being made through at par cheques, Demand Drafts, Depots depending upon the Bank in which Depot as well as the beneficiary operate their accounts.
- 9) The Charges towards Bank Commission and Postage, if any, shall be deducted from the amount payable to the Members.
- 10) Payment of Financial Benefit will be made as long as Member is alive. However, the Member may withdraw the amount of deposit at any time after 3 years from the date of deposit.
- 11) In the event of death of the Member the amount of Deposit will be refunded to the Nominee or legal heirs, as the case may be. If the Member expires within 3 years, the Financial Benefit at the same rate will be paid to nominee subject to her/his willingness, till completion of the said 3 years period, provided, the nominee should be spouse and gives consent.
- 12) However, if a Member desires to withdraw from the Scheme, within 3 years from the date of deposit, the amount contributed by the Member towards Retired Members Security Scheme will be treated as an ordinary Fixed Deposit and Financial Benefit will be paid at the rate of interest applicable to the period of deposit.

IMPORTANT :

All the beneficiaries under the Scheme and those retiring and would want to join in the scheme are advised to open their account in any branch of either SBI or SBH. This will enable the Society to credit monthly Financial Benefit through NET-BANKING Promptly.

8) JANATA PERSONAL ACCIDENT INSURANCE SCHEME :

Janata Personal Accidental insurance Scheme was reintroduced in agreement with The Oriental Insurance Company Ltd., from 31-03-2004 and will be in force till 30-03-2009. Premium payable is Rs. 150/- per head for 5 years. The amount was adjusted from members MRDF.

In case of accidental death, a sum of Rs. 1,00,000/- shall be paid to family of deceased. Members shall be paid a sum of Rs. 1,00,000/- in case of disability of both legs/hands/eyes and a sum of Rs. 50,000/- shall be paid for partial disability. (Loss of one limb permanently).

Intimation regarding accident shall be given within 90 days to the nearest branch of "The Oriental Insurance Company Ltd., " or Society. The following documents are required for processing of case.

- 1) Name of the person met with the accident, staff Number, working Depot/Unit
- 2) F.I.R Copy
- 3) Postmortem Report
- 4) Death Certificate
- 5) Disability certificate to be produced from Govt. Doctor/or APSRTC Doctor.

IMPORTANT NOTE: The Welfare Schemes are operated subject to availability of Funds and the income of the Society. These Schemes can be withdrawn at any time by the Managing Committee. The benefit provided under these schemes cannot be claimed as a right.

FIXED DEPOSIT SCHEME

The Society has been operating Fixed Deposit Scheme in which, apart from Members, their Spouses, Children, sisters, brothers and parents of Members, Former Members and Nominal Members can invest monies in multiples of rupees hundred. Investments in Fixed Deposit are also accepted from APSRTC & allied organizations. The rates of interest offered on these Deposits have been always competent when compared to those offered by Banks. The terms and conditions are flexible unlike other financial agencies. The rate of interest on all types of deposits will be charged as per the decision of the managing committee from time to time. The revised rate of interest is made applicable to all deposits including the existing deposits.

Note: 1/2% more interest than the normal rates is payable on the Deposits made out of CCS Settlement related to retired members (MRDES).

Loss of Fixed Deposit Receipt :

In case the Fixed Deposit Receipt (FDR) is lost or defaced, a duplicate can be obtained by submitting the following.

1. An Indemnity Bond on Rs. 100/- Non-Judicial Stamp Paper, duly indemnifying the society shall be executed by the Deposit holder. Two present members of the society shall be furnished as sureties to the Bond besides two witnesses. (The Performa for this can be had from the society)
2. An undertaking to the effect that the FD-holder would surrender the FDR (original) if found, shall be submitted in writing. On submission of the above documents, a Duplicate FDR will be issued.

The Committee of Management reviews from time to time the rates of interest being implemented in banks and other financial institutions and makes necessary changes / revision therein. depending upon society's financial position

SOCIETY'S PROGRESS AT A GLANCE						
S.No.	Particulars	1952	2005	2006	2007	2008
1.	No. of Shareholders	2558	1,08,630	1,05,654	1,00,837	98,310
2.	Share Capital	Rs. 59,900	3,25,89,000	3,16,96,200	3,02,51,100	2,94,93,000
3.	Thrift (MRDF)	Rs. 71,675	546,86,40,940	604,33,98,344	649,71,81,886	702,66,08,725
4.	Fixed Deposit	Rs. --	66,62,04,011	64,72,53,516	71,33,68,875	79,60,61,907
5.	Loan Amount Sanctioned	Rs. 1,40,816	538,78,60,261	517,52,91,514	564,42,54,571	608,38,77,600
6.	Loan Due by Members	Rs. 7,12,097	721,36,99,569	784,36,47,350	862,36,90,575	939,75,27,097
7.	General Reserve	Rs. 39,501	1,24,34,569	1,42,48,856	1,49,27,710	1,67,76,828
8.	Specific Reserves	Rs. --	25,26,45,938	28,62,50,887	31,29,98,682	35,85,43,689
9.	Surplus	Rs. 13,486	50,97,721	40,29,359	44,58,610	35,75,016
10.	No. of Employees	5	96	95	93	89