

P.B.SINGH & ASSOCIATES

Chartered Accountants

Dr. P.B.S. YADAV

M.A.,M.Com.,LL.B.,Ph.D.,F.C.A.

GOPAL MADHAV PALACE

Shinde Ki Chawni, Gwalior

☎: 0751-2328992, 233250

BAL-MAHILA VIKAS SAMITI (VAMA)

GWALIOR

We have examined the Balance Sheet of Bal-Mahila Vikas Samiti as 31st March 2009 and the Income & Expenditure Account for the period ended on that which are in agreement with the books of accounts maintained by the said institution.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the Audit. In our opinion proper books of account have been kept by the above named institution, so far as appears from our examination of the books.

In our opinion and to the best of our information and according to information given to us, the said accounts give a true and fair view:-

- i) In the case of the Balance Sheet, of the state of Affairs of the above named institution as on 31st March 2009 and
- ii) In the case of the Income & Expenditure account of the excess of Income over expenditure of its accounting year ending 31st March, 2009.

The prescribed particulars are annexed hereto.

Place: Gwalior

Dated:

26 JUN 2009



For: P.B. Singh & Associates

Chartered Accountants

P.B.S. Yadav

P.B. S. Yadav

Membership No-72213

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VAMA (BAL-MAHILA VIKAS SAMITI)
14-Srikrishna Dharmshala, Station Road, Padav, Gwalior (M.P.)
RECEIPTS & PAYMENTS ACCOUNT
FOR THE PERIOD OF 01.04.2008 To 31.03.2009

RECEIPTS	AMOUNT (Rs.)	PAYMENTS	AMOUNT (Rs.)
OPENING BALANCE :		OFFICE EXP.	61711.00
CASH IN HAND	42346.00	ELECTRICITY & WATER RENT EXP.	16600.00
CASH AT BANK :		TELEPHONE & MOBILE EXP.	82763.00
ICICI BANK LTD.(SAVING A/C)	604639.00	WORKSHOP & SEMINAR EXP.	81645.00
UNION BANK OF INDIA A/C	171392.00	REFRESHMENT & WELFARE EXP.	70413.00
STATE BANK OF INDIA A/C	5132.00	PRINTING & STATIONERY EXP.	133291.00
ICICI BANK LTD.(CURRENT A/C)	12385.00	REPAIRING & MAINTENANCE EXP	87132.00
STATE BANK OF PATIALA (FCRA A/C)	12734.00	STAFF INCENTIVE	14334.00
MLB BANK A/C	26497.00	TRAVELING & CONVEYANCE EXP	29350.00
F.D.R.	250000.00	INTEREST PAID TO S.D.	5981.00
		EXPENSES TO F.L. PROJECT	600044.00
COMMISSION ON INSURANCE	42181.00	EXPENSES TO IGSSS PROJECT	563199.00
LOAN PRINCIPAL	20042502.00	EXPENSES TO DATIA (RCH)	969253.00
INTREST FROM CLIENT	3025518.00	EXPENSES TO WATERSHED PROJECT	340968.00
DOCUMENTATION FEES	52515.00	EXPENSES TO CASA	71707.00
GROUP DROPOUT FEES	15980.00	EXPENSES TO M.P.AIDS PROJECT	53344.00
INSURANCE ADMINISTRATIVE CHARGE	70875.00	EXPENSES TO NURSING TRAINING SCHOOL	285135.00
LOAN PROSESING FEES	751716.00	AGREEMENT & STAMP EXP.	74299.00
MEMBERSHIP FEES	60499.00	ELECTRICITY EXP.	59733.00
MEMBERSHIP CLOSING FEES	22180.00	BANK CHARGES & COMMISSION EXP.	24749.00
MISC. RECEIPTS	8927.00	INSURANCE CLAIM	40000.00
PENALTY LOAN	100883.00	MEMBERSHIP FEES	28736.00
PENALTY VAMA	6911.00	SOFTWARE	200000.00
BANK INTREST	21123.85	POSTAGE & COURIER EXP.	2913.00
INSURANCE CLAIM	40000.00	AUDIT FEES	9000.00
RESERVE FOR CARPUS FUND	196035.00	SECURITY DEPOSIT REFUND	732773.00
FDR	75000.00	PROVISION FOR CARPUS	32703.00
MEMBER SECURITY	330450.00	SALARY TO STAFF	1050984.00
ANM NURSING SCHOOL	355100.00	LOAN :	
CAPITAL FUND	839230.00	LOAN TO CLIENTS	25526400.00
GRANT-IN-AID (MF UNIT)		LOAN A/C. (PRINCIPAL)	
ACCESS DEVLOPMENT	130500.00	FRIENDS OF WWB	4666688.00
BIRLA SUNLIFE INS.CO.LTD.	10000.00	ICICI BANK LTD.,	
SIDBI BHOPAL	590000.00	STATE BANK OF INDIA-(TERM LOAN-1)	860433.00
GRANT-IN-AID (PROGRAMME)		STATE BANK OF INDIA-(TERM LOAN-2)	866446.00
ACCESS DEVLOPMENT	433597.00	STATE BANK OF INDIA-(CC)	820499.00
RCH & CMD `S DATIA	726044.00	CARE(RLF)	1497593.00

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CASA, BHOPAL	80256.00	LOAN A/C. (INTEREST)	
IGSSS PUNE	500000.00	FRIENDS OF WWB	473416.00
PACS, NEW DELHI	77603.00	ICICI BANK LTD.,	21133.00
THE SHAMDASANI FOUNDATION	2500.00	STATE BANK OF INDIA-(TERM LOAN-1)	148567.00
DONATION FROM PUBLIC	936101.00	STATE BANK OF INDIA-(TERM LOAN-2)	246554.00
LOAN A/C.		STATE BANK OF INDIA-(CC)	347201.00
STATE BANK OF INDIA	5000000.00	CARE(RLF)	202883.00
FRIENDS OF WWB, AHMEDABAD	3000000.00	SIDBI	53698.00
SIDBI BHOPAL	5000000.00	INVESTMENT :	
ICICI BANK LTD.(NO LEIN A/C)	191427.00	F.D.R.	500000.00
		FIXED ASSETS :	
		VEHICLES	188500.00
		COMPUTERS & PRINTERS	248430.00
		FURNITURES & FIXTURES	87800.00
		OFFICE EQUIPMENTS	71261.00
		BUILDING	769823.00
		CURRENT ASSETS :	
		SALARY ADVANCE	5000.00
		CLOSING BALANCE :	
		CASH IN HAND	
		M.P.NAGAR (H.O.)	30553.00
		PADAV BRANCH	572.00
		ANM NURSING TRAINING SCHOOL, DATIA	32410.00
		CASH AT BANK :	
		ICICI BANK LTD.(SAVING) A/C	219806.00
		UNION BANK OF INDIA A/C-1	40984.91
		STATE BANK OF INDIA A/C	5313.00
		ICICI BANK LTD.(CURRENT) A/C	148165.00
		STATE BANK OF PATIALA (FC) A/C	6386.94
		MLB BANK A/C	26497.00
		ICICI BANK LTD. (TIP) A/C	25000.00
TOTAL Rs.	43860772.85	TOTAL Rs.	43860772.85


PRESIDENT


EXECUTIVE SECRETARY


TREASURER

REPORT

AS PER SEPARATE REPORT OF EVEN DATE ANNEXED

Place: Gwalior
Dated: 17-06-09

26 JUN-2009



For: P.B. Singh & Associates
Chartered Accountants


P.B.S. Yadav
Membership No-72213

P.B.SINGH & ASSOCIATES
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VAMA (BAL-MAHILA VIKAS SAMITI)
14-Srikrishna Dharmshala, Station Road, Padav, Gwalior (M.P.)
INCOME & EXPENDITURE ACCOUNT
FOR THE PERIOD OF 01.04.2008 To 31.03.2009

EXPENDITURE	AMOUNT	INCOME	AMOUNT
TO STAFF REFRESHMENT	35586.00	BY SAVING BANK INTEREST	2349.00
TO REPAIR & MAINTENANCE	29407.00		
TO PRINTING CHARGES	42678.00	BY OTHER INCOME	
TO OFFICE EXP.	4273.00	DONATION FROM PUBLIC	936101.00
TO TELEPHONE EXP.	42280.00		
TO POSTAGE EXP.	2913.00	BY MICRO FINANCE INCOME	1334785.01
TO BANK CHARGES	4371.00	(AS PER ANNEXURE 'K')	
TO ELECTRICITY	32615.00	GRANT RECEIVED	2025091.00
TO AGREEMENT EXPENCES	5650.00		
TO AUDIT FEES	5000.00	ANM NURSING CENTER REGISTRATION FEES	350000.00
TO WATER CHARGES	728.00	PROSPECTUS FEES	5100.00
NURSING CENTER EXPENCES			
TO OFFICE RENT ANM NURSING SCHOOL.....	36000.00		
TO SALARY & WAGES.....	240000.00		
GRANT SPENT			
TO DEPRECIATION	216423.69		
TO EXCESS OF INCOME OVER EXPENDITURE			
	1333510.32		
TOTAL RUPEES	4653426.01	TOTAL RUPEES	4653426.01


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AS PER SEPARATE REPORT OF EVEN DATE ANNEXED

Place: Gwalior
Dated: 17-06-09
26 JUN 2009



For: **P.B. Singh & Associates**
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VAMA (BAL-MAHILA VIKAS SAMITI)			
14-Srikrishna Dharmshala, Station Road, Padav, Gwalior (M.P.)			
BALANCE SHEET			
FOR THE PERIOD OF 01.04.2008 To 31.03.2009			
LIABILITIES	AMOUNT	ASSETS	AMOUNT
CAPITAL ACCOUNT		FIXED ASSETS	
OPENNING BALANCE	2114955.14		
ADD : EXCESS INCOME OVER EXPENDITURE	1333510.32	(AS PER ANNEXURE "A1	4247159.60
ADD : SIDBI CAPITAL FUND	590000.00	CURRENT ASSETS	
	4038465.46	SALARY ADVANCE	5000.00
		TELEPHONE DEPOSIT	
CORPUS FUND		GRANT RECEIVABLE	6000.00
(AS PER ANNEXURE "B2")	404674.00	MP AIDS SOCIETY	458018.00
		ACCESS DEVELOPMENT (FL)	162566.00
UN-SECURED LOAN		ACCESS DEVELOPMENT (MF)	52050.00
LOAN FROM FWWB	2722188.00	TAX DEDUCTED AT SOURCE	4460.01
LOAN FROM SBI- I	875568.00	FDR ACCOUNT	675000.00
LOAN FROM SBI - II	1568661.00	LOAN AND ADVANCES	15182820.00
LOAN FROM CARE (RLF)	814927.00	CASH & BANK BALANCES	
LOAN FROM SIDBI	5000000.00	PADAV BRANCH	572.00
LOAN FROM (SBI CC A/c.)	4179501.00	M.P.NAGAR (H.O.)	30553.00
CURRENT LIABILITIES & PROVISIONS		ANM NURSING TRAINING SCHOOL DATIA	32410.00
SECURITY DEPOSIT	141749.00	BANK BALANCES	
RESERVE FOR CARPUS FUND	227076.00	ICICI BANK (CURRENT A/C)	148165.00
AUDIT FEES PAYABLE	12000.00	ICICI BANK (A/C TIP)	25000.00
SALARY PAYABLE	161467.00	STATE BANK OF PATIYALA (FCRA A/C)	6386.94
RESERVE FOR LOAN LOSS	151828.00	UNION BANK OF INDIA A/C	40984.91
VAMA CO-OPERATIVE SOCIETY	839230.00	MLB BANK A/C	26497.00
		ICICI BANK (SAVING A/C)	219806.00



Continued...2

INSURANCE CLAIM RECD.	40000.00		
LESS: PAID	40000.00	0.00	STATE BANK OF INDIA A/C 5313.00
ICICI BANK (NO LIEN A/C)		191427.00	
TOTAL RUPEES	21328761.46	TOTAL RUPEES	21328761.46

Buy
PRESIDENT

[Signature]
EXECUTIVE SECRETARY

[Signature]
TREASURER

REPORT

AS PER SEPARATE REPORT OF EVEN DATE ANNEXED

Place: Gwalior
Dated: 17-06-09

26 JUN 2009



For: P.B. Singh & Associates
Chartered Accountants

[Signature]

P.B.S. Yadav
Membership No-72213

ANNEXURE " K "

MICRO FINANCE

TO MICRO FINANCE EXPENDITURE			BY MICORO FINANCE INCOME	
FINANCIAL COST			GRANT RECEIVED	
INTEREST PAID			BIRLA SUNLIFE	10000.00
FWWB	473416.00		ACCESS DEVELOPMEN SERVICE	182550.00
ICICI BANK	21133.00		INTEREST ON LOAN	3025518.00
SBI TL I	148567.00		LOAN PROCESSING FEES	751716.00
SBI TL II	246554.00		BANK INTEREST	18774.00
SBI CC	347201.00		INCOME FROM MICRO FINANCE	884331.00
SIDBI BHOPAL	53698.00		INSURANCE COMMISSION	44709.92
CARE (RLF)	202883.00			
AGREEMENT & STAMP	68649.00			
BANK CHARGES & COMMISSION	20378.00			
SECURITY DEPOSIT INTEREST	5981.00	1588460.00		
PROVISION FOR LOAN LOSS				
PERSONAL COST				
SALARY	1222175.00			
INCENTIVE STAFF	14334.00			
TRAVELLING & CONVEYANCE	29350.00	1265859.00		
ADMINISTRATIVE COST		496085.00		
DEPRECIATION		177570.91		
PROVISION FOR LOAN LOSS		54839.00		
MICRO FINANCE INCOME		1334785.01		
		4917598.92		4917598.92

Place:Gwalior

Dated:

12 6 JUN 2009

For :P.B Singh & Associates
Chartered Accountants

P.B.S. Yadav
Membership No. 72213

Vama Bal Mahila Vikas Samiti

Annexure "A1"

Details Of Fixed Assets with depreciation for the year ending on 31/03/2009

Details of Assets Used In Micro Finance

	Gross Block			Depreciation			Net Block			
	WDV as on 01/04/2008	Additions 01/04/2008 to 30/09/2008	Total (1st half)	Additions 1/10/2008 to 31/03/2009	Total	Rate	1st half	2nd half	Total depreciation	WDV as on 31/03/2009
FIXED ASSETS										
FURNITURE & FITTINGS	235848.93	21700.00	257548.93	80000.00	315848.93	10%	23584.89	4000.00	27584.89	288264.04
OFFICE EQUIPMENT	99414.50		99414.50	11812.00	132926.50	10%	12111.45	590.60	12702.05	120224.45
BIKES	227288.13		227288.13	188500.00	415788.13	15%	34090.22	14137.50	48227.72	367540.41
PHOTO COPY MACHINE	19049.54		19049.54		19049.54	15%	2857.43	0.00	2857.43	16192.11
COMPUTER & PRINTER	15734.70	47930.00	63664.70	160000.00	223664.70	60%	38198.82	48000.00	86198.82	137465.88
TOTAL	597315.79	69630.00	666945.79	440312.00	1107257.79		110842.81	66728.10	177570.91	929686.88

Details of Assets Used in Other Projects

	Gross Block			Depreciation			Net Block			
	WDV as on 01/04/2008	Additions 01/04/2008 to 30/09/2008	Total (1st half)	Additions 1/10/2008 to 31/03/2009	Total	Rate	1st half	2nd half	Total depreciation	WDV as on 31/03/2009
FIXED ASSETS										
FURNITURE & FITTINGS	101078.11		101078.11	7800.00	108878.11	10%	10107.81	390.00	10497.81	98380.30
AUDIO VISUAL INSTRUMENT	19615.93		19615.93		19615.93	10%	1961.59	0.00	1961.59	17654.34
GENERATOR	12430.18		12430.18		12430.18	10%	1243.02	0.00	1243.02	11187.16
OFFICE EQUIPMENT	42606.21	10600.00	53206.21	27149.00	80355.21	10%	5320.62	1357.45	6678.07	73677.14
LAND & BUILDING	2368179.05		2368179.05	769823.00	3138002.05	5%	118408.95	19245.58	137654.53	3000347.52
BIKES	97400.63		97400.63	0.00	97400.63	15%	14610.09	0.00	14610.09	82790.53
COMPUTER & PRINTER	36714.29	32000.00	68714.29	8500.00	77214.29	60%	41228.58	2550.00	43778.58	33435.72
TOTAL	2678024.40	42600.00	2720624.40	813272.00	3533896.40		192880.67	23543.03	216423.69	3317472.71
GRAND TOTAL	3275340.20	112230.00	3387570.20	1253584.00	4641154.20	0.00	303723.48	50271.13	393994.60	4247159.59

Place: Gwalior

Dated:

26 JUN 2009

[Signature]

[Signature]

For: P.B Singh & Associates
Chartered Accountants



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P.B.S. Yadav
Membership No. 72213