P.B. SINGH & ASSOCIATES Chartered Accountants

202-203, Gopal Madhav Place, Shinde Ki Chhawani, Lashkar, Gwalior, (M.P.) Ph. 0751-2628992

BAL MAHILA VIKAS SAMITI (VAMA) GWALIOR

We have examined the Balance sheet of BAL Mahila Vikas Samiti as 31st March 2011 and the Income and Expenditure Account for period ended on that which is in agreement with the book of accounts maintained by the said institution.

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

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

- In the case of the Balance Sheet, of the state of Affairs of the above named institution as on 31st march 2011 and
- In the case of the Income & Expenditure account of the excess of income Over expenditure of its accounting year ending 31st March, 2011

The prescribed particulars are annexed hereto.

Place: Gwalior

Dated: 15 June, 2011

For P.B. SINGH & ASSOCIATES Chartered Accountants

asnadav

Executive Secretary
VoMA

Bar-Mahlin Vikes Samili N-C M.P. Nager Gwallov - 11 Ph - 2457488

HAL-MARILA VIKAS SAMITI

P.B.S.Yadav Membership No- 72213

> PRESIDENT Stimulth Vices Santa Anator (M.P.)

BALANCE SHEET AS ON 31st MARCH

13		SH a A		>	Transfer Company
2,614,349.91	7,589.00)	409287.49	2,197,473.42	(a) Cash and Bank Balances
					ADVANCES AND ADVANCES
					INVESTMENTS
9,613,912.28	5,836.50		3,244,441.53	6,363,634.25	Total Fixed Assets
2,666,467.34			No.	2,666,467.34	(d)Building Fund
6,947,444.94	5,836.50		3,244,441.53	3,697,166,91	(c) Net Block
325916,44	648 50		38461.27	286,806.67	(b) Less: Depreciation
4,084,716,38	-		3282902.80	801,813.58	(a) Gross Block
					(1) FIXED ASSETS
					II. APPLICATIO OF FUNDS:
44,570,283.19	(42,013.50)		3,291,184.02	41,321,112.67	TOTAL
34,096,044.69	,			34,096,044.69	(a) Secured Loans
*					(2) LOAN FUNDS
1,509,320.95	(42,013,50)		628,004.34	923,330.11	Reserves and Surplus
8,964,917.55			2663179.68	6,301,737.87	Opening Balance
					(A) CAPITAL A/C.
					L SOURCES OF FUNDS:
31-Mar-11	r-11	31-Mar-11	31-Mar-11	31-Mar-11	BALANCE SHEET AS AT
	DUATION	NURSING EDUATION	PROG. UNIT	MF UNIT	
CONSOLIDATED		VAMA SCHOOL OF		- L	

Bull-Apartalin Vilves Semilii 9-C M P Negati Sweltor - 14

DAL-MANILA VIKAS SAMITI

PAESIDEMY

Executive Secretary

- de l'alenda	The same of the same of			
44.570.283.19	(42,013.50)	3,291,184.02	41,321,112.67	TOTAL
		r		(c) From & Loss Account
		*,		(b) Pre Operative Expenditure
		•		(a) Preliminary Expenditure
				(3) MISCELLANEOUS EXPENDITURI
34,956,370.91	(47,850.00)	46,742.49	34,957,478.42	NET CURRENT ASSETS
2,893,181.00	55,439.00	1,768,634.00	1,069,108.00	TATOT
2,017,357.00		1,748,191.00	269,166.00	(b) Oner Libilities and Provisions
875,824.00	55,439.00	20,443,00	799,942.00	(a) Current Liabilities
				LESS: CURRENT LIABILITIES AND
37,849,551.91	7,589.00	1,815,376.49	36,026,586.42	TALLOI
8,302,492,00	i)	1,406,089.00	6,896,403,00	Recoverables
				(d) Advances, Deposits and other
26,916,616,00		Ų.	26,916,616.00	(c) Loans to Poor Women in SHG/JLG
16,094,00	ň	X	16,094.00	o) Outer curetti ASSEIS

Significant Accounting Policies and Note:

The Schedules referred above from an integral part of the Balance Sheet.

5 JUN 2011





P.B. SINGH & ASSOCIATES
CHARTERED ACCOUNTANTS

P.B. SINGH Partner M.No. 72213



CHANGE STAIR THEY BOTH

Lashkar, Gwallor -474009 (M.P.), Ph. 0751-2628992 202-203, Gopal Madhav Place, Shinde Ki Chhawani,

BAL-MAHILA VIKAS SAMITI (Consolidated)

INCOME AND EXPENDITURE ACCOUNT

Man Salar	100 100 100 100 100 100 100 100 100 100		<u> </u>	
9	GH 8 46 (42,013.50)	628,004.34	923,330.11	Net Surplus / (Loss) during the period
	1,257,815:50	2,415,014.66	9,687,953.67	TOTAL
0 325,916,44	648.50		286,806.67	written off
				Non Performing Micro Credit Portfelio
34,656.00			34,656.00	Provision for Non Performing Micro Credit
919	300,010,00	255,150.39	1,985,224.00	Administrative and other Operative Costs
	957,150.00	127,559.00	3,107,331.00	Financial Cost Expeliations On Free Financial
6,267,760.90		1,993,844.00	4.273,936.00	EXPENDITURE:
		3,043,019.00	10,611,283.78	TOTAL
14,870,102.78	1 215 800.00	2,123.00	228.073.78	Other Income
1,446,596.78	1 215 800.00		61,483.00	Interest from Bank Deposits
61,483.00				Other Income
				Other Grant
	j	O'Outo'rootoo		Project Implementation Grant
3,040,296.00	Ť	3 040 296 00		65
				Income from Grants, Donations &
		31	1,789,089.00	Service Charges
1,789,089.00	9.		8,532,638.00	nterest Income
8,532,638.00			20000	Organized in SHG/JLG
				Income from Financial Servies to Poor Women
O L TABLE	31-Mar-11	31-Mar-11	31-Mar-11	INCOME:
31-Mar-11		PROG. UNIT	MF UNIT	
	AUTHORITION OF			

Significant Accounting Policies and Notes on

The Schedules referred above from an integral part of the Balance Sheets of Swallor - M

202-203, Gopal Madhav Place, Shinde Ki Chhawani, Lashkar, Gwalior, (M.P.) Ph. 0751-2628992

M.No 72213

BAL-MAHILA VIKAS SAMITI (MF UNIT) BALANCE SHEET AS AT

31-Mar-11
6,301,737.87
923,330.11
34,096,044.69
41,321,112.67
801,813.58
286,806.67
3,697,166.91
2,666,467.34
6,363,634.25
0.107.477.40
2,197,473.42 16,094.00
26,916,616.00
6,896,403.00
36,026,586.42
30,020,300.42
799,942.00
269,166.00
1,069,108.00
34,957,478.42
2
41,321,112.67 P.B. SINGH & ASSOC
1

The Schedules referred about from an integral part of the Balance Sheet.

202-203, Gopal Madhav Place, Shinde Ki Chhawani, Lashkar, Gwalior, (M.P.) Ph. 0751-2628992

BAL-MAHILA VIKAS SAMITI (MF UNIT)

INCOME AND EXPENDITURE ACCOUNT

Integral Integral	SCHEDULE	31-Mar-11
INCOME:		
Income from Financial Servies to Poor Women		
Organized in SHG/JLG		0.622.628.00
Interest Income		8,532,638.00
Service Charges	10	1,789,089.00
Income from Grants, Donations & Subsidies		
Project Implementation Grant		
Other Grant	11	
Other Income		61,483.00
Interest from Bank Deposits		228,073.78
Other Income	12	
TOTAL		10,611,283.78
EXPENDITURE:		
Financial Cost	13	4,273,936.00
Personnel Cost	14	3,107,331.00
Administrative and other Operative Costs	15	1,985,224.00
Provision for Non Performing Micro Credit Portfolio		34,656.00
Non Performing Micro Credit Portfolio written off		201.000
Depreciation & Amortisation	3	286,806.67
TOTAL		9,687,953.67
		022 220 11

Net Surplus / (Loss) during the period

923,330,11

Significant Accounting Policies and Notes on Accounts

The Schedules referred above from an integral part of the Balance Sheet,

P.B. SINGH

M.No. 72213

1 5 JUN 2011

American Secretary
VAMA
Bal-Mahile Vices Semilli
0-C M.P.Nallar Gwaller

Treasurer BAL MAHILA VIRAS SAMITI PRESIDENT Ballandhila Vikes Samki Sandhor (M.P.)

SCHEDULE 1: RESERVES AND SURPLUS

31-Mar-11

RESERVE AND SURPLUS

Opening Balance

PROFIT/LOSS During the Year

TOTAL

923,330.11

923,330.11

Executive Secretary
VAMA
Bel-Mahile Ulkan Semil
B-C M-P Nepar Gwallor - 11
Ph - 2457431

SAL-MARILA VIKAS SAIRTI

PRESIDENT

SCHEDULE 2: LOAN FUNDS

RMK		_	00		6	S	4	(i)	tur.	N	_	O.	
EX.	10 Indian Bank	9 IDBI Bank	8 SIDBI 2	ICICI BANK	6 Care-RLF	and Private Ltd.	(Term Loan I to 21)	3 SIDBI 1	3 SBI Term Loans -2	2 SBI Term Loans - I	STATE BANK OF INDIA Cash Cr	INSTITUTION/BANK	NAME OF FINANCIAL
l'il-Jan	Nov-11	Jun-11	Jan-10	Jan-06	Sep-07	Aug-09	Jun-06 to Dec-2009	Dec-08	Feb-2008	Apr-07	Jun-08	SANCTION	DATEOF
75,00,000,00	25,00,000.00	50,00,000.00	50,00,000.00	10,00,000.00	30,00,000.00	1,00,00,000.00	23,000,000.00	50,00,000.00	25,00,000.00			sanction	TNIIOMA
4.75 years	4 years	2 years	4 years	2 years	3 years	3 years	Each loan	3.5 yrs.	3 years	3 years	,	PERIOD	
%08	13.75%	12,75%	12.25%	11.50%	11.50%	13.50%	11.50%	14.00%	10.00%	10.00%	%00.01	INTERES	מר מדג מ
3 750 000 00	2,500,000.00	3,541,666.69	4,167,000.00	. A	Ą	8,000,000.0	5,027,972.0	2,142,400.0	*	r	4,967,006.0	AS ON 31-03-11	Owner Company
	Hypothecation Debts		Hypothecation Debts	Hypothecation Debts	Hypothecation Debts	Hypothecation Debts			Hypothecation Debts	Hypothecation Debts	0		
of Boo	of Boo	of Boo	of Boo	of Bo	of Bo	of Bo	of Bo	of	of	Of	Of.	ECURUT	(Rs.)
The same of the sa	75.00.000.00 4.75 years 8% 3.750.000.00 Pt.	Nov-11 25,00,000.00 4 years 13.75% 2,500,000.00 Debts 11-Jan 75,00,000.00 4.75 years 8% 3.750,000.00 To-be	Jun-11 50,00,000.00 2 years 12.75% 3,541,666.69 Debts Nov-11 25,00,000.00 4 years 13.75% 2,500,000.00 Debts 11-Jan 75,00,000.00 4.75 years 8% 3,750,000.00 Debts	Jan-10 50,00,000.00 4 years 12.25% 4,167,000.00 Debts Jun-11 50,00,000.00 2 years 12.75% 3,541,666.69 Debts Nov-11 25,00,000.00 4 years 13.75% 2,500,000.00 Debts 11-Jan 75,00,000.00 4.75 years 8% 3,750,000.00 Debts	Jan-06 10,00,000.00 2 years 11.50% Hypothecation of Debts Jan-10 50,00,000.00 4 years 12.25% 4,167,000.00 Debts Jun-11 50,00,000.00 2 years 12.75% 3,541,666.69 Debts Nov-11 25,00,000.00 4 years 13.75% 2,500,000.00 Debts 11-Jan 75,00,000.00 4 75 years 8% 3,750,000.00 Debts Hypothecation of Hypothecation of Debts Apportment of Debts Apportme	Sep-07 30,00,000.00 3 years 11.50% Hypothecation of	Hypothecation of Debts Hypothecation of Debts Hypothecation of Debts	Tun-06	Dec-08 50,00,000.00 3.5 yrs. 14.00% 2,142,400.00 Debts	oans -2 Feb-2008 25,00,000.00 3 years 10,00% Hypothecation of Debts Lid. Dec-08 50,00,000.00 3.5 yrs. 14,00% 2,142,400.00 Hypothecation of Debts Lid. Aug-09 1,00,00,000.00 3 years 11.50% 5,027,972.00 Debts Lid. Aug-09 1,00,00,000.00 3 years 13,50% 8,000,000.00 Debts Lid. Jan-10 50,00,000.00 2 years 11.50% 8,000,000.00 Debts Jan-11 50,00,000.00 2 years 11.50% 4,167,000.00 Hypothecation of Hypothecation of Hypothecation of Hypothecation of Hypothecation of Hypothecation of Debts Nov-11 25,00,000.00 4 years 13.75% 3,541,666.69 Hypothecation of Debts Hypothecation of Debts 11-Jan 75,00,000.00 4 75 years 13.75% 2,500,000.00 Debts	oans -1 Apr-07 25,00,000.00 3 years 10.00% Hypothecation of Debts oans -2 Feb-2008 25,00,000.00 3 years 10.00% Hypothecation of Debts Ltd. Dec-2009 23,000,000.00 18 month 11.50% 2,142,400.00 Debts Ltd. Aug-09 1,00,00,000.00 3 years 13.50% 8,000,000.00 Debts Ltd. Sep-07 30,00,000.00 3 years 11.50% 8,000,000.00 Debts Ltd. Jan-06 10,00,000.00 2 years 11.50% 8,000,000.00 Debts Ltd. Jan-10 50,00,000.00 2 years 11.50% Hypothecation of Debts Ltd. Jan-10 50,00,000.00 2 years 12.25% 4,167,000.00 Debts Ltd. Jan-10 50,00,000.00 2 years 12.75% 3,541,666.69 Hypothecation of Debts Ltd. Nov-11 25,00,000.00 4 years 13.75% 2,500,000.00 Hypothecation of Debts	NK OF INDIA Cash Cr Jun-08 \$0,00,000.00 - 10.00% 4,967,006.00 Itypothecation of Debts oans -1 Apr-07 25,00,000.00 3 years 10.00% 4,967,006.00 Debts Hypothecation of Debts oans -2 Feb-2008 25,00,000.00 3.5 yrs. 10.00% 2,142,400.00 Hypothecation of Debts Holdings Investment Ltd. Aug-09 1,00,00,000.00 3 years 11.50% 5,027,972.00 Debts Ltd. Sep-07 30,00,000.00 3 years 13.50% 8,000,000.00 Hypothecation of Debts Ltd. Jan-06 10,00,000.00 2 years 11.50% 8,000,000.00 Hypothecation of Debts Ltd. Jan-10 50,00,000.00 2 years 11.50% 4,167,000.00 Hypothecation of Debts Ltd. Jan-11 50,00,000.00 2 years 12.75% 4,167,000.00 Hypothecation of Debts Ltd. Jan-11 50,00,000.00 2 years 12.75% 3,541,666.69 Hypothecation of Hypothecation of Debts Ltd.	TUTION/BANK SANCTION sanction PERIOD INTERES AS ON 31-03-11 TYPE OF SECUR NK OF INDIA Cash Cr Jun-08 50,00,000.00 3 years 10.00% 4.967,006.00 Debts oans -1 Apr-07 25,00,000.00 3 years 10.00% 4.967,006.00 Debts ban-08 25,00,000.00 3 years 10.00% Hypothecation of Debts Lid. Dec-08 50,00,000.00 3.5 yrs. 14.00% 2.142,400.00 Debts Holdings Investment Aug-09 1,00,00,000.00 3 years 11.50% 5.027,972.00 Debts Ltd. Sep-07 30,00,000.00 3 years 11.50% 8,000,000.00 Hypothecation of Debts Ltd. Jan-10 50,00,000.00 3 years 11.50% 8,000,000.00 Hypothecation of Debts Ltd. Jan-11 50,00,000.00 2 years 11.50% 4,167,000.00 Hypothecation of Debts Ltd. Jun-11 50,00,000.00 2 years 12.75% 3,541,666.69 Debts <tr< td=""></tr<>

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)					THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TW
200 1 2000		196556.07	1900000/		3983973.58	2859225.00	1124748.58	801813.58 333735.00	801813.58	TOTAL
286 806 67 3697166.91	٦	00.450.00	10035667	4 20 7 70	2000000		00.00077	12300.00	0.00	GENERATOR
65070.00	7230.00	0.00	7230.00	10%	77300 00	0.00		00 00 00	200	NAME OF THE PERSON OF THE PERS
	טיטיט	0.00	0.00	0%	1653225.00	1653225.00	0.00	0.00	0.00	AND
	0000000	9000	0.00	12%c	120000000	1200000.00	0.00	0.00	0.00	CAR
-	0000000	000	0000	00/00	50162	0.00	132/46.33	86900.00	56646.35	COMPUTER & PRINTER
51898.54	80847.81	0.00	80847 81	7007		000	1010000	0.00	13/03/27	PHOTO COPY & FAX MAY
17248.80	2514.49	450.00	2064.49	15%	19763.29	6000.00	13763 29	000	12762 20	INCO
200047.94	46861.40	0.00	46861.40	15%	312409.34	0.00	312409.34	0.00	312409.34	BIKES
02.100201	07.55707	0.00	20255.70	10%	202556.96 10%	0.00	202556.96	43000.00	159556.96	OFFICE FOURMENT
00101010	20755 70	0.00		10%	390972.64	0.00	390972.64	131535.00	259437.64	FURNITURE & FITTINGS
2510757	31	THEU DUT		Kate	Total	31/03/2011	1st half	30/09/2010 1st half	01/04/2010	FIXED ASSETS
31/03/2011	depreciation					13		0	WIND SE ACIM	
WDV as on	Total					Additions		01/04/2010		
								Additions		
		or common	200			*	Gross Block			
Net Block		Depreciation	Da							
					Transce of the second	33503 0364 11	Details of A			
				de.	Miero Finan	National Assorts Head In Micro Kingnee	The state of			
		011	on 31/03/20	nding	for the year e	Details Of Fixed Assets with depreciation for the year ending on 31/03/2011	Assets with	ils Of Fixe	Deta	
					niti (mF Unit)	Bal Mahila Vikas Samiti (mF Unit	Bal Mal			





PRESIDENT PRESIDENT South

SCHEDULE 4: CASH AND BANK BALANCES

	31-Mar-11
CASH IN HAND:	
Cash At M.P Nagar	34.00
Cash At Branch	2100
TOTAL	34.00
BANK BALANCES	402 402 0T
ICICI Bank Ltd.(Saving)	483,693.87
Union Bank Of India	3,048.00
State Bank Of India	5,696.00
IDBI Bank(RMK)	271,267.00
ICICI(No Lien A/C)	6,891.00
Indian Bank	47,456.00
ICICI Bank Ltd.(Branch)	16,433.00
IDBI Bank	1,362,954.55
TOTAL	2,197,439.42
TOTAL CASH AND BANK BALANCE	2,197,473.42

SCHEDULE 5: OTHER CURRENT ASSETS

31-Mar-11 16094.00 Tax Deducted At Source 16094 TOTAL

Executive Secretary

Bal-Mahim Vikas Samia B-C-M-P Nagar Gration - H Ph - 2457438

BALIMARILAVIO

-Marille Vilor Samit Switter (M.P.)

SCHEDULE 6: LOAN TO POOR WOMEN IN SHG/JLGs	TO POOR WO	MEN IN SHG/JLGs			
AGE AND CATEGORY OF	STAI	STANDARD LOANS	NON-PERFO	ORMING LOANS	RS. TOTAL
			SUB-STANDA	DARI DOUBTFUL	31-Mar-11
				WHERE	
				DURATION	
				OF LOAN	
				PERIOD	
				HAS	
				EXPIRED	
				OR	
				OVERDUES	
LOAN OUTSTANDING	NO OVERDUES	NO OVERDUES OVERDUE UPTO 4 WEEKS 5 TO 50 WEEKS >50,000	5 TO 50 WEE	KS >50,000	
				1	
UNSECURED / ENCUMBERED	D				
REGULAR	26,901,568.00	15,048.00		×	26,916,616.00
RE-SCHEDULED		5		4	
GROSS BOOK VALUE OF					
THE LOAN OUTSTANDING	26,901,568.00	15,048.00	e.	e	26,916,616.00
LESS: PROVISIONS FOR					
NON-PERFORMING LOANS	1				269,166,00

(T





BAL-MARILA VIRAS SAMITI

PRESIDENT
BM-Michila Wasa Samily
Country (W.P.)

SCHEDULE 7: ADVANCES, DEPOSITS AND OTHER RECOVERABLI

TOTAL	6.896.403.00
Telephone Deposit	6,500,00
FDR	1,700,000.00
Accrued Interest	59,729.00
Insurance Commission receivable	8,000.00
Advance for Plot	3,438,146.00
BMVS Reconcilation Account	1,649,028.00
Advance for Company Registration	35,000.00
	31-Mar-11

SCHEDULE 8: CURRENT LIABILITIES

	31-Mar-11
Security Deposit	21899.00
VAMA Coperative Society	256011.00
Staff Welfare Fund	209782.00
Consultancy Fess Payable	30000.00
Salary Payable	156325.00
Insurance Payable	125925.00
TOTAL	799942.00

SCHEDULE 9: PROVIIONS FOR LOAN LOSS

	31-Mar-11
Opening Balance	290976.00
Non Performing Micro Credit Portfolio written off	56466.00
ADD: Fresh Provision Required for Loan Loss:	34,656.00
Provision For Loan Loss	269,166.00
TOTAL	269,166.00

SCHEDULE 10: SERVICE CHARGES:

31-Mar-11 Loan Processing Fees 1,378,505.00 Insurance Administrative Charges 247,784.00 Membership Fess 162,800.00

TOTAL

1,789,089.00

Executive Secretary VAMA-Bol-Mehin Vikas Samili 9-C M.P. Nagar Gwarot - 11 PH-2457438

TEDULE 11: OTHER GRANT	31-Mar-11
BIRLA SUN LIFE INSURANCE GRANT	
BASIX RETURNABLE GRANT	
TOTAL	
SCHEDULE 12: OTHER INCOME	
	21.34
INTEREST ON FOR	31-Mar-11
Profit from computer Sale	72,365.00
MISC RECEIPTS	5,200.00
COMMISSION ON INSURANCE	117,033.00
TOTAL	33,475.78
	228,073.78
SCHEDULE 13: FINANCIAL COST	
	31-Mar-11
Interest on Borrowing from Financial Institutions	4,125,063.00
Bank Charges and Processing Fees	17,922.00
Agreement And Legal Expenses	130,951.00
TOTAL	4,273,936.00
SCHEDULE 14: PERSONAL COST	
	31-Mar-11
Salaries to Staff	
Incentives	2,444,763.00
Staff Welfare Expenses	304,131.00
TOTAL	358,437.00
SCHEDULE 15: ADMINISTRATIVE AND OTHER COS	3,107,331.00
W Hard	
Travelling & Conveyance	31-Mar-11
Electricity Exp.	58,286.00
Office Exp.	39,145.00
	74,330.00
Printing & Stationery Exp.	234,639.00
Refreshment Exp.	90,058.00
Repairing & Mainten, Exp. Audit Fee	833,621,00
	16,648.00
Telephone Mobile .Exp.	33,897.00
Postage and Courier	5,843.00
TALLY Software Purchase	13,500.00
Workshop & Seminar	136,676.00
Training Expenses	82,332,00
Miscelleaneous	1,806.00
Membersheep Fees	5,000.00
Office Rent (Branch)	25,850.00
Rating Charges	76,343.00
Office Insurance	1,671.00
Advertisement Expenses	5,960.00
Vehicle Insurance	6,366.00
BASIX Grant Return	75,000.00
Cash In Transit Insurance	7,170.00
Consultancy Fee	161,083.00
TOTAL	1,985,224.00
Executivi Secretary	Bay 18
Bal-Mahla Vikes Samid	10 5
A WAR D Madar GWallot - 11	IORA - MARIA
Ca. 2057438	TOWN TO SOUMET

S PRESIDENT SERVICE SERVICE COLUMN (N.F.)

P.B. SINGH & ASSOCIATES

1 5 JUN 2011 at Gwallor - 11

Chartered Accountants

202-203, Gopal Madhav place, Sindhe Ki Chhawani, lashkar, Gwalior (M.P.) Ph. 0751-2628992

> P.B. SINGH Partner M.No. 72213

BALANCE SHEET AS AT

DALANCEBI	ILLI ASAI	
	SCHEDULE	31-Mar-11
I. SOURCES OF FUNDS:		
(A) CAPITAL A/C.		
Opening Balance		2,663,179.68
Reserves and Surplus	1	628,004.34
(2) LOAN FUNDS		
(a) Secured Loans	s 23 a —	
TOTAL		3,291,184.02
II. APPLICATIO OF FUNDS:		
(1) FIXED ASSETS		
a) Gross Block	2	3,282,902.80
(b) Less: Depreciation		38,461.27
(c) Net Block		3,244,441.53
Total Fixed Assets		3,244,441.53
NVESTMENTS		
2) CURRENT ASSETS, LOANS AND ADVA	NCES	
a) Cash and Bank Balances	3	409,287.49
b) Other Curent Assets		
c) Loans to Poor Women in SHG/JLG		
d) Advances, Deposits and other Recoverables	4	1,406,089.00
TOTAL		1,815,376.49
ESS: CURRENT LIABILITIES AND PROV	VISIONS	
a) Current Liabilites	5	20,443.00
o) Other Libilities and provisions	6	1,748,191.00
TOTAL		1,768,634.00
VET CURRENT ASSETS		46,742.49
B) MISCELLANEOUS EXPENDITURE		
) Preliminary Expenditure		
) Pre Operative Expenditure		
Profit & Loss Account		f
TOTAL		3,291,184.02
ignificant Accounting Policies and Notes on A		
he Schedules referred above from an integral par	t of the Balance Sheet,	3. SINGH & ASSOCIATE
Bai-Mahiis Vikan Samili	Tributes Commen	marinela
The state of the s	The second secon	

202-203, Gopal Madhav place, Sindhe Ki

Chhawani, lashkar, Gwalior (M.P.)

Ph. 0751-2628992

BAL-MAHILA VIKAS SAMITI (Programme UNIT) INCOME AND EXPENDITURE ACCOUNT

	SCHEDULE	31-Mar-11
INCOME:		
Income from Grants, Donations & Subsidies		
Project Implementation Grant	7	3,040,296.00
Other Grant		0,010,20,000
Other Income	18	
Interest from Bank Deposits		2,723.00
Other Income		2,723,00
TOTAL		3,043,019.00
EXPENDITURE:		
Expenditure on Programmes	8	1,993,844.00
Personnel Cost	9	127,559.00
Administrative and other Operative Costs	10	255,150.39
Provision for Non Performing Micro Credit Portfolio		
Non Performing Micro Credit Portfolio written off		
Depreciation & Amortisation	2	38,461.27
TOTAL		2,415,014.66
Net Surplus / (Loss) during the period		628,004.34

Significant Accounting Policies and Notes on Accounts

The Schedules referred above from an integral part of the Balance Sheet.

1 5 JUN 2011



P.B. SINGH & ASSOCIATES M.No. 72213

SCHEDULE 1: RESERVES AND SURPLUS

31-Mar-11

RESERVE AND SURPLUS

Opening Balance

PROFIT/LOSS During the Year

628,004.34

TOTAL

628,004.34

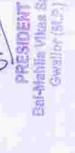
VAMA
Bal-Varille Villas Samill
9-C MP Nation Guntler - H
ph. 2457435

Bel-Wahlla Vikes Samed

SCHEDULE 2: FIXED ASSETS

				по			10.	3.48	91.4	1.02	1.72	.52	09.	53
				as		111	79688.04	75878.48	59816.16	14300.02	5349.72	3000347,52	9061.60	3,244,441.53
			ì	WDV		31/03/2011	7					30		3,24
				W		31	33	14	6.	68	2.5	00	34	7
					depreciatio		8854.23	8430.94	0555.79	1588.89	8024.57	0.00	1006.84	38,461.27
				Total	epre	-2	90	8	01		90			38,
					ъ	f B	0.00	00.0	0.00	0.00	0.00	0.00	0.00	
	011			2nd		hal								
	/03/2					1st half half	8854.23	8430.94	0555.79	1588.89	8024.57	00.0	1006.84	38,461,27
	on 31	2				1st l	88	000	10	#	000		1	38,4
L	ling (Uni				te	%	%01	15%	10%	%09	%0	%01	
(8)	r enc	mme				Rate	%01 2							
3MV	yea	ogra					88542.27	84309.43	70371.95	15888.91	13374.29	3000347.52	10068.44	3,282,902.80
iti (I	ir the	SPr				Total	885	843	703	158	13	3000	100	282,9
Sam	on fe	3MV												3,
Bal Mahila Vikas Samiti (BMVS)	Details Of Fixed Assets with depreciation for the year ending on 31/03/2011	Details of Assets Used In BMVS Programme Unit		uo	E	9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
illa /	lepre	Use		Addition	10/2/01/1	1	0							
Mah	/ith c	ssets		Ą	8 -	0	27	43	95	16	29	52	44	90
Bal	ets v	of A				st half	88542.27	84309,43	70371.95	16.88851	13374.29	3000347.52	10068,44	,902.8
	Ass	tails				1st h	88	00	7	_	1	300	_	3,282,902.80
	Fixe	De												
	s Of			on Addit	ions 01/04/	2010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	etail			on A	,¥ C	2 24	27	.43	95	16	29	.52	44	08
	D			as		110	88542.27	84309.43	70371.95	15888.91	13374.29	3000347.52	10068.44	3,282,902.80
						34/20	80	30		_		300		3,282
				WDV		01/	75	1		-	-			
						FIXED ASSETS 01/04/2010	TIN	MEN		INST	RINI			
	L					SSE	& FI	JUIL		UAL	1 & P)K	
						ED A	URE	EEC		VIS	UTE	DNG	SATC	L
li						EIX	FURNITURE & FITTING	DEFICE EQUIPMENT	BIKES	AUDIO VISUAL INST	COMPUTER & PRINT	BUILDING	GENERATOR	TOTAL
							E	0	E	<	ŏ	B	0	H







VAMIA BacMahila Vikas Sanitt 9-0 M.P. Nagar Gwallor - 1/4 Ph. - 2457438



SCHEDULE 3: CASH AND BANK BALANCES

	31-Mar-11
CASH IN HAND:	
Cash IN Hand	4,785.00
TOTAL	4,785.00
BANK BALANCES	
ICICI Bank Ltd.(Current)	35,079.55
MLB Bank	29,403.00
State Bank of Patiala	335,116.94
State Bank of India Datia	4,903.00
TOTAL	, 404,502.49

TOTAL CASH AND BANK BALANCE

409,287.49

Executive Sociatory
VAMA
BayAlamia Vikas Samit
9-C M.P. Noger Swallov - 11
Ph. 2457438

BALAMAHILA VIKAS SAMIT

PRESIDENT Rai-Wahilla Vibras Samiff Gunslov (M.P.)

SCHEDULE 4: ADVANCES, DEPOSITS AND OTHER RECOVERABLES

MPVHA (PCPNDT ACT) Receivable Financial Literacy NABARD Grant Receivable Work Advance Loan to VAMA ANM /GNM Nursing school

TOTAL

1,406,089.00

31-Mar-11

1,341,950.00

55,439.00

7,400.00

1,300.00

31-Mar-11

SCHEDULE 5: CURRENT LIABILITIES

Internal Audit Fees Payable

TOTAL

SCHEDULE 6: OTHER LIABILITIES

Sundry Creditors Staff Welfare Fund

Other Liabilities

1,748,191.00

1,649,028.00

99163.00

31-Mar-11

20443.00

20443.00

SCHEDULE 7: GRANT & DONATION

Financial Literacy Programme NABARD Grant NABARD NGP Grant CASA Grant Asha Training MPVHA (PCPNDT ACT) Sadashani Foundation





Bal-Melville Viles Sank 3,040,296.00 Busliot (M.P.) PRESIDEN 475 1,341,950.00 649,583.00 322,900.00 31-Mar-11 686,250.00 34,613.00 5,000.00

SCHEDULE 8: EXPENDITURE ON PROGRRAMES

MOMAT	1 002 944 00
MPSACS	34104.00
Asha Training	
	686250.00
MPVHA (PCPNDT ACT)	12225.00
Financial Literacy NABARD Grant	162050.00
NABARD NGP Grant	
and the second s	426424.00
CASA Grant	672791.00
	31-Mar-11

TOTAL 1,993,844.00

SCHEDULE 9: PERSONAL COST

	- 4	31-Mar-11
Salaries to Staff		127,559.00
Staff Welfare Expenses		
TOTAL		127,559.00

SCHEDULE 10: ADMINISTRATIVE AND OTHER COST

	31-Mar-11
Interna Audit Fees	30,443.00
Membersheep fess	2,500.00
Printing & Stationery Exp.	49,555.00
Consultancy Chrges	11,363.00
Refreshment Exp.	720.00
Annual Report Designing expenses	3,000.00
Advertisement expenses	1,820.00
VAMA Nursing Cash Paid	47,850.00
Repairing & Mainten.Exp.	12,800.00
Web designing expenses	5,000.00
Bank Charges	2,349.39
Educational donation	5,000.00
Workshop and seminar	59,801.00
Traveling expenses	19,029.00
Legal Expenses	3,920.00
Dogar Expenses	255 150 39

TOTAL

VAMA

Bel-Mahila Vikas Samili
9-C M P Nagar Bwéllor - 11
Ph - 2457438

HAL-MAHILA VIKAS SAMITI

PRESIDENT Sal-Pents Vice Sunt Gwaller (M.P.)

VAMA SCHOOL OF NURSING EDUATION RUN BY

BAL-MAHILA VIKAS SAMITI

Head Office: 9-C, M.P. NAGAR, USHA COLONY, GWALIOR

BALANCE SHEET AS AT	SCHEDULE	31-Mar-11
I. SOURCES OF FUNDS :		
(A) CAPITAL A/C.		
Opening Balance		
To Excess of Expenditure over Income	1	(42,013.50)
TOTAL		(42,013.50)
II. APPLICATIO OF FUNDS:		
(1) FIXED ASSETS		
(a) Gross Block		648.50
(b) Less: Depreciation	2 _	5,836.50
(c) Net Block		5,836.50
Total Fixed Assets		5,050.50
INVESTMENTS		
(2) CURRENT ASSETS, LOANS AND ADVANCES		7,589.00
(a) Cash and Bank Balances		1,50,100
(b) Other Curent Assets TOTAL		7,589.00
TOTAL		
LESS : CURRENT LIABILITIES AND PROVISIONS		
(a) Current Liabilities	3	55,439.00
(b) Provisions		
TOTAL	_	55,439.00
NET CURRENT ASSETS		(47,850.00)
TOTAL	-	(42,013.50)
E 1. 7		
The Schedules referred above from an integral part of the		SINGH & ASSOCIATES
The Schedules referred above from an integral part of the	CHAS	RTERED ACCOUNTANT
4 5 1111/2011	C) II II	0871111111

EXECUTIVE SECRETARY

TREASURER

M.No. 72213 (-CY

Gerallor (MJP)

VAMA SCHOOL OF NURSING EDUATION RUN BY BAL-MAHILA VIKAS SAMITI

Head Office: 9-C, M.P. NAGAR, USHA COLONY, GWALIOR

INCOME AND EXPENDITURE ACCOUNT

	SCHEDULE	31-Mar-11
INCOME:		
Other Income Other Income	4 /	1,215,800.00
TOTAL		1,215,800.00
EXPENDITURE:		
Financial Cost Personnel Cost	5	957,150.00
Administrative and other Operative Costs	6	300,015.00
Depreciation & Amortisation	2	648.50
TOTAL	1.00	1,257,813.50
		to the second second

Excess of Expenditure over Income during the period

(42,013.50)

Significant Accounting Policies and Notes on Accounts

The Schedules referred above from an integral part of the Balance Sheet.

11 5 JUN 2011

P.B. SINGH & ASSOCIATES CHARTERED ACCOUNTANTS

> P.B. SINGH Partner M No. 72213

EXECUTIVE SECRETARY

TREASURER

PRINCIPAL

SCHEDULE 1: RESERVE & SURPLUS

31-Mar-11

Excess of Expenditure over Income during the period

Opening Balance

Excess of Expenditure over Income during the period

(42,013.50)

(42,013.50)

TOTAL

Executive Secretary

WAMA

RepMehile Vises Samiti

9-C M.P. Negat Gwellor - 11

Ph - 2457436

PRESIDENT Bal-Mahlls Whos Separate Gwallar (M.P.)

SAL-MARILA VIKAS SAMI

5836.50	648.50	0.00	648.50		6485.00	0.00	6485.00	6485.00	0.00	TOTAL
4216.50	468.50	0.00	468.50	10%	4685.00 10%	0.00	4685.00	4685.00	0.00	EQUIPEMENTS
										OFFICE
1620.00	180.00	0.00	180.00	10%	1800.00 10%	0.00	1800.00	1800.00	0.00	FITTINGS
										FURNITURE &
31/03/201	2nd had Total dep. 31/03/2011	2nd had	Rate 1st half	Rate	Total	31/03/2011 Total		30/09/2010 1st half	10	FIXED ASSETS
WDV as on						6		to	01/04/20	
						1/10/2010		01/04/2010	on	
						Additions		WDV as Additions	WDV as	
Net Block		reciation	Depr			ock	Gross Block			
		n	Educatio	ırsing	Details of Assets Used In VAMA School of Nursing Education	In VAMA	ssets Used	Details of A		
		1/03/2011	ling on 31/	ar end	Details Of Fixed Assets with depreciation for the year ending on 3	depreciatio	ssets with	Of Fixed A	Details	
				nit)	Bal Mahila Vikas Samiti (mF Unit)	tila Vikas S	Bal Mal			
					LE 2:	SCHEDULE 2:				





PALMARICA VIKAS SAMITI

IEDULE 3: CURRENT LIABILITIES

Advance from BMVS	31-Mar-11
TOTAL	55,439.00
TOTAL	55439.00

SCHEDULE 4: OTHER INCOME

Prospectus Fees	31-Mar-11
Fees Recived From Students (Nursing Scho	3,000,00
TOTAL	1,212,800.00

SCHEDULE 5: PERSONAL COST

Salaries to Staff	31-Mar-11
	957,150.00
TOTAL	957,150,00

SCHEDULE 6: ADMINISTRATIVE AND OTHER COST

Travelles was	31-Mar-11
Travelling & Conveyance	8,200.00
Electricity Exp.	6,629.00
Office Exp.	
Printing & Stationery Exp.	3,180.00
Refreshment Exp.	23,504.00
Repairing & Mainten, Exp.	11,225.00
Books Purchased	= 3,630.00
	7,120.00
Postage and Courier	386.00
Examminition Fees Forward Exp.	63,141.00
Practicals Exp.	
Registration Form Exp.	3,000.00
Legal Expenses	5,800.00
Office RENT	41,000.00
	120,000.00
Advertisement Expenses	GH & A 3,200.00
TOTAL	300,015.00
Tr.	100/ Charact 101

VAMA
Ref-Mehile Vikas Samiti
9-C.M.P. Nagar Gwallor - 11
Ph - 2457/438

BAL-MANILA VIKAS SAMITI

PRESIDENT Belatelite Vites Smith gwallor (M.P.)

VAMA SCHOOL OF NURSING EDUATION RUN BY

BAL-MAHILA VIKAS SAMITI

Head Office: 9-C, M.P. NAGAR, USHA COLONY, GWALIOR

RECEIPTS & PAYMENT ACCOUNT

	MOUNT (Rs.)	PAYMENT ACCOUNT	AMOUNT (Rs.)
PENING BALANCE :		FIXED ASSETS	
Cash in Hand		Furniture & Fixture	1,800.00
VAMA SCHOOL OF N		Office Equipment	4,685.00
VANIA SCHOOL OF I			
CASH AT BANK :		Administrative Cost	
DASTERT DATES.			
Advance From BMVS	55,439.00	Direct Expenses	
Advance From Divivs		Pratical Books	6,000.00
Fees Recived Studer	1,212,800.00	Staff Salary	957,150.00
Prospectus Fees	3,000.00	Traveling & Convence Exp.	8,200.00
		Indirect Expenses	
		Advertisment exp.	3,200.00
		Book purchased	1,120.00
		Electricity Exp.	6,629.00
		Examinition Fees Exp.	63,141.00
<u> </u>		Legal Exp.	41,000.00
		Office Exp.	3,180.00
		Office Rent	120,000.00
		Postage & Courier Exp.	386.00
		Practicals Exp.	3,000.00
		Printing & Stationery Exp.	23,504.00
		Refreshment Exp.	11,225.00
		Registration Exp.	5,800.00
		Reparing & Mantinance Exp.	3,630.00
		CLOSING BALANCE :	
		VAMA SCHOOL OF NURSING	7,589.00
		CASH AT BANK:	-
WOTAL D	1,271,239.00	TOTAL Rs.	1,271,239.00
TOTAL Rs.	1,271,233,00	64 8 40 e	

EXECUTIVE. SECRETARY

Bri-Montin Vikas Semiti 9-C M P Tringer Gwapor - M Ph - 2457438

TAL-MAHILE VIKAS SAMITI

PRINCIPAL Wwatter (M.P.)