



# P.B. SINGH & ASSOCIATES

CHARTERED ACCOUNTANTS

202, 203, Gopal Madhav Place, Shinde Ki Chhawani, Lashkar, Gwalior-474009 (M.P.)

Mob.: 09893028992, Off.: 0751-2628992 Email ID : dk\_ica@yahoo.com

## INDEPENDENT AUDITOR'S REPORT

To the Board,  
Bal-Mahila Vikas Samiti (VAMA)  
9-C, M.P. Nagar, Usha Colony,  
Lashkar, Gwalior (M.P.) India

We have audited the accompanying financial statements of **Bal-Mahila Vikas Samiti (VAMA)** (the Society), which comprise the Balance Sheet as at March 31, 2015, and the Income & 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 statement that give a true and fair view of the financial position and financial performance of the Society in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India, to the extent applicable. 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.

### **Auditor's 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 miss-statement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statement. 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 society's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the society's internal control. 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.

### **Opinion**

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Act 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 society as at March 31, 2015 and:
- b) In the case of the Income & Expenditure Account, of the excess of Income over expenditure for the year ended on that date; Report on other legal and Regulatory requirements

We report that:

- a) We have obtained all the information and explanation 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, Income & Expenditure Account dealt with by this Report are in agreements with the books of account.

**The prescribed particulars are annexed here to.**

**Place : Gwalior**

**Dated : 26 /06/2015**

**For : P.B SINGH & ASSOCIATES**

**Chartered Accountant**

*PBS YADAV*

**(PBS YADAV**

**Membership No.72213**





**BAL-MAHILA VIKAS SAMITI (VAMA)**

9-C Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior-474009, (M.P.) INDIA

## Consolidated BALANCE-SHEET (As on 31st March 2015)

BALANCE SHEET AS AT	MF UNIT	PROGRAM UNIT	CONSOLIDATED
<b>(1) SOURCES OF FUNDS :</b>			
<b>(A) CAPITAL A/c.</b>			
Opening Balance	9,587,714.70	6,689,734.10	16,277,448.80
Reserves and Surplus	217,965.87	1,462,773.28	1,680,739.15
<b>(2) LOAN FUNDS:</b>			
(a) Secured Loans	14,710,733.38	0.00	14,710,733.38
<b>TOTAL ₹</b>	<b>24,516,413.95</b>	<b>8,152,507.38</b>	<b>32,668,921.33</b>
<b>II. APPLICATION OF FUNDS:</b>			
<b>(1) FIXED ASSETS</b>			
(a) Gross Block	13,028,115.96	9,212,714.55	22,240,830.51
(b) Less : Depreciation / Sale of Assets	190,222.83	118,049.39	308,272.22
<b>(c) Net Block</b>	<b>12,837,893.13</b>	<b>9,094,665.16</b>	<b>21,932,558.29</b>
<b>Total Fixed Assets</b>	<b>12,837,893.13</b>	<b>9,094,665.16</b>	<b>21,932,558.29</b>
<b>INVESTMENTS :</b>	924,400.00	0.00	924,400.00
<b>(2) CURRENT ASSETS, LOANS AND ADVANCES:</b>			
(a) Cash and Bank Balances	188,063.79	1,066,919.22	1,254,983.01
(b) Other Current Assets	143,000.00	22,570.00	165,570.00
<b>Loans to Poor Women's in SHG's/JLG's</b>	<b>8,940,588.00</b>	<b>0.00</b>	<b>8,940,588.00</b>

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Chartered Accountants  
9-C, M.P. Nagar, Lashkar,  
Gwalior-09 (M.P.) India



ANNUAL FINANCIAL AUDIT REPORT 2014-15

**BAL-MAHILA VIKAS SAMITI (VAMA)**

9-C Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior-474009, (M.P.) INDIA

(d) Advances, Deposits and other Recoverable	52904.03	0.00	52,904.03
(e) Control Account	1,809,554.00	(1,809,554.00)	0.00
<b>TOTAL ₹</b>	<b>12,058,509.82</b>	<b>(720,064.78)</b>	<b>11,338,445.04</b>
<b>LESS : CURRENT LIABILITIES AND PROVISIONS</b>			
(a) Current Liabilities	37,363.00	52,618.00	89,981.00
(b) Other Liabilities and Provisions	342,626.00	169,475.00	512,101.00
<b>TOTAL ₹</b>	<b>379,989.00</b>	<b>222,093.00</b>	<b>602,082.00</b>
<b>NET CURRENT ASSETS</b>	<b>11,678,520.82</b>	<b>(942,157.78)</b>	<b>10,736,363.04</b>
<b>(3) MISCELLANEOUS EXPENDITURE</b>			
<b>TOTAL ₹</b>	<b>24,516,413.95</b>	<b>8,152,507.38</b>	<b>32,668,921.33</b>

\*Significant Accounting Policies and Notes on Accounts. The Schedules referred above form an integral part of the Balance Sheet.

**PRESIDENT**  
Bal-Mahila Vikas Samiti (VAMA)  
9-C, M.P. Nagar, Lashkar,  
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**TREASURER**  
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Gwalior-09 (M.P.) India







**BAL-MAHILA VIKAS SAMITI (VAMA)**

9-C Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior-474009, (M.P.) INDIA

**Consolidated INCOME AND EXPENDITURE ACCOUNT (As on 31st March 2015)**

	MF UNIT	PROGRAM UNIT	CONSOLIDATED
<b>INCOME :</b>			
<b>Income from Financial Services to Poor Women's Organized in SHG/JLG:</b>			
Interest Income	1,506,844.00	0.00	1,506,844.00
Service Charges	830,413.00	0.00	830,413.00
<b>Income from Grants, Donations &amp; Subsidies:</b>			
Project Implementation Grant	50,000.00	5,622,683.00	5,672,683.00
<b>Other Income :</b>			
Interest from Bank Deposits	23,443.00	20,709.00	44,152.00
Other Income	23,113.00	3,679,330.71	3,702,443.71
<b>TOTAL ₹</b>	<b>2,433,813.00</b>	<b>9,322,722.71</b>	<b>11,756,535.71</b>
<b>EXPENDITURE:</b>			
Financial Cost/Expenditure On Programme	1,437,523.30	5,287,161.00	6,724,684.30
Personnel Cost	380,717.00	0.00	380,717.00
Administrative and other Operative Costs	117,978.00		2,572,717.04

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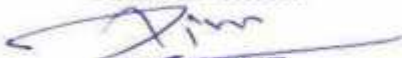



**BAL-MAHILA VIKAS SAMITI (VAMA)**

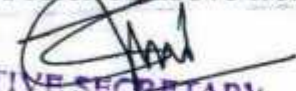
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		2,454,739.04	
Provision for Non Performing Micro Credit Portfolio	89,406.00	0.00	89,406.00
Depreciation & Amortization	190,222.83	118,049.39	308,272.22
<b>TOTAL ₹</b>	<b>2,215,847.13</b>	<b>7,859,949.43</b>	<b>10,075,796.56</b>
<b>Net Surplus / (Loss) during the period ₹</b>	<b>217,965.87</b>	<b>1,462,773.28</b>	<b>1,680,739.15</b>

\*Significant Accounting Policies and Notes on Accounts. The Schedules referred above from an integral part of the Balance Sheet.

  
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**BAL-MAHILA VIKAS SAMITI (VAMA)**

9-C Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior-474009, (M.P.) INDIA

**(PROGRAMME UNIT)****BALANCE-SHEET (As on 31st March 2015)**

<b>I. SOURCES OF FUNDS :</b>	<b>SCHEDULE</b>	
<b>(A) CAPITAL A/c.</b>		
Opening Balance		6,689,734.10
Reserves and Surplus	<b>2</b>	1,462,773.28
<b>(2) LOAN FUNDS</b>		
(a) Secured Loans		0.00
<b><u>TOTAL ₹</u></b>		<b><u>8,152,507.38</u></b>
<b>II. APPLICATION OF FUNDS:</b>		
<b>(1) FIXED ASSETS</b>		
(a) Gross Block	<b>1</b>	9,212,714.55
(b) Less : Depreciation		118,049.39
(c) Net Block		<b>9,094,665.16</b>
<b><u>Total Fixed Assets ₹</u></b>		<b><u>9,094,665.16</u></b>
<b>INVESTMENTS :</b>		
<b>(2) CURRENT ASSETS, LOANS AND ADVANCES:</b>		
(a) Cash and Bank Balances	<b>3</b>	1,066,919.22
(b) Advances, Deposits and other Recoverable	<b>4</b>	22,570.00
(c) Control Account		(1,809,554.00)
<b><u>TOTAL ₹</u></b>		<b><u>(720,064.78)</u></b>
<b>LESS : CURRENT LIABILITIES AND PROVISIONS:</b>		
(a) Current Liabilities	<b>5</b>	52,618.00
(b) Other Liabilities and Provisions	<b>6</b>	169,475.00
<b><u>TOTAL ₹</u></b>		<b><u>222,093.00</u></b>
<b>NET CURRENT ASSETS:</b>		<b>(942,157.78)</b>
<b>(3) MISCELLANEOUS EXPENDITURE</b>		
<b><u>TOTAL ₹</u></b>		<b><u>8,152,507.38</u></b>

\*Significant Accounting Policies and Notes on Accounts. The Schedules referred above from an integral part of the

Balance Sheet  
**PRESIDENT**Bal-Mahila Vikas Samiti (VAMA)  
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**(PROGRAMME UNIT)****INCOME AND EXPENDITURE ACCOUNT (As on 31st March 2015)**

	SCHEDULE	AMOUNT
<b>INCOME :</b>		
<b>Income from Grants, Donations &amp; Subsidies</b>		
Project Implementation Grant	7	5,622,683.00
<b>Other Income :</b>		
Interest from Bank Deposits		20,709.00
Other Income	8	3,679,330.71
<b>TOTAL ₹</b>		<b>9,322,722.71</b>
<b>EXPENDITURE:</b>		
Expenditure on Programmes	9	5,287,161.00
Administrative and other Operative Costs	10	2,454,739.04
Depreciation & Amortization	1	118,049.39
<b>TOTAL ₹</b>		<b>7,859,949.43</b>
<b>Net Surplus / (Loss) during the period ₹</b>		<b>1,462,773.28</b>

\*Significant Accounting Policies and Notes on Accounts. The Schedules referred above from an integral part of the Balance Sheet.

  
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**BAL-MAHILA VIKAS SAMITI (VAMA)**


9-C Maharana Pratap Nagar, Near Jiwaji Club Lashker Gwalior-474009, (M.P.) INDIA

**SCHEDULE-1: FIXED ASSETS****Details of Fixed Assets with depreciation for the year ending on 31/03/2015**

Sr. No.	Fixed Assets	Gross Block				Depreciation		Net Block	
		WDV as on 01/04/2014	Additions 01/04/2014 to 30/09/2014	Additions 1/10/2014 to 31/03/2015	Sale during the year	Total	Rate	Total depreciation	WDV as on 31/03/2015
1	Furniture & Fittings	58,092.59	457,000.00	40,400.00	0.00	555,492.59	10%	55,549.26	499,943.33
2	Office Equipment	59,561.41	17,475.00	28,550.00	0.00	105,586.41	10%	10,558.64	95,027.77
3	Solar Light	15,930.00	0.00	0.00	0.00	15,930.00	10%	1,593.00	14,337.00
4	Audio Visual Instrument	10,424.74	0.00	2,000.00	0.00	12,424.74	10%	1,242.47	11,182.27
5	Computers & Printers	342.38	51,100.00	29,300.00	0.00	80,742.38	60%	48,445.43	32,296.95
6	VAMA Resource Center	5,435,585.00	0.00	0.00	0.00	5,435,585.00	0%	0.00	5,435,585.00
7	Building	3,000,347.52	0.00	0.00	0.00	3,000,347.52	0%	0.00	3,000,347.52
8	Generator	6,605.91	0.00	0.00	0.00	6,605.91	10%	660.59	5,945.32
	<b>TOTAL ₹</b>		<b>525,575.00</b>	<b>100,250.00</b>	<b>0.00</b>	<b>9,212,714.55</b>		<b>118,049.39</b>	<b>9,094,665.16</b>

  
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**(PROGRAMME UNIT)**

<b>SCHEDULE F-2: RESERVES AND SURPLUS</b>	
	<b>31-Mar-15</b>
<b>Reserves and Surplus:</b>	
Opening Balance	0.00
Profit/Loss During the Year	1,462,773.28
<b><u>TOTAL ₹</u></b>	<b><u>1,462,773.28</u></b>


**SCHEDULE -3: CASH AND BANK BALANCES**

	<b>31-Mar-15</b>
<b>CASH IN HAND:</b>	
Cash in Hand	5,191.06
<b><u>TOTAL ₹</u></b>	<b><u>5,191.06</u></b>
<b>BANK BALANCES:</b>	
HDFC Bank	4,732.96
ICICI Bank Ltd.	330,529.26
IDBI BANK	489,222.31
UNION Bank of India	393.00
ICICI BANK Ltd.	10,577.00
ICICI Bank Ltd.	32,920.69
State Bank of Patiala	67,010.94
State Bank of India	3,107.00
State Bank of India	123,235.00
<b><u>TOTAL ₹</u></b>	<b><u>1,061,728.16</u></b>
<b><u>TOTAL CASH AND BANK BALANCE</u></b>	<b><u>1,066,919.22</u></b>

  
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<b>SCHEDULE - 4: ADVANCES, DEPOSITS AND OTHER RECOVERABLES</b>	
	<b>31-Mar-15</b>
TDS Receivable	21,205.00
Work Advance	1,365.00
<b>TOTAL ₹</b>	<b>22,570.00</b>

<b>SCHEDULE-5: CURRENT LIABILITIES</b>	
	<b>31-Mar-15</b>
Salary payable	11,718.00
Internal Audit Fees Payable	40,900.00
<b>TOTAL ₹</b>	<b>52,618.00</b>

<b>SCHEDULE -6: OTHER LIABILITIES</b>	
	<b>31-Mar-15</b>
Staff Welfare Fund	110,340.00
ASHA training expense payable	55,535.00
Duties & Taxes (TDS 12-13 Payable)	3,600.00
<b>TOTAL ₹</b>	<b>169,475.00</b>

<b>SCHEDULE -7: GRANT &amp; DONATION :</b>	
	<b>31-Mar-15</b>
Church Auxiliary For Social Action (CASA)	637,353.00
Indo Global Social Service Society (IGSSS)	894,670.00
Shamdasani Foundation (Child Education)	9,000.00
CM & HO (Datia) & National Rural Health Mission	2,453,820.00
National Bank of Agriculture & Rural Development, (NABARD)	1,063,000.00
Nabard Consultancy Services (NABCONS)	243,960.00
Jindal Steel Industry Pvt. Ltd.	20,000.00
Pratham (Aser Education Study)	100,040.00
Rang De, Bangalore (FLP)	200,840.00
<b>TOTAL ₹</b>	<b>5,622,683.00</b>


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<b>SCHEDULE - 8: OTHER INCOME :</b>	<b>31-Mar-15</b>
Membership Fees from Member	18,050.00
Miscellaneous Receipts	11,581.00
Reimbursement from NABCONS	8,459.00
VAMA ANM student Fees	900,000.00
VAMA Convent School Student Fees	1,117,529.00
VAMA Resource Center Rent & Accommodation	1,623,711.71
<b><u>TOTAL ₹</u></b>	<b><u>3,679,330.71</u></b>
<b>SCHEDULE - 9: EXPENDITURE ON PROGRAMMES</b>	<b>31-Mar-15</b>
ASER (Annual Status Of Education Report ) Exp. Datia	50,000.00
ASER ( Annual status Of Education Report ) Exp. Gwalior	50,040.00
Asha Training Exp., CM & HO, DATIA & NRHM, BHOPAL	2,138,655.00
Jayeka Study (Rajghat Canal) 5 District of Gwalior region	166,750.00
NABARD Bhopal (FL P) in 5 district of Gwalior region	1,050,710.00
Rang De (Financial Literacy Programme Exp.)	87,440.00
Reinforcing Women For Sustainable Livelihood (AWP) , (CASA)	636,246.00
Sustainable Option For Uplifting Livelihood (SOUL), IGSSS	866,385.00
Workshop On Issue MANREGA, CASA	53,520.00
AATMA Study Of Farmers, NABCONS	16,200.00
Awareness Program On Commodity Futures Market, NABCONS	12,410.00
Child Education Expenses, The Shamdasani Foundation	9,000.00
Women's Empowerment Project Exps. (Jindal Steel Industry Pvt. Ltd.)	20,000.00
Mass Awareness Campaign Exp. , NABARD	8,000.00
SHG's Bank Linkage Project, NABARD	116,805.00
Vermi Compost Training Exp. , NABARD	5,000.00
<b><u>TOTAL ₹</u></b>	<b><u>5,287,161.00</u></b>

  
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**AUDITOR**  
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<b>SCHEDULE F- 10: EXPENDITURE ON PROGRAMMES</b>	
	<b>31-Mar-15</b>
Vama ANM Nursing School	886,000.00
External Audit Fees FY 2013-14	25,000.00
Internal Audit Fees FY 2014-15	44,500.00
Electricity Exp. (H.O)	1,366.00
Fees for Community Radio to Ministry of Information & Broad Casting	2,500.00
Membership Fees (VANI)	1,500.00
Office Rent (Branch Office)	5,000.00
Postage & Courier Exp.	790.00
Printing & Stationery	6,535.00
Refreshment Exp. (H.O)	31,192.00
Repairing & Maintenance	6,148.00
Tally Software	38,000.00
Telephone & Mobile	11,206.00
Training Exp.	4,000.00
Traveling & Convence	24,225.00
VAMA Convent School, DATIA	1,283,709.71
Workshop And Seminar	74,592.00
Bank Charges	7,575.33
Legal Agreement & Stamp	900.00
<b>TOTAL ₹</b>	<b>2,454,739.04</b>

  
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**BAL-MAHILA VIKAS SAMITI (VAMA)**

9-C Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior-474009, (M.P.) INDIA

**MICRO FINANCE UNIT****BALANCE-SHEET (As on 31st March 2015)**

<b>I. SOURCES OF FUNDS :</b>	<b>SCHEDULE</b>	<b>AMOUNT</b>
<b>(A) CAPITAL A/C.</b>		
Opening Balance	<b>1</b>	9,587,714.70
Reserves and Surplus	<b>2</b>	217,965.87
<b>(2) LOAN FUNDS:</b>		
(a) Secured Loans	<b>3</b>	14,710,733.38
<b>TOTAL ₹</b>		<b>24,516,413.95</b>
<b>II. APPLICATION OF FUNDS:</b>		
<b>(1) FIXED ASSETS</b>		
(a) Gross Block	<b>4</b>	13,028,115.96
(b) Less : Depreciation		190,222.83
(c) Net Block		<b>12,837,893.13</b>
<b>TOTAL FIXED ASSETS ₹</b>		<b>12,837,893.13</b>
<b>INVESTMENTS :</b>		924400.00
<b>(2) CURRENT ASSETS, LOANS &amp; ADVANCES</b>		
(a) Cash and Bank Balances	<b>5</b>	188,063.79
(b) Other Current Assets	<b>6</b>	143,000.00
(c) Loans to Poor Women in SHG/JLG	<b>7</b>	8,940,588.00
(d) Advances, Deposits and other Recoverable	<b>8</b>	52,904.03
(e) Control Account		1,809,554.00
<b>TOTAL ₹</b>		<b>12,058,509.82</b>
<b>LESS : CURRENT LIABILITIES &amp; PROVISIONS</b>		
(a) Current Liabilities	<b>9</b>	37,363.00
(b) Provisions	<b>10</b>	342,626.00
<b>TOTAL ₹</b>		<b>379,989.00</b>
<b>NET CURRENT ASSETS:</b>		<b>11,678,520.82</b>
<b>TOTAL ₹</b>		<b>24,516,413.95</b>

**PRESIDENT****TOTAL ₹**

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**BAL-MAHILA VIKAS SAMITI (VAMA)**

9-C Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior-474009, (M.P.) INDIA

**MICRO FINANCE UNIT****INCOME AND EXPENDITURE ACCOUNT As on 31st March 2015**

<b><u>INCOME :</u></b>	<b>SCHEDULE</b>	<b>AMOUNT</b>
<b>Income from Financial Services to Poor Women Organized in SHG/JLG:</b>		
Interest Income		1,506,844.00
Service Charges	<b>11</b>	830,413.00
<b>Income from Grants, Donations &amp; Subsidies</b>		
Project Implementation Grant	<b>12</b>	50,000.00
<b>Other Income:</b>		
Interest From Banks Deposits		23,443.00
Other Income		23,113.00
<b><u>TOTAL ₹</u></b>		<b><u>2,433,813.00</u></b>
<b><u>EXPENDITURE:</u></b>		
Financial Cost	<b>14</b>	1,437,523.30
Personnel Cost	<b>15</b>	380,717.00
Administrative and other Operative Costs	<b>16</b>	117,978.00
Provision for Non Performing Micro Credit Portfolio		89,406.00
Non Performing Micro Credit Portfolio written off		0.00
Depreciation & Amortization	<b>4</b>	190,222.83
<b><u>TOTAL ₹</u></b>		<b><u>2,215,847.13</u></b>
<b><u>Net Surplus / (Loss) during the period ₹</u></b>		<b><u>217,965.87</u></b>

\*Significant Accounting Policies and Notes on Accounts . The Schedules referred above from an integral part of the Balance Sheet.

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## BAL-MAHILA VIKAS SAMITI (VAMA)


9-C Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior-474009, (M.P.) INDIA


### MICRO FINANCE UNIT

<b>SCHEDULE 1: CAPITAL</b>	
	<b>31-Mar-15</b>
<b>CAPITAL</b>	
Opening Balance	4,552,689.54
*Add: As per Note Given Below	5,035,025.16
<b>TOTAL ₹</b>	<b>9,587,714.70</b>

<b>SCHEDULE 2: RESERVES AND SURPLUS</b>	
	<b>31-Mar-15</b>
<b>RESERVE AND SURPLUS</b>	
Opening Balance	0.00
PROFIT/LOSS During the Year	217,965.87
<b>TOTAL ₹</b>	<b>217,965.87</b>

\*Note: Addition of Rs. 50,35,025.16 in earlier assets settled off wrongly debited to capital a/c. Now, rectified and transferred to fixed assets. Being our own contribution to VAMA r1Resource Center in previous year 2013-14.

  
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**BAL-MAHILA VIKAS SAMITI (VAMA)**

9-C Maharana Pratap Nagar, Near Jiwaji Club Lashker Gwalior-474009, (M.P.) INDIA

**SCHEDULE 3: LOAN FUNDS**

Sr. No.	Name Of Financial Institution & Banks	Date of Sanction	Sanction Amount	Period	Rate of Interest	Outstanding as On 31-03-15	Type of Security
1.	State Bank of India (Cash Credit Limit)	June-08	50,00,000.00	Renewal in 3 Years	10.00%	4,798,361.73	Hypothecation of Book Debts
2.	Rang-De Origination	Oct-13	73,32,000.00	3 years	10.00%	4,379,661.65	Hypothecation of Book Debts
3.	Habitat for Humanity India Trust	Sept-13	4,840,000.00	3 years	0.00	2,833,600.00	Hypothecation of Book Debts
4.	Indian Grameen Service (Basix)	Aug-13	2,500,000.00	3 years	13.50%	799,110.00	Hypothecation of Book Debts
5.	Rashtriya Mahila Kosh (RMK)	Jan-11	75,00,000.00	4.75 years	8%	1,900,000.00	Hypothecation of Book Debts
<b>TOTAL ₹</b>						<b>14,710,733.38</b>	

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**SCHEDULE 4: FIXED ASSETS****Details Of Fixed Assets with depreciation for the year ending on 31/03/2015**

Sr. No.	Fixed Assets	Gross Block				Total	Depreciation		Net Block WDV as on 31/03/2015
		WDV as on 01/04/2014	Additions 01/04/2014 to 30/09/2014	Additions 1/10/2014 to 31/03/2015	Sale during the year		Rate	Total depreciation	
1.	Furniture & Fittings	256,517.16	0.00	0.00	0.00	256,517.16	10%	25,651.72	230,865.44
2.	Office Equipment	290,791.24	0.00	5,500.00	0.00	296,291.24	10%	29,629.12	266,662.12
3.	Vehicles	800,367.80	0.00	0.00	0.00	800,367.80	15%	120,055.17	680,312.63
4.	Photo Copy & Fax Machine	6,908.16	0.00	0.00	0.00	6,908.16	10%	690.84	6,217.32
5.	Computers & Printers	8,519.13	0.00	0.00	0.00	8,519.13	60%	5,111.48	3,407.65
6.	Digital Camera	36,459.00	6,950.00	0.00	0.00	43,409.00	10%	4,340.90	39,068.10
*7.	Land & Building	4,319,692.34	5,035,025.16	2,213,949.94	0.00	11,568,667.44	0%	0.00	11,568,667.44
8.	Generator	47,436.03	0.00	0.00	0.00	47,436.03	10%	4,743.60	42,692.43
	<b>Total ₹</b>	<b>5,766,690.86</b>	<b>5,041,975.16</b>	<b>2,219,449.94</b>	<b>0.00</b>	<b>13,028,115.96</b>		<b>190,222.83</b>	<b>12,837,893.13</b>

\*Note- Increased the Land & Building by Rs. 50,35,025.16, which is wrongly debited to capital a/c in P.Y. 2013-14. Now, rectified and transferred to fixed assets. Being our own contribution to VAMA resource center in previous year 2013-14.

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**BAL-MAHILA VIKAS SAMITI (VAMA)**

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**MICRO FINANCE UNIT**

<b>SCHEDULE 5: CASH AND BANK BALANCES</b>	
<b>31-Mar-15</b>	
<b>CASH IN HAND:</b>	
Cash	99,999.00
<b>TOTAL ₹</b>	<b>99,999.00</b>
<b>BANK BALANCES:</b>	
IDBI Bank	50,354.79
IDBI Bank	16,176.00
Indian Bank	7,426.00
ICICI Bank Ltd.(Branch)	14,108.00
<b>TOTAL ₹</b>	<b>88,064.79</b>
<b>TOTAL CASH AND BANK BALANCE ₹</b>	<b>188,063.79</b>

<b>SCHEDULE 6: OTHER CURRENT ASSETS</b>	
<b>31-Mar-15</b>	
Tax Deducted At Source	55,855.00
Work Advance	15,690.00
IDBI Bank LTD. (B.C. Fees)	71,455.00
<b>TOTAL ₹</b>	<b>143,000.00</b>

  
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**MICRO FINANCE UNIT****SCHEDULE -7: LOAN TO POOR WOMEN's IN SHG/JLGs**

Age & Category of Loan Outstanding	Standard Loan		Non-Performing Loans		Rs. In Total
	No Overdue	Overdue up to 4 weeks	Sub-Standards	Doubtful	31-Mar-15
			5 to 50 weeks	Where duration of Loan Period has expired or overdue > 50,000	
Unsecured & Encumbered	0.00	0.00	0.00	0.00	<b>0.00</b>
Regular	0.00	0.00	0.00	0.00	<b>8,940,588.00</b>
Re-Scheduled	0.00	0.00	0.00	0.00	<b>0.00</b>
Gross book value of the Loan Outstanding	0.00	0.00	0.00	0.00	<b>8,940,588.00</b>
Less: Provisions for Non-Performing Loans	0.00	0.00	0.00	0.00	<b>0.00</b>

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**MICRO FINANCE UNIT****SCHEDULE- 8: ADVANCES, DEPOSITS AND OTHER RECOVERABLES**

	31-Mar-15
Accrued Interest	46,404.03
Telephone Deposit	6,500.00
<b>TOTAL ₹</b>	<b>52,904.03</b>

**SCHEDULE -9: CURRENT LIABILITIES**

	31-Mar-15
Staff Welfare Fund	37,363.00
<b>TOTAL ₹</b>	<b>37363.00</b>

**SCHEDULE -10: PROVISION FOR LOAN LOSS**

	31-Mar-15
Opening Balance	253,220.00
ADD: Provision for Loan Loss	89,406.00
<b>TOTAL ₹</b>	<b>342,626.00</b>

**SCHEDULE -11: SERVICE CHARGES:**

	31-Mar-15
Loan Processing Fees	346,630.00
Service Charges	483,783.00
<b>TOTAL ₹</b>	<b>830,413.00</b>

**SCHEDULE -12: OTHER GRANT**

	31-Mar-15
Habitat For Humanity India Trust	50,000.00
<b>TOTAL ₹</b>	<b>50,000.00</b>

**SCHEDULE - 13: OTHER INCOME**


	31st-Mar-15
Interest on FDR	8,575.00
Miscellaneous Receipts	14,538.00
<b>TOTAL ₹</b>	<b>23,113.00</b>

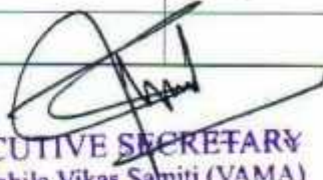
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<b>SCHEDULE - 14: FINANCIAL COST</b>	
	<b>31-Mar-15</b>
Interest on Borrowing from Financial Institutions	1,296,464.30
Bank Charges and Processing Fees	86,549.00
Agreement, Stamp and Legal Expenses	54,510.00
<b>TOTAL ₹</b>	<b>1,437,523.30</b>
<b>SCHEDULE -15: PERSONNEL COST</b>	
	<b>31-Mar-15</b>
Salaries to Staff	380,717.00
Staff Welfare Expenses	0.00
<b>TOTAL ₹</b>	<b>380,717.00</b>
<b>SCHEDULE -16: ADMINISTRATIVE AND OTHER COST</b>	
	<b>31-Mar-15</b>
Consultancy Fee	1,416.00
Electricity	727.00
Insurance Claim	49,000.00
Membership Fess	11,236.00
Sundry Office Expenses	5,825.00
Postage & Courier	1,582.00
Refreshment	11,142.00
Repairing & Maintenance	8,680.00
Telephone & Mobile	1,369.00
Travelling & Convince	5,280.00
Vehicle Insurance	21,468.00
Workshop & Seminar	253.00
<b>TOTAL ₹</b>	<b>117,978.00</b>

  
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