

SWAYAMSHREE MAHILA SAMABAYA SAMITI LTD.

NEW LIC COLONY, BADAMBADI,
A.D MARKET, CUTTACK-12

STATUTORY AUDIT REPORT

FOR THE FINANCIAL YEAR

2021-22

M/S G PANDA & CO.
CHARTERED ACCOUNTANTS,
BIJUPATNAIK CHOWK
TULASIPUR, CUTTACK -753008



Office of the Asst. Auditor General of Coop. Societies, Cuttack-II Audit Circle

No. 2462 /Dated 30.10.22

The CEO/Secretary
Swayamshree Mahila Samabaya Samiti Ltd.
At: New LIC Colony, Badambadi
Po: Arunodaya Market, Cuttack-12

Sub: Transmission of final audit report for the year 2021-2022

Madam,

Enclosed please find herewith a copy of the Final Audit Report along with Audit certificate of your Institution for the year 2021-2022 which need to be placed before the Board of Management/Annual General Body meeting in order to attend the recertification of the audit defects pointed out in the Audit report. After obtaining views and remarks from the Administrative Authority on rectification of defects the compliance report should be sent to this office within 30 days from the receipt of the Audit Report.

An amount of Rs. 30,000/- (Rs.28,500/- CA fees+ Rs.1,500/-Govt. fees) as per Audit certificate balance should be deposited in the Govt. Treasury in head of accounts"0425-Cooperation-101-Audit Fees-0010 charges for service provided-02022-collection of payment for service rendered" within 15 days of receipt of Audit report keeping a true copy for the purpose of audit at your end.

Please acknowledge receipts the above documents.

Yours faithfully

Handwritten signature
30.10.22
Asst. Auditor General of CS
Cooperative Societies
Cuttack Audit Circle-II

Memo No.....Dated.....

Copy of the Final Audit Report transmitted to the:

- (1) Asst. Register of Co-operative Societies, Cuttack City Circle, Cuttack
- (2) Cuttack Central Coop. Bank Ltd., Cuttack
- (3) DRCS Cuttack I & II
- (4) RCS (O) BBSR

Sd/-
Asst. Auditor General of CS

Audit Certificate

Audit Certificate issued by S.J. Koshore Kumar Parida OCS-II, Asst. AGCS, Cuttack Audit Circle, Cuttack-II on the audit of accounts Swayamshree Mahila Samabaya samiti Ltd for the year 2021-2022. The account of Swayamshree Mahila Samabaya Samiti Ltd. bearing Regd.No-10/RCS/2014 dated.13/11/2014 as audited by G .Panda & CO Chartered Accountants, Bijupatnaik Chowk, Tulasipur Cuttack-753008 for the year 2021-2022 is passed subject to auditor's report.

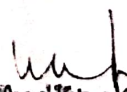
The audited financial statement:

1. Receipt & Expenditure Statement for the period from 01/04/2021 to 31/03/2022.
2. Manufacturing / trading / profit & Loss account for the year 2021-2022.
3. Balance Sheet as 31/03/2022 along with the copy of Auditor's Report is appended to this certificate.

This is the 8th year of working of the institution.

1. Membership:- The membership of the society as on 31/03/2022 stood at 46072 as against 45964 of the previous year.
2. Share Capital: - The authorised share capital of the society as on 31/03/2022 stood at Rs.2,00,00,000.00 as against Rs.2,00,000.00 of the previous year. Out of this the Govt. share capital is Rs. Nil.
3. Deposits: - The deposit position of the society stood at Rs. 42,42,45,559.00 as on 31/03/2022 as against Rs. 41,88,24,538.00 of the previous year.
4. Borrowings: -The borrowings of the society stood at Rs. NIL as on 31/03/2022 as against NIL of the previous year .
5. Loans & advances: - At the beginning of the year loan outstanding against members was Rs. 43,05,46,596.00. During the year Under audit Rs.37,52,15,000.00 was advanced and Rs.40,22,03,413.00 collected, leaving the outstanding balance of Rs.40,35,58,183.00 as on 31/03/2022.
6. Working Fund: - The working fund of the society arrived at Rs.66,58,58,037.00 as on 31/03/2022.
7. Working Capital:- The working capital of the society as on 31/03/2022 stood at Rs.67,03,22,906.36 as against Rs.63,93,01,321.81 of the previous year.
8. Government assistance:- During the year under audit Rs. Nil was received towards Govt. Assistance.

9. Profit & Loss account:- During the year under audit the society has sustained / earned a net profit of Rs.2,99,87,808.21 and the cumulative accumulated profit comes to Rs.23,87,17,701.37 as on 31/03/2022.
10. Reserve Fund:- The reserve fund of the society as on 31/03/2022 stood at Rs.6,11,37,491.00 has been invested with CCCB Ltd. Balance if any should be invested in the Central Co-operative Bank immediately.
11. Non-Performing assets (NPA):- The total estimated Non-Performing assets (NPA) on loan as on 31/03/2022 was Rs.2,35,06,909/- against which provision for bad and doubtful debt has been made of Rs. 20,43,727/- as per norms.
12. Overdue Interest:- The overdue interest comes to Rs.14,77,478.00 as on 31/03/2022 as against Rs. 30,02,470.00 of the previous year.
13. Cost of Management:- The cost of management of the society for the year under audit is calculated at Rs.75,17,492.02 as against Rs.2,26,29,425.62 of last year. It works out to 1.12% of the working capital.
14. Audit Fees:- During the year a sum of Rs.35,130.00 has been levied towards audit fees including GST for the year 2021-2022. The society has to deposit Rs.1,500.00 towards audit fee including arrears in the Govt. Treasury within 15 days after issue of audit certificate.
15. Co-op Education Fund:- A sum of Rs.1,00,000.00 has been paid towards co-operative education fund for the year 2021-22.
16. Audit Classification: - Last Year "A" class. This Year "A" Class.
17. Remarks:- At last it is found that the society is an ideal society only having women members.


30/10/22
Assistant Auditor General
Cooperative Societies,
Cuttack Audit Circle - II
Cuttack Audit Circle, -II

EXPENDITURE

| Sl.no. | Particulars | Expenditure(21-22) as on Mar-2022 | Budget(22-23) |
|--------|--|--------------------------------------|-----------------|
| 1 | Interest on Saving/FD | 18805884 | 24000000 |
| 2 | Salary & Other benefit to staff | 19593670 | 25000000 |
| 3 | EPF Employer Contribution | 1493176 | 2000000 |
| 4 | Employers Cont to ESI | 101787 | 100000 |
| 5 | Medical Expenses(Staff) | 0 | 100000 |
| 6 | Interest on Staff Security | 187798 | 205000 |
| 7 | House Rent & Electricity | 713537 | 1000000 |
| 8 | TA & Conveynce | 583318 | 700000 |
| 9 | Expenditure for staff Welfare | | 100000 |
| 10 | Printing & Stationary | 270532 | 400000 |
| 11 | Lodging & Boarding | 1875 | 50000 |
| 12 | Meeting Exp.(Review of staff & Others) | 10798 | 500000 |
| 13 | Sitting Fees of BoD | 0 | 300000 |
| 14 | BoD Conveyance | 0 | 150000 |
| 15 | Misc Exp | 1100 | 100000 |
| 16 | Telephone & Postage | 196183 | 250000 |
| 17 | Software AMC& Upgradation | 327000 | 1000000 |
| 18 | Repair & Maintenance | 222399 | 400000 |
| 19 | Bank Charges | 14299 | 30000 |
| 20 | News Paper & Periodicals | 8843 | 10000 |
| 21 | Insurance Charges(Asset) | 96965 | 150000 |
| 22 | Fees & Subscription,consultancy fees | 56400 | 150000 |
| 23 | Legal expenses | 44500 | 200000 |
| 24 | Audit & Tax Audit Fees | 35000 | 50000 |
| 25 | Imp Day Celebration exp | 47992 | 300000 |
| 26 | Transporting Charges | 0 | 100000 |
| 27 | AGB Expenses | 0 | 500000 |
| 28 | Donation & Charity | 0 | 100000 |
| 29 | Training Expenses | 0 | 200000 |
| 30 | Managala Panthi | 24000 | 100000 |
| 31 | Medical Assistance | 45000 | 200000 |
| 32 | Consultancy Fees | 0 | 400000 |
| 33 | Advt and Publicity | 29762 | 200000 |
| 34 | Co-Op Week Celebration | 23535 | 200000 |
| 35 | Exposure Visit | 0 | 300000 |
| 36 | Gratuity(LIC P&GS) | 1609081 | 2000000 |
| 37 | Documentation(Annual Report) | 0 | 100000 |
| 38 | Smaller Meeting in different areas | 0 | 200000 |
| 39 | Livelihood training Programme | 0 | 200000 |
| 40 | Election Expenditure | 0 | 200000 |
| 41 | Website Redesign | 0 | 700000 |
| 42 | Plantation | 0 | 100000 |
| 43 | Health Insurance | 0 | 200000 |
| 44 | Depreciation | 247458 | 300000 |
| 45 | Land Revenue | 223659 | 400000 |
| 46 | Contigency | 6 | 500 |
| 47 | Asset Creation | 19717 | 300000 |
| 48 | Income Tax | 0 | 1500000 |
| 49 | SURPLUS | 3515376 | 4500000 |
| | TOTAL | 29513932 | 20932937 |
| | | 78064581 | 90978437 |

SWAYAMSHREE MAHILA SAMABAYA SAMITI LTD

CHIEF EXECUTIVE OFFICER

ADMINISTRATOR

SWAYAMSHREE MAHILA SAMABAYA SAMITI LTD

| | | | | | | |
|----------------------------------|----------------|-----------|-----------------|-----------------|----------------|----------------|
| SIDBI (PSIG) | 3,27,596.00 | - | - | - | 3,27,596.00 | - |
| Security Deposit(SUDA) | 10,000.00 | - | - | - | 10,000.00 | - |
| Security Deposit(BSNL) | 500.00 | - | - | - | 500.00 | - |
| Security Deposit(TPCODL) | - | - | 29,510.00 | - | 29,510.00 | - |
| Security Deposit | 5,000.00 | - | - | 5,000.00 | - | - |
| We Hello Solutions | 50,000.00 | - | - | 50,000.00 | - | - |
| Adv. Tax Income Tax(16-17) | 16,430.00 | - | - | 16,430.00 | - | - |
| Adv. Tax Income Tax(17-18) | 1,02,650.00 | - | - | 1,02,650.00 | - | - |
| Assess Tax | - | - | 28,94,915.00 | - | 28,94,915.00 | - |
| TDS | 12,12,788.58 | - | 18,135.23 | 2,80,016.00 | 16,48,907.31 | - |
| SBI Badamba | 81,446.55 | - | 4,67,340.00 | 649.00 | 5,48,137.35 | - |
| UCO Bank, Badamba | 42,17,094.91 | - | 6,71,17,800.00 | 6,50,00,468.08 | 63,34,426.33 | - |
| Axis Bank(BBSR) | 72,93,828.26 | - | 9,59,38,395.00 | 9,40,02,743.50 | 92,29,479.76 | - |
| Axis Bank(CTC) | 7,09,359.32 | - | 43,93,54,030.00 | 42,51,80,649.00 | 1,48,82,740.32 | - |
| Kotak Mahindra(Current A/c) | 1,76,37,267.22 | - | 40,43,80,951.00 | 41,14,48,957.00 | 1,05,69,261.22 | - |
| Kotak Mahindra (Savings) | 4,97,27,121.77 | - | 9,44,74,000.70 | 10,00,00,000.00 | 4,42,01,122.47 | - |
| SBI Link Road | 6,30,676.80 | - | 35,55,049.00 | 38,10,827.74 | 3,74,898.06 | - |
| Indian Bank, Cuttack | 21,475.00 | - | 629.00 | - | 22,104.00 | - |
| Indian Bank(Kendrapada) | 7,979.00 | - | - | - | 7,979.00 | - |
| CCCB Cuttack | 2,27,239.00 | - | 55,12,066.00 | 55,00,000.00 | 2,39,305.00 | - |
| IDBI Bank | 13,666.00 | - | - | - | 13,666.00 | - |
| SBI Pithapur | 4,48,912.00 | - | 35,094.00 | 22,850.00 | 4,61,156.00 | - |
| Indian Bank Cuttack FD | 1,48,966.00 | - | 1,47,794.00 | 1,48,966.00 | 1,47,794.00 | - |
| CCCB Cuttack FD | 5,21,98,602.00 | - | 6,11,37,491.00 | 5,21,98,602.00 | 6,11,37,491.00 | - |
| Axis Bank FD | 5,46,06,840.00 | - | 8,74,31,893.00 | 5,46,06,840.00 | 8,74,31,893.00 | - |
| Axis Bank (FD) Dumduma | - | - | 1,53,84,566.00 | - | 1,53,84,566.00 | - |
| Kotak Mahindra (FD) | 2,63,53,811.00 | - | 2,65,00,000.00 | 5,28,53,811.00 | - | - |
| UCO Bank (FD) | 50,84,997.00 | - | 2,58,49,340.00 | 50,84,997.00 | 2,58,49,340.00 | - |
| Closing Balance(Cash) | 4,40,435.00 | - | 4,51,942.00 | 4,40,435.00 | 4,51,942.00 | - |
| Comm. Disc. Receivable | 89,246.00 | - | - | - | 89,246.00 | - |
| CGST | - | 44,234.32 | 3,99,544.32 | 3,37,750.00 | 17,560.00 | - |
| SGST | - | 25,568.34 | 3,86,161.32 | 3,37,750.00 | 22,842.98 | - |
| Interest on Loan | - | - | - | 6,07,23,105.00 | - | 6,07,23,105.00 |
| Interest: From Co-operative Bank | - | - | - | 12,066.00 | - | 12,066.00 |
| Bank Interest | - | - | - | 33,44,386.00 | - | 33,44,386.00 |
| Interest on Bank FD | - | - | 14,64,751.00 | 61,60,194.00 | - | 46,95,443.00 |
| Interest on Co-operative Bank FD | - | - | - | 34,38,889.00 | - | 34,38,889.00 |
| Loan processing fees | - | - | - | 37,52,150.00 | - | 37,52,150.00 |
| Membership fees | - | - | - | 83,000.00 | - | 83,000.00 |
| Social Security fund | - | - | - | 41,500.00 | - | 41,500.00 |
| Other income | - | - | - | 9,000.00 | - | 9,000.00 |
| Sale of Pass Book | - | - | - | 8,460.00 | - | 8,460.00 |
| Comm & Discount | - | - | - | 4,16,450.23 | - | 4,16,450.23 |
| Interest on Staff Advance | - | - | - | 1,39,918.00 | - | 1,39,918.00 |
| AGM Expenses | - | - | - | 20,351.00 | - | 20,351.00 |
| Interest on Saving/FD | - | - | 1,65,33,110.00 | - | 1,65,33,110.00 | - |
| Interest on Staff Security | - | - | 1,87,798.00 | - | 1,87,798.00 | - |
| Salary to Staff | - | - | 1,95,93,670.00 | - | 1,95,93,670.00 | - |
| EPF Employer Contribution | - | - | 14,93,176.00 | 1,15,260.00 | - | 13,77,916.00 |
| Employers Cont to ES | - | - | 1,05,729.00 | 8,877.00 | - | 96,852.00 |
| House Rent & Electricity | - | - | 7,16,516.00 | 2,979.00 | - | 7,13,537.00 |
| TA & Conveyance | - | - | 5,83,318.00 | - | - | 5,83,318.00 |
| Printing & Stationary | - | - | 2,70,532.68 | - | - | 2,70,532.68 |
| Lodging & Boarding | - | - | 1,875.00 | - | - | 1,875.00 |
| Meeting Expenses | - | - | 10,798.00 | - | - | 10,798.00 |
| Misc. Exp | - | - | 1,100.00 | - | - | 1,100.00 |

| | | | | | | |
|-----------------------------|-----------------|-----------------|-------------------|-------------------|-----------------|-----------------|
| Telephone & Postage | - | - | 96,182.82 | - | 1,96,182.82 | - |
| Repairs & Maintenance | - | - | 2,22,396.56 | - | 2,22,396.56 | - |
| Software AMC & Upgradation | - | - | 3,27,000.00 | - | 3,27,000.00 | - |
| Printing Charges | - | - | 14,534.86 | 236.00 | 14,298.86 | - |
| News Paper & Periodicals | - | - | 3,843.00 | - | 8,843.00 | - |
| Insurance Charges | - | - | 96,965.00 | - | 96,965.00 | - |
| Fees & Subscription | - | - | 56,400.00 | - | 56,400.00 | - |
| Legal expenses | - | - | 44,500.00 | - | 44,500.00 | - |
| Hotel Fees | - | - | 30,000.00 | - | 30,000.00 | - |
| Travel Expenses | - | - | 10,000.00 | - | 10,000.00 | - |
| Annual Day Celebration | - | - | 47,992.22 | - | 47,992.22 | - |
| Janagala Panthi | - | - | 24,000.00 | - | 24,000.00 | - |
| Medical Assistance | - | - | 45,000.00 | - | 45,000.00 | - |
| Advertisement and Publicity | - | - | 29,761.88 | - | 29,761.88 | - |
| Co-Op Week Celebration | - | - | 23,535.00 | - | 23,535.00 | - |
| Contingency | - | - | 19,717.00 | - | 19,717.00 | - |
| Bonus & Exgrata (2021-22) | - | - | 15,47,493.00 | - | 15,47,493.00 | - |
| Gratuity (LIC P&GS) | - | - | 16,09,081.00 | - | 16,09,081.00 | - |
| Gratuity | - | - | 60,957.00 | 60,957.00 | - | - |
| Health Insurance | - | - | 2,47,458.00 | - | 2,47,458.00 | - |
| Land Revenue | - | - | 6.00 | - | 6.00 | - |
| Income Tax | - | - | 35,15,376.00 | 35,15,376.00 | - | - |
| Depreciation | - | - | 2,17,344.00 | - | 2,17,344.00 | - |
| TOTAL | 65,93,25,708.81 | 65,93,25,708.81 | 1,87,87,55,967.54 | 1,87,87,55,967.54 | 73,71,68,915.38 | 73,71,68,915.38 |

0.00

SRIRAMSHREE MAHILA SAMABAYA SAMITI LTD

CHIEF EXECUTIVE OFFICER



M/S SWAYAMSHREE MAHILA SAMABAYA SAMITI LIMITED
 NEW LIC COLONY, BADAMBADI, P.O.ARUNODAYA MARKET, CUTTACK-753012
 BALANCE SHEET AS ON 31ST MARCH'2022

| LIABILITIES | ANNEX | CURRENT | | ASSETS | ANNEX | CURRENT | PREVIOUS |
|----------------------------|-------|------------------------|------------------------|-----------------------|-------|------------------------|------------------------|
| | | YEAR(2021-22) | YEAR(2020-21) | | | YEAR(2021-22) | YEAR(2020-21) |
| Members Share Capital | 1 | 46,07,200.00 | 45,96,400.00 | Fixed Assets | 6 | 44,64,869.36 | 44,90,685.40 |
| Reserve & Surplus | 2 | 20,87,29,893.16 | 19,13,22,748.17 | Current Assets | | | |
| Net Profit for the Year | | 2,99,87,808.21 | 2,18,12,898.99 | Loans & Advances | 7 | 41,11,39,014.79 | 43,48,96,060.58 |
| Secured Loan | 3 | | | Cash & Bank-Balance | 8 | 27,73,76,548.21 | 21,99,38,962.83 |
| Current Liabilities | | | | | | | |
| Deposit from Members | 4 | 42,42,45,559.00 | 41,88,24,538.00 | | | | |
| Other Liabilities | 5 | 2,54,09,971.99 | 2,27,69,123.65 | | | | |
| | | 69,29,80,432.36 | 65,93,25,708.81 | | | 69,29,80,432.36 | 65,93,25,708.81 |
| | | | | | | 0.00 | |

For Swayanshree Mahila Samabaya Samiti Limited.

SWAYAMSHREE MAHILA SAMABAYA SAMITI LTD

(Signature)
 CHIEF EXECUTIVE OFFICER
 (Chief Executive)

Date: 25.09.2022

Cuttack

(Auditor)

For G. Panda & Co.
 Chartered Accountants
 FRN- 303123E

(Signature)
 (CAP. K. Mohapatra)
 Partner. M. No.-05601

2205000530A13703775

M/S SWAYAMSHREE MAHILA SAMBADA SAMITI LIMITED
NEW LIC COLONY, BADAMBADI, P.O. ARUNODAYA MARKET, CUTTACK-753012
ANNEXURES FORMING PART OF BALANCE SHEET AS ON 31ST MARCH 2022

| PARTICULARS | AS ON 31.03.2022 | AS ON 31.03.2021 |
|--|------------------|------------------|
| Annexure-1 | | |
| MEMBERS SHARE CAPITAL | | |
| Authorised, subscribed & Paid-up 200000 Equity Share of Rs.100/- each | 46,07,200.00 | 45,96,400.00 |
| | 46,07,200.00 | 45,96,400.00 |
| Annexure-2 | | |
| RESERVE AND SURPLUS | | |
| 1 Deficit coverage Fund | 45,44,854.00 | 31,79,210.00 |
| 2 Reserve Fund | 5,53,17,081.46 | 4,98,63,856.46 |
| 3 Co-op Education Fund | 1,14,15,840.14 | 1,06,43,324.14 |
| 4 Emergency Fund | 40,71,697.00 | 40,71,697.00 |
| 5 Employess Welfare Fund | 37,74,244.00 | 38,28,854.00 |
| 6 Development Fund | 78,38,432.00 | 78,38,432.00 |
| 7 Building Fund | 5,42,49,880.78 | 4,26,00,119.79 |
| 8 Business Fluctuation Fund | 2,21,29,772.45 | 2,03,37,502.45 |
| 9 Common Goods Fund | 1,77,03,661.39 | 1,62,10,102.39 |
| 10 Bonus Fund | 25,52,503.70 | 25,52,503.70 |
| 11 Baddebt | 1,92,66,140.45 | 1,94,52,122.45 |
| 12 Members Profit Surplus) Fund | 58,65,785.79 | 57,44,923.79 |
| | 20,87,29,893.16 | 19,13,22,748.17 |
| Annexure-3 | | |
| SECURED LOAN | | |
| Term Loan from NCDC | | |
| Annexure-4 | | |
| DEPOSIT FROM MEMBERS | | |
| 1 Members Saving | 39,09,54,867.00 | 38,43,26,172.00 |
| 2 Fixed Deposit from members | 3,32,90,692.00 | 3,14,98,156.00 |
| | 42,42,45,559.00 | 41,88,24,538.00 |
| Annexure-5 | | |
| OTHER LIABILITIES | | |
| 1 Staff Security Payable | 24,41,474.00 | 22,61,156.00 |
| 2 Provision for Bad & Doubtful Debt | 1,78,91,695.00 | 1,78,91,695.00 |
| 3 Audit fees payable | 35,130.00 | 29,175.00 |
| 4 Insurance Premium(Birla) | 19,843.31 | 19,843.31 |
| 5 Insurance Premium(Kotak) | 1,75,171.68 | 1,86,922.87 |
| 6 LIC Premium | 2,340.00 | 2,340.00 |
| 7 EPF Payable | 2,22,245.00 | 2,21,554.00 |
| 8 ESIC Payable | 6,317.00 | 10,533.00 |
| 9 Unpaid salary | 36,882.00 | 36,882.00 |
| 10 Security Deposit of directors | 500.00 | 500.00 |
| 11 Swabalambar(Micro Pension) | 1,000.00 | 1,000.00 |
| 12 DHFL | | 72,199.81 |
| 13 Claim Payable to LIC | | 26,000.00 |
| 14 Tax Audit fees payable | 11,800.00 | 11,800.00 |
| 15 GST | | 29,802.66 |
| 16 Suspense A/c | 28,205.00 | 28,205.00 |
| 17 Pro. For Bonus & Exgratia(2020-21) | 20,28,842.00 | 20,28,842.00 |
| 18 Provision for Income Tax FY(21-22) | 25,08,427.00 | 25,08,427.00 |
| | 2,54,09,971.24 | 2,54,09,971.24 |

LOANS AND ADVANCES

| | | |
|--|------------------------|------------------------|
| 1 Loans to Members | 40,35,58,183.00 | 43,05,46,596.00 |
| 2 Salary Advance to Staff | 24,37,500.00 | 24,31,000.00 |
| 3 Other Advance to Staff | | 2,000.00 |
| 4 Advance to House Owner | 1,61,500.00 | 1,61,500.00 |
| 5 Advance to Kotak Mahindra Insurance Co | 30,000.00 | 30,000.00 |
| 6 DIB - PS & | 3,27,596.00 | 3,27,596.00 |
| 7 Security Deposit (SDB) | 10,000.00 | 10,000.00 |
| 8 Security Deposit (BSNL) | 500.00 | 5,000.00 |
| 9 Security Deposit (TPCODL) | 29,510.00 | 50,000.00 |
| 10 Adv. To We Hero Solution | | 16,430.00 |
| 11 Adv. Income Tax (16-17AY) | | 1,02,650.00 |
| 12 Adv. Income Tax (17-18AY) | | |
| 13 Assess Tax | 28,94,915.00 | |
| 14 GST | 40,402.35 | |
| 15 TDS | 16,48,907.81 | 12,12,788.58 |
| | 41,11,39,014.79 | 43,48,96,060.58 |

Annexure-8**CASH AND BANK BALANCE**

| | | |
|---|------------------------|------------------------|
| 1 Balance with Bank | | |
| Fixed Deposit with Indian Bank | 1,47,794.00 | 1,48,966.00 |
| Fixed Deposit with CCCB, Cuttack (Reserve Fund) | 5,11,37,491.00 | 5,21,98,602.00 |
| Fixed Deposit with Axis Bank, Bidanasi | 3,74,31,893.00 | 5,46,06,840.00 |
| Fixed Deposit with Axis Bank, Dumduma | 53,84,566.00 | |
| Fixed Deposit with Kotak | | 2,63,53,811.00 |
| Fixed Deposit with UCO Bank | 2,58,49,340.00 | 50,84,997.00 |
| Cuttack Central Co-operative Ltd. SB A/c - 15 | 2,39,305.00 | 2,27,239.00 |
| Indian Bank Choudhury Bazar, SB-3854 | 22,104.00 | 21,475.00 |
| Indian Bank Kendrapara | 7,979.00 | 7,979.00 |
| SB Pithapur | 4,61,156.00 | 4,48,912.00 |
| SBI Badamba | 5,48,137.55 | 81,445.55 |
| Axis Bank, Cuttack | 1,48,82,740.32 | 7,09,359.32 |
| DIB, Cuttack | 13,666.00 | 13,666.00 |
| Axis Bank, Bhubaneswar | 92,29,479.76 | 72,93,828.26 |
| SBI, Link Road (Current A/c) | 3,74,898.06 | 6,30,676.80 |
| Kotak Mahindra (Current A/c) | 1,05,69,261.22 | 1,76,37,267.22 |
| Kotak Mahindra (Savings) | 4,42,01,122.47 | 4,97,27,121.77 |
| UCO Bank, Badamba | 63,34,426.83 | 42,17,094.91 |
| Comm. & Disc. Receivable | 89,246.00 | 89,246.00 |
| 2 Cash-in-hand | 4,51,942.00 | 4,40,435.00 |
| | 27,73,76,548.71 | 21,99,38,502.83 |

For Swayanshree Mahila Samabaya Samiti Limited.

For G. Panda & Co.
Chartered Accountants
FRN- 303123F(Chief Executive)
Date: 25.09.2022
CuttackCAP K. Monapati (Auditor)
Member of ICAI

M/S SWAYAMSHREE MAHILA SAMABAYA SAMITI LIMITED
NEW LIC COLONY, BADAMBADI, P.O.ARUNODAYA MARKET, CUTTACK-753012
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING ON 31ST MARCH 2022

| EXPENDITURE | CURRENT YEAR | PREVIOUS YEAR | INCOME | CURRENT YEAR | PREVIOUS YEAR |
|-----------------------------------|----------------|----------------|---|----------------|----------------|
| To Interest on Deposit of Members | 1,65,33,110.00 | 1,70,41,605.00 | By Interest on Loan | 6,07,23,105.00 | 6,71,63,133.00 |
| " Interest on Term loan | | 2,12,146.00 | " Bank Interest | 33,44,386.00 | 22,74,996.00 |
| " Salary to Staff | 1,95,93,670.00 | 1,82,95,270.00 | " Interest form Co operative Bank | 12,066.00 | 7,864.00 |
| " F PF Employer Contribution | 13,77,916.00 | 13,59,289.00 | " Interest on Co-operative Bank FD | 34,38,889.00 | 28,84,047.00 |
| " Employers Cont to ESI | 96,852.00 | 1,01,554.00 | " Interest on Bank FD | 46,95,443.00 | 48,66,649.00 |
| " Interest on Staff Security | 1,87,798.00 | 1,72,288.00 | " Loan processing fees | 37,52,150.00 | 33,08,790.00 |
| " House Rent & Electricity | 7,13,537.00 | 6,68,381.00 | " Membership fees | 83,000.00 | 65,360.00 |
| " TA & Conveynce | 5,83,318.00 | 4,85,219.00 | " Social fund | 41,500.00 | 32,680.00 |
| " Printing & Stationary | 2,70,532.68 | 1,89,309.36 | " Interest on Income Tax | | 49,266.00 |
| " Lodging & Boarding | 1,875.00 | 200.00 | " Other Income | 9,000.00 | 500.00 |
| " Meeting Expenses | 10,798.00 | 5,340.00 | " Sale of Pass Book | 8,460.00 | 5,640.00 |
| " Misc. Exp | 1,100.00 | 2,013.00 | " Comm & Discount | 4,16,450.23 | 5,70,803.61 |
| " Telephone & Postage | 1,96,182.82 | 2,15,346.68 | " Interest on staff loan | 1,39,918.00 | 1,28,655.00 |
| " Repair & Maintenance | 2,22,398.56 | 4,88,180.80 | " Development Fund (Subject to Utilization) | | 3,29,879.00 |
| " Software AMC & Upgradation | 3,27,000.00 | 6,57,400.00 | " Misc. Income | 20,351.00 | |
| " Bank Charges | 14,298.86 | 14,400.86 | | | |
| " News Paper & Periodicals | 8,843.00 | 7,286.00 | | | |
| " Insurance Charges | 96,965.00 | 96,963.00 | | | |
| " Fees & Subscription | 56,400.00 | 1,200.00 | | | |
| " Legal expenses | 44,500.00 | 3,314.00 | | | |
| " Audit Fees | 30,000.00 | 25,000.00 | | | |
| " Tax Audit | 10,000.00 | 10,000.00 | | | |
| ESIC deduction under Protest | | 7,11,584.00 | | | |
| Imp Day Celebration exp | 47,992.22 | 37,314.00 | | | |
| Transporting Charges | | 49,850.00 | | | |
| AGM Expenses | | 62,927.82 | | | |
| Donation & Charity | | 52,309.00 | | | |
| Manauala Panthi | 24,000.00 | 20,000.00 | | | |
| Medical Assistance | 45,000.00 | 50,000.00 | | | |
| " Consultancy Fees | | 25,000.00 | | | |
| Balance c/d | 4,04,94,087.14 | 4,10,70,690.52 | " Balance c/d | 7,66,84,718.23 | 8,16,88,257.61 |

| | | | | | |
|--|-----------------------|-----------------------|--|-----------------------|-----------------------|
| To Balance b/d | 4,04,94,087.14 | 4,10,70,690.52 | " Balance b/d | 7,66,84,718.23 | 8,16,88,257.61 |
| " Advt. and Publicity | 29,761.88 | 38,238.10 | | | |
| " Co-Op Week Celebration | 23,535.00 | 510.00 | | | |
| " Gratuity(IIC P&GS) | 16,09,081.00 | 16,93,419.00 | | | |
| " Contingency | 19,717.00 | 11,687.00 | | | |
| " COVID-19 Exp. | | 13,335.00 | | | |
| " Plantation | | 36,013.00 | | | |
| " Bad Doubtful Debt Provision(2020-21) | | 1,46,18,979.00 | | | |
| " Bonus & Ex-gratia | 15,47,493.00 | 19,00,105.00 | | | |
| " Health Insurance | 2,47,458.00 | 2,92,000.00 | | | |
| " Land Revenue | 6.00 | | | | |
| " Depreciation | 2,17,344.00 | 2,00,382.00 | | | |
| " Surplus before Tax c/d | 3,24,96,235.21 | 2,18,12,898.99 | | | |
| " Provision for Income Tax for FY(2021-22) | 25,08,427.00 | - | | | |
| " Net Surplus before appropriation c/d | 2,99,87,808.21 | - | | | |
| Total | 7,66,84,718.23 | 8,16,88,257.61 | Total | 7,66,84,718.23 | 8,16,88,257.61 |
| To Profit Transfer To Balancesheet | 2,99,87,808.21 | 2,18,12,898.99 | By Net Profit before appropriation b/d | 2,99,87,808.21 | 2,18,12,898.99 |
| | <u>2,99,87,808.21</u> | <u>2,18,12,898.99</u> | | <u>2,99,87,808.21</u> | <u>2,18,12,898.99</u> |

For Swayanshree Mahila Samabaya Samiti Limited.

SWAYANSHREE MAHILA SAMABAYA SAMITI LTD

(Chief Executive)

Date: 25.10.2022

Cuttack

For G. Panda & Co.
Chartered Accountants
FRN- 303123E

(Auditor)

(CA P. K. Mohapatra)
Partner M. No. 10058

10/11/2022 2205603511A 171108995

Swayamshree Mahila Samabaya Samiti Ltd.

NEW LIC COLONY, BADAMBADI, P.O.ARUNODAYA MARKET, CUTTACK 753012

Schedule of Fixed Assets as on 31st March 2022

| Particulars | Percentage | As on 01.04.2021 | Addition < 180 days | Addition afterwards | Total | Depreciation on Assets added <180 days and O/B | Depreciation on Assets added afterwards | Total Depreciation on Assets | w.d.v as on 31.03.2022 |
|---------------------|------------|---------------------|---------------------|---------------------|---------------------|--|---|------------------------------|------------------------|
| Computer | 40% | 23,141.00 | 87,711.86 | | 1,10,852.86 | 44,341.00 | | 11,341.00 | 66,511.86 |
| Computer Package | 40% | 51,590.00 | | | 51,590.00 | 20,636.00 | | 20,636.00 | 30,954.00 |
| | | 74,731.00 | 87,711.86 | | 1,62,442.86 | 64,977.00 | | 64,977.00 | 97,465.86 |
| Furniture & Fixture | 10% | 5,14,129.00 | | 38,400.00 | 5,52,529.00 | 51,413.00 | 1,920.00 | 53,333.00 | 1,99,196.00 |
| Office Equipment | 10% | 2,80,814.00 | 1,850.00 | 15,466.10 | 2,98,130.10 | 28,266.00 | 773.00 | 29,039.00 | 2,69,091.10 |
| | | 7,94,943.00 | 1,850.00 | 53,866.10 | 8,50,659.10 | 79,679.00 | 2,693.00 | 82,372.00 | 7,68,287.10 |
| Books & library | 15% | 2,214.00 | 630.00 | | 2,844.00 | 427.00 | | 427.00 | 2,417.00 |
| Counting Machine | 15% | 57,214.00 | 25,370.00 | | 82,584.00 | 12,388.00 | | 12,388.00 | 70,196.00 |
| Water Pump | 15% | 1,835.00 | | | 1,835.00 | 275.00 | | 275.00 | 1,560.00 |
| Inverter | 15% | 37,207.40 | | | 37,207.40 | 5,581.00 | | 5,581.00 | 31,626.40 |
| TV | 15% | 11,314.00 | | | 11,314.00 | 1,697.00 | | 1,697.00 | 9,617.00 |
| CCTV | 15% | 79,033.00 | | 22,100.00 | 1,01,133.00 | 11,855.00 | 1,658.00 | 13,513.00 | 87,620.00 |
| Air Conditioner | 15% | 2,40,759.00 | | | 2,40,759.00 | 36,114.00 | | 36,114.00 | 2,04,645.00 |
| | | 4,29,576.40 | 26,000.00 | 22,100.00 | 4,77,676.40 | 68,337.00 | 1,658.00 | 69,995.00 | 4,07,681.40 |
| Land | 0% | 31,91,435.00 | | | 31,91,435.00 | | | | 31,91,435.00 |
| Total | | 44,90,685.40 | 1,15,561.86 | 75,966.10 | 46,82,213.36 | 2,12,993.00 | 4,351.00 | 2,17,344.00 | 44,64,869.36 |

For G. Panda & Co.
Chartered Accountants
FRN- 303123E

(CAP. K. Mohapatra)
Partner. M. No.-05609

(Auditor)

For Swayamshree Mahila Samabaya Samiti Limited.

(Chief Executive Officer)

Date: 25.03.2022

Cuttack