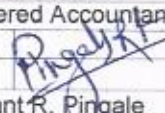



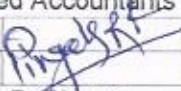
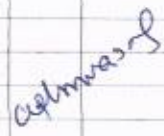




Annapurna Mahila Co-operative Credit Society Ltd.						
Suvastu Prestige, Warje, Pune -411 058						
Reg. No. MSCS/CR/68/97/24th Sept 1997						
Balance Sheet as at		Sch	31-Mar-22	31-Mar-22	31-Mar-21	31-Mar-21
			₹	₹	₹	₹
I EQUITY AND LIABILITIES						
1 Shareholders' Funds						
a	Share Capital	1	15,27,30,670		13,58,40,660	
b	Reserves and surplus	2	18,49,99,505		32,45,98,822	
c	Subordinate Loan / Supported Fund	3	19,41,14,613	53,18,44,788	8,73,64,083	54,78,03,565
2 Non-current liabilities						
a	Long-term borrowings	4		6,41,96,899		58,48,63,689
3 Current liabilities						
a	Deposits	5	1,56,96,04,083		1,18,89,70,296	
b	Other current liabilities	6	1,05,79,761		1,32,76,290	
c	Profit & Loss Account	7	3,48,89,282	1,61,50,73,126	3,84,02,773	1,24,06,49,359
Total				2,21,11,14,813		2,37,33,16,612
II ASSETS						
1 Current assets						
a	Cash and cash equivalents	8	10,84,84,601		11,05,52,080	
b	Investments	9	54,49,01,418		32,15,67,148	
c	Loans to members	10	1,31,46,36,460		1,73,35,12,514	
d	Advances	11	25,01,719		1,08,74,819	
e	Other Current Assets	12	1,95,39,340	1,99,00,63,538	1,52,69,704	2,19,17,76,264
2 Non-current assets						
a Fixed Assets						
	Property, plant & equipment	13		22,10,51,275		18,15,40,348
Total				2,21,11,14,813		2,37,33,16,612
Schedules / Notes attached hereto form an integral part of the Profit & Loss Account and Balance Sheet.						
As per our report even date						
For M/S.R.R.Pingale & Co. FRN: 0117610W Chartered Accountants		For Annapurna Mahila Co-op Credit Society Ltd.				
						
Ratikant R. Pingale Proprietor Membership No.103811 Place:- Pune Date:- 08-08-2022 JDIN 22103811AOMRRJ8729		Chairperson		Secretary Place:- Pune Date:-		
				M.C. Member 		

Annapurna Mahila Co-operative Credit Society Ltd.						
Suvastu Prestige, Warje, Pune -411 058						
Reg. No. MSCS/CR/68/97/24th Sept 1997						
Profit & Loss A/c for the year ended				31-Mar-22	31-Mar-22	31-Mar-21
SR	Particulars	Sch	₹	₹	₹	₹
I	Revenue from operations	14		31,05,39,008		34,66,28,706
II	Bank Interest received	15		2,15,54,470		1,29,54,218
III	Other income	16		14,88,428		14,63,883
	Total revenue			33,35,81,906		36,10,46,807
IV	Expenditure					
	Interest paid to members	17		14,43,34,080.27		10,37,57,442
	Interest paid on loans	18		2,53,36,140.49		8,84,07,878
	Employee benefits expense	19		8,10,90,457.41		6,95,84,763
	Office and administration expenses	20		2,50,15,606.84		2,14,30,897
	Financial Expenses	21		55,19,346.98		53,37,512
	Marketing Expenses	22		36,83,864.00		27,29,796
	Depreciation and amortization expense	23		83,51,151.00		75,10,598
	Total expenses			29,33,30,646.99		29,87,58,885
IV	Profit before exceptional and extra-ordinary items and tax			4,02,51,259		6,22,87,922
V	Exceptional Items					
VI	Profit before extra-ordinary items and tax			4,02,51,259		6,22,87,922
VII	Extra-ordinary items					
VIII	Profit before tax			4,02,51,259		6,22,87,922
IX	Tax expense					
	Current tax					
X	Profit (Loss) for the period from continuing operations			4,02,51,259		6,22,87,922
XI	Profit (Loss) for the period			4,02,51,259		6,22,87,922
Profit & Loss Appropriation A/c for the year ended						
	Profit as per P/L A/C			4,02,51,259		6,22,87,922
	Provisions					
a)	Loan Loss Provision			(50,00,000)		(2,25,00,000)
b)	Contingency Reserve Provision			-		(10,00,000)
c)	Education Fund			(3,64,496)		(4,04,496)
	Balance carried to B/S			3,48,86,763		3,83,83,426
Schedules / Notes attached hereto form an integral part of the Profit & Loss Account and Balance Sheet.						
As per our report even date						
For M/S.R.R.Pingale & Co.			For Annapurna Mahila Co-op Credit Society Ltd.			
FRN: 0117610W						
Chartered Accountants						
						
						
Ratikant R. Pingale			Chairperson			
Proprietor			Secretary			
Membership No.103811			Place:- Pune			
Place:- Pune			Date:-			
Date:- 08-08-2022			Date:-			
UDIN 22103811AOMRRJ8729						

Annapurna Mahila Co-operative Credit Society Ltd.
Suvastu Prestige, Warje, Pune -411 058
Reg. No. MSCS/CR/68/97/24th Sept 1997
Schedules forming part of
Balance Sheet as at

		31-Mar-22	31-Mar-22	31-Mar-21	31-Mar-21
		₹	₹	₹	₹
1	Share Capital				
	Authorized				
	10,00,00,000 (P.Y. 1,00,00,000) Equity Shares of Rs.10/- each,	10,00,00,000.00		10,00,00,000	
	Issued Subscribed & Paid Up				
	1,00,00,000 Equity Shares of Rs.10/- each	10,00,00,000.00		10,00,00,000	
	Share Application Money for 52,73,067 shares pending allotment	5,27,30,670.00		3,58,40,660	
	Total	15,27,30,670.00		13,58,40,660	
2	Reserves and surplus				
	a Reserve fund				
	i Balance at the beginning of the reporting period	10,92,90,658.49		8,90,63,218	
	ii Additions during the reporting period	1,44,34,609.02		2,02,27,440	
	iii Deduction during the reporting period	-		-	
	iv Balance at the end of the reporting period		12,37,25,267.51		10,92,90,658
	b Building Fund				
	i Balance at the beginning of the reporting period	2,00,48,900.00		1,96,25,900	
	ii Additions during the reporting period	3,83,000.00		4,23,000	
	iii Deduction during the reporting period	-		-	
	iv Balance at the end of the reporting period		2,04,31,900.00		2,00,48,900
	c Contingency Reserve Fund				
	i Balance at the beginning of the reporting period	19,60,032.00		14,95,883	
	ii Additions during the reporting period	19,00,000		10,00,000	
	iii Deduction during the reporting period	(29,34,527)		(5,35,851)	
	iv Balance at the end of the reporting period		9,25,505		19,60,032
	d Staff Welfare Reserve				
	i Balance at the beginning of the reporting period	4,87,500		4,87,500	
	ii Additions during the reporting period	-		-	
	iii Deduction during the reporting period	-		-	
	iv Balance at the end of the reporting period		4,87,500		4,87,500
	e Dividend Equalisation Fund				
	i Balance at the beginning of the reporting period	39,84,000		14,46,000	
	ii Additions during the reporting period	15,40,000		25,38,000	
	iii Deduction during the reporting period			0	
	iv Balance at the end of the reporting period		55,24,000		39,84,000
	f Bad debt reserve				
	i Balance at the beginning of the reporting period	5,00,08,215		2,02,12,935	
	ii Additions during the reporting period	1,27,70,000		3,09,80,000	
	iii Deduction during the reporting period	(2,90,59,618)		(11,64,720)	
	iv Balance at the end of the reporting period		3,37,18,597		5,00,08,215
	g Adharpurna Fund				
	i Balance at the beginning of the reporting period	13,81,47,780		11,52,87,159	
	ii Additions during the reporting period			3,78,20,120	
	iii Deduction during the reporting period	(13,81,47,780)		(1,49,59,498)	
	iv Balance at the end of the reporting period		-		13,81,47,780
	h Charitable Fund				
	i Balance at the beginning of the reporting period	6,71,736		56,736	
	ii Additions during the reporting period	19,20,000		21,15,000	
	iii Deduction during the reporting period	(24,05,000)		(15,00,000)	
	iv Balance at the end of the reporting period		1,86,736		6,71,736
	Total		18,49,99,505		32,45,98,822

Annapurna Mahila Co-operative Credit Society Ltd.				
Suvastu Prestige, Warje, Pune -411 058				
Reg. No. MSCS/CR/68/97/24th Sept 1997				
Schedules forming part of				
Balance Sheet as at				
	31-Mar-22	31-Mar-22	31-Mar-21	31-Mar-21
	₹	₹	₹	₹
3 Subordinate Loan / Supported Fund				
a Supported Fund		-		7,70,00,000
b Long term deposits		1,10,46,841		1,03,64,083
c Adharpuma Fund		17,24,93,218		
d Adharpuma Payout Fund		1,05,74,554		
Total		19,41,14,613		8,73,64,083
4 Long-Term Borrowings				
Secured Loans				
a Loans repayable on demand (Hypothecated against Book Debts)				
i Indian Overseas Bank - Cash Credit	2,49,73,698		27,28,74,511	
ii Bank Of Baroda - Cash Credit	1,13,46,610		3,52,21,215	
iii Bank of Maharashtra - Cash Credit	10,01,577	3,73,21,886	3,75,51,713	34,56,47,439
b Term Loan Against Property				
i Bank Of Baroda	-		68,22,668	
ii Bank of Maharashtra	-		64,27,913	
iii Indian Overseas Bank	-	-	1,27,62,872	2,60,13,453
Unsecured Loan				
a Ananya Finance for Inclusive Growth Pvt. Ltd.	18,75,013		43,75,009	
b Nabard Financial Services Ltd	-		83,02,607	
c National Co-Op Development Corporation	2,50,00,000		15,00,00,000	
d Nabsamruddhi Finance Ltd	-		2,48,65,880	
e Caspian Impact investment Pvt. Ltd.	-		1,81,59,301	
f MI India Capital	-	2,68,75,013	75,00,000	21,32,02,797
Total		6,41,96,899		58,48,63,689
5 Deposits				
a Deposits				
i Fixed Deposits		88,06,20,178		64,10,41,217
ii Recurring Deposits		4,33,64,807		2,50,09,070
iii JLG Deposits		64,56,19,098		52,29,20,009
Total		1,56,96,04,083		1,18,89,70,296
6 Other current liabilities				
a Other payables		71,88,794		68,64,508
i Statutory liabilities	17,45,669		17,52,546	
ii Non-Statutory liabilities	54,43,125		51,11,962	
b Interest Accrued & Due		13,99,810		48,29,972
c Security Deposits from Staff		14,37,957		11,09,408
d Dividend Payable		5,53,201		4,72,403
Total		1,05,79,761		1,32,76,290
7 Profit & Loss Account				
i Balance at the beginning of the reporting period		3,84,02,773		4,23,20,983
iii Additions during the reporting period		3,48,86,763		3,83,83,426
iii Deduction during the reporting period				
Reserve fund	(1,40,20,000)		(1,92,73,000)	
Building Fund	(3,83,000)		(4,23,000)	
Contingency Reserve Fund	(19,00,000)		-	
Charitable Fund	(19,20,000)		(21,15,000)	
Dividend Equalisation Fund	(15,40,000)		(25,38,000)	
Dividends	(1,08,67,253)		(94,92,636)	
Bad Debts Reserve	(77,70,000)	(3,84,00,253)	(84,60,000)	(4,23,01,636)
iv Balance at the end of the reporting period		3,48,89,282		3,84,02,773

Annapurna Mahila Co-operative Credit Society Ltd.

Suvastu Prestige, Warje, Pune -411 058

Reg. No. MSCS/CR/68/97/24th Sept 1997

Schedules forming part of

Balance Sheet as at

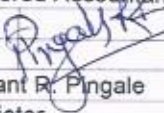

		31-Mar-22	31-Mar-22	31-Mar-21	31-Mar-21
8	Cash and cash equivalents	₹	₹	₹	₹
i	Current & savings account bank balances				
	Cooperative Banks	5,36,65,371		2,23,69,426	
	Nationalized Banks	5,46,26,204	10,82,91,575	8,70,49,851	10,94,19,277
ii	Cash in Hand		93,626		11,16,703
iii	Stamp on Hand		99,400		16,100
	Total		10,84,84,601		11,05,52,080
9	Investments				
i	Bank deposits with more than 12 months maturity				
	Cooperative Banks	39,01,94,056		12,97,18,594	
	Nationalized Banks	15,41,67,462	54,43,61,518	19,13,32,280	32,10,50,874
ii	NBFC deposits with more than 12 months maturity		5,29,400		5,05,774
iii	P.D.C.C. Co-Op Bank Share		10,000		10,000
iv	Shares in M.S.Co-op Bank		500		500
	Total		54,49,01,418		32,15,67,148
10	Loans to members				
i	Portfolio - Micro	1,23,13,22,179		1,64,82,85,400	
ii	Portfolio - Franchisee	7,24,42,855	1,30,37,65,034	7,25,34,273	1,72,08,19,673
iii	Portfolio - SME Loan - II	31,82,003		34,71,457	
iv	Portfolio - Staff Loan	76,89,423	1,08,71,426	92,21,384	1,26,92,841
	Total		1,31,46,36,460		1,73,35,12,514
11	Advances				
i	Advance to Insurance		7,41,317		592325
ii	Advance for microfinance software (Pune)		1,12,500		112500
iii	Other deposits		16,25,504		1,44,794
iv	Temporary Advance to APVS		-		1,00,06,478
v	Sundry Debtors		22,398		18,722
	Total		25,01,719		1,08,74,819
12	Other Current Assets				
i	Accrued Interest		1,15,42,640		9823774
ii	Security Deposits (Rent)		19,91,152		18,66,850
iii	Receivables - Others		-		13,830
iv	Advance Tax & TDS		34,94,401		13,54,582
v	GST Receivable		9,09,147		6,10,668
vi	Income Tax AY 2017-18		16,02,000		16,00,000
	Total		1,95,39,340		1,52,69,704

Annapurna Mahila Co-operative Credit Society Ltd.										
Suvastu Prestige, Warje, Pune -411 058										
Reg. No. MSCS/CR/68/97/24th Sept 1997										
Schedules forming part of										
Balance Sheet as at										
31-Mar-22										
13	Fixed Assets & Depreciation									
		Dep.	WDV	Deletions	Additions	Deletions	Additions	As at	Depreciation	WDV
		Rate	01-Apr-21	30/09/2021	30/09/2021	After 30/09/2021	After 30/09/2021	31-Mar-22	2021-22	31-Mar-22
			₹	₹	₹	₹	₹	₹	₹	₹
1	Buildings	2%	11,08,11,814	-	-	-	-	11,08,11,814	18,06,233.00	10,90,05,581
2	Plant & machinery	5%	1,34,88,893	(52,727)	5,12,769	-	10,15,182	1,49,64,117	7,63,303.00	1,42,00,814
3	Computers	16%	2,46,68,132	-	17,89,765	-	84,54,233	3,49,12,130	49,74,039.00	2,99,38,091
4	Vehicles	10%	11,80,247	-	7,06,086	-	-	18,86,333	1,79,202.00	17,07,131
5	Furniture	6%	97,61,893	-	5,130	-	3,19,790	1,00,86,813	6,28,374.00	94,58,439
6	Capital WIP	0%	2,16,29,369	(56,000)	34,12,884	(28,83,000)	3,46,37,965	5,67,41,218	-	5,67,41,218
	Total		18,15,40,348	(1,08,727)	64,26,634	(28,83,000)	4,44,27,170	22,94,02,425	83,51,151	22,10,51,275
	Previous Year		17,47,49,695	-	69,35,171	(19,89,544)	93,55,624	18,90,50,946	75,10,598	18,15,40,348
			18,15,40,347							
	Buildings									
1	Building	2%	86,49,324	-	-	-	-	86,49,324	1,40,984	85,08,340
2	Building - Suvastu	2%	10,21,62,489	-	-	-	-	10,21,62,489	16,65,249	10,04,97,240
	Total		11,08,11,814	-	-	-	-	11,08,11,814	18,06,233	10,90,05,580
	Plant & machinery									
1	CCTV	5%	8,11,828	-	1,155	-	82,859	8,95,842	45,113	8,50,729
2	Cash Counting Machi	5%	1,96,585	-	13,625	-	-	2,10,210	11,099	1,99,111
3	Invertor/ Battery	5%	12,449	-	-	-	-	12,449	657	11,792
4	Office Equipment	5%	48,89,694	-	31,037	-	53,807	49,74,538	2,61,235	47,13,303
5	Mobile Handset	5%	2,07,839	-	6,928	-	-	2,14,767	11,340	2,03,427
6	Generator	5%	15,74,621	-	-	-	9,706	15,84,327	83,396	15,00,931
7	Electronics Attendanc	5%	17,63,137	-	-	-	-	17,63,137	93,094	16,70,043
8	Godrej Safe	5%	1,27,203	-	-	-	-	1,27,203	6,716	1,20,487
9	Cashier Cabin	5%	1,00,623	-	-	-	-	1,00,623	5,313	95,310
10	TV	5%	4,21,633	(52,727)	3,00,960	-	-	6,69,866	35,369	6,34,497
11	LCD Projector	5%	57,322	-	-	-	-	57,322	3,027	54,295
12	Xerox Machine	5%	4,12,869	-	-	-	-	4,12,869	21,799	3,91,070
13	Electrical Works Suva	5%	22,44,361	-	-	-	-	22,44,361	1,18,502	21,25,859
14	Printer	5%	6,68,727	-	1,59,064	-	78,560	9,06,351	45,781	8,60,570
18	ERP Attendance Mac	5%	-	-	-	-	7,90,250	7,90,250	20,863	7,69,387
	Total		1,34,88,892	(52,727)	5,12,769	-	10,15,182	1,49,64,115	7,63,304	1,42,00,813

		Dep.	WDV	Deletions	Additions	Deletions	Additions	As at	Depreciation	WDV
		Rate	01-Apr-21	till 30/09/2021	till 30/9/2021	After 30/09/2021	After 30/09/2021	31-Mar-22	2021-22	31-Mar-22
	Computers									
1	Computer	16%	25,75,594	-	2,38,729	-	2,42,739	30,57,062	4,75,876	25,81,186
2	Laptop	16%	12,00,175	-	14,98,036	-	32,30,272	59,28,482	6,99,193	52,29,289
3	Scanner	16%	21,813	-	-	-	-	21,813	3,536	18,277
4	Hardware	16%	47,984	-	-	-	-	47,984	7,778	40,206
5	UPS System	16%	18,77,227	-	-	-	-	18,77,227	3,04,298	15,72,929
6	MFMS Software	16%	6,81,965	-	-	-	-	6,81,965	1,10,547	5,71,418
7	MFMS Software 2	16%	1,51,70,761	-	-	-	17,79,000	1,69,49,761	26,03,368	1,43,46,393
8	Video Conference Sy.	16%	1,38,323	-	-	-	-	1,38,323	22,422	1,15,901
9	Battery	16%	19,82,492	-	-	-	45,222	20,27,714	3,25,027	17,02,687
12	Telephone software	16%	2,82,586	-	-	-	-	2,82,586	45,807	2,36,779
13	Tab- App-purna	16%	6,89,212	-	53,000	-	31,57,000	38,99,212	3,76,187	35,23,025
	Total		2,46,68,132	-	17,89,765	-	84,54,233	3,49,12,130	49,74,039	2,99,38,090
	Vehicles									
1	Scorpio	10%	5,08,753	-	-	-	-	5,08,753	48,332	4,60,422
2	Innova Car	10%	6,71,494	-	-	-	-	6,71,494	63,792	6,07,702
3	Wagona R	10%	-	-	7,06,086	-	-	7,06,086	67,078	6,39,008
	Total		11,80,247	-	7,06,086	-	-	18,86,333	1,79,202	17,07,132
1	Furniture	6%	97,61,893	-	5,130	-	3,19,790	1,00,86,813	6,28,374	94,58,439
	CWIP									
1	MFMS Software		72,18,369	-	7,15,134	(17,79,000)	9,63,488	71,17,991	-	71,17,991
2	Building Suvastu		-	-	-	-	3,04,17,000	3,04,17,000	-	3,04,17,000
4	Handheld Automotion App		1,44,11,000	(56,000)	19,62,000	(11,04,000)	19,62,000	1,71,75,000	-	1,71,75,000
5	ERP Software		-	-	7,35,750	-	8,82,900	16,18,650	-	16,18,650
6	Suvastu Electrical Work		-	-	-	-	4,12,577	4,12,577	-	4,12,577
	Total		2,16,29,369	(56,000)	34,12,884	(28,83,000)	3,46,37,965	5,67,41,218	-	5,67,41,218

Annapurna Mahila Co-operative Credit Society Ltd.					
Suvastu Prestige, Warje, Pune -411 058					
Reg. No. MSCS/CR/68/97/24th Sept 1997					
4					
Profit & Loss A/c for the year ended		31-Mar-22	31-Mar-22	31-Mar-21	31-Mar-21
14 Operational Income		₹	₹	₹	₹
i	On Micro Finance Portfolio		29,15,36,656		33,01,95,710
ii	On Other Loans		1,14,75,092		1,05,39,183
iii	Loan Processing Fees		52,30,821		45,96,286
iv	Write off Recovery		8,31,471		41,352
v	Adharpurna Admin Fee		14,64,968		10,65,078
vi	Interest received on Staff Bachat Gat		-		1,91,096
Total			31,05,39,008		34,66,28,706
15 Bank Interest received					
i	Interest on Fixed Deposit with Coop Banks		98,65,762		43,19,857
ii	Interest on Fixed Deposit with Other Banks		1,03,61,899		80,14,231
iii	Bank Interest received on SB - Coop Banks		4,94,831		2,15,607
iv	Bank Interest received on SB - Other Banks		8,31,978		4,04,523
Total			2,15,54,470		1,29,54,218
16 Other non-operating income					
i	Rent		9,60,000		7,60,000
ii	Deposits not Repayable/Reversal of Unrealized cheque		58,351		1,36,178
iii	Other Income		4,70,076		5,67,705
Total			14,88,428		14,63,883
17 Interest paid to members					
i	Interest Paid on Saving Deposit		3,46,02,308		3,07,36,386
ii	Interest Paid on Fixed Deposit		8,98,64,748		5,82,42,818
iii	Interest Paid on Recurring Deposit		34,61,596		22,40,858
iv	Interest Paid on Adharpurna		1,64,05,428		1,25,37,380
Total			14,43,34,080		10,37,57,442
18 Interest Paid On Loans					
a)	Cash Credit				
i)	Indian Overseas Bank	1,18,02,423		3,16,81,264	
ii)	Bank Of Baroda	12,55,862		44,51,880	
iii)	Bank Of Maharashtra	19,32,055	1,49,90,340	43,76,786	4,05,09,930
b)	Institutional Loans				
i)	SIDBI	-		4,52,728	
ii)	Ananya Finance for Inclusive Growth Pvt. Ltd	4,92,927		96,40,777	
iii)	Nabard Financial Services Ltd	1,92,875		22,69,469	
iv)	National Co-Op Development Corporation	72,34,391		1,61,67,566	
v)	Maanaveeya Development & Finance Pvt Ltd	-		25,56,465	
vi)	Nabsamruddhi Finance Ltd	1,69,470		48,05,449	
vii)	MI India Capital	67,808		18,12,329	
viii)	Caspian Impact investment Pvt. Ltd.	3,85,871	85,43,342	45,24,018	4,22,28,801
c)	Interest on TOD		0		20,93,070
d)	Interest on Term Loan				
i)	Bank Of Baroda	4,31,170		921612	
ii)	Bank of Maharashtra	4,37,692		914525	
iii)	Indian Overseas Bank	9,33,597	18,02,458	17,39,940	35,76,077
Total			2,53,36,140		8,84,07,878

Annapurna Mahila Co-operative Credit Society Ltd.					
Suvastu Prestige, Warje, Pune -411 058					
Reg. No. MSCS/CR/68/97/24th Sept 1997					
4					
Profit & Loss A/c for the year ended		31-Mar-22	31-Mar-22	31-Mar-21	31-Mar-21
19	Employee Benefits Expense				
i	Salaries		6,64,01,559		5,78,08,463
ii	Remuneration to Managing Director		26,99,551		24,99,587
iii	Contribution to Funds		92,93,207		78,82,927
iv	Staff Welfare		26,96,141		13,93,785
	Total		8,10,90,457		6,95,84,763
20	Office and administration expenses				
i	Printing & Stationery		64,60,433		41,99,344
ii	Office Rent		38,67,915		37,41,959
iii	Repairs & Maintenance		24,74,080		26,03,302
iv	Postage, Courier & Telephone		28,62,395		30,01,752
v	Professional Fees		42,19,732		32,42,396
vi	Insurance Expenses		14,23,757		14,93,032
vii	Rating Expenses		3,25,000		(10,498)
viii	AGM Expenses		16,562		14,867
ix	RFID Card Attendance Expenses		17,200		51,000
x	Electricity Expenses		13,94,198		13,72,925
xi	Workshop & Training Expenses		1,99,156		56,630
xii	Audit Fees		1,55,530		99,996
xiii	Property Tax		7,99,395		8,30,720
xiv	Board Meeting Exps		52,054		33,777
xv	Books & Periodicals		72,377		2,171
xvi	Member Handholding Fee		5,97,361		4,52,691
xvii	Other administration expenses		37,227		85,245
xviii	Water Charges		41,235		1,59,587
	Total		2,50,15,607		2,14,30,897

Annapurna Mahila Co-operative Credit Society Ltd.					
Suvastu Prestige, Warje, Pune -411 058					
Reg. No. MSCS/CR/68/97/24th Sept 1997					
4					
Profit & Loss A/c for the year ended		31-Mar-22	31-Mar-22	31-Mar-21	31-Mar-21
21	Financial Expenses				
	i Financial Institution Processing Charges		36,05,619		25,95,327
	ii GST Paid		11,55,320		18,91,463
	iii Bank Charges		7,23,373		8,35,968
	iv Intrest paid on TDS		35,035		14,754
	Total		55,19,347		53,37,512
22	Marketing Expenses				
	i Other Travelling Expenses		10,20,840		6,73,897
	ii Advertisement		2,64,142		1,82,715
	iii Travelling Expenses (LSO+BM+PM)		23,98,882		18,73,184
	Total		36,83,864		27,29,796
23	Depreciation and amortization expense				
	i On Tangible assets		83,51,151		75,10,598
	Total		83,51,151		75,10,598
Schedules 1 to 23 are hereby signed					
For M/S.R.R.Pingale & Co.		For Annapurna Mahila Co-op Credit Society Ltd.			
FRN: 0117610W					
Chartered Accountants					
					
Ratikant R. Pingale		Chairperson			
Proprietor		Secretary			
Membership No.103811		M.C. Member			
Place:- Pune		Place:- Pune			
Date:-		Date:-			
UDIN 22103811AOMRRJ8729					