

NO.F.2-2265/(C)/WD/CO-OP/2018 / 352-55
GOVERNMENT OF TRIPURA
OFFICE OF THE DEPUTY REGISTRAR OF CO-OPERATIVE SOCIETIES
WEST TRIPURA DISTRICT, AGARTALA

Dated, Agartala, the 31/10/2022

To

The President/ Chairman

Khumpui ALF Multipurpose Women's Cooperative Society Ltd.
Shibnagar Near Biru Barman Lake, College Tilla, Agartala
West Tripura District.

Subject :- Audit note and audited accounts of Khumpui ALF Multipurpose Women's Cooperative Society Ltd. for the year 2020-21

Sir,

In forwarding herewith a copy of the audit note & audited accounts of your Society for the Co-operative Year 2020-21. I Would like to request you to place the said audit note & audited accounts in a committee meeting and subsequently in General Meeting for through discussion and to take appropriated action for rectifying and regularizing the defects/irregularities as pointed out by the auditor in the audit note again item No 7,9,17 and 19 in the separate report under item No.24 of the audit Note. on Scrutiny it is observed that figure(s) Shown in the Balance Sheet. Against respective Head(s) of Accounts Please See that Correct Schedules(s) is/are Placed before the audit officer in the next audit.

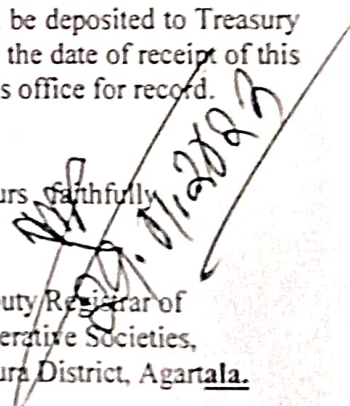
Your special attention drawn to the serious defects/irregularities as pointed out by the audit Officer on the following matters.

- 1. Audit rectification report yet not been submitted.**
- 2. BOD's meeting and AGM did not conduct as per provision of the Bye-laws.**

You are therefore requested to please regularize the defects/irregularities raised and to furnish point which rectification report in prescribed form "R" specified under Rule 75 of TCS Rule 76 to the office within 3(three) month from the date of receipt of this letter positively.

Further audit fee amounting to Rs.Nil dues as on 31.03.2021 should be deposited to Treasury under the head of Accounts "0425" Co-operation within 1(one) month from the date of receipt of this letter and receipt copy of the concerned Treasury Challan shall be sent to this office for record.

Yours faithfully


, Deputy Registrar of
Co-operative Societies,
West Tripura District, Agartala.

Copy forwarded to :-

1. The Registrar of Co-operative Societies, Govt. of Tripura, Agartala of along with a copy of audit note and audited accounts of the societies for the year 2020-21
2. Sri. Biswajit Das, Cooperative Inspector, AMC East Circle, West Tripura District for information with request to see the defects/irregularities as pointed out in the audit note /report are rectified/regularized by the Society immediately and action taken by the Society in respect of submission of audit rectification & deposit of audit fee(s) dues if any.
3. The General Manager, Tripura State Cooperative Bank Ltd. P.O. Agartala, West Tripura, along with a copy of audited accounts for the Co-operative Year year 2020-21
4. Sri. Biswajit Das, Cooperative Inspector, AMC East Circle, Auditor of Khumpui ALF Multipurpose Women's Cooperative Society Ltd. for the year 2020-21.
5. The Superintendent of Fisheries, Central zone, College tilla, Agartala Tripura west, along with a copy of audited Account for the year/years. Year 2020-21
6. The Managing Directors, Gomati Milk Producer Union, Indranagar, Agartala, Tripura (w) along with a copy of Audited A/c's for the year year 2020-21
7. The Directors of Handloom, Handicraft & Sericulture, Agartala, Tripura (W) along with a copy of audited A/c's for the year 2020-21

*Khumpui ALF Multipurpose
Women's Co-operative Society Ltd*

*Shibnagar near Biru Barman Lake,
Po: College Tilla, Sadar West Tripura
Regd. No.2265 Dated: 08-06-2018*

*Audit Note & Audit Accounts
for the year 2020-2021*

AUDIT MEMORENDUM
(Ref: Chapter-10.5 of Co-op. Audit Manual)
(Rule 71 read with Section 79)

Audit memo No.F(C) ADT-ALLOT/LAMPS/PACS/OTH/CO-OP/SADAR/MNP/JRN/2020-21/1199-1220 Dated.27-04-2021.

1. Name and address of the Society : **Khumpui ALF Multipurpose Women's Co-op. Society Ltd**
Shibnagar near Biru Barman Lake, Po: College Tilla,
Sadar West Tripura,
2. Registration No & Date : Regd. No.2265 Dated: 08-06-2018
3. Membership : 20 No's + Govt. 1 No.
- a) (No of members admitted after previous audit to be indicated separately) : No new members are admitted during the year.
- b) Is the Register of members / Share Register in order : Yes
- c) Are admission of members in order : Does not arise
- d) Dose the cash book indicate that all members have paid their entrance fees : Yes
- e) How many members resigned during the year of Audit and if so, has the registration accepted as per Act. Rules and Bye-Laws : No member are resigned during the year
4. Area of operation : Agartala A.M.C North Zone Ward No 23
5. Activities undertaken : Processed Powder of Spices.
6. No of Committee meetings held during the period : 06 No's
7. Date of last Annual General Meeting : Not Held
8. Period Covered by last Audit : 01-04-2019 to 31-03-2020.
- Present Audit : 01-04-2020 to 31-03-2021.
9. Details of defects /irregularities etc. pointed : Stated in separate report

PERFORMANCE INDICATORS

	<u>Previous Year</u>	<u>Current Year</u>
<u>Share Capital</u>		
Government	Rs: 54,670.00	Rs: 54,670.00
Individual	Rs: 2,000.00	Rs: 2,000.00
Other	NIL	NIL
TOTAL	Rs: 56,670.00	Rs: 56,670.00
Reserves	NIL	NIL
Borrowings / Financial. Assistance	NIL	NIL
Loan Outstanding	NIL	NIL
Others	: Rs.61,945.00	Rs. 67,247.00
Business turnover	: Rs. 13,394.00 (+)	Rs. 14,885.00 (+)
Profit (+) / Loss (-)	: Nil	Nil
Total Staff	: Rs 60.00	Rs.3,030.04
Establishment cost		
10. What is the limit of the borrowings, fasted by the Bye Law of the Society		: Ten times of paid up share capital plus RF
11. Are the Bonds in order and registered where necessary		: During the Audit period no contract has been made
12. Has any breach of Law, Rules or Bye- Laws noticed during Audit		: Yes, Stated in separate report : Does not arise
13. What rate of dividend was last declared		
14. Do the amount of loan shown in register of Lone tally with entries in cash book		: Does not arise
15. Total amount of loan given and the number of Borrowers during the period of Audit		: Does not arise
16. What is the total amount of loans outstanding With the members at the end of the prior to Undertaking Audit		: Does not arise
17. Is the dead stock register written up date and has due deprecation allowed on		

- such dead stock
- 18 Does the society transact with non-members and if so, is bonus allowed to them on purchase : Does not arise
19. Are all the Registers maintained by the society regularly and in proper manner : Does not arise
20. What is the total profit of the society during previous year and manner of appropriation among : No
- (i) Reserve Fund (Statutory) : The Society incurred Net Loss Rs. 13,394.00 (+) during previous year
- (ii) Other Reserve Fund
- (iii) Dividend : Not appropriated
- (iv) Bonus to member and staff
- (v) Carried forward
21. (i) Is the cash book maintained regularly and as per Act. Rules and Bye-Law : Yes
- (ii) Has unduly huge cash balance kept in hand for a long period and if so, explanation therefore by the managing committee : No
22. i) Who is the custodian of cash balance of the Society: President of the Society as per Bye-Laws.
- (ii) On the last day of Audit, Auditor to verify cash balance With closed cash book for the day record certificate of verification and hand over the verified cash to the custodian of cash. Cash balance as per cash book of Rs. 5761.... physically verified on. 31/12/21 and found correct in order & handed over to President of the Society.
- 23 Whether the board of Directors elected or nominated as per Act. and rules & if so, is the Board in existence : Elected on .21-08-2018 as per Acts and Rules.
24. Comments / Suggestions by the Auditor : Enclosed separate report.

Irregularities Detected

B. Minor

1. Board meeting was not held as per Bye-Laws of the Society.

STATUTORY SCHEDULES (TO BE ENCLOSED IN SEPARATE SHEETS)

- SCH-1 List of all transactions which appear contrary of the provisions of the TCS Act. Rules & Bye-Laws of the society.
- SCH-2 List of all sums which ought to have been but have not been brought in to account.
- SCH-3 List of all irregularity in expenditure or in realisation or money.
- SCH-4 List of bad or doubtful debts.
- SCH-5 List of all other irregularities notices in Audit, not covered by the above schedules.

- 1 Name & Designation of the Auditor(s) : Sri Biswajit Das, Co-op. Inspector, AMC East Circle
- 2 No & Date of orders of appointment : No .F.(C)ADT-ALLOT/LAMPS/PACS/OTH/CO-OP/SADAR/MNP/ JRN/2020-21/1199-1220 Dated.27-04-2021
3. Date of completion of Audit : 31/12/21

Date: 02/01/22

(Biswajit Das)

Audit officer

Khumpui ALF Multipurpose
Women's Co-op. Society Ltd

AUDIT CLASSIFICATION

An assessment of society may be made under the Board heads mentioned below and marks given in the basic of specific norm indicated under each head. The Audit Classification of society may thereafter be arrived at on the basic of aggregate marks secured by Society as indicated below:-

Non- Agri Non-Credit	Marks Obtained	Marks Reduced	Marks-100
1. INCOME	Marks-50		
a. Income is in excess of expenditure	50		40
b. Income is equal to expenditure	40		
c. Expenditure is excess of income	Nil		
2. REPAYMENT OF LOAN TO GOVT. OTHER FINANCIAL INSTITUTION	Marks-05		
a. Full repayment as per agreement	05		
b. Partial repayment	03		NIL
3. OWN FUND MOBILISATION	Marks- 05		
a. If the business of Society is run by its own fund to the extent of 50% of its working capital	05		
b. If the business of Society is run by its own fund less than 50% of its working capital	03		NIL
4. EARNING CAPACITY	Marks- 15		
a. If profit is earned after making provision for all the items and has contributed to various reserves as per Acts Rules & Bye- Laws of otherwise as directed by the Register of Co-operative Society, Govt. Of Tripura and oblige to Declare dividend.	15		
b. As at above but not eligible to declare dividend	13		
c. Profit earned is adequate to make provisions	11		
d. Society earns only operating profit (N.B Operating means earning / incomes are in excess of operation cost.)	09		
e. Society does not earn any profit.....	NIL		
5. EFFICIENCY OF MANAGIMENT	Marks- 25		
a. Meeting held as per Bye-Laws	03		02
b. Internal control system management information system housekeeping maintenance of books of accounts reconciliation if nay etc. And policy of loan/advance/ business as regard to..... supervision monitoring internal control etc.over lending/ recovery/strategy etc.	15		09
c. Rule of management regarding Co-op.education / management Viz- A awareness programme/ Co-op.week/ seminar.	02		01
d. Compliance report of Audit Inspection/ Submission of Annual Return in time	02		02
e. Cost of management to working fund/ capital Preferably should be below 35 of working fund or working capital...03			NIL
TOTAL MARKS OBTAINED =			54
ERS OF SHARE CAPITAL	Marks-45		
If Society sustains/ incurs net loss i.e the amount of net loss erodes share capital in the manner indicated below than the aggregate marks obtained by Society will be reduced/declined by the following.			

NET LOSS AFFECTED BY ERODING SHARE CAPITAL

@ Rs.10/01 or below	5
@ Rs.10/02 or below	10
@ Rs.10/03 or below	15
@ Rs.10/04 or below	20
@ Rs.10/05 or below	25
@ Rs.10/06 or below	30
@ Rs.10/07 or below	35
@ Rs.10/08 or below	40
@ Rs.10/09 or below	45
Share Capital fully erroed	Red

Marks Secured


65 and above
50-64
40-49
Below 40

Audit classification

A Excellent
B Good
C Poor
D Very poor

**Total Marks
Secured 54 Class 'C'**

If the society is found non functioning the Audit
Classification would be *E*

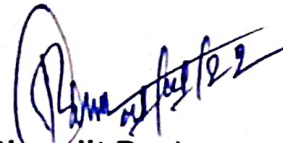

(Biswajit Das)
Audit Officer
Khumpui ALF Multipurpose
Women's Co-op. Society Ltd

Separate audit report under the item No 24 of audit memorandum in respect of *Khumpui ALF Multipurpose Women's Co-op. Society Ltd* for the financial year 2020-2021

This statutory audit of "*Khumpui ALF Multipurpose Women's Co-op. Society Ltd.*" was entrusted upon the undersigned vide order No.F.2(C)/ADT-ALLOT/ LAMPS/ PACS/ OTH/COOP/ SADAR /MNP/JRN/2020-21/1199-1220 Dated.27-04-2021 issued by the Deputy Registrar of Co-operative Societies, West Tripura District.

I have examined the attached Cash Account, Trading Account, Profit & Loss Account and Balance Sheet of the Society for the year 2020-2021 with the Book & Records as maintained for the purpose and report under consideration of liabilities and Assets as it would reflect in the Balance Sheet of the Society as on 31-03-2021.

- 1. Preliminary:** -The Society was registered on 08-06-2018 vide registration No 2265 under the T.C.S Act 1974 with the title "*Khumpui ALF Multipurpose Women's Co-op. Society Ltd.*" The registered address of the Society is Shibnagar near Biru Barman Lake, Po: College Tilla, Sadar West Tripura District. The area of operation of the Society is confined within the Agartala A.M.C North Zone Ward No 23.
- 2. Management:** - As per provision of Bye-Laws of the Society consisting of 07 (Seven) No's of members were elected by the general body meeting held on 21-08-2018 for 05 (Five) years without any contest as prescribed under section 65(2) of the TCS Act.1974 and under section 61(1) & 62(1) of TCS Rule,1976. In the subsequent meeting Smt Kanan Debnath was elected as the president and Smt Alaka Debnath was elected as the vice-president. The other members of the BOD's are Smt Hira Karmakar, Smt Kalyani Das, Smt Uma Majumder, Smt Priti Paul and Kanan Biswas (Podder).
- 3. Paid up Share Capital:** - The paid up Share Capital of the Society as on 31-03-2021 stands Rs. 56,670.00 out of which Govt. Share is Rs.54,670.00 and individual Share is Rs.2,000.00 The authorized Share capital of the Society is Rs. 50, 00,000.00.
- 4. Board Meeting:** - During the period of audit it has been observed that only 06 (Six) No's of committee meeting was held during the year 2020-21 which does not fulfil the criteria of the Bye-Laws of the Society. The Annual General Meeting not held during the COVID-19 pandemic situation.
- 5. Books & Records:-** During the Audit it appears that the Society maintained Cash Book, Ledger Book, Resolution Book, Member & Share Register, etc. In proper manner as per TCS Rules and as per provision of Bye Laws.
- 6. Business Activity:** - The business activities of the society are processed powder of spices. Just started business they purchase spices from local market then broken the spices then packaging and labelling and sale door step.
- 7. Profit & Loss A/C:** It is observed from the Trading and Profit and Loss account of 2020-21 of the Society as earned Net profit Rs 14,885.96 and at the end of the year the accumulated Net Profit of Rs. 22,426.96
- 8. Cash in Hand:** - Cash balance as per cash book is Rs. 17,452.00 as on 31-03-2021.
- 9. Cash at Bank:-**The bank balance of the Society Rs.69,069.96 as on 31-03-2021, at TSCB Ltd Lake Chowmohani Branch.
- 10. Conclusion:** - Best efforts to be made to improve business activities and rendering service to the members in the area of operation.
With best compliments to the President and Management of the Society for their courtesy and service in completion of Audit and Account.



(Biswajit Das)

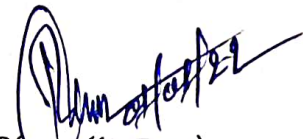
Audit Officer

Khumpui ALF Multipurpose
Women's Co-op. Society Ltd

Audit Certificate

I have examined the books & Accounts of "Khumpui ALF Multipurpose Women's Co-operative Society Ltd." for the year 2020-21 with the relevant books and records as available and received information and explanation as required by the Acts and Rules of the Co-operative Societies and Bye Law of the Society.

I certify that the Accounts shown in the Cash Account, Profit and Loss Account and Balance Sheet. Subject to my separate report attach herewith to the best of my knowledge and belief are correct and reveals the actual financial position of the Society.



(Biswajit Das)

Audit Officer

Khumpui ALF Multipurpose
Women's Co-op. Society Ltd

Khumpui ALF Multipurpose Women's Co-op. Society Ltd
 Shibnagar near Biru Barman Lake, Po: College Tilla, Sadar West Tripura
 Regd. No.2265 Dated:08-06-2018

Balance Sheet as on 31-03-2021

Capitals & Liabilities		Amount	Sl. No	Assets & Properties	Amount
Authorised Share Capital		50,00,000.00	1	Cash in Hand	17,452.00
"A" Class Share 25000@100/- each		25,00,000.00	2	Cash at Bank TSCB Ltd. Lake Chowmuhani Br. S/B A/C No 003412030000011	69,069.96
"B" Class Share 2500@1000/- each		25,00,000.00			
Paid up Share Capital		56,670.00	4	Weaght Machine	1395
a) Individual 2,000.00			3	Closing Stock	1,180.00
b) Govt. 54,670.00					
ALF Fund		10,000.00		a) Coriander powder 370.00	
Accumulated Net Profit		22,426.96		b) Termeric powder 462.00	
				c) Chilly powder 348.00	
Total		89,096.96		Total	89,096.96

Signature of Board of Director's

- 1) Hiroa Karimakar (Saha)
- 2) priti paul
- 3) Kanan Biswas. (Podder)

Kanan Debnath,
 President / Secretary
 Khumpui ALF Multipurpose
 Women's Co-op. Society Ltd
 Shibnagar, Agartala, Tripura(W)

Alakadebnath
 President / Secretary
 Khumpui ALF Multipurpose
 Women's Co-op. Society Ltd
 Shibnagar, Agartala, Tripura(W)

Khumpui ALF Multipurpose Women's Co-op.Society Ltd
 Shibnagar near Biru Barman Lake, Po: College Tilla, Sadar West Tripura
 Regd. No.2265 Dated:08-06-2018

Trading Account for the year ended 31-03-2021

Expenditure	Amount	Sl.No	Income	Amount
To, Opening Stock	1,904.00	1	By, Sale of Processed Powder Spices	67,247.00
To, Purchase of Goods supply	42,650.00	2	By, Closing Stock	1,180.00
To, Processing charge of Spices Powder	5,020.00		a) Coriander powder	370.00
To, Carring Charge	2,050.00		b) Termeric powder	462.00
To, Packing label	390.00		c) Chilly powder	348.00
To, Gross Profit	16,413.00			
Total	68,427.00		Total	68,427.00

Profit & Loss Account for the year ended 31-03-2021

Expenditure	Amount	Sl.No	Income	Amount
To, Establishment cost	3,030.04	1	By, Gross Profit	16,413.00
To, Net Profit	14,885.96	2	By, Interest earned from S/B	1,503.00
Total	17,916.00		Total	17,916.00

Kaman Debnath

President / Secretary
 Khumpui ALF Multipurpose
 Women's Co-op. Society Ltd.
 Shibnagar, Agartala, Tripura(W)

Alakudab Nath

President / Secretary
 Khumpui ALF Multipurpose
 Women's Co-op. Society Ltd.
 Shibnagar, Agartala, Tripura(W)

Khumpui ALF Multipurpose Women's Co-op.Society Ltd
 shibnagar near Biru Barman Lake, Po: College Tilla, Sadar West Tripura
 Regd. No.2265 Dated:08-06-2018

Cash Account for the period from 01-04-2020 to 31-03-2021

Receipts		Amount	Sl. No	Payment	Amount
1	Sale of Processed Powder Spices	67,247.00	1	Purchase of Spices	42,650.00
2	Withdrawal from Bank	60.04	2	Processing charge of Spices Powder	5,020.00
3	Interest earned from S/B	1,503.00	3	Carring Charge	2,050.00
			4	Purchase of Weaght Machine	1,395.00
			5	Bank Deposit	11,503.00
			6	Packing label	390.00
			7	Estta. & Conti.	3,030.04
				a) Printing & Stationaryan	1,200.00
				b) T.A	770.00
				c) Refreshment	1,000.00
				a) Bank Charge	60.04
	Total	68,810.04		Total	66,038.04
	Opening Balance	14,680.00		Closing Balance	17,452.00
	Grand Total	83,490.04		Grand Total	83,490.00

Kanan Debnath

President / Secy / etc
 Khumpui ALF Multipurpose
 Women's Co-op. Society Ltd
 Shibnagar, Agartala, Tripura (W)

Alaka Debnath

President / Secretary
 Khumpui ALF Multipurpose
 Women's Co op. Society Ltd,
 Shibnagar, Agartala, Tripura(W)

Khumpui ALF Multipurpose Women's Co-op. Society Ltd
 Shlnbagar near Biru Barman Lake, Po: College Tilla, Sadar West Tripura
 Regd. No. 2265 Dated: 08-06-2018

Membership list as on 31-03-2021

No.	Name of the members	Members hip No.	No's of Share	Value per Share	Value
1	Smt Sampa Debnath	1	1 No	100.00	100.00
2	Smt Kalyani Das	2	1 No	100.00	100.00
3	Smt Priti Paul	3	1 No	100.00	100.00
4	Smt Gayatri Debnath	4	1 No	100.00	100.00
5	Smt Hira Karmakar (Saha)	5	1 No	100.00	100.00
6	Smt Swapna Dey (Deb)	6	1 No	100.00	100.00
7	Smt Saraswati Sarkar (Das)	7	1 No	100.00	100.00
8	Smt Uma Biswas	8	1 No	100.00	100.00
9	Smt Dipti Banik	9	1 No	100.00	100.00
10	Smt Kalpana Debnath (Das)	10	1 No	100.00	100.00
11	Smt Kanan Debnath	11	1 No	100.00	100.00
12	Smt Minakhi Debnath (Sarkar)	12	1 No	100.00	100.00
13	Smt Anju Biswas	13	1 No	100.00	100.00
14	Smt Uma Saha (Modak)	14	1 No	100.00	100.00
15	Smt Sipra Deb (Kar)	15	1 No	100.00	100.00
16	Smt Manasa Debnath	16	1 No	100.00	100.00
17	Smt Manashi Sutradhar	17	1 No	100.00	100.00
18	Smt Alaka Debnath	18	1 No	100.00	100.00
19	Smt Kanan Biswas (Poddar)	19	1 No	100.00	100.00
20	Smt Uma Majumder	20	1 No	100.00	100.00
	Total				2,000.00

Kanan Debnath,

President Secretary
 Khumpui ALF Multipurpose
 Women's Co-op. Society Ltd
 Shlnbagar Agartala Tripura(W)

Alaka Debnath

President Secretary
 Khumpui ALF Multipurpose
 Women's Co-op. Society Ltd
 Shlnbagar Agartala Tripura(W)