

**DISHARY ALF MULTIPURPOSE WOMEN CO-  
OPERATIVE SOCIETY LIMITED**

VILL-CHANDRAPUR P.O:-DHARMANAGAR  
REGD. NO.-3509 DATE:-10 - 11 -2020

AUDITED ACCOUNTS  
&  
AUDIT REPORT FOR  
THE YEAR - 2021-2022

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**AUDIT MEMORENDUM**  
Ref. Chapter 10.5 of Coop. Audit Manual  
(Rule 71 read with section-79)

Audit Memo No.

01	Name and Address of the Society	DISHARY ALF MULTIPURPOSE WOMEN CO-OPERATIVE SOCIETY LIMITED VILL-CHANDRAPUR P.O:- DHARMANAGAR North Tripura
02	Registration No and Date	Regd. No-3509 Dated- 10-11-2020
03	a) Membership(No. of member admitted after previous Audit to be indicated separately) b) Is the register of Member/Share Register in order? c) Is admission of Member in order? d) Does the cash book indicate that all members have paid their entrance fees? e) How many members registered during the year of audit and if so ,has the registration accepted as per Act. Rules and bye-Laws	First audit 31 Nos member admitted during the time of Registration. Does not arise  Does not arise  Does not arise  31 members
04	Area of operation	Dharmanagar Municipality
05	Activities undertaken	supply
06	No. of committee Meeting held during the period	06 Nos
07	Date of last annual General Meeting/Special Meeting	20/10/2022
08	Period covered by last Audit Period covered by Present Audit	10-11-2020 to 31-03-2022 (1 <sup>st</sup> Audit)
09	Details of defeats/irregularities etc. pointed out in last Audit and notes rectified by the society.	Mentioned in the Separate report.

( II )

**Performance indicators:**

01	Share capital	2020-2021	2021-2022
	a)Government (C class)	0.00	0.00
	b)Individuals (A class)	0.00	3,100.00
	c)Primary society(B class)	0.00	0.00
	d)Others	0.00	0.00
	Total	0.00	3,100.00
02	Reserve	0.00	0.00
03	Borrowings/Financial/Assistance	0.00	50,000.00
04	Advance/Loan issued	0.00	30,000.00
05	Loan outstanding- Member Bank	0.00	30,000.00

06	Business Turnover	0.00	48,050.00
07	Profit(+)/Loss(-)	0.00	
08	Total Staff	0	(+)1869.60
09	Establishment Cost	0	0
10	What is the limit of the borrowings fasted by the Bye-Laws of the Society.	0	295.40
11	Are the book in order and registered where necessary	Twenty Five time of the paid up share capital +Reserve fund +Borrowings.	
12	Has any breach of law, rules of Bye-Laws noticed during the Audit period.	Yes.	
13	What rate of dividend was last declared	No.	
14	Do the amount of loan shown register of loans tally with entries in cash book.	Dividend is not declared till now.	
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.	nil	
17	Is the dead stock register written up to date and if so is depreciation allowed on such dead stock.	nil	
18	Does the society transact with non-members and if so is bonus allowed to them on purchases.	No./Yes.	
19	Are all the register maintained by the society regularly and in proper manner.	Yes./No.	
20	What is the total profit of the society during previous year and manner of appropriation among:- i)Reserve fund (Statutory) ii)Other Reserve fund iii)Dividend iv)Bonus to member and staff v)Carried forward	Stated in separate Report	
21	i)Is the cash book maintained regularly as per Act rules and Bye-laws:- ii)Has unduly huge cash balance kept in hand for a long period and if so explanation therefore by the Managing Committee:- iii)Who is the cash custodian of cash balance of the society:- iv)On the last day of audit Auditor to verify cash balance with closed cash book for the day record certificate of verification and handover the verified cash to the custodian of cash.	Does not arise	
22	Whether the Board of Directors elected or nominated as per Act and rules and if so the board in Existence.	Yes.  No such case is found.  ,Secretary of the society  Cash Balance of Rs.            is physically verified and found correct as on	
23	i)How many committee meeting held during the	Elected Board	
		6 Nos.	

	period of audit ? Is the minutes recorded regularly. ii)What is the date of last annual general body meeting and special general meeting.	20-10-2022
24	C omments/Suggestion by the auditor.	

(iii)  
REGULARITIES DETECTED

Major

1. Stated in separate report.

2.

3.

(B)Minor

1. Stated in separate report.

2.

3.

(iv)  
STATUTORY SCHEDULES

(To be enclosed in separate sheets)

SCH.-I List of the transaction which appear contrary to the provisions of the TCS Act. Rules and Bye-Laws of the Society.

Transaction in respect of loans and advances has not been confirmed due to non- production of documents and no balance confirmation has been taken provision.

SCH.-ii List of all sums with ought to heaved been but have not been brought in to account Nil.

SCH.-iii Irregularity in respect of all kinds Suspense collection of loan and advances, sundry Debtors are gross irregularities pending case.

SCH.-iv List of Bad and doubtful debts: Mention in our Audit report. List of all other irregularities noticed in Audit not covered by the above-Noted our Audit r

(v)

(1)Name and Designation of Auditor:-Sri Arabinda Ghosh Auditor (coop)

(2)No. and Date of orders of appointment:-No.F.9/COOP/DMN/86(VOL-II)/5577-93  
Dt.

(3) Date of completion of Audit:- 25/11/2022

Place :- Dharmanagar

Date:- 25/11/2022

  
Signature of Audit Officer

# DISHARY ALF MULTIPURPOSE WOMEN CO-OPERATIVE SOCIETY LIMITED

VILL-CHANDRAPUR P.O:-DHARMANAGAR

REGD. NO.-3509 DATE:-10 - 11 -2020

An assessment of the society may be made under the board heads mentioned below and marks given in the basis of specific norm indicated under each head. The audit classification of society may thereafter, be arrived at on the basis of agree gate marks occurred by the society as indicated below:-

NON-AGRI NON-CREDIT	MARKS OBTAINED	MARKS REDUCED	MARKS-100 CLASSIFICATION
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**1). INCOME MARKS(50)**

- |                                       |     |    |
|---------------------------------------|-----|----|
| a) Income is in excess of Expenditur- | 50  |    |
| b) Income is equal to expenditure     | 40  | 50 |
| c) Expenditure is Excess income-      | Nil |    |

**2)..REPAYMENT OF LOAN TO GOVT.  
OTHERS FINANCING INSTITUTION:-**

- |                                      |    |    |
|--------------------------------------|----|----|
| a) Full repayment as per agreement - | 05 |    |
| b) Partial repayment -               | 03 | 00 |

**3.)OWN FUND MOBILISATION MARKS-05**

- |  |    |    |
|--|----|----|
| a)If the business of the society is run by its own fund to the extent of 50% of its working capital- | 05 | 05 |
| b) If the business of the society is run by its own fund less than 50% of its working capital-       | 03 |    |

**4).EARNING CAPACITY MARKS-15**

- |  |     |    |
|--|-----|----|
| a)If profit is earned after making provisions for all the items and has continued to various recovers as per Act. Rules & Bye-Laws or other wise as directed by the Registrar of Co-operative Societies, Govt. of Tripura and eligible to declare dividend.- | 15  |    |
| b)As at above but not elligible to declare dividend, -   | 13  |    |
| c)Profit earned is adequate too make provisions . -  | 11  |    |
| e)Society earns only operating profit (N.B- Operating means earning /income are in excess of operating cost) -   | 09  | 09 |
| d)Society does not earn any profit -   | Nil |    |

**5).EFFICIENCY OF MANAGEMANT:-**

- |   |    |   |
|---|----|---|
| a) Meeting held as per Bye -Laws -  | 03 |   |
| b) Internal control system, Management information system, House keeping maintenance of books of accounts reconciliation if any etc. and policy of 15 Loans/Advance/ business as regard to supervision/monitoring |    | 0 |

internal control etc. Over lending/recovery strategy etc.-	15	00
c)Role of Management regarding Co-Op Education/Movement Viz. Awareness Programme /Co-op week/Seminar. -	02	00
d)Compliance report of audit/Inspection/ Submission of Annual Return in time. -	02	00
e)Cost of Management to working fund/Capital, Preferably should be below 3% of working fund or working Capital. -	03	<u>03</u>
Total=		67

**6). EROSION OF SHARE CAPITAL – MARKS(45)**

If Society sustained/incure not less i.e the amount of net less erodes Share Capital in the manner indicated below then the agreegates marks obtained by society will be reduced/declined by the following.

**NET LOSS EFFECTED BY ERODING SHARE CAPITAL:-**

@. 10/1 or below	- 05
@. 10/2or below	- 10
@. 10/3 or below	- 15
@. 10/4 or below	-20
@. 10/5 or below	- 25
@. 10/6or below	- 30
@. 10/7 or below	- 35
@. 10/8 or below	-40
@. 10/9or below	-45


**AUDIT CLASSIFICATION**

- √ A= Excellent
- B= Good
- C=Poor
- D= Very Poor

**MARKS SECURED**

65 and above	-
50-64	-
40-49	-
Below -	40

\*\* If the Society is found Non-Functioning the audit Classification Would be "E"

  
SIGNATURE OF THE AUDIT OFFICER

SEPARATE AUDIT REPORT OF DISHARY ALF MULTIPURPOSE WOMEN CO-  
OPERATIVE SOCIETY LIMITED  
For the period from 10-11-2020 to 31-03-2022

**1. PRILIMINARY**:- The Society was registered on 10-11-2020 under the title of DISHARY WOMEN MULTIPURPOSE CO-OPERATIVE SOCIETY LIMITED. and having its registration No-3509 The area of operation of the society is confined to Dharmanagar Municipality

**2. MANAGEMENT**:- The Management of the Society is vested on the following Board of Director's who have been elected in a general meeting with election agenda 20/10/2022 for a tenure of 5(Five) years .

Name of the Board of Director's


1.Smt. Beby Deb	-	President
2.Smt.Aparna Debnath	-	Vice-President
3.Smt. Mukta Kar Purkayatha		Member
4.Smt. Swapari Nath		Member
5.Smt.Lipika Achariya		Member

**3. REGARDING SHARE CAPITAL AND ITS MEMBERSHIP**:- Total paid up share capital of the society is stood Rs.2,000.00 out of which Govt. share capital of Rs 0.00 and Individual share capital of Rs.2,000.00as on 31-03-2022.The membership position of the society is stood 20 nos.

**4. REGARDING BOOKS AND RECORDS OF THE SOCIETY**:- It is appeared that the society does not maintain all books and records of the society. The society is instructed to maintain share Ragister, Member register, asset Register, Stock register, General Ledger .

**5. EGARDING BUSINESS ACTIVITIES**:-It is found that the society only engaged in some contact work with Dharmanagar Municipality. Although the business activities is not satisfactory . As the society is a multipurpose society , The society may take proper step to diversification of business to gain profit.

**6. REGARDING BOARD MEETING AND AGM**:- The society is advised to convey the AGM in time and at least one board meeting should convey in a month.

  
(SRI ARABINDA GHOSH)  
AUDITOR (COOP)  
DISHARY ALF MULTIPURPOSE WOMEN CO-OPERATIVE  
SOCIETY LIMITED , North Tripura.

# AUDIT CERTIFICATE

I have examined the Books and Accounts **DISHARY ALF MULTIPURPOSE WOMEN CO-OPERATIVE SOCIETY LIMITED**

For the year ending **31-03-2022** as produced before me with the relevant register and received the information and explanation as required by the Tripura Cooperative Societies Act.-1974, Tripura Cooperative Societies Rules - 1976 and with the amendments and the bye-laws of the society.

Certify that the Accounts shown in the final accounts ( Trading A/C, Profit and Loss A/C, Balance sheet ) Subject to my separate report are correct to the best of my knowledge and belief the reveals the actual financial position of the society as on, 31<sup>st</sup>March 31<sup>st</sup>March 2022.



(SRI ARABINDA GHOSH)

AUDITOR (COOP)  
DISHARY ALF MULTIPURPOSE WOMEN  
CO-OPERATIVE SOCIETY LIMITED  
VILL-CHANDRAPUR P.O:-DHARMANAGAR  
NORTH TRIPURA





**DISHARI ALF MULTIPURPOSE WOMEN CO-OPERATIVE SOCIETY LIMITED**

VILL-CHANDRAPUR P.O:-DHARMANAGAR  
NORTH TRIPURA.

REGD. NO.-3509 DATE:-10 - 11 -2020

**BALANCE SHEET AS ON 31-03-2022.**

SL. No	LIABILITIES	AMOUNT	SL. NO	ASSETS	AMOUNT
01	Paid Up Share Capital- i) Individual	3,100.00	01	Cash in Hand	1210.00
02	Grant Received from ULM	50,000.00	02	Cash at bank	23,759.60
03	Net Profit	1,869.60	03	Loans & advance	30,000.00
	<b>Total-</b>	<b>54,969.60</b>		<b>Total-</b>	<b>54,969.60</b>

*Baby Deb*

Signature of President

President

Dishari ALF MPCSU,  
Chandrapur, Dharmanager  
North Tripura.

Signature of BOD'S

01. Aparna Deboraith.

02. Swapari Maiti

03. Lipika Acharya

04.

*Mukherjee Parikayastha*

Signature of Manager

Secretary

Dishari ALF MPCSU,  
Chandrapur, Dharmanager  
North Tripura.



**DISHARI ALF MULTIPURPOSE WOMEN CO-OPERATIVE SOCIETY LIMITED**  
 VILL-CHANDRAPUR P.O.-DHARMANAGAR  
 NORTH TRIPURA.

REGD. NO.-3509 DATE:-10-11-2020

**CASH ACCOUNT FOR THE PERIOD FROM 03-12-2020 TO 31-03-2022**

RECEIPTS		AMOUNT	PAYMENTS		AMOUNT
No.			SL. No.		
01	Admission Fee		01	Bank Deposit TSCB	1,01,905.00
02	Share Capital Individual	310.00	02	Packeting Matreial purchase	40,050.00
03	Grant Received from ULM	3100.00	03	Wages Paid	8,000.00
04	Intt. On Bank Deposit	50,000.00	04	Loan Disbursed	30,000.00
05	Interest on Loans & Advances	655.00	05	Printing & Stationary	200.00
06	Bank withdrawl	1,200.00	06	Bank Charge	95.40
07	Packeting Material sale	78,145.40	07	Bill receivable	48050.00
08	Bill Receivable Received	48,050.00	08		
		48,050.00	09		
	<b>Total-</b>	<b>2,29,510.40</b>		<b>Total-</b>	<b>2,28,300.40</b>
	<b>Opening Balance-</b>	<b>0.00</b>		<b>Closing Balance-</b>	<b>1210.00</b>
	<b>Grand Total-</b>	<b>2,29,510.40</b>		<b>Grand Total-</b>	<b>2,29,510.40</b>

**TRADING ACCOUNT FOR THE YEAR ENDING 31-03-2022.**

Dr.			Cr		
SL.NO.	PARTICULARS	AMOUNT	SL.NO.	PARTICULARS	AMOUNT
01	Packeting Matreial purchase	40,050.00	01	Packeting Material	48,050.00
02	Wages paid	8,000.00	02	Gross Loss	0.00
03	Gross profit	0.00			
	<b>Total-</b>	<b>48,050.00</b>		<b>Total-</b>	<b>48,050.00</b>

**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING 31-03-2022.**

SL.NO.	LOSS	AMOUNT	SL.NO.	PROFIT	AMOUNT
		95.40	01	Gross profit	0.00
01	Bank Charge	200.00	02	Admission Fee	310.00
02	Printing & Stationary	1869.60	03	Interest on Bank Deposit	655.00
03	Net Profit		04	Interest on Loans & Advance	1,200.00
	<b>Total-</b>	<b>2,165.00</b>		<b>Total-</b>	<b>2,165.00</b>

*Baby Deb*  
 President  
 Dishari ALF M.P.C.S. Ltd.  
 Chandrapur, Dharmnagar  
 North Tripura.

*Muktakar Pukayastha*  
 Secretary  
 Dishari ALF M.P.C.S. Ltd.  
 Chandrapur, Dharmnagar  
 North Tripura.