



INDEPENDENT AUDITOR'S REPORT

To

The Chief Executive Officer
CHANURA MICROFIN MANIPUR

Report on the Financial Statements

We have audited the accompanying financial statements of "CHANURA MICROFIN MANIPUR" Hodam Leirak Machin, Airport Road, Imphal: Manipur, in respect of their Project " MICROFINANCE" which comprise the Balance Sheet as at 31.03.2023 and also the annexed Profit and Loss Account for the period then ended and a summary of significant accounting policies.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Organisation in accordance with the accounting principles generally accepted in India. 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 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 the ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on auditor's judgement, 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 Organisation's preparation and fair presentation of the financial statement in order to design audit procedures that are appropriate in the circumstances. 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 aforesaid financial statements read with Significant Accounting Policies and Notes on Account give true and fair view:

- (a) In the case of the Balance Sheet, of the state of affairs of the Organisation as at 31st March 2023;
- (b) In the case of Profit and Loss Account of the Profit for the year ended on that date.

Imphal,
Date.25.9.2023



For KUNJABI & CO.
Chartered Accountants
FRN 309115E

Linda Kshetrimayum
LINDA KSHETRIMAYUM
Partner
Membership No. 511337

UDIN23511337BGVJIE5391

CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Account : MICROFINANCE

BALANCE SHEET AS AT 31.03.2023

LIABILITIES	Note no	Current Year	Previous year
1 Capital Fund Account	II	2,22,85,023.65	2,19,16,476.95
2 Subordinated Debt from SIDBI(Mudra)	III	25,00,000.00	1,02,40,000.00
3 Loans & Borrowings	III	11,11,41,370.00	11,91,89,928.00
4 Current Liabilities	IV		
Other Liabilities & Provisions		40,00,652.00	40,01,662.00
		<u>13,99,27,045.65</u>	<u>15,53,48,066.95</u>
ASSETS			
1 Non - Current Assets			
Fixed Assets	XVI	38,81,239.00	38,68,161.00
2 Loans & Advances			
Advances	V	3,01,664.00	4,73,219.00
Loan to Joint liability Groups	VI	12,25,84,042.00	14,03,01,462.00
3 Current Assets			
Advance Tax & TDS	IX	5,20,372.00	4,59,148.00
Interest Receivable from Joint Liability Groups(JLGs)	X	18,54,820.00	22,96,713.00
Cash & Bank Balances	VIII		
Cash in hand		4,89,374.00	44,660.00
Cash at Bank		2,93,013.65	5,91,160.95
Security Deposits for Office Building	VIII	19,10,000.00	14,30,000.00
GST Input		2,94,947.00	3,69,771.00
Term Deposit			
Face Value	VIII	70,00,000.00	50,00,000.00
Accrued Interest on Term Deposits	VII	7,97,574.00	5,13,772.00
	I	<u>13,99,27,045.65</u>	<u>15,53,48,066.95</u>

Significant Accounting Policies & Notes on Account

Date 25/9/2023
Imphal

Per our report of even date annexed

For KUNJABI & CO.
Chartered Accountants
FRN 309115E

Linda Kshetrimayum
LINDA KSHETRIMAYUM
Partner

Membership No. 511337

UDIN 23511337B6VJIE 5391



[Signature]
Chief Executive Officer
Chief Executive Officer
Chanura Microfin Manipur
(CMM)

CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Account : MICROFINANCE

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2023

A INCOME	Note No	Current year	Previous year
1 Grant in aid from			
- Training grant from FWWB & HSBC		-	1,59,300.00
- Entrepreneurship Skilled Development Programme from FWWB		10,32,300.00	-
- Training grant from Promo Power ICICI Prudential Life		2,68,096.00	3,60,000.00
2 Interest income			
i) Joint liability group		2,64,54,448.00	2,66,01,553.00
ii) Interest on Savings Account		32,376.00	36,297.00
iii) Interest on Fixed Deposits		5,37,680.00	6,80,034.00
3 Loan Processing fee		10,01,356.00	4,67,456.00
4 Other Income	XI	72,214.00	11,300.00
TOTAL (A)		2,93,98,470.00	2,83,15,940.00
 B EXPENDITURE			
1 Personnel Cost	XII	59,95,068.00	65,27,655.00
2 Administrative Cost	XIII	23,11,539.30	22,96,838.05
3 Financial Cost	XIV	1,89,59,627.00	1,75,75,250.00
4 Financial Literacy Campaign		-	4,17,600.00
5 Training Expenses		1,71,000.00	-
6 Depreciation	XV	7,51,696.00	5,38,619.00
Total (B)		2,81,88,930.30	2,73,55,962.05
7 Profit before tax & provision		12,09,539.70	9,59,977.95
8 Provision on Income tax		4,00,000.00	2,99,513.00
9 Provision on Standard Assets		1,86,127.00	-
10 Profit after tax & provision		6,23,412.70	6,60,464.95

Date 25/9/2023
Imphal

Chief Executive Officer


Chief Executive Officer
Chanura Microfin Manipur
(CMM)

Per our report of even date annexed

For KUNJABI & CO.
Chartered Accountants
FRN 309115E


LINDA KSHETRIMAYUM
Partner
Membership No. 511337

UDIN23SI1337BGVJIE5391



CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Year Ended 31.3.2023

Note No I - Significant Accounting Policies and Notes on Account

A) Significant Accounting Policies

1. **Basis of Preparation**
The Accounts are maintained and financial statements are prepared on historical cost convention.
2. **Recognition of Revenue**
Revenue is recognized and expenses are recorded on accrual basis except wherever disclosed. Therefore, interest income from loan disbursed to loanees are recognized on accrual basis.
3. **Grant-In-Aid**
Grant-in-aid received other than for specific purpose is treated as non-operational income in the year of receipt. Income from grant-in-aid received for a specific purpose is recognised as Income only to the extent of expenses incurred out of the grant as per the terms of sanction. The unutilized balance of grant is disclosed as a liability in the Balance Sheet.
4. **Asset Classification**
 - i) Standard assets means the assets in respect of which, no default in repayment of principal or payment of interest is perceived and which does not disclose any problem nor carry more than normal risk attached to the business.
 - ii) Though under directive of RBI, the assets for which interest/principal payment has remained overdue for a period of 90 days or more, the Society adopts a healthier norm of classification to non-performing asset where such overdue is for a period more than 15 days. Non-performing assets means an asset for which, interest/principal payment has remained overdue for a period of 90 days or more.
5. **Provisioning norms**
The aggregate loan provision to be maintained by the society at any point of time shall not be less than the higher of a) 1% of the outstanding loan portfolio or b) 50% of the aggregate loan instalment which are overdue for more than 90 days and less than 180 days and 100% of the aggregate loan instalments which are overdue for 180 days or more.
6. **Fixed Assets**
Fixed assets are stated at written Down Value (WDV). Cost of Fixed Assets included all the expenses incurred to bring the assets to its present location and condition.
7. **Depreciation**
 - i) Depreciation is provided on WDV method at the rates prescribed in Note V of the Balance Sheet. The rates prescribed in the said Schedule are the rates applicable under the Income Tax Act, 1961.
 - ii) Assets acquired during the year and put to use for more than 180 days are depreciated at full rates and assets which are put to use for less than or up to 180 days are depreciated at half the rate prescribed.
8. **Expenses are recognised on accrual basis except for expenses on insurance premium paid for accident policy of the staff and loaned which are charged in full to the expenditure of the year irrespective of the period of coverage.**



9. Employee Benefits
- a) The Society is enrolled with Employees Provident Fund Organisation and makes contribution towards employee provident fund to the said organization. The society has a scheme of providing life insurance cover for all its employees to the extent of Rs 5 lakh sum assured per employee. The society does not have any scheme of gratuity instituted.
- b) The Society is enrolled with Employees State Insurance Corporation.
10. Taxation
Income Tax expenses (provision) for the year comprises current taxes only and no treatment is recognized or made for deferred tax as the same is not applicable.
11. Penalties, refunds, interest on tax is accounted on actual payment basis.
12. The excess of income over expenditure is credited to General Fund Account.
13. Contingent Liabilities
Contingent liabilities which are considered significant and material by the Society are disclosed in the Notes to accounts.

B) Notes on Accounts

- There are no contingent liabilities.
- Reference to para 4(i) of Significant Accounting Policies it is declared that as on 31.3.2023 there is no account to be classified as non-performing as in none of the accounts there is overdue payment of interest & principal for a period more than 15 days.
- Restructuring of Loan
The Organisation has restructured loan/advance of Rs.118,30,179.00 and provision @5% on such restructured loan has been provided in books.
- Provisioning on the Advances – Standard Assets

i)	Total Advance as on 31.3.2023		12,25,84,042
	Less: Restructured Advance		<u>1,18,30,179</u>
	Balance Standard Assets		11,07,53,863
ii)	Provisioning	Amount	Rate
	Standard Assets	11,07,53,863	1%
	Restructured Assets	118,30,179	5%
			<u>5,91,509</u>
			16,99,048
	Existing Provision		15,12,921
	Additional Provision		1,86,127
- The society has participated in the provident fund scheme managed by the Commissioner of Provident Fund. During the year the society's contribution of ₹2,45,727.00 was made to the fund. There is no outstanding contribution beyond the prescribed due date.
- The Society has participated in Employees State Insurance Corporation. During the year the society's contribution of ₹62,357.00 was made to the Scheme.
- Turnover of Loan during the year is 1.82 times. It is calculated as shown below.

$$\frac{(\text{Opening Balances of Loan} + \text{Disbursement during the year})}{(\text{Opening Balance} + \text{Closing Balance})/2} = \frac{(1,403.01\text{lac} + 982.73\text{lac})}{(1,403.01\text{lac} + 1,225.84\text{lac})/2}$$
- Business per employee

Total Loan Disbursed + Total Loan Recovery (A)	= ₹2,142.64lac
No. of employees (B)	= 36 nos.
Business per Employee (A) / (B)	= ₹59.52lac



9. Capital Adequacy Ratios.
i) Capital Risk Asset Ratio (CRAR)

Risk Weighted Assets	Risk	2022-2023		2021-2022	
		₹ in lac	Risk Weighted Value	₹ in lac	Risk Weighted Value
Loan & Advances	100%	1,225.84	1,225.84	1,403.01	1,403.01
Advances (excluding taxes)	100%	3.02	3.02	4.73	4.73
Cash in hand	0%	4.89	-	0.45	-
Cash at bank	20%	72.99	14.60	61.05	12.21
Total		1,306.74	1,243.45	1,469.24	1,419.96
Total Capital as on 31 st March			247.85		321.56
Capital Risk Asset Ratio			19.93%		22.65%

ii) Qualifying Assets

Sl.no	Particular	2022-2023	2021-2022
1	Total Assets	1,399.27	1,553.48
2	Total Qualifying Assets	1,294.19	1,493.75
3	Percentage of Qualifying Assets	92.49%	96.16%

iii) Net NPAs to Net Worth

There is no NPA as on 31st March 2023. A new provision on Standard Assets of ₹Nil/- has been made during the year. Hence, taking the provision on standard assets into account, the net NPA is ₹12,25,840/- which is negative. The net worth of the society is ₹2,22,85,024/- (total assets ₹13,99,27,046 – total outside liabilities ₹11,76,42,022) as on 31st March 2023. Therefore, the Net NPAs to Net worth $(-12,25,840 \times 100 / 2,22,85,024)$ is - 5.50%.

10. Percentage of Spread

The percentage of spread to assets i.e. interest income – Interest expense/total assets *100 is as shown below.

Sl.no.	Particulars	2022-2023	2021-2022
1	Interest Income from JLG	264.54	266.02
2	Financial Cost	189.60	175.75
3	Total Spread =(1-2)	74.95	90.26
4	Total Assets	1,399.27	1,553.48
5	% Spread =(3/4)*100	5.36	5.81



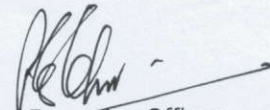
11. Disclosure on asset quality

The asset quality of the society is as shown in the table below.

As on	31-03-2023	31-03-2022
Gross NPA	Nil	Nil
Net NPA	Nil	Nil
Net Advances	12,25,84,042	14,03,01,462
Gross Advances	12,25,84,042	14,03,01,462

12. A grant of ₹13,00,396/- has been received from FWWB, HSBC & Promo Power (ICICI Prudential Life) for organising Entrepreneurship Skill Development for Women programme in different area.
13. The GST is applicable on the loan processing fee earned by the entity from loanees. Therefore, the Input Tax Credit should be restricted to so much of input tax as is attributable to the total loan processing fee bears to the total income. Further, input tax credit on vehicle cannot be claimed and hence be reversed.
14. Previous year figures have been regrouped and reclassified wherever necessary.

Date. 25/9/2023
Imphal


Chief Executive Officer
Chief Executive Officer
Chanura Microfin Manipur
(CMM)

Per our report of even date annexed

For KUNJABI & CO.
Chartered Accountants
FRN 309115E


LINDA KSHETRIMAYUM
Partner
Membership No. 511337

UDIN 23511337B6VJIE 5391



CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Year ended 31.03.2023

Account : MICROFINANCE

Note No. II - Capital Fund Account

Per last account

Add : Net Profit

Less : Self Assessment Tax

	Current Year	Previous Year
	2,19,16,476.95	2,12,56,012.00
	6,23,412.70	6,60,464.95
	2,54,866.00	-
	2,22,85,023.65	2,19,16,476.95

Note No. III - Unsecured Loans & Borrowings

Sl. No.	Funders	Opening Balance	Addition during the year	Repaid during the year	Closing balance
1	FWWB	4,32,57,838	2,00,00,000	2,69,95,286	3,62,62,552
2	NEDFi	4,14,88,445	-	3,70,09,133	44,79,312
3	Milaap	1,49,41,648	1,80,00,000	1,65,24,734	1,64,16,914
4	SBI	1,95,01,997	3,00,00,000	1,55,19,405	3,39,82,592
5	NESFB	-	2,00,00,000	-	2,00,00,000
	Sub Total	11,91,89,928.00	8,80,00,000.00	9,60,48,558.00	11,11,41,370.00
6	SIDBI - Subordinated Debt	1,02,40,000.00	-	77,40,000.00	25,00,000.00
	Total	12,94,29,928.00	8,80,00,000.00	10,37,88,558.00	11,36,41,370.00

Note No. IV - Other Liabilities & Provisions

1 Other Liabilities

i Interest payable on Loan

Subordinate Debt SIDBI(Mudra)

- 61,972.00

ii Salary payable

- 5,29,967.00

iii EPF payable(Employer's Contribution)

22,213.00 20,385.00

iv Employer's State Insurance(ESI)

5,354.00 4,956.00

27,567.00 6,17,280.00

v TDS payable

Audit fee

7,500.00 7,500.00

Staff Salary

18,000.00 -

Interest on Funders

FWWB

51,291.00 -

Milaap

14,277.00 -

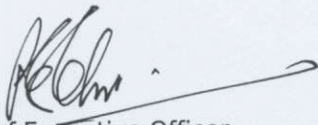
91,068.00 7,500.00

2 Insurance Premium Awaiting Remittance

Total Carried down

7,34,973.00 7,91,130.00

8,53,608.00 14,15,910.00


Chief Executive Officer

Chief Executive Officer
Chanura Microfin Manipur
(CMM)



CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Year ended 31.03.2023

Account : MICROFINANCE

Contd/- Note No. IV - Other Liabilities & Provisions	Current Year	Previous Year
Total Carried forward	8,53,608.00	14,15,910.00
3 Provisions		
i Provision on Standard Assets b/fd	15,12,921.00	15,12,921.00
Add: During the year	1,86,127.00	-
	16,99,048.00	15,12,921.00
4 GST Payable	1,03,119.00	1,27,954.00
5 Provision for income tax b/fd	9,44,877.00	6,45,364.00
Add : during the year	4,00,000.00	2,99,513.00
	13,44,877.00	9,44,877.00
Total (1 to 5)	40,00,652.00	40,01,662.00
 Note No. V - Advances		
1 Staff Advance : b/fd	19,882.00	19,882.00
Add : During the year	55,118.00	-
Less : Recovery during the year	75,000.00	-
	-	19,882.00
2 Other Loan & Advances : b/fd	4,53,337.00	15,79,948.00
Add : During the year	48,04,941.00	34,74,626.00
Less : Recovery during the year	49,56,614.00	46,01,237.00
	3,01,664.00	4,53,337.00
Total	3,01,664.00	4,73,219.00

Note No. VI - Loan to Joint Liability Groups

Sl. No.	Particulars	Opening Balance	Disbursed during the year	Recovery during the year	Closing Balance
1	Income Generating Activities	11,94,21,777	7,95,63,060	10,14,92,244	9,74,92,593
2	Solar Lamp	2,08,79,685	1,87,10,280	1,44,98,516	2,50,91,449
		14,03,01,462	9,82,73,340	11,59,90,760	12,25,84,042




 Chief Executive Officer
 Chief Executive Officer
 Chanura Microfin Manipur
 (CMM)

CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Year ended 31.03.2023

Account : MICROFINANCE

	Current Year	Previous Year
Note No. VII - Interest accrued on Term deposit		
i) Interest accrued on deposits with ICICI(pledged to NEDFi)		
Per last account	5,13,772.00	13,91,273.00
Add : Received (Net of TDS)	2,83,802.00	5,13,772.00
Less : Received during the year	-	13,91,273.00
Net of TDS	7,97,574.00	5,13,772.00
Note No. VIII - Current assets, loan & advances		
a) Cash and bank balances	Closing	Opening
Cash in hand	4,89,374.00	44,660.00
Cash at Bank		
i) Axis Bank A/c no.911010015604422, Paona Bazar Branch	98,963.77	3,11,049.27
ii) State Bank of India A/c No.31104096783, Paona Bazar Branch	1,10,833.87	1,24,266.17
iii) ICICI Bank A/c No.095905005252, Imphal Branch	20,688.51	21,089.71
iv) Indian Overseas Bank A/c No.13532, Imphal Branch	2,494.00	2,494.00
v) Manipur Rural Bank A/c No.9011050001311, Kwakeithel Branch	31,720.00	67,529.00
vi) IDBI Bank A/c no.1219102000001588, Imphal Branch	9,772.00	9,772.00
vii) Axis Bank A/c no.918010109749694, Kwakeithel Branch	12,250.30	3,879.80
viii) NESFB A/c no 10230000165913	499.00	-
ix) Bank of Baroda A/c No.60650100002524, Kwakeithel Branch	5,792.20	51,081.00
Total cash at bank	2,93,013.65	5,91,160.95
Total Carried down	7,82,387.65	6,35,820.95


 Chief Executive Officer
 Chief Executive Officer
 Chanura Microfin Manipur
 (C M M)



CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Year ended 31.03.2023

Account : MICROFINANCE

Contd/- Note No. VIII - Current assets, loan & advances	Current Year	Previous Year
Total Carried down	7,82,387.65	6,35,820.95
b) Security deposits for office building :b/fd	14,30,000.00	15,30,000.00
Add : during the year	8,80,000.00	-
Less : Refund during the year	4,00,000.00	1,00,000.00
	19,10,000.00	14,30,000.00
c) Security deposit with SBI		
Add : during the year	50,00,000.00	-
Less : Matured	50,00,000.00	-
	-	-
d) Term Deposit		
i) Fixed deposit with NESFB		
Add : during the year	20,00,000.00	-
Less : Matured	-	-
	20,00,000.00	-
ii) Fixed deposit with ICICI(pledged to NEDFi)	50,00,000.00	1,30,00,000.00
Add : during the year	-	-
Less : Matured	-	80,00,000.00
	50,00,000.00	50,00,000.00
TOTAL Term Deposit	70,00,000.00	50,00,000.00
TOTAL (a+b+c+d)	1,66,92,387.65	1,20,65,820.95

Note No. IX - Advance Tax & TDS

	Current Year	Previous Year
a) Opening balance: b/fd	4,59,148.00	3,85,088.00
Add : TDS for the year	61,224.00	74,060.00
	5,20,372.00	4,59,148.00




Chief Executive Officer

Chief Executive Officer
Chanura Microfin Manipur
(CMM)

CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Year ended 31.03.2023

Account : MICROFINANCE

Note No. X - Interest Receivable from Joint Liability Groups(JLGs)	18,54,820.00	22,96,713.00
	18,54,820.00	22,96,713.00
 Note No. XI - Other Income		
1 Net Income from Solar Lamps Repairing	72,214.00	9,900.00
2 Membership Renewal Fee	-	1,400.00
	72,214.00	11,300.00
 Note No. XII - Personal Cost		
1 Staff Salary	62,16,951.00	58,90,208.00
2 Staff Welfare expenses	-	63,701.00
3 Staff Insurance premium	-	33,210.00
4 Contribution to EPF (Employer)	2,43,899.00	2,55,465.00
5 Contribution to ESIC (Employer)	61,959.00	48,944.00
	65,22,809.00	62,91,528.00
 Add : Payables for the year 2022 - 2023		
Salary Payable	-	5,29,967.00
EPF Payable (Employer)	22,213.00	20,385.00
ESIC Payable (Employer)	5,354.00	4,956.00
	27,567.00	5,55,308.00
 Less: Payables for the year 2021 - 2022		
Salary payable	5,29,967.00	2,92,005.00
EPF Payable (Employer)	20,385.00	21,188.00
ESIC Payable (Employer)	4,956.00	5,988.00
	5,55,308.00	3,19,181.00
 Total for Profit and Loss account	59,95,068.00	65,27,655.00


Chief Executive Officer

Chief Executive Officer
Chanura Microfin Manipur
(C M M)



CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Year ended 31.03.2023

Account : MICROFINANCE

	Current Year	Previous Year
Note No. XIII - Administrative Cost		
1 Audit fee	91,800.00	1,98,050.00
2 Advertisement	14,612.00	25,780.00
3 Bank Charges	7,301.30	16,041.53
4 Electricity expenses	29,500.00	20,604.72
5 Repair & maintenance	35,967.00	93,752.00
6 Sitting Allowance	38,000.00	36,200.00
7 Office Rent	13,67,000.00	10,33,000.00
8 Office expenses	1,18,286.00	2,45,204.00
9 Office Stationery including Computer consumables	34,535.00	1,17,640.00
10 NEMFA Annual Membership Fee	-	30,000.00
11 Sadhan Annual Membership Fee	50,150.00	50,150.00
12 Postage and Courier	4,580.00	4,200.00
13 Printing & Publication	40,380.00	1,18,760.00
14 Maintenance of vehicle	-	7,623.00
15 Telephone expenses	22,710.00	19,205.00
16 Travelling & Conveyance	62,552.00	1,98,317.00
17 Rating Fee	2,95,000.00	-
18 Insurance for office	16,263.00	-
19 Revolving Fund Expenses	-	1,40,445.80
20 Misc expenses	82,903.00	5,585.00
	23,11,539.30	23,60,558.05
Less : Payables for the year 2021 - 2022		
Office Expenses	-	63,720.00
	-	63,720.00
 Total for Profit and Loss account	 23,11,539.30	 22,96,838.05


Chief Executive Officer

Chief Executive Officer
Chanura Microfin Manipur
(CMM)



CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Year ended 31.03.2023

Account : MICROFINANCE

Note No. XIV - Interest on Loans & Borrowings (Financial Cost)			Current Year	Previous Year
	Paid	Outstanding	Total	Total
1 FWWB	58,74,378	-	58,74,378	76,10,471
2 NEDFi	44,33,748	-	44,33,748	76,64,685
3 Subordinate Debt SIDBI(Mudra)	8,24,292	-	8,24,292	7,75,063
4 Mudra	61,972	-	61,972	-
5 IFIG	-	-	-	27,211
6 Milaap	16,85,518	-	16,85,518	4,57,718
7 SBI	35,94,110	-	35,94,110	3,15,097
8 Loan Processing Fee				
SBI	5,24,281	-	5,24,281	-
NESFB	5,01,500	-	5,01,500	-
FWWB	50,300	-	50,300	-
Milaap	14,71,500	-	14,71,500	7,78,800
	1,90,21,599	-	1,90,21,599	1,76,29,045
Less : Interest paid for the year 2021-2022				
SIDBI			61,972	53,795
			61,972	53,795
 Total for Profit and Loss account			 1,89,59,627	 1,75,75,250

Note No. XV - Non-recurring expenses

1 Mobile Handset	9,500.00	-
2 Computer & Peripherals	2,89,374.00	37,000.00
3 Software	4,65,900.00	6,37,200.00
	7,64,774.00	6,74,200.00




 Chief Executive Officer
 Chief Executive Officer
 Chanura Microfin Manipur
 (CMM)

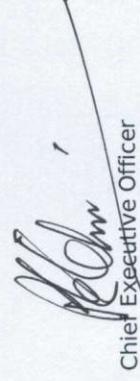
CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Account : MICROFINANCE

Year ended 31.03.2023

Note No. XV - Fixed Assets

SL No.	Particulars	Balances as on 1.4.2022	Addition during the year		Sale/discarded during the year	Total	Depreciation		Closing Balance as on 31.12.2023
			>/= 180 days	< 180 days			Rate	Amount	
1	Land	15,15,000.00	-	-	-	15,15,000.00	0%	-	15,15,000.00
2	Furniture & fixtures	6,43,180.00	-	-	-	6,43,180.00	10%	64,318.00	5,78,862.00
3	Plant & Machinery 15%	22,785.00	-	-	-	22,785.00	15%	3,418.00	19,367.00
4	Misc. Assets	4,05,796.00	-	-	-	4,05,796.00	15%	60,869.00	3,44,927.00
5	Office Equipments	57,363.00	-	9,500.00	-	66,863.00	15%	9,317.00	57,546.00
6	Mobile Handset	5,93,388.00	-	-	-	5,93,388.00	15%	89,008.00	5,04,380.00
	Vehicles	10,79,332.00	-	9,500.00	-	10,88,832.00		1,62,612.00	9,26,220.00
7	Plant & Machinery 40%	6,30,649.00	6,07,259.00	1,48,015.00	-	13,85,923.00	40%	5,24,766.00	8,61,157.00
	Computer & Peripherals	6,30,649.00	6,07,259.00	1,48,015.00	-	13,85,923.00		5,24,766.00	8,61,157.00
	Total : (1 to 7)	38,68,161.00	6,07,259.00	1,57,515.00	-	46,32,935.00		7,51,696.00	38,81,239.00
	Previous Year	37,32,580.00	2,15,750.00	4,58,450.00	-	44,06,780.00		5,38,619.00	38,68,161.00


Chief Executive Officer

Chief Executive Officer
Chanura Microfin Manipur
(CMM)



CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Account : MICROFINANCE

Year ended 31.03.2023

Bank Reconciliation Statement as at 31,3,2023

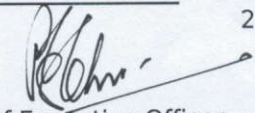
A Axis Bank A/c no.911010015604422, Paona Bazar Branch

Balance as per Pass Book as on 31.3.2023

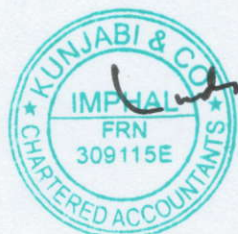
1,03,88,963.77

Less : Cheque issued but not presented for payment to bank

Date of Issue	Cheque No	Purpose	Amount
31.3.2023	243096	JLGs Loan	60,000.00
31.3.2023	243235	JLGs Loan	60,000.00
31.3.2023	243090	JLGs Loan	60,000.00
31.3.2023	243050	JLGs Loan	1,00,000.00
31.3.2023	243232	JLGs Loan	60,000.00
31.3.2023	243151	JLGs Loan	1,00,000.00
31.3.2023	243248	JLGs Loan	1,00,000.00
31.3.2023	243249	JLGs Loan	1,50,000.00
31.3.2023	243124	JLGs Loan	30,000.00
31.3.2023	243126	JLGs Loan	30,000.00
31.3.2023	243128	JLGs Loan	30,000.00
31.3.2023	243130	JLGs Loan	20,000.00
31.3.2023	243113	JLGs Loan	20,000.00
31.3.2023	242117	JLGs Loan	30,000.00
31.3.2023	243179	JLGs Loan	30,000.00
31.3.2023	243221	JLGs Loan	30,000.00
31.3.2023	243129	JLGs Loan	30,000.00
31.3.2023	243125	JLGs Loan	30,000.00
31.3.2023	243127	JLGs Loan	30,000.00
31.3.2023	243051	JLGs Loan	1,00,000.00
31.3.2023	243240	JLGs Loan	60,000.00
31.3.2023	243097	JLGs Loan	60,000.00
31.3.2023	243093	JLGs Loan	60,000.00
31.3.2023	243092	JLGs Loan	60,000.00
31.3.2023	243236	JLGs Loan	60,000.00
31.3.2023	243175	JLGs Loan	60,000.00
31.3.2023	243231	JLGs Loan	60,000.00
31.3.2023	243087	JLGs Loan	60,000.00
31.3.2023	243095	JLGs Loan	60,000.00
31.3.2023	243225	JLGs Loan	60,000.00
31.3.2023	243233	JLGs Loan	60,000.00
31.3.2023	243101	JLGs Loan	1,00,000.00
31.3.2023	243198	JLGs Loan	60,000.00
31.3.2023	243188	JLGs Loan	60,000.00
31.3.2023	243234	JLGs Loan	60,000.00
31.3.2023	243148	JLGs Loan	1,00,000.00
31.3.2023	243134	JLGs Loan	60,000.00
Total Carried down			22,00,000.00


Chief Executive Officer

Chief Executive Officer
Chanura Microfin Manipur
(CMM)



CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Account : MICROFINANCE

Year ended 31.03.2023

Contd/- Axis Bank A/c no.911010015604422, Paona Bazar Branch

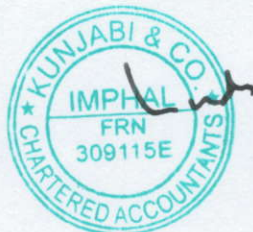
Total carried forward

22,00,000.00

Date of Issue	Cheque No	Purpose	Amount	
31.3.2023	243132	JLGs Loan	60,000.00	
31.3.2023	243142	JLGs Loan	60,000.00	
31.3.2023	243194	JLGs Loan	60,000.00	
31.3.2023	243242	JLGs Loan	1,00,000.00	
31.3.2023	243241	JLGs Loan	1,00,000.00	
31.3.2023	243243	JLGs Loan	1,00,000.00	
31.3.2023	243146	JLGs Loan	1,00,000.00	
31.3.2023	243153	JLGs Loan	1,00,000.00	
31.3.2023	243185	JLGs Loan	60,000.00	
31.3.2023	243089	JLGs Loan	60,000.00	
31.3.2023	243176	JLGs Loan	60,000.00	
31.3.2023	243191	JLGs Loan	60,000.00	
31.3.2023	243189	JLGs Loan	60,000.00	
31.3.2023	243223	JLGs Loan	60,000.00	
31.3.2023	243246	JLGs Loan	1,00,000.00	
31.3.2023	243251	JLGs Loan	30,000.00	
31.3.2023	243047	JLGs Loan	20,000.00	
31.3.2023	243254	JLGs Loan	30,000.00	
31.3.2023	243255	JLGs Loan	30,000.00	
31.3.2023	243252	JLGs Loan	30,000.00	
31.3.2023	243119	JLGs Loan	30,000.00	
31.3.2023	243180	JLGs Loan	30,000.00	
31.3.2023	243122	JLGs Loan	20,000.00	
31.3.2023	243115	JLGs Loan	30,000.00	
31.3.2023	243192	JLGs Loan	30,000.00	
31.3.2023	243154	JLGs Loan	1,00,000.00	
31.3.2023	243107	JLGs Loan	1,00,000.00	
31.3.2023	243104	JLGs Loan	1,00,000.00	
31.3.2023	243149	JLGs Loan	1,00,000.00	
31.3.2023	243168	JLGs Loan	60,000.00	
31.3.2023	243169	JLGs Loan	60,000.00	
31.3.2023	243165	JLGs Loan	60,000.00	
31.3.2023	243173	JLGs Loan	60,000.00	
31.3.2023	243042	JLGs Loan	60,000.00	
31.3.2023	243040	JLGs Loan	60,000.00	
31.3.2023	243088	JLGs Loan	60,000.00	
31.3.2023	243161	JLGs Loan	60,000.00	
31.3.2023	243043	JLGs Loan	60,000.00	
31.3.2023	243163	JLGs Loan	60,000.00	
31.3.2023	243167	JLGs Loan	60,000.00	24,80,000.00
Total Carried down				46,80,000.00

Chief Executive Officer

Chief Executive Officer
Chanura Microfin Manipur
(CMM)



CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Account : MICROFINANCE

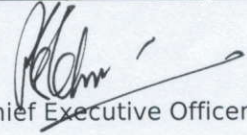
Year ended 31.03.2023

Contd/- Axis Bank A/c no.911010015604422, Paona Bazar Branch

Total Carried down

46,80,000.00

Date of Issue	Cheque No	Purpose		
31.3.2023	243164	JLGs Loan	60,000.00	
31.3.2023	243166	JLGs Loan	60,000.00	
31.3.2023	243044	JLGs Loan	60,000.00	
31.3.2023	243200	JLGs Loan	60,000.00	
31.3.2023	243239	JLGs Loan	60,000.00	
31.3.2023	243238	JLGs Loan	60,000.00	
31.3.2023	243094	JLGs Loan	60,000.00	
31.3.2023	243091	JLGs Loan	60,000.00	
31.3.2023	243217	JLGs Loan	60,000.00	
31.3.2023	243219	JLGs Loan	60,000.00	
31.3.2023	243218	JLGs Loan	60,000.00	
31.3.2023	243116	JLGs Loan	60,000.00	
31.3.2023	243136	JLGs Loan	60,000.00	
31.3.2023	243112	JLGs Loan	60,000.00	
31.3.2023	243260	JLGs Loan	60,000.00	
31.3.2023	243195	JLGs Loan	60,000.00	
31.3.2023	243029	JLGs Loan	60,000.00	
31.3.2023	243032	JLGs Loan	60,000.00	
31.3.2023	243030	JLGs Loan	60,000.00	
31.3.2023	243036	JLGs Loan	60,000.00	
31.3.2023	243034	JLGs Loan	60,000.00	
31.3.2023	243039	JLGs Loan	60,000.00	
31.3.2023	243215	JLGs Loan	60,000.00	
31.3.2023	243041	JLGs Loan	60,000.00	
31.3.2023	243052	JLGs Loan	1,00,000.00	
31.3.2023	243106	JLGs Loan	1,00,000.00	
31.3.2023	243108	JLGs Loan	1,00,000.00	
31.3.2023	243247	JLGs Loan	1,00,000.00	
31.3.2023	243105	JLGs Loan	1,00,000.00	
31.3.2023	243202	JLGs Loan	60,000.00	
31.3.2023	243222	JLGs Loan	60,000.00	
31.3.2023	243224	JLGs Loan	60,000.00	
31.3.2023	243035	JLGs Loan	60,000.00	
31.3.2023	243046	JLGs Loan	60,000.00	
31.3.2023	243172	JLGs Loan	30,000.00	
31.3.2023	243120	JLGs Loan	20,000.00	
31.3.2023	243228	JLGs Loan	30,000.00	
31.3.2023	243144	JLGs Loan	20,000.00	
31.3.2023	243253	JLGs Loan	30,000.00	
31.3.2023	243102	JLGs Loan	1,00,000.00	
31.3.2023	243171	JLGs Loan	60,000.00	25,30,000.00
Total Carried down				72,10,000.00


Chief Executive Officer

Chief Executive Officer
Chanura Microfin Manipur
(CMM)



CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Account : MICROFINANCE

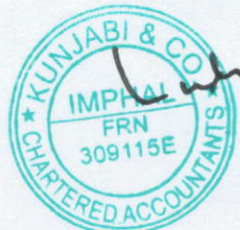
Year ended 31.03.2023

Contd/- Axis Bank A/c no.911010015604422, Paona Bazar Branch

Total Carried down

72,10,000.00

Date of Issue	Cheque No	Purpose		
31.3.2023	243174	JLGs Loan	60,000.00	
31.3.2023	243177	JLGs Loan	60,000.00	
31.3.2023	243220	JLGs Loan	60,000.00	
31.3.2023	243259	JLGs Loan	60,000.00	
31.3.2023	243197	JLGs Loan	60,000.00	
31.3.2023	243199	JLGs Loan	60,000.00	
31.3.2023	243203	JLGs Loan	60,000.00	
31.3.2023	243037	JLGs Loan	60,000.00	
31.3.2023	243045	JLGs Loan	60,000.00	
31.3.2023	243245	JLGs Loan	1,00,000.00	
31.3.2023	243244	JLGs Loan	1,00,000.00	
31.3.2023	243049	JLGs Loan	1,00,000.00	
31.3.2023	243123	JLGs Loan	60,000.00	
31.3.2023	243170	JLGs Loan	60,000.00	
31.3.2023	243216	JLGs Loan	60,000.00	
31.3.2023	243086	JLGs Loan	60,000.00	
31.3.2023	243227	JLGs Loan	30,000.00	
31.3.2023	243085	JLGs Loan	60,000.00	
31.3.2023	243178	JLGs Loan	30,000.00	
31.3.2023	243147	JLGs Loan	1,00,000.00	
31.3.2023	243131	JLGs Loan	60,000.00	
31.3.2023	243181	JLGs Loan	30,000.00	
31.3.2023	243098	JLGs Loan	60,000.00	
31.3.2023	243048	JLGs Loan	20,000.00	
31.3.2023	243121	JLGs Loan	30,000.00	
31.3.2023	243143	JLGs Loan	20,000.00	
31.3.2023	243033	JLGs Loan	20,000.00	
31.3.2023	243258	JLGs Loan	60,000.00	
31.3.2023	243256	JLGs Loan	60,000.00	
31.3.2023	2431137	JLGs Loan	60,000.00	
31.3.2023	243111	JLGs Loan	60,000.00	
31.3.2023	243257	JLGs Loan	60,000.00	
31.3.2023	243201	JLGs Loan	60,000.00	
31.3.2023	243138	JLGs Loan	60,000.00	
31.3.2023	243139	JLGs Loan	60,000.00	
31.3.2023	243118	JLGs Loan	60,000.00	
31.3.2023	243204	JLGs Loan	60,000.00	
31.3.2023	243031	JLGs Loan	60,000.00	
31.3.2023	243150	JLGs Loan	1,00,000.00	
31.3.2023	243140	JLGs Loan	20,000.00	23,20,000.00
Total Carried down				95,30,000.00




Chief Executive Officer

Chief Executive Officer
Chanura Microfin Manipur
(C M M)

CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Account : MICROFINANCE

Year ended 31.03.2023


Contd/- Axis Bank A/c no.911010015604422, Paona Bazar Branch

Total Carried down 95,30,000.00

Date of Issue	Cheque No	Purpose		
31.3.2023	243230	JLGs Loan	30,000.00	
31.3.2023	243226	JLGs Loan	30,000.00	
31.3.2023	243229	JLGs Loan	30,000.00	
31.3.2023	243135	JLGs Loan	60,000.00	
31.3.2023	243141	JLGs Loan	60,000.00	
31.3.2023	243145	JLGs Loan	60,000.00	
31.3.2023	243133	JLGs Loan	60,000.00	
31.3.2023	243162	JLGs Loan	60,000.00	
31.3.2023	243109	JLGs Loan	1,00,000.00	
31.3.2023	243187	JLGs Loan	60,000.00	
31.3.2023	243053	JLGs Loan	60,000.00	
31.3.2023	243114	JLGs Loan	30,000.00	
31.3.2023	243207	JLGs Loan	60,000.00	
31.3.2023	243056	JLGs Loan	60,000.00	7,60,000.00
Total				1,02,90,000.00

Balance as per Cash Book as at 31.3.2023

98,963.77


Chief Executive Officer
Chief Executive Officer
Chanura Microfin Manipur
(CMM)



CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Account : MICROFINANCE

Year ended 31.03.2023

B Manipur Rural Bank A/c No.9011050001311, Kwakeithel Branch

Balance as per Pass Book as on 31.3.2023 20,81,720.00

Less : Cheque issued but not presented for payment to bank

Date of Issue	Cheque No	Purpose		
	80144	JLGs Loan	60,000.00	
	80145	JLGs Loan	60,000.00	
	80156	JLGs Loan	60,000.00	
	80532	JLGs Loan	60,000.00	
	80192	JLGs Loan	60,000.00	
	80157	JLGs Loan	60,000.00	
	80533	JLGs Loan	60,000.00	
	80523	JLGs Loan	60,000.00	
	80160	JLGs Loan	20,000.00	
	80527	JLGs Loan	60,000.00	
	80186	JLGs Loan	60,000.00	
	80194	JLGs Loan	20,000.00	
	80436	JLGs Loan	60,000.00	
	80537	JLGs Loan	30,000.00	
	80535	JLGs Loan	30,000.00	
	80540	JLGs Loan	80,000.00	
	80539	JLGs Loan	80,000.00	
	80521	JLGs Loan	60,000.00	
	80522	JLGs Loan	60,000.00	
	80534	JLGs Loan	60,000.00	
	80526	JLGs Loan	30,000.00	
	60634	JLGs Loan	1,00,000.00	
	60635	JLGs Loan	60,000.00	
	80524	JLGs Loan	60,000.00	
	80584	JLGs Loan	60,000.00	
	80583	JLGs Loan	60,000.00	
	80581	JLGs Loan	60,000.00	
	80588	JLGs Loan	1,00,000.00	
	80585	JLGs Loan	60,000.00	
	80586	JLGs Loan	60,000.00	
	80582	JLGs Loan	60,000.00	
	80589	JLGs Loan	60,000.00	
	80591	JLGs Loan	30,000.00	
	80592	JLGs Loan	60,000.00	
	80593	JLGs Loan	60,000.00	
	80525	JLGs Loan	30,000.00	
			20,50,000.00	20,50,000.00

Balance as per Cash Book as at 31.3.2023

31,720.00

Date.
Imphal




 Chief Executive Officer
 Chanura Microfin Manipur
 (C M M)

CHANURA MICROFIN MANIPUR
Hodam Leirak Machin Airport Road, Imphal, Manipur

Account : MICROFINANCE

Year ended 31.03.2023

C Axis Bank A/c no.918010109749694, Kwakeithel Branch

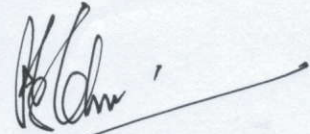
Balance as per Pass Book as on 31.3.2023 72,250.30

Less : Cheque issued but not presented for payment to bank

Date of Issue	Cheque No	Purpose	Amount	
31.3.2023	10683	JLGs Loan	60,000.00	60,000.00

Balance as per Cash Book as on 31.3.2023

12,250.30



Chief Executive Officer

Chief Executive Officer
Chanura Microfin Manipur
(C M M)

