



CA.V.Ramakrishnan, B.Sc., F.C.A.,

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Opp. Reliance Super

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V.P.Rathinasamy Nadar Road, BibiKulam
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INDEPENDENT AUDITOR'S REPORT ON FINANCIAL STATEMENTS

Report on the Statements

I have audited the accompanying financial Statements of the ASSOCIATION FOR RURAL DEVELOPMENT 2/127, A.R.D. Nagar, P.Meenakshipatti, Karumathoor Post, Chekkanurani Via, Theni Main Road, MADURAI – 625 514, which comprise the Balance Sheet as at 31st March, 2013 and the Income and Expenditure Account for the Year then ended and a summary of significant policies and other explanatory information.

Management Responsibility for the Financial Statements

ASSOCIATION FOR RURAL DEVELOPMENT is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of 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

My responsibility is to express an opinion on these financial statements based on my audit. I conducted my audit in accordance with the standards on Auditing issued by the institute of Chartered Accountants of India Those Standards require that I comply with 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 the auditor's judgment 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 consider internal control relevant to ASSOCIATION FOR RURAL DEVELOPMENT preparation and appreciate in the circumstances An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by ASSOCIATION FOR RURAL DEVELOPMENT as well as evaluating the overall presentation of the financial statements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.



Opinion

In my opinion and to the best of my information and according to the explanations given to me, the said accounts read together with the schedules and notes thereon give the information in the manner so require and give a true and fair view:

- (c) In the case of the balance sheet, of ASSOCIATION FOR RURAL DEVELOPMENT state of affairs as at March 31,2013
- (d) In the case of the income and Expenditure Account, of the DEFICIT for the year ended on the date;

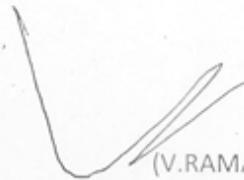
Report on other Legal and Regulatory Requirement

I report that:

- a. I have obtained all the information and explanations, which to the best of my knowledge and belief were necessary for the purpose of my audit;
- b. In my Opinion ,proper books of account have been kept by ASSOCIATION FOR RURAL DEVELOPMENT so far as it appears from my examination of those books;
- c. The Balance Sheet and the Income and expenditure account of ASSOCIATION FOR RURAL DEVELOPMENT dealt with by this report are in agreement with the books of accounts;

PLACE: MADURAI

DATE : 11.09.2013



(V.RAMAKRISHNAN)
CHARTERED ACCOUNTANT
Membership No: 015075



NAME OF THE ASSESSEE	::	ASSOCIATION FOR RURAL DEVELOPMENT
ADDRESS	::	2 / 127, P.MEENAKSHIPATTI, KARUMATHUR POST, CHEKKANURANI VIA, THENI MAIN ROAD, MADURAI - 625 514.
STATUS	::	ASSOCIATION OF PERSON
ACCOUNTING YEAR	::	01.04.2012 TO 31.03.2013
ASSESSMENT YEAR	::	I.T. 2013 - 2014
PAN	::	AAAAA0327K
DOF	::	29.03.1993
CIRCLE	::	The Income Tax Officer, Ward II(4) MADURAI.

STATEMENT OF TOTAL INCOME FOR I.T.2013 - 2014

Rs. P.

Gross Receipts as per Income and Expenditure A/c		13138190
LESS: 15 % of Gross Receipts	1970729	
Revenue Expenditure during the year	14274574	
Capital Expenditure during the year	<u>39000</u>	16284303
TOTAL LOSS FOR I.T 2013 - 2014 Rs.		<u><u>-3146113</u></u>
TAX THEREON		NIL
Less :- TDS as per Form No.26AS		109781
REFUND DUE		<u><u>-109781</u></u>

for ASSOCIATION FOR RURAL DEVELOPMENT


Secretary

ASSOCIATION FOR RURAL DEVELOPMENT
 2 / 127, P.MEENAKSHIPATTI,
 KARUMATHUR POST,
 CHEKKANURANI VIA, THENI MAIN ROAD,
 MADURAI - 625 514.

SCHEDULE FOR FIXED ASSETS

PARTICULARS	Opening	Addition	Deletion	Total
	Balance	During the year	During the year	
	Rs.	Rs.	Rs.	Rs.
Autoclave	16300.00	0	0	16300
Building Under Construction	7405045.00	0	0	7405045
Colour TV	23990.50	0	0	23991
Community Hall Construction (40 Village)	437695.00	0	0	437695
Computer Account (40 Village)	155000.00	0	0	155000
Consturction Community Training Centre	2108565.00	0	0	2108565
Cow Purchase	60000.00	0	0	60000
Cutting Machine (Straw)	20500.00	0	0	20500
Education Playing Material (40 Village)	40000.00	0	0	40000
Electrical Materials	2100.00	0	0	2100
Fixed Assets (Mushroom)	70200.00	0	0	70200
Furniture & Fittings (40 Village)	20250.00	0	0	20250
Furniture & Fittings (TNS AIDS)	12118.00	0	0	12118
Garrnents Machineries (Mahima)	375000.00	0	0	375000
Goat Purchase	210000.00	0	0	210000
Incubator	7800.00	0	0	7800
Laminor Wood	44000.00	0	0	44000
Land & Building (Andheri)	869666.00	0	0	869666
Land Purchase	76024.00	0	0	76024
Mahima Machinery & Tailoring Materials	13000.00	0	0	13000
Mahima Mobile Van	108500.00	0	0	108500
Microscope	5500.00	0	0	5500
MIVA - Four Wheeler	706072.00	0	0	706072
MIVA - Two Wheelers	228240.00	0	0	228240
New Land Purchase	26852.00	0	0	26852
Overhead Projector	14750.00	0	0	14750
Play Materials	29350.00	0	0	29350
Refridgerator	16900.00	0	0	16900
Sewing Machine with Motors	0.00	39000	0	39000
Slide & Projector	15000.00	0	0	15000
Steel Rack	10400.00	0	0	10400
Sweing Machine	28000.00	0	0	28000
Tailoring & Emboridary Machine (Evalinz)	18100.00	0	0	18100
Tailoring & Embroiderin Machine (40)	31371.00	0	0	31371
Teaching Education Things	120000.00	0	0	120000
TVS While Pool Refrigerator	11100.00	0	0	11100
Two Wheeler	37500.00	0	0	37500
Two Wheeler for A M Farm	45300.00	0	0	45300
Two Wheeler (MISEREOR)	43185.24	0	0	43185.24
VCD Player	7550.00	0	0	7550
Computer Account	55450.00	0	0	55450
Computer & Printer	183902.35	0	0	183902.35
Furniture & Fittings	67700.00	0	0	67700
TOTAL	13777976.09	39000.00	0.00	13816976.09

FOR ASSOCIATION FOR RURAL DEVELOPMENT

[Signature]
 Secretary

ASSOCIATION FOR RURAL DEVELOPMENT
2 / 127, P. MEENAKSHIPATTI,
KARUMATHUR POST,
CHEKKANURANI VIA, THENI MAIN ROAD,
MADURAI - 625 514.

GENERAL ACCOUNT
RECEIPTS AND PAYMENT FOR THE YEAR ENDED 31.03.2013

RECEIPTS		Rs. P.	PAYMENTS		Rs. P.
To	Opening Balance		By	Bank Charges	1417.00
To	Cash in Hand	2139.29	By	Interest on Mahima Project Loan	50526.90
To	Cash at Bank:		By	Social Worker	24000.00
To	SBI-110040030	998795.90	By	Travelling Expenses	3339.00
To	SBI-110040031	50352.43	By	LOCAL PROJECT	
To	SBI-11250246753	852.00	By	50 Self Help Group	14400.00
To	Canara Bank-9736	2276602.00	By	Farmers Club	61591.00
To	ICICI-600401259803	4994.00	By	Handi Graft	42510.00
To	ICICI-601705003638	49960.00	By	Kallappanpatti Watershed Management Nabard	245317.00
To	ICICI-601705003639	37182.77	By	Link Workers Scheme	1999386.00
To	HDFC-0123800009393	11628.02	By	Litracy India Trust	10600.00
To	HDFC-01238940000018	127.08	By	Madurai Kamarajar University Nabard Capacity Building Training	2458708.00
To	Indian Bank Usilampatti	1571.00	By	Peace Trust & LTI	55100.00
To	Indian Bank-875201655	187851.00	By	Rural Mart (Nabard)	12172.00
To	IOB-Ramanathapuram	6434.00	By	Science & Technology (Vermin Composet Training)	10000.00
To	Interest Received	77398.90	By	Science & Technology Mushroom	408720.00
To	Bank Interest Received	64157.36	By	Sindypatti Watershed Management - Nabard	37404.00
To	LOCAL PROJECT		By	SSCP - DLP - Ramaeswaram	2447.00
To	50 Self Help Group	14400.00	By	SSCP Home Needs	51969.00
To	Farmers Club		By	SSCP Nursing Rameswaram	109712.00
To	Handi Graft	181000.00	By	Self Help Group - Monitoring Cost	101206.00
To	Kallappanpatti Watershed Management Nabard	120850.00	By	Trad Project	801643.00
To	Link Workers Scheme	2000021.00	By	Women Development Corp Canara Bank	337195.00
To	Litracy India Trust	10600.00	By	FCRA PROJECT	
To	Madurai Kamarajar University Nabard Capacity Building Training	2658259.00	By	Care & Support to PLHA (Andheri Trust)	1287784.00
To	Peace Trust & LTI	53500.00	By	Evaliz Girl Traffic	333900.00
To	Rural Mart (Nabard)	4800.00	By	Female Infanticide Eradication Pro (70Village) Andheri	4811950.00
To	Science & Technology (Vermin Composet Training)	10000.00	By	Premadhara Strom Der Lieba (NEF for T Sunami)	824494.00
To	SSCP - DLP - Ramaeswaram	47636.00	By	Sight & Life	79000.00
To	SSCP Home Needs		By	Loan Amount Repaid	2154040.00
To	Ramaeswaram	224164.00	By	Self Help Group	2150000.00
To	SSCP Nursing Ramaeswaram	133056.00	By	Japan Embassy Building Fund Repaid	71653.00
To	Self Help Group - Monitoring Cost	289101.85	By	Canara Bank Loan Repaid	347270.00
To	Women Development Corp Canara Bank	87420.00	By	Indian Bank Loan Repaid	91649.00
To	FCRA PROJECT				
To	Care & Support to PLHA (Andheri Trust)	945385.00			
To	Evaliz Girl Traffic	329752.00			
To	Female Infanticide Eradication Pro (70Village) Andheri	3772836.05			
To	Premadhara Strom Der Lieba (NEF for T Sunami)	510473.00			
To	Sight & Life	79000.00			
Balance c/d.		Rs. 15242309.65	Balance c/d.		Rs. 19066361.90

S. Prasad
PRESIDENT

[Signature]
SECRETARY

" TO BE READ WITH REPORT OF EVEN DATE "

PLACE: MADURAI
DATE: 11.09.2013



ASSOCIATION FOR RURAL DEVELOPMENT
2 / 127, P. MEENAKSHIPATTI,
KARUMATHUR POST,
CHEKKANURANI VIA, THENI MAIN ROAD,
MADURAI - 625 514.

GENERAL ACCOUNT
RECEIPTS AND PAYMENT FOR THE YEAR ENDED 31.03.2013

RECEIPTS		Rs. P	PAYMENTS		Rs. P
Balance c/d.	Rs.	15242309.65	Balance c/d.	Rs.	19066361.90
NGO CONTRIBUTION					
To Farmers Club		800.00	Service Charges Receivables:		
To Nabard Capacity Building			By ICICI Bank Limited	9049.00	
To Training		1600.00	By Nabard Financial Service	105380.00	
To Peace Trust & LTI		3872.00	By TDS 2012-2013	109781.00	
To Science & Technology			CAPITAL EXPANDITURE:		
To (Vermin Composit Training)		5700.00	By Sewing Machine	39000.00	
To Care & Support to PLHA			By Madurai Kamarajar University	175479.00	
To (Antheri Trust)		49703.00	By Sethusamudram Corp Ltd	84570.00	
To Female Infanticide Eradication		455300.00	Cash in Hand	911.14	
To Pro (70Village) Andheri			CLOSING BALANCE:		
To Premadhara Strom Der Lieba		110131.00	By HDFC 01231800009393	6058.38	
To (NEF for T Sunami)			By ICICI 600401259803	5202.00	
LOCAL DONATION:			By Indian Bank 815400651 (Usilampatti)	1634.00	
To Care & Support to PLHA			By Indian Overseas Bank 112021000027	9110.00	
To (Antheri Trust)		29101.00	By Indian Bank: 875201655	471801.00	
To Japan Embassy (Building		14053.00	By Canara Bank: 1366101009736	22302.00	
To Construction)			By SBI 1018792729	1626036.05	
To Premadhara Strom Der Lieba		79599.00	By SBI 10018792730	42943.12	
To (NEF for T Sunami)					
SERVICE CHARGES:					
To ICICI Bank Limited		109426.00			
To NABFINS		627755.84			
To Service Charges Received		4084.00			
To From HDFC Bank					
To Service Charges Received					
To From ICICI Bank Ltd		23255.00			
ADVANCE RECEIVED:					
To Office of the Development					
To Commission (Handi Craft)		471000.00			
To Sight & Life		290715.00			
To Care & Support Project		231255.00			
To Evaliz Girl Traffic		190248.00			
To Female Infanticide		744000.00			
To Premadhara Strom		186100.00			
To Loan Amount Received		2380619.00			
To Self Help Group		515992.10			
Total	Rs.	21776618.69	Total	Rs.	21776618.69

S. Prakash
PRESIDENT

[Signature]
SECRETARY

" TO BE READ WITH REPORT OF EVEN DATE "

PLACE: MADURAI
DATE : 11.09.2013

CHARTERED ACCOUNTANT



Membership No: 15075

ASSOCIATION FOR RURAL DEVELOPMENT
2 / 127, P. MEEHAKSHIPATTI,
KARUMATHUR POST,
CHEKKANURANI VIA, THENI MAIN ROAD,
MADURAI - 625 514.

GENERAL ACCOUNT
INCOME AND EXPENDITURE FOR THE YEAR ENDED 31.03.2013

EXPENDITURE		Rs	P	INCOME		Rs	P
To Bank Charges		1417.00	By Interest Received			77398.00	
To Interest on Mahima		73351.00	By Bank Interest Received			64157.36	
To Project Loan			By LOCAL PROJECT				
To Social Worker		24000.00	By 50 Self Help Group			14400.00	
To Travelling Expenses		3339.00	By Farmers Club				
To LOCAL PROJECT			By Handi Graft			181000.00	
To 50 Self Help Group		14400.00	By Kallappanpatti Watershed				
To Farmers Club		61591.00	By Management Nabard			120850.00	
To Handi Graft		42519.00	By Link Workers Scheme			200021.00	
To Kallappanpatti Watershed			By Litray India Trust			10600.00	
To Management Nabard		245317.00	By Madurai Kamarajar University			2658259.00	
To Link Workers Scheme		1999386.00	By Nabard Capacity Building				
To Litray India Trust		10600.00	By Training			53500.00	
To Madurai Kamarajar University		2458708.00	By Peace Trust & LTI			4800.00	
To Nabard Capacity Building			By Rural Mart (Nabard)			10000.00	
To Training		55100.00	By Seience & Technology				
To Peace Trust & LTI		12172.00	By (Vermin Composet Training)				
To Rural Mart (Nabard)		10000.00	By SSCP - DLP - Ramaeswaram			47636.00	
To Seience & Technology			By SSCP Home Needs				
To (Vermin Composet Training)		408720.00	By Ramaeswaram			224164.00	
To Science & Technology			By SSCP Nursing Rameswaram			133056.00	
To Mushroom		37404.00	By Self Help Group - Monitoring Cost			289101.85	
To Sindypatty Watershed			By Women Development Corp				
To Management - Nabard		2447.00	By Canara Bank			87420.00	
To SSCP - DLP - Ramaeswaram		51969.00	By FCRA PROJECT				
To SSCP Home Needs			By Care & Support to PLHA				
To Ramaeswaram		109712.00	By (Andheri Trust)			945385.00	
To SSCP Nursing Rameswaram		101206.00	By Evaliz Girl Traffic			329752.00	
To Self Help Group - Monitoring Cost		801643.00	By Female Infanticide Eradication				
To Tred Project		337195.00	By Pro (70Village) Andheri			3772836.05	
To Women Development Corp			By Premadhara Strom Der Lieba				
To Canara Bank		75250.00	By (NEF for T Sunami)			510473.00	
To FCRA PROJECT			By Sight & Life			79000.00	
To Care & Support to PLHA			By NGO CONTRIBUTION				
To (Andheri Trust)		1287784.00	By Farmers Club			800.00	
To Evaliz Girl Traffic		333900.00	By Nabard Capacity Building				
To Female Infanticide Eradication			By Training			1600.00	
To Pro (70Village) Andheri		4811950.00	By Peace Trust & LTI			3872.00	
To Premadhara Strom Der Lieba			By Seience & Technology				
To (NEF for T Sunami)		824494.00	By (Vermin Composet Training)			5700.00	
To Sight & Life		79000.00	By Care & Support to PLHA				
			By (Andheri Trust)			49703.00	
			By Female Infanticide Eradication				
			By Pro (70Village) Andheri			465300.00	
			By Premadhara Strom Der Lieba				
			By (NEF for T Sunami)			110131.00	
			By LOCAL DONATION:				
			By Care & Support to PLHA				
			By (Andheri Trust)			29101.00	
			By Japan Embassy (Building				
			By Construction)			14053.00	
			By Premadhara Strom Der Lieba				
			By (NEF for T Sunami)			79599.00	
			By SERVICE CHARGES:				
			By ICICI Bank Limited			109426.00	
			By NABFINS			627755.84	
			By Service Charges Received			4084.00	
			By From HDFC Bank				
			By Service Charges Received				
			By From ICICI Bank Ltd			23256.00	
			By Deficit during the year			1136384.00	
Total		Rs. 14274674.00	Total			Rs. 14274674.00	

S. Prakash
PRESIDENT

" TO BE READ WITH REPORT OF EVEN D

PLACE: MADURAI
DATE | 11.09.2013



Membership No: 15075

ASSOCIATION FOR RURAL DEVELOPMENT
2 / 127, P MEENAKSHIPATTI,
KARUMATHUR POST,
CHEKKANURANI VIA, THENI MAIN ROAD,
MADURAI - 625 514.

GENERAL ACCOUNT
BALANCE SHEET AS ON 31.03.2013

LIABILITIES		Rs. P.	ASSETS		Rs. P.
General Fund		15449620.88	Fixed Assets as Schedule		13816976.09
Less: Deficit During the Year		<u>1136384.00</u>			
		14313236.88	Self Help Group		1634007.90
Less: Canara Bank Loan		2150000.00	Andheri Extension Project		59834.20
Japan Embassy Building fund		<u>71653.00</u>	APAC SIP Programme		28575.00
		12091583.88	Building Advance (Mahima Garments)		100000.00
Canara Bank OD 1366801030896		1825555.00	SHG - Project (SHG 22060)		1524025.00
Indian Bank 815819627 (mahima garments)		275691.00	ICICI Bank Limited - Service Charges		9049.00
			Madurai Kamarajar University - Fund Receivable		175479.00
Advance From Care & Support Project		231255.00	Nabard Financial Service Ltd - Service		106380.00
Advance From Evaliz Girl Traffic Project		190248.00	Sethusamudram Corporation Ltd Fund Receivable		84570.00
Advance From Femal Infanticide Project		744000.00	TDS 2012 - 2013		109781.00
Advance From Premadhara Strom Project		186100.00	Cash in Hand		911.14
Advance From Sight & Life Project		290715.00	CLOSING BALANCE:		
Construction of Community Training Centr		2108580.00	HDFC 01231800009393		6058.38
Loan Account		640178.00	ICICI 600401259803		5202.00
Loan Mobilized - District Level Partner		4333.00	Indian Bank 815400651 (Usilampatti)		1634.00
Office of the Development Commission (Handicrafts)		471000.00	Indian Overseas Bank: 112021000027		9110.00
Loan Mobilized		775436.00	Indian Bank: 875201655		471801.00
			Canara Bank: 1366101009736		22302.00
			SBI 1018792729		1626036.05
			SBI 10018792730		42943.12
Total		Rs. <u>19834674.88</u>	Total		Rs. <u>19834674.88</u>

S. Perakk
PRESIDENT

[Signature]
SECRETARY

" TO BE READ WITH REPORT OF EVEN DATE "

PLACE: MADURAI
DATE : 11.09.2013

CHARTERED ACCOUNTANT



Membership No: 15075