THE DAHANU ROAD JANATA CO - OP. BANK LTD. DAHANU ROAD

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2022

(Amt. in Rupees) **CURRENT YEAR CURRENT YEAR** PREVIOUS YEAR PREVIOUS YEAR **EXPENDITURE** INCOME 31-03-2022 31-03-2021 31-03-2022 31-03-2021 Interest on Deposits & Borrowings 7,04,46,485.00 7,12,39,416.00 By Interest Income 2,08,43,948.78 7,55,12,222.05 On Loans & Advances 8,21,59,077.85 1,45,45,711.00 Salaries, Allowances, P.F., Bonus, Gratuity 1,29,70,170.00 On Bank Deposits 1,02,38,277.00 43,500.00 Director's Meeting Allowance 39,300.00 22,38,880.00 Rent, Taxes, Insurances 29,79,458.00 2,65,56,544.36 Int. on Govt. & Approved Sec. 2,78,06,220.74 12,02,03,575.59 59,972.00 Legal & Professional Charges 88,544.00 1,29,512.80 Postage, Telegrams & Telephone 1,56,111.10 95,91,332.50 Income From Govt.Securities 90,25,986.00 24,13,014.00 7,00,000.00 **Audit Fees** 7,07,050.91 9,85,417.00 Recovery from Writte Off 2,97,852.34 3,47,590.72 17,44,219.00 Depreciation 11,21,486.00 Commission 12,500.00 10,48,611.15 **Printing & Stationery** 17,39,441.22 25,000.00 Commission on Franking 0.00 Dividend on Shares 3,700.00 1,21,796.00 Travelling & Conveyance Expenses 1,20,516.00 52,56,327.70 46,04,451.00 Commission Paid on Pigmy Deposits 6,12,026.00 3,69,852.00 **Electricity Charges** Other Receipts 24,04,872.72 2,89,079.54 Misc. Income 3,26,319.60 15,76,770.31 **Sundry Expenses** Repairs & Office Maintenance 13,86,135.21 17,98,673.54 2,56,200.00 Locker Rent 2,51,600.00 Bank Charges & Commission 3,50,874.09 Service Charges 5,55,480.00 2,17,471.74 1,53,951.91 1,69,710.20 39,304.00 88,470.00 1,53,620.00 Service Charges On Franking Advertisement Expenses 1,15,030.00 1,24,408.00 0.00 Income From Sale of Assets 0.00 General Meeting Exps. 0.00 20,417.00 Recovery Expenses 25,800.00 0.00 Excess Provision for Income Tax 1,84,365.00 Vehicle Expenses 2,01,596.71 1,42,342.08 Commission Received on MSEB 1,77,213.60 Interest on Income Tax Refund 0.00 2,56,286.25 Calender Expenses 3,04,110.00 0.00 1,64,993.25 155.00 Share Transfer fees 280.00 14,80,603.40 0.00 Staff Training Expenses **Ambulance Expences** 25,788.00 0.00 0.00 Kasa Branch Shifting Expenses 24,500.00 0.00 Main Branch Shifting Expenses 6,11,075.96 1,00,210.00 1,12,610.00 Fees & Subscription 6,42,313.00 1,14,195.00 **Provision and Contingencies** Govt. Surcharge exp. 2,57,860.00 0.00 9,71,359.00 12,64,193.00 Income Tax Expences 51,00,000.00 Prov. For Income Tax 49,00,000.00 90,00,000.00 Prov. For BDDR 50,00,000.00 0.00 Sundry Balance Written Back Writte Off 6,62,193.50 1,00,96,296.41

12,71,30,808.96 As per our Report of Even Date

1,17,15,913.50

Internal Auditors

For Yogesh K. Vajani & Coesh

Chartered Accountants

Yogesh K. Vajani Proprietor

M. No. 035409

Place: Dahanu Road

Date: 24-07-2022

As per our Report of Even Date

Statutory Auditors

TOTAL

PED ACCOU

For M/s. Deshpande & Mendes

Chartered Accountants

Net Profit after tax C/Fd to Balance Sheet

Y. K. VAJANI M. No. 35409 Dahanu Road. Mandar Deshpande FRN. No. 138147W

Javant J. Bari Manager

FRN

138147W

PUNE

13,34,86,969.71

Rajkumar H. Nagsheth Director

TOTAL

12,71,30,808.96

Bhavesh V. Desai Vice Chairman

Athir C. Shah Chairman

13,34,86,969.71

BALANCE SHEET AS ON 31ST MARCH, 2022

(Amt. in Rupees)

PREV. YEAR 31-03-2021	LIABILITIES		CURRENT YEAR 31-03-2022		PREV. YEAR 31-03-2021	ASSETS		31-03-2022	
	SHARE CAPITAL					CASH & BANK BALANCES			
	Authorised Share Capital			5,00,00,000.00	1,73,28,135.63	Cash on Hand		1,42,96,726.18	
	25 Lacs Shares of Rs.20/- each.					Balance with Banks			
	SUBSCRIBED & PAID UP SHARE CAPI	TAL:				Current A/c With			
	2261332 Shares of Rs. 20/- Each			4,52,26,640.00	49,82,045.65	M.S.C. Bank - Mumbai	1,41,33,646.53		
	RESERVES AND OTHER FUNDS	Manager Land			28,76,372.02	T.D.C.C. Bank - D. Rd.	41,72,512.24		
	Statutory Reserve Fund				21,36,362.22	State Bank of India- D. Rd.	97,91,637.82		
	Bal. As per last year	7,69,38,360.88			2,76,756.07	Bank of Baroda - D. Rd.	2,76,756.07		
Of the state of th	Add : Trf. from P&L Appr. A/c.	31,00,000.00			6,78,975.81	I.C.I.C.I. Bank - D. Rd.	15,38,049.16		
	Trf. fr. Nom. Mem. Fees	13,800.00	projective supplied to		58,006.41	UCO Bank - D. Rd.	57,786.41		
	Trf. fr. Mem. Fees	21,200.00	x 1.5 Ext. In Till		28,34,424.01	H.D.F.C. Bank - D. Rd.	11,34,218.44		
	Unclaimed Dividend Warrant	34,22,326.00	8,34,95,686.88		2,000.00	H.D.F.C. Bank - E-Net	2,000.00		
	Officialitied Dividend Warrant	34,22,320.00	0,04,00,000.00		2,29,59,502.60	I.D.B.I. Bank	1,27,52,642.34		
2 20 02 204 75	Pullding Fund				12,55,291.10		1,43,214.10		
2,28,02,391.75		2 29 02 204 75			4,25,118.69		11,24,999.51	Was All High	
	Bal. As per last year	2,28,02,391.75			12,77,515.34		1,81,902.34		
	Add : Trf. from P&L Appr. A/c.	30,00,000.00	0.07.00.005.75		10,95,512.93		22,59,807.45		
	Less : Amortisation Old Bldg.	30,68,506.00	2,27,33,885.75		5,23,03,256.92		4,57,32,053.55		
					39,55,700.00		39,55,700.00	9,72,56,925.96	
5,62,43,490.27	Bad & Doubtful Debts Reserve				39,33,700.00	Bank of Baroda Fraud Account	00,00,100,00	-,,-,-,-	
	Bal. As per last year	5,62,43,490.27				Saving A/c With			
	Add : Tr. From P & L Account	74,78,842.40			46 700 00		17,535.99		
		6,37,22,332.67			16,728.99		9,880.89		
	Less : Recovered During The Year	. 25,06,865.40	6,12,15,467.27		9,425.89		90,173.30		
					78,789.30	A CONTRACTOR OF THE PROPERTY O	12,026.00	1,29,616.18	
20,00,000.00	Contingent Provisions against	20,00,000.00			12,026.00	Central Bank of India - Ganjad	12,020.00	1,20,010.10	
	Standard Assets :					Elizad Barrania Miliah			
	Add : Trf. from P&L A/c.	6,00,000.00	26,00,000.00			Fixed Deposit With	3,00,29,795.00		
					3,00,29,795.00				
14,10,000.00	Dividend Equalization Fund				34,64,235.00		34,64,235.00		
	Bal. As per last year	14,10,000.00			38,83,740.00		38,83,740.00		
	Add : Trf. from P&L A/c.	11,00,000.00	25,10,000.00		1,15,000.00	The second secon	1,15,000.00		
					2,50,000.00		2,50,000.00		CESH
2,66,896.90	Building Sinking Fund		2,66,896.90		1,27,38,300.00		1,27,38,300.00	2020	100
1,23,74,505.70	Building Maint. & Dev. Fund				90,00,000.00	The state of the s	90,00,000,00	1 8	18/Y. K
	Bal. As per last year	1,23,74,505.70			47,52,847.00		50,26,165.00	Taring I	# M. No.
	Add : Trf. from P&L A/c.	5,00,000.00			3,23,74,541.00		2,96,50,772.00	RA TON	2 Dahanu
	Less : Utilised During The Year	6,12,995.00	1,22,61,510.70		1,99,40,511.00		3,68,81,497.00	RN TOS	139
					1,84,43,342.00		1,26,78,499.00	NE /2	5 950 AC
22,50,419.00	Charity Fund	22,50,419.00			1,12,62,108.00		1,17,74,718.00	13	20-12-12-12
	Add : Trf. from P&L A/c.	2,00,000.00			3,88,13,215.00		0.00		00.04.77
	Less : Utilised During The Year	0.00	24,50,419.00		0.00	0 HDFC Bank	3,10,00,000.00	18,64,92,721.00	29,81,75,
,67,79,964.50	TOTAL C/FD		18,75,33,866.50	4,52,26,640.00	29,96,29,579.58	TOTAL C/FD			29,81,75,9

PREV. YEAR 31-03-2021	LIABILITIES		CURRENT YEAR 31-03-2022		PREV. YEAR 31-03-2021	ASSETS		31-03-2022	
31-03-2021									29,81,75,989.
21,67,79,964.50	TOTAL B/FD		18,75,33,866.50	4,52,26,640.00	29,96,29,579.58	TOTAL B/FD			29,81,75,989.
	Share Holder Benefit fund			a statement of		INVESTMENTS		7	
1,07,08,404.25	Bal. As per last year	1,07,08,404.25			24,000.00		24,000.00	10.63	
	Add: Trf. from P&L Appr. A/c.	15,00,000.00			1,000.00		1,000.00		
0.00	Less : Utilised during Yr.	4,26,784.13			42,20,23,593.00	Govt. & Other Approved Sec.	44,48,18,193.00		
	Less : Depreciation on Ambulance	5,16,150.00	1,12,65,470.12			Face Value Rs. 43,99,30,000/-			
						Market Value Rs. 43,89,28,571/-			
				Total Park	5,06,05,550.00	HDFC Mutual Fund	8,09,68,550.00		WO TO 10 711
15,81,609.00	Staff Benefit Fund			MAY.	1,000.00	Co-Op. Hsg. Soc. Shares	1,000.00	52,58,12,743.00	52,58,12,743
	Bal. As per last year	15,81,609.00							
	Add : Trf. from P&L Appr. A/c.	1,00,000.00							
	Less : Utilised during Yr.	2,26,050.00	14,55,559.00						
1,36,74,276.00	Investment Fluctuation Reserve					PREMIUM PAID ON G.SEC.			
	Bal. As per last year	1,36,74,276.00				(To the extent Not Written off)			
	Add: Trf. from P&L Appr. A/c.	5,00,000.00	1,41,74,276.00		95,144.00			95,144.00	
						Add: Additions during the year		0.00	50.00
13,91,100.00	Voluntariy Retirement Fund :					Less: Premium Written off		42,313.00	52,8
	Bal. As per last year		13,91,100.00						
1,18,90,125.34	Platinum Jubliee Year fund								
	Bal. As per last year		1,18,90,125.34						
						LOANS & ADVANCES			
					05 57 00 404 75	Chart Tarm Loans			
The same of the sa		1 7 93 0			25,57,02,491.75	Short Term Loans Secured	28,56,68,923.17		
24,61,748.00	Community Development Fund					UnSecured	0.00		
	Bal. As per last year	2461748.00					0.00	28,56,68,923.17	
	Add: Tr. Fr. P& L Appro. A/C	200000.00				Of which overdue is	0.00	20,50,00,925.17	
	Less : Utilised during Yr.	196600.00	24,65,148.00	W-14-works 19		Rs. 4,49,05,629/-			
				1100 1100 1100		(Considered Bad & Doubtful for Recovery Rs. 1,96,63,116/-)			
3,82,00,000.00	Special Bad & Doubt.Debt Reserve		3,82,00,000.00						
1,12,50,000.00	Computer System Development Fund				11,55,63,955.75	Medium Term Loans			
	Bal. As per last year	1,12,50,000.00				Secured	6,95,61,818.95		
	Add: Tr. Fr. P& L Appro. A/C	8,00,000.00	1,20,50,000.00			UnSecured	5,47,61,345.44	10 10 00 101 00	
						Of which overdue is		12,43,23,164.39	
9,57,030.00	Training Fund					Rs. 1,29,34,805 /-			
	Bal. As per last year	957030.00				(Considered Bad & Doubtful			
	Add: Tr. Fr. P& L Appro. A/C	200000.00				for Recovery Rs. 28,94,166/-)			ESH
100000	Less:Utilised During the Year	0.00	11,57,030.00						TOGET
	A CONTRACTOR OF THE PARTY OF TH							25	M. No. 3.
16 42 803 00	Election Fund						JPAN	DE & MO	M. No. 3 Dahanu R
10,42,000.00	Bal. As per last year	16,42,803.00					1/2/	11311	生(Dahanu F
- Arred	Add: Tr. Fr. P& L Appro. A/C	5,00,000.00	21,42,803.00	28,37,25,377.96			011	FRN \\ ES	121
								147W	CREDITE
							1 \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	UNE / 5	ACC
							1/2/		
			28,37,25,377.96	32,89,52,017.96	1,14,36,46,314.08		03:1	ACCOUNT	82,40,41,5

CO. *

PREV. YEAR 31-03-2021	LIABILITIES TOTAL B/FD	CURRENT YEAR 31-03-2022			PREV. YEAR 31-03-2021	ASSETS	CURRENT YEAR 31-03-2022		
31,05,37,060.09			28,37,25,377.96	32,89,52,017.96	1,14,36,46,314.08	TOTAL B/FD			82,40,41,563.32
	Contingent Provisions against								
	Depreciation in Investments			p spli	42,65,34,825.42	Long Term Loans			
						Secured	43,97,41,480.82	39	
1,51,59,700.00	G.O.I. Securities	2 N N N	Section.			UnSecured	0.00		
	Bal. As per last year		0.00	1		Of which overdue is		43,97,41,480.82	84,97,33,568.38
	Prov agnst Govt. Security	The state of	1,12,04,000.00			Rs. 1,05,04,527/-			
	Prov agnst Bank of Baroda		39,55,700.00	1,51,59,700.00		(Considered Bad & Doubtful			
			ff Amallum 15			for Recovery Rs. 34,04,902/-			
2 00 60 242 00	OVERDUE INTERST RESERVE					INTEREST RECEIVABLE			
2,09,69,343.00	Bal. As per last year	2 00 60 242 00	- 1 M 6-			INTEREST RECEIVABLE			
		2,09,69,343.00							
	Add : Addition during the year	6,39,48,253.25						0 40 00 000 55	
	Less : Recovered during the year	6,79,20,933.25	1,69,96,663.00		2,98,53,045.55			2,46,00,322.55	
					69,68,730.47			27,49,082.00	
2,08,98,774.72	UNREALISED INT. ON N.P.A.				90,28,449.00			1,01,78,652.00	3,75,28,056.55
	Bal. As per last year	2,08,98,774.72				& other Securities			
	Add : Addition during the year	32,81,916.00							
	Less : Recovered during the year	35,57,897.00	2,06,22,793.72	3,76,19,456.72	0.00	BILLS RECEIVABLE (Bills for Collection As Per Contra)			0.00
	Demand Deposit :					(Bills for Collection As Fer Contra)			0.00
4.26.42.193.55	Current Deposit	31798088.29				FIXED ASSETS			
30,79,39,343.27	Saving Deposit	328434679.18							
39,823.75	Bal Bachat Yojana	0.00			22 021 40	Land (At Cost)		22,021.40	
7,32,473.95	Credit Balance In C.C.	361949.12			22,021.40	Land (At 90st)		22,021.40	
29,12,992.79	Credit Bal. in loan agst FDR :	600392.07				Dullding			
14,58,780.28	Credit Bal. in Over Draft (Secured)	0.00	20 44 05 400 66		76,03,224.60	Building	76,03,224.60		
14,56,760.26		0.00	36,11,95,108.66		70,03,224.00	Balance as per last year	The second of th		
	of the above Deposits from :					Add : Addition during Yr.	0.00		
	Individual - 35,52,98,356.27					Less : Demolished/Amortised	30,68,506.00		
	Society - 58,96,752.39					Less : Depreciation	1,13,369.00	44,21,349.60	
	Time Deposit :					Furniture & Fixture			
0.00	Fixed Deposit	0.00			31,43,655.00	Balance as per last year	31,43,655.00		
13,52,07,667.14	Short Term Deposit	11,47,13,225.00				Add : Addition during Yr.	1,39,652.00		
56,57,16,252.00	Cumulative Deposit	66,16,78,234.14		Dec no no establish		Less : Disposed during the Yr.	6,01,001.00		
4,93,21,056.00	Monthly Int. Deposit	6,62,10,485.00				Less : Depreciation	2,50,067.00	24,32,239.00	
3,77,14,120.00	Quarterly Interest Deposit	3,04,44,936.00							
1,000.00	Janta Saving Certificate (New)	0.00				Vehicle (Jeep)			11
60,38,320.00	Recurring Deposit	77,27,569.00			6,14,321.00	Balance as per last year	6,14,321.00		SH KV
10,86,62,090.85	Pigmy Deposit	12,20,69,201.85			5,14,021.00	Add : Addition during Yr.	0.00		OGE
1,02,608.00	Dhanvardhini Deposit Scheme	37,600.00				Less : Sold Out	0.00	E	laly y
61,067.00	Special Fixed Deposit Receipts	61,067.00				Less : Depreciation	1,22,865,00	4.91 456.00	Y. K. VAJ
	Special FIXed Deposit Receipts Special FDR Cumulative		1 00 20 02 179 00	1 26 41 00 007 65		Less . Deprediation	and the second s	430.00	Y. K. VAJ M. No. 35 Dahanu R
60,861.00		60,861.00	1,00,30,03,178.99	1,36,41,98,287.65		Ambulance for Marchan		RN ITE	E Dananu K
	of the above Deposits from :					Ambulance for Members	10 1 138	147W	1.10
	Individual - 99,55,26,719.99				25,80,753.00	Balance as per last year	25 80 763.00	NE / SI	SPED ACC
	Society - 74,76,459.00					Add : Addition during Yr.	115,000	- 17	-
						Less : Depreciation	5,16,450,00	CCO/20,64,603.00	
32,61,75,527.39	TOTAL C/FD.	22,66,11,719.85		1,74,59,29,462.33	1,62,99,95,339.52	TOTAL C/FD			1,71,13,03,188.2

PREV. YEAR 31-03-2021	LIABILITIES	CURRENT YEAR 31-03-2022			PREV. YEAR 31-03-2021	ASSETS	CURRENT YEAR 31-03-2022		
				4 74 50 00 400 00	4 00 00 05 000 50	TOTAL BIED			1,71,13,03,188.25
62,61,75,527.39	TOTAL B/FD.	22,66,11,719.85		1,74,59,29,462.33	1,62,99,95,339.52	TOTAL B/FD.			1,71,10,00,100.20
	BORROWINGS:					Computer Hardware		7.4.1	
0.00	Bank of Baroda RTGS	W. T.		0.00	6,67,550.40	Balance as per last year	6,67,550.40		
0.00				000000000000000000000000000000000000000		Add : Addition during Yr.	2,81,211.00		
						Less : Depreciation	3,21,888.00	6,26,873.40	
1.16.71.679.90	INTEREST PAYABLE ON DEPOSITS			87,17,804.10					
.,,,.						Computer Software	The last		
0.00	BILLS FOR COLLECTION			0.00	6,07,155.20	Balance as per last year	6,07,155.20		
	(Bills Receivable as per Contra)					Add : Addition during Yr.	79,237.00		
						Less : Depreciation	3,12,149.00	3,74,243.20	
	OTHER LIABILITIES								
3422326.00		0.00				Library Books			
60560.00	Share Suspense	54,660.00			9,949.00	Balance as per last year	9,949.00		
0.00	Staff Provident Fund	0.00				Add : Addition during Yr.	1,510.00		
1978787.00	Bonus Payable	22,68,386.00				Less : Depreciation	1,148.00	10,311.00	1,04,43,096.6
617822.09		6,56,400.00							
66583.00		2,03,732.00				Capital work in progress			2,92,26,452.1
27146.00	The state of the s	23,802.00				(Building & Furnishing)	145 - 14 F 20 F		
256004.00		34,23,448.00	9						
7000.00		7,800.00				OTHER ASSETS			
5100000.00		49,00,000.00			4,36,600.00	M.S.E.B. Deposit		4,46,600.00	
0.00		3,50,000.00			20,000.00	Telephone Deposit		20,000.00	
322297.00		3,56,512.80			1,50,000.00	Advance for Computer System		1,50,000.00	
0.00		4,31,067.00			2,28,767.60	Stationery Stock on Hand		5,83,364.70	
56781.81		1,31,592.33			2,42,900.00	Festival Advances		2,80,000.00	
56781.81		1,31,592.33			8,16,990.00	Sundry Debtors		6,22,392.08	
601000.00		0.00	1,29,38,992.46	1,29,38,992.46	50,00,000.00	Advance Income Tax		60,00,000.00	
					1,82,627.00	TDS on Investment		2,52,970.00	
					17,98,955.00	Stock In Franking Machine		1,55,214.00	
					38,73,486.00	Income Tax Refund Due		38,51,206.00	
					20,00,000.00	EPF Interest Account		20,00,000.00	
					2,32,381.00	Insurance Claim Receivable		0.00	
0.00	BRANCH ADJUSTMENT A/C.			17,108.90	22,34,818.94	Platinum Jubilee Silver Mohars		22,34,818.94	GESH M
			TY III	, according 1 to 12 to 1	3,000.00	DNP Water Supplier Deposit	197	3,000.00	13/1
1,17,52,053.62	PROFIT & LOSS A/C				9,19,926.97	SGST Receivable		28,93,407.26	Y. K. VA M. No. 3 Dahanu R
	Balance As per Last Year		1,17,52,053.62		9,19,916.21	CGST Receivable	NDS	28,93,395.61	M. No. 3
	Less : Appropriation		1,17,00,000.00		51,452.67	IGST Receivable	LY AND	62,803.22	是 Dananu R
			52,053.62	2 11	75,362.00	RBI DEAF Claim Receivable	11311	0.00	P
	Add : Net Profit after tax tr from P & L		1,00,96,296.41	1,01,48,350.03	35,17,693.00	SPF unsettlement Claim	1381 PH	35,17,693.00	PED ACC
,66,21,72,349.62	TOTAL C/FD.			1,77,77,51,717.82	1,65,39,84,870.51	TOTAL C/FD.	PUI	E	1,75,09,72,737.0
,00,21,12,348.02	TOTAL ON D.			.,,,от,ог		<u></u>	CREDAC	1/4/1	

PREV. YEAR 31-03-2021	LIABILITIES	CURRENT YEAR 31-03-2022		ASSETS	CURRENT YEAR 31-03-2022	
1,66,21,72,349.62	TOTAL B/FD.	1,77,77,51,71	7.82 1,65,39,84,870.51	TOTAL B/FD.		1,75,09,72,737.01
	CONTINGENT LIABILITIES: (A) Guarantee Issued Rs. 10,63,000/- (Previous Year : Rs. 97,000/-		50,000.00 3,00,000.00 6,13,240.00 0.0	Building Rent Deposit Advance for New Building	50,000.00 3,00,000.00 0.00 4,62,116.00	2,67,78,980.81
	(B) RBI DEAF Payable Account Current Year: Rs. 77,84,287/- Previous Year: Rs. 66,10,274/-		72,24,239.11	BRANCH ADJUSTMENT A/C.		0.00
1,66,21,72,349.62	TOTAL	1,77,77,51,71	7.82 1,66,21,72,349.62	TOTAL		1,77,77,51,717.82

As per our Report of Even Date

Internal Auditors

For Yogesh K. Vajani & Co.(C.A.)

Yogesh K. Vajani M. No. 035409

Place: Dahanu Road

Date: 24-07-2022

As per our Report of Even Date **Statutory Auditors**

For M/s. Deshpande & Mendes

Chartered Accountants

Mandar Deshpande FRN No. 138147W

Y. K. VAJANI M. No. 35409 Dahanu Road.

Jayant J. Bari Manager

FRN 138147W PUNE

Rajkumar H. Nagsheth Director

Bhavesh V. Desai Vice Chairman

Chairman