

AUDITED BALANCE SHEET

&

PROFIT AND LOSS ACCOUNT

OF

***THE HOSHIARPUR CENTRAL
CO-OPERATIVE BANK LIMITED
HOSHIARPUR***

AS ON 31ST MARCH, 2022

ਕੋਆਪੇਰੇਟਿਵ ਬੈਂਕ



Cooperative Bank

The Hoshiarpur Central Cooperative Bank Limited

THE HOSHIARPUR CENTRAL CO-OPERATIVE

BALANCE SHEET

CAPITAL AND LIABILITIES

Last Year's		Particulars	Amount	Total
	1	<u>CAPITAL</u>		
200000000.00	i	Authorised Capital 400000 shares of ₹.500/- each		200000000.00
143688450.00	ii	Subscribed Capital 527379 shares of ₹.50/-each and 235069 shares of ₹.500/-each		143903450.00
143688450.00	iii	Amount called up On 527379 shares at ₹.50/-each and 235069 shares of ₹.500/-each less calls unpaid of (iii) above, held by a) Individuals		143903450.00
142688450.00		b) Co-operative institutions	142903450.00	
1000000.00		c) State Government	1000000.00	143903450.00
	2	<u>RESERVE FUND AND OTHER RESERVES</u>		
373366258.48	i	Statutory Reserve	381167893.48	
191165281.00	ii	Agricultural (Credit stabilization fund)	198515413.00	
56539057.58	iii	Building Fund	57793563.58	
2231406.32	iv	Dividend Equilisation Fund	2231406.32	
0.00	v	Bad and Doubtful Debts Reserve	0.00	
50744065.81	vi	Provisions for Frauds & Misappropriation	95787676.04	
1210318.87	vii	Investment and Depreciation Reserve	7710318.87	
	viii	<u>Other Funds and Reserves (to be specified)</u>		
2496692.00	a	Share Transfer Fund	2496692.00	
83405.00	b	Cooperative Development Fund	177493.00	
125328.00	c	Co-operative Education Fund	125328.00	
32301254.00	d	Common Good Fund	32614880.00	
74652.43	e	Staff Gratuity Fund	74652.43	
301425.03	f	Special Bad Debts Reserve (PSCB)	317971.03	
100617972.90	g	Other Bad & Doubtful Assets Reserve	50594871.21	
283691.00	h	Primary Co-operative Socs.Vikas Fund	388233.00	829996391.96
219799527.00	i	Revaluation of Assets Reserves	219799527.00	219799527.00
	3	<u>PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT:</u>		
		For share capital of:		
	i	Central co-operative banks		
	ii	Primary agricultural credit societies		
	iii	other societies		
1175028785.42		Total carried over		1193699368.96

BANK LTD., HOSHIARPUR

AS AT 31st. MARCH, 2022

PROPERTY AND ASSETS

Last Year's		Particulars	Amount	Total
	1	<u>CASH:</u>		
192040068.08		In hand and with Reserve Bank	189532409.45	189532409.45
		State Bank of India, State Co-operative Bank and Central Co-operative Bank		
	2	<u>BALANCES WITH OTHER BANKS:</u>		
610260065.08	i	Current deposits	773356992.16	
	ii	Savings bank deposits		
1248471425.03	iii	Fixed deposits (PSCB Chd.)	1808487971.03	2581844963.19
10087300000.00	3	<u>FIXED DEPOSIT WITH COMMERCIAL BANKS</u>	10030200000.00	10030200000.00
	4	<u>INVESTMENTS:</u>		
4751430079.00	i	In Central and State Governments securities (at book Value)	4885500607.00	
		Face value Rs.		
		Market Value Rs.		
	ii	Other Trustees securities		
0.00		Bonds Of Pb. Fin. Corporation	0.00	
0.00		Bonds (NABARD)	0.00	
102303800.00	iii	Shares in Co-operative Institutions other than in Item (5) below	102303800.00	
100000.00		Punjab Institute of Coop. Training, Chandigarh	100000.00	
2500.00		Punjab Financial Corporation	2500.00	4987906907.00
	5	<u>INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUNDS</u>		
		In shares of:-		
	i	Central Co-operative Banks		
	ii	Primary agricultural credit societies		
	iii	Others societies		
	6	<u>ADVANCES:</u>		
5599671942.80	i	Short-term loans, cash credits, overdrafts and bills discounted of which secured against:	5051268981.27	
		Government and other approved securities		
	a	Other tangible securities (₹.9747.75 lakh)		
	b	of the advances amount due from Individuals (₹.9741.18 lakh)		
22591579879.99		Total carried over		17789484279.64

Amount		Capital and Liabilities	Amount	Total
1175028785.42		Total brought forward		1193699368.96
	4	DEPOSITS AND OTHER ACCOUNTS:		
	i	Fixed deposits		
9107703654.01	a	Individuals	9381689912.99	
0.00	b	Central co-operative banks	0.00	
3093359293.00	c	Other societies	3435933994.72	12817623907.71
	ii	Savings Bank Deposits		
6953473002.44	a	Individuals	7436827419.69	
0.00	b	Central co-operative banks	0.00	
431000810.41	c	Other societies	432656880.49	7869484300.18
	iii	Current deposits		
699449037.89	a	Individuals	268325458.49	
0.00	b	Central co-operative banks	0.00	
34143707.17	c	Other societies	26904596.51	295230055.00
78250.00	iv	Money at call and short notice	78250.00	78250.00
	5	BORROWINGS:		
1150000000.00	i	From the Reserve Bank of India / State /Central Co-operative Bank:		
500000000.00	a	Short-term loans,cash,credits and	0.00	
390000000.00		ST - Others (Spl. Liquidity Fund) and	500000000.00	
		ST (SAO Additional) 'of which secured against	840000000.00	
	(A)	Government and other approved securities		
	(B)	Other tangible securities		
	(b)	Mediun term loans		
		of which secured against		
	(A)	Government and other approved securities		
26803600.00		-Refinance against N.F.S.	117275000.00	
	(B)	Other tangible securities		
	(c)	Long term loans		
		of which secured against:		
	(A)	Government and other approved securities		
	(B)	Other tangible securities		
	(ii)	From State Bank of India		
	(a)	Short-term loans,cash-credits and		
		overdrafts of which secured against:		
	(A)	Government and other approved securities		
	(B)	Other tangible securities		
	(b)	Mediun term- loans		
		Of which secured against :		
23561040140.34		Total carried over		22176115881.85

Amount		Property and Assets	Amount	Total
22591579879.99		Total brought forward		17789484279.64
		of the advances, amount over-due (₹.23743.48 Lakh) (PY ₹.8105.47 lakh) considered bad and doubtful of recovery (₹.310.17 Lakh) (PY ₹.218.95 Lakh)		
587727097.39	ii	Medium- term loans	609977237.04	
		of which secured against:		
	a	Government and other approved securities (Amount receivable from Govt. of India under Agricultural Debt Waiver Scheme 2008.)		
	b	Other tangible securities (₹.6513.10 Lakh) of the advances, amount due from Individuals (₹.6513.10 lakh) of the advances amount over- due ' (₹.2641.98 Lakh) considered bad and doubtful of recovery (₹.381.10 Lakh)		
161532779.61	iii	Long-term loans	148740930.86	
		of which secured against:		
	a	Government and other approved securities		
	b	Other tangible securities (₹.1487.41 Lakh) of the advances, amount due from Individuals (₹.Rs.1487.41 lacs) of the advances, amount overdue (₹.2268.43 Lakh) considered bad and doubtful of recovery (₹.26.78 Lakh)		
				5809987149.17
503844953.30	7	INTEREST RECEIVABLE	450343400.03	450343400.03
		of which overdue (₹.623.06 Lakh) considered bad and doubtful of recovery (₹.83.68 Lakh) it include interest on loan due from Muslim, Mixed/U.W.Up.Societies		
430387.00	8	BILLS RECEIVABLE BEING BILLS FOR COLLECTION (As per contra)	155500.00	155500.00
	9	BRANCH ADJUSTMENT		
6607741.16	10	PREMISES LESS DEPRECIATION	5946966.63	5946966.63
219799527.00		Revaluation of Assets (Bank Premises)	219799527.00	219799527.00
60384135.79	11	FURNITURE AND FIXTURE LESS DEPRECIATION	68309814.02	68309814.02
24131906501.24		Total carried over		24344026636.49

Amount		Capital and Liabilities	Amount	Total
23561040140.34		Total brought forward		22176115881.85
	(A)	Government and other approved securities		
	(B)	Other tangible securities		
	(c)	Long-term loans:		
		of which secured against :		
	(A)	Government and other approved securities		
	(B)	Other tangible securities		
	(iii)	From the State Government		
	(a)	Short-term loans of which secured against		
	(A)	Government and other approved securities		
	(B)	Other tangible securities		
	(b)	Medium term loans		
		of which secured against:		
	(A)	Government and other approved securities		
	(B)	Other tangible securities		
	(c)	Long-term loans		
		of which secured against:		
	(A)	Government and other approved securities		
	(B)	Other tangible securities		
	(iv)	Loans from other sources		
	a	From Central Govt. (In lieu of funds blocked in Pakistan)		
	b	Out of Provincial Pool (against fund blocked in Pakistan)		
76814000.00	c	Long Term deposit (Subordinated)	76744000.00	
0.00	d	Loan Against FDRs	0.00	1534019000.00
430387.00	6	BILLS FOR COLLECTION BEING	155500.00	155500.00
		BILLS RECEIVABLE		
		(As per contra)		
0.00	7	BRANCH ADJUSTMENTS	0.00	0.00
61904526.72	8	OVERDUE INTEREST RESERVE	62305542.16	62305542.16
143265842.62	9	INTEREST PAYABLE	102492463.30	102492463.30
	10	OTHER LIABILITIES		
6095459.79	i	Bills Payable	5019332.40	
61536133.99	ii	Leave Encashment Fund to Staff	98227122.98	
		Employee Prov. Fund, ROFC etc.	2939384.00	
0.00	iii	Unclaimed Dividend	0.00	
8162616.99	iv	Suspense Account	6820952.80	
25729683.92	v	Sundries / Provisions (Annexure A)	43067908.82	156074701.00
502000000.00	vi	Contingent Provisions (Annexure A 1)	622085856.58	622085856.58
	11	PROFIT AND LOSS		
		Profit as per last balance-sheet	10454216.23	
		Less appropriations	10454216.23	0.00
10454216.23		Add profit for the year brought from the Profit and Loss Account	12383292.37	12383292.37
24457433007.60		TOTAL		24665632237.26
		CONTINGENT LIABILITIES		
0	i	Outstanding Liabilities for guarantees issued	0	0
3123813.21	ii	Others (Depositor Education & Awareness Fund	3249464.21	3249464.21
3123813.21		Total	3249464.21	3249464.21

(Gurdeep Singh)
Senior Manager

(Sanjeev Kumar Gaur)
District Manager

Amount		Property and Assets	Amount	Total
				24344026636.49
24131906501.24		Total brought forward		
	12	OTHER ASSETS (to be specified)		
1789.63	i	Library	1073.78	
4561831.83	ii	Stock of Stationery	3623186.57	
524636.25	iii	Security Deposit	525634.25	
266214642.28	iv	Sundry Recoverable (Annexure-B)	259365321.31	
575356.88	v	Vehicles (Less Depreciation)	489053.38	
497115.50	vi	Pre-Paid Expenses	827156.50	
7500000.00	vii	Amt. Recoverable from PFC	7500000.00	
45651133.99		Leave Encashment Invested with LIC	49274174.98	
0.00	viii	Others	0.00	321605600.77
	13	NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS (Stating mode of valuation)	0.00	0.00
0.00				
0.00	14	PROFIT AND LOSS	0.00	
24457433007.60		GRAND TOTAL:		24665632237.26

Amanpreet Singh Brar
(Amanpreet Singh Brar)
Managing Director

Davinder Kumar
(Davinder Kumar)
Chairman of Working Committee

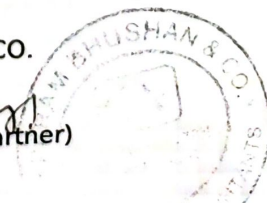
Auditor's Report

Subject to our separate report of even date attached herewith



For PARAM BHUSHAN & CO.
Chartered Accountants

Inderjit Abhilashi
C.A. Inderjit Abhilashi (Partner)
Membership No. 095400
FRN: 008778N
Place Hoshiarpur



UDIN NO: 92697444 N1. CFM717



PARAM BHUSHAN & CO.

CHARTERED ACCOUNTANTS

AUDITORS' REPORT

To
The Members
The Hoshiarpur Central Co-Operative Bank Limited
Head Office
Hoshiarpur

Report on the Financial Statements

We have audited the accompanying financial statements of **THE HOSHIARPUR CENTRAL CO- OPERATIVE BANK LIMITED**, which comprise the Balance Sheet as at March 31, 2022 and the Statement of Profit and Loss for the year then ended, and a summary of significant accounting policies and other explanatory information.

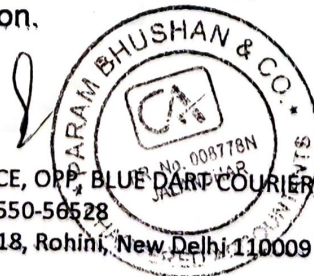
Management's Responsibility for the Financial Statements

The bank's management is responsible for the preparation of these financial statements that give a true and fair view of the financial position & financial performance in accordance with the Accounting Standards issued by ICAI and 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 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 financial 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 ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

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 considers internal control relevant to the Company's preparation and fair presentation of the financial statements 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.



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DELHI BRANCH OFFICE: H No 61 Pocket G - 1, Second Floor, Sector 18, Rohini, New Delhi 110009
email: parambhushan1988@gmail.com Ph. +91-98998-64040



PARAM BHUSHAN & CO.

CHARTERED ACCOUNTANTS

Opinion

In our opinion, and to the best of our information and according to the explanations given to us, the said accounts read with the Significant Accounting Policies and Notes thereon, give the information in the manner so required. We further report that the said accounts give a true and fair view in conformity with the accounting principles generally accepted in India:

- In the case of Balance Sheet read with annexure of observations to this report, of the state of affairs of the company as at 31st March 2022,
- In the case of Profit and Loss Account read with annexure of observations to this report, of the Profit/Loss for the year ended on that date, and
- In the case of Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Regulatory Matters:-

On the basis of audit procedure indicated above and as required by Section 31 of the Banking Regulation Act, 1949 (as applicable to State and District Central Co-Operative Banks) and Subject to our comments in the Annexure we report that:-

- We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purposes of our audit and have found them to be satisfactory.
- The transactions of the bank which have come to our notice have been within the competence of the bank.
- In our opinion, proper books of account as required by Law have been kept by the bank so far, as appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches of the bank.
- The Balance Sheet and Profit & Loss Account dealt with by this report are in agreement with the books of account and are drawn up in conformity with the law.
- The financial statements are prepared on the basis of generally accepted accounting principles except some departures from accounting standards issued by the Institute of Chartered Accountants of India, as mentioned in Annexure.

PLACE: Jalandhar

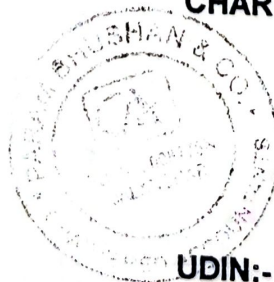
DATE: 28-06-2022

For Param Bhushan & Company
CHARTERED ACCOUNTANTS


CA. Inderjit Abhilashi
[PARTNER]

M.NO. 008778N

UDIN:- 22095400ALXEFM7179



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THE HOSHIARPUR CENTRAL CO-OPERATIVE BANK LTD., HOSHIARPUR

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2022

Last Year's		Expenditure	Amount	Total	Last Year's		Income	Amount	Total
1088340749.62	1	Intt.on Deposit borrowings	978685907.49	978685907.49	1567495059.55	1	Intt. & Discount	1488591125.48	1488591125.48
232506858.00	2	Salaries,Allowances & Provident Fund	238254247.32	238254247.32					
0.00	3	Directors & Local Comm. Fee & Allowances	0.00	0.00	1540925.95	2	Commission,Exch. and Brokerage	19209778.85	19209778.85
40752853.39	4	Rent ,Taxes , Insurance & Lightning etc.	43899170.70	43899170.70		3	Subsidies and Donations		
1281384.50	5	Law Charges	2073404.80	2073404.80	202608.00	4	Income From Non-Banking Assets & Profit from sale of dealing with such Assets	210960.00	210960.00
1432127.02	6	Postage,Telegram And Telephone Charges	1381326.25	1381326.25					
517630.00	7	Auditors' Fees & expenses	542641.00	542641.00					
10705137.80	8	Depreciation & Repair to Property	11513688.27	11513688.27	10050630.86	5	Others Receipts	11513311.77	11513311.77
1251853.44	9	Printing and stationery	2986749.62	2986749.62		6	Loss (if any)	0.00	
302731.00	10	Advertisement & publicity	1610527.64						
0.00	11	Loss from Sale of Or dealing with Non-Banking Assets	0.00						
43443683.36	12	Other Expenditure	50471309.64	52081837.28					
136000000.00	13	Provisions	156218020.00	156218020.00					
22754216.23	14	Profit before Taxation	31888183.37						
12300000.00		Less: Provision for IncomeTax	19504891.00	19504891.00					
10454216.23	15	Profit after Taxation	12383292.37	12383292.37					
1579289224.36		GRAND TOTAL		1519525176.10	1579289224.36		GRAND TOTAL		1519525176.10

(Gurdeep Singh)
Senior Manager

(Sanjeev Kumar Gaur)
District Manager

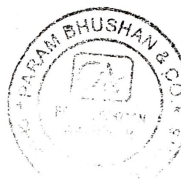
(Amanpreet Singh Brar)
Managing Director

(Davinder Kumar)
Chairman of Working Committee

For PARAM BHUSHAN & CO.
Chartered Accountants

C.A. Inderjit Abhilashi (Partner)
Membership No. 095400
FRN: 008778N
Place Hoshiarpur

UDIN NO 22095400 ALXEFM7179



28/6/22

The Hoshiarpur Central Cooperative Bank Ltd., Hoshiarpur
Annexure 'A' Sundry/Provisions forming part of the Balance sheet .

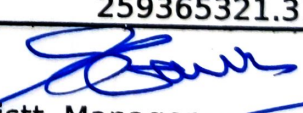
Sundries	Amount
Audit fee payable by Bank	490000.00
Audit fee payable by Societies	11550.00
Cash orders / D.D.Head Office Payable	2062947.86
T.D.S.Payable	8496085.43
Dividend Payable	357551.06
Central GST Payable RCM	11934.00
State GST Payable RCM	11934.00
Nominal Addmission	0.00
Inter- state GST Payable	52802.16
Central GST Payable	1194166.71
State GST Payable	1194166.71
Stale Cheque/Draft A/c	1361786.41
Others Payable	27822984.48
Total	43067908.82

Annexure-A 1

Contingent Provisions	Amount
Contingent Provision against St. Assets	24000000.00
Contingent Provision against Rural Adv.	178085856.58
Provision against Sub Std./Doubtful/loss Assests	420000000.00
Total:	622085856.58

Annexure 'B' of other Assets forming part of the Balance sheet .

Sundries Recoverable	Amount
Amount of Amortization (G-Sec)	4910572.00
Sundries Recoverable	24592241.75
Intt. Subvention / 'Debt Relief Recoverable from Govt.	124474938.22
Income Tax Recoverable	91357735.39
Inter- state GST Recoverable	5923270.25
Central GST Recoverable	3087054.35
State GST Recoverable	3087054.35
ATM Acquirer Balance	17000.00
Bank Robbery	1915455.00
Total:	259365321.31


Distt. Manager
CB Hsp.

Annexure

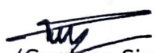
Sr.No.	Particulars	31.03.2022	31.03.2021
1	Investments- (Only SLR)- with breakup under permanent and current category- Under Permanent category with the following break-up a Book Value & Face Value of Investments b Market value of Investments Under Current category with the following break-up a Book Value & Face Value of Investments b Market value of Investments Non SLR Investment Other Investment Total	 48855.01 48855.01 0.00 0.00 0.00 119410.94 168265.95	 47514.30 47514.30 0.00 0.00 0.00 114381.78 161896.08
2	Advances to directors, their relatives, Companies, firms in which they are interested a Fund- based b Non-Fund based (Guarantees, L/C,etc.)	 0.00 0.00	 0.00 0.00
3	Cost of Deposits - Average cost of Deposits	4.28	5.73
4	NPAs a Gross NPAs b Net NPAs c Percentage of gross NPAs to total advances and d Percentage of net NPAs to net advances	 4949.58 0.00 8.52 0.00	 5148.51 0.00 8.11 0.00
5	Movement of NPAs a Opening Balance b Recovery during the year c Addition during the year Closing Balane	 5148.51 1045.31 899.41 5002.61	 4858.41 770.44 1060.54 5148.51
6	Profitability a Interest income as a percentage of working funds b Non-Interest income as a percentage of working funds c Operating profit as a percentage of working funds d Return of Assets e Business (Deposits + Advances) per employee f Profit per employee	 6.04 0.13 0.76 6.04 1011.03 0.47	 6.93 0.05 0.70 6.93 1190.54 0.47
7	Provisions a Provisions on NPAs required to be made b Provisions on NPAs actually made c Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc. d Provisions actually made in respect of overdue interest taken into income account, gratuity fund, provident fund and arrears in reconciliation of inter-branch account. e Provisions required to be made on depreciation in investments, f Provision actually made on depreciation in investments	 4561.30 7764.97 	 3045.65 6548.73
8	Movement in Provisions a Towards NPAs b Towards depreciation on investments c Towards standard assets d Towards all other items under 7 above e Towards Rural advances	 77.10 240.00 1467.01 5980.86	 12.10 240.00 1516.63 4780.00
9	Payment of insurance premia to the DICGC, including arrears, if any	289.27	213.18
10	Penalty imposed by RBI for any violation.	0.00	0.00
11	Information on extent of arrears in reconciliation of Inter-bank and inter-branch accounts.		
12	Capital to Risk Weighted Assets Ratio (Capital Adequacy)	11.48	11.00
13	Movement of DEAF (Depositor Education & Awareness Fund) a Opening Balance of amounts transferrred to DEAF b Add: Amounts transferred to DEAF during the year c Less : Amounts reimbursed by DEAF towards claims d Closing balance of amounts transferred to DEAF	 31.24 1.25 0.00 32.49	 31.24 0.00 0.00 31.24


(i) **Issuer Composition of Non SLR Investments vide RBI circular No.DCBR.BPD.BC.No. 01/09/.51.026/2016-17 dated 14-07-2016**

(Amount In lakh)					
S.N.	Issuer	Amount	Extent of "Below Investment Grade" Securities	Extent of unrated securities	Extent of Unlisted Securities
1	2	3	4	5	6
1	PSUs	0	0	0	0
2	FIs	0	0	0	0
3	Public Sector Banks	0	0	0	0
4	Mutual Funds	0	0	0	0
5	Others	0	0	0	0
6	Provision held towards depreciation	0	0	0	0

(ii) **Non Performing Non- SLR Investment**

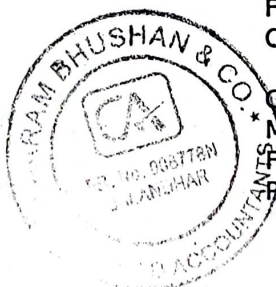
Particulars	Amount
Opening Balance	0.00
Additions during the year since 1st April	0.00
Reductions during the above period	0.00
Closing Balance	0.00
Total Provision held	0.00


(Gurdeep Singh)
Senior Manager


(Sanjeev Kumar Gaur)
District Manager


(Amanpreet Singh Brar)
Managing Director


(Davinder Kumar)
Chairman of Working
Committee



For PARAM BHUSHAN & CO.
Chartered Accountants


C.A. Inderjit Abhilashi (Partner)
Membership No. 095400
FRN: 008778N
Place Hoshiarpur