# THE ALWAYE URBAN CO-OPERATIVE BANK LTD. NO. 1623 Head Office: Market Road, Alwaye - 683101 Phone: 0484 - 2624842, 2623842, Chairman: 2630360

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2021 (Audited) **INCOME EXPENDITURE** AS on 31.03.2020 AS on 31.03.2021 AS on 31.03.2020 AS on 31.03.2021 SI. **Particulars Particulars** No. No. Ps. Rs. Rs. Ps. Rs. Ps. Rs. Ps. 99,041,079 98 00 Interest on Deposits and borrowings 100,364,459 146,918,584 83 148,262,675 00 1 Interest and Discount 27,475,928 00 Salary and allowances and Provident fund 27,306,211 00 70.510 00 2 Commission Exchange and brokerage 75,357 00 Directors and Local Committee 3 Subsidies and Donation 351,000 00 370,800 00 members fees and allowances 4,092,703 00 4,444,412 00 4 Income from non-BankingAssets Rent, Taxes, Insurance, Lighting etc 256,000 00 16,000 00 5 Law charges 15,000 00 4,043,685 4,495,035 5 Other Receipts 06 40 Postage, Telegram, Telephone charges 170,086 89 191.358 6 6 Loss if any 4,469,160 21 960,358 00 1,076,074 00 Auditor's Fees Depreciation & Repairs to property 07 1,904,118 93 1,381,045 496,480 78 9 Stationery, Printing &advertisement etc. 321,684 00 10 Loss from sale or dealing with non-banking 8,863,298 38 21,134,033 31 11 Other Expenditure 26 8,614,879 12 Profit Before Tax 151,484,129 89 TOTAL 157,106,879 151,484,129 **TOTAL** 157,106,879 | 13 13 Loss Brought Forward 4,469,160 21 8,614,879 26 Profit before Tax b/f 21 19,320 3,604,893 11,517,803 00 Income tax paid (Pre. Year) 00 Loss transferred to balance sheet 4,976,520 00 15 3,443,750 Provision for Income Tax current year 00 3,619,039 26 Profit after tax transferred to balance sheet 00

11,517,803

21

8,614,879 | 26

8,614,879

26

(Sd/-) **AS.SURESH BABU FCA** 

11,517,803 21

Place: ALUVA Audit Report report of even date attached (Sd/-) (Sd/-) (Sd/-) (Sd/-) **DATE: 22.09.2021** JOSE SEBASTIAN CHITTILAPPILLY K.R. REBINA Adv. B.A , ABDUL MUTHALIB JOSSEY P. ANDREWS P. K. MUKUNDAN (CHIEF EXECUTIVE OFFICER) (GENERAL MANAGER) (CHAIRMAN) (VICE CHAIRMAN) (DIRECTOR) **Chartered Accountant** (MRN 206711) UDIN: 21206711AAAAF04391 **AUDITED BALANCE SHEET AS ON 31.03.2021** At the end Capital and liabilities Property and Assets At the end of 31.03.2021 As on 31.03.2020 At the end of 31.03.2021 of 31.03.2020 Rs. Ps Ps. Rs. Rs. Ps. Rs. Ps. Rs. Capital Cash in Hand 20,303,173 00 15,555,027 00 Cash with Coin Vending Machine Authorised Capital 55,540 00 15,605,847 i) 00 50,820 100,000,000 4000000 A Class shares of Rs. 25 each 100,000,000 & With Reserve Bank 30,000,000 300000 B Class shares of Rs. 100 each 30,000,000 15,116,637 19 State Bank of India 6,420,179 1,000,000 131,000,000 State Co - Operative Bank 00 100000 C Class share of Rs.10/-1,000,000 00 1,262,657 00 1,262,657 00 Subscribed Capital & Central Co-Operative Bank 24 10,707,015 52 11,448,793 3,024,179 24 Balance with other Banks (2255062) A class share of 47,713,175 56,376,550 00 **Current Deposits** 00 Rs. 25 each 31,191,649 42,735,269 Savings Bank Deposit (6670) B Class shares of 14,19,167 21,582,833 184,332,261 99 6,670 00 209,472,062 Fixed Deposits 120,014,158 6,67 Rs. 1 each (37112) B Class shares of Money at call and short 35,87,20 00 Rs. 100 each 3,711,200 00 notices (827) C Class share of Rs.10/each) 4,720 60,102,690 00 Investments 8,270 00 00 Central and State Govt.Securities Amount called up 252,937,611 00 296,298,570 00 (2255062) A class share of Rs. 25 each ( at bookvalue) 477,13,17 56,376,550 00 (6670) B class shares of Rs. 1 each Face value(Rs.297135000.00) 6,670 00 6,670 00 (37112) B Class shares of Rs.100 each 3,711,200 35,87,200 00 Market value(Rs. 00 Other trustees Securities (827) C Class share of Rs.10/each) 60,102,690 4,720 8,270 00 00 00 (of iii above held by) iii) Shares in Co-Operative institiut 300.100 00 300,100 00 Individuals 51,311,765 00 60,102,690 00 ions(other than item 5 below) Co-Operative Institutions Other investments 296,598,670 00 60,102,690 State Government (to be specified) Reserve Fund and other Reserves Investment out of the Principal Statutory Reserve 1,62,97,822 16,840,678 Subsidiary State partnership 99 Risk fund for Indl. Financing 68,000 68,000 00 00 fund 14,02,006 **Building Fund** 1,692,006 90 90 iii) In shares of Central Building Fund utilised Reserve 10,690,941 10,690,941 00 00 Co-operative Banks 62,000 Dividend Equalisation fund 62,000 00 00 Primary Agricultural Credit Socities Special Bad Debt Reserve 12 121 40 Other Societies Bad and Doubtful Debt Advances Reserve - existing Current NPA Provision 84333 538,056,11 30 Short term loans, cash credits, 582,679,199 93 31,498,71 viii) 45,795,137 Overdrafts and bills discounted Invest: Depreciation Reserve of which secured against: Other Funds and Reserves(to be specified) Government and other 46,57,572 07 Capital Reserve 4,657,572 07 Common good fund approved securities 519,556 51 645,739 Other Tangible Securities 200 00 Bonus 200 00 2,884 00 Gratuity 2,884 00 (Rs. 582679199.93) Of the Ex-Gratia in Lieu of Bonus 40 40 26 advances amount due Contigent provision against Standard asset 3,437,888 58 37 5.363.061 from individuals 3,902,101 Additional NPA Provision 00 6,402,101 00 (Rs. 582679199.93) Of the 31,850 Investment Fluctuation Res. 00 92,336,653 00 31,850 advances amount Overdue (Rs. Principal / Subsidiary State Parternship 137747007.05) Fund Accounts for share of: Considered bad & doubt-ful Central Co-Operative Bank of recovery (Nil) Primary Agricultural Credit Societies 39 ii) Medium Term Loans of which 300,299,650 360,814,561 39 iii) Other Societies secured against: **Deposit and Other accounts** Government and other Fixed Deposits approved securities 11,33,894,874 Individuals 1,192,684,386 32 Other Tangible Securities Central Co-Operative Bank (Rs. 360814561.39) Of the 57,519,297 00 Other Societies 81.835.844 00 advances amount due Savings Bank Deposits from individuals (Rs. 360814561.39) 153,255,660 151,956,138 | 83 09 Individuals Central Co-Operative Bank Of the advances amount Overdue (Rs. 35375180.90) 0 3.139 00 00 Other Societies Current Deposits Considered bad & doubt-ful of 13,653,956 13,246,390 Individuals recovery(Rs.....Nil.....) Central Co-Operative Bank Ni 104,819,223 90 iii) Long Term Loans of which 134,755,629 660,868 107,150 34 | 1,440,237,476 | 02 Other Societies secured against: Money at call & short notice Ni iv) Government and other **Borrowings** 5 approved securities From Reserve Bank of India/State Co-Opera Other Tangible Securities tive Bank /Central Co-Operative Bank Nil Nil Nil (Rs. 134755629.79) Of the Short term loans / Cash credits and Nil advances amount due from overdrafts of which secured against: individuals (Rs. 134755629.79) Of Government and other approved securities Nil Nil the advances amount Other tangible Securities Nil Nil overdue (Rs.2551727) Nil Clean Overdrafts Nil Considered bad & doubtful 1,078,249,391 11 Medium term Loans Ni Nil of recovery (Nil) of which secured against: **Interest Receivable Accounts** Government and other approved securities Nil Ni i)On Investment 6,367,893 5,625,907 Other tangible Securities Nil Nil 10,525,398 16,381,130 Ni Others Nil iii)On NPA 00 70,260,914 31 29,626,589 48,253,877 Long - Term Loans: Ni Nil Of which Overdue of which secured against: (Rs. 48253877.00) Considered Government & other approved securities Nil Nil bad & doubtful of Other Tangible Securities Nil Nil recovery Rs. Nil) Ni ii) From State Bank Of India Nil Bills Receivable being bills 683,078 00 2,709,197 00 2,709,197 00 Short term loans, cash credit Ni Nil for collection as per contra and overdrafts Government & other approved securities **Branch Adjustments** Nil Nil 1,713 1.713 80 1,713 Other Tangible Securities 750 00 750 00 Premises 750 Ni Nil iii) Building 2,584,957 From State Government 2,718,371 2,584,957 56 56 56 02 1,537,291 Furniture and fixtures 877,026 877,026 Ni Short term loans Nil of which secured against: Computer 118,059 142,414 60 61 118,059 13 00 Government & other approved securities 153,170 Compund wall 148,665 148,665 Ni Other Tangible Securities 00 **CCTV** 10,551 10,551 21,683 15 11 Nil Medium Term Loans: Ni Nil of which secured against: 29,466 Office Equipment 1,541 10 1,541 Α Government & other appro 34,336 Fire Extinguisher 30,257 30,257 Ni Nil 62 96 ved securities 18 Software 935,220 00 935.220 Other Tangible Securities Air Conditioner 28 Ni Nil 19 164,015 164,015 Long Term Loans of which secured against: Nil Nil 20 Other Assets Government & other approved securities Nil Nil Objected items Other Tangible Securities Nil Nil 998 998 34 34 Miscellaneous Loans from other sources Nil Employees Welfare Fund 1,031,180 943,040 00 00 (sources & securities to be 76,700 Group Insurance with dept 257,900 00 specified) 78,500 State life Insurance with dept 266,900 Bills for collection being bills receivable as 17,982,812 Adjusting Heads due to the Bank 16,472,907 2,709,197 2,709,197 00 683,078 per contra 00 34,234,406 39 PF with DCB 14,437,106 00 16,204,521 00 00 **Branch adjustments** 00 3,03 3,031 3,031 00 Overdue Int.Reserve A/c. Non- Banking assets acquired in on non-performing OD A/cs 00 2,345,000 00 2,345,000 00 7,089,000 29,626,589 ii) 48,253,877 satisfaction of claims on NPA 00 48,253,877 00 22 **Profit and Loss accounts** 11,517,803 21 11,517,803 21 Accumulated loss **Interest Payable** 43,833,498 00 43,833,498 40,714,42 00 9 Other Liabilities Dividend Pavable 2.405.370 00 2,215,811 00 Suspense Liability 767,514 65 380,002 26 35 iii 35 Sundries 5,273,832 Adjusting heads due by Bank 8,982,507 59 08 194,790 Reserve for Arbitration 193,010 43,523 90 43,523 Reserve for Execution 466,736 00 506,61 Reserve for Securitisation viii Employees welfare fund 9,43,040 1,031,180 Reserve for Leave surrender objected 32,000 00 32,00 Cont. next page.

### **NOTES ON ACCOUNTS**

## A. SIGNIFICANT ACCOUNTING POLICIES

1.GENERAL

The Financial Statements have been prepared under the historical cost convention on accrual basis of accounting except for items recognized on cash basis and according to relevant requirements prescribed under Banking Regulation Act, 1949.

The preparation of the financial statements, in conformity with generally accepted  $accounting \ principles, requires \ management \ to \ make \ estimates \ and \ assumptions \ that \ affect$ the reported amounts of assets and liabilities, revenues and expenses and disclosures of contingent liabilities at the date of the financial statements. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable.

#### 2.INVESTMENTS

a) In terms of RBI guidelines, the entire investments portfolio has been classified under the category of "Held to Maturity".

b) Valuation of Securities:

I) Investments in "Held to Maturity" category are accounted for at acquisition cost. In case the cost is higher than the face value, the premium is amortized over the period remaining to maturity using Constant Yield Method.

3.ADVANCES Provision for Non Performing Assets has been made based on asset classification and provisioning requirement under the prudential accounting norms laid down by the RBI and

the same is included under Other Liabilities. Contingent Provision against Standard Assets is maintained as per RBI guidelines and the same is included under Reserve fund and other reserves

# 4.FIXED ASSETS

Premises and other fixed assets are stated at historical cost.

a)Depreciation on Buildings is provided at a flat rate of 2.50% on Straight Line Method in the manner and at the rate as per the Kerala State Co-operative Societies Act.

b)Depreciation on Furniture and Fixtures is provided at a flat rate of 10% on Straight Line Method

c)Depreciation on Computer & Computer Software is provided at a flat rate of 33.33% on Straight Line Method.

d)Depreciation on Motor Vehicles is provided at a flat rate of 30% in the year of addition, 25% for the second year, 20% for the third year, 15% for the fourth year and 10% for the fifth year on Straight Line Method.

### 5. STAFFBENEFITS

i) Gratuity to Employees is covered under The Group Gratuity Scheme of LIC of India and the premium paid is charged to Profit and Loss Account

ii)Terminal Leave Surrender benefits to employees are covered under the Leave Encashment Scheme of LIC of India and premium paid is charged to Profit and Loss account.

6. INCOME RECOGNITION a)Interest / discount on advances / bills are recognized on accrual basis except on non-

performing assets where the income is recognized only on realization. b)Exchange, Brokerage, Commission & Rent on lockers are recognized on cash basis.

c)Income from Investments (other than income from mutual funds and income from non performing investments) is recognized on accrual basis

#### 7. PROVISION FOR TAXATION

a) Provision for Income Tax made during the year represents Current Tax liability for the

b) Deferred Tax liability is not calculated 8.AMOUNT TRANSFERRED TO DEAF

(Amount in Lakhs)

Particulars	2019-2020	2020-2021
Opening balance of amounts transferred to DEAF	7.59	8.57
Add: Amounts transferred to DEAF during the year	0.98	0.38
Less :Amounts reimbursed by DEAF towards claims	-	-
Closing balance of amounts transferred to DEAF	8.57	8.95

## **B. OTHER NOTES ON ACCOUNTS**

Reconciliation

Initial reconciliation of the inter-branch/office accounts has been completed as on 31.03.2021. Steps have been taken to eliminate the outstanding entries and in the bank's opinion, consequential impact on Profit and Loss Account will not be material.

# 2 Investments

In respect of Investments in Held to Maturity category, the amount of amortization of excess of acquisition cost over face value for the year is Rs. 1.18 lakhs

3. Earning per share (AS-20)

The numerators and denominators used to calculate the earning per share as per AS - 20

Particulars	Year ended 31.03.2020	Year ended 31.03.2021
Net profit as reported (Rs. In Lakhs)	36.19	(115.17)
Average number of shares outstanding 'A' class shares of Rs. 25/- each, 'B' class shares of Rs. 1,00/- each and 'C' class shares of Rs.10/-	1951541	2299671
Basic Earnings per share (Rs.)	1.85	(50.08)
Diluted Earnings per share (Rs.)	1.85	(50.08)

4. The accounts are prepared on historical cost basis and as a going concern. Accounting policies not referred to otherwise are consistent with generally accepted accounting

5. Fixed Asset is value at cost less depreciation. No depreciation has been taken on the

value of land. 6. Expenses are accounted for on Mercantile Basis but some expenses due to their peculiar

nature are accounted for on cash basis.

7. The figures for the previous year have been rearranged and regrouped wherever considered necessary.

8. There are no prior period or extra ordinary expenses debited to Profit & Loss account. 9. Final Accounts has been prepared on Going Concern assumption.

# **AUDITOR'S REPORT**

We have audited the attached Balance sheet of THE ALWAYE URBAN CO-OPERATIVE BANK LTD, No. 1623, ALWAYE, as at 31st March, 2021 and also the Profit & Loss account of the Bank and its branches for the year ended 31st March 2021. The Financial Statements are the responsibility of the management. Our responsibility is to express an opinion on these financial statements based on the audit. We have conducted the audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts and disclosure in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion. We report that :-

1. In our opinion and to the best of our information and according to the explanations given to us and as shown by the books of the Bank read with the notes attached.

a) The Balance Sheet is a full and fair Balance Sheet containing the necessary particulars and it is properly drawn up so as to exhibit a true and fair view of affairs of the Bank as at 31st March, 2021 and

b) The Profit And Loss Account show a true Balance of Profit of the Bank for the year ended 31st March, 2021.

2. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be

3. The transactions of the Branch, which have come to our notice, have been within the powers of the bank

22.09.2021 Aluva

A.S. SURESH BABU FCA (Membership No. 206711)

Continued from	<u> </u>									67	ъ					Other Notes on Accounts	ES AS PE	R RBI GUIDELIN	ES	
At the end of 31.0.2020	Sl. No.	Capital a	nd liabilities	At the end				As on 31.	_	Sl. No.	Property and			of 31.03.20		Disclosures			31.03.2020	31.03.2021
Rs.         Ps.           500,000         00           1,661,500         00           200,000         00           160,000         00           936,271         00           542,028         00           78,500         00           76,900         00           2,640,120         00           2,640,120         00	xi xii (xiii I xiv xv (xvi xvi xviii (xviii (xviii (xix I xviii (xix I xviii xviii (xix I xviii xviii xviii xviii xviii xviii (xix I xviii	Cabin Recoupn Locker recoupn Alengad br Rec Chunangamvel State Life Insur Group Insuranc Group Personal Provision for In	oment Reserve nent Reserve ment Reserve coupment Reserve i br Recoupment rance	Rs.  500,000 1,661,500 200,000 160,000 936,271 542,028 266,900 257,900 3,600 3,443,750 2,640,120	Ps. 00 00 00 00 00 00 00 00 00 00 00 00 00	Rs. 23,956,840	Ps. 65	Rs.	Ps.		Assets	Rs.	Ps.	Rs.	Ps.	i.CRAR (%) - Basel II ii. CRAR - Tier I Capital (%) III. CRAR - Tier II Capital (%) III. CRAR - Tier II Capital (%) II. SLR Investment - Rs.Lakhs a.Book Value (Gross) Depreciation Net Value b. Face value c. Market Value d. Provision held			10.23 9.36 0.87 2529.38  2529.38 2536.45 	9.13 8.13 1.00 2962.99  2962.99 2971.35 
449,206 25 449,206 25	I	ess Appropria	st Balance Sheet tion	3,619,039 3,619,039												III Issuer composition of Non SLR Investments (Rs.Lakhs) Issuer	Amount Rs.	Extent of below investment grade securities	Extent unrated securities	Extent of unlisted securities
3,619,039 26	ι	Add: Profit for ight from Profi	it & Loss A/c.													1 2	3	4	5	6
	I I	ess: Accumula ear	ated Loss last													1. PSU 2. FIS 3. National Banks 4. Mutual Funds 5. Shares of DCB 5. Others 6. Provision held towards depreciation ii Non Performing Non SLR Investment	2.00 1.00		Not Applicable	
1,579,132,695 65		To	otal		1	1,711,433,263	53	1,579,132,695	65		Total			1,711,433,26	3 53	Opening Balance Additions during this year since 1st April	•••	ľ	Not Applicable	
	(	Contingent Lia Outstanding Liguarantees issu	iabilities for								Deaf Account					Reductions during the above period Closing Balance Total provision held Advances to Sensitive Sector Connected Lending etc (				
857,238   83   Place: ALUVA	ii)   ]	Deaf Account				895,627	79	857,238	83		with RBI	eport repor	t of ev		7 79 tached	IV Against Real Estate, construction Business, Housing	ics.Lakiis)		942.80	927.82
DATE: 22.09.202 JOSE SI	S) EBASTIAN	d/-) I CHITTILAPPILLY		Adv. B.A , A		MUTHALIB J	OSSEY		P. K. A		DAN	AS	(So SURES!	d/-) H BABU FCA Accountant	eneu	V Against Shares and Debentures etc VI a. To Directors, their Relatives, Companies/ firms in which they are Interested - Funded b. To Directors, their relatives Companies/			Nil Nil	Nil Nil
	IEF EXECU	TIVE OFFICER)	(GENERAL MANAGER	R) (CH	AIRMA	IN)	(VICE C	HAIRMAN)	(DI	RECTOR	R) 	(MRN 206711)		21206711AA	AF04391	Firms in which they are interested - Non Funded			Nil	Nil
XVI	I	Disclosures								31	.03.2020	31.03.2	2021			VII Cost of Deposits Average cost Deposits (%)			7.79%	7.30%
			RING THE YEAR		RITI	SATION										VIII Non Performing Advances a. Gross Non Performing Assets (Rs.Lakhs)			837.03	1439.10
(Rs.Lakhs)	onstruc	tion Company	for Asset reconstru	ction							Nil	Nil				b. Gross Non performing Assets (%)			8.87%	13.35%
a.No.of Accou b. Aggregate ' c. aggregate C	Value (1		ns) of accounts sold	l to SC/RC						1	Nil Nil	Nil Nil				c. Net Non Performing Assets Rs.Lakhs) d. Net Non Performorming Assets (%) IX Movement of NPA			482.18 5.31%	916.28 8.93%
	Consider	ration realised	in respect of accoun	nts							Nil	Nil				a. Opening NPA b. Additional NPA during the year			643.46 379.39	837.03 896.30
e. Aggregate (			ook Value	Particul	ars o	f Account I	?estru	ctered			IVII	1111				c. Collection of NPA during the year d. Closing NPA X Profitability			185.82 837.03	294.23 1439.10
			Housing	SME Debt	12130	Account	CSLI U	cicica								a Interest Income as a percentage of working Funds (%	6)		10.19	9.42
			110 0001119	estructuring					(	Others	S					b. Non Interest Income as a percentage of working Func. Operating Profit as a percentage of working Funds (			0.32 0.84	0.28 -0.76
Standard	ı	Number of														d. return on Assets (1%) e. Business (Deposits + Advances) per Employees (Rs	Lakhe)		0.24 504.59	Nil 574.04
Advances Restructured	0	Amount utstanding	NIL	NIL						NIL						f. Profit per employees (Rs.Lakh)  XI Provision towards  A. Standard Assets	.Lakiis)		0.86 34.38	574.04 Nil 53.63
	(dim	Sacrifice inution in the														B. NPA				
		air value)			1										-	i. Provisions required to be made for NPA ii. Additional Provision made for N P A			314.99 39.86	457.95 64.86
Sub standard Advances	]	Jumber of Borrowers Amount	NIL	NIL						NIL						iii. Provision Hold (Rs.Lakhs)  XII Movement of Provision  a. NPA			354.85	522.81
Restructured		utstanding Sacrifice	INIT	TAIL						MIL						i.Opening NPA ii.Additional N P A			283.32 31.67	314.99 142.96
		inution in the air value)														iii.Deduction of NPA				
	N	Jumber of														iv. Closing NPA b. Towards Standard Assets			314.99	457.95
Doubtful	1	Borrowers Amount														i.Opening ii.Additional			30.23 4.15	34.38 19.25
Advances restructured	0	utstanding Sacrifice	NIL	NIL						NIL						iii.Deduction			••••	
restructured	(dim	inution in the														iv.Closing  c. Depreciation on investment  i.Opening			34.38	53.63
	- 1	Number of														ii.Additional iii.Deduction				
		Borrowers Amount	NIII	NIII						***						iv.Closing			Nil	Nil
Total		utstanding Sacrifice	NIL	NIL						NIL						XIII Foreign Currency Assets Liabilities (Rs. Lakhs) XIV a. Payment of D.I.C.G.C Premium (Rs.Lakhs)			Nil 15.59	Nil 20.01
	(dim	inution in the air value)														b. Insurance Premium Paid c. Of the above (a) Arrears			Up to date	Up to date
XVII R		ired Accounts		Accounts	are no	ot restructer	ed dur	ng the ve	ar							XV Penalty Imposed by RBI			Nil Nil	Nil Nil
		set valuation/R	evaluation	Fixed asse			o uul	ing the yea	**						$\dashv$			As ner D	eport report eve	n attached
Place: ALUVA DATE: 22.09.2		set valuation/R	(Sd/-) JOSE SEBASTIAN CH		ı is no	n revalued		(Sd/-) K.R. REBIN	4			Adv. B.A , A	(Sd/-) BDUL M	IUTHALIB		(Sd/-) (Sd/-) JOSSEY P. ANDREWS P. K. MUKUND	AN	As per K	(Sd/-) A S .SURESH BABU FC Chartered Accountai	A
			(CHIEF EXECUTIV				(GE	NERAL MANA					AIRMAN			(VICE CHAIRMAN) (DIRECTOR)		(MRN 2067	Chartered Accountal 711) UDIN: 21206711	