

AUDITED

**BALANCE SHEET
&
PROFIT AND LOSS ACCOUNT
FOR THE YEAR 2023-24**

**SIKAR KENDRIYA SAHAKARI BANK LTD.
HEAD OFFICE :- BASANT VIHAR
SIKAR**

FORM A
SIKAR KENDRIYA SAHAKARI BANK LTD. SIKAR
BALANCE SHEET AS ON 31st March 2024

		(000's Omitted)	
Particulars	Schedule No.	As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
CAPITAL AND LIABILITIES			
Capital	1	585274	541508
Reserves and Surplus	2	852681	798351
Deposits	3	10978465	10122573
Borrowings	4	2864617	3028050
Other Liabilities and Provisions	5	882174	845715
TOTAL		16163211	15336197
ASSETS			
Cash and Balances with Reserve Bank of India	6	118681	138407
Balance with Banks and Money at call and short notice	7	2238462	1772786
Investments	8	2845287	3099612
Advances	9	9918323	8881467
Fixed Assets	10	187140	189238
Other Assets	11	855318	1254687
TOTAL		16163211	15336197
Contingent Liabilities	12	10159	9453
Bills for Collection		981	1357
Significant Accounting Policies	17		
Notes to Accounts	18		
Schedules referred to above form an integral part of the Balance Sheet			

UDIN : 24411139BCCN20202010

As per our report of even date

For M/s Sumit & Associates

Chartered Accountants

Firm Regn.No : 014942C

FOR SIKAR KENDRIYA SAHAKARI BANK LTD.



PLACE- SIKAR
 DATE- 20-06-2024

(M.K. Bangarwa)
 Sr. Manager (Operation)

(M.K. Mitharwal)
 Chief Manager

(Yogesh Sharma)
 Managing Director

(Qumner Ul Zaman
 Choudhary)
 Administrator

FORM B				
SIKAR KENDRIYA SAHAKARI BANK LTD. SIKAR				
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 st MARCH 2024				
		(000's Omitted)		
S.N.	PARTICULARS	Schedule No.	As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
I.	INCOME			
	Interest Earned	13	1062600	1059559
	Other Income	14	19089	15292
	TOTAL (I)		1081689	1074851
II.	EXPENDITURE			
	Interest Expended	15	789981	700167
	Operating Expenses	16	193618	201074
	Provisions and Contingencies		40000	123000
	TOTAL (II)		1023599	1024241
III.	PROFIT			
	Net profit for the year (I-II)		58090	50610
IV.	LESS: APPROPRIATIONS			
	Transfer to Statutory Reserves		14523	12652
	Transfer to other Reserves		21644	19981
	Transfer to Government/ Proposed dividend		16084	15111
	TOTAL APPROPRIATIONS		52251	47744
	NET PROFIT AFTER APPROPRIATIONS		5839	2866
	Add:-Profit brought forward from last year		308953	306087
	BALANCE CARRIED OVER TO BALANCE SHEET		314792	308953

Schedules referred to above form an integral part of the Profit and loss

UDIN: 244111380KEN202010

As per our report of even date

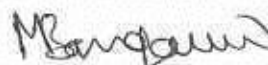
For M/s Sumit & Associates

Chartered Accountants


Firm Regn.No : 014942C

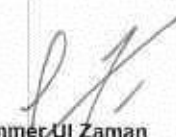
FOR SIKAR KENDRIYA SAHAKARI BANK LTD.


(CA Shantanu Goyal)
Partner
M.No.411138
PLACE- SIKAR


(M.K. Bangarwa)
Sr.Manager (Operation)

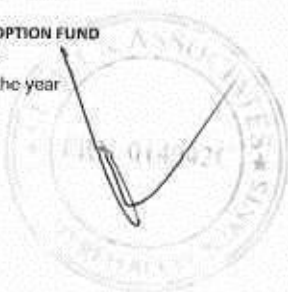

(M.K.Mitharwal)
Chief Manager


(Yogesh Sharma)
Managing Director

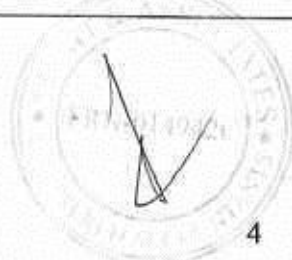

(Qummet Ul Zaman
Choudhary)
Administrator

DATE- 20-06-2024

SIKAR KENDRIYA SAHAKARI BANK LTD. SIKAR					
SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT 31 st MARCH 2024					
(000's Omitted)					
S.N.	Particulars	As on 31-3-2024 (Current year) ₹		As on 31-3-2023 (Previous year) ₹	
	SCHEDULE 1- CAPITAL				
	Authorised Capital (A shares of Rs. 10000 each) (B shares of Rs.1000 each)	600000		600000	
	Issued,Subscribed & Called-up & paid up Capital (6533 shares of Rs. 10,000 each) = 65335250.00 unpaid NIL (519939shares of Rs.1000 each) = 519939000 Less: Calls unpaid NIL		65335	65335	65335
	TOTAL		519939	476173	476173
	SCHEDULE 2-RESERVES & SURPLUS		585274		541508
I.	Statutory Reserve				
	Opening Balance	111867		99215	
	Additions during the year	14522		12657	
	Deductions during the year				
	Total (I)		126389		111867
II.	Capital Reserve				
	BUILDING REVALUATION RESERVE FUND				
	Opening Balance	138409		139092	
	Additions during the year				
	Deductions during the year	614		683	
	Total (II)		137795		138409
III.	Share Premium				
IV.	Revenue and Other Reserves				
A	AGRICULTURAL CREDIT STABILIZATION FUND				
	i) Own Fund				
	Opening Balance	49039		43421	
	Additions during the year	6448		5618	
	Deductions during the year				
	Total		55487		49039
B	BUILDING FUND				
	Opening Balance	16709		14462	
	Additions during the year	1289		2247	
	Deductions during the year				
	Total		17998		16709
C	DIVIDEND EQUALISATION FUND				
	Opening Balance	5011		3887	
	Additions during the year	1290		1124	
	Deductions during the year				
	Total		6301		5011
D	SPECIAL BDDR RESERVE				
	Opening Balance	92183		82820	
	Additions during the year	10747		9363	
	Deductions during the year				
	Total		102930		92183
E	INVESTMENT DEPRECIATION RESERVE				
	Opening Balance	85		85	
	Additions during the year				
	Deductions during the year				
	Total		85		85
F	COMMON GOOD FUND				
	Opening Balance	5017		3893	
	Additions during the year	1289		1124	
	Deductions during the year				
	Total		6306		5017
G	EDUCATION FUND				
	Opening Balance	3319		2813	
	Additions during the year	1724		506	
	Deductions during the year				
	Total		5043		3319
H	TECHNOLOGY ADOPTION FUND				
	Opening Balance	38600		33600	
	Additions during the year	2500		5000	



		(000's Omitted)			
S.N.	Particulars	As on 31-3-2024 (Current year) ₹		As on 31-3-2023 (Previous year) ₹	
	Deductions during the year Total		41100		38600
I	OTHER RESERVE				
	Opening Balance	29159		38264	
	Additions during the year	9295			
	Deductions during the year			9105	
	Total		38454		29159
J	BALANCE IN PROFIT & LOSS ACCOUNT				
	Total	314793		308953	
	TOTAL (I,II,III,IV)		314793		308953
			852681		798351
	SCHEDULE 3- DEPOSITS				
A.	I.Demand Deposits				
	(i) From Banks	0		0	
	(ii) From others	259778		277232	
	Total		259778		277232
	II. Savings Bank Deposits:		2772756		2710773
	III. Term Deposits				
	(i) From Banks	0		0	
	(ii) From others	7945931		7134568	
	Total		7945931		7134568
	TOTAL (I,II & III)		10978465		10122573
B.	(i) Deposits of branches in India				
	(ii) Deposits of branches outside India Total		0		0
	TOTAL (i&ii)		0		0
	TOTAL (A+B)		10978465		10122573
	SCHEDULE 4- BORROWINGS				
I.	Borrowings in India				
	(a) Reserve Bank of India				
	(b) Other banks	2864617		3028050	
	(c) Other institutions and agencies				
	I. NABARD				
	II. STATE GOVERNMENT				
	III. NCDC				
	TOTAL		2864617		3028050
II.	Borrowings outside India		0		0
	Total (I and II)		2864617		3028050
	SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS				
I.	Bills payable		4506		4525
II.	Inter office adjustment (net)		2896		3309
III.	Interest not Collected		21846		22033
IV.	Others (Over Due Interest reserve)	30646		30646	
	P.F. Commissioner (Contra)	5022		5022	
	Interest ARDR (Contra)	5472		5472	
	Pirmoaly Agriculture Credit Societies (Contra)	20641		20641	
	Unclaimed Dividend	7		1143	
	Provision Of Dividend (Current Year)	16084		15111	
	Sundries	126771		135460	
	Share Application Money	3020		6765	
	Credit Balance RSCB	0		2789	
	Primary Societies Mangaerial Salary Fund	2088		2084	
	Provision for P.L With LIC	32071		25173	
	RKVY Computers of PACS	3100		3100	
	P.F. Contribution	958		896	
	PROV. FOR STANDARD ASSETS	177500		147500	
	PROV. FOR BAD & DOUBTFUL DEBTS	305500		295500	
	LOSS ASSETS	119046		119046	
	PROV FOR WAGE SETTLEMENT	5000		0	
	Total (iv)		852926		815848
	TOTAL (I, II,III & IV)		882174		845715



(000's Omitted)					
S.N.	Particulars	As on 31-3-2024 (Current year) ₹		As on 31-3-2023 (Previous year) ₹	
	SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA				
I.	Cash in hand (including foreign currency notes)		118681		138407
II.	Balances with Reserve Bank of India				
	(i) in Current Accounts				
	(ii) in Other Accounts				
	TOTAL (I and II)		118681		138407
	SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE				
I.	In India				
	(i) Balances with banks		522067		408692
	(a) in Current Accounts				
	(b) in Other Deposit Accounts				
	(i) In Fixed Deposit with RSCB	853304		474356	1364094
	(ii) In Fixed Deposit with other banks	863091	1716395	889738	
	TOTAL (i)		2238462		1772786
	(ii) Money at call and short notice				
	(a) with banks	0		0	
	(b) with other institutions	0		0	
	TOTAL (ii)		0		0
	TOTAL I		2238462		1772786
II.	Outside India				
	(i) in Current Accounts		0		0
	(ii) in Other Deposit Accounts		0		0
	(iii) Money at call and short notice		0		0
	TOTAL (I, II and III)		0		0
	GRAND TOTAL (I and II)		2238462		1772786
	SCHEDULE 8 - INVESTMENTS				
I.	Investments in India in				
	(i) Government Securities		2536682		2681007
	(ii) Other approved securities				
	(iii) Shares		198575		198575
	(iv) Debentures and Bonds				
	(v) Subsidiaries and/or joint ventures				
	(vi) Others (i-iii)				220030
	(i) Reserve Fund- With Apex Bank	110030		110030	
	(ii) Investment in UTI	0	110030	110000	
	TOTAL I		2845287		3099612
II.	Investments outside India in				
	(i) Government securities (including local authorities)				
	(ii) Subsidiaries and/or joint ventures abroad				
	(iii) Others investments (to be specified)				
	TOTAL II		0		0
	GRAND TOTAL (I and II)		2845287		3099612
	SCHEDULE 9 - ADVANCES				
A.	(i) Bills purchased and discounted				
	(ii) Cash credits, overdrafts and loans repayable on demand	495135		316682	
	(iii) Term loans	9423188		8564785	
	TOTAL		9918323		8881467
B.	(i) Secured by tangible assets	1391989		1364208	
	(ii) Covered by Bank/Government Guarantees				
	(iii) Unsecured	8526334		7517259	
	TOTAL		9918323		8881467
C.I.	Advances in India				
	(i) Priority Sectors	8465692		7524836	
	(ii) Public Sector				
	(iii) Banks				
	(iv) Others	1452631		1356631	
	TOTAL		9918323		8881467
C.II.	Advances outside India				
	(i) Due from banks				
	(ii) Due from others				
	(a) Bills purchased and discounted				
	(b) Syndicated loans				
	(c) Others				
	TOTAL		0		0
	GRAND TOTAL (C.I and II)		9918323		8881467



		(000's Omitted)	
S.N.	Particulars	As on 31-3-2024 (Current year) ₹	As on 31-3-2023 (Previous year) ₹
SCHEDULE 10 - FIXED ASSETS			
I.	Premises (Including revalued premises)		
	(i) At WDV as on 31st March of the preceding year	161624	164620
	(ii) Additions during the year	0	0
	(iii) Deduction during the Year	0	0
	(iv) Less-Depreciation During The Year (including Dep. On revaluation)	2696	2996
	Total (i)	158928	161624
II.	Other Fixed Assets (including furniture and fixtures)		
	(i) At WDV as on 31st March of the preceding year	27614	24428
	(ii) Additions during the year	4220	7470
	(iii) Deduction during the Year		
	(iv) Depreciation During The Year (including Dep. On revaluation)	3622	4284
	Total (ii)	28212	27614
	TOTAL (I and II)	187140	189238
Schedule 11 - Other Assets			
I.	Inter-office adjustments (net)		
II.	Interest accrued		
III.	Tax paid in advance/tax deducted at source		
IV.	Deferred Tax Assets (Net)		
V.	Stationery and stamps	784	545
VI.	Non-banking assets acquired in satisfaction of claims		
VII.	Others*		
	Interest Recoverable	2877	2877
	Sundry Debtors	147226	117096
	Difference in Trial Balance	115	301
	ARDR 1980	3885	3885
	Investment in P.L. With UC	32071	25173
	Investment for Staff Gratuity With LIC	35990	26716
	Interest subsidy From GOI	11907	10290
	Interest On Govt. Sec.	34603	37828
	Debt waiver 2018	70024	70024
	Debt Waiver 2019	480597	922747
	Interest Recoverable Debt Waiver	0	124
	Premium on Govt. Securities	4048	5946
	P.F. Commissioner (Contra)	5022	5022
	Interest ARDR (Contra)	5472	5472
	Primoly Agriculture Credit Societies (Contra)	20641	20641
	gst input credit	56	0
	Total (vii)	854534	1254142
	TOTAL (I,II,III,IV,V,VI & VII)	855318	1254687
SCHEDULE 12 - CONTINGENT LIABILITIES			
I.	Claims against the bank not acknowledged as debts		
II.	Liability for partly paid investments		
III.	Liability on account of outstanding forward exchange contracts		
IV.	Guarantees given on behalf of constituents	5233	4943
	(a) In India	5233	4943
	(b) Outside India	0	0
V.	Acceptances, endorsements and other obligations		
VI.	Other items for which the bank is contingently liable (DEAF FUND)	4926	4510
	TOTAL (I,II,III,IV,V & VI)	10159	9453
* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note			



SIKAR KENDRIYA SAHAKARI BANK LTD. SIKAR			
SCHEDULES FORMING PART OF THE PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2024			
		(000's Omitted)	
S.N.	Particulars	As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
	SCHEDULE 13 - INTEREST EARNED		
I.	Interest/discount on advances/bills	726984	762941
II.	Income on investments	335616	296618
III.	Interest on balances with Reserve Bank of India and other inter-bank funds		
IV.	Others		
	TOTAL	1062600	1059559
	SCHEDULE 14 - OTHER INCOME		
I.	Commission, exchange and brokerage	1555	1359
II.	Profit/(Loss) on sale of investments (Net)		
III.	Profit/(Loss) on revaluation of investments (Net)		
IV.	Profit/(Loss) on sale of land, buildings and other assets (Net)		
V.	Profit/(Loss) on exchange transactions (Net)		
VI.	Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	6593	6394
VII.	Miscellaneous Income	8474	7539
	LOCKER RENT		
	Incidental & Commitment Charges		
	Processing & Evaluation charges		
	Cash handling charges		
	Incentive Received From RBI		
	MISC INCOME		
	INCOME TAX REFUND	2467	0
	TOTAL	19089	15292
	Note: Under items II to V loss figures shall be shown in brackets		
	SCHEDULE 15 - INTEREST EXPENDED		
I.	Interest on deposits	641964	533474
II.	Interest on Reserve Bank of India/ Inter-bank borrowings	145431	160335
III.	Others	2586	6358
	TOTAL	789981	700167
	SCHEDULE 16 - OPERATING EXPENSES		
I.	Payments to and provisions for employees	91980	99272
II.	Rent, taxes and lighting	7642	7794
III.	Printing and stationery	1175	733
IV.	Advertisement and publicity	480	342
V.	Depreciation on bank's property	5704	6597
VI.	Director's fees, allowances and expenses	93	96
VII.	Auditors' fees and expenses (including branch auditors)	745	178
VIII.	Law charges	824	723
IX.	Postages, Telegrams, Telephones, etc.	625	605
X.	Repairs and maintenance	312	439
XI.	Insurance	14568	13503
XII.	Other expenditure (detailed)	69470	70792
	TOTAL	193618	201074



SCHEDULE 17

SIGNIFICANT ACCOUNTING POLICIES

A. Background

Sikar Kendriya Sahakari Bank Ltd. Sikar : (SKSB LTD. or the Bank) is a District level Co-operative bank engaged in providing banking and financial services to cater the seasonal financial requirement for agriculture and other allied activities at the District level. The SKSB LTD. is also engaged in providing banking and financial services with a wide range of products and services to individuals, Co-operative institutions, and institutional customers. The Bank is established & registered under Rajasthan Co-operative Societies Act and is governed by the Banking Regulation Act 1949, RBI Act, NABARD Act and Rajasthan Co-operative Societies Act.

B. BASIS OF PREPARATION

The financial statements have been prepared and presented under the historical cost convention, on accrual basis of accounting, unless otherwise stated, and are in accordance with Generally Accepted Accounting Principles in India (GAAP), statutory requirements prescribed under the Banking Regulation Act 1949, circulars and guidelines issued by the NABARD & Reserve Bank of India (RBI) from time to time, Accounting Standards (AS) issued by the Institute of Chartered Accountants of India and current practices prevailing within the banking industry in India.

C. Use of Estimates:-

The preparation of financial statements require the management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) as of the date of the financial statements and the reported income and expenses during the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates. Any revision to the accounting estimates is recognized prospectively in the current and future periods.

D. Significant Accounting policies:-

Presently the bank is following the accounting policies as below over the years consistently, however formal adoption thereof is yet to be accorded.

1. REVENUE RECOGNITION

- 1.1 Income / expenditure are generally accounted for on accrual basis except for the income to be accounted for on realization as per regulatory provisions and few other incomes as stated infra.
- 1.2 Interest and other income on Non-performing Assets (NPAs) including investments are recognised on realisation basis, as per the prudential norms prescribed by RBI.
- 1.3 Dividend Income is recognised when received.
- 1.4 Commission on bank guarantee and fee income are accounted on a realization basis.
- 1.5 Income of locker rent is recognized on realisation basis.
- 1.6 Fixed assets are carried at cost less depreciation/amortization. Cost includes cost of purchase and all expenditure such as site preparation, installation costs, taxes and professional fees incurred on the asset before it is put to use.
- 1.7 Fixed assets are depreciated under "Written down value method" at the rates prescribed under Income Tax Act 1961.



2. Loans/ Advances and Provisions thereon:

2.1 Based on the guidelines/ directives issued by the RBI, Loans and Advances are classified as performing and non-performing, as follows:-

- i. A term loan is classified as a non-performing asset, if interest and/ or instalment of principal remains overdue for period of more than 90 days.
- ii. An Overdraft or Cash Credit, is classified as a non-performing asset, if, the account remains "out of order", i.e. if the outstanding balance exceeds the sanctioned limit/ drawing power continuously for a period of 90 days, or if there are no credits continuously for 90 days as on the date of balance sheet, or if the credits are not adequate to cover the interest debited during the same period.
- iii. The bills purchased/ discounted are classified as Non-performing Asset, if the bill remains overdue for a period of more than 90 days.
- iv. The agricultural advances are classified as a non performing if, (a) for short duration crops, where the instalment of principal or interest remains overdue for two crop seasons; and (b) for long duration crops, where the principal or interest remains overdue for one crop season.

2.2 Non-performing assets (NPAs) are further classified into Sub-Standard, Doubtful and Loss Assets, based on the following criteria stipulated by RBI:

- i. Sub-standard: A loan asset that has remained non-performing for a period not exceeding 3 years.
- ii. Doubtful: A loan asset that has remained in the sub-standard category for a period exceeding 3 years.
- iii. Loss: A loan asset where loss has been identified by Bank/Auditor/RBI/NABARD Inspection but the amount has not been fully written off.

2.3 Provisions are made for NPAs as per the extant guidelines prescribed by the regulatory authorities, subject to minimum provisions as prescribed below:

Sub-standard Assets:	A general provision of 10% on the total outstanding.
Doubtful Assets:	Secured portion: i. Overdue above 3 years and upto 4 years – 20% ii. Overdue above 4 years but not exceeding 6 years– 50% iii. Overdue exceeding 6 – 100% Unsecured portion 100%
Loss Assets:	100%.

3. Investments :-

3.1 In accordance with the guidelines issued by the Reserve Bank of India, investments are classified into "Held to Maturity (HTM), Category.

3.2 Classification of Investment is done at the time of purchase into the following categories:-

- 3.2.1 Held to Maturity: investments that the bank intends to hold till maturity are classified as "Held to maturity (HTM)".
- 3.2.2 Available for Sale: Investments, which are not classified in the above two categories, are classified as "Available for Sale (AFS)".
- 3.2.3 Transfer of Securities between categories: An investment is classified as HTM, HFT and AFS at the time of purchase and subsequent shifting amongst categories is done one-time with the approval of Board of Directors undertaken by the Bank at the beginning of the accounting year as per regulatory guidelines.

3.3 Valuation of Investment is done as per regulatory guidelines and net depreciation if any, is provided for available for Sale and held for trading category of investment.




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SCHEDULE -18 NOTES TO ACCOUNTS

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in Rs. Lacs)

Sr.No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital ratio (CET1)/ Paid up share capital and reserves (net of deductions)	11176.75	10415.08
ii)	Additional Tier 1 Capital / Other Tier 1 Capital		
iii)	Tier 1 capital (i + ii)	11176.75	10415.08
iv)	Tier 2 Capital	1897.86	1766.76
v)	Total Capital (Tier 1 + Tier 2)	13074.61	12181.84
vi)	Total Risk Weighted Assets (RWAs)	10222.17	91513.94
vii)	CET 1 Ratio (Paid-up share capital and reserves as percentage of RWAs)	10.93	11.38
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	10.93	11.38
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.86	1.93
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	12.79	13.31
xi)	Leverage Ratio	6.93	6.79
xii)	Percentage of the shareholding of a) Government of India b) State Government (Government of Rajasthan) c) Sponsor Bank		
xiii)	Amount of paid-up equity capital raised during the year		
xiv)	Amount of non-equity Tier 1 capital raised during the year; of which Perpetual Non-Cumulative Preference Shares (PNCPS); Perpetual Debt Instruments (PDI);		
xv)	Amount of Tier 2 capital raised during the year; of which Debt capital instruments; Preference Share Capital Instruments; [Perpetual Cumulative Preference Shares (PCPS) / Redeemable Non-Cumulative Preference Shares (RNCPS) / Redeemable Cumulative Preference Shares (RCPS)]		

2. Investments

a) Composition of Investment Portfolio

(Amount in Rs. Lacs)

	Investments in Current Year						Investments in Previous Year					
	Government Securities	Other Approved Securities	Shares	Bonds of PSU's	Others	Total investments	Government securities	Other Approved Securities	Shares	Bonds of PSU's	Others	Total investments
Permanent												
Gross	25366.82		1985.75			27352.57	26810.07		1985.75			28795.82
Less: Provision for non-performing investments (NPI)												
Net	25366.82		1985.75			27352.57	26810.07		1985.75			28795.82
Current												
Gross					*18264.25	18264.25					15841.24	15841.24
Less: Provision for depreciation and NPI												
Net					*18264.25	18264.25					15841.24	15841.24
Total Investments	25366.82		1985.75		*18264.25	45616.82	26810.07		1985.75		15841.24	44637.06
Less: Provision for non-performing investments												
Less: Provision for depreciation and NPI												
Net	25366.82		1985.75		18264.25	45616.82	26810.07		1985.75		15841.24	44637.06

*Includes Rs.17163.95 lac being FDR with Apex Bank & other Bank Classified in schedule 7 in Balance sheet.



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Rs. Lacs)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance		
b) Add: Provisions made during the year		
c) Less: Write off / write back of excess provisions during the year		
d) Closing balance		
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.85	0.85
b) Add: Amount transferred during the year		
c) Less: Drawdown		
d) Closing balance	0.85	0.85
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category		

c) Sale and transfers to/ from HTM category/ permanent category

The investments classified under this category are carried at acquisition cost. The excess of acquisition cost/ book value over the face value is amortized over the remaining period of maturity. Such amortization of premium is accounted as income on investments. The SLR investment of the bank is mainly in GOI securities and State Government Development Loans which are categorized HTM (Held till maturity) and maintained for the purpose of SLR requirement.

d) Non-SLR Investment portfolio

i) Non-performing non-SLR investments

(Amount in Rs. Lacs)

Sr.No.	Particulars	Current Year	Previous Year
a)	Opening balance	0	0
b)	Additions during the year since 1st April	0	0
c)	Reductions during the above period	0	0
d)	Closing balance	0	0
e)	Total provisions held	0	0

ii) Issuer composition of Non SLR investments

Sr.No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs										
b)	FIs	0	1100.00								
c)	Banks	18264.25	14741.24								
d)	Private Corporate										
e)	Subsidiaries/ Joint Ventures										
f)	Others										
g)	Provision held towards depreciation										
	Total *	18264.25	15841.24								



3. Asset Quality

a) Classification of advances and provisions held

(Amount in Rs. Lacs)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non- Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	85065.42	1657.12	2090.75	1.38	3749.25	88814.67
Add: Additions during the year	10475.62	0	0	0	0	10475.62
Less: Reductions during the year*	0	3.96	103.1	0	107.06	107.06
Closing balance	95541.04	1653.16	1987.65	1.38	3642.19	99183.23

b) Asset Quality Ratios

Ratios (in percent)	Current Year	Previous Year
Gross NPA to Gross Advances	3.67	4.23
Net NPA to Net Advances	0	0.00
Provision coverage ratio	132.69	118.23

c) Fraud Accounts

Particulars	Current Year	Previous Year
Number of frauds reported	3	3
Amount involved in fraud (Rs. Lacs)	945.34	945.34
Amount of provision made for such frauds	945.34	945.34
Amount of un-amortised provision debited from other reserves as at the end of the year		

D) Particulars of Accounts Restructured – Nil

E) Details of Financial Assets sold to Securitization /Reconstruction Company for Asset Reconstruction – Nil

F) Details of Non Performing Financial Assets Purchased / -Nil



G) Provisions on Standard Assets

(Amount in Rs. Lacs)

Particulars	Current Year	Previous Year
Provisions towards Standard Assets	1775.00	1475.00

4. Transfers to Depositor Education and Awareness Fund (DEAF)

(Amount in Rs. Lacs)

Particulars	Current Year	Previous Year
Opening balance of amounts transferred to DEAF	44.75	22.82
Add : Amounts transferred to DEAF during the year	4.51	21.93
Less : Amounts reimbursed by DEAF towards claims	0.00	0.00
Closing balance of amounts transferred to DEAF	49.26	44.75

5. Disclosure of Complaints

Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

Sr. No	Particulars	Current year	Previous year
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	0	1
2	Number of complaints received during the year	6	5
3	Number of complaints disposed during the year	6	6
3.1	Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the year	0	0
Maintainable complaints received by the bank from Office of Ombudsman			
5	Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0
5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0
Note : Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme			



6. **Business Ratios**

(Amount in Rs. Lacs)

Particulars	Current Year	Previous Year
(i) Interest Income as a percentage to Working Funds	6.59	6.95
(ii) Non-interest income as a percentage to Working Funds	0.12	0.10
(iii) Operating Profit as a percentage to Working Funds	0.77	1.24
(iv) Return on Assets	0.36	0.33
(v) Business (deposits plus advances) per employee# (' in lacs)	2843.13	2703.63
(vi) Profit per employee (' in lacs)	8.30	7.03

7. **Disclosure of Letters of Comfort (LoCs) issued by banks-Nil**

8. **Disclosures in terms of ACCOUNTING STANDARDS (AS)**

- i. **AS – 5 (Net Profit or Loss for the period, prior period items and changes in accounting policies)**
There are no material prior period income/expenditure items require disclosure under AS-5. There is no change in accounting policies.

- ii. **AS-6 – Depreciation Accounting:**
Break-up of total depreciation for the year for each class of assets.

(Amount in Rs. Lacs)

Class of assets	Current Year	Previous Year
Land and Building	20.82	23.13
Furniture and Fixture	25.28	30.19
Vehicle	.12	.14
Computer Items	10.82	12.51
Total	57.04	65.97

iii. **AS – 9 – Revenue Recognition**

In line with the Accounting Policy followed, items of income / expenditure accounted for on cash basis consistently over the year, net effect thereof is considered not material, in terms of RBI guidelines, hence do not require disclosure.

iv. **Accounting Standard 15 – Employee Benefits**

Bank is yet to follow the disclosure requirements prescribed under AS 15 (revised) on 'Employees Benefits' issued by ICAI.

v. **AS-18 : Related party disclosures**

As per para 9 of the Accounting Standard 18 issued by the ICAI on "Related party disclosures" the Bank, being a state controlled enterprise is not required to make disclosures of related party relationships with other state controlled enterprises and transactions with such enterprises. However, the Bank has considered the following as related parties for the purpose of disclosure under AS-18 issued by the ICAI:

- a. All whole time Directors on the Board including Managing Director (excluding Nominee Director).

Remuneration paid during the year/ Amounts due to the bank as at 31.03.2024

	Name & designation	Remuneration paid during the year	Amounts due to the bank as at 31.03.2024
I.	SHRI YOGESH SHIRAMA	13.79 Lacs	NIL

- b. Relatives of the Directors referred to in item (i) above. : NIL

- c. List of enterprises owned by the Directors referred to in item (i) above. : NIL



vi. **AS-29 :Provisions, Contingent Liabilities and Contingent Assets**

In conformity with AS 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the Institute of Chartered Accountants Of India, the Bank recognises provisions only when it has a present obligation as a result of a past event, and would result in probable outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of obligation can be made.

9. Additional Disclosures

A. Prudential Norms - Risk Weights for Computation of CRAR (StCBs/CCBs)

I. Funded Risk Assets						
Items of Assets		Risk weight %	Book Value	Provision	Net Value	Risk Value
I	Balances					
	1 Cash (including foreign currency notes) & balances with RBI	-	1186.81		1186.81	-
	2 Balances in current account with other banks	20	5220.67		5220.67	1044.13
II	Investments					
	1 Investments in Government Securities	2.5	25366.83		25366.83	634.17
	2 Investment in other approved securities guaranteed by Central Government / State Governments	2.5	-		-	-
	3 Investments in other securities where payment of interest and repayment of principal are guaranteed by Central Govt.	2.5	-		-	-
	4 Investments in other securities where payment of interest and repayment of principal are guaranteed by State Governments	2.5	-		-	-
	5 Investments in other approved securities where payment of interest and repayment of principal are <u>not</u> guaranteed by Central / State Governments.	22.5	-		-	-
	6 Investments in government guaranteed securities of government undertakings which <u>do not</u> form part of the approved market borrowing program	22.5	-		-	-
	7 Claims on commercial banks, District Central Cooperative Banks and State Cooperative Banks, such as fixed deposits, certificates of deposits, money at call and short notice, etc.	22.5	18264.25		18264.25	4109.46
	8 Investments in bonds issued by All India Public Financial Institutions	102.5	-		-	-
	9 Investments in bonds issued by Public Financial Institutions (PFIs) for their Tier-II Capital	102.5	-		-	-
	10 All other investments	102.5	1,985.75		1,985.75	2,035.39



III	Loans and advances including bills purchased and discounted and other credit facilities					-	-
	1	Loans and advances guaranteed by Government of India	-			-	-
	2	Loans guaranteed by State Governments	-			-	-
	3	State Government guaranteed advance which has become a non performing asset	100			-	-
	4	Loans granted to Public Sector Undertakings (PSUs) of Government of India	100			-	-
	5	Loans granted to PSUs of State Governments	100			-	-
	6	Housing Loans	50				
		(i) Loans to individuals (fully secured by mortgage of residential properties) up to Rs 30 lakh	100				
		(a) LTV ratio is equal to or less than 75%					
		(b) LTV ratio is more than 75%		73625		736.25	736.25
		(ii) Housing – others	100			-	-
	7	Consumer credit including Personal loan	125	540.07		540.07	675.09
	8	Loans up to Rs. 1 lakh against gold and silver ornaments	50	-		-	-
		Note : Where the loan amount exceeds Rs. 1 lakh, the entire loan amount has to be assigned the risk weight applicable for the purpose for which the loan has been sanctioned.					
	9	All other loans and advances including Education loan	100	93485.76	3055.00	90430.76	90430.76
	10	Loans extended against primary / collateral security of shares	125	-		-	-
		/ debentures					
	11	Leased assets	100	-		-	-
	12	Advances covered by DICGC / ECGC	50	-		-	-
	13	Advances against term deposits, Life policies, NSCs, IVPs and KVPs where adequate margin is available	-	3008.50		3008.50	-
	14	Loans and advances granted by State/Central cooperative banks to their own staff, which are fully covered by superannuation benefits and mortgage of flat/house	20	1412.65		1412.65	282.53
IV	Other Assets					-	-
	1	Premises, furniture and fixtures	100	1871.39		1871.39	1871.39
	2	Interest due on Government securities	-	346.03		346.03	-
	3	Accrued interest on CRR balances maintained with RBI and claims on RBI on account of Government transactions (net of claims of government / RBI on banks on account of such transactions)	-	-		-	-
	4	Interest receivable on staff loans	20				



5	Interest receivable from banks	20	-	-	-
6	Debt waiver 2018 & 2019	-	5506.21	5506.21	-
7	Intt. subsidy from Govt. 3%	-	118.27	118.27	-
8	All other Assets (Including Interest Rec.)	100	2271.32	1868.32	403.00
Total (I to IV) (Total assets excluding Contra Items)			161320.76	156397.44	102222.17
Capital Funds (Tier I+Tier II)					13074.61
CRAR					12.79

B. CAPITAL FUNDS

S.NO.	Item	
	Capital Funds :	
1	Tier I	
	Paid up share capital	5852.74
	Free Reserves	2176.09
	Undisbursed Profit	3147.92
	Less: Loss if any	-
	Sub Total	11176.75
2	Tier II	
	Undisclosed Reserve	
	General Provision (Provision for Standard Assets +Special Provision for BDDR, assessed by IO, to be restricted to 1.25% of Risk Weighted Assets (1475.00+921.83))	1277.78
	Building revaluation fund 1384.09*45%	620.08
	Sub Total	1897.86
	Tier -II Restricted to maximum of Tier I Fund	
	Total of Tier I & II	13074.61

10. Other Information

a. Investments

S.No.	Particulars	(Amount in Lacs)
1	Investment- (only SLR)- with break-up under permanent and current Category-under current category with the following break-up	25366.82
	(a) Book Value and face value of Investments	25366.82
	(b) Market value of investments	25366.82
	(Further , as regards non-SLR investment, instructions for disclosure already issued vide RBI circular RPCD.CO.RF.BC No. 65/07.2.03/2003-04 dated February 23,2004 should be strictly adhered to.)	
2	Advances to directors, their relatives, companies/firms in which they are interested.	
	(a) Fund based	-
	(b) Non-Fund based (Gurantees,L/C,etc.)	-
3	Cost of Deposits-Average cost of Deposits.	6.14%
4	NPA's.	
	(a) Gross NPAs	3642.19
	(b) Net NPAs	0
	(c) Percentage of gross NPAs to total advances and	3.67%



	(d) Percentage of net NPAs to net advances	0.00%
5	Movement of NPAs	Decrease
6	Profitability	
	(a) Interest income as a percentage of working funds	6.59%
	(b) Non-interest income as a percentage of working funds	0.12%
	(c) Operating profit as a percentage of working funds	0.77%
	(d) Return on Assets	0.36%
	(e) Business (Deposit+Advances) Per employee	2843.13
	(f) Profit per employee	8.30
7	Provisions	
	(a) Provision on NPAs required to be made	1898.54
	(b) Provision on NPAs actually made	4832.75
	(c) Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, Provident Fund and 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.	306.46
	(e) Provision required to be made on depreciation in investments.	-
	(f) Provision actually made on depreciation in investments.	-
8	Movement in Provisions	
	(a) Towards NPAs	Increase
	(b) Towards depreciation on investments.	
	(c) Towards standard assets.	Increase
	(d) Towards all other items under 7 above	-
9	Payment of insurance premium to the DICGC, including arrears, if any	145.68
10	Penalty imposed by RBI for any violation.	-
11	Information on extent of arrears in reconciliation on inter-bank and inter-branch Accounts.	-
12	Deposit Education and awareness Fund Scheme 2014	
	(i) Opening Balance	44.75
	(ii) Add During the year	4.51
	(iii) Withdrawn During the Year	0
	(iv) Balance as on 31.3.24	49.26



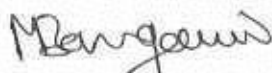
B. DETAILS OF NON-PERFORMING ASSETS, PROVISION REQUIRED /AVAILABLE AS ON 31.03. 2024

(Amount in Rs. Lacs)


S.N.	Classification of Loans	Amount of Assets	Provision %	Provision Required	Provision Made	Excess
1	Standard Assets					
	(I) Agriculture	88771.01	0.25	221.93	1,775.00	1,525.99
	(II) Other	6770.03	0.4	27.08		
2	Sub. Standard Assets	1653.16	10	165.32	3055	1406.85
3	Doubtful Assets					
	D-1	116.07	20	23.214		
	D-2	823.91	50	411.955		
	D-3	1047.67	100	1047.67		
4	Loss Assets	1.38	100	1.38	2.75	1.37
	Total	99183.23		1898.54	4832.75	2934.21


C. Previous year figures have been regrouped/reclassified, wherever necessary, to conform to current Year classification. In cases where disclosures have been made for the first time in terms of RBI guidelines / Accounting Standards, previous year's figures have not been mentioned.

For SIKAR KENDRIYA SAHKARI BANK LIMITED


(M.K. Bangarwa)
Sr. Manager(Operation)


(M.K. Mitharwal)
Chief Manager


(Yogesh Sharma)
Managing Director


(Qummer Ul Zaman Choudhary)
Administrator

UDIN-244111385KCNZ02010

For M/s Sumit & Associates
Chartered Accountants
Firm Regn.No : 014942C



Date: 20.06.2024

Place: SIKAR

SIKAR KENDRIYA SAHAKARI BANK LTD., SIKAR CRAR AS ON 31.03.24 (ANNEXURE-A)						
Prudential Norms - Risk Weights for Computation of CRAR (SICB/CCBs)						
A. Funded Risk Assets						
Rs in Lac						
Items of Assets		Risk weight %	Book Value	Provision	Net Value	Risk Value
I Balances						
1	Cash (including foreign currency notes) & balances with RBI	-	1,186.81	-	1,186.81	-
2	Balances in current accounts with other banks	20.00	5,220.67	-	5,220.67	1,044.13
II Investments						
1	Investments in Government Securities	2.50	25,366.83	-	25,366.83	634.17
2	Investment in other approved securities guaranteed by Central Government / State Governments	2.50	-	-	-	-
3	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central	2.50	-	-	-	-
4	Investments in other securities where payment of interest and repayment of principal are guaranteed by State Governments	2.50	-	-	-	-
5	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central / State Governments	22.50	-	-	-	-
6	Investments in government guaranteed securities of government undertakings which do not form part of the approved market borrowing program	22.50	-	-	-	-
7	Claims on commercial banks, District Central Cooperative Banks and State Cooperative Banks, such as fixed deposits, certificates of deposits, money at call and short notice, etc.	22.50	18,264.25	-	18,264.25	4,109.46
8	Investments in bonds issued by All India Public Financial Institutions	102.50	-	-	-	-
9	Investments in bonds issued by Public Financial Institutions (PFIs) for their Tier-II Capital	102.50	-	-	-	-
10	All other investments	102.50	1,985.75	-	1,985.75	2,035.39
III Loans and advances including bills purchased and discounted and other credit facilities						
1	Loans and advances guaranteed by Government of India	-	-	-	-	-
2	Loans guaranteed by State Governments	-	-	-	-	-
3	State Government guaranteed advance which has become a non performing asset	100.00	-	-	-	-
4	Loans granted to Public Sector Undertakings (PSUs) of Government of India	100.00	-	-	-	-
5	Loans granted to PSUs of State Governments	100.00	-	-	-	-
6	Housing Loans (i) Loans to individuals (fully secured by mortgage of residential properties) up to Rs 30 lakh (a) LTV ratio is equal to or less than 75% (b) LTV ratio is more than 75% (ii) Housing - others	50 100 100.00	734.76	-	734.76	734.76
7	Consumer credit including Personal loan	125.00	540.07	-	540.07	675.09
8	Loans up to Rs. 1 lakh against gold and silver ornaments Note: Where the loan amount exceeds Rs. 1 lakh, the entire loan amount has to be assigned the risk weight applicable for the purpose for which the loan has been sanctioned.	50.00	-	-	-	-
9	All other loans and advances including Education loan	100.00	93,487.25	3,055.00	90,432.25	90,432.25
10	Loans extended against primary / collateral security of shares / debentures	125.00	-	-	-	-
11	Leased assets	100.00	-	-	-	-
12	Advances covered by DICGC / ECGC	50.00	-	-	-	-
13	Advances against term deposits, Life policies, NSCs, IVPs and KVPs where adequate margin is available	-	3,008.50	-	3,008.50	-
14	Loans and advances granted by State/Central cooperative banks to their own staff, which are fully covered by superannuation benefits and mortgage of flat/house	20.00	1,412.65	-	1,412.65	282.53
IV Other Assets						
1	Premises, furniture and fixtures	100.00	1,871.39	-	1,871.39	1,871.39
2	Interest due on Government securities	-	146.03	-	146.03	-
3	Accrued interest on CRR balances maintained with RBI and claims on RBI on account of Government transactions (net of claims of government / RBI on banks on account of such transactions)	-	-	-	-	-
4	Interest receivable on staff loans	20.00	-	-	-	-
5	Interest receivable from banks	20.00	-	-	-	-
6	Debt waiver 2018 & 2019	-	5,506.21	-	5,506.21	-
7	Int. subsidy from Govt. 3%	-	118.27	-	118.27	-
8	All other Assets (Including Interest Rec.)	100.00	2,271.32	1,868.32	403.00	403.00
Total (I to IV)			1,61,320.76		1,56,397.44	1,02,222.17
Capital Funds (Tier I+Tier II)						13,074.61
CRAR						12.79



S.NO.	Item	
	Capital Funds :	
	Tier I	Rs in Lac
	Paid up share capital	5852.74
	Free Reserves:	2176.09
	Undisbursed Profit	3147.92
	Less: Loss if any	-
	Sub Total	11176.75
	Tier II	
	Undisclosed Reserve:	
	General Provisions (Provision for Standard Assets+Excess Provisions, if any, assessed by IO, to be restricted to 1.25% of Risk Weighted Assets(1775.00+1408.22) OR (1,02,222.17*1.25% i.e. 1277.78)	1277.78
	Building revaluation fund 1377.95*45%	620.08
	Sub Total	1897.86
	Tier -II Restricted to maximum of Tier I Fund	
	Total of Tier I & II	13074.61

UDIN : 24411383CN2002010

As per our report of even date

For M/s Sumit & Associates

Chartered Accountants

Firm Regn.No : 014942C

FOR SIKAR KENDRIYA SAHAKARI BANK LTD.

(CA Shantanu Goyal)

Partner

M.No.411138

PLACE- SIKAR

DATE- 20-06-2024

(M.K. Bangarwa)

Sr.Manager (Operation)

(M.K.Mitharwal)

Chief Manager

(Yogesh Sharma)

Managing Director

(Gummer, Ul Zaman

Choudhary)

Administrator

SUMIT AND ASSOCIATES

Chartered Accountants

FRN- 014942C

608, Milestone Gandhi Nagar, Tonk road JAIPUR

Mobile +919887220854

Email – goyal.shantanu85@gmail.com

AUDITOR'S CERTIFICATE-

We, the undersigned auditor of the Sikar Kendriya Sahakari Bank Ltd., Sikar report on the Balance Sheet and the accounts of the bank as at 31st March 2024

We have examined the foregoing Balance sheet of the Sikar Kendriya Sahakari Bank Ltd., Sikar as at 31st March 2024 & profit & Loss A/c of the Bank for the year ended upon that date with the Accounts relating to the Head Office and with the returns submitted and certified by the Manager, such returns have been incorporated in the foregoing Balance Sheet & Profit & Loss account. Subject to our separate report on even date we report that:

1. In our opinion the Balance Sheet is a full and fair one, containing all the necessary particulars and is properly drawn up so as to exhibit a true and correct view of the bank according to the best of information & explanation given to us & as shown by the books of the bank.
2. Where we have called for any explanation or information such explanation and information have been given to us and have been found satisfactory.
3. The returns received from the branches of the bank have been found satisfactory.
4. The bank has shown a net profit of Rs. 396.94 lacs for the financial year 2023-24 making full provisions for overdue interest and for bad & doubtful debts reserve.
5. In our opinion the Balance Sheet and the profit and Loss a/c are drawn up in conformity with the law.
6. In our opinion the books of accounts have been kept by the bank as required by law.
7. The classification of assets & provisioning as required by RBI as per provisioning norms as under as on 31.3.2024.

S.N.	Classification of Loans	Amount of Assets	Provision %	Provision Required	Provision Made	Excess
1	Standard Assets					
	(I) Agriculture	88771.01	0.25	221.93	1,775.00	1525.99
	(ii) Others	6770.03	0.40	27.08		
2	Sub. Standard Assets	1653.16	10.00	165.32	3,055.00	1406.85
3	Doubtful Assets					
	D-1	116.07	20.00	23.21		
	D-2	823.91	50.00	411.96		
	D-3	1047.67	100.00	1047.67		
4	Loss Assets	1.38	100.00	1.38	2.75	1.37
	Total	99183.23		1898.54	4832.75	2934.21

UPIN - 24411128KCN2020

FOR SUMIT & ASSOCIATES

Chartered Accountants

FRN- 014942C

CA SHANTANU GOYAL (M.N. 411138)

Place- SIKAR

Date- 20-06-2024