



INDEPENDENT AUDITOR'S REPORT

To,
The Members,
Jila Sahakari Kendriya Bank Mydt. Raipur,
Head Office, Raipur (C.G)

Report on the Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of "**Jila Sahakari Kendriya Bank Maryadit, Raipur**" which comprise the "Balance Sheet" as at March 31, 2024, and the "Profit and Loss Account" for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of 70 branches and head office audited by us are incorporated in these financial statements.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the notes thereon and our comments and observations contained in Long Form Audit Report give the information required by the Banking Regulation Act, 1949 (AACS), Chhattisgarh Co-operative Societies Act 1960, the Chhattisgarh Societies Rules ,1962 and the guidelines issued by the National Bank for Agriculture and Rural Development and guidelines issued by the Reserve Bank of India and Registrar of Co-operative societies, Chhattisgarh in the manner so required for the bank and in conformity with the accounting principles generally accepted in India and give:

- a. true and fair view in case of the Balance sheet, of the state of affairs of the Branch as at 31st March, 2024; and
- b. true balance of profit/loss in case of Statement of Profit & Loss account for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

Management of the branch is responsible with respect to the preparation of these standalone financial statements that give true and fair view of the financial position and financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time and the guidelines issued by the National Bank for Agriculture and Rural Development, the Registrar of Co-operative Societies, Chhattisgarh, the Chhattisgarh Co-operative Societies Act 1960, and the Chhattisgarh Co-operative Societies Rules , 1962. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimate that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give true and fair view and are free from material misstatement, whether due to fraud or error. Management is responsible for any fraud/error left unidentified during the year in our audit procedures including sampling and found out at any later stage.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken

on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the branch's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the branch to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our

report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Subject to our comments, observations and qualifications as stated in Long Form Audit Report and as per Annexure "A" and Notes to Accounts enclosed herewith, we report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit and have found them to be satisfactory.
- b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank subject to our comments wherever made in the audit report;
- c) The returns received from the offices and branch of the Bank have been found adequate for the purposes of our audit.

We further report that:

- a. In our opinion, proper books of account as required by the Chhattisgarh Co-operative Societies Act 1960, Chhattisgarh Co-operative Societies rules 1962, the bye laws of the society and the Registrar have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- b. The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns;
- c. We have not come across any financial transactions or matters which have any adverse effect on the functioning of the bank and;
- d. In our opinion, the Balance Sheet and the Profit and Loss Account comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI.
- e. For the year under audit, the Bank has been awarded "A" classification.

FOR, P R SANCHETI & CO.
CHARTERED ACCOUNTANTS
Firm Reg. No.: 001359C

CA. PRASHANT DESHMUKH
(PARTNER)
Membership No.: 417291
UDIN: 24417291BKAUZM1147
Date: 26.06.2024
Place: Raipur

Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

SCHEDULE - 1

CAPITAL

PARTICULARS	(Current year)	(Previous year)
	As on 31-03-2024	As on 31-03-2023
I. For Nationalised Banks - Capital (Fully owned by Central Government)	-	-
II. For Banks incorporated outside India - Capital	-	-
(i) (The amount brought in by banks by way of Start-up capital as prescribed by RBI should be shown under this head)		
(ii) Amount of deposit kept with the RBI Under section 11(2) of the Banking Regulation Act, 1949	-	-
Total	-	-
III. For Other Banks		
Authorised Capital (Shares of Rs.100 each)	1,000,000.00	1,000,000.00
Issued Capital (Shares of Rs.100 each)	1,313,373.11	1,162,534.75
Subscribed Capital (Shares of Rs.100 each)	1,313,373.11	1,162,534.75
Called-up Capital (Shares of Rs. 100 each)	1,313,373.11	1,162,534.75
Less : Calls unpaid	-	-
Add : Forfeited shares	-	-
Total	1,313,373.11	1,162,534.75

Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

SCHEDULE - 2

RESERVES & SURPLUS

PARTICULARS	(Current year)	(Previous year)
	As on 31-03-2024	As on 31-03-2023
I. Statutory Reserves		
Opening Balance	3,066,813.14	3,029,547.90
Additions during the year	134,060.22	206,180.33
Deductions during the year	0.01	164,838.21
Total	3,200,873.35	3,070,890.02
II. Capital Reserves		
Opening Balance	356,442.92	234,414.17
Additions during the year	114,221.97	123,135.68
Deductions during the year	-	1,106.93
Total	470,664.89	356,442.92
III. Share Premium		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
Total	-	-
IV. Revenue & Other Reserves		
Opening Balance	130,531.04	83,450.53
Additions during the year	117,553.11	47,302.51
Deductions during the year	207.42	122.00
Total	247,876.73	130,631.04
V. Balance in Profit and Loss Account		
Opening Balance	1,153,061.58	957,465.50
Additions during the year	509,170.94	275,723.37
Deductions during the year	203,122.58	80,127.29
Total	1,459,109.94	1,153,061.58
Total (I, II, III, IV and V)	5,378,524.91	4,711,025.57

Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

SCHEDULE - 3

DEPOSITS

PARTICULARS	(Current year)	(Previous year)
	As on 31-03-2024	As on 31-03-2023
A.I. Demand Deposits		
(i) From Banks	-	-
(ii) From Others	1,283,069.12	616,340.62
Total (I)	1,283,069.12	616,340.62
II. Saving Bank Deposits		
(i) From Banks		
(ii) From Others	63,521,019.71	32,946,429.12
Total (II)	63,521,019.71	32,946,429.12
III. Term Deposits (Incl. RD)		
(i) From Banks	-	-
(ii) From Others	9,199,972.44	8,729,590.59
Total (III)	9,199,972.44	8,729,590.59
Grand Total (I+II+III)	74,004,061.28	42,292,360.34
B. (i) Deposits of branches in India	74,004,061.28	42,292,360.34
(ii) Deposits of branches outside India	-	-
Total	74,004,061.28	42,292,360.34

SCHEDULE - 4

BORROWINGS

PARTICULARS	(Current year)	(Previous year)
	As on 31-03-2024	As on 31-03-2023
I. Borrowings in India		
(a) Reserve Bank of India	-	-
(b) Other Banks	2,880,000.00	11,845,234.41
(c) Other Institutions and agencies (Nabard/Apex)	231,669.28	1,300,000.00
II. Borrowings outside India		
Total : (I and II)	3,111,669.28	13,145,234.41
Secured borrowings included in I and II above-Rs.	-	-

Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

SCHEDULE - 5

OTHER LIABILITIES & PROVISIONS

PARTICULARS	(Current year)	(Previous year)
	As on 31-03-2024	As on 31-03-2023
I. Bills Payable	-	(156.50)
II. Inter Office adjustments (net)	-	-
III. Interest accrued	445,794.15	372,374.54
IV. Others (including provisions)	4,000,116.57	3,917,484.98
Total	4,445,910.72	4,289,703.03

SCHEDULE - 6

CASH AND BALANCES WITH RESERVE BANK OF INDIA

PARTICULARS	(Current year)	(Previous year)
	As on 31-03-2024	As on 31-03-2023
I. Cash in hand (Including foreign currency notes)	803,109.08	449,934.73
II. Balance with Reserve Bank of India		
(i) In Current Accounts	-	-
(ii) In Other Accounts	-	-
Total : (I and II)	803,109.08	449,934.73

SCHEDULE - 7

BALANCES WITH BANKS and Money at Call and Short Notice

PARTICULARS	(Current Year)	(Previous year)
	As on 31-03-2024	As on 31-03-2023
I. In India		
(i) Balance with Banks		
(a) In Current Accounts	6,658,321.54	3,245,748.40
(b) In other Deposit Accounts	51,866,718.67	41,857,765.02
(ii) Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Total (i and ii)	58,525,040.21	45,103,513.42
II. Outside India		
(i) In Current Accounts	-	-
(ii) In other Deposit Accounts	-	-
(iii) Money at Call and Short Notice	-	-
Total (i, ii and iii)	-	-
Grand Total (I and II)	58,525,040.21	45,103,513.42

Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

SCHEDULE - 8
INVESTMENTS

PARTICULARS	(Current year)	(Previous year)
	As on 31-03-2024	As on 31-03-2023
I. Investment in India in:		
(i) Government Securities	20,382,135.80	11,946,205.00
(ii) Other Approved Securities	-	-
(iii) Shares.	377,318.70	234,026.10
(iv) Debentures & Bonds	-	-
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others (to be specified)		
Total	20,759,454.50	12,180,231.10
II. Investment outside India in:		
(i) Government Securities (Including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Others (to be specified)	-	-
Total	-	-
Grand Total (I and II)	20,759,454.50	12,180,231.10

SCHEDULE - 9
ADVANCES

PARTICULARS	(Current year)	(Previous year)
	As on 31-03-2024	As on 31-03-2023
A. (i) Bills purchased and discounted	-	-
(ii) Cash Credit, Over Draft and loans Repayble on	3,410,694.75	3,875,238.30
(iii) Term loans	1,015,645.47	1,102,877.28
Total	4,426,340.22	4,978,115.57
B. (i) Secured by tangible assets		
(ii) Covered by Bank/ Government Guarantees	4,325,472.24	4,978,115.57
(iii) Unsecured	100,867.98	-
Total	4,426,340.22	4,978,115.57
C.I. Advances in India:		
(i) Priority sectors	4,251,002.67	4,814,291.91
(ii) Public sectors	-	-
(iii) Banks	-	-
(iv) Others	175,337.55	163,823.66
Total	4,426,340.22	4,978,115.57
C.II. Advances Outside India:		
(i) Due from banks	-	-
(ii) Due from Others:		
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
Total	-	-
Grand Total (C.I and C.II)	4,426,340.22	4,978,115.57

Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

SCHEDULE - 10

FIXED ASSETS

PARTICULARS	(Current year)	(Previous year)
	As on 31-03-2024	As on 31-03-2023
I. Premises		
As cost as on 31st March of the preceeding year	30,526.24	25,139.00
Additions during the year	3,076.38	8,357.43
Deductions during the year	-	-
Depreciation to date	2,930.68	2,970.19
Total	30,671.93	30,526.24
II. Othre Fixed Assets (including furniture and fixtures)		
As cost as on 31st March of the preceeding year	67,780.35	59,668.47
Additions during the year	42,356.44	19,836.94
Deductions during the year	-	-
Depreciation to date	16,920.93	11,725.06
Total	93,215.87	67,780.35
Total (I and II)	123,887.79	98,306.59

Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

SCHEDULE - 11

OTHER ASSETS

PARTICULARS	(Current year)	(Previous year)
	As on 31-03-2024	As on 31-03-2023
I. Inter- office adjustments (Net)	236,501.55	245,936.13
<u>II. Interest accrued</u>		
- On Loans & Advances	639,373.34	759,931.21
- On Investment	1,255,531.93	1,190,598.00
- On Employees House Loan	-	-
- On Others	-	-
III. Tax paid in advance /Tax deducted at source	484,991.17	384,165.85
IV. Stationery and stamps	4,046.34	1,021.66
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Others	995,263.17	209,103.84
Total	3,615,707.50	2,790,756.69

Note: In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

SCHEDULE - 12

CONTINGENT LIABILITIES

PARTICULARS	(Current year)	(Previous year)
	As on 31-03-2024	As on 31-03-2023
I. Claims against the bank not acknowledged as debt	-	-
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contracts	-	-
IV. Guarantees given on behalf of constituents	-	-
(a) In India		
(b) Outside India		
V. Acceptances, endorsement and other obligations	-	-
VI. Other items for which the bank is contingently liable (DEAF Payable)	5,447.00	5,225.66
VII Outstanding Income Tax Demand	-	201,103.48
VIII Outstanding TDS Demand	153.24	426.31
Total	5,600.24	206,755.45

Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

SCHEDULE - 13
INTEREST EARNED

PARTICULARS	(Current year)	(Previous year)
	Year ended on 31-03-2024	Year ended on 31-03-2023
I. Interest / discount on Advances / Bills	1,028,428.55	883,995.37
II. Income on investments	3,395,266.17	2,565,267.76
III. Interest on balances with RBI and other inter bank	-	-
IV. Others	-	-
Total	4,423,694.72	3,449,263.13

SCHEDULE - 14
OTHER INCOME

PARTICULARS	(Current year)	(Previous year)
	Year ended on 31-03-2024	Year ended on 31-03-2023
I. Commission, exchange & brokerage	65,067.51	120,794.11
II. Profit on sale of investments	-	-
Less : Loss on sale of investments	-	-
III. Profit on revaluation of investments	-	-
IV. Profit on sale of Land, buildings and other assets	-	-
Less : Loss on sale of Land, buildings and other assets	-	-
V. Profit on exchange transactions	-	-
Less: Loss on exchange transactions	-	-
VI. Income earned by way of dividends etc. from subsidiaries/ companies and / or joint ventures abroad / in India	5,113.25	2,900.34
VII. Miscellaneous Income (Annexure -1)	83,514.84	74,304.73
Total	153,695.60	197,999.19

Note : Under Items II to V loss figures shall be shown in brackets.

Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

SCHEDULE - 15
INTEREST EXPENDED

PARTICULARS	(Current year)	(Previous year)
	Year ended on 31-03-2024	Year ended on 31-03-2023
I. Interest on deposits	1,672,403.43	1,386,174.85
II. Interest on Reserve Bank of India / Inter-bank		
III. Others (Borrowing)	742,188.98	653,747.90
Total	2,414,592.41	2,039,922.75

SCHEDULE - 16
OPERATING EXPENSES

PARTICULARS	(Current year)	(Previous year)
	Year ended on 31-03-2024	Year ended on 31-03-2023
I. Payments to and provisions for employees	600,420.11	608,008.34
II. Rent, taxes and lighting	21,674.86	16,511.55
III. Printing and stationery	675.03	7,486.57
IV. Advertisement and publicity	4,399.52	1,680.44
V. Depreciation on bank's property	19,851.61	14,695.25
VI. Director's fees, allowances and expenses	-	
VII. Auditor's fees and expenses (including branch auditors)	5,000.00	600.00
VIII. Law charges	816.97	421.83
IX. Postages, telegrams, telephones etc.	3,327.35	2,725.56
X. Repairs and Maintenance	9,051.43	13,078.56
XI. Insurance	60,778.99	51,965.53
XII. Other expenditure (Annexure -2)	136,477.04	108,858.74
Total	862,472.92	826,032.37

JILA SAHAKARI KENDRIYA BANK MYDT. RAIPUR (C.G.)**SCHEDULE -17****Provisions & Contingencies**

S.No.	PARTICULARS	31/03/2024 Amt.	31/03/2023 Amt.
1	Union Chanda	9429.13	8427.43
2	Cadre Fund	50000.00	35000.00
3	Gratuity Fund	100000.00	100000.00
4	Leave Salary Fund	5000.00	30000.00
5	Dividend Equalization Fund	10000.00	-
6	Interest Subvention	20000.00	30000.00
7	Bad and Doubtful reserve	20000.00	5000.00
8	Provision for TDS Demand	426.31	-
	Government Securities		
9	Fluctuation Fund	97700.00	120000.00
	Provision For Fraud		
10	Misappropriation	37434.71	36000.00
11	Equity Redemption Fund	1554.07	2100.00
12	Provision for o/Bo Adjustment	50720.00	25360.00
13	Provision for Income Tax	387947.54	100000.00
14	Overdue Interest Reserve	-	13000.00
15	Investment Fluctuation Fund	927.25	696.40
		791139.00	505583.83

Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

Form B

Profit & Loss Account for the year ended on 31st March, 2024

(000's omitted)

(Current year)

(Previous year)

PARTICULARS	SCHEDULE	Year ended on 31-03-2024	Year ended on 31-03-2023
I. Income			
Interest earned	13	4,423,694.72	3,449,263.13
Other Income	14	153,695.60	197,999.19
Total :		4,577,390.32	3,647,262.32
II. Expenditure			
Interest expended	15	2,414,592.41	2,039,922.75
Operating expenses	16	862,472.92	826,032.37
Provisions & Contingencies		791,139.00	505,583.83
Total :		4,068,204.34	3,371,538.95
III. Profit / Loss			
Net Profit/Loss (-) for the year		509,185.98	275,723.37
Profit/Loss (-) brought forward		1,153,061.58	957,465.50
Total :		1,662,247.56	1,233,188.87
IV. Appropriations			
Transfer to Statutory reserves		59,302.08	20,911.63
Transfer to Other reserves		35,581.25	12,546.98
Dividend & Other deduction (Net)		108,254.29	46,668.68
Balance carried over to balance sheet		1,459,109.94	1,153,061.58

Schedules referred to above forms an integral part of Profit & Loss A/c

Sd (Neetu Rathore) Assistant Accountant	Sd (Pradeep Soni) Branch Manager	Sd (Kiran Bala Xalxo) Add. Chief Accountant
Sd (Apeksha Vyas) Chief Executive Officer Jila Sah.Ken.Bank Mydt.	Sd (Deepak Soni) O.I.C. Jila Sah.Ken.Bank Mydt. Raipur Commissioner & Registrar Co-op. Socy. (C.G.)	

UDI NO 24417291BKAUZM1147

Date: 26/03/2024

Place: Raipur

For, P. R. Sancheti & Co
Chartered Accountants
FRN. 001359C

Sd
CA. Prashat Deshmukh
(Partner)
M.No. 417291

Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

Form A

Balance Sheet as on 31st March, 2024

(000's omitted)

(Current year)

(Previous year)

PARTICULARS	SCHEDULE	As on 31-03-2024	As on 31-03-2023
CAPITAL & LIABILITIES			
Capital	1	1,313,373.11	1,162,534.75
Reserves & Surpluse	2	5,378,524.91	4,711,025.57
Deposits	3	74,004,061.28	42,292,360.34
Borrowings	4	3,111,669.28	13,145,234.41
Other liabilities & Provisions	5	4,445,910.72	4,289,703.03
Total :		88,253,539.30	65,600,858.09
ASSETS			
Cash & Balances with RBI	6	803,109.08	449,934.73
Bank Balance with Banks and money at call and short notice	7	58,525,040.21	45,103,513.42
Investments	8	20,759,454.50	12,180,231.10
Advances	9	4,426,340.22	4,978,115.57
Fixed Assets	10	123,887.79	98,306.59
Other Assets	11	3,615,707.50	2,790,756.69
Total :		88,253,539.30	65,600,858.09
Contingent Liabilities	12	5600.24	₹ 206,755.45
Bills for collection			

Note: Significant Accounting Policies & Notes 17
on Accounts

Schedules referred to above forms an integral part of the Balance Sheet

Sd
(Neetu Rathore)
Assistant Accountant

Sd
(Pradeep Soni)
Branch Manager

Sd
(Kiran Bala Xalxo)
Add. Chief Accountant

Sd
(Apeksha Vyas)
Chief Executive Officer
Jila Sah.Ken.Bank Mydt.

Sd
(Deepak Soni)
O.I.C.
Jila Sah.Ken.Bank Mydt. Raipur
Commissioner & Registrar Co-op. Socy. (C.G.)

For, P. R. Sancheti & Co
Chartered Accountants
FRN. 001359C

UDI NO 24417291BKAUZM1147

Date: 26/06/2024

Place: Raipur

Sd
CA. Prashat Deshmukh
(Partner)
M.No. 417291