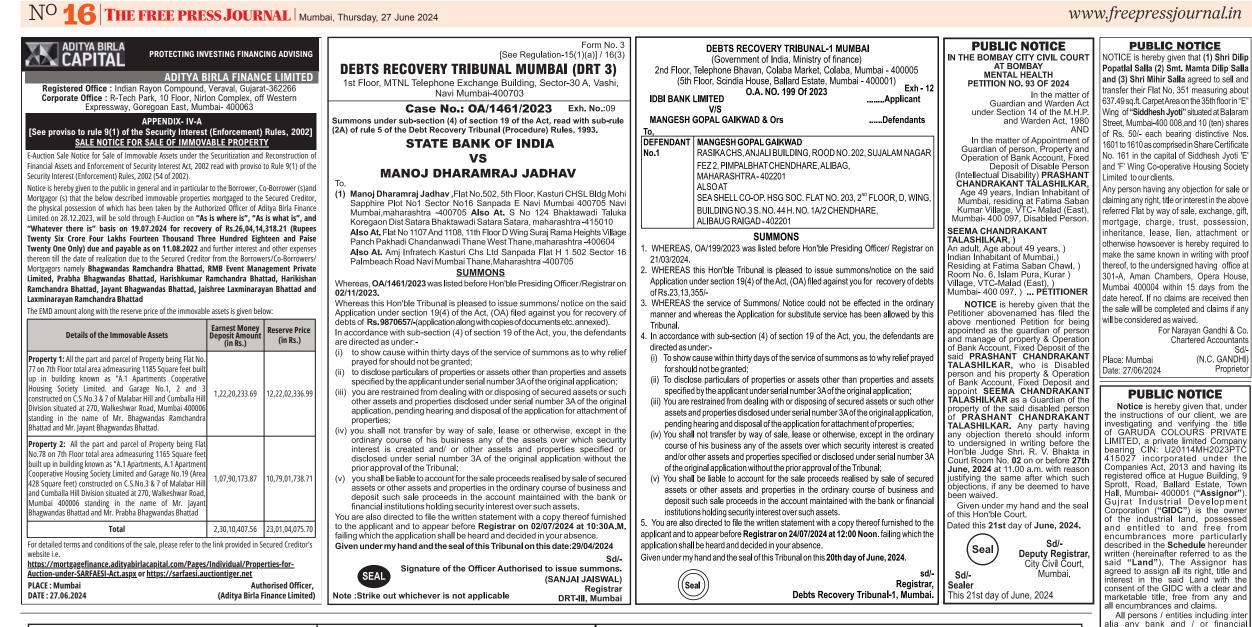
www.freepressjournal.in



APNA SAHAKARI BANK LTD.	Schedule 4 - Borrowings PARTICULARS Curr	(Rs.in Lakh) rent Year Previous Year	Schedule 16 - Operating Expenses (Re	s. In Lakh)
(Multi State Scheduled Bank)	PARTICULARS 31-0	03-2024 31-03-2023		vious Year
पा रेंक अपना सहकारी बॅन्क लि.	I. Borrowings in India		PARTICULARS 31-3-2024 31	-03-2023
अपना सहकारा बन्काल.	(a) Reserve Bank of India		I. Payments to and provisions for employees 4,053.31	4.391.55
नं आगरि बेंक (मल्टिस्टेट शेड्युल्ड बँक)	(b) Other banks (c) Other Institutions and agencies		II. Rent, taxes and lighting 1,666.41	1,799.71
and and and and a start a sta		1 1	III. Printing and stationery 104.17 IV. Advertisement and publicity 9.23	104.50 10.46
APNA SAHAKARI BANK LTD.	II. Borrowings outside India		IV. Advertisement and publicity 9.23 V. Depreciation on bank's property 289.43	307.16
APNA SAHAKARI BANK LTD. (Multi- State Schedule Bank)	Total (I and II)		VI. Director's fees, allowances and expenses 5.43	5.74
BALANCE SHEET AS AT 31st MARCH, 2024	Secured borrowings included in I and II above -		VII. Auditors'fees and expenses (including branch auditors) 79.52 VIII. Law charges 15.06	79.78 18.10
(Rs. In Lakh)	Rs.		IX. Postages, Telegrams, Telephones, etc. 150.53	149.85
and Liabilities Schedule Current Year 31-3-2024 31-03-2023	Schedule 5 - Other Liabilities and Provisions	(Rs.in Lakh)	X. Repairs and maintenance 422.14	444.89
	PARTICULARS Curr 31.1	rent Year Previous Year -3-2024 31-03-2023	XI. Insurance 397.63 XII. Other expenditure 1.851.70	439.73 2.592.94
al 1 11,548.57 11,271.80 rves and Surplus 2 50,765.31 51,558.87	315	31-03-2023	Total 9.044.54	2,592.34
ts 3 3,03,726.60 3,17,899.33	I. Bills payable			
IS 4	II. Inter-office adjustment (net)	102.27 107.76	Schedule 17 - Provision and Contingencies	s. In Lakh)
		11,906.00 7,872.79	Schedule 17 - Provision and Contingencies (RS	s. In Lakn)
Total 3,78,048.74 3,88,710.56	Total	12,008.27 7,980.55	PARTICULARS Current Year Pre	vious Year
Schedule Current Year Previous Year	Schedule 6 - Cash and Balances with Reserve Bank of India	(Rs.in Lakh)		-03-2023
31-3-2024 31-03-2023		rrent Year Previous Year		
balances with Reserve Bank of India 6 26,929.26 27,519.15 th banks and money at call and short	31-0	03-2024 31-03-2023	I. Bad DebtsWrite-off 1.65 II. Bad & Doubtful Debts Reserve 2,012.71	2,028.91 3,014.11
24.035.70 14.983.53	I. Cash in hand (including foreign currency notes)	3,772.90 4,885.77	III. Investmnet Depreciation -	12.91
8 1,01,004.99 93,288.12 9 1,75,695.09 2,05,630.05	II. Balances with Reserve Bank of India		IV. Standard Asset	0.85
ets 10 29,454.71 30,302.56	(a) in Current Account (b) in Other Accounts	23,156.36 22,633.38	V. Provision for Contingency 91.04 VI. Securities Receipt 4,596.00	6.312.77
ts 11 20,928.99 16,987.16			VII. Deferred Tax (1,195.58)	(1,757.49)
Total 3,78,048.74 3,88,710.56	Total (I and II)	26,929.26 27,519.16		
Contingent liabilities 12 7,159.13 9,981.55	Schedule 7 -Balances with Bank's and Money at Call and Short Noti	tice (Rs.in Lakh)	Total 5,505.82	9,612.05
OFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2024	Curr	rent Year Previous Year		
(Rs. In Lakh)	31-0	03-2024 31-03-2023		
Schedule Current Year Previous Year	I. In India			
Schedule 31-03-2024 31-03-2023	(i) Balances with banks			
	(a) in Current Account (b) in Other Deposit Accounts	2,234.71 1,839.96 21,800.99 13,143.57		
earned 13 20,943.38 25,177.71	(ii) Money at call and short notice	21,800.99 13,143.57		
come 14 3.965.56 4.173.74	(a) with banks			A & ASSUCIATES LLP
	(b) with other institutions	- -		
Total 24,908.94 29,351.45	Total (i and ii)	24,035.70 14,983.53	VT CHARTER	A & ASSOCIATES LLP ED ACCOUNTANTS
enditure	II. Outside India			Arinaltai Gore Flyover, Near Movie Star Cinema, Off. S. V. Road,
est expended 15 15,262.42 15,179.00	(i) in Current Account (ii) in Other Deposit Accounts		Ram Mandir (West), Goregaon, Mumbai - 40	
tion expenses 16 9,044.54 10,344.40 sions and contingencies 17 5,505.82 9,612.05	(iii) Money at call and short notice		Off.: +91 9819272535 • Mob. : +91 9820060/	
	Total (i, ii and iii)			· Hyderabad · Indore · Jaipur · Jodhpur · Nagpur · Thane · Pune
Total 29,812.78 35,135.46	Grand Total (I, II and III)	24,035.70 14,983.53		
55	Schedule 8 - Investments	(Rs.in Lakh)	DEPENDENT A UNITODIS DEPODIT	
it/loss(-) for the year (4,903.83) (5,784.01)	Curr	rent Year Previous Year	INDEPENDENT AUDITOR'S REPORT	> Evaluate the appropriateness of accounting policies used and the reasonableness of
prought forward (11,191.81) (5,407.80)	31-0	31-03-2024 31-03-2023	To, The Members,	accounting estimates and related disclosures made by management.
Total (16,095.64) (11,191.81)	I. Investments in India in		Apna Sahakari Bank Ltd.,	> Conclude on the appropriateness of management's use of the going concern basis
even date attached		84,639.04 76,689.08	Mumbai	of accounting and based on the audit evidence obtained, whether a material
ssociates LLP	(ii) Other approved securities	· · ·		uncertainty exists related to events or conditions that may cast significant doubt on
3	(iii) Shares	13.02 13.02	Report on the Financial Statements	the Bank's ability to continue as a going concern. If we conclude that a material
Suresh Chavan Rajan Hombalkar	(iv) Debentures and Bonds (v) Subsidiaries and/or joint ventures		1. We have audited the accompanying financial statements of APNA SAHAKARI BANK	uncertainty exists, we are required to draw attention in our addition's report to the
rao General Manager Chief Executive Officer	(vi) Others (to be specified)		LTD. ("the Bank") as at 31st March 2024, which comprise of the Balance Sheet as at 31st	related disclosures in the Financial Statements or, if such disclosures are
•	(vii) Security Receipts	16,352.93 16,586.02 .01.004.99 93.288.12	March 2024, the Profit and Loss Account, and the Cash Flow Statement for the year then	madequate, to mounty our opinion. Our conclusions are based on the audit evidence
KAOZS5967 CA Mahesh Malushte Dattaram Chalke Avinash Sarfare	Total 1.	1,01,004.99 93,288.12	ended and a summary of significant accounting policies and other explanatory	obtained up to the date of our addition's report. However, induce events of
Director Director Chairman	I. Investments outside India in		information. The returns of Head Office and its department audited by us and the returns	conditions muy cause the bank to ecuse to continue us going concern.
,	(i) Government Securities (including local authorities)	- -	of all 74 branches audited by internal/concurrent auditors of the respective branches are	7 Evaluate the overall presentation, subcture and content of the inflatent statements,
SCHEDULE 1 TO 17	(ii) Subsidiaries and/or joint ventures abroad (iii) Others (to be specified)		consolidated in these financial statements. Key operations of the Bank are automated.	including the disclosures and whether the infahetal statements represent the
Schedule 1 - Capital (Rs.in Lakh)	Total		With the key applications largely integrated to the core banking systems it does not	undertying transactions and events in a manner that achieves fair presentation.
Current Year Previous Year	Grand Total (I and II) 1,	1,01,004.99 93,288.12	require it's branches to submit any financial returns. Accordingly, our audit is carried out	
IS Current fear Previous fear 31-03-2024 31-03-2023			centrally at the Head Office based on the necessary records and data required for the	
Capital	Schedule 9 - Advances	(Rs.in Lakh) rent Year Previous Year	purposes of the audit being made available to us.	significant deficiencies in internal control that we identify during our audit.
shares of Rs.25/- each) 30,000.00 30,000.00	PARTICULARS 31-0	03-2024 31-03-2023		We also provide those charged with governance with a statement that we have
Capital 10,276.27 10,086.71			2. In our opinion, and to the best of our information and according to the explanations	
hares of Rs. 25/- each	A. (i) Bills purchased and discounted (ii) Cash Credits, overdraft and loans repayment on dem	75,565.12 83,429.13	given to us, the aforesaid financial statements give the information required by the	the subtable have an even dense and subser and include a subtable sub-table and the sub-
rear 45087209 shares of Rs.25/- each) stitution/ State Government		75,565.12 83,429.13	Banking Regulation Act, 1949, the Multi State Cooperative Societies Act, 2002 and the	
nstitution/ State Government 1,272.30 1,185.09	Total 1,	1,75,695.09 2,05,630.05	Rules made thereunder, the guidelines issued by the Reserve Bank of India (RBI) and the	
hares of Rs. 25/- each			Central Registrar of Cooperative Societies, in the manner so required and give a true and	7 The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A"
37857406 shares of Rs.25/- each) Total 11,548.57 11,271.80	B. (i) Secured by tangible assets 1, (ii) Covered by Bank/Government Guarantees	,72,067.05 2,00,341.94	fair view in conformity with the accounting principles generally accepted in India of the	and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the
			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	

	Total	11,548.57	11,271.80	(ii) Covered by Bank/Government Guarantees (iii) Unsecured	3,628
	Schedule 2 - Reserves and Surplus PARTICULARS	Current Year	(Rs.in Lakh) Previous Year	C.I. Advances in India	1,75,695
	FACIOULARS	31-03-2024	31-03-2023	(i) Priority Sectors	1,07,438
i.	Statutory Reserves	6,381.30	6,380.08	(ii) Public Sector	
	Opening Balance Additions during the year	6,380.08 1.22	6,322.64 57.44	(iii) Banks (iv) Others	68,256
	Deductions during the year	1.22		Total	1,75,695
ш	Building Fund	698.10	698.10	C.II. Advances outside India	
	Opening Balance	698.10	698.10	(i) Due from banks	
	Additions during the year	-	-	(ii) Due from others (a) Bills purchased and discounted	
	Deductions during the year	-	-	(b) Syndicated loans	
ш.	Dividend Equalisation Fund	35.10	35.10	(c) Others Total	
	Opening Balance Additions during the year	35.10	35.10	Grand Total (C.I and I	1,75,695
	Deductions during the year	-	-		
	Bad & Doubtful Debts Reserve	20,089.99	18,088.73	Schedule 10 - Fixed Assets PARTICULARS	Current Ye
1.	Opening Balance	18,088.73	17,103.53	PARTICULARS	31-03-2024
	Additions during the year	2,012.71	3,014.11	Premises	26.90
	Deductions during the year	(11.44)	(2,028.91)	At cost as on 31st March of the preceding year	27,70
٧.	Special Reserve. u/s 36(1) (viii) of I.T. Act, 1961	120.00	120.00	Additions during the year Deductions during the year	
	Opening Balance Additions during the year	120.00	120.00	Depreciation for the year	(10
	Deductions during the year	-	-	Depreciation on Revaluation Assets	(65
		500 70	707 70	II. Other Fixed Accets (including furniture and fixtures)	2.54
VI.	Contingent Provision against Standard Assets Opening Balance	563.78 707.78	707.78 706.93	II. Other Fixed Assets (including furniture and fixtures) At cost as on 31st March of the preceding year	2,54
	Additions during the year	-	0.85	Additions during the year	19
	Deductions during the year	144.00		Deductions during the year Depreciation for the year	(24
vii.	Charity Fund	3.49	3.49	Total (I and	II) 29,45
	Opening Balance	3.49	3.49		
	Additions during the year Deductions during the year	1	-	Schedule 11 - Other Assets	Current Y
		[⁻]	-	PARTICULARS	31-03-202
viii.	Staff Welfare Fund Opening Balance	1.62 1.62	1.62 1.62	I. Inter-office adjustments (net)	
	Additions during the year	1.62	1.02	I. Inter-office adjustments (net) II. Interest accrued	12,51
	Deductions during the year	-	-	III. Tax paid in advance/tax deducted at source	6
ix.	Investment Fluctuation Fund	763.90	763.90	IV. Stationery and stamps V. Non-banking assets acquired in satisfaction of claims	6 48
	Opening Balance	763.90	763.90	VI. Others	7,81
	Additions during the year Deductions during the year	1	-	Tota	al 20,92
				Schedule 12 - Contingent Liabilities	
x.	Member Welfare Funds Opening Balance	25.60 25.60	25.60 25.49	PARTICULARS	Current Y
	Additions during the year	25.00	0.11		31-03-202
	Deductions during the year	ļ -		i. Claims against the bank not acknowledged as debts	
xi.	Contingency Reserve	966.08	966.08	ii. Liablitiy for partly paid investments iii. Liability on account of outstanding forward exchange cont	-
	Opening Balance	966.08	966.08	iv. Guarantees given on behalf of constituents	ra
	Additions during the year Deductions during the year	-	-	(a) In India (Bank Guarantees and Letter on Credit issues) 4,90
		· -	-	(b) Outside India v. Acceptances, endorsements and other obligations	
xii.	Jayprakash Narayan Nidhi Opening Balance	5.64 5.64	5.64 5.64	vi. Other items for which the bank is contingently liable (DEAF	
	Additions during the year	5.64	5.64	Tota	al 7,15
	Deductions during the year	r - I	-	Schedule 13 - Interest Earned	
xiii.	Investment Depreciation Reserve	316.77	323.16		• • • •
	Opening Balance	323.16	310.25	PARTICULARS	Current Yea 31-3-2024
	Additions during the year Deductions during the year	6.39	12.91		0102024
				I. Interest/discount on advances/bills	13.428.
xiv.	General Reserve Opening Balance	551.98 551.98	551.98 551.98	I. Interest/discount on advances/bills II. Income on investments	13,428. 7,515.
	Additions during the year	-	-	Interest on balances with Reserve Bank of India and	.,
	Deductions during the year	ı - I	-	other Inter-bank funds	
xv.	Revaluation Reserve	25.287.07	26.029.96	IV. Others Total	20,943.
	Opening Balance	26,029.96	22,214.94	· · · · · · · · · · · · · · · · · · ·	20,845.
	Additions during the year Deductions during the year on sale of asset	(92,14)	26,029.96 (21,659.57)	Schedule 14 -Other Income	
	Deductions during the year for depreciation	(650.75)	(555.37)	PARTICULARS	Current Year
xvi	Bad & Doubtful Debts Reserve ARC	141.76	141.76		31-3-2024
	Opening Balance	141.76	141.76	I. Commission, exchange and brokerage	360.
	Additions during the year Deductions during the year	-	-	II. Profit on sale of investments Less: Investment Amortisation	171. (40.
	<u>.</u> ,		-	III. Profit on revaluation of investments	
xvii.	Provision for Restructure Advances	-	1,594.95	Less: Loss on shifting of investments IV. Profit on sale of land, buldings and othe	•
	Opening Balance Additions during the year	, <u> </u>	1,594.95	assets	91.
	Deductions during the year	, -	-	Less: Loss on sale of land, buildings and other assets	
cviii	Security Receipt Reserve	10.908.77	6.312.77	V. Profit on exchange transactions	
	Opening Balance	6,312.77	6,312.77	Less: Loss on exchange transactions VI. Income earned by way of dividends, etc	
	Additions during the year	4,596.00	-	subsidiaries/compancies and/or joint	0.
	Deductions during the year	-	-	vetures abroad/in Inida	· · · ·
xix.	Balance in Profit and Loss Account	(16,095.64)	(11,191.81)	VII. Miscellaneous Income Total	3,381.
		1 I			3,965.
	Total (I to xix)	50,765.31	51,558.87	Schedule 15 - Interest Expended	
	Schedule 3 - Deposits	Current Year	(Rs.in Lakh)	PARTICULARS	Current Year
	PARTICULARS	Current Year 31-03-2024	Previous Year 31-03-2023		31-3-2024
	Demond Demonite			I. Interest on deposits	15,262.
A.I.	Demand Deposits (i) From banks	18,749.76	17,172.68	Interest on Reserve Bank of India/Inter-	
	(ii) From others	18,749.76	17,172.68	bank borrowing	
	Savings Bank Deposits Term Deposits	93,086.97 1,91,889.87	91,552.54 2,09,174.11	Total	15,262.
III -	(i) From banks	-	-		
III.		1,91,889.87	2,09,174.11		
III.	(ii) From others				
Ш.	(II) From others Total (I, II and III)	3,03,726.60	3,17,899.33		
	Total (I, II and III)				
III. B.		3,03,726.60 3,03,726.60	3,17,899.33 3,17,899.33		

fair view in conformity with the accounting principles generally accepted in India of the ate of affairs of the Bank as at 31st March 2024 and its loss and its cash flows for th financial year ended on that date

Basis of Opinior

5,288.11 2,05,630.05

1,35,163.81

70,466.24 2,05,630.05

2,05,630.05

(Rs.in Laki Previous Year

27,700.55

23,953.94 4,370.39 (24.94] (43.47) (555.37)

2,602.02 2,816.31 49.38

(263.70) 30,302.56

(Rs.in Lakh

0.12 9,780.88 26.63 79.69

6,619.40 16,987.16

(Rs.in Lakh

7,904.8

2,076.69 9,981.55

18,440.47 6,737.23

25,177.71

(145.46)

169.36

0.63

31-03-2023

(Rs. In Lakh)

Previous Year 31-03-2023

(Rs. In Lakh) Previous Year

31-03-2023

(Rs. In Lakh)

Previous Year 31-03-2023

15,179.0

15.179.00

31-03-2023

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the Financial are time to excited in the runtime responsion of the data of the time time runtime Batternents 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 theilarl requirements that are relevant to our adult of the financial statements under the provisions of the Banking Regulations Act, 1949 and the rules made thereunder and under the provisions of the Multi State Cooperative Societies Act, 2002 and the rules mad thereunder 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 hav obtained is sufficient and appropriate to provide a basis for our opinior

Information Other than the Financial Statements and Auditor's Report thereon 4. The Bank's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Report of Board of Directors including other explanatory information, but does not include the financia statements and our auditor's report thereon. The report of the Board of Directors is expected to be made available to us after the date of this auditor's repor Our opinion on the financial statements does not cover the other information and we do

not express any form of assurance conclusion thereon. n connection with our audit of the financial statements, our responsibility is to read the

other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of

inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated. When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

nagement's Responsibility for the Financial Statements The Bank's Board of Directors is responsible for preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standard's issued by ICAL provisions of Banking Regulation Act, 1949 and the Rules made thereunder, provisions of Banking Regulation Act, 1949 and the Rules made thereunder, provisions of Multi State Cooperative Societies Act, 2002 and the Rules made thereunder and circulars and guidelines issued by RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the aforementioned Acts for safeguarding the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internation of the financial statements that give a true and fair view and are free from material misstatements, whether due to fraud or error. are free from material misstatement, whether due to fraud or e

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 eithe intends to liquidate the Bank or to cease operations, or has no realistic alternative but to

The Board of Directors is also responsible for overseeing Bank's Financial Reporting

Auditors' Responsibility for the audit of the financial statements 5. Our objectives are to obtain reasonable assurance about whether the Standalone 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 SA will always detect a material misstatement when it exists. Misstatements can arise fron fraud or error and are considered material, if individually or in aggregate, they could isonably be expected to influence the economic decisions of users taken on the basis o these Financial Sta

As part of an audit in accordance with SAs, we exercise professional judgment and

art of an audit in accordance with SAs, we exercise professional judgment and tain 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 collision forecore, intentional omissions misremesentations or the override of collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societie Rule, 2002

- As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002 and th As required by section 7(49) or the Multi State Co-Operative Societies Act, 2002 and the Banking Regulation Act, 1949 (As applicable to Co-Operative Societies) as amended by the Banking Regulation (Amendment / Act), 2020, 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 our audit and have found to be excited to be information.
- e satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices c) Audit of the Branches has been conducted by us, under the Multi State Co-Operation
- Societies Act, 2002 and therefore no other auditors report has been received by us. d) The transactions of the Bank which came to our notice have been within the pow
- of the Balance Sheet, Profit and Loss Account and the Cash Flow Statements dealt with by this report, are in agreement with the books of account and the returns; f) The reports on the accounts of the branches/offices audited by the branch
- concurrent/internal auditors have been forwarded to us and have been properly deal with by us in preparing this Report;
- g) The accounting standards adopted by the Bank are consistent with those laid down b accounting principles generally accepted in India so far as applicable to Banks subject o notes to account
- h) In our opinion and according to information and explanations given to us, we have iced any material impropriety or irregularity in the expenditure or in the realization noney due to the bank.

As per the information and explanations given to us and based on our examination of the books of accounts and other records, we have come across the following material instances which need to be reported under Rule 27(3) of the Multi State Co-operative Societies Rules, 2002:

- a) During the course of our audit, we have not come across transactions which appear to be contrary to the provisions of the Multi State Co-operative Societies Act, 2002, the ules or the bye-laws of the Bank.
- b) During the course of our audit, we have not came across any transactions which opear to be contrary to the guidelines issued by the Reserve Bank of India
- uppear too contrary to the guidenties issued by the Reserve bank of mida. Advances categorized as doublful assets as per norms laid down by RBI are Rs. 47,117.34 Lakhs as per prudential norms are considered as doubtful of recovery. Bank leld provision of Rs. 20,089.99 Lakhs against doubtful assets.

d) As per information provided by the bank to us and the best of our knowledge, the following credit facilities have been sanctioned by the Bank to the Members Board or their relatives:

		(RS. III Lakits)
Fund Based O/s Amount as on 31-03-2024	Security Value As Fixed Deposit	Overdue
1.04	14.00	NIL

(De in Lakh

e) During the course of our audit, we have generally not come across any violations of guidelines, conditions, etc. issued by the Reserve Bank of India

f) To the best of our knowledge, no other matters have been specified by the Centra require reporting under this Rule

or S C Mehra & Associates LLP Chartered Accounta FRN No: - 106156W

CASC Mehra Partner M.No.: 039730 Place: Mumbai

e: 30/05/2024 UDIN: 24039730BKAOZ85967



On or towards the North by: leasehold property bearing C.S. No. 50 of Colaba Division and partly by the land described. On or towards the South by: leasehold property bearing C.S. No. 52 of Colaba Division and partly by leasehold property pearing C.S. No. 56 of Colaba Division Date: 27/06/2024 Sd/

Jairam Chandnani, Proprietor M/s LEXIM ASSOCIATES (Advocates 69th, 6th floor, Ali Chambers, Muddanna Shetty Marg, Fort, Mumbai - 400001

on the top 16th Floor of the building known as "Veena Tower" ("Building") near Nanabhai Moosa Marg, Colaba Bus Station, Colaba, Mumbai – 400005 together with exclusive right over Garage No. 9 admeasuring 112 sq. ft. and Garage No. 32 admeasuring 112 g ft situated on the ground floor of the puilding along with exclusive right over car parking space Nos. 1, 2 & 3 in the basement space bearing no. 12 (S) located on the ground floor of the building, more particulary escribed in Schedule written hereunde Any person(s) claiming any right, title, claim demand or estate interest in respect of the said property or to any part thereof by way of development rights, sale, exchange mortgage, lease, lien, charge, maintenance gift, license, inheritance, share, possessior easement, trust, bequest, possession ssignment or encumbrance of whatsoeve nature or otherwise, to intimate the undersigned in writing at the address mentioned below of any such claim or objection accompanied with all necessary nd supporting documents within a period o 5 days from the date of publication hereof ailing which it shall be presumed that there are no adverse claims or objections concerning the said property by our client and claims/ objections, if any, stand waivec off, and the undersigned shall accordingly proceed to issue a Title Certificate in respec . of the same

SCHEDULE OF PROPERTY Scheduce of Francisco Scheduler, Scheduce of Francisco Scheduler, admeasuring 2300 Sq. ft. or thereabouts (including Terrace Area), built-up, located on the top 16th floor of the building known as "Veena Tower" near Nanabhai Moosa Marg, Octobe Duro Clatica Colator Mutartai.

Colaba Bus Station, Colaba, Mumbai

Colaba bus Statuon, Colaba, Multipal 400005 together with exclusing right over Garage No. 9 admeasuring 112 sq. ft. and Garage No. 32 admeasuring 112 sq. ft. situated on the ground floor of the building along with exclusive right over car parking space Nos. 1, 2 & 3 in the basement of the building and one onen car parking space

ouilding and one open car parking space bearing no. 12 (S) located on the ground

floor of the building contructed on the piece