



THE NILAMBUR CO.OPERATIVE URBAN BANK LIMITED NO. F.1043, NILAMBUR PO.

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 ST MARCH -2023

Amount 31.03.2022	Expenditures	SCH NO	Amount 31.03.2023	Amount 31.03.2022	Income	SCH NO	Amount 31.03.2023
630889423.13	1.Interest on deposit & borrowings etc.		565303854.08		1.Interest and Discount		
240144253.02	2.Salaries and Allowances and P.F		134671159.80		Interest on Loans 724887941.20		
463855.00	3.Directors and local committee members,sitting fee, Board meeting expenses, allowances and honararium		520519.00	1053583477.04	interest on investments 252669881.27		977557822.47
23422715.24	4. Rent,Taxes, Insurance, Lighting etc.		24123450.40	446440.37	2.Commission,Exchange and Brokerage		460048.80
79250.00	5. Law charges		100200.00		3.Subsidies and Donations		
308281.50	6 Postage, Telegram and Telephone etc.		311433.86	165445928.99	4.Income from non-banking assets and profits from sale of or dealing with such asset		
1005607.00	7. Audit Cost		1397938.32		5. Other receipts	2	76629874.94
24134838.33	8. Depreciation on & Repairs to property		13114069.23		6.Loss,if any		
2051511.36	9.Stationery, Printing & Advertisement Charges		2837004.12				
7920533.77	10.Other expenses computer		8390835.24				
266462605.17	11. Other expenditures	1	276823332.82				
22592972.88	12.Balance of Profit		27053949.34				
1219475846.40	Total		1054647746.21	1219475846.40	Total		1054647746.21
	Basic & Diluted EPS(FY)	3	9.83				
	Basic & Diluted EPS(PY)		7.74				
	Nominal Value per share Rs 100/-						

Venkitakrishnan. R
(Chief Executive Officer)

A R Vimalkumar
(General Manager)

Aryadan Shoukathali
(Chairman)

A Gopinathan
(Vice Chairman)

George Parakkal
(Director)

A.Balachandran
(Director)



Place: Nilambur
Date : 23/06/2023

AS PER OUR REPORT OF EVENT DATE ATTACHED
M/S MOHANDAS & ASSOCIATES
CHARTERED ACCOUNTANTS

ICAI FRN 002116S

MOHANDAS A FCA
[PARTNER]

Mem.No. 036726
UDIN: 23036726BGWAWT8478



Amount 31.03.2022	Particulars	Amount 31.03.2023
	OTHER EXPENDITURES	
	1.Provisions	
2887100.47	Reserve for Bad and Doubtful Debts	
28144475.00	Provision for Investment Depreciation Reserve	161035176.24
152488655.02	Provision on Moratorium 2.0 loans	32732472.50
2999392.82	Provision on Standard assets	
	Provision for Interest Reverted on Moratorium Standard Assets	399318.09
	Provision For Information Technology	813812.42
	Provision for DA	3500000.00
42311393.44	Provision for Income tax and deferred Tax*	6890165.00
	Current Tax	52000000.00
	Deffered Tax Expense	363323.00
	Provision on long pending locker rent Receivable	4000.00
228831016.75	Total	257738267.25

Provision for Income Tax and deferred tax*

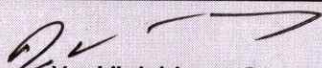
While computing the deferred tax expense/income the timing difference on (i) the effect of the provision on standard assets,(ii) provision on covid moratorium on NPA & (iii) Opening carrying value of the Fixed assets are not recognized

In case the effect of provisioning on standard assets,NPA,Provision on covid moratorium & timing difference on carrying value of assetts till 31.03.2023 if considered,, the total deferred tax income will increase by Rs 10,29,18,136.52

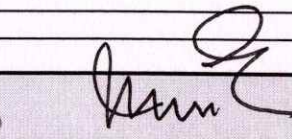


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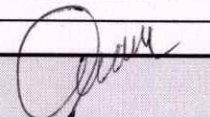
2. Other Expenditure			
1638255.48	a) Contingency		1909997.16
121687.00	b) Guest expenses		154664.00
85620.00	c) Subscription for daily		102405.00
113000.00	d) Affiliation fee		292000.00
3500.00	e) Deposit mobilisation expenses		31700.00
15269.31	f) Donation		0.00
100713.81	g) Commission paid		82570.35
0.00	h) Allowance for security guard		0.00
112666.64	i) General body expenses		34280.00
500516.46	j) Vehicle maintainance expenses		376334.68
249213.12	k) Branch shifting and opening expenses		408466.94
650446.00	l) Goi amortaisation expense		644946.00
18293728.00	m) Income tax paid		6970.00
1008.00	n)Members Accident Death Insurance		12824.00
7867.21	o) Loss on sale of fixed assets		8977.77
2951878.72	p) Atm transaction fee paid		4042977.20
393848.84	q) Generator maintainance		378489.38
3959355.33	r) Goods and service tax -igst- itc		1819199.42
167372.00	s) Flash transaction fee		281760.00
34474.51	t) Credit information agency fee and exp		68423.97
939773.63	u) Goods and service tax -cgst- itc		799911.52
939773.62	v) Goods and service tax -sgst- itc		877702.52
0.00	w) Natural disaster relief/social service		0.00
700.00	x) Atm compensation paid		3800.00
10000.00	y) Ckyc wallet charges		0.00
55375.00	z) Stamp duty on mutual fund investments		3527.00
204450.00	aa) Training Fees		390186.66
858273.36	ab) Loss From Auction Sale		0.00
106366.00	ac) Daily Collection Agents Commission		1573592.00
500000.00	ad) Monetary Penalties		0.00
4616456.38	ae) Loan collection expenses		4779360.00
37631588.42	TOTAL		19085065.57
266462605.17	Grand total		276823332.82



Venkitakrishnan. R
 (Chief Executive Officer)


A R Vimalkumar
 (General Manager)


Aryadan Shoukathali
 (Chairman)


A Gopinathan
 (Vice Chairman)

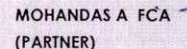

George Parakkal
 (Director)


A. Balachandran
 (Director)



Place: Nilambur
 Date : 23/06/2023

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 CHARTERED ACCOUNTANTS
 ICAI FRN 002116S


 MOHANDAS A FCA
 (PARTNER)

Mem.No.036726

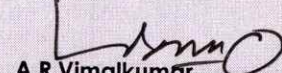
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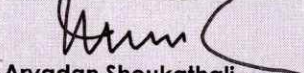


SCHEDULE-2

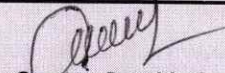
Amount 31.03.2022	Particulars	Amount 31.03.2023
	Provisions removed	
52131537.00	Provision for Pay Revision Removed	
33554410.00	Provision for leave salary to staff removed	
1386357.69	Provision on Moratorium loans 1.0 removed	
10000000.00	Provision for upgradation of computer server & IT infrastructure removed	
15283220.59	Provision for Staff Gratuity removed	
10879212.00	Building Depreciation Fund removed	
64509.35	Provision on old suspense asset balances removed	
0.00	Provision for Moratorium 2.0 removed	
16000.00	Provision on long pending locker rent Receivable	29054062.89
123315246.63		
	Total	29054062.89
	Other Receipts	
20869637.01	a) Bank Charges	21137786.80
896.00	b) Entrance fee	1012.00
1416676.25	c) Miscellaneous income	386200.00
0.00	d) NSN agents commission (received)	10.00
102150.00	e) Nominal shares	133708.00
1090500.00	f) Rent for lockers	1185001.00
4980000.00	g) Profit from sale of govt. securities	870250.00
90283.92	h) Profit on sale of Property Plant & Equipment	70166.10
13580539.18	i) Atm transaction fee received	15143895.15
0.00	j) Income tax refund received	8647783.00
42130682.36	Total	47575812.05
165445928.99	Grand total	76629874.94



Venkitakrishnan. R
 (Chief Executive Officer)


A R Vimalkumar
 (General Manager)


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A. Balachandran
 (Director)



Place: Nilambur
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 ICAI FRN 0021165


 MOHANDAS A FCA
 (PARTNER)
 Mem.No.036726
 UDIN: 23036726BGWAWT8478

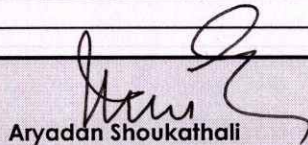


SCHEDULE-3

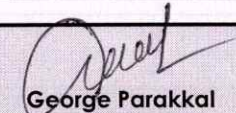
Amount 31.03.2022	Particulars	Amount 31.03.2023
	Earnings per share (EPS)	
	The following reflects the profit and share data used in the basic and diluted EPS computations:	
	Total operations for the year	
22592972.88	Profit/(loss) after tax	2,70,53,949.34
22592972.88	Net profit/(loss) for the calculation of basic EPS(A)	2,70,53,949.34
2919370	Weighted average number of equity shares in calculating basic EPS (B)	27,53,332.00
0	Effect of dilution	
2919370	Weighted average number of equity shares in calculating Diluted EPS (C)	27,53,332.00
7.74	Earnings per share (Basic) (A/B)	
7.74	Earnings per share (Diluted) (A/C)	9.83
		9.83

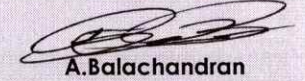

Venkitakrishnan. R
 (Chief Executive Officer)


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 (General Manager)


Aryadan Shoukathali
 (Chairman)


A Gopinathan
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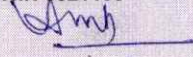

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 (Director)


A. Balachandran
 (Director)



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MOHANDAS A FCA
 [PARTNER]
 Mem.No. 036726
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THE NILAMBUR CO-OPERATIVE URBAN BANK LIMITED NO. F.1043, NILAMBUR PO.

THE BALANCE SHEET AS ON 31 ST MARCH 2023

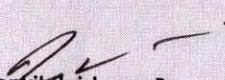
Amount 31.03.2022	Total 31.03.2022	Property and Assets	SCH NO	Amount 31.03.2023	Total 31.03.2023
		1. CASH			
	46,26,96,580.16	In hand and with Reserve bank of India, state Co.op bank and Central Co.op. banks			614384565.86
		2. BALANCE WITH OTHER BANKS			
41628306.33		i) Current Deposits		78700083.88	
0.00		ii) Savings Bank deposits		0.00	
1275280982.33	1316909288.66	iii) Fixed Deposits		1137720129.55	1,21,64,20,213.43
		3. MONEY AT CALL AND SHORT NOTICE			
		4. INVESTMENTS			
2746166323.00		i) In Central and state Govt. Securities (at Book value)		2708418877.00	
		Face value 2707911000.00			
		Market value 2534989174.00			
		ii) Other trustee securities Nil			
185000.00		iii) Shares in Co.op. institutions other than in item No.(5) below		185000.00	
		iv) Other investments			
0.00	2746351323.00	a) Investments in Mutual Funds		0.00	2708603877.00
		5. INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY			
		STATE PARTNERSHIP FUND			
		6. ADVANCES			
3722880729.79		i) Short term loans, Cash credits, overDrafts and bills discounted		3859742846.84	
		Of which secured against			
		A) Government and other approved securities Nil			
	4525957191.82	Page Total C/d			4539408656.29

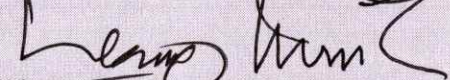


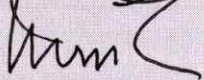
	4525957191.82	Page Total B/f		4539408656.29
		B) Other tangible securities		
		Of the advances amount due from individuals		
		Of the advances amount overdue		
		Considered bad and Doubtful of recovery		
16085987.34		ii) Medium term Loans	12441963.26	
		Of which secured against		
		A) Government and other approved securities	Nil	
		B) Other tangible securities		
		Of the advances amount due from individuals		
		Of the advances amount overdue		
		Considered bad and Doubtful of recovery		
3003883914.36		iii) Long Term Loans	3,00,13,68,034.58	
		Of which secured against		
		A) Government and other approved securities	Nil	
		B) Other tangible securities		
		Of the advances amount due from individuals		
		Of the advances amount overdue		
		Considered bad and Doubtful of recovery		
	6742850631.49			6873552844.68
		7. INTEREST RECEIVABLE		
60729834.56		a) Interest on Standard Assets (Loans)	89523580.68	
227013083.14		b) Overdue Interest	296024539.63	
		Considered bad and Doubtful of recovery		
55443628.00	343186545.70	c) Interest on investments	51151601.88	436699722.19
51500.00	51500.00	8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA	0.00	0.00
		9. BRANCH ADJUSTMENTS		
		10. PREMISES LESS DEPRECIATION		
39721729.30		Building Less Depreciation	38567820.13	
110000.00	39831729.30	Immovable Land	110000.00	38677820.13
	11651877598.31	Page Total C/d		11888339043.29




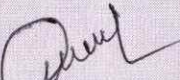
11651877598.31		Page Total B/f		11888339043.29
25362210.68		11. a) FURNITURE & FIXTURES LESS DEPRECIATION		22927408.08
2227998.01		b) AIR CONDITIONER		785277.21
2.00		c)VEHICLE LESS DEPRECIATION		2.00
8213459.87		d) COMPUTER LESS DEPRECIATION		10535372.32
2636.24	35806306.80	e) LIBRARY LESS DEPRECIATION		1955.24
59199395.21	59199395.21	12. OTHER ASSETS	6	107070402.97
5940282.74	59,40,282.74	13. NON-BANKING ASSETS AQUIRED IN SATISFACTION OF CLAIMS		2699157.50
	11752823583.06	Total		26,99,157.50
				12032358618.61
		CONTINGENT LIABILITIES		
Nil	Nil	i) Outstanding Liabilities for guaranties issued		Nil
Nil	Nil	ii) Others		Nil
		1.CRAR	11.72%	
		2.GROSS NPA	13.07%	
		3.NET NPA	6.74%	
		4.INVESTMENTS IN (GOI)	27084.19 Lakh	

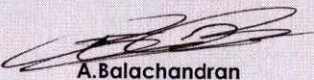

Venkateshkrishnan. R
(Chief Executive Officer)


A R Vimalkumar
(General Manager)


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MOHANDAS A FCA
(PARTNER)

Mem.No.036726

UDIN : 23036726BGWAWT8478



SCHEDULE-6

Amount 31.03.2022	Total 31.03.2022	PARTICULARS	Amount 31.03.2023	Total 31.03.2023
		OTHER ASSETS		
		1. Adjusting Heads Due To:		
1095500.00		a) Suspense asset (mis) ho	714294.00	
1254000.00		b) Suspense asset festival advance to staff	1295900.00	
284804.00		c) Suspense asset (mis) branches	18004.00	
40501484.74		d) Suspense asset (income tax advance remitted)	80001380.00	
162288.00		e) Suspense asset (fringe benefit tax adv	162288.00	
5498300.00		f) Susp asset atm -offus receivable	3919800.00	
483902.63		g) Susp asset -dbt receivable	170621.85	
6187306.82		h) Sus.asset - flash receivable	13631624.98	
333462.46		i) Suspense asset gst- tds	827521.34	
207740.00		j) Income Tax refund receivable	207740.00	
3188606.56		k) Deferred tax asset	2825283.56	
	59197395.21	l) Suspense Asset - Recovery NBA	3289945.24	107064402.97
		2. Miscellaneous Income Due		
2000.00	2000.00	a) Rent for Locker	6000.00	6000.00
	59199395.21	Total		107070402.97

Venkitakrishnan. R
(Chief Executive Officer)

A R Vimalakumar
(General Manager)

Aryadan Shoukathali
(Chairman)

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THE BALANCE SHEET AS ON 31 ST MARCH 2023

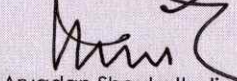
Amount 31.03.2022	Total 31.03.2022	Capital and Liabilities	SCH NO	Amount 31.03.2023	Total 31.03.2023
		1. CAPITAL			
		<i>i) Authorised Share Capital</i>			
349800000.00		3498000 A Class Shares of Rs.100/- each		349800000.00	
200000.00	350000000.00	200 B Class Shares of Rs. 1000/- each by State Government		200000.00	350000000.00
		<i>ii) Subscribed Capital</i>			
287396600.00	287396600.00	2701101 A Class Shares of Rs.100/- each		270110100.00	270110100.00
0.00		B class Shares of Rs. 1000/- each		0.00	
		<i>iii) Amount Paidup</i>			
287396600.00	287396600.00	2701101 A Class Shares of Rs.100/- each		270110100.00	270110100.00
0.00		B class Shares of Rs. 1000/- each		0.00	
		of (iii) above held by:			
287396600.00	287396600.00	a) Individuals		270110100.00	270110100.00
		b) Co-operative institutions			
		c) State Government			
		2. RESERVE FUND AND OTHER RESERVES			
193948888.33		i) Statutory Reserve Fund		200276076.55	
0.00		ii) Agricultural(Credit Stabilization Fund)		0.00	
85815598.43		iii) Building Fund		85815598.43	
30620.17		iv) Dividend Equalisation Fund		30620.17	
22596874.19		v) Professionals education fund		23726522.83	
44525975.00		vi) Investment and Depreciation Reserve		77258447.50	
632293106.33	979211062.45	vii) Other Funds and reserves	4	788522194.15	1175629459.63
		3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND			
	1266607662.45	Page Total C/d			1445739559.63



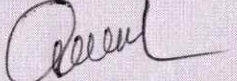
1266607662.45		Page Total B/f		1445739559.63	
		4. DEPOSITS AND OTHER ACCOUNTS			
7948620241.64		i) Fixed deposits		7930470248.00	
		a) Individuals	7256044764.00		
		b) Central Co.op. banks			
		c) Other Societies	674425484.00		
		ii) Savings Deposits			
1905428742.79		a) Individuals	1955353977.54	1955411222.25	
		b) Central Co.op. banks			
		c) Other Societies	57244.71		
169778135.99		iii) Current Deposits		170055701.23	
		a) Individuals	122258523.88		
		b) Central Co.op. banks			
		c) Other Societies	47797177.35		
	10,02,38,27,120.42	iv) Money at call and short Notice		10,05,59,37,171.48	
		5. BORROWINGS			
		i) From the Reserve bank of India/ State/ Central Co.op Bank			
		a) Short term Loans, Cash Credits and OverDrafts	Nil		
		b) Medium Term Loans	Nil		
		c) Long Term Loans	Nil		
		d) Loans from Other sources	Nil		
51500.00	51500.00	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		0.00	
		7. BRANCH ADJUSTMENTS			
		8. OVERDUE INTEREST RESERVE			
227013083.14	227013083.14	a) NPA Interest		296024539.63	296024539.63
173170187.52	173170187.52	9. INTEREST PAYABLE		149594037.18	149594037.18
39561056.65	39561056.65	10. OTHER LIABILITIES		44820754.79	44820754.79
		11. PROFIT AND LOSS			
22592972.88		Profit as per last balance sheet		22592972.88	
0.00		Less appropriations		9404366.32	
	22592972.88	Add profit for the year brought from the Profit and Loss Accounts		27053949.34	40242555.90
	11752823583.06	TOTAL			12032358618.61
		CONTINGENT LIABILITIES			
Nil		i) Outstanding Liabilities for guaranties issued		Nil	
11429734.86	11429734.86	ii) Others (RBI DEAF)		12586384.84	12586384.84

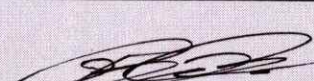

Venkitakrishnan. R
(Chief Executive Officer)


A R Vimalkumar
(General Manager)


Aryadan Shoukathali
(Chairman)


A Gopinathan
(Vice Chairman)


George Parakkal
(Director)


A. Balachandran
(Director)



Place: Nilambur
Date : 23/06/2023

AS PER OUR REPORT OF EVENT DATE ATTACHED
M/S MOHANDAS & ASSOCIATES
CHARTERED ACCOUNTANTS
ICAI FRN 0021165


MOHANDAS A FCA
[PARTNER]
Mem.No. 036726
UDIN: 23036726BGAWT8478




SCHEDULE-4

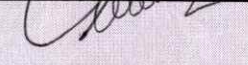
Amount 31.03.2022	Total 31.03.2022	PARTICULARS		Amount 31.03.2023	Total 31.03.2023
		Other Funds and Reserves			
354569.00		a) Member's relief fund		354569.00	
400000.00		b) Statutory Member's relief fund		500000.00	
4589684.72		c) Capital Reserve		4672101.43	
491753.67		d) Common Good Fund		485728.40	
34862.95		e) Risk Fund for industrial financing		34862.95	
78706500.00		f) Investment Fluctuation Reserve		80864628.02	
30000.00		g) Reserve for Shares in Other Co-operative Institutions		30000.00	
305427476.81		h) Reserve for Bad and doubtful debts and sub standard assets		466462653.05	
	23500769.66	i) (i) Contingent provision against standard asset @ 0.40%	23900087.75		
23500769.66	0.00	(ii) Additional Contingent provision	0.00	23900087.75	
543597.31		j) Special 10 % provision for Covid Moratorium 1.0 loans		543597.31	
152488655.02		k) Special Provision for moratorium 2.0 loans		123434592.13	
2037079.19		l) Building Recoupment Reserve		2037079.19	
1342241.00		m) Vehicle recoupment fund reserve		1342241.00	
45500000.00		n) Provision for Income tax		52565034.26	
774204.00		o) Provision for DA		7664369.00	
721702.00		p) Provision for (Bolero) vehicle recoupment reserve		721702.00	
11971018.00		q) Computer recoupment reserve		11971018.00	
176000.00		r) Pothukal br. Locker recoupment reserve		176000.00	
702750.00		s) WDR Eve Br. Counter recoupment reserve		702750.00	
774955.00		t) VKD Br. Counter recoupment reserve		774955.00	
1560000.00		u) Trikalngode/Chungathara Br. counter recoupment reserve		1560000.00	
162288.00		v) Provision for suspense assett (Fringe benefit tax)		162288.00	
1000.00		w) Provision on old suspense asset balances		1000.00	
2000.00		x) Provision on long pending locker rent Receivable		6000.00	
0.00		y) Provision for Information Technology		3500000.00	
0.00		z) Provision on Interest Receivable on NBA		3241125.24	
0.00		aa) Provision on Interest Reversed for Standard Moratorium Loans		813812.42	
	632293106.33	Total			788522194.15



 Venkitakrishnan. R
 (Chief Executive Officer)


 A R Vimalkumar
 (General Manager)


 Aryadan Shoukathali
 (Chairman)


 A Gopinathan
 (Vice Chairman)

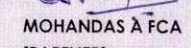

 George Parakkal
 (Director)


 A. Balachandran
 (Director)



Place: Nilambur
 Date : 23/06/2023

AS PER OUR REPORT OF EVENT DATE ATTACHED
 M/S MOHANDAS & ASSOCIATES
 CHARTERED ACCOUNTANTS
 ICAI FRN 0021165


 MOHANDAS A FCA
 [PARTNER]

Mem.No. 036726
 UDIN: 23036726BGWAWT8478



SCHEDULE-5

Amount 31.03.2022	Total 31.03.2022	PARTICULARS	Amount 31.03.2023	Total 31.03.2023
		OTHER LIABILITIES		
		1. Adjusting Heads Due By:		
14809937.00		a) Dividend to Members	8145226.00	
910231.39		b) Suspense liability -mis	3550487.89	
52312.81		c) Suspense liability-Tds (deposits)	915731.80	
251.00		d) Suspense liability tds collected (staff)	0.00	
678575.00		e) Suspense liability-old share	0.00	
2388250.00		f) Share suspense h.o.	1257550.00	
2527761.00		g) Gratuity paid to staff	758195.00	
372315.00		h) Suspense liability ho mem risk fund	652087.00	
2120886.49		i) Suspense liability ho service tax	1526244.32	
110.00		j) Suspense liability TDS - neft/rtgs- rbi	0.00	
117300.00		k) Suspense liability atm	73400.00	
291300.00		l) Susp liability- atm issuer payable	344300.00	
67441.00		m) Suspense liability - dbt	68567.00	
587473.07		n) Susp liability-pos issuer payable	318083.18	
12858243.89		o) Sus.liability - flash payable	26078964.60	
11103.00		p) Suspense liability TDS collected (rent)	0.00	
24602.00		q) Suspense liability TDS professional Sarfaesi	0.00	
1050363.00		r) Suspense liability for cash withdrawal above 1 crore	0.00	
24181.00		s) Susp liab- billdesk payable	0.00	
3530.00		t) TDS on collection agents - 194 H	0.00	
0.00		u)Sus.liability - CERSAI	413.00	
0.00		v) Susp liab-recovery-insurance and valuation	10505.00	
	38896166.65			43699754.79
		2.Establishment and contingencies due		
0.00		a) Audit cost(CO-OP DEPARTMENT)	0.00	
414890.00		b) Audit cost(CA)	708000.00	
250000.00		c) Audit Fee(Tax)	413000.00	
0.00	664890.00	d) Audit fee (EDP)	0.00	1121000.00
	39561056.65	Total		44820754.79

Venkitakrishnan. R
Venkitakrishnan. R
 (Chief Executive Officer)

A R Vimalkumar
A R Vimalkumar
 (General Manager)

Aryadan Shoukathail
Aryadan Shoukathail
 (Chairman)

A Gopinathan
A Gopinathan
 (Vice Chairman)

George Parakkal
George Parakkal
 (Director)

A. Balachandran
A. Balachandran
 (Director)



AS PER OUR REPORT OF EVENT DATE ATTACHED
 M/S MOHANDAS & ASSOCIATES
 CHARTERED ACCOUNTANTS

ICAI FRN 002116S



Mohandas A FCA
MOHANDAS A FCA
 [PARTNER]

Mem.No. 036726

UDIN: **23036726 BGVANT8478**

Place: Nilambur
 Date : 23/06/2023