

INDEPENDENT AUDITOR’S REPORT

**The Members of
ADARSH CHARITABLE TRUST
X/584B, PUTHIYA ROAD, KUREEKAD,
COCHIN -682 305**

We have audited the accompanying standalone financial statements of Adarsh Charitable Trust (“the Trust”), which comprise the Balance Sheet as at March 31, 2020, and the Statement of Income and Expenditure Account and the Receipts and Payments Account for the year then ended and a summary of the significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Trust as at March 31, 2020, and of its financial performance for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI)

Basis of 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 Trust in accordance with the Code of Ethics issued by ICAI and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Management of the Trust is responsible for the preparation of these financial statements that give a true and fair view of the state of affairs, results of operations and cash flows of the Trust in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Trust’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 Trust or to cease operations, or has no realistic alternative but to do so.

The management is responsible for overseeing the Trust’s financial reporting process

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.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Trust's 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 Trust'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 Trust to cease to continue as a going concern.

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.

For G.JOSEPH & ASSOCIATES
Chartered Accountants
(Firm Reg.No.006310S)

Sd/-
UMESH L.BHAT
Partner
M.No.211364

Place : Cochin – 20
Date : 29/06/2020
UDIN : 20211364AAAADD7318

ADARSH CHARITABLE TRUST

X/584B, PUTHIYA ROAD, KUREEKAD-682 305

BALANCE SHEET AS AT 31.03.2020

Particulars	Sch. No.	As at 31.03.2020	As at 31.03.2019
<u>SOURCES OF FUNDS</u>			
1. Corpus Fund	1	1,58,02,943	1,58,02,943
2. Specific Purpose Grant \ Subsidy \ Sponsorship	2	2,05,85,756	1,95,14,101
3. Secured Loans	3	44,38,524	28,00,000
4. Excess of Income over expenditure		14,03,625	2,28,900
		4,22,30,848	3,83,45,944
<u>APPLICATIONS OF FUNDS</u>			
<u>1. Non-Current Assets</u>			
<u>a. Fixed Assets</u>			
	4		
Gross Block		1,85,43,179	1,92,99,815
Less : Depreciation		16,62,546.29	17,72,882
Net Block		1,68,80,633	1,75,26,933
<u>2. Current Assets, Loans & Advances</u>			
	5		
a. Receivables		33,11,279	10,21,084
b. Cash and Bank balances		2,19,83,913	2,03,61,372
c. Loans and Advances		3,23,933	1,74,100
		2,56,19,125	2,15,56,556
<u>3. Less: Current Liabilities & Provisions</u>			
	6		
Current Liabilities		2,68,910	7,37,545
Net Current Assets		2,53,50,215	2,08,19,011
4. Excess of Expenditure Over Income		-	-
		4,22,30,848	3,83,45,944
5. Notes on Accounts	17		

As Per Our Report of Even Date Attached

FOR G JOSEPH & ASSOCIATES
CHARTERED ACCOUNTANTS

(Firm Reg. No.006310S)

Sd/-
K P PADMAKUMAR
CHAIRMAN

Sd/-
C V IGNATIUS
TREASURER

Sd/-
UMESH L.BHAT
PARTNER
M.No:211364

PLACE : COCHIN
Date : 29/06/2020

ADARSH CHARITABLE TRUST

X/584B, PUTHIYA ROAD, KUREEKAD-682 305

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2020

Particulars	Sch. No.	For the year ended	
		31.03.2020	31.03.2019
INCOME			
Recovery of Fees:			
-Training Fees	7	35,12,700	31,98,700
-Vehicle Fee		25,81,600	26,38,775
General Donations/Contributions			
-Donation From Give India Foundation		4,83,764	5,43,183
-General Donations from others		78,96,725	35,00,130
-Foreign Donation/Contributions		12,50,328	7,44,886
-Towards Community Based Rehabilitation	8	36,82,445	35,84,101
Government Grant/Aid:			
-From Kerala Government		56,88,742	30,53,879
Other Income			
-Interest Received On Bank Deposits		17,42,105	11,39,809
-Vocational Income	9	2,96,864	3,75,750
-Receipts from Rehabilitation centre		5,12,711	4,47,172
-Miscellaneous		3,87,791	11,18,396
		2,80,35,775	2,03,44,782
EXPENDITURE			
Rehabilitation Centre Expenses	10	1,37,03,515	1,25,07,193
Child Development Evaluation Intervention And Research Centre (CDEIRC) Expenses	11	11,01,864	10,73,448
Community Based Rehabilitation Expenses	12	36,77,112	34,59,419
Vehicle Expenses	13	42,04,766	48,16,921
Repairs & Maintanance	14	1,64,622	1,52,874
Administrative Expenses	15	20,29,172	20,12,622
Interest and Bank Charges		3,17,451	85,550
Depreciation	4	16,62,546.29	17,72,882
		2,68,61,049	2,58,80,909
Net Surplus/(Deficit) for the Year		11,74,726	(55,36,128)
Surplus/(Deficit) Brought forward from earlier years		2,28,900	57,65,028
Balance of Surplus/(Deficit) transferred to Balance Sheet		14,03,625	2,28,900

Notes on Accounts 16

As Per Our Report of Even Date Attached

FOR G JOSEPH & ASSOCIATES
CHARTERED ACCOUNTANTS
(Firm Reg. No.006310S)

Sd/-
K P PADMAKUMAR
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Sd/-
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Sd/-
UMESH L.BHAT
PARTNER
M.No:211364

PLACE : COCHIN
Date : 29/06/2020

ADARSH CHARITABLE TRUST
X/584B, PUTHIYA ROAD, KUREEKAD-682 305
SCHEDULES ATTACHED TO AND FORMING PART OF THE ACCOUNTS

	As at 31.03.2020	As at 31.03.2019
		Schedule - 1
CORPUS FUND		
At the beginning of the year	1,58,02,943	1,58,02,943
Add: Received during the year	-	-
At the end of the year	<u>1,58,02,943</u>	<u>1,58,02,943</u>

		Schedule - 2
<u>Specific Purpose Grant \ Subsidy \ Sponsorship</u>		
Donation for Building	1,36,95,488	1,36,95,488
Donation for Swimming Pool	4,77,559	4,77,559
Non recurring Grant from Govt. of Kerala	10,00,000	10,00,000
Non recurring Grant from Govt. of Kerala for Sheltered Workshop	7,17,150	7,17,150
Sponsorship for Echo Check machine	2,50,000	2,50,000
Sponsorship for EDUSAT	37,000	37,000
Sponsorship for Equipments	19,25,824	8,54,169
Sponsorship for Kitex Bag Unit	1,90,500	1,90,500
Sponsorship for Medical Expenses	6,185	6,185
Sponsorship for Paper Bag Unit	2,50,000	2,50,000
Sponsorship for School Van	20,36,050	20,36,050
	<u>2,05,85,756</u>	<u>1,95,14,101</u>

		Schedule - 3
<u>Secured loan</u>		
Loan from Banks against Fixed Deposits :		
- From HDFC Limited	-	20,00,000
- From Federal Bank Limited	26,68,960	8,00,000
- From ESAF Small Finance Bank Limited	17,69,564	-
	<u>44,38,524</u>	<u>28,00,000</u>

		Schedule -5
<u>CURRENT ASSETS, LOANS & ADVANCES</u>		
<u>A. Current Assets</u>		
<u>Receivables</u>		
Government Grant Receivable	17,58,642	-
HBR Income Receivable	10,12,940	9,11,094
NIOS Registration Fee Receivable	6,150	-
Noon Meal Income Receivable	1,22,210	-
Medicial Income Receivable	-	5,000
Risk Baby Unit Charges Receivable	13,500	8,500
Student Fee Receivable	2,82,625	33,500
Income tax refund receivable	1,15,212	62,990
	<u>33,11,279</u>	<u>10,21,084</u>

Cash and bank balances

Balance with Scheduled Banks		
- in Current Accounts	4,13,107	1,98,785
- in Fixed Deposit Accounts (Refer Note below)	2,15,37,630	2,01,37,642
Cash in Hand	33,177	24,946
	<u>2,19,83,913</u>	<u>2,03,61,372</u>

Note:

Fixed deposit amounts to Rs.87,47,390 held as security for loan taken from banks.

B. Loans and Advances

Security Deposits	58,260	58,260
Tax Deducted at Source	1,65,300	34,317
Advance for Expenses	80,000	-
Prepaid Expenses	12,373	73,523
Medical Loan to staff	8,000	8,000
	<u>3,23,933</u>	<u>1,74,100</u>
Total (A+B)	<u>2,23,07,846</u>	<u>2,05,35,472</u>

CURRENT LIABILITIES & PROVISIONS**Schedule -6****Current Liabilities****Sundry Creditors**

-For Expenses	-	4,14,930
Expenses Payable	42,616	90,873
Statutory Dues payable		
Employee State Insurance Payable	46,035	65,480
Provident Fund Payable	1,26,032	1,20,864
Tax Deducted at Source payable	1,277	4,188

Other Liabilities

Fee Received in Advance	52,950	41,210
	<u>2,68,910</u>	<u>7,37,545</u>

Schedule -7**TRAINING FEES RECEIVED**

Fees from Autism Wing	5,66,750	4,88,800
Fees from Cerebral Palsy Wing	11,68,250	10,62,750
Fees from CDEIRC Consultation	8,34,600	7,41,000
Fees from Down Syndrome Wing	1,64,000	1,11,900
Fees from Multiple Disorders Wing	4,54,750	4,52,250
Fee Home Based Rehabilitation(HBR)	4,500	7,000
Scholarship from Panchayath	3,01,600	3,18,000
Others	18,250	17,000
	<u>35,12,700</u>	<u>31,98,700</u>

Schedule -8**DONATION TOWARDS COMMUNITY BASED REHABILITATION**

Support from BPCL for Home Based Rehabilitation Programme	35,67,945	34,51,601
Receipts from Risk Baby Unit	1,14,500	1,32,500
	<u>36,82,445</u>	<u>35,84,101</u>

Schedule -9**VOCATIONAL INCOME**

Revenue from Chappathi Unit	76,530	1,16,475
Revenue from Other Vocational units	2,20,334	2,59,275
	<u>2,96,864</u>	<u>3,75,750</u>

Schedule -10**REHABILITATION CENTRE EXPENSES**

Salary-Autism wing	12,84,982	11,55,229
Salary-Cerebral Palsy wing	70,89,935	66,28,497
Salary-Down Syndrome wing	4,94,757	4,00,446
Salary-Multiple Disability wing	14,61,807	12,46,126
Contribution to Employees State Insurance	3,36,910	4,16,174
Contribution to Employee Provident Fund	5,58,576	5,26,351
Allowance to Staff	3,74,069	1,46,400
Disaster Allowance	-	1,38,000
Celebration Expenses	1,42,811	60,245
Chapathi Unit Expenses	74,957	1,24,517
Cleaning & Maintenance	29,431	23,550
Electricity Charges	30,850	27,589
Medical Expenses	2,53,899	1,13,111
Milk for Children	70,084	61,278
Miscellaneous Expenses	11	33,618
National Institute of Open Schooling (NIOS) Expenses	16,940	8,502
Noon Food Expenses	4,30,369	4,41,261
Postage & Courier	30	310
Printing & Stationary	35,110	23,686
Repair & Maintenance	2,21,083	1,34,587
School Expenses	3,16,888	2,99,856
Magic training Expenses	81,300	-
Special Food expenses	1,58,753	2,35,427
Therapy Expenses	54,439	19,145
Training Expenses	5,500	5,700
Travelling Expense	1,810	4,932
Uniform Expenses	26,220	11,857
Vocation Unit Expenses	1,23,894	2,15,799
Water Charges	28,100	5,000
	1,37,03,515	1,25,07,193

Schedule -11**CHILD DEVELOPMENT EVALUATION INTERVENTION AND RESEARCH CENTRE EXPENSES**

Salary - Learning Disorders wing	7,16,623	7,10,999
Contribution to Employee Provident Fund	27,273	26,237
Contribution to Employees State Insurance	14,250	18,222
Rent	2,91,000	2,77,900
Electricity & Water Charges	1,022	877
Printing & Stationery	11,500	6,550
Miscellaneous Expenses	26,296	17,186
Telephone & Internet Charges	13,900	15,477
	11,01,864	10,73,448

Schedule -12**COMMUNITY BASED REHABILITATION (CBR) CENTRE EXPENSES**

Salary & Wages	27,98,027	27,36,644
Contribution to Employees State Insurance	56,071	66,349
Contribution to Employee Provident Fund	1,37,321	1,17,815
Home Based Expenses	5,54,643	5,38,611
Rent for Vehicle	1,31,050	-
	36,77,112	34,59,419

Schedule -13**VEHICLE EXPENSES**

Allowances to Drivers	54,200	53,720
Fuel Expenses	2,10,902	2,58,019
Other Expenses	24,370	35,103
Repairs & Maintenance	51,757	45,822
Salary - Bus in charge	3,75,164	3,89,479
Salary - Drivers	1,93,860	1,75,960
Tax & Insurance	45,027	19,273
Van Hire Charges	32,49,486	38,39,545
	42,04,766	48,16,921

Schedule -14**REPAIRS & MAINTANANCE**

Annual Maintenance Charges	99,778	72,046
Generator Expenses	38,542	50,328
Repairs and Maintanance	26,302	30,500
	1,64,622	1,52,874

Schedule -15**ADMINISTRATIVE EXPENSES**

Salary & Allowances - Administration	13,84,091	12,93,668
Contribution to Provident Fund - Administration	90,358	85,056
Contribution to Employees state Insurance - Administration	48,921	61,948
Canteen Expense	1,21,803	1,48,552
Conveyance Charges	30,940	31,848
Damages Paid to PF / ESI	448	-
Soveneir Expense	7,500	61,244
Internet Charges	2,038	14,050
Rent	3,150	-
Auditors Remuneration	11,800	11,800
Office Expenses	59,832	1,21,931
Miscellaneous Expenses	9,503	56,790
Postage & Courier	9,295	3,632
Printing & Stationary	65,983	1,13,966
Vicinnian Programme Expenses	1,68,567	-
Telephone Charges	13,806	7,065
Web Designing & Maintenance Charges	1,137	1,072
	20,29,172	20,12,622

Schedule - 4

ADARSH CHARITABLE TRUST
Statement Showing Computation of Depreciation 2019-20

Items	WDV as on 01.04.2019	Additions during		Deletions /Subsidy /Sponsorship	Total	Rate		Depreciation for the year			WDV as on 31.03.2020
		1 st Half	2 nd Half			1 st Half	2 nd Half	1 st Half	2 nd Half	Total	
Land & Land Development	29,60,034	-	-	-	29,60,034	0.0%	0.0%	-	-	-	29,60,034
Building	1,15,50,166	-	-	-	1,15,50,166	10.0%	5.0%	11,55,017	-	11,55,017	1,03,95,149
Furniture & Fittings	8,47,958	-	-	-	8,47,958	10.0%	5.0%	84,796	-	84,796	7,63,162
Electrical Equipments & Fittings	1,23,556	-	-	-	1,23,556	10.0%	5.0%	12,356	-	12,356	1,11,200
Office Equipments	63,529	-	-	-	63,529	15.0%	7.5%	9,529	-	9,529	54,000
Vehicles	4,04,712	-	-	85,000	3,19,712	15.0%	7.5%	47,957	-	47,957	2,71,755
Medical Equipments	11,96,320	2,92,370	-	32,500	14,56,190	15.0%	7.5%	2,18,428	-	2,18,428	12,37,761
Computer & Accessories	57,047	-	-	-	57,047	40.0%	20.0%	22,819	-	22,819	34,228
Generator	54,424	-	-	-	54,424	15.0%	7.5%	8,164	-	8,164	46,261
Plant & Machinery	2,69,187	-	8,41,376	-	11,10,563	15.0%	7.5%	40,378	63,103	1,03,481	10,07,082
TOTAL	1,75,26,933	2,92,370	8,41,376	1,17,500	1,85,43,179			15,99,443	63,103	16,62,546	1,68,80,633

ADARSH CHARITABLE TRUST
X/584B, PUTHIYA ROAD, KUREEKAD-682 305

SIGNIFICANT ACCOUNTING POLICIES & NOTES ON ACCOUNTS

Schedule -16

1 Significant Accounting Policies

The significant Accounting Policies followed by the trust are as stated below:

Adarsh Charitable Trust (hereinafter referred to "the Trust") is functioning in the State of Kerala. The Trust is formed for helping the physically handicapped and mentally retarded persons, to rehabilitate patients with cerebral palsy and persons with other disabilities , to give medical assistance to those who are poor, to establish institutions etc for the above purposes and as also for promotion of human values, rights and liberties conducive to human resource development.

a)General

The Financial Statements have been prepared on the historical cost convention. These statements have been prepared in accordance with the generally accepted accounting principles and the applicable mandatory accounting standards. The preparation required adoption of estimates and assumptions that can affect the reported amounts of revenue and expenditure and the assets and liabilities as well as the disclosure of contingent liabilities. Differences between the actual results and estimates are recognised in the year in which they become known or materialises.

b)Fixed Assets

The Fixed Assets are stated at their original cost of acquisition including taxes, duties, freight and other incidental expenses relating to the acquisition and installation of the concerned assets. The sponsorship /grant received against specific assets have been adjusted against the cost incurred for generating the respective asset.

c)Depreciation

Depreciation has been provided on Fixed Assets under Written Down Value method at the rates and in the manner prescribed under the Income Tax Act,1961.

d)Revenue Recognition

Income from training, grant/aid/scholarship and interest on deposits are recognised on accrual basis. Donations are recognised on receipt basis.

e) Employee Benefits

a. Contributions to Provident fund and Employee State Insurance are charged to Income and Expenditure Account.

f) Investments

Investments that are readily realisable and intended to be held for not more than a year are classified as current investments. All other investments are classified as long term investments.

g) Income Tax

Income Tax and Deferred Tax Asset /Liability has not been recognised, due to the exemptions available under under sections 11 and 12 of the Income Tax Act.

h) Leases

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased term, are classified as operating leases. Operating lease payments are recognised as an expense in the Income and Expenditure account on a straight line basis.

i) Impairment of Assets

The Trust assesses at each balance sheet date whether there is any indication that an asset may be impaired. If any such indication exists, the trust estimates the recoverable amount of the asset. If such recoverable amount of the asset or recoverable amount of the cash generating unit to which the asset belongs is less than its carrying amount, the carrying amount is reduced to its recoverable amount. The reduction is treated as an impairment loss and is recognised in the income and expenditure account. If at the balance sheet date there is an indication that if a previously assessed impairment loss no longer exists, the recoverable amount is reassessed and the asset is reflected at the recoverable amount subject to a maximum of depreciated historical cost.

j) Provisions, Contingent Liabilities and Contingent Assets

A provision is recognised when the trust has a present obligation as a result of past event and it is probable that an outflow of resources will be required to settle the obligation, in respect of which reliable estimate can be made. Provisions (excluding retirement benefits) are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates. Contingent liabilities are not recognised in the financial statements. A Contingent Asset is neither recognised nor disclosed in the financial statements.

2 In the opinion of the Trustees, the current assets, loans & advances will realise a value not less than the amounts stated in the Balance Sheet, if realised in the ordinary course of business.

3 The Corpus Fund includes fund assigned by the executive committee as corpus.

4 The balance with the banks in current accounts and fixed deposits were confirmed by the respective banks.

	Current Year	Previous Year
5 Contingent liabilities not provided for in the Accounts:	Nil	Nil

6 Auditors remuneration includes:-

For Audit	11,800	11,800
	<u>11,800</u>	<u>11,800</u>

7 Previous year figures have been regrouped /reclassified wherever necessary to suit the current year's layout.

As per our report of even date attached

For G. Joseph & Associates
Chartered Accountants
(Firm Regn.No.006310S)

Sd/-
K P PADMAKUMAR
CHAIRMAN

Sd/-
C V IGNATIUS
TREASURER

Sd/-
UMESH L BHAT
Partner
M.No.211346

Place :Cochin
Date : 29/06/2020

Adarsh Charitable Trust
X/584B, PUTHIYA ROAD, KUREEKAD-682 305
Receipts and Payments for the Year 2019-20

Receipts	Amount	Payments	Amount
Opening Balance			
- Cash Balance	24,946	- Vehicle related payments	46,80,185
- Bank Balance - Current A/c	1,98,785	- Administrative Expenses	22,69,354
		- CDEIRC Expenses	11,76,274
Receipts during the year		- Rehabilitation expenses	1,36,72,217
- Fee Received	49,98,025	- CBR Expense	39,21,474
- CDEIRC Income (Fee)	8,34,600	- Investment in Fixed Deposits	1,25,00,000
- Foreign Contributions	12,50,328	- Repayment of loan against Fixed Deposit	1,55,40,237
- General Donations	83,65,489	- Advances given	15,000
- HBR Income (Donation)	33,33,544	- Capital Expenditure	5,99,321
- Other Donations	1,43,200		
- Grant from Kerala Government	39,30,100		
- Towards specific purpose Fund	10,71,655		
- Interest Received	1,72,532		
- Vocational Income	2,96,864		
- Noon Meal Income	1,94,294		
- Canteen Income	60,316		
- Miscellaneous Receipts	4,52,165		
- Maturity proceeds of Fixed Deposit	1,25,00,000		
- Loan taken on Fixed Deposit	1,68,87,503		
- Refund of Advances given	21,000		
- Proceeds from Sale of vehicle	85,000		
		- Cash Balance	33,177
		- Bank Balance - Current A/c	4,13,107
	5,48,20,345		5,48,20,345

For Adarsh Charitable Trust

Sd/-
K P PADMAKUMAR
CHAIRMAN

PLACE : COCHIN
Date : 29/06/2020

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TREASURER

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