

THE COMMERCIAL CO-OPERATIVE BANK LIMITED - JAMNAGAR

6th FLOOR, ANJARIA CHAMBERS, K. V. ROAD, JAMNAGAR - 361 001

BALANCE SHEET AS ON 31st MARCH, 2024

31st March,2 AMOUNT	AMOUNT	CAPITAL & LIABILITIES	31st Marc AMOUNT		31st Mar AMOUNT	AMOUNT	PROPERTY & ASSETS	31st Marc	n,2024 AM(
AMOUNT		APITAL :	AMOUNT	AMOUNT	AMOUNT	17,04,99,965.78	1 CASH [Sch -2]	AMOUNT	23,59,32,50
		ArthAL . Authorised Capital :		3,00,00,000.00		17,04,33,303.70	On hand and with Reserve Bank of India,		23,39,32,3
		3,00,000 Shares of Rs. 100/-		3,00,00,000.00			State Bank of India, State &		
		each of which 1,00,000 Shares					Central Co-operative Banks		
		for outside Jamnagar Branch							
		Subscribed Capital :			40.04.70.707.00		2 BALANCE WITH OTHER BANKS : [Sch -3]	05 00 74 040 00	
		1,75,661 Shares of Rs. 100/-			19,84,78,727.00			25,86,74,349.22	
		each of which 25,800 Shares			0.00		(ii) Savings Deposit	0.00	
		Jam-Khambhalia Branch & 16,193			22,09,96,004.00	41,94,74,731.00	(iii) Fixed Deposits	27,81,76,570.00	53,68,50,9
		Shares for Kalavad Branch.							
		Amount called up on Shares at Rs. 100/-				0.00	3 MONEY AT CALL & SHORT NOTICE		
		of (ii) above, held by							
1,72,41,100.00		(a) Individuals	1,75,66,100.00						
0.00		(b) Co-operative Institutions	0.00				4 INVESTMENTS : [Sch -4]		
0.00	1,72,41,100.00	(c) State Governmant	0.00	1,75,66,100.00			(i) In Central/State Government Securities		
					1,54,56,04,992.00		(At Book Value) 1,3	34,51,68,992.00	
	2 R	ESERVE FUND AND OTHER RESERVES :					Face Value : Rs. 13478.40 Lacks		
33,82,67,314.43		(i) Statutory Reserve [Sch -1]	35.89.73.003.15				(Last Year : Rs. 15512.10 Lacks)		
00,02,01,01110		ii) Agricultral Credit	00,00,10,000.10				Market Value : Rs. 13209.02 Lacks		
0.00		Stabilization Fund	0.00				(Last Year : Rs. 15017.19 Lacks)		
2,98,78,872.00	/::	i) Building Fund	3,50,09,690.00		0.00		, , , , , , , , , , , , , , , , , , , ,	0.00	
		, 5					(ii) In Other Trustee Securities		
1,44,89,853.38		v) Members Benefit Fund	1,47,23,800.94		70,050.00		(iii) In Shares of Co-operative Institutions	70,050.00	
73,16,894.00	· · · · · · · · · · · · · · · · · · ·	v) Sahkari Prachar Fund	76,63,034.00				(Other than item 5 below)		
9,11,98,568.00		ri) Bad & Doutful Debts Reserve	9,88,94,795.00		1,00,00,000.00	1,55,56,75,042.00	(iv) Other Investments (to be specified)	19,00,00,000.00	1,53,52,39,0
95,00,000.00	(vi	ii) Contingency provision on Standerd Assets	95,00,000.00						
1,17,56,357.00	(vii	i) Dividend Equilization Fund	1,24,48,638.00				5 INVESTMENT IN PRINCIPAL / SUBSIDIERY		
46,48,585.00	(i)	x) Urban Dev. & Soc. Fund	45,65,525.00			0.00	STATE PARTNERSHIP FUND		
20,79,725.76		x) Staff Benefit Fund	26,17,821.76				In shares of :		
54,45,849.00		i) Contigency Fund	61,38,130.00				(i) Central co-operative banks		
59,76,959.00		i) Charity Fund	64,90,041.00				(ii) Primary agricultural credit societies		
0.00		i) Investment Fluctuation Reserve Fund	2,58,76,297.00				(iii) Other societies		
3,64,14,661.00		/) Investment Depreciation Fund	2,08,00,000.00						
65,050.00) Non-Performing Investment	65,050.00				6 ADVANCES : [Sch -5]		
0.00		i) Co-op. Education Fund	0.00		1,66,19,97,912.94			72,22,36,881.79	
0.00		ii) CYBER SECURITY Fund	6,92,281.00		1,00,19,97,912.94		overdrafts & bills discounted of which	12,22,30,001.19	
4,71,93,157.56		,	5,55,57,157.56	00 00 45 004 44					
4,71,95,157.50	60,42,31,846.13 (xvi	ii) Bad & Doutful Debts Contigency	5,55,57,157.50	66,00,15,264.41			secured against :		
							(a) Government & other approved securities - Nil		
							(b) Other Tangible Securities		
	3 P	RINCIPAL / SUBSIDIARY STATE					of the Adv. Rs. 1,72,22,36,881.79		
	0.00 P	ARTNERSHIP FUND ACCOUNT :		0.00			Amount due from Individuals		
	F	or share capital of :					of the Adv. Rs. 1,72,22,36,881.79		
		i) Central co-operative banks					1. Overdue Amt. Rs. 2,54,09,842.77		
) Primary agricultural Co-op. credit societies					2. Considered Bad & Doubtful		
) Other societies					of Recovery Rs. 1,45,84,819.02		
		,					Fully Provision		
		EPOSITS & OTHER ACCOUNTS :							
1.85.69.64.801.35		Fixed Deposits	2,05,04,77,691.35		23,63,73,442.11		(ii) Medium-Term Loans	35,09,12,265.11	
· · · · · · · · · · · · · · · · · · ·					23,03,73,442.11			55,09,12,203.11	
1,85,02,57,109.35		(a) Individuals	2,04,28,42,503.35				of which secured against :		
0.00		(b) Central Co-op. Banks	0.00				(a) Government & other approved securities - Nil		
67,07,692.00		(c) Other Societies	76,35,188.00				(b) Other Tangible Securities		
							of the Adv. Rs. 35,09,12,265.11		
1,04,36,21,063.11		Savings Deposits	1,01,33,90,482.82		l		Amount due from Individuals		
,04,19,16,548.71		(a) Individuals	1,01,08,34,311.20				of the Adv. Rs. 35,09,12,265.11		
0.00		(b) Central Co-op. Banks	0.00				1. Overdue Amt. Rs. 38,51,151.00		
17,04,514.40		(c) Other Societies	25,56,171.62				2. Considered Bad & Doubtful		
							of Recovery Rs.0.00		
53,28,49,413.57	(iii)	Current Deposits	62,65,93,714.93						
44,66,51,809.66		(a) Individuals	52,35,37,009.49						
8,36,65,359.50		(b) Credit Balance in Loan a/c.	10,12,59,984.55						
0.00		(c) Central Co-op. Banks	0.00						
		(d) Other Societies	17,96,720.89						
			17,30,720.09						
25,32,244.41		Manay at Call & Shart Nation	0.00	2 60 04 64 000 40					
		Money at Call & Short-Notice	0.00	3,69,04,61,889.10					
25,32,244.41		Money at Call & Short-Notice	0.00	3,69,04,61,889.10					

CO-OPERATIVE



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anna			BAL	ANCE SHEET AS ON 37	1st MARCH, 2024				
31st Marc		CAPITAL & LIABILITIES	31st Mar	- , -	31st Mar		PROPERTY & ASSETS		arch,2024
AMOUNT	AMOUNT 4,05,49,08,224.16	TOTAL BROUGHT FORWARD	AMOUNT	AMOUNT 4,36,80,43,253.51	AMOUNT 1,89,83,71,355.05	AMOUNT 2,14,56,49,738.78	TOTAL BROUGHT FORWARD	AMOUNT 2,07,31,49,146.90	AMOU 2,30,80,22,469.
	4,00,40,00,224.10			4,00,00,40,200.01	1,00,00,11,000.00	2,14,00,40,700.70		2,01,01,40,140.00	2,00,00,22,403.
		5 BORROWINGS :			4,01,66,528.00		(iii) Long-Term Loans	4,42,09,120.00	
		(i) From the Reserve Bank of India, State Co-op. /					of which secured against :		
		Central Co-op. Banks					(a) Government & other approved securities - Nil		
		(a) Short-term Loans :					(b) Other Tangible Securities		
		Cash Credits & Overdrafts, CBLO which is Secured					of the Adv. Rs. 4,42,09,120.00		
		against Government Securities:					Amount due from Individuals		
		(1) Government & other approved Securities					of the Adv. Rs. 4,42,09,120.00		
		(2) Other Tangible Securities					1. Overdue Amt.Rs. 5,80,825.00		
		(b) Medium-term Loans :					2. Considered Bad & Doubtful		
		Of which Secured against				1,93,85,37,883.05	of Recovery Rs. 0.00		2,11,73,58,266
		(1) Government & other approved Securities							
		(2) Other Tangible Securities				15,63,65,286.79	7 INTEREST RECEIVABLE :		16,33,09,735
		(C) Long-term Loans :					Of which Interest Receivable on NPA		
		Of which Secured against					A/c. Rs. 13,12,30,927.00		
		(1) Government & other approved Securities					(Previous Year Rs. 11,57,72,622.00)		
		(2) Other Tangible Securities							
		(ii) From State Bank of India & Subsidiary Banks					8 BILLS RECEIVABLES BEING BILLS FOR		
		(a) Short-term Loans :				0.00	COLLECTION		0
		Loans cash Cash Credits & Overdrafts,					(as per contra)		
		Of which Secured against				0.00	9 BRANCH ADJUSTMENT		0
		(1) Government & other approved Securities							
		(2) Other Tangible Securities				18,33,251.00	10 PREMISES LESS DEPRECIATION [Sch -6]		16,83,659
		(b) Medium-term Loans :							
		Of which Secured against				60,12,739.20	11 FURNITURE AND FIXTURE		71,67,935
		(1) Government & other approved Securities					LESS DEPRECIATION [Sch -6]		
		(2) Other Tangible Securities							
		(C) Long-term Loans :					12 OTHER ASSETS (To be speicified) :		
		Of which Secured against			20,400.00		1 Adhesive Stamp - Stock	6,600.00	
		(1) Government & other approved Securities			495.00		2 Postage Stamp on Hand	45.00	
		(2) Other Tangible Securities			5,05,008.00		3 Stationery Stock	5,40,065.00	
		(iii) From the state governmant			16,05,675.00		4 Deposits	16,05,675.00	
		(a) Short-term Loans :			7,79,069.00		5 Income Tax Receivable	10,24,836.00	
		Of which Secured against			5,917.70		6 Advance Suspence	15,357.70	
		(1) Government & other approved Securities			7,38,949.00		7 Adhesive Stamp Franking	9,31,369.00	
		(2) Other Tangible Securities			29,76,127.00		8 Premium of Investment	23,13,358.00	
		(b) Medium-term Loans :			47,259.48		9 Claim Reecivable from RBI	39,023.77	
		Of which Secured against			8,740.00		10 IGST RECEIVABLE	11,490.54	
		(1) Government & other approved Securities			2,84,430.00		11 RUPAY/DEBIT CARD	2,27,430.00	
		(2) Other Tangible Securities			94,228.00		12 RUPAY CHARGE RECEIVABLE	1,89,317.50	
		(C) Long-term Loans :			0.00	70,66,298.18	13 UPI	4,36,579.53	73,41,147
		Of which Secured against							
		(1) Government & other approved Securities							
		(2) Other Tangible Securities							
		(ix) Loans from other sources					13 NON-BANKING ASSETS ACQUIRED		
	0.00	(Sources and Securities to be specified)		0.00		18,19,107.00	IN SATISFACTION OF CLAIM		C
		(,			
	0.00	6 BILLS FOR COLLECTION BEING BILLS RECEIVABLE		0.00					
		(as per contra)				0.00	14 PROFIT AND LOSS		C
						0.00			
	0.00	7 BRANCH ADJUSTMENTS		0.00					
	44 67 70 000 00			42 40 20 007 00					
	11,57,72,622.00	8 OVERDUE INTEREST RESERVE		13,12,30,927.00					
	5,32,662.10	9 INTEREST PAYABLE		7,88,128.10					
	4,17,12,13,508.26	TOTAL CARRIED FORWARD		4,50,00,62,308.61		4,25,72,84,304.00	TOTAL CARRIED FORWARD		4,60,48,83,213

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THE COMMERCIAL CO-OPERATIVE BANK LIMITED - JAMNAGAR 6th FLOOR, ANJARIA CHAMBERS, K. V. ROAD, JAMNAGAR - 361 001

BALANCE SHEET AS ON 31st MARCH, 2024 31st March,2024 31st March,2023

	31st March,2023 CAPITAL & LIABILITIES 31st March,2024 AMOUNT AMOUNT AMOUNT AMOUNT					larch,2023	PROPERTY & A	
AMOUNT	AMOUNT 4,17,12,13,508.26	TOTAL BROUGHT FORWARD	AMOUNT	AMOUNT 4,50,00,62,308.61	AMOUNT	AMOUNT 4,25,72,84,304.00	TOTAL	
'	4,17,12,13,508.20	TOTAL BROUGHT FORWARD		4,50,00,62,308.61		4,25,72,84,304.00	TOTAL	
		10 OTHER LIABILITIES :						
4,27,553.87		(i) Pay order Issued	2,97,861.00					
7,03,477.00		(ii) Unpaid Dividend	10,88,396.00					
43,26,858.76		(iii) Sundries	35,28,502.55					
3,55,176.58		(iv) GST Tax Deducted at Payable	3,91,155.74					
6,41,176.00		(v) TDS PAYABLE	5,90,861.00					
3,91,626.72		(vi) Unpaid Cheque/D D/Pay Order Payable	4,03,635.59					
3,88,470.00		(vii) Provision for Expenses	3,71,850.00					
6,02,052.00		(viii) P F Payable	6,07,058.00					
2,67,66,514.09		(ix) IMPS Payable	3,01,64,228.83					
1,59,707.00	3,47,62,612.02	(x) DEFERRED TAX LIABILITIES	3,41,839.00	3,77,85,387.71				
00 74 500 70		11 PROFIT & LOSS	E 40.00 400 E					
,60,71,563.79		Profit as per Last Balance Sheet	5,13,08,183.72					
,60,71,563.79	0.00	Less : Appropriation	5,13,08,183.72	0.00				
10 00 100 70		Add : Profit for the year brought from the	0 70 05 547 00					
13,08,183.72	5,13,08,183.72	Profit and Loss Account	6,70,35,517.09	6,70,35,517.09				
		'(i) CONTIGENT LIABILITIES						
		Liabilities for guarantee issued						
		Rs. 56,13,713.00 (Last Year Rs. 58,63,713.00)						
		AND Liabilities for guaranfee Expired but not relised						
		Rs. 5.08.500.00 (Last Year Rs. 3,58,500.00)						
		'(ii) Unclaim Deposit Payable - RBI (DEAF)						
		Rs. 88,60,433.35 (Last Year Rs. 96,95,690.24)						
	4,25,72,84,304.00	<>		4,60,48,83,213.41		4,25,72,84,304.00	< TOTAL	
			AS PER SEPARATE A		<		BOARD OF DIRECT	
			AS PER SEPARATE A EVEN DATE ATTAC	AUDIT REPORT OF	<		BOARD OF DIRECT	
			EVEN DATE ATTAC For RAICHU	AUDIT REPORT OF HED HEREWITH RA & CO.				
(MEGHAJIBHAI R. SONI ief Manager- GRAIN MARK	NDARVA)	(SURESH D. RAITHATHA) General Manager & Chief Executive Officer	EVEN DATE ATTAC	AUDIT REPORT OF HED HEREWITH RA & CO. COUNTANTS			BOARD OF DIRECT (JITENDRAKUMAR	
	NDARVA)	(SURESH D. RAITHATHA) General Manager & Chief Executive Officer	EVEN DATE ATTAC For RAICHU CHARTERED AC	AUDIT REPORT OF HED HEREWITH RA & CO. COUNTANTS	(INDULA	AL C. VORA)	(JITENDRAKUMAR	
	NDARVA) KET BRANCH	General Manager & Chief Executive Officer	EVEN DATE ATTAC For RAICHU CHARTERED AC	AUDIT REPORT OF HED HEREWITH RA & CO. COUNTANTS 26105W	(INDULA			
hief Manager- GRAIN MARK	NDARVA) KET BRANCH	(SURESH D. RAITHATHA) General Manager & Chief Executive Officer (Dr. BIPINCHANDRA T. VADHAR) VICE - CHAIRMAN	EVEN DATE ATTAC For RAICHU CHARTERED AC F.R.N. : 12 (ANAND K. R PARTM	AUDIT REPORT OF HED HEREWITH RA & CO. COUNTANTS 26105W AICHURA)	(INDULA	AL C. VORA)	(JITENDRAKUMAR	
hief Manager- GRAIN MARK (PRAVINCHANDRA V. C	NDARVA) KET BRANCH	General Manager & Chief Executive Officer (Dr. BIPINCHANDRA T. VADHAR)	EVEN DATE ATTAC For RAICHU CHARTERED AC F.R.N. : 12 (ANAND K. R PARTI Membership N	AUDIT REPORT OF HED HEREWITH RA & CO. COUNTANTS 26105W AICHURA) NER Io. : 115486	(INDUL/ (KETANKUM/	AL C. VORA)	(JITENDRAKUMAR (JITENDRAKUMAR	
Chief Manager- GRAIN MARK (PRAVINCHANDRA V. C	NDARVA) KET BRANCH	General Manager & Chief Executive Officer (Dr. BIPINCHANDRA T. VADHAR)	EVEN DATE ATTAC For RAICHU CHARTERED AC F.R.N. : 12 (ANAND K. R PARTM	AUDIT REPORT OF HED HEREWITH RA & CO. COUNTANTS 26105W AICHURA) NER Io. : 115486	(INDUL/ (KETANKUM/	AL C. VORA)	(JITENDRAKUMAR (JITENDRAKUMAF	
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		PROUDLY [®] CO-OPPERATIVE
ASSETS	31st M AMOUNT	arch,2024 AMOUNT
L BROUGHT FORWARD	AMOUNT	4,60,48,83,213.41
>		4,60,48,83,213.41
CTORS		>
R S. SHAH)	(JAYANTILAL	S. CHANDARIA)
AR H. LAL)	(VITHALBHA	N R. MAKADIA)
	(
i. BARCHHA)	(JAMNADA	S S. SHIYANI)
	(ASHMITA)	BEN H. SHAH)
		HAI K. SHAH)
	(PROFESSIO	NAL DIRECTOR)



THE COMMERCIAL CO-OPERATIVE BANK LIMITED - JAMNAGAR

6th FLOOR, ANJARIA CHAMBERS, K. V. ROAD, JAMNAGAR - 361 001

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2024

31st Marcl AMOUNT	h,2023 AMOUNT	EXPENSES -	31st Marcl AMOUNT	h,2024 AMOUNT	31st Mar AMOUNT	ch,2023 AMOUNT	INCOME	31st March,2024 AMOUNT AI
Alloont	Alloont	1 INTEREST ON DEPOSIT & BORROWINGS etc.	Amoont		Amoonti	Alloont	1 INTEREST AND DISCOUNT	
14,12,06,908.02		DEPOSITS	15,82,90,835.63		15,98,94,232.79		Advances	18,90,91,107.22
3,41,413.00	14,15,48,321.02		8,12,610.00	15,91,03,445.63	10,80,31,566.33		Investment in Security	10,16,43,871.31
0,11,110100		2 SALARY,ALLOW. PROV.FUND AND OTHERS [Sch -7]		4.53.31.329.50	2,05,62,248.11		Investment Inter Bank Deposits	1,50,18,612.36
	3,20,33,430.27	3 DIRECTOR'S AND LOCAL COMMITTEE MEMBERS		4,33,31,323.30	0.00	28.84.88.047.23	Income Tax Refund	1,07,824.00 30,58,61,4
	4 95 995 99			4.04.500.00		20,04,00,047.23		
	1,35,625.00			1,04,500.00				
		4 RENT, TAXES, INSURANCE, LIGHTING, etc.		94,84,887.19		1,63,316.21	2 COMMISSION, EXCHANGE AND BROKERAGE	2,01,0
	, ,	5 LAW CHARGES		13,20,598.50				
	7,26,036.38	6 POSTAGES, TELEGRAM AND TELEPHONE CHARGES		7,80,613.06		0.00	3 SUBSIDIES AND DONATIONS	
	6,33,000.00	7 AUDIT'S FEES		6,61,500.00				
	25,81,216.83	8 DEPRECIATION AND REPAIRS TO PROPERTY		28,78,860.76			4 INCOME FROM NON-BANKING ASSETS AND	
	10,99,678.55	9 STATIONERY, PRINTING AND ADVERTISEMENT, etc.		10,58,479.44			PROFIT FROM SALE OR DEALING WITH	
		10 LOSS FROM SALE OF OR DEALING				0.00	SUCH ASSETS	17,21,6
	2,341.73	WITH NON-BANKING ASSETS		0.00				
		11 OTHER EXPENDITURES					5 OTHER RECEIPTS	
1,19,520.00		SUBSCRIPTION	1,19,450.00		44,89,985.96		LOCKER RENT	41,06,878.48
22,62,932.03		MISCELLANEOUS EXPENSES [Sch -8]	20,82,440.41		73,83,454.09		OTHER INCOME	71,66,257.46
14,700.00		CO-OPERATIVE TRAINING	18,988.00		750.00		DIVIDEND INCOME	750.00
64,660.00		TRAVELLING EXP.	41,407.00		44,46,219.49		DIVIDEND GROTH INCOME	53,19,715.99
3,45,684.52		COMPUTER EXPENSES	3,35,380.78		10,68,000.00	1,73,88,409.54		<u> </u>
9,13,113.00		CASH REMITTANCE EXPENSES	7,49,951.00			.,. 0,00,400.04		
5,02,777.71		LEASE LINE COMPUTOR EXPENSES	4,59,306.74					
18,417.00			0.00				6 LOSS (if any)	
4,107.80		ANNUAL GENERAL MEETING EXP.	16,577.06					
9,32,782.00			5,11,987.00					
10,39,354.08		RUPAY CARD ATM EXP.	22,17,789.37					
0.00	62,18,048.14	LOSS ON SALE OF SECURITIES	6,74,622.00	72,27,899.36				
(PROVISIONS & RESERVES						
10,00,000.00		PROV. ON STANDARD ASSETS	0.00					
76,40,000.00		BAD & DOUBTFUL DEBTS CONTINGENCY	83,64,000.00					
91,63,000.00		PROV. FOR INVESTMENT DEPRECIATION FUND	0.00					
2,08,00,000.00	3,86,03,000.00	INCOME TAX	2,30,00,000.00	3,13,64,000.00				
	5,13,08,183.72	12 BALANCE OF PROFIT		6,70,35,517.09				
						770 00		
	30,60,39,772.98 	<>		32,63,51,630.53		30,60,39,772.98	<>	32,63,51,6
						<	BOARD OF DIRECTORS	>
			AS PER SEPARATE A	UDIT REPORT OF				
			EVEN DATE ATTAC					
(MEGHAJIBHAI R	SONDARVA	(SURESH D. RAITHATHA)	For RAICHUE CHARTERED AC		(INDULAL		(JITENDRAKUMAR S. SHAH)	(JAYANTILAL S. CHANDARIA)
Chief Manager- GRAIN		General Manager & Chief Executive Officer	F.R.N. : 12		INDOLAL		(JITENDRAROMAR 3. STAT)	(GATAITIERE C. OTAIDAILA)
					(KETANKUMAR	N. MATALIYA)	(JITENDRAKUMAR H. LAL)	(VITHALBHAI R. MAKADIA)
					, <u>.</u>			(
		(Dr. BIPINCHANDRA T. VADHAR)	(ANAND K. RA	,				
(PRAVINCHANDR		VICE - CHAIRMAN	PARTN Membership No		(VIJAYBHAI K		(ASHVINKUMAR G. BARCHHA)	(JAMNADAS S. SHIYANI)
(PRAVINCHANDR CHAIRM	/IAN			782757	(VIJAT BHAI P	A. SANGHVIJ	(ASHVINKUMAR G. BARCHNA)	(JAMINADAS S. SHITANI)
	IAN		UCN No. 0					
	//AN		UCN No. 0					
	1AN		UCN No. 0		(BHARTIBEN	NH. PATEL)		(ASHMITABEN H. SHAH)
CHAIRM CE : JAMNAGAR	1AN		UCN No. 0		(BHARTIBEN	N H. PATEL)		(ASHMITABEN H. SHAH)
CHAIRM			UCN No. 0		(BHARTIBEN (VIVEKBHAI (PROFESSIONA	A. GANDHI)		(ASHMITABEN H. SHAH) (DHAVALBHAI K. SHAH) (PROFESSIONAL DIRECTOR)

CO-OPERATIVE CO-OPERATIVE
