

AUDITOR'S REPORT

TO THE BOARD MEMBERS OF "DHOSA CHANDANESWAR BRATYAJANA SAMITY".

We have audited the accompanying Balance Sheet of "DHOSA CHANDANESWAR BRATYAJANA SAMITY" as on March 31, 2020, the related Statements of Income and Expenditure and the receipt & payment account for the year ended as on the date annexed. These financial statements are the responsibility of Board Members. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards adopted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosure in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the Board members, as well as evaluating the overall presentation of the financial statements. We believe that our audit provides a reasonable basis for our opinion.

1. We have obtained all the information and explanation, which to best of our knowledge and belief were necessary for the purpose of our audit.
2. Proper books of accounts are kept by the organization.
3. The accounts as submitted to us for our verification are as per books of account maintained.

The following accounts give required information and exhibit a true and fair view.

4. In the case of balance sheet the State of Affairs of the Organization as on 31.03.2020.
5. In case of Income & Expenditure Account the Surplus of the organization for the year ended as on 31.03.2020.
6. In the case of Receipt & Payment Account the receipts and payments of the organization for the year ended as on 31.03.2020.

Date: 05/08/2020
Place: Kolkata



For SRB & Associates
Chartered Accountants
(Registration No.310009E)


Sunil Shah
Partner
M.No-052841

UDIN: 20052841AAAAVW9414

DHOSA CHANDANESWAR BRATYAJANA SAMITY

Balance Sheet as at 31 March, 2020

Particulars		Note No	As at	As at
			31-03-2020	31-03-2019
			₹	₹
A	<u>EQUITY AND LIABILITIES</u>			
	1 Corpus Funds			
	(A) Corpus Fund	3	67,92,591	67,92,591
	(B) Subordinated Debt	4	1,08,25,000	50,00,000
	(C) Reserves And Surplus	5	3,61,45,368	3,19,34,668
			5,37,62,959	4,37,27,259
	2 Non-Current Liabilities			
	(A) Long-Term Borrowings	6	1,31,43,891	1,39,53,466
			1,31,43,891	1,39,53,466
	3 Current Liabilities			
	(A) Short term borrowings	7	4,00,77,376	4,51,83,324
	(B) Other Current Liabilities	8	7,77,76,807	5,33,26,746
	(C) Short-Term Provisions	9	17,48,125	29,24,062
			11,96,02,308	10,14,34,132
	TOTAL		18,65,09,158	15,91,14,857
B	<u>ASSETS</u>			
	1 Non-Current Assets			
	(A) Fixed Assets	10		
	(i) Tangible Assets		58,73,077	60,58,959
	(ii) Intangible Assets		20,23,403	14,25,025
			78,96,480	74,83,984
	2 Current Assets			
	(A) Micro Finance Loans	11	15,54,39,601	13,57,54,911
	(B) Cash and Cash Equivalents	12	1,73,05,954	1,39,07,381
	(C) Short Term Loans And Advances	13	16,74,122	18,500
	(D) Other Current Assets	14	41,93,000	19,50,081
			17,86,12,677	15,16,30,873
	TOTAL		18,65,09,158	15,91,14,857
	See accompanying notes forming part of the financial statements	2		

In terms of our report attached.

For **SRB & Associates**
Chartered Accountants
FRN: 310009E



Sunil Shah
Partner

M. No: 052841
UDIN: 20052841AAAAVW9414
Date: 05/08/2020
Place: Kolkata



For and on behalf of Executive Board

Santosh Kr. Halder
President

Avim
Secretary

DHOSA CHANDANESWAR BRATYAJANA SAMITY

Statement of Income & Expenditure Account for the year ended 31 March, 2020

	Particulars	Note No	For the year ended	For the year ended
			31 March 2020	31 March 2019
			₹	₹
A	CONTINUING OPERATIONS			
	Revenue From Operations	15	3,79,19,720	3,35,41,696
	Other Income	16	12,72,774	24,92,233
	Total Revenue		3,91,92,494	3,60,33,929
B	Expenses			
	Employees Benefit Expenses	17	1,00,94,992	88,87,207
	Financial Costs	18	1,73,39,369	1,52,91,365
	Depreciation And Amortisation Expense		12,62,855	11,26,426
	Administrative Expenses	19	53,62,039	44,26,741
	Social Development Expenses		9,03,896	21,73,725
	Loan Loss Provision	20	18,644	-
	Total Expenses		3,49,81,794	3,19,05,464
	Profit / (Loss) Before Exceptional And Extraordinary Items And Tax (3 - 4)		42,10,700	41,28,465
	Tax Expenses			
	a) Provision for tax		-	12,38,540
	Surplus from Continuing Operations (5 - 6)		42,10,700	28,89,926
	See accompanying notes forming part of the financial statements	2		

In terms of our report attached.

For, **SRB & Associates**

Chartered Accountants

FRN: 310009E



Sunil Shah
Partner

M. No: 052841

UDIN:20052841AAAAVW9414

Date: 05/08/2020

Place: Kolkata



For and on behalf of Executive Board

Saatosh K. Haldar
President

Ashim
Secretary

Notes forming part of the Audited Financial Statements

1 Organisation information:-

"DHOSA CHANDANESWAR BRATYAJANA SAMITY" (here in after refers as the Society or DCBS) is engaged in Micro Finance lending activities for providing financial services to economically weaker section in the rural and urban areas of India. DCBS provides small value collateral free loans for income generating activities, solar loan and education loan to economically weaker section according to the guidelines of Reserve Bank of India vide Notification No. DNBS.CC.PD.No. 250/03.10.01/2011-12 dated 2nd December, 2011. All financial transactions are conducted in group meetings organised near the inhabitats of these women. The operations, in the initial stages of group formations, involves efforts on development training on financial discipline, and later constant monitoring through meetings and providing financial and support services at the doorstep of the borrowers to ensure high rate of recovery.

2 Significant accounting policies

The significant accounting policies have been predominantly presented below in the order of the Accounting Standards notified under the Companies (Accounting Standards) Rules, 2013 (as amended).

2.01 Basis of accounting and preparation of financial statements

The financial statements of the Society have been prepared in accordance with the Generally Accepted Accounting Principles in India (Indian GAAP) to comply with the Accounting Standards notified under the Companies (Accounting Standards) Rules, 2006 (as amended) and the relevant provisions of the Companies Act, 2013. The financial statements have been prepared on accrual basis under the historical cost convention. The accounting policies adopted in the preparation of the financial statements are consistent with those followed in the previous year.

2.02 Use of estimates

The Management believes that the estimates used in preparation of the financial statements are prudent and reasonable. Future results may differ due to these estimates and the differences between the actual results and the estimates are recognised in the periods in which the results are known / materialise.

2.03 Cash and cash equivalents

Cash comprises cash on hand, Cheque in hand and Fixed deposits with banks. Cash equivalents are short-term balances (with an original maturity of three months or less from the date of acquisition), highly liquid investments that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value.



Notes forming part of the Audited Financial Statements

- 2.04 Cash flow statement**
Cash flows are reported using the indirect method, whereby Surplus before extraordinary items and tax is adjusted for the effects of transactions of non-cash nature and any deferrals or accruals of past or future cash receipts or payments. The cash flows from operating, investing and financing activities of the Society are segregated based on the available information.
- 2.05 Depreciation and amortisation**
Depreciation on fixed assets purchased out of own sources are provided on written down method at the rate prescribed under the Income Tax Act, 1961. Depreciation in relation to grant assets has been adjusted with deferred grant account.
- 2.06 Revenue recognition**
Revenue is recognized to the extent that it is probable that the economic benefits will flow to the society and the revenue can be reliably measured.
- Income from Interest on Loan**
Interest on loan disbursed to the borrower has been accounted for on accrual basis. Interest on Non Performing Assets is recognized only when realized.
- Income from Interest on Fixed Deposit**
Interest on fixed deposits and short term deposits are being accounted for on accrual basis taking into account the amount outstanding and the rate applicable.
- Dividend**
Dividend income is accounted for when the right to receive it is established.
- Other Income**
All other Revenue is recognized on accrual basis unless otherwise specified.
- 2.07 Fixed Assets**
Tangible Assets: Fixed assets, are carried at cost less accumulated depreciation and impairment losses, if any. The cost of fixed assets includes interest on borrowings attributable to acquisition of qualifying fixed assets up to the date the asset is ready for its intended use and other incidental expenses incurred up to that date. Machinery spares which can be used only in connection with an item of fixed asset and whose use is expected to be irregular are capitalised and depreciated over the useful life of the principal item of the relevant assets. Subsequent expenditure relating to fixed assets is capitalised only if such expenditure results in an increase in the future benefits from such asset beyond its previously assessed standard of performance.
- Intangible Assets:** All Intangible Assets have been stated at historical cost less accumulated Amortisation and impairment loss, if any. Cost comprises the purchase price and any attributable cost of bringing the asset to its working condition for its intended use.
- 2.08 Grants and Donations**
Government grants and subsidies are recognised when there is reasonable assurance that the Society will comply with the conditions attached to them and the grants / subsidy will be received. Government grants whose primary condition is that the Society should purchase, construct or otherwise acquire capital assets are presented by deducting them from the carrying value of the assets. The grant is recognised as income over the life of a depreciable asset by way of a reduced depreciation charge.
- 2.09 Investments**
Long-term investments (excluding investment properties), are carried individually at cost less provision for diminution, other than temporary, in the value of such investments. Current investments are carried individually, at the lower of cost and fair value. Cost of investments include acquisition charges such as brokerage, fees and duties.



Notes forming part of the Audited Financial Statements

2.10 Employee benefits
Employee benefits include provident fund, superannuation fund, gratuity fund, compensated absences, long service awards and post-employment medical benefits.

2.11 Borrowing costs
Interest Cost Incurred in connection with the borrowing of funds are charged to revenue on time proportionate basis unless otherwise stated.

2.12 Taxes on income
The Society is Registered Under the West Bengal Societies Registration Act, 1961 and is registered under section 12A of the Income Tax Act, 1961.

2.13 Provisions and contingencies for Loan Loss
(i) At the end of each financial year, the Management reviews all the Micro Credit on overdue basis and write off are being made as per past experience and present condition of the borrowers.
(ii) Provision for loan losses are provided as per Non Banking Financial Institution Prudential Norms (2007) and subsequent amendments issued by the Reserve Bank of India (RBI).
Management treats a loan as overdue as soon as a scheduled instalment is failed.

The Provision Norms followed by the Society is as follows :

Asset Classification	Arrear period	Provision As Per RBI Norms	Estimation Adopted by Society
*Current Asset	Current	0.40 to 1%	0.40 to 1%
Standard Asset	1 to 90 days	0.40 to 1%	0.40 to 1%
Sub Standard Asset	91 to 180 days	Upto 50%	Upto 50%
Doubtful Asset	181 days to 365 days	100.00%	100%

*The Society has made provision of 0.25% on the standard assets as per terms of Non-Banking Financial (Non Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007 vide circular RBI/2010-11/370/DNBS.PD.CC.No.207/03.02.002/2010-11.

As per provisions of the Non-Banking Financial (Non-Deposit accepting or holding) Companies Prudential Norms (Reserve Bank) Directions, 2007 issued vide Notification DNBS. PD.No.234 / CGM(US)-2011 dated December 02, 2011, the aggregate Loan loss Provision maintained by the society is Higher of 1% of the outstanding loan portfolio or 50% of the aggregate loan instalments which are overdue for more than 90 days and less than 180 days and 100% of the aggregate loan instalments which are overdue for 180 days or more.

2.14 Loan Write off policy
The Society as a policy matter has decided to write-off all loans which are overdue and not recoverable for more than two years. Moreover, the management can take a decision of loans write off as per the quality and expectation of realization of loans from borrowers.
Further all loss assets identified as per the extent RBI guidelines are provided.



Notes forming part of the Audited Financial Statements

Note 3: Corpus Fund

Particulars	As at 31-03-2020	As at 31-03-2019
	₹	₹
Balance as per last Financial Statement	67,92,591	47,31,709
Add:- Capital infusion during the year	-	20,60,882
Closing balance	67,92,591	67,92,591

Note 4: Subordinated Debt

Particulars	As at 31-03-2020	As at 31-03-2019
	₹	₹
Balance as per last Financial Statement	50,00,000	50,00,000
Add:- Received during the year	58,25,000	-
Closing balance	1,08,25,000	50,00,000

Note 5: Reserves and Surplus

Particulars	As at 31-03-2020	As at 31-03-2019
	₹	₹
Surplus in Statement of Income and Expenditure Account		
Opening balance	3,19,34,668	3,21,28,742
Add: Profit for the year	42,10,700	28,89,926
Less: Payment of assessed tax	-	14,84,000
Less:- Write off loans	-	16,00,000
Closing balance	3,61,45,368	3,19,34,668

NOTE - 6 : LONG TERM BORROWINGS

Banks / Financial Institutions	Balance as on 01.04.2019	Received during the Period	Repaid during the year	Balance as on 31.03.2020
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SECURED LOANS

- TERM LOAN FROM BANKS

Dena Bank	81,81,825	-	49,69,466	32,12,359
UCO	46,10,062	-	24,87,601	21,22,461
Sub Total	1,27,91,887	-	74,57,067	53,34,820

- TERM LOAN FROM NBFC/FINANCIAL INSTITUTIONS

NABARD	3,24,694	-	3,24,694	-
Milaap KVV(S)(NGO)	44,59,998	1,44,05,575	1,01,64,028	87,01,545
IGS	9,94,591	-	9,94,591	-
Ananya Finance	1,64,58,338	2,00,00,000	1,68,75,017	1,95,83,321
FWWB	2,03,33,334	1,58,00,000	2,15,99,999	1,45,33,335
RMK	58,44,870	-	28,35,006	30,09,864
USHA FINANCIAL SERVICES PVT.LTD	50,00,000	-	50,00,000	-
Samunnati	-	4,11,00,000	1,37,79,379	2,73,20,621
Eclear	-	30,00,000	13,23,765	16,76,235
NABFIN	-	1,00,00,000	8,34,171	91,65,829
Sub Total	5,34,15,825	10,43,05,575	7,37,30,785	8,39,90,615

Unsecured Loan From others	3,49,999	5,15,000	3,49,999	5,15,000
TOTAL	6,65,57,711	10,48,20,575	8,15,37,851	8,98,40,435
Less: Current Maturity Shown under Other Current Liabilities (Refer note no-8)	5,26,04,245			7,66,96,544
Long Term Loan as on 31st March 2020	1,39,53,466			1,31,43,891

NOTE - 7 : SHORT TERM BORROWINGS

Terms of Repayment of Term Loan as on 31st March 2020.

Banks / Financial Institutions	Balance as on 01.04.2019	Received during the Period	Repaid during the year	Balance as on 31.03.2020
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SECURED LOANS

Banqiya Gramya Vikas Bank (CC)	1,52,44,766	-	17,416	1,52,27,350
State Bank of India (CC)	2,99,38,558	-	50,88,532	2,48,50,026
TOTAL	4,51,83,324	-	51,05,948	4,00,77,376



Notes forming part of the Audited Financial Statements

Note 8: Other current liabilities

Particulars	As at	As at
	31-03-2020	31-03-2019
	₹	₹
a) Current Maturity of Long Term Debt (Refer note no-6)	7,66,96,544	5,26,04,245
b) Outstanding Interest	15,553	29,985
c) Outstanding Audit fees	80,000	24,200
d) Outstanding Salary	44,987	43,492
e) Outstanding house rent	-	1,80,000
f) Statutory dues	4,42,311	-
g) Others	4,97,412	4,44,824
Total	7,77,76,807	5,33,26,746

Note 9: Provisions

Particulars	Estimated Provisions Adopted by the Society	Outstanding as at	Provision as at	Outstanding as at	Provision as at
		31-03-2020	31-03-2020	31-03-2019	31-03-2019
Standard assets	0.40 to 1%	15,48,72,495	11,18,416	13,57,30,827	16,61,438
Substandard assets	50-100%	1,71,653	1,71,653	24,084	24,084
Doubtful assets	100%	3,95,453	3,95,453	-	-
Total		15,54,39,601	16,85,522	13,57,54,911	16,85,522
Subject to 1% of the total portfolio		15,54,39,601	15,54,396	13,57,54,911	13,57,549

i) The tenure of the Micro Finance Loan given by the Society is maximum 52 Weeks. The management as a policy matter decided to write off all loans which are over dues for a period of more than 2 years.

ii) The Society has made provision of 0.40% on the standard assets as per terms of Non-Banking Financial (Non Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007 vide circular RBI/2010-11/370/ DNBS.PD.CC.No. 207/03.02.002 /2010-11.

Particulars	Long Term		Short Term	
	As at 31-03-2020	As at 31-03-2019	As at 31-03-2020	As at 31-03-2019
Provision for Portfolio Loan Assets:				
Current & Standard Assets	-	-	11,18,416	16,61,438
Doubtful and Non Performing Assets	-	-	5,67,106	24,084
Additional Provision due to Covid-19	-	-	18,644	-
Provision for Tax Expenses:				
Income Tax	-	-	43,959	12,38,540
Total	-	-	17,48,125	29,24,062

Note 11: Micro finance loans

Particulars	As at	As at
	31-03-2020	31-03-2019
	₹	₹
Opening Balance	13,57,54,911	12,01,89,085
Add: Disbursed during the Period	26,47,24,620	23,61,49,532
Less: Recovered during the period	24,45,84,683	21,89,83,706
Less: Bad debt	4,55,247	16,00,000
Total	15,54,39,601	13,57,54,911
Unsecured and Considered Good	15,48,72,495	13,57,30,827
Unsecured and Considered doubtful	5,67,106	24,084
Total	15,54,39,601	13,57,54,911

Note 12: Cash and cash equivalents.

Particulars	As at	As at
	31-03-2020	31-03-2019
	₹	₹
(a) Balances with banks	26,31,050	9,14,383
(b) Cash on hand	24,904	10,498
(c) Fixed Deposit (Kept as Lien with Lenders)	1,46,50,000	1,29,82,500
Total	1,73,05,954	1,39,07,381

Note 13: Short Term Loans and Advances:

Particulars	As at	As at
	31-03-2020	31-03-2019
	₹	₹
(i) Advance Income Tax	6,43,602	-
(ii) Advance to Staff	10,30,520	18,500
Total	16,74,122	18,500



Notes forming part of the Audited Financial Statements

Note 14: Other current assets

Particulars	As at 31-03-2020	As at 31-03-2019
	₹	₹
(i) Interest accrued on fixed deposits	21,56,230	18,54,081
(ii) Interest accrued on Portfolio Loan	13,89,772	-
(iii) Security deposit	82,706	-
(iv) House Rent Advance	2,04,500	96,000
(v) Advance against expenses	3,59,792	-
Total	41,93,000	19,50,081

Note 15: Revenue from operations

Particulars	Year ended 31-03-2020	Year ended 31-03-2019
	₹	₹
Interest on Loan. (Refer Note (i) below)	3,52,07,564	3,12,23,956
Loan processing fees	26,40,282	23,17,740
Other Financial Charges.	71,874	-
Total	3,79,19,720	3,35,41,696

Note 16: Other Income

Particulars	Year ended 31-03-2020	Year ended 31-03-2019
	₹	₹
Interest on Fixed Deposit and saving Bank	7,15,438	6,76,948
Bad Debt Recovered	97,962	10,46,488
Miscellaneous Income	69,603	1,03,992
Grant received from Schneider Electric India Pvt Ltd	-	2,71,800
Income other than financing activity (SHG Product sale)	3,89,771	3,93,005
Total - Other operating revenues	12,72,774	24,92,233

Note 17: Employee benefit expenses

Particulars	Year ended 31-03-2020	Year ended 31-03-2019
	₹	₹
Salaries and Wages	1,00,20,873	83,24,751
Contribution towards Provident Fund & ESI	74,119	5,62,456
Total	1,00,94,992	88,87,207

Note 18: Finance costs

Particulars	Year ended 31-03-2020	Year ended 31-03-2019
	₹	₹
i) Interest Expenses	1,51,81,035	1,40,59,365
ii) Loan processing fees, bank charges and service charges on loan	21,58,334	12,32,000
Total	1,73,39,369	1,52,91,365

Note 19: Administrative expenses

Particulars	Year ended 31-03-2020	Year ended 31-03-2019
	₹	₹
Audit & certification fees	80,000	60,700
Rating Fees	1,22,285	1,70,000
Rent	13,20,970	11,40,540
Telephone & internet charges	1,72,764	2,08,172
Electricity Charges, Power and Fuel	5,26,161	4,38,393
Donation	51,415	1,18,161
Bank Charges	56,632	-
Miscellaneous Expenses	40,965	22,855
Staff Welfare expenses	76,909	66,493
Printing & Stationery	2,15,494	1,59,136
Professional fee	7,02,470	3,79,787
Repair & Renewals	6,85,348	4,02,894
Insurance Premium	28,710	15,300
Training Expenses	1,30,697	4,96,330
Registration fees, membership & association charges	90,577	4,28,671
GST Paid	3,40,842	-
Baddebt Written off	4,55,247	-
Travelling and Conveyance	2,64,553	3,19,309
Total	53,62,039	44,26,741



Notes forming part of the Audited Financial Statements

Notes 20: Provision for Loan Loss

Particulars	Provision as at 31-03-2019	Addition	Utilization	Provision as at 31-03-2020
	₹	₹	₹	₹
Provision for Loan Loss on Standard Asset	16,61,438	-	5,43,022	11,18,416
Provision for Loan Loss on Doubtful and Non Performing Asset	24,084	5,43,022	-	5,67,106
Provision against Standard assets as on 29.02.2020 (Please refer Note 19A) against which moratorium granted due to COVID-19.	-	18,644	-	18,644
Total	16,85,522	5,43,022	5,43,022	16,85,522

During the period the management has decided to write of Loan outstanding amounting to Rs. 5,03,891/-

Note 20A: Provision for Regulatory Package of COVID 19

Particulars	Principal as on 29.02.2020	Provision Amount (₹)	Provision Amount (₹)	Total Provision (10%)
	₹	31st March 2020	30th June 2020	₹
Principal outstanding of all standard but overdue accounts (DPD 1 to 89 days)	3,72,874	18,644	18,644	37,287
Total	3,72,874	18,644	18,644	37,287

According to RBI Circular No.RBI/2019-20/220 DOR.No.BP.BC.63/21.04.048/2019-20 dated April 17, 2020 on COVID19 Regulatory Package - Asset Classification and Provisioning, a general provisions of 10 per cent shall be computed for all standard but overdue accounts on February 29, 2020 for which moratorium has been granted. This amount would then be provided in a phased manner i.e. 5 per cent in Q4 of FY 19-20 and remaining 5 per cent in Q1 of FY 20-21.

Note 21: Disclosure of micro and small enterprises.

The Society has the process of identification of suppliers registered under Micro, Small and Medium Enterprises Act, 2006 (The MSMED) by obtaining confirmation from all its suppliers. Based on the above there was no such suppliers to disclose here.

Note 22: Classification of Loan Portfolio

Quality of Portfolio on age basis

Asset Classification	Arrear Period (Days)	As at 31-03-2020	Share in %	As at 31-03-2019	Share in %
Standard Assets	≤ 90	15,48,72,495	99.64%	13,57,30,827	99.98%
Sub Standard Assets	90-180	1,71,653	0.11%	24,084	0.02%
Doubtful Assets	> 180	3,95,453	0.25%	-	0.00%
Total		15,54,39,601	100%	13,57,54,911	100%

Note 23: The figure of previous year were audited by a firm of chartered accountants other than M/s SRB & Associates

Note 24: Previous Year Figures

Previous year's figures have been regrouped / reclassified wherever necessary to correspond with the current year's classification / disclosure.

In terms of our report attached.

For, **SRB & Associates**
Chartered Accountants
FRN: 310009E



Sunil Shah

Sunil Shah
Partner

M. No: 052841
UDIN:20052841AAA-VW9414
Date: 05/08/2020
Place: Kolkata

For and on behalf of Executive Board

Saratosh K. Hadda
President

Asking
Secretary

DHOSA CHANDANESWAR BRATYAJANA SAMITY

NOTES FORMING PARTS OF FINANCIAL STATEMENTS AS AT AND FOR THE YEAR ENDED MARCH 31, 2020

10 FIXED ASSETS:

Tangible:

Written Down Value	Land	Furniture & Fixtures	Office Equipments	Motor Vehicles	Computer	Total
As at 1st April 2019	4,00,000	17,23,842	33,35,772	4,61,181	1,38,163	60,58,958
Additions	-	4,60,892	2,48,647	-	67,130	7,76,669
Disposals	-	-	-	-	-	-
As at 31st March 2020	4,00,000	21,84,734	35,84,419	4,61,181	2,05,293	68,35,627
Depreciation						
Charge for the year	-	2,41,518	5,56,311	69,177	95,543	9,62,550
Disposals	-	-	-	-	-	-
As at 31st March 2020	-	2,41,518	5,56,311	69,177	95,543	9,62,550
Net Block as on 31st March 2019	4,00,000	19,43,216	30,28,108	3,92,004	1,09,750	58,73,077

Intangible:

Software	Cost or Valuation
As at 1st April 2019	14,25,025
Additions	8,98,683
Disposals	-
As at 31st March 2020	23,23,708
Amortisation for the period	3,00,305
Disposals	-
Net Block as on 31st March 2020	20,23,403

