



PILL: SEC: NBA:22-23/ 28

29th July, 2022

To
BSE Ltd.
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort
Mumbai – 400 001.
SCRIP CODE: 526381

To
National Stock Exchange of India Limited
Exchange Plaza,
Bandra-Kurla Complex,
Bandra (East),
Mumbai – 400 051.
PATINTLOG

Dear Sirs,

Sub: Information pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

We refer to our letter dated 28th July, 2022 informing about the Company's Unaudited Standalone Financial Results for the quarter ended 30th June, 2022.

In this connection and pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the newspaper advertisements, published in The Free Press Journal (English newspaper) and Navshakti (Marathi newspaper) on 29th July, 2022.

Kindly take the same on record and acknowledge the receipt.

Yours' faithfully,

For PATEL INTEGRATED LOGISTICS LIMITED

(SWETA PAREKH)
COMPANY SECRETARY

Encl.: as above

C.C. with enclosure to:
The Calcutta Stock Exchange Limited.

SW INVESTMENTS LIMITED
 Regd. Office: 5th Floor, Sunteck Centre, 37-40, Subhash Road, Vile Parle (East), Mumbai 400057. CIN: L65990MH1980PLC023333. Website: www.sw1india.com, Email: cosec@sw1india.com, Tel: +91 224287 7800
EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2022
 (Rs. in Lakhs)

Sr. No.	Particulars	Quarter Ended		Year Ended
		30-Jun-22	30-Jun-21	
		Unaudited	Unaudited	Audited
1	Total Income from Operations	4.94	46.15	58.28
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	2.20	39.72	38.30
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	2.20	39.72	38.30
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2.20	30.32	28.66
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(15.75)	30.32	78.41
6	Paid up equity share capital (Face Value of Rs. 10 each)	90.00	90.00	90.00
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	580.62
8	Earnings per share (of Rs. 10 each) (not annualised) (for continuing and discontinued operations)			
	a) Basic	0.24	3.37	3.18
	b) Diluted	0.24	3.37	3.18

Notes to the financial results:
 1) The above unaudited financial results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on 27th July, 2022. The unaudited financial results for the quarter ended 30th June, 2022 have been subjected to Limited review by the Statutory Auditors.
 2) The above is an extract of the detailed format of Financial Results for the quarter ended on 30th June, 2022 filed with the Stock Exchange under Regulation 33 of SEBI LODR. The full format of the Financial Results for the quarter ended 30th June, 2022 are available on the Stock Exchange Website (www.bseindia.com) and Company's website (www.sw1india.com)

For and on behalf of Board of Directors of SW Investments Limited
 (sd/-)
 Pankaj Jain
 Director (DIN 00048283)
 Date: July 28, 2022
 Place: Mumbai

OFFICE OF THE RECOVERY OFFICER
 (Authorized U/s. 97 of the Multi State Co-op. Societies Act, 2002 by the Hon'ble Central Registrar of Co-op. Societies, Government of India, New Delhi)
Attached to Dombivli Nagari Sahakari Bank Limited,
 (Multi State Scheduled Bank)
 Recovery Department At: 'Everest Annex', 1st floor, Opp. Railway Station, Dombivli (West), Pin No. 421202. Telephone: 0251 - 2480626 / 2494853

DEMAND NOTICE
 That as per the provisions of Section 84 of the Multi-State Co-op. Societies Act, 2002, Dombivli Nagari Sahakari Bank Ltd. has received an Award dated 26.11.2021 in case No ARB/DNSB/R/O/89/2019 from the Hon'ble Arbitrator appointed by Commissioner of Co-operative Societies, Maharashtra State under the powers delegated by Central Registrar, Co-operative Societies, Government of New Delhi against Borrower & Guarantors.
 In accordance with the provisions of Section 84 Multi-State Co-op. Societies Act, 2002, Demand Notice dated 26.07.2022 was issued to you No. 1 to 10 by the Recovery officer, appointed u/s 97 of the Multi-State Co-op. Societies Act, 2002, calling upon you to make the payment as mentioned below. The said Demand notice was sent to Judgment Debtors on their last known addresses. This notice is published in addition to the notice sent by Registered A.D. Post.
 1. M/s. Black Gold Organics Pvt. Limited,
 2. Mr. Atul Sharad Kamble
 3. Mrs. Pratindya Atul Kamble
 4. Mr. Sanjay Prabhod Bhatia
 5. Mr. Nilesh Sadashiv Thakur
 6. Mr. Muzaffar Nazamuddin Pithawala
 7. Mr. Sanjay Vasant Modak
 8. Miss. Nazneen Jabbar Sayed.
 9. Mr. Tushar Vasant Modak
 10. Mrs. Rupali Tushar Modak

The above Judgment Debtors are advised to make the payment of outstanding amount of Rs.17,25,37,412.50 (Rupees Seventeen Crore Twenty Five Lakh Thirty Seven Thousand Four Hundred Twelve & Paise Fifty Only) as on 30/06/2022 together with further interest @ 13.75% P.A. on Principal amount of Rs.10,99,95,006.00 from 01/07/2022 within 15 days from the date of publication of the notice failing which the undersigned will be compelled to take further action for recovery of the awarded dues as per the aforesaid Arbitration Award, which please be noted.
 (sd/-)
RECOVERY OFFICER
 (Authorized u/s. 97 of M.S.C.S. Act 2002)
 Place - DOMBIVLI
 Date - 28.07.2022

FINO Payments Bank
फिनो पेमेंट्स बैंक
FINO PAYMENTS BANK LIMITED
 CIN : L65100MH2007PLC171959
 Registered Office: Mindspace Junagar, Plot No Gen 2/1/F, Tower 1, 8th Floor, TTC Industrial Area, MIDC Shirwane, Navi Mumbai- 400 706
 Website: https://www.fino.com, Tel: 022-7104 7000

EXTRACT OF THE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2022
 (₹ in lakhs)

S.No	Particulars	Quarter Ended		Year Ended
		30.06.2022	31.03.2022	
		Unaudited	Audited	Audited
1	Total Income from Operations	28,905	28,529	1,00,885
2	Net Profit (+) / Loss (-) for the period (before Tax, Exceptional and/or Extraordinary items)	1,010	1,762	4,274
3	Net Profit (+) / Loss (-) for the period before Tax (after Exceptional and/or Extraordinary items)	1,010	1,762	4,274
4	Net Profit (+) / Loss (-) for the period after Tax (after Exceptional and/or Extraordinary items)	1,010	1,762	4,274
5	Total Comprehensive Income for the period (Comprising Profit/Loss) for the period (after tax) and Other Comprehensive Income (after tax)	NA	NA	NA
6	Paid up equity share capital (Face Value of ₹10/- each)	8,321	8,321	8,321
7	Reserves (excluding Revaluation Reserves as shown in the Balance Sheet of the previous year)	-	-	39,343
8	Net Worth	48,675	47,665	47,665
9	Debt: Equity ratio	1.19	0.52	1.37
10	Earning per share (EPS) - (not annualised)			
	a. Basic EPS	1.21	2.20	0.40
	b. Diluted EPS	1.21	2.20	0.40

Notes:
 1. The Financial Results have been reviewed by the Audit Committee and approved by the Board of Directors of the Bank at its meeting held on July 27, 2022. The Financial Results for the quarter ended June 30, 2022 have been subjected to Limited Review by M S K & Associates, the Statutory Auditors of the Bank.
 2. The above is an extract of the detailed format of Quarterly Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Annual Financial Results are available on the websites of the Stock Exchanges (www.nseindia.com and www.bseindia.com) and on the Bank's website (www.fino.com).

Place: Navi Mumbai
 Date: 27-July-2022

For and on behalf of the Board of Directors
 Fino Payments Bank Limited
 (sd/-)
 Rishi Gupta
 Managing Director & Chief Executive Officer
 DIN : 01433196

FINANCIAL RESULTS 2021-2022

PATEL INTEGRATED LOGISTICS LIMITED
 Regd. Office: "Patel House", 5th Floor, 48-Gazdarbandhi, North Avenue Road, Santacruz (West), Mumbai - 400 054.
 Tel. No.: 022-26050021, 26052915
 Website: www.patel-india.com CIN: L71110MH1962PLC012396

EXTRACT OF THE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2022
 (Rs. in Lakhs)

Particulars	Quarter ended		Year ended
	(30/06/2022) Unaudited	(31/03/2021) Unaudited	
Total income from operations (Net)	7149.06	5106.92	23431.66
Net Profit / (Loss) for the period (Before Tax, Exceptional and / or Extraordinary items)	110.37	(78.74)	223.18
Net Profit / (Loss) for the period before tax (After Exceptional and / or Extraordinary items)	110.37	(78.74)	223.18
Net Profit / (Loss) for the period after tax (After Tax, Exceptional and / or Extraordinary items)	111.35	(80.81)	227.27
Total Comprehensive income for the period / year (Comprising Profit / (Loss) for the period (After Tax) and other Comprehensive Income (After Tax))	54.35	(9.72)	188.80
Equity Share Capital (Face Value Rs. 10/-)	3603.59	2603.59	3603.59
Other Equity (Excluding Revaluation Reserve)	-	-	8121.98
Earnings Per Share Face Value of Rs. 10/- each for Continuing and Discontinued operations			
Basic	0.31	(0.31)	0.77
Diluted	0.17	(0.31)	0.57

Notes:
 1. The results of the quarter ended 30th June, 2022 were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meeting held on July 28, 2022. They have been subjected to Limited review by the Statutory Auditors.
 2. For the quarter ended 30th June year to date figures are not given as they are identical with quarterly figures.
 3. The balance call money of Rs.7.50 per share as per the terms of the right issue will be called from the eligible shareholders as on the record date within the statutory timeline as per Right issue prospectus.
 4. This statement has been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (IND AS) prescribed under Section 133 of the Companies Act, 2013 and other recognised accounting practices and policies to the extent applicable.
 5. The Company's major active segment is Co-loading of Air Freight. Other activities are less than 5% of total income and hence segment reporting is not applicable.
 6. Previous periods and year's figures have been recast / restated wherever necessary.

By Order of the Board
 For PATEL INTEGRATED LOGISTICS LIMITED
 (sd/-)
 (HARI NAIR)
 MANAGING DIRECTOR
 PLACE: MUMBAI
 DATE: 28.07.2022

BALANCE SHEET AS AT MARCH 31, 2022

As at 31.03.2021 (Amount in ₹)	Sr. No.	CAPITAL AND LIABILITIES	Sch. No.	As at 31.03.2022 (Amount in ₹)
14,95,64,500	1	Capital	1	14,84,21,470
4,25,76,37,562	2	Reserves & Surplus	2	4,53,42,81,627
-	3	Principal Subsidiary State Partnership	-	-
-	4	Fund Account	-	-
32,78,31,70,843	4	Deposits	3	32,12,77,07,224
-	5	Borrowings	-	-
1,07,25,24,723	6	Other Liabilities	5	1,12,29,19,546
38,24,28,97,628		Grand Total		37,93,33,29,867
3,00,79,92,156		Contingent Liabilities	12	4,14,81,18,149
1,500		CONTRAS:		
16,31,20,103		Bills for Collection being Bills Receivable		
16,31,20,103		Advance Under Collection Account - AUCA		16,31,20,103
-		Significant Accounting Policies	17	
-		Notes forming part of the financial statements	18	
16,31,21,603				16,31,20,103

ASSETS

As at 31.03.2021 (Amount in ₹)	Sr. No.	ASSETS	Sch. No.	As at 31.03.2022 (Amount in ₹)
3,34,38,42,387	1	Cash and Balances with Reserve Bank of India	6	4,17,22,19,970
6,12,06,72,218	2	Balance with banks and money at call and short notice	7	6,19,21,96,630
-	3	Investment out of the Principal Subsidiary State Partnership Funds	-	-
12,21,60,04,655	4	Investments	8	12,01,25,99,213
14,79,74,06,398	5	Advances	9	13,75,15,52,667
71,82,88,762	6	Fixed Assets	10	67,90,60,168
1,04,75,93,208	7	Other Assets	11	1,12,57,11,219
38,24,28,97,628		GRAND TOTAL		37,93,33,29,867

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2022

As at 31.03.2021 (Amount in ₹)	Sr. No.	EXPENDITURE	Sch. No.	As at 31.03.2022 (Amount in ₹)
1,63,03,41,725	1	Interest expended	15	1,32,21,03,370
78,06,00,504	2	Operating expenses	16	86,00,00,237
22,98,03,042	3	Provisions and contingencies		17,59,94,934
2,64,07,45,271		Total Expenditure		2,35,80,98,541
15,28,26,691		Profit / (Loss)		26,75,35,691
2,79,35,71,962		TOTAL		2,62,56,34,232

INCOME

As at 31.03.2021 (Amount in ₹)	Sr. No.	INCOME	Sch. No.	As at 31.03.2022 (Amount in ₹)
2,51,45,43,300	1	Interest earned	13	2,44,83,29,343
27,90,28,662	2	Other Income	14	17,73,04,889
2,79,35,71,962		Total Income		2,62,56,34,232
2,79,35,71,962		TOTAL		2,62,56,34,232

AS PER OUR REPORT OF EVEN DATE
 For Mukund M. Chitale & Co
 Chartered Accountants
 Firm Registration Number: 106655 W
 Date: May 26, 2022
 Place: Mumbai

Nilesh RS Joshi
 Partner
 Membership Number: 114749

FOR AND ON BEHALF OF BOARD OF DIRECTORS OF CITIZENCREDIT CO-OPERATIVE BANK LIMITED
 Christopher Mendozas
 Managing Director & Chief Executive Officer
 Frederick Castellino
 Chairman
 Priscilla Butthello
 Vice Chairman

WESTLIFE DEVELOPMENT LIMITED
 Regd. Office : 1001, Tower - 3, 10th Floor, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013.
 CIN No.: L65990MH1982PLC028593 Tel: 022-4913 5000 Fax: 022-4913 5001
 Website: www.westlife.co.in | E-mail id: shatradu@westlife.co.in

Extract of Unaudited Consolidated Financial Results for the Quarter ended June 30, 2022
 (₹ in Lakhs)

PARTICULARS	3 months ended		Preceding 3 months ended		Corresponding 3 months ended		Year ended
	30/06/2022	31/03/2022	30/06/2021	31/03/2021	30/06/2021	31/03/2022	
		Unaudited	Audited	Unaudited	Audited	Unaudited	Audited
Total Income	53,973.63	46,818.15	26,557.21	160,422.93			
Profit / (Loss) before tax	3,176.04	2,054.59	(4,460.27)	(206.52)			
Profit / (Loss) for the period / year	2,357.86	1,532.04	(3,339.01)	(166.52)			
Total Comprehensive income / (Loss) for the period / year	2,314.88	1,505.48	(3,333.82)	(338.45)			
Earnings Per Share (not annualised) - (Face value of ₹ 2 each)							
Basic (in ₹)	1.51	0.98	(2.14)	(0.11)			
Diluted (in ₹)	1.51	0.98	(2.14)	(0.11)			

Notes:- 1) The above is an extract of the detailed format of Quarterly Financial Results for the quarter ended June 30, 2022 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the stock exchange websites: www.bseindia.com and Company's website: www.westlife.co.in. 2) The Standalone financial results are available on the Company's website "www.westlife.co.in" and on the website of the stock exchange www.bseindia.com. Key numbers of Standalone results of the Company are as under:

PARTICULARS	3 months ended		Preceding 3 months ended		Corresponding 3 months ended		Year ended
	30/06/2022	31/03/2022	30/06/2021	31/03/2021	30/06/2021	31/03/2022	
		Unaudited	Audited	Unaudited	Audited	Unaudited	Audited
Revenue from operations (net)	6.65	11.53	11.85	44.93			
(Loss) for the period / year	(15.67)	(16.31)	(5.67)	(42.42)			
Total Comprehensive income / (Loss) for the period / year	(15.67)	(16.31)	(5.67)	(42.42)			

3) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on July 28, 2022.

For and on behalf of the Board
 (sd/-)
 Banwari Lal Jatia
 Director
 DIN 00016823
 Mumbai
 July 28, 2022

REPORT OF THE INDEPENDENT AUDITORS
 To,
 The Members,
 Citizencredit Co-operative Bank Ltd.,
Report on Financial Statements
Opinion
 1. We have audited the accompanying Financial Statements of Citizencredit Co-operative Bank Limited, ("The Bank") which comprise the Balance Sheet as at March 31, 2022 and the Profit and Loss Account and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information in which are included returns of Head Office and its departments and 15 branches, which are consolidated in these financial statements. The returns of 15 branches audited by us are incorporated in these financial statements and also returns of 31 other branches which have been certified by branch management and also independently reviewed by Concurrent branch auditors. To the best of our knowledge and as informed to us by the management, Bank has not received any specific guidelines from the Central Registrar of Co-operative Societies with respect to selection of branches to be covered under audit. The branches and other departments of Head office covered by us, account for 69.32 percent of advances and 60.07 percent of deposits.
 2. In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by The Banking Regulation Act, 1949, The Multi State Co-operative Societies Act, 2002, The Multi State Co-operative Societies Rules, 2002 made there under, National Bank for Agricultural and Rural Development, if applicable, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
 (i) In the case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2022;
 (ii) In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
 (iii) In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.
Basis of Opinion
 3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (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 bank in accordance with the code of ethics issued by the ICAI together with ethical requirements that are relevant to our audit of the financial statements under the provisions of The Banking Regulations Act, 1949 and the rules made there under and under the provisions of The Multi State Co-operative Societies Act, 2002 and The Multi State Co-operative Societies Rules made there under 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 have obtained is sufficient and appropriate to provide a basis for our opinion on the Financial Statements.
Information Other than the Financial Statements and Auditor's Report Thereon
 4. The Bank's Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Board of Directors' Report including other explanatory information, but does not include Financial Statements and our auditor's report thereon. Our opinion on the Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.
 In 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 in the audit or otherwise appears to be materially misstated.
 When we read the Report of Board of Directors including other explanatory information, if based on the work we have performed, we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.
Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements
 5. The Bank's Board of Directors are responsible for the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, the provisions of The Banking Regulation Act, 1949, The Multi State Co-operative Societies Act, 2002, The Multi State Co-operative Societies Rules, 2002 made there under, National Bank for Agricultural and Rural Development, if applicable, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies. This responsibility also includes maintenance of adequate records in accordance with the provisions of the Act for safeguarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, as applicable, to ensure the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give 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 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 either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
Auditor's Responsibilities for the Audit of the Financial Statements
 6. 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 auditor's report that includes our opinion. Reasonable assurance is high level of assurance, but it 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 aggregate, they could reasonably be expected to influence the economic decision of users taken on the basis of these Financial Statements.
 As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional scepticism 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 Bank'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 Bank'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 Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

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.
 We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements
 7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms A and B respectively of the Third Schedule to The Banking Regulation Act, 1949 and The Multi State Co-operative Societies Act, 2002. The Multi State Co-operative Societies Rules, 2002.
 8. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, 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 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. As required by Section 30(3) of the Banking Regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank;
 d. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;
 e. The reports on the accounts of the branches/offices audited by the branch auditors have been forwarded to us and have been properly dealt with by us in preparing this report;
 f. The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;
 g. In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.
 9. As required by Rule 27 (3) of the Multi State Co-operative Societies Rules, 2002, as per the information and explanations given to us and based on our examination of books of accounts and other records, we report as under on the matters specified in clause (a) to (f) of the Rule 27(3) of The Multi State Co-operative Societies Rules, 2002:
 a. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-Laws of the Bank.
 b. During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by The Reserve Bank of India. Since the

