

Date : June 26, 2023

Corporate Relations Department
BSE Limited,
1st Floor, New Trading Wing,
Rotunda Building, P J Towers,
Dalal Street, Fort,
Mumbai - 400 001.
Scrip Code: 503031

The Market Operations Department
National Stock Exchange of India Limited,
Exchange Plaza, 5th Floor,
Plot No C/1, G Block,
Bandra-Kurla Complex,
Bandra (E), Mumbai - 400 051.
Scrip Symbol : PENINLAND

Ref: Regulation 30 & 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

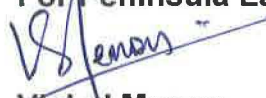
Sub: Intimation of Notice given to Shareholders with respect to transfer of equity shares to IEPF Account by Newspaper Advertisement

With reference to the captioned subject, please find enclosed herewith copy of Newspaper Notice issued by the Company pursuant to the provisions of the Companies Act, 2013 read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016. The Newspaper Advertisements are published on 26th June, 2023 in 'Navshakti' in Marathi Language and 'The Free Press Journal' in English Language.

The advertisement may also be accessed on the website of the Company at www.peninsula.co.in

Kindly take the same on your record.

Yours Sincerely,
For Peninsula Land Limited


Vishal Menon

Company Secretary & Compliance Officer



Encl: As above

PENINSULA LAND LIMITED

503, Peninsula Towers,
Peninsula Corporate Park,
G. K. Marg, Lower Parel,
Mumbai - 400 013.
www.peninsula.co.in

Phone : +91 22 6622 9300
Fax : +91 22 6622 9302
Email : info@peninsula.co.in
URL : www.peninsula.co.in
CIN NO.: L17120MH1871PLC00005

EAST CENTRAL RAILWAY TENDER NOTICE No. DNR/S&T/Sig/2023/10, Danapur, Dated: 23.06.2023

CENTRAL RAILWAY NOTIFICATION FOR EXPRESSION OF INTEREST BB-C-306-CW-BOC-PNVL-2023

CENTRAL RAILWAY NOTIFICATION FOR EXPRESSION OF INTEREST BB-C-306-CW-BOC-DR-2023

CENTRAL RAILWAY NOTIFICATION FOR EXPRESSION OF INTEREST BB-C-306-CW-BOC-DR-2023

NOTICE PidiLite Industries Ltd. Registered Office: 4V89+58, Ramkrishna Mandir Road, Off Mathurdas Vasani Rd, Andheri East, Maharashtra, Mumbai-400059

KALYAN DOMBIVLI MUNICIPAL CORPORATION, KALYAN Water Supply Department TENDER NOTICE NO. 06/2023-24

PUBLIC NOTICE We are investigating the title of Mr. Mustafa Mohammed Hussein Lightwala and Mr. Huzefa Mohammed Hussein Lightwala to the property, being land, along with a building standing thereon, known as Lokhandwala Building, bearing Survey No. 240, Hissa No. 1, CTS No. F-1360 of Bandra Division

SASF Stressed Assets Stabilization Fund POSSESSION NOTICE [Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002] (For Immovable Property)

Notice is hereby given that I am investigating title of the following Property owned by JAKA TABASSUM SAJJID more particularly described in the Schedule hereunder.

PENINSULA LAND LIMITED Regd. Office: 503, 5th Floor, Peninsula Tower-1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai-400013

NOTICE (For attention of the equity Shareholders of the Company) Mandatory transfer of equity shares to Investor Education and Protection Fund Authority ("the Authority")

POSSESSION NOTICE - (for immovable property) Rule 8(1) Whereas, the undersigned being the Authorized Officer of IFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IFL Home Finance Ltd.) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

PUBLIC NOTICE NOTICE is hereby given to the public at large that, under the instructions of our client, we are investigating the right, title and leasehold interest of (1) RATILAL VELJI SAVLA, an Indian inhabitant and having his address at Sethna House 13 Laburnum Road Gamdevi Mumbai 400 007 (2) ALPA VASANT SONI, an Indian inhabitant and having his address at Sethna House 13 Laburnum Road Gamdevi Mumbai 400 007

MOTILAL OSWAL HOME LOANS Motilal Oswal Home Finance Limited Regd. Office: Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025, Tel: (022) 47189999

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES) Whereas the undersigned being the Authorized Officer of the Motilal Oswal Home Finance Limited (Formerly known as Aspire Home Finance Corporation Ltd.) under the Securitization and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice(s) on the date mentioned against each account calling upon the respective borrower(s) to repay the amount as mentioned against each account within 60 days from the date of notice(s) date of receipt of the said notices.

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES) Whereas the undersigned being the Authorized Officer of the Motilal Oswal Home Finance Limited (Formerly known as Aspire Home Finance Corporation Ltd.) under the Securitization and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice(s) on the date mentioned against each account calling upon the respective borrower(s) to repay the amount as mentioned against each account within 60 days from the date of notice(s) date of receipt of the said notices.

SVC CO-OPERATIVE BANK LTD. (Multi-State Scheduled Bank) RECOVERY DEPARTMENT SVC TOWER, JAWAHARLAL NEHRU ROAD, VAKOLA, SANTACRUZ EAST, MUMBAI: 400 055. Tel No: 7199997/970/928.

BRIHANMUMBAI MAHANAGARPALIKA HEALTH DEPARTMENT K. B. Bhabha Hospital, R. K. Patkar Marg, Bandra (W), Mumbai-400050. No. HO/ 3097 /KBB dt. 22.06.2023

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES) Whereas the undersigned being the Authorized Officer of the Motilal Oswal Home Finance Limited (Formerly known as Aspire Home Finance Corporation Ltd.) under the Securitization and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice(s) on the date mentioned against each account calling upon the respective borrower(s) to repay the amount as mentioned against each account within 60 days from the date of notice(s) date of receipt of the said notices.

POSSESSION NOTICE WHEREAS being the Authorized Officer of SVC Co-operative Bank Ltd. and the Authorized Officer of Bank Of Baroda, Shivaji Park Branch (Lead Bank) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 as amended by The Enforcement of Security Interest and Recovery of Debts Laws (Amendment) Act, 2012 (13) of 2012, Dt. 03-01-2013 & in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued respective Demand Notices dated 03.01.2017 & 04.01.2017 under Section 13(2) of the said Act, calling upon the Borrower/Mortgagors/ Guarantors/Directors (1) M/s. Flex Art Foil Limited (Principal Borrower/Mortgagor), having its address at Ess Dee House, Akurdi Road, Kandivli (East), Mumbai - 400101, India and/or Gaha Nos. A-20A-21, Ground Floor, Sagar Sangam Industrial Estate Co-operative Society Ltd., Survey No. 56 & 69, Shivajinagar (E), Dist. Palghar - 400 208 and/or Plot No. 32, DIC, Phase-1, Industrial Area, Baddi, Tehsil - Nalagarh, Dist. Salan (HP)-173205 and/or Industrial Plot No. 64, Export Oriented Industrial Park - EPIP Phase - I, Jarmarji, Tehsil Nalagarh, Dist. Solan, Baddi (HP) - 173205. 2) Mr. Sudip B. Dutta (Director) having its address at Flat No. 506, Challenger Tower - 2, 5th Floor, Thakur Village, Kandivli (East), Mumbai - 400 067 and/or A-1403/1404, Oberoi Gardens, Thakur Village, Kandivli (East), Mumbai - 400 101 and/or 2402-C, Oberoi Sky Heights, Lokhandwala, Andheri West, Mumbai-400 053 and/or 2502-A, 25th Floor, Oberoi Sky Heights, Building No. 1, Plot No.120, Lokhandwala Complex, Andheri (West), Mumbai-400 053. 3) Mrs. Aarti Sudip Dutta (Director) having its address at Flat No. 506, Challenger Tower - 2, 5th Floor, Thakur Village, Kandivli (East), Mumbai - 400 067 and/or Flat No. 1403/1404, A Wing, Oberoi Garden, Thakur Village, Kandivli East, Mumbai 400101 and/or 2402-C, Oberoi Sky Heights, Lokhandwala, Andheri West, Mumbai-400 053 and/or 2502-A, 25th Floor, Oberoi Sky Heights, Building No.1, Plot No.120, Lokhandwala Complex, Andheri (West), Mumbai-400 053. 4) M/s. Ess Dee Aluminium Limited (Corporate Guarantor) having its address at 1, Sagore Dutta Ghat Road, Kamharthi, Kolkata - 700 058, West Bengal to repay the respective amounts mentioned in the said Notices by Rs. 21,74,62,484.61 (Rupees Twenty One Crores Seventy Four Lacs Sixty Two Thousand Four Hundred Eighty Four and Paise Sixty One Only) where an amount of Rs. 16,72,022.61 (Sixteen Crores Seventy Seven Lacs Ninety Four Thousand Twenty Two Paise Sixty One Only) being outstanding under Cash Credit facility (Pari-pasu in respect of CC loan) as on 31.12.2016 together with future interest at contractual rate from 01.01.2017 in respect of SVC Co-operative Bank and Bank Of Baroda for an amount of Rs.12,96,88,842.00 (Rupees Twelve Crores Ninety Six Lacs Eighty Eight Thousand Eight Hundred Forty Two Only) (Cash Credit) as on 31.12.2016 as mentioned in the respective Demand Notices plus legal costs/charges etc till the date of payment, within 60 days from the date of the said Notices.

NOTICE
Pidilite Industries Ltd.
Registered Office: 4V89+5V8, Ramkrishna Mandir Road, Off Mathurdas Vasarji Road, Andheri East, Maharashtra, Mumbai- 400059

Table with 4 columns: Name of holder and Jt. Holder, Kind of Securities and face value, No. of Securities, Distinctive numbers

एस्वीसी को-ऑपरेटिव्ह बँक लि.
एस्वीसी टॉवर, जवाहरलाल नेहरू रोड, वाकोला, सांताक्रुझ (पूर्व), मुंबई - ४०० ०५५.
सूचना क्र. ३११११११/१७०/१९२८.

तथापि, वर नमूद केलेले कर्जदार/गहाणवददार/हमीदार पूर्ण रकम व्याजासह परतफेड करण्यात आल्यासही जलद अहवाल, याद्वारे कर्जदार/गहाणवददार/हमीदार यांना विवशित: आणि सर्वसामान्य जतनेला सूचना देण्यात येत आहे की, त्यांना बँकेने एस्वीसी को-ऑपरेटिव्ह बँक लिमिटेडच्या प्रभारानागत असून इतर कर्जांमध्ये सद्यस्थितीत बँक उदा: बँक ऑफ बडोदा साठी दि. ३१.१२.२०१६ रोजी रु. २१,७४,६२,४८४.६१ (दहा कोटी रुपये) या सुमारेच्या कोटी चौघाहजार लाख बासठ हजार चारशे चौघाशे आणि पैसे एकशेद्वीस दि. ०१.०१.२०१७ पासून कराराच्या दाराने भविष्यातील व्याजासह एस्वीसी को-ऑपरेटिव्ह बँक आणि बँक ऑफ बडोदा दि. ३१.१०.२०१६ रोजीनुसार संबंधित मध्ये नमूद केल्यानुसार रु. १२,२६,८८,८४२.०० (रु. बारा कोटी शहाणव लाख अठराशे चौघाशे शतक आठशे बचाळीस फक्त) (कॅश क्रेडिट) रकमेसाठी तसेच प्रदानाच्या तारखेपर्यंत कायदेशीर शुल्क / प्रभार रकमेचे प्रदान सदर सूचनेच्या तारखेपर्यंत ६० दिवसांच्या आत करण्याचे निदेश शाश्वत मागणी सूचना सदर कायद्याच्या अन्वये १३(२) अंतर्गत दि. ०३.०१.२०१७ या दि. ०१.२०१७ रोजी जारी केली होती त्यात कर्जदार/गहाणवददार/हमीदार/संचालक यांना बोलवले आहे.

पेनिन्सुला लॅण्ड लिमिटेड
नोंदणी कार्यालय: ५०३, ५ वा मजला, पेनिन्सुला टॉवर-१, पेनिन्सुला कॉर्पोरेट पार्क, गणपतराव कदम मार्ग, लोअर परळ, मुंबई - ४०० ०१३
फोन : +९१ २२ ६६२२ ९३००, ईमेल: iepf@peninsula.co.in

सदर सूचना ही कंपनी अधिनियम, २०१३ च्या कलम १२४(६) सहाय्यात वेळोवेळी केलेल्या सुधारणेनुसार ७ सप्टेंबर, २०१६ पासून प्रभावी निगम व्यवहार (एससीए) द्वारे अधिसूचित आवयदीपीएफ अंर्थांरिटी (अकाऊंटिंग, ऑडिट, ट्रान्स्फर अॅण्ड रिफंड) कलम, २०१६ च्या तरतुदींना अनुसरून प्रकाशित करण्यात येत आहे.
कलममध्ये इतर बाबींसह आवयदीपीएफ अंर्थांरिटीकडे सात किंवा अधिक क्रमवार वर्षांकरिता भागधारकांनी दावा न केलेल्या लाभांशाच्या संदर्भातील कंपनीचे शेअर्स हस्तांतर करण्याच्या तरतुदीचा समावेश आहे. त्यानुसार, सात वर्षांच्या कालावधीकरिता दावा न केलेल्या/रोख न झालेल्या अशा पडून असलेले विधीय वर्ष २०१७-१६ साठी कंपनी द्वारे घोषित अंतिम लाभांशाच्या संदर्भात कंपनीचे समभाग आवयदीपीएफ कडे जमा केला जाईल. पुढे, घोषित केलेल्या लाभांशाच्या संदर्भात सर्व समभाग जे अप्रदानित लाभांशा खाते कडे हस्तांतराच्या तारखेपासून सात क्रमवार वर्षांच्या कालावधीसाठी दावा न केलेल्या/रोख न झालेल्या अशा स्थितीत पडून आहे ते सुध्दा आवयदीपीएफ अंर्थांरिटी च्या डिमॅट खात्यामध्ये कंपनी द्वारे हस्तांतर करेल.
रुल अंतर्गत विहित प्रक्रियेनुसार कंपनीने आवयदीपीएफ अंर्थांरिटीकडे ज्यांचे शेअर्स हस्तांतरित होण्याचा संभव आहे त्या प्रत्येक संबंधित भागधारकांना अशा हस्तांतरणाबाबत वैयक्तिक पत्रव्यवहार पाठवला आहे, आणि तिची वेबसाईट www.peninsula.co.in वर त्यांचा फॉलियो करू. आणि डिमॅट खात्याच्या तपशिलासह हस्तांतरणासाठी निघत त्यांचे शेअर्स आणि अशा भागधारकांचा संपूर्ण तपशिल सुद्धा अपलोड केला आहे. भागधारकांना आवयदीपीएफ अंर्थांरिटीकडे हस्तांतरित होण्याचा संभव असलेले शेअर्स आणि दवाबहित लाभांशाचा तपशिल पडताळणी करण्यासाठी वेबसाईटला भेट देण्याची विनंती करण्यात येत आहे.
कंपनीला २४ सप्टेंबर, २०२३ पर्यंत संबंधित भागधारकांकडून कोणताही पत्रव्यवहार प्राप्त न झाल्यास कंपनी रुलच्या आवश्यकतेचे पालन करून रुलनुसार दिलेल्या वेळमर्यादेनुसार काॅरिअर अॅक्शनच्या मागिने आवयदीपीएफ अंर्थांरिटीकडे सदर शेअर्स हस्तांतर करेल.
मुद्दी कृपया नोंद घ्यावी की, रुलमध्ये दिलेल्या प्रक्रियेचा अवलंब करून आवयदीपीएफ अंर्थांरिटीकडून काही अल्पवया अशा शेअर्सवरील उपांतित लाभांसह अशा इक्विटी शेअर्सचा दावा करण्यासाठी आवयदीपीएफ अंर्थांरिटीकडे हस्तांतरित इक्विटी शेअर्सच्या धारकांना परवानगी दिली आहे. रुल आवयदीपीएफ अंर्थांरिटीची वेबसाईट www.iepf.gov.in वर उपलब्ध आहेत. पुढे कंपनीचे भागधारकांना आवयदीपीएफ अंर्थांरिटीचे रिफंड वेबपेजसाठी घघण्याची लिंक कंपनीची वेबसाईट www.peninsula.co.in वर उपलब्ध आहे.
प्रत्यक्ष स्वरूपात शेअर्स धारण केलेले आणि आवयदीपीएफ अंर्थांरिटीकडे ज्यांचे शेअर्स हस्तांतरित होण्याचा संभव आहे त्या संबंधित भागधारकांनी नोंद घ्यावी की कंपनी त्यांनी धारण केलेल्या शेअर प्रमाणपत्राच्या ऐवजी नवीन शेअर प्रमाणपत्र जारी करेल आणि आवयदीपीएफ अंर्थांरिटीकडे हस्तांतरणासाठी त्यांना डिमॅटमध्ये रूपांतरित करेल. अशा प्रकारे जारी केल्यावर भागधारकांच्या ताब्यात असलेले शेअर प्रमाणपत्र हे आपोआप रद्द होईल आणि त्यानंतर वाटाघाटी योग्य सल्ल्याचे मानण्यात येईल. डिमॅट माध्यमाने धारण केलेल्या शेअर्सच्या संदर्भातील शेअर्स हे कॉर्पोरेट अॅक्शनच्या मागिने आवयदीपीएफ अंर्थांरिटीकडे हस्तांतरित करण्यात येतील. भागधारकांनी पुढे नोंद घ्यावी की, सदर सूचना आणि तिच्या वेबसाईटवर कंपनीने अपलोड केलेला तपशिल हा रुल अनुसार आवयदीपीएफ अंर्थांरिटीकडे शेअर्स हस्तांतर करण्यासाठी कंपनीद्वारे नवीन शेअर प्रमाणपत्र जारी करण्याच्या संदर्भात पुरेशी सूचना म्हणून विचारात घेणे आवश्यक आहे.
भागधारकांना सापेक्ष बाबी आणि रुलबाबत कोणतीही चौकशी करण्याची असल्यास ते कंपनी किंवा खालील नमूद संपर्क तपशिलातुसार कंपनीचे रजिस्ट्रार आणि शेअर ट्रान्स्फर एजेंट, पूर्वी शेअरजिस्ट्री (इंडिया) प्रायव्हेट लिमिटेड कडे संपर्क करू शकतात.
पूर्वी शेअरजिस्ट्री (इंडिया) प्रायव्हेट लिमिटेड
१, शिव शक्ती इंडस्ट्रियल इस्टेट, जे. आर. बोरीचा मार्ग, लोहा एक्सप्लेज जवळ, लोअर परेल पूर्व, मुंबई-४०००११
टेलिफोन: +०२२ ३१९९ ८८१०/४९६१ ४९३२
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पेनिन्सुला लॅण्ड लिमिटेड करिता सही/-
विलास मेहन
ठिकाण: मुंबई
दिनांक: २४ जून, २०२३
कंपनी सचिव आणि अनुपालन अधिकारी



Regd. Office : 361, Laxmi Sadan, V. P. Road, Girgaum, Mumbai-400 004, Tel. : 6754 5000
email : sec@nkgbsb-bank.com / Customer Care : 022-2860 2000 / www.nkgbsb-bank.com

Balance Sheet as at 31st March, 2023
Table with columns: CAPITAL AND LIABILITIES, As at 31-Mar-23, As at 31-Mar-22, PROPERTY AND ASSETS, As at 31-Mar-23, As at 31-Mar-22

Profit and Loss Account for the year ended 31st March, 2023

Table with columns: Expenditure, Year Ended 31-Mar-23, Year Ended 31-Mar-22, Income, Year Ended 31-Mar-23, Year Ended 31-Mar-22

Profit and Loss Appropriation Account for the year ended 31st March, 2023

Table with columns: Expenditure, Year ended 31-Mar-23, Year ended 31-Mar-22, Income, Year ended 31-Mar-23, Year ended 31-Mar-22

As per our report of even date attached For and on behalf of M/s V. J. Kulkarni & Associates Chartered Accountants Firm Reg. No. - 105448W
CA C. D. Apte Partner Membership No : 045943
Mumbai, 4th May, 2023
Himangee Nadkarni Chairperson
Shantesh Warty Director
Mangala Prabhu Director
Pranali Dharadhar Chief Financial Officer
Nikita Rane Finance Head
Mumbai, 4th May, 2023

INDEPENDENT AUDITOR'S REPORT

To, The Members, NKGsb Co-op. Bank Ltd., Mumbai.
Report on Audit of the Financial Statements
Opinion
We have audited the accompanying financial statements of NKGsb Co-operative Bank Ltd. (hereinafter referred to as the 'Bank'), which comprise the Balance Sheet as at March 31, 2023, the Profit and Loss Account and the Cash Flow Statement for the year then ended and notes to the financial statements, including a summary of the significant accounting policies and other explanatory information.
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 and the Rules made thereunder, 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 of the state of affairs of the Bank as at March 31, 2023 and its profit and its cash flows for the financial year ended on that date.
Basis of Opinion
We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (the 'ICAI'). Our responsibilities under those SAs 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 the ethical requirements that are relevant to our audit of the financial statements under the provisions of Banking Regulations Act, 1949 and the rules made thereunder and under the provisions of the Multi-State Cooperative Societies Act, 2002 and the rules made thereunder 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.
Information Other than the Financial Statements and Auditor's Report Thereon
The Bank's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Annual Report including other explanatory information, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.
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 during the course of our audit or otherwise appears to be materially misstated.
When we read the Annual Report including other explanatory information, if we conclude that there is a 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 Financial Statements
The Bank's Board of Directors and its management 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 the accounting principles generally accepted in India, including the accounting standards issued by the ICAI and provisions of the Banking Regulations Act, 1949, the circulars and guidelines issued by the Reserve Bank of India and the guidelines issued by the Central Registrar of Co-operative Societies, the Multi-State Co-operative Societies Act, 2002, the Multi-State Co-operative Societies Rules, 2002 from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the aforementioned Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent, and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, 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, the management are 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 the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
The Board of Directors are also responsible for overseeing the Bank'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 the 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 the SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also :
i. 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.
ii. Obtain an understanding of internal controls 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 entity's internal control.
iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
iv. 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 ability of the Bank 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.
v. 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.
Other Matters
The financial statements of the Bank for the previous year ended March 31, 2022 were audited by the predecessor auditors. The auditors have expressed unmodified opinion vide their report dated June 18, 2022 on such financial statements. Accordingly, we do not express any opinion on the same. Our opinion is not modified on this matter.
Report on Other Legal and Regulatory Requirements
1. 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.
2. As required by Section 73 (4) of the Multi-State Co-operative Societies Act, 2002, we report that :
i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and have found to be satisfactory;
ii) In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches/offices;
iii) The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, agree with the books of account and the returns;
iv) 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;
v) 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.
3. As required by the Rule 27 (3) of the Multi-State Co-operative Societies Rules, 2002, we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank as under :
i) We have not come across any transactions which appear to be contrary to the provisions of the Multi-State Co-operative Societies Act, 2002, the rules or the bye-laws of the Bank.
ii) We have not come across any material or significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India.
iii) Based on our examination of the books of account and other records and as per the information and explanations given to us, the money belonging to the Bank which appears to be bad or doubtful of recovery are detailed below:
Table with columns: Category, Principal Outstanding on 31-03-2023 (Rs. In Lacs)
Doubtful Assets: 22,569.04
Loss Assets: 1,379.16
iv) As per the information provided to us and to the best of our knowledge, no credit facilities have been sanctioned by the Bank to the members of the Board or their relatives;
v) We have generally not come across any violations of guidelines, conditions etc. issued by the Reserve Bank of India.
vi) To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.
For and on behalf of V. J. Kulkarni & Associates Chartered Accountants FRN-105488W
C. D. Apte Partner Membership No. : 045943 UDIN: 23045943BGPUCJ9001
Place : Mumbai Date : May 04, 2023