

NIKHIL ADHESIVES LIMITED An ISO 9001: 2015 Certified Company

Head Office: 902. 9th Floor, A Wing, Kaledonia HDIL Building,

Sahar Road, Opp. D-Mart, Andheri (E), Mumbai- 400069.
Tel.: 91-22-2683 6564 / 6558 / 59 • E-mail : info@nikhiladhesives.com
Website : www.nikhiladhesives.com • CIN : L51900MH1986PLC041062



Date: 09th August, 2024

To,
The Manager- Listing Department
Bombay Stock Exchange Ltd
Phiroze Jeejeebhoy Towers
Dalal Street, Fort,
Mumbai- 400 001.

Scrip Code: 526159 - Nikhil AdhesivesLimited

Sub : Newspaper Advertisement for Unaudited Financial Results for the quarter and three months ended on 30th June 2024.

Dear Sir (S),

In terms of Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has published an Extract of Statement of Unaudited Standalone Financial Results of the Company for the quarter and three months ended June 30, 2024, which have been considered, approved and taken on record by the Board of Directors, at their meeting held on Thursday, August 08, 2024.

The said financial results have been published in "The Free Press Journal" (English Newspaper) edition dated 09/08/2024 & in "Nav Shakti" (Marathi newspaper) edition dated 09/08/2024.

Further, in pursuance of Regulation 30 read with Part A of Schedule III enclosed herewith please find below the copy of Newspaper articles as published in above mentioned newspapers.

The said newspaper advertisement has also been uploaded on the website of the Company at www.nikhiladhesives.com

Kindly take the above on record and oblige

Thanking you,

Yours faithfully, For Nikhil AdhesivesLimited,

Rajendra Sanghavi Wholetime Director DIN: 00245637

Unit 1 : Shreeji Estate, College Rd., Vadkun, Dahanu - 401 602. Maharashtra • Tel.: (02528) - 224463 / 093204 35588 • Fax : (02528) 226195.

Unit II: :7A / 7B, Govt. Industrial Estate, Dist. Piparia, Silvassa - 396 230. D. & N. H. • Tel.: (91) 0260 - 2640055, 093747 06309.

Unit III: Plot No. D - 2 / 49, GIDC Industrial Estate, Industrial Phase - II, Dahej - 392 130. Tal. Vagra, Dist. - Bharuch, Gujarat.

Unit IV: Plot No. 570-A & 570-B, Vasanthanarasapura Industrial Area, Phase - II, Tumkur - 572128, Karnataka.

Unit V: Plot No. 73-74, Industrial Area, Mehatpur, Una, Himachal Pradesh - 174315.



MAHARASHTRA INDUSTRIAL **DEVELOPMENT CORPORATION**

(A Government of Maharashtra Undertaking)

E Tender Notice No. 17/2024-2025 (Mumbai) E Tenders are invited for below work from registered

conf	tractors.	
Sr. No.	Name of Work	Estimated Cost
1.	M&R to Shahad Water Supply Scheme Repairs to Filter House, Pump House Strengthening of RCC members by with high strength repair mortar (Thixotropic) Pultruded carbon fiber plate & painting at Shahad.	6,27,73,087.00
2.	M&R to Thane Complex W.S.S Special repairs and strengthening of old HSR No. 1 at Shil	₹ 6,75,81,971.00

The blank tender forms for above works will be available from 09/08/2024 to 20/08/2024 on MIDC's Website http://www.midcindia.org

Interested agencies may upload their queries before 12/08/2024 on website of MIDC. Answers to the queries MIDC Clarification will be available from 14/08/2024 on Website of MIDC

NIKHIL ADHESIVES LIMITED

(CIN L51900MH1986PLC041062)

Regd.Office : A-902, 9th Floor, Kaledonia HDIL Building, Sahar Road, Opposite D-Mart, Andheri (East), Mumbai - 400 069 Tel No : 26835864 / 26836558, Email ID : ho@nikhiladhesives.com, Website: www.nikhiladhesives.com Tel No : 26835864 / 26836558, Email ID : ho@nikhiladhesives.com, Website: www.nikhiladhesives.com EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2024

Particulars	Qua	arter Ended	d	Year Ended
	30.06.2024	31.03.2024	30.06.2023	31.03.2024
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Total income from operations (net)	16128.94	14811.62	14220.76	56454.20
Net Profit / (Loss) for the period (before Tax, and Exceptional items	611.63	513.78	409.87	1792.71
Net Profit / (Loss) for the period (after tax and Exceptional items)	611.63	513.78	409.87	1792.71
Total Comprehensive Income for the period [Comprising Profit/(Loss) for the				
period (after tax) and Other Comprehensive Income (after tax)]	459.55	376.02	307.80	1323.87
Paid-up Equity Share Capital (Face value of Re. 1/- per share)	459.43	459.43	459.43	459.43
Reserves (excluding Revaluation Reserves as shown in the Balance Sheet)	-	-	-	10,939.00
Earnings Per Share (before extraordinary items) (of Re. 1/- each) Basic & Diluted	0.99	0.82	0.67	2.88
Earnings Per Share (after extraordinary items) (of Re. 1/- each) Basic & Diluted	0.99	0.82	0.67	2.88

Note : (1) The above results have been reviewed by the Audit Committee & approved by the Board of Directors at its meeting held on 8th August, 2024. (2) The above is an extract of the detailed format of Quarterly Unaudited 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 nancial results for the quarter ended 30th June, 2024 are available on BSE Limited's Website www.bseindia.com & also on the Company's website www.nikhiladhesives.com For Nikhil Adhesives Limited

Contingent Liabilities

(Umesh Sanghavi) Managing Director DIN: 00491220

MODERN SHARES AND STOCKBROKERS LIMITED
CIN: L45200MH1939PLC002958

Regd. Office: Staircase No. 13, North Stand, Wankhede Stadium, Churchgate, Mumbai 400 020
Tel: 022 68252400; Fax: 022 68252441; email: modernshare@hotmail.com; Web: www.modernshares.com
Extract of Standalone Unaudited Financial Results For the Quarter Ended June 30, 2024. (Rs. In Le

Particulars	Quarter Ended June 30 2024 (Unaudited)	Quarter Ended Mar. 31 2024 (Audited)	Quarter Ended June 30, 2023 (Unaudited)	Year Ended Mar. 31, 2024 (Audited)
Total Income from Operations (Net)	89.28	94.85	72.26	339.47
Net Profit / (loss) for the period (before Tax & Exceptional items)	10.58	13.63	7.91	54.39
Total Comprehensive Income for the period	1.65	6.09	0.00	6.09
Paid-up Equity Share Capital (Face Value Rs.10)	293.11	293.11	293.11	293.11
Other Equity (excluding Revaluation Reserves) as shown in				
the Balance Sheet of previous year	-	-	-	964.27
Earnings per Share (of Rs. 10/- each) on net profit after tax				
a) Basic (Not annualised) (Rs.)	0.32	0.47	0.20	1.51
a) Diluted (Not annualised) (Rs.)	0.32	0.47	0.20	1.51

NOTES: The above audited results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company, at their meeting held on 08th August, 2024. The Statutory auditors have issued an unmodified audit opinion on these results. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange 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 Company's website at www.modernshares.com and at the Stock Exchange's website www.bseindia.com.

For and on Behalf of the Board of Directors

CITIZENCREDIT

CO-OPERATIVE BANK LTD

(A Scheduled Multi-State Bank)

Sob Ac at 24 02 2024 Ac at 24 02 2022

of Modern Shares And Stockbrokers Limited Sd/-Ashok T. Kukreja Chairman DIN: 00463526

CAPSAVE FINANCE PRIVATE LIMITED

Place: Mumbai

Date: 8th August, 2024

Registered office: Unit No. 301-302, Wing-D, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai - 400 063 Tel No: 022 61737600 • Website: www.capsavefinance.com CIN: U67120MH1992PTC068062

Statement of Unaudited Financial Results for the Quarter Ended June 30, 2024 Regulation 52(4) of the SEBI (LODR) Regulations, 2015 (All amounts are in rupees Millions, unless otherwise stated)

		Quarter	ended	Year ended
Sr. No.	Particulars	June 30, 2024 Unaudited	June 30, 2023 Unaudited	March 31, 2024 Audited
1	Total Income from Operations	929.80	743.33	3,260.54
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	299.87	228.54	1,079.60
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	299.87	228.54	1,079.60
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	218.71	169.68	782.60
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	214.78	169.68	781.71
6	Paid up Equity Share Capital	189.62	141.80	189.62
7	Reserves (excluding Revaluation Reserve)	7,568.85	5,039.80	7,354.07
8	Net worth	7,758.47	5,181.60	7,543.69
9	Paid up Debt Capital / Outstanding Debt	16,769.51	12,558.89	18,391.60
10	Outstanding Redeemable Preference Shares	NIL	NIL	NIL
11	Debt Equity Ratio (times)	2.16	2.42	2.44
12	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) 1. Basic: 2. Diluted:	11.53 11.53	11.97 11.97	48.06 48.06
13	Capital Redemption Reserve	NIL	NIL	NIL
14	Debenture Redemption Reserve	NIL	NIL	NIL
15	Debt Service Coverage Ratio (times)	0.27	0.26	0.20
16	Interest Service Coverage Ratio (times)	1.82	1.84	1.92

- 1. In accordance with Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (LODR Regulations), the Company has published unaudited financial results for the quarter ended June 30, 2024. The above unaudited financial results were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on August 08, 2024. 2. The above is an extract of the detailed format of quarterly results filed with the Stock Exchanges under
- Regulation 52 of the LODR Regulations. The full financials results are available on the websites of BSE Limited and is also available on the Company's website https://capsavefinance.com
- 3. For the other line items referred in regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to BSE Limited and can be accessed on the website of the Company https://capsavefinance.com

For and on behalf of the Board of Directors

Place: Mumbai Date: August 08, 2024

Jinesh Jain Managing Director DIN: 06807613



JAYABHARAT CREDIT LIMITED

(formerly known as The Jayabharat Credit & Investment Co. Limited) ISIN INE998D01011, SCRIP CODE: 501311(BSE) CIN: L66000MH1943PLC003899 | Regd. Office: 19-20, Rajabhadur Mansion No. 22, 4th Floor, Opp SBI Main Branch, Near Stock Exchange, Mumbai Samachar Marg, Fort, Mumbai 400023, Tel.: (022) 22643022/23 | Email: jcl@jayabharat.com,Website: www.jayabharat.com

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE FIRST QUARTER OF

					(Rs. In Lac
Sr.			Quarter Ended	1	Year Ended
No.	Particulars	(30.06.2024)		(31.03.2024)	(31.03.2024)
		(Unaudited)	(Unaudited)	(Audited)	(Audited)
1	Income from Operations				
	(a) Revenue from Operations	-	-	-	-
	(b) Other Income	-	-	0.77	10.42
	Total Income	-	-	0.77	10.42
2	Expenses				
	(a) Employee Benefit Expenses	-	-	-	-
[(b) Finance Cost	-	-	-	
	(c) Depreciation and Amortisation Expenses	0.10	-	0.66	0.66
	(d) Other Expenses	22.27	31.37	42.93	116.05
	Total Expenses	22.37	31.37	43.59	116.71
3	Profit / (Loss) before, Exceptional Items and Tax (1-2)	(22.37)	(31.37)	(42.82)	(106.29)
4	Exceptional Items	-	-	-	
5	Profit / (Loss) before Tax	(22.37)	(31.37)	(42.82)	(106.29)
6	Tax Expenses				
	(a) Current Tax	-	-	-	
	(b) Deferred Tax	-	-	-	
	(c) Tax Adjustment Excess/(Short) provision of earlier ye	ars -	-	-	
	Total Tax Expenses	-	-	-	
7	Net Profit/ (Loss) for the period (5-6)	(22.37)	(31.37)	(42.82)	(106.29)
8	Other Comprehensive Income /(Loss)		-		-
	(a) Items not to be reclassified to Profit & Loss Accounts	-	-	-	
	(b) Income tax relating to items not to be reclassified to Profit & Loss Accounts	-	_	_	
	(c) Items reclassified to Profit & Loss Accounts	-	-	-	
	(d) Income tax relating to items reclassified to Profit & Loss Accounts	_	_		
	Total Other Comprehensive Income /(Loss)	-	-	-	
9	Other Comprehensive Income/(Loss) for the period (Net of Tax Expenses)	-	-		
10	Total Comprehensive Income/(Loss)	(22.37)	(31.37)	(42.82)	(106.29)
11	Paid -up Equity Share Capital				
	(Face Value of Rs.10/- each)	500.00	500.00	500.00	500.00
12	Reserves excluding Revaluation Reserves as per Balance Sheet	-	-	-	(6,485.23
13	(of Rs. 10/- each)(not annualised):				
	(a) Basic (Rs.) (b) Diluted (Rs)	(0.45) (0.45)	(0.63) (0.63)	(0.86) (0.86)	(2.13 (2.13

(b) Diluted (Rs

JAGDISH CHAND & CO

Chartered Accountants

Date : 08th August, 2024

- . The above Unaudited Financial Results are in accordance with Regulation 33 of the SEBI (Listing Obligations and Disclos Regulations, 2015 were reviewed by the Audit Committee and thereafter approved and taken on record by the Board of Directors in the meeting held on 8th August, 2024.
- Audit under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been carried out by the Statutory Auditors of the Company. The Auditors have expressed an Unmodified Report on the Financial Statements of the Company
- . At present, the Company is not in any active business activities and hence Segment Reporting is not applicable The Statement has been prepared in accordance with the Companies (Indian Accounting Standard) Rules, 2015 (Ind-As) prescribed und section 133 of the Companies Act, 2013 and other recognised Accounting Practices and Policies to the extent applicable.
- The Figures of quarter ended March 31, 2024 are the balancing figures in respect of financial results between audited figures of financial ye ended March 31,2024 and unaudited published to date figures upto third quarter i.e. December 31,2023, which were subject to limited revie
- by the Statutory Auditors. The promoter's financial support, by way of Inter Corporate Deposits of Rs. 5,949.08 Lacs, from time to time, helps the Company to meet w any financial requirement including expenses for Operational Activities, although, as on the 30th June, 2024, the accumulated loss is or Rs. 7,475.31 Lacs and a negative Net Worth of Rs. 6,007.61 Lacs and accordingly, the Financial Results have been prepared on going concern
- Previous year's period figures have been regrouped / re-classified, wherever, necessary.
- .The financial results are available on the website of Bombay Stock Exchange Ltd. (www.bseindia.com) and the website of the Compar (www.jayabharat.com). for and on behalf of the Board of Director

JAYABHARAT CREDIT LIMITED ARUN MITTER Direct

(DIN: 00022941 Place: New Dell Date: 08th August, 2024

FINANCIAL RESULTS 2023-2024

BALANCE SHEET AS AT MARCH 31, 2024 As at 31.03.2024 (Amount in ₹) As at 31.03.2023 (Amount in ₹) CAPITAL AND LIABILITIES 14.51.38.090 14.57.31.690 Reserve Fund and Other Reserves 4,93,80,16,287 Fund Account 3 31,51,86,23,453 4 Deposits and Other Accounts 30,93,76,72,327 5 Borrowings 28,98,60,589 Bills for Collection being Bills Receivable (As Per Contra) 8 Overdue Interest Reserve-NPA (As Per Contra) 77,69,69,805 59,14,81,712 Overdue Interest Reserve-NPI (As Per Contra) 10 Interest Payable 28,02,50,892 18,14,56,629 12 Profit and Loss Accoun 23,45,17,544 22,95,21,437 38,55,11,97,751 37,11,05,52,300 GRAND TOTAL

Sr. No.	PROPERTY AND ASSETS	Sch. No.	As at 31.03.2024 (Amount in ₹)	As at 31.03.2023 (Amount in ₹)
1	Cash	7	1,61,79,25,030	1,36,77,78,275
2	Balances with Other Banks	8	5,75,76,50,292	5,60,39,15,934
3	Money at Call And Short Notice		ı	43,00,00,000
4	Investments	9	13,65,22,17,202	12,33,88,68,708
5	Investment out of the Principal/Subsidiary State Partnership Fund		-	_
6	Advances	10	15,18,37,09,891	15,16,86,85,718
7	Interest Receivable (Of Which)		1,26,73,02,765	1,02,58,03,730
	A) Non Performing Assets		77,69,69,805	59,14,81,712
	B) Non Performing Investments		1,95,85,250	1,95,85,250
8	Bills Receivable being Bills for Collection (As Per Contra)		-	-
9	Branch Adjustments		_	_
10	Fixed Assets	11	65,65,87,746	65,79,48,340
11	Other Assets	12	41,03,00,361	51,20,47,131
12	Non-Banking Assets Acquired In Satisfaction of Claims (Valuation is on Market Value)		55,04,464	55,04,464
	GRAND TOTAL		38,55,11,97,751	37,11,05,52,300

THE YEAR ENDED MARCH 31, 2024

1,55,06,05,107 1,66,96,85,926

Place: Mumbai

Date: August 08, 2024

				ACCOUNT FO
Sr. No.	EXPENDITURE	Sch. No.	As at 31.03.2024 (Amount in ₹)	As at 31.03.2023 (Amount in ₹)
1	Interest on Deposits, Borrowings, etc.		1,49,48,46,031	1,25,77,80,353
2	Salaries and Allowances and Provident Fund		54,67,91,429	52,19,07,384
3	Directors' and Local Committee Members' Fees and Allowances		32,16,749	18,83,007
4	Rent, Taxes, Insurance, Lighting, etc.		12,92,07,637	13,26,39,247
5	Law Charges		87,56,913	72,63,748
6	Postage, Telegram and Telephone Charges		1,36,63,948	1,88,19,395
7	Auditor's Fees		59,54,667	60,53,667
8	Depreciation to Property		4,10,36,972	5,03,17,003
9	Repairs & Maintenance to Property & Assets		3,18,27,552	2,83,90,063
10	Stationery, Printing and Advertisement, etc.		1,05,99,718	91,96,946
11	Security Charges		2,96,56,277	2,87,37,364
12	Software Maintenance Expenses		1,73,56,007	1,30,88,097
13	Loss on Sale of Securities (Net)		_	4,62,89,415
14	Loss on Sale of Assets		5,26,778	2,03,973
15	Other Expenditure	14	3,19,85,630	3,00,09,929
16	Provisions:			
	For Amortisation of Premium on Investments		1,72,32,807	2,19,65,551
	For Depreciation on Investments		_	59,94,276
	For Bad Debts Written off		_	3,42,67,776
	For Standard Assets		_	_
	For Restructured Advances		_	_
	For Bad and Doubtful Debts		18,79,55,000	11,98,64,524
	For Special Reserve U/s 36(1)(viii) of Income Tax Act, 1961		16,34,000	12,50,000
	Income - Tax Expenses			
	Current Tax		10,36,30,000	8,71,00,000
	Earlier Years Tax		25,80,868	- 4,72,786
	Deferred Tax		- 4,11,38,000	- 1,21,25,000
	Net Profit carried to Balance Sheet		23,44,91,999	22,10,01,613
	GRAND TOTAL		2,87,18,12,982	2,63,14,25,545

Sr. No.	INCOME	Sch. No.	As at 31.03.2024 (Amount in ₹)	As at 31.03.2023 (Amount in ₹)
1	Interest and Discount		2,71,98,13,831	2,47,99,37,378
2	Commission Exchange and Brokerage		10,01,19,628	11,39,30,395
3	Profit on Sale of Securities (Net)		4,10,37,937	_
4	Interest on Income Tax Refund		13,59,216	25,23,722
5	Miscellaneous Income	15	4,00,710	7,66,274
6	Recoveries in Written Off Accounts		6,55,946	-
7	Provision for Bad and Doubtful Debts written back		1	3,42,67,776
8	Provision for Depreciation on Investment written back		14,10,292	-
9	Provision for Restructured Assets written back		70,15,422	-
	GRAND TOTAL		2,87,18,12,982	2,63,14,25,545
	Balance carried to Balance Sheet		23,44,91,999	22,10,01,613

NOTES FORMING PART OF FINANCIAL STATEMENTS 16-17 AS PER OUR REPORT OF EVEN DATE

For M/s Kirtane & Pandit LLP **Chartered Accountants** FRN: 105215W/W100057

Sandeep Welling Partner Membership Number: 044576

Christopher Mendoza Managing Director & Chief Executive Officer

Priscilla Buthello **Edwin Gonsalves**

Frederick Castelino Director Vice Chairman

FOR AND ON BEHALF OF BOARD OF DIRECTORS OF CITIZENCREDIT CO-OPERATIVE BANK LIMITED

Date: May 31, 2024

INDEPENDENT AUDITOR'S REPORT

CITIZENCRDIT Co-operative Bank Ltd, (Multi State Scheduled Bank)

Opinion
We have audited the accompanying Financial Statements of CITIZENCREDIT Co-operative Bank Ltd.
("the Bank") as at March 31, 2024, which comprise the Balance Sheet as at March 31, 2024, 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 Central
Office and its departments and 46 branches which are consolidated in these Financial Statements. As
informed to us by the Management, Bank has not received any specific guidelines with respect to
selection of branches to be covered under the audit. The 19 branches and various departments of Central
Office audited by us account for 72.10 % of advances and 70% of deposits.

In our opinion and to the best of our information and according to the explanations given to us, the In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements together with the notes thereon give the information required by the Banking Regulation Act, 1949 ("the BR Act"), the Multi State Co-operative Societies Act, 2002 ("the Act") and the Multi State Co-operative Societies Rules, 2002 ("the Rules") and the guidelines issued by the Reserve Bank of India ("RBI"), guidelines issued by National Bank for Agriculture and Rural Development ("NABARD") (as applicable) 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, 2024 and true & fair balance of Profit and the Cash Flows for the financial year ended on the date Flows for the financial year ended on the date

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by 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 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 ICAI together with ethical requirements that are relevant to our audit of the Financial Statements under the provisions of the Act 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 on the Financial Statements.

Information Other than the Financial Statements and Auditor's Report thereor 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

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 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 Financia

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 BR Act, the Act and Rules made thereunder, NABARD and RBI, from . This responsibility also includes maintenance of adequate records in accordance with the time to time. This responsionity also includes maintenance or 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, 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 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.

The Bank's Boards of Directors are responsible for overseeing the Bank's financial reporting process Auditor's Responsibility for the Audit of Financial Statem

Our objectives are to obtain reasonable assurance about whether the Financial Statements 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 based on these Financial Statements. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional

- skepticism throughout the audit. We also: Identify and assess the risks of material misstatement of the Financial Statements, whether due to found in a sees a tier lass, of material misstatement of the rimination statements, whether to be 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,

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 Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and e 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, an where applicable, related

Report on Other Legal & Regulatory Requirements
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 BR Act and the Act and rules thereon

As required by Section 73 (4) of the Act, 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 or offices.

c) As required by Section 30 (3) of the BR Act, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank

d)Ballance Sheet, Profit and Loss Account and the Cash Flow Statement dealt with by this report, agree with the books of account and the returns.

e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India, so far applicable to the Urban co- operative Banks

f) 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 money due to the Bank. 3. As required by Rule 27(3) (a) to (f) of the Rules, we give the Annexure, a schedule on the matters

CITIZENCREDIT Co-operative Bank Ltd. Financial Year ended March 31, 2024 ANNEXURE TO INDEPENDENT AUDITOR'S REPORT (As referred in para 4 of our report of even date as on March 31, 2024)

As required by the Rule 27 (3) of the Multi State Co-operative Societies Rules, 2002 ("the Rules"), we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank . 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.

During 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 ("RBI"). Since, the Bank has neither accepted deposit nor received subsidy from National Bank for Agriculture and Rural Development, our comments regarding transactions contrary to the guidelines issued by the said Bank are not called for. The following amounts are categorized as doubtful or loss assets as per prudential norms of RBI as on

March 31, 2024, and reported in terms of clause (c) of Rule 27 (3) of the Rules Category Outstanding Amount as on March 31, 2024 (₹ in Lakh)

Loss Assets Total

*Aprovision of ₹7,424.23 Lakhs has been made against the above outstanding amount

d. As per the information provided to us and to the best of our knowledge, the following credit fa have been sanctioned by the Bank to the members of the Board or their relatives against own FDR of

the Bank.			
Particulars	Outstanding Amount (₹ in Lakh)	Security Value (₹ in Lakh)	Overdue, if any (₹ in Lakh)
Fund Based	NIL	NIL	NIL
Non-Fund Based	NIL	NIL	NIL
Total	MIII	MIII	NIII

- During our audit, we have generally not come across any violations of guidelines conditions etc. issued by the RBI. Since, the Bank has neither accepted deposits nor received subsidy from National Bank for Agriculture and Rural Development, our comments regarding violations of guidelines issued by the said Bank are not called for.
- To the best of our knowledge, no other matters have been specified by the Central Registrar of Co-operatives Societies, which require reporting under this Rule.

For Kirtane & Pandit LLP. FRN: 105215W/W100057

Place: Mumbai.

Sandeep D. Welling Partner M. No. 044576 UDIN: 24044576BKAUDY8847

Place : Mumbai

Date : August 08,2024

CO-OPERATIVE BANK LTD (A Scheduled Multi-State Bank)

Sch As at 31 03 2024 As at 31 03 2023

LIBORD FINANCE LIMITED CIN: L65990MH1994PLC077482

(. Bhawan, 300, Shahid Bhagat Singh Road, Fort, Mumbai 400001 Regd. Office: 104, M.K. Bh Phone: 022-22658108 / 09 E-mail: investorrelations@libord.com Website: www.libord.com

EXTRACT OF STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2024 Consolidated Year Quarter Quarter
Ended Ended Ended **Particulars** Ended Ended Ended 30.06.2024 31.03.2024 30.06.2023 30.06.2024 31.03.2024 30.06.2023
 Reviewed
 Audited
 Reviewed
 Reviewed
 Audited
 Reviewee

 54.91
 122.48
 26.92
 54.91
 122.48
 26.92
 Total Income from Operations Net Profit / (Loss) for the period Before Tax (0.73) 25.88 2.53 (0.73) 25.88 2.53 (0.49) 19.90 1.70 13.98 198.05 21.19 Net Profit / (Loss) for the period After Tax 34.79 49.74 13.04 49.26 227.89 32.53 1570.00 1570.00 1570.00 1570.00 1570.00 1570.00 Total Comprehensive Income for the period Equity Share Capital 1570.00 Other Equity (Excluding Revaluation Reserve 194.13 1764.13 139 18 102.48 <u>1764.13</u> <u>1709.18</u> <u>1672.48</u> <u>1868.11</u> <u>1784.10</u> <u>1588.74</u> Earnings Per Share (of Rs. 10/- each) 1. Basic: 0.13 0.09 0.13 2. Diluted 0.13 0.01 0.09 Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange unde Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the said Financial Results is available on the Stock Exchange website www.bseindia.com and Company's website at www.libord.com.

MIRA-BHAINDAR MUNICIPAL CORPORATION Solid Waste Management

Indira Gandhi Bhavan, Chatrapati Shivaji Maharaj Marg, Bhayandar (W)-401101, Tal. Dist. Thane-28192828 No.:- MNP/SWMP/01/2024-25 // Tender Notice //

3

Mira-Bhayander Municipal Corporation Solid Waste Management has invited the tender for various works under water Solid Waste Management. The tender documents are available on https://mahatenders.gov.in website from Dt. 08/08/2024 to Dt. 20/08/2024 till 1.00 hrs. Tender shall submitted on https://mahatenders.gov. in website on or before

(Deepak Khambit) Place - Bhaindar City Engineer Mira Bhaindar Municipal Corporation Date - 07/08/2024

Ref. No. :- MBMC/PRO/E-2529377/2024-25 Date :- 08/08/2024

Reserve Fund and Other Reserves

Dt. 20/08/2024 upto 1.00 hrs.

Capital

Contingent Liabilities

NIKHIL ADHESIVES LIMITED

(CIN L51900MH1986PLC041062)

Regd.Office: A-902, 9th Floor, Kaledonia HDIL Building, Sahar Road, Opposite D-Mart, Andheri (East), Mumbai - 400 069.

Tel No: 26835864 / 26836558, Email ID: ho@nikhiladhesives.com, Website: www.nikhiladhesives.com EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2024

Particulars	Qu	arter Ende	d	Year Ended
	30.06.2024	31.03.2024	30.06.2023	31.03.2024
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Total income from operations (net)	16128.94	14811.62	14220.76	56454.20
Net Profit / (Loss) for the period (before Tax, and Exceptional items	611.63	513.78	409.87	1792.71
Net Profit / (Loss) for the period (after tax and Exceptional items)	611.63	513.78	409.87	1792.71
Total Comprehensive Income for the period [Comprising Profit/(Loss) for the				
period (after tax) and Other Comprehensive Income (after tax)]	459.55	376.02	307.80	1323.87
Paid-up Equity Share Capital (Face value of Re. 1/- per share)	459.43	459.43	459.43	459.43
Reserves (excluding Revaluation Reserves as shown in the Balance Sheet)	-	-	-	10,939.00
Earnings Per Share (before extraordinary items) (of Re. 1/- each) Basic & Diluted	0.99	0.82	0.67	2.88
Earnings Per Share (after extraordinary items) (of Re. 1/- each) Basic & Diluted	0.99	0.82	0.67	2.88

Note : (1) The above results have been reviewed by the Audit Committee & approved by the Board of Directors at its meeting held on 8th August, 2024. (2) The above is an extract of the detailed format of Quarterly Unaudited 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 inancial results for the quarter ended 30th June, 2024 are available on BSE Limited's Website www.bseindia.com & also on the ompany's website www.nikhiladhesives.com.

For Nikhil Adhesives Limite (Umesh Sanghavi) Place: Mumbai Managing Director Date: 8th August, 2024

PCS TECHNOLOGY LIMITED

Registered office: Survey No. 1-A, F-1, Irani Market Compound, Yerwada, Pune 411006, Maharashtra CIN: L74200MH1981PLC024279

Dr. Vandna Dangi-Managing Directo

EXTRACTS OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2024.

SN	Particulars		Consolidated		
		Q	Quarter ended		
		30.06.2024 31.03.2024 30.06.2023		31.03.2024	
		Unaudited	Audited	Unaudited	Audited
1	Total Income from Operations	90.80	89.63	80.23	340.07
2	Net Profit / (Loss) for the period before tax	42.54	43.98	17.12	137.70
3	Net Profit / (Loss) for the period after tax	29.28	31.55	6.84	102.35
4	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	29.69	32.19	6.99	103.44
5	Equity Share Capital	2,095.07	2,095.07	2,095.07	2,095.07
6	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	NA	NA	NA	2,323.84
7	Basic & Diluted Earnings Per Share (of Rs.10/-each) (not annualised *) (before extraordinary items)	0.14	0.15	0.03	0.49

S	ŝΝ	Particulars	Standalone				
						Financial	
ı						Year Ended	
l			30.06.2024	31.03.2024	30.06.2023	31.03.2024	
			Unaudited	Audited	Unaudited	Audited	
	1	Total Income from Operations	89.35	88.17	78.85	334.39	
	2	Profit before tax	41.21	42.70	15.86	133.10	
	3	Profit after tax	28.25	30.45	5.91	98.85	

- The above is an extract of the detailed format of Quarter Ended Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarter Ended Financial Results are available on the websites of the Stock Exchange (www.bseindia.com) and the listed entity (www.pcstech.com).
- 2 The above unaudited financial results after being reviewed by the Audit committee were approved by the Board of Directors in their meeting held on 8th August 2024.
- 3 Based on the Management approach as defined under Ind-AS 108, Operating segments, the Company operates in one business segment i.e. ITes related Facilty Management Segment, as such it is the only reportable business segment. Since "Revenue from IT enabled services" are much lower as a result of which "Other Income" exceeds "Revenue from Operations"
- 4 The Company adopted Indian Accounting Standards (Ind-AS) from April 1, 2017 and accordingly these financial results have been prepared in accordance with the recognition and measurement principles laid down in the IND-AS 34 'Interim Financial Reporting' prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder and other accounting principles generally accepted in India. Financial for the quarter have been prepared in accordance with the recognition and measurement principles of Ind-AS 34.
- 5 The Financials Results(Standalone and Consolidated) have been prepared in accordance with principles of Indian Accounting Standard (IndAS) as specified by ICAI & section 133 of The Companies Act 2013.
- 6 The Company, in the past has invested funds in Bonds. The Market value/Resale value of some of the bonds on Mark-to-Market basis have varied in earlier quarters/year. Accordingly the resultant gain arrived on Mark-to-Market basis amounting to Rs. 1.52 Lakhs for the current quarter & 17.09 Lakhs for the financial year ended 31st March 2024 being reversal of impairment loss has been accounted and classified under "Impairment Loss / (Gain) on financial instruments and Exceptional Items"
- 7 The Statutory Auditors of the Company have carried out the limited Review.
- 8 Figures of the previous periods have been regrouped/ rearranged wherever necessary to make them comparable with current period's classification

For PCS Technology Limited

Place: Mumbai Date: 8th August 2024

Since 1943

Sd/-Ashok Kumar Patni Vice-Chairman

JAYABHARAT CREDIT LIMITED (formerly known as The Javabharat Credit & Investment Co. Limited)

ISIN INE998D01011, SCRIP CODE: 501311(BSE) CIN: L66000MH1943PLC003899 | Regd. Office: 19-20, Rajabhadur Mansion No. 22, 4th Floor, Opp. SBI Main Branch, Near Stock Exchange, Mumbai Samachar Marg, Fort, Mumbai 400023, Tel.: (022) 22643022/23 | Email: jcl@jayabharat.com, Website: www.jayabharat.com

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE FIRST QUARTER OF THREE MONTHS ENDED 30TH JUNE, 2024

					(Rs. In Lac	
Sr.		Quarter Ended			Year Ended	
No.	Particulars	(30.06.2024)		(31.03.2024)	(31.03.2024	
		(Unaudited)	(Unaudited)	(Audited)	(Audited)	
1	Income from Operations					
	(a) Revenue from Operations	-		•		
	(b) Other Income	-	•	0.77	10.42	
	Total Income	-		0.77	10.42	
2	Expenses					
	(a) Employee Benefit Expenses	-	-			
Ī	(b) Finance Cost	-				
ı	(c) Depreciation and Amortisation Expenses	0.10	-	0.66	0.66	
ı	(d) Other Expenses	22.27	31.37	42.93	116.05	
\neg	Total Expenses	22.37	31.37	43.59	116.71	
3	Profit / (Loss) before, Exceptional Items and Tax (1-2)	(22.37)	(31.37)	(42.82)	(106.29)	
4	Exceptional Items	-	-	-		
5	Profit / (Loss) before Tax	(22.37)	(31.37)	(42.82)	(106.29	
6	Tax Expenses	(,	(====,	,,	(
	(a) Current Tax	-	-	-		
ı	(b) Deferred Tax	-	-	-		
ı	(c) Tax Adjustment Excess/(Short) provision of earlier ve	ars -	-	-		
\dashv	Total Tax Expenses	-	-	-		
7	Net Profit/ (Loss) for the period (5-6)	(22.37)	(31.37)	(42.82)	(106.29	
8	Other Comprehensive Income /(Loss)	(22.01)	(0.101)	(12.02)	(100.20	
-	(a) Items not to be reclassified to Profit & Loss Accounts	-	-	-		
Ì	(b) Income tax relating to items not to be reclassified to Profit & Loss Accounts	_	_	_		
ı	(c) Items reclassified to Profit & Loss Accounts	-	-	-		
Ì	(d) Income tax relating to items reclassified to Profit & Loss Accounts		_	_		
ı	Total Other Comprehensive Income /(Loss)	-	-	-		
9	Other Comprehensive Income/(Loss) for the period (Net of Tax Expenses)					
10	Total Comprehensive Income/(Loss)	(22.37)	(31.37)	(42.82)	(106.29	
11	Paid -up Equity Share Capital			,		
	(Face Value of Rs.10/- each)	500.00	500.00	500.00	500.00	
12	Reserves excluding Revaluation Reserves as per Balance Sheet		-		(6,485.23	
13	(of Rs. 10/- each)(not annualised):	S				
	(a) Basic (Rs.)	(0.45)	(0.63)	(0.86)	(2.13	
	(b) Diluted (Rs)	(0.45)	(0.63)	(0.86)	(2.13	

- The above Unaudited Financial Results are in accordance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements Regulations, 2015 were reviewed by the Audit Committee and thereafter approved and taken on record by the Board of Directors in the meeting held on 8th August, 2024.
- . Audit under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been carried out by th Statutory Auditors of the Company. The Auditors have expressed an Unmodified Report on the Financial Statements of the Company.
- 3. At present, the Company is not in any active business activities and hence Segment Reporting is not applicable. I. The Statement has been prepared in accordance with the Companies (Indian Accounting Standard) Rules, 2015 (Ind-As) prescribed under Indian Account the Statement of Indian Accordance with the Companies (Indian Accounting Standard) Rules, 2015 (Ind-As) prescribed under Indian Account the Indian Accordance with the Companies (Indian Accounting Standard) Rules, 2015 (Ind-As) prescribed under Indian Account the Indian Accordance with the Companies (Indian Accounting Standard) Rules, 2015 (Ind-As) prescribed under Indian Account the Indian Account the Indian Account the Indian Accounting Standard (Indian Account the Indian Account t section 133 of the Companies Act, 2013 and other recognised Accounting Practices and Policies to the extent applicable
- 5. The Figures of quarter ended March 31, 2024 are the balancing figures in respect of financial results between audited figures of financial vea ended March 31,2024 and unaudited published to date figures upto third quarter i.e. December 31,2023, which were subject to limited in
- 5. The promoter's financial support, by way of Inter Corporate Deposits of Rs. 5,949.08 Lacs, from time to time, helps the Company to meet with any financial requirement including expenses for Operational Activities, although, as on the 30th June, 2024, the accumulated loss is o Rs. 7,475.31 Lacs and a negative Net Worth of Rs. 6,007.61 Lacs and accordingly, the Financial Results have been prepared on going concern
- . Previous year's period figures have been regrouped / re-classified, wherever, necessary.
- 3. The financial results are available on the website of Bombay Stock Exchange Ltd. (www.bseindia.com) and the website of the Compar (www.jayabharat.com).

for and on behalf of the Board of Directors JAYABHARAT CREDIT LIMITE ARUN MITTER (DIN: 00022941

Fund Account 4 Deposits and Other Accounts 5 Borrowings 6 Bills for Collection being Bills Receivable 28,98,60,589 (As Per Contra)

FINANCIAL RESULTS 2023-2024

7 Branch Adjustments 8 Overdue Interest Reserve-NPA (As Per Contra) 77,69,69,805 59,14,81,712 9 Overdue Interest Reserve-NPI (As Per Contra) 1,95,85,250 28,02,50,892 18,14,56,629 11 Other Liabilities 34,82,35,841 43,46,01,076 12 Profit and Loss Account 23,45,17,544 22,95,21,437 GRAND TOTAL 38.55,11.97,751 37,11.05,52,300

No.	PROPERTY AND ASSETS	No.	(Amount in ₹)	(Amount in ₹)
1	Cash	7	1,61,79,25,030	1,36,77,78,275
2	Balances with Other Banks	8	5,75,76,50,292	5,60,39,15,934
3	Money at Call And Short Notice		_	43,00,00,000
4	Investments	9	13,65,22,17,202	12,33,88,68,708
5	Investment out of the Principal/Subsidiary State		_	_
	Partnership Fund			
6	Advances	10	15,18,37,09,891	15,16,86,85,718
7	Interest Receivable		1,26,73,02,765	1,02,58,03,730
	(Of Which)			
	A) Non Performing Assets		77,69,69,805	59,14,81,712
	B) Non Performing Investments		1,95,85,250	1,95,85,250
8	Bills Receivable being Bills for Collection		_	-
	(As Per Contra)			
9	Branch Adjustments		_	_
10	Fixed Assets	11	65,65,87,746	65,79,48,340
11	Other Assets	12	41,03,00,361	51,20,47,131
12	Non-Banking Assets Acquired In Satisfaction		55,04,464	55,04,464
	of Claims (Valuation is on Market Value)			
	GRAND TOTAL		38,55,11,97,751	37,11,05,52,300

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2024

BALANCE SHEET AS AT MARCH 31, 2024

As at 31.03.2024 As at 31.03.2023

2 4,93,80,16,287 4,57,05,02,179

13 1,55,06,05,107 1,66,96,85,926

(Amount in ₹)

14,57,31,690

(Amount in ₹)

14,51,38,090

Sr. No.	EXPENDITURE	Sch. No.	As at 31.03.2024 (Amount in ₹)	As at 31.03.2023 (Amount in ₹)
1	Interest on Deposits, Borrowings, etc.		1,49,48,46,031	1,25,77,80,353
2	Salaries and Allowances and Provident Fund		54,67,91,429	52,19,07,384
3	Directors' and Local Committee Members' Fees		32,16,749	18,83,007
	and Allowances			
4	Rent, Taxes, Insurance, Lighting, etc.		12,92,07,637	13,26,39,247
5	Law Charges		87,56,913	72,63,748
6	Postage, Telegram and Telephone Charges		1,36,63,948	1,88,19,395
7	Auditor's Fees		59,54,667	60,53,667
8	Depreciation to Property		4,10,36,972	5,03,17,003
9	Repairs & Maintenance to Property & Assets		3,18,27,552	2,83,90,063
10	Stationery, Printing and Advertisement, etc.		1,05,99,718	91,96,946
11	Security Charges		2,96,56,277	2,87,37,364
12	Software Maintenance Expenses		1,73,56,007	1,30,88,097
13	Loss on Sale of Securities (Net)		_	4,62,89,415
14	Loss on Sale of Assets		5,26,778	2,03,973
15	Other Expenditure	14	3,19,85,630	3,00,09,929
16	Provisions:			
	For Amortisation of Premium on Investments		1,72,32,807	2,19,65,551
	For Depreciation on Investments		_	59,94,276
	For Bad Debts Written off		_	3,42,67,776
	For Standard Assets		_	_
	For Restructured Advances		_	_
	For Bad and Doubtful Debts		18,79,55,000	11,98,64,524
	For Special Reserve U/s 36(1)(viii) of Income		16,34,000	12,50,000
	Tax Act, 1961			
	Income - Tax Expenses			
	Current Tax		10,36,30,000	8,71,00,000
	Earlier Years Tax		25,80,868	- 4,72,786
	Deferred Tax		- 4,11,38,000	- 1,21,25,000
	Net Profit carried to Balance Sheet		23,44,91,999	22,10,01,613
	GRAND TOTAL		2,87,18,12,982	2,63,14,25,545

Sr. No.	INCOME	Sch. No.	As at 31.03.2024 (Amount in ₹)	As at 31.03.2023 (Amount in ₹)
1	Interest and Discount		2,71,98,13,831	2,47,99,37,378
2	Commission Exchange and Brokerage		10,01,19,628	11,39,30,395
3	Profit on Sale of Securities (Net)		4,10,37,937	_
4	Interest on Income Tax Refund		13,59,216	25,23,722
5	Miscellaneous Income	15	4,00,710	7,66,274
6	Recoveries in Written Off Accounts		6,55,946	_
7	Provision for Bad and Doubtful Debts written back		-	3,42,67,776
8	Provision for Depreciation on Investment written back		14,10,292	-
9	Provision for Restructured Assets written back		70,15,422	-
	GRAND TOTAL	\vdash	2,87,18,12,982	2,63,14,25,545
_	Balance carried to Balance Sheet	\vdash	23,44,91,999	22,10,01,613

NOTES FORMING PART OF FINANCIAL STATEMENTS 16-17

For M/s Kirtane & Pandit LLP

Sandeep Welling Partner Membership Number: 044576

Christopher Mendoza Managing Director & Chief Executive Office

Edwin Gonsalves

FOR AND ON BEHALF OF BOARD OF DIRECTORS OF CITIZENCREDIT CO-OPERATIVE BANK LIMITED Priscilla Buthello

Frederick Castelino Directo

Date: May 31, 2024

INDEPENDENT AUDITOR'S REPORT

CITIZENCRDIT Co-operative Bank Ltd, (Multi State Scheduled Bank) Report of Financial Statements

Opinion

We have audited the accompanying Financial Statements of CITIZENCREDIT Co-operative Bank Ltd.

("the Bank") as at March 31, 2024, which comprise the Balance Sheet as at March 31, 2024, 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 Central Office and its departments and 46 branches which are consolidated in these Financial Statements. As informed to us by the Management, Bank has not received any specific guidelines with respect to selection of branches to be covered under the audit. The 19 branches and various departments of Central Office audited have account for 72 10% of advances and 70% of deposition. Office audited by us account for 72.10 % of advances and 70% of deposits.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements together with the notes thereon give the information required by the Banking Regulation Act, 1949 ("the BR Act"), the Multi State Co-operative Societies Act, 2002 ("the Act") and the Multi State Co-operative Societies Rules, 2002 ("the Rules") and the guidelines issued by the Reserve Bank of India ("RBI"), guidelines issued by National Bank for Agriculture and Rural Development ("NABARD") (as applicable) and the Central Registrar of Cooperative Societies, in the manner so equired and give a true and fair view in conformity with the accounting principles generally accepted in ndia of the state of affairs of the Bank as at March 31, 2024 and true & fair balance of Profit and the Cash Flows for the financial year ended on the date.

Basis of Opinion We conducted our audit in accordance with the Standards on Auditing (SAs) issued by Institute of we conducted our audit in accordance with the standards on Auditing (SAS) issued by 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 ICAI together with ethical requirements that are relevant to our audit of the Financial Statements under the provisions of the Act 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 basic forcus positions on the Eigengrial Statements. and appropriate to provide a basis for our opinion on the Financial Statements

Information Other than the Financial Statements and Auditor's Report thereon 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 thereof Our opinion on the Financial Statements does not cover the other information and we do not express any

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 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 Final

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 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 BR Act, the Act and Rules made thereunder, NABARD and RBI, from time to time. 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, that were operating effectively for ensuring the accuracy and completeness of the accounting records; relevant to the preparation of the Financial Statements that give 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.

The Bank's Boards of Directors are responsible for overseeing the Bank's financial reporting process Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Financial Statements are free from ent whether due to fraud or error and to issue auditor's report that includes our opinior 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 based on these Financial Statements. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professiona skepticism throughout the audit. We also

- Identify and assess the risks of material misstatement of the Financial Statements, w 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
- Conclude on the appropriateness of management's use of the going concern basis of accounting and,

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 wever, future events or conditions may cause the Bank to cease to continue as a going

Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and ev 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, an where applicable, related

Report on Other Legal & Regulatory Requirements

. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" spectively of the Third Schedule to the BR Act and the Act and rules there As required by Section 73 (4) of the Act, 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 satisfactor 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 or offices. c) As required by Section 30 (3) of the BR Act, we further report that the transactions of the Bank which n within the powers of the Bank

d)Balance Sheet, Profit and Loss Account and the Cash Flow Statement dealt with by this report, agree with the books of account and the returns.

e)The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India, so far applicable to the Urban co-operative Banks.

f) 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 money due to the Bank

3. As required by Rule 27(3) (a) to (f) of the Rules, we give the Annexure, a schedule on the matters specified in the said Rule.

CITIZENCREDIT Co-operative Bank Ltd. Financial Year ended March 31, 2024 ANNEXURE TO INDEPENDENT AUDITOR'S REPORT (As referred in para 4 of our report of even date as on March 31, 2024)

As required by the Rule 27 (3) of the Multi State Co-operative Societies Rules, 2002 ("the Rules"), we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank.

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.

During 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 ("RBI"). Since, the Bank has neither accepted deposit nor received subsidy from National Bank for Agriculture and Rural Development, our comments regarding transactions contrary to the guidelines issued by the said Bank are not called for.

The following amounts are categorized as doubtful or loss assets as per prudential norms of RBI as on March 31, 2024, and reported in terms of clause (c) of Rule 27 (3) of the Rules:

Category	Outstanding Amount as on March 31, 2024	(III Lakii)
Doubtful Assets		7,290.40
Loss Assets		133.83
Total		7,424.23

*A provision of ₹7,424.23 Lakhs has been made against the above outstanding amount. d. As per the information provided to us and to the best of our knowledge, the following credit facilities

have been sanctioned by the Bank to the members of the Board or their relatives against own FDR of

Particulars	Outstanding Amount (₹ in Lakh)	Security Value (₹ in Lakh)	Overdue, if any (₹ in Lakh)
Fund Based	NIL	NIL	NIL
Non-Fund Based	NIL	NIL	NIL
Total	NIL	NIL	NIL

- e. During our audit, we have generally not come across any violations of guidelines conditions etc. issued by the RBI. Since, the Bank has neither accepted deposits nor received subsidy from National Bank for Agriculture and Rural Development, our comments regarding violations of guidelines issued by the said Bank are not called for.
- To the best of our knowledge, no other matters have been specified by the Central Registrar of Co-operatives Societies, which require reporting under this Rule.

FRN: 105215W/W100057 Sandeep D. Welling Partner

For Kirtane & Pandit LLP.

Place: Mumbai Date: 31/05/2024

JAGDISH CHAND & CO Chartered Accountants Date: 08th August, 2024

Date: 08th August, 2024

estimates and related disclosures made by management

UDIN: 24044576BKAUDY8847