



കേരള ഗ്രാമീൺ ബാങ്ക്
Kerala Gramin Bank

(A Government owned scheduled bank sponsored by Canara Bank)

Head Office : Malappuram



Kerala's own Bank
കേരളത്തിന്റെ സ്വന്തം ബാങ്ക്

| Balance Sheet as on 31-03-2023 | | ₹ in "000 | |
|---|-----------------|-----------------------------|-----------------------------|
| Capital & Liabilities | Schedule | As on 31-03-2023 | As on 31-03-2022 |
| Capital | 1 | 68,15,857 | 63,58,542 |
| Reserves & Surplus | 2 | 1,22,45,373 | 89,16,434 |
| Deposits | 3 | 21,95,40,066 | 21,83,35,928 |
| Borrowings | 4 | 4,57,83,225 | 3,88,02,360 |
| Other Liabilities & Provisions | 5 | 1,06,57,206 | 73,98,297 |
| TOTAL | :: | 29,50,41,727 | 27,98,11,561 |
| Assets | Schedule | As on 31-03-2023 | As on 31-03-2022 |
| Cash and Balance with Reserve Bank of India | 6 | 1,23,37,738 | 96,55,718 |
| Balances with Banks & Money at Call and Short notice | 7 | 3,15,34,931 | 3,65,11,293 |
| Investments | 8 | 4,40,90,694 | 4,17,71,498 |
| Advances | 9 | 19,89,08,693 | 18,49,53,821 |
| Fixed Assets | 10 | 8,65,543 | 9,65,530 |
| Other Assets | 11 | 73,04,128 | 59,53,701 |
| TOTAL | :: | 29,50,41,727 | 27,98,11,561 |
| Contingent Liabilities | 12 | 13,58,138 | 6,70,849 |
| Bills for collection | 12 | 1,09,798 | 1,55,700 |
| Significant Accounting Policies | 17 | | |
| Notes on Accounts | 18 | | |

Schedules referred to above form an integral part of the Balance Sheet

Sd/-
Pawan Kumar Rai
Senior Manager

Sd/-
Gopakumar K
Chief Manager

Sd/-
Surendran V
General Manager

For and on behalf of the Board of Directors

As per our report on even date attached

Sd/-
Sri. Jayaprakash C.
Chairman

Sd/-
Sri. B.L. Meena
Director

For G Venugopal Kamath & Co.
Chartered Accountants
Firm Registration. No. 004674S

Sd/-
Sri. S. Premkumar
Director

Sd/-
Sri. S. Sankar
Director

Sd/-
S(CA R. Ramachandran)
Partner
Membership No. 23982

Sd/-
Sri. Lalu P N Kutty
Director

Sd/-
Smt. Shiny George
Director

Place: Malappuram
Date: 04-05-2023



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കേരളത്തിന്റെ സ്വന്തം ബാങ്ക്

| PROFIT AND LOSS ACCOUNT | | ₹ in "000 | |
|--|-----------------|----------------------------------|----------------------------------|
| Particulars | Schedule | Year Ended 31-03-2023 | Year Ended 31-03-2022 |
| I. INCOME:- | | | |
| Interest earned | 13 | 2,21,12,292 | 2,06,29,131 |
| Other Income | 14 | 36,05,897 | 34,72,664 |
| TOTAL | :: | 2,57,18,189 | 2,41,01,795 |
| II. EXPENDITURE:- | | | |
| Interest expended | 15 | 1,13,40,049 | 1,10,37,323 |
| Operating expenses | 16 | 89,89,068 | 89,42,880 |
| Provisions and Contingencies | 18.A.10.e | 10,46,897 | 25,02,713 |
| TOTAL | :: | 2,13,76,014 | 2,24,82,916 |
| III. PROFIT / LOSS:- | | | |
| Profit/ (Loss) for the period before Tax | | 43,42,175 | 16,18,879 |
| Less: Income tax for the current year | | (16,53,961) | (6,52,328) |
| Add: Deferred tax | | 5,57,845 | 2,74,031 |
| Less: Income tax for Prior Years | | - | 847 |
| Net Profit/ (Loss) for the year after Tax | | 32,46,059 | 12,41,429 |
| Profit/ (Loss) brought forward | | 4,35,288 | (3,65,584) |
| TOTAL | :: | 36,81,347 | 8,75,845 |
| IV. APPROPRIATIONS:- | | | |
| Transfer from Investment Fluctuation Reserve | | 80,666 | - |
| Transfer to Statutory Reserve | | 8,11,515 | 3,10,357 |
| Transfer to Capital Reserve | | 6,245 | 64,936 |
| Transfer to Special Reserve u/s 36(1) (viii) of the Income Tax Act | | 1,56,443 | 65,264 |
| Balance of Profit/ (Loss) carried over to Balance Sheet | | 27,87,810 | 4,35,288 |
| TOTAL | :: | 38,42,679 | 8,75,845 |
| Earnings Per Share -Basic & Diluted (₹) | 18.A.15 | 5.11 | 122.51 |
| Significant Accounting Policies | 17 | | |
| Notes on Accounts | 18 | | |

Schedules referred to above form an integral part of the Profit and Loss Account

Sd/-

Pawan Kumar Rai
Senior Manager

For and on behalf of the Board of Directors

Sd/-

Sri. Jayaprakash C.
Chairman

Sd/-

Sri. B.L. Meena
Director

Sd/-

Sri. S. Premkumar
Director

Sd/-

Sri. S. Sankar
Director

Sd/-

Sri. Lalu P N Kutty
Director

Sd/-

Smt. Shiny George
Director

Sd/-

Gopakumar K
Chief Manager

As per our report on even date attached

Sd/-

Surendran V
General Manager

For G Venugopal Kamath & Co.
Chartered Accountants
Firm Registration. No. 0046745

Sd/-

(CA R. Ramachandran)
Partner
Membership No. 23982

Place: Malappuram
Date: 04-05-2023

SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON 31.03.2023

| SCHEDULE – 1 – CAPITAL | | ₹ in "000 | ₹ in "000 |
|--|---|-----------------------------|-----------------------------|
| Particulars | | As on 31-03-2023 | As on 31-03-2022 |
| 1 | Authorised Capital (Two hundred crore shares of ₹ 10 each) | 2,00,00,000 | 2,00,00,000 |
| 2 | Issued, Subscribed and paid up capital (63,58,54,230 shares of ₹ 10 each) | 63,58,542 | 63,58,542 |
| 3 | Share Capital Deposit* | | |
| | Canara Bank | 4,57,315 | - |
| | TOTAL | 68,15,857 | 63,58,542 |
| *Refer Note No.18.B.6 | | | |
| SCHEDULE – 2 – RESERVES & SURPLUS | | ₹ in "000 | ₹ in "000 |
| Particulars | | As on 31-03-2023 | As on 31-03-2022 |
| 1 | Statutory Reserve | | |
| | Opening balance | 23,29,007 | 20,18,650 |
| | Additions during the Year | 8,11,515 | 3,10,357 |
| | Deductions during the Year | - | - |
| | Closing balance | 31,40,522 | 23,29,007 |
| 2 | Capital Reserves | | |
| a | Capital Reserve | | |
| | Opening balance | 2,61,631 | 1,96,695 |
| | Additions during the Year | 6,245 | 64,936 |
| | Deductions during the Year | - | - |
| | Closing balance | 2,67,876 | 2,61,631 |
| b | Revaluation Reserve* | | |
| | Opening balance | 1,10,509 | 1,13,098 |
| | Additions during the Year | 85,407 | 230 |
| | Deductions during the Year | 2,527 | 2,819 |
| | Closing balance | 1,93,389 | 1,10,509 |
| 3 | Revenue and Other Reserves | | |
| a | General Reserves | | |
| | Opening balance | 45,57,074 | 45,57,074 |
| | Additions during the Year | - | - |
| | Deductions during the Year | - | - |
| | Closing balance | 45,57,074 | 45,57,074 |
| b | Special Reserve u/s 36(1)(viii) of the Income Tax Act | | |
| | Opening balance | 1,98,566 | 1,33,302 |
| | Additions during the Year | 1,56,443 | 65,264 |
| | Deductions during the Year | - | - |
| | Closing balance | 3,55,009 | 1,98,566 |
| c | Investment fluctuation Reserves | | |
| | Opening balance | 10,24,359 | 10,24,359 |
| | Additions during the Year | - | - |
| | Deductions during the Year [#] | 80,666 | - |
| | Closing balance | 9,43,693 | 10,24,359 |
| 4 | Balance of Profit and Loss Account | 27,87,810 | 4,35,288 |
| | TOTAL (1 to 3) | 1,22,45,373 | 89,16,434 |
| * Refer Note No.18.B.10 | | | |
| # Refer Note No.18.A.18 | | | |

SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON 31.03.2023

| SCHEDULE – 3 - DEPOSITS | | ₹ in "000 | ₹ in "000 |
|--|---|-----------------------------|-----------------------------|
| Particulars | | As on 31-03-2023 | As on 31-03-2022 |
| A | I. Demand Deposits | | |
| | i. From Bank | - | - |
| | ii. From others | 23,31,068 | 27,79,300 |
| | II. Savings Bank Deposits | 9,53,06,439 | 9,01,57,954 |
| | III. Term Deposits | | |
| | i. From Banks | 5,32,488 | 1,90,76,524 |
| | ii. From others | 12,13,70,071 | 10,63,22,150 |
| | TOTAL | 21,95,40,066 | 21,83,35,928 |
| B | i. Deposits of branches in India | 21,95,40,066 | 21,83,35,928 |
| | ii. Deposits of branches outside India | - | - |
| | TOTAL | 21,95,40,066 | 21,83,35,928 |
| SCHEDULE – 4 - BORROWINGS | | ₹ in "000 | ₹ in "000 |
| Particulars | | As on 31-03-2023 | As on 31-03-2022 |
| I. | Borrowings in India | | |
| | i. Reserve Bank of India | - | - |
| | ii. Canara Bank | - | - |
| | iii. NABARD | 4,43,87,802 | 3,68,08,153 |
| | iv. Other Banks | 12,55,659 | 17,50,226 |
| | v. Other Institutions & Agencies | 1,39,764 | 2,43,981 |
| II. | Borrowings outside India | - | - |
| | TOTAL :: | 4,57,83,225 | 3,88,02,360 |
| | (Secured borrowings included in I & II above) | 958 | 5 |
| SCHEDULE – 5 – OTHER LIABILITIES & PROVISIONS | | ₹ in "000 | ₹ in "000 |
| Particulars | | As on 31-03-2023 | As on 31-03-2022 |
| 1 | Bills payable | 69,505 | 80,483 |
| 2 | Interest accrued | 15,25,087 | 13,10,604 |
| 3 | Others (including provisions)* | 90,62,614 | 60,07,210 |
| | TOTAL :: | 1,06,57,206 | 73,98,297 |
| | *Provision for standard assets included in 3 above. (Refer Note No.18.A.4.a) | 40,07,305 | 21,12,686 |

SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON 31.03.2023

| SCHEDULE – 6 – CASH & BALANCES WITH RBI | | ₹ in "000 | ₹ in "000 |
|--|--|-----------------------------|-----------------------------|
| Particulars | | As on 31-03-2023 | As on 31-03-2022 |
| I. | Cash in hand | 13,22,196 | 14,05,430 |
| II. | Balance with RBI | | |
| | i. In Current account | 1,10,15,542 | 82,50,288 |
| | ii. In other accounts | - | - |
| | TOTAL :: | 1,23,37,738 | 96,55,718 |
| SCHEDULE – 7 – BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE | | ₹ in "000 | ₹ in "000 |
| Particulars | | As on 31-03-2023 | As on 31-03-2022 |
| I. | In India | | |
| | i. Balances with Banks | | |
| | a) In Current accounts | 4,51,069 | 3,57,652 |
| | b) In other deposit accounts | 3,10,83,862 | 3,61,53,641 |
| | ii. Money at call and short notice | - | - |
| II. | Outside India | - | - |
| | TOTAL :: | 3,15,34,931 | 3,65,11,293 |
| SCHEDULE – 8 – INVESTMENTS* | | ₹ in "000 | ₹ in "000 |
| Particulars | | As on 31-03-2023 | As on 31-03-2022 |
| I. | Investments in India in | | |
| | i. Govt. securities | 4,30,58,216 | 4,07,51,646 |
| | ii. Other approved securities | - | - |
| | iii. Debentures & Bonds | 10,04,582 | 5,31,978 |
| | iv. Shares | 2,897 | 2,897 |
| | v. Others (Mutual Fund Units and Term Money Deposits) | 24,999 | 4,84,977 |
| II. | Investments outside India | - | - |
| | TOTAL :: | 4,40,90,694 | 4,17,71,498 |
| *Refer Note No.18.A.3 | | | |
| SCHEDULE – 9 – ADVANCES (NET OF PROVISIONS) | | ₹ in "000 | ₹ in "000 |
| Particulars | | As on 31-03-2023 | As on 31-03-2022 |
| A | i. Bills purchased and discounted | 700 | - |
| | ii. Cash credits, overdrafts and loans repayable on demand | 12,91,42,641 | 12,29,59,715 |
| | iii. Term loans | 6,97,65,352 | 6,19,94,106 |
| | TOTAL :: | 19,89,08,693 | 18,49,53,821 |
| B | i. Secured by Tangible Assets | 18,14,33,109 | 16,80,27,583 |
| | ii. Covered by Bank/Govt.guarantees | - | - |
| | iii. Unsecured | 1,74,75,584 | 1,69,26,238 |
| | TOTAL :: | 19,89,08,693 | 18,49,53,821 |
| C | I. Advances in India | | |
| | i. Priority Sector | 18,54,11,021 | 17,43,20,809 |
| | ii. Public Sector | - | - |
| | iii. Banks | - | - |
| | iv. Others | 1,34,97,672 | 1,06,33,012 |
| | TOTAL :: | 19,89,08,693 | 18,49,53,821 |
| | II. Advances outside India | - | - |
| | TOTAL (C.I & C.II) :: | 19,89,08,693 | 18,49,53,821 |

SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON 31.03.2023

| SCHEDULE – 10 – FIXED ASSETS | | ₹ in "000 | ₹ in "000 |
|---|---|-----------------------------|-----------------------------|
| Particulars | | As on 31-03-2023 | As on 31-03-2022 |
| I | Premises (Including Land) | | |
| | At cost/ valuation as on 31st March of the preceding year | 1,65,697 | 1,65,467 |
| | Additions during the year | - | 230.00 |
| | Revaluations made during the year | 85,407 | - |
| | Deductions during the year | - | - |
| | Depreciation to date | 21,375 | 17,858 |
| | NET BALANCE – (I) | 2,29,729 | 1,47,839 |
| II | Other Fixed Assets (Incl Furniture & Fixtures) | | |
| | At cost as on 31st March of the preceding year | 18,97,920 | 16,98,561 |
| | Additions during the year | 2,30,598 | 2,06,298 |
| | Deductions during the year | 21,373 | 6,939 |
| | Depreciation to date | 14,71,331 | 10,80,229 |
| | NET BALANCE – (II) | 6,35,814 | 8,17,691 |
| | TOTAL (I+II) | 8,65,543 | 9,65,530 |
| | | | |
| SCHEDULE – 11 – OTHER ASSETS | | ₹ in "000 | ₹ in "000 |
| Particulars | | As on 31-03-2023 | As on 31-03-2022 |
| I | Inter-office adjustments(net) | 731 | 70 |
| ii | Interest accrued | 13,05,812 | 12,19,004 |
| iii | Tax paid in advance/tax deducted at source | 14,50,649 | 9,20,179 |
| iv | Stationery & Stamps | 31,308 | 24,765 |
| v | Non-banking assets acquired in satisfaction of claims | - | - |
| vi | Deferred Tax Asset (Net)* | 10,20,362 | 4,62,517 |
| vii | Others | 34,95,266 | 33,27,166 |
| | TOTAL :: | 73,04,128 | 59,53,701 |
| * Refer Note No. 18.A.16 | | | |
| SCHEDULE – 12 – CONTINGENT LIABILITIES | | ₹ in "000 | ₹ in "000 |
| Particulars | | As on 31-03-2023 | As on 31-03-2022 |
| I | Claims against the bank not acknowledged as debts | 28,459 | 9,802 |
| ii | Guarantees given on behalf of constituents | | |
| | (a) In India | 80,161 | 74,549 |
| | (b) Outside India | - | - |
| iii | Other items for which the bank is contingently Liable | 6,45,198 | 1,23,874 |
| iv | Unclaimed deposits | 6,04,320 | 4,62,624 |
| | TOTAL :: | 13,58,138 | 6,70,849 |
| | Bills for collection | 1,09,798 | 1,55,700 |
| *Refer Note no. 18.A.7 and 18.B.9 | | | |

SCHEDULES FORMING PART OF THE PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2023

| SCHEDULE – 13 – INTEREST EARNED | | ₹ in "000 | ₹ in "000 |
|--|--|----------------------------------|----------------------------------|
| Particulars | | Year Ended 31-03-2023 | Year Ended 31-03-2022 |
| I. | Interest/discount on advance/bills | 1,77,95,287 | 1,66,67,736 |
| II. | Income on Investments | 28,46,494 | 29,61,928 |
| III. | Interest on balances with Reserve Bank of India and other Inter bank funds | 14,70,511 | 9,99,467 |
| IV | Others | - | - |
| TOTAL :: | | 2,21,12,292 | 2,06,29,131 |
| SCHEDULE – 14 – OTHER INCOME | | ₹ in "000 | ₹ in "000 |
| Particulars | | Year Ended 31-03-2023 | Year Ended 31-03-2022 |
| I | Commission, Exchange and Brokerage | 20,79,877 | 19,36,715 |
| II | Profit on sale of land Buildings and other assets | 2,452 | 433 |
| | Less: Loss on sale of land Buildings & other assets | (15,919) | (4,398) |
| III | Profit on sale of investments | 1,60,240 | 3,60,558 |
| | Less: Loss on sale of investments and provision for MTM loss* | (2,35,688) | (20,309) |
| IV | Income earned by way of dividends from subsidiaries/companies and/or joint ventures abroad/ in India | 23 | - |
| V | Miscellaneous Income [#] | 16,14,912 | 11,99,665 |
| TOTAL :: | | 36,05,897 | 34,72,664 |
| * Refer Note No. 18.A.3.a | | | |
| # Refer Note No. 18.A.10.d | | | |
| SCHEDULE – 15 – INTEREST EXPENDED | | ₹ in "000 | ₹ in "000 |
| Particulars | | Year Ended 31-03-2023 | Year Ended 31-03-2022 |
| I | Interest on Deposits | 91,68,725 | 92,32,732 |
| II | Interest on Reserve Bank of India/ Inter bank borrowings | 1,18,760 | 1,41,431 |
| III | Others | 20,52,564 | 16,63,160 |
| TOTAL :: | | 1,13,40,049 | 1,10,37,323 |

SCHEDULES FORMING PART OF THE PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2023

| SCHEDULE – 16 – OPERATING EXPENSES | | ₹ in "000 | ₹ in "000 |
|---|---|----------------------------------|----------------------------------|
| Particulars | | Year Ended 31-03-2023 | Year Ended 31-03-2022 |
| I | Payment to and provisions for employees* | 63,95,875 | 70,13,973 |
| II | Rent, Taxes & Lighting | 2,78,454 | 2,59,553 |
| III | Printing & Stationery | 26,114 | 21,041 |
| IV | Advertisement & Publicity | 11,418 | 6,214 |
| V | Depreciation on Bank's property\$ | 3,92,092 | 1,55,927 |
| VI | Directors' fees, allowances & expenses | - | - |
| VII | Auditors' fees and expenses# (including branch auditors) | 7,622 | 6,725 |
| VIII | Law charges | 1,54,379 | 94,926 |
| IX | Postage, Telegrams, Telephones etc. | 21,238 | 17,816 |
| X | Repairs & Maintenance | 14,792 | 11,036 |
| XI | Insurance | 2,41,345 | 2,40,505 |
| XII | Other expenditure@ | 14,45,739 | 11,15,164 |
| TOTAL :: | | 89,89,068 | 89,42,880 |

*Refer Note No. 18.A.12

#Refer Note No. 18.B.8

\$Refer Note No. 18.B.11

@Refer Note No. 18.B.12

| Kerala Gramin Bank | | |
|---|----------------------|--------------------|
| Cash Flow Statement for the Year ended 31-03-2023 | | |
| Particulars | ₹ in 000 | |
| | Year ended | |
| | 31-03-2023 | 31-03-2022 |
| Cash Flow from Operating Activities (I) | | |
| Net profit/(loss) after tax as per profit and loss account | 32,46,059 | 12,41,429 |
| Add: | | |
| Provision for Tax | 10,96,116 | 3,77,450 |
| Depreciation | 3,92,092 | 1,55,949 |
| Provision for bad and doubtful debts | (8,47,722) | 17,05,959 |
| Provision for standard assets | 18,94,619 | 7,96,665 |
| Other provisions | - | 89 |
| Loss on sale of fixed assets | 13,467 | 3,965 |
| Amortisation of premium on HTM investments | 79,618 | 57,228 |
| Provision for MTM loss of securities | 1,43,728 | - |
| Interest on borrowings | 17,01,987 | 17,35,391 |
| Sub Total | 77,19,964 | 60,74,125 |
| Adjustments for | | |
| (Increase)/ Decrease in Investments | 21,36,280 | 63,74,608 |
| (Increase)/ Decrease in Term Deposit with other Banks maturing beyond 3 months | (84,10,221) | (23,50,000) |
| (Increase)/ Decrease in Advances | (1,31,07,152) | (62,91,800) |
| Increase/ (Decrease) in Deposits | 12,04,138 | 1,68,31,220 |
| (Increase)/ Decrease in other assets | (2,62,112) | 34,66,460 |
| Increase/ (Decrease) in other liabilities | 2,25,709 | 46,895 |
| | (1,04,93,394) | 2,41,51,508 |
| Less: Income Tax paid/ (Refund received) | 11,89,577 | 6,17,620 |
| Net Cash flow from operating activities | (1,16,82,971) | 2,35,33,888 |
| Cash flow from investing activities (II) | | |
| Sale of fixed assets | 7,907 | 2,974 |
| Purchase of fixed assets | (2,30,598) | (2,06,298) |
| (Increase)/ Decrease in Held to Maturity investments | (45,35,094) | (19,80,349) |
| Net cash flow from investing activities | (47,57,785) | (21,83,673) |
| Cash flow from financing activities (III) | | |
| Interest on borrowings | (17,01,987) | (17,35,391) |
| Increase/ (Decrease) in Borrowings | 69,80,865 | (87,56,367) |
| Proceeds from issuance of Share capital | - | 62,74,399 |
| Proceeds from Share Capital Deposit | 4,57,315 | - |
| Net Cash flow from financing activities | 57,36,193 | (42,17,359) |
| Net increase/ decrease in Cash and Cash equivalents (I+II+III) | (1,07,04,563) | 1,71,32,856 |
| Cash and Cash Equivalents at the beginning of the period | 4,61,67,011 | 1,85,80,514 |
| Cash and Cash Equivalents at the end of the period | 3,54,62,448 | 3,57,13,370 |
| Note to the Cash Flow statement | | |
| 1. Cash and Cash Equivalents | | |
| Cash and Cash equivalents consist of cash in hand, balances with banks and investments in money market instruments. Cash and Cash equivalents included in the cash flow statement comprise the following balance sheet amounts. | | |
| | 31-03-2023 | 31-03-2022 |
| Cash in Hand | 13,22,196 | 14,05,430 |
| Balance in current account with RBI | 1,10,15,542 | 82,50,288 |
| Balance with other banks | 2,31,24,710 | 2,60,57,652 |
| Total | 3,54,62,448 | 3,57,13,370 |

Sd/-
Pawan Kumar Rai
Senior Manager

Sd/-
Gopakumar K.
Chief Manager

Sd/-
Surendran V.
General Manager

For and on behalf of the Board of Directors

As per our report on even date attached
For G Venugopal Kamath & Co.
Chartered Accountants
Firm Registration. No. 004674S

Sd/-
Sri. Jayaprakash C.
Chairman

Sd/-
Sri. B.L. Meena
Director

Sd/-
Sri. S. Premkumar
Director

Sd/-
Sri. S. Sankar
Director

Sd/-
(CA R. Ramachandran)
Partner
Membership No. 23982

Sd/-
Sri. Lalu P N Kutty
Director

Sd/-
Smt. Shiny George
Director

Place: Malappuram
Date: 04-05-2023