

INDEPENDENT AUDITOR'S REPORT

To the Members of SAHAY

Report on Audit of the Foreign Contribution Account ('FCA') Financial Statements

Opinion

We have audited the accompanying FCA financial statements of SAHAY ("the Society"), which comprise the FCA Balance Sheet as at March 31, 2020, the FCA Income and Expenditure Account and the FCA Receipts and Payments Account for the year then ended and notes to FCA financial statements including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "FCA financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid FCA financial statements have been prepared in all material respect in accordance with the provisions of section 19 of the Foreign Contribution (Regulation) Act, 2010 ("the Act") read with Rule 11 of Foreign Contribution (Regulation) Rules, 2011 as amended from time to time ("the Rules") and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Society as at March 31, 2020, its surplus for the year then ended and the position of receipts and payments as at March 31, 2020.

Basis for Opinion

We conducted our audit in accordance with applicable Standards on Auditing ('SAs'). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the FCA Financial Statements section of our report. We are independent of the Society in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the FCA financial statements, 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 FCA financial statements.

Emphasis of Matter

We draw attention to the following matters in the notes to the financial statements:

1. Note No. 1(b) to the FCA financial statements, which describes the basis of accounting. The FCA financial statements are prepared for the purpose of onward submission to the Secretary, Government of India, Ministry of Home Affairs, New Delhi as required under Rule 17 of the Rules. As a result, the FCA financial statements and our report thereon may not be suitable for another purpose.
2. Note No. 14 to the FCA financial statements in relation to the FCRA bank accounts of the Society.

Our opinion is not modified in respect of these matters.

Responsibilities of Management for the FCA Financial Statements

The Society's management is responsible for the preparation of these FCA financial statements that give a true and fair view of the financial position, financial performance and position of receipts and payments of the Society in accordance with the accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in respect of foreign



contribution received and utilised in accordance with the provisions of section 19 of the Act read with Rule 11 of the Rules. The Society's management is also responsible for safeguarding of the assets of the Society 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 controls; relevant to the preparation and presentation of the FCA financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the FCA financial statements, the management is responsible for assessing the Society'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 Society or to cease operations, or has no realistic alternative but to do so.

The management of the Society is also responsible for overseeing the Society's financial reporting process.

Auditor's Responsibilities for the Audit of the FCA Financial Statements

Our objectives are to obtain reasonable assurance about whether the FCA 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 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 FCA 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 FCA financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal financial control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of the 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 Society'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 FCA 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 Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the FCA financial statements, including the disclosures, and whether the FCA financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



HARIBHAKTI & CO. LLP

Chartered Accountants

We communicate with the management 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 the management 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 Matter

The Society has also prepared a separate set of financial statements for the year ended March 31, 2020 in accordance with the West Bengal Societies Registration Act, 1961, on which we issued a separate independent auditor's report to the members of the Society dated October 13, 2020.

For Haribhakti & Co. LLP

Chartered Accountants

ICAI Firm Registration No. 103523W/W100048

M. Agarwal

Mahesh Agarwal

Partner

Membership No. 067806

UDIN: 20067806AAAAO8781



Place: Kolkata

Date: October 13, 2020

SAHAY
Foreign Contribution Account
Balance Sheet as at 31st March, 2020

(Amount in Rs.)

I. <u>SOURCES OF FUNDS</u>	Note No.	As at 31st March, 2020		As at 31st March, 2019	
CAPITAL FUND	2		4,39,79,771		2,38,69,249
TOTAL			4,39,79,771		2,38,69,249
II. <u>APPLICATION OF FUNDS</u>					
FIXED ASSETS	3		1,31,85,848		1,47,63,131
CAPITAL WORK-IN-PROGRESS			2,56,49,350		-
CURRENT ASSETS, LOANS & ADVANCES					
Cash and Bank Balances	4	91,61,044		1,33,37,692	
Inventory		4,17,580		3,27,766	
Loans & Advances	5	11,32,713		10,22,481	
		1,07,11,337		1,46,87,939	
Less: CURRENT LIABILITIES & PROVISIONS					
Current Liabilities & Provisions	6	55,66,764		55,81,821	
NET CURRENT ASSETS			51,44,573		91,06,118
TOTAL			4,39,79,771		2,38,69,249

Significant Accounting Policies and Notes to Foreign Contribution Account Financial Statements 1 to 17

The Notes referred to above form an integral part of the Foreign Contribution Account Balance Sheet.

This is the Foreign Contribution Account Balance Sheet referred to in our report of even date.

For **Haribhakti & Co. LLP**
Chartered Accountants
ICAI Firm Registration No.: 103523W / W100048

Mk Agarwal

Mahesh Agarwal
Partner
Membership No. 067806

Place: Kolkata
Date: 13th October, 2020



For and on behalf of SAHAY

Ranjit Mukherjee
Ranjit Mukherjee
President

S.V. Raman
S.V. Raman
Secretary



SAHAY
Foreign Contribution Account
Income and Expenditure Account for the year ended 31st March, 2020

(Amount in Rs.)

Note No.	Year ended 31st March, 2020	Year ended 31st March, 2019
INCOME		
Contribution Received (Gross)	7 18,57,50,910	18,02,36,273
Other Income	8 25,37,650	23,21,042
Gross Income	18,82,88,560	18,25,57,315
EXPENDITURE		
Administrative & Other Expenses	9 4,33,82,920	4,25,10,482
Program Expenses	10 12,21,30,654	12,82,32,430
Depreciation / Amortisation & Impairment Expenses	3 26,64,464	26,30,539
Loss on sale of Fixed Assets	-	3,00,731
Total Expenditure	16,81,78,038	17,36,74,182
Excess / (Deficit) of Income over Expenditure carried to Capital Fund	2,01,10,522	88,83,133

Significant Accounting Policies and Notes to Foreign Contribution Account Financial Statements

1 to 17

The Notes referred to above form an integral part of the Foreign Contribution Account Income and Expenditure Account.

This is the Foreign Contribution Account Income and Expenditure Account referred to in our report of even date.

For Haribhakti & Co. LLP

Chartered Accountants

ICAI Firm Registration No.: 103523W / W100048

M. Agarwal

Mahesh Agarwal

Partner

Membership No. 067806

Place: Kolkata

Date: 13th October, 2020



For and on behalf of SAHAY

Ranjit Mukherjee
Ranjit Mukherjee
 President

S.V. Raman
S.V. Raman
 Secretary



SAHAY
Foreign Contribution Account
Receipts and Payments Account for the year ended 31st March, 2020

(Amount in Rs.)

	Year ended 31st March, 2020	Year ended 31st March, 2019
Opening Cash and Bank Balances:		
Cash in Hand	1,39,999	1,39,999
Balances with Banks		
- Kotak Mahindra Bank Limited (FCRA Account)	1,31,42,791	64,26,428
- Citibank N.A. (FCRA Account)	54,902	53,021
Total	1,33,37,692	66,19,448
Receipts		
Contribution Received (Refer Note No. 15)	18,65,99,746	17,90,25,632
Interest Received	24,98,044	22,82,946
Sale of Assets	46,400	7,10,500
Program Activity Advance Received	6,000	-
Received from INR Account (Refer Note No. 13)	1,08,709	-
Total Receipts	18,92,58,899	18,20,19,078
Payments		
Administrative & Other Expenses (Refer Note No. 16)	4,33,18,599	4,13,92,927
Training and Development Expenses	40,14,831	42,13,381
Partner Project Expenses (Refer Note No. 12)	4,63,68,707	4,54,72,560
Educated Program Expenses	1,82,77,377	2,28,54,189
Employed Program Expenses	13,05,939	11,58,819
Using Health Services Program Expenses	1,36,64,870	1,37,08,352
Empowered Program Expenses	1,38,01,351	1,33,41,900
Exhibiting Healthy Behaviour Program Expenses	50,74,416	66,60,068
Special Project Expenses	45,62,811	48,60,946
Purchase of Fixed Assets and Capital Work-in-Progress	2,64,28,882	55,36,564
Universal Values & Other Activities Program Expenses	1,63,88,314	1,59,89,013
Security Deposit Provided	2,29,450	-
Program Activity Advance	-	1,12,115
Total Payments	19,34,35,547	17,53,00,834
Net Surplus/(Deficit)	(41,76,648)	67,18,244
Closing Cash and Bank Balances:		
Cash in Hand	1,39,999	1,39,999
Balances with Banks		
- Kotak Mahindra Bank Limited (FCRA Account)	89,64,248	1,31,42,791
- Citibank N.A. (FCRA Account)	56,797	54,902
Total	91,61,044	1,33,37,692

Significant Accounting Policies and Notes to Foreign Contribution Account Financial Statements 1 to 17

The Notes referred to above form an integral part of the Foreign Contribution Account Receipts and Payments Account.

This is the Foreign Contribution Account Receipts and Payments Account referred to in our report of even date.

For **Haribhakti & Co. LLP**
Chartered Accountants
ICAI Firm Registration No.: 103523W / W100048

M. Agarwal

Mahesh Agarwal
Partner
Membership No. 067806
Place: Kolkata
Date: 13th October, 2020



For and on behalf of **SAHAY**

Rajit Mukherjee
Rajit Mukherjee
President

S.V. Raman
S.V. Raman
Secretary



SAHAY

1 Significant Accounting Policies and Notes to Foreign Contribution Account Financial Statements

(a) Brief Background

Sahay (the 'Society') is a society registered under The West Bengal Societies Registration Act, 1961 and under The Foreign Contribution (Regulation) Act, 2010 ('FCRA') having registration number 147120397. The Society implements child sponsorship programs in Kolkata through its own Community Centres and at various districts of West Bengal through Partner Projects addressing the needs of vulnerable children in areas of health, education, nutrition, empowerment and employment.

(b) Significant Accounting Policies :

1.1 Basis of Preparation

These Foreign Contribution Account ('FCA') financial statements have been prepared in accordance with the provisions of Foreign Contribution (Regulation) Act, 2010 read with Foreign Contribution (Regulation) Rules, 2011 as amended from time to time and the generally accepted accounting principles in India, under the historical cost convention, on accrual basis.

1.2 Use of Estimates

The preparation of FCA financial statements requires the management to make estimates and assumptions which are considered to arrive at the reported amount of assets and liabilities and disclosure of contingent liabilities as on the date of FCA financial statements and the reported income and expenses during the reporting year. Although these estimates are based upon the management's best knowledge of current events and actions, actual results could differ from these estimates. The difference between the actual results and the estimates are recognised in the period in which the results are known/materialised. Any revision to the accounting estimates are recognised prospectively in the current and future years.

1.3 Contribution and Income Recognition

All contributions received are recognised to the extent it is probable that, it can be reliably measured and it is reasonable to expect ultimate collection. Other Income, if any, is recognised on accrual basis.

1.4 Partner Project Expenses

The Society gives contribution to various entities as part of its social programme of reaching out to sponsored children in areas where it does not have its own designated service centres. Such entities are called "Partner Project". Partner Project Expenses are accounted for as and when the relevant documents/supportings of expenses are submitted by the concerned Partner Project.

1.5 Fixed Assets

Fixed Assets purchased have been recognised at cost of acquisition including duties, taxes and other costs incurred to put the asset to use.

Sales/discard of fixed assets is accounted for as follows:-

- Sales proceeds of items of fixed assets are reduced from the block of assets to which such items belong.
- Where the entire block of fixed asset is no longer usable/available for use, the written down value is reduced to zero.

1.6 Depreciation

Depreciation on fixed assets is provided as per the provisions of the Income Tax Act, 1961.

1.7 Inventories

Inventories comprise of gifts purchased for distribution and are valued at lower of cost and net realizable value. The comparison of cost and net realizable value is made on an item on item basis. Cost includes cost of purchase and other costs incurred in bringing the inventories to their present location and condition. Cost is determined on a first in first out basis. Inventories includes stock at partner projects and service area centres. Closing stock at partner projects are determined and confirmed by the respective subprojects.

1.8 Retirement & Other Employee Benefits

(i) Contribution to Provident Fund is provided as per prescribed rates prevailing in Employees' Provident Funds and Miscellaneous Provisions Act, 1952 and deposited with the office of the P.F. Commissioner having jurisdiction.

(ii) Gratuity Liability is a defined benefit obligation and the Society accounts for its Gratuity Liability for every completed year of service at the rate of 1 month's basic salary based on the last drawn salary made at the year end, assuming that the Gratuity is payable to all the employees at the end of the accounting year. The gratuity scheme of the organisation is being administered by the Life Insurance Corporation of India.

1.9 Provisions and Contingent Liabilities

A provision is recognised when the Society has a present obligation as a result of past event and it is probable that outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on best estimate required to settle the obligation at the FCA Balance Sheet date. These are reviewed at each FCA Balance Sheet date and adjusted to reflect the current best estimates. Contingent Liabilities are not recognised but are disclosed in the notes to FCA financial statements.



SAHAY

Notes forming part of the Foreign Contribution Account Financial Statements

(Amount in Rs.)

2 Capital Fund

Opening Balance
- Excess / (Deficit) of Income over Expenditure
Closing Balance

As at 31st March, 2020		As at 31st March, 2019	
2,38,69,249		1,49,86,116	
2,01,10,522	4,39,79,771	88,83,133	2,38,69,249
	4,39,79,771		2,38,69,249

(Amount in Rs.)

4 Cash and Bank Balances

Cash in Hand
Balances with Banks (Refer Note No. 14)
- Kotak Mahindra Bank Limited (FCRA Account)
- Citibank N.A. (FCRA Account)

As at 31st March, 2020		As at 31st March, 2019	
1,39,999		1,39,999	
89,64,248		1,31,42,791	
56,797	91,61,044	54,902	1,33,37,692
	91,61,044		1,33,37,692

(Amount in Rs.)

5 Loans & Advances

Security Deposits
Receivable from INR Account (Refer Note No. 13)
TDS Receivable
Tax Collected at Source
Other Receivable
Program Activity Advance

As at 31st March, 2020		As at 31st March, 2019	
7,86,700		5,57,250	
-		1,08,709	
1,25,964		90,947	
15,460		15,460	
4,589		28,000	
2,00,000	11,32,713	2,22,115	10,22,481
	11,32,713		10,22,481

(Amount in Rs.)

6 Current Liabilities & Provisions

Provision for Gratuity
Liability for TDS
Liability for Expenses

As at 31st March, 2020		As at 31st March, 2019	
13,32,330		12,37,484	
65,817		-	
41,68,617	55,66,764	43,44,337	55,81,821
	55,66,764		55,81,821

(Amount in Rs.)

7 Contribution Received (Gross) (Refer Note No. 15)

-From Children International, USA

As at 31st March, 2020		* As at 31st March, 2019	
	18,57,50,910		18,02,36,273
	18,57,50,910		18,02,36,273

(Amount in Rs.)

8 Other Income

Interest Received from Bank
Interest on Security Deposits

As at 31st March, 2020		As at 31st March, 2019	
25,33,061		23,16,892	
4,589	25,37,650	4,150	23,21,042
	25,37,650		23,21,042



SAHAY

Notes forming part of the Foreign Contribution Account Financial Statements

3 Fixed Assets

(Amount in Rs.)

Particulars	Written Down Value as on 1st April, 2019	Purchase			Assets sold during the year	Total	Rate of depreciation	Depreciation amount	Written Down Value as on 31st March, 2020
		More than 180 days	Less than 180 days	Total purchase					
Buildings	57,74,602	-	-	-	-	57,74,602	10%	5,77,460	51,97,142
Furniture & Fixtures	15,81,330	-	-	-	-	15,81,330	10%	1,58,133	14,23,197
Office Equipment	19,57,190	4,000	57,412	61,412	-	20,18,602	15%	2,98,484	17,20,118
Electrical Equipment	6,33,483	-	5,20,450	5,20,450	-	11,53,933	15%	1,34,056	10,19,877
Computers	26,06,112	20,579	4,15,525	4,36,104	18,400	30,23,816	40%	11,26,421	18,97,395
Vehicles	20,45,979	-	-	-	-	20,45,979	15%	3,06,897	17,39,082
Intangible Assets	1,64,435	87,615	-	87,615	-	2,52,050	25%	63,013	1,89,037
Total	1,47,63,131	1,12,194	9,93,387	11,05,581	18,400	1,58,50,312		26,64,464	1,31,85,848
Previous Year	1,25,55,565	14,18,358	41,27,747	55,46,105	7,08,000	1,73,93,670		26,30,539	



(Amount in Rs.)

9 Administrative & Other Expenses

Payroll Expense for Program Support Staff
 Payroll Expense for Other Staff
 Payments to the Auditor
 Other Administrative Expenses

As at 31st March, 2020		As at 31st March, 2019	
2,04,56,162		1,88,89,243	
45,11,655		46,95,495	
6,93,219		6,24,468	
1,77,21,884	4,33,82,920	1,83,01,276	4,25,10,482
	4,33,82,920		4,25,10,482

(Amount in Rs.)

10 Program Expenses

Partner Project Expenses (Refer Note No. 12)
 Educated Program Expenses
 Employed Program Expenses
 Using Health Services Program Expenses
 Empowered Program Expenses
 Exhibiting Healthy Behaviour Program Expenses
 Special Project Expenses
 Training and Development Expenses
 Universal Values & Other Activities Program Expenses

As at 31st March, 2020		As at 31st March, 2019	
4,63,68,707		4,54,72,560	
1,84,86,630		2,34,15,856	
13,33,239		11,28,819	
1,38,22,506		1,39,10,267	
1,32,15,306		1,35,11,521	
49,17,237		65,74,831	
44,43,741		46,10,143	
32,84,872		38,20,902	
1,62,58,416	12,21,30,654	1,57,87,531	12,82,32,430
	12,21,30,654		12,82,32,430

11 Contingent Liabilities (to the extent not provided for) :

(Amount in Rs.)

Particulars	As at 31st March, 2020	As at 31st March, 2019
A. Contingent Liability		
(a) Claims against the Society not acknowledged as debts :		
Provident Fund demand u/s 14B and u/s 7Q of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952	68,58,608	68,58,608

12 The Society has made disbursements aggregating to Rs. 4,63,68,707/- (Previous Year Rs. 4,54,72,560/-) during the year to the Partner Projects. This amount has been verified by the Society's management based on summarised statements drawn up on the basis of monthly returns submitted by the Partner Projects. Such statements are also audited by the auditors of respective Partner Projects, which has been relied upon by the auditors of Sahay.

13 During the year, the Society has received refund of Security Deposit from C.E.S.C. Limited along with interest of Rs. Nil (Previous year Rs. 1,08,709) which was originally paid out of the Foreign Currency proceeds from Children International. U.S.A. Such receipts of refund of Security Deposit, being in Indian Rupees (INR), have been deposited in the INR account maintained with Indian Overseas Bank ('INR account') and not in the Foreign Currency account maintained with Kotak Mahindra Bank Limited ('FCRA account'). Subsequently, the aforesaid refund has been transferred by the Society from the INR account to the FCRA account on 12th September, 2019.

14 During the FY 2017-18, the Society had changed its FCRA account from Citibank N.A. to Kotak Mahindra Bank Limited. In compliance with notice no. 2/21022/58(951)/2017/FCRA (MU) dated 21st December, 2017 of Ministry of Home Affairs (Foreigners Division), the Society had filed the intimation for such change in bankers vide form no. FC-6 on 18th January, 2018 and again on 8th July, 2019 vide form no. FC-6C. The online portal of FCRA services, Ministry of Home Affairs, is showing the status of filed FC-6C as "under process". Pending resolution of the same, as at 31st March, 2020, the Society is having 2 FCRA accounts i.e. with Citibank N.A. and Kotak Mahindra Bank Limited. All foreign contribution for the year ended 31st March, 2020 amounting to Rs. 18,65,99,746 was received in the FCRA account with Kotak Mahindra Bank Limited. During the year ended 31st March, 2020, there has been no transaction done in the FCRA account with Citibank N.A., other than receipt of interest on outstanding balance in the account.



SAHAY
Notes forming part of the Foreign Contribution Account Financial Statements

15 Details of adjustments against Gross Contribution :

		(Amount in Rs.)	
Sl No.	Particulars	Year ended 31st March, 2020	Year ended 31st March, 2019
1	Contribution Received (Gross) (Refer Note No. 7) (A)	18,57,50,910	18,02,36,273
	Less :- Adjustments by Children International, USA		
1	Courier Charges & Software Renewal	-	12,10,641
2	Reimbursement of Expenses	8,48,836	-
	Total Adjustments (B)	(8,48,836)	12,10,641
	Net Contribution Received (A-B)	18,65,99,746	17,90,25,632

16 Administrative & Other Expenses include the following :

		(Amount in Rs.)	
Sl No.	Particulars	Year ended 31st March, 2020	Year ended 31st March, 2019
1	Payroll Expense for Program Support Staff	2,04,56,162	1,88,89,243
2	Payroll Expense for Other Staff	45,11,655	46,95,495
3	Other Administrative Expenses (including payments to the Auditor)	1,84,15,103	1,89,25,744
	Total as per Foreign Contribution Account Income and Expenditure Account (A)	4,33,82,920	4,25,10,482
	Less :- Adjustments by Children International, USA against Gross Contribution (Refer Note No. 15)	-	12,10,641
	Less :- Adjustments on account of accrual of expenses	64,321	(93,087)
	Total Adjustments (B)	64,321	11,17,554
	Total as per Foreign Contribution Account Receipts and Payments Account (A-B)	4,33,18,599	4,13,92,927

17 Previous year's figures have been rearranged / regrouped to conform to the classification of the current year, wherever considered necessary.

For **Haribhakti & Co. LLP**
Chartered Accountants
ICAI Firm Registration No.: 103523W / W100048

M. Agarwal
Mahesh Agarwal
Partner
Membership No. 067806

Place: Kolkata
Date: 13th October, 2020



For and on behalf of **SAHAY**

Ranjit Mukherjee
Ranjit Mukherjee
President

S.V. Raman
S.V. Raman
Secretary

