

Mayur Gulati

Chartered Accountant

B-4, Greater Kailash Enclave, Part-II, New Delhi - 110048

Tel. No. 41637412; +91-9811734032

Audit Report

To whomsoever it may concern

I have audited the books of account and other records maintained by Public Health Foundation of India ("Foundation" or "PHFI" or "Association"), located at ISID Campus, 4 Institutional Area, Vasant Kunj, New Delhi - 110070 registered in Delhi under the Societies Registration Act, 1860 vide registration no. S-54840 dated 8 February 2006, for the year ending March 31, 2017 under the Foreign Contribution (Regulation) Act, 2010 (FCRA) and examined all relevant books and vouchers maintained under the said Act. The preparation and maintenance of these accounts are the responsibility of the management of PHFI.

Basis for Qualified Opinion

1. Point 1 of Schedule G - "Significant Accounting Policies and Notes to Accounts"

Public Health Foundation of India (PHFI or Society) is a not-for-profit society registered under the provisions of the Societies Registration Act, 1860 (SRA), 1860 on February 8, 2006. The Society was registered under the provisions of the Foreign Contribution (Regulation) Act, 1976 (FCRA 1976) vide registration number 231660927. FCRA, 1976 was repealed and replaced by the Foreign Contribution (Regulation) Act, 2010 (FCRA 2010) with effect from May 1, 2011. Registration granted earlier to the PHFI under the FCRA 1976 was recognized under the FCRA, 2010. FCRA 2010 had a provision of renewal of registration every 5 years and accordingly, the renewal was granted by Ministry of Home Affairs (MHA) vide order dated August 4, 2016 for 5 years i.e. for the period November 1, 2016 to October 31, 2021.

Subsequent to the renewal of the FCRA registration, MHA issued a Revision Order dated April 10, 2017 bearing no. II/21022/36/(0316)/2016-FCRA-II under section 32 of the FCRA (henceforth referred as 'said order'). This order has sought to revise and treat as 'non-est ab-initio', the renewal order dated August 4, 2016 by which PHFI's renewal was extended for a period of 5 years i.e. from November 1, 2016 to October 31, 2021. Based on intimation of aforementioned said order by MHA to Citibank, Citibank has placed restrictions on the FCRA designated Bank Account of PHFI not allowing any credits or debits in the account.

On April 17, 2017, PHFI filed review petition to the MHA for withdrawal of its order and responding to each of the points highlighted in the revision order under section 32. MHA vide its letter no. II/21022/58(220/2017-FC(MU) dated 03.06.2017 acknowledged the review petition of PHFI and required certain details to be provided to MHA. PHFI has made all the submissions in response to the said letter of 3rd June 2017. Subsequently, based on various requirements and interactions with MHA, PHFI has filed subsequent submissions too. The review petition and the response(s) filed by PHFI are under review by the MHA. PHFI's management expects an early resolution/reinstatement of its FCRA

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registration. Hence, no adjustments have been made in the accompanying financial statements in respect of funds lying in Citi Bank Account as on March 31, 2017.

As on date of the said order, a) fund balances including fixed deposit lying with Citibank amount to Rs 28,45,07,391, b) Receivables amount to Rs 21,95,28,458 due from various FCRA donors for work/milestones completed as on March 31, 2017 and c) Payables to sub-grantees amount to Rs 1,88,98,479 as on March 31, 2017 are affected and placed under restriction.

It may be noted that FCRA receipts provide substantial funding to overall charitable objects and activities of PHFI and withdrawal of FCRA permission cast a significant doubt about PHFI's going concern status.

However, in view of the PHFI management's expectation of an early resolution to PHFI's FCRA permission based on the legal merits of PHFI's position as advised by eminent Senior Advocates, the Financial Statements have been prepared on a going concern basis.


Accordingly, no adjustments have been made to the financial statements relating to the recoverability and classification of the asset carrying amounts or the amount and classification of liabilities that might be necessary should PHFI not continue as a going concern.

2. Point 7 of Schedule G - "Significant Accounting Policies and Notes to Accounts".

During the year under review, PHFI had placed Fixed Deposits (FDs) with the various banks and financial institutions and as on 31st March 2017 an amount of Rs. 136,53,31,877/-(One Hundred Thirty Six Crore Fifty Three Lakhs Thirty One Thousand Eight Hundred and Seventy Seven Only) was outstanding related to FCRA funds.

On 28th June 2014 and on 2nd July 2014, PHFI's management was informed by Economic Offences Wing (EOW), Mumbai Police of a large scale banking fraud at various banks involving fixed deposits of many organizations. After the fraud came to light, fixed deposits balance confirmations relating to FCRA Funds amounting to Rs 81,00,00,000/- (Eighty One Crore)(previous year Rs 81,00,00,000/- (Eighty One Crore only)were subsequently not confirmed by the concerned banks. Funds for investment in the said fixed deposits were transferred by PHFI to the concerned bank through normal banking channels. Reserve Bank of India ("RBI"), based on complaints received from affected organizations, conducted a scrutiny/review looking into the modus operandi of alleged Bank frauds committed on various organizations due to non-compliance with KYC norms in opening Bank Accounts or Fixed Deposits (FD) and extending overdraft facilities (OD) against the said deposits. The findings revealed violations of KYC norms issued by the RBI as also other disquieting actions on the part of banks. RBI imposed penalties on these banks for violations of RBI regulations. Further, Central Bureau of Investigation, Mumbai ("CBI") and EOW of Mumbai Police, after investigation into the related criminal cases, submitted charge sheets in cases involving banks, from which funds were siphoned off due to non-compliance with KYC norms. The charge sheets filed by both CBI & EOW demonstrate that the aforesaid fraud was a large conspiracy hatched by professional fraudsters external to PHFI along with complicity or gross negligence of the bank officials. Further, it has been clearly exhibited in both the findings of Reserve Bank of India and charge-sheets filed by the investigative agencies that these bankers had failed to comply with the KYC norms and RTGS guidelines issued by RBI, which

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enabled the fraudsters to gain control the funds of various organizations and misappropriate the said funds.

Out of the above deposit balances relating to FCRA funds existing as at 31st March, 2017 deposits amounting to 22,03,32,877/- (Twenty Two Crore Three Lakhs Thirty Two Thousand and Eight Hundred Seventy Seven Only) are restricted for use in operations of the Society by Hon'ble CBI Court, Greater Mumbai vide its order dated 6 August, 2014. Against this, PHFI has furnished a surety out of FCRA funds for Rs. 17,00,00,000/- (Seventeen Crore) in favour of Hon'ble CBI Court. Hon'ble CBI Court vide its order dated 3rd July 2015 has permitted PHFI to claim and use interest on these restricted funds. To protect its interest, PHFI has already taken and is continuously taking appropriate actions for recovery of its legitimate claims and continues to engage with relevant Banks and regulatory authorities. As advised by its counsels, PHFI has since then also filed legal cases for recovery of sums, including principal, interest and damages from the concerned Banks in the appropriate forum. Since the matter is now sub-judice, PHFI has deferred any further accrual in its books of account of interest and damages recoverable from Banks on the above affected deposits till the outcome of award. PHFI is confident of redemption/recovery of the funds affected by this fraud from the concerned banks including up to date interest. Therefore no adjustments or provisions have been made in the financial statements to this effect.

Qualified Opinion

It is not possible to quantify the impact of the qualifications as per points 1 and 2 above of the Basis for Qualified Opinion as stated above. Subject to the possible effects of these matters, the FC books of account, the Financial Statements and the Form FC-4 present a true and fair view of the transactions appearing therein.

The Certificate as per FCRA/FCRR is attached as an **Annex** to this Report

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Annex to the Audit Report of Even Date

Certificate

1. Subject to the possible effects of the matters described in the Basis for Qualified Opinion paragraph in the Audit Report of even date, I certify that according to the audited account of foreign contribution:
 - (i) The brought forward foreign contribution at the beginning of the year was Rs 157,47,12,749/- (Rs One Hundred Fifty Seven Crore Forty Seven Lac Twelve Thousand Seven Hundred Forty Nine Only).
 - (ii) Foreign contribution amounting to Rs 140,66,78,937/- (Rs One Hundred Forty Crore Sixty Six Lac Seventy Eight Thousand Nine Hundred & Thirty Seven Only) was received by the Association during the Financial Year 2016-17 and a sum of Rs 4,26,99,885/- (Rs Four Crore Twenty Six Lac Ninety Nine Thousand Eight Hundred and Eighty Five Only) earned towards interest on foreign contribution.
 - (iii) The balance of unutilized of foreign contribution with the Association at 31st March 2017 was Rs 1,40,64,14,840/- (Rs One Hundred Forty Crore Sixty Four Lac Fourteen Thousand Eight Hundred Forty Only).
 - (iv) Certified that the Association has maintained the account of foreign contribution and records in relation thereto in the manner specified in section 19 of the Foreign Contribution (Regulation) Act, 2010 (42 of 2010) read with rule 16 of the Foreign Contribution (Regulation) Rules, 2011.
 - (v) The information in this Certificate and in the enclosed Balance Sheet and statement of Receipt and Payment is correct and checked by me.
 - (vi) The association has utilized the foreign contribution received for the purpose(s) it is registered/ granted prior permission under Foreign Contribution (Regulation) Act, 2010
2. The previous years' figures have been re-arranged/regrouped wherever necessary.

The certification has been provided by Mayur Gulati, Chartered Accountant, at the request of the Association and prepared for the purpose of submission to the Ministry of Home Affairs (MHA) on a confidential basis.

This certificate is not intended for general circulation or publication and is not to be reproduced or used for any other purpose without the prior written consent, other than for the purpose stated above.

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M. NO.-510487

Mayur Gulati

Membership No. 510487

Place : New Delhi

Date: December 28, 2017

PUBLIC HEALTH FOUNDATION OF INDIA (FCRA Account)

Registered Address: ISID Campus, 4 Institutional Area, Vasant Kunj, New Delhi-110070.

Gurgaon Office Address: Plot No. -47, Sector -44, Gurgaon, Haryana -122002

Registration no. under the Societies Registration Act,1860 : S-54840 of 2006

BALANCE SHEET AS AT 31ST MARCH, 2017

	Schedules	As at 31 March, 2017 Rupees	As at 31 March, 2016 Rupees
<u>SOURCES OF FUNDS</u>			
Foreign Projects Fund			
a) Unspent Grant Balance	A	15422,10,313	17145,35,694
b) Capital Assets Fund	B	4354,40,301	3681,39,541
c) Corpus Fund	C	590,84,009	554,70,509
TOTAL		20367,34,623	21381,45,744
<u>APPLICATION OF FUNDS</u>			
Fixed Assets at Cost	B	4354,40,301	3681,39,541
Current Assets			
a) Cash in Hand		11,233	3,456
b) Balance in Bank Account		410,71,730	536,83,417
c) Balance in Fixed Deposit Account		13653,31,877	15210,25,876
d) Loans & Advances	D	1563,87,242	1549,82,764
e) Security Deposit	D	384,92,240	403,10,690
Total Current Assets		16012,94,322	17700,06,203
Total		20367,34,623	21381,45,744
Significant Accounting Policies and Notes to Accounts (As per Schedule 'G')			

This is the Balance Sheet referred to in my report of even date

The schedules referred to above form an integral part of this Balance Sheet

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M. Gulati
M. NO.-510487

Mayur Gulati
Proprietor
Membership No. : 510487

For and on behalf of
Public Health Foundation of India

K. Srinath Reddy
Dr. K.S. Reddy
President

Anil Chugh
Anil Chugh
V.P.-Finance and Resources

Place : New Delhi
Date : December 28, 2017

PUBLIC HEALTH FOUNDATION OF INDIA (FCRA Account)
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Gurgaon Office Address: Plot No. -47, Sector -44, Gurgaon, Haryana -122002
Registration no. under the Societies Registration Act,1860:S-54840 of 2006
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2017

Particulars	Sch	Year ended 31-Mar-17	Year ended 31-Mar-16
Income			
Grants Income		16329,06,113	17961,91,957
Interest Income		325,63,119	132,17,206
Other Income		3,38,895	10,59,898
		16658,08,128	18104,69,061
Expenditure			
Employee Benefits Cost (Refer Point 6 of Schedule G)	E	-	5,37,878
Program Expenditure (Social/Educational) (Refer Point 5 of Schedule G)		16335,22,550	17933,51,375
Other Administrative Expenses	F	12,07,047	332,62,055
Depreciation and Amortisation		328,13,361	255,16,630
		16675,42,958	18526,67,938
Deficit for the year		(17,34,831)	(421,98,877)

This is the Income and Expenditure account referred to in my report of even date

The schedules referred to above form an integral part of this Income and Expenditure Account

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Mayur Gulati
Proprietor

Membership No. : 510487

Place : New Delhi
Date : December 28, 2017

For and on behalf of
Public Health Foundation of India



Dr. K.S. Reddy
President


Anil Chugh
V.P.-Finance and Resources

PUBLIC HEALTH FOUNDATION OF INDIA (FCRA Account)
Registered Address: ISID Campus, 4 Institutional Area, Vasant Kunj, New Delhi-110070.
Gurgaon Office Address: Plot No. -47, Sector -44, Gurgaon, Haryana -122002
Registration no. under the Societies Registration Act,1860:S-54840 of 2006
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2017

PARTICULARS			31st March, 2017 (Rupees)	31st March, 2016 (Rupees)
Opening Balance			15747,12,749	17622,77,259
Add : Receipts				
Foreign Contributions received during the year				
a) Grants/ donations received			14030,65,437	19011,42,665
b) Other receipts			-	53,80,219
c) Interest received on fixed deposits			406,30,047	291,98,796
d) Interest received on designated fund, FCRA Bank accounts			17,44,817	15,10,302
e) Interest received on sub grant to NGOs			3,25,021	6,78,210
f) Corpus Fund			36,13,500	16,91,475
			30240,91,571	37018,78,926
Less : Payments				
Grants Utilised for :				
(i) Program Expenditure (Social/Educational)		15495,82,896		
(ii) Purchase of Fixed Assets	B	673,00,760		
(ii) Administrative Expenses				
- Employee Benefit Expenses	E	-		
- Other Administrative Expenses	F	12,07,047	16180,90,703	19318,72,723
Loan & Advances (Addition/Deletion)			(4,13,972)	1952,93,454
Total Payments			16176,76,731	21271,66,177
Closing Balance (Cash in Hand, Bank Balance and Fixed Deposits)			14064,14,840	15747,12,749
Significant Accounting Policies and Notes to Accounts	G			

This is the Receipts & Payments account referred to in my report of even date

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M. NO.-510487

Mayur Gulati
Proprietor
Membership No. : 510487

Place : New Delhi
Date : December 28, 2017

The schedules referred to above form an integral part of this Receipts and Payments Account

For and on behalf of
Public Health Foundation of India



Dr. K.S. Reddy
President



Anil Chugh
Vice President-Finance and Resources

PUBLIC HEALTH FOUNDATION OF INDIA (FCRA Account)
SCHEDULE ANNEXED TO AND FORMING PART OF BALANCE SHEET, I&E AND R&P
AS AT 31ST MARCH 2017

SCHEDULE-A

Unspent Grant

Total (Rs)

Opening Balance	17145,35,694
Add: Receipts during the year (excluding additions in corpus fund separately reflected)	14457,65,322
Less: Utilization during the year	16180,90,703

Total Unspent Grant

15422,10,313

SCHEDULE-C

Corpus Fund

Total (Rs)

Opening Balance	554,70,509
Additions during the year	36,13,500
Less: Utilization during the year	-

Total Unspent Grant

590,84,009

SCHEDULE-D

Current Assets

Total (Rs)

Advances to Staff/Parties	1563,87,242
Security Deposits	384,92,240

Total

1948,79,482

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PUBLIC HEALTH FOUNDATION OF INDIA (FCRA Account)
SCHEDULE ANNEXED TO AND FORMING PART OF BALANCE SHEET, I&E AND R&P
AS AT 31ST MARCH 2017

SCHEDULE-E

<u>Employee Benefits Cost</u>	Gross Total (Rs)	Recovery from Charitable Programmes (Overheads / Common Cost) Total (Rs) FY 2016-17	Net Total (Rs)	Gross Total (Rs)	Recovery from Charitable Programmes (Overheads / Common Cost) Total (Rs) FY 2015-16	Net Total (Rs)
Salary and Wages	659,68,660	659,68,660	-	144,90,558	144,90,558	(0)
Contribution to Provident and Other Funds	235,58,606	235,58,606	-	225,61,895	220,24,017	5,37,878
Total (E)	895,27,266	895,27,266	-	370,52,453	365,14,575	5,37,878

SCHEDULE-F

<u>Administrative Expenses</u>	Gross Total (Rs)	Recovery from Charitable Programmes (Overheads / Common Cost) Total (Rs) FY 2016-17	Net Total (Rs)	Gross Total (Rs)	Recovery from Charitable Programmes (Overheads / Common Cost) Total (Rs) FY 2015-16	Net Total (Rs)
Rent and Utilities (Electricity and Water)	116,01,357	152,86,321	(36,84,964)	673,89,608	349,00,791	324,88,817
Travel and conveyance	1,89,981	1,15,667	74,314	72,065	-	72,065
Communication expenses	1,591	-	1,591	2,42,404	-	2,42,404
Repairs and maintenance	13,14,299	11,56,674	1,57,625	45,67,437	44,59,451	1,07,986
Insurance	1,03,736	-	1,03,736	15,293	-	15,293
Hostel expenses	24,33,976	-	24,33,976	9,71,858	8,77,269	94,589
Guest house expenses	32,632	-	32,632	-	-	-
Printing and stationery	27,369	-	27,369	6,629	-	6,629
Legal, Rates and taxes	15,19,003	-	15,19,003	57,79,400	56,39,014	1,40,386
Loss on sale of assets	3,54,565	2,31,335	1,23,230	-	-	-
Advertisement	-	-	-	-	-	-
Office and miscellaneous expenses	12,28,207	8,09,672	4,18,535	8,23,754	7,29,869	93,884
Society sponsored programme expenses	-	-	-	105,50,065	-	105,50,065
Total (F)	188,06,716	175,99,670	12,07,047	904,18,513	466,06,394	438,12,119
Total (E) + (F)	1083,33,981	1071,26,935	12,07,047	1274,70,966	831,20,969	443,49,997

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PUBLIC HEALTH FOUNDATION OF INDIA (FCRA Account)
SCHEDULE ANNEXED TO AND FORMING PART OF BALANCE SHEET
AS AT 31ST MARCH 2017

SCHEDULE-B
FIXED ASSETS (AT COST)

ASSETS	Gross Block		
	As At 1-Apr-16	Additions during the Year	As At 31-Mar-17
Capital work in progress including Capital Advances	3270,74,720	664,70,967	3935,45,687
Leasehold Improvements	80,31,426	-	80,31,426
Computer Equipments	127,37,328	4,63,405	132,00,733
Office Equipment	122,61,281	3,66,388.00	126,27,669
Furniture & Fixtures	35,44,124	-	35,44,124
Medical Equipment	2,17,408	-	2,17,408
Vehicles	21,01,053	-	21,01,053
Software Expenses	21,72,201	-	21,72,201
TOTAL	3681,39,541	673,00,760	4354,40,301
Pervious Year	2178,45,828	279,10,259	2457,56,087

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Public Health Foundation of India (FCRA Account)

Schedule 'G'

Significant Accounting Policies and Notes to Accounts


1. Public Health Foundation of India (PHFI or Society) is a not-for-profit society registered under the provisions of the Societies Registration Act, 1860 (SRA), 1860 on February 8, 2006. The Society was registered under the provisions of the Foreign Contribution (Regulation) Act, 1976 (FCRA 1976) vide registration number 231660927. FCRA, 1976 was repealed and replaced by the Foreign Contribution (Regulation) Act, 2010 (FCRA 2010) with effect from May 1, 2011. Registration granted earlier to the PHFI under the FCRA 1976 was recognized under the FCRA, 2010. FCRA 2010 had a provision of renewal of registration every 5 years and accordingly, the renewal was granted by Ministry of Home Affairs (MHA) vide order dated August 4, 2016 for 5 years i.e. for the period November 1, 2016 to October 31, 2021.

Subsequent to the renewal of the FCRA registration, MHA issued a Revision Order dated April 10, 2017 bearing no. II/21022/36/(0316)/2016-FCRA-II under section 32 of the FCRA (henceforth referred as 'said order'). This order has sought to revise and treat as 'non-est ab-initio', the renewal order dated August 4, 2016 by which PHFI's renewal was extended for a period of 5 years i.e. from November 1, 2016 to October 31, 2021. Based on intimation of aforementioned said order by MHA to Citibank, Citibank has placed restrictions on the FCRA designated Bank Account of PHFI not allowing any credits or debits in the account.

On April 17, 2017, PHFI filed review petition to the MHA for withdrawal of its order and responding to each of the points highlighted in the revision order under section 32. MHA vide its letter no. II/21022/58(220/2017-FC(MU) dated 03.06.2017 acknowledged the review petition of PHFI and required certain details to be provided to MHA. PHFI has made all the submissions in response to the said letter of 3rd June 2017. Subsequently, based on various requirements and interactions with MHA, PHFI has filed subsequent submissions too. The review petition and the response(s) filed by PHFI are under review by the MHA. PHFI's management expects an early resolution/reinstatement of its FCRA registration. Hence, no adjustments have been made in the accompanying financial statements in respect of funds lying in Citi Bank Account as on March 31, 2017.

As on date of the said order, a) fund balances including fixed deposit lying with Citibank amount to Rs 28,45,07,391, b) Receivables amount to Rs 21,95,28,458 due from various FCRA donors for work/milestones completed as on March 31, 2017 and c) Payables to sub-grantees amount to Rs 1,88,98,479 as on March 31, 2017 are affected and placed under restriction.

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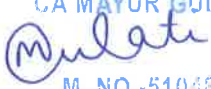


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However, in view of the PHFI management's expectation of an early resolution to PHFI's FCRA permission based on the legal merits of PHFI's position as advised by eminent Senior Advocates, the Financial Statements have been prepared on a going concern basis.

Accordingly, no adjustments have been made to the financial statements relating to the recoverability and classification of the asset carrying amounts or the amount and classification of liabilities that might be necessary should PHFI not continue as a going concern.

2. Basis of Accounting - For the purposes of reporting of Receipts of Foreign Contribution, accounts has been drawn up on a historical cost convention and are on cash basis. However, since the overall financial statements of PHFI are drawn under Accrual Basis of Accounting as per generally acceptable accounting principles, corresponding effects have been given to the Income & Expenditure Account and Balance Sheet and reported accordingly in the FC Audited financials and also in the Annual Return in Form FC4.
3. Fixed Assets - Fixed Assets purchased out of foreign contribution during the year are shown as utilization in the Receipts and Payments account and disclosed in the Balance Sheet at cost as invested out of Foreign Contribution received. Fixed Assets FC utilization includes payments made on acquiring assets and currently lying under Capital Work In Progress and is disclosed separately in the balance sheet.
4. Foreign Inward Remittances - Remittances received from various international donors through normal banking channels are recorded at the exchange rates as advised by the bank.
5. Program Expenditure (Social/Educational) include direct personnel costs, other program costs like survey and research, data collection, dissemination etc. and indirect costs like overheads and common institutional costs including oversight and administrative expenses for running these programs. Common costs and institutional costs recoveries are as per approved donor grants.
6. Employee benefit costs as enumerated in the Income & Expenditure Account is in the nature of personnel costs towards oversight, management and administrative costs net of recoveries from programs as mentioned in point 5 above.
7. During the year under review, PHFI had placed Fixed Deposits (FDs) with the various banks and financial institutions and as on 31st March 2017 an amount of Rs. 136,53,31,877/- (One Hundred Thirty Six Crore Fifty Three Lakhs Thirty One

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Therefore no adjustments or provisions have been made in the financial statements to this effect.

8. PHFI designated bank account under FCRA is maintained with Citibank (Account Number 340992008). In addition, following utilization accounts have been established relevant to the previous financial year under report:

S N	Name of the Bank	Branch Address(with PIN code)	IFSC Code	Account No
1	HDFC Bank	H-7 Green Park Extension New Delhi 110016	HDFC0000586	05861110000047
2	HDFC Bank	H-7 Green Park Extension New Delhi 110016	HDFC0000586	05861110000020
3	HDFC Bank	SG Road, Bodakdev, Shahpath III, NR GNHC Towers, Sarkhej, Ahmedabad, Gujarat	HDFC0000306	03061110000045
4	HDFC Bank	Plot No.18, Ground Floor, Hardhik Crown, HUDA Techno Enclave, Opp Cyber Pearl Tower, Madhapur, HYD	HDFC0000545	05451110000031
5	Vijaya Bank	Bhagwan Mahaveer Road, Vasant Kunj, New Delhi-110070	VIJB0006040	604001011002535

CA MAYUR GULATI


M. NO.-510487

