

## INDEPENDENT AUDITOR'S REPORT

### Report on the Financial Statements

#### Opinion

1. We have audited the accompanying financial statements of FR. CONCEICAO RODRIGUES COLLEGE OF ENGINEERING unit of SOCIETY OF ST. FRANCIS XAVIER PILAR, BANDRA ('the Trust') which comprise the Balance Sheet as at March 31, 2020 and the Income and Expenditure Account for the year then ended, and a summary of significant accounting policies and other explanatory information.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the relevant Act applicable to the Unit, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India :
  - i) in the case of the Balance sheet, of the state of affairs of the unit as at 31st March, 2020;
  - ii) in the case of the Income & Expenditure Account of the Deficit of the unit for the year ended on that date and

#### Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing ('SAs') issued by the Institute of Chartered Accountants of India. 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 Trust in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the relevant Act applicable to the Unit and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics.
4. We have taken into account the provisions of the relevant Act applicable to the Unit and matters which are required to be included in the audit report under the provisions of the said Act and Rules made thereunder.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

#### Management's Responsibility for the Financial Statements



6. The Trustees of the Trust are responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the unit in accordance with the accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the relevant Act applicable to the Unit for safeguarding the assets of the unit and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgement and estimates that are reasonable and prudent; design, implementation and maintenance of adequate internal financial controls, that are operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.
7. The Trustees are also responsible for overseeing the Unit's financial reporting process.

#### Auditor's Responsibility

8. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with 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 decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- i. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ii. Obtain an understanding of internal 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 whether the unit has in place an adequate internal financial controls system over financial reporting and the operating effectiveness of such controls.



- iii Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- iv. Evaluate the overall presentation, structure and content of the financial statements, include the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

9. We report that :

- i) we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- ii) in our opinion proper books of account as required by law have been kept by the unit so far as appears from our examination of those books;
- iii) the Balance Sheet and the Income and Expenditure account dealt with by this Report are in agreement with the books of account of the unit.

For CHHOTALAL H SHAH & CO  
Chartered Accountants  
F.R.N. 101828W



Partner  
Membership No.

KETAN S. PATEL  
CHARTERED ACCOUNTANT.  
MEMBERSHIP NO. 42853

Place : Mumbai

Date : 15 DEC 2020

UDIN : 20042853AAAAHH4609

SOCIETY OF ST. FRANCIS XAVIER PILAR  
FR. CONCEICAO RODRIGUES  
BALANCE SHEET AS AT

LIABILITIES

EQUIPMENT FUND :

As per last Balance Sheet 1,39,50,000.00

FURNITURE & FIXTURE FUND :

As per last Balance Sheet 36,13,500.00

DEVELOPMENT FUND :

As per last Balance Sheet 15,61,05,965.41

Add : Transferred from Income & Expenditure  
Account 1,73,50,035.56 17,34,56,000.97

DEPRECIATION RESERVE FUND :

As per last Balance Sheet 7,71,50,169.71

Add : Transferred from Income & Expenditure  
Account 32,35,438.82 8,03,85,608.53

GENERAL RESERVE FUND :

As per last Balance Sheet 3,98,31,153.30

Add : Transferred from Income & Expenditure  
Account 7,18,047.12  
4,05,49,200.42

Less : Transferred to Income & Expenditure  
Account 58,01,067.42 3,47,48,133.00

DEPRECIATION FUND : (Laboratory)

As per last Balance Sheet 2,09,889.00

Add : Provided during the year 10,315.00 2,20,204.00

DEPRECIATION FUND : ( Hostel Flat)

As per last Balance Sheet 61,57,211.00

Add : Provided during the year 3,24,741.00 64,81,952.00

CONTINGENCY FUND :

As per last Balance Sheet 1,48,17,761.29

Add : Transferred from Income & Expenditure  
Account 5,38,535.34 1,53,56,296.63

R.S.KENKRE SCHOLARSHIP FUND :

As per last Balance Sheet 10,000.00

Total Rupees C/fd 32,82,21,695.13



Maker Bhavan No.2, Ground Floor,  
18, Sir Vithaldas Thackersey Marg,  
New Marine Lines, Mumbai - 400 020

BANDRA, MUMBAI  
COLLEGE OF ENGINEERING  
31ST MARCH, 2020

ASSETS

HOSTEL (FLAT) AT KALINA :

As per last Balance Sheet 1,26,52,030.00

LABORATORY :

As per last Balance Sheet 4,16,186.68

INVESTMENTS WITH :

Housing Development Finance Corp. Ltd. 15,27,59,699.00

LABORATORY EQUIPMENTS & INSTRUMENTS:

As per last Balance Sheet 1,15,56,051.25  
Less : Depreciation written off (10%) 11,55,604.50  
1,04,00,446.75

PLANT & MACHINERY :

As per last Balance Sheet 9,31,012.00  
Add : Additions during the year 11,16,581.20  
20,47,593.20  
Less : Depreciation written off (10%) 2,04,759.00  
18,42,834.20

COMPUTERS :

As per last Balance Sheet 84,62,198.00  
Add : Additions during the year 16,500.00  
84,78,698.00  
Less : Depreciation written off (25%) 21,19,675.00  
63,59,023.00

COMPUTERS SOFTWARE :

As per last Balance Sheet 14,83,150.00  
Less : Depreciation written off (25%) 3,70,788.00  
11,12,362.00

FURNITURE, FIXTURES & FITTINGS :

As per last Balance Sheet 84,48,250.00  
Add : Additions during the year 15,48,398.00  
99,96,648.00  
Less : Depreciation written off (10%) 9,99,665.00  
89,96,983.00

BASKET BALL COURT :

As per last Balance Sheet 64,600.00  
Less : Depreciation written off (10%) 6,460.00  
58,140.00

FURNITURE AND FIXTURES (HOSTEL) :

As per last Balance Sheet 79,906.00  
Less : Depreciation written off (10%) 7,991.00  
71,915.00

Total Rupees C/fd 19,46,69,619.63



SOCIETY OF ST. FRANCIS XAVIER PILAR  
FR. CONCEICAO RODRIGUES  
BALANCE SHEET AS AT

LIABILITIES

	Total Rupees B/fd	32,82,21,695.13
<u>AJINKYA JADHAV SCHOLARSHIP FUND :</u>		
As per last Balance Sheet		25,000.00
<u>N.V.SEKHARA WARRIER SCHOLARSHIP FUND :</u>		
As per last Balance Sheet		32,500.00
<u>LAXMICHAND JHAVERI FOUNDATION LABORATORY FUND :</u>		
As per last Balance Sheet		10,00,000.00
<u>ALBERT CARDOZA SCHOLARSHIP FUND :</u>		
As per last Balance Sheet		1,00,001.00
<u>ALUMNI FUND :</u>		
As per last Balance Sheet	27,72,617.70	
Add : Transferred from Income & Expenditure Account	5,02,048.89	
	32,74,666.59	
Less : Transferred to Students Aid Fund	15,000.00	
Less : Spent during the year	2,24,484.00	
	30,35,182.59	30,35,182.59
<u>STUDENTS AID FUND :</u>		
As per last Balance Sheet	4,26,141.24	
Add : Transferred from Income & Expenditure Account	15,300.00	
	4,41,441.24	
Less : Transferred to Students association Fund	3,05,190.00	
	1,36,251.24	1,36,251.24
<u>NON - RECURRING GRANT (MODROB)</u>		
As per last Balance Sheet		15,00,000.00
<u>STUDENTS ASSOCIATION FUND :</u>		
As per last Balance Sheet	11,74,721.14	
Add : Transferred from Students Aid Fund	3,05,190.00	
Transferred from Alumni Fund	15,000.00	
Transferred from Income & Expenditure Account (I&E)	14,26,547.00	
	29,21,458.14	
Less : Spent during the year	12,27,159.90	
	16,94,298.24	16,94,298.24



Total Rupees C/fd 33,57,44,928.20

Maker Bhavan No.2, Ground Floor,  
18, Sir Vithaldas Thackersey Marg,  
New Marine Lines, Mumbai - 400 020

BANDRA, MUMBAI  
COLLEGE OF ENGINEERING  
31ST MARCH, 2020 (Contd..2)

ASSETS

	Total Rupees B/fd	19,46,69,619.63
<u>LIBRARY BOOKS :</u>		
As per last Balance Sheet	24,73,499.06	
Add : Additions during the year	81,536.25	
	<u>25,55,035.31</u>	
Less : Depreciation written off (10%)	2,55,504.00	22,99,531.31
<u>BOOK BANK :</u>		
As per last Balance Sheet	7,765.00	
Less : Depreciation written off (10%)	777.00	6,988.00
<u>SOLAR SYSTEM :</u>		
As per last Balance Sheet	26,34,120.00	
Less : Depreciation written off (10%)	2,63,412.00	23,70,708.00
ADVANCE TO SOCIETY OF ST. FRANCIS XAVIER PILAR		5,84,71,669.75
<u>INCOME RECEIVABLE :</u>		
<u>Interest Receivable</u>		
As per last Balance Sheet	68,96,521.74	
Less: Received during the year	65,36,984.56	
	<u>3,59,537.18</u>	
Add: Provided during the year	70,08,304.55	73,67,841.73
<u>Scholarships Receivable from Government</u>		
As per last Balance Sheet	66,36,057.50	
Less: Received during the year	55,18,054.50	
	<u>11,18,003.00</u>	
Add: Provided during the year	36,58,836.50	47,76,839.50
<u>DEPOSITS:</u>		
Reliance Infrastructure	2,78,190.00	
Reliance (Hostel Flat)	7,050.00	
Mahanagar Gas Ltd	5,750.00	
Security Deposit	35,750.00	3,26,740.00
<u>PREPAID EXPENSES:</u>		
Equipments Repairs	1,07,400.00	
Internet Charges	82,100.00	
Affiliation Fees	8,34,000.00	
Subscription & Membership	9,98,475.00	20,21,975.00
Advance for Expenses		3,788.00
Fees Recievable		7,81,595.00

Total Rupees C/fd 27,30,97,295.92



SOCIETY OF ST. FRANCIS XAVIER PILAR

FR. CONCEICAO RODRIGUES

BALANCE SHEET AS AT

LIABILITIES

Total Rupees B/fd 33,57,44,928.20

LIABILITIES TOWARDS :

Caution Money Deposit	25,18,000.00	
Staff Welfare Fund	9,552.00	
Student Activities (ITSA)	96,602.00	
Retention Money	63,099.00	
E-Cell	28,148.00	
Robocon Project	28,870.00	
Unutilised Grant Received from AICTE	19,49,066.00	
Fees Received in Advance	70,000.00	
I.I.I.E. Student Chapter	6,100.00	
Salary Payable	90,20,245.50	
Outstanding Expenses	2,55,877.50	
Salary Deduction (Co-op. Society Dues)	4,25,172.00	
Income Tax	10,11,617.00	
T.D.S	6,094.00	
Life Insurance	36,643.50	
Staff Loan deducted	45,560.00	
Provident Fund (Management Contribution)	2,45,797.00	
Provident Fund (Employee Contribution)	9,49,116.00	1,67,65,559.50

INCOME AND EXPENDITURE ACCOUNT:

As per last Balance sheet	-	
Less : Deficit as per Income and Expenditure Account	58,01,067.42	
	(58,01,067.42)	
Add: Transfer from General Reserve Fund	58,01,067.42	-
Note :Accounting Policies and Notes on Accounts		
Refer Schedule "A"		-

TOTAL RUPEES 35,25,10,487.70

As per report of even date annexed

For CHHOTALAL H.SHAH & CO

Chartered Accountants

F.R.N 101828W



*Ketan S. Patel*

PARTNER

KETAN S. PATEL

CHARTERED ACCOUNTANT.

MEMBERSHIP NO. 42853

MUMBAI, 15 DEC. 2020  
UDIN : 20042853AAAAHH4609

Com :SG/ VT



Maker Bhavan No.2, Ground Floor,  
18, Sir Vithaldas Thackersey Marg,  
New Marine Lines, Mumbai - 400 020

BANDRA, MUMBAI  
COLLEGE OF ENGINEERING  
31ST MARCH, 2020 (Contd..3)

ASSETS

	Total Rupees C/fd	27,30,97,295.92
<u>CASH &amp; BANK BALANCES :</u>		
In Current Account with :		
Corporation Bank (Account No.510101004168770)	11,04,114.50	
In Savings Account with :		
Corporation Bank (Account No.520101217721301)	1,26,764.60	
(Account No.520101217723132)	67,579.00	
(Account No.520101217734339)	17,795.50	
(Account No.520101217686393)	1,33,358.15	
(Account No.520101217734347)	9,30,283.39	
(Account No.520101217732190)	1,69,888.10	
(Account No.520101217737125)	36,888.00	
(Account No.520101217781361)	2,11,741.50	
(Account No.520141000955023)	(36,84,063.06)	
(Account No.520101217758531)	9,89,348.00	
(Account No.520101217780901)	2,858.00	
State Bank of India (A/c No 38643752539 )	33,596.60	
Canara Bank (A/c No. 0103101078114)	33,134.50	
Bank of Baroda (A/c No 500201012000024)	7,130.00	
In Fixed Deposit with :		
Corporation Bank	9,01,786.00	
Corporation Bank (Corp. Classic)	7,54,35,000.00	
Canara Bank		
Corporation Bank		
a) In the Name of Trustees of Engg. College	1,00,000.00	
b) In Joint Account with Director of Technical Education	27,50,000.00	
Cash on hand	45,989.00	7,94,13,191.78
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<b>TOTAL RUPEES</b>		<b>35,25,10,487.70</b>

The above Balance Sheet and the sub-joined Income & Expenditure Account are true and correct to the best of my knowledge and belief.



*S. J.*  
PRINCIPAL

**FR. CONCEICAO RODRIGUES  
COLLEGE OF ENGINEERING  
FR. AGNEL ASHRAM,  
BANDRA, MUMBAI-400 050**

SOCIETY OF ST. FRANCIS XAVIER PILAR  
FR. CONCEICAO RODRIGUES  
INCOME AND EXPENDITURE ACCOUNT

EXPENDITURE

To Salaries to Teaching & Non Teaching Staff		11,31,64,033.61
To Honorarium		1,20,100.00
To Allowance		88,500.00
To Honorarium (Ph.D.)		1,15,000.00
To Management Contribution to Provident Fund		30,32,395.00
To Professional Charges		47,200.00
To ICAC3-19 Programme Expenses		4,81,196.00
To Annual Affiliation Fees paid		3,30,000.00
To AICTE & DTE Processing Fees		2,65,000.00
To Advertisement Expenses		8,16,960.00
To Audit Fees		1,29,800.00
To Bank Charges		8,244.73
To Computer Stationery expenses		3,04,805.00
To Consumables		2,44,201.24
To Conveyance, Travel & Transport		21,535.00
To Convocation Expenses		92,845.00
To Electricity Charges		24,61,179.10
To Examination Expenses		46,644.00
To Exam Remuneration Paid		6,10,502.00
To Hostel Flat Maintenance		4,70,960.41
To House Keeping		18,62,907.00
To Training & Placement expenses		40,477.00
To Training Expenses (Other Course)		1,76,318.00
To Internet Charges		4,28,869.00
To Insurance Premium		1,37,376.00
To Postage, Telegram & Courier Charges		3,150.00
To Printing & Stationery		6,19,715.00
To Gymkhana Expenses		11,39,043.50
To Admission Regulatory Authority Processing Fees		1,12,000.00
To Miscellaneous Expenses		64,933.00
To Seminar Expenses		90,789.00
To Admission Expenses		21,657.00
To <u>Repairs and Maintenance :</u>		
Building	15,71,487.00	
General	20,31,353.00	
Computers	2,99,157.00	
Equipments	11,49,768.53	50,51,765.53
To Rent		1,15,24,000.00
To Staff Development		25,346.00
To Staff Welfare		36,502.00
To Subscription & Membership Fees		4,82,218.00
To Telephone Charges		52,629.00

Total Rupees C/fd 14,47,20,796.12



BANDRA, MUMBAI  
COLLEGE OF ENGINEERING  
FOR THE YEAR ENDED 31ST MARCH, 2020.

INCOME

By <u>Fees :</u>		
Tuition	13,28,12,129.00	
Development	1,48,88,614.00	14,77,00,743.00
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By <u>Other Fees :</u>		
Examination Fees	21,40,288.75	
Gymkhana & Annual Gathering	4,81,773.00	
Verification Charges	19,161.00	
Placement Training Fees	4,74,196.00	
Other Fees	60,000.00	
E Charges	11,300.00	31,86,718.75
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By <u>Phd Fees :</u>		
Tuition	17,93,361.00	
Development	1,77,355.00	19,70,716.00
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By <u>Fines</u>		
Library	15,044.00	
Others	17,706.00	32,750.00
	<hr/>	
By Income from Use of Premises		5,35,330.00
By ICAC3"19 Grant Received		2,48,333.00
By <u>Interest on :</u>		
Security Deposit	22,987.37	
Savings Account	3,32,143.00	
Fixed Deposit with Bank	68,31,691.00	
Investment	37,24,051.26	
Contingencies Fund	5,38,535.34	
Depreciation Reserve Fund	32,35,438.82	
Development Fund	22,84,066.56	
General Reserve Fund	7,18,047.12	
Student Aid Fund	15,300.00	
Student Association Fund	39,938.00	
Alumini Fund	1,43,948.89	1,78,86,147.36
	<hr/>	
By <u>Sale of :</u>		
Scrap and Discarded items	1,33,068.50	
Journal Papers	1,09,986.00	
Stationery	5,85,693.00	
Forms	12,80,442.00	21,09,189.50
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Total Rupees C/fd

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17,36,69,927.61



SOCIETY OF ST. FRANCIS XAVIER PILAR  
FR. CONCEICAO RODRIGUES  
INCOME AND EXPENDITURE ACCOUNT

EXPENDITURE

	Total Rupees B/fd	14,47,20,796.12
To Washing Charges		16,900.00
To Water Charges		40,187.00
To Premium paid to LIC Group Gratuity Scheme		82,74,799.00
To BARC Consultancy Project Expenses		69,376.00
To Verification Fees		13,650.00
To Accreditation Expenses		10,60,764.00
To Placement Training Expenses		4,48,231.00
To <u>Transferred to :</u>		
Contingencies Fund	5,38,535.34	
Depreciation Reserve Fund	32,35,438.82	
Development Fund	1,73,50,035.56	
General Reserve Fund	7,18,047.12	
Student Aid Fund	15,300.00	
Student Association Fund	14,26,547.00	
Alumini Fund	5,02,048.89	2,37,85,952.73
To <u>Depreciation on :</u>		
Laboratory	10,315.00	
Hostel (Flat)	3,24,741.00	
Laboratory Equipments & Instrument	11,55,604.50	
Plant & Machinery	2,04,759.00	
Computers	21,19,675.00	
Computer Software	3,70,788.00	
Furniture, Fixtures & Fittings	9,99,665.00	
Furniture & Fixtures (Hostel)	7,991.00	
Library Books	2,55,504.00	
Book Bank	777.00	
Solar System	2,63,412.00	
Basket Ball Court	6,460.00	57,19,691.50

Note :Accounting Policies and Notes on Accounts  
Refer Schedule "A"

TOTAL RUPEES 18,41,50,347.35

As per report of even date annexed

For CHHOTALAL H. SHAH & CO

Chartered Accountants

F.R.N 101828W

PARTNER

KETAN S. PATEL

CHARTERED ACCOUNTANT.

MEMBERSHIP NO. 42853



MUMBAI

UDIN : 20042853AAAAHH4609

Com :SG 15 DEC 2020

Maker Bhavan No.2, Ground Floor,  
18, Sir Vithaldas Thackersey Marg,  
New Marine Lines, Mumbai - 400 020

BANDRA, MUMBAI  
COLLEGE OF ENGINEERING  
FOR THE YEAR ENDED 31ST MARCH, 2020.(Contd..2)

<u>INCOME</u>		Total Rupees B/fd	17,36,69,927.61
By <u>Other Income :</u>			
Miscellaneous Income	51,890.50		
Identity & Library Cards	16,820.00		
Seminar & ICAC3 "19"	81,642.00		
Locker Rent	65,500.00		
ICAC3-19 Income	5,00,884.00		
BARC Project Income	1,60,000.00		
CNC Course Fees	7,51,394.82		16,28,131.32
By Admission Cancellation Charges			82,000.00
By Hostel Accommodation Charges			12,08,000.00
By Robocon project Sponsorship			16,512.00
By Alumini Association Fund Fees			3,58,100.00
By <u>Student Association Fund :</u>			
Other Income	1,96,796.00		
Sponsorship	11,89,813.00		13,86,609.00
By Deficit carried over to Balance sheet			58,01,067.42

TOTAL RUPEES 18,41,50,347.35



*S. J.*  
PRINCIPAL

**FR. CONCEICAO RODRIGUES**  
**COLLEGE OF ENGINEERING**  
FR. AGNEL ASHRAM  
BANDRA, MUMBAI-400 050

SOCIETY OF ST. FRANCIS XAVIER PILAR, BANDRA, MUMBAI

FR. CRODRIGUES COLLEGE OF ENGINEERING

SCHEDULE "A"

Notes on Accounts forming part of the accounts for the year ended 31.03.2020

ACCOUNTING POLICIES AND NOTES ON ACCOUNTS :

A SIGNIFICANT ACCOUNTING POLICIES :

1 Method of Accounting :

i) Accounts are maintained on mercantile basis as per requirements of FRA.

2 Fixed Assets & Depreciation :

i) Fixed Assets are carried at cost of acquisition less depreciation

ii) Depreciation on Fixed Assets has been provided on Written Down Value (W.D.V.) Method at the following rates:

a) Furniture Fixtures, Equipment's and

Other Movable assets

10%

b) Computers & Computer Software

25%

c) Vehicle

10%

3 Grant received and utilised during the year recognised as income. Grant unutilised are carried forward

For CHHOTALAL H.SHAH & CO.

Chartered Accountants

F.R.N. 101828W



*Ketan S. Patel*

PARTNER

KETAN S. PATEL

CHARTERED ACCOUNTANT,  
MEMBERSHIP NO. 42853



*S. J.*  
PRINCIPAL

FR. CONCEICAO RODRIGUES  
COLLEGE OF ENGINEERING

FR. AGNEL ASHRAM,  
BANDRA, MUMBAI-400 050

Mumbai :

Date: 15 DEC 2020

UDIN : 20042853AAAAHH4609

Com : SG