

For Share Holders only :

**THE TISCO MILLS COMBINED CO-OPERATIVE CREDIT SOCIETY LTD.,
JAMSHEDPUR**

(Registered under Act. VI of 1935, Regd. No. 33R 1938)

Phone No. 47827 (Office), 7209618704 (WhatsApp)

Email ID : mills_society@rediffmail.com

83rd ANNUAL GENERAL MEETING OF THE SOCIETY

FOR THE YEAR ENDED 2025 - 2026 on 25/07/2026 at 5.00 P.M.

in the Impact Center, Above WRM Canteen

(Near WRM, Inside Tata Steel Works)

MEMBERS OF THE COMMITTEE OF MANAGEMENT

Sri. Vinit Kumar Shah	Chairman	
Smt. Deeba Ahmad	Vice-Chairman	9204058551 (M)
Sri. Sunil Kumar Singh	-do-	9431340017 (M)
Smt. Kuntala Bandyopadhyay	Committee Member	9279719372 (M)
Sri. Rajan Pandey	-do-	9102771480 (M)
Sri. Bipul Kumar Singh	-do-	8873153881 (M)
Sri. Mukti Kanta Mohanty	-do-	9113189656 (M)
Sri. Nitesh Kumar	-do-	9934858441 (M)
Sri. Santosh Kumar Mohanty	-do-	6200817256 (M)
Sri. Rajesh Kumar Chakrabarty	Secretary & Treasurer	47827 (O)

83rd ANNUAL REPORT

For the year ending 31st March 2026

Sri / Smt. _____

P. No. _____ Payroll No. _____

Dept. _____

M/S. TATA STEEL LIMITED

M/S. TATA STEEL DOWNSTREAM PRODUCTS LTD.

M/S. Jamshedpur Continuous Annealing and Processing Company Pvt. Ltd.

THE TISCO MILLS COMBINED CO-OPERATIVE CREDIT SOCIETY LTD., JAMSHEDPUR

(An Assurance of best services at all times)

The Committee of Management wishes all the members (Share Holders) a life of Financial Wellness and Happiness every time and thanks for their valuable support and co-operation in the progress of the society.

LOAN OFFERED :

Ordinary Loan, Emergency Loan and Personal Loan.

NAME OF DEPOSITS :

Compulsory Deposit, Savings Bank Deposit, Fixed Deposit and Recurring Deposit.

Facilities open for members :

- Loan sanction without delay.
- No compulsion on minimum deposit amount in Compulsory Deposit for availing loan like other societies.
- State Bank Account holders amount credited on the same day.
- Facility of partial loan clear any time, interest calculated per day basis & no hidden charges.
- All the recoveries from salary / payment of cheque accepted.
- To facilitate members the society started online fund transfer system.
- To facilitate members society has developed its website, so that member can see their status.
- Members can also e-mail or call society office for any query, regarding society meetings and any other information is also sent through SMS from time to time.
- In case of sickness or any other problem, payment of cheque in Hospital / Residence or any other place according to members convenience is also done.
- Help from Charity Fund of the society, In case of member's sickness.
- Sanction of Funeral expense in case of death of member and payment of lump sum amount to deceased member's family from Charity Fund.

For any enquiry : Dial 47827 (Tisco) / 7209618704 (WhatsApp)

E-mail ID : mills_society@rediffmail.com

THE TISCO MILLS COMBINED CO-OPERATIVE CREDIT SOCIETY LTD., JAMSHEDPUR

NOTICE

The 83rd Annual General Meeting of the Share holders of the Society for the year ended 31.03.2026 will be held on 25.07.2026 at 5.00 P.M. in the Impact Center, Above WRM Canteen, Near WRM (Inside Tata Steel Works) to transact business as per agenda. All members are cordially invited to attend.

AGENDA

- 1) To receive and adopt the report of the Committee of Management and the audited Balance Sheet as on 31.03.2026.
- 2) To elect not less than three auditors who shall not be members of the Committee of Management.
- 3) To decide the maximum amount of liability to be incurred in the ensuing year.
- 4) To fix the maximum amount which a member may borrow at one time in shape of :
a) Ordinary Loan, b) Emergency Loan, c) Personal Loan, d) Loans against Fixed Deposit and Recurring Deposit and also to fix the rate of interest on the same.
- 5) To fix the rate of interest on deposits of the Society :
(a) Compulsory Deposit. (b) Savings Bank Deposit. (c) Fixed Deposit and (d) Recurring Deposit. (Ask permission from General Body of members, to authorize the Committee of Management for revise of interest rates of members Fixed Deposit and Recurring Deposit as and when require, as the Bank interest varies.)
- 6) To fix the maximum period for which loans shall be granted to members.
- 7) To ratify from the General Body of members about Bye-Laws Sec-22(3) the Grouping of Departments for Electoral Zones and the number of Committee Members to be elected from each Zone, decided by the Committee Of Management as circulated.

<u>Electoral Zone No.</u>	<u>Name of the Departments together.</u>	<u>No. of male members to be Elected.</u>	<u>No. of women Mem. to be Elected.</u>
01.	S.O.P and O.P.R.	01 No.	
02.	Jamshedpur Continuous Annealing and Processing Co. Pvt. Ltd.,	01 No.	
03.	Wire Rod Mill, M. Mill and New Bar Mill.	01 No.	09 Nos. globally elected or Co-opted.
04.	Cold Rolling Mill & HRIR.	01 No.	
05.	L.D.1, MED and Misc. (Misc. Dept. denotes except the Departments mentioned)	01 No.	
06.	L.D.3. & T.S.C.R., B. Furnace, Sinter Plant, Eng. Services, Pellet Plant.	01 No.	
07.	Hot Strip Mill & L.D. 2 & Slab Caster.	01 No.	
08.	Tata Steel Processing And Distribution Ltd./ Renamed as Tata Steel Downstream products Limited.	01 No.	
09.	Coke Plant, Security And 'G' 'I' 'H' Blast Furnace.	<u>01 No.</u>	
		<u>09 Nos.</u>	<u>09 Nos.</u>
	Total seats :		<u>18 nos.</u>

N.B. : Total members in the Committee of Management to be elected 18 Nos. out of which 50% reserved post for women members to be Elected globally or by co-option by the management (Two women Seats to be reserved for S.C. & S.T. candidates) as guided by Jharkhand State Co-Op Act.2015.

- 8) To ratify as per usual practice from members for spending the amount required for A.G. Meeting, Meeting expenses and distribution of Sweets to members as proposed by the Committee of Management for 83rd Annual General Meeting.
- 9) To transact any other business with the permission of the Chair.
- 10) Vote of thanks.

By order of the Committee of Management

Sd/- Rajesh Kumar Chakrabarty
(Secretary & Treasurer)

- N.B.:** i) Members on roll as on 25.07.2026 will be served Sweet Coupons and Memento Coupons, attending the A.G.Meeting from 5:00 P.M. to 6:30 P.M. and after that Coupons will be served from the Society office between 11:00 A.M. to 3:00 P.M. up to 30.09.2026.
- (ii) Interpellations desired to be put before the A.G.Meeting should reach the Secretary not later than 22.07.2026 up to 12:00 Noon.
 - (iii) Members are requested to take their Share Certificates from the office of the Society Conveniently.
 - (iv) Members are requested to park their vehicles in parking place.

दि टिस्को मिल्स कम्बाईन्ड को-ऑपरेटिव क्रेडिट सोसाइटी लि०,

जमशेदपुर

(नि० स० 33R दिनांक 12.08.1938)

83 वीं वार्षिक प्रतिवेदन

वर्षान्त 31.03.2026

सेवा में,

मान्यवर अंशधारीगण,

समिति की 83 वीं वार्षिक आमसभा में आप सभी अंशधारियों को स्वागत करते हुये तथा 31 मार्च 2026 को समाप्त हुये वर्ष की अंकेक्षित लेखा विवरण को आप सबके समक्ष विचारार्थ और स्वीकृति हेतु प्रस्तुत करते हुए, प्रबंधन समिति को अपार हर्ष हो रहा है, आशा है, आप इसे अपनी स्वीकृति प्रदान करेंगे।

विगत तीन वर्षों की मुख्य आँकड़ों का तुलनात्मक ब्योरा इस प्रकार है :

Comparative Statement :

	<u>As on 31.03.2024</u>	<u>As on 31.03.2025</u>	<u>As on 31.03.2026</u>
Authorized Share Capital	5,00,00,000/-	5,00,00,000/-	5,00,00,000/-
Paid up Share Capital	3,33,78,081/-	3,55,03,191/-	3,57,85,461/-
Reserve Fund	93,73,704/-	1,05,61,647/-	1,18,88,039/-
Deposits	23,14,12,351/-	23,49,13,578/-	24,02,62,621/-
Working Capital	6,57,80,799/-	7,18,54,389/-	6,80,80,364/-
Loan to Members	18,80,22,952/-	20,65,31,668/-	20,75,99,255/-
Outside Investment	<u>10,69,89,525/-</u>	<u>10,69,89,525/-</u>	<u>12,08,60,192/-</u>
a) Shares of Co-op.	65,350/-	65,350/-	65,350/-
b) F.D. with J.S.C.Bank-1	6,13,87,929/-	6,13,87,929/-	9,40,87,929/-
c) F.D. With J.S.C.Bank-2	1,17,15,012/-	1,17,15,012/-	1,45,33,022/-
d) F.D. with State Bank	1,20,73,891/-	1,20,73,891/-	1,20,73,891/-
e) F.D. with Union Bank	2,16,47,343/-	2,16,47,343/-	—
f) F.D. with Central Bank	1,00,000/-	1,00,000/-	1,00,000/-
Interest Paid	1,42,64,564/-	1,53,92,273/-	1,67,56,025/-
Gross Income	2,29,13,974/-	2,42,21,425/-	2,63,22,262/-
Net Profit	33,93,957/-	37,89,525/-	42,78,435/-
Dividend @	5.75%	6.00%	6.00%/-
No. of Members	1187	1149	1089/-
Audit classification	'A'	'A'	'A'
Dividend Equalization Fund	54,416/-	54,416/-	54,416/-

उपरोक्त विवरण से जाहिर है कि आलोच्य वर्ष में शुद्ध लाभ केवल Rs. 42,78,434.56 पैसा हुआ है, जो विगत वर्ष के शुद्ध लाभ से Rs. 4,88,909.14 ज्यादा है।

इस विचारणीय वर्ष में प्रदत्त हिस्सा पूंजी, ऋण राशि, अनिवार्य खाता तथा अबर्ती जमा पर बढ़ोत्तरी हुई है। इस 31 मार्च 2026 को समाप्त हुये वर्ष में प्रदत्त हिस्सा पूंजी बढ़कर Rs. 3,57,85,461/- रुपया हो गया जो गत वर्ष Rs. 3,55,03,191/- रुपया था। जमा राशि पर Rs. 53,49,044/- रुपये की वृद्धि हुई है। ऋण की राशि भी गत वर्ष की तुलनात्मक करीब Rs. 10,67,587/- रुपये की वृद्धि हुई है। इससे स्पष्ट होता है कि समिति की आर्थिक स्थिति सुदृढ़ है और अपने उद्देश्यों को प्राप्त करने में सफल रही है। प्रबंधन समिति इस वर्ष में अधिकतम 4200/- लाभांश, जलपान कुपन और स्मृति चिन्ह (Memento) सदस्यों में वितरण करने की सिफारिश करती है। इसके लिये चालु खाता से कुछ राशि खर्च करने की आवश्यकता होगी, जिसमें आपका अनुमोदन आवश्यक है।

प्रबंधन समिति 31.03.2026 को समाप्त वर्ष के शुद्ध लाभ को निम्न प्रकार से वितरित करने के लिये सिफारिश करती है।

PROPOSED DISTRIBUTION OF PROFIT FOR THE YEAR 2025-2026

<u>Profit</u>	<u>Amount</u>	<u>Appropriation</u>	<u>Amount</u>
1. Profit as on 31.03.2026	Rs. 42,78,435.00	1. To Reserve Fund @35% of Net Profit for the Year 2025-2026 as per Bye law Sec. 44(1).	Rs. 14,97,452.00
		2. Proposed Dividend on paid up shares on pro rata @6.00% (approx) (Maximum Rs. 4,200/-) (difference after actual calculation if any be adjusted through dividend equalization fund.)	Rs. 21,47,128.00
		3. Member Service Improvement Fund A/C (This fund will be utilized for A.G.Meeting & Other Meeting expenses, Election Expenses and any other expenses.)	Rs. 6,33,855.00
	<u>Rs. 42,78,435.00</u>		<u>Rs. 42,78,435.00</u>

समिति के कार्यप्रणाली, खाता बही तथा हर पहलुओं पर विचारोपरान्त इस वर्ष भी समिति को 'A' वर्ग का दर्जा मिला है।

अब समिति सदस्यों को कुल Rs. 7,00,000/- रुपया ऋण उपलब्ध कराती है, जिसमें साधारण ऋण Rs. 2,10,000/- आपातकालीन ऋण Rs. 1,30,000/- तथा व्यक्तिगत ऋण Rs. 3,60,000/- रुपया है। नये सदस्यों में अधिक ऋण की मांग को देखते हुये इस वर्ष प्रबंधन समिति ऋण की सीमा में बढ़ोत्तरी करने के लिए विचार कर रही है। जिससे नये और पुराने सभी ग्रेड के सदस्यों को लाभ पहुँचेगा।

इसके अलावा समिति में Savings Bank Deposit, Fixed Deposit और Recurring Deposit की सुविधा उपलब्ध है। जिसमें समिति बैंक से अधिक ब्याज सदस्यों को देती है। इस वर्ष में चैरेटी फंड से 01 स्वर्गवासी सदस्य के परिवार को अंतिम संस्कार के लिये Rs. 6,000/- की सहायता राशि दी गई है, एवं स्वर्गवासी सदस्य के परिवार को आर्थिक सहायता राशि Rs. 1,67,000/- दी गई है। यह सहायता राशि समिति के सभी सदस्यों तथा समिति के कर्मचारियों से @ Rs. 150/- की राशि काट कर उस परिवार को सहायता दी गई है, जिससे स्वर्गवासी सदस्यों के परिवार को काफी मदद मिल रहा है।

अब बीमार होने पर सहायता राशि Rs. 1200/- रुपया प्रतिमाह दिया जाता है। अंतिम संस्कार के लिये Rs. 6000/- तथा स्वर्गवासी सदस्यों के परिवार को सहायता देने के लिये सभी सदस्यों तथा समिति के कर्मचारियों से Rs. 150/- की राशि काटकर उस परिवार को दिया जाता है। प्रबंधन समिति सभी सदस्यों तथा सदस्यों के परिवार को अधिक से अधिक सहायता प्रदान करने के लिये तत्पर है।

विशेष परिस्थिति में या बीमार होने पर ऋण या सहायता राशि सदस्यों के घर या अस्पताल में भुगतान किया जाता है।

अपने सदस्यों को बेहतर सेवा प्रदान करने की दिशा में समिति कार्यालय सुबह 10 बजे से शाम 5 बजे तक खुली रहती है। प्रबंधन समिति सदस्यों की आवश्यकताओं को पूरा करने के लिये सर्वदा जागरूक रही है। ऋण की सीमा में बढ़ोत्तरी के कारण समय समय पर बैंक से अधिविकर्ष तथा सदस्यों से सावधि जमा लिया जाता है। जिससे सदस्यों को दोनों तरफ से लाभ मिलता है, एक कम ब्याज पर ऋण की सुविधा और दुसरा सावधि जमा पर बैंक से अधिक ब्याज।

अंत में प्रबंधन समिति, सभी सदस्यों, सरकारी प्रतिनिधि, सभी कर्मचारियों तथा टाटा स्टील प्रबंधन को सहयोग प्रदान करने के लिये धन्यवाद ज्ञापन करती है, तथा आशा करती है आगे भी आपका सहयोग हमें मिलता रहेगा।

जमशेदपुर

दिनांक : 25.07.2026

धन्यवाद
प्रबंधन समिति के आदेशानुसार
राजेश कुमार चक्रवर्ती
सचिव एवं कोषाध्यक्ष

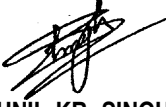
**THE TISCO MILLS COMBINED CO-OPERATIVE
BALANCE SHEET**

31.03.20245	CAPITAL & LIABILITIES	31.03.2025	AMOUNT
	SHARE CAPITAL		
5,00,00,000.00	(a) Authorised Share Capital of 5000000 shares @ Rs. 10/- each		5,00,00,000.00
3,55,03,191.00	(b) Paid-up share Capital		3,57,85,461.00
	RESERVE & OTHER FUNDS		
1,05,61,647.38	(a) Reserve Fund	1,18,88,039.38	
2,37,147.95	(b) Special Reserve Fund	2,37,147.95	
35,88,960.00	(c) Gratuity Fund	22,30,296.08	
24,10,618.78	(d) Charity Fund	2,501,735.78	
54,416.18	(e) Dividend Equalisation Fund	54,416.18	
1,52,67,400.73	(f) Staff Prov. Fund	1,02,51,679.72	
4,59,738.56	(g) Members Service Improvement Fund	8,69,785.98	2,80,33,101.07
	DEPOSITS		
16,94,87,366.68	(a) Compulsory Deposit A/c	17,83,55,026.22	
1,49,99,365.00	(b) Saving Bank A/c	1,32,62,360.00	
3,68,27,746.00	(c) Fixed Deposit	4,04,53,335.00	
1,35,99,100.00	(d) Recurring Deposit A/c	81,91,900.00	24,02,62,621.22
	STATUTORY LIABILITIES		
45,000.00	(a) Govt. Audit fees Payable	45,000.00	
9,000.00	(b) Duties & Takes Payable	9,000.00	
6,01,987.00	(c) Federation Contribution Payable	6,96,725.00	7,50,725.00
	OTHER LIABILITIES		
22,94,463.39	(a) Past & Deceased Members A/c	26,94,719.17	
3,47,472.19	(b) Suspense A/c	3,86,786.19	
1,43,314.40	(c) Dividend Payable A/c	1,65,627.40	
5,500.00	(d) Security Deposit A/c	4,500.00	32,51,632.76
	PROVISION FOR OVERDUE INTEREST		
86,389.00	(a) On Ordinary Loan	62,480.00	
59,218.00	(b) On Emergency Loan	40,547.00	
2,47,872.00	(c) On Personal Loan	1,93,558.00	2,96,585.00
	OVERDRAFT TO BANKS		
89,86,094.00	(a) J.S.C. Bank-1/A	89,39,919.00	
12,73,181.95	(b) State Bank of India 1	44,72,143.57	
45,39,395.98	(c) State Bank of India 2	54,17,853.88	
1,85,83,207.13	(d) J.S.C. Bank No 1	2,38,61,924.46	4,26,91,840.91
37,89,525.42	PROFIT & LOSS A/C		42,78,434.56
34,40,08,318.72	Grand Total		35,53,50,401.52

Place : Jamshedpur
Date : 25.07.2026


VINIT KR SHAH
Chairman


DEEBA AHMAD
Vice Chairman


SUNIL KR. SINGH
Vice Chairman

CREDIT SOCIETY LTD., JAMSHEDPUR
AS ON 31.03.2026

31.03.2025	ASSETS & PROPERTIES	31.03.2026	AMOUNT
17,494.37	DEAD STOCK & FURNITURE		15,868.95
763.51	LIBRARY		763.51
	INVESTMENTS A/C		
65,350.00	(a) Shares of Co-operatives	65,350.00	
6,13,87,929.00	(b) Fixed Deposit with J.S.C. Bank, Jsr-1	9,40,87,929.00	
1,17,15,012.00	(c) Fixed Deposit with J.S.C. Bank, Jsr-2	1,45,33,022.00	
1,20,73,891.00	(d) Fixed Deposit with State Bank	1,20,73,891.00	
2,16,47,343.00	(e) Fixed Deposit with Union Bank of India	—	
100,000.00	(f) Fixed Deposit with Central Bank of India	100,000.00	12,08,60,192.00
	ORDINARY LOAN		
8,01,86,124.00	Due	7,75,15,855.00	
4,56,200.00	Overdue	3,16,000.00	7,78,31,855.00
	EMERGENCY LOAN		
3,63,88,901.00	Due	3,86,11,379.36	
3,17,200.00	Overdue	2,16,324.00	3,88,27,703.36
	PERSONAL LOAN		
8,83,71,643.00	Due	9,03,42,397.00	
8,11,600.00	Overdue	5,97,300.00	9,09,39,697.00
3,02,50,448.00	OUTSTANDING INTEREST RECEIVABLE A/C.		2,65,46,603.00
	OTHER ASSETS		
1,91,600.00	(a) Loan against Staff PF Deposit	303,400.00	303,400.00
	BALANCE AT BANK & CASH IN HAND		
12,777.00	(a) Cash in hand	12,207.00	
4,280.99	(b) Cash in Central Bank (S/B A/C)	2,474.85	
5,580.57	(c) Cash in J.S.C. Bank-2 (S/B A/C)	5,691.57	
4,181.28	(d) Cash in J.S.C. Bank-2 (CURR C/A)	3,945.28	
—	(e) Cash in State Bank-1 (C/A)	—	
—	(f) Cash in J.S.C. Bank-1 (CURR C/A)	—	24,318.70
34,40,08,318.72	Grand Total		35,53,50,401.52

Rajesh K. Chakrabarty
RAJESH K. CHAKRABARTY
Secretary & Treasurer

B. De
B. DEY
Accountant

As per our report of even date attached
For - GOYAL PARUL & CO.
Chartered Accountants
Asha Kumari Agarwal
CA ASHA KUMARI AGARWAL
(Partner) M. No. 414411
FRN - 016750N

THE TISCO MILLS COMBINED CO-OPERATIVE CREDIT SOCIETY LTD., JAMSHEDPUR
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2026

2023-24	PARTICULARS	2025-26	2024-25	PARTICULARS	2024-25
1,53,92,273.40	To Interest Paid and Due A/c.	16,756,025.37	2,38,27,237.93	By Interest Earned A/c.	2,59,28,783.33
26,90,518.00	To Establishment A/c.	2,890,247.38	3,94,187.00	By Reversal of Op. Bal. Prov. Agnst. Overdue Intt. A/c.	3,93,479.00
25,000.00	To Honorarium/Stipend A/c.	45,000.00			
84,849.00	To Federation Contribution A/c.	94,738.00			
50,000.00	To Audit Fees A/c.	50,000.00			
10,800.00	To Duties & Taxes A/c.	10,800.00			
2,81,446.00	To Society's Cont. To P.F. A/c.	2,62,618.00			
6,944.00	To Printing & Stationery A/c.	17,413.90			
38,906.00	To Repair & Service ch A/c (For Office Appliances)	36,903.00			
1,806.08	To Depreciation A/c. (For Office Appliances)	1,625.42			
3,03,541.00	To Prov. For Gratuity Fund A/c.	2,27,953.00			
6,32,982.00	To A. G. Meeting Expenses A/c.	8,33,009.50			
6,550.00	To Office Inauguration A/c.	—			
4,47,535.00	To Bonus To Staff A/c.	4,57,351.00			
6,421.00	To Shifting Expenses A/c.	—			
6,495.00	To Miscellaneous A/c.	6,937.00			
4,159.03	To Bank Charges A/c.	6,156.20			
1,888.00	To Locker Charges A/c.	1,888.00			
10,000.00	To Legal Expenses A/c.	10,000.00			
6,000.00	To Retirement Benefit To Members A/c.	8,500.00			
4,854.00	To Fees Paid For TDS Return A/c.	4,795.00			
10,753.00	To Meeting Expense	10,582.00			
—	To Convince Hire Charges A/c.	—			
14,700.00	To Software Development Expense A/c.	14,700.00			
3,93,479.00	To Provision For Overdue Interest A/c.	2,96,585.00			
37,89,525.42	To Net Profit.	42,78,434.56			
2,42,21,424.93	TOTAL	2,63,22,262.33	2,42,21,424.93	TOTAL	2,63,22,262.33

As per report of even date attached
For - GOYAL PARUL & CO.
Chartered Accountants

Asha kumari Agarwal
CA Asha Kumar Agarwal
(Partner)
M. No. 414411
FRN - 016750N

B. DEY
B. DEY
Accountant

Rajesh K. Chakrabarty
RAJESH K. CHAKRABARTY
Secretary & Treasurer

Sunil Kr. Singh
SUNIL KR. SINGH
Vice Chairman

Deeba Ahmad
DEEBA AHMAD
Vice Chairman

Vinit Kumar Shah
VINIT KUMAR SHAH
Chairman

Place : Jamshedpur
Date : 25.07.2026

THE STAFF OF THE SOCIETY

Sarvashri :

- | | | |
|----|--------------------------|----------------------------------|
| 1. | Rajesh Kumar Chakrabarty | <i>Secretary & Treasurer</i> |
| 2. | Badshah Dey | <i>Accountant</i> |
| 3. | Raja Dey | <i>Senior Assistant</i> |
| 4. | Pronay Raha | <i>Assistant.</i> |

OUR BANKERS

1. THE JHARKHAND STATE CO-OPERATIVE BANK LTD.,
(JAMSHEDPUR BRANCH NO. 1)
2. THE JHARKHAND STATE CO-OPERATIVE BANK LTD.,
(JAMSHEDPUR BRANCH NO. 2)
3. STATE BANK OF INDIA.
(TISCO WORKS BRANCH)
4. CENTRAL BANK OF INDIA.
(JAMSHEDPUR BRANCH)

AUDITED BY :

M/S GOYAL PARUL & CO.
Chartered Accountants
1st Floor, Basant Talkies Complex
Sakchi, Jamshedpur-831001