



★ காஞ்சிபுரம் ஏகாம்பரநாதர் மெட்ரிக் பள்ளி
★ சுனைமேடு அஞ்சகம் தொடக்கப்பள்ளி
2 பள்ளிகளுக்கு ரூ. 14 கோடியில் கூடுதல் கட்டிடங்கள்:
முதல்வர் ஸ்டாலின் தீற்து வைத்தார்
மாணவர்களுக்கு கல்வி உதவித்தொகை, மிதிவண்டி வழங்கினார்

சென்னை, ஜூன் 27-

கீழ்ப்பாகக்கூடிலும் ஏகாம்பரநாதர் மெட்ரிக்குலேஜில் பள்ளி மற்றும் குளைமேடு, அஞ்சகம் தொடக்கப்பள்ளியில் ரூ. 13.94 கோடி செலவில் கட்டப்பட்டுள்ள பள்ளி கூடுதல் கட்டடங்களை தீற்து வைத்து, அப்பள்ளிகளின் மாணவ, மாணவியர்களுக்கு கல்வி உதவித்தொகை, கல்வி உதவகரணங்களை மற்றும் மிதிவண்டிகளை முதலமைச்சர் மு.க.ஸ்டாலின் வழங்கினார்.

முதலமைச்சர் மு.க.ஸ்டாலின் இன்று இந்த சமய அறநிலையத்துறை சார்பில் சென்னை, கீழ்ப்பாக்குடில் நடைபெற்ற நிதிக்ஷேபத்தில், காஞ்சிபுரம் ஏகாம்பரநாதர் மெட்ரிக்குலேஜின் மேல்நிலைப் பள்ளியில் 11.15 கோடி ரூபாய் செலவில் தரை மற்றும் மூன்று தள்ளுக்கூடுடன் கட்டப்பட்டுள்ள கூடுதல் வகுப்பறைக் கட்டடம்,

குளைமேடு, அஞ்சகம் தொடக்கப்பள்ளியில் 2.79 கோடி ரூபாய் செலவில் கட்டப்பட்டுள்ள உணவுருதும் கூடம், கடலையர்கள், கழிவறைகள், மேம்படுத்தப்பட்ட விளையாட்டு மைதானம் மற்றும் புரைக்கப்பட்ட பள்ளிகள் கட்டடத்தை மாணவச் செலவியக்களின் பயன்பாட்டிற்கு தீற்து வைத்து, பள்ளி மாணவ, மாணவியர்களுக்கு கல்வி உதவித் தொகையாக ரூ. 10 ஆயிரம், கல்வி உதவகரணங்களுக்கு கூடிய கூடுதல் வகுப்பறைக் கட்டடம், குளைமேடு, அஞ்சகம் தொடக்கப்பள்ளியில் 1.66 கோடி ரூபாய் செலவில் அடிப்படை வசதிகள் மேற்கொள்ளப்பட்டுள்ளன. தற்போது இப்பள்ளியில் 981 மாணவ, மாணவியர் கல்வி பயின்று வருகின்றனர்.

மாணவர்களுடன் கல்வுறவாடல் முதல்வரின் கல்விக்கோலை வகுப்பறைகள் மற்றும் ஸ்மர்ட் கிளைஸ் வசதிகளுடன் கூடிய 32 வகுப்பறைகள், கணினி அறை மற்றும் ஆய்வக்களை நேரில் பார்வையிட்டார். மேலும், முதலாம் வகுப்பு முதல் மேல்நிலை வகுப்பு வரையினான்



PURASAWALKAM CO-OPERATIVE BANK LTD., No. 10700

(SINCE : 1924)

HEAD OFFICE: 140/227, Purasawalkam High Road, Chennai 600 007. Phone: 044-26426729 ; 26428180
Branches: (i) 52/98, Yadhaval St, Padi, Chennai 600050; (ii) 5/6, Paari Salai, Mogappair Chennai 600 037.
 (iii) 341-A, Central Avenue, MKB Nagar Chennai 600 039; (iv) Plot no C 149, Door No A/16, 27th street, Nanganallur, Chennai 600 061

BALANCE SHEET AS ON 31st MARCH 2025

ANNEXURE I

FORM A

Form of Balance Sheet

BALANCE AS ON 31/03/2025

(000's omitted)

Capital and Liabilities		Schedule	As on 31/03/2025 (Current year)	As on 31/03/2024 (Previous year)
1	Capital	1	20018	19572
2	Reserves And Surplus	2	27069	24817
3	Deposits	3	523827	538745
4	Borrowings	4	19103	22498
5	Other Liabilities And Provisions	5	79313	72953
	Total		669330	678585
Assets				
6	Cash And Balances With Reserve Bank Of India	6	10066	7590
7	Balance With Banks And Money At Call And Short Notice	7	35141	39638
8	Investments	8	108639	176028
9	Advances	9	409486	358751
10	Fixed Assets	10	35633	35973
11	Other Assets	11	70365	60605
	Total		669330	678585
12	Contingent liabilities	12	7445	7360
	Bills for collection			

ANNEXURE I

FORM B

Form of Profit and Loss Account

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31/03/2025

(000's omitted)

I. Income		Schedule	As on 31/03/2025 (Current year)	As on 31/03/2024 (Previous year)
13	Interest Earned	13	53331	50801
14	Other Income	14	7179	8951
	Total		60510	59752
II. Expenditure				
15	Interest Expended	15	32436	31688
16	Operating Expenses	16	25002	26881
	Total		57438	58569
III. Profit/Loss				
	Net Profit For The Year		3072	1183
	Profit/Loss(-) Brought Forward		30659	31842
	Total		-27587	-30659
IV. Appropriations				
	Transfer To Statutory Reserves		0	0
	Transfer To Other Reserves		0	0
	Transfer To Government/ Proposed Dividend		0	0
	Balance Carried Over To Balance Sheet		0	0

(sd) Thiru.S.Santhanam, B.A.,D.Coop.

(sd) Thiru. A.N. HEMAPRAKASH, M.Sc.,

(sd) Selvi.S.JAGADEESWARI

(sd) Tmt. S.YAMUNA

General Manager [Incharge]

Deputy Registrar/ Administrator

Cooperative Audit Officer

Mem.No.235416

Chartered Accountant

GOPALAIYER AND

SUBRAMANIAN

Independent Auditor's Report

To

The Members

Purasawalkam Co-operative Bank Ltd Reg No. 10700

No.140/227, Purasawalkam High Road

Purasawalkam, Chennai - 600 007

Report on the Audit of the Financial Statements

Qualified Opinion

1. We have audited the accompanying financial statements of Purasawalkam Co-operative Bank Ltd (Reg.No. 10700) as at 31 March 2025, which comprise the Balance Sheet as at 31st March 2025, and the Profit and Loss Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, except for the possible effects of the matters described in the Basis for Qualified Opinion paragraph, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies) and also as amended by the Banking Regulation (Amendment) Act, 2020, and the guidelines issued by Reserve Bank of India in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

a) In the case of Balance Sheet, of state of affairs of the Bank as at 31st March, 2025; and

b) In the case of Profit and Loss Account, of the profit for the year ended on that date;

Basis for Opinion

2. (i) During the year, the Bank migrated to a new Core Banking System (CBS). However, we note that the bank has not complied with certain regulatory requirements including migration audit and Audit trails from Third Party Software vendor. Our Audit opinion is therefore qualified in this regard. However, we believe that the other audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion on the Financial Statements.

(ii) During the year, the Bank has not provided for retirement benefits relating to Gratuity and Leaves encashment which are required to be provided as per AS 15 'Employee Benefits' Revised (2005) issued by ICAI. The Bank's management has informed us that they have not obtained actuarial valuation of these benefits and will provide for the same in the subsequent year. In our opinion, the non-provision of these retirement benefits results in an understatement of the Bank's

liabilities and an overstatement of its profit for the year. Refer note no 2.5 & 2.6. We are unable to quantify the impact of this non-provision on the financial statements.

(iii) During the year the bank has not made provision for employee's arrears Salary paid during financial year 2025-26. Total amount paid as Salary during the financial year 2025-26 is Rs 4,83,724/- non provision of these establishment expenses results in an understatement of Banks liability and overstatement of its profit for the year.

Key Audit Matters

3. Key audit matters are those matters that in our professional judgment were of most significance in our audit of the financial statements for the year ended 31st March, 2025. These matters were addressed in the context of our audit of financial statements as a whole and in forming our opinion thereon and we do not provide a separate opinion on these matters. We have determined the matters described below to be Key Audit Matters to be communicated in our report:

Sr.No	Key Audit Matters	How the matters were addressed in our audit
1	Classification of Advances, Income Recognition, Identification of and provisioning for non-performing Advances. Considering the nature of the transactions, regulatory requirements, existing business environment, estimation / judgment involved in valuation of securities, it is a matter of high importance for the intended users of the Financial Statements. Considering these aspects, we have determined this as a Key Audit Matter. Change in Core Banking Solution (CBS) Service Provider	Our audit approach towards advances with reference to the IRAC norms and other related circulars / directives issued by the RBI and also internal policies and procedures of the Bank includes the testing of the following: a. The accuracy of the data input in the system for income recognition, classification in to performing and non-performing Advances and provisioning in accordance with the IRAC norms in respect of the bank. b. Existence and effectiveness of monitoring mechanisms such as Internal Audit, System Audit, Stock Audit & Concurrent Audit as per the policies and procedures of the Bank. c. Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI Master Circulars / Guidelines. d. In carrying out substantive procedures of the bank, we have examined all large advances and other advances on a sample basis.

Management's Responsibility for the Financial Statements

4. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Banking in accordance with the Banking Regulation Act, 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility:-

We have been informed by the bank stating that :- Due to change of CBS new service provider vide its Resolution 01 dt 06.03.2024, Though the Books of Accounts are maintained under CBS for the year under review , but all the General ledger accounts , Day book , Transfer , Journals , exceptional items & other accounting Transactions for the full year and related reports to be generated for verification or Disclosures requirements , etc could not be made available for audit verification , except for customers Deposits & Loans accounts statements.

As stated above factual position by the bank, we could not conduct proper audit as prescribed under the Standards on Auditing (SAs) issued by ICAI and our opinion on it

Auditor's Responsibilities for the Audit of the Financial Statements

5. Our responsibility is to express an opinion on these financial statements based on our audit. We have conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

6. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also

includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

7. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

8. Report on Other Legal & Regulatory Requirements

a) The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulations Act, 1949.

b) Except for the matters described in the Basis for Qualified Opinion section of our report indicated in paragraphs 1 and 2 above.

9. We report that:

a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;

b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;

c) The transactions of the Bank which have come to our notice are within the powers of the Bank;

d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;

e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.

10. We further report that for the year under audit, the Bank has been awarded "D" classification.

For Gopalaiyer and Subramanian

Chartered Accountants

FRN: 000960S

S. YAMUNA

Memb. No: 235416

UDIN: 25235416BMILRN9302

Date: 25/06/2025

Place: Chennai,

(sd) Thiru. S.SANTHANAM, B.A.,D.Coop.
General Manager [Incharge]

(sd) Thiru. A.N. HEMAPRAKASH, M.Sc.,
Deputy Registrar/ Administrator

(sd) Selvi.S.JAGADEESWARI
Cooperative Audit Officer

(sd) Tmt. S.YAMUNA, Mem.No.235416
Chartered Accountant
GOPALAIYER AND SUBRAMANIAN

NOTE: Bank Deposits upto Rs.5,00,000/- in respect of each Depositor are fully covered by DEPOSIT INSURANCE AND CREDIT GUARANTEE CORPORATION, MUMBAI

Advance premium paid for the DEPOSIT INSURANCE Upto 30.09.2025

Proudly Stepping into the 101st year of Successful Banking Journey.



THE CHENGALPATTU CO-OPERATIVE URBAN BANK LTD, NO.375

No.1,RAJAJI STREET, CHENGALPATTU-603001 | cpturbanbank@yahoo.co.in | Phone : 044-27422435

ANNEXURE I - FORM A BALANCE SHEET AS ON 31st MARCH, 2025

(000's omitted)

	Capital and Liabilities	SCH	31.03.2025	31.03.2024
1 Capital		1	17084	15601
2 Reserves & Surplus		2	72868	71622
3 Deposits		3	1096414	972370
4 Borrowings		4	2754	2361
5 Other Liabilities and Provisions		5	120860	118835
	Total		1309981	1180789
	ASSETS			
6 Cash And Balances With Reserve Bank Of India		6	9567	3841
7 Balance With Banks And Money At Call And Short Notice		7	133104	171945
8 Investments		8	232010	232010
9 Advances		9	877441	718952
10 Fixed Assets		10	2849	2360
11 Other Assets		11	48673	45344
Contingent liabilities		12	6336	6336
	Total		1309981	1180789
	Bills for collection			

ANNEXURE I - FORM B PROFIT AND LOSS ACCOUNT DURING THE YEAR ENDED 31st MARCH, 2025

(000's omitted)

	PARTICULARS	SCH	31/03/2025 (Current Year)	31/03/2024 (Previous Year)
I. INCOME				
13 INTEREST EARNED		13	101,212	90,745
14 OTHER INCOME		14	5,769	3,319
	TOTAL		106,982	94,064
II. EXPENDITURE				
15 INTERST EXPENDED		15	68,640	60,437
16 OPERATING EXPENSE		16	35,485	31,148
PROVISIONS AND CONTINGENCIES			0	0
	TOTAL		104,125	91,586
III. PROFIT/LOSS				
NET PROFIT/LOSS(-) FOR THE YEAR			2,856	2,478
PROFIT/LOSS(-) BROUGHT FORWARD			0.00	0
	TOTAL		2,856	2,478
IV. APPROPRIATIONS				
TRANSFER TO STATUTORY RESERVES			0.00	0.00
TRANSFER TO OTHER RESERVES			0.00	0.00
TRANSFER TO GOVERNMENT/PROPOSED DIVIDEND			0.00	0.00
BALANCE CARRIED OVER TO BALANCE SHEET			2,856	2,478

INDEPENDENT AUDITOR'S REPORT

To The Members of The Chengalpattu Co-Operative Urban Bank Limited,
No. 1 Rajaji Street,
Chengalpattu 603 001

Report on the Financial Statements:

Qualified Opinion

1. We have audited the accompanying financial statements of Chengalpattu Co-operative Urban Bank Ltd (Reg. No. 375) as at 31 March 2025, which comprise the Balance Sheet as at 31st March 2025, and the Profit and Loss Account for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of Head office including 4 Branches audited by us are incorporated in these financial statements.

In our opinion and to the best of our information and according to the explanations given to us, except for the possible effects of the matters described in the Basis for Qualified Opinion paragraph, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies) and also as amended by the Banking Regulation (Amendment) Act, 2020, and the guidelines issued by Reserve Bank of India in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

a) In the case of Balance Sheet, of state of affairs of the Bank as at 31st March, 2025; and

b) In the case of Profit and Loss Account, of the profit for the year ended on that date;

Basics for Qualified Opinion

2. (i) During the year, the Bank migrated to a new Core Banking System (CBS). However, we note that the bank has not complied with certain regulatory requirements including migration audit and Audit trails from Third Party Software vendor. Our Audit opinion is therefore qualified in this regard. However, we believe that the other audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion on the Financial Statements.

(ii) During the year, the Bank has not provided for retirement benefits relating to Gratuity and Leave encashment which are required to be provided as per AS 15 'Employee Benefits' Revised (2005) issued by ICAI. The Bank's management has informed us that they have not obtained actuarial valuation of these benefits and will provide for the same in the subsequent year. In our opinion, the non-provision of these retirement benefits results in an understatement of the Bank's liabilities and an overstatement of its profit for the year. We are unable to quantify the impact of this non-provision on the financial statements.

(iii) Attention is drawn to Note 2.1 to the Financial statement. During the year the bank has not maintained the provident fund contributions with the Regional Provident Fund Commissioner Tamilnadu as required under Employee Provident Funds and Miscellaneous Provisions Act 1952. The Bank has maintained the provident fund in separate FD account with KCCB Chengalpattu branch for 21 employees to the extent of Rs 1,83,86,087 during the year. The bank management has informed that they are in the process of regularizing the provident fund contributions and will deposit the outstanding amount with the PF authority in ensuing year. Our audit opinion is therefore qualified in this regard. However, we believe that the other audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion on the Financial Statements.

Key Audit Matters:

3. Key audit matters are those matters that in our professional judgment were of most significance in our audit of the financial statements for the year ended 31st March, 2025. These matters were addressed in the context of our audit of financial statements as a whole and in forming our opinion thereon and we do not provide a separate opinion on these matters. We have determined the matters described below to be Key Audit Matters to be communicated in our report:

Sr.No	Key Audit Matters	How the matters were addressed in our audit
1	Classification of Advances, Income Recognition, Identification of and provisioning for non-performing Advances. Considering the nature of the transactions, regulatory requirements, exiting business environment, estimation / judgment involved in valuation of securities, it is a matter of high importance for the intended users of the Financial Statements. Considering these aspects, we have determined this as a Key Audit Matter. Change in Core Banking Solution (CBS) Service Provider	Our audit approach towards advances with reference to the IRAC norms and other related circulars / directives issued by the RBI and also internal policies and procedures of the Bank includes the testing of the following: a. The accuracy of the data input in the system for income recognition, classification in to performing and non-performing Advances and provisioning in accordance with the IRAC norms in respect of the bank. b. Existence and effectiveness of monitoring mechanisms such as Internal Audit, System Audit, Stock Audit & Concurrent Audit as per the policies and procedures of the Bank. c. Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI Master Circulars / Guidelines. d. In carrying out substantive procedures of the bank, we have examined all large advances and other advances on a sample basis.

Management's Responsibility for the Financial Statements

4. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Banking in accordance with the Banking Regulation Act, 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

5. Our responsibility is to express an opinion on these financial statements based on our audit. We have conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

6. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

7. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Report on Other Legal & Regulatory Requirements

a) The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulations Act, 1949.

b) Except for the matters described in the Basis for Qualified Opinion section of our report indicated in paragraphs 1 and 2 above.

We report that:

a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;

b) In our opinion, proper books of account as required by law have been kept by the Bank so

far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;

c) The transactions of the Bank which have come to our notice are within the powers of the Bank;

d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;

e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.

10. We further report that for the year under audit, the Bank has been awarded "C" classification.

NOTES ON ACCOUNTS

1. STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES

1.1 AS - 1: Disclosure of Basis of Accounting

The financial Statements have been prepared under the historical cost convention and on accrual basis of accounting except where stated otherwise and conform to the statutory provisions and practices prevailing within the Banking Industry in India. The Bank has complied with the accounting standard, prescribed by the Institute of Chartered Accountants of India to the extent permissible under the laws and regulations governing Co-operative Banks. The accounts have been prepared on the Principles applicable to 'Going Concern'.

1.2 AS - 5: Net profit / Loss for the period and the prior period items:

All items of income and expenses pertaining to the year are included in arriving at the profit for the year, unless specifically mentioned elsewhere in the financial statement or as required by any accounting standard.

1.3 AS - 6: Depreciation Accounting

Depreciation has been provided at the rate of 10% in respect of Building, 33.33% in respect of Furniture & Fixtures (Air Conditioners & Electronics), 10% in respect of Furniture & Fixtures (Other Furnitures), 10% in respect of Library and 33.33 % in respect of Computer under Tamil Nadu Co-Operative Societies Act.

1.4 AS - 9: Revenue Recognition

A) Income:

1. Interest income on all advances/Performing Assets is recognised on Accrual basis. In respect of Non performing Assets/Non-performing Investments interest income is recognised on realisation.

2. Recovery in NPA Accounts is first appropriated towards charges, interest and the balance, if any, towards principal except in the case of Suit Filed Accounts, Stagnant Advances and Advances settled under one time settlement scheme.

3. Commission, Exchange, Brokerage, Locker rentals, and Dividends on Investments are accounted for on realisation.

B) Expenditure:

Expenditure is accounted for on accrual basis except the following, which are accounted for on payment basis:

1. Interest on overdue deposits not renewed.

2. Annual maintenance contracts payments.

C) Net profit:

The net profit is arrived at after:

1. Provisions on Non Performing Assets

2. Adjustments to the value of investments,

3. Provision for Standard Assets,

4. Other usual and necessary provisions,

5. Refer Taxation

1.5 AS - 10: Accounting for Fixed Assets

Premises and other fixed assets are accounted for on the historical cost basis less accumulated depreciation.

1.6 AS - 15: Accounting for Employee Benefits

1) The Bank is making regular contributions to the Provident Fund/ Pension Fund and these are charged to Revenue.

2) Liability towards Gratuity paid for the employees who retire/resign after completing the minimum prescribed period of continuous service is funded with Life Insurance Corporation of India under the Group Gratuity cash accumulation scheme.

1.7 AS - 28: Impairment of Assets:

An asset is impaired when the carrying amount of the asset exceeds its recoverable amount and impairment loss is charged to the profit and loss account in the year in which an asset is identified as impaired. An impairment loss recognized in a prior accounting period is reversed if there has been a change in the estimate of the recoverable amount.

1.8 AS - 29: Provisions, Contingent Liabilities and Contingent Assets

A Provision is recognised when the Bank has a Present Obligation as a result of Past event and it is Probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Contingent liabilities are not provided for unless a reliable estimate of probable outflow to the Bank exists as at the Balance sheet date. Contingent Liabilities are disclosed in the Notes to the financial statements. Contingent assets are neither recognised nor disclosed in the financial statements. Provisions, contingent Liabilities and Contingent Assets are reviewed at each Balance Sheet date and are adjusted to reflect current best estimate.

1.9 Investments

Investments are stated in the Balance Sheet on gross value of the investments at the acquisition cost effective up to the Balance Sheet date including amortized value of premium (if any) paid.

(i)

THE VELLALA CO-OPERATIVE BANK LIMITED

REGD. NO.: 9220

No. 108/457, Mint Street, Chennai - 600 079

BALANCE SHEET AS ON 31st MARCH 2025

FORM A

BALANCE AS ON 31/03/2025

(000's omitted)

Capital and Liabilities		Schedule	As on 31/03/2025 (Current year)	As on 31/03/2024 (Previous year)
1 Capital		1	13158	24895
2 Reserves And Surplus		2	63017	21758
3 Deposits		3	798652	754525
4 Borrowings		4	11300	0
5 Other Liabilities And Provisions		5	99874	99488
Total			986001	900666
Assets				
6 Cash And Balances With Reserve Bank Of India		6	8346	8132
7 Balance With Banks And Money At Call And Short Notice		7	55838	77320
8 Investments		8	152861	147914
9 Advances		9	644224	582420
10 Fixed Assets		10	41815	2202
11 Other Assets		11	82917	82678
Total			986001	900666
Contingent liabilities		12	6150	5615
Bills for collection				

FORM B

Form of Profit and Loss Account

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31/03/2025

(000's omitted)

I. Income		Schedule	As on 31/03/2025 (Current year)	As on 31/03/2024 (Previous year)
13 Interest Earned		13	79549	71730
14 Other Income		14	3469	2969
Total	83018		74699	
II. Expenditure				
15 Interest Expended		15	52388	46782
16 Operating Expenses		16	27486	26628
Provisions And Contingencies			2633	0
Total	82507		73410	
III. Profit/Loss				
Net Profit/Loss(-) For The Year			511	1289
Profit/Loss(-) Brought Forward			0	1127
Total	511		2416	
IV. Appropriations (Proposed)				
Transfer To Statutory Reserves			128	604
Transfer To Other Reserves			383	1812
Transfer To Government/ Proposed			0	0
Balance Carried Over To Balance Sheet			0	0

INDEPENDENT AUDITOR'S REPORT

To The Members
The Vellala Co-operative Bank Ltd
Reg No: 9220
108/457, Mint Street, Chennai - 600079
Report on the Financial Statements:
Qualified Opinion:

1. We have audited the accompanying financial statements of The Vellala Co-operative Bank Ltd (Reg.No. 9220) as at 31 March 2025, which comprise the Balance Sheet as at 31st March 2025, and the Profit and Loss Account for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of Head office including 3 Branches audited by us are incorporated in these financial statements.

In our opinion and to the best of our information and according to the explanations given to us, except for the possible effects of the matters described in the Basis for Qualified Opinion paragraph, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies) and also as amended by the Banking Regulation (Amendment) Act, 2020, and the guidelines issued by Reserve Bank of India in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

a) In the case of Balance Sheet, of state of affairs of the Bank as at 31st March, 2025; and

b) In the case of Profit and Loss Account, of the profit for the year ended on that date;

Basis for Qualified Opinion:

2. During the year, the Bank migrated to a new Core Banking System (CBS). However we note that the bank has not complied with certain regulatory requirements including migration audit and Audit trails from Third Party Software vendor. Our Audit opinion is therefore qualified in this regard. However we believe that other audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion on the Financial Statements.

Key Audit Matters:

3. Key audit matters are those matters that in our professional judgment were of most significance in our audit of the financial statements for the year ended 31st March, 2025. These matters were addressed in the context of our audit of financial statements as a whole and in forming our opinion thereon and we do not provide a separate opinion on these matters. We have determined the matters described below to be Key Audit Matters to be communicated in our report:

Sr.No	Key Audit Matters	How the matters were addressed in our audit
1	Classification of Advances, Income Recognition, Identification of and provisioning for non-performing Advances. Considering the nature of the transactions, regulatory requirements, exiting business environment, estimation / judgment involved in valuation of securities, it is a matter of high importance for the intended users of the Financial Statements. Considering these aspects, we have determined this as a Key Audit Matter. Change in Core Banking Solution (CBS) Service Provider	Our audit approach towards advances with reference to the IRAC norms and other related circulars / directives issued by the RBI and also internal policies and procedures of the Bank includes the testing of the following: a.The accuracy of the data input in the system for income recognition, classification in to performing and non-performing Advances and provisioning in accordance with the IRAC norms in respect of the bank. b.Existence and effectiveness of monitoring mechanisms such as Internal Audit, System Audit, Stock Audit & Concurrent Audit as per the policies and procedures of the Bank. c. Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI Master Circulars / Guidelines. d.In carrying out substantive procedures of the bank, we have examined all large advances and other advances on a sample basis.

Management's Responsibility for the Financial Statements

4. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Banking in accordance with the Banking Regulation Act, 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

5. Our responsibility is to express an opinion on these financial statements based on our audit. We have conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

6. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the financial statements.

7. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

8. Report on Other Legal & Regulatory Requirements

a) The Balance Sheet and the Profit and Loss Account have been drawn up in Form "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949.

b) Except for the matters described in the Basis for Qualified Opinion section of our report indicated in paragraphs 1 and 2 above.

9. Were report that:

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- c) The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
- e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
10. We further report that for the year under audit, the Bank has been awarded "C" classification.

For Gopalaiyer and Subramanian
Chartered Accountants FRN: 0009605
S Sundar
Memb. No: 202725
UDIN: 25202725BNGBAV7267

Place : Chennai

Date : 26/06/2025

NOTES ON ACCOUNTS

1. STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES

1.1 AS - 1: Disclosure of Basis of Accounting

The financial statements have been prepared under the historical cost convention and on accrual basis of accounting except where stated otherwise and conform to the statutory provisions and practices prevailing within the Banking Industry in India. The Bank has complied with the accounting standard, prescribed by the Institute of Chartered Accountants of India to the extent permissible under the laws and regulations governing Co-operative Banks. The accounts have been prepared on the principles applicable to 'Going Concern'.

1.2 AS - 5: Net profit / Loss for the period and the prior period items:

All items of income and expenses pertaining to the year are included in arriving at the net loss for the year, unless specifically mentioned elsewhere in the financial statement or as required by any accounting standard.

1.3 AS - 6: Depreciation Accounting

Depreciation has been provided at the rate of 2.5% in respect of Building, 10 % in respect of Furniture & Fixtures and 33.33 % in respect of Computer under Tamil Nadu Co-Operative Societies Act.

1.4 AS - 9: Revenue Recognition

A) Income:

1. Interest income on all advances/Performing Assets is recognised on Accrual basis. In respect of Non performing Assets/Non-performing Investments interest income is recognised on realisation.

2. Recovery in NPA Accounts is first appropriated towards charges, interest and the balance, if any, towards principal except in the case of Suit File Accounts, Stagnant Advances and Advances settled under one time settlement scheme.

3. Commission, Exchange, Brokerage, Locker rentals, and Dividends on Investments are accounted for on Realisation.

B) Expenditure:

Expenditure is accounted for on accrual basis except the following, which are accounted for on payment basis:

1. Interest on overdue deposits not renewed.

2. Annual maintenance contracts payments.

3. Group Insurance premium in lieu of EDLI payment

C) Net profit :

The net profit is arrived at after:

1. Provisions on Non Performing Assets
2. Adjustments to the value of investments,
3. Provision for Standard Assets,
4. Other usual and necessary provisions,
5. Refer Taxation.

1.5 AS - 10: Accounting for Fixed Assets

Premises and other fixed assets are accounted for on the historical cost basis less accumulated depreciation.

1.6 AS - 15: Accounting for Employee Benefits

1) The Bank is making Regular contributions to the Provident Fund/ Pension Fund and these are charged to Revenue.

2) Liability towards Leave encashment is accounted for in the year of payment.

3) The Liability towards Gratuity is funded with Life Insurance Corporation of India under the Group Gratuity Cash accumulation scheme. Liability towards Gratuity is provided based on the valuation received from Life Insurance Corporation of India the Fund Balance as on 31.03.2025 is Rs. 45.59 Lakhs.

1.7 AS - 28: Impairment of Assets:

An asset is impaired when the carrying amount of the asset exceeds its recoverable amount and impairment loss is charged to the profit and loss account in the year in which an asset is identified as impaired. An impairment loss recognized in a prior accounting period is reversed if there has been a change in the estimate of the recoverable amount.

1.8 AS - 29: Provisions, Contingent Liabilities and Contingent Assets

A Provision is recognised when the Bank has a Present Obligation as a result of Past event and it is Probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Contingent liabilities are not provided for unless a reliable estimate of probable outflow to the Bank exists as at the Balance sheet date. Contingent Liabilities are disclosed in the Notes to the financial statements. Contingent assets are neither recognised nor disclosed in the financial statements. Provisions, contingent Liabilities and Contingent Assets are reviewed at each Balance Sheet date and are adjusted to reflect current best estimate.

1.9 Investments

Investments are stated in the Balance Sheet on gross value of the investments at the acquisition cost effective up to the Balance Sheet date including amortized value of premium (if any) paid.

(i) SLR Investments have been valued at market value. All investments are under 'Held to Maturity' category and are carried at acquisition cost. Wherever the book value is higher than the face value / redemption value, the excess amount is amortised equally over the remaining year of maturity of the security.

1.10 Advances

All the Advances given by the Bank are stated in the Balance Sheet in accordance with the Prudential Norms prescribed by the Reserve bank of India (RBI)

All advances are classified as (a) Standard Assets, (b) Sub-standard Assets (c) Doubtful Assets and (d) Loss assets.

Provisions are made on all outstanding Non performing advances as under:

1. On Sub-standard Assets at 10% of outstanding.

2. On Doubtful Assets at 20%, 30% and 100% of the secured portion based on the number of years the account remained as 'Doubtful Assets' and at 100% in respect of the unsecured portion of the outstanding.

3. Loss Assets at 100% of the outstanding. In respect of Standard Advances Provision of @ 0.40% has been made on all standard advances.

★ ஆயுர்வேதத்தில் 300 ஆண்டு பாரம்பரியம்

★ ஸ்ரீ நாராயண குருவுக்கு மருத்துவம் பார்த்த குடும்பம்

கோ ரா மாநிலம் திருக்குரைச் சேர்ந்தவர் அனுப். தென்னிநிதிய அளவில் மெடிமிக்ஸ் சோப் மற்றும் சர்வதேச அளவில் 'ஸோப்' மற்றும் தயார்க்கும் ஏவிட் குழுமம் மற்றும் கெங்கியில் உள்ள சஞ்சிவனம் ஆயுர்வேத மல்டி ஸ்பெஷாலிட்டி மருத்துவமானின் உரிமையாளர்.

ஒரு தொழில்பொரா, நாடகங்கள், திரைப்பட்காரில் பல மாரிலை, தேசிய - சர்வதேச விருதுகள், அங்காரங்களைப் பெற்ற ஏவிட் பூராடக்கான்ஸ் பேரவீரர் தூரான் திரைப்பட்காரர், ஆவணப்பட்கார், குறும்பட்காரன்கள் இவ்விதமான தயாரித்துள்ளனர்.

மலையாளத் திரைப்படமான்றில் (அச்சின் ஒரு வழி கீசு) சிறப்பாக நடித்துக்கார் அனுப் 2023ம் ஆண்டு கோள் திரைப்படத்தின் விமர்சகர் விருதுமை பெற்றார்கள். நடிகர் ஜில்லிகாந்த் நடித்த வேட்டையென் திரைப்படத்தில் நிதிபதை அனுப் நடித்துள்ளார். (தகவல் யூட்ரன் நுவிலிருந்து...)

'யூட்ரன்' என்ற புத்தகத்தை எழுதி இருப்பதன் மூலம், அனுப் ஒரு எழுத்தாராகவும் பரிணமித்துள்ளார்.

இவை எல்லாவற்றையும் கடந்து அவர், மனிதம் நிறுவந்த ஒரு மன்றர், எனிமையில் இலக்கணம். தன் செருக்கு இலக்கணத் துறுப்புகளை மனிதர்.

சாதனை மனிதர் அனுப்பை, 'மக்கள்குரை' நாளிதழின் சிறப்பு செய்திக்கார அனுகிய போது, தனது பல்லேறு பண்ணக்கு மத்தியிலும் உடனை சம்மதம் தெரிவித்ததுடன், தனது வாழ்க்கை பயணங்களை நம்முடன் பகிர்ந்து கொண்டார்.

வாசகர்களுக்காக அவருது பேட்டி இதோ....

தங்கள் வாழ்வில் டாக்டர் சித்தன் யார்?

டாக்டர் சித்தன் எனது தாய் மாமா, என்மானமும் கூடு... டாக்டர் சித்தனின் கமையலறையில் இருந்து தொடரப்பட்ட தயாரிப்பு தான் மெடிமிக்ஸ்.

தங்களுத்தயின் மரணத்துக்கு பின், கிடைத்த அரசு வேலையை வேண்டாம்.

என முடிவெடுத்து சென்னைக்கு வந்தபோது, என்னை நம்பி, அவருது நிறுவாகத்தில் பொறுப்புகளை ஒப்படைத்தார். அவருது வைத்துமையும் எனக்கு திருமணம் செய்து வைத்தார்.

அவரும் ஒரு நடிகர், நாலும் ஒரு நடிகர்.

டாக்டர் சித்தன், மெடிமிக்ஸ் நிறுவனத்தின் நிறுவனர், இயக்குரை என்று மட்டுமல்லாம், சென்னையில் ஏராளான நாடகங்களில் நாலும் அவரும் இணைந்து நடித்து இருக்கிறோம். உல்கள் பல்லேறு இடங்களுக்கு அவருடன் நாலும் பல்லேறு இடங்களுக்கு அவருடன் நால் செய்து இருக்கிறேன். என்வாழ்க்கையின் திருப்பு முனையாக இருந்தவர், சுருக்கச் சென்னை என் வாழ்வில் எல்லாமுமாக இருந்தவர்.

மெடிமிக்ஸ் பற்றி சொல்லுவங்கள்...

முறையுறு ஆண்டுகளுக்கு முன்பே எனது தாய்வழி முன்னோர்கள் ஆயுர்வேத வைத்தியர்களாக இருந்து இருக்கிறார்கள். அவர்கள் மரமஞ்சள், நன்மை, வேப்பு மூலிகைகள் கொண்டு தயாரித்து தான் 'விப்ராந்தி' என்ற ஆயில். இது தோல் பாராபிப்புக்கானது.

இவர்களுக்கு மத்தியில் நாங்கள் கிராமங்களில் கவனம் தெருக்கின்றோம். நாங்களே சிராமங்களுக்கு நேரடியாக சைக்கிளில் சென்று கடைக்காரர்களை சந்தித்து மெடிமிக்ஸ் விற்பனை செய்துகொடுகிறோம்.

ஒரு மூலிகை, கோளாலில் எங்கள் தயாரிப்பு வெற்றி பெற்று விட்டதால், சுவதி அபோயா, துபாய், ஓமன், பெற்றுமேன், கத்தார் போன்ற பல்லேறாக கால்தாக்கு (பல) நாடுகளில் கலப்பாரா கால்பாராக முடிநித்து.

செங்காலில் எங்கள் தயாரிப்புகளுக்கு மத்தியில் நாங்கள் கிடைத்துகிறோம். இவ்விலை, அங்கும் மக்கள் அதிகம் விற்பனை செய்துகொடுகிறோம். அவர்களுக்கு மத்தியில் நாங்கள் கிடைத்துகிறோம். அவர்களுக்கு மத்தியில் நாங்கள் கிடைத்துகிறோம். அவர்களுக்கு மத்தியில் நாங்கள் கிடைத்துகிறோம்.

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