

TAX AUDIT REPORT

U/s.44AB

OF

Avadh Buildcon

A.Y. 2015 – 2016

S N K & Co.

CHARTERED ACCOUNTANTS

1205, Bansi D.A. Acharya Estate,

Opp. Sardar Vallabhbhai Patel High School,

Alwar Road, Bikaner - 334001, Rajasthan, India.

Phone (91) (0141) 2058270-4 Fax (91) (0141) 205884

E-mail: snk@snk.co.in

Form No 3CD

[See rule 10(1)(b)]

**Audit report under section 44AB of the Income-Tax Act, 1961
 in the case of a person referred to in clause (b) of sub-rule (1) of rule 4G**

1. We have examined the balance sheet as on 31/03/2015, for the period beginning from 01/04/2014 to ending on 31/03/2015, attached herewith at AYASH BUILDCON, Ground Floor Shop-92, Shree Kuberi Condoir, Near Jyoti Estate, Sy-104 Pl -559/8 B-1 To A, Opp. Surya Kiran Apartment, Ghod Dod Road, Surat, Gujarat-395007, PAN - AAXFA1890W.
2. We certify that the balance sheet and the Profit and loss account are in agreement with the books of account maintained at the head office at Ground Floor Shop-92, Shree Kuberi Condoir, Near Jyoti Estate, Sy-104 Pl -559/8 B-1 To A, Opp. Surya Kiran Apartment, Ghod Dod Road, Surat.
3. (a) We report the following observations/comments/discrepancies/inconsistencies, if any:
 We have not noticed or observed any significant or material discrepancies during the course of audit requiring specific comments and accordingly we report that:-
 (b) Subject to above:-
 (A) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of the audit.
 (B) In our opinion, proper books of account have been kept by the head office and branches of the assessee to the best of our opinion from our examination of the books.
 (C) In our opinion and to the best of our information and according to the explanations given to us, the said accounts, read with notes thereon, if any give a true and fair view in the case of the balance sheet, of the state of the affairs of the assessee as at 31st March, 2015.
4. The statement of particulars required to be furnished under section 44AB is annexed herewith in Form No. 3CD.
5. In our opinion and to the best of our information and according to explanations given to us, the particulars given in the said Form No. 3CD are true and correct subject to following observations/qualifications, if any (Nil).

For and on behalf of
S N K & Co.
 Chartered Accountants
 F.R.No. - 109176W


Samir B. Shah
 Partner
 M. No. - 103567



Place : Surat
 Date : September 12, 2015.

FORM NO. 3CD

(See rule 40(2))

Statement of particulars required to be furnished under section 44AB of the Income-tax Act, 1961

PART-A

1. Name of the assessee : AYADH BUILDCON
2. Address : GROUND FLOOR, SHOP-92, SHREE KUBERJI CORRIDOR, JIVAN JYOT ESTATE, SY-104 PL - 559/8 BL-1 TO 6, OFF. SURYA KIRAN APARTMENT, GHOD DOD ROAD, SURAT, GUJARAT-395007

3. Permanent Account Number : AAXFA16F0M

4. Whether the assessee is liable to pay indirect tax like excise duty, service tax, sales tax, customs duty, etc. If yes, please furnish the registration number or any other identification number allotted for the same : Yes

SN	Type	Registration Number
1	Sales Tax/VAT (GUJARAT)	24222303372
2	Service Tax	AAXFA1690M30001

5. Status : Firm

6. Previous year from : 01/04/2014 to 31/03/2015

7. Assessment year : 2015-16

8. Indicate the relevant clause of section 44AB under which the audit has been conducted

SN	Type
1	Clause 44AB(a)- Total sales/turnover/gross receipts in business exceeding Rs. 1 crore

PART-B

9. a. If firm or Association of Persons, indicate names of partners/members and their profit sharing ratios : AS PER ANNEXURE 'I'

- b. If there is any change in the partners or members or in their profit sharing ratio since the last date of the preceding year, the particulars of such Change

Date of change	Name of partner/member	Type of change	Old profit sharing ratio	New profit sharing ratio	Remarks
01/04/2014	Chavai Bharatbhai Shah	Deletion	40.00	0.00	Retired from Firm
01/04/2014	Rakesh Gajanan Agarwal	Deletion	40.00	0.00	Retired from Firm

10. a. Nature of business or profession:

Sector	Sub sector	Code
Builders	Builders	0401



- 14 a Method of valuation of closing stock employed in the previous year: Assessee has adopted Project Completion Method for accounting purpose in respect of its developing and building of housing project. All the expenses related thereto & administrative expenses and financial charges pertaining to the project are debited to Work-in-Progress account.
- b In case of deviation from the method of valuation prescribed under section 145A, and the effect thereof on the profit or loss, please furnish: Nil
- 15 Give the following particulars of the capital asset converted into stock-in-trade: Nil
- 16 Amounts not credited to the profit and loss account, being: -
- a The items falling within the scope of section 28: Nil
- b The proforma credits, drawbacks, refunds of duty, of customs or excise or service tax or refunds of sales tax or value added tax, where such credit, drawbacks or refunds are admitted as due by the authorities concerned: Nil
- c Escalation claims accepted during the previous year: Nil
- d Any other item of income: Nil
- e Capital receipt, if any: Nil
- 17 Where any land or building or both is transferred during the previous year for a consideration less than value adopted or assessed or assessable by any authority of a State Government referred to in section 43CA or 50C, please furnish: Nil
- 18 Particulars of depreciation allowable as per the Income-tax Act, 1961 in respect of each asset or block of assets, as the case may be, in the following form:- AS PER ANNEXURE 'III'
- 19 Amount admissible under sections 32AC/32AB/32A5A/35/35A5B/35AC/35CC/35CCB/35D/35DD/35DDA/35E: Nil
- 20 a Any sum paid to an employee as bonus or commission for services rendered where such sum was otherwise payable to him as profit or dividend, [section 36(1)(ii)] Nil



iv. Wealth tax under sub-clause (ia) : Nil

v. Royalties, license fee, service fee : Nil
etc. under sub-clause (ib)

vi. Salary payable outside India/to a : NA
non resident without IIS etc. Under
sub-clause (ii)

vii. Payment to PF/other fund etc. : Nil
under sub-clause (iv)

viii. Tax paid by employer for : NO
perquisites under sub-clause (v)

c. Amounts debited to profit and loss account being, interest, salary, bonus, commission or remuneration inadmissible under section 40(b)/40(bd) and computation thereof

Sl	Particulars	Section	Amount debited to P/L A/C	Amount admissible	Amount inadmissible	Remarks
1	Interest	40(b)	6999118	2999118	Nil	Interest on capital paid upto 12% p.a

d. Disallowance/deemed income under section 40A(3)

(A) On the basis of the examination : Yes
of books of account and other relevant documents/evidence, whether the expenditure covered under section 40A(3) read with rule 6DD were made by account payee cheque drawn on a bank or account payee bank draft. If not, please furnish the details

(B) On the basis of the examination : Yes
of books of account and other relevant documents/evidence, whether the payment referred to in section 40A(3A) read with rule 6DD were made by account payee cheque drawn on a bank or account payee bank draft if not, please furnish the details of amount deemed to be the profits and gains of business or profession under section 40A(3A)

e. provision for payment of gratuity not : Nil
allowable under section 40A(7)

f. any sum paid by the assessee as on : Nil
employer not allowable under section 40A(9)

g. Particulars of any liability of a : NA
contingent nature



- 27 a. Amount of Central Value Added Tax credit availed, of or utilized : Yes during the previous year and its treatment in the profit and loss account and treatment of outstanding Central Value Added Tax credits in the accounts.

CENVAT	Amount	Treatment in profit & loss/account
Opening Balance	3149128	Cenvat credit is not routed through profit and loss account.
CENVAT Availed	7367200	
CENVAT Utilized	1375978	
Closing / outstanding Balance	9360350	

- b. Particulars of income or expenditure : NA of prior period credited or debited to the profit and loss account.

- 28 Whether during the previous year the : NA
 assessee has received any property, being those of a company not being a company in which the public are substantially interested, without consideration or for inadequate consideration as referred to in section 54(2)(vii). If yes, please furnish the details of the same.

- 29 Whether during the previous year the : NA
 assessee received any consideration for issue of shares which exceeds the fair market value of the shares as referred to in section 54(2)(vib). If yes, please furnish the details of the same.

- 30 Details of any amount borrowed on : NA
 bond or any amount due thereon (including interest on the amount borrowed) repaid, otherwise than through an account payee cheque. (Section 80D)

- 31 a. Particulars of each loan or deposit in : AS PER ANNEXURE 'V'
 an amount exceeding the limit specified in section 26953 taken or accepted during the previous year.

- b. Particulars of each repayment of : AS PER ANNEXURE 'VI'
 loan or deposit in an amount exceeding the limit specified in section 26971 made during the previous year :-

- c. Whether the taking or accepting : Yes
 loan or deposit, or repayment of the same were made by account payee cheque drawn on a bank or account payee bank draft based on the examination of books of account and other relevant documents

- 32 a. Details of brought forward loss or : Nil
 depreciation allowance, in the following manner, is extent available:-



b. Whether the assessee has furnished : Yes
the statement of tax deducted or tax
collected within the prescribed time.
If not, please furnish the details:

c. Whether the assessee is liable to pay : Yes
interest under section 201(1A) or
section 206C(7). If yes, please
furnish:

Tax deduction and Collection Account Number(TAN)	Amount of interest under section 201(1A)/206C(7) is payable	Amount paid out of column (3)	Date of payment.
SRTA0610BE	48	51	31-05-2014
SRTA0610BE	131	134	14-10-2014
SRTA0610BE	3794	3897	12-01-2015

35. a. In the case of a trading concern : NA
give quantitative details of principal
items of goods traded

b. In the case of manufacturing concern, give quantitative details of the principal
items of raw materials, finished products and by-products

(A) Raw materials : NA

(B) Finished products : NA

(B) By products : NA

36. In the case of Domestic Company : NA
details of tax on distributed profits under
section 115-D in the following form

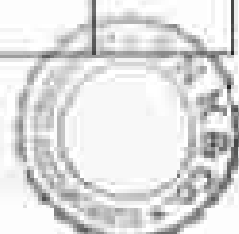
37. Whether any cost audit was carried out : No
?

38. Whether any audit was conducted : No
under the Central Excise Act, 1944. ?

39. Whether any audit was conducted : No
under section 72A of the Finance
Act, 1994 in relation to valuation of
taxable services, finance act 1994 in
relation to valuation of taxable service
as may be reported/identified by the
auditor. ?

40. Details regarding turnover, gross profit, etc., for the previous year and preceding
previous year:

Particulars	Previous year			Preceding previous year		
Total turnover of the assessee	0.00			0.00		
Gross profit/turnover	0.00	0.00	0.00	0.00	0.00	0.00
Net profit/turnover	0.00	0.00	0.00	0.00	0.00	0.00
Stock-in-trade/turnover	0.00	0.00	0.00	0.00	0.00	0.00
material consumed/finished goods produced.						



AVADH BUILDCON

Annexure 'I'

Names of partners/members and their profit sharing ratios

SN	Name	Profit Sharing Ratio (%)
1	Vijaybhai N. Gajwani	10.00
2	Kiribhai S. Patel	10.00
3	Chandrabhai D. Vaidya	20.00
4	Shantabhai D. Dhadha	60.00

Annexure 'II'

List of books of account maintained and the address of which the books of accounts are kept. (In case books of account are maintained in a computer system, mention the books of account generated by such computer system. If the books of accounts are not kept at one location, please furnish the addresses of locations along with the details of books of accounts maintained at each location.)

Sl	Books Maintained	Address Line 1	Address Line 2	City / Town / District	State	Pincode
1	Cash Book, Ledger,	Ground Floor Shop-92, Shree Kuberji Corridor, Jivan Jyoti Estate, Sy-104, P1-559/8 B-1 to 4 Opp. Surya Shrin Apartment, Chhat Gad Road Surat Gujarat-391007				
2	Bank Book					
3	Journal Book					
4	Ledger					
5	Purchase Register					



AVADH BUILDCON

Annexure 'III'

Particulars of depreciation allowable as per the Income-tax Act, 1961 in respect of each asset or block of assets, as the case may be, in the following form :-

S. N	Description of the Block of Assets	Rate of depreciation	Opening WDV (A)	Purchase Value (1)	CE NV A1 (2)	Change in Rate of Exchange (3)	Subsidy/Grant (4)	Total Value of Purchase (5) 1+2+3+4	Deductions (c)	Depreciation allowable (D)	Written down value at the end of the year (A+B-C-B)	Block III
1	(18a) Plant & Machinery @ 15% Sec 32(1)(ii)	15%	1023190	43415	0	0	0	43415		162145	923440	
2	(18b) Furniture & Fittings @ 10% Sec 32(1)(iii)	10%	113545							19365	124180	
3	(18et) Plant & Machinery @ 60% Sec 32(1)(ii)	60%	107730							112632	75000	

Additions : (18a) Plant & Machinery @ 15% Sec 32(1)(ii)

Date of purchase	Date of put to use	Amount	MODVAT	Exchange rate change	Subsidy grant	Total Amount
13/09/2014	13/09/2014	14400				14400
01/01/2015	13/09/2014	2365				2365
10/01/2015	10/01/2015	25630				25630
	Total	43415	0	0	0	43415



AVADH BUILDCON

Annexure IV

Particulars of any payment made to persons specified under section 43A(2)(b) :-

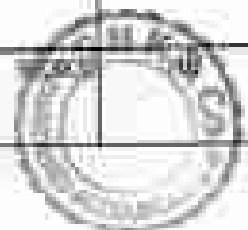
SN	Name of Related Person	PAN	Relation	Nature of Transaction	Payment made (Amount):
1	Bharatbhai D. Undhad	AAFP24624D	Partner	Interest On Capital	4408445
2	Dilipbhai D. Undhad	AAFP24623E	Partner	Interest On Capital	1360039
3	Kritbhai B. Patel	AAQPM3168H	Partner	Interest On Capital	324717
4	Vijaybhai N. Gataviya	AAKPG2863A	Partner	Interest On Capital	505917
5	Dilipbhai D. Undhad	AAFP24623E	Partner	Remuneration	800000
6	Kritbhai B. Patel	AAQPM3168H	Partner	Remuneration	800000

AVADH BUILDCON

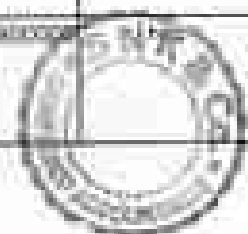
Annexure 'V'

Particulars of each loan or deposit in an amount exceeding the limit specified in section 2(43) taken or accepted during the previous year.

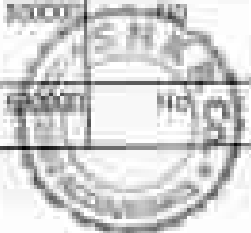
Sl	Name of the lender or depositor	Address of the lender or depositor	FAN of the lender or depositor	Amount of loan or deposit taken or accepted	Whether the loan/ deposit was squared up during Previous Year	Maximum amount outstanding in the account at any time during Previous Year	Whether the loan/ deposit was taken or accepted otherwise than by an account payee Bank cheque or account payee bank draft
1	RAM CORPORATION	HK HOTEL, AVADH STATION ROAD, NR MARKET YAKOL, SURAT	AAPF088445	340000	No	376004	No
2	SASTA SYNTHETICS PVT LTD	402 TRIVEDI CHAMBER, RING ROAD, SURAT, SURAT	AAAC087401	1480000	Yes	3480000	No
3	KUNJIBHAI S PATEL	ST NO 2337, P NO 234, 2ND FLOOR, 301 NEW PARTH RESID, ATHWALNAR, CHODDORO ROAD, SURAT	AMHFF17232	300000	Yes	1000000	No
4	AVADH DEVELOPERS	HOUSE NO 100 GAN, BRU CHAR RASTA, RI CANAL ROAD, JALAPORE, HAVELI SURAT	AAWHA130001	940000	Yes	940000	No
5	KATISH KUMBHARJI	ST NO 225 PLOT NO 8/33, PLAT NO 305, T/F-3K, KAKRUTA APT, JAIYADPURA, SURAT	CT1P40048P	700000	No	160000	No
6	KAMDESHNAJI THUMWAL	JOISHMALAT APT, OFF/ PURVI SOC, KATARGAM, SURAT	ADCP105440	750000	No	1700000	No
7	ASHISH ENTERPRISE	77/688, GID HOUSING BOARD, PALANPUR FALIA, KANDER ROAD, SURAT	AACT19076C	300000	No	500000	No
8	ADMITESH S. MARWANA	9A, 1ST FLOOR, DHRUV TARA SOC, KATARGAM VED ROAD, SURAT	CPFN26064P	800000	No	500000	No
9	SABDESHNAJI CHAUDHARI	84TH YACHALUA FALYA, BORA WANDER, SURAT	AAH0320221	50000	No	500000	No
10	CHANDRABEN S SHAH	1/19028 NO D 3RD FLOOR, CHOWKY STREET, NARNURA, SURAT	BCP00040R	700000	No	700000	No
11	CHAMPABEN D. PARHAR	D-3 ASHIRWAD COMPLEX, JALARAM SOC, KODAD ROAD, ANKOLI SURAT	CHYPR01771	500000	No	500000	No
12	CHINTAN H SHAH	304 AASHA STAMEN APT, MAYNAD STREET, NARNURA, SURAT	DPNP00754	50000	No		No



Sl. No.	Name of the lender or depositor	Address of the lender or depositor	PAN of the lender or depositor	Amount of loan or deposit taken or accepted	Whether the loan/deposit was squared up during Previous Year	Maximum amount outstanding in the account at any time during Previous Year	Whether the loan/deposit was taken or accepted otherwise than by an account payee bank cheque or account payee bank draft
13	CHAYABEN F PATEL	104, JAYSHREE COMPLEX, AMROLI ROAD, SURAT	CHPPV421L	600000	No	600000	No
14	CHIMESHBAI K. SARDOTA	C-7E, AGAR SOC., KAPTORA, SURAT	ETPFS1224G	700000	No	700000	No
15	GIRISH B PATEL	144, PATEL TALIYA, AT, VATRA, TA, KHAMBHAT, KHEDA, ANAND	CHPP3227M	1500000	No	1500000	No
16	HARSHAL C. BARDOLHI	54, 4TH FLOOR, TACHAPURUSH APT., BATIYA STREET, KHADEVWAD, HANPURA, SURAT	AABHH734C	400000	No	400000	No
17	JAYABEN B. RUPAPARA	485, 2ND FLOOR, B. WING, TRUP, SOC., B/H, VADEGAJ, MAHADEV, A. E. ROAD, SURAT	UNDPN424PM	500000	No	500000	No
18	MAHENDRABAI ARJUNBHAI DHOLAPIYA	A-76, NAHAIKAM SOC., NR. YOGI CHOWK, PUNA, DASH, SURAT	AKLPG0440E	500000	No	500000	No
19	MAAYUR B. SOLIJA	1ST J. S. MAAYUR APT., CLAYTRI NAGAR, L. H. ROAD, VANACHHA, SURAT	CFPS7216G	500000	No	500000	No
20	MAHABEN D. RUPAPARA	PLOT NO. 485, 2ND FLOOR, TRUP, SOC., B/H, VADEGAJ, MAHADEV, A. E. ROAD, SURAT	BAGH02788G	750000	No	750000	No
21	MAHESH V. CHALHANWALA	A/102F, GUNDI SHRI, LAL DARWAJA, SURAT	ADPC2972H	1000000	No	1000000	No
22	MAHESH K. GONDALIYA	28, VANDANA PARK, SOC., NR. DASHKOTI CHAK, RADKA, VED ROAD, SURAT	8FWF0240SC	300000	No	300000	No
23	MAHESH D. SHAH	H-001, 3RV RESIDENCY, SHANWAR NAGAR SOC., PALANPUR TALUKA, ADALAH SURAT	FLP52270H	1000000	No	1000000	No
24	MAHESHKANT DAS	7/248B, VIKRANT, SHETHAN STREET, SATYADHARA, SURAT	GAGPD5608	1000000	No	1000000	No
25	PREMABHAI M. MAHAPATRA	B-1, TEXLOR NAGAR-2, KATARGA, DARWAJA, SURAT SURAT	AANHP0192D	500000	No	500000	No
26	PALAN C. SHAH	301, SHANTINATH APT., LUMBACHHYA PALM, KATARGA, SURAT	CHPP57024A	650000	No	650000	No
27	PAZARAH TEXTILES	HANSH SOC., VARACHHA ROAD, SURAT	ADTFN007R	1100000	Yes	1100000	No
28	PANJABABEN A. SOLANKI	33, AT, PC, VATRA, TA. KHAMBHAT, KHEDA, ANAND	ETPFS7451G	1800000	Yes	1800000	No



Sl	Name of the lender or depositor	Address of the lender or depositor	PAN of the lender or depositor	Amount of loan or deposit taken or accepted	Whether the loan/ deposit was squared up during Previous Year	Maximum amount outstanding in the account at any time during Previous Year	Whether the loan/ deposit was taken or accepted otherwise than by an account payee bank cheque or account payee bank draft
29	RAMESHHAJI P. THAKOR	142/1 YATRA, TA. CHAMBHAT, ANAND, KHEDA, KHEDA.	K2PTT1736M	800000	yes	800000	No
30	BINABEN B SHAH	20, RAMELJI APT., CALASH NAGRE, SURAT SURAT	ATDP3831TA	200000	yes	200000	No
31	SAVITHAJI E. SAGAR	301 SHANTINATH APT., LAMBACHHIYA, TALUKA, KATARGAM, SURAT	DTG2P430DH	250000	No	250000	No
32	SARJATBHAI B BHOI	114 BHOI FALYA, AT YATRA, TA. CHAMBHAT, KHEDA, ANAND	88P8T07TA	800000	yes	800000	No
33	SAPKATBHAI M. DRYED	301, PANCHYADI APT., PALANPUR PATA, BANDER ROAD, SURAT	AAPWTW65DH	400000	yes	400000	No
34	SOMUBHAI G. WALI-HUF	8-1/2, ELMER NAGAR-2, KATARGAM DARWAJA, SURAT SURAT	AATHS209K	500000	No	500000	No
35	UNEDRPAI S BHOI	158 BHOI FALYA, AT PO, YATRA, KRAMBHAT, KHEDA, ANAND	88A7R488P	1000000	yes	1000000	No
36	VIJAYBHAI B. SARGOLIA	35, VISHWA APPT, TAP NAGAR, VED ROAD, SURAT SURAT	8HUS2235P	312500	yes	1150000	No
37	VINAY C. NAYAR	203, PARTH COMPLEX, KATARGAM, SURAT	ANUPH4256G	500000	yes	500000	No
38	VISHNU A. BARDI	C-1/227, AKSHARVISH APT., HRISHUKA BHAYANI, ADAJAN ROAD, SURAT	88G9H130DG	500000	No	500000	No
39	VIRAJ R SHAH-HUF	603, SUNDARAM APT., TACHAD, BANDER ROAD, SURAT	AATRS406AP	400000	No	400000	No
40	VIHUBHAI J. CHALTHANWALA	4/1629, GUNDI SHERI, TAL. DARWAJA, SURAT SURAT	AAGPC7282E	1000000	No	1000000	No
41	VISAT J. SORETH-HUF	102, ANDHARA ART., GANDHI SHERI, KATARGAM, SURAT	AATFD0674L	1000000	No	1000000	No
42	BABULAL ANIRKAL SHAH	18, VIKAS NAGAR 346, Opp. Dairy Bunk, Udhna, Gadh, Surat	AVSPS3794G	500000	No	500000	No
43	BABULAL SRINWAL BIRHA	42, DAYATRI SOCIETY - I, UDHLAGAM, SURAT SURAT	AATPH4179J	500000	No	500000	No
44	PRADHABEN. GANYALAL SHAH	301, ANANDDHAM SOC., OFF. 31/A NAGAR, PRADHNA SAMAJ, CHAKRE ROAD, MEJAN	AAJPS5713L	1000000	No	1000000	No
45	HARACHAND M. JAIN-HUF	18, DAYATRI SOC. - I, UDHLA, SURAT	AAJPH5003A	500000	No	500000	No
46	JOORAJ S. RANHA-HUF	NA/31, METRO TOWER, BING ROAD, SURAT SURAT	AANPL1A77Z	500000	No	500000	No
47	V. J. TADKICI	6/13, SHIVANA APPT, S D ROAD, SURAT SURAT	AZHPN5W6WH	500000	No	500000	No



Sl.	Name of the lender or depositor	Address of the lender or depositor	PAN of the lender or depositor	Amount of loan or deposit taken or accepted	Whether the loan/deposit was squared up during Previous Year	Maximum amount outstanding in the account at any time during Previous Year	Whether the loan/deposit was taken or accepted otherwise than by an account payee bank cheque or account payee bank draft
48	SMT MANUFACTURING CO.	PRADHANSH VINODAL SHAH SURAT	ADSP53567A	100000	No	100000	No
49	YRAT BAWESHCHANDRA SHAH	302, SURTAKRAN APT., KATARJAM, SURAT	ADSP59544D	100000	No	100000	No
50	MANILAL MADHARAJ SHAH	3/4117, THAKOR BHAVAR, 1ST FLOOR, DALYA SHEH, KAVAYUKTA-395005 SURAT	ADAP54378A	300000	No	300000	No
51	AJUSH TEXTILES	3/4117, THAKOR BHAVAR, 1ST FLOOR, DALYA SHEH, KAVAYUKTA-395005 SURAT	ADAP56579E	300000	No	300000	No
52	SHARVKA SURILBHAI SHAH	101 PANCHBHATRA APT., OFF MUNICIPAL COMM. BUNGLOW, ATIWALNEH SURAT	AWSP51300Q	100000	No	100000	No
53	DHARMESH VITHALIBHAI DHAMELIA	B-101, TREEM NAGAR-I, LH. ROAD, SURAT	AHSPD7989C	340000	No	340000	No
54	HITESH FABRICS	23 RANG SOCIETY, NE SARODA PRESTAGE, VARACHHA ROAD, SURAT	AGMP73932E	1100000	No	1100000	No
55	DHYANKUNDER TEXTILES	23 RANG SOCIETY, NE SARODA PRESTAGE, VARACHHA ROAD, SURAT	ADMP74932E	1400000	No	1400000	No
56	TRILAMBHAI HIRABHAI GOTH	14/A, B, TANUJIN NAGAR SOC., NE GANGA JAMNA SOC., CHIKIWADI, VARACHHA ROAD, SURAT	ABSP74611Q	1000000	No	1000000	No
57	VINAYESH TRIRAMBHAI GOTH	B/12 RANGDEVPR NAGAR SOC., NE SHREEDHAN SOC., VARACHHA ROAD, SURAT	AJSPD7048H	700000	No	700000	No
58	AYADH BILDRACHE	OFFICE NO. 1, VIKRAT, RESIDENCY, ARCHANA SCHOOL ROAD, B/H SLOON PALACE, ANSOL, SURAT	AARTAN/30C	27,50,000	Yes	27,50,000	No
59	BOOM CONSTRUCTION	522, LALEHA CONTRACTOR COMPLEX OFF OLD LIBRARY, KANPURA, SURAT	AAJF56640C	500000	Yes	500000	No

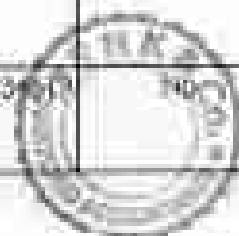


Appendix VI

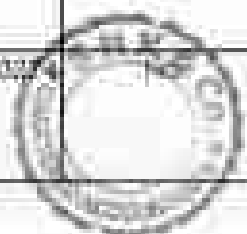
Sl. No.	Name of Payee:	Address of Payee:	FAN of Payee:	Amount of the repayment:	Maximum amount outstanding in the account at any time during Previous Year.	Whether the repayment was made otherwise than by account payee cheque or account payee bank draft.
1	RAM ENTERPRISE	STATION ROAD, NR.MARKET YARD, SURAT	AACFE4912J	15200000	15436850	No.
2	RAM CORPORATION	NR.HOTEL AYADH, STATION ROAD, NR.MARKET YARD, SURAT	AATFRD856G	11800000	3786194	No.
3	SARITA SYNTHETICS PVT LTD	422,TRIVEDI CHAMBER, RING ROAD, SURAT SURAT	AAACB841UN	2400000	2400000	No.
4	DASHARATHESHAI MAGANBHAI PATEL	D-7/B,LAJIPARK SOC., NR.MULESHWAR APT., CHOD DOD ROAD, SURAT	ASPP00132D	8500000	8500000	No.
5	HIRESHBHAI MAGANBHAI DESAI	D-7/B,LAJIPARK SOC., NR.MULESHWAR APT., CHOD DOD ROAD, SURAT	ASPP04579C	8500000	8500000	No.
6	KUNJIBHAI R PATEL	SY.NO 2332 P.NO 234, 2ND FLOOR,301 NEW PARTH ASSC., ASHWALINES CHODDO D ROAD, SURAT	ANMPP1723E	1000000	1000000	No.
7	KEEDARSHAI S. JAGRODAK	F-10,SURBH APT., UNION FARM ROAD, CHODDOD ROAD, SURAT	AALP25197W	100000	100000	No.
8	MANISHBHAI MAFATLAL GANOH	5C,RAVTEJ APT., OPP.LORDS CONVENT SCHOOL, ATHWALINES, SURAT	ASDPG4886W	500000	500000	No.
9	PRATHMABEN VIJAYSINH SOLANKI	B-12,RAJ LAXMI BUNGLOW, CITY LIGHT, SURAT SURAT	AGUPST528H	500000	500000	No.
10	SHANESH J JOGANI	31,GITANJALI 3RD FLOOR, 73- 75,WALKESHWAR ROAD, MUMBAI	AESP25678	500000	500000	No.



SN	Name of Payee:	Address of Payee	FAN of Payee:	Amount of the repayment	Maximum amount outstanding in the account of any line during Previous Year	Whether the repayment was made otherwise than by account payee cheque or account payee bank draft
11	AVADH DEVELOPERS	MOJERU DAMRU CHAKRASI, 18, CANAL ROAD, JALAPORE NAVSARI SURAT	AAWTA130H	965000	965000	No
12	ARVINDHAR KACHHADA	T14 ANJANI COMPLEX, BAFASTABAM CHOWK, SURAT	AWDPK020CH	120000	1276429	No
13	SHAYESH V. BANSKHARIYA	B5B/C-2, ASHIRWAD APT., JALARAM SOC., NEW KOLAD ROAD, AMROLI SURAT	AZGPH8800G	120000	1277494	No
14	DEEPAHAI J. PPAJITA	FL NO. 88, GHANSHYAM NAGAR, VARACHHA ROAD, SURAT	BVYPP2052H	1000000	1063690	No
15	GAESHABEN R. NAKRAN	NO. 451, FLAT NO. 408, BHUNI COMPLEX, DASHOU MAIN ROAD, KATARGAM, SURAT	AHWPND13VG	1000000	1063690	No
16	GAURIBEN H. TRADIVA	26B/25, LINDI ASHER, SAGRAMPURA, SURAT SURAT	ASLPT9080D	1000000	1173232	No
17	HITESHRAJ E. DHOLARIYA	PLOT NO. 301 JHAB OM SOC., NR HEALTH CENTRE, KATARGAM, SURAT	ACSPQ5621A	1000000	1063113	No
18	KISHOREHAI P. MANGANIYA	TP. 35, HP. 35B, SAJPUJAN RESIDENCY, NE KANTABESHWAR TEMPLE, KATARGA SURAT	CBFPA8308H	1000000	1063690	No
19	LALJIBHAI B. KYADA	SY NO. 424 PLOT NO. 503, KUBER NAGAR-3, VID ROAD, KATARGAM, SURAT	ATDFK0887B	1000000	1064373	No
20	KAMEAHADUR P. BBT	SY NO. 138, PLOT NO. 84, BAHUCHAR NAGAR, VID ROAD, SURAT	ATPHB0037E	1000000	1063690	No
21	VINEESHALL BABARIYA	PO NO. 63 ADARSH ROW HOUSE, KATHODA ROAD, SARATHANA, SURAT	BGTRE2477G	1000000	1064578	No
22	NAGAN P. BAROT HUF	301, JUMIYA KRIPA GANESH NAGAR, PARVAT PATIA SURAT	AAAHMMA156	130000	581734	No
23	GOVIND C. BAKOT HUF	301, PARAS SOCIETY-1, KATARGAM ROAD SURAT	AAQHG2312P	600000	639519	No



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24	RAJESHAI B JADAV HUF	76, EHDOTAR NAGAR BHARTHANA SURAT	AAGHJ0756E	450000	475964	No
25	JADIBEN D PATEL	60, 1ST FLOOR, PARMANAND IND.SOC B/H CHOKSI DYENO U.M.ROAD SURAT	BQAPF0080E	500000	528844	No
26	SURESHHAIR SHAH HUF	308, ROYAL PALACE RADHA NAGAR SOC NEW RANDEY ROAD SURAT	AAHNSMATH	500000	581734	No
27	JATIN RAJESH PRAJAPATI	92, BISHNARUN SOC PALANPUR PATIA, ADAJAN SURAT	AXWYFP7964P	400000	634619	No
28	RAJESHHAIR B CHAUHAN	SANTUKARAM SOCIETY-1 PALANPUR JAGATHNALA PAL ROAD SURAT	ALUPCMB4H	400000	634619	No
29	DIVABEN J PRAJAPATI	34/514, FLAT NO.202, DESAI SHERI NAKA SAGRAMPURA SURAT	BHGPFP023H	550000	581734	No
30	ALPESH-KUMAR B HIRANI	204, SAGAR COMPLEX SHIV DARSHAN SOC YOGI CHOWE FUNAGAM SURAT	AGHPH1804E	1000000	1044804	No
31	JAYDESHHAIR B SARAIYA HUF	143, ASHAPURI SOC KOSAD ROAD AMROLI SURAT	AAGRJ3836P	1000000	1044804	No
32	SHARAD L LADKA	104, JAYSHREE COMPLEX BAGHUVIR SOC AMROLI SURAT	AXGFL5308E	1000000	1044804	No
33	VIJAYBHAI M BATHOD	213, GROUND FLOOR PATEL WADI-2 LAI DARYAJA SURAT	BLEPFA824D	1000000	1044804	No
34	PICHAMABEN JAYDIP SARAIYA	140/1, ASHAPURI SOC KOSAD SURAT	BELPE2158E	1000000	1043496	No
35	ANIL GHANSHYAMBHAI VAVIA	211, TULSIKHYAM SOC FUNAGAM SURAT	ARHPV6707H	1000000	1043496	No
36	HARESH V BUTANI	57 NO.315 PLOT NO.31 BHAYANINAGAR VED ROAD SURAT	BAMP67129H	500000	521745	No
37	VIJAYBHAI B SARAIYA HUF	144, ASHAPURI SOC KOSAD ROAD AMROLI SURAT	AAHPV2981M	1000000	1043274	No
38	RAMESHBHAIR VAMAJA	81, SHIVDARSHAN SOC-1 PUNA SIMADA ROAD FUNAGAM SURAT	ASHPV1139E	1000000	1043274	No



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39	NARSHIBHAI JAGABHAI CHANTALA	C-1,SAURAT NAGAR-1, PUNAGAM SURAT	BUDPG382VG	1000000	1043274	No
40	USHABH V. BARAIYA	144,ASHAPUR SOC., KOSAD ROAD, AMBOLI, SURAT	BUPB2100B	1000000	1039046	No
41	CHANDRABANU H. SAMOT	34,4TH FLOOR, YAGNAPURUSH APT., BHATIYA KHARVAWAD,NANPURA, SURAT	BUEB1180K	1000000	1039046	No
42	RAKESH D. DHODOTA	E-1,LAIGHAR TOWNSHIP, PUNAE/AMHARA ROAD, PUNA GAM, SURAT	BIDPD3042G	500000	519973	No
43	MITESH S. KUMBHANE	SY.NO.355, PLOT NO.5/35, FLAT NO.3D5,T.P.-39, RAJKRUPA APT.,SAYADPURA, SURAT	CYDP6504BF	800000	1530134	No
44	PRAKASH Y. GABANI	PLOT NO.134,TELD DASHMAN SOC-2,NR.YOGI CHOWK, PUNA SHADA ROAD,PUNAGAM, SURAT	ABHPQ1167E	1200000	1345504	No
45	DINESHBHAI R. PATEL	149,PATEL VADI-I LAL DARWAJA SURAT SURAT	CIRPF4702G	1000000	1005729	No
46	RAKSHANBHAI D. CHAVDA	136,VARSHA SOC-I, NATAWADI L.H. ROAD,SURAT SURAT	AGBPC4718G	1000000	1511499	No
47	KALPESH R. SHAH	803,SUNDARAM APT, BANDER SURAT SURAT	BSPFS496BF	600000	602904	No
48	KETAN DIAMOND	SHASHIKANT S SHAH 22,SAGAR DARTMAN APT NAYSAN BAZAR SURAT	ACVPS3970J	1200000	1241809	No
49	KANTIBHAI E. BHALIYA	33,SHADINAGAR SOC-6,KOSAD SURAT SURAT	ASHPE389AA	400000	412530	No
50	JIBENDRA R. BAROT	404,RACHANA ART GANESH NAGAR SURAT SURAT	AQMPB3730C	600000	926297	No
51	LALIT K. MARYANA-HUF	17/18 KATHWAD VARTAV SURAT SURAT	AAZHL1455G	1000000	1138836	No
52	KANTILAL J. SEVANGWALA	4-400-I,PIPLA DHERI, LALDARYWALA, SURAT	BUTPL438BD	1000000	1063490	No



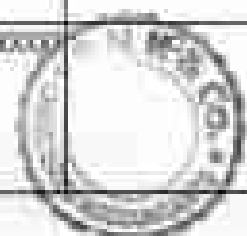
Sl	Name of Payee:	Address of Payee	PAN of Payee:	Amount of the repayment	Maximum amount outstanding in the account at any time during Previous Year	Whether the repayment was made otherwise than by account payee cheque or account payee bank draft
53	RAKESH M. PRAJAPATI	49/296, GULJARAT HOUSING BOARD, PALANPUR PATI, KANDER ROAD, SURAT	ADWPRT13TA	600000	634619	No
54	RAMDESHAIJI THUMMAR	100, SHIVAJI APT., OPP. PUNEVI SOC., KATARGAM, SURAT	AGCP13P54G	1000000	1708170	No
55	AYANBEN A. PABEEN	41, LASOPALAY APT., NEERINAH APT., KATARGAM, SURAT	BDPP2466N	90000	916177	No
56	AKSHAY H. PANCHAL	FLAT AG-2, BHOBHMANJAN APT., MAHADEV TALYA, UDHA GAM, SURAT	CN0PP2311L	500000	501479	No
57	ASHOK ENTERPRISE	77/688, GULHOUSING BOARD, PALANPUR PATI, KANDER ROAD, SURAT	AA0PT957AC	500000	500000	No
58	BHAVESH P. NADODA	PLOT NO-15, PANCHVAT SOC., BHAIAGAN NAGAR-2, KATARGAM, SURAT	ANRP1N34GB	1000000	1006882	No
59	BELAREN K. UPADHYAY	33, JODHWAL MEMOPUR-2, VADGAM, SURAT	ADKPS1476B	500000	501479	No
60	BHARAT M. DAVE-RUF	CHEKHALA, TALEKANKARE, BANASKATHA	AAHHD9797G	500000	501479	No
61	BHAVNABEN K. BANA	7/21, GOVWAD TOWNHALL, AT-BORSAD, BHEDA, ANAND	BHHPK117BH	1000000	1000000	No
62	DIPAKUMAR BHEJA	410, SAHAJANAND APT., MAGAN NAGAR-2, KATARGAM, SURAT	BQWPS3017G	500000	501654	No
63	DHARMENDRA M. PANCHAL	4/6/79, CHIFAYAL, UNJHA, NEHSANA, NEHSANA	AD0PT3337H	500000	501479	No
64	GAURANG ENTERPRISE	PRO. GAURANG DINESH SHAH 3/26, SAMRAT APT., BHAGA TALAV, PANI NI BHT, SURAT	BFJPS2769K	300000	306654	No
65	GAJENDRAVINCH S. JADAV-RUF	AT & PIGRANER TAL, KANKREI, BANASKATHA, BANASKATHA	AAQZHK726G	500000	501479	No



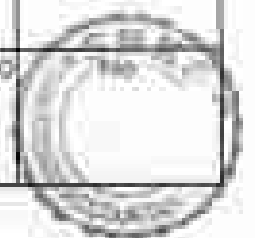
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66	GIRISH B PATEL	144 PATEL TALYA, AT VATEA, TA, CHAMBHAT, OHEDA, ANAND	CETPP3678E	100000	100000	No
67	HAIRSHAM C MANIYA	65/187, CHANDRAKIRAN APPT, KUBER NAGAR, SURAT SURAT	AOPPM1223 G	700000	712117	No
68	SHIVARLAL E DHAKAR HUF	77/88B, GULI HOUSING BOARD, PALANPUR PATIA, RANDEK ROAD, SURAT	AAAH7257R	400000	400000	No
69	JIVANBHAI F BHALITA - HUF	G-3, ASHRWAD COM, JALARAM SOC, KOSAD ROAD, SURAT	AAGFL589VG	1000000	1008834	No
70	KUNDESHA MOHAN PATEL	56, GOVARDHAN SOC, RANDEK ROAD, ADALIA, SURAT SURAT	SDNFP3012L	700000	712117	No
71	JAMSAING N JADAY	AT & PO, RANER TAL, ANKAREL, BAHASKATHA	AWTP2155AD	500000	501479	No
72	DEEPA B SHAH	307, ADHAR STAMBH APPT, MAYWADI MOHALLO, NANPURA, SURAT SURAT	BLCPS0059K	300000	304527	No
73	KUSHAL HIRSHBHAI SHAH	306, ADHAR STAMBH APPT, MAYWADI STREET, NANPURA, SURAT SURAT	CIAWPS3633G	1000000	1015090	No
74	MOHASEN JANAKIBHAI SHAH	A-202, SHIV RESIDENCY, B/H SHANKAR NAGAR, PALANPUR PATIYA, ANDER ROAD, SURAT SURAT	BHFP30376Q	1000000	1015090	No
75	MAHENDRASEN A KUMBHAR	11, KENDRIYAB NAGAR, SARIYAD, PATAN PATAN	CEPFI1748L	800000	801479	No
76	KATYANESH MANIBHAI KANDAKA	5/1341/301, KALTUG MAHOLLO, NANPURA, SHAYANI WAD, SURAT SURAT	CQZPC5547H	1000000	1015090	No
77	NIKA H PANCHAL	AG-28, MOBHANJAN APT., MAHADEV TALYA, UDHNA GAM, SURAT	CHOPP2300A	500000	501479	No
78	PRADIP A PATEL HUF	42, JALARAM RESIDENCY, PO, NIRMAL NADAR, AMROLI, SURAT	AATHP3770P	500000	501479	No
79	POOJA A LALAN	201, RANET CHAMBEK, GODHA MOHALLO, NANPURA, SURAT	AGBPL6680H	500000	501356	No



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80	RAMPUNI PITAMBE RAY	405,SAILEELA APT, SINGANPORE ROAD, SURAT SURAT	SNCPR4951H	400000	406433	No
81	RAJESHBHAI H SHAH	43,ASHIRVAD COMPLEX,JALARAM SOC, KOSAD, SURAT, SURAT	BRSP50743H	800000	814380	No
82	RUCHIEN A SHAH	715/714,ALSHAH AWAS,DIWALI BAUGH,ATHWAGATE,SU RAT SURAT	COHP2F1811Q	700000	710663	No
83	RADHESH V SAMBHANITA	85/84-G-2,ASHIRWAD APT,JALARAM SOC,NEW ROAD ROAD,SURAT, SURAT	ATGP68801H	500000	505770	No
84	RAMESH H RAVAL	MAHARAJ VASAT,BHAVADA, TAL,KANKRAJ, BANASKATHA, BANASKATHA	BNGP68537H	500000	501479	No
85	RASABEN V LAKHANI	FLAT NO.1,YOGENDHARA SOC, OPP,KRISHNA EDW HOUSE, YOGI CHOWK,PUNA GAMI, SURAT	ALDP11336H	800000	803170	No
86	RAJARAM TEXTILES	HANSH SOC, VARACHHA ROAD, SURAT	ADPP16079H	1100000	1100000	No
87	RANJANABEN A SOLANKI	33,AT PO,VATRA,TA KHAMBHA T, KHEDA, ANAND ANAND	ERPS7651Q	1800000	1800000	No
88	RAMESHBHAI P THAKOR	142,AT,VATRA, TA- KHAMBHAT, ANAND,KHEDA, KHEDA	ASPP11926H	900000	900000	No
89	RINABEN B SHAH	22,RAVIBAI APT, KALASH NAGAR, SURAT SURAT	ATDP19311A	500000	500000	No
90	SHABENDRA D DAMANIA- HUF	RRNO.8/1293,1ST FLOOR MAUFALLA, GOPPURA, SURAT SURAT	KAYH57451K	1000000	1025763	No
91	SAPNA S LALAN	302,ARHANT APT, PATEL TALUKA, KATARGAM, SURAT	ADHP17161P	500000	501354	No
92	SANJAYBHAI R BHICI	19,UMINO TALUKA,AT VATRA, TA,KHAMBHAT, KHEDA, ANAND	BBBP67391A	800000	800000	No



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93	SANJAYBHAI M TRIVEDI	201, PANCHVATI APT., PALANPUR PATLA, KANDER ROAD, SURAT	AAWP79435N	600000	600000	No
94	TULSI BHAI P BHALIYA - HUF	G-3, ASHRWAD COM., JALARAM SOC., KOSAD ROAD, SURAT.	AACH17037A	1000000	1038834	No
95	UNEDSHAI S BHCI	188BHOFALIYA, A1 PO VATRA, KHAMBHAT, KHEDIA, ANAND	BHAF6848F	1000000	1000000	No
96	VLIAYSHAI E SARKHELIYA	35 VISHWA APPT, 1A/1 NAGAR, VED ROAD, SURAT SURAT	BTHP54234P	1400000	1157054	No
97	VIJAYSHAI B BARAIYA	144 ASHAPURI SOC, KOSAD, AMROLI SURAT SURAT	AGAP53379H	900000	909547	No
98	VINAY D NAYAK	203 PARTH COMPLEX, KATARGAM, SURAT	ANUPN4006G	500000	500000	No
99	CHIRU ENTERPRISE	P.NO. 152, GETT GOVIND SOC., VARELI KADODARA SURAT	AEAPY1431R	2000000	2134701	No
100	DADAN CORPORATION	117, SOMPRAKASH NAHATAKAI COM., CHALTHAN, PALLANA, SURAT	ATQPY7633G	2500000	2673430	No
101	DINESH ENTERPRISE	244, E PUNIT NAGAR, BAMBOLI ROAD, UDHNA, SURAT	AAHHD3357D	2500000	2670827	No
102	DATA ENTERPRISE	216, DEVI DARSHAN SOC., BAMBOLI FANDESARA, SURAT	SELPE0064R	2500000	2670817	No
103	VIRAT RAMESHCHANDER A SHAH	202, SURYAKIRAN APT., KATARGAM, SURAT	AXBP19544D	1000000	1000000	No
104	AYADH BULDMORE	OFFICE NO. 1, VINAYAK RESDENCY, ARCHANA SCHOOL ROAD, BRESLUCON PALACE, MADGB, SURAT	AAJFA4730C	21500000	27500000	No
105	ALFABEN ASHOKBHAI DAMBHARA	23 HANSH SOC., VARACHHA ROAD, SURAT	AUJPD7208F	1100000	1110863	No
106	ASHOKBHAI L DAMBHARA-HUF	23 HANSH SOC., VARACHHA ROAD, SURAT	AABHA7168N	2900000	2929004	No
107	OMAYALBHAI BHARATBHAI SHAH	10-F, SIDDHSHA APT., DAMLIYAWAD, NANPURA, SURAT	ACTP34403G	24000000	24000000	No



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108	JVANUJOT ENTERPRISE	C-21, GOYAL TOWER, NR SANDSH PHESS, VASTRAPUR, AHMEDABAD	ACPPM0730G	10500000	10500000	No
109	MANJULABEN GOMINDBHAI DANKHARA	23 HANSH SOC., VARACHHA ROAD, SURAT	ACVPP4579L	1000000	1000000	No
110	RAMESHBHAI G AGRAWAL	3/A, RATNA MILAN APT, RAVIDHAN COMPLEX, CHODODS ROAD, SURAT	ACUPAY811G	6200000	6200000	No
111	SUNNY SYNTHENCE PVT. LTD	1ST FLOOR, KRISHNA MANSION, KALUPUR CHEE BAZAR, AHMEDABAD-2 AHMEDABAD	ACWPE4498N	10500000	10500000	No
112	SUCHI CONSTRUCTION	522 LALBHAI CONTRACTOR COMPLEX OPP OLD LIBRARY, NANPURA, SURAT	AAJPS6663C	5000000	5000000	No

