Form No 3CB
[See rule 6G(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 6G

1. We have examined the balance sheet as on 31/03/2016, and the Profit and loss account for the period beginning from 01/04/2015 to ending on 31/03/2016, attached herewith of
M/S. DWARKESH DEVELOPERS,
T.P. 46 - RANDER, F.P. 14, OPP. SANTOSHI MAA TEMPLE, RANDER OLPAD ROAD, RANDER, SURAT, GUJARAT-395003. **PAN - AAHFD7886N.**

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 T.P. 46 - RANDER, F.P. 14, OPP. SANTOSHI MAA TEMPLE, RANDER OLPAD ROAD, RANDER, SURAT, GUJARAT-395003 and 0 branches.

3. (a) We report the following observations/comments/discrepancies/inconsistencies, if any:

   Significant accounting policies and notes to accounts attached herewith form part of this report.

   (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 so far as appears 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 : -

   (i) in the case of the balance sheet, of the state of the affairs of the assessee as at 31st March, 2016 and

   (ii) in the case of the Profit and loss account of the Profit of the assessee for the year ended on that date.

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

For DILIP PARESH AND CO.
Chartered Accountants

KOTADIA RAKESH J

Digitally signed by KOTADIA RAKESH J
DN: c=IN, o=Personal, cn=KOTADIA RAKESH J, serialNumber=5D7373EFE281E817F8610E2CB09D47A3D20229B538064D9A47C7B4AB1935EE09, postalCode=395006, st=GUJARAT
Date: 2016.09.18 11:58:27 +05'30'

Rakesh Jamanbhai Kotadia
(Partner)
M. No. : 124134
FRN : 127544W
241, Golden Point, Nr. Bsnl Bhavan,
Ring Road, Surat-395003 Gujarat

Date : 12/09/2016
Place : Surat

FORM NO. 3CD
[See rule 6G(2)]
Statement of particulars required to be furnished under section 44AB of the Income-tax Act, 1961

PART-A

1 Name of the assessee : **M/S. DWARKESH DEVELOPERS**

2 Address : **T.P. 46 - RANDER, F.P. 14, OPP. SANTOSHI MAA TEMPLE, RANDER OLPAD ROAD, RANDER, SURAT, GUJARAT-395003**

3 Permanent Account Number : **AAHFD7886N**

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)	24220101793
2	Service Tax	AAHFD7886NSD001

5 Status : **Firm**

6 Previous year from : **01/04/2015 to 31/03/2016**

7 Assessment year : **2016-17**

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 :

Name	Profit Sharing Ratio (%)
ALPESHBHAI GOKULBHAI KOTADIA	12.50
KAILASHBEN ALPESHBHAI KOTADIA	7.50
DIPTIBEN BHARATKUMAR PATEL	5.00
ANILKUMAR JAYANTIBHAI PATEL	10.00
ROHITKUMAR JAYANTIBHAI PATEL	10.00
SANJAYBHAI PARSOTTAMBHAI MOVALIYA	9.00
MANOJBHAI PARSHOTMBHAI MOVALIYA	8.00
MITESHBHAI RANCHHODBHAI MOVALIYA	8.00
VIPULBHAI RAJENDRABHAI PATEL	10.00
GAUTAMCHAND BALCHAND JAIN	10.00
YOGESHBHAI RAMANBHAI PATEL	10.00

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
NA	NA	NA	NA	NA	NA

10 a Nature of business or profession. :

Sector	Sub sector	Code
Builders	Builders(0401)	0401

b If there is any change in the nature of business or profession, the particulars of such change. : **No**

Business	Sector	Sub sector	Code
Nil	Nil	Nil	Nil

11 a Whether books of accounts are prescribed under section 44AA, if yes, list of books so prescribed. : **No**

b List of books of account maintained and the address at 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.)

Books maintained	Address line 1	Address line 2	City/Town/District	State	Pincode
CASH BOOK, LEDGER, BANK REGISTER, PURCHASE AND SALES REGISTER, JOURNAL REGISTER	T.P. 46 - RANDER, F.P. 14, OPP. SANTOSHI MAA TEMPLE, RANDER OLPAD ROAD, RANDER		SURAT	GUJARAT	395003

c List of books of account and nature of relevant documents examined. : **CASH BOOK, LEDGER, BANK REGISTER, PURCHASE AND SALES REGISTER, JOURNAL REGISTER**

12 Whether the profit and loss account includes any profits and gains assessable on presumptive basis, if yes, indicate the amount and the relevant section (44AD, 44AE, 44AF, 44B, 44BB, 44BBA, 44BBB, Chapter XII-G, First Schedule or any other relevant section.) : **No**

Section	Amount
Nil	Nil

13 a Method of accounting employed in the previous year. : **Mercantile system**

b Whether there has been any change in the method of accounting employed vis-à-vis the method employed in the immediately preceding previous year. : **No**

c If answer to(b) above is In the affirmative, give details of such change ,and the effect thereof on the profit or loss. : **NA**

d Details of deviation, if any, in the method of accounting employed in the previous year form the accounting standards prescribed under section 145 and the effect thereof on the profit or loss. : **NA**

14 a Method of valuation of closing stock employed in the previous year. : **At Cost or Net Realisable Value, which ever is lower**

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. : **No**

Particulars	Increase in profit	Decrease in profit
Nil	Nil	Nil

15 Give the following particulars of the capital asset converted into stock-in-trade: - : **NA**

16 Amounts not credited to the profit and loss account, being: -

a The items falling within the scope of section 28. :

Description	Amount
Nil	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 credits, drawbacks or refunds are admitted as due by the authorities concerned. :

Description	Amount
Nil	Nil

c Escalation claims accepted during the previous year. :

Description	Amount
Nil	Nil

d Any other item of income. :

Description	Amount
Nil	Nil

e Capital receipt, if any. :

Description	Amount
Nil	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: : **NA**

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 :-

Description of the block of assets	Rate of depreciation	Opening WDV	Additions					Deductions	Depreciation allowable	Written down value at the end of the year
			Purchase value	Adjustment on account of			Total value of purchase			
				CENVAT	Change in rate of exchange	Subsidy/Grant				
(18r) Furnitures & Fittings @ 10%- Sec 32(1)(ii)	10%	106857							10686	96171
(18a) Plant & Machinery @ 15%- Sec 32(1)(ii)	15%	28900	9313800	0	0	0	9313800		702870	8639830
(18e) Plant & Machinery @ 60%- Sec 32(1)(ii)	60%	18080							10848	7232
Total		**153837**	**9313800**	**0**	**0**	**0**	**9313800**	**0**	**724404**	**8743233**

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
19/10/2015	19/10/2015	9313800	0	0	0	9313800
	Total	**9313800**	**0**	**0**	**0**	**9313800**

19 Amount admissible under sections 32AC/33AB/33ABA/35/35ABB/35AC/35CCA/35CCB/35D/35DD/35DDA/35E : **NA**

20 a Any sum paid to an employee as bonus or commission for services rendered, where such sum was otherwise payable to him as profits or dividend. [section 36(1)(ii)] :

Description	Amount
Nil	Nil

b Details of contributions received from employees for various funds as referred to in section 36(1)(va):

Nature of fund	Sum received from employees	Due date for payment	The actual amount paid	The actual date of payment to the concerned authorities
Nil	Nil	Nil	Nil	Nil

21 a Please furnish the details of amounts debited to the profit and loss account, being in the nature of capital, personal, advertisement expenditure etc.

Capital expenditure :

Particulars	Amount
Nil	Nil

Personal expenditure :

Particulars	Amount
TDS Interest	4646

Advertisement expenditure in any souvenir, brochure, tract, pamphlet or the like published by a political party :

Particulars	Amount
Nil	Nil

Expenditure incurred at clubs being entrance fees and subscriptions :

Particulars	Amount
Nil	Nil

Expenditure incurred at clubs being cost for club services and facilities used :

Particulars	Amount
Nil	Nil

Expenditure by way of penalty or fine for violation of any law for the time being force :

Particulars	Amount
TDS PENALTY	2800
SERVICE TAX PENALTY	20000

Expenditure by way of any other penalty or fine not covered above :

Particulars	Amount
Nil	Nil

Expenditure incurred for any purpose which is an offence or which is prohibited by law :

Particulars	Amount
Nil	Nil

b Amounts inadmissible under section 40(a):-

i. as payment to non-resident referred to in sub-clause (i)

(A) Details of payment on which tax is not deducted:

Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee	Address line 1	Address line 2	City/Town /District	Pincode
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

(B) Details of payment on which tax has been deducted but has not been paid during the previous year or in the subsequent year before the expiry of time prescribed under section 200(1)

Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee	Address line 1	Address line 2	City/Town/District	Pincode	Amount of tax deducted
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

ii. as payment referred to in sub-clause (ia)

(A) Details of payment on which tax is not deducted:

Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee	Address line 1	Address line 2	City/Town /District	Pincode
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

(B) Details of payment on which tax has been deducted but has not been paid on or before the due date specified in sub- section (1) of section 139

Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee	Address line 1	Address line 2	City/Town/District	Pincode	Amount of tax deducted	Amount out of (V) deposited, if any
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

iii. Fringe benefit tax under sub-clause (ic) : **Nil**

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

v. Royaltee, license fee, service fee etc. under sub-clause (iib) : **Nil**

vi. Salary payable outside india/to a non resident without TDS etc. Under sub-clause (iii)

Date of payment	Amount of payment	Name of the payee	PAN of the payee	Address line 1	Address line 2	City/Town/ District	Pincode
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

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

viii. Tax paid by employer for perquisites under sub-clause (v) : **Nil**

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

Particulars	Section	Amount debited to P/L A/C	Amount admissible	Amount inadmissible	Remarks
Nil	Nil	Nil	Nil	Nil	Nil

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

(A) On the basis of the examination 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 : **Yes**

Date of payment	Nature of payment	Amount	Name of the payee	PAN of the payee
Nil	Nil	Nil	Nil	Nil

(B) On the basis of the examination 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) : **Yes**

Date of payment	Nature of payment	Amount	Name of the payee	PAN of the payee
Nil	Nil	Nil	Nil	Nil

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

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

g Particulars of any liability of a contingent nature :

Nature of liability	Amount
Nil	Nil

h Amount of deduction inadmissible in terms of section 14A in respect of the expenditure incurred in relation to income which does not form part of the total income :

Particulars	Amount
Nil	Nil

i amount inadmissible under the proviso to section 36(1)(iii) : **Nil**

22 Amount of interest inadmissible under section 23 of the Micro, Small and Medium Enterprises Development Act, 2006. : **Nil**

23 Particulars of any payment made to persons specified under section 40A(2)(b).

Name of related party	PAN	Relation	Nature of Transaction	Payment Made(Amount)
Nil	Nil	Nil	Nil	Nil

24 Amounts deemed to be profits and gains under section 32AC or 33AB or 33ABA or 33AC. : **NA**

25 Any amounts of profits chargeable to tax under section 41 and computation thereof

Name of party	Amount of income	Section	Description of transaction	Computation
Nil	Nil	Nil	Nil	Nil

26 (i) In respect of any sum referred to in clause (a),(b),(c),(d),(e) or (f) of section 43B the liability for which:-

A Pre-existed on the first day of the previous year but was not allowed in the assessment of any preceding previous year and was:-

(a) Paid during the previous year :

Section	Nature of Liability	Amount
Nil	Nil	Nil

(b) Not paid during the previous year; :

Section	Nature of Liability	Amount
Nil	Nil	Nil

B Was incurred in the previous year and was:-

(a) paid on or before the due date for furnishing the return of income of the previous year 139(1); :

Section	Nature of Liability	Amount
Sec 43B(a) -tax , duty,cess,fee etc	Services Tax	460181
Sec 43B(a) -tax , duty,cess,fee etc	TDS	331919

(b) Not paid on or before the aforesaid date. :

Section	Nature of Liability	Amount
Nil	Nil	Nil

State whether sales tax, customs duty, excise duty or any other indirect tax, levy, cess, impost etc.is passed through the profits and loss : **No**

27 a Amount of Central Value Added Tax credits availed of or utilised 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. : **Yes**

CENVAT	Amount	Treatment in profit & loss/account
Opening Balance	277103	Exclusive Method is followed.
CENVAT Availed	515265	Exclusive Method is followed.
CENVAT Utilized	786268	Exclusive Method is followed.
Closing / outstanding Balance	0	Exclusive Method is followed.

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

Type	Particular	Amount	Prior period
Nil	Nil	Nil	Nil

28 Whether during the previous year the assessee has received any property, being share 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 56(2)(viia), if yes, please furnish the details of the same. : **NA**

29 Whether during the previous year the assessee received any consideration for issue of shares which exceeds the fair market value of the shares as referred to in section 56(2)(viib), if yes, please furnish the details of the same. : **NA**

30 Details of any amount borrowed on hundi or any amount due thereon (including interest on the amount borrowed) repaid, otherwise than through an account payee cheque,(Section 69D) : **No**

Name of person from whom amount borrowed or repaid on hundi	PAN of the person	Address line 1	Address line2	City/Town/District	State	Pincode	Amount borrowed	Date of borrowing	Amount due including interest	Amount repaid	Date of repayment
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

31 a Particulars of each loan or deposit in an amount exceeding the limit specified in section 269SS taken or accepted during the previous year:- : **AS PER ANNEXURE 'I'**

b Particulars of each repayment of loan or deposit in an amount exceeding the limit specified in section 269T made during the previous year :-

Name of the payee:	Address of the payee:	PAN of the payee:	Amount of the repayment:	Maximum amount outstanding in the account at any time during the Previous Year:	Whether the repayment was made otherwise than by account payee cheque or account payee bank draft:
Atmiya Corporation	Surat	ABBFA1173A	1500000	1500000	No
Madhusudan P Parel	Surat	ACSPP6461E	532733	500000	No
Swapna Enterprise	Surat	ABEFS6673A	4500000	11500000	No
Vaishali Twisting & Warping Works	Surat	ABCPP0478J	1300000	1300000	No

c Whether the taking or accepting 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 : **Yes**

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

Serial No:	Assessment Year:	Nature of loss /Depreciation allowance	Amount as returned	Amount as assessed	Order No and Date	Remarks
1	Nil	Nil	Nil	Nil	Nil	Nil

b Whether a change in shareholding of the company has taken place in the previous year due to which the losses incurred prior to the previous year cannot be allowed to be carried forward in terms of section 79. : **NA**

c Whether the assessee has incurred any speculation loss referred to in section 73 during the previous year, If yes, please furnish the details of the same. : **No**

d Whether the assessee has incurred any loss referred to in section 73A in respect of any specified business during the previous year. : **No**

e In case of a company, please state that whether the company is deemed to be carrying on a speculation business as referred in explanation to section 73. : **NA**

33 Section-wise details of deductions, if any, admissible under Chapter VIA or Chapter III (Section 10A, Section 10AA). : **No**

:

Section under which deduction is claimed	Amounts admissible as per the provision of the Income-tax Act, 1961 and fulfils the conditions, if any,specified under the relevant provisions of Income-tax Act, 1961 or Income-tax Rules,1962 or any other guidelines, circular, etc, issued in this behalf.
Nil	Nil

34 a Whether the assessee is required to deduct or collect tax as per the provisions of Chapter XVII-B or Chapter XVII-BB, if yes please furnish: : **Yes**

Tax deduction and collection Account Number (TAN)	Section	Nature of payment	Total amount of payment or receipt of the nature specified in column (3)	Total amount on which tax was required to be deducted or collected out of (4)	Total amount on which tax was deducted or collected at specified rate out of (5)	Amount of tax deducted or collected out of (6)	Total amount on which tax was deducted or collected at less than specified rate out of (7)	Amount of tax deducted or collected on (8)	Amount of tax deducted or collected not deposited to the credit of the Central Government out of (6) and (8)
1	2	3	4	5	6	7	8	9	10
SRTD03209D	194A	Interest other than Interest on securities	3346747	3346747	3346747	334668	0	0	0
SRTD03209D	194C	Payments to contractors	25970392	25970392	25970392	270753	0	0	0
SRTD03209D	194J	Fees for professional or technical services	474159	474159	474159	47416	0	0	0
SRTD03209D	194-IA	Payment on transfer of certain immovable property other than agricultural land	72000000	72000000	72000000	720000	0	0	0

b Whether the assessee has furnished the statement of tax deducted or tax collected within the prescribed time. If not, please furnish the details: : **No**

Tax deduction and collection Account Number (TAN)	Type of Form	Due date for furnishing	Date of furnishing, if furnished	Whether the statement of tax deducted or collected contains information about all transactions which are required to be reported
SRTD03209D	Form 26Q	15/10/2015	29/10/2015	Yes

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

Tax deduction and Collection Account Number(TAN)	Amount of interest under section 201(1A)/206C(7) is payable	Amount paid out of column (2)	Date of payment.
SRTD03209D	1899	1268	27/10/2015
SRTD03209D	0	384	04/12/2015
SRTD03209D	2955	1409	19/11/2015
SRTD03209D	0	1422	11/12/2015
SRTD03209D	0	135	11/12/2015
SRTD03209D	27	29	07/03/2016

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

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

(A) Raw materials

Item Name	Unit	Opening stock	Purchase during the previous year	Consumption during previous year	Sales during previous year	Closing Stock	Yield of finished product	% of yield	Shortage/Excess, if any
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

(B) Finished products

Item Name	Unit	Opening stock	Purchase during the previous year	quantity manufactured during the previous year	Sales during previous year	Closing Stock	Shortage/Excess, if any
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

(B) By products

Item Name	Unit	Opening stock	Purchase during the previous year	quantity manufactured during the previous year	Sales during previous year	Closing Stock	Shortage/Excess, if any
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

36 In the case of Domestic Company, details of tax on distributed profits under section 115-O in the following forms : **NA**

37 Whether any cost audit was carried out. ?" : **NA**

38 Whether any audit was conducted under the Central Excise Act, 1944. ? : **NA**

39 Whether any audit was conducted 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. ? : **NA**

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			87268000			16078000
Gross profit/turnover	0	0	0.00	0	0	0.00
Net profit/turnover	6926800	87268000	7.94	1607800	16078000	10.00
Stock-in-trade/turnover	0	0	0.00	0	0	0.00
material consumed/Finished goods produced	0	0	0.00	0	0	0.00

41 Please furnish the details of demand raised or refund issued during the previous year under any tax laws other than Income tax Act, 1961 and Wealth tax Act, 1957 alongwith details of relevant proceedings. : **NA**

For DILIP PARESH AND CO.
Chartered Accountants

KOTADIA RAKESH J

Digitally signed by KOTADIA RAKESH J
DN: c=IN, o=Personal, cn=KOTADIA RAKESH J, serialNumber=5D7373EFE281E817F8610E2CB09D47A3D20229B538064D9A47C7B4AB1935EE09, postalCode=395006, st=GUJARAT
Date: 2016.09.18 11:58:13 +05'30'

Rakesh Jamanbhai Kotadia
(Partner)
M. No. : 124134
FRN : 127544W
241, Golden Point, Nr. Bsnl Bhavan,
Ring Road, Surat-395003 Gujarat

Date : 12/09/2016
Place : Surat

Annexure 'I'

Particulars of each loan or deposit in an amount exceeding the limit specified in section 269SS taken or accepted during the previous year.

SN	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:
1	Abhi Enterprise	Surat	ADSPB6781G	1850000	No	1856551	No
2	Ankita Jitendra Mehta	Surat	BMAPM4094D	500000	No	501967	No
3	Ankit Chimanbhai Pandav	Surat	DMLPP3710L	650000	No	652557	No
4	Atmiy Enterprise	Surat	ACSPV9031E	3515000	No	3527778	No
5	Bhavik Gems	Surat	AAEHB8676H	1900000	No	1907149	No
6	Darshna Gems	Surat	AFVPP7476D	1600000	No	1606020	No
7	Dayaben Mukeshbhai Unagar	Surat	AERPU5560Q	700000	No	702926	No
8	Dhirubhai Jinabhai Unagar	Surat	AESPU9685F	700000	No	702926	No
9	Dhruvin Enterprise	Surat	ALIPM9769M	1700000	No	1706396	No
10	Dimpalben Shah	Surat	DZNPS5732Q	700000	No	702926	No
11	Dipak P.Gadhiya	Surat	AICPG6422A	1800000	No	1806773	No
12	Hari Enterprise	Surat	ALHPP6710E	4105000	No	4119935	No
13	Harshil Impex	Surat	AXZPG7689M	5790000	No	5810945	No
14	Jasvantbhai Chaturbhai Shah	Surat	BCXPS4402A	900000	No	903541	No
15	Jasvantbhai C.Shah-Huf	Surat	AAGHJ4028K	900000	No	903541	No
16	Jay Enterprise	Surat	AADHP6600G	3000000	No	3010623	No
17	Jitendra O.Mehta-Huf	Surat	AAGHJ3936G	550000	No	552164	No
18	Kajal Gems	Surat	ALDPN8204H	4500000	No	4516356	No
19	Krish Gems	Surat	APRPK9831P	1400000	No	1405267	No
20	Lalshinghji C.Balodhana-Huf	Surat	AACHL0938E	800000	No	803344	No
21	Laxita Corporation	Surat	AKOPP3272H	2000000	No	2007082	No
22	Laxman Bhalerao Patil	Surat	CABPP4762R	500000	No	501844	No
23	Mahendrakumar Somabhai Raval	Surat	BPLPR1270N	800000	No	803344	No
24	Malaram V.Patel	Surat	AUKPP0120G	500000	No	501967	No
25	Malvi Corporation	Surat	AQHPP4794P	1200000	No	1204721	No
26	Manish Balubhai Shah	Surat	DKGPS6373K	750000	No	752951	No
27	Manishbhai B.Shah-Huf	Surat	AAMHM8449P	750000	No	752951	No
28	Mansunglal Govindram Joshi-Huf	Surat	AAMHM9574R	800000	No	803344	No
29	Mukeshkumar Jinabhai Unagar	Surat	ABLPU3673P	700000	No	702926	No
30	Parul Gems	Surat	AEFPB5067H	1700000	No	1706396	No
31	Payal Diamond	Surat	AIAPB7316G	2840000	No	2850432	No
32	Prabhaben Rajubhai Dhandhukiya	Surat	CCWPD9479A	700000	No	702926	No
33	Pravinbhai Rambhau Mandve-Huf	Surat	AAOHP6822P	800000	No	803344	No
34	Pravinji K.Jadav-Huf	Surat	AANHP4266Q	700000	No	702926	No
35	Pravinkumar Laxmidas Kaneriya	Surat	ALRPK9690C	1600000	No	1606020	No
36	Rajubhai Damjibhai Dhandhukiya	Surat	AFYPD3480L	700000	No	702926	No
37	Ramesh N.Joshi- Huf	Surat	AAQHR6943D	700000	No	702926	No
38	Ranchhodbhai U.Suthar	Surat	FRIPS6345N	700000	No	702926	No

39	Rinaben Vashrambhai Bhambhana	Surat	CIGPB5450F	500000	No	502090	No
40	Rudra Enterprise	Surat	AAMHM9007P	1400000	No	1405267	No
41	Sanjay P.Rupavatiya	Surat	AGMPR8699G	1500000	No	1505643	No
42	Shobhaben Sureshbhai Mameria	Surat	CYXPM8883L	800000	No	803344	No
43	Soni Gems	Surat	AFJPP3589F	3000000	No	3010623	No
44	Sureshbhai Jadavbhai Mameriya	Surat	BQIPM8964Q	800000	No	803344	No
45	Swathi Umesh Yennam	Surat	AIMPY6649R	500000	No	501967	No
46	Thakor Chandanji Khumaji	Surat	AVWPT2565L	700000	No	702926	No
47	Umesh Somaiya Ennam	Surat	ABDPE6352K	500000	No	501844	No
48	Vasantben Dhirubhai Unagar	Surat	AEVPU3388J	700000	No	702926	No
49	Vashrambhai Gokalbhai Bhambhana	Surat	CIGPB5524C	800000	No	803344	No
50	Vijaysing Pansing Jadav	Surat	AXPPJ1981P	700000	No	702926	No
51	Vimal Hirabhai Kalawadia	Surat	AKDPK3626M	1500000	No	1505643	No
52	Vinaybhai Manjibhai Vadher	Surat	AYPPV7444Q	500000	No	502090	No
53	Yug Exim	Surat	AIFPP1023R	2100000	No	2107436	No
54	Anupam Lakhani	Surat	AOMPP6791H	550000	No	583595	No
55	Asha Rajendra Vaghmare	Surat	AOMPP6791H	500000	No	531094	No
56	Atmiya Corporation	Surat	ABBFA1173A	1500000	Yes	1500000	No
57	Bhagvanbhai Ganeshbhai Patel-HUF	Surat	AAJHB4826L	500000	No	526779	No
58	Bipin Devrajbhai Chauhan-HUF	Surat	AAJHB4866N	500000	No	526779	No
59	Dashrathbhai Bherabhai Vajir-HUF	Surat	AAHHD5606F	590000	No	638008	No
60	Ishwarbhai D Kumbhar	Surat	DMYPK0551F	540000	No	572746	No
61	Kanubhai Amaratlal Shah	Surat	ACVPS5636D	445000	No	470606	No
62	Kiritbhai Pratapbhai Parmar	Surat	BXTPP3301A	555000	No	600431	No
63	Muniben M Shah	Surat	EOKPS6353L	540000	No	572746	No
64	Narendrasinh Mangalsinh Solanki	Surat	ECXPS4898P	420000	No	454693	No
65	Nishit Bhupendrabhai Sadhani-HUF	Surat	AAEHN7711D	530000	No	569528	No
66	Okhabhai Savsibhai Patel	Surat	BXTPP3134K	590000	No	638735	No
67	Parth Bharatkumar Mehta	Surat	BXTPP3134K	540000	No	572746	No
68	Rajesh J Trivedi-HUF	Surat	AALHR1691D	545000	No	1196301	No
69	Rasheshkumar P Vyas	Surat	AQJPV7511Q	675000	No	715932	No
70	Rekhaben Hareshchandra Kadu	Surat	DQDPK6833F	500000	No	528992	No
71	Samkit V Shah	Surat	ALTPS2279P	915000	No	970485	No
72	Shardaben Bharatbhai Gurjar	Surat	BQNPG0530P	500000	No	531094	No
73	Swapna Enterprise	Surat	ABEFS6673A	14000000	No	11500000	No
74	Talshabhai Fagaluji Khotona	Surat	DHMPK5651M	500000	No	528327	No
75	Vaishali Twisting & Warping Works	Surat	ABCPP0478J	1300000	Yes	1300000	No
76	Vanabhai Bhuraji Rabari-HUF	Surat	AAIHV4343P	440000	No	465318	No
77	Vinod Kishorbhai Nayka-HUF	Surat	AAIHV3425J	545000	No	576601	No
78	Zetabhai Manubhai Rabari-HUF	Surat	AAAHZ0878H	595000	No	629368	No