



ANNUAL REPORT

वार्षिक प्रतिवेदन 2019-20



भारतीय राष्ट्रीय उपभोक्ता सहकारी संघ मर्यादित
एन.सी.यू.आई. कॉम्पलेक्स, 3 सीरी इंस्टीट्यूशनल एरिया, अगस्त क्रांति मार्ग,
हौज खास, नई दिल्ली - 110016

National Cooperative Consumers' Federation of India Ltd.
NCUI Complex, 3 Siri Institutional Area, August Kranti Marg
Hauz Khas, New Delhi - 110016

Contents

Vision	03
Chairman Message	05
Auditors Report	08
Comments on the Audit Report	16
Balance Sheet	18
Profit and Loss Account	19
Cash-Flow Statement	20
Schedules (1 to 18)	22
Commodity-Wise Accounts	47
Information about Business Segments	48
NCCF Members	49
NCCF Branch Offices	58

विषय सूची

उद्देश्य	04
अध्यक्ष का संदेश	05
लेखा परीक्षाओं की रिपोर्ट	09
ऑडिट रिपोर्ट पर टिप्पणियाँ	17
तुलन पत्र	18
लाभ - हानि खाता	19
नकदी प्रवाह विवरण	20
अनुसूचियाँ (1 से 18)	22
वस्तुवार विवरण	47
बिजनेस सेगमेंट के बारे में जानकारी	48
एनसीसीएफ के सदस्य	49
एनसीसीएफ के शाखा कार्यालय	58

VISION

- ✓ Make available essential consumer goods at reasonable prices.
- ✓ Develop and strengthen consumer co-operative movement

PAN INDIA PRESENCE

NCCF operates through a network of 28 Branch Office located in different parts of the country and Head Office at New Delhi.

ENGAGED

- ✓ In trade & commerce like Agri-business, Import and Export, Trading of non-agro Products like Fertilizers, and Pesticides etc.
- ✓ In development of infra-structure and other construction like Housing projects, agri-related warehouses and godowns etc.
- ✓ In setting up of cattle sheds etc.
- ✓ In procurement of agricultural commodities Pulses, Oilseeds, Paddy etc.
- ✓ Designated as Canalizing Agency of Govt. of India for procurement of Pulses & Oil-seeds under PSS, supply of Stationery & Office use articles.
- ✓ PSF-Being a central nodal agency of Govt. Of India, NCCF is doing the procurement of Onion, Pulses etc. under Price Stabilizing Fund.

ADVISORY BODY

- ✓ Facilitation & Support to consumer Co-operatives.
- ✓ Render Technical guidance to member institution.

FUTURE PLAN

Expansion in the field of retail business, specialized construction work, procurement of essential items and import and export business.

उद्देश्य

- ✓ आवश्यक उपभोक्ता वस्तुएं उचित मूल्य पर उपलब्ध कराना।
- ✓ उपभोक्ता सहकारी आंदोलन को विकसित और मजबूत करना।

अखिल भारतीय उपस्थिति

एनसीसीएफ देश के विभिन्न हिस्सों में स्थित 28 शाखा कार्यालयों और नई दिल्ली स्थित प्रधान कार्यालय के नेटवर्क के माध्यम से अपना कार्य संचालित करता है।

कार्यरत

- ✓ व्यापार और वाणिज्य जैसे कृषि-व्यवसाय, आयात और निर्यात, गैर-कृषि उत्पादों जैसे उर्वरक और कीटनाशकों आदि के व्यापार में।
- ✓ बुनियादी ढांचे और अन्य निर्माण जैसे आवास परियोजनाओं, कृषि से संबंधित भण्डारो और गोदामों आदि के विकास में।
- ✓ पशुशाला आदि की स्थापना में।
- ✓ कृषि वस्तुएँ जैसे दलहन, तिलहन, धान आदि की खरीद में।
- ✓ सरकार की नामित एजेंसी के रूप में मूल्य समर्थन योजना के तहत दलहन और तिलहन की खरीद, सरकारी विभागों को स्टेशनरी और कार्यालय उपयोग की वस्तुओं की आपूर्ति के लिए भारत सरकार की एक एजेंसी के रूप में कार्यरत।
- ✓ मूल्य स्थिरीकरण योजना के तहत -सरकार की एक केंद्रीय नोडल एजेंसी होने के नाते भारत में एनसीसीएफ प्याज, दालों आदि की खरीद और आपूर्ति कर रहा है।

सलाहकार निकाय

- ✓ उपभोक्ता सहकारिता के लिए कार्य करना एवं सहायता करना।
- ✓ सदस्य संस्थाओं को तकनीकी मार्गदर्शन प्रदान करना।

भावी योजना

खुदरा व्यापार, विशिष्ट निर्माण कार्य, आवश्यक वस्तुओं की खरीद और आयात-निर्यात व्यवसाय के क्षेत्र में विस्तार।

अध्यक्ष एन.सी.सी.एफ. की ओर से संदेश

विदित हो कि एन.सी.सी.एफ की एक सदस्य सहकारी समिति द्वारा सरकार द्वारा बहुराज्य सहकारी समितियों अधिनियम-2002 के तहत जारी एक आदेश को माननीय दिल्ली उच्च न्यायालय में चुनौती दी गई थी। जिस पर सुनवाई उपरान्त संघ के कार्यकलापों के संचालन हेतु एक आन्तरिक बोर्ड का गठन किया गया था। मामला अभी भी माननीय उच्च न्यायालय के समक्ष लम्बित है।

नियमित निदेशक मंडल भंग किए जाने के कारण संघ की सामान्य निकाय की वार्षिक बैठकों का आयोजन नहीं हो सका और वर्ष 2017-18 से 2021-22 तक के लेखा परीक्षित वार्षिक खाते सामान्य निकाय के समक्ष प्रस्तुत नहीं हो सके।

बाद में माननीय उच्च न्यायालय के आदेश से एन.सी.सी. एफ के नियमित निदेशक मंडल का चुनाव दिनांक 28.9.2022 को विशेष सामान्य निकाय की बैठक में सम्पन्न हुआ और तब से नियमित बोर्ड कार्यरत है। वर्ष 2017-18 से 2021-22 तक के लेखा परीक्षित वार्षिक खाते 2022-23 के परीक्षित लाभ-हानि लेखा-जोखा सहित दिनांक 22.9.2023 को सम्पन्न सामान्य निकाय की वार्षिक बैठक में विचारार्थ एवं स्वीकृति हेतु प्रस्तुत किये गये जिन्हें सामान्य निकाय द्वारा अनुमोदित किया गया है।

A member society of NCCF challenged the government order issued u/s 122 of multi-state co-operative society act 2002 before the Hon'ble Delhi High Court. After hearing the case, the Hon'ble Court has constitute an Interim Board to look after the affairs of NCCF. The said Dispute is still pending before the Hon'ble Court.

Due to removal of the regular Board, the Annual General Body meetings of the NCCF could not be held and Audited Annual Accounts for the years 2017-18 to 2021-22 could not be placed before the General Body.

Later, as per the order of the Hon'ble Delhi High Court, election for regular Board of Directors held in the Special meeting of the General Body on 28.09.2022 and since then, the regular Board is functional. Audited Annual Accounts for the years 2017-18 to 2021-22 together with the Audited Annual Profit & Loss Accounts for the year 2022-23 were placed before the Annual General Body meeting held on 22.9.2023 for consideration and approval which were approved by the General Body.

Sd/-

(Vishal Singh)
Chairman



ACCOUNTS

for the Year 2019-20

BANKERS

- ⇒ State Bank of India
- ⇒ Union Bank of India

- ⇒ Central Bank of India



लेखा-जोखा

2019-20

बैंकर्स

⇒ भारतीय स्टेट बैंक

⇒ सेंट्रल बैंक ऑफ इंडिया

⇒ यूनियन बैंक ऑफ इंडिया

INDEPENDENT AUDITOR'S REPORT

To the Members of
NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LTD.

Report on the Audit of the Financial Statements

Qualified Opinion

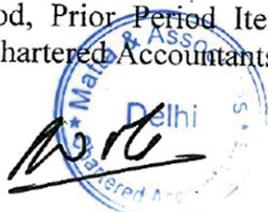
We have audited the financial statements of **National Cooperative Consumers' Federation of India Ltd.** ("the Multi-State Cooperative Society"), which comprises of the Balance Sheet as at 31st March 2020, and the statement of profit and loss, and the statement of cash flows for the year then ended, and notes to the financial statements, including 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 effects of the matter described in the Basis for Qualified Opinion paragraph, the aforesaid financial statements give the information required by the Act, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Federation as at March 31, 2020, and its profit and loss, and its cash flows for the year ended on that date.

Basis for Qualified Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs). Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Federation in accordance with the *Code of Ethics* issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion. The following qualifications exist:

- (a) No provision has been made in the accounts of the Federation for employees benefits, gratuity and leave encashment of employees as the Federation has a policy of paying premium to the LIC to cover the liability of group gratuity cum life insurance benefits and any further obligation arising on account of subsequent entitlements is accounted for as an expenditure in the year in which the claim is settled and the liability towards encashment of earned leaves are accounted for in the year of payment, which is not in accordance with Accounting Standard -15 on "Employee Benefits", issued by the Institute of Chartered Accountants of India, the impact of which on the accounts has not been ascertained by the Federation. This qualification was reported in the Independent Auditor's Report on the Financial Statements of Financial Year 2017-18 and the same misstatement exists in the Financial Statements for the current year as well.
- (b) Transactions relating to the prior period not exceeding Rs 1.00 Lakh in each case have been booked in the current year under the respective heads of account either as income or as expenditure, which is not in consonance with Accounting Standard-5 on "Net Profit or Loss for the Period, Prior Period Items and changes in Accounting Policies", issued by the Institute of Chartered Accountants of India, the impact of which on the accounts has not been





स्वतंत्र लेखा-परीक्षक रिपोर्ट

सदस्यों के लिए,
भारतीय राष्ट्रीय उपभोक्ता सहकारी संघ मर्यादित

वित्तीय विवरण के अंकेक्षण पर रिपोर्ट

योग्य राय

हमने भारतीय राष्ट्रीय उपभोक्ता सहकारी संघ मर्यादित (बहुराज्यीय सहकारी समिति) के वित्तीय विवरणों का अंकेक्षण किया है, जिसमें 31 मार्च, 2020 की तुलन-पत्र, लाभ और हानि का विवरण और समाप्त वर्ष के लिए नकदी प्रवाह का विवरण, और वित्तीय विवरणों के नोट्स शामिल हैं, जिसमें महत्वपूर्ण लेखांकन नीतियों और अन्य व्याख्यात्मक जानकारी का सारांश शामिल है।

हमारी राय में और हमारी सर्वोत्तम जानकारी और हमें दिए गए स्पष्टीकरणों के अनुसार, योग्य राय के आधार अनुच्छेद में वांछित मामले के प्रभावों को छोड़कर, उपरोक्त वित्तीय विवरण आवश्यक तरीके से अधिनियम द्वारा अपेक्षित जानकारी देते हैं और 31 मार्च, 2020 को संघ के मामलों की स्थिति, इसके लाभ और हानि, और समाप्त वर्ष के लिए इसके नकदी प्रवाह के बारे में भारत में सामान्यतः स्वीकृत लेखांकन सिद्धांतों के अनुरूप एक सच्चा और निष्पक्ष दृष्टिकोण देते हैं।

योग्य राय का आधार

हमने ऑडिटिंग के मानकों (एसए) के अनुसार अपना अंकेक्षण किया है। उन मानकों के तहत हमारी जिम्मेदारियों को हमारी रिपोर्ट के वित्तीय विवरणों के अंकेक्षण के लिए लेखा परीक्षक की जिम्मेदारियों में आगे वर्णित किया गया है। हम वित्तीय विवरणों के हमारे अंकेक्षण के लिए प्रासंगिक नैतिक आवश्यकताओं के साथ-साथ भारतीय चार्टर्ड एकाउंटेंट्स संस्थान द्वारा जारी आचार संहिता के अनुसार संघ से स्वतंत्र हैं और हमने इन आवश्यकताओं और आचार संहिता के अनुसार अपनी अन्य नैतिक जिम्मेदारियाँ पूरी की हैं। हमारा मानना है कि हमने जो अंकेक्षण साक्ष्य प्राप्त किए हैं, वे हमारी राय के लिए आधार बनाने के लिए पर्याप्त और उपयुक्त हैं। निम्नलिखित योग्यताएं मौजूद हैं:

- (क) कर्मचारियों के रोजगार लाभ, ग्रेच्युटी और अवकाश नकदीकरण के लिए संघ के खातों में कोई प्रावधान नहीं किया गया है क्योंकि संघ के पास समूह ग्रेच्युटी सह जीवन बीमा लाभों की देयता को कवर करने के लिए एलआईसी को प्रीमियम का भुगतान करने की नीति है और बाद की हकदारियों के कारण उत्पन्न होने वाले किसी भी अतिरिक्त दायित्व को उस वर्ष में व्यय के रूप में शामिल किया जाता है जिसमें दावा निपटाया जाता है और अर्जित अवकाशों के नकदीकरण के प्रति दायित्व होता है। भुगतान के वर्ष में भारत के चार्टर्ड एकाउंटेंट्स संस्थान द्वारा जारी किए गए "कर्मचारी लाभ" पर लेखांकन मानक -15 के अनुसार नहीं है, जिसका खातों पर प्रभाव संघ द्वारा सुनिश्चित नहीं किया गया है। यह योग्यता वित्तीय वर्ष 2017-18 के वित्तीय विवरणों पर स्वतंत्र लेखा परीक्षक की रिपोर्ट में बताई गई थी और वही विवरण मौजूद है। पिछले वर्ष के वित्तीय विवरणों में भी कि हमने जो लेखापरीक्षा साक्ष्य प्राप्त किए हैं, वे पर्याप्त नहीं हैं।

ascertained by the Federation. This qualification was reported in the Independent Auditor's Report on the Financial Statements of Financial Year 2017-18 and the same misstatement exists in the Financial Statements for the current year as well.

- (c) The internal audit system is not commensurate with the size and nature of business. The reporting and follow up procedures prevailing in the Federation is not adequate and needs further improvement and strengthening in order to be commensurate with the size, nature and level of commercial activities of the Federation. There exists material weaknesses and significant deficiencies in the Internal Control.
- (d) Debit balances under the head Sundry Debtors and Loans & Advances include long overdue/disputed amounts outstanding for more than three years and in some cases even for more than ten years and include balances in respect of back-to-back transactions (unlinked credit balances lying in the accounts of the suppliers). The Federation has a provision of Rs. 270.00 lakhs only on accounts of doubtful debtors. Adequacy of the above provision cannot be commented upon in the absence of availability of exact status of recoverability of such parties.
- (e) Accounting of income for construction related activities is not in conformity with the provisions of AS-7 on "Construction Contracts" issued by the ICAI. Consequential impact thereof, on the accounts of the federation, could also not be ascertained.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance, and cash flows of the Federation in accordance with the accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Federation and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Directors is responsible for assessing the Federation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Federation or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Federation's financial reporting process.





- (ख) प्रत्येक मामले में पिछले वर्ष के 01 लाख रुपये तक के सौदे चालू वर्ष में लेखों से संबंधित शीर्षों के अंतर्गत आय-व्यय के रूप में दर्ज किये गये, जो भारतीय चार्टर्ड एकाउंटेंट्स संस्थान द्वारा अवधि हेतु शुद्ध लाभ अथवा हानि, पूर्व अवधि मर्दे और लेखांकन नीतियों में परिवर्तन पर जारी लेखांकन मानक-5 के अनुरूप नहीं है, जिसके प्रभाव को संघ द्वारा सुनिश्चित नहीं किया गया है। यह योग्यता वित्तीय वर्ष 2017-18 के वित्तीय विवरणों पर स्वतंत्र लेखा परीक्षक की रिपोर्ट में बताई गई थी और चालू वर्ष के वित्तीय विवरणों में भी यही गलत विवरण मौजूद है।
- (ग) आंतरिक संपादन प्रणाली व्यवसाय के आकार और प्रकृति के अनुरूप नहीं है। संघ में प्रचलित रिपोर्टिंग और अनुवर्ती प्रक्रियाएं पर्याप्त नहीं हैं और संघ की व्यावसायिक गतिविधियों के आकार, प्रकृति और स्तर के अनुरूप होने के लिए इसमें और सुधार और मजबूती की आवश्यकता है। आंतरिक नियंत्रण भौतिक कमज़ोरियाँ और महत्वपूर्ण कमियाँ मौजूद हैं।
- (घ) विविध देनदारों के शीर्ष के तहत डेबिट शेष जिसके आपूर्तिकर्ताओं के खातों में पड़ा तदानुरूप अनलिंक्ड जमा सम्मिलित शेष है। यद्यपि संघ ने वर्ष के दौरान इन ऋणों, संदिग्ध वसूली यदि कोई है, हेतु रु0 270 लाख का प्रावधान किया है, संघ द्वारा यह कथित प्रावधान भौतिक रूप भारतीय चार्टर्ड एकाउंटेंट्स संस्थान द्वारा निर्माण अनुबंधों पर जारी ए एस-7 के प्रावधान किया है, संघ द्वारा यह कथित प्रावधान भौतिक रूप से अपर्याप्त प्रतीत नहीं होता है।
- (ङ) निर्माण कार्य से संबंधित गतिविधियों हेतु आय का लेखांकन भारतीय चार्टर्ड एकाउंटेंट्स संस्थान द्वारा निर्माण अनुबंधों पर जारी ए एस-7 के प्रावधान के अनुरूप नहीं है। संघ के खातों पर इसके परिणामी प्रभाव का भी पता नहीं लगाया जा सका है।

वित्तीय विवरण के लिए प्रबंधन और शासन के प्रभारी लोगों का उत्तरदायित्व

वित्तीय विवरण भारत में सामान्यतः स्वीकार्य लेखांकन सिद्धान्तों के अनुरूप बनाये गये हैं। वित्तीय विवरण जोकि संघ की वित्तीय स्थिति, वित्तीय निष्पादन व नगद प्रवाह की वास्तविक व निष्पक्ष विचार प्रस्तुत करता है, को तैयार करना प्रबंधन का उत्तरदायित्व है। इस जिम्मेदारी में संघ की संपत्तियों की सुरक्षा और धोखाधड़ी और अन्य अनियमितताओं को रोकने और उनका पता लगाने के लिए अधिनियम के प्रावधानों के अनुरूप पर्याप्त लेखांकन रिकॉर्ड का रखरखाव भी शामिल है; उपयुक्त लेखांकन नीतियों का चयन और अनुप्रयोग; ऐसे निर्णय और अनुमान लगाना जो उचित और विवेकपूर्ण हों; और पर्याप्त आंतरिक वित्तीय नियंत्रणों का अनुरक्षण, कार्यान्वयन और रखरखाव, जो लेखांकन रिकॉर्ड की सटीकता और पूर्णता सुनिश्चित करने के लिए प्रभावी ढंग से काम कर रहे थे, जो वित्तीय विवरणों की तैयारी और प्रस्तुति के लिए प्रासंगिक थे, चाहे धोखाधड़ी के कारण हो या त्रुटि के कारण, जो एक सच्चा और निष्पक्ष दृश्य देते हैं और भौतिक निस्वाद से मुक्त होते हैं।

वित्तीय विवरण तैयार करने में, जब तक निदेशक मंडल का इरादा संघ को समाप्त करने या संचालन बंद करने या ऐसा करने के अलावा कोई यथार्थवादी विकल्प नहीं हो, एक चालू संस्था के रूप में जारी रखने के लिए संघ की क्षमता का आकलन करने, लागू होने वाली चिंता से संबंधित मामलों का खुलासा करने और लेखांकन के चालू चिंता के आधार का उपयोग करने के लिए जिम्मेदार है।

निदेशक मंडल संघ की वित्तीय रिपोर्टिंग प्रक्रिया की देखरेख के लिए भी जिम्मेदार है।

Auditor's Responsibilities for the Audit of the Financial Statements

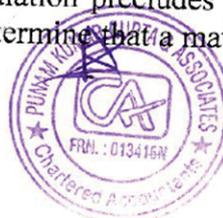
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Federation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Federation to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards. We have determined that there are no key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be





वित्तीय विवरणों के अंकेक्षण के लिए लेखा परीक्षकों का उत्तरदायित्व

हमारा उद्देश्य इस बारे में उचित आश्वासन प्राप्त करना है कि समग्र रूप से वित्तीय विवरण चाहे धोखाधड़ी या गलती के कारण हो, भौतिक गलत विवरण से मुक्त हैं, और एक लेखा परीक्षक की रिपोर्ट जारी करना जिसमें राय शामिल हैं। उचित आश्वासन एक उच्च स्तर का आश्वासन है, लेकिन यह गारंटी नहीं है कि लेखापरीक्षा पर मानको के साथ मिलकर आयोजित एक अंकेक्षण हमेशा मौजूद होने पर एक महत्वपूर्ण गलत बयान का पता लगाएगा। गलतबयानी धोखाधड़ी या त्रुटि से उत्पन्न हो सकती है और उन्हें महत्वपूर्ण माना जाता है यदि, व्यक्तिगत रूप से या समग्र रूप से, उनसे इन वित्तीय विवरणों के आधार पर लिए गए उपयोगकर्ताओं के आर्थिक निर्णयों को प्रभावित करने की उचित उम्मीद की जा सकती है।

ऑडिटिंग पर मानक के अनुसार अंकेक्षण के भाग के रूप में, हम पेशेवर निर्णय लेते हैं और पूरे अंकेक्षण के दौरान पेशेवर संदेह बनाए रखते हैं, हम निम्न भी करते हैं:

- वित्तीय विवरणों, चाहे वह धोखाधड़ी या त्रुटि के कारण हो, के भौतिक गलत विवरण के जोखिमों की पहचान करना और उनका आकलन करना, उन जोखिमों के प्रति उत्तरदायी अंकेक्षण प्रक्रिया को डिजाइन और निष्पादित करना, और अंकेक्षण साक्ष्य प्राप्त करना जो हमारी राय के लिए आधार प्रदान करने के लिए पर्याप्त और उचित हो।
- परिस्थितियों में उपयुक्त अंकेक्षण प्रक्रियाओं को डिजाइन करने के लिए अंकेक्षण से संबंधित आंतरिक नियंत्रण की समझ प्राप्त करना।
- उपयोग की गई लेखांकन नीतियों की उपयुक्तता और प्रबंधन द्वारा किए गए लेखांकन अनुमानों और संबंधित खुलासों की तर्कसंगतता का मूल्यांकन करना।
- लेखांकन के चालू चिंता के आधार के प्रबंधन के उपयोग की उपयुक्तता पर निष्कर्ष निकालना और प्राप्त लेखापरीक्षा साक्ष्य के आधार पर, क्या घटनाओं या स्थितियों से संबंधित कोई भौतिक अनिश्चितता मौजूद है, जो एक चालू चिंता के रूप में जारी रखने के लिए संघ की क्षमता पर महत्वपूर्ण संदेह पैदा कर सकती है। यदि हम यह निष्कर्ष निकालते हैं कि कोई भौतिक अनिश्चितता मौजूद है, तो हमें अपने लेखा परीक्षक की रिपोर्ट में वित्तीय विवरणों में संबंधित प्रकटीकरणों पर ध्यान आकर्षित करने की आवश्यकता है या, यदि ऐसे खुलासे अपर्याप्त हैं, तो अपनी राय को संशोधित करने की आवश्यकता है। हमारे निष्कर्ष हमारे लेखा परीक्षक की रिपोर्ट की तारीख तक प्राप्त अंकेक्षण साक्ष्य पर आधारित हैं। हालाँकि, भविष्य की घटनाओं या स्थितियों के कारण महासंघ एक चालू संस्था के रूप में काम करना बंद कर सकता है।
- प्रकटीकरण सहित वित्तीय विवरणों की समग्र प्रस्तुति, संरचना और सामग्री का मूल्यांकन करना, और क्या वित्तीय विवरण अंतर्निहित लेनदेन और घटनाओं का इस तरह से प्रतिनिधित्व करते हैं जिससे निष्पक्ष प्रस्तुति प्राप्त हो सके, का मूल्यांकन करना।

हम अन्य मामलों के अलावा, अंकेक्षण के नियोजित दायरे और समय और महत्वपूर्ण अंकेक्षण निष्कर्षों, आंतरिक नियंत्रण में किसी भी महत्वपूर्ण कमियों सहित, जिन्हें हम अपने अंकेक्षण के दौरान पहचानते हैं, के संबंध में शासन के प्रभारी लोगों के साथ संवाद करते हैं।



हम शासन के प्रभारी लोगों को एक बयान यह भी प्रदान करते हैं कि हमने स्वावलंबन के संबंध में प्रासंगिक नैतिक आवश्यकताओं का अनुपालन किया है, और उनके साथ जो उचित रूप से हमारी स्वतंत्रता और जहां लागू हो, संबंधित सुरक्षा उपायों पर असर डालने वाले माने जा सकता है, उन सभी रिश्तों और अन्य मामलों के साथ संवाद किया है। हमने निर्धारित किया है कि कोई प्रमुख अंकेक्षण मामले नहीं हैं। हम अपने लेखा परीक्षक की रिपोर्ट में इन मामलों का वर्णन तब तक करते हैं जब तक कि कानून या विनियम इस मामले के बारे में सार्वजनिक खुलासे को नहीं रोकता है या जब, अत्यंत दुर्लभ परिस्थितियों में, हम यह निर्धारित करते हैं कि किसी मामले को हमारी रिपोर्ट में संप्रेषित नहीं किया जाना चाहिए क्योंकि, ऐसे संचार के जनहित लाभ कहीं अधिक हैं, ऐसा करने के प्रतिकूल परिणाम उचित रूप से अपेक्षित होंगे।

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एफआर सं0 007077एन

कृते पूनम कुमार गुप्ता एंड एसोसिएट्स
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एफआर सं0 013416एन

कृते मत्ता एंड एसोसिएट्स
सनदी लेखाकार
एफआर सं0 004259एन

(सीए डॉ. ए.के. अग्रवाल)
सहकारी
एम नंबर: 085963
यूडीआईएन: 21085963AAAAAL5478

(सीए अंकुश जैन)
सहकारी
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यूडीआईएन: 21526113AAAAABX4906

(सीए अनिल मत्ता)
सहकारी
एम नंबर: 084835
यूडीआईएन: 21084835AAAAABX4381

स्थान: नई दिल्ली
दिनांक: 28.03.2021

**COMMENTS ON THE REPORT OF THE AUDITORS
ON THE FINANCIAL STATEMENT FOR THE YEAR 2019-20.**

- (a) The Liability towards accumulated leave and gratuity for the employees is accounted for in the year of payment as disclosed in the Accounting Policy No. 5(i) to 5(v). This is as per practice followed by the Federation on a consistent basis over the years.
- (b) The transactions relating to prior period which do not exceed Rs. 1.00 lakh in each case have been booked in the current year under the respective heads of account either as income or as expenditure, on a consistent basis being followed by NCCF as disclosed in Accounting Policy No. 4(iv) of Schedule No. 18
- (c) The Internal Audit of the branches could not be conducted as no Internal Auditor(s) was appointed for this purpose. In the absence of internal audit HO had taken steps to streamline the procedures and systems. HO is also monitoring the periodic reports received from the branches and taking action on the observations of the reports. Times to time Guidelines/Instructions are being issued to make them more effective.
- (d) Branch offices are continuously taking up the reconciliation of accounts with customers, suppliers etc. which is a continuous process wherever business operations are undertaken. The business model followed by the federation over the last decade is taking up business on back to back basis without involvement of the federation's funds. Funds to the suppliers are released only after receipt of the sale proceeds of the customers. The total exposure of the federation in respect of the dues receivable is to the extent of its margin and additions in taxes. For this purpose, a provision for doubtful balances representing customers/suppliers/claims receivables and advances of Rs.713.06 lakhs exists in the books of accounts as on 31.03.2020.
- (e) As disclosed in the Accounting Policy No. 4(i) of Schedule No. 18 relating to accounting of income for construction related activities "Income from construction related activities is accounted for on amount billable under the contracts".












वर्ष 2019-20 के वित्तीय विवरण पर लेखा परीक्षकों की रिपोर्ट पर टिप्पणियाँ

- (क) कर्मचारियों के लिए संचित अवकाश और ग्रेच्युटी के प्रति देयता का हिसाब भुगतान के वर्ष में किया जाता है जैसा कि लेखांकन नीति संख्या 5(i) से 5(v) में बताया गया है। यह संघ द्वारा वर्षों से लगातार अपनाई जा रही प्रथा के अनुसार है।
- (ख) जैसा कि अनुसूची संख्या 18 की लेखा नीति संख्या, 4 (iv) में बताया गया है, की पूर्व अवधि से संबंधित लेन-देन जो प्रत्येक मामले में एक लाख रुपये से अधिक नहीं है, चालू वर्ष में आय या व्यय के रूप में संबंधित चालू प्रमुखों के तहत दर्ज किया गया है और एनसीसीएफ द्वारा लगातार पालन किया जा रहा है।
- (ग) शाखाओं का आंतरिक अंकेक्षण नहीं किया जा सका क्योंकि इस उद्देश्य के लिए कोई आंतरिक लेखा परीक्षक नियुक्त नहीं किया गया था। आंतरिक लेखापरीक्षा के अभाव में मुख्य कार्यालय ने प्रक्रियाओं और प्रणालियों को सुव्यवस्थित करने के लिए कदम उठाए थे। मुख्य कार्यालय, शाखाओं से प्राप्त आवधिक रिपोर्टों की भी निगरानी कर रहा है और रिपोर्टों के अवलोकन पर कार्रवाई कर रहा है। इन्हें और अधिक प्रभावी बनाने के लिए समय-समय पर दिशानिर्देश जारी किये जा रहे हैं।
- (घ) शाखाएँ अपने व्यापार प्रचालन क्षेत्र में ग्राहकों, आपूर्तिकर्ताओं इत्यादि के खातों के मिलान के कार्य में सदैव कार्यरत रहती है। जोकि एक निरन्तर प्रक्रिया है। पिछले एक दशक से संघ द्वारा अपना धन लगाकर बैंक-टू-बैंक के आधार पर व्यवसाय करने की नीति अपनाई है। आपूर्तिकर्ताओं को धन का भुगतान ग्राहकों से बिक्री की राशि प्राप्त होने के पश्चात् किया जाता है। संघ का पण्य राशि में जोखिम केवल अपने मार्जिन व करों में जोड़ बदल की सीमा तक ही है। इस उद्देश्य हेतु दिनांक 31.03.2020 को लेखा-पुस्तकों में ग्राहक/आपूर्तिकर्ता/दावों प्राप्यों एवं अग्रिमों का प्रतिनिधित्व करता हुआ 713.06 लाख रुपये का संदिग्ध शेषों का प्रावधान किया गया है।
- (ङ) जैसा कि निर्माण संबंधित गतिविधियों के लिए लागत की राशि के संबंध में अनुसूची संख्या 18 की लेखा नीति संख्या 4(1) में बताया गया है, "निर्माण संबंधी गतिविधियों से होने वाली आय का हिसाब-किताब अनुबंधों के तहत बिल योग्य राशि पर किया जाता है।"

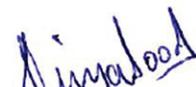
**NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI**

BALANCE SHEET AS AT 31st MARCH 2020

Particulars	Schedule	Current year Rs.	Previous Year Rs.
SOURCES OF FUNDS			
Shareholders Funds			
- Share Capital	1	155182000	155182000
- Reserves and Other Funds	2	516056860	368403091
		671238860	523585091
Profit and Loss Account			
		131686847	149145221
TOTAL		802925707	672730312
APPLICATION OF FUNDS			
Fixed Assets			
- Gross Block	3	175795922	175798743
Less : Accumulated Depreciation/Amortisation		75740747	72886232
		100055175	102912511
Investments	4		
		20550000	20550000
Current Assets, Loans and Advances			
- Inventories	5	1211273259	1169238349
- Sundry Debtors	6	3000445445	2886280702
- Cash and Bank Balances	7	1921013310	1610581015
- Loans and Advances	8	860270490	991677188
		6993002504	6657777254
Less Current Liabilities & Provisions	9	6310681972	6108509453
Net Current Assets		682320532	549267801
TOTAL		802925707	672730312

Significant Accounting Policies and Notes to Accounts 18

Schedule '1' to '18' annexed hereto, form an integral part of Final Accounts.


(Divya Spod)
AM (A/c)


(Harsh Vardhan)
Dy. Manager (A&F)

For and on behalf of the Board of Directors

(Manoj Kumar Semwal)
Managing Director

As per our separate report of even date annexed.

For Anil Rajaram & Co.
Chartered Accountants
FRN 007077N

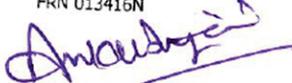

(CA. Dr. A.K. Agrawal)
Partner
M.No. 085963

UDIN: 21005963AAAAA176

Place: New Delhi
Date :28.03.2021



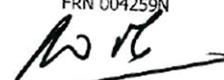
For Punam Kumar Gupta & Associates
Chartered Accountants
FRN 013416N


(CA. Ankush Jain)
Partner
M.No. 526113

UDIN: 21526113AAAAA1406



For M/s Matta & Associates
Chartered Accountants
FRN 004259N


(CA Anil Matta)
Partner
M.No. 064835

UDIN: 21004035AAAAA14301



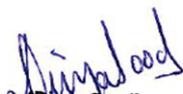
**NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI**

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31st MARCH 2020

Particulars	Schedule	Current year Rs.	Previous Year Rs.
INCOME			
Sales and Allied Receipts			
- Domestic			
- Export		13920624430	17026073930
Other Income	10	13920624430	17026073930
TOTAL		125865912	114054495
		14046490342	17140128425
EXPENDITURE			
Cost of Goods Sold	11	13720303389	16744238128
Employees Remuneration & Benefits	12	85088061	103494529
Administrative and Other Expenses	13	34059171	47621164
Finance Charges	14	479382	419630
Selling and Distribution Expenses	15	822422	841501
Depreciation/ Amortization		2915350	3301664
Total Expenditure for the Year		13843667775	16899916616
Profit / (Loss) Before Taxation		202822567	240211809
Prior Period Adjustments	16	35720	8789146
Profit / (Loss) Before Tax		202786847	231422663
Income tax for Current Year		71100000	82277442
Income Tax for Earlier Years		-	-
Profit / (Loss) after Tax		71100000	82277442
Add : Balance Brought From Previous Year		131686847	149145221
Less amount transferred	17	149145221	45319640
Balance carried to Balance Sheet		(149145221)	(45319640)
		131686847	149145221

Significant Accounting Policies and Notes to Accounts 18

Schedule '1' to '18' annexed hereto, form an integral part of Final Accounts.


(Divya Spod)
AM (A/Cs)

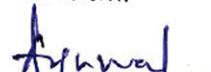

(Harsh Vardhan)
Dy. Manager (A&F)

For and on behalf of the Board of Directors


(Manoj Kumar Semwal)
Managing Director

As per our separate report of even date annexed.

For Anil Rajaram & Co.
Chartered Accountants
FRN 007077N


(CA. Dr. A.K. Agrawal)
Partner
M.No. 085963

UDIN: 21005963AAAAL5476

Place: New Delhi
Date :28.03.2021



For Punam Kumar Gupta & Associates
Chartered Accountants
FRN 013416N


(CA. Ankush Jain)
Partner
M.No. 526113

UDIN: 215241300AABX4906



For M/s Matta & Associates
Chartered Accountants
FRN 004259N


(CA Anil Matta)
Partner
M.No.084835

UDIN: 21004035AAAABX4301



NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED

NEW DELHI

Cash Flow Statement for the Year Ending 31st March' 2020

(Figures in Rs.)

Particulars	Year ended 31.03.2020		Year ended 31.03.2019	
Cash flows from operating activities				
Net profit before taxation, and extraordinary item	202,786,847		231,422,663	
Adjustments for:				
Depreciation	2,915,350		3,301,664	
Dividend income	-		(15,000)	
Interest Income	(80,607,322)		(86,226,462)	
Profit on Sale of Fixed Asset (Net)	(490)		-	
Interest expense	-		-	
Provision for doubtful Balances	-		-	
Excess Provisions and Balances written back	(171,295)		-	
Operating profit before working capital changes	124,923,090		148,482,865	
Increase in Inventories	(42,034,910)		(816,197,775)	
Increase in Sundry Debtors	(113,993,448)		(556,002,765)	
Increase in Customer at Credit	56,814,722		(263,583,168)	
Increase in Sundry Creditors	(93,843,623)		1,938,390,383	
Decrease in Advance to Supplier	150,334,146		(491,486,842)	
Increase in Other Advances & Claims receivable	(18,927,448)		(26,896,854)	
Increase in Other Liabilities & Provisions	168,101,420		292,177,856	
Government Grant	-		-	
Cash generated from operations	231,373,949		224,883,700	
Income Taxes paid	-		-	
Cash flow before extraordinary item	231,373,949		224,883,700	
Cash from operating activities		231,373,949		224,883,700
Cash flows from investing activities				
Purchase of Fixed Assets	(64,044)		(51,584)	
Proceeds from sale of Fixed Assets	6,520		-	
Increase in Investments	-		-	
Interest income	80,607,322		86,226,462	
Dividends received	-		15,000	
Net cash from investing activities		80,549,798		86,189,878
Cash flows from financing activities				
Proceeds from issuance of Share Capital	-		(450,000)	
Interest paid	-		-	
Secured Loans	-		-	
Contribution to Education Fund	(1,491,452)		(453,196)	
Dividends paid	-		-	
Net cash used in financing activities		(1,491,452)		(903,196)
Net increase in cash and cash equivalents		310,432,295		310,170,383
Cash and cash equivalents at beginning (see Note 1)		1,610,581,015		1,300,410,632
Cash and cash equivalents at end of period (see Note 1)		1,921,013,310		1,610,581,015



Notes.

1. Cash and Cash Equivalents

Cash and cash equivalents included in the cash flow statement comprise the following balance sheet

Cash on hand and balances with banks

Short-term investments

Cash and cash equivalents

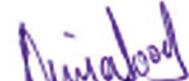
2020
972,226,898
948,786,412
1,921,013,310

2019
758,149,484
852,431,531
1,610,581,015

2. Fixed Deposit amounting to Rs.173.41 lakhs (Previous year Rs.163.41 Lakhs) held in the name of the Federation, in terms of Orders of the the Court. (Ref. Note No. 6).

Figure under bracket represents Cash Outflows

For and on behalf of the Board of Directors


(Divya Sood)
AM (A/Cs)


(Harsh Vardhan)
Dy.Manager (A& F)


(Manoj Kumar Semwal)
Managing Director

As per our separate report of even date annexed.

For Anil Rajaram & Co.

Chartered Accountants
FRN 007077N

For Punam Kumar Gupta & Associates

Chartered Accountants
FRN 013416N

For M/s Matta & Associates

Chartered Accountants
FRN 004259N


(Dr. A.K. Agrawal)
Partner
M.No. 085963


(CA. Ankush Jain)
Partner
M.No. 526113


(CA. Anil Matta)
Partner
M.No.084835

Place: New Delhi
Date: 28.03.2021



NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI

SCHEDULE '1' - SHARE CAPITAL

Particulars	Current year Rs	Previous Year Rs
AUTHORISED CAPITAL 2,50,000 Shares of Rs 2,000 each	<u>500000000</u>	<u>500000000</u>
SUBSCRIBED AND PAID UP CAPITAL		
<u>Government of India</u> [Redeemable : 47425 Shares. (Previous year : 47425 Shares) of Rs 2000 each Shares are redeemable after five years from the date of allotment in ten equal instalments.]	94850000	94850000
<u>Others</u>		
<u>Apex Bodies</u>		
Non Redeemable : 10100 Shares. (Previous Year : 10100 Shares.) of Rs 2000 each fully paid up.	20200000	20200000
<u>State Federations</u>		
Non Redeemable : 13603 Shares. (Previous Year : 13603 Shares.) of Rs 2000 each fully paid up.	27206000	27206000
<u>Cooperatives</u>		
Non Redeemable : 6463 Shares. (Previous Year : 6463 Shares.) of Rs 2000 each fully paid up.	12926000	12926000
	<u>60332000</u>	<u>60332000</u>
TOTAL	<u>155182000</u>	<u>155182000</u>

Shree

Wadhwa

PSD
Matta & Associates
Delhi
Chartered Accountants

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NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI

SCHEDULE '2' - RESERVES AND OTHER FUNDS

Particulars	Current year Rs		Previous Year Rs
Reserve Fund			
Balance brought forward	132298754		100575006
Additions	<u>82,029,871</u>	214328625	<u>31723748</u>
			132298754
Building Fund			
Balance brought forward	53716193		52966193
Additions	<u>20,000,000</u>	73716193	<u>750000</u>
			53716193
Business Reserve			
Balance brought forward	53816775		41566775
Additions	<u>44,743,566</u>	98560341	<u>12250000</u>
			53816775
Employees Benevolent Fund			
Balance brought forward	600000		600000
Additions	<u>-</u>	600000	<u>-</u>
			600000
Development Fund			
Balance brought forward	127971366		127828670
Additions	<u>880,332</u>	128851698	<u>142696</u>
			127971366
Capital Reserve (Grant-in-Aid) Vehicles			
Balance brought forward	3		3
Additions	<u>-</u>	3	<u>-</u>
			3
TOTAL		<u>516056860</u>	<u>368403091</u>



NATIONAL COOPERATIVE CONSUMERS FEDERATION OF INDIA LTD.
HEAD OFFICE - NEW DELHI

SCHEDULE 'FIXED ASSETS- 2019-20

(FIG. IN RS.)

Sr. No	Particulars	Gross Block			Depreciation			Net Block			
		Bal. as on 01.04.19	Add. during the year Purchases	Transfers	Bal. as on 31.03.20	Transfer	On Assets disposed off	For the year transf. Year	Acc. Dep. on 01.04.19	As on 01.04.19	As on 31.03.20
	LAND(Freehold)	76085278	0	0	76085278	0	0	0	0	76085278	76085278
	LAND(Leasehold)	484333	0	0	484333	0	0	3311	184302	300031	296720
	BUILDING	56502293	0	0	56502293	0	0	1985829	36643994	19858299	17872470
	PLANT & MACHINERY	1428343	0	0	1428343	0	0	14135	1334111	94232	80097
	FURNITURE & FIXTURES	11406718	5546	0	11389307	22957	0	212721	985097	2121621	1910583
	OFFICE EQUIPMENTS	8374924	34698	0	8365714	43908	0	235910	683248	1541676	1338297
	COMPUTERS	12010916	23800	0	12034716	0	0	93161	11805765	205151	135790
	VEHICLES	6797063	0	0	6797063	0	0	299055	4803116	1993947	1694892
	LEASE HOLD IMPROVEME	2708875	0	0	2708875	0	0	71228	1996599	712276	641048
	TOTAL	175798743	64044	0	175795922	66865	0	2915350	72886232	102912511	100055175
	PREVIOUS YEAR	175850742	51584	-	175798743	103583	-	3301664	69688146	106162596	102912511



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NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI

SCHEDULE ' 4 ' - INVESTMENTS

Particulars	Current year Rs	Previous Year Rs
<u>LONGTERM INVESTMENTS IN SHARES OF OTHER COOPERATIVES AT COST (UNQUOTED)</u>		
National Agricultural Cooperative Marketing Federation of India Limited (800 Shares of Rs 25000 each fully paid up.)	20000000	20000000
Indian Tourism Cooperative Limited. (8 Shares of Rs 5000 each fully paid up.)	40000	40000
Delhi State Cooperative Bank limited. (200 Shares of Rs 50 each fully paid up.)	10000	10000
National Cooperative Bank of India Limited. (50 Shares of Rs 10000 each fully paid up.)	500000	500000
TOTAL	20550000	20550000

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NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI

SCHEDULE '6' - SUNDRY DEBTORS

Particulars	Current year Rs	Previous Year Rs
Sundry Debtors (Unsecured)		
- Considered Good	3000365795	2886201052
- Considered Doubtful	<u>14373755</u>	<u>14545050</u>
	3014739550	2900746102
Less Provisions for doubtful debts	<u>14373755</u>	<u>14545050</u>
	3000365795	2886201052
Canalization Charges Receivable (Considered Good)	79650	79650
TOTAL	<u><u>3000445445</u></u>	<u><u>2886280702</u></u>

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NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI

SCHEDULE '7' - CASH AND BANK BALANCES

Particulars	Current year Rs	Previous Year Rs
Balances with Scheduled Banks		
- In Current Accounts	972121262	757935338
- In Fixed Deposits *	948786412	852431531
- Cheques and Drafts in Hand	-	130924
-Remittances in Transit	-	1610497793
-Cash and Stamps in Hand	105636	83222
TOTAL	<u>1921013310</u>	<u>1610581015</u>

*(1) Fixed Deposit amounting to Rs.1.73 Crores (Previous year Rs. 1.63 Crores) kept separately and held in the name of the Federation , in terms of Orders of the Court.



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NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI

SCHEDULE ' 8 ' - LOANS AND ADVANCES

Particulars	Current year		Previous Year
	Rs		Rs
Advances to Suppliers (Unsecured)			
- Considered Good	410371160	560705305	
- Considered Doubtful	<u>11558002</u>	<u>258002</u>	
	421929161	560963307	
Less Provisions for doubtful balances	<u>11558002</u>	<u>258002</u>	560705305
	410371159		
Advances to Employees			
- Considered Good	1292733		185717
Other Advances (Unsecured)			
- Considered Good	326476524	279983889	
- Considered Doubtful	<u>34574</u>	<u>34574</u>	
	326511098	280018463	
Less Provisions for doubtful balances	<u>34574</u>	<u>34574</u>	279983889
	326476524		
Interest Receivable	46898339		47396611
Subsidy Receivable from GOI	1142832		1142832
Claims Receivable (Unsecured)			
- Considered Good	24077456	23779045	
- Considered Doubtful	<u>18340229</u>	<u>18340229</u>	
	42417685	42119274	
Less Provisions for doubtful claims	<u>18340229</u>	<u>18340229</u>	23779045
	24077456		
Amount recoverable from Income Tax Deptt.	50011447		78483789
TOTAL		<u>860270490</u>	<u>991677188</u>



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NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI

SCHEDULE '9' - CURRENT LIABILITIES AND PROVISIONS

Particulars	Current year Rs	Previous Year Rs
Sundry creditors for Purchases, Services and Expenses.	4507413042	4601256665
Customers at Credit	420905531	364090809
Statutory Liabilities	18241116	20423715
Provisions for Doubtful Balances	27000000	27000000
Other Liabilities (Incl Security Deposits /EMD received.)	1266022283	1013460822
Provision for Income Tax	71100000	82277442
	<u>6310681972</u>	<u>6108509453</u>

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**NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI**

SCHEDULE ' 10 ' - OTHER INCOME

Particulars	Current year Rs.	Previous Year Rs.
Miscellaneous Receipts	22568724	2915831
Service Charges	11326775	9140723
Interest Received	80607322	86226462
Rent Received	11344310	15738380
Dividend on Investments	-	15,000.00
Excess Provisions and Balances written back	18291	18099
Profit on Sale of Fixed Assets	490.00	-
Less loss on Sale of Fixed Assets	-	-
	<u>490.00</u>	<u>-</u>
Claims Receivable	-	-
TOTAL	125865912	114054495



**NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI**

SCHEDULE ' 11 ' - COST OF GOODS SOLD

Particulars	Current year Rs.	Previous Year Rs.
Opening Stocks	1169238349	353040568
Purchases of Goods and Services	13207935460	17217303539
Expenses on purchases	553464673	343132370
Less: Freight and other expenses recovered	-	-
Mill Expenses and Processing Charges	938166	-
	<u>14931576648</u>	<u>17913476477</u>
Less : Closing Stocks	1211273259	1169238349
TOTAL	<u>13720303389</u>	<u>16744238128</u>

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W.A.

M. V. Talwar
Delhi
Chartered Accountants

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**NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI**

SCHEDULE ' 12 ' - EMPLOYEES REMUNERATION AND BENEFITS

Particulars	Current year Rs.	Previous Year Rs.
Salaries and Allowances	70632540	81093912
Contribution to Provident Fund, Pension Fund and Administrative Charges	6436797	6421655
Medical Expenses	417739	516236
Staff Welfare Expenses	277475	535808
Bonus	428896	476887
Gratuity	6894614	14450031
TOTAL	<u>85088061</u>	<u>103494529</u>

Gratuity includes premium paid to LIC Rs.68.98 Lakhs (Previous Year Rs.144.50 lakhs)



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**NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI**

SCHEDULE ' 13 ' - ADMINISTRATIVE AND OTHER EXPENSES

Particulars	Current year Rs.	Previous Year Rs.
Rent , Rates and Taxes	14000681	14416446
Office Maintenance (Including Guest House Expenses)	5278349	4785336
Repairs and Maintenance of Vehicles	346432	1014137
Repairs and Maintenance - Others	226324	519639
Traveling and Conveyance {including Directors traveling , and General Body Meeting expenses. Rs.2,67,038.00 (Previous Year: Rs 7,27,787.00)}	2124457	2416432
Directors Sitting Fee	450000	140000
Printing and Stationary	921347	1325658
Postage and Telegrams	133152	200763
Communication Expenses	828216	924747
Legal and Professional Charges [Including Internal Audit Fees]	7595485	21355797
Payments under Court Awards	-	-
Additional Sales Tax	131187	119123
Miscellaneous Expenses	2023541	403086
Payment to Auditors Audit Fees & Tax Audit Fees inclusive of Service Tax and Travelling Expenses	-	-
TOTAL	34059171	47621164



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NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI

SCHEDULE ' 14 ' - FINANCE CHARGES

Particulars	Current year Rs.	Previous Year Rs.
Interest and Bank Charges	479382	419630
TOTAL	<u>479382</u>	<u>419630</u>

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**NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI**

SCHEDULE ' 15 ' - SELLING AND DISTRIBUTION EXPENSES

Particulars	Current year Rs.	Previous Year Rs.
Rent - Warehouses and Godowns	110169	106188
Business Promotion Expenses	491079	407299
Seminars and Conferences	-	-
Advertisement and Publicity	52649	171656
Commission and Discounts	-	-
Packing and Forwarding Expenses	37679	28051
Insurance Charges	130846	128307
TOTAL	<u>822422</u>	<u>841501</u>

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*Matter & Associates
Delhi
Chartered Accountants*

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NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI

SCHEDULE ' 16 ' - PRIOR PERIOD ADJUSTMENTS

Particulars	Current year Rs.		Previous Year Rs.	
Prior Period Income	1041		239190	
Less Prior Period Expenses	<u>36761</u>	35720	9028336	8789146
TOTAL		<u>35720</u>		<u>8789146</u>

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SCHEDULE-18 – ACCOUNTING POLICIES & NOTES TO ACCOUNTS

A. ACCOUNTING POLICIES

1. Basis of Preparation

The financial statements are prepared in accordance with Indian Generally Accepted Accounting Principles (GAAP) under the historical cost convention on the accrual basis and in accordance with the provisions of the Multi-State Coop. Societies Act, 2002.

2. Use of Estimates

The preparation of Financial Statements in conformity with GAAP requires the management to make judgements, estimates and assumptions that affect the reported amount of revenues, expenses, assets and liabilities and disclosure of contingent liabilities at the date of the reporting period. Although, these estimates are based on the management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in the outcomes requiring adjustment to the carrying amounts of assets or liabilities in future periods.

Significant estimates used by the management in the preparation of these financial statements include the useful life of fixed assets and intangible assets and provisions for doubtful debts/advances. Difference, if any, between the actual results and estimates are recognized in the period in which the results are known/materialized.

3. Books of Accounts

The NCCF has operated through branches. There is no uniformity at branch level for bookkeeping. Some branches are keeping books of accounts in computer/ tally software and some branches are keeping books of accounts manually. Some branches are adopting both systems. Specifically, branch office Noida, Patna, Lucknow, Kanpur, Dehradun book of accounts are not up to mark. In branch office Dehradun, some irregularities were found in bank operations and the matter has been reported to head office for corrective measures.

4. Revenue/Expense recognition

The Federation follows the mercantile system of accounting and recognizes income and expenditure on accrual basis except the following:

- i. Sales and Contractual Receipts are recognized on the actual transfer of title of goods.



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- ii. Dividend from investments is recognized once the right to receive the payment is established.
- iii. Petty balances up to Rs. 100/- in each case are being written off/back.
- iv. Items of income/expenses relating to prior period(s) not exceeding Rs.1.00 Lakh in each case are treated as income/expenses for the current year.

5. Employee benefits

- (i) The Federation is paying premium to the Life Insurance Corporation of India to cover the liability for group Gratuity-cum-Life Insurance benefits. Any amount short received from the Life Insurance Corporation is accounted for as expenditure in the year in which the claim is settled.
- (ii) The Federation's contribution to Provident Fund is accounted for on actual basis and deposited with the appropriate authorities and charged to the Profit & Loss Account.
- (iii) Liabilities arising consequent to the employees retiring under the Voluntary Retirement Scheme are accounted for as and when due.
- (iv) Liabilities towards encashment of Earned Leave are accounted for in the year of payment.
- (v) Expenditure on Leave Travel Concession to Employees is recognized in the year of availment.

6. Fixed Assets

- (i) Fixed assets are stated at historical cost less accumulated depreciation and accumulated impairment losses, if any.
- (ii) System of physical verification of assets needs updation.

7. Depreciation

- (i) Depreciation on Fixed Assets is provided on written down value basis on individual items at the rates prescribed under the Income Tax Rules, 1962, as amended to date.
- (ii) Land including Leasehold land is shown at cost of acquisition, less accumulated amortization.

8. Impairment of Assets

- (i) An asset is treated as impaired when the carrying cost of assets exceeds its recoverable value. An impairment loss is charged to the Profit & Loss Account in the year in which an asset is identified as impaired.
- (ii) No test for impairment has been conducted in current year.

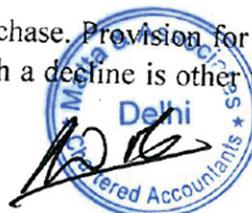
9. Investments

- (i) Investments are recorded at cost on the date of purchase. Provision for diminution in the value of long-term investments is made only if such a decline is other than temporary in the opinion of management.



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- (ii) Short Term investments are stated at cost or market value whichever is lower.

10. Inventories

- (i) The goods traded (finished goods) by the Federation are valued at direct cost or market price whichever is lower.
- (ii) Stocks in transit are valued at ex-godown cost.
- (iii) Stock of Raw Material at Processing Unit, Stores, Spares and Packing Material are valued at cost.

11. Provisions, Contingent Liabilities and Contingent Assets

Provisions: Provision is recognized when the Federation has a present obligation as a result of past event and it is probable that an outflow of resources will be required to settle the obligation, in respect of which reliable estimate can be made.

Provisions are determined based upon management estimates required to settle the obligation at the Balance Sheet date. They are reviewed at each Balance Sheet and adjusted to reflect the current management estimates.

Contingent Liabilities: No provision is recognized for liabilities where future outcome cannot be ascertained with reasonable certainty. Such liabilities are treated as contingent and disclosed by way of Notes to the Accounts. A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. Then there is possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent Assets: Contingent Assets are neither recognized nor disclosed in the financial statements.

12. Borrowing costs:

Borrowing costs attributable to the acquisition and construction of qualifying assets are capitalized as part of the cost of such assets is one that takes substantial period of time, to get ready for internal use. Other borrowing costs are charged to revenue. However, there are no borrowings and no interest paid during the year on the same.

13. Operating Leases

Assets acquired on leases wherein a significant portion of the risks and rewards of ownership are retained by the lesser are classified as operating leases. Lease rentals paid for such leases are recognized as an expense on straight line basis over the term of lease.



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14. Current Tax

Provision for Current Tax: Tax expense for the year comprising current and deferred tax is included in determining the net profit for the year.

Current Tax: Provision for current tax comprises of current income tax is made after taking into consideration benefits admissible under the provisions of the Income Tax Act, 1961. Income taxes are accrued in the same period the related revenue and expenses arise.

Deferred Tax: Provision for deferred tax (reflecting the tax effects of timing differences between accounting income and taxable income for the period) is determined in accordance with Accounting Standard-22 issued by Institute of Chartered Accountants of India. The deferred tax charge or credit and the corresponding deferred tax liabilities or assets are recognized using the tax rates that have been enacted or substantially enacted by the balance sheet date. Deferred tax assets are recognized and carry forward to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.

15. Foreign Exchange Transactions

- (i) Foreign currency transactions are recorded on initial recognition in the reporting currency by applying to the foreign currency amount the exchange rate between the reporting currency and the foreign currency on the date of transaction.
- (ii) Monetary foreign currency assets and liabilities of integral foreign operations are translated at closing exchange rates at the balance sheet date and the resulting profit/loss is included in the profit and loss account.

B. NOTES TO ACCOUNTS

1. Contingent Liabilities

- (a) Identified Claims against the Federation not acknowledged as debts as on 31.03.2020.

	Current year	Previous year
(i) Trading/Operational	488.85 Lakhs	1610.39 Lakhs
(ii) Others	187.96 Lakhs	13.99 Lakhs

- (b) Guarantees issued by the banks on behalf of the Federation

	Current year	Previous year
	NIL Lakhs	20 Lakhs

- (c) Sales Tax demands in appeal

	Current year	Previous year
	2329.04 Lakhs	2655.08 Lakhs



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(d) Liabilities arising if any, out of cases filed by the ex-employees amount un-ascertainable.

(e) Service Tax demands under an appeal

Current year	Previous year
214.81 Lakhs	214.81 Lakhs

(f) NCCF had given bonds to Custom Authorities amounting Rs.92.43 Lakhs (previous year 92.43 lakhs) for revision of custom duty on Import of fresh Garlic in 2002-03. The matter is subjudged before the Hon'ble High Court of Delhi.

2. Sundry Debtors, Creditors, Unlinked Balances in Debtors and Creditors, amounts receivable and payable including accounts with various offices of FCI are subject to confirmation and reconciliation. The Federation is in the process of reconciling the above accounts. On such reconciliation and specific identification, necessary adjustments and provisions, wherever required shall be made in the books of account. There is no system of recognizing MSME creditors and the interest payable thereon.

3. In modifications of the terms of the original agreement dated 30.05.2006 and subsequent modifications therein from time to time including the decision taken in the meeting held on 18.01.2012 which was put into agreement on 31.07.2012, between the Federation and the developer M/s. Sunny Rock Estates & Developers Pvt. Ltd. for the Housing Project at Rajarhat, Kolkata. The revised agreement provided that in place of NCCF, the developer would dispose of the flats to the allottees directly. The Federation has received the administrative margin directly from the Developer amounting to Rs.2.04 crores, whereas all the statutory levies, costs and any liabilities would be borne by the developer. Keeping in view the above modifications, the developer is responsible for the entire cost of the Project and any obligations including the estimated expenditure. However, the Federation has yet to transfer the cost of 4.684 acres of freehold land including development costs amounting to Rs.11,55,10,756.00 (Previous Year: Rs.11,55,10,756.00) shown as work in progress in the books of account, to the society which is yet to be incorporated as per the terms of allotment of land and original agreement. The final adjustment if any, shall be made at the time of transfer of project.

4.(a) Foreign remittances amounting to Rs.18.39 Lakhs had been credited by NCCF bankers during the year 2002-03, presumingly against exports effected by M/s City Shoes. This amount has been kept separately in the Fixed Deposit pending any claim from the remitter.

(b) In terms of the Agreement, an arbitration award dated 20.07.2005 of Rs. 4.45 crores plus interest @ 10% from 26.04.2004 till settlement in favour of the federation is under process of execution in the Hon'ble High Court of Delhi. Separate suit for recovery has been filed in the Hon'ble Delhi High Court.



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(c) 1105 MTs. of Rice seized by Palwal Police in the year 2002-03, was disposed off, in terms of the orders of Hon'ble High Court of Punjab & Haryana, Chandigarh for Rs. 68,35,476/- during financial year 2007-08. The net amount including accrued interest up to 31.03.2019 of Rs.1,63,41,432.76/- has been kept in a Fixed Deposit, interest of which has not been recognized as income of the year.

5. An amount of Rs.11,42,832/- (Previous Year Rs.11,42,832/-) is recoverable from Government of India by the Delhi branch of NCCF on account of subsidy claim on market intervention to regulate the prices of onion.

6. Income Tax

Necessary provision for Income Tax has been made in the books of accounts for the financial year 2019-20.

7. The amount of Redeemable Share Capital payable to Govt. of India of Rs. 948.50 Lakhs from 2006-07 to 2015-16 is still payable. Terms and conditions of payment are yet to be received from the Ministry for re-schedulment of repayment of Share Capital.

8. An amount of Rs. 84,07,280/- was recognized as claim against M/s. United India Insurance Company Ltd., for loss in stocks, in earlier year, relating to supply of Imported Yellow Peas by Jaipur branch. An amount of Rs.19,18,801/- was admitted by the Insurance Company, which has not been accepted by the Federation and is being contested. The claim amount of Rs. 64,88,479/- not admitted by the United India Insurance Company Ltd. has been provided for in the books of account in earlier year. The actual amount of insurance claim would be recognized as and when received in accordance with Accounting Standard (AS 9), issued by ICAI.

9. During the year an amount of Rs.1,82,36,985.00 was received from LIC on account of excess payment towards Gratuity Scheme in earlier years. This income has been classified as prior period income and shown in Profit & Loss Account.

10. Segment Reporting

The Federation is predominantly engaged in the trading of consumable goods like Grocery, Tea, Textiles, Levy Sugar, Coal, General Merchandise items, Agri Inputs, Medicines in domestic market, Import of pulses, Canalization charges (N.O.C. for export of onion) and also the business of Real Estate Development. Therefore, the Accounts are



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prepared as a domestic segment being the primary segment as per Accounting Standard (AS-17) issued by the ICAI. The details of the same are given in Annexure-I.

11. Related Party Disclosure

Key Managerial Personnel:

Shri Manoj Kumar Semwal (Managing Director) (from 09.03.2020)

Transactions with related parties

Particulars	(Rs.in Lakhs)	
	Current Year	Previous Year
Managerial Remuneration	2.34	18.87

12. Deferred Tax

As per Accounting Standard (AS-22) on Accounting for taxes on income issued by ICAI, the computation of deferred tax liability/asset as on 31st March, 2019 comprises of following: -

Particulars	Year ended	Year ended
	31.03.2020	31.03.2019
a) Deferred Tax Liability		
Related to Fixed Assets		
Depreciation as per Books of Accounts	29,15,350	33,01,664
Depreciation as per Income Tax Act	29,36,345	33,75,131
Difference in Balances	20,995	73,467
Tax Rates		
b) Deferred Tax Assets		
Related to Fixed Assets	-	-
Depreciation as per Books of Accounts	-	-
Depreciation as per Income Tax Act	-	-
Difference in Balances	-	-
Disallowance as per Income Tax	-	-
Provision for doubtful debts	-	-
Provision for doubtful Balances/claims	-	-



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Disallowance u/s 43B	1.167	1,30,841
Deduction of VRS	-	-
Net Timing Difference:	19,828	57,374
Tax Rates	34.94%	34.94%
Deferred Tax Assets (Net)	6,928	20,048

The Deferred Tax Assets (Net) as on 31.03.2020 has not been recognized in the books of account of the Federation in the absence of reasonable certainty, that sufficient future taxable income will be available against which such deferred tax assets can be realized.

- 13 Commodity-wise details of items of goods traded by the Federation are asper Annexure-I.
- 14 Paise have been rounded off to nearest Rupee.
- 15 Previous year's figures have been regrouped/re-arranged, wherever considered necessary to make them comparable with those of the current year.

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Annexure - II

**NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LIMITED
NEW DELHI**

COMMODITY WISE ACCOUNTS FOR THE YEAR ENDING 31.03.2020

Particulars	(Figures in Rs.)									
	Consificated Goods	Groceries	General Merchandise	Textiles	Constr-uction	Agri Inputs	NLB Medician	Housing Project	Total	
SALES	34690098	11129999812	1004631954	1172990995	408263707	170047865	-	-	13920624430	
Stock Transfer Out	-	-	-	-	-	-	-	-	-	
Total (A)	34690098	11129999812	1004631954	1172990995	408263707	170047865	-	-	13920624430	
COST OF GOODS SOLD (B)										
Opening Stocks	-	1053615681	111912	-	-	0	-	115510756	1169238349	
Purchases	33744957	10494155018	975628184	1148043518	391097737	165266045	-	-	13207935458	
Stock Transfer In	-	-	-	-	-	0	-	-	-	
Balance	33744957	1154770699	975740096	1148043518	391097737	165266045	-	115510756	14377173808	
Less Closing Stocks	-	1095628881	133623	-	-	0	-	-	-	
Balance	33744957	10452141818	975606473	1148043518	391097737	165266045	-	115510756	1211273260	
Add Exp. On Purchases	-	548434096	21069	-	5009509	0	-	-	13165999548	
Mill Expenses	-	938168	-	-	-	0	-	-	553464673	
Total (B)	33744957	11001514082	975627542	1148043518	396107246	165266045	-	-	13720303389	
Gross Profit	945141	128485730	29004412	24947477	12156462	4781819	-	-	200321040	

Percentage of Gross Margin to Sales

- Current Year

- Previous Year

2.72 1.15 2.89 2.13 2.98
 2.50 1.41 2.94 2.14

2.81 0.00
 2.95 0.00

1.44
 1.66





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Annexure - I

INFORMATION ABOUT BUSINESS SEGMENTS FOR THE YEAR ENDING 31.03.2020

Reportable Segments	(Figures in Rs.)							Total		
	Confiscated Goods	Groceries	General Merchandise	Textiles	Import / Export	Coal	Construction		Agri Inputs	NLB
1) Segment Revenue										
Sales Revenue	34690098	1112999812	1004631954	1172990995			408263707	170047865		
Less : Cost of goods sold	33744957	11001514082	975627542	1148043518			396107246	165266045		
Segment Result	945141	128485730	29004412	24947477			12155462	4781819		
Other Revenue										
Total Revenue										200321040
2) Segment Results										
Unallocable Expenses										125830192
Extraordinary item										326151232
Net Profit / (Loss) before Interest Dep. & Tax Interest										119969654
Depreciation										119969654
Net Profit / (Loss) before Income Tax										206181578
Income Tax										479382
Net Profit / (Loss) after income Tax										2915350
3) Assets & Liabilities**										
Segment Assets										202786846
Fixed Assets										71,100,000.00
Current Assets, Loans & Advances										131686846
Investments										100055175
Total Assets										6993002505
Segment Liabilities										20550000
Capital Employed										7113607680
Current Liabilities & Provisions										802925707
Total Liabilities										6310681973

(a) **Assets used in the Federation's business or liabilities contracted are common in nature for all and cannot be allocated to a specific segment.

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NCCF MEMBERS as on 31st March, 2020

Under Bye Law No. 5(A) & 5(B)

S.No.	
1	A.P. State Coop. Cons. Federation Ltd, PJ-59/A, Govt. Officers Colony, Panjagutta, HYDERABAD – 500 082
2	Assam State Coop. Mktg. & Cons. Federation Ltd, Medical College Road, Bhangagarh, GUWAHATI – 781 005 (Assam)
3	Bihar State Cons. Coop. Fed. Ltd, Bihar Coop. Federation Bhawan, Budh Marg, PATNA – 800 001
4	Delhi State Cons. Coop. Federation Ltd, E-579, Palam Extn., Sector-7, Dwarka, NEW DELHI – 110 077
5	Haryana State Federation of Cons. Coop. W/s. Stores Ltd, SCO No. 1006-7, Sector 22-B, CHANDIGARH – 160 022
6	J&K State Coop. Cons. Federation Ltd, Megharmal Bagh, Opp.: Central Market, SRINAGAR (J&K)
7	Karnataka State Cons. Coop. Federation Ltd, No. 4, Pampamaha Kavi Road, Chamarajpet, BANGALORE – 560 018 (Karnataka)
8	Kerala State Coop. Cons. Federation Ltd, Convent Junction, EARNAKULAM, Kochi – 360 943
9	M.P. State Federation of Cons. Coop. W/s. Stores Ltd, Priya Darshini Bhawan, New Market, T.T. Nagar, BHOPAL – 462 003
10	Maharashtra State Coop. Cons. Federation Ltd, 87-A, Raj Chambers, Devji Patanshi Marg, Dana Bunder, MUMBAI – 400 009 (Maharashtra)
11	Meghalaya State Coop. Mktg. & Cons. Federation Ltd, G.S. Road, Lamdiengjri, SHILLONG – 793 002 (Meghalaya)
12	Nagaland State Coop. Mktg. & Cons. Federation Ltd, DIMAPUR – 797112 (Nagaland)
13	Orissa State Cons. Coop. Federation Ltd, Unit – III, Opp. Sriya Talkies, P.Box No. 125, BHUBANESWAR -751 001 (Orissa)
14	Rajasthan State Coop. Cons. Fed. Ltd, Nehru Sahakar Bhawan, Central Wing, Bhawani Singh Road, JAIPUR – 302 001 (Rajasthan)
15	Tamil Nadu State Cons. Coop. Fed. Ltd, 29/2, Arcot Road, Saligraman, CHENNAI – 600 093 (Tamil Nadu)
16	The Goa Coop. Mktg. Supply Federation Ltd, Shakar Bhawan, PANAJI - 401 001 (Goa)
17	The Gujarat State Co-op. Consumer's Federation Ltd, Hasubhai Chamber, 2nd Floor, Near Town hall, Ellis Bridge, AHMEDABAD – 380 006 (Gujarat)
18	The Himachal Pradesh State Coop. Mktg. & Cons. Federation Ltd, No. 1, Bank Building, The Mall, SHIMLA (H.P.)
19	The Tripura State Coop. Cons. Federation Ltd, Netaji Subhash Road, AGARTALA – 799 001 (Tripura)
20	UP Upbhokta Sahakari Sangh Ltd, Ali Manzil, Walaquadar Road, LUCKNOW (U.P.)
21	Uttarakhand State Cooperative Fed. Ltd. 59/1, Inder Road, Dalanwala, Dehradun -248001, Uttarakhand
22	West Bengal State Federation of W/s. Cons. Coop. Society Ltd, P-1, Hide Lane, Akbar Mansion, 3rd Floor, KOLKATA – 700 013 (West Bengal)
23	Punjab State Federation Consumer Cooperative Wholesale Store, CHANDIGARH.

Registration Under Bye Law No. 5(C)

Sr.No.	Maharashtra
24	Anand Mangal Central Cons. Coop. W/s. & Retail Stores Ltd, B-305, Laram Shopping Centre, M.A. Road, Andheri (West) MUMBAI – 400 058
25	Apna Bazar, Cooperative , Mumbai kamgar Madhyawarti Grahak Sahakari Sanstha Maryadit, 106-A, Govindji Kent Road, Naigaum, MUMBAI – 400 014 (Maharashtra)
26	Colaba Central Coop. Cons. W/s. & Retail Stores Ltd, Hotel Majestic, Opp.: Regal Cinema, MUMBAI – 400 001
27	“Desh Bhakt” Ratnappanna Kumbhar Janta Central Coop. Cons. Stores Ltd, 1517-C, laxmi Puri, KOLHAPUR – 416 002 (Maharashtra)
28	Kolhapur Central Coop. Cons. Stores Ltd, 645-E, 1st Lane, Shahupuri, KOLHAPUR–416 001 (Maharashtra)
29	Janta Central Coop. Cons. W/R Stores Ltd, Janata Bhandar, B-109, Laram Shopping Centre, M.A. Road, Andheri (West), MUMBAI – 400 058 (Maharashtra)
30	Oswal Cons. Coop. Society Ltd, Aminabi Amani Malik Chand, Pathan Wadi, Dindoshipuda, Quarry Road, MALAD (E), MUMBAI – 400 097
31	Sangam Cons. Coop. Society Ltd, 225/10, Jamali Building, Ganesh Bangh Lane, Kurla (W)M, MUMBAI – 400 070 (Maharashtra)
32	Satara Jilha Madhyawarti Sahakari Grahak Sangh Ltd, Market Yard, SATARA – 425 001 (Maharashtra)
33	Shetkari Sahakari Sangh Ltd, P.B. No. 311, Bhavani Mandap, KOLHAPUR – 416 012 (Maharashtra)
34	Shree Warna Vibag Sahakari Grahak Mandal Ltd, WARNA NAGAR – 416 113, Distt.: Kolhapur (Maharashtra)
35	Suparibaug Madhayavarti Sahakari Grahak Sangh Ltd, Chandha Building, Dr. Ambedkar Road, Parel, MUMBAI – 400 012 (Maharashtra)
36	The Maratha Akyawardhak Central Coop. Cons. W/s. & Retail Stores Ltd, 40-A, Dena Bank Building, Shahid Bhagat Singh Road, Colaba , MUMBAI – 400 005
37	The Pragati Mandal Central Cons. Coop. Stores Ltd, 124/126, Kika Street, (Gualal Wadi), Mahavir Mansion, MUMBAI – 400 004 (Maharashtra)
38	The Vidarbha Coop. Mktg. Federation Ltd, Ganeshpeth, NAGPUR – 440 018
39	Nashik Jilha Central Coop. Cons. Sangh Ltd, Laxmi Niwas, Peth Road, Panchavati, NASHIK – 422 003

40	Shreebag Sah. Madhyavarti Grahak Mandal Ltd, Raigad Bajar, P.B. No. 9, Alibag, Distt.: Raigad, MAHARASHTRA Pin – 402 201
41	Nashik Jilha Krishi Audyogik Sahakari Sangh Ltd, Dwarka Point, New Mumbai – Agra Road, NASHIK – 422 011
42	Prabhat Sahkari Grahak Sangathan Maryadit, Aurangabad
43	Aurangabad Central Co-op Cons. Society Ltd.
44	Dhulia Central Coop. Cons (W/s. & Retail) Stores Ltd, Shamprasad Building, 1219, Nagarpatti, DHULIA -425 438
GOA	
45	The Bardez Bazzar Cons. Coop. Society Ltd, Near the Mapusa Urban Coop. Bank Ltd, Morod, MAPUSA, GOA – 403 507
GUJARAT	
46	The Ahmedabad Central Cons. Coop. Society Federation Ltd, Hardwar Building, Ghee Kanta Char Rasta, Relief Road, AHMEDABAD – 380 001 (Gujarat)
47	The Ahmedabad Coop. Department Stores Ltd; (Apna Bazar), Multi-storeyed Building, Sardar Park, Lal Darwaja, AHMEDABAD 380 001 (Gujarat)
48	Amar Jyot Sahakari Grahak Bhandar Ltd, Block No. 347, Sardarnagar, Behind 126, Bus Stop, AHMEDABAD – 382 475 (Gujarat)
49	Anand Dudh Vaparnari Ane Madhyasth Grahak Sahakari Mandli Ltd, Subhash Road, ANAND – 388 001 (Gujarat)
50	Shri Kutch District Central Coop. Cons. Stores Ltd, Apna Bazar, Plot No. 46/A, Prasadi Plot, b/h Anchorwala School, Sanskarnagar, BHUJ-KUTCH – 371 001 (Gujarat)
51	The Cambay Central Cons. Coop. Stores Ltd, Apna Bazar, Juni Mandir, Opp. Kumarsala, CAMBAY – 388 620 (Gujarat)
52	Dahod Sahakari Kharid Vachan Sangh Ltd, P.B. No. 27, Hanuman Bazar, Distt. Panchamahals, DAHOD (Gujarat)
53	Dudhsagar Dairy's Employees Credit and Supply Coop. Society Ltd, Highway, MEHSANA – 384 002 (N.G.)
54	Jamnagar Central Cons. Coop. Stores Ltd, Near Town Hall, JAMNAGAR (Gujarat)
55	Janhit Cons. Coop. Society Ltd, Danapith, Near Vegetable Market, Kalupur, AHMEDABAD – 380 001 (Gujarat)
56	Mehsana Taluka Coop. Purchase & Sale Union Ltd, Sahakar Bhawan, Rajmahel Road, MEHSANA – 384 001 (Gujarat)
57	The Modasa Taluka Coop. Purchase & Sale Union Ltd, Sayara Road, MODASA – 383 315 Distt.: Sabarkantha (Gujarat)
58	The Municipal Central Coop. Cons. Stores Ltd, Municipal Compound, Danapith, Sardar Vallabhbhai Patel Road, AHMEDABAD – 380 001 (Gujarat)

59	Shree Bhavnagar Sahakari Hat Madhastha Bhandar Ltd, Atabhai Road, BHAVNAGAR – 364 002 (Gujarat)
60	Shree Sidhpur Taluka Kharid Vechan Sahkari Sangh Ltd, Market Yard, SIDHPUR (N.G.) Distt.: Mehsana (Gujarat)
61	Shreyas Coop. Credit Society Ltd, Opp.: Old Pilot Dairy, Kankaria, AHMEDABAD – 380 022 (Gujarat)
62	Shree Devhuti Cons. Coop. Society Ltd, Plot No. 14/33, New Garg Bazar, SIDHPUR – 384 151 (N.G.)
63	Surat Jilla Sahakari Kharid Vechan Sangh Ltd, Murlidhar Sabakar Sadan, Gulam Baba Mill Compound, Opp.: Railway Station, SURAT – 395 003 (Gujarat)
64	The Ahmedabad Jilla Coop. Purchase & Sale Union Ltd, Dashanagar Wadi Blocks, Near Khamasa Chowky, AHMEDABAD – 380 001 (Gujarat)
65	The Baroda Distt. Coop. Purchase & Sale Union Ltd, Opp. Jubilee Garden, Tarkeshwar Mahadev, BARODA (Gujarat)
66	The Federation of Coop. Stores Ltd; T-917, Near Sent Ram Temple, NADIAD – 387 001 (Gujarat)
67	Mehsana District Central Coop. Cons. Federation Ltd, Sardar Congress Bhawan, MEHSANA – 384 001 (Gujarat)
68	Palanpur Taluka Coop. Purchase & Sale Union Ltd, “Sahakar Bhawan”, New Market Yard, PALANPUR – 385 001 Distt.:Banaskantha (Gujarat)
69	The Sabarkantha Distt. Coop. Purchase & Sales Union Ltd, HIMMAT NAGAR – 383 001, Distt.: Sabarkantha (Gujarat)
70	The Unjha Cons. Coop. Stores Ltd, Gandhi Chowk, UNJHA – 384 170 (NG)
71	The Banaskantha Distt. Coop. Purchase & Sale Union Ltd, New Sardar Gunj, PALANPUR – 385 001 Distt.: Banaskantha, Gujarat
72	The Kalol Taluka Coop. Purchase & Sale Union Ltd, Plot No. 4/5, Market Yard, KALOL (N.G.) – 382 721 Distt.: Gandhi Nagar
73	Unjha Taluka Coop. Purchase & Sales Union Ltd, Gunj Bazar, UNJHA – 384 170 (N.G.)
74	Mehsana Dist. Coop. Purchase & Sale Union Ltd, Rajmahal Road, Mehsana-384001, (Gujarat)
75	Apna Bazar, Baroda Central Cons. Coop. Society Ltd, Sarkarwada Mandvi, BARODA – 390 006 (Gujarat)
	RAJASTHAN
76	Ajmer Sahkari Upbhokta W/s. Bhandar Ltd; Parao, New New Majestic Cinema, AJMER – 305 001 (Rajasthan)
77	B.N.K. Sahkari W/s. Upbhokta Bhandar Ltd, BEAWAR (Rajasthan)

78	Barmer Sahkari Upbhokta Wholesale Bhandar Ltd, Dr. Shyama Prasad Mukherjee, Sahakar Bhawan, Mahavir Nagar, BARMER – 344 001 (Rajasthan)
79	Chittorgarh Sahakari Upbhokta Thok (Wholesale) Bhandar Ltd, S-1, Kumbha Nagar, CHITTORGARH – 312 001 (Rajasthan)
80	Indra Gandhi nagar Prathmik Sahakari Upbhokta Bhandar Ltd, K-9, Sabarmati Colony, Kaithune pale, KOTA -324 006 (Rajasthan)
81	Udaipur Sahkari Upbhokta Thok Bhandar Ltd, Shastri Circle, UDAIPUR – 313 001 (Rajasthan)
82	Udaipur Kraya Vikraya Sahkari Samiti Ltd, 14, New Ashwani Marg, UDAIPUR (Rajasthan)
HARYANA	
83	Super Bazar, The Bhiwani Central Coop. Cons. Stores Ltd; Railway Road, BHIWANI (Haryana)
84	Super Bazar, Rohtak Central Coop. Cons. Stores Ltd, ROHTAK – 124 001 (Haryana)
85	The Haryana Multipurpose Coop. Society Ltd; Sanipura Mohalla, CHARKHI DADRI, Distt.: Bhiwani (Haryana)
86	Karnal Central Cons. Coop. Stores Ltd, Super Bazar, KARNAL (Haryana)
PUNJAB	
87	The Abohar Coop. Mktg. Society Ltd, 143, New Grain Market, ABOHAR – 152 116 Distt.: Ferozepur (Punjab)
88	The Ferozpur Central Coop. Cons. Stores Ltd; Outside Delhi Gate, FEROPUR CITY (Punjab)
89	National W/s. Coop. Cons. Store Ltd, College Road (Near Chakki Bank Railway Crossing), PATHANKOT – 145 001 (Punjab)
DELHI	
90	Delhi Cons. Coop. W/s. Stores Ltd, Karampura Road, Moti Nagar, NEW DELHI – 110 015
91	Kendriya Bhandar, Central Govt. Employees Cons. Coop. Society Ltd, Pushpa Bhawan, Madangir Road, NEW DELHI – 110 062
92	Super Bazar, The Cooperative Stores Ltd, Connaught Place, NEW DELHI – 110 001
93	The Sudhar Sabha Cons. Coop. Store Ltd, DDA Shop No. A/1 Market, B-4, Lawrence Road, DELHI – 110 035
94	The Young Friends Cons. Coop. Store Ltd, A-181, Asha Park, (Fateh Nagar), NEW DELHI – 110 018
95	The Greesh Cons. Coop. Store Ltd, F-83, Rajouri Garden, Main Road, NEW DELHI – 110 027
96	The Priya Cons. Coop. Store Ltd, Shop No. 18, Kalgidhar Gurdwara Market, Near Arya Samaj Road, Uttam Nagar, NEW DELHI – 110 059

97	The Vijay Bharat Cons. Coop. Stores Ltd, (Premises of: The Delhi State Coop. M&S Fed Ltd;), Main Bus Stand, Rohtak Raod, Nangloi, DELHI – 110 041
98	The Kingsway Cons. Coop. Store Ltd, 135, Vardhman Premium Mall, Outer Ring Road, Pitampura, NEW DELHI-110 034
99	The Agri-allied & Consumer Cooperative Federation Ltd, A-349, New Subzi Mandi, Azardpur, DELHI -110 033
ANDHRA PRADESH	
100	Bharat Coop. Cons. Stores Ltd, No. J-1016, Prasad Nagar, Main Road Kothapet, CHIRALA – 523 157 Distt.: Prakasam (A.P.)
101	Kakinada Cons. Coop. Central Stores Ltd, SUPER BAZAR, Main Road, KAKINADA (A.P.)
102	The Visakhapatnam Coop. Central Stores Ltd; (Super Bazar), Post Box No. 122, VISAKHAPATNAM – 530 002 (A.P.)
KARNATAKA	
103	The Basavanagudi Coop. Society Ltd, Basavanagudi, BANGALORE – 560 004 (Karnataka)
104	Veerasaiva Coop. Society Ltd, 27/1, 3rd Cross, 3rd Main, Vijayanagar, BANGALORE – 560 040
TAMIL NADU	
105	The Chandrasekarapuram Coop. W/s. Stores Ltd, No. 8, Ramasamy Koil, West St., KUMBAKONAM – 612 001 (Tamil Nadu)
106	The Kancheepuram Distt. Cons. Coop. W/s. Stores Ltd, 185, Prakasam Salai, CHENNAI – 600 108 (Tamil Nadu)
107	Coimbatore Distt. Cons. Coop. W/s. Stores Ltd, P.Box No. 1098, R.S. Puram, COIMBATORE – 641 002 (Tamil Nadu)
108	The Kanyakumari Distt. Cons. Coop. W/s. Stores Ltd, P.B. No. 71, NAGERCOIL – 629 001 (Tamil Nadu)
109	The Madhura Coats Workers Coop. Stores Ltd, A-1449, 2-3, Arappalayam, Cross Road, P.B. No. 42, Ponnagaram, MADURAI – 625 016 (Tamil Nadu)
110	The Madurai Distt. Pandian Cons. Coop. W/s. Stores Ltd, 162, East Vali Street, MADURAI – 625 001 (Tamil Nadu)
111	The Mayiladuthurai Cons. Coop. W/s. Store Ltd; T-917, 5-B, Narayanapillai Lane, MAYILADUTHURAI – 609 001 (T.N.)
112	North Arcot District Cooperative Supply & Marketing Society, VELLORE – 632 001 (Tamil Nadu)
113	The Park Town Coop. W/s. Stores Ltd, No. 1 & 2, Davidson Street, CHENNAI – 600 001 (Tamil Nadu)
114	The Erode District Cons. Coop. W/s. Stores Ltd, 77/70, Perundurair Road, ERODE – 638 011 (Tamil Nadu)

115	The Ramanathapuram Distt. Cons. Coop. W/s. Stores Ltd, Q-816, No. 265 F, Vandikkara Street, Ward No. 12, RAMANATHAPURAM – 623 501(Tamil Nadu)
116	The Salem Distt. Cons. Coop. W/s. Stores Ltd, Seetharaman Road, P.B. No. 910, SALEM – 636 009 (Tamil Nadu)
117	South Arcot District Cooperative Supply & Marketing Society CUDDALORE – 607 001 (Tamil Nadu)
118	Thanjavur Cons. Coop. W/s. Stores Ltd, 2769/11, South Rampart, THANJAVUR – 613 001 (Tamil Nadu)
119	The Thoothukudi Distt. Cons. Coop. W/s. Stores Ltd, No. O-961, 134, Great Cotton Road, THOOTHUKUDI – 628 001 (Tamil Nadu)
120	The Tiruchirapalli Cons. Coop. W/s. Stores Ltd, No. R-619, 12/1, EVR Road, PB No. 610, Puthur, TIRUCHIRAPALLI – 620 017 (TN)
121	The Tiruchirapalli Distt. Amravathi Cons. Coop. W/s. Stores Ltd, R-683, No. 1, Old Goods Shed Road, Teppabulam, P.O. P.B. No. 308, TIRUCHIRAPALLI – 620 002 (TN).
122	The Triplicane Urban Coop. Society Ltd, 156, Big Street, Triplicane, CHENNAI – 600 005 (Tamil Nadu)
PONDICHERRY	
123	The Pondicherry State Coop. Cons. Federation Ltd; P-429, A 38 & A 39, Industrial State, Thattachavady, PONDICHERRY – 605 009
124	The Pondicherry Coop. W/s. Stores Ltd, 288, Mahatama Gandhi Road, PONDICHERRY – 605 001
KERALA	
125	The Ernakulam Distt. W/s. Coop. Cons. Stores Ltd, No. E-122, P.B. No. 1794, M.G. Road, ERNAKULAM, COCHIN – 682 016
126	The Trichur W/s. Cons. Coop. Stores Ltd, Rice Bazar, TRICHUR – 680 001 (Kerala)
UTTAR PRADESH	
127	Aulakh Krishi Nivesh Processing Vipnan Sahkari Samvida Samiti Ltd, Ramhut, Amroha, Distt.: Jyotibaphule Nagar – 244 221
128	Lal Colony Upbhokta Sahakari Samiti Ltd, 196/1, Juhi Lal Colony, KANPUR (U.P.)
129	The Varanasi W/s. Central Cons. Coop. Stores Ltd, V-52/82, Sahakari Bazar, Nadesar, VARANASI – 221 002 (U.P.)
130	Bhelupur Upbhokta Sahakari Samiti Ltd, P8/1, Ravinderpuri, New Colony, VARANASI – 221 005
131	Bundelkhand Krishi Utpadan Vipnan Sahakari Samiti Ltd, 466, Masiha Gunj, Sipri Bazar, JHANSI – 284 003
132	Kisan Bahuudeseai Vipnan Sahakari Samiti Ltd, 84, Inside Saiyar Gate, Purani Kali Badi Road, JHANSI – 284 002 (U.P.)

133	Krishi Utpadan & Vipnan Sahakari Samiti Ltd, Village & P.O. (Dakore), DAKORE (JALAUN), JHANSI MANDAL, JHANSI (U.P.)
134	Sahkari Sangathan Ltd.,Ramiyabehar
	WEST BENGAL
135	Basudebpur Samabay Krishi Unnayan Samity Ltd, Vill.: Basudebpur, P.O. Chachanda, P.S. Samserganj, Distt. Murshidabad, WEST BENGAL, Pin – 742 224
	ODISHA
136	Sambalpur W/s. Cons. Coop. Stores Ltd, Ashoka Talkies Road, SAMBALPUR (Orissa)
	JHARKHAND
137	The Bokaro Steel City Central Cons. Coop. Stores Ltd, Q.No. 861, Block No. 31-B, BOKARO, Distt. Dhanbad (Jharkhand)
138	The Jamshedpur General Central Cons. Coop. Store Ltd, Apna Bazar, P.B. No. 127, JAMSHEDPUR (Jharkhand)
	BIHAR
139	Itarhi Vyapar Mandal Sahyog Samiti Ltd, ITARHI, AT & P.O. ITARHI, Distt. : Buxar (Bihar)
140	Piro Panchayat Sahkari Upbhokta Bhandar Ltd, Shree Shivsharan: Singh's House, Ward No. 36, Godana Road, Anaith, Ara (BHOJPUR) BIHAR
141	Sandeep Sahakari Upbhokta Bhandar Ltd, Chitra Gupta Nagar, Ward No. 21 (Old) 34 (New), PATNA (Bihar)
142	Udwantnagar Vyapar Mandal Sahyog Samiti Ltd, Bihari Mill, Arrah, BHOJPUR – 802 301 (Bihar)
143	Vishwasariya Sahkari Upbhokta Bhandar Ltd, 101, kanti Palace sashtri Nagar, Bailey Road, PATNA (Bihar)
144	Ward No. 15 (Naya) Sahkari Upbhokta Bhandar Ltd, Bihari Mill, Ara, Bihari Mill, Ara,BHOJPUR (Bihar) – 802 301
145	Bihar Post & Telegraph Cons. Societies Ltd, Patna G.P.O. Compound, PATNA – 800 001 (Bihar)
146	Bihar State Co-op Marketing Federation Ltd.
	ASSAM
147	Guwahati W/s. Cons. Coop. Society Ltd, Paltan Bazar, A.T. Road, GUWAHATI – 8 (Assam)
	ANDAMAN & NICOBAR
148	The Consumers' Coop. Stores Ltd, Port Blair, (Andaman & Nicobar Islands)

Under Bye Law No. 5(d)

149	Govt. of India, Ministry of Consumer Affairs, Food & Public Distribution, Deptt. of Consumer Affairs, Krishi Bhawan, NEW DELHI – 110 001
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Under Bye Law No. 5(e)

150	National Coop. Development Corporation, 4, Siri Institutional Area, August Kranti Marg, NEW DELHI – 110 016
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Under Bye Law No. 5(f)

151	National Coop. Union of India, 3, Siri Institutional Area, August Kranti marg, NEW DELHI – 110 016
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Under Bye Law No. 5(g)

152	National Agricultural Coop. Mktg. Federation of India Ltd, NAFED HOUSE, Siddartha Enclave, NEW DELHI – 110 014
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NCCF BRANCHES

S. No.	BRANCH NAME	ADDRESS
1.	Ahmedabad	3rd & 4th Floor, Hasubhai chambers, Near town hall, Ellis Bridge, Ahmedabad
2.	Bangalore	No. 19 Rathan's Mansion, 8th Main 3rd Cross, Vasanthanagar, Banagalore-560052
3.	Bhopal	12-A, Dayal Complex, M.P. Nagar, Zone-2, Bhopal- 462011
4.	Bhubaneswar	Plot No. M-43, Samanta Vihar, Nalco Square, P.O. Mancheswar Railway Colony, Bhubaneswar-751 017
5.	Chandigarh	SCO-1020-21, 1st Floor, Sector 22B, Chandigarh-160022
6.	Chennai	Rasheed Mansion, 4th Floor No. 408, Old No. 622(Anna Salai), Chennai-600006
7.	Dehradun	24 Ram Vihar, Balupur Road, Near ONGC Hospital, Dehradun-252083
8.	Delhi	Basement, Vishal Bhawan, 95, Nehru Place, New Delhi-110019
9.	Guwahati	Shubh Malya Building(1st Floor), 42, Jaswant Road Near Paani Ki Tanki, Pan Bazar, Guwahati-780001
10.	Hyderabad	4-1-1240/A, King Koti Road, Hyderabad-500001
11.	Indore	FH-154, Scheme No. 54, Vijay Nagar, Madhya Pradesh, Indore- 452010
12.	Jaipur	Nehru Sahakar Bhawan, Western Wing 3rd floor, Bhawani Singh Road, Jaipur-320001
13.	Jammu	37-A, Extension Gandhi Nagar, Jammu-180-004
14.	Kanpur	Plot No. 10-13, Naveen Market, Kanpur-208 001
15.	Kochi	XI/1016, PB No. 1024, 1st Floor, Hospital Road, Kochi-682001
16.	Kolkata	27, Mirza Ghalib Street, Kolkata-700016
17.	Lucknow	B-4, H-Road, Mahanagar Extension, Lucknow-226006

18.	Mumbai	65,67,68, Sita Ram Mills Compound, NM Joshi Road, Mumbai-400001
19.	Nagpur	House No. 318, P.K. Salve Road, M/ohan Nagar, Near Parasar Hotel, Nagpur - 440001
20.	Noida	Paper Unit, B-21, Sector-IV, Distt. Gautambudh Nagar, Noida-201 301
21.	Patna	Deepshila Complex, (3rd Floor), Taal Patra Lane, Near Ashok Cinema, Budh Marg, Patna – 800001 (Bihar)
22.	Pune	201, Poonan Plaza, 694/23, Market Yard Road, Pune-400 037
23.	Raipur	House No. C00062, Opposite- Gurukripa Nursing Home, Shukla Colony, Ravi Nagar, Raipur-492004, Chhattisgarh
24.	Ranchi	Floor 320 AD, Indira Nagar, Kanke Road, Ranchi – 834 008 (Jharkhand)
25.	Shimla	Highway Home Sanjauli 10, Shimla-171006
26.	Srinagar	37/88, Gigi Bagh, Srinagar- 190 008 (J&K)
27.	Vishakapatnam	30-11-11, Sri Nilayam, 2nd Floor, Opp. Income-tax Building, Laxmi Street, Dabagardens, Vishakapatnam- 530 020
28.	Bhiwani	Plot No. 75, Sector-21, Bhiwani Industrial Complex, Bhiwani-125021, Haryana
29.	Siliguri	Nazrul Sarani, 1st Floor, Ashrampura, Siliguri, West Bengal - 734401

