

Solved Scanner Appendix

IPCC Gr. II

(Solution of November - 2014)

Paper - 6 : Auditing and Assurance

Chapter - 1: Nature of Auditing

2014 - Nov [2] (ii)

This statement is incorrect. The primary objective of auditor is to give opinion on true and fair view of financial statements. Its secondary objective is to detect fraud and errors.

2014 - Nov [7] (b)

- **Self revealing errors :**

Such errors appear during the rechecking of books or any account and are found out while rechecking. Such errors are known as self-revealing errors.

- (1) During the preparation of BRS, checks entered in the Bank book and not entered in the statement appear.
- (2) Under or overvaluation of stock appears during the checking of stock.
- (3) During physical verification of stock, the quantity of stock gets tallied.
- (4) Percentage of less depreciation charged can be found out by such examination.

Chapter - 2: Basic Concepts in Auditing

2014 - Nov [7] (c)

Substantive Procedure: Substantive tests seek to provide evidence as to the accuracy of an amount or account balance.

Purpose : The auditor carries out substantive tests on all aspects of the financial statements, to obtain sufficient, relevant and reliable evidence on which to base his opinion.

Assertions : The auditor is concerned with the following assertions:

1. Existence
2. Rights and Obligations
3. Occurrence
4. Completeness
5. Valuation
6. Measurement
7. Presentation

Nature of check : It constitutes a check on the specific items e.g.: fixed assets, debtor account balance etc.

Types : They are of two types:

1. Tests of details of transactions and balances, i.e. vouching and verification and,
2. Analysis of significant ratios and trend including the resulting investigation of unusual fluctuations and items.

Example : Substantive tests are conducted in areas, which are not subject to internal control and are hence judgmental in nature, e.g. valuation of stock, provision for doubtful debts etc.

Chapter - 3: Preparation for an Audit

2014 - Nov [1] {C} (c)

Factors what make it appropriate for an auditor to send a new Engagement Letter for a recurring audit.

- Any indication that entity misunderstands the objective and scope of the audit.
- Any revised or special terms of the audit engagement.
- A recent change of senior management.
- A significant change in ownership.
- A significant change in nature or size of the Entity's business.
- A change in legal or regulatory requirements.
- A change in the financial reporting framework adopted in the preparation of the financial statements.
- A change in other reporting requirements.

2014 - Nov [2] (vi),(ix), (x)

- (vi)** This statement is incorrect. Extracts and copies of important legal documents, agreements and minutes relevant to the audit is a part of permanent audit file, not current file.
- (ix)** This statement is correct. Surprise checks are part of internal check.
- (x)** This statement is incorrect. Working papers are property of the auditor. He should not disclose it to any person. He may at his own discretion disclose it to client, but he is not bound to do the same.

2014 - Nov [4] (a)

- Audit Risk is the probability or chance that an Auditor may give an inappropriate opinion on financial information that is materially misstated.
- **There are three type of audit risk:**
 - (i) Inherent risk
 - (ii) Control risk
 - (iii) Detection risk
- **The inter-relationship between them**
 - If inherent risk is higher then detection risk is also higher.
 - If inherent risk is lower then detection risk is also lower.
 - If control risk is higher then the detection risk is lower and if control risk is lower then detection risk is higher.

- Detection risk is based on the control risk and inherent risk. So inherent risk and control risk is based on client's point of view and detection risk is based on auditor's point of view.

2014 - Nov [6] (c)

- Casting and totaling is an important audit tool in normal audit procedure.
- As in casting totaling the total of the particular account is done so that any error in totaling is detected so that it helps the auditor to given opinion on true & fair view of financial statement.
- So that casting and totaling is an important audit technique to help the auditor.

2014 - Nov [7] (d)

As per SA – 315, the auditor should consider materiality & its relationship with audit risk while conducting an audit.

Materiality: The information is material if its misstatement could influence the decision of users taken on the basis of such financial information. It depends on the size and nature of item, judged in the certain cases of mis-statement.

Audit Risk: Audit risk is the probability that an auditor may give an inappropriate opinion on financial information that is materially mis-stated. Such risk may exist at overall level or while verifying various transactions and Balance Sheet items.

Relationship between Materiality & Audit Risk:

1. The auditor should:
 - (i) Assess the inherent and control risks;
 - (ii) Consider the level of detection risk ; and
 - (iii) Select appropriate substantive audit procedure based upon his judgement.
2. Audit risk can be reduced by performing substantive procedure. If it is not performed the auditor would fail to detect a misstatement. The more extensive the procedure performed, the lower the detection risk. Nature and timing of substantive procedure will also affect the detection risk.
3. The Auditor's assessment of audit risk may change during the course of an audit. For example, in planning the audit, the auditor may believe that

he has low inherent and control risk based on his assessment of the probability of errors occurring on his review & testing of internal control system. After performing audit procedures, if the auditor conclude that his earlier assessment was too low in such case, he would have to carry out additional audit procedures to reduce the level of detection risk.

Chapter - 6: Audit of Payments

2014 - Nov [3] (d)

Retirement Gratuity to employee:

- Check the amount payable as gratuity.
- Check whether amount payable is as per the provision of the Payment of Gratuity Act.
- The gratuity has been properly deposited in the employee's account.
- Gratuity payable is properly accounted for.
- If there is any Ex-gratia payment then it is properly provided.

Chapter - 12: Depreciation and Reserves

2014 - Nov [6] (b)

Purpose of providing depreciation :

According to AS-6 "Depreciation Accounting", depreciation may be defined as "a measure of wearing out, consumption or other loss of value of a depreciable asset arising from use, effluxion of time or obsolescence through technology and market changes. Depreciation is allocated so as to charge a fair proportion of the depreciable amount in each accounting period during the expected useful life of the asset. Depreciation includes amortisation of assets whose useful life is predetermined." It is a measure of the wearing out of useful life of an asset during the accounting period. It is charged in every accounting period referring to the extent of depreciable amount of fixed asset irrespective of high market value of fixed assets. The main object of depreciation on fixed assets is the allocation of the related amount of depreciation as an expense on year to year basis. Depreciation has a significant effect in the determination and presentation of the financial position of an enterprise and its results of operations.

The main purpose of providing depreciation are stated as under :

1. **To keep intact the amount of capital invested in fixed assets :** This purpose can be attained by retaining the amount of depreciation charged in the P & L A/c in the business.
2. **To ascertain the accurate production cost :** Since the value of fixed assets depletes gradually by consumption during the production process, it is essential to charge such consumption of value in the accounts for determining the true cost of production.
3. **For determining the Profit or Loss for the year :** Depreciation is an expense representing the loss in the value of fixed asset arising on account of the use. Therefore, it is charged to P& L A/c for determining the profit or loss made during a year.
4. **For presenting true and fair value of the business assets in the B/S:** Since the original cost of a fixed asset decreases gradually due to its uses and other factors, therefore, it is inappropriate to continue to carry such asset at its original cost. Thus, the depreciation amount charged in P & L A/c representing the loss in the assets value should be deducted from the original cost on cumulative basis in order to reflect the true and fair value of the fixed asset in the B/S.

Chapter - 13:Verification of Assets

2014 - Nov [1] {C} (b)

Disclosure requirement relating to trade receivables under Revised Schedule VI to the Companies Act, 1956.

- Aggregate amount of Trade Receivables outstanding for a period exceeding 6 months from the date they are due for payment should be separately stated.
- **Security - wise classification:** Trade Receivables shall be separately sub-classified as:
 - (a) Secured, considered good
 - (b) Unsecured, considered good
 - (c) Doubtful.
- **Bad/Doubtful:** Allowance for bad and doubtful loans and advances shall be disclosed under the relevant heads separately.

- **Directors etc:** Debts due by directors or other officers of the company or any of them either severally or jointly with any other person or debts due by firms or Private Companies respectively in which any director is a partner or a director or a member should be separately stated.

2014 - Nov [2] (iii)

This statement is correct. As physical verification of stock is one part of audit technique. But it is required as per the need of the auditor.

2014 - Nov [3] (a), (b)

(a) Assets Acquired on Lease:

1. **Lease deed:**

- (a) Examine the lease deed and see that the conditions thereon are duly fulfilled and lease is in force.
- (b) Wherever, possible, physically inspect the property to ascertain whether the same conforms the description and details in lease deed and with the documents related to subsequent improvements and constructions.

2. **Lease Rental Receipts:**

- (a) Verify the last payment of lease rent/ premium to ensure that all payments have been duly made and that there are no arrears.

3. **General Ledger:**

- (a) Ensure that rent outstanding, if any, at the year end has been properly accounted.
- (b) Check whether expenses in the nature of improvements to the leasehold property have been brought to accounts and written off over the remaining life of the lease.

4. **Fixed Assets Register:**

- (a) Trace the relevant particulars of lease including the number and location of leasehold property in the Fixed Assets Register.

5. **Special Considerations:**

- (a) If auditee has received the property in second or subsequent lease, inspect the assignment of lease.

- (b) If the leasehold property has been sub-let the right of sub letting should be determined with reference to original deed and tenant's agreement.
- (c) If the leasehold property has been mortgaged, obtain a certificate in respect of the title deed, which will be in the possession of the Mortgagee.

6. Financial Statements:

- (a) Verify whether appropriate accounting principles for amortisation or charging of lease rent in the accounts are followed.
- (b) Ensure that necessary, provision therefor, including for the cost of dilapidation on an estimated basis has been made in the accounts.
- (c) Examine the manner of disclosure in the Balance Sheet and ensure compliance with Accounting Standards and legal requirements, wherever applicable.

(b) Investments in the shares and debentures of subsidiary:

- See that the unquoted shares held as investment by the company are properly accounted for in the investment register.
- Ensure that the shares are valued at cost.
- Ascertain from previous annual reports the trend of such investments.
- If the shares held is more than 50% . It has been properly disclosed in Balance Sheet.

Chapter - 14: Verification of Liabilities

2014 - Nov [3] (c)

Provision for Income Tax:

- General consideration as provision has been provided in the P&L A/c.
- Check whether such provision is created every year for tax liability because it is current provision.
- Check whether it has been properly stated in P&L A/c and in Balance Sheet in liability side.
- Check whether tax paid has been properly deducted from provision for taxation.
- Provision has been created and written off every year.

Chapter - 16: Company Audit

2014 - Nov [2] (viii)

This statement is incorrect. The first auditor shall be appointed by board of directors in board meeting within 30 days from date of registration of the company.

Chapter - 17: Powers & Duties of Auditors, Audit Report

2014 - Nov [1] {C} (a)

Advantages and disadvantages of joint audit

1. Advantages:

- (i) Due to joint audit pooling and sharing of expertise is possible between joint auditors.
- (ii) Since there are more than one auditor so better quality of work performance is possible.
- (iii) Advantages of mutual consultation is available.
- (iv) Improved services to client company is possible in joint audit.
- (v) There is lower costs to carry out the audit work.

2. Disadvantages:

- (i) Due to difference in behaviour co-ordination problems in conduct of work is possible.
- (ii) Due to allocation of work there is lack of clear definition of responsibility.
- (iii) Since there are different firms in audit then problem is generated when firms of different standing are associated.
- (iv) Areas of common concern being neglected.
- (v) Dispute in sharing of fees may arise.

2014 - Nov [2] (i), (vii)

- (i) This statement is correct. As disclaimer of opinion is a substitute of matter paragraph.
- (vii) This statement is incorrect. When auditor is unable to obtain sufficient audit evidence regarding the opening balances he shall express an qualified opinion.

2014 - Nov [4] (b)

- (a) As per Sec. 143(2) of the Companies Act, 2013, the auditor shall make a report to the member of the company on the accounts examined by him and on every financial statement which are required by or under this Act to be laid before the company in general meeting and the report shall after taking into account the provisions of this Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of this Act or any rules made thereunder or under any order made under sub-section (11) and to the best of his information and knowledge, the said accounts, financial statements give a true and fair view of the state of the company's affairs as at the end of its financial year and profit or loss and cash flow for the year and such other matters as may be prescribed.

As per sec. 143(3), the auditor's report shall also state:

- (a) whether he has sought and obtained all the information and explanations which to the best of his knowledge and belief were necessary for the purpose of his audit and if not, the details thereof and the effect of such information on the financial statements;
- (b) whether, in his opinion, proper books of account as required by law have been kept by the company so far as appears from his examination of those books and proper returns adequate for the purposes of his audit have been received from branches not visited by him;
- (c) whether the report on the accounts of any branch office of the company audited under sub-section (8) by a person other than the company's auditor has been sent to him under the proviso to that sub-section and the manner in which he has dealt with it in preparing his report;

- (d) whether the company's balance sheet and profit and loss account dealt with in the report are in agreement with the books of account and returns;
- (e) whether, in his opinion, the financial statements comply with the accounting standards;
- (f) the observations or comments of the auditors on financial transactions or matters which have any adverse effect on the functioning of the company;
- (g) whether any director is disqualified from being appointed as a director under sub-section (2) of section 164;
- (h) any qualification, reservation or adverse remark relating to the maintenance of accounts and other matters connected therewith;
- (i) whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls;
- (j) such other matters as may be prescribed.

2014 - Nov [7] (e)

Companies not covered under CARO, 2003

- A Banking Company as defined in Clause (c) of Section 5 of the Banking Regulation Act, 1949.
- An Insurance Company as defined in Clause (21) of Section 2 of the Act.
- A Company licensed under Section 8 of the Act 2013.
- A private limited company with a paid up capital and reserves not more than fifty lakh rupees and has not accepted any public deposit and does not have loan outstanding ten lakhs rupees or more from any bank or financial institution and does not have a turn over exceeding five crore rupees.

Chapter - 18: Company Audit

2014 - Nov [2]

- (iv) This statement is correct. As financial statements need to comply with the Accounting Standards.

2014 - Nov [4] (c)

Verification of issue of Bonus Shares:

1. A company may issue fully paid-up bonus shares to its members, (i) its free reserves; (ii) the securities premium account; or (iii) the capital redemption reserve account.
2. The auditor should ensure that no issue of bonus shares shall be made by capitalising reserves created by the revaluation of assets.
3. He should also ensure the compliance of condition for capitalization of profits or reserves for the issuing fully paid-up bonus shares which are as follows:
 - It is authorised by its articles;
 - It has, on the recommendation of the Board, been authorised in the general meeting of the company;
 - It has not defaulted in payment of interest or principal in respect of fixed deposits or debt securities issued by it;
 - It has not defaulted in respect of the payment of statutory dues of the employees, such as, contribution to provident fund, gratuity and bonus;
 - the partly paid-up shares, if any outstanding on the date of allotment, are made fully paid-up.
 - It complies with such conditions as may be prescribed like the company which has once announced the decision of its Board recommending a bonus issue, shall not subsequently withdraw the same.
 - The bonus shares shall not be issued in lieu of dividend.

Chapter - 19: Government Audit and Audit of Local Bodies

2014 - Nov [7] (a)

Power of C & AG :

- **As per Sec. 143(5)**
In the case of a Government Company, the Comptroller and Auditor-General of India shall appoint the auditor under sub-section (5) or sub-section (7) of section 139 and direct such auditor the manner in which the accounts of the Government Company are required to be audited and thereupon the auditor so appointed shall submit a copy of the audit

report to the Comptroller and Auditor-General of India which, among other things, include the directions, if any, issued by the Comptroller and Auditor-General of India, the action taken thereon and its impact on the accounts and financial statement of the company.

- **As per Sec. 143(6)**

The Comptroller and Auditor-General of India shall within sixty days from the date of receipt of the audit report under sub-section (5) have a right to:

(a) conduct a supplementary audit of the financial statement of the company by such person or persons as he may authorise in this behalf; and for the purposes of such audit, require information or additional information to be furnished to any person or persons, so authorised, on such matters, by such person or persons, and in such form, as the Comptroller and Auditor-General of India may direct; and

(b) comment upon or supplement such audit report:

Provided that any comments given by the Comptroller and Auditor-General of India upon, or supplement to , the audit report shall be sent by the company to every person entitled to copies of audited financial statements under sub-section (1) of section 136 and also be placed before the annual general meeting of the company at the same time and in the same manner as the audit report.

- **As per Sec. 143(7)**

Without prejudice to the provisions of this Chapter, the Comptroller and Auditor-General of India may, in case of any company covered under sub-section (5) or sub-section (7) of section 139, if he considers necessary, by an order, cause test audit to be conducted of the accounts of such company and the provisions of section 19A of the Comptroller and Auditor-General's (Duties, Powers and Conditions of Service) Act, 1971 (56 of 1971), shall apply to the report of such test audit.

Chapter - 21: Miscellaneous Audits

2014 - Nov [6] (a)

Educational Institution can be verified as follows :

S. No.	Areas to be Covered	Auditor's Duty
1.	Constitution	Examine the Trust Deed or Regulations and determine the constitution of the organisation. Also note down the provisions affecting accounts, contained in the Regulations.
2.	Minutes Book	<ul style="list-style-type: none"> • Carefully examine the minutes of the Managing Committee's or Governing Body's meetings, noting down the resolutions affecting the accounts. Confirm that the decisions undertaken are duly complied with, for operation of Bank accounts, approval of expenditure.
3.	Fees obtained from Students	<ul style="list-style-type: none"> (i) Verify the names entered into the Student's Fees Register for each term or month, alongwith the class, Registers showing the students name on roll and testing the amount of fees charged. (ii) Check that the system of internal check ensures proper increase in demand against students. (iii) Verify the fees received by the comparison of counterfoils of receipts provided with the entries in the Cash Book. (iv) Mark out the collections in the Fees Register to ensure that the revenue earned from such source has been duly accounted for. (v) Determine whether the fees paid in advance is duly considered under the approval of proper authority.

		<p>(vi) Check the admission fees with admission slips duly signed by the College Principal and ensure that the amount is credited to a Capital Fund or Separate Account decided by the Managing Committee. Verify whether the fines for late payment, absence, etc. have been either collected or foregone under proper authority.</p> <p>(vii) Determine whether hostel dues were recovered before the closure of the students accounts and refund of their deposited caution money.</p> <p>(viii) Report to the Managing committee, old huge areas on account of fees, dormitory rents, etc. if any.</p>
4.	Other Incomes	<p>(i) Check the rental income earned from landed property with Rent Receipts and Agreements.</p> <p>(ii) Affirm the income from endowments and legacies and also the dividend and interest from investment and verify the securities with respect to investment held.</p> <p>(iii) Verify any local authority or government grant with the grant memo. If any expenses have been disallowed for the grant purpose, determine the reasons for it.</p>

5.	Expenditures	<ul style="list-style-type: none"> (i) Determine the operation of internal control system over the various heads of expenditures. (ii) Affirm the various items of expenditure, noting down the abnormal or heavy items, if any. Get the appropriate explanations for noteworthy items of expenditure.
6.	Taxation	<ul style="list-style-type: none"> (i) Verify that tax exemptions under the Income Tax Act are enjoyed by the institutions. (ii) In case of TDS from rents, interest etc. check whether the refund claim has been made. (iii) Investigate that the conditions subject to which exemption has been granted, have been followed or complied with.
7.	Accounting Adjustments	<ul style="list-style-type: none"> (i) Verify the fixed assets and ensure that sufficient depreciation has been provided. (ii) Verify the capital fund and other liabilities. (iii) Ensure that caution money and other deposits paid by students during admission are shown as liability in B/S and not transferred to revenue, unless and until they are not refundable. (iv) Note that the investments which represent endowment fund for prizes have been kept separate and any income in excess of such prizes is accumulated and invested alongwith the corpus. (iv) Confirm that separate accounts statement have been prepared with regards to Scholarship Fund, Games Fund, Staff Provident Fund, Hostel Fund, etc.

8.	Financial Information	Verify whether the form and manner of presenting financial information comply with the Accounting Standards and applicable legal requirements.
9.	Certificates	Get the appropriate representation of management and certificates with respect to various aspects covered during the audit course.

Chapter - 22: SA and Guidance Notes

2014 - Nov [1] {C} (d)

- The auditor has no obligation to perform any audit procedures regarding the financial statements after the date of auditor's report. However when, after the date of the Auditor's Report but before the date the financial statements are issued, a fact becomes known that had it been known at the date of the Auditor's Report, may have caused the auditor to amend the report, he shall:
 - (i) Discuss the matter with management and those charged with governance.
 - (ii) Determine whether the financial statements need amendment.
 - (iii) Inquire how management intends to address the matter in the financial statements.

2014 - Nov [2]

- (v) This statement is incorrect. As decision and opinion of expert may differ from auditor.

2014 - Nov [5] (a), (b)

(a) As per SA – 610, the following points, explain the inter-relationship between the statutory and internal auditor.

1. **Review by internal auditor** : The areas covered by an internal auditor are:
 - (i) review of accounting system and internal control,
 - (ii) examination of financial and operating information for the benefit of management,
 - (iii) examination of the economy, efficiency and effectiveness of operations,
 - (iv) reviews of controls including non-financial controls of tangible assets of the company.

2. **Scope of internal audit :** The scope of internal audit is determined by the management. Its primary objectives differs from that of the external auditor who is appointed to report independently on financial information. But, the means of achieving their respective objectives are similar and thus much of the work of the internal auditor may be useful to the external auditor in determining the nature, timing and extent of the procedures.
3. **Review of internal audit by statutory auditor**
 - The function of an internal auditor being an integral part of the system of internal control. It is statutory requirement too as per section 138 of the Companies Act, 2013 where the Audit Committee of the company or the Board shall, in consultation with the Internal Auditor, formulate the scope, functioning, periodicity and methodology for conducting the internal audit.
 - However, it is obligatory for a statutory auditor to examine the scope and effectiveness of the work carried out by the internal auditor.
 - For this he should examine the Internal Audit Department of the organisation, the strength of the internal audit staff, their qualification and their powers. Afterwards the procedures should be studied; also the scope of the audit examination carried out should be ascertained on referring to audit programmes, reports submitted, points raised in audit and how these had been dealt with subsequently.
 - The extent of independence exhibited by the internal auditor in the discharge of his duties and his status in the organisation are important factors for determining the effectiveness of his audit. In a large business, it has been increasingly recognised that, if their functions and those of statutory auditors could be integrated, it might not be necessary for the statutory auditors to go over the same facts and figure as have been previously examined by a competent and trustworthy internal audit staff. But so far, the practice of audit being conducted jointly by the internal auditors is of great assistance to statutory auditors.

- If the statutory auditor is satisfied on an examination of the work of the internal auditor, that the internal audit has been efficient and effective, he often decides to curtail his audit programme by dispensing with some of the detailed checking already carried out by the Internal Audit Department after or without testing the work already done. He, at times, also decides to entrust certain items of work to the internal auditor.
- Given below are items of audit work in regard to which the statutory auditor accepts the checking that has already been carried out by the internal auditor;
 - (i) Verification of the system of internal control;
 - (ii) Verification of assets, e.g., inventory in trade, fixed assets, book debts, etc; and
 - (iii) Verification of amounts provided for expenses as well as amounts adjusted as prepaid expenses.
- It must however be mentioned that the area of co-operation between the statutory and the internal auditor is limited by the fact that the statutory auditor and the internal auditor owe their allegiance to separate authorities, the shareholders in one case and the management in the other.
- Therefore, the former is not protected against the liability for negligence which may arise in such a case.
- **Responsibility of External Auditor:**
 - (a) In spite of the existence of internal audit function, the statutory auditor's responsibility is absolute.
 - (b) Any reliance he places upon the work performed by the internal auditors is part of his audit approach. It does not reduce his duty to exercise sufficient professional care and skill before he pronounces an audit opinion.
 - (c) Therefore, an auditor cannot ignore checking of the areas already checked by the internal auditors.

(b) Meaning : SA – 600 on “Using the work of another auditor” states that an auditor may make use of work of another auditor or assistants by delegating them a part of his work. However, he will continue to be responsible for forming and expressing his opinion on the financial

information. The principal auditor will be entitled to rely on work performed by others provided, he is not aware of any reason to believe that he should not have so relied.

Purpose : The purpose of this SA is to establish standards to be applied in situations where an auditor, reporting on financial information of an entity; uses the work of another auditor.

Applicability : This SA does not deal with :

- (a) instances where two or more auditors are appointed as joint auditors.
- (b) auditors relationship with a predecessor auditor.

Conclusion : SA - 600 draws the following conclusion :

- (a) The principal auditor may rely on work performed by others provided he exercise adequate skill and care.
- (b) When the principal auditor uses the work of another auditor, he should determine how the work of other auditor will affect the audit.
- (c) The principal auditor should perform procedures to obtain sufficient appropriate audit evidence that the work of another auditor is adequate for principal auditor's purposes, in the context of specific assignment.
- (d) If necessary, the principal auditor may require the auditor to give a reply on related matter.

Shuchita Prakashan (P) Ltd.

25/19, L.I.C. Colony, Tagore Town,
Allahabad - 211002

Visit us: www.shuchita.com



