

BRIDGE FEDERATION OF INDIA

ANNUAL ACCOUNTS

2019-2020

G. K. Choksi & Co.
Chartered Accountants

'Madhuban', Nr. Madalpur Underbridge, Ellisbridge, Ahmedabad - 380 006.
Dial : 91 - 79 - 6819 8900, 99251 74555 - 56 ; E-mail : info@gkcco.com

INDEPENDENT AUDITOR'S REPORT

To,
To the Members of
Bridge Federation of India

Opinion

We have audited the financial statements of **BRIDGE FEDERATION OF INDIA** (the Entity), which comprise the balance sheet as at 31st March, 2020 and the income and expenditure account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies. In our opinion, the accompanying financial statements give a true and fair view of the financial position of the entity as at 31st March, 2020 and of its financial performance for the year then ended in accordance with The Societies Registration Act, 1860 along with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. 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 entity in accordance with the Code of Ethics issued by ICAI and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to Annexure 'B' - Note 2 of Financial Statements, which describes the effect of COVID 19 pandemic.

Our opinion is not modified in respect to this matter

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

Management is responsible for the matter stated in the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Entity in accordance with the accounting principle generally accepted in India, including the accounting standards issued by ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Entity and for preventing and detecting frauds and other irregularities; selection and application of appropriate implementation and maintenance of 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 statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Entity'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 management either intends to liquidate the Entity or to cease operations, or has no realistic alternative but to do so.

Those Designated partners are also responsible for overseeing the company's financial reporting process

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.

708-709, Raheja Chambers, Free Press Journal Road, Nariman Point, **MUMBAI** - 400 021
Dial : 91 - 22 - 6632 4446/47 ; FAX : 91 - 22 - 2288 2133 ; Email : mumbai@gkcco.com

514/515, Tolstoy House, Tolstoy Marg, Janpath, **NEW DELHI** - 110 001
Branches : Dial : 91 - 11 - 4371 7773 - 74 ; Email : info@gkcco.com

'Surya Bhavan', Station Road, **PETLAD** - 388 450. Dial : 91 - 2697 - 224 108



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

- (a) 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.
- (b) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- (c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- (d) 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 Entity'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 entity to cease to continue as a going concern.

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 relationship and other matters that may reasonably be thought to bear on our independence , and where applicable, related safeguards.

Report on other Legal and Regulatory Requirements

We report that:

- (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
- (b) In our opinion proper books of account have been kept by the Entity so far as appears from our examination of those books.
- (c) The Balance Sheet and Income and Expenditure Account dealt with by this Report are in agreement with the books of account and prepared in accordance with the Societies Registration Act, 1860;
- (d) In our opinion, the Balance Sheet and Income and Expenditure Account comply with the Accounting Standards notified by The Institute of Chartered Accountants of India.

FOR G. K. CHOKSI & CO.

[Firm Registration No. 101895W]
Chartered Accountants

Rohit Choksi
ROHIT K. CHOKSI
Partner
Mem. No. 31103

Date : 5 DEC 2020

Place : Ahmedabad

UDIN : 20031103AAAAGZ5288



BRIDGE FEDERATION OF INDIA
 No.18 Institutional Area, Lodhi Road, New Delhi 110003
BALANCE SHEET AS ON 31ST MARCH, 2020

FUNDS & LIABILITIES	Rs.	Rs.	PROPERTY & ASSETS	Rs.	Rs.
Capital Fund			Movable Properties : As per Annexure 'A'		
Balance as per last Balance Sheet	1 01 73 428		Capital Work in Progress	6 92 161	
Add : Surplus / Less Deficit As per Income & Expenditure Account	(35 74 391)	65 99 037	Cash and Bank Balances :-	4 90 000	
Unsecured Loan: Prasad Keri (From President- Office Bearers)		18 00 000	Bank Balances - State Bank of India Syndicate Bank Cash on hand	7 68 829 41 09 959 0	
Current Liabilities :			Advances Recoverable in Cash or In Kind or Value to be received	48 78 788	
Creditors for Expense	81 000		Advance for Capital Work	7 19 800	
Audit Fees	48 000		Advance for Tournament Expense	25 000	
Rent & Salary	6 751			7 44 800	
Other Expenses	1 35 751				
Other Liabilities			Other Receivables :-		
Advance received :			Affiliation Fees	1 31 500	
Shree Cement (Title Sponsorship) (2019-2024)	6 66 667		SAI Grant 2019-2020	5 47 280	
Capitation fees	6 10 000	14 12 418	SAI Grant 2018-2019	12 63 238	
Statutory Liabilities :			TDS Receivable F.Y. 2018-2019	10 48 478	
TDS Payable		61 090	TDS Receivable F.Y. 2019-2020	70 700	
			Other Recoverable	5 600	
				30 66 796	
				38 11 596	
					38 11 596
					98 72 545
					98 72 545

Notes forming part of accounts (As per Annexure - B)

As per our report of even date
FOR G. K. CHOIKSI & CO.
 [Firm Registration No. 101895W]
 Chartered Accountants

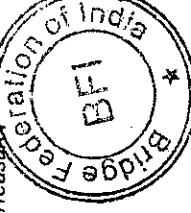
Rohit Choksi
ROHIT K CHOIKSI
 Partner
 Mem. No. 31103

Place : Ahmedabad
 Date : 5 DEC 2020



Place : New Delhi
 Date : 2 DEC 2020

S. Sundaresan
S. SUNDARESHAN KESHAV SAMANT
 President Hon. Secretary



FOR BRIDGE FEDERATION OF INDIA

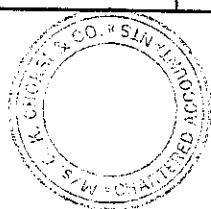
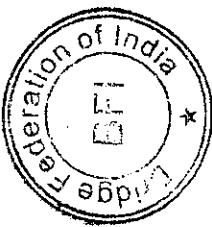
Nirmal Rajagopal
NIRMAL RAJAGOPAL
 Hon. Treasurer

BRIDGE FEDERATION OF INDIA

No.18 Institutional Area, Lodhi Road, New Delhi 110003

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2020

EXPENDITURE		INCOME	
	Rs.	Rs.	Rs.
International Tournament Expenses:			
Asia Pacific Tournament			
Accommodation	17 42 519		Grants received from Sports Authority of India
Entry Fees	2 50 416		Asia Pacific
Visa Expenses	27 120		BFAME
	20 20 055		Junior Camp - Nashik
BFAME Tournament			Junior National Championship - Nashik
Accommodation	9 69 665		Senior Camp - Delhi
Entry Fees	4 15 324		World Championship - Wuhan
Visa Expenses	172 330		
	15 57 319		
World Championship - Wuhan			Sponsorships:
Travel Expenses	55 557		Summer National Championship
Accommodation	9 35 784		Shree Cement (Title Sponsorship)
Entry Fees	12 46 720		Winter National Championship
Insurance Expenses	5 034		
Visa Expenses	175 464		
	24 18 559		
World Youth Tournament- Croatia			Entry Fees:
Accommodation	2 51 874		Interstate Championship
Entry Fees	3 39 023		
Travel Expenses	19 31 459		
Visa Expenses	1 84 787		
Junior Training Expenses	20 525		
Insurance Expenses	26 612		
	27 34 280		
WBF Affiliation Fee	3 69 642	90 99 855	Capitation Fees:
			National Level Capitation Fees
International Tournaments & Coaching Camps :			State Capitation Fees
Junior National Championship - Nashik	5 11 128		Sundry Capitation Fees
Accommodation Expenses	2 91 060		
Food Expenses	8 02 188		
			Donation:
Junior Camp - Nashik	2 40 060		General Donation
Accommodation Expenses	1 41 246		CSR Donation
Food Expenses	51 087		
Travel Expenses	4 32 393		
			Other Income :
Annual Subscription/ Affiliation Fee			Annual Subscription/ Affiliation Fee
Directors Fee			Directors Fee
Directors Training Fee			Equipment rental Income
New Players Registration Fee			New Players Registration Fee
Misc. Income			Misc. Income
Deficit carried over to Balance Sheet			38 66 757

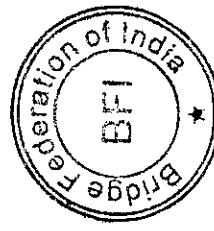


BRIDGE FEDERATION OF INDIA

No.18 Institutional Area, Lodhi Road, New Delhi 110003

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2020

EXPENDITURE		INCOME	
	Rs.	Rs.	Rs.
Senior Camp - Delhi			
Accommodation Expenses	4 38 000		
Food Expenses	1 54 000		
Rental Expenses	2 37 240		
Technical Expenses	91 000		
Travelling Expenses	1 21 139		
	10 41 379		
Selection Trials - Ahmedabad			
Accommodation Expenses	4 57 520		
Food Expenses	2 06 875		
Rental Expenses	70 800		
Technical Expenses	1 51 000		
	8 86 195		
General Expenses for Tournaments			
Hall Rent & Catering Expenses	4 62 825		
Accommodation Expenses	58 663		
Trophies & Medals	67 430		
Officials Travel Reimbursement	3 09 280		
State Secretaries Travel Reimbursement	1 15 860		
Player Travel Reimbursement	3 19 337		
Player Uniform Expenses	20 650		
Playing Cards	21 008		
	45 37 208		
Assistance to State Associations			
Grant to State Associations			
Inter State National Championship	5 00 000		
Summer Nationals Grant Pune	5 70 000		
Winter Nationals Grant Chennai	7 78 325		
Winter Nationals Grant Kolkata	12 50 000		
	30 98 325		
Prize Sponsorships	2 28 500		
	33 26 825		
Legal & Professional Charges			
Legal Expenses	13 985		
Professional Fees	60 700		
Certificate Fees	1 06 200		
	1 80 885		



Legal & Professional Charges
Legal Expenses
Professional Fees
Certificate Fees

BRIDGE FEDERATION OF INDIA

No.18 Institutional Area, Lodhi Road, New Delhi 110003
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2020

EXPENDITURE		INCOME	
	Rs.		Rs.
Administrative & Other Expenses			
Accounting Fees	20 000		
Bank Charges	20 646		
Director Camp Expenses	2 78 440		
Volunteers Honorarium	14 000		
Coach Honorarium	35 975		
Honorarium	6 00 000		
Employee Salary	1 20 000		
Equipment Maintenance Charges	93 600		
Equipment Rental Charges	1 12 400		
Conference Expenses	26 537		
Internet & Courier Expenses	22 500		
Printing & Stationery	36 880		
Logistics Expenses	67 232		
Repairs and Maintenance	1 08 415		
Software Expenses	15 428		
Others Payment	10 000		
Website Expenses	1 01 957		
Audit Fees	16 84 010		
Depreciation	88 500		
	1 40 366		
Total :	1 90 57 648	Total :	1 90 57 648

Notes forming part of accounts (As per Annexure - B)

As per our report of even date
FOR G. K. CHOKSI & CO.
Firm Registration No. 101895W
Chartered Accountants

Rohit Choksi
ROHIT K. CHOKSI
Partner
Mem. No. 31103
Place : Ahmedabad
Date : 5 DEC 2020

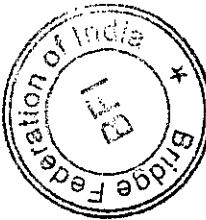
FOR BRIDGE FEDERATION OF INDIA

Keshav Samant
KESHAV SAMANT
Hon. Secretary

S. Sundaresan
S. SUNDARESHAN
President
Place : New Delhi
Date : 2 DEC 2020



BRIDGE FEDERATION OF INDIA
 No.18 Institutional Area, Lodhi Road, New Delhi 110003
 Receipts and Payments Account for the year ended 31st March, 2020



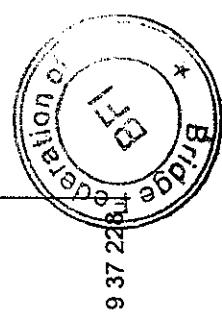
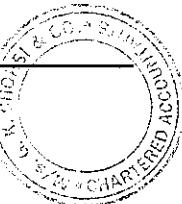
Receipt	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
Opening Balance State Bank of India Syndicate Bank	2 74 199 69 73 040				
Grants Sports Authority of India Grant		72 47 239	International Tournament Expenses: Asia Pacific Tournament Accommodation Entry Fees Visa Expenses	17 42 519 2 50 416 27 120	20 20 055
Sponsorships Summer National Championship Title Sponsorship Winter National Championship	9 00 000 8 00 000 20 23 000	89 13 620	BFAME Tournament Accommodation Entry Fees Visa Expenses	9 69 665 4 15 324 1 72 330	15 57 319
Entry Fees Interstate Champion Ship	f309	37 23 000	World Championship - Wuhan Travel Expenses Accommodation Entry Fees Insurance Expenses Visa Expense	55 557 9 35 784 12 46 720 5 034 1 75 464	24 18 559
Capitation Fees National Level Capitation Fees State Capitation Fees Sundry Capitation Fees Senior Trial Capitation Fees	5 90 000 1 70 000 70 000 3 50 000	11 80 000	World Youth Tournament- Croatia Accommodation Entry Fees Travel Expense Visa Expense Junior Training Expenses Insurance Expense	2 51 874 3 39 023 19 31 459 1 64 787 20 525 26 612	27 34 280
Donation: General Donation CSR Donation	8 79 947 29 86 810	38 66 757			3 69 642
Other Income : Annual Subscription/ Affiliation Fee Directors Fee Directors Training Fee Equipment rental Income New Players Registration Fee Misc. Income	4 09 250 50 258 1 62 000 64 900 64 800 182				7 51 390

BRIDGE FEDERATION OF INDIA

No. 18 Institutional Area, Lodhi Road, New Delhi 110003

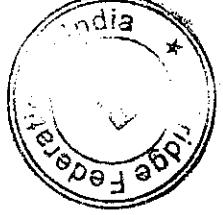
Receipts and Payments Account for the year ended 31st March, 2020

Receipt	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)	Payment	Amount (Rs.)	Amount (Rs.)
				National Tournaments & Coaching Camps : Junior National Championship - Nashik		
				Accomm Expenses	5 11 128	
				Food Expenses	2 91 060	
						8 02 188
				Junior Camp - Nashik		
				Accomm Expenses	2 40 060	
				Food Expenses	1 41 246	
				Travel Expenses	51 087	
						4 32 393
				Senior Camp - Delhi		
				Accommodation Expenses	4 38 000	
				Food Expenses	1 54 000	
				Rental Expenses	2 19 240	
				Technical Expenses	91 000	
				Travelling Expenses	1 21 139	
						10 23 379
				Selection Trials - Ahmedabad		
				Accommodation Expenses	4 57 520	
				Food Expenses	2 06 875	
				Rental Expenses	70 800	
				Technical Expenses	1 51 000	
						8 86 195
				General Expense for Tournaments		
				Food Expense for Selection Trials	25 000	
				Accommodation Expenses	58 663	
				Trophies & Medals	67 430	
				Officials Travel Reimbursement	3 09 280	
				State Secretaries Travel Reimbursement	1 15 860	
				Player Travel Reimbursement	3 19 337	
				Player Uniform Expenses	20 650	
				Playing Cards	21 008	



BRIDGE FEDERATION OF INDIA
 No. 18 Institutional Area, Lodhi Road, New Delhi 110003
 Receipts and Payments Account for the year ended 31st March, 2020

Receipt	Amount (Rs.)	Amount (Rs.)	Payment	Amount (Rs.)	Amount (Rs.)
			Assistance to State Associations		
			Grant to State Associations	5 00 000	
			Inter State Grant	5 70 000	
			Summer Nationals Grant Pune	7 78 325	
			Winter Nationals Grant Chennai	12 50 000	
			Winter Nationals Grant Kolkata		30 98 325
			Prize Sponsorships		2 28 500
			Legal & Professional Charges		
			Legal Expense	13 985	
			Professional Fees	60 700	
			Certificate Fees	1 06 200	
					1 80 885
			Administrative & Other Expenses		
			Accounting Fees	20 000	
			Bank Charges	20 646	
			Director Camp Expenses	2 78 440	
			Volunteers Honorarium	14 000	
			Coach Honorarium	35 975	
			Honorarium	6 00 000	
			Employee Salary	90 000	
			Equipment Maintenance Charges	93 600	
			Equipment Rental Charges	1 12 400	
			Conference Expenses	26 537	
			Internet & Courier Expenses	22 500	
			Printing & Stationery	36 880	
			Logistics Expenses	67 232	
			Repairs and Maintenance	1 08 415	
			Software Expenses	15 428	
			Others Payment	17 500	
			Website Expenses	95 207	
					16 54 760
			Loans Repaid		
			Prasad Keni Advance		2 00 000



BRIDGE FEDERATION OF INDIA
 No. 18 Institutional Area, Lodhi Road, New Delhi 110003
 Receipts and Payments Account for the year ended 31st March, 2020

Receipt	Amount (Rs.)	Amount (Rs.)	Payment	Amount (Rs.)	Amount (Rs.)
			Payments to creditors		
			G K Choksi & Co	81 000	
			SAI Grant	11 50 000	
			Rajasthan Contract Bridge Association	50 000	12 81 000
			Fixed Asset Purchased & CWIP		
			Printer	14 000	
			Capital Work in Progress	4 90 000	
					5 04 000
			Advances Given		
			Capital Works	7 19 800	
			Other	5 600	
					7 25 400
			Tax Deducted at Source		
					29 110
			Closing Balance		
			State Bank of India	7 68 829	
			Syndicate Bank	41 09 959	
					48 78 788
					2 59 62 006

Notes forming part of accounts (As per Annexure - B)

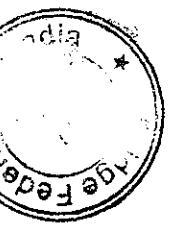
As per our report of even date
FOR G.K. CHOJKSI & CO.
 [Firm Registration No. 101895W]
 Chartered Accountants

Rohit K. Choksi
 Partner
 Rohit K. Choksi
 Mem. No. 31103
 Place : Ahmedabad Date : 5 DEC 2020

FOR BRIDGE FEDERATION OF INDIA

Nirmal Rajagopal
S. SUNDARESHAKESHAV SAMANT
 President Hon. Secretary **NIRMAL RAJAGOPALAN**
 Hon. Treasurer

Place : New Delhi
 Date : 2 DEC 2020



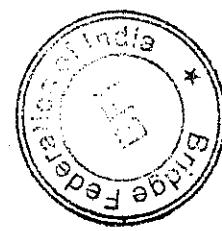
BRIDGE FEDERATION OF INDIA

Annexure 'A' : Movable Properties

Fixed Assets

Particulars	Opening Balance 01.04.2019	Additions	Deductions	Total	Depreciation		Closing Balance 31.3.2020
					Rate %	Rs.	
Bidding Trays	1 414 485	0	0	1 414 485	10	14 148	1 273 336
Bridgemates	1 709 76	0	0	1 709 76	15	25 646	1 453 29
Dealing Machine	56 644	0	0	56 644	15	8 497	48 147
Barcode Cards	83 924	0	0	83 924	40	33 570	50 355
Bridge Tables	1 800 00	0	0	1 800 00	10	18 000	1 620 00
Bidding Cards	28 320	0	0	28 320	40	11 328	16 992
Playing Boards	1 571 76	0	0	1 571 76	15	23 576	1 336 00
Printer	0	14 000	0	14 000	40	5 600	8 400
Total:	8 185 25	14 000	0	8 325 25	185	1 403 66	6 921 59
Asset Ownership							
with SAI							
Dealing Machine	1	0	0	1	0	0	1
Bridgemates-SAI	1	0	0	1	0	0	1
Total:	2	0	0	2		0	2
Grand Total:	8 185 27	14 000	0	8 325 27	185	1 403 66	6 921 61

Note: Dealing Machine shown above is Net of Grant received from Sports Authority of India amounting of Rs 10,65,952.



BRIDGE FEDERATION OF INDIA

Annexure 'B': Notes forming part of accounts

1. Significant Accounting Policies

(i) Method of Accounting

The Federation maintains its Accounts on mercantile basis.

(ii) Revenue Recognition

Revenue comprising of revenue grant, sponsorship income etc. are recognized on accrual basis.

(iii) Fixed Assets

Fixed Assets are stated at cost less depreciation.

(iv) Depreciation

Depreciation on Fixed Assets has been provided on written down value method at rates prescribed by the Income Tax Rules, 1962.

(v) Provisions and Contingent Liabilities

Provisions involving substantial degree of estimation in measurement are recognized when there is a present obligation as a result of past events and it is probable that there will be an outflow of resources. Contingent Liabilities are not recognized but are disclosed in the Notes.

(vi) Taxation

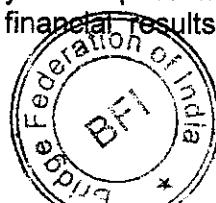
(i) Current year tax is provided based on taxable income computed in accordance with the provisions of the Income-tax Act, 1961

(ii) Deferred tax is recognized, subject to the consideration of prudence, on timing differences, being the difference between taxable incomes and accounting income that originate in one period and are capable of reversal in one or more subsequent period. Deferred tax assets are recognized on unabsorbed depreciation and carry forward of losses based on virtual certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.

2. The COVID-19 pandemic has disrupted various business operations and game competition due to lockdown and other emergency measures imposed by the governments. Several game competitions could not be held following nationwide lockdown. In the month of March, Federation has also postponed several competitions due to the COVID-19 pandemic happening worldwide. Further, World Championship committee has postponed bridge world championship which were likely to be conducted in the month of September, 2020.

The Federation has considered the possible effect that may result from pandemic relating to Covid - 19 on the carrying amount of Receivables and other current assets. In developing the assumptions relating to the possible future uncertainty in global economic conditions including conditions in India because of this pandemic, the federation has used internal and external information available up to the date of issuance of this financial statements. Based on above assessment of Covid - 19 and current indicators of future economic conditions, the federation does not expect significant impact on its operations and recoverability of value of its assets.

However, the impact assessment of COVID-19 is a continuing process given the uncertainties associated with its nature and duration and accordingly the impact may be different from that estimated as at the date of approval of these financial results. The federation will continue to closely monitor the developments.



BRIDGE FEDERATION OF INDIA

Annexure 'B': Notes forming part of accounts

3. Balances of Unsecured Loans, Sundry Creditors and Loans and Advances are subject to confirmation by the parties concerned.
4. Contingent Liability: NIL

As per our report of even date

FOR G. K. CHOKSI & CO.
[Firm Registration No. 101895W]
Chartered Accountants

Rohit Choksi
ROHIT K. CHOKSI
Partner
Mem. No. 31103

Place: Ahmedabad
Date = 5 DEC 2020



FOR BRIDGE FEDERATION OF INDIA

S. Sundaresan
S. SUNDARESHAN
President

Keshav Samant
KESHAV SAMANT
Hon. Secretary

Nirmal Rajagopalan
NIRMAL RAJAGOPALAN
Hon. Treasurer

Place : New Delhi
= 2 DEC 2020

