

GHARDA INSTITUTE OF TECHNOLOGY
(A Division of GHARDA FOUNDATION)

BALANCE SHEET AS AT 31ST MARCH 2022

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED
31ST MARCH, 2022

Division Office

At Post Level,
Taluka Khed,
District Ratnagiri 415708
Maharashtra

Head office

Gharda House,
48 Hill Road,
Bandra (West)
Mumbai - 400 050

Audit Report

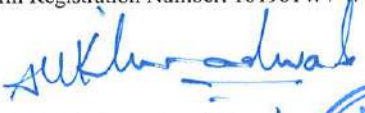
We have audited the attached Balance-sheet as at 31st March, 2022 and the Income and Expenditure account for the year ended on that date of **Gharda Institute of Technology, Division of Gharda Foundation** ('the Institute'), Lavel, Taluka Khed, District Ratnagiri.

With reference to the same we report that:

- a) In our opinion proper books of account have been kept by the Institute so far as appears from our examination of those books;
- b) The Institute follows accrual method of accounting;
- c) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- d) As referred to in Note 3(a) of Schedule G of Notes forming part of the Accounts, the Accounts of the Institute follows Accounting Standard 17 'Segment Reporting' issued by the Institute of Chartered Accountants of India;
- e) In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give a true and fair view:
 - (i) In the case of Balance sheet of the state of affairs of the Institute as at March 31, 2022; and
 - (ii) In the case of Income and expenditure account of the deficit for the year ended on that date.

For C N K & Associates LLP
Chartered Accountants

(Firm Registration Number: 101961W / W-100036)


(H. V. Kishnadwala)
Partner
Membership No. 037391



Place: Mumbai
Date: 30th September 2022
UDIN: 22037391AXQIDB3137

SCHEDULE VIII
[vide rule 17(1)]
GHARDA INSTITUTE OF TECHNOLOGY
(A Division of GHARDA FOUNDATION)
BALANCE SHEET AS AT 31ST MARCH 2022

FUNDS AND LIABILITIES	SCH	As at 31/03/2022	As at 31/03/2021	PROPERTIES AND ASSETS	SCH	As at 31/03/2022	As at 31/03/2021
Gharda Foundation		34,35,63,814	33,76,92,342	Immovable properties	B	34,78,35,294	34,48,82,511
Other earmarked Funds				Movable assets	C	16,23,84,754	15,92,48,936
(a) Depreciation fund				Loans (Secured or Unsecured)			
Opening balance		36,24,42,069	34,56,80,815	Loans for Scholarships		-	-
Net Addition during the year		1,51,79,737	1,67,61,254	Other Loans		-	-
		37,76,21,806	36,24,42,069				
(b) Sinking Fund		-	-	Advances			
(c) Reserve Fund		-	-	To trustees		-	-
(d) Grants	A	2,74,000	2,74,000	To employees		-	-
				To contractors		-	-
Loans				To lawyers		-	-
From trustees		-	-	To others		7,90,062	5,61,089
From others		-	-				
-- Secured		-	-	Income Outstanding			
-- Unsecured		-	-	Rent			
				Interest		8,45,801	22,45,031
Liabilities				Dividend on mutual fund			
For expenses		19,06,672	16,82,480	Tuition and other fees		11,80,84,521	9,77,07,247
For advances		3,02,37,903	2,79,28,871	Other Income		1,71,330	1,05,207
For deposits		41,52,051	41,49,730			11,91,01,652	10,00,57,485
For others		1,25,42,402	1,38,64,772	Investment			
		4,88,39,028	4,76,25,853	Fixed Deposits with HDFC Ltd.		13,00,00,000	12,43,64,935
				Cash & Bank Balances			
				Bank Balances	D	94,32,105	1,81,71,238
				Cash on Hand	E	9,131	2,420
						94,41,236	1,81,73,658
Notes on Accounts	G			Other Assets			
				Deposits		7,45,650	7,45,650
TOTAL		77,02,98,648	74,80,34,264	TOTAL		77,02,98,648	74,80,34,264

The above balance-sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the Trust.

As per our Report of even date attached herewith
For C N K & Associates LLP
Chartered Accountants
(FRN: 101961W/W-100036)

H. V. Kishnadwala
Partner

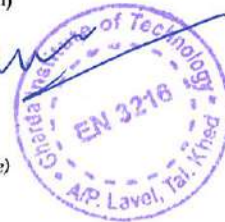


Place : Mumbai
Date **30 SEP 2022**

For Gharda Institute of Technology
(A Division of Gharda Foundation)

(Trustee)

(Trustee)



SCHEDULE IX
[vide Rule 17(1)]
GHARDA INSTITUTE OF TECHNOLOGY
(A Division of GHARDA FOUNDATION)
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2022

EXPENDITURE	SCH	As at 31/03/2022	As at 31/03/2021	INCOME	SCH	As at 31/03/2022	As at 31/03/2021
To Expenditure in respect of properties				By Rent accrued		1,99,440	73,110
Rates, Taxes, Cesses.		-	-	By Interest accrued			
Repairs & Maintenance		-	-	-- On Securities		-	-
Salaries		-	-	-- On Loans		-	-
Insurance		-	-	-- On Bank Accounts		1,64,705	78,419
Depreciation		-	-	-- On Deposits with HDFC Ltd.		67,62,410	82,56,920
Other expenses		-	-	-- From Others		27,081	29,627
						69,54,196	83,64,966
To Legal and Professional Fees		10,89,542	1,11,466	By Donations		-	-
To Audit fees		-	-	By Grants			
-				-- From Government		-	-
To Contribution and Fees		-	-	-- From Local Authorities		-	-
To Interest paid		-	-	-- From Others		-	-
To Amounts written off :				By Income from other sources			
a) Bad debts		-	-	-- Tuition and other Fees		11,27,04,068	10,35,25,342
b) Loan Scholarships		-	-	-- Hostel fees & User Charges		12,90,466	27,20,500
c) Irrecoverable rent		-	-	-- Library Membership fees & Other income		19,53,933	5,97,107
d) Other Items		-	-			11,59,48,467	10,68,42,949
To Miscellaneous expenses		-	-	By deficit carried to Balance sheet to Gharda Foundation		98,13,182	1,14,32,774
To Depreciation		-	-				
To Expenditure on objects of the trust							
Educational	F	13,18,25,743	12,66,02,332				
TOTAL		13,29,15,285	12,67,13,798	TOTAL		13,29,15,285	12,67,13,798

As per our Report of even date attached
For CN K & Associates LLP
Chartered Accountants
(FRN: 101961W/W-100036)

(H. V. Kishnadwala)
Partner

Place : Mumbai

Date **30 SEP 2022**



For Gharda Institute of Technology
(A Division of Gharda Foundation)

(Trustee)

(Trustee)



GHARDA INSTITUTE OF TECHNOLOGY
(A Division of GHARDA FOUNDATION)

Schedules forming part of the Financial Statements as at March 31, 2022

Schedule A: Grants

Particulars	As at 31/03/2022	As at 31/03/2021
For Computer peripherals - IIT Mumbai:		
Balance at the beginning of the year	2,74,000	2,74,000
Add: Received during the year	-	-
Balance at the end of the year	2,74,000	2,74,000
TOTAL	2,74,000	2,74,000

Schedule D: Bank Balances

Particulars	As at 31/03/2022	As at 31/03/2021
<u>In Current Accounts:</u>		
In the name of Gharda Institute of Technology:		
The Saraswat Co-Op.Bank Ltd.	1,50,618	23,94,911
State Bank of India	24,40,957	64,02,274
Sub - Total (a)	25,91,575	87,97,185
<u>In Savings Accounts:</u>		
In the name of Gharda Institute of Technology:		
The Saraswat Co-Op.Bank Ltd.	6,488	6,254
The Saraswat Co-Op.Bank Ltd.	57,360	3,92,841
The Saraswat Co-Op.Bank Ltd.	26,682	24,959
Sub - Total (b)	90,530	4,24,053
<u>In Fixed Deposits :</u>		
In the name of Gharda Institute of Technology		
The Saraswat Co-Op.Bank Ltd.	67,50,000	89,50,000
Sub - Total (c)	67,50,000	89,50,000
TOTAL (a + b + c)	94,32,105	1,81,71,238

Schedule E: Cash on hand

Particulars	As at 31/03/2022	As at 31/03/2021
Cash on hand:		
With the Accountant	9,131	2,420
TOTAL	9,131	2,420



GHARDA INSTITUTE OF TECHNOLOGY (A Division of GHARDA FOUNDATION)													
Schedules forming part of the Financial Statements as at March 31, 2022													
SCHEDULE B: Immovable Properties													
Description of assets	Rate of Depr. (As per IT)	Gross Block					DEPRECIATION				NET BLOCK		
		As at 01/04/2021	Additions > 180 days	Additions < 180 days	Additions	Deducti ons	As at 31/03/2022	As at 01/04/2021	For the Year	Deducti ons	Upto 31/03/2022	As at 31/03/2022	As at 31/03/2021
Land		90,25,840	-	-	-	-	90,25,840	-	-	-	-	90,25,840	90,25,840
Building - Academic	10%	18,89,90,103	-	-	-	-	18,89,90,103	13,49,53,004	54,03,710	-	14,03,56,714	4,86,33,389	5,40,37,098
Building - Residential	10%	14,40,31,002	-	2,03,904	2,03,904	-	14,42,34,906	10,19,59,673	42,17,328	-	10,61,77,001	3,80,57,905	4,20,71,329
Jackwell	15%	9,00,415	-	-	-	-	9,00,415	7,91,550	16,330	-	8,07,880	92,535	1,08,865
Dam	10%	19,35,151	-	-	-	-	19,35,151	12,94,143	64,101	-	13,58,244	5,76,907	6,41,008
Building -Hospital	10%	-	-	-	-	-	-	-	-	-	-	-	-
Oxygen Plant	10%	-	-	-	-	-	-	-	-	-	-	-	-
Tenanted Premises	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub total		34,48,82,511	-	2,03,904	2,03,904	-	34,50,86,415	23,89,98,370	97,01,469	-	24,86,99,839	9,63,86,576	10,58,84,141
Capital work in progress		-	-	27,48,879	27,48,879	-	27,48,879	-	-	-	-	27,48,879	-
Total		34,48,82,511	-	29,52,783	29,52,783	-	34,78,35,294	23,89,98,370	97,01,469	-	24,86,99,839	9,91,35,455	10,58,84,141

Schedules forming part of the Balance Sheet as at March 31, 2021
SCHEDULE C: Movable Assets

Description of assets	Rate of Depr. (As per IT)	GROSS BLOCK					DEPRECIATION				NET BLOCK		
		As at 01/04/2021	Additions > 180 days	Additions < 180 days	Additions	Deducti ons	As at 31/03/2022	As at 01/04/2021	For the Year	Deducti on	Upto 31/03/2022	As at 31/03/2022	As at 31/03/2021
ACADEMIC													
Air Conditioner	15%	9,55,010	-	1,12,220	1,12,220	-	10,67,230	5,73,431	65,653	-	6,39,084	4,28,146	3,81,579
Computers	40%	3,90,27,246	1,48,519	1,60,223	3,08,742	-	3,93,35,988	3,66,11,176	10,57,880	-	3,76,69,056	16,66,932	24,16,070
Equipments for Hospital	40%	20,928	-	-	-	-	20,928	20,906	9	-	20,915	13	22
Laboratory Equipments	15%	3,86,78,043	4,39,411	-	4,39,411	-	3,91,17,454	3,02,59,032	13,28,763	-	3,15,87,795	75,29,659	84,19,011
Electrical Installations	10%	1,44,04,166	-	-	-	-	1,44,04,166	1,03,49,279	4,05,489	-	1,07,54,768	36,49,398	40,54,887
Fire Extinguisher	15%	32,77,084	-	-	-	-	32,77,084	3,62,508	4,37,186	-	7,99,694	24,77,390	29,14,576
Furniture And Fixtures	10%	2,09,49,928	-	98,804	98,804	-	2,10,48,732	1,44,49,899	6,54,943	-	1,51,04,842	59,43,890	65,00,029
Generator	15%	13,35,057	-	-	-	-	13,35,057	11,97,854	20,580	-	12,18,434	1,16,623	1,37,203
Gymkhana Equipments	15%	1,96,840	-	-	-	-	1,96,840	1,66,040	4,620	-	1,70,660	26,180	30,800
Intercom Systems	15%	44,72,013	-	-	-	-	44,72,013	37,74,957	1,04,558	-	38,79,515	5,92,498	6,97,056
Library Books	10%	71,36,429	-	17,670	17,670	800	71,53,299	44,25,506	2,71,896	-	46,97,402	24,55,897	27,10,923
Vehicles	15%	22,95,862	-	10,24,813	10,24,813	-	33,20,675	16,18,976	1,78,394	-	17,97,370	15,23,305	6,76,886
Water Cooler	15%	3,56,275	-	-	-	-	3,56,275	3,10,191	6,913	-	3,17,104	39,171	46,084
Cannon Digital Copier	15%	1,33,500	-	-	-	-	1,33,500	99,851	5,047	-	1,04,898	28,602	33,649
CCTV Surveillance System	15%	12,90,629	-	-	-	-	12,90,629	8,17,030	71,040	-	8,88,070	4,02,559	4,73,599
Wi Fi Systems	40%	3,27,600	-	-	-	-	3,27,600	3,25,487	845	-	3,26,332	1,268	2,113
Fax Machine	15%	14,200	-	-	-	-	14,200	11,613	388	-	12,001	2,199	2,587
CT Scan Machine	15%	-	-	-	-	-	-	-	-	-	-	-	-
Ultrasonography Machine	15%	-	-	-	-	-	-	-	-	-	-	-	-
Sub total		13,48,70,810	5,87,930	14,13,730	20,01,660	800	13,68,71,670	10,53,73,736	46,14,204	-	10,99,87,940	2,68,83,730	2,94,97,074
CAMPUS / RESIDENTIAL													
Sewage Water treatment plant no.1	15%	21,35,277	-	-	-	-	21,35,277	15,02,096	94,977	-	15,97,073	5,38,204	6,33,181
Sewage Water treatment plant no.2	15%	15,69,380	-	-	-	-	15,69,380	8,73,038	1,04,451	-	9,77,489	5,91,891	6,96,342
Air Conditioner	15%	1,09,600	-	1,74,500	1,74,500	-	2,84,100	63,883	19,945	-	83,828	2,00,272	45,717
Fire extinguisher	15%	11,701	-	-	-	-	11,701	10,499	180	-	10,679	1,022	1,202
Gas stove	100%	2,735	-	-	-	-	2,735	2,735	-	-	2,735	-	-
Solar street light system & water	40%	25,26,410	-	6,70,000	6,70,000	-	31,96,410	25,26,409	1,34,000	-	26,60,409	5,36,001	1
Water cooler	15%	2,05,793	-	1,02,389	1,02,389	-	3,08,182	1,60,091	14,534	-	1,74,625	1,33,557	45,702
Computers	40%	1,78,595	-	-	-	-	1,78,595	1,78,594	-	-	1,78,594	1	1
Electrical Installations	10%	55,39,040	-	-	-	-	55,39,040	40,34,206	1,50,483	-	41,84,689	13,54,351	15,04,834
Furniture And Fixtures	10%	1,14,75,928	-	2,29,110	2,29,110	-	1,17,05,038	83,58,836	3,23,165	-	86,82,001	30,23,037	31,17,092
Coin Box	100%	2,535	-	-	-	-	2,535	2,535	-	-	2,535	-	-
Water Purifier	10%	2,31,600	-	-	-	-	2,31,600	1,28,774	10,283	-	1,39,057	92,543	1,02,826
Generator	15%	1,08,248	-	-	-	-	1,08,248	1,08,248	-	-	1,08,248	-	-
Intercom Systems	15%	3,040	-	-	-	-	3,040	2,571	70	-	2,641	399	469
Vehicle	15%	-	-	-	-	-	-	-	-	-	-	-	-
Drip Irrigation Systems	10%	2,37,203	-	-	-	-	2,37,203	1,17,447	11,976	-	1,29,423	1,07,780	1,19,756
Sub total		2,43,37,085	-	11,75,999	11,75,999	-	2,55,13,084	1,80,69,962	8,64,064	-	1,89,34,026	65,79,058	62,67,123
Capital work in progress		41,041	-	-	-	41,041	-	-	-	-	-	-	41,041
Total		15,92,48,936	5,87,930	25,89,729	31,77,659	41,841	16,23,84,754	12,34,43,698	54,78,268	-	12,89,21,966	3,34,62,788	3,58,05,238
Grand total		50,41,31,447	5,87,930	55,42,512	61,30,442	41,841	51,02,20,048	36,24,42,068	1,51,79,737	-	37,76,21,806	13,25,98,243	14,16,89,379



**GHARDA INSTITUTE OF TECHNOLOGY
(A Division of GHARDA FOUNDATION)**

**Schedules forming part of the Financial Statements for the year ended
March 31, 2022**

Schedule F : Expenditure on objects of the Trust : Education

Particulars	As at 31/03/2022	As at 31/03/2021
Rates, Taxes, Cesses	7,32,024	7,59,141
Repairs & Maintenance	74,21,958	22,17,920
Salaries	8,48,99,963	8,97,59,864
Insurance	5,99,609	5,76,808
Depreciation	1,51,79,737	1,67,61,254
Other expenses on Educational activities	2,29,92,452	1,65,27,345
TOTAL	13,18,25,743	12,66,02,332



Gharda Institute of Technology
(A division of Gharda Foundation)

Notes forming part of the Financial Statements as at and for the year
ended 31st March, 2022

Schedule G

1. Gharda Institute of Technology ('the Institution') is an engineering college owned and run by Gharda Foundation. The Institution offers four years graduate programme in Engineering Education (B.E.) and is affiliated to the University of Mumbai.

2. Significant Accounting Policies followed are as under:

a) **Method of Accounting:**

- (i) The Financial statements are prepared in accordance with historical cost convention.
- (ii) Accounts are maintained on accrual basis. Accordingly, revenue is recognized as they are earned, and expenditure is recorded when incurred, unless specified otherwise.

b) **Fixed Assets and Depreciation:**

Fixed assets are stated at cost of acquisition or construction till such assets are put to use, less specific grants received.

Except for items listed below where the depreciation rates applied are different than specified in the Income Tax Act, depreciation on fixed assets is provided at the rates and in the manner prescribed in the Income tax Act, 1961. In the cases of the followings - the rates of depreciation applied are as under;

- Equipment for Medical Centre - @ 40%;
- Library Books - @ 10%;

c) **Grants:**

Grants or subsidies are recognised when there is a reasonable assurance that the grant or subsidy will be received and that all underlying conditions thereto will be complied with.

In case the grant or subsidy is for acquisition of fixed asset, the same is deducted in arriving at the carrying amount of the related fixed asset. The grant or subsidy not related to fixed assets is recognised in the Income and Expenditure account in the year of accrual / receipt.



Gharda Institute of Technology
(A division of Gharda Foundation)

Notes forming part of the Financial Statements as at and for the year
ended 31st March, 2022

Schedule G (Contd...)

d) Employees Benefits:

The Institution's contribution to provident fund is charged to Income and Expenditure account.

The liability towards gratuity is provided based on the actuarial valuation. The actuarial method used for measuring the liability is the Projected Unit Credit method.

Permanent staff is provided with medi-claim facility.

3. Other Notes:

- a) The Institution operates in only one segment viz., running of engineering college and related activities. The segment has been identified considering the directions of Fee Regulating Authority. The management of the Institution has ensured that in drawing the financial statements of the Institution only those items of income and expenditure are considered which are directly attributable to the segment identified.
- b) The figures of the previous year have been regrouped or reclassified, wherever necessary.



For Gharda Institute of Technology
(A division of Gharda Foundation)


Trustee


Trustee



Place : Mumbai

Date : 30 SEP 2022

GHARDA INSTITUTE OF TECHNOLOGY (A Division of GHARDA FOUNDATION)		
Sub Schedules forming part of the Financial Statements for the year ended March 31, 2022		
Grouping of Schedule F : Expenditure on Objects of the Trust		
Particulars	As at 31/03/2022	As at 31/03/2021
Rates, Taxes, Cesses.		
Grampanchayat Tax - (Resi)	2,64,273	2,52,240
Grampanchayat Tax	2,78,643	2,78,643
Revenue Tax	1,89,108	2,28,258
Sub Total	7,32,024	7,59,141
Repairs & Maintenance		
Repairs & Maintenance - (Resi)	44,96,269	1,45,032
Repairing & Maint.Expenses	12,78,554	6,61,385
Vehicle Repairs & Maint.Expenses	79,510	53,381
Repairing & Maint.Expenses	15,67,625	13,58,122
Sub Total	74,21,958	22,17,920
Salaries & Consultancy		
Employers Contribution to Prov.Fund	23,90,181	24,75,243
Encashment of Earn Leave	5,20,722	3,28,443
Group Gratuity Fund Contribution Expenses	3,86,721	25,42,690
Staff Accident Insurance Premium Expenses	30,847	17,867
Staff Mediclaim Policy Premium Expenses	4,24,800	5,52,240
Staff Salary	8,11,46,692	8,38,43,381
Sub Total	8,48,99,963	8,97,59,864
Insurance		
Property Insurance - Immovable Properties -Residential	1,57,690	1,53,154
Property Insurance - Movable Assets Residential Cam	26,118	25,302
Vehicle Insurance	68,997	66,733
Property Insurance Immovable Properties- Academic	2,02,918	1,97,082
Property Insurance Movable Properties - Academic	1,43,886	1,34,537
Sub Total	5,99,609	5,76,808
Depreciation		
Depreciation on Residential Building	42,97,759	47,65,026
Depreciation on Residential Moveable Assets	8,64,064	7,85,695
Depreciation on Academic Building	46,14,204	52,06,411
Depreciation on Academic Moveable assets	54,03,710	60,04,122
Sub Total	1,51,79,737	1,67,61,254
Other expenses on Educational activities		
Water Expenses - (Resi)	4,56,900	88,400
Electricity Charges	29,25,355	25,78,905
Electricity Charges (Water Pump)	1,42,280	1,81,760
Generator Expenses	3,30,463	2,34,433
Enrollment & Eligibility Expenses	1,50,650	1,03,400
Examination Expenses	8,44,333	2,31,522
Examination Fee Paid to University	12,76,447	12,53,062
Students Insurance	1,86,657	1,94,513
University Contribution in Other Fee Expenses	2,18,980	1,93,800
Remuneration of Guest Lecturer Expenses	1,26,694	3,000
Traning & Placement Expenses	5,59,720	1,78,846
Workshop / Seminar Expenses	38,600	1,19,621
Vehicle Fuel Expenses	2,61,261	98,369



Particulars	As at 31/03/2022	As at 31/03/2021
Vehicle Tax Expenses	59,687	33,373
Advertisement Expenses	2,65,786	1,22,811
Affiliation Fee	5,91,461	5,26,500
Bank Charges	16,907	6,885
Cleaning Material Expenses	1,44,030	52,665
Function & Ceremony Expenses	1,11,077	5,805
Hospitality Expenses	1,07,132	62,960
Interest on TDS	670	7,420
Internet Expenses	8,62,053	5,71,619
Laboratory Consumable Expenses	1,64,315	37,656
Library Newspaper & Subscription Expenses	91,006	5,57,243
Library Tea & Coffee Machine Expenses	-	3,700
Material Testing Expenses	22,960	-
Misc Expenses	3,79,146	2,07,691
Photocopy (Xerox) Expenses	27,733	18,567
Postage & Courier Expenses	8,570	29,431
Printing & Stationery Expenses	3,32,226	2,03,067
Professional Societies Expenses	-	25,000
Software Subscription Expenses	3,50,124	1,90,232
Sports Expenses	800	400
Telephone Exps,	1,03,999	30,500
Travelling Expenses	1,41,795	45,957
N.S.S. Camp Expenses	5,800	1,000
Garden Maintanance Expenses	16,58,709	14,41,936
Housekeeping Expenses	16,09,277	17,05,973
Security Service Expenses	16,47,522	12,23,673
House Keeping - (Resi)	15,68,643	13,07,063
Security Service (Resi)	27,44,029	18,93,884
GIT Skills	-	10,000
Project Expenses	12,925	12,103
Transport Expenses	3,11,667	5,61,000
Late Payment of Prof. Tax Return	400	23,000
Students & Staff Welfare Exps.	20,888	1,48,600
Caution Money & Hostel Deposit Refunded	5,69,500	-
GST Expenses on RCM	11,38,008	-
GST Expenses on other Income	3,67,668	-
Chemical Process Safety Course Expenses	37,600	-
Sub Total	2,29,92,452	1,65,27,345
TOTAL	13,18,25,743	12,66,02,332

