

GMR & COMPANY
CHARTERED ACCOUNTANTS

1/ 6A Trikuta Nagar, Jammu, J&K-180012

e-mail: gmrjammu@gmail.com

Tel: +91-191-2477797

AUDITORS' REPORT

MANAGEMENT OF SHRI MATA VAISHNO DEVI UNIVERSITY

Report on the Financial Statements

We have audited the accompanying financial statements of **SHRI MATA VAISHNO DEVI UNIVERSITY** ("the Association of Person (TRUST)") which comprise the Balance Sheet as at 31st March, 2016, the Statement of Income & Expenditure for the year ended, and a summary of the significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

The University's Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the Trust in accordance with the UGC Act, 1956 ("the Act"). This responsibility includes the design, implementation and maintenance of internal control 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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with the ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

Head Office: Jammu || Branch Office: New Delhi || Vadodara || Gorakhpur || Pune || Lucknow || Ujjain ||

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An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers the internal control relevant to the Trust for preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

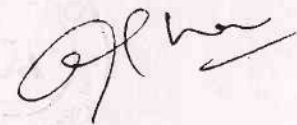
Opinion

In our opinion and to the best of our information and according to the explanations given to us, the 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:

- (a) In the case of the Balance Sheet, of the state of affairs of the Trust as at 31st March, 2016;
- (b) In the case of the Statement of Income & Expenditure, of the Deficit of the Trust for the year ended on that date.

Place: Jammu Tawi
Date: 17/10/2016

For **GMR & Co**
Chartered Accountants
Firm Reg. No. 006702N



Raghav Gupta
Partner
M No. 516739

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SHRI MATA VAISHNO DEVI UNIVERSITY
Approved Under Section 2(f) and 12(B) of UGC Act of 1956

BALANCE SHEET AS ON 31ST MARCH 2016

PARTICULARS	SCHEDULE NO.	BALANCE AS ON 31.03.2016	BALANCE AS ON 31.03.2015
SOURCES OF FUNDS			
Capital Funds			
Corpus Fund	A	200,500,000	200,500,000
Capital Grant	B	286,296,000	190,000,000
Capital Reserves	C	630,281	630,281
General Fund	D	736,945,258	823,454,493
TOTAL		1,224,371,539	1,214,584,774
APPLICATION OF FUNDS			
Fixed Assets			
Net Block (As Per Written Down Value)	E	904,064,992	878,213,505
Capital Advances & Capital Work in Progress	E	154,474,034	187,454,722
Investments			
Group Gratuity Fund - LIC Investment		24,821,546	21,184,139
(A) Current Assets, Loans & Advances			
Cash & Cash Equivalents	F	276,777,540	266,080,931
Sundry Receivables	G	8,909,491	13,373,283
Interest Accrued but not due	H	16,060,285	5,758,461
Pre-payments & Advances	I	5,881,032	9,920,094
		307,628,348	295,132,769
(B) Current Liabilities & Provisions			
Net Current Assets (A-B)	J	166,617,381	167,400,362
		141,010,967	127,732,407
TOTAL		1,224,371,539	1,214,584,774

Significant Accounting Policies and Notes to Accounts forms the integral part of the Balance Sheet

Significant Accounting Policies :

Annexure-1

Notes to Accounts :

Annexure-2

"This is the Balance Sheet as per our report of even date attached"

For GMR & Co.

Chartered Accountants

Firm Reg. No: 006702N

Raghav Gupta

Partner

Membership No. 516739

Place : Jammu Tawi

Date :

Vice-Chancellor

Registrar

Finance Officer

Shri Mata Vaishno Devi University
Katra, Jammu - 182220 (J&K) India

Shri Mata

KATRA

Devi University

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SHRI MATA VAISHNO DEVI UNIVERSITY
Approved Under Section 2(f) and 12(B) of UGC Act of 1956

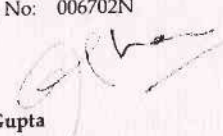
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31ST MARCH 2016


PARTICULARS	SCHEDULE NO.	BALANCE AS ON 31.03.2016	FOR THE YEAR ENDED 31.03.2015
INCOME			
<i>Fee From Students:-</i>			
A. Fees Other than Mess Fees	K	154,477,003	129,009,373
B. Mess Fees		37,980,769	34,205,131
		192,457,772	163,214,504
Interest on Fixed Deposits, Bonds and others	L	21,363,571	22,311,853
Grant in Aid from Shri Mata Vaishno Devi Shrine Board		50,000,000	30,000,000
Misc. Receipts		11,176,330	8,698,403
TOTAL		274,997,673	224,224,760
EXPENDITURE			
Employees' Remuneration & Benefits	M	180,053,094	157,226,175
Facilities & Other Costs	N	52,994,872	44,371,936
General & Administrative expenses	O	53,952,587	46,243,621
Depreciation on Fixed Assets	E	85,033,724	86,373,242
Loss from SMVDU Gas Agency		385,157	319,205
TOTAL		372,419,434	334,534,178
EXCESS OF INCOME OVER EXPENDITURE		(97,421,762)	(110,309,418)

Significant Accounting Policies and Notes to Accounts forms the integral part of the Income & Expenditure Account
Significant Accounting Policies : Annexure-1
Notes to Accounts : Annexure-2


"This is the Income & Expenditure Account as per our report of even date attached"

For GMR & Co.
Chartered Accountants
Firm Reg. No: 006702N


Raghav Gupta
Partner
Membership No. 516739
Place : Jammu Tawi
Date :


Vice-Chancellor


Registrar


Finance Officer

Shri Mata Vaishno Devi University
KATRA

SCHEDULE:-A

PARTICULARS	BALANCE AS ON 31.03.2016	BALANCE AS ON 31.03.2015
<u>CORPUS FUND</u>		
Capital Grant in Aid from Shri Mata Vaishno Devi Shrine Board- As per last Account	200,000,000	200,000,000
Infosys Fondation Prize for excellence	500,000	500,000
Sub-Total	200,500,000	200,500,000

SCHEDULE:- B

PARTICULARS	BALANCE AS ON 31.03.2016	BALANCE AS ON 31.03.2015
<u>CAPITAL GRANT FROM SMVDSB (A)</u> (Specific Purpose) For construction of Hostel		
Opening	190,000,000	60,000,000
Addition	91,112,000	130,000,000
<u>CAPITAL GRANT FROM J & K GOVT.(B)</u>	5,184,000	
Sub-Total(A+B)	286,296,000	190,000,000

SCHEDULE:-C

PARTICULARS	BALANCE AS ON 31.03.2016	BALANCE AS ON 31.03.2015
<u>CAPITAL RESERVES</u>		
Capital Reserve	630,281	630,281
Sub-Total	630,281	630,281

SCHEDULE:-D

PARTICULARS	BALANCE AS ON 31.03.2016	BALANCE AS ON 31.03.2015
<u>GENERAL FUND</u>		
Opening Balance	823,454,493	920,989,114
Add: Excess of Income over Expenditure for the year	(97,421,762)	(110,309,418)
Add: Grant in Aid for Projects	10,912,527	14,262,265
Less: Grant Utilized during the year	-	(1,487,469)
Sub-Total	736,945,258	823,454,493

**SHRI MATA VAISHNO DEVI UNIVERSITY
KATRA**

FIXED ASSETS AS ON 31.03.2016

Schedule E	Particulars	Rate of Dep.	GROSS BLOCK				DEPRECIATION			NET BLOCK	
			As on 01.04.2015	Additions		Total as on 31.03.2016	Upto 31.03.2015	For the year	Total as on 31.03.2016	As on 31.03.2016	As on 31.03.2015
				First Half	Second Half						
	Block A 5% Building Residential	0.05	201,400,515	-	-	201,400,515	62,396,893	6,950,181	69,347,074	132,053,441	139,003,622
	Block B 10% Building other than Residential	0.10	784,089,247	-	63,975,646	848,064,893	402,852,214	41,322,486	444,174,700	403,890,193	381,237,033
	Boundaru Walls, Internal roads, Campus Electrification & other allied works	0.10	115,552,181	-	13,825,331	129,377,512	64,268,448	5,819,640	70,088,088	59,289,423	51,283,732
	Block C 10% Furniture & Fixture	0.10	70,206,732	5,864,509	4,130,311	80,201,552	33,151,651	4,498,475	37,650,125	42,551,427	37,055,081
	Furniture & Fixture (Auditorium)	0.10	8,514,680	-	-	8,514,680	4,439,867	407,481	4,847,349	3,667,331	4,074,813
	Electric Fittings	0.10	52,971,259	-	-	52,971,259	29,208,301	2,376,296	31,584,597	21,386,662	23,762,958
	Block D 15% Office Vehicles	0.15	12,190,598	-	-	12,190,598	8,308,822	582,266	8,891,088	3,299,510	3,881,776
	Office Equipment	0.15	27,337,083	59,565	249,953	27,646,601	15,136,719	1,857,736	16,994,454	10,652,147	12,200,364
	Genset	0.15	792,017	-	-	792,017	672,969	17,857	690,826	101,191	119,048
	Inventor	0.15	140,026	-	-	140,026	109,742	4,543	114,285	25,741	30,284
	Transformer	0.15	520,324	-	-	520,324	412,188	16,220	428,408	91,916	108,136
	Workshop Equipments	0.15	21,515,116	-	-	21,515,116	15,456,610	908,776	16,365,386	5,149,730	6,058,506
	Laboratory Equipments	0.15	82,843,847	694,579	1,783,648	85,322,074	37,960,650	6,970,440	44,931,090	40,390,984	44,883,197
	Laboratory Equipments (UCC)	0.15	27,404,259	-	6,526,842	33,931,101	10,124,012	3,081,550	13,205,563	20,725,538	17,280,247
	Const. Equipment at Site	0.15	675,638	-	-	675,638	579,482	14,423	593,905	81,733	96,156
	Internal Communication System and Equipments	0.15	27,838,293	307,975	675,106	28,821,374	15,528,231	1,943,339	17,471,569	11,349,805	12,310,062
	Medical Clinic Equipments	0.15	443,150	-	77,017	520,167	189,363	43,844	233,208	286,959	253,787

SCHEDULE:-F

PARTICULARS	BALANCE AS ON 31.03.2016	BALANCE AS ON 31.03.2015
CASH & CASH EQUIVALENTS		
Cash In Hand	73,828	71,446
Bank Balances		
JK Bank 103 A/c (R&D)	3,775,008	8,318,613
JK Bank A/C 1302	1,250,524	927,823
JK Bank A/C 353	1,615,098	4,423,004
JK Bank SB-1656 A/c	159,840	1,965,108
JK Bank SB-23-GRANT IN AID	8,715,977	6,285,321
JK Bank UGC Grant A/c-1655	1,288,272	5,253,065
OBC-SB A/C -13	2,007,561	400,683
OBC-STUDENT FEE 12822151000051	769,273	1,963,181
SBI Saving A/c 46381	111,309	106,987
Corporation Bank a/c 064400101003796	84,863	81,567
UCO BANK a/c 17510110008058	25,304	22,789
HDFC BANK A/C-50100012428549	110,279	176,066
JK Bank-2828 (Student Welfare)	1,404,973	1,089,788
Fixed Deposits in Banks	255,385,433	234,995,492
Sub-Total	276,777,540	266,080,931

SCHEDULE:- G

PARTICULARS	BALANCE AS ON 31.03.2016	BALANCE AS ON 31.03.2015
SUNDRY RECEIVABLES		
Fee Receivable from Students	639,785	8,279,794
Other Receivables	8,269,706	5,093,489
Sub-Total	8,909,491	13,373,283

SCHEDULE:- H

PARTICULARS	BALANCE AS ON 31.03.2016	BALANCE AS ON 31.03.2015
INTEREST ACCRUED BUT NOT DUE		
Interest Accrued on FDR	16,060,285	5,758,461
Sub-Total	16,060,285	5,758,461

SCHEDULE:- I

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PARTICULARS	BALANCE AS ON 31.03.2016	BALANCE AS ON 31.03.2015
PRE-PAYMENTS & ADVANCES		
Prepaid Exp	2,115,324	2,621,859
Security Deposit (Assets)	136,025	136,025
Other Advances	635,646	3,100,982
Advance to Staff	2,599,056	3,671,620
SMVDU Gas Agency	324,576	322,946
Tax Deduction at Source	70,405	66,662
Sub-Total	5,881,032	9,920,094

SCHEDULE:- J

PARTICULARS	BALANCE AS ON 31.03.2016	BALANCE AS ON 31.03.2015
CURRENT LIABILITIES & PROVISIONS		
Sundry Creditors & Other Liabilities	4,726,439	10,904,828
Advance Fee from students	44,233,664	36,456,666
Retention Money from Contractors/Suppliers	14,543,478	12,475,652
Earnest Money Deposits from Contractors/Suppliers	1,362,892	2,589,170
Grant in Aid for R&D Projects	13,392,687	14,427,532
Deposits from Students/Refunds	17,858,504	13,038,265
Infosys Prize Distribution	-	-
Student Welfare Fund	1,404,973	3,014,705
Duties & Taxes	2,419,519	704,395
Ugc/Seminar/Workshop/Conferences	26,382,498	40,458,684
Fellowship/Consultancy/Other Grants	2,423,129	3,580,386
Provision For Gratuity	36,847,670	29,055,129
Professional Development Liability	1,021,928	694,951
Sub-Total	166,617,381	167,400,362

SCHEDULE:- K

PARTICULARS	FOR THE YEAR ENDED 31.03.2016	FOR THE YEAR ENDED 31.03.2015
FEE FROM STUDENTS		
Tuition Fees	101,322,711	86,677,775
Yearly Fees	15,704,063	11,025,875
One Time Fees	4,750,000	5,240,000
Electricity Charges from students	-	-
Hostel Fees	25,420,064	21,439,453
Mess Fees	37,980,769	34,205,131
Degree Fees	74,000	125,000
Re-registration/Exam Fees	901,250	742,500
Syllabus Charges	-	-
Prospectus Fees	1,622,000	1,967,520
Other Fees Received	4,682,915	1,791,250
Sub-Total	192,457,772	163,214,504

SCHEDULE:- L

PARTICULARS	FOR THE YEAR ENDED 31.03.2016	FOR THE YEAR ENDED 31.03.2015
<u>INTEREST ON FIXED DEPOSIT, BONDS & OTHERS</u>		
Interest Recieved on FDR	19,525,373	19,981,613
Interest received on Saving A/c	1,838,198	2,330,240
Sub-Total	21,363,571	22,311,853

SCHEDULE:- M

PARTICULARS	FOR THE YEAR ENDED 31.03.2016	FOR THE YEAR ENDED 31.03.2015
<u>EMPLOYEES' REMUNERATION & BENEFITS</u>		
CPF Inspection Fees	164,990	141,044
EDLI Charges	152,347	72,586
Employer Contribution TO CPF	15,175,901	14,279,887
Employer Contribution & Leave Salary	1,407,875	133,944
Honararium to Guest Facilities/Fee	705,677	1,316,670
Medical Reimbursement/insurance	854,387	710,495
Pension Contribution	192,708	200,388
Provison for Group Gratuity	7,792,541	9,694,916
Salary of Deputation employees	2,423,777	1,718,921
Salary of Employees on Consolidated Pay	6,320,781	5,337,542
Salary of Lien employees	678,706	626,208
Salary of Regular Employees	143,331,895	122,814,631
Special Allowance	157,159	122,393
Wages of Casual/Muster Roll Workers	694,350	56,550
Sub-Total	180,053,094	157,226,175

SCHEDULE:- N

PARTICULARS	FOR THE YEAR ENDED 31.03.2016	FOR THE YEAR ENDED 31.03.2015
<u>FACILITIES & OTHER COSTS</u>		
Scholarship/ Assisstantship	3,541,354	3,590,226
Training & Placement Exp.	77,765	65,849
Staff/Student Welfare		36,332
Guest House Expense	1,461,183	1,351,108
Hospitality Expenses	250,376	228,470
Departmental expenses	1,303,641	1,491,213
Printing & Stationery	1,896,133	1,936,964
Books & Periodicals	1,146,985	85,685
Mess expenses	38,518,692	31,042,624
Vehicle Running and Maintenance	3,285,712	3,752,586
NSS/NCC Expenses	-	61,265
Seminars, Convocations, Conferences & Meetings	689,371	18,200
Affiliation. Almuni & Membership Fee	823,660	711,414
Sub-Total	52,994,872	44,371,936

SCHEDULE-O

PARTICULARS	FOR THE YEAR ENDED 31.03.2016	FOR THE YEAR ENDED 31.03.2015
<u>GENERAL & ADMINISTRATIVE EXPENSES</u>		
Advertisement & Publicity	2,454,894	2,463,416
Electricity Charges	17,647,270	15,221,545
Water Supply Charges	572,900	555,550
Audit Fees		
Miscellaneous expenses	383,112	510,869
Legal & Professional Charges	214,000	285,500
Rent- PRO Office	1,552,500	396,000
Repair & Maintenance	3,922,554	5,021,201
Security Services Charges	9,290,305	7,725,045
Sanitation & cleaning	15,065,056	10,916,374
Postage, Telephones & Internet Charges	1,992,301	2,005,847
Travelling and Conveyance	857,695	1,142,274
Laptops for MBA students	-	-
Sub-Total	53,952,587	46,243,621

SHRI MATA VAISHNO DEVI UNIVERSITY

ANNEXURE 1

SIGNIFICANT ACCOUNTING POLICIES:

1.1 Accounting Convention:

The financial statements have been prepared in accordance with applicable accounting standards issued by the ICAI and on the basis of the historical cost basis unless otherwise stated and confirm to the statutory provisions and practices.

1.2 Use of Estimates:

The presentation of financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities on the date of the financial statements and the reported amount of revenues and expenses during the reporting period. Difference between the actual result and the estimates has been recognized in the period in which the results are known / materialized.

1.3 Recognition of Revenue & Expenses:

- a) The financial statements have been prepared in accordance with AS- 9 "Revenue Recognition" issued by ICAI and revenue has been booked on the accrual basis of accounting.
- b) Revenue in respect of fees received from student is recognized over the period of the course,
- c) The expenditure on Lab consumables has been charged off to Revenue in the year of purchase.
- d) Unforeseen income/expenses have been accounted for in the year of receipt/payment.

1.4 Fixed Assets:

- i) Fixed Assets are accounted on the basis of historical cost.
- ii) Fixed Assets include Capital Advances & Capital work-in- progress.
- iii) Depreciation is provided on diminishing balance method in accordance with the provisions of Income Tax Act, 1961, as per the rates prescribed in Income Tax Rules, 1962. However on the following assets depreciation rate of 100% has been taken:
 - a) Books
 - b) Sports Material
- iv) Depreciation on additions to assets made up to 30th September of the year is provided for at full rates and on additions thereafter at 50% of the rates. No depreciation is provided on assets sold/discarded during the year.

1.5 Employee Benefits :

- a) Short term employee benefits have been charged off at the undiscounted amount in the year in which the related service is rendered.
- b) Matching Contribution is being made for Employees towards Provident Fund Scheme.
- c) Leave Encashment- The Unavailed leaves are not paid off at the end of the year but can be availed in the succeeding years, so the provision for the same has not been created during the current Financial Year.
- d) **Gratuity :**
 - i) The university is contributing towards gratuity fund with LIC and contributions are made on a yearly basis.
 - ii) Gratuity has been provided for on actuarial basis.
 - iii) Contribution towards the plan of gratuity :
 - In Previous Financial Year i.e. 2014-15, the total contribution towards the gratuity is Rs. 34,74,212/- and benefit paid is Rs. 12,97,320/- against which the asset is being created in the name of Group Gratuity Fund for the accumulated value of Rs. 2,11,84,139/- (Rs 1,90,07,247/- plus Rs 34,74,212/- minus 12,97,320)
 - In Current Financial Year i.e. 2015-16, the total contribution towards the gratuity is Rs. 36,37,407/- and benefit paid is Rs. 92,935/- against which the asset is being created in the name of Group Gratuity Fund for the accumulated value of Rs. 2,48,21,546/- (Rs 2,11,84,139/- plus Rs 36,37,407/- minus 92,935/-)

1.6 Investments

Long-term investments are stated at cost less provision for diminution in the value of such investments. Diminution in value is provided for where the management is of the opinion that diminution is of other than temporary nature. Short term investments are valued at lower of cost and net realizable value.

1.7 Taxation:

No provision for taxation is created as the expenditure is more than the income. Moreover the university enjoys the tax exemption under section 10 of the Income Tax Act 1961.

1.8 Foreign Exchange Transaction:

- i) Transactions in foreign currency are recorded at the exchange rates prevailing at the time of the transaction.
- ii) Foreign currency monetary items (cash, receivables, payables etc.) are reported at the closing rate on the date of balance sheet and difference, if any, is considered as exchange fluctuation gain or loss and transferred to Profit & Loss Account.

1.9 Impairment of Assets:

The carrying amounts of assets are reviewed at each Balance Sheet date if there is any indication of impairment based on internal or external factors.

1.10 Government Grants

Governments/UGC grants are accounted for on receipt basis.

1.11 Shri Mata Vaishno Devi Shrine Board- Grant

Any grant received from Shri Mata Vaishno Devi Shrine Board for general purpose has been treated as revenue receipt in Income & Expenditure account.

1.12 Contingent Liabilities

A contingent liability (if any) is disclosed in Notes to Accounts.

1.13 Other Policies

Accounting policies not referred to otherwise are consistent with generally accepted accounting policies.

ANNEXURE 2

2.1 Grant-in-Aid

- a) The university has received specific grants from SMVDSB amounting to Rs. 9.11 Crores towards construction of Hostel which has been capitalized in books of accounts but no allocation for the same provided as per fund based accounting.
- b) The university has received specific grants from J & K Govt. amounting to Rs. 51.84 lac towards construction of Boundary Walls of University which has been capitalized in books of accounts but no allocation for the same provided as per fund based accounting.
- c) The university has received general purpose grants from SMVDSB amounting to Rs. 5 Crores which has been credited to Income & Expenditure Account.

2.2 Internal Control System

As per our observation, the internal control system needs to be strengthened in the university with special emphases on revenue, fixed assets and stock aspects.

2.3 Contingent Liabilities - Rs Nil /- , Rs.32,59,475/- and 28,14,723/- (WCT) for Previous Year 2015-16, 2014-15 and 2013-14 respectively.

2.4 Expenditure in Foreign Currency - Yes (Previous Year- Nil)

2.5 Impairment of Assets:

The carrying amounts of assets are reviewed at each Balance Sheet date if there is any indication of impairment based on internal or external factors. As no such threat is being perceived, no provision for Impairment Loss has been made.

2.6 Details of dues to Micro, Small and Medium Enterprises as per MSMED Act, 2006

The University has not received information from vendors regarding their status under the Micro, Small and Medium Enterprises Development Act, 2006. Further, the University maintains that it has no transactions with such enterprises based on the management's knowledge of their status and hence disclosures relating to amounts unpaid as at the year end together with interest paid / payable under the Act have not been given.

2.7 Others

- 1) In the opinion of Management of University, all the Current Assets have a value on realization in the ordinary course of business at least equal to the amount at which they are stated and all the known liabilities relating to the year have been provided for.
- 2) Balances of Current Assets and Current Liabilities are subject to confirmation.

2.8 The previous period figures have been regrouped/ reclassified, wherever necessary to conform to the current period presentation and to give true & fare view.

For GMR & Co.
Chartered Accountants
Firm Reg. No: 006702N

Raghav Gupta
Partner
Membership No. 516739
Place : Jammu Tawi
Date : 17/10/2016

For Shri Mata Vaishno Devi University

~~Vice-Chancellor~~ Registrar Finance Office
Dr. Sanjeev KATRA
Vice-Chancellor
Shri Mata Vaishno Devi University
Kakryal, Katra-182320 (J&K) India

Shri Mata Vaishno Devi University
KATRA
Jammu