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The Mandate

Headquarter declared this Institute as a Knowledge Resource Centre in 'Audit of Fraud, Fraud Detection Techniques & Forensic Audit' in October 2003 and "Revenue Audit" in September 2011 with a mandate to act as a repository of information on the subject through developing quality reading material, case studies (National and International), research papers and database of expert faculty and media reports. Significant developments in the matter are also to be reported through a newsletter for information to the user offices and sister institutes.
सरकारी खजाने को नुकसान - एक अवलोकन

सरकारी खजाने में राजस्व का न आना तथा सरकारी खजाने से अतिरिक्त व्यय की स्वीकृति से होने वाले नुकसान को रोकने के लिए प्रवेश भेंट वर्चुअलिक को सतर्क रहना चाहिए तब, जब:
1. कोई व्यक्ति अपने सियासी संबंधी को गलत आकलन कर स्थापक शृंखला में छूट लेना चाहता है।
2. व्यक्ति द्वारा नहीं हा सरकारी व्यक्ति को बसने के पहले उनकी प्राप्ति का पूर्व जीवन नहीं है।
3. स्वयं खोज गया व्याह का भाग दाम कम दिखाया जाता है।
4. सरकारी कार्यालयों के लाइसेंस्टेशनों द्वारा भरे जाने वाली रकम का वातावरण में एक फेफद पर बनाए जा रहे हो सकता है।
5. रेलवे द्वारा स्टेडिंग व्यक्ति स्मृति पूर्व किये जाने के

बाबूराज, रेल किराया बाफस लेता है, क्योंकि उसका टिकट चेक नहीं हुआ है।
6. किसी भी तेज़ीदार को ढेर के समय काम की मात्रा का सही आकलन न कर के असर का अतिरिक्त अनुमान दिखा कर 25 प्रतिशत तथा उपर के काम का अतिरिक्त रेट का लाभ दिया जाए।
7. साइट विशेष स्थितियों का अनुशंसा मुल्यांकन कर के तेज़ीदार को खुला विस्फोट करने के बजाय नियंत्रित विस्फोट करने का लाभ दिया जाए।
8. तेज़ीदार के गलत अनुमान को नज़र अंदाज़ कर के ढेर के स्थित में अतिरिक्त आईटी जो वर्तमान बाजार दर पर है, का लाभ दिया जाए।

प्रशिक्षण का प्रभाव (Impact of Training)

Entry Behavior Test (EBT) are conducted at the beginning of IS-Based courses in order to access the knowledge & skill level of the participants in the subject concerned. Participant wise result of the End Course Test (ECT) are compared with the result of EBT to quantify the impact of training. A chart depicting the impact of training in respect of IS based courses conducted between October 2013 and March 2014 is given.
Treasury Inspection (continued)

Records maintained by this section are as follow:
1) Service book & leave accounts
2) Monthly pay bills, preparation of contingent and traveling allowance bills of the office
3) Maintenance of office cash book
4) Issue register of stationery, maintained as per para 255 of MTM
5) Dead stock articles register maintained as per rule 95 of Maharashtra contingent expenditure
6) Office library register, the register of books of office in form no.Gen.125 maintained as per para 252 of MTM

1. Solvency Certificates
As per rules 54 to 57 (i) (a) of MTR and read with appendix III, the treasury officer is required to verify the solvency of securities furnished by the staff working under him and record a note to the effect in solvency register, maintenance of GPF accounts (ledger cards & broad sheet) of Gr. D employees

Records to be checked during inspection of administration section
1) Service book with leave accounts
Normal checking of service books includes,
I. Entries of all events of the official career of a government servant are made in his service book and attested by competent authority,
II. Entries of the first page are attested after every five years.
III. Annual certificate of verification of service are recorded in all service books by the treasury officer
IV. The correctness of pay and increment in service books agree with those in pay bills,
V. Fixation of pay (on promotion or due to any other reason)
VI. Note regarding the nomination for DCRG, GIS, GPF, family details etc

2) Cash book along with paid vouchers.
Contingent bills, pay bills, un-disbursed pay and allowance register, T.A bills
(Advances and final claims) LTC bills (advanced and final claims and sanction order), GPF paid vouchers with sanction orders of competent authority, cheques received register, DD issued register etc

Solvency register.
Points to be seen
1) Number of officials not furnished the solvency certificates to the treasury officer.
2) Non verification of solvency by the treasury officer.

3) Validity of the solvency certificates.

4) GPF accounts (broad sheet and ledger cards of group D employee)
Points to be seen
1) Verify whether details such as account number, emoluments as on 31" March of the government servants details regarding nomination etc. have been noted on the ledger cards
2) Maintenance of broad sheet and ledger cards completed in all respect.
3) Maintenance of ledger cards of each Gr. D employees, posting of subscription, refund and withdrawals, if any,
4) Interest worked out correctly.
5) Nomination for GPF amount.
6) Whether the pass book system for GPF of Cl.IV employees has been introduced or not
7) Final refund made correctly
8) Balance transferred to the new office to which the subscriber was transferred.

II. Audit section
Nature of work: The major work in the audit section relates to the scrutiny of bills and claims for withdrawal

Records maintained by this section are as follow:
i) Specimen signature of drawing & disbursing officers (DDOs) are kept on record in a guard file and DDOs register.
ii) GPF authorities issued by A.G Mumbai/Nagpur and GPF register
iii) Nil payment register
iv) DDO authorization letters issued by AG

Records to be checked while inspection of 'Audit Inspection Section'
In case of scrutinizing the challans, following points should be checked:-
1) Whether the amount is credited to government account.
2) Whether full classification has been given
3) Whether reference of voucher number is given in case of challans of recoveries,
4) Whether in case of GPF credit the GPF schedule has been attached to the challans,
5) Whether in case of challan for the credit for repayment of loans and interest the principal amount of loan and interest has been shown separately and sufficient details of the loan have been given.

contd. on next page

"Auditors and Management should trust people, but we are inviting trouble if we allow blind trust to replace vigilance in auditing or management".

Thomson Courtney M.
Details of bill and form to be used are listed below:

<table>
<thead>
<tr>
<th>Type of bill</th>
<th>Form to be used</th>
<th>Details of bill</th>
<th>Form to be used</th>
</tr>
</thead>
<tbody>
<tr>
<td>G.I.S</td>
<td>10</td>
<td>NPDC</td>
<td>30</td>
</tr>
<tr>
<td>Pay bill NGO</td>
<td>17</td>
<td>Detailed contingent</td>
<td>31</td>
</tr>
<tr>
<td>Pay bill NGO</td>
<td>19</td>
<td>Revenue Refund</td>
<td>43</td>
</tr>
<tr>
<td>T.A</td>
<td>18</td>
<td>Grand aid</td>
<td>44</td>
</tr>
<tr>
<td>Prov.pen/ DCRG</td>
<td>21</td>
<td>Simple Receipt</td>
<td>45</td>
</tr>
<tr>
<td>Med. Bill</td>
<td>24</td>
<td>GPF (NRA/ORA)</td>
<td>52</td>
</tr>
<tr>
<td>Pay Adv. TA Adv</td>
<td>18(B)</td>
<td>D.L.I.S</td>
<td>52(A)</td>
</tr>
<tr>
<td>Fest.Adv. Com.Adv</td>
<td>18(B)</td>
<td>Deposit payment</td>
<td>53</td>
</tr>
<tr>
<td>Contingency Bill</td>
<td>28</td>
<td>Lapsed deposit payment</td>
<td>54</td>
</tr>
<tr>
<td>Abstract bill</td>
<td>29</td>
<td>HBA/MCA</td>
<td>57</td>
</tr>
</tbody>
</table>

Check list while checking the bills passed by treasury officer

1) that the bill is Genuine, Complete in all respects and is signed by the competent authority
2) that the signature thereon agrees with the specimen signature filed in the treasury (to be verified from the guard file)
3) that the bill as far as possible, prepared in the prescribed standard from,
4) the bill is signed by the DDO who is authorized by AG
5) that the arithmetical computation in the bill are correct
6) that the total of the bills is written both in words and in figures and they agree and figures are attested by full dated signature of the person signing the bill
7) that the bill contains no over writing or erasures,
8) that the bills are countersigned wherever necessary,
9) that the claim is not time barred,
10) that it is prominently shown on the top of bill in red ink or rubber stamp showing the expenditure is ‘Plan’ or ‘Non plan’
11) that the demand No. and name of administrative department are properly written on the bills,
12) that the vouchers are receipted with revenue stamp, wherever necessary,
13) budget provision and availability of funds is shown on top of the bill
14) The checks to be applied by treasury officers are given in rule 153 of MTR-1968. While scrutinizing the bills passed by the treasury officers. TIP has to ensure that all these checks are applied by treasury officer.

Important point to be seen while checking the bills:

Minus grant bills presented between 1st June to 31st January

As per sub rule (X) of rule 153 of MTR 1968 volume-I it is obligatory on the part of the DDOs to quote the grant sanctioned by the competent authority on each bill submitted in the treasury office. If the grant is not available, the DDO has to certify that grant will be obtained from the competent authority during the financial year. The bill except pension payment, pay and allowance may not be passed by the treasury office when there is no provision of adequate grant, irrespective of period and certificate of competent authority.

As per above provision, minus grant bills pertaining to other expenditure and presented by DDOS between 1st June and 31st January should not be passed by treasury officer even though certificate of competent authority is produced by DDOs

Payment of passed bill after the stipulated period of 10 days

As per rule 435 of MTR and para 98 of MTR, payment order on passed bills should be valid for a period not exceeding 10 days.

(to be contd.)
इस संस्थान में प्रत्येक प्रशिक्षण के अंत में एक मूल्यांकन परीक्षा आयोजित की जाती है। परीक्षाओं में प्रथम एवं द्वितीय स्थान प्राप्त करनेवाले परीक्षार्थियों को सूची नीचे दर्शाया गया है। परीक्षार्थियों की रूचि एवं प्रेरणा स्तर को बनाए रखने के लिए उन्हें टॉप नं. रूप में स्वीकार चिन्ह और योग्यता प्रमाण पत्र से सम्बन्धित किया गया। उनके कार्यालयों को भी इस बारे में तुरित किया जाता है।

<table>
<thead>
<tr>
<th>आय.एस. कोर्स (IS Courses)</th>
<th>मह एवं वर्ष</th>
<th>प्रथम स्थान</th>
<th>द्वितीय स्थान</th>
</tr>
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<tbody>
<tr>
<td>ओरेंजल 91 विश डेकलपर 2000</td>
<td>नवम्बर-2013</td>
<td>श्रीमती किविता एस. गौर, सहा. लेखापरीक्षा अधिकारी II, महाद., नागपुर</td>
<td>श्री कृष्ण कुमार, बाबा एन.डी.पॉलिटर कार्यालय म.ले. (ले व ह) ग.म. रायपुर</td>
</tr>
<tr>
<td>मेंटेनन्स ऑफ हार्डवेर/सोफ्टवेर</td>
<td>दिसम्बर-2013</td>
<td>श्री ए.पी. अनन्द, सहा. लेखापरीक्षा अधिकारी कार्यालय म.ले. (E&amp;RASA). ए.पी., हैदराबाद</td>
<td>श्री प्रभला कुमार, लेखापरीक्षा कार्यालय म.ले. (लेखापरीक्षा) ग.म., रायपुर</td>
</tr>
<tr>
<td>इन्ट्रोडक्शन टू एएस. एसेस (बैंग-2)</td>
<td>दिसम्बर-2013</td>
<td>श्री पवन रामचंद्र संविधान, लेखापरीक्षा कार्यालय डॉक्टर एवं दूरसंचार लेखापरीक्षा, नागपुर</td>
<td>श्री उत्तम कुमार पटिक, लेखापरीक्षा कार्यालय म.ले. (लेखापरीक्षा) ग.म., रायपुर</td>
</tr>
<tr>
<td>लेक्षण II.श्री. (आप टी ओडैंट डिजाइल)</td>
<td>जनवरी-2014</td>
<td>श्री एम.बी.एस. फ़ाजिल कुमार, सहा. लेखापरीक्षा अधिकारी कार्यालय प्र. नि. लेखापरीक्षा(केंद्रीय), ए.पी., हैदराबाद</td>
<td>श्रीमती नवाज़ी मोहन उके, सहा. लेखापरीक्षा अधिकारी कार्यालय प्र. नि. लेखापरीक्षा (मध्य रेल), मुंबई</td>
</tr>
<tr>
<td>ओडीटिंग छु आपडिया; बैंग-1)</td>
<td>फरवरी-2014</td>
<td>श्री ओमप्रकाश देवागुण, सहा. लेखापरीक्षा अधिकारी कार्यालय म.ले. (लेखापरीक्षा) ग.म., रायपुर</td>
<td>श्री जे कृष्ण पवार, सहा. लेखापरीक्षा अधिकारी कार्यालय म.ले. (E&amp;RASA), ए.पी., हैदराबाद</td>
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<td>पी.एस.-एस.बच.एस प्रोग्रामिंग</td>
<td>फरवरी-2014</td>
<td>श्री व्य. श्री नागेश कुमार, सहा. लेखापरीक्षा अधिकारी कार्यालय प्रावधान निदेशक लेखापरीक्षा, दोहिक मध्य रेल, सिंक्यासराबाद</td>
<td>श्री प्रशान्त कुमार, बाबा एन.डी.पॉलिटर कार्यालय म.ले. (ले व ह)-II, महाद., नागपुर</td>
</tr>
</tbody>
</table>

प्रशिक्षण का मूल्यांकन (EVALUATION OF TRAINING)

प्रतिभागियों की प्रतिभा के आधार पर प्रत्येक प्रशिक्षण कार्यक्रम का मूल्यांकन किया जाता है एवं उस पादक्रम को रेटिंग दिया जाता है।

अक्टूबर 2013 से मार्च 2014 के दौरान आयोजित पादक्रमों की रेटिंग

"Fraud and falsehood only dread examination. Truth invites it."

Dr. Samuel Johnson, English author and lexicographer
Accentuate the need of Internal Controls

Every organization, Government Department, Public sector undertaking have a policies and procedures developed mainly for the development of business, strengthening the financial management vis-a-vis social upliftment and going concern. The organization which emphasizes the need of such policies, all out efforts are made to see that the internal controls are at place and rigidly followed.

One can define the internal controls as follows:

Internal controls are a set of policies and procedures to prevent deliberate or misguided use of funds for unauthorized purposes or Internal control is all of the policies and procedures management prescribed and uses to achieve the goals regarding i) safeguarding of assets, ii) to ensure reliability and integrity of financial information, iii) to promote efficient and effective operations to achieve goals and objectives.

The Committee of Sponsoring Organizations of the Tread way Commission (COSO) defines internal control as “a process, effected by an entity's board of Directors, management and other personnel, designed to provide reasonable assurance regarding the achievement of objectives in the following categories: effectiveness and efficiency of operations, reliability of financial reporting, and compliance with applicable laws and regulations.”

Internal control is a process: Internal control systems are not set in stone. They are constantly evolving and changing. Once implemented, internal controls require constant monitoring and re-engineering, as the agency's external and internal environment change and as former threats are mitigated and new risks arise.

People are crucial for strong internal controls: COSO makes everyone, both management and employees, responsible for internal controls. Effective internal controls require everyone's involvement. An agency may design a control, but if employees or management consistently ignore or circumvent the control, it will not be successful in providing effective operations, reliable financial statements, or legal compliance.

Internal control systems only provide reasonable assurance: Controls do not completely eliminate the potential for errors and irregularities. Controls are often resource-intensive. With limited resources, agencies cannot afford to have multiple controls for every activity. Instead, they should focus on their main processes, or on activities facing the greatest threats. As agencies implement controls, management needs to consider cost benefit: Does the benefit of implementing the control outweigh its cost? If the answer is yes, then a control should be set up to mitigate the related risk.

Framework for Internal Control

The framework of a good internal control system includes:

Control environment: A sound control environment is created by management through communication, attitude and example. This includes a focus on integrity, a commitment to investigating discrepancies, diligence in designing systems and assigning responsibilities.

Risk Assessment: This involves identifying the areas in which the greatest threat or risk of inaccuracies or loss exist. To be most efficient, the greatest risks should receive the greatest amount of effort and level of control. For example, the nature of the transaction (for instance, those that involve cash) might be an indication of the related risk.

Monitoring and Reviewing: The system of internal control should be periodically reviewed by management. By performing a periodic assessment, management assures that internal control activities have not become obsolete or lost due to turnover or other factors. They should also be enhanced to remain sufficient for the current state of risks.

Information and communication: The availability of information and a clear and evident plan for communicating responsibilities and expectations is paramount to a good internal control system.

Control activities: Internal control activities are the policies and procedures as well as the daily activities that occur within an internal control system. A good internal control system should include Preventive: control activities aim to deter the instance of errors or fraud and include thorough documentation and authorization practices. Preventive control activities prevent undesirable "activities" from happening, thus require well thought out processes and risk identification. Detective: control activities identify undesirable "occurrences" after the fact. The most obvious detective control activity is Reconciliation, Authorization, Documentation, Security and Segregation of duties.

Other Internal Control Best Practices

With a good internal control system in place, other considerations to keep in mind include:

Policies and procedures are required to be communicated to staff regularly including changes and updates in the procedures,

Periodically assess risks and the level of internal control required to protect assets and records related to those risks. Document the process for review, including all security activities, reconciliation processes and separation of duties will be reviewed annually.

Management is responsible for making sure that all staff is familiar with organization's policies and changes in those policies.

Employees' Role in Internal Controls

Everyone within the organization has some role in internal controls. An individual's responsibility depends
mainly on the level of involvement. The hierarchy in the organization which includes, Board of Trustees, President and Senior Administrators establish the presence of integrity, ethics, competence and a positive control environment. The Department Directors and Managers are responsible for establishing and maintaining internal controls within their departments. Other department personnel are responsible for executing control policies and procedures established by department heads.

The Internal Auditor’s function is to examine the adequacy and effectiveness of the organization’s internal controls and make recommendations where control improvements are needed. In order to objectively evaluate controls, Internal Auditors strive to maintain independence from daily operations; therefore, we usually do not create and maintain internal controls used by the departments. However, controls may be enhanced through the reviews performed and recommendations made by Internal Auditing.

What can jeopardize internal controls?

While many circumstances may compromise the effectiveness of internal control structure, a few of the most common and serious of these warrant special mention:

**Inadequate Segregation of Duties**

Separating responsibility for physical custody of an asset from the related record keeping is a critical control and includes

i) Persons who can authorize purchase orders (Purchasing) should not be capable of processing payments (Accounts Payable),

ii) The person who prepares the deposit should not post the receipts to the customer accounts, iii) The person who prepares the payroll voucher should not distribute or have custody of the payroll checks.

**Inappropriate Access to Assets**

Internal controls should provide safeguards for physical objects, restricted information, critical forms, and update applications. An employee who only needs to view computer information should be restricted to Read and File Scan access and should not be granted Write and Create access. Only authorized individuals should be issued keys for restricted areas.

**Form over Substance**

Controls can appear to be well designed but still lack substance, as is often the case with required approvals. The account manager's signature attests to the accuracy of the payroll voucher information, but if the account manager does not have assurance that the supporting time records are accurate, the approval process lacks substance.

**Control Override**

Exceptions to established policies are sometimes necessary to accomplish a specific task, but can pose a significant risk if not effectively monitored and limited. Thorough documentation and approval of all exceptions will help management ensure the availability of a clear explanation for unusual transactions or events. A periodic review of these exceptions also helps to identify the need for policy or procedural changes.

**Inherent Limitations**

There is no such thing as a perfect control system. Staff size limitations may obstruct efforts to properly segregate duties, which requires the implementation of compensating controls to ensure that objectives are achieved. A limitation inherent in any system is the element of human error (misunderstandings, fatigue, and stress). A manager who encourages employees to take earned vacation time can improve operations through cross training while enabling employees to overcome or avoid stress and fatigue.

How much do internal controls cost?

The cost of implementing a specific control should not exceed the expected benefit of the control. The potential loss of a computer printer may justify the cost of a door lock but not an alarm system. Be sure to lock the screen or logout of your computer to protect sensitive data. Sometimes there is no out-of-pocket cost to establish an adequate control. A realignment of duty assignments may be all that is necessary to accomplish the objective.

Checks received in the mail are immediately separated from supporting documentation for restrictive endorsement and deposit. The supporting documentation is given to a different employee (with a copy of the check, if needed) for crediting the payment or filling an order.

VOIDED receipts are approved by someone (preferably a manager) other than the person preparing receipts.

A well-designed internal control structure can enhance operations by improving your department's overall efficiency and effectiveness, as well as, reducing the risk of loss or theft. A bank lock box establishes accountability and restricts access to cash, in addition to streamlining operations by providing immediate deposits and (possibly) electronic application updates.

In analyzing the pertinent costs and benefits, managers should also consider the possible ramifications for Marquette University at large and attempt to identify and weigh the intangible as well as the tangible consequences.
4. Categories of Pension

<table>
<thead>
<tr>
<th>Red Flags (Fraud indicators)</th>
<th>Anti-fraud measures Preventive</th>
<th>Anti-fraud measures Detective</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>4.7 Family Pension</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.7.1 Name/s of the eligible family member/s recorded in the service book and authorization differ.</td>
<td>1. As per the provisions, the employee should give details of family members to be pasted in the service book for speedy settlement of retirement benefits. 2. Head of the Office should recommend authorization in favour of the eligible family member/s only. 3. Issue authorization in favor of the eligible family member/s recorded in the nomination/service book only.</td>
<td>1. Scrutinize the service books of family pensioners to verify whether details of family members, their relationships with employee, their dates of birth, marital status was recorded and their family photographs are pasted in their service books. 2. Compare the names given in the authorities with those recorded in the nominations/service books.</td>
</tr>
<tr>
<td>4.7.2 Nomination pasted but not signed by witnesses and accepted by head of the office.</td>
<td>As per rules the nomination should be signed by witnesses and duly accepted by the head of the office with dated signature.</td>
<td>1. Segregate service books of employees whose nominations are not signed by head of the office in token of acceptance. 2. Ascertain the reasons for non compliance.</td>
</tr>
<tr>
<td>4.7.3 Nomination exercised in favor of more than two wives.</td>
<td>1. As per the rules, the first legally wedded wife is eligible to receive family pension. 2. As per Hindu Marriage Act, 1955, the second marriage, when first wife is alive is null and void. 3. Judicially separated wife/husband (not on the grounds of adultery) is eligible to receive family pension. 4. Divorced wife / husband is not eligible to family pension. 5. Family pension is not payable from the date of remarriage. 6. In case of Muslims, family pension is paid to wives in equal shares. 7. In case of death of widow, her share will be paid to eligible sons/daughters. 8. In cases where there is no one to receive family pension, the share of such widow will not lapse but will be payable to other widows or her eligible sons/daughters in equal share.</td>
<td>1. Segregate the cases with nominations which were given in favour of more than two wives. 2. Verify the records obtained by head of the office to establish the identity of first wife. 3. Comment on the deviations noticed, if any.</td>
</tr>
</tbody>
</table>

(to be contd.)

Contd. from previous issue

**g. Forgery:**

Counterfeit currency notes, postage and revenue stamps, mark sheets etc can be forged using sophisticated computers, printers and scanners. Also impersonate another person is considered forgery.

**h. IPR Violations:**

These include software piracy, copyright infringement, trademarks violations, theft of computer source code, patent violations etc.

**j. Banking/Credit Card related crimes:**

In the corporate world, Internet hackers are continually looking for opportunities to compromise a company's security in order to gain access to confidential banking and financial information. Use of stolen card information or fake credit/debit cards are common. Bank employee can grab money using programs to deduce small amount of money from all customer accounts and adding it to own account also called as salami.

**k. E-commerce/ Investment Frauds:**

Sales and Investment frauds. An offering that uses false or fraudulent claims to solicit investments or loans, or that provides for the purchase, use, or trade of forged or counterfeit securities. Merchandise or services that were purchased or contracted by individuals online are never delivered. The fraud attributable to the misrepresentation of a product advertised for sale through an Internet auction site or the non-delivery of products purchased through an Internet auction site. Investors are enticed to invest in this fraudulent scheme by the promises of abnormally high profits.

(to be contd.)