

ESS KAY FINCORP LIMITED
G 1-2, NEW MARKET, KHASA KOTHI, JAIPUR, RAJASTHAN - 302001
Email : info@skfin.in || Phone : 0141-4161300
CIN : U65923RJ1994PLC009051
Balance Sheet as at March 31, 2020

(Amount in Rs. in lakhs)

Particulars	As at March 31, 2020	As at March 31, 2019
ASSETS		
Financial assets		
Cash and cash equivalents	6,236.85	7,406.29
Bank balance other than cash and cash equivalents	37,044.98	21,988.88
Receivables		
Other receivables	0.30	2.65
Loans	2,85,001.04	1,79,337.97
Investments	13,836.90	1,594.60
Other financial assets	3,451.28	4,411.31
Total financial assets	3,45,571.35	2,14,741.70
Non-financial assets		
Current tax assets (Net)	93.09	31.33
Deferred tax assets (Net)	1,931.92	756.42
Property, plant and equipment	4,210.18	3,212.59
Capital work-in-progress	266.72	6.30
Intangibles under development	82.80	-
Other intangible assets	50.55	59.43
Other non-financial assets	437.38	367.69
Total non-financial assets	7,072.64	4,433.76
Total assets	3,52,643.99	2,19,175.46
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Derivatives financial instruments	545.00	250.90
Payables		-
Trade payables		-
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
Debt securities	1,26,014.13	71,492.05
Borrowings (other than debt securities)	1,25,571.17	78,520.82
Subordinated liabilities	4,047.72	4,045.79
Other financial liabilities	7,201.67	7,607.07
Total financial liabilities	2,63,379.69	1,61,916.63
Non-financial liabilities		
Current tax liabilities (Net)	301.68	6.15
Provisions	740.03	578.85
Deferred tax liabilities (Net)	-	-
Other non-financial liabilities	349.84	339.38
Total non-financial liabilities	1,391.55	924.38
EQUITY		
Equity share capital	503.90	460.32
Other equity	87,368.85	55,874.13
Total equity	87,872.75	56,334.45
Total liabilities and equity	3,52,643.99	2,19,175.46

ESS KAY FINCORP LIMITED
G 1-2, NEW MARKET, KHASA KOTHI, JAIPUR, RAJASTHAN - 302001
Email : info@skfin.in || Phone : 0141-4161300
CIN : U65923RJ1994PLC009051
Statement of profit & loss for the year ended March 31, 2020

(Amount in Rs. in lakhs)

	Particulars	For the half year ended March 31, 2020 (Refer note 4)	For the half year ended March 31, 2019 (Refer note 4)	For the year ended March 31, 2020	For the year ended March 31, 2019
	Revenue from operations				
	Interest income	30,467.48	21,258.96	54,544.50	36,698.92
	Fees and commission income	913.03	617.19	1,951.52	958.34
	Net gain on fair value changes	756.28	-	752.94	-
(I)	Total revenue from operations	32,136.79	21,876.15	57,248.96	37,657.26
(II)	Other income	399.63	111.09	991.31	433.03
(III)	Total income (I+II)	32,536.42	21,987.24	58,240.27	38,090.29
	Expenses				
	Finance costs	12,629.27	8,154.72	23,248.45	14,337.63
	Net loss on fair value changes	-	3.11	-	20.61
	Impairment on financial instruments	4,067.76	1,245.42	8,997.98	4,407.56
	Employee benefit expenses	5,855.74	3,986.69	10,571.01	7,136.97
	Depreciation and amortization	539.60	346.69	817.53	604.35
	Other expenses	2,569.71	1,553.10	4,054.83	2,681.27
(IV)	Total expenses	25,662.08	15,289.73	47,689.80	29,188.39
(V)	Profit before tax (III-IV)	6,874.34	6,697.51	10,550.47	8,901.90
(VI)	Tax expense				
	(1) Current tax	2,877.39	1,441.43	3,874.32	2,526.68
	(2) Deferred tax	(1,050.83)	299.52	(1,177.52)	27.94
	Total tax expense	1,826.56	1,740.95	2,696.80	2,554.62
(VII)	Profit for the year (V-VI)	5,047.78	4,956.56	7,853.67	6,347.28
(VIII)	Other comprehensive income / (expenses)				
	Items that will not be reclassified to profit or loss				
	- Remeasurements of the defined benefit plans	(38.68)	(16.32)	8.02	(30.43)
	Sub-total	(38.68)	(16.32)	8.02	(30.43)
	Income tax relating to items that will not be reclassified to profit or loss	10.12	4.75	(2.02)	8.86
	Other comprehensive income/(expenses)	(28.56)	(11.57)	6.00	(21.57)
(IX)	Total comprehensive income for the year (VII+VIII) (comprising profit and other comprehensive income/(expenses) for the year)	5,019.22	4,944.99	7,859.67	6,325.71
(X)	Earnings per equity share#				
	Basic (Rs.)	20.81	24.06	33.00	31.99
	Diluted (Rs.)	20.49	23.69	32.68	31.62

Earnings per share for the interim period is not annualized.

Notes:

- 1) The Company is a systemically important non-deposit taking Non-banking financial Company ('NBFC') as defined under Section 45-IA of the Reserve Bank of India (RBI) act, 1934.
- 2) The financial results for the year ended March 31, 2020 have been reviewed by the audit committee and approved by the Board of Directors at its meeting held on June 16, 2020. The report is being filed with the Bombay Stock Exchange ("BSE") and is also available on the Company's website www.skfin.in.
- 3) The financial results for the half year and year ended March 31, 2020 have been audited by the Statutory Auditors of the Company.
- 4) The figures for the last half year of the current year and of the previous year are the balancing figures between audited figures in respect of the full financial year and the published year-to-date unaudited figures up to first half year .
- 5) The transition to Ind AS has been carried out from the erstwhile accounting standards notified under the Act read with Rule 7 of Companies (Accounts) Rules 2014 (as amended), guidelines issued by the RBI and other generally accepted accounting principles in India (collectively referred to as 'the previous GAAP').

These financial results have been drawn up on the basis of Ind AS that are applicable to the Company as at March 31, 2020 based on the press release issued by the Ministry of Corporate Affairs on January 18, 2016. Any application guidance / clarifications / directions issued by RBI or other regulators are implemented as and when they are issued / applicable.

- 6) In accordance with the Board approved moratorium policy read with the Reserve Bank of India (RBI) guidelines dated March 27, 2020 and April 17, 2020 relating to 'COVID-19-regulatory package', the Company has granted moratorium up to three months on the payment of installments falling due between March 1, 2020 and May 31, 2020 to all eligible borrowers. In respect of accounts over due but standard at February 29, 2020 where moratorium benefit has been granted, the staging of those accounts at March 31, 2020 is based on the days past due status as on February 29, 2020. The Company continues to recognize interest income during the moratorium period and in the absence of other credit risk indicators, the granting of a moratorium period does not result in accounts becoming past due and automatically triggering stage 2 or stage 3 classification criteria.
- 7) In terms of the requirement as per RBI notification no. RBI/2019-20/170DOR(NBFC).CC.PD.No.109/22.10.106/2019-20 dated March 13, 2020 on implementation of Ind AS, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any short fall in impairment allowances under Ind AS 109 and income recognition, asset classification and provisioning (IRACP) norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard asset provisioning), as at 31 March 2020 and accordingly, no amount is required to be transferred to impairment reserve.
- 8) All secured non-convertible debentures (NCDs) issued by the Company are secured by pari-passu charges on property at Chennai and exclusive charge on receivables under loan contracts, owned assets and book debts to the minimum extent of 100% of outstanding secured NCDs.
- 9) The Company has adopted Ind AS 116, leases, effective April 1, 2018 using modified retrospective method of transition. Adoption of this standard did not have a material effect on audited financial results for the half year and year ended March 31, 2020. As per the requirements of this standard, right-of-use assets amounting to Rs.2,517.35 lakhs and lease liabilities amounting to Rs.2,368.33 lakhs have been included within the line items "property, plant and equipment" and "other financial liabilities" respectively.
- 10) The Company has elected to exercise the option permitted under Section 115BAA of the Income-tax Act, 1961, as introduced by the Taxation Laws (Amendment) Ordinance, 2019. Accordingly, the Company has recognized provision for income tax for the year ended March 31, 2020 and re-measured its deferred tax assets basis the rate prescribed in the said section.
- 11) **Provision for impact of COVID-19**

The 'severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)', generally known as COVID-19, which was declared as a global pandemic by World Health Organisation on 11 March 2020, continues to spread across globe and in India. Globally countries and businesses are under lockdown. On 24 March 2020, the Government of India announced a 21 days lockdown initially, which was extended by 19 days across the country to contain the spread of the virus. Considering the severe health hazard associated with COVID-19 pandemic, certain parts of the country have further extended the lockdown. There is a high level of uncertainty about the duration of the lockdown and the time required to return to normalcy. The extent to which COVID-19 pandemic will impact the Company's provision on assets is dependent on the future developments which are highly uncertain. The impact of the global health pandemic may be different from that estimated at the date of approval of these financial results and the Company will continue to closely monitor any material changes to future economic conditions.

- 12) The Company is engaged in the business of financing, and accordingly, there are no separate reportable segments as per Ind AS 108 on operating segment.

- 13) As required by Paragraph 32 of Ind AS 101, net profit reconciliation between the figures reported under previous GAAP and Ind AS is as under, for the year ended March 31, 2019 is as under:

(Amount in Rs. in lakhs)	
Particulars	For the year ended March 31, 2019
Net profit after tax for the year as per Previous GAAP	5,223.02
Ind AS adjustments	
Impact on recognition of financial assets and financial liabilities at amortised cost by application of EIR	(26.81)
I. Financial assets	
II. Financial liability	
Income accrued on Stage III (Impaired) assets	324.96
Impact on application of Expected Credit Loss method for loan loss provisions	(1,885.19)
Impact on derecognition of loans sold under direct assignment transaction and recognition of financial assets transferred under securitisation transaction	1,754.40
Accrual of Income, earlier recognised at cash basis	1,624.03
Fair value measurement of derivatives classified as FVTPL	(7.68)
Fair value measurement of investments classified as FVTPL	(17.12)
Reversal of unamortised incomes on derecognised assets	(256.16)
Security deposits initially recognised at amortised cost	8.35
Reversal of straight lining of lease rentals	(112.98)
Tax impact on above adjustments	(220.18)
ESOPs recognised at grant date fair value	(82.92)
Profit for the year	6,325.73
Other comprehensive income (net of tax)	-
Total comprehensive income for the year as per Ind AS	6,325.73

- 14) The Company is large corporate as per the criteria given under SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated 26 November 2018 and the disclosure in respect of said circular is as below.

Disclosure pursuant to SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated 26 November 2018
for the year ended March 31, 2020

(Annexure A)

Sr. No	Particulars	Details
1	Name of the Company	Ess Kay Fincorp Limited
2	CIN	U65923RJ1994PLC009051
3	Outstanding borrowing of Company as on 31st March (Rs in crore)	2,556.33
4	Highest credit rating during the previous FY along with name of the credit rating company	CRISIL "A" CARE "A" BWR "A"

We confirm that we are a Large Corporate as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated 26 November 2018

(Annexure B1)

Sr. No	Particulars	Details
1	Name of the Company	Ess Kay Fincorp Limited
2	CIN	U65923RJ1994PLC009051
3	Report filled for financial year	2019-20
4	Details of the borrowings:	

(Amount in Rs. in lakhs)

Sr. No	Particulars	Details
(i)	Incremental borrowing done in FY (a)	1,77,480.01
(ii)	Mandatory borrowing to be done through issuance of debt securities (b) = 25% of (a)	44,370.00
(iii)	Actual borrowing done through debt securities in FY (c)	90,250.00
(iv)	Shortfall in the mandatory borrowing through debt securities, if any (d) = (b) - (c)	NIL
(v)	Reason for shortfall, if any, in mandatory borrowings through debt securities	NA

15) Information under regulation 52(4) of SEBI (listing obligations and disclosure requirements) regulations, 2015 is as follows:

(a) Credit rating and change in credit rating:

The Credit Analysis & Research Limited (CARE), Brickwork Ratings (BWR) & Credit Rating Information Services of India Limited (CRISIL) have assigned following ratings to the Company:

Facility	March 31, 2020	March 31, 2019
(a) Secured debentures	CRISIL A CARE A BWR A	CARE A- BWR A
(b) Unsecured debentures	CRISIL A CARE A (Tier-II) CARE A	CARE A- (Tier-II) CARE A-
(c) Subordinated term loan	CARE A	CARE A-
(d) Bank facilities	CRISIL A CARE A BWR A	CARE A- BWR A

(b) Information regarding interest and principal payable on non convertible debentures are disclosed at Annexure B.

(c) As at March 31, 2020, the Company has outstanding secured redeemable non-convertible debentures amounting to Rs. 120,704.00 lakhs. The said non-convertible debentures are secured by an adequate asset cover by way of creation of exclusive charge by hypothecation on the receivables of the Company. The Company also has unsecured redeemable non-convertible debentures amounting to Rs.5,310.13 lakhs as at the period end.

(d) Debt equity ratio : Debt [including interest accrued but not due] / Equity [paid up equity share capital and reserves and surplus]

Particulars	As at March 31, 2020
Debt equity ratio	2.99

(e) Net worth : Equity share capital + other equity - deferred tax assets - deferred expenses - intangible assets

(Amount in Rs. in lakhs)

Particulars	As at March 31, 2020
Net worth	85,601.51

(f) Capital redemption reserve/ debenture redemption reserve as at March 31, 2020 : Not applicable, since, debenture redemption reserve is not required in respect of privately placed debentures in terms of rule 18 (7) (b) (ii) of Companies (Share Capital and Debenture) Rules, 2014.

(g) Outstanding redeemable preference shares (quantity and value) as at March 31, 2020: Not applicable

(h) Debt service coverage ratio: Not applicable

(i) Interest service coverage ratio: Not applicable

(j) Asset cover available: Not applicable

(k) Net profit after tax: 7,853.67 lakhs

(l) Earnings per share (of Rs. 2/- each):

Basic (Rs.)	33.00
Diluted (Rs.)	32.68

**For and on behalf of the Board of Directors of
Ess Kay Fincorp Limited**

Rajendra Kumar Setia

Managing Director

DIN : 00957374

Place : Jaipur

Date : 16 June 2020

"Annexure B"
(Amount in Rs. in lakhs)

ISIN	Outstanding as on March 31, 2020 **	Previous due date for repayment of principal	Previous due date for payment of interest	Whether the previous interest payment has been paid or not	Next due date and amount of interest and principal			
					Principal		Interest/Premium	
					Date	Amount	Date	Amount
INE124N07325	2,500.00	*	May 16, 2020	Paid	August 16, 2022	2,500.00	June 16, 2020	22.54
INE124N07317	250.00	*	May 13, 2020	Paid	August 13, 2022	5,000.00	June 13, 2020	-
INE124N08067	2,500.00	*	*	*	January 12, 2021	2,500.00	January 12, 2021	-
INE124N08042	2,000.00	*	January 31, 2020	Paid	February 03, 2023	2,000.00	May 1, 2020	60.56
INE124N08034	2,000.00	*	March 31, 2020	Paid	September 29, 2022	2,000.00	June 29, 2020	-
INE124N07259	3,665.00	*	*	*	June 04, 2021	3,665.00	June 04, 2021	-
INE124N07267	375.00	*	March 14, 2020	Paid	June 14, 2021	375.00	June 14, 2020	11.08
INE124N07275	2,500.00	*	March 14, 2020	Paid	July 14, 2020	2,500.00	June 14, 2020	71.68
INE124N07283	2,500.00	*	March 14, 2020	Paid	June 14, 2021	2,500.00	June 14, 2020	71.68
INE124N07291	2,500.00	*	March 14, 2020	Paid	May 14, 2021	2,500.00	June 14, 2020	71.68
INE124N07143	5,000.00	*	May 29, 2020	Paid	June 11, 2021	1,250.00	June 11, 2021	570.78
INE124N07168	7,500.00	*	May 31, 2019	Paid	February 26, 2021	1,875.00	May 29, 2020	856.17
INE124N07200	7,500.00	*	May 29, 2020	Paid	June 11, 2021	7,500.00	June 11, 2021	-
INE124N07309	30,000.00	*	April 30, 2020	Paid	August 1, 2023	10,000.00	July 31, 2021	897.53
INE124N07127	2,500.00	*	*	*	November 12, 2021	2,500.00	November 12, 2021	-
INE124N07077	700.00	*	*	*	August 18, 2020	700.00	August 18, 2020	-
INE124N07333	5,000.00	*	March 13, 2020	Paid	September 13, 2022	5,000.00	June 13, 2020	145.83
INE124N07242	5,000.00	*	April 30, 2020	Paid	March 05, 2024	5,000.00	June 1, 2020	-
INE124N07358	8,600.00	*	*	*	December 23, 2025	8,600.00	June 23, 2020	-
INE124N07341	29,000.00	*	*	*	January 10, 2025	29,000.00	July 10, 2020	-
INE124N07366	3,360.00	*	*	*	January 09, 2022	3,360.00	January 09, 2022	-
TOTAL	1,24,950.00							

* No due date before March 31, 2020.

**Details provided above are for debentures outstanding as at March 31, 2020 and includes the derivative portion but does not include interest accrued but not due.

B S R & Co. LLP

Chartered Accountants

5th Floor, Lodha Excelus,
Apollo Mills Compound
N. M. Joshi Marg, Mahalaxmi
Mumbai - 400 011
India

Telephone +91 (22) 4345 5300
Fax +91 (22) 4345 5399

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of Ess Kay Fincorp Limited

Report on the audit of the Annual Financial Results

Opinion

We have audited the accompanying annual financial results of Ess Kay Fincorp Limited (hereinafter referred to as the "Company") for the year ended 31 March 2020, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid annual financial results:

- a. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards, and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended 31 March 2020.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those SAs are further described in the *Auditor's Responsibilities for the Audit of the Annual Financial Results* section of our report. We are independent of the Company, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act, and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained, is sufficient and appropriate to provide a basis for our opinion on the annual financial results.

Emphasis of Matter

We draw attention to Note 6 to the annual financial results, in respect of accounts overdue but standard at 29 February 2020 where moratorium benefit has been granted, the staging of those accounts at 31 March 2020 is based on the days past due status as on 29 February 2020 in accordance with the Reserve Bank of India COVID-19 Regulatory Package.

We draw attention to Note 11 to the annual financial results, the extent to which the COVID-19 pandemic will impact the Company's financial performance is dependent on future developments, which are highly uncertain.

Our opinion is not modified in respect of the above matters.

B S R & Co (a partnership firm with
Registration No. BA61223) converted into
B S R & Co. LLP (a Limited Liability Partnership
with LLP Registration No. AAB-8181)
with effect from October 14, 2013

Registered Office:
5th Floor, Lodha Excelus
Apollo Mills Compound
N. M. Joshi Marg, Mahalaxmi
Mumbai - 400 011, India

Management's and Board of Directors' Responsibilities for the Annual Financial Results

These annual financial results have been prepared on the basis of the annual financial statements.

The Company's Management and the Board of Directors are responsible for the preparation and presentation of these annual financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the annual financial results, the Management and the Board of Directors are responsible for assessing the Company'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 the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Company's financial reporting process

Auditor's Responsibilities for the Audit of the Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the annual financial results 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 annual financial results.

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

- Identify and assess the risks of material misstatement of the annual financial results, 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.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the financial results made by the Management and Board of Directors.
- Conclude on the appropriateness of the Management and Board of Directors 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 appropriateness of this assumption. 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 annual financial results 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 Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the annual financial results, including the disclosures, and whether the annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.

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

Other Matters

The annual financial results include the results for the half year ended 31 March 2020 and the corresponding half year ended in the previous year being the balancing figure between the audited figures in respect of the full financial year (including Ind AS adjustments) and the published unaudited year to date figures up to the half year of the relevant financial years which were subject to limited review by us.

For **B S R & Co. LLP**

Chartered Accountants

Firm's Registration No. 101248W/W-100022

Ashwin Suvarna

Partner

(Membership No. 109503)

UDIN: 20109503AAAAAR7490

Place: Mumbai

Date: 16 June 2020