

# KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

04.09.2020

To  
The Manager,  
Bombay Stock Exchange Limited,  
25<sup>th</sup> Floor, P.J Towers,  
Dalal Street,  
Mumbai – 400 001.

Scrip Code - 526829

Sub: Outcome of Board Meeting held on. 20<sup>th</sup> July, 2020 –Regulation 30 &33 of SEBI (LODR) 2015.

This has further reference to the intimation/documents sent to you on 20.07.2020 .Now we are sending fresh documents with further corrections as suggested by your good selves.

We would like to inform your good office that the Board of Directors at their meeting held on 20<sup>th</sup> July, 2020 at the registered office of the company inter alia transacted the following business.

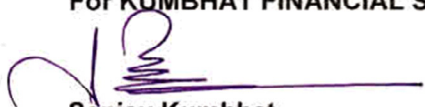
1. The Board approved the the Audited Financial statements for the quarter and year ended 31<sup>st</sup> March,2020
2. The Limited Review Report was noted by the Board

The meeting commenced at 3.00 P.M and closed at 5.00 P.M

Thanking You,

Yours faithfully,

For KUMBHAT FINANCIAL SERVICES LIMITED.

  
Sanjay Kumbhat  
Managing Director  
(DIN. No: 03077193)

# KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

## Balance Sheet as at 31st March, 2020

(Amount in ₹ Lakhs)

No.	Particulars	Note No.	As at 31.03.2020	As at 31.03.2019	As at 31.03.2018
<b>I</b>	<b>ASSETS</b>				
<b>(1)</b>	<b>Financial Assets</b>				
	(a) Cash and Cash Equivalents	2	43.15	1.04	1.32
	(b) Other Receivables	3	0.75	-	5.83
	(c) Loans	4	457.32	475.94	549.56
	(d) Investments	5			
	- Quoted Equity Shares		5.68	5.85	6.01
	- Unquoted Equity Shares		12.00	12.00	12.00
	(e) Other Financial Assets	6	0.03	0.03	0.03
<b>(2)</b>	<b>Non-Financial Assets</b>				
	(a) Other Current Assets	7	0.91	0.24	-
	(b) Deferred Tax Asset (Net)	8	3.82	0.37	-1.97
	(c) Property, Plant and Equipment	9	0.32	0.26	1.00
	<b>Total Assets</b>		<b>523.98</b>	<b>495.73</b>	<b>573.79</b>
<b>II</b>	<b>LIABILITIES AND EQUITY</b>				
	Liabilities				
<b>(1)</b>	<b>Financial Liabilities</b>				
	(i) Trade Payables				
	- total outstanding dues of micro enterprises and small enterprises		-	-	-
	- total outstanding dues of creditors other than micro enterprises and small enterprises		-	-	-
	(ii) Other Financial Liabilities				
	- total outstanding dues of micro enterprises and small enterprises		-	-	-
	- total outstanding dues of creditors other than micro enterprises and small enterprises	10	4.82	2.24	14.28
<b>(2)</b>	<b>Non-Financial Liabilities</b>				
	(a) Provisions	11	5.08	1.69	6.68
	(b) Other Current Liabilities	12	0.86	0.35	-
<b>(3)</b>	<b>Equity</b>				
	(a) Equity Share Capital	13	475.00	475.00	475.00
	(b) Other Equity (Refer Statement of changes in equity)		38.22	16.45	77.82
	<b>Total Liabilities and Equity</b>		<b>523.98</b>	<b>495.73</b>	<b>573.79</b>

For and on behalf of the Board



[Sanjay Kumbhat]  
Managing Director

# KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

## STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2020

Sr. No.	Particulars	(Amount in Rs.Lakhs except EPS)				
		3 months ended 31/03/2020 (Audited)	3 months ended 31/12/2019 (Unaudited)	Previous 3 months ended 31/03/2019 (Audited)	Year ended 31/03/2020 (Audited)	Year ended 31/03/2019 (Audited)
	<b>Income</b>					
I	Revenue from operations					
	- Interest Income	1.00	14.90	8.61	44.99	46.04
	- Dividend Income	-	-	-	0.05	0.03
II	Other Income	-3.44	-	0.09	5.94	-
III	<b>Total Revenue</b>	<b>-2.44</b>	<b>14.90</b>	<b>8.70</b>	<b>50.97</b>	<b>46.08</b>
	<b>Expenses</b>					
	Employee Benefit Expenses	1.50	1.50	1.75	6.00	5.05
	Depreciation and amortisation Expenses	0.04	0.04	0.05	0.16	0.09
	Other Expenses	0.69	11.68	55.65	17.95	99.65
	Net Loss on Fair Value Changes	0.18	-	-	0.18	0.16
	Impairment of Financial Instruments	4.98	-	0.13	4.98	-0.41
	<b>Total</b>	<b>7.39</b>	<b>13.22</b>	<b>57.58</b>	<b>29.27</b>	<b>104.55</b>
V	Profit/(Loss) from Ordinary activities before exceptional items and tax (III-IV)	-9.83	1.68	-48.89	21.70	-58.47
VI	Exceptional items	-	-	-	-	-
VII	<b>Profit/(Loss) from Ordinary activities before tax (V-VI)</b>	<b>-9.83</b>	<b>1.68</b>	<b>-48.89</b>	<b>21.70</b>	<b>-58.47</b>
VIII	Tax Expenses					
	Current Tax	-4.93	-0.20	-0.18	-	-
	Tax for earlier periods	-	-	-	-	5.25
	Deferred tax	5.50	-1.04	-2.29	-0.06	-2.34
IX	<b>Net Profit/(Loss) for the period after tax (VII-VIII)</b>	<b>-10.40</b>	<b>2.92</b>	<b>-46.42</b>	<b>21.77</b>	<b>-61.38</b>
X	Other Comprehensive Income (OCI)					
	A. Items that will not be reclassified to profit or loss					
	(i). Remeasurement gain/(loss) on the Defined Benefit Plans	-	-	-	-	-
	(ii). Gain / (Loss) on measuring equity instruments at Fair Value through other comprehensive income (FVTOCI)	-	-	-	-	-
	B. (ii) Items that will be reclassified to profit or loss	-	-	-	-	-
XI	<b>Total Comprehensive Income (IX+X)</b>	<b>(10.40)</b>	<b>2.92</b>	<b>(46.42)</b>	<b>21.77</b>	<b>(61.38)</b>
XII	Paid-up equity share capital Face Value of Rs.10/- each)	475.00	475.00	475.00	475.00	475.00
XIII	Reserves excluding Revaluation Reserves					
XIV	<b>Earnings Per Share (EPS) of Rs. 10/- each (Basic &amp; Diluted)</b>					
	Basic & Diluted	(0.22)	0.06	(0.98)	0.46	(1.29)

Notes :

- The above Audited results have been reviewed and recommended by the audit committee and approved by the Board of Directors in their meeting held on July 20, 2020
- This statement has been prepared in accordance with Company's (Indian Accounting Standards) Rules, 2015 (IND-AS), prescribed under section 133 of the Companies Act, 2013 and the recognised accounting practices and policies to the extent applicable. Beginning April 1, 2018 the company has for the 1st time adopted Ind-AS. As required by paragraph 32 of Ind AS 101, the profit reconciliation between the figures previously reported under previous GAAP and restated as per Ind AS is given below:





# KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

## Cash Flow Statement for the year ended 31st March, 2020

(Amount in ₹ Lakhs)

S. No.	Particulars	For the year ended 31.03.2020	For the year ended 31.03.2019
I	Cash Flow from operating Activities		
	Profit/(Loss) after Tax	21.77	(61.37)
	Add: Tax paid	-	-
	Adjustments of Non-cash and Non-operating items		
	Add: - Deferred tax	(0.06)	(2.34)
	- Depreciation and Amortisation	0.16	0.09
	- Net Loss on Fair Value changes	0.18	0.16
	- Impairment of Financial Instruments	4.98	-0.41
	- Tax for earlier period	-	-
	- Fixed Assets written off	-	0.96
	- Bad debts written off	-	-
	Less: - Impairment loss allowance	-	-
	- Dividend Income	0.05	0.03
	Operating Profits before Working Capital Changes	26.99	(62.93)
	Adjustment for Working Capital Changes		
	Add: Increase in Current Liabilities	3.09	2.59
	Decrease in Current Assets	-	5.83
	Less: Increase in Current Assets	0.75	-
	Decrease in Current Liabilities	-	14.28
	Cash generated from operations	29.33	(68.79)
	Less: Tax Paid	0.67	5.23
	<b>Net Cash from Operating Activities</b>	<b>(A) 28.65</b>	<b>(74.02)</b>
II	Cash Flow from Investing Activities		
	Purchase of Fixed Assets	-0.22	(0.32)
	Dividend Income	0.05	0.03
	<b>Net Cash from Investing Activities</b>	<b>(B) -0.17</b>	<b>-0.29</b>
III	Cash Flow from Financing Activities		
	Loans given	138.37	70.15
	Repayments received	152.01	144.18
	<b>Net Cash from Financing Activities</b>	<b>(C) 13.64</b>	<b>74.03</b>
	<b>Net Increase/(Decrease) in Cash and Cash equivalents</b>	<b>(A+B+C) 42.12</b>	<b>(0.28)</b>
	- cash and cash equivalents at the beginning of the year	1.04	1.32
	Cash and cash equivalents at the end of the year	43.15	1.04

For and on behalf of the Board

  
**[Sanjay Kumbhat]**  
 Managing Director



**INDEPENDENT AUDITOR'S REPORT ON AUDIT OF FINANCIAL RESULTS**

TO  
THE BOARD OF DIRECTORS OF  
KUMBHAT FINANCIAL SERVICES LIMITED

**Opinion**

We have audited the accompanying Statement of Financial Results of M/s. Kumbhat Financial services Limited ("the Company"), for the three months and year ended March 31, 2020 (the "Statement") being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the "Listing Regulations")

In our opinion and to the best of our information and according to the explanations given to us these standalone financial results:

i. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and

ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ((IND AS 34") prescribed under Section 133 of the Companies Act 2013 (the "Act") read with relevant rules issued thereunder and other applicable accounting standards and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information of the company for the three months and the year ended March 31, 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 Standards are further described in the Auditor's Responsibilities for the Audit of Standalone Financial Results 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 results under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We



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

#### **Management's Responsibilities for the standalone Financial results**

These quarterly financial results as well as the year to date standalone financial results have been prepared on the basis of the interim financial statements. The Company's Board of Directors are responsible for the preparation of these financial results that give a true and fair view of the net profit/loss and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34, prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 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 design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial results, the Board of Directors are responsible for assessing the Company's ability to continue as going concern, disclosing, as applicable, matters relating 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.

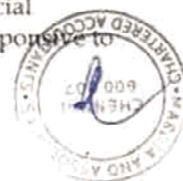
The Board of Directors are also responsible for overseeing the financial reporting process of the company.

#### **Auditor's Responsibilities for the Audit of the Standalone Financial Results**

Our objectives are to obtain reasonable assurance about whether the standalone 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 standalone 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 standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to



Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

\* Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under Regulation 33 of the Listing Regulations.

\* Conclude on the appropriateness of the 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 ability of the company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of 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 standalone financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

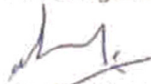
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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.

For **Mardia & Associates**

Chartered Accountants

Firm's registration number: 0078003



(Manish Mardia)

Proprietor

Membership number: 205307

UDIN: 20205307AAAACP4156

Place: Chennai

Date: 20th July, 2020





# KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

04.09.2020

To  
The Manager,  
Bombay Stock Exchange Limited,  
25<sup>th</sup> Floor, P.J Towers,  
Dalal Street,  
Mumbai – 400 001.

Scrip Code - 526829

Sub: Outcome of Board Meeting held today i.e. 14<sup>th</sup> August, 2020 –Regulation 30 &33 of SEBI (LODR) 2015.

This has further reference to the documents sent to you on 14.08.2020 with further corrections as suggested by your good selves.

We would like to inform your good office that the Board of Directors at their meeting held on 14<sup>th</sup> August, 2020 at the registered office of the company inter alia transacted the following business.

1. The Board approved the the Unaudited Financial statements for the quarter ended 30<sup>th</sup> June, 2020.
2. The Limited Review Report was noted by the Board

The meeting commenced at 3.00 P.M and closed at 4.00 P.M

Thanking You,

Yours faithfully,  
For KUMBHAT FINANCIAL SERVICES LIMITED.

  
Sanjay Kumbhat  
Managing Director  
(DIN. No: 03077193)

# KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

## UNAUDITED FINANCIAL RESULTS FOR THE FIRST QUARTER ENDED 30.06.2020

(Rs.in Lakhs)

Sr. No.	Particulars	3 months ended 30/06/2020 (Unaudited)	Previous 3 months ended 31/03/2020 (Audited)	Corresponding 3 months ended in the previous year 30/06/2019 (Unaudited)	Year ended 31/03/2020 (Audited)
	<b>Income</b>				
I	Revenue from operations	9.12	6.44	21.39	45.04
II	Other Income	0.00	0.00	3.05	5.94
III	<b>Total Revenue</b>	<b>9.12</b>	<b>6.44</b>	<b>24.44</b>	<b>50.97</b>
	<b>Expenses</b>				
IV	Employee Benefit Expenses	1.50	1.50	1.50	6.00
	Depreciation and amortisation Expenses	0.01	0.06	0.04	0.16
	Other Expenses	1.94	1.87	0.78	17.94
	Net Loss on Fair Value Changes	(1.05)	1.42		0.18
	Impairment of Financial Instruments	(2.54)	7.57		4.98
	<b>Total</b>	<b>(0.14)</b>	<b>12.42</b>	<b>2.32</b>	<b>29.27</b>
V	Profit /(Loss) from Ordinary activities before exceptional items and tax (III-IV)	9.26	(5.98)	22.12	21.71
VI	Exceptional items	0	0.00	0.00	0.00
VII	<b>Profit /(Loss) from Ordinary activities before tax (V-VI)</b>	<b>9.26</b>	<b>(5.98)</b>	<b>22.12</b>	<b>21.71</b>
VIII	Tax Expenses				
	Current Tax	2.12	1.42	3.68	3.39
	Deferred tax	0.29	(0.06)	(3.42)	(3.45)
IX	Net Profit/(Loss) for the period after tax (VII-VIII)	6.85	(7.34)	21.86	21.77
X	Other Comprehensive Income (OCI)	0	0.00	0.00	0.00
XI	Total Comprehensive Income (IX+X)	6.85	(7.34)	21.86	21.77
XII	Paid-up equity share capital (Face Value of Rs.10/- each)	475.00	475.00	475.00	475.00
XIII	Reserves excluding Revaluation Reserves	45.07	38.22	38.86	38.22
XIV	<b>Earnings Per Share (EPS) of Rs. 10/- each (Basic &amp; Diluted)</b>				
	Basic	<b>0.14</b>	<b>(0.15)</b>	<b>0.46</b>	<b>0.46</b>
	Diluted	<b>0.14</b>	<b>(0.15)</b>	<b>0.46</b>	<b>0.46</b>

### NOTES

1. The above unaudited financial results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors in their meeting held on August 14,2020.

2. This statement has been prepared in accordance with Company's (Indian Accounting Standards) Rules, 2015 (IND-AS), prescribed under Section 133 of the Companies Act, 2013 and the recognised accounting practices and policies to the extent applicable.

3. This statement includes unaudited financial results of the Company for the quarter ended 30th June 2020 & 30th June 2019 along with the audited financial results for the quarter ended 31st March 2020 & year ended 31st March 2020. The unaudited financial results are subject to limited review by auditors.

4. Segment wise reporting is not applicable as the company operates in single segment, viz; commercial loans

5. During the period April 2020- June 2020 the Company has not received any complaints from any shareholders/investors. '

6. Previous years figures have been regrouped wherever necessary.

1. The above unaudited financial results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors in their meeting held on August 14,2020.

FOR KUMBHAT FINANCIAL SERVICES LIMITED

Place: Chennai

Date:14.08.2020

  
 SANJAY KUMBHAT  
 MANAGING DIRECTOR

# KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

## CASH FLOW STATEMENT FOR THE QUARTER ENDED 30-06-2020

(Amount in Rs. Lakhs)

S.no.	Particulars	As at 30-06-2020	As at 31-03-2020
I	<b>Cash Flow from operating Activities</b>		
	Profit/(Loss) after Tax	(61.37)	21.77
	Add: Tax paid		-
	<b>Adjustments of Non-cash and Non-operating items</b>		
	Add: -Deferred tax		(0.06)
	-Depreciation and Amortisation		0.16
	-Net Loss on Fair Value changes		0.18
	-Impairment of Financial Instruments		4.98
	-Tax for earlier period		-
	-Fixed Assets written off		-
	-Bad debts written off		-
	Less: -Impairment loss allowance	0.00	-
	-Dividend Income		0.05
	<b>Operating Profits before Working Capital Changes</b>	<b>(61.37)</b>	<b>26.99</b>
	<b>Adjustment for Working Capital Changes</b>		
	Add: Increase in Current Liabilities	5.06	3.09
	Decrease in Current Assets	1.21	-
	Less: Increase in Current Assets	2.82	0.75
	Decrease in Current Liabilities	(1.24)	-
	<b>Cash generated from operations</b>	<b>(56.68)</b>	<b>29.33</b>
	Less: Tax Paid	0.00	0.67
	<b>Net Cash from Operating Activities</b>	<b>(56.68)</b>	<b>28.65</b>
II	<b>Cash Flow from Investing Activities</b>		
	Purchase of Fixed Assets		(0.22)
	Increase in investments	(1.05)	
	Dividend Income		0.05
	<b>Net Cash from Investing Activities</b>	<b>(1.05)</b>	<b>0.17</b>
III	<b>Cash Flow from Financing Activities</b>		
	Loans given	16.66	138.37
	Repayments received	0.00	152.01
	<b>Net Cash from Financing Activities</b>	<b>(16.66)</b>	<b>13.64</b>
	<b>Net Increase/(Decrease) in Cash and Cash equivalents</b>	<b>(6.16)</b>	<b>42.12</b>
	- cash and cash equivalents at the beginning of the year	43.15	1.04
	<b>Cash and cash equivalents at the end of the year</b>	<b>36.99</b>	<b>43.15</b>

For and on behalf of the Board of  
Directors

  
[Sanjay Khumbat]  
Managing Director

Place : Chennai

Date :



**LIMITED REVIEW REPORT**

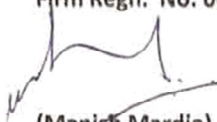
We have reviewed the accompanying statement of unaudited financial results of **KUMBHAT FINANCIAL SERVICES LTD**, Chennai for the quarter ended 30<sup>th</sup> June, 2020 being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 and has been initiated by us for identification purpose.

This statement is the responsibility of the Company's Management and has been approved by the Board of Directors in meeting held on 14<sup>th</sup> August 2020, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS 34) prescribed under section 133, of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of The Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statement is free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying statement prepared in accordance with the applicable Indian Accounting Standards as prescribed under section 133 of the Companies Act 2013 read with relevant rules issued there under and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For **MARDIA & ASSOCIATES**  
Chartered Accountants  
Firm Regn. No. 0078885



(Manish Mardia)  
Proprietor  
Membership No. 205307  
Place: Chennai  
Date: 14/08/2020  
UDIN: 20205307AAAACZ2434

