



MCSL/SEC/21-22/69

September 06, 2021

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai - 400 001
Scrip Code - 511766

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (E), Mumbai - 400 051
Trading Symbol - MUTHOOTCAP

Dear Sir/Madam,

Sub: 27th AGM Notice - Newspaper Advertisement

Ref: Our letter no. MCSL/SEC/21-22/68 dated September 02, 2021

Further to our above referred letter, please find enclosed copy of the newspaper advertisements published in Business Line (English) and Mangalam (Malayalam) in relation to the 27th Annual General Meeting (AGM) of the Company scheduled to be held on September 25, 2021.

The details of the newspaper advertisement are given below:

Sl. No.	Date of publication	Name of Newspaper	Subject Matter
1.	September 04, 2021	Mangalam (Vernacular) Business Line (English)	Intimation on the dispatch of Notice calling the AGM along with the Annual Report of the Company for the FY 2020 - 2021 to the shareholders.

We request you to kindly take the same on your records.

Thanking you,

Yours faithfully,

For Muthoot Capital Services Limited

Abhijith Jayan
Company Secretary & Compliance Officer



Power Ministry agrees to three separate windows for short-term coal linkage auctions

For long-term availability, it will review if duration can be extended beyond a year

OUR BUREAU
New Delhi, September 3

The Power Ministry agreed to three separate windows of 3 months, 6 months and one year for short-term coal linkage auctions under the SHAKTI B (viii) (a) policy for thermal power plants not having power purchase agreements (PPAs), according to a release issued on Friday.

The Ministry, in consultation with the Ministry of Coal, will ensure its implementation. In order to make coal available for a longer period, the Power Ministry will review

whether the duration of auction can be extended for more than one year. The issue of bank guarantee is also to be examined if duration has to be extended beyond one year, the release added.

Power Minister RK Singh on Friday issued the above directions after meeting members of the Association of Power Producers (APP) to understand their issues.

Singh instructed the Power Ministry to streamline and simplify the guidelines for short-term coal linkage auctions under the SHAKTI B (viii) (a) policy

for thermal power plants not having PPAs.

As per the policy, the PPA — long term or medium term — needs to be submitted within two years after auction of coal.

The release stated that APP requested for extension of timeline in view of the lack of PPAs in the market. It also urged to reduce the bank guarantee.

The Power Ministry agreed to examine the request in consultation with the Ministry of Coal, the release said.

Liquidity infusion scheme
Meanwhile, the Minister also said that in the liquidity infusion scheme, equal treatment may be given to



RK Singh, Power Minister

electricity regulatory commission (CERC) in terms of recovery of depreciation and interest rate allowed for recovery.

In addition, APP also requested a separate window for auction of gas for power plants. The release said that the issue would be taken up with the Petroleum Ministry.

Besides this, the request for suitable amendment in the policy is being taken up through inter-Ministerial consultation and the Power Ministry advised independent power producers on reciprocal basis not to derail the regulation of power by Central gencos in case of non-payment of dues by discoms.

‘PhonePe has long way to go before becoming a super app’

Send and spend is where we make a mark, says Co-founder Rahul Chari



“PhonePe is focused on building a service where everything about money is easily available”
RAHUL CHARI
Co-founder and CTO, PhonePe

YATTI SONI
Bengaluru, September 3

As the race to become a super app heats up in the country, PhonePe Co-founder and CTO, Rahul Chari, said that the company still has a long way to go in building such a platform.

Given the multiple offerings and partnerships, PhonePe is often counted as a potential super app for Indian consumers. A super app is defined as an app that has at least two high frequency use-cases or functions.

“I think send (sending money) and spend (merchant transactions) is where we believe we made our mark, and we still have a long way to go when it comes to financial services,” Chari told *BusinessLine*.

Karthik Raghupathy, Head of Strategy and Investor Relations at PhonePe, noted that the company is feeling good about their journey as consumers are trusting them with send and spend-related services.

“We need to build trust to enter financial services. Banks have historically had that trust because people have placed their earnings with them. We are gaining that trust on the back of payments. Now, as we move into the financial services space, we are seeing good proof points that we can get there but like Rahul (Chari) said, there’s still a long journey ahead of us,” he said.

Consolidated service
PhonePe has expanded into

a majority of verticals encompassing all things money. Users can send and receive money, recharge mobile, DTH, data cards, pay at stores, make utility payments, buy gold, insurance and make investments. PhonePe also launched its Switch platform in 2018, enabling users to place orders on 600 apps directly from within the PhonePe mobile app.

PhonePe claims to be accessible at 20 million merchant outlets across 12,000 towns and 4,000 taluks nationally.

The most frequent use-cases on the app are digital money transfers, bill payments or recharge, and offline transactions at stores. The executives claim that once a new user has done two or more of these three use-cases, they tend to stay with PhonePe and repeat transactions happen in almost 100 per cent cases.

Chari added that PhonePe is focused on building a service where everything about money is easily available to the users on a single platform that they trust and engage with.

The experiences around daily and high frequency

use cases are about transactions that are completed in the fastest possible manner.

PhonePe recently got its insurance broking license and an in-principle approval to operate as an account aggregator. Going forward, PhonePe will be focusing more on the financial services space and collaborating more with the BFSI sector across insurance, investments, and lending.

While the company did not comment on the profitability and IPO timelines, Chari noted that it is quite efficient in growing its user base and has stopped doing cash backs to inspire repeat customer behaviours.

Interactive website
PhonePe has launched an interactive website showing data, insights, and trends on digital payments done through its app, called PhonePe Pulse. PhonePe claims to have a 45 per cent market share in digital payments, and a 300 million-user base.

The company sees this as a way to give back to the ecosystem and hopes that government, policy makers, regulatory bodies, media, industry analysts, merchant partners, start-ups, academic institutions and students will benefit with this data.

“It’s not all necessarily just noble and altruistic. If any of these collaborations happen, I am sure there will be people who would want to strike a partnership with PhonePe. There will be new companies that emerge and can then collaborate much more deeply with us; so we will actually benefit both as a business and a product, along with the larger goal of saying we are enabling multiple businesses,” said Chari.

FSDC calls for vigil on financial sector by govt, regulators

Financial Stability and Development Council discusses issues related to management of stressed assets

OUR BUREAU
New Delhi, September 3

The Financial Stability and Development Council (FSDC), on Friday, emphasised the need for a continuous vigil by Government and all regulators on the financial conditions.

The Council met under the chairmanship of Finance Minister Nirmala Sitharaman and was attended by RBI Governor Shaktikanta Das, TV Somanathan, Finance Secretary, Ajay Seth, Economic Affairs, Secretary, Tarun Bajaj, Revenue Secretary, Debashish Panda, Financial Services Sec-



Finance Minister Nirmala Sitharaman chairs the 24th meeting of the Financial Stability and Development Council (FSDC) in New Delhi, on Friday.

retary, Rajesh Verma, Corporate Affairs Secretary, and Krishnamurthy V Subramanian Chief Economic Adviser.

Attendees
Other attendees included Ajay Tyagi, Chairperson, Securities and Exchange Board of India, Supratim Bandy-

opadhyay, Chairperson, Pension Fund Regulatory and Development Authority, MS Sahoo, Chairperson, Insolvency and Bankruptcy Board of India, Injeti Srinivas, Chairperson, International Financial Services Centres Authority and TL Alamelu, Member-Non-Life, Insurance and Regulatory Development Author-

ity of India. The 24th meeting deliberated on various mandates of the FSDC like financial stability, financial sector development, inter-regulatory coordination, financial literacy, financial inclusion, and macro prudential supervision of the economy including the functioning of large financial conglomerates, the

Finance Ministry said in a statement.

It also discussed issues relating to management of stressed assets, strengthening institutional mechanism for financial stability analysis, framework for resolution of financial institutions and issues related to IBC, banks’ exposure to various sectors and government, data sharing mechanisms of government authorities, internationalisation of Indian rupee and pension sector related issues.

This was the first meeting of the high-level panel in the current financial year. The meeting was held in the backdrop of a record 20.1 per cent GDP growth in the April-June quarter, helped by a very weak base of last year and a sharp rebound in the manufacturing and services sectors in spite of a devastating second wave of Covid-19 cases.

Mahindra Fin disburses over ₹2,000 crore in August

PRESS TRUST OF INDIA
New Delhi, September 3

Mahindra & Mahindra Financial Services (Mahindra Finance) on Friday said it has disbursed over ₹2,000 crore for the second time in a row in August.

In August 2021, the business continued its momentum with a disbursement of more than ₹2,000 crore for the second month in a row.

The total disbursement at about ₹2,150 crore delivered 57 per cent year-on-year growth, albeit on a lower base of August 2020, which was impacted by the first wave of Covid-19, Mahindra Finance said in a release.

Forex reserves hit record high of \$633.558 billion

PRESS TRUST OF INDIA
Mumbai, September 3

The country’s foreign exchange reserves soared by \$16.663 billion to touch a lifetime high of \$633.558 billion in the week-ended August 27, mainly due to an increase in Special Drawing Rights (SDR) holdings, RBI data showed.

On Wednesday, the RBI had said the International Monetary Fund (IMF) made an allocation of SDR 12.57 billion (equivalent to around \$17.86 billion at the latest exchange rate) to India on August 23. SDR holdings are part of the foreign

exchange reserves of a country. In the reporting week-ended August 27, 2021, the country’s SDR holdings rose by \$17.866 billion to \$19.407 billion, as per weekly data released by the Reserve Bank of India (RBI) on Friday. India’s forex kitty had declined by \$2.47 billion to \$616.895 billion in the previous week-ended August 20, 2021.

Gold reserves were up by \$192 million to \$37.441 billion. The country’s reserve position with the IMF rose by \$14 million to \$5.11 billion in the reporting week, the data showed.

Google says it is partner to India’s financial ecosystem

Assertion follows tie-ups being ‘misinterpreted’ as G-Pay’s offerings



Google’s several offerings are built on top of UPI network

PRESS TRUST OF INDIA
New Delhi, September 3

Internet major Google on Friday said it firmly sees itself as a partner to the existing financial ecosystem in India and that instances of partnerships being described as Google Pay’s offerings fuel misinterpretation.

While the company did not elaborate of any specific instances, the latest assertion comes against the back-

drop of reports that suggested Google Pay has launched fixed deposit offerings in partnership with a bank.

Frictionless delivery
The company emphasised that in every geography where Google Pay is present,

its stance is consistently one of partnering with the existing financial services and banking systems to help scale and enable frictionless delivery of financial products and services and contribute to the goal of financial inclusion.

In a blogpost, Google India said there have been a few instances where these offerings have been reported as ‘Google Pay’s offerings’ which “fuels misinterpretation”.

“To be clear, we have always looked at our role firmly as a partner to the existing financial ecosystem that brings unique skillsets and offerings to drive fur-

ther adoption of digital payments in the country,” it said.

Growth
According to Google, several of its offerings are built on top of NPCI’s pioneering UPI payment network and infrastructure, “which has grown over 190x in the last 4 years, to processing over ₹6 trillion in value today”.

Furthering that objective, in 2019, “we had announced the launch of the Spot Platform on Google Pay, a surface for merchants of all

types — offline or digital native, small or large, across use cases — to find payment-ready users,” it noted.

The internet major also noted that its spot platform works as an additional discovery channel for many businesses to build and offer new experiences to users to drive adoption of their services. The use cases span across ticket purchase, food ordering, paying for essential services like utility bills, shopping and getting access to various financial products.

Collection efficiency

The collection efficiency was reported at nearly 97 per cent for August 2021, further improving to 95 per cent in July 2021.

Collection efficiency in April, May and June was 72 per cent, 67 per cent, 90 per cent, respectively. “With the opening of the economy and improved mobility, the company witnessed a meaningful reduction in the NPA (non-performing assets) contracts during the month as customer cash flows improved,” it said.

“We believe that this is a very encouraging sign. The company expects this downward trajectory to continue in September and in months to come,” it added.

McDOWELL HOLDINGS LIMITED

CIN: L05190KA2004PLC033485
Registered Office: UB Tower, Level-12, UB City, 24, Vittal Malya Road, Bengaluru-560001.
E-mail: mhinvestor@ubmail.com Website: www.mcdowellholdings.co.in
Tel.: +91 80-46880600 Fax: +91 80 2227 4890

NOTICE
Notice is hereby given that the Seventeenth Annual General Meeting (“the AGM”) of the Members of McDowell Holdings Limited (“the Company”) will be held on Wednesday, September 29, 2021 at 12.00 noon IST through Video Conferencing / Other Audio Visual Means (“VC”) to transact the business as set out in the Notice of the AGM dated August 26, 2021 (“the Notice”).

The Notice along with the Annual Report for the financial year ended 2020-2021 has been sent to all the Members whose email ids are registered with the Company or Registrar and Share Transfer Agent/Depository Participant(s) on September 3, 2021 in compliance with the applicable provisions of the Companies Act, 2013 and SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, read with General Circulars dated 8th April 2020, 13th April 2020, May 5, 2020 and January 13, 2021 issued by the Ministry of Corporate Affairs (“MCA”).

Notice is also hereby given under Section 91 of the Companies Act, 2013 read with Rule 10 of the Companies (Management and Administration) Rules, 2014 as amended and Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that the Register of Members and Share Transfer Books will remain closed from Thursday, September 23, 2021 to Wednesday, September 29, 2021 (both days inclusive).

Pursuant to Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Members are provided with a facility to cast their votes by electronic means (remote e-voting) during the AGM, through the e-voting services provided by Central Depository Services (India) Limited (“CDSL”).

The Members are hereby informed that:

- All the businesses set forth in the Notice may be transacted through voting by electronic means.
- The remote e-voting period will commence on Saturday, September 25, 2021 (IST 09:00 a.m.) and end on Tuesday, September 28, 2021 (IST 05:00 p.m.)
- The cut-off date for the purpose of remote e-voting is Wednesday, September 22, 2021.
- The remote e-voting shall not be allowed beyond 05:00 p.m. Tuesday, September 28, 2021.
- Any person who becomes a Member of the Company after the dispatch of the Notice and holding shares as on the cut-off date i.e. Wednesday, September 22, 2021 may obtain copy of the Notice and Annual Report by sending a request to the Company in writing or by sending email to mhinvestor@ubmail.com or the same can be downloaded from the Company’s website www.mcdowellholdings.co.in.
- The remote e-voting module shall be disabled by CDSL after 5:00 p.m. IST on Tuesday, September 28, 2021 and once the votes are cast by the Member, the Member shall not be allowed to change it subsequently.
- The facility for voting will also be made available during the AGM for those Members who have not cast their vote on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM.
- Members who have cast their votes by remote e-voting prior to the AGM may also participate in the AGM through VC but shall not be entitled to cast their vote again at the AGM.
- Only persons whose names are recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on the cut-off date shall be entitled to vote using the remote e-voting facility or e-voting at the AGM.
- The Notice of the AGM is also available on the Company’s website www.mcdowellholdings.co.in and also on the website of CDSL i.e. www.cdslindia.com.
- In case you have any queries or issues regarding e-voting from the CDSL e-Voting System, you can write an email to helpdesk.evoting@cdslindia.com or contact at 022-23058738 and 022-23058542/43

For McDowell Holdings Limited
Sd/-
Theerthesh B S
Director

September 3, 2021
Bengaluru

DELHI JAL BOARD: DELHI SARKAR
OFFICE OF THE EXECUTIVE ENGINEER (SOUTH-II)
JAL SADAN : LAJPAT NAGAR: NEW DELHI- 110024

STOP CORONA: “Wear Mask, Follow Physical Distancing, Maintain Hand Hygiene”
NIT No. 16/S-4/2021-22
Press Tender

S. No.	Name of work	Reserve price	Date of release of tender in e procurement solution	Last date and time for download & RTGS through e procurement solution
1.	Improvement of sewerage system by rectification of outfall main sewer line at East of Kallash SPS under EE(S) II (AC-42 Kasturba Nagar)	59,70,889/-	2021_DUB_207807_1 1.9.2021	15.9.2021 upto 2.00 PM

Further details in this regard can be seen at govtprocurement.delhi.gov.in
ISSUED BY P.R.O. (WATER)
Advt. No. J.S.V. 361 (2021-22)

Ashok Kumar
EXECUTIVE ENGINEER (SOUTH II)

BusinessLine CLASSIFIED

PERSONAL
OLD AGE HOME
REAL ESTATE CONSULTANTS
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SELLING
COMMERCIAL
WAREHOUSE for sale in Chennai. Price 35 CR. Rental inc 21 Lmo. Call 8939184721
RENTAL
GUEST HOUSE

ECR CHENNAI, Kanathur sea view gated community newly built apts 10 Nos 3BHK Big hall sea view balcony. Ready to occupy each 2500sqft with parking, power backup, lift, sweat water suit for Residential/Company Guesthouse. Ct owner: 9885187006

MUTHOOT CAPITAL SERVICES LIMITED
(CIN: L6720KL1994PLC007726)
Regd. Office: 3rd Floor, Muthoot Towers, M.G. Road, Kochi - 682 035
Tel: +91 - 484 - 6618600/6613450, Fax: +91 - 484 - 2381261
Web: www.muthootcap.com, Email: mail@muthootcap.com

NOTICE TO SHAREHOLDERS

Notice is hereby given that the 27th Annual General Meeting of the Members of Muthoot Capital Services Limited will be held on Saturday, September 25, 2021 at 10.30 a.m. through Video Conferencing or Other Audio-Visual Means (VC/OAVM) to transact the business as set out in the Notice of the AGM in compliance with the applicable provisions of the Companies Act, 2013 read with Circular No. 19/2020 dated April 8, 2020, Circular No. 17/2020 dated April 15, 2020, Circular No. 20/2020 dated May 5, 2020 and General Circular No. 02/2021 dated January 13, 2021 issued by the Ministry of Corporate Affairs and Circular No. SEBI/HO/CFD/CMDR/IR/2020/79 dated May 12, 2020 and Circular No. SEBI/HO/CFD/CMDR/IR/2021/71 dated January 15, 2021 issued by Securities and Exchange Board of India (collectively referred to as “Circulars”). Companies are permitted to hold AGMs through VC/OAVM, without the physical presence of the Members at a common venue. The requirement of sending physical copies of the Notice of AGM and Annual Report has been dispensed with vide above Circulars.

In accordance with the aforesaid Circulars, the electronic copies of the AGM Notice and Annual Report have been sent to all members whose email ids are registered with the Company (RTA/Depository Participant(s)) and the same are also uploaded on the website of the Company at www.muthootcap.com and on the website of Stock Exchanges at www.bseindia.com and www.sebindia.com.

In compliance with the provisions of Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management & Administration) Rules, 2014, the Company has provided remote e-voting facility for transacting all the items of business through CDSL’s platform which will commence on Wednesday, September 22, 2021 (9:00 a.m.) and ends on Friday, September 24, 2021 (5:00 p.m.). The remote e-voting module will be disabled by CDSL, and the remote e-voting shall not be allowed beyond the said date and time. The Company has appointed CS: S. Sankaranarayanan, Managing Partner, SEF & Associates, Company Secretaries, Building No. CC 56/72, K.C. Abraham Master Road, Parangally, Nagar, Kochi-682035, falling within CS E.P. Muthusubramanian, Partner, SEF & Associates, falling within CS Anju Parthasarathy, Partner, SEF & Associates, to conduct the scrutiny of the votes cast in the remote e-voting process and poll at the venue of the AGM of the Company.

A person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on cut-off date i.e., Monday, September 20, 2021, only shall be entitled to avail the facility of remote e-voting or voting at the meeting through poll at the AGM. The Members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but, will not be entitled to cast their vote again.

Members are requested to refer the instructions as stipulated in the AGM Notice of the Company for remote e-voting, e-voting and attending the meeting through VC/OAVM. All correspondence / queries / grievances relating to instructions for remote e-voting, may be addressed to: Mr. K. Babubharaniam, Deputy General Manager, Integrated Registry Management Services Private Limited, 02nd Floor, “Yantras Tower”, No. 1 Ramakrishna Street, North Usman Road, 011, New Delhi - 110015. Phone No: (+91) 22143801-803, mail: csds@integratedregistry.com or helpdesk.evoting@cdslindia.com or call CDSL on toll free No. 1800 200 5553.

Helpdesk for Individual Shareholders holding securities in electronic mode for any technical issues related to login through Depository i.e., NSDL and CDSL.

The aggregate result of remote e-voting and poll in the AGM will be announced by the Company on its website and will be informed to the Stock Exchange within prescribed time limits after the AGM.

For Muthoot Capital Services Limited
Sd/-
Abhijith Jayan
Company Secretary & Compliance Officer

Kochi
03.09.2021

For Dhanlaxmi Bank Limited
Sd/-
Venkatesh H. Suli
Company Secretary & Secretary to the Board

Dhanlaxmi Bank Limited
CIN: L65191KL1927PLC000307
Regd. Off: PB No.9, Dhanalakshmi Buildings, Naickanar, Thrissur, Kerala- 680001
Ph: 0487-661742/149; Fax: 0487-2335367
Corporate Office: Punnunnam, Thrissur, Kerala-680002; Ph: 0487-7107000
E-mail: investors@dhanbank.co.in; Website: www.dhanbank.co.in

94th ANNUAL GENERAL MEETING

Shareholders may note that the 94th Annual General Meeting (AGM) of Dhanlaxmi Bank Limited will be held on Wednesday, September 29, 2021 at 11.00 A.M (IST) through Video Conferencing (“VC”) / Other Audio Visual Means (“OAVM”) in compliance with the Companies Act / 2013 read with circulars dated 8th, 20th, April 13, 2020, May 5, 2020 and January 13, 2021 issued by the Ministry of Corporate Affairs (MCA) and all other applicable laws and circulars issued by MCA, Government of India and Securities and Exchange Board of India (SEBI) to transact the businesses that will be set forth in the Notice of the Meeting. This is in view of the prevailing situation due to the outbreak of COVID-19 pandemic and the restrictions imposed on gathering of people due to the social distancing norms.

In compliance with the above circulars, electronic copies of the Notice of AGM and Annual Report for the financial year 2020-21 will be sent to all the Shareholders whose email addresses are registered with the Bank/ Depository Participant(s). Shareholders holding shares in dematerialized mode and have not registered their email addresses and mobile numbers are requested to register their email addresses and mobile numbers with their relevant depositories through their depository participants. Shareholders holding shares in physical mode and have not registered their email addresses and mobile numbers are requested to furnish their email addresses and mobile numbers with the Bank’s Registrar and Share Transfer Agents KFin Technologies Private Limited (KFin), at einward.ris@kfin.tech.com/email_registration/. This would enable those Shareholders to cast their votes for the items to be transacted in the Annual General Meeting of the Bank.

The Notice of AGM and the Annual Report of the Bank for the financial year 2020-21 will also be available on the websites of the Bank (www.dhanbank.com), KFin (evoting@kfin.tech.com), National Stock Exchange of India Limited (www.nseindia.com) and BSE Limited (www.bseindia.com). Shareholders will have an opportunity to cast their vote remotely through the e-voting system during the meeting on businesses as set forth in the Notice of the AGM through electronic voting system. The manner of voting remotely for Shareholders holding shares in dematerialized mode, physical mode and for Shareholders who have not registered their email addresses will be provided in the Notice to the Shareholders. The details will also be made available on the website of the Bank. Shareholders are requested to visit https://www.dhanbank.com to obtain such details.

The Notice of 94th AGM will be sent to the Shareholders in accordance with the applicable laws on their registered e-mail addresses in due course.

Shareholders may please note that, in terms of aforementioned circulars, the Bank will not be sending physical copies of AGM Notice and Annual Report to the Shareholders.

For Dhanlaxmi Bank Limited
Sd/-
Venkatesh H. Suli
Company Secretary & Secretary to the Board

Place: Thrissur
Date: September 03, 2021