

Ref. No.: BBL/161/2024-25

July 26, 2024

BSE LimitedDept. of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001**BSE Scrip Code: 541153****National Stock Exchange of India Limited**The Listing Department
Exchange Plaza, C-1, Block G
Bandra Kurla Complex, Bandra (E)
Mumbai – 400051**NSE Symbol: BANDHANBNK**

Dear Sir/Madam,

Sub: Outcome of Board Meeting held on July 26, 2024 – the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI LODR')**Unaudited Financial Results**

1. Pursuant to the provisions of Regulation 33 and other applicable provisions of the SEBI LODR, please be informed that the Board of Directors (the '**Board**') of Bandhan Bank Limited ('**the Bank**'), at its meeting held today, i.e., **Friday, July 26, 2024**, has considered and approved the Unaudited Financial Results of the Bank, for the quarter (Q1) ended June 30, 2024. Accordingly, please find enclosed:
 - i) the Unaudited Financial Results of the Bank for the quarter (Q1) ended June 30, 2024; and
 - ii) the Limited Review Report, issued by the Joint Statutory Auditors of the Bank, on the aforesaid Unaudited Financial Results.

A copy of Press Release and Earnings Update Presentation on the abovementioned Results of the Bank would be submitted separately.

Further, please note that the window for trading in securities of the Bank, which was closed for its Promoter(s), Member(s) of the Promoter Group, Directors, Designated Persons, Auditors and their immediate relatives, and Connected Persons, from July 01, 2024, shall re-open 48 hours after the declaration of the aforesaid Unaudited Financial Results.

10th Annual General Meeting ('AGM') of the Bank

2. Pursuant to the applicable provisions of the SEBI LODR, please be further informed that the 10th AGM of the Members of the Bank will be held on **Tuesday, August 20, 2024, at 11:00 a.m. (IST)**, through Video-Conferencing ('**VC**') / Other Audio-Visual Means ('**OAVM**'), in compliance with the relevant provisions of the Companies Act, 2013 and the Rules made thereunder, read with relevant circulars issued in this regard, by the Ministry of Corporate Affairs and the SEBI (collectively, referred as '**the relevant Circulars**').

3. The Board of Directors has recommended the following proposals for the approval of Shareholders at the ensuing AGM of the Bank:

Ordinary Business:

- a. Adoption of the Audited Annual Financial Statement of the Bank for the financial year ended March 31, 2024 and the Reports of the Auditors and the Board of Directors thereon;
- b. Declaration of Dividend on equity shares of the Bank for the financial year ended March 31, 2024;

The Bank, vide its letter bearing Ref. No. BBL/070/2024-25 dated May 17, 2024, had informed that the Board, at its meeting held on May 17, 2024, has recommended Dividend of Rs. 1.50 (Rupee One and Fifty Paise Only) per equity share having face value of Rs. 10 each (i.e., 15%) from the profits of the Bank for the Financial Year ended March 31, 2024, subject to approval of Shareholders at the Bank's AGM.

- c. Re-appointment of Ms. Divya Krishnan (DIN: 09276201), Non-Executive Non-Independent Director (Nominee of Bandhan Financial Holdings Limited), being liable to retire by rotation at the ensuing AGM of the Bank, and who, being eligible, has offered herself for re-appointment;
- d. Appointment of M/s. V. Sankar Aiyar & Co., Chartered Accountants (ICAI Firm Registration No.: 109208W), as Joint Statutory Auditors of the Bank, for a period of three consecutive years, to hold office from the conclusion of the ensuing 10th AGM until the conclusion of the 13th AGM of the Bank to be held in 2027, subject to approval of RBI on an annual basis, and fixation of the remuneration of Joint Statutory Auditors;

Special Business:

- e. Remuneration of Mr. Chandra Shekhar Ghosh (DIN: 00342477), former Managing Director & CEO of the Bank, from April 01, 2023 to July 09, 2024;
 - f. Remuneration of Mr. Ratan Kumar Kesh (DIN: 10082714), as Executive Director & Chief Operating Officer of the Bank, with effect from April 01, 2023;
 - g. Appointment of Mr. Ratan Kumar Kesh (DIN: 10082714) as Interim Managing Director & Chief Executive Officer, Key Managerial Personnel of the Bank, not liable to retire by rotation, with effect from July 10, 2024, for a period of three months or till new MD&CEO takes charge, whichever is earlier; and
 - h. Approval of material related party transactions with promoter entities for banking transactions during the financial year ending on March 31, 2025 and up to the date of the 11th Annual General Meeting of the Bank to be held in 2025.
4. In compliance with the applicable provisions of the relevant circulars, the Notice for the 10th AGM, along with Annual Report for the Financial Year 2023-24, will be sent only through electronic mode to all those Members of the Bank, who have registered their e-mail addresses with the Bank/ the Bank's Registrar and Transfer Agent ('RTA'), KFin Technologies Limited ('KFintech') [in respect of shares held in physical form] / Depositories Participants

('DP') [in respect of shares held in dematerialized form]. The details about the manner of registering / updating email addresses, casting vote through e-voting and attending the AGM through VC / OAVM have been set out in the Notice of the AGM. The Notice of the AGM and the Annual Report will also be made available on the website of the Bank at <https://bandhanbank.com/annual-reports>.

5. The Bank has fixed **Tuesday, August 13, 2024** as the '**Cut-off Date**' for the purpose of determining the Members eligible to vote on the resolutions set out in the Notice of the 10th AGM or to attend the AGM.
6. The Register of Members and Share Transfer Book of the Bank shall remain closed from **Wednesday, August 14, 2024** to **Tuesday, August 20, 2024** (both days inclusive) for the purpose of AGM and payment of Dividend. Accordingly, the Record Date for the purpose of Dividend has been fixed as **Tuesday, August 13, 2024**. The Dividend, if declared by the Members in the ensuing AGM, will be paid to the eligible Members of the Bank within 30 days of the date of its declaration.
7. The remote e-voting period will commence on **Friday, August 16, 2024 at 9.00 a.m. (IST)** and end on **Monday, August 19, 2024 at 5.00 p.m. (IST)**.
8. Further, e-voting facility will also be made available during the AGM and Members attending the AGM, who have not cast their vote(s) by remote e-voting, will be able to vote during the AGM.
9. Members, as on the Cut-off Date, may cast their vote(s) either through remote e-voting or e-voting during the AGM on the resolutions set out in the Notice of the 10th AGM.

The Board Meeting commenced at 10:00 a.m. and concluded at 03:30 p.m.

You are requested to take note of the above.

This disclosure and the above mentioned documents are being simultaneously uploaded on the Bank's website at www.bandhanbank.com.

Thanking you.

Yours faithfully,

for **Bandhan Bank Limited**



Indranil Banerjee

Company Secretary

Encl.: As above



UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2024

(₹ In lakhs)

	Particulars	Quarter Ended			Year Ended
		30.06.2024	31.03.2024	30.06.2023	31.03.2024
		Unaudited	Audited Refer Note 3	Unaudited	Audited
1	Interest Earned (a+b+c+d)	5,53,582.29	5,18,934.04	4,52,291.29	18,86,961.82
	a) Interest/discount on advances/bills	4,86,952.02	4,62,929.09	3,90,571.93	16,50,620.39
	b) Income on Investments	53,238.71	47,435.55	51,581.27	2,01,356.81
	c) Interest on balance with Reserve Bank of India and other Inter bank funds	4,172.34	2,236.80	2,355.19	7,781.36
	d) Others	9,219.22	6,332.60	7,782.90	27,203.26
2	Other Income	52,753.54	69,411.89	38,511.62	2,16,465.39
3	Total Income (1+2)	6,06,335.83	5,88,345.93	4,90,802.91	21,03,427.21
4	Interest Expended	2,53,079.76	2,32,307.27	2,03,229.24	8,54,401.06
5	Operating Expenses (i + ii)	1,59,166.95	1,72,190.73	1,31,343.77	5,85,077.78
	i) Employees Cost	1,00,537.54	97,020.31	81,170.41	3,54,292.36
	ii) Other Operating Expenses	58,629.41	75,170.42	50,173.36	2,30,785.42
6	Total Expenditure (4+5) (Excluding provisions & Contingencies)	4,12,246.71	4,04,498.00	3,34,573.01	14,39,478.84
7	Operating Profit before Provisions & Contingencies (3-6)	1,94,089.12	1,83,847.93	1,56,229.90	6,63,948.37
8	Provisions (other than tax) & Contingencies	52,299.92	1,77,432.51	60,208.74	3,69,657.14
9	Exceptional Items	-	-	-	-
10	Profit from ordinary activities before tax (7-8-9)	1,41,789.20	6,415.42	96,021.16	2,94,291.23
11	Tax Expenses	35,443.15	952.85	23,915.80	71,334.96
12	Net Profit from ordinary activities after tax (10-11)	1,06,346.05	5,462.57	72,105.36	2,22,956.27
13	Extraordinary items (net of tax expenses)	-	-	-	-
14	Net Profit for the period (12-13)	1,06,346.05	5,462.57	72,105.36	2,22,956.27
15	Paid up equity share capital (Face value of ₹ 10/- each)	1,61,097.02	1,61,096.97	1,61,085.64	1,61,096.97
16	Reserve excluding revaluation reserves				19,95,447.84
17	Analytical Ratios:				
	(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL
	(ii) Capital Adequacy Ratio (%) (refer Note B)	14.97	14.69	19.75	14.69
	(iii) Earning per share (₹) (Face Value of ₹ 10/- each):				
	(a) Basic EPS before & after extraordinary items*	6.60	0.34	4.48	13.84
	(b) Diluted EPS before & after extraordinary items*	6.60	0.34	4.48	13.84
	(iv) NPA Ratios:				
	(a) Gross NPAs	5,30,436.07	4,78,488.21	6,96,040.18	4,78,488.21
	(b) Net NPAs	1,39,643.10	1,34,761.07	2,14,070.86	1,34,761.07
	(c) % of Gross NPAs to Gross Advances	4.23%	3.84%	6.76%	3.84%
	(d) % of Net NPAs to Net Advances	1.15%	1.11%	2.18%	1.11%
	(v) Return on Assets (average)*	0.61%	0.03%	0.48%	1.44%

* Figures for the quarters are not annualised





Segment information in accordance with the Accounting standard on Segment Reporting (AS 17) of the operating segment of the bank is as under:
(₹ In lakhs)

Particulars	Quarter Ended			Year Ended
	30.06.2024	31.03.2024	30.06.2023	31.03.2024
	Unaudited	Audited Refer Note 3	Unaudited	Audited
1 Segment Revenue				
a) Treasury	62,626.22	52,959.81	63,785.46	2,28,374.98
b) Retail Banking	5,28,518.96	5,00,442.06	3,96,827.44	17,71,434.40
c) Wholesale Banking	49,006.30	44,947.11	35,002.78	1,56,975.08
d) Other Banking Operations	4,859.89	12,849.22	5,246.72	31,668.46
e) Unallocated	-	-	-	-
Total	6,45,011.37	6,11,198.20	5,00,862.40	21,88,452.92
Less: Inter segment revenue	38,675.54	22,852.27	10,059.49	85,025.71
Income from operations	6,06,335.83	5,88,345.93	4,90,802.91	21,03,427.21
2 Segment Results				
a) Treasury	20,438.29	26,536.47	20,390.35	81,952.06
b) Retail Banking	1,13,938.16	(30,861.44)	69,206.15	1,72,638.48
c) Wholesale Banking	2,879.70	(2,006.94)	1,481.33	9,536.38
d) Other Banking Operations	4,533.05	12,747.33	4,943.33	30,164.31
e) Unallocated	-	-	-	-
Total Profit Before Tax	1,41,789.20	6,415.42	96,021.16	2,94,291.23
3 Segment Assets				
a) Treasury	41,44,359.92	44,53,839.48	43,61,822.80	44,53,839.48
b) Retail Banking	1,08,31,046.96	1,10,45,927.71	90,10,849.26	1,10,45,927.71
c) Wholesale Banking	21,89,881.95	21,04,944.41	15,87,919.67	21,04,944.41
d) Other Banking Operations	2,540.92	2,932.95	1,169.72	2,932.95
e) Unallocated	1,61,521.43	1,76,521.35	1,16,842.46	1,76,521.35
Total	1,73,29,351.18	1,77,84,165.90	1,50,78,603.91	1,77,84,165.90
4 Segment Liabilities				
a) Treasury	13,69,547.97	17,72,947.55	19,92,841.35	17,72,947.55
b) Retail Banking	1,28,19,272.12	1,27,93,836.58	99,88,721.44	1,27,93,836.58
c) Wholesale Banking	7,98,605.64	10,25,500.80	10,50,965.13	10,25,500.80
d) Other Banking Operations	-	-	-	-
e) Unallocated	40,856.69	30,917.17	15,265.09	30,917.17
Total	1,50,28,282.42	1,56,23,202.10	1,30,47,793.01	1,56,23,202.10
5 Capital Employed				
a) Treasury	27,74,811.95	26,80,891.93	23,68,981.45	26,80,891.93
b) Retail Banking	(19,88,225.16)	(17,47,908.87)	(9,77,872.18)	(17,47,908.87)
c) Wholesale Banking	13,91,276.31	10,79,443.61	5,36,954.54	10,79,443.61
d) Other Banking Operations	2,540.92	2,932.95	1,169.72	2,932.95
e) Unallocated	1,20,664.74	1,45,604.18	1,01,577.37	1,45,604.18
Total	23,01,068.76	21,60,963.80	20,30,810.90	21,60,963.80

The RBI vide its circular dated April 7, 2022 on establishment of Digital Banking Units (DBUs), has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. The Bank does not have any DBUs, hence Digital Banking Segment disclosures is not applicable.

Notes:

i) Treasury :

Includes Investments in sovereign securities and trading operations. It also Includes the central funding unit.

ii) Retail banking :

Includes lending to individuals/small businesses through the branch network and other delivery channels subject to the orientation, nature of product, granularity of the exposure and low value of individual exposure thereof. It also includes liability products, card services, internet banking, mobile banking, ATM services and NRI services. All deposits sourced by branches are classified in retail category.

iii) Corporate/Wholesale Banking:

Includes SME/ Corporate relationships not included under Retail Banking.

iv) Other Banking Business :

Includes para banking activities like third party product distribution.





Notes:

- 1 The financial results for the quarter ended June 30, 2024 have been subject to "Limited Review" by the statutory auditors (M M Nissim & Co LLP, Chartered Accountants and Singhi & Co, Chartered Accountants) of the Bank.
 - 2 These financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time.
 - 3 The figures for the quarter ended March 31, 2024 are the balancing figures between audited figures in respect of the financial year 2023-24 and the published year to date figures upto December 31, 2023, which was subjected to limited review by the statutory auditors.
 - 4 During the quarter ended June 30, 2024, the Bank has allotted 421 Equity Shares of Rs.10/- each in respect of stock option exercised aggregating to ₹ 0.76 lakhs. Accordingly, share capital increased by ₹ 0.04 lakhs and share premium increased by ₹ 0.72 lakhs.
 - 5 The RBI Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 as amended on 'Basel III Capital Regulations' contain guidelines on certain Pillar 3, Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio disclosure requirements that are to be made along with the publication of financial results. Accordingly, such applicable disclosures is being placed on the website of the Bank which can be accessed at the following link: <http://www.bandhanbank.com>. These disclosures are not required to be subject to audit/limited review by the Statutory Auditors.
 - 6 Details of loans transferred excluding through Inter- Bank Participation Certificate (IBPC) & acquired during the quarter ended June 30, 2024 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:
- (i) Details of "Loan not in default" acquired through assignment during the quarter ended June 30, 2024 are given below -

Particulars	Value
Aggregate amount of loans acquired* (₹ in lakhs)	9,764.02
Weighted average residual maturity (in years)	2.49
Weighted average holding period by originator (in years)	0.99
Retention of beneficial economic interest by the originator	10.00%
Tangible security coverage (%)	100.00%

* The loans are not rated

- (ii) During the quarter ended June 30, 2024, the bank has not acquired any stressed loans (Non-performing asset and Special Mention Account) and not transferred any loan not in default / Special Mention Accounts (SMA).
- (iii) Details of ratings of SRs outstanding as on June 30, 2024 are given below -

(₹ in lakhs)			
Rating	Rating Agency	Recovery Rating	Gross value of Outstanding SRs
RR1+	CRISIL	More than 150%	4,119.64
RR1	CRISIL	100%-150%	18,922.17
RR2	CRISIL	75%-100%	19,577.50

- 7 The RBI, vide its master direction dated September 12, 2023 issued revised norms for the classification, valuation and operation of investment portfolio of banks, which became applicable from April 01, 2024. While hitherto, the investment portfolio was classified under the held to maturity (HTM), available for sale (AFS) and held for trading (HFT) categories, the revised norms bring in a principle-based classification of investment portfolio and a symmetric treatment of fair value gains and losses. In accordance with the revised norms and the Bank's board approved policy, the Bank has classified its investment portfolio as on April 01, 2024 under the categories of held to maturity (HTM), available for sale (AFS) and fair value through profit and loss (FVTPL) with held to trading (HFT) as a sub-category of FVTPL, and from that date, measures and values the investment portfolio under the revised framework. On transition to the framework on April 01,2024, the bank has recognised ₹ 9,902.63 lakhs (net of tax of ₹ 3,330.52 lakhs) and ₹ 21,872.07 lakhs (net of tax of ₹ 7,356.16 lakhs) which has been credited to general reserve and AFS reserve respectively, in accordance with the said norms. The impact of the revised framework for the period subsequent to the transition is not ascertainable and as such the income / profit or loss from investments for the quarter ended June 30, 2024 is not comparable with that of the previous period/s. Except for the foregoing, the Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2024. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under that circular / direction.
- 8 Basis the clarification received, the Bank has assigned risk weight of 125% to its Emerging Entrepreneurs Business (EEB) Group Loans and Small Business & Agri Loans (SBAL) portfolio as against 75% risk weight assigned earlier. Accordingly capital adequacy as on 31st March 2024 been recomputed at 14.69% as against 18.28% disclosed earlier. As a result of the said clarification, capital adequacy ratio for the current quarter has reduced from 18.59% to 14.97%.





9 During earlier years, the Bank had received guarantee claim of ₹ 91,661 Lakhs from Credit Guarantee Fund for Micro Units (CGFMU) set up by Government of India against certain guaranteed loan accounts, which was considered as other income. Subsequently, the Bank claimed ₹ 1,29,632 Lakhs from CGFMU in respect of other guaranteed loans. During the previous year, basis special audit of sample documents, the National Credit Guarantee Trustee Company Ltd. (NCGTC), being trustee of CGFMU and ECLGS, asked the Bank to Show Cause as to why all claims should not be rejected. The Bank responded to the SCN and is engaging with the NCGTC. Subsequently, the NCGTC asked for a forensic audit of portfolio covered under the CGFMU and ECLGS schemes by an external agency. The Bank has fully cooperated with the external agency and has provided all related information. As a prudent measure, the Bank had technically written-off the said loans in accordance with the Bank's policy during the previous year ended March 31, 2024. Final claim settled by the NCGTC (net of ₹ 91,661 Lakhs received and accounted) would be accounted as income on receipt.

10 Other Operating Expenses includes -

Particulars	Quarter Ended	
	30.06.2024	30.06.2023
Rent Expenses	8,855.71	6,511.31
Depreciation on bank's property	6,371.28	3,795.16

11 Other Income includes profit/loss on investments including provision for depreciation, earnings from foreign exchange, commission earned from guarantees/letters of credit, fees earned from providing services to customers, selling of third party products, etc.

12 As at June 30, 2024, the total number of Branches, Banking Units and ATM network stood at 1700, 4597 and 438 respectively.

13 The above results have been recommended by the Audit Committee at its meeting held on July 25, 2024 and approved by the Board of Directors of the Bank at its meeting held today.

14 Figures of the previous year/quarter have been regrouped / reclassified wherever necessary to conform to current year/period's classification.

Place : Kolkata
Date : July 26, 2024



For Bandhan Bank Limited

Ratan Kumar Kesh
Managing Director & CEO
DIN: 10082714



M M Nissim & Co LLP
Chartered Accountants
Barodawala Mansion,
B-wing, 3rd Floor,
81 Dr. Annie Besant Road
Worli, Mumbai - 400 018

Singhi & Co.
Chartered Accountants
161, Sarat Bose Road
Kolkata - 700026

Independent Auditor's Review Report on unaudited financial results of Bandhan Bank Limited for the quarter ended June 30, 2024 pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

**TO THE BOARD OF DIRECTORS OF
BANDHAN BANK LIMITED**

1. We have reviewed the accompanying unaudited financial results of **BANDHAN BANK LIMITED** (the "Bank") for the quarter ended June 30, 2024, (the "Statement"), being submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended except for the disclosures relating to Pillar 3 disclosures, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 5 to the Statement and have not been reviewed by us. We have initialled the Statement for identification purpose only.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 for "Interim Financial Reporting" ("AS 25"), prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules issued thereunder, in so far as they apply to banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. 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 results are free of material misstatement. A review consists of making inquiries primarily from persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, in so far as they apply to banks has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be



M M Nissim & Co LLP
Chartered Accountants

Singhi & Co.
Chartered Accountants

disclosed, except for the disclosures relating to Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 5 to the Statement and have not been reviewed by us, or that it contains any material misstatement.

For **M M Nissim & Co LLP**
Chartered Accountants
(Firm Registration No. 107122W/ W100672)

Navin-10/19
Navin Kumar Jain
Partner

Membership No. 090847

UDIN: 24090847BKFEIM7053

Place: Kolkata

Date: July 26, 2024



For **Singhi & Co.**
Chartered Accountants
(Firm Registration No. 302049E)

Ankit Dhelia
Ankit Dhelia
Partner

Membership No. 069178

UDIN: 24069178BKFDOT1638

Place: Kolkata

Date: July 26, 2024

