

28.04.2023

To,
The Manager,
Listing Department,
National Stock Exchange of India Limited,
'Exchange Plaza', C-1, Block – G,
Bandra-Kurla Complex,
Bandra (E), Mumbai – 400 051
Ph. No. 022-26598100
Scrip Code : GEOJITFSL - EQ

To,
The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001.
Ph. No.022 22721233
Scrip Code : 532285

Dear Sir/Madam,

Sub: Outcome of Board Meeting

1. Audited Financial Results for the year ended 31st March 2023

The Board of Directors at their Meeting held today, the 28th April 2023, have approved the Audited Standalone and Consolidated Results for the financial year ended 31st March, 2023.

Pursuant to Regulation 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015, we hereby enclose the following:

- (i) Statement showing the Audited Financial Results (Standalone and Consolidated) for the year ended 31st March, 2023 along with Auditors Report.
- (ii) Disclosure by CFO with regards to issue of Audit Report with unmodified opinion given by the Statutory Auditors – Standalone and Consolidated.

A copy of the above is uploaded in the company's website www.geojit.com.

2. Final Dividend

The Board has recommended a Final Dividend of Rs. 1.50 per equity share of Re.1/- each for the financial year 2022-23 for the approval of the Shareholders of the Company at the ensuing Annual General Meeting. The dividend, if approved by the members at the ensuing Annual General Meeting, will be disbursed to the eligible shareholders within twenty days from the conclusion of the Annual General Meeting.

3. Annual General Meeting and Record Date

The 29th Annual General Meeting (AGM) of the Company will be held on Friday, 14th July, 2023.



Pursuant to Regulation 42 of the SEBI Listing Regulations, the Company has fixed Monday, 03rd July, 2023 as the 'Record Date' for determining entitlement of Members to final dividend for the financial year ended March 31, 2023. The final dividend, if approved by the Members at the AGM, will be paid subject to deduction of tax at source.

4. Allotment under ESOS 2016 and ESOS 2017 Schemes

The Board of Directors of the Company has allotted 1,956 equity shares of the face value of Re.1 each to employees of the Company at its meeting held today upon exercise of stock options under Employees Stock Option Scheme 2016 and Employees Stock Option Scheme 2017.

The Meeting of the Board of Directors commenced at 2.00 P.M. and concluded at 5.45 P.M.

This is for your information and records.

Thanking you,

For Geojit Financial Services Limited



Liju K Johnson
Company Secretary

Date: 28.04.2023

To,
The Manager,
National Stock Exchange of India Limited,
'Exchange Plaza', C-1, Block – G,
Bandra-Kurla Complex,
Bandra (E), Mumbai – 400 051
Ph. No. 022-26598100
Scrip Code : GEOJITFSL - EQ

To,
The Manager,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001.
Ph. No.022 22721233
Scrip Code : 532285

Dear Sir/Madam,

Sub: Declaration pursuant to Regulation 33(3)(d) of the Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2016.

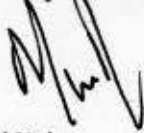
I, Mini Nair, Chief Financial Officer of Geojit Financial Services Limited (CIN: L67120KL1994PLC008403) having its Registered Office at 11th Floor, 34/659-P, Civil Line Road, Padivattom, Kochi - 682 024, hereby declare that the Statutory Auditors of the Company, BSR & Associates LLP (ICAI Registration No. 116231W/W-100024) have issued an Audit Report with unmodified opinion on Audited Financial Results of the Company (Standalone & Consolidated) for the year ended 31 March, 2023.

This Declaration is given in compliance with the Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended by the SEBI (Listing Obligations and Disclosure Requirements) (Amendment) Regulations, 2016, vide notification No. SEBI/LAD-NRO/GN/201-6-17/001 dated May 25, 2016 and Circular no. CIR/CFD/CMD/56/2016 dated May 27, 2016.

Kindly take this declaration on your records.

Yours Sincerely,

For Geojit Financial Services Limited



Mini Nair
Chief Financial Officer



B S R & Associates LLP

Chartered Accountants

49/179A, 3rd Floor,
Syama Business Centre,
NH-47 Bypass Road,
Vyttila, Kochi – 682 019 - India

Telephone: +91 484 4148 500
Fax: +91 484 4148 501

Independent Auditor's Report

To the Board of Directors of Geojit Financial Services Limited Report on the audit of the Consolidated Annual Financial Results

Opinion

We have audited the accompanying consolidated annual financial results of Geojit Financial Services Limited (hereinafter referred to as the "Holding Company") and its subsidiaries (Holding Company and its subsidiaries together referred to as "the Group"), its associate and its joint venture for the year ended 31 March 2023, attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (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 and based on the consideration of reports of other auditors on separate audited financial results of the subsidiaries, the aforesaid consolidated annual financial results:

- a. include the annual financial results of the following entities
 - i. Geojit Financial Services Limited (Holding Company)
 - ii. Geojit Technologies Private Limited (Subsidiary)
 - iii. Geojit Credits Private Limited (Subsidiary)
 - iv. Geojit Techloan Private Limited (Subsidiary)
 - v. Geojit IFSC Limited (Subsidiary)
 - vi. Geojit Investments Limited (Subsidiary)
 - vii. Qurum Business Group Geojit Securities LLC (Subsidiary)
 - viii. Barjeel Geojit Financial Services LLC (Joint Venture)
 - ix. BBK Geojit Securities KSC (Associate)
- b. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- c. 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 consolidated net profit and other comprehensive loss and other financial information of the Group for the year ended 31 March 2023.

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 Consolidated Annual Financial Results* section of our report. We are independent of the Group, its associate and its joint venture 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

Registered Office:

B S R & Associates (a partnership firm with Registration No. BA69226) converted into B S R & Associates LLP (a Limited Liability Partnership with LLP Registration No. AAB-8182) with effect from October 14, 2013

14th Floor, Central B Wing and North C Wing, Nesco IT Park 4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400063

Independent Auditor's Report (Continued)

Geojit Financial Services Limited

and the Code of Ethics. We believe that the audit evidence obtained by us, along with the consideration of reports of the other auditors referred to in sub paragraph no. a) of the "Other Matters" paragraph below, is sufficient and appropriate to provide a basis for our opinion on the consolidated annual financial results.

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

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

The Holding Company's Management and the Board of Directors are responsible for the preparation and presentation of these consolidated annual financial results that give a true and fair view of the consolidated net profit/ loss and other comprehensive income and other financial information of the Group including its associate and joint venture 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 33 of the Listing Regulations. The respective Management and Board of Directors of the companies included in the Group and the respective Management and Board of Directors and of its associate and joint venture are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of each 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 consolidated annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the consolidated annual financial results by the Management and the Board of Directors of the Holding Company, as aforesaid.

In preparing the consolidated annual financial results, the respective Management and the Board of Directors included in the Group and the respective Management and Board of Directors and of its associate and joint venture are responsible for assessing the ability of each company to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group and the respective Board of Directors and of its associate and joint venture is responsible for overseeing the financial reporting process of each company.

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

Our objectives are to obtain reasonable assurance about whether the consolidated 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 consolidated 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 consolidated 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

Independent Auditor's Report (Continued)

Geojit Financial Services Limited

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 consolidated annual 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 consolidated 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 Group and its associate and joint venture to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated annual financial results, including the disclosures, and whether the consolidated annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial results of the entities within the Group and its associate and joint venture to express an opinion on the consolidated annual financial results. We are responsible for the direction, supervision and performance of the audit of financial results of such entities included in the consolidated annual financial results of which we are the independent auditors. For the other entities included in the consolidated annual financial results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion. Our responsibilities in this regard are further described in sub paragraph no. of the "Other Matters" paragraph in this audit report.

We communicate with those charged with governance of the Holding Company, 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.

We also performed procedures in accordance with the circular No CIR/CFD/CMD1/44/2019 issued by the Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

Other Matters

- a. The consolidated annual financial results include the audited financial results of four subsidiaries, whose financial results reflect total assets (before consolidation adjustments) of Rs. 25,934.75 lakhs as at 31 March 2023, total revenue (before consolidation adjustments) of Rs. 3,068.60 lakhs and total net profit after tax (before consolidation adjustments) of Rs. 1,138.04 lakhs and net cash outflows (before consolidation adjustments) of Rs. 75.27 lakhs for the year ended on that date, as considered in the consolidated annual financial results, which have been audited by their respective independent auditors. The independent auditor's reports on financial results of these entities have been furnished to us by the management.

Our opinion on the consolidated annual financial results, in so far as it relates to the amounts and disclosures included in respect of these entities, is based solely on the reports of such auditors and the procedures performed by us are as stated in paragraph above.

Our opinion on the consolidated annual financial results is not modified in respect of the above matters with respect to our reliance on the work done and the reports of the other auditors.

Independent Auditor's Report (Continued)

Geojit Financial Services Limited

- b. The consolidated annual financial results include the unaudited financial results of two subsidiaries, whose financial informations reflect total assets (before consolidation adjustments) of Rs. 441.27 lakhs as at 31 March 2023, total revenue (before consolidation adjustments) of Rs. 319.46 lakhs, total net profit after tax (before consolidation adjustments) of Rs. 38.53 lakhs and net cash outflows (before consolidation adjustments) of Rs. 82.38 lakhs for the year ended on that date, as considered in the consolidated annual financial results. These unaudited financial results have been furnished to us by the Board of Directors. The consolidated annual financial results also include the Group's share of total net profit after tax of Rs. 450.71 lakhs for the year ended 31 March 2023, as considered in the consolidated annual financial results, in respect of an associate and a joint venture. These unaudited financial results have been furnished to us by the Board of Directors.

Our opinion on the consolidated annual financial results, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, associate and joint venture is based solely on such financial information. In our opinion and according to the information and explanations given to us by the Board of Directors, these financial information are not material to the Group.

Our opinion on the consolidated annual financial results is not modified in respect of the above matter with respect to the financial information certified by the Board of Directors.

- c. The consolidated annual financial results include the results for the quarter ended 31 March 2023 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For B S R & Associates LLP

Chartered Accountants

Firm's Registration No.:116231W/W-100024

**BABY
PAUL**

Digitally signed
by BABY PAUL
Date: 2023.04.28
16:58:48 +05'30'

Baby Paul

Partner

Membership No.: 218255

UDIN:23218255BGXTJA3771

Kochi

28 April 2023

GEOJIT FINANCIAL SERVICES LIMITED

 Reg.Office: 11th Floor, 34/ 659 - P, Civil Line Road,
 Padivattom, Kochi- 682024, Kerala

STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH 2023

(₹ in lakhs)

Particulars	For the quarter ended			For the year ended	
	31 March 2023 (Audited) Refer note 5	31 December 2022 (Unaudited)	31 March 2022 (Audited) Refer note 5	31 March 2023 (Audited)	31 March 2022 (Audited)
1 Revenue from operations					
Interest income	2,318.65	2,283.66	1,911.93	8,419.36	6,995.72
Rental income	0.65	0.66	0.66	2.62	2.61
Fees and commission income	8,539.57	8,810.68	9,986.87	34,349.21	41,655.10
Net gain on fair value changes	6.04	9.67	21.82	46.26	44.99
Sale of services	212.87	323.73	330.19	1,047.53	1,210.42
Others	4.03	11.43	28.78	64.50	119.68
Total revenue from operations	11,081.81	11,439.83	12,280.25	43,929.48	50,028.52
2 Other income (Net)	600.95	214.21	54.20	833.59	84.41
3 Total income (1+2)	11,682.76	11,654.04	12,334.45	44,763.07	50,112.93
4 Expenses					
Finance costs	259.71	222.63	194.15	806.94	519.10
Fees and commission expense	1,372.71	1,680.56	1,718.25	6,123.70	7,624.98
Impairment of financial instruments	189.09	12.57	70.77	256.51	179.57
Employee benefit expenses	4,479.94	4,138.68	3,590.78	16,040.27	13,998.86
Depreciation, amortisation and impairment	753.28	722.93	633.89	2,884.34	2,469.56
Other expenses	1,735.34	1,843.94	1,511.26	6,757.53	5,089.57
Total expenses	8,790.07	8,621.31	7,719.10	32,869.29	29,881.64
5 Profit before tax (3-4)	2,892.69	3,032.73	4,615.35	11,893.78	20,231.29
6 Tax expense					
Current tax (Refer note 8)	51.44	677.08	1,115.49	2,376.97	5,243.19
Deferred tax	(22.40)	(33.90)	13.87	(128.80)	(81.77)
Total tax expenses	29.04	643.18	1,129.36	2,248.17	5,161.42
7 Profit after tax (5-6)	2,863.65	2,389.55	3,485.99	9,645.61	15,069.87
8 Share in profit of associate and joint ventures	151.63	113.73	94.38	450.71	372.55
9 Profit for the period / year (7+8)	3,015.28	2,503.28	3,580.37	10,096.32	15,442.42
10 Other comprehensive income					
Items that will not be reclassified to profit or loss					
i) Remeasurement of post employment benefit obligations	(70.35)	18.39	(1.76)	(15.20)	(41.26)
ii) Income tax (charge)/ credit relating to these items	17.56	(4.62)	0.28	3.68	10.36
Items that will be reclassified to profit or loss					
i) Exchange differences in translating financial statements of foreign operations	(2.33)	7.29	4.59	28.85	0.39
Total other comprehensive income / (loss)	(55.12)	21.06	3.11	17.33	(30.51)
11 Total comprehensive income (9+10)	2,960.16	2,524.34	3,583.48	10,113.65	15,411.91
12 Profit attributable to:					
Owners of the company	2,853.13	2,426.72	3,476.33	9,717.71	15,061.13
Non-controlling interest	162.15	76.56	104.04	378.61	381.29
Profit for the period / year	3,015.28	2,503.28	3,580.37	10,096.32	15,442.42
13 Total comprehensive income attributable to:					
Owners of the company	2,799.53	2,443.19	3,476.39	9,715.32	15,029.81
Non-controlling interest	160.63	81.15	107.09	398.33	382.10
Total comprehensive income	2,960.16	2,524.34	3,583.48	10,113.65	15,411.91
14 Paid-up equity share capital (of ₹1/- each)	2,390.93	2,390.88	2,389.97	2,390.93	2,389.97
15 Other equity				69,887.01	67,304.04
16 Earning per share (not annualised for the quarters)					
- Basic	1.19	1.02	1.46	4.06	6.31
- Diluted	1.19	1.01	1.45	4.06	6.30

See the accompanying notes to the consolidated financial results.

Notes to the consolidated financial results:

- Consolidated financial results cover the operations of Geojit Financial Services Limited ("the Company"), its subsidiaries in Geojit Technologies Private Limited, Geojit Credits Private Limited, Qurum Business Group Geojit Securities LLC, Geojit Techloan Private Limited, Geojit IFSC Limited (incorporated on 24 December 2021), Geojit Investments Limited (incorporated on 26 March 2023), its joint venture in Barjeel Geojit Financial Services LLC, and its associate in BBK Geojit Securities KSC.
- The audited consolidated financial results have been reviewed by the Audit Committee and recommended for adoption to the Board of Directors. The Board of Directors of the Company have considered and approved the same at its meeting held on 28 April 2023.
- The statutory auditors have carried out an audit of the consolidated financial results as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and have issued an unmodified opinion thereon.
- The above financial results have been prepared in accordance with the recognition and measurement principles of Ind AS prescribed under Section 133 of the Companies Act, 2013 read with relevant Rules issued there under and other accounting principles generally accepted in India and SEBI circular dated 5 July 2016.
- Figures for the quarter ended 31 March 2023 and 31 March 2022 are the balancing figures between audited figures in respect of full financial year and the published year to date unaudited figures upto the third quarter of the respective financial years.
- The Group has reported segment information as per Indian Accounting Standard (Ind AS) 108 on 'Operating segments'. As per Ind AS 108, segments are identified based on management's evaluation of financial information for allocating resources and assessing performance. Accordingly, the Group has identified two reportable segments, viz., financial services and software services:

Particulars	For the quarter ended			For the year ended	
	31 March 2023 (Audited) Refer note 5	31 December 2022 (Unaudited)	31 March 2022 (Audited) Refer note 5	31 March 2023 (Audited)	31 March 2022 (Audited)
Segment revenue					
Financial services	10,599.32	10,877.41	11,755.16	42,007.18	48,010.08
Software services	710.20	687.69	673.57	2,595.73	2,556.61
Total	11,309.52	11,565.10	12,428.73	44,602.91	50,566.69
Less: Inter segment revenue	(227.71)	(125.27)	(148.48)	(673.43)	(538.17)
Net revenue from operations	11,081.81	11,439.83	12,280.25	43,929.48	50,028.52
Segment results					
Financial services	2,740.93	2,852.88	4,385.42	11,362.61	19,321.76
Software services	151.76	179.85	229.93	531.17	909.53
Profit before tax	2,892.69	3,032.73	4,615.35	11,893.78	20,231.29
Segment assets					
Financial services	114,529.99	128,673.32	123,981.12	114,529.99	123,981.12
Software services	17,598.24	17,971.45	17,568.75	17,598.24	17,568.75
Total assets	132,128.23	146,644.77	141,549.87	132,128.23	141,549.87
Segment liabilities					
Financial services	51,905.64	69,429.51	64,243.52	51,905.64	64,243.52
Software services	468.49	425.19	534.51	468.49	534.51
Total liabilities	52,374.13	69,854.70	64,778.03	52,374.13	64,778.03
Capital employed					
Financial services	62,624.35	59,243.81	59,737.60	62,624.35	59,737.60
Software services	17,129.75	17,546.26	17,034.24	17,129.75	17,034.24
Total capital employed	79,754.10	76,790.07	76,771.84	79,754.10	76,771.84

- During the year ended 31 March 2022, the Company and erstwhile Geojit Investment Services Limited was merged in accordance with the Scheme of Amalgamation approved by the National Company Law Tribunal ('NCLT') vide its order dated 16 March 2022 and corrected order dated 12 April 2022. The Company has filed the certified copy with Registrar of Companies, Ernakulam (Kerala) on 26 April 2022. The appointed date as per the NCLT approved scheme is 1 April 2016.
- The Current tax expense for the quarter ended 31 March 2023 and 31 December 2022, includes reversals of tax provision pertaining to earlier years of Rs.667.79 lakhs and Rs.117.89 lakhs respectively. Current tax expense for the year ended 31 March 2023 and 31 March 2022, includes reversals of tax provision pertaining to earlier years of Rs.801.95 lakhs and Rs.26.98 lakhs respectively. These reversals are based on the assessment orders received by the Company, from the relevant authorities.
- The Board of Directors at its meeting held on 28 April 2023 has recommended a final dividend of ₹ 1.50/- per share of face value ₹ 1/- each for the financial year ended 31 March 2023. The payment is subject to the approval of the shareholders in the ensuing Annual General Meeting of the Company.
- Figures for the previous periods have been regrouped and/or reclassified wherever necessary to conform with the classification for the current period.
- Standalone financial results are available for perusal at the website of the Company and Stock Exchanges.

For Geojit Financial Services Limited

 CHENAYAPPILLI
 L JOHN GEORGE

Managing Director


 Place: Kochi
 Date : 28 April 2023

GEOJIT FINANCIAL SERVICES LIMITED
Reg. Office: 11th Floor, 34/659-P, Civil Line Road,
Padivattom, Kochi - 682024, Kerala

CONSOLIDATED BALANCE SHEET

(₹ in lakhs)

Particulars	As at 31 March 2023 (Audited)	As at 31 March 2022 (Audited)
ASSETS		
1 Financial assets		
(a) Cash and cash equivalents	7,609.00	11,530.57
(b) Bank balance other than (a) above	64,101.38	72,931.20
(c) Derivative financial instruments	-	1.21
(d) Trade receivables	9,884.10	12,659.48
(e) Loans	29,153.32	24,882.00
(f) Investments	1,102.61	1,200.11
(g) Other financial assets	6,061.34	6,564.04
	117,911.75	129,768.61
2 Non-financial assets		
(a) Current tax assets (net)	1,752.62	1,064.02
(b) Deferred tax assets (net)	740.67	608.19
(c) Property, plant and equipment	4,682.74	4,788.64
(d) Right-of-use assets	3,902.57	2,796.32
(e) Intangible assets under development	450.74	-
(f) Other intangible assets	1,334.25	876.11
(g) Other non-financial assets	1,352.89	1,647.98
	14,216.48	11,781.26
Total assets	132,128.23	141,549.87
LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial liabilities		
(a) Trade payables		
(i) Total outstanding dues of micro and small enterprises	23.78	16.54
(ii) Total outstanding dues of creditors other than micro and small enterprises	1,939.20	1,999.15
(b) Borrowings	7,751.62	4,825.23
(c) Lease liabilities	3,674.74	3,116.82
(d) Other financial liabilities	37,075.92	53,053.38
	50,465.26	63,011.12
2 Non-financial liabilities		
(a) Current tax liabilities (Net)	4.59	7.47
(b) Provisions	293.39	262.44
(c) Other non-financial liabilities	1,610.89	1,497.00
	1,908.87	1,766.91
EQUITY		
(a) Equity share capital	2,390.93	2,389.97
(b) Other equity	69,887.01	67,304.04
Equity attributable to owners of the company	72,277.94	69,694.01
(c) Non-controlling interests	7,476.16	7,077.83
Total equity	79,754.10	76,771.84
Total liabilities and equity	132,128.23	141,549.87
For Geojit Financial Services Limited		
CHENAYAPPILLIL <small>Digitally signed by</small> JOHN GEORGE <small>CHENAYAPPILLIL JOHN GEORGE</small> <small>Date: 2023.04.28 16:30:53 +05'30'</small>		
Place: Kochi	Managing Director	
Date : 28 April 2023		

GEOJIT FINANCIAL SERVICES LIMITED Reg. Office: 11th Floor, 34/659-P, Civil Line Road, Padivattom, Kochi - 682024, Kerala CONSOLIDATED CASHFLOW STATEMENT		
(₹ in lakhs)		
Particulars	For the year ended 31 March 2023 (Audited)	For the year ended 31 March 2022 (Audited)
Cash flow from operating activities		
Profit before tax	11,893.78	20,231.29
Adjustments for		
Depreciation, amortisation and impairment	2,884.34	2,469.56
Share based payments to employees	3.29	5.91
Finance costs	806.94	519.10
Net gain on fair value changes	(46.26)	(44.99)
Net (profit) / loss on derecognition of property, plant and equipment	18.28	(1.33)
Impairment loss on financial instruments	256.51	179.57
Impairment loss on non-financial assets	0.76	-
Unclaimed liabilities written back	(3.12)	(33.93)
	15,814.52	23,325.18
Change in operating assets and liabilities		
(Increase) in loans	(4,271.32)	(13,076.46)
Decrease in other financial assets	439.27	1,356.67
(Increase) in other non-financial assets	(245.88)	(144.44)
(Increase)/ decrease in trade receivables	2,518.86	(1,568.67)
Increase/ (decrease) in provisions and other liabilities	(16,172.33)	9,926.32
(Decrease) in trade payables	(75.85)	(328.94)
(Increase)/ decrease in other bank balances	8,829.83	(5,824.12)
Cash generated from operations	6,837.10	13,665.54
Less : Income taxes paid (net of refunds)	(3,068.45)	(5,359.52)
Net cash from operating activities (A)	3,768.65	8,306.02
Cash flows from investing activities		
Purchase of property, plant and equipment and intangible assets	(2,272.04)	(2,037.27)
Proceeds from sale of property, plant and equipment	19.14	25.76
Purchase of investments	(29,488.75)	(15,295.34)
Disposal proceeds of investments	30,082.46	15,821.89
Net cash used in investing activities (B)	(1,659.19)	(1,484.96)
Cash flows from financing activities		
Proceeds from issue of equity share capital	37.29	250.81
Share application money received pending allotment	-	0.64
Dividends paid (including amount transferred to IEPF)	(7,181.62)	(4,761.63)
Interest paid on lease liabilities	(331.56)	(261.92)
Repayment of lease liabilities	(1,058.92)	(901.42)
Borrowings availed (net)	2,926.39	3,325.23
Finance costs	(449.10)	(257.18)
Net cash used in financing activities (C)	(6,057.52)	(2,605.47)
Net increase / (decrease) in cash and cash equivalents (A+B+C)	(3,948.06)	4,215.59
Cash and cash equivalents at the beginning of the year	11,530.57	7,311.26
Add: Foreign currency translation adjustments	26.49	3.72
Cash and cash equivalents at end of the year	7,609.00	11,530.57
Components of cash and cash equivalents		
Cash on hand	3.27	9.62
Balances with banks in current accounts	7,605.73	7,520.47
Balances with banks in deposit accounts (with original maturity less than 3 months)	-	4,000.48
Total cash and cash equivalents	7,609.00	11,530.57
Notes:		
1. The above cash flow statement has been prepared under the 'Indirect method' prescribed in Ind AS 7 "Statement of cash flows".		
Place: Kochi Date : 28 April 2023	For Geojit Financial Services Limited  CHENAYAPPILLIL JOHN GEORGE <small>Digitally signed by CHENAYAPPILLIL JOHN GEORGE Date: 2023.04.28 16:31:22 +05'30'</small> Managing Director	

B S R & Associates LLP

Chartered Accountants

49/179A, 3rd Floor,
Syama Business Centre,
NH-47 Bypass Road,
Vyttila, Kochi – 682 019 - India

Telephone: +91 484 4148 500
Fax: +91 484 4148 501

Independent Auditor's Report

To the Board of Directors of Geojit Financial Services Limited Report on the audit of the Standalone Annual Financial Results

Opinion

We have audited the accompanying standalone annual financial results of Geojit Financial Services Limited (hereinafter referred to as the "Company") for the year ended 31 March 2023, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (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 standalone annual financial results:

- a. are presented in accordance with the requirements of Regulation 33 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 loss and other financial information for the year ended 31 March 2023.

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 Standalone 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 obtained by us, is sufficient and appropriate to provide a basis for our opinion on the standalone annual financial results.

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

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

The Company's Management and the Board of Directors are responsible for the preparation and presentation of these standalone annual 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 prescribed under Section 133 of the Act 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 the design,

Registered Office:

B S R & Associates (a partnership firm with Registration No. BA69226) converted into B S R & Associates LLP (a Limited Liability Partnership with LLP Registration No. AAB-8182) with effect from October 14, 2013

14th Floor, Central B Wing and North C Wing, Nesco IT Park 4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400063

Independent Auditor's Report (Continued)

Geojit Financial Services Limited

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 standalone 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 standalone 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 are responsible for overseeing the Company's financial reporting process.

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

Our objectives are to obtain reasonable assurance about whether the standalone 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 standalone 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 standalone 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 standalone annual 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 standalone 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 standalone annual financial results, including the disclosures, and whether the standalone 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.

Independent Auditor's Report (Continued)

Geojit Financial Services Limited

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 Matter

The standalone annual financial results include the results for the quarter ended 31 March 2023 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For **B S R & Associates LLP**

Chartered Accountants

Firm's Registration No.:116231W/W-100024

**BABY
PAUL** Digitally signed
by BABY PAUL
Date: 2023.04.28
16:58:03 +05'30'

Baby Paul

Partner

Kochi

28 April 2023

Membership No.: 218255

UDIN:23218255BGXTIZ4290

GEOJIT FINANCIAL SERVICES LIMITED
 Reg. Office: 11th Floor, 34/ 659 - P, Civil Line Road,
 Padivattom, Kochi- 682024, Kerala

STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH 2023

(₹ in lakhs)

Particulars	For the quarter ended			For the year ended	
	31 March 2023 (Audited) Refer note 5	31 December 2022 (Unaudited)	31 March 2022 (Audited) Refer note 5	31 March 2023 (Audited)	31 March 2022 (Audited)
1 Revenue from operations					
Interest income	1,960.18	1,955.98	1,667.80	7,180.99	6,073.51
Dividend income	-	-	-	486.91	299.07
Rental income	10.81	10.81	10.33	43.34	41.24
Fees and commission income	8,477.78	8,762.39	9,943.27	34,151.48	41,531.66
Net gain on fair value changes	-	5.44	16.15	33.27	23.58
Others	2.32	9.13	25.62	55.83	109.83
Total revenue from operations	10,451.09	10,743.75	11,663.17	41,951.82	48,078.89
2 Other income (Net)	565.37	224.88	108.98	827.32	175.63
3 Total income (1+2)	11,016.46	10,968.63	11,772.15	42,779.14	48,254.52
4 Expenses					
Finance costs	261.80	223.16	197.83	803.19	515.56
Fees and commission expense	1,397.05	1,715.31	1,764.47	6,256.40	7,827.78
Impairment of financial instruments	188.26	13.74	75.47	256.17	191.70
Employee benefit expenses	4,167.51	3,792.91	3,304.52	14,743.85	12,938.96
Depreciation, amortisation and impairment	719.88	695.10	610.17	2,769.87	2,361.02
Other expenses	1,819.72	1,799.67	1,556.34	6,871.16	5,308.77
Total expenses	8,554.22	8,239.89	7,508.80	31,700.64	29,143.79
5 Profit before tax (3-4)	2,462.24	2,728.74	4,263.35	11,078.50	19,110.73
6 Tax expense					
Current tax (Refer note 7)	125.15	602.21	1,069.50	2,252.69	4,893.76
Deferred tax	(20.34)	(34.09)	15.15	(130.14)	(81.30)
Total tax expenses	104.81	568.12	1,084.65	2,122.55	4,812.46
7 Profit for the period / year (5-6)	2,357.43	2,160.62	3,178.70	8,955.95	14,298.27
8 Other comprehensive income					
Items that will not be reclassified to profit or loss					
i) Remeasurement of post employment benefit obligations	(70.41)	19.34	(1.23)	(12.38)	(37.33)
ii) Income tax (charge)/ credit relating to these items	17.73	(4.87)	0.30	3.12	9.39
Total other comprehensive income / (loss)	(52.68)	14.47	(0.93)	(9.26)	(27.94)
9 Total comprehensive income (7+8)	2,304.75	2,175.09	3,177.77	8,946.69	14,270.33
10 Paid-up equity share capital (of ₹1/- each)	2,390.93	2,390.88	2,389.97	2,390.93	2,389.97
11 Other equity				55,671.21	53,856.87
12 Earning per share (not annualised for the quarters)					
- Basic	0.99	0.90	1.33	3.75	5.99
- Diluted	0.99	0.90	1.33	3.75	5.98

See the accompanying notes to the standalone financial results.



Notes to the standalone financial results:

- 1 The audited financial results have been reviewed by the Audit Committee and recommended for adoption to the Board of Directors. The Board of Directors of the Company have considered and approved the same at its meeting held on 28 April 2023.
- 2 The Statutory Auditors have carried out an audit of the standalone financial results as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and have issued an unmodified opinion thereon.
- 3 The above financial results have been prepared in accordance with the recognition and measurement principles of Ind AS prescribed under Section 133 of the Companies Act, 2013 read with relevant Rules issued there under and other accounting principles generally accepted in India and SEBI circular dated 5 July 2016.
- 4 The Company's operating segments are established in the manner consistent with the components of the Company that are evaluated regularly by the Chief Operating Decision Maker as defined in Ind AS 108 - 'Operating Segments'. The Company is engaged primarily in the business of broking and financial services and there are no separate reportable segments as per Ind AS 108.
- 5 Figures for the quarter ended 31 March 2023 and 31 March 2022 are the balancing figures between audited figures in respect of full financial year and the published year to date unaudited figures upto the third quarter of the respective financial years.
- 6 During the year ended 31 March 2022, the Company and erstwhile Geojit Investment Services Limited was merged in accordance with the Scheme of Amalgamation approved by the National Company Law Tribunal ('NCLT') vide its order dated 16 March 2022 and corrected order dated 12 April 2022. The Company has filed the certified copy with Registrar of Companies, Ernakulam (Kerala) on 26 April 2022. The appointed date as per the NCLT approved scheme is 1 April 2016.
- 7 The Current tax expense for the quarter ended 31 March 2023 and 31 December 2022, includes reversals of tax provision pertaining to earlier years of Rs.493.56 lakhs and Rs.115.98 lakhs respectively. Current tax expense for the year ended 31 March 2023 and 31 March 2022, includes reversals of tax provision pertaining to earlier years of Rs.625.81 lakhs and Rs.26.94 lakhs respectively. These reversals are based on the assessment orders received by the Company, from the relevant authorities.
- 8 The Board of Directors at its meeting held on 28 April 2023 has recommended a final dividend of ₹ 1.50/- per share of face value ₹ 1/- each for the financial year ended 31 March 2023. The payment is subject to the approval of the shareholders in the ensuing Annual General Meeting of the Company.
- 9 Figures for the previous periods have been regrouped and/or reclassified wherever necessary to conform with the classification for the current period.

For Geojit Financial Services Limited

CHENAYAPPILLIL
JOHN GEORGE
Digitally signed by
CHENAYAPPILLIL JOHN
GEORGE
Date: 2023.04.28 16:32:19
+05'30'

Place: Kochi

Date : 28 April 2023

Managing Director



GEOJIT FINANCIAL SERVICES LIMITED
Reg. Office: 11th Floor, 34/659-P, Civil Line Road,
 Padivattom, Kochi - 682024, Kerala

STANDALONE BALANCE SHEET

(₹ in lakhs)

Particulars	As at 31 March 2023 (Audited)	As at 31 March 2022 (Audited)
ASSETS		
1 Financial assets		
(a) Cash and cash equivalents	7,372.74	11,136.65
(b) Bank balance other than (a) above	46,875.16	56,196.60
(c) Trade receivables	9,679.16	12,384.17
(d) Loans	24,749.25	21,665.05
(e) Investments	1,749.90	1,611.19
(f) Other financial assets	5,771.29	6,301.42
	96,197.50	109,295.08
2 Non-financial assets		
(a) Current tax assets (net)	1,699.00	976.13
(b) Deferred tax assets (net)	704.07	570.81
(c) Investment property	90.78	92.31
(d) Property, plant and equipment	4,442.38	4,555.80
(e) Right-of-use assets	3,725.46	2,589.59
(f) Intangible assets under development	450.74	-
(g) Other intangible assets	1,313.85	855.65
(h) Other non-financial assets	1,297.65	1,586.42
	13,723.93	11,226.71
Total assets	109,921.43	120,521.79
LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial liabilities		
(a) Trade payables		
(i) Total outstanding dues of micro and small enterprises	21.39	16.54
(ii) Total outstanding dues of creditors other than micro and small enterprises	1,802.21	1,875.46
(b) Borrowings	7,751.62	4,825.23
(c) Lease liabilities	3,490.12	2,903.11
(d) Other financial liabilities	37,053.36	53,043.35
	50,118.70	62,663.69
2 Non-financial liabilities		
(a) Provisions	230.68	202.37
(b) Other non-financial liabilities	1,509.91	1,408.89
	1,740.59	1,611.26
EQUITY		
(a) Equity share capital	2,390.93	2,389.97
(b) Other equity	55,671.21	53,856.87
	58,062.14	56,246.84
Total liabilities and equity	109,921.43	120,521.79

For Geojit Financial Services Limited

CHENAYAPPILLI
 L JOHN GEORGE

Digitally signed by
 CHENAYAPPILLIL JOHN GEORGE
 Date: 2023.04.28 16:32:47 +05'30'

Place: Kochi
 Date : 28 April 2023

Managing Director

GEOJIT FINANCIAL SERVICES LIMITED
 Reg. Office: 11th Floor, 34/659-P, Civil Line Road,
 Padivattom, Kochi - 682024, Kerala
STANDALONE CASHFLOW STATEMENT

(₹ in lakhs)

Particulars	For the year ended 31 March 2023 (Audited)	For the year ended 31 March 2022 (Audited)
Cash flow from operating activities		
Profit before tax	11,078.50	19,110.73
Adjustments for		
Depreciation, amortisation and impairment	2,769.87	2,361.02
Share based payments to employees	3.29	5.91
Finance costs	803.19	515.56
Interest income from loan to subsidiary company	-	(49.83)
Dividend income	(486.91)	(299.07)
Net gain on fair value changes	(33.27)	(23.58)
Net (profit) / loss on derecognition of property, plant and equipment	17.30	(1.33)
Impairment loss on financial instruments	256.17	191.70
Impairment loss on non-financial assets	0.76	-
Unclaimed liabilities written back	(0.64)	(33.93)
	<u>14,408.26</u>	<u>21,777.18</u>
Change in operating assets and liabilities		
(Increase) in loans	(3,084.20)	(11,460.00)
Decrease in other financial assets	467.17	1,445.71
(Increase) in other non-financial assets	(245.66)	(137.26)
(Increase)/ decrease in trade receivables	2,448.84	(1,778.09)
Increase/ (decrease) in provisions and other liabilities	(16,198.77)	9,873.66
(Decrease) in trade payables	(94.03)	(304.37)
(Increase)/ decrease in other bank balances	9,321.43	(6,811.68)
Cash generated from operations	7,023.04	12,605.15
Less : Income taxes paid (net of refunds)	(2,975.56)	(4,984.20)
Net cash from operating activities (A)	4,047.48	7,620.95
Cash flows from investing activities		
Purchase of property, plant and equipment and intangible assets	(2,196.22)	(1,896.57)
Proceeds from sale of property, plant and equipment	19.14	23.55
Investment in a subsidiary	(200.00)	(495.43)
Purchase of investments	(26,198.75)	(13,207.00)
Disposal proceeds of investments	26,292.56	13,256.17
Loan given to a subsidiary	-	(1,711.75)
Loan repaid by the subsidiary	-	2,638.75
Dividend received	486.91	299.07
Interest received	-	49.83
Net cash used in investing activities (B)	(1,796.36)	(1,043.38)
Cash flows from financing activities		
Proceeds from issue of equity share capital	37.29	250.81
Share application money received pending allotment	-	0.64
Dividends paid (including amount transferred to IEPF)	(7,181.62)	(4,761.63)
Interest paid on lease liabilities	(313.44)	(251.13)
Repayment of lease liabilities	(1,020.17)	(859.79)
Borrowings availed (net)	2,926.39	3,325.23
Finance costs	(463.48)	(264.44)
Net cash used in financing activities (C)	(6,015.03)	(2,560.31)
Net increase / (decrease) in cash and cash equivalents (A+B+C)	(3,763.91)	4,017.26
Cash and cash equivalents at the beginning of the year	11,136.65	7,119.39
Cash and cash equivalents at end of the year	7,372.74	11,136.65
Components of cash and cash equivalents		
Cash on hand	0.03	4.25
Balances with banks in current accounts	7,372.71	7,131.92
Balances with banks in deposit accounts (with original maturity less than 3 months)	-	4,000.48
Total cash and cash equivalents	7,372.74	11,136.65

Note:

1. The above cash flow statement has been prepared under the 'Indirect method' prescribed in Ind AS 7 "Statement of cash flows".

For Geojit Financial Services Limited

CHENAYAPPILLIL
 JOHN GEORGE

Digitally signed by
 CHENAYAPPILLIL JOHN
 GEORGE
 Date: 2023.04.28 16:33:09
 +05'30'

Place: Kochi
 Date : 28 April 2023

Managing Director