

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2020

(Rs. In Lakhs)

Sr. No.	Particulars	Quarter Ended			Half Yearly Ended		Year Ended
		30.09.2020 (Unaudited)	30.06.2020 (Unaudited)	30.09.2019 (Unaudited)	30.09.2020 (Unaudited)	30.09.2019 (Unaudited)	31.03.2020 (Audited)
1	Revenue from Operations	60.49	85.35	48.95	145.84	124.96	273.54
2	Other Income	69.27	7.39	14.55	76.67	21.60	88.46
3	Total (1 + 2)	129.77	92.74	63.49	222.51	146.56	362.00
4	Expenses						
a	Cost of materials consumed	-	-	-	-	-	-
b	Purchases of Stock-in-Trade	-	-	-	-	-	-
c	Changes in inventories of finished goods work-in-progress and Stock-in-Trade	0.01	-	1.71	0.01	5.60	9.47
d	Employee benefits expense	41.58	40.34	64.02	81.92	129.33	242.15
e	Finance Cost	20.90	17.30	10.77	38.20	19.66	81.70
f	Depreciation and amortization expense	7.95	7.63	7.46	15.58	14.78	27.97
g	Other Expenses	33.70	26.58	40.63	60.28	80.19	363.23
	Total Expenses	104.13	91.85	124.59	195.98	249.57	724.52
5	Profit / (Loss) before Exceptional and Extraordinary items and Tax	25.64	0.89	(61.10)	26.52	(103.01)	(362.52)
6	Exceptional Items	-	-	-	-	-	-
7	Profit / (Loss) before Extraordinary Items and Tax	25.64	0.89	(61.10)	26.52	(103.01)	(362.52)
8	Extraordinary Items	-	-	-	-	-	-
9	Profit / (Loss) before Tax (7 - 8)	25.64	0.89	(61.10)	26.52	(103.01)	(362.52)
10	Tax Expenses						
	Current tax	-	-	-	-	-	-
	Deferred tax	(1.25)	(1.21)	(1.19)	(2.46)	(2.20)	(3.82)
	Total Tax Expenses	(1.25)	(1.21)	(1.19)	(2.46)	(2.20)	(3.82)
11	Profit / (Loss) for the period from continuing operations (9-10)	26.89	2.10	(59.91)	28.99	(100.81)	(358.70)
12	Profit / (Loss) from discontinuing operations	-	-	-	-	-	-
13	Tax expense of discontinuing operations	-	-	-	-	-	-
14	Profit / (Loss) from Discontinuing operations (after tax) (12-13)	-	-	-	-	-	-
15	Profit / (Loss) for the period (11 + 14)	26.89	2.10	(59.91)	28.99	(100.81)	(358.70)
16	Other Comprehensive Income						
	A) - Amount of item that will not be reclassified to Profit and loss	-	-	-	-	-	(0.60)
	- Income tax relating to items that will not be reclassified to profit and loss	-	-	-	-	-	-
	B) - Amount of item that will not be reclassified to Profit and loss	-	-	-	-	-	-
	- Income tax relating to items that will not be reclassified to profit and loss	-	-	-	-	-	-
17	Total Comprehensive Income for the period (15+16) (Comprising Profit/(Loss) and other Comprehensive Income for the period)	26.89	2.10	(59.91)	28.99	(100.81)	(359.30)
18	Paid-Up Equity Share Capital (Face Value Rs.10/- Per Share)	1,193.90	1,193.90	1,193.90	1,193.90	1,193.90	1,193.90
19	Reserves excluding Revaluation Reserve	-	-	-	-	-	1,031.06
20	Earning Per Share before Extraordinary Items						
a)	Basic	0.23	0.02	(0.50)	0.24	(0.84)	(3.00)
b)	Diluted	0.23	0.02	(0.50)	0.24	(0.84)	(3.00)
21	Earning Per Share after Extrordinary Items						
a)	Basic	0.23	0.02	(0.50)	0.24	(0.84)	(3.00)
b)	Diluted	0.23	0.02	(0.50)	0.24	(0.84)	(3.00)



STANDALONE UNAUDITED SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2020
(Rs. In Lakhs)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2020 (Unaudited)	30.06.2020 (Unaudited)	30.09.2019 (Unaudited)	30.09.2020 (Unaudited)	30.09.2019 (Unaudited)	31.03.2020 (Audited)
1	Segment Revenue						
a)	Investment / Stock Operations	6.46	53.44	4.80	59.89	28.65	63.51
b)	Feebased Operations	54.04	31.91	44.15	85.95	96.31	210.03
c)	Other Unallocated Revenue	69.27	7.39	14.55	76.67	21.60	88.46
	Total	129.77	92.74	63.49	222.51	146.56	362.00
	Less : Intersegment Revenue	-	-	-	-	-	-
	Net Income / (Loss) from operations	129.77	92.74	63.49	222.51	146.56	362.00
2	Segment Results Profit/ (loss) before interest and tax						
a)	Investment / Stock Operations	4.27	52.15	0.42	56.41	15.71	(167.09)
b)	Feebased Operations	2.60	(15.56)	(33.36)	(12.97)	(56.12)	(63.74)
	Total	6.86	36.58	(32.93)	43.45	(40.42)	(230.84)
	Less : Interest	20.90	17.30	10.77	38.20	19.66	81.70
	Other unallocable Expenditure net of unallocable revenue	39.67	(18.39)	(17.39)	21.28	(42.93)	(49.98)
	Total Net profit/ (Loss) before Tax	25.64	0.89	(61.10)	26.52	(103.01)	(362.52)
3	Segment Assets						
a)	Investment / Stock Operations	454.88	461.23	436.44	454.88	436.44	455.13
b)	Feebased Operations	1,802.74	1,823.87	1,911.13	1,802.74	1,911.13	2,074.20
c)	Unallocated	1,490.96	1,500.69	1,462.04	1,490.96	1,462.04	1,521.82
	Total Assets	3,748.58	3,785.79	3,809.60	3,748.58	3,809.60	4,051.15
4	Segment Liabilities						
a)	Investment / Stock Operations	0.01	0.01	0.01	0.01	0.01	0.02
b)	Feebased Operations	633.53	719.12	731.64	633.53	731.64	943.72
c)	Unallocated	89.23	89.56	102.31	89.23	102.31	108.52
	Total Liabilities	722.76	808.69	833.96	722.76	833.96	1,052.26
5	Capital Employed (Segment Assets- Segment Liabilities)						
a)	Investment / Stock Operations	454.87	461.22	436.43	454.87	436.43	455.11
b)	Feebased Operations	1,169.21	1,104.75	1,179.49	1,169.21	1,179.49	1,130.48
c)	Unallocated	1,401.74	1,411.13	1,359.73	1,401.74	1,359.73	1,413.29
	Total Capital Employed	3,025.82	2,977.10	2,975.65	3,025.82	2,975.65	2,998.89



STANDALONE STATEMENT OF ASSETS & LAIBILITIES AS ON 30TH SEPTEMBER 2020
(Rs. in lakhs)

Particulars	As At September 30, 2020 (Unaudited)	As At March 31, 2020 (Audited)
A ASSETS		
(1) Non Current Assets		
(a) Property, Plant and Equipment	544.37	553.78
(b) Intangible assets	5.28	6.18
(c) Financial Assets		
(i) Investments	449.83	449.83
(ii) Loans	1,148.01	882.67
(iii) Others	216.69	216.69
(d) Deferred tax assets (net)	18.94	16.48
(e) Other non-current assets	49.93	160.75
	2,433.04	2,286.38
(2) Current Assets		
Financial Assests		
(i) Investments	5.01	5.26
(ii) Trade receivables	458.14	939.09
(iii) Cash and cash equivalents	6.33	5.81
(iv) Bank balances other than (iii) above	810.93	786.72
(v) Loans	38.44	23.35
(vi) Other current assets	10.00	4.54
	1,328.87	1,764.77
Total Assets	3,761.91	4,051.15
B EQUITY AND LIABILITIES		
(1) Equity		
(a) Equity Share Capital	1,343.90	1,343.90
(b) Other Equity	1,057.43	1,031.06
Total Equity	2,401.33	2,374.96
(2) Non Current Liabilities		
(a) Financial Liabilities		
(i) Borrowings	624.49	623.93
(b) Provisions	16.00	16.00
(c) Other non-current liabilities	1.65	1.65
Total Non Current Liabilities	642.14	641.58
(3) Current Liabilities		
(a) Financial Liabilities		
(i) Trade payables	695.58	998.38
(b) Other current liabilities	22.86	36.24
	718.44	1,034.61
Total Equity And Liabilities	3,761.91	4,051.15

STANDALONE CASH FLOW STATEMENT
(Rs. In Lakhs)

Particulars	For the Half Year Ended September 30, 2020 (Unaudited)		For the Half Year Ended September 30, 2019 (Unaudited)	
A. Cash flow from operational activities				
Net (Loss)/Profit before tax adjusted for prior period items and excess provisions for tax written back		26.52		(103.01)
Adjustments for:				
Depreciation	15.58		14.78	
Interest Income	(8.03)		(9.22)	
Finance Cost	38.20		19.66	
Unrealised Gains On Mark to Market of F&O Stock	(66.67)		-	
Provision for Diminution in investments/ Stock	0.01		5.60	
Sundry Debit Balance written off	-		3.01	
Sundry Credit Balance Written Back	(0.00)		(8.56)	
Dividend Income	(0.07)		(1.05)	
		(20.98)		24.22
Operating profit before working capital changes		5.54		(78.78)
Adjustments for:				
Inventories	66.98		(5.70)	
Trade Receivables & Other Receivables	308.65		145.58	
Current Liabilities & Provision	(318.78)	56.84	(676.59)	(536.71)
Cash generated from operations		62.38		(615.49)
Direct taxes Refunded / (paid)		-		
Net cash (used in) / generated from operating activities		62.38		(615.49)
B. Cash flow from investing activities				
Sale / (Purchase) of fixed assets (Net)	(5.26)		(2.88)	
Sale/ (Purchase) of Investments (Net of purchase)	-		(21.54)	
Interest received	5.25		9.22	
Dividend received	-		1.05	
Net cash (used in) / generated from investing activities		(0.01)		(14.14)
C. Cash flow from financing activities				
(Repayment)/Proceeds from long term borrowings(Net)	0.56		(146.85)	
(Repayment)/Proceeds from Preference shares	-		-	
(Repayment)/Proceeds from short term borrowings(Net)	-		-	
Interest and other Finance charges	(38.20)		(19.66)	
Net cash (used in) / generated from financing activities		(37.64)		(166.51)
Net increase/(decrease) in cash and cash equivalents		24.73		(796.15)
Cash and Cash equivalents (opening balance)	792.53		1,134.45	
Cash and Cash equivalents (closing balance)	817.26		338.30	
		24.73		(796.15)



Notes:

1. The aforesaid unaudited standalone financial results of Khandwala Securities Limited for the quarter and half year ended September 30, 2020 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on November 11, 2020. This statement is as per Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. The statutory auditors have carried out the limited review report on the aforesaid standalone financial results for the quarter and half year ended September 30, 2020.
3. These unaudited standalone financial results have been prepared in accordance with the Indian Accounting Standards (IND AS) as notified by the Ministry of Corporate Affairs and prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
4. The statement of cash flows for the corresponding period from April 1, 2020 to September 30, 2020, as reported in these unaudited standalone financial results have been approved by the Board of Directors, but have not been subjected to review.
5. Figures of the previous periods have been re-grouped / re-classified wherever considered necessary to make them comparable with the current period's classification.

For and on behalf of the Board of Directors
Khandwala Securities Limited



Paresh J. Khandwala
Managing Director



Place: Mumbai
Date : November 11, 2020

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2020
(Rs. in Lakhs)

Sr. No.	Particulars	Quarter Ended			Half Yearly Ended		Year Ended
		30.09.2020 (Unaudited)	30.06.2020 (Unaudited)	30.09.2019 (Unaudited)	30.09.2020 (Unaudited)	30.09.2019 (Unaudited)	31.03.2020 (Audited)
1	Revenue from Operations	60.49	85.35	48.95	145.84	124.96	273.54
2	Other Income	69.27	7.40	14.55	76.67	21.61	88.47
3	Total (1 + 2)	129.77	92.74	63.50	222.51	146.57	362.01
4	Expenses						
a	Cost of materials consumed	-	-	-	-	-	-
b	Purchases of Stock-in-Trade	-	-	-	-	-	-
c	Changes in inventories of finished goods work-in-progress and Stock-in-Trade	0.01	-	1.71	0.01	5.60	9.47
d	Employee benefits expense	41.58	40.34	64.02	81.92	129.33	242.15
e	Finance Cost	20.90	17.30	10.77	38.20	19.66	81.73
f	Depreciation and amortization expense	7.95	7.63	7.46	15.58	14.78	27.97
g	Other Expenses	33.70	26.58	40.63	60.28	80.20	363.31
	Total Expenses	104.13	91.85	124.59	195.98	249.57	724.64
5	Profit / (Loss) before Exceptional and Extraordinary items and Tax	25.64	0.89	(61.09)	26.53	(103.01)	(362.63)
6	Exceptional Items	-	-	-	-	-	-
7	Profit / (Loss) before Extraordinary Items and Tax	25.64	0.89	(61.09)	26.53	(103.01)	(362.63)
8	Extraordinary Items	-	-	-	-	-	-
9	Profit / (Loss) before Tax (7 - 8)	25.64	0.89	(61.09)	26.53	(103.01)	(362.63)
10	Tax Expenses						
	Current tax	-	-	-	-	-	-
	Deferred tax	(1.25)	(1.21)	(1.19)	(2.46)	(2.20)	(3.82)
	Total Tax Expenses	(1.25)	(1.21)	(1.19)	(2.46)	(2.20)	(3.82)
11	Profit / (Loss) for the period from continuing operations (9-10)	26.89	2.10	(59.91)	28.99	(100.80)	(358.81)
12	Profit / (Loss) from discontinuing operations	-	-	-	-	-	-
13	Tax expense of discontinuing operations	-	-	-	-	-	-
14	Profit / (Loss) from Discontinuing operations (after tax) (12-13)	-	-	-	-	-	-
15	Profit / (Loss) for the period (11 + 14)	26.89	2.10	(59.91)	28.99	(100.80)	(358.81)
16	Other Comprehensive Income						
	A) - Amount of item that will not be reclassified to Profit and loss	-	-	-	-	-	(0.60)
	- Income tax relating to items that will not be reclassified to profit and loss	-	-	-	-	-	-
	B) - Amount of item that will not be reclassified to Profit and loss	-	-	-	-	-	-
	- Income tax relating to items that will not be reclassified to profit and loss	-	-	-	-	-	-
17	Total Comprehensive Income for the period (15+16) (Comprising Profit/(Loss) and other Comprehensive Income for the period)	26.89	2.10	(59.91)	28.99	(100.80)	(359.40)
18	Paid-Up Equity Share Capital (Face Value Rs.10/- Per Share)	1,193.90	1,193.90	1,193.90	1,193.90	1,193.90	1,193.90
19	Reserves excluding Revaluation Reserve	-	-	-	-	-	968.78
20	Earning Per Share before Extraordinary Items						
a)	Basic	0.23	0.02	(0.50)	0.24	(0.84)	(3.01)
b)	Diluted	0.23	0.02	(0.50)	0.24	(0.84)	(3.01)
21	Earning Per Share after Extrordinary Items						
a)	Basic	0.23	0.02	(0.50)	0.24	(0.84)	(3.01)
b)	Diluted	0.23	0.02	(0.50)	0.24	(0.84)	(3.01)



CONSOLIDATED UNAUDITED SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2020

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2020	30.06.2020	30.09.2019	30.09.2020	30.09.2019	31.03.2020
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
		(Rs. in Lakhs)					
1	Segment Revenue						
a)	Investment / Stock Operations	6.46	53.44	4.80	59.89	28.65	63.51
b)	Feebased Operations	54.04	31.91	44.15	85.95	96.31	210.03
c)	Other Unallocated Revenue	69.27	7.40	14.55	76.67	21.61	88.47
	Total	129.77	92.74	63.50	222.51	146.57	362.01
	Less : Intersegment Revenue	-	-	-	-	-	-
	Net Income / (Loss) from operations	129.77	92.74	63.50	222.51	146.57	362.01
2	Segment Results Profit/ (loss) before interest and tax						
a)	Investment / Stock Operations	4.27	52.15	0.42	56.41	15.71	(167.09)
b)	Feebased Operations	2.60	(15.56)	(33.36)	(12.97)	(56.12)	(63.74)
	Total	6.86	36.58	(32.93)	43.45	(40.42)	(230.84)
	Less : Interest	20.90	17.30	10.77	38.20	19.66	81.73
	Other unallocable Expenditure net of unallocable revenue	39.67	(18.39)	(17.39)	21.28	(42.93)	(50.06)
	Total Net profit/ (Loss) before Tax	25.64	0.89	(61.09)	26.53	(103.01)	(362.63)
3	Segment Assets						
a)	Investment / Stock Operations	117.45	123.80	99.00	117.45	99.00	117.70
b)	Feebased Operations	1,804.08	1,836.59	1,911.13	1,804.08	1,911.13	2,087.00
c)	Unallocated	1,764.82	1,763.17	1,737.33	1,764.82	1,737.33	1,784.23
	Total Assets	3,686.35	3,723.56	3,747.46	3,686.35	3,747.46	3,988.92
4	Segment Liabilities						
a)	Investment / Stock Operations	0.01	0.01	0.01	0.01	0.01	0.02
b)	Feebased Operations	633.53	719.12	731.64	633.53	731.64	943.72
c)	Unallocated	89.27	89.61	102.33	89.27	102.33	108.57
	Total Liabilities	722.81	808.74	833.98	722.81	833.98	1,052.31
5	Capital Employed (Segment Assets- Segment Liabilities)						
a)	Investment / Stock Operations	117.44	123.79	98.99	117.44	98.99	117.68
b)	Feebased Operations	1,170.56	1,117.47	1,179.49	1,170.56	1,179.49	1,143.28
c)	Unallocated	1,675.55	1,673.56	1,635.00	1,675.55	1,635.00	1,675.66
	Total Capital Employed	2,963.54	2,914.82	2,913.48	2,963.54	2,913.48	2,936.61



CONSOLIDATED STATEMENT OF ASSETS & LAIBILITIES AS ON 30TH SEPTEMBER 2020
(Rs. in lakhs)

Particulars	As At September 30, 2020 (Unaudited)	As At March 31, 2020 (Audited)
A ASSETS		
(1) Non Current Assets		
(a) Property, Plant and Equipment	544.37	553.78
(b) Intangible assets	5.28	6.18
(c) Goodwill on Consolidation	259.77	259.77
(d) Financial Assets		
(i) Investments	112.33	112.33
(ii) Loans	1,148.01	884.01
(iii) Others	216.69	216.69
(e) Deferred tax assets (net)	18.94	16.48
(f) Other non-current assets	51.27	160.75
	2,356.66	2,209.99
(2) Current Assets		
Financial Assests		
(i) Investments	5.08	5.33
(ii) Trade receivables	458.57	939.51
(iii) Cash and cash equivalents	7.20	6.68
(iv) Bank balances other than (iii) above	811.00	786.79
(v) Loans	38.44	23.35
(vi) Other current assets	22.73	17.27
	1,343.03	1,778.93
Total Assets	3,699.68	3,988.92
B EQUITY AND LIABILITIES		
(1) Equity		
(a) Equity Share Capital	1,343.90	1,343.90
(b) Other Equity	995.15	968.78
Total Equity	2,339.05	2,312.68
(2) Non Current Liabilities		
(a) Financial Liabilities		
(i) Borrowings	624.49	623.93
(b) Provisions	16.00	16.00
(c) Other non-current liabilities	1.65	1.65
Total Non Current Liabilities	642.14	641.58
(3) Current Liabilities		
(a) Financial Liabilities		
(i) Trade payables	695.63	998.42
(b) Other current liabilities	22.86	36.24
	718.49	1,034.66
Total Equity And Liabilities	3,699.68	3,988.92



CONSOLIDATED CASH FLOW STATEMENT
(Rs. In Lakhs)

Particulars	For the Half Year Ended September 30, 2020 (Unaudited)		For the Half Year Ended September 30, 2019 (Unaudited)	
A. Cash flow from operational activities				
Net (Loss)/Profit before tax adjusted for prior period items and excess provisions for tax written back		26.53		(103.01)
Adjustments for:				
Depreciation	15.58		14.78	
Interest Income	(8.03)		(9.22)	
Finance Cost	38.20		19.66	
Unrealised Gains On Mark to Market of F&O Stock	(66.67)		-	
Provision for Diminution in investments/ Stock	0.01		5.60	
Sundry Debit Balance written off	-		3.01	
Sundry Credit Balance Written Back	(0.00)		(8.56)	
Dividend Income	(0.07)		(1.05)	
		(20.98)		24.22
Operating profit before working capital changes		5.54		(78.78)
Adjustments for:				
Inventories	66.98		(5.70)	
Trade Receivables & Other Receivables	308.04		145.58	
Current Liabilities & Provision	(318.78)	56.23	(676.59)	(536.71)
Cash generated from operations		61.77		(615.49)
Direct taxes Refunded / (paid)		-		
Net cash (used in) / generated from operating activities		61.77		(615.49)
B. Cash flow from investing activities				
Sale / (Purchase) of fixed assets (Net)	(5.26)		(2.88)	
Sale/ (Purchase) of Investments (Net of purchase)	-		(21.54)	
Interest received	5.86		9.22	
Dividend received	-		1.05	
Net cash (used in) / generated from investing activities		0.60		(14.14)
C. Cash flow from financing activities				
(Repayment)/Proceeds from long term borrowings(Net)	0.56		(146.85)	
(Repayment)/Proceeds from Preference shares	-		-	
(Repayment)/Proceeds from short term borrowings(Net)	-		-	
Interest and other Finance charges	(38.20)		(19.66)	
Net cash (used in) / generated from financing activities		(37.64)		(166.51)
Net increase/(decrease) in cash and cash equivalents		24.73		(796.15)
Cash and Cash equivalents (opening balance)	793.47		1,135.37	
Cash and Cash equivalents (closing balance)	818.21		339.22	
		24.73		(796.15)



Notes:

1. The aforesaid unaudited consolidated financial results of Khandwala Securities Limited for the quarter and half year ended September 30, 2020 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on November 11, 2020. This statement is as per Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. The Company's share of loss in an associate for the quarter and half year ended September 30, 2020 is recognized in Consolidated Financial results for the quarter and half year ended September 30, 2020.
3. The statutory auditors have carried out the limited review report on the aforesaid unaudited consolidated financial results for the quarter and half year ended September 30, 2020.
4. The aforesaid consolidated financial results represents the results of Khandwala Securities Limited and its associate i.e. Trumonee Financial Limited, for the quarter and half year ended September 30, 2020 and have been prepared in accordance with the Indian Accounting Standards (IND AS) as notified by the Ministry of Corporate Affairs and prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India.
5. The statement of cash flows for the corresponding period from April 1, 2020 to September 30, 2020, as reported in these unaudited consolidated financial results have been approved by the Board of Directors, but have not been subjected to review.
6. Figures of the previous periods have been re-grouped / re-classified wherever considered necessary to make them comparable with the current period's classification.

For and on behalf of the Board of Directors
Khandwala Securities Limited



Paresh J. Khandwala
Managing Director



Place: Mumbai

Date : November 11, 2020