

MAGMA FINCORP LIMITED

Statement of Standalone Unaudited Financial Results for the Quarter and Six Month Period Ended 30 September 2015

Part - I							(₹ in lacs)
Particulars	Quarter Ended			Year to Date		Year Ended	
	30 September 2015	30 June 2015	30 September 2014	30 September 2015	30 September 2014	31 March 2015	
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
1. Income from operations							
(a) Revenue from operations	52,612.87	51,571.91	49,260.07	104,184.78	96,325.00	201,877.45	
Total income from operations (net)	52,612.87	51,571.91	49,260.07	104,184.78	96,325.00	201,877.45	
2. Expenses							
(a) Employee benefits expense	6,367.75	6,689.29	6,519.59	13,057.04	13,134.61	28,969.74	
(b) Depreciation and amortisation expense	1,015.83	962.23	727.95	1,978.06	1,414.01	3,451.50	
(c) Contingent provision against standard assets	10.00	40.00	100.00	50.00	300.00	290.00	
(d) Provision for non-performing assets and bad debts written-off	8,050.28	7,825.23	5,545.37	15,875.51	10,043.43	21,965.61	
(e) Brokerage and commission	2,960.18	3,079.33	3,080.15	6,039.51	6,118.80	12,435.60	
(f) Other expenses	3,475.51	3,220.96	3,686.32	6,696.47	6,886.43	13,828.07	
Total expenses	21,879.55	21,817.04	19,659.38	43,696.59	37,897.28	80,940.52	
3. Profit from operations before other income and finance costs (1-2)	30,733.32	29,754.87	29,600.69	60,488.19	58,427.72	120,936.93	
4. Other income	877.46	815.78	787.71	1,693.24	1,579.85	2,717.80	
5. Profit from ordinary activities before finance costs (3+4)	31,610.78	30,570.65	30,388.40	62,181.43	60,007.57	123,654.73	
6. Finance costs	24,740.80	25,413.75	26,701.24	50,154.55	52,532.19	106,144.01	
7. Profit from ordinary activities before tax (5-6)	6,869.98	5,156.90	3,687.16	12,026.88	7,475.38	17,510.72	
8. Tax expense (includes deferred tax)	2,126.66	1,155.01	238.67	3,281.67	563.72	2,603.97	
9. Net Profit from ordinary activities after tax (7-8)	4,743.32	4,001.89	3,448.49	8,745.21	6,911.66	14,906.75	
10. Paid-up equity share capital (Face value of ₹ 2/- each)	4,735.62	4,735.04	3,806.62	4,735.62	3,806.62	3,808.52	
11. Reserves and surplus						134,546.62	
12. Earnings per share (not annualised)							
(a) Basic (in ₹)	1.94	1.72	1.65	3.67	3.32	7.22	
(b) Diluted (in ₹)	1.93	1.71	1.65	3.65	3.32	7.19	

See accompanying notes to the financial results

Part - II

Select Information for the Quarter and Six Month Period Ended 30 September 2015

A. PARTICULARS OF SHAREHOLDING

Particulars	Quarter Ended			Year to Date		Year Ended
	30 September 2015	30 June 2015	30 September 2014	30 September 2015	30 September 2014	31 March 2015
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
1. Public shareholding						
- Number of shares	172,849,209	172,820,209	126,399,087	172,849,209	126,399,087	126,493,912
- Percentage of shareholding	73.00%	73.00%	66.41%	73.00%	66.41%	66.43%
2. Promoters and Promoter group shareholding						
a) Pledged / encumbered						
- Number of shares	-	-	-	-	-	-
- % of shares (as a % of the total shareholding of promoter and promoter group)	-	-	-	-	-	-
- % of shares (as a % of the total share capital of the Company)	-	-	-	-	-	-
b) Non-encumbered						
- Number of shares	63,931,963	63,931,963	63,931,963	63,931,963	63,931,963	63,931,963
- % of shares (as a % of the total shareholding of promoter and promoter group)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
- % of shares (as a % of the total share capital of the Company)	27.00%	27.00%	33.59%	27.00%	33.59%	33.57%

B. INVESTOR COMPLAINTS

Particulars	Quarter Ended
	30 September 2015
Pending at the beginning of the quarter	Nil
Received during the quarter	1
Disposed-off during the quarter	1
Remaining unresolved at the end of the quarter	Nil





MAGMA FINCORP LIMITED

Statement of Standalone Unaudited Financial Results for the Quarter and Six Month Period Ended 30 September 2015

Standalone Statement of Assets and Liabilities

(₹ in lacs)

Particulars	As at 30 September 2015	As at 31 March 2015
	(Unaudited)	(Audited)
A. EQUITY AND LIABILITIES		
1. Shareholders' funds		
(a) Share capital	9,635.82	13,508.92
(b) Reserves and surplus	191,110.06	134,546.62
Sub-total - shareholders' funds	200,745.88	148,055.54
2. Non-current liabilities		
(a) Long-term borrowings	275,015.35	288,173.32
(b) Deferred tax liabilities (net)	918.78	1,465.41
(c) Long-term provisions	26,672.90	19,794.61
Sub-total - non-current liabilities	302,607.03	309,433.34
3. Current liabilities		
(a) Short-term borrowings	578,649.96	544,405.49
(b) Trade payables	11,845.18	19,891.13
(c) Other current liabilities	175,490.86	205,134.19
(d) Short-term provisions	1,761.60	4,254.99
Sub-total - current liabilities	767,747.60	773,685.80
TOTAL - EQUITY AND LIABILITIES	1,271,100.51	1,231,174.68
B. ASSETS		
1. Non-current assets		
(a) Fixed assets	21,093.02	20,340.93
(b) Non-current investments	18,592.10	16,944.65
(c) Long-term loans and advances	743,664.42	719,666.91
(d) Other non-current assets	10,805.26	9,815.78
Sub-total - non-current assets	794,154.80	766,768.27
2. Current assets		
(a) Current investments	24,994.49	7,198.08
(b) Trade receivables	1,049.28	752.11
(c) Cash and bank balances	36,982.55	56,595.17
(d) Short-term loans and advances	403,912.19	390,566.74
(e) Other current assets	10,007.20	9,294.31
Sub-total - current assets	476,945.71	464,406.41
TOTAL - ASSETS	1,271,100.51	1,231,174.68





MAGMA FINCORP LIMITED

Statement of Standalone Unaudited Financial Results for the Quarter and Six Month Period Ended 30 September 2015

Notes :

- 1] The unaudited 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 04 November 2015.
- 2] The Statutory Auditors have carried out limited review of the standalone unaudited financial results as required under Clause 41 of the Listing Agreement and have issued an unqualified opinion thereon.
- 3] During the previous quarter, the Company had subscribed to 92,50,000 equity shares of ₹ 10/- each at a price of ₹ 40/- each (including a premium of ₹ 30/- each) of Magma HDI General Insurance Company Limited (MHDI), a Joint Venture Company, aggregating to ₹ 3,700 lacs on rights issue basis. The said shares have been allotted as fully paid up on 29 July 2015.
- 4] During the quarter, the Company has allotted on preferential basis on 31 July 2015, 29,000 equity shares of the face value of ₹ 2/- each under Employee Stock Option Plan pursuant to SEBI (ESOS and ESPS) Guidelines, 1999, as amended, to the eligible employees of the Company. Consequently, the total paid-up capital of the Company stands increased to 23,67,81,172 Equity Shares of the face value of ₹ 2/- each aggregating to ₹ 4,735.62 lacs.
- 5] Consequent to the Revised Regulatory Framework for Non-Banking Finance Companies (NBFCs) issued by Reserve Bank of India (RBI) on 10 November 2014 and the related notification dated 27 March 2015 (collectively referred to as 'the Framework'), the Company has aligned itself with the prescribed provisioning rates for Non Performing Assets (NPAs), stated in the Framework with effect from the quarter ended 31 March 2015, as against the higher rate being followed by the Company till 31 December 2014. As a result thereof, the provision for the quarter and period ended 30 September 2015 is in line with RBI guidelines and as compared to the basis of provision for the quarter and period ended 30 September 2014, is lower by ₹ 1,122.36 lacs and ₹ 2,332.79 lacs respectively.
The Company continues to recognise NPAs at 4 months overdue as against 5 months overdue as per the Framework and therefore, is already compliant with the requirements coming into force from 31 March 2017. Consequently, the Company is carrying additional NPA provision to the extent of ₹ 5,685.28 lacs on a cumulative basis as at 30 September 2015, as compared to the current RBI requirements.
- 6] As per paragraph 4 of Accounting Standard 17 (Segment Reporting) prescribed under Section 133 of the Companies Act, 2013, segment reporting needs to be presented only on the basis of consolidated financial results. In view of this, segment information has been presented in the consolidated financial results.
- 7] Previous year's / quarter's figures have been regrouped and rearranged wherever found necessary.

By order of the Board
For Magma Fincorp Limited

Sanjay Chamria

Vice Chairman and Managing Director

Place : New Delhi

Dated : 04 November 2015

Registered Office : Magma House, 24 Park Street, Kolkata - 700 016

Website : www.magma.co.in; CIN : L51504WB1978PLC031813

B S R & Co. LLP

Chartered Accountants

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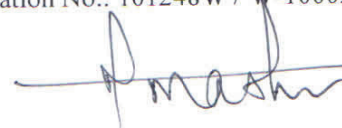
Review report

To the Board of Directors
Magma Fincorp Limited

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results ('the Statement') of Magma Fincorp Limited ('the Company') for the quarter and six months period ended 30 September 2015, attached herewith, except for the disclosures regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been reviewed by us. This Statement is the responsibility of the Company's management and has been approved by the Board of Directors of the Company in their meeting held on 4 November 2015. Our responsibility is to issue a report on the Statement based on our review.
2. We conducted our review in accordance with the Standard on Review Engagement (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 Statement is free of material misstatement. A review is limited primarily to inquiries of the Company's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. Based on our review conducted as mentioned in paragraph 2 above, nothing has come to our notice that causes us to believe that the accompanying Statement prepared in accordance with the applicable accounting standards specified under section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms prescribed by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For **B S R & Co. LLP**
Chartered Accountants

Firm's Registration No.: 101248W / W-100022



Akeel Master
Partner

Membership No: 046768

Place: Mumbai
Date: 4 November 2015

MAGMA FINCORP LIMITED

Statement of Consolidated Unaudited Financial Results for the Quarter and Six Month Period Ended 30 September 2015

Part - I							(₹ in lacs)
Particulars	Quarter Ended			Year to Date		Year Ended	
	30 September 2015	30 June 2015	30 September 2014	30 September 2015	30 September 2014	31 March 2015	
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
1. Income from operations							
(a) Revenue from operations	61,478.97	60,840.68	57,199.94	122,319.65	111,594.49	235,477.93	
(b) Operating result from general insurance business	(459.13)	(223.55)	43.47	(682.68)	80.48	(114.85)	
Total income from operations (net)	61,019.84	60,617.13	57,243.41	121,636.97	111,674.97	235,363.08	
2. Expenses							
(a) Employee benefits expense	8,146.46	8,604.18	8,209.93	16,750.64	16,443.88	36,181.99	
(b) Depreciation and amortisation expense	1,017.42	963.81	728.12	1,981.23	1,414.27	3,456.94	
(c) Contingent provision against standard assets	(60.00)	60.00	180.00	-	440.00	580.00	
(d) Provision for non-performing assets and bad debts written-off	8,964.32	8,724.65	6,076.99	17,688.97	10,760.47	23,856.42	
(e) Brokerage and commission	3,103.65	3,224.19	3,186.74	6,327.84	6,343.35	12,937.12	
(f) Other expenses	3,986.00	3,661.50	4,070.33	7,647.50	7,938.03	15,942.94	
Total expenses	25,157.85	25,238.33	22,452.11	50,396.18	43,340.00	92,955.41	
3. Profit from operations before other income and finance costs (1-2)	35,861.99	35,378.80	34,791.30	71,240.79	68,334.97	142,407.67	
4. Other income	988.10	790.80	819.86	1,778.90	1,752.22	3,234.88	
5. Profit from ordinary activities before finance costs (3+4)	36,850.09	36,169.60	35,611.16	73,019.69	70,087.19	145,642.55	
6. Finance costs	29,545.33	30,447.12	30,819.88	59,992.45	60,167.19	123,293.57	
7. Profit from ordinary activities before tax (5-6)	7,304.76	5,722.48	4,791.28	13,027.24	9,920.00	22,348.98	
8. Tax expense (includes deferred tax)	2,430.18	1,076.85	567.80	3,507.03	1,119.94	3,622.39	
9. Net Profit from ordinary activities after tax (7-8)	4,874.58	4,645.63	4,223.48	9,520.21	8,800.06	18,726.59	
10. Minority interest	12.10	123.21	122.32	135.31	358.65	659.85	
11. Net Profit after taxes and minority interest (9-10)	4,862.48	4,522.42	4,101.16	9,384.90	8,441.41	18,066.74	
12. Paid-up equity share capital (Face value of ₹ 2/- each)	4,735.62	4,735.04	3,806.62	4,735.62	3,806.62	3,808.52	
13. Reserves and surplus						161,683.20	
14. Earnings per share (not annualised)							
(a) Basic (in ₹)	1.99	1.96	2.00	3.95	4.13	8.88	
(b) Diluted (in ₹)	1.98	1.95	1.99	3.93	4.12	8.84	

See accompanying notes to the financial results

Part - II

Select Information for the Quarter and Six Month Period Ended 30 September 2015

A. PARTICULARS OF SHAREHOLDING

Particulars	Quarter Ended			Year to Date		Year Ended
	30 September 2015	30 June 2015	30 September 2014	30 September 2015	30 September 2014	31 March 2015
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
1. Public shareholding						
- Number of shares	172,849,209	172,820,209	126,399,087	172,849,209	126,399,087	126,493,912
- Percentage of shareholding	73.00%	73.00%	66.41%	73.00%	66.41%	66.43%
2. Promoters and Promoter group shareholding						
a) Pledged / encumbered						
- Number of shares	-	-	-	-	-	-
- % of shares (as a % of the total shareholding of promoter and promoter group)	-	-	-	-	-	-
- % of shares (as a % of the total share capital of the Company)	-	-	-	-	-	-
b) Non-encumbered						
- Number of shares	63,931,963	63,931,963	63,931,963	63,931,963	63,931,963	63,931,963
- % of shares (as a % of the total shareholding of promoter and promoter group)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
- % of shares (as a % of the total share capital of the Company)	27.00%	27.00%	33.59%	27.00%	33.59%	33.57%

B. INVESTOR COMPLAINTS

Particulars	Quarter Ended
	30 September 2015
Pending at the beginning of the quarter	Nil
Received during the quarter	1
Disposed-off during the quarter	1
Remaining unresolved at the end of the quarter	Nil



MAGMA FINCORP LIMITED

Statement of Consolidated Unaudited Financial Results for the Quarter and Six Month Period Ended 30 September 2015

Consolidated Segment Reporting for the Quarter and Six Month Period Ended 30 September 2015

(₹ in lacs)

Particulars	Quarter Ended			Year to Date		Year Ended
	30 September 2015	30 June 2015	30 September 2014	30 September 2015	30 September 2014	31 March 2015
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1. REVENUE *						
(a) Finance and mortgages	61,872.01	61,182.04	57,496.59	123,054.05	112,324.14	236,887.55
(b) General insurance	(356.98)	(186.85)	95.31	(543.83)	188.51	321.64
(c) Others	492.91	412.74	471.37	905.65	914.54	1,388.77
TOTAL REVENUE	62,007.94	61,407.93	58,063.27	123,415.87	113,427.19	238,597.96
2. RESULT - PROFIT BEFORE TAX						
(a) Finance and mortgages	7,488.22	5,808.68	4,563.96	13,296.90	9,469.76	21,921.99
(b) General insurance	(362.96)	(186.96)	95.31	(549.92)	188.51	318.46
(c) Others	179.50	100.76	132.01	280.26	261.73	108.53
TOTAL	7,304.76	5,722.48	4,791.28	13,027.24	9,920.00	22,348.98
3. CAPITAL EMPLOYED						
(a) Finance and mortgages	223,041.16	217,374.22	163,940.59	223,041.16	163,940.59	170,353.29
(b) General insurance	8,918.92	8,430.82	6,618.36	8,918.92	6,618.36	6,702.21
(c) Others	6,083.13	5,917.12	5,652.20	6,083.13	5,652.20	5,673.65
TOTAL	238,043.21	231,722.16	176,211.15	238,043.21	176,211.15	182,729.15

* Includes 'Other income'

Consolidated Statement of Assets and Liabilities

(Rs. in lacs)

Particulars	As at 30 September 2015	As at 31 March 2015
	(Unaudited)	(Audited)
	A. EQUITY AND LIABILITIES	
1. Shareholders' funds		
(a) Share capital	13,191.38	17,064.48
(b) Reserves and surplus	220,735.00	161,681.86
(c) Fair value change account	0.05	1.34
Sub-total - shareholders' funds	233,926.43	178,747.68
2. Minority interest	4,116.78	3,981.47
3. Non-current liabilities		
(a) Long-term borrowings	331,069.23	356,862.11
(b) Deferred tax liabilities (net)	-	712.01
(c) Long-term provisions	31,238.99	23,259.94
Sub-total - non-current liabilities	362,308.22	380,834.06
4. Current liabilities		
(a) Short-term borrowings	670,031.54	632,954.69
(b) Trade payables	13,946.16	22,540.18
(c) Other current liabilities	233,439.37	256,724.70
(d) Short-term provisions	9,381.99	12,465.20
Sub-total - current liabilities	926,799.06	924,684.77
TOTAL - EQUITY AND LIABILITIES	1,527,150.49	1,488,247.98
B. ASSETS		
1. Non-current assets		
(a) Fixed assets	25,624.42	22,056.15
(b) Non-current investments	32,302.10	30,796.51
(c) Deferred tax assets (net)	104.84	-
(d) Long-term loans and advances	930,088.92	912,291.69
(e) Other non-current assets	15,523.83	13,613.35
Sub-total - non-current assets	1,003,644.11	978,757.70
2. Current assets		
(a) Current investments	28,170.87	10,581.74
(b) Trade receivables	1,065.27	754.87
(c) Cash and bank balances	41,990.15	62,683.06
(d) Short-term loans and advances	438,510.32	422,828.97
(e) Other current assets	13,769.77	12,641.64
Sub-total - current assets	523,506.38	509,490.28
TOTAL - ASSETS	1,527,150.49	1,488,247.98



MAGMA FINCORP LIMITED

Statement of Consolidated Unaudited Financial Results for the Quarter and Six Month Period Ended 30 September 2015

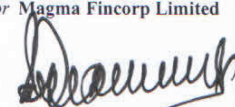
Notes :

- 1] The unaudited 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 04 November 2015.
- 2] The Statutory Auditors have carried out the limited review of the standalone unaudited financial results as required under Clause 41 of the Listing Agreement and have issued an unqualified opinion thereon.
- 3] In accordance with Clause 41 of the Listing Agreement, the Company has opted to publish consolidated financial results. The standalone financial results of the Company is available on the Company's website www.magma.co.in or on the website of BSE (www.bseindia.com) or NSE (www.nseindia.com).
- 4] The consolidated financial results have been prepared in accordance with the Accounting Standard 21 (Consolidated Financial Statements) and Accounting Standard 27 (Financial Reporting of Interests in Joint Ventures) and comprise of the financial results of Magma Fincorp Limited, its subsidiaries, Magma ITL Finance Limited ('MITL') and Magma Advisory Services Limited ('MASL'), its step down subsidiary, Magma Housing Finance (A Public Company with Unlimited Liability) ('MHF') (subsidiary of MASL) and Joint Venture Companies, Magma HDI General Insurance Company Limited ('MHDI') and Jaguar Advisory Services Private Limited ('JASPL').
The "Interim Unaudited Condensed Financial Statements" of MHDI for the half year ended 30 September 2015 have been approved on the basis of the actuarial valuation report of Chief Actuary as the Company does not have an Appointed Actuary as per the Insurance Regulatory and Development Authority ('IRDA') regulations.
- 5] During the previous quarter, the Company had subscribed to 92,50,000 equity shares of ₹ 10/- each at a price of ₹ 40/- each (including a premium of ₹ 30/- each) of Magma HDI General Insurance Company Limited (MHDI), a Joint Venture Company, aggregating to ₹ 3,700 lacs on rights issue basis. The said shares have been allotted as fully paid up on 29 July 2015.
- 6] During the quarter, the Company has allotted on preferential basis on 31 July 2015, 29,000 equity shares of the face value of ₹ 2/- each under Employee Stock Option Plan pursuant to SEBI (ESOS and ESPS) Guidelines, 1999, as amended, to the eligible employees of the Company. Consequently, the total paid-up capital of the Company stands increased to 23,67,81,172 Equity Shares of the face value of ₹ 2/- each aggregating to ₹ 4,735.62 lacs.
- 7] Consequent to the Revised Regulatory Framework for Non-Banking Finance Companies (NBFCs) issued by Reserve Bank of India (RBI) on 10 November 2014 and the related notification dated 27 March 2015 (collectively referred to as 'the Framework'), the Company has aligned itself with the prescribed provisioning rates for Non Performing Assets (NPAs), stated in the Framework with effect from the quarter ended 31 March 2015, as against the higher rate being followed by the Company till 31 December 2014. As a result thereof, the provision for the quarter and period ended 30 September 2015 is in line with RBI guidelines and as compared to the basis of provision for the quarter and period ended 30 September 2014, is lower by ₹ 1,268.58 lacs and ₹ 2,580.47 lacs respectively.
The Company continues to recognise NPAs at 4 months overdue as against 5 months overdue as per the Framework and therefore, is already compliant with the requirements coming into force from 31 March 2017. Consequently, the Company is carrying additional NPA provision to the extent of ₹ 6,386.13 lacs on a cumulative basis as at 30 September 2015, as compared to the current RBI requirements.
- 8] The Company has reported segment wise information as per Accounting Standard 17 (Segment Reporting) as prescribed under Section 133 of the Companies Act, 2013. As the operations of the Company are conducted through its subsidiaries and joint ventures within India, there is no separate reportable geographical segment.
- 9] Unaudited Financial Results of Magma Fincorp Limited (Standalone Information):

Particulars	Quarter Ended			Year to Date		(₹ in lacs)
	30 September 2015	30 June 2015	30 September 2014	30 September 2015	30 September 2014	Year Ended 31 March 2015
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1. Total income from operations	52,612.87	51,571.91	49,260.07	104,184.78	96,325.00	201,877.45
2. Profit from ordinary activities before tax	6,869.98	5,156.90	3,687.16	12,026.88	7,475.38	17,510.72
3. Net Profit from ordinary activities after tax	4,743.32	4,001.89	3,448.49	8,745.21	6,911.66	14,906.75

- 10] Previous year's / quarter's figures have been regrouped and rearranged wherever found necessary.

By order of the Board
For Magma Fincorp Limited



Sanjay Chamria
Vice Chairman and Managing Director

Place : New Delhi
Dated : 04 November 2015

Registered Office : Magma House, 24 Park Street, Kolkata - 700 016
Website : www.magma.co.in, CIN : L51504WB1978PLC031813

AB K