

TRANSCRIPT OF MEMBER MEETING HELD ON SEPTEMBER 29, 2022

1 "Pallavi Moonka" (2871842560)

00:00:00.000 --> 00:00:05.279

His president and so are all the, you know, directors.

2 "Pallavi Moonka" (2871842560)

00:00:05.279 --> 00:00:10.739

Shall we start start the meeting.

3 "Pallavi Moonka" (2871842560)

00:00:12.264 --> 00:00:22.524

Okay, good afternoon. Their members I am, uh, and I am the company secretary of issue capital markets limited.

4 "Pallavi Moonka" (2871842560)

00:00:22.884 --> 00:00:33.114

I am delighted to welcome you all on behalf of the board of directors of our company to the 14th to the 48 annual general meeting of our company.

5 "Pallavi Moonka" (2871842560)

00:00:33.114 --> 00:00:40.524

Uh, which is being held through video conferencing now, this is our 3rd virtual. third virtual

6 "Pallavi Moonka" (2871842560)

00:00:40.739 --> 00:00:52.074

Event of this kind, and we are really, uh, missing the warmth of face to face interactions. However, since safety and health is more important to us.

7 "Pallavi Moonka" (2871842560)

00:00:52.254 --> 00:01:01.554

So, here we are sitting at the comfort of our homes or offices as the case may be. And, uh, you know, we are still being able to interact with each other.

8 "Pallavi Moonka" (2871842560)

00:01:01.830 --> 00:01:10.170

A special thanks to all the members, and all the persons who are here joining, uh, the meeting virtually.

9 "Pallavi Moonka" (2871842560)

00:01:11.005 --> 00:01:24.955

Now, let me introduce you to the board of directors of our company who are present with us today and have joined through video conferencing. So, uh, we have our whole time director. Mr.

10 "Pallavi Moonka" (2871842560)

00:01:26.275 --> 00:01:40.075

who is a bachelor's in commerce. He is a chartered accountant from and he also holds a degree in a company secretary shift from. He has nearly.

11 "Pallavi Moonka" (2871842560)

00:01:40.170 --> 00:01:55.135

A decade of experience in finance and secretarial management and adequate amount of experience in the field of managing financial operations, including but it is not limited to a portfolio of financing and management.

12 "Pallavi Moonka" (2871842560)

00:01:56.245 --> 00:02:08.815

Along with, we have, uh, our women, independent director MS. who is a bachelors in science, uh, holding a owners.

13 "Pallavi Moonka" (2871842560)

00:02:09.115 --> 00:02:20.965

Uh, and, uh, she also has a post graduation diploma in public relations. She has approximately 14 years of experience in HR management.

14 "Pallavi Moonka" (2871842560)

00:02:21.300 --> 00:02:33.720

We also have on board Mr. who is, uh, bachelors in commerce and a chartered accountant from, uh, the Institute of, uh.

15 "Pallavi Moonka" (2871842560)

00:02:33.720 --> 00:02:43.380

Chartered accountants of India he has more than 10 years of experience in the field of accounting taxation, finance and investment.

16 "Pallavi Moonka" (2871842560)

00:02:44.245 --> 00:02:48.505

Apart from the board, we also have this scrutinizing Mr.

17 "Pallavi Moonka" (2871842560)

00:02:48.535 --> 00:02:59.275

uh, who has, uh, approximately around, uh, more than 6 years of experience as a practicing company secretary,

18 "Pallavi Moonka" (2871842560)

00:02:59.305 --> 00:03:04.945

and he runs and operates a Pre reviewed company secretary ship firm.

19 "Pallavi Moonka" (2871842560)

00:03:07.680 --> 00:03:12.750

So, I think, uh, uh, you know, these are all the board members who are present.

20 "Pallavi Moonka" (2871842560)

00:03:13.225 --> 00:03:27.025

Uh, so as you all know, the company has enabled the members to participate at the 14th AGM through 2 way video conferencing facility, arranged to our, our team, which is Niki technologies,

21 "Pallavi Moonka" (2871842560)

00:03:27.025 --> 00:03:37.435

private limited the proceedings of this meeting is being conducted live and, uh, is also being recorded for our compliance purposes.

22 "Pallavi Moonka" (2871842560)

00:03:37.740 --> 00:03:50.220

The notice, and the annual report has been sent by electronic mode to all those members whose email IDs are registered with the company, or the Depository.

23 "Pallavi Moonka" (2871842560)

00:03:50.220 --> 00:04:01.050

Apart from that, we can also find these documents on the company's website as well as the website of the stock exchange where the shares of your company is listed.

24 "Pallavi Moonka" (2871842560)

00:04:01.050 --> 00:04:15.090

And we have also shared hard copy of the, uh, annual return to those members whose request has been received by us within the time, which is stated in the notice of the company.

25 "Pallavi Moonka" (2871842560)

00:04:15.090 --> 00:04:28.709

Now, since the is present, we are commencing the proceedings of the meeting and I request, uh, Mr. the whole time director of the company to give a welcome address.

26 "Pallavi Moonka" (2871842560)

00:04:29.999 --> 00:04:33.449

Uh, so the energy, uh, please.

27 "Pallavi Moonka" (2871842560)

00:04:33.449 --> 00:04:38.039

Go ahead Thank you. Bobby.

28 "aditya sadani" (3910910720)

00:04:38.039 --> 00:04:49.619

Good afternoon, ladies and gentlemen, it gives me immense pleasure to welcome you all to the 14th annual children meeting of a company issuing capital market limited.

29 "aditya sadani" (3910910720)

00:04:49.619 --> 00:04:53.129

It's an honor and satisfaction for me to address.

30 "aditya sadani" (3910910720)

00:04:53.129 --> 00:05:00.509

You and to share the performance highlights and achievement of our company during the by 2122 and it's future outlook.

31 "aditya sadani" (3910910720)

00:05:00.509 --> 00:05:07.319

The 14th of the companies convinced is a virtual meeting in compliance with guidelines issued by MC.

32 "aditya sadani" (3910910720)

00:05:07.319 --> 00:05:19.139

And CB, I like to appraise you that our chairman is not able to attend the meeting due to his poor health and others. Directors are also suffering from high fever.

33 "aditya sadani" (3910910720)

00:05:19.139 --> 00:05:24.719

Before we commence this AGM, I would like to throw some light upon the current position.

34 "aditya sadani" (3910910720)

00:05:24.719 --> 00:05:34.979

Of the company financially, or otherwise as per the global NBC market report, it is anticipated to rise at a significant rate during the period between 22.

35 "aditya sadani" (3910910720)

00:05:34.979 --> 00:05:43.409

22029in222the market is growing at a steady rate and with rising adoption of strategies by key players, the market expected to rise over.

36 "aditya sadani" (3910910720)

00:05:43.409 --> 00:05:54.749

Projected horizon no, nbfc's should resilience in 2021 despite the coronavirus pandemic worse, and are expected to witness continued momentum.

37 "aditya sadani" (3910910720)

00:05:54.749 --> 00:05:58.049

Grow this year this year the growth.

38 "aditya sadani" (3910910720)

00:05:58.049 --> 00:06:02.669

Will be by the pic, economy, stronger balance sheets and improved capital.

39 "aditya sadani" (3910910720)

00:06:02.669 --> 00:06:09.569

Positions of nbfc's governance statement released on 10th. Feb, 22.

40 "aditya sadani" (3910910720)

00:06:09.569 --> 00:06:14.669

All there is some loss of momentum of near term growth while global factor pending.

41 "aditya sadani" (3910910720)

00:06:14.669 --> 00:06:19.319

It was looking at domestic grew driver a globally improving.

42 "aditya sadani" (3910910720)

00:06:19.319 --> 00:06:31.499

During the EFT by 212,020 o'clock GDP growth rate of 8.7%, which is increasing, considering all this factor RV has projected a GDP growth rate of 7.8%.

43 "aditya sadani" (3910910720)

00:06:31.499 --> 00:06:42.209

During a 52,223 domestic agency, the India rating agency and research has maintained a neutral sector outlook and stable rating outlook for 423.

44 "aditya sadani" (3910910720)

00:06:42.209 --> 00:06:55.889

India rating and research belief upper 22 in absence of any negative event would see normalization of business activity after facing challenges in past few years following the default by infrastructure losing and financial service limited.

45 "aditya sadani" (3910910720)

00:06:55.889 --> 00:07:06.779

Leading to liquidity challenge and then the covered 19 pandemic, India rating and research expect nbfc's to maintain loan growth of around 14%. Why? Oh, why.

46 "aditya sadani" (3910910720)

00:07:06.779 --> 00:07:12.299

In 23 with by 20 to growth closing at 7 to 8%.

47 "aditya sadani" (3910910720)

00:07:12.299 --> 00:07:15.749

India eating releases, this belief effort when it could be year of.

48 "aditya sadani" (3910910720)

00:07:15.749 --> 00:07:23.039

Normally see in disbursement as we navigate out from the easy liquidity scenario, there could be testing of.

49 "aditya sadani" (3910910720)

00:07:23.039 --> 00:07:28.469

Floor regarding funding costs for lenders, we are arising interested would impact funding costs for incremental.

50 "aditya sadani" (3910910720)

00:07:28.469 --> 00:07:33.689

Boring the crossland, the existing on balanced liquidity would help him maintaining funding cost for.

51 "aditya sadani" (3910910720)

00:07:33.689 --> 00:07:40.079

Certain quarters, our cost of incremental boring is likely to raise a cross capital market instruments.

52 "aditya sadani" (3910910720)

00:07:40.079 --> 00:07:46.889

Which would be the 1st to get replaced in a new operating environment where pass through from bank could be with a leg.

53 "aditya sadani" (3910910720)

00:07:46.889 --> 00:07:55.769

Multiple increase of report within span of few months would prove to be empty inflationary. I would increase the cost of boring for.

54 "aditya sadani" (3910910720)

00:07:55.769 --> 00:08:06.599

Sector that's impacting their net margins to strengthen supervision over nbfc's. The into the scale is recognized and revise NP recognition and aggregation. Norms.

55 "aditya sadani" (3910910720)

00:08:06.599 --> 00:08:10.259

During 21 in report, releasing number 21 care reading.

56 "aditya sadani" (3910910720)

00:08:10.259 --> 00:08:14.249

Sit there would be an increase of 2300basispoint in gross and.

57 "aditya sadani" (3910910720)

00:08:14.249 --> 00:08:18.059

With a limited impact for shorter and you loan due to revise and.

58 "aditya sadani" (3910910720)

00:08:18.059 --> 00:08:22.769

And is form an integral part of Indian potentially could certain by extending.

59 "aditya sadani" (3910910720)

00:08:22.769 --> 00:08:32.909

The line of security and security to millions of underlying and unbanked individual and business across the country. These companies provide them an opportunity to be a part of financial mainstream.

60 "aditya sadani" (3910910720)

00:08:32.909 --> 00:08:39.449

New too crazy segment presents a massive opportunity for an nbfc's to expand their market with the market. Is.

61 "aditya sadani" (3910910720)

00:08:39.449 --> 00:08:44.309

Largely untapped and UN under pretended in villages.

62 "aditya sadani" (3910910720)

00:08:44.309 --> 00:08:48.329

An entire 2 entire 3 town across the country. The signal.

63 "aditya sadani" (3910910720)

00:08:48.329 --> 00:08:53.699

Also, she's comparably less competition due to approval risk, potential customers.

64 "aditya sadani" (3910910720)

00:08:53.699 --> 00:09:07.229

In this segment, if educated and mature correctly can become long term business proposition for nbfc's. Furthermore, the nbfc's landing model is also under pressure as a result of increased internal external for such as operational risk.

65 "aditya sadani" (3910910720)

00:09:07.229 --> 00:09:12.089

Businesses regulatory leaks, human capitalists, technological advances.

66 "aditya sadani" (3910910720)

00:09:12.089 --> 00:09:18.989

Despite concerns surrounding the sector, we believe such nbfc's with robust business models, strong liquidity mechanism.

67 "aditya sadani" (3910910720)

00:09:18.989 --> 00:09:27.089

Governance and risk management standard are well positions to take advantage of the market opportunity has it is even more crucial.

68 "aditya sadani" (3910910720)

00:09:27.089 --> 00:09:32.279

For incumbent a new to market and use it to define and implement a balanced strategy.

69 "aditya sadani" (3910910720)

00:09:32.279 --> 00:09:39.089

That meets table stakes across essentials, core capabilities and differentials across high value adding.

70 "aditya sadani" (3910910720)

00:09:39.089 --> 00:09:42.119

Capabilities our new strategy.

71 "aditya sadani" (3910910720)

00:09:42.119 --> 00:09:48.749

Is to arrive at a comprehensive undertaking of a company's business, including the nature of his interaction with customers.

72 "aditya sadani" (3910910720)

00:09:48.749 --> 00:09:55.499

Suppliers competitive and regulator while doing so our strategy is to rely on various earnings multiple.

73 "aditya sadani" (3910910720)

00:09:55.499 --> 00:09:59.009

Besides analyzing private market value and appropriate.

74 "aditya sadani" (3910910720)

00:09:59.009 --> 00:10:04.949

Regional and global comparison, the basic principle that serve as the foundation for the investment approach are managing risk.

75 "aditya sadani" (3910910720)

00:10:04.949 --> 00:10:08.339

Maintained a balance outlook on the market and focus on long term.

76 "aditya sadani" (3910910720)

00:10:08.339 --> 00:10:19.139

Without for the daily latest commence the proceeding for 48 Egypt for company I would like to state the state of Oracle report and secretary already, but do not contain any qualification or adverse remark.

77 "aditya sadani" (3910910720)

00:10:19.139 --> 00:10:27.329

Before I conclude on behalf of the board of the direct, I wish to convey my sincere regards and brief take you to the value shareholder for continued.

78 "aditya sadani" (3910910720)

00:10:27.329 --> 00:10:31.139

Support and trust you always have been the motivational.

79 "aditya sadani" (3910910720)

00:10:31.139 --> 00:10:35.369

And facilitated us to move and achieve the excellent despite the.

80 "aditya sadani" (3910910720)

00:10:35.369 --> 00:10:48.839

Numerous challenges I hear my place on record my sincere thanks to the board of directors for their advice and support all the employee of the company for their dedicated effort and support. I also must thank the committee secretary.

81 "aditya sadani" (3910910720)

00:10:48.839 --> 00:10:54.449

Various Department of government of India, financial institution, bank deposits stakeholders.

82 "aditya sadani" (3910910720)

00:10:54.449 --> 00:11:02.519

For the support and cooperation now, I would like our company secretary per living to explain the manner in which we are going to discuss this meeting.

83 "aditya sadani" (3910910720)

00:11:03.504 --> 00:11:04.404

What do you believe?

84 "Pallavi Moonka" (2871842560)

00:11:08.064 --> 00:11:22.254



So I, on behalf of all the participants and, uh, on my own behalf, I would like to extend a very party times to, uh, Mr for his, uh, valuable, uh, words, uh,

85 "Pallavi Moonka" (2871842560)

00:11:22.284 --> 00:11:32.334

on the insights that he has given on the company. Uh, now I would like to inform the members that in accordance with companies act and, uh, uh.

86 "Pallavi Moonka" (2871842560)

00:11:32.544 --> 00:11:46.164

Regulations members have been provided the facility to exercise their right to vote by means of electronic voting system, uh, remotely voting as well as voting during the AGM.

87 "Pallavi Moonka" (2871842560)

00:11:46.464 --> 00:11:57.414

Now, since the AGM is being conducted by video conferencing, as per, circulars, physical attendance of meetings has been dispensed with accordingly.

88 "Pallavi Moonka" (2871842560)

00:11:57.414 --> 00:12:02.514

The facility for appointing a proxies by members have not been made available.

89 "Pallavi Moonka" (2871842560)

00:12:03.264 --> 00:12:07.824

Remote voting comments on Monday, 26, September 2022 at 90 am.

90 "Pallavi Moonka" (2871842560)

00:12:07.824 --> 00:12:21.024

And it concluded yesterday that is on a Wednesday, September 28 2022 at 5 PM, and those who have avail the facility of casting votes during the remotely voting session.

91 "Pallavi Moonka" (2871842560)

00:12:21.054 --> 00:12:32.424

I requested to not cause their vote during this time during the E voting, which. cause their vote during this time during the e voting which

92 "Pallavi Moonka" (2871842560)

00:12:32.519 --> 00:12:35.549

Is happening at the time of the.

93 "Pallavi Moonka" (2871842560)

00:12:37.739 --> 00:12:40.794

Uh, the board has appointed Mr.

94 "Pallavi Moonka" (2871842560)

00:12:40.824 --> 00:12:52.464

uh, who is, uh, the, uh, owner of and company practicing, chartered, uh, practicing company secretary as the scrutinized for this meeting,

95 "Pallavi Moonka" (2871842560)

00:12:52.764 --> 00:13:07.464

based on the report of the scrutinizing the combined results of the remote voting. And the E, voting will be announced. And displayed on the website of the company, uh, and it will also be submitted to the stock exchange as per.

96 "Pallavi Moonka" (2871842560)

00:13:07.739 --> 00:13:09.929

I'm.

97 "Pallavi Moonka" (2871842560)

00:13:13.949 --> 00:13:27.174

Uh, now I would request the members who have sent their valid request to register themselves as speaker to give their feedback or views or ask questions as we suffice.

98 "Pallavi Moonka" (2871842560)

00:13:27.444 --> 00:13:37.104

However, uh, please ensure that the allocated time is limited. Hence, I would request you all to keep the questions short and crisp.

99 "Pallavi Moonka" (2871842560)

00:13:37.404 --> 00:13:43.734

I would be calling out the names of the members from whom we have received a request to register.

100 "Pallavi Moonka" (2871842560)

00:13:43.949 --> 00:13:44.969

The speaker.

101 "Pallavi Moonka" (2871842560)

00:13:44.969 --> 00:13:56.699

Once their names are called out, I would request the concerned shareholder to talk and others are requested to mute their microphones in order to avoid any echo.

102 "Pallavi Moonka" (2871842560)

00:13:59.069 --> 00:14:04.829

Now, we will begin the interaction by calling out the names of the shareholders 1 by 1.

103 "Pallavi Moonka" (2871842560)

00:14:04.829 --> 00:14:08.279

Mr.

104 "Pallavi Moonka" (2871842560)

00:14:08.279 --> 00:14:18.419

Uh, so I would request the tech support to help us out so that, you know, we can yeah.

105 "Pallavi Moonka" (2871842560)

00:14:18.419 --> 00:14:24.029

Yes, sir video on my calendar.

106 "Bimal Krishna Sarkar" (1166421248)

00:14:24.029 --> 00:14:29.429

I like.

107 "Bimal Krishna Sarkar" (1166421248)

00:14:29.429 --> 00:14:35.339

Hello, this meeting on.

108 "Bimal Krishna Sarkar" (1166421248)

00:14:35.339 --> 00:14:38.369

Uh, yes, uh.

109 "Pallavi Moonka" (2871842560)

00:14:40.229 --> 00:14:43.259

Yes. Hello? Hello? Hello? Hello? Hello? Hello? Hello? Hello?

110 "Bimal Krishna Sarkar" (1166421248)

00:14:43.259 --> 00:14:47.669

Thank you. Uh, huh. Well, Christmas haircut.

111 "Bimal Krishna Sarkar" (1166421248)

00:14:47.669 --> 00:14:52.259

Yes, my chairman's very good afternoon.

112 "Bimal Krishna Sarkar" (1166421248)

00:14:52.259 --> 00:14:57.749

Must have very good afternoon. Good afternoon.

113 "Bimal Krishna Sarkar" (1166421248)

00:14:57.749 --> 00:15:09.959

Uh, Hello yeah, I cannot tell ya. Thank you, sir.

114 "Bimal Krishna Sarkar" (1166421248)

00:15:09.959 --> 00:15:13.259

In response, sir.

115 "Bimal Krishna Sarkar" (1166421248)

00:15:13.259 --> 00:15:22.859

When I woke up, go both, both on what the time easily we don't have both annual report.

116 "Bimal Krishna Sarkar" (1166421248)

00:15:22.859 --> 00:15:31.559

Ah, sorry about take a call about our annual report busier both.

117 "Bimal Krishna Sarkar" (1166421248)

00:15:31.559 --> 00:15:35.249

Uh, so I do result I had.

118 "Bimal Krishna Sarkar" (1166421248)

00:15:35.249 --> 00:15:38.729

The key NDA, uh, copy tape and.

119 "Bimal Krishna Sarkar" (1166421248)

00:15:38.729 --> 00:15:43.169

Is a 2nd, real hard barrier.

120 "Pallavi Moonka" (2871842560)

00:15:43.169 --> 00:15:53.279

Skill Bob, uh, are not audible.

121 "Bimal Krishna Sarkar" (1166421248)

00:15:53.279 --> 00:15:56.549

I mean, I'll be out of here. Hello.

122 "Pallavi Moonka" (2871842560)

00:15:56.549 --> 00:15:59.549

Hello.

123 "Bimal Krishna Sarkar" (1166421248)

00:15:59.549 --> 00:16:03.839

Yes, sir geopolitical.

124 "Bimal Krishna Sarkar" (1166421248)

00:16:03.839 --> 00:16:17.729

Escape I reduce. Why? Sir? Appropriately increase your business headset? Oh, no, we didn't call you back today.

125 "Bimal Krishna Sarkar" (1166421248)

00:16:17.729 --> 00:16:22.109

Csr, I'm a component.

126 "Bimal Krishna Sarkar" (1166421248)

00:16:22.109 --> 00:16:29.789

Hello? Hello? Voluntarily I had somebody who got though so.

127 "Bimal Krishna Sarkar" (1166421248)

00:16:33.179 --> 00:16:39.779

Politically.

128 "Bimal Krishna Sarkar" (1166421248)

00:16:39.779 --> 00:16:46.884

Sir chairman's apology.

129 "Bimal Krishna Sarkar" (1166421248)

00:16:48.144 --> 00:17:01.074

I put a team called, uh, uh, I believe they probably have been, uh, uh, which hopefully, uh, thank you, Madam again office level. I am going to go.

130 "Bimal Krishna Sarkar" (1166421248)

00:17:01.379 --> 00:17:04.769

Yeah, I'm gonna request time a mobile number on.

131 "Bimal Krishna Sarkar" (1166421248)

00:17:04.769 --> 00:17:07.799

But I've been playing at.

132 "Pallavi Moonka" (2871842560)

00:17:07.799 --> 00:17:11.849

Yes, sir.

133 "Pallavi Moonka" (2871842560)

00:17:11.874 --> 00:17:26.814

Thank you for yeah. Okay. Uh, now I would request I think we have lost. Yes. Uh, so now I would request, uh, the 2nd speaker. Mr.

134 "Tech Support PP" (2664184064)

00:17:31.709 --> 00:17:37.649

Uh, are you are you there are you with the person with the system is not connected in this meeting.

135 "Pallavi Moonka" (2871842560)

00:17:37.649 --> 00:17:42.239

Okay, so let us proceed, uh, to the other shareholder.

136 "Pallavi Moonka" (2871842560)

00:17:42.239 --> 00:17:49.409

Uh, Mr so do we have Mr uh.

137 "Tech Support PP" (2664184064)

00:17:49.409 --> 00:17:54.929

No, ma'am, the person with the same name is not connected in this meeting.

138 "Pallavi Moonka" (2871842560)

00:17:54.929 --> 00:18:03.509

Okay, uh, uh, the other speaker is, uh, the last speaker is Mr.

139 "Tech Support PP" (2664184064)

00:18:09.089 --> 00:18:16.104

Do we have no, ma'am the person with the same name is not connected in this meeting. Okay.

140 "Pallavi Moonka" (2871842560)

00:18:16.314 --> 00:18:30.114

Uh, and I think we have received, uh, you know, uh, even though we had access shareholders to send in the request, at least 2 days before, but we have received 1

request from, uh,

141 "Pallavi Moonka" (2871842560)

00:18:30.144 --> 00:18:38.154

Lilly to register, uh, himself or herself as the speaker. So, do we have, uh, Lily.

142 "Tech Support PP" (2664184064)

00:18:39.089 --> 00:18:41.219

Yes, ma'am. 1 minute.

143 "Pallavi Moonka" (2871842560)

00:18:44.999 --> 00:18:49.709

Yes, Hello? Yes. Okay. You are? Okay. Okay.

144 "lily Pradhan" (1439251456)

00:18:49.709 --> 00:18:58.799

Okay, okay myself Lily from Kolkata very good afternoon respected all the chairpersons and all few words.

145 "lily Pradhan" (1439251456)

00:18:58.799 --> 00:19:11.009

I am very happy to know that the company's performance is double up a lot, which is sustainable growth in now a days after 19 pandemic situation.

146 "lily Pradhan" (1439251456)

00:19:11.009 --> 00:19:15.269

I have 1 specific question in prison situation.

147 "lily Pradhan" (1439251456)

00:19:15.269 --> 00:19:20.039

What is the aim and the object of future development?

148 "lily Pradhan" (1439251456)

00:19:20.394 --> 00:19:26.364

Thank you, thank you so much all the rest. Okay.

149 "Pallavi Moonka" (2871842560)

00:19:26.364 --> 00:19:35.844

So, uh, Henry, thank you so much for joining the, uh, joining as the speaker uh, the aim and object your query.

150 "Pallavi Moonka" (2871842560)

00:19:35.844 --> 00:19:50.034

Actually, we have received your query on the very last moment, and the company has decided just to, uh, you know, so that the proceedings are conducted in a smooth manner. It will reply to your query via mail. You will receive.

151 "Pallavi Moonka" (2871842560)

00:19:50.039 --> 00:19:55.469

An email from, uh, the company within 2 working days. Thank you so much.

152 "Pallavi Moonka" (2871842560)

00:19:55.469 --> 00:20:02.544

For joining us, uh, I think there are no more shareholders who wish to register themselves as speakers.

153 "Pallavi Moonka" (2871842560)

00:20:02.784 --> 00:20:11.723

So, uh, now I would like to wish I would, uh, wish, uh, to inform you that the voting results will be submitted to the stock exchange. That is.

154 "Pallavi Moonka" (2871842560)

00:20:12.804 --> 00:20:24.054

Limited and calculator stock exchange in the format, which is prescribed under regulations, uh, after the report is being received by the company,

155 "Pallavi Moonka" (2871842560)

00:20:24.234 --> 00:20:38.154

it shall also be uploaded on the website of the company at W. W. W dot issued capital markets dot com. It will also be available on the website of our agency, which is cds1 in our case.

156 "Pallavi Moonka" (2871842560)

00:20:38.424 --> 00:20:39.684

And, um.

157 "Pallavi Moonka" (2871842560)

00:20:40.019 --> 00:20:50.039

I would like to thank, Ah, Mr the whole time director, miss the woman independent director.

158 "Pallavi Moonka" (2871842560)

00:20:50.039 --> 00:20:56.489

Mr. uh, director on the company uh, Mr.

159 "Pallavi Moonka" (2871842560)

00:20:56.489 --> 00:21:00.929

As this scrutinizing, uh, for attending the meeting.

160 "Pallavi Moonka" (2871842560)

00:21:03.479 --> 00:21:08.189

Uh, over to use an energy, thank you.

161 "aditya sadani" (3910910720)

00:21:10.499 --> 00:21:15.659

Thank you esteem, ladies and gentlemen for your time and attention and this.

162 "aditya sadani" (3910910720)

00:21:15.659 --> 00:21:26.579

With this, we come to the end of today's proceeding on behalf of board and on my

own behalf, I place on record my appreciation and gratitude to our customers depositors.

163 "aditya sadani" (3910910720)

00:21:26.579 --> 00:21:39.299

Shareholders bankers for their continued support and the confidence there reports in the company, I record my special appreciation to the team mission for their dedication and commitment in delivering the highest quality.

164 "aditya sadani" (3910910720)

00:21:39.299 --> 00:21:45.239

Of service to everyone, even in difficult and challenging circumstances. I thank you for your attention.

165 "aditya sadani" (3910910720)

00:21:45.239 --> 00:21:55.589

Last, but not the least I would like to thank our company's secretarial team involved in the seamless arrangement for this meeting and making today's program a grand success.

166 "aditya sadani" (3910910720)

00:21:55.589 --> 00:21:59.279

Thank you all wish you a very happy Valley and.

167 "Tech Support PP" (2664184064)

00:22:02.069 --> 00:22:05.609

Can I end the meeting.

168 "Tech Support PP" (2664184064)

00:22:06.659 --> 00:22:12.539

Yes, please end the meeting.

169 "Pallavi Moonka" (2871842560)

00:22:12.539 --> 00:22:13.949

Okay.