

WEBVTT

1 "Swati Modi" (3858148096)
00:00:07.317 --> 00:00:10.379
We start.

2 "Jibesh Nath" (3745747712)
00:00:13.718 --> 00:00:18.503
Good morning. Good afternoon.

3 "Swati Modi" (3858148096)
00:00:18.503 --> 00:00:24.540
Members I saved sloppy movie company, Secretary of Eastern capital market limited.

4 "Swati Modi" (3858148096)
00:00:24.540 --> 00:00:34.980
I am delighted to welcome all you on behalf this themed members of the boat to this 41st annual general meeting of your.

5 "Swati Modi" (3858148096)
00:00:34.980 --> 00:00:48.090
The financial year 2223 isn't capital markets limited being held today through video conference a special thanks to all of you for joining the meeting virtually.

6 "Swati Modi" (3858148096)
00:00:48.090 --> 00:00:56.160
Now, let me introduce you to the members of the boat present with us physically and joining through video conference.

7 "Swati Modi" (3858148096)
00:00:56.160 --> 00:01:01.140
Independent director Mr. Ahmed comas. reika.

8 "Swati Modi" (3858148096)
00:01:01.140 --> 00:01:05.040
Who is the qualified chartered accountant and company secretary.

9 "Swati Modi" (3858148096)
00:01:05.040 --> 00:01:17.010

Full time director Mr. who's a qualified? Chartered accountant and company a secretary women independent director. Ms. Salina sircar.

10 "Swati Modi" (3858148096)
00:01:17.010 --> 00:01:20.190
A science graduate with post of.

11 "Swati Modi" (3858148096)
00:01:20.190 --> 00:01:24.120
Post graduate diploma and public relation.

12 "Swati Modi" (3858148096)
00:01:24.120 --> 00:01:31.440
Independent director Mr. a member of.

13 "Swati Modi" (3858148096)
00:01:31.440 --> 00:01:37.350
Outgoing auditor. Mr. partner of and company.

14 "Swati Modi" (3858148096)
00:01:37.350 --> 00:01:46.080
Proposed incoming statutory auditor, Mister Rakesh RAM a global partner of Rakesh RAAM and associates.

15 "Swati Modi" (3858148096)
00:01:46.080 --> 00:01:50.400
A per salary pria a qualified chartered accountant.

16 "Swati Modi" (3858148096)
00:01:50.400 --> 00:01:54.300
Our director, he's also 1 of our director, uh.

17 "Swati Modi" (3858148096)
00:01:54.300 --> 00:02:02.580
Mr. Singh, uh, practicing company, Secretary, who is a script nicer of this meeting as well as the secretary auditor of your company.

18 "Swati Modi" (3858148096)
00:02:02.580 --> 00:02:15.390
The company has enabled the member to pass participate at the 41st by way of video conferencing facility,

arranged through niche technologies, private limited.

19 "Swati Modi" (3858148096)

00:02:15.390 --> 00:02:18.630

Registered and transfer agent of the company.

20 "Swati Modi" (3858148096)

00:02:18.630 --> 00:02:26.760

The proceeding of this meeting are being conducted live and are also been recorded for the compliance purpose.

21 "Swati Modi" (3858148096)

00:02:26.760 --> 00:02:36.300

The notice and the annual report have been sent by the electronic mode to those members use email ID.

22 "Swati Modi" (3858148096)

00:02:36.300 --> 00:02:39.510

Whose email address is.

23 "Swati Modi" (3858148096)

00:02:39.510 --> 00:02:43.350

It stood with the companies.

24 "Swati Modi" (3858148096)

00:02:43.350 --> 00:02:48.300

Well, with the trees that has been out in the company's website.

25 "Swati Modi" (3858148096)

00:02:48.300 --> 00:02:59.370

And upload it on the stock exchange website also and those who have requested for the hard copy, the same has been delivered to the address as mentioned.

26 "Swati Modi" (3858148096)

00:02:59.370 --> 00:03:03.750

The notice, and the audit report is still being taken as red.

27 "Swati Modi" (3858148096)

00:03:03.750 --> 00:03:10.260

Since the quorum present, we are commencing the proceeding of the meeting.

28 "Swati Modi" (3858148096)

00:03:10.260 --> 00:03:16.980

Now, I request the chairman of the meeting Mister to address, you.

29 "Swati Modi" (3858148096)

00:03:26.520 --> 00:03:31.680

Sir, you are not audible. Hello? Mr. you're not audible.

30 "Jibesh Nath" (3745747712)

00:03:35.060 --> 00:03:38.998

Uh, Hello.

31 "Amit Kumar Sureka" (1238818560)

00:03:38.998 --> 00:03:45.159

Am I audible? You are muted? Hello? Yes.

32 "Swati Modi" (3858148096)

00:03:45.159 --> 00:03:49.937

Okay, okay. Okay. Okay.

33 "Amit Kumar Sureka" (1238818560)

00:03:49.937 --> 00:04:00.630

Is Good afternoon, ladies and gentlemen, it gives me immense pleasure to welcome you. All to the 41st annual general. Meeting of our company is soon capital markets limited.

34 "Amit Kumar Sureka" (1238818560)

00:04:00.630 --> 00:04:07.410

It is an honor for me to address you and to share the performance highlights and achievements of your company.

35 "Amit Kumar Sureka" (1238818560)

00:04:07.410 --> 00:04:12.120

During the financial year, 200,223 and this future outlook.

36 "Amit Kumar Sureka" (1238818560)

00:04:12.120 --> 00:04:16.140

The 41st annual gender meeting of the company is being conducted.

37 "Amit Kumar Sureka" (1238818560)

00:04:16.140 --> 00:04:24.600

As a virtual meeting in compliance with the guidelines issued by the ministry of corporate affairs and securities and exchange both of India.

38 "Amit Kumar Sureka" (1238818560)

00:04:24.600 --> 00:04:31.049

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

39 "Amit Kumar Sureka" (1238818560)

00:04:31.049 --> 00:04:39.419

Of the company financial, or otherwise the global economic outlook is currently various uncertain due to multiple factors.

40 "Amit Kumar Sureka" (1238818560)

00:04:39.419 --> 00:04:43.469

Including the persistent effects of the 19 pandemic.

41 "Amit Kumar Sureka" (1238818560)

00:04:43.469 --> 00:04:50.639

Financial sector turmoil, high inflation and the ongoing repercussions of.

42 "Amit Kumar Sureka" (1238818560)

00:04:50.639 --> 00:04:59.099

Of Ukraine on a positive note, the market is forecasted to reach a multi 1Million dollar.

43 "Amit Kumar Sureka" (1238818560)

00:04:59.099 --> 00:05:03.989

By 2030, exhibiting an unexpected.

44 "Amit Kumar Sureka" (1238818560)

00:05:03.989 --> 00:05:07.589

During the forecast period of 2320 30.

45 "Amit Kumar Sureka" (1238818560)

00:05:07.589 --> 00:05:15.359

As compared with 16 to 22, in 2023, the market is growing at a steady rate.

46 "Amit Kumar Sureka" (1238818560)

00:05:15.359 --> 00:05:19.499

And with the rising adoption of strategies.

47 "Amit Kumar Sureka" (1238818560)

00:05:19.499 --> 00:05:24.719

By key players, the market is expected to rise beyond the projected horizontal.

48 "Amit Kumar Sureka" (1238818560)

00:05:24.719 --> 00:05:27.959

With the introduction of the revised regulatory framework.

49 "Amit Kumar Sureka" (1238818560)

00:05:27.959 --> 00:05:31.829

For namely scale based regulations.

50 "Amit Kumar Sureka" (1238818560)

00:05:31.829 --> 00:05:37.679

Stricter regulations with incremental size of is introduce.

51 "Amit Kumar Sureka" (1238818560)

00:05:37.679 --> 00:05:41.189

Now, the regulations are getting tighter over time.

52 "Amit Kumar Sureka" (1238818560)

00:05:41.189 --> 00:05:46.169

But they will make the business is stronger and more relevant.

53 "Amit Kumar Sureka" (1238818560)

00:05:46.169 --> 00:05:51.509

More regulation will bridge the gap between a banking format and the format.

54 "Amit Kumar Sureka" (1238818560)

00:05:51.509 --> 00:05:56.159

And it would make the surviving nbfc's stronger at every stage.

55 "Amit Kumar Sureka" (1238818560)

00:05:56.159 --> 00:06:03.959

Basically, the rba is looking for ways to reduce the default and to improve the overall financial development of the country.

56 "Amit Kumar Sureka" (1238818560)

00:06:03.959 --> 00:06:07.229

Non banking financial companies.

57 "Amit Kumar Sureka" (1238818560)

00:06:07.229 --> 00:06:12.029

Consistent growth driven by the artistic uptick in the economy.

58 "Amit Kumar Sureka" (1238818560)

00:06:12.029 --> 00:06:15.719

A stronger balance sheet and improved capital positions.

59 "Amit Kumar Sureka" (1238818560)

00:06:15.719 --> 00:06:21.929

The Indian economy is growth slow to 7.2% in the financial at 2223.

60 "Amit Kumar Sureka" (1238818560)

00:06:21.929 --> 00:06:25.019

Against projected growth of 7.8.

61 "Amit Kumar Sureka" (1238818560)

00:06:25.019 --> 00:06:29.429

Is compared to a 9.1% rise in the previous fiscal year.

62 "Amit Kumar Sureka" (1238818560)

00:06:29.429 --> 00:06:33.779

The Reserve Bank of India has maintained its growth it's GDP growth.

63 "Amit Kumar Sureka" (1238818560)

00:06:33.779 --> 00:06:39.329

Projection for the final fiscal year 2024. 8 6.5%.

64 "Amit Kumar Sureka" (1238818560)

00:06:39.329 --> 00:06:50.999

Banking finance companies form an integral part of the Indian financial ecosystem by extending the line of secured and unsecured credit to millions of underlying.

65 "Amit Kumar Sureka" (1238818560)

00:06:50.999 --> 00:06:54.869

And unbanned individuals and businesses across the country.

66 "Amit Kumar Sureka" (1238818560)

00:06:54.869 --> 00:07:00.029

These companies provide them an opportunity to be a part of the financial ministry.

67 "Amit Kumar Sureka" (1238818560)

00:07:00.029 --> 00:07:07.289

Without further delay, latest commence the proceedings of the 41st annual general meeting of your company.

68 "Amit Kumar Sureka" (1238818560)

00:07:07.289 --> 00:07:10.709

I would like to split the secretary auditor's report.

69 "Amit Kumar Sureka" (1238818560)

00:07:10.709 --> 00:07:16.259

And Secretary audit report do not contain any qualification or adversity marks.

70 "Amit Kumar Sureka" (1238818560)

00:07:16.259 --> 00:07:27.629

Before I conclude on behalf of the board of directors, I wish to convey my sincere regards and deep gratitude to the valued stakeholder for continue support and trust.

71 "Amit Kumar Sureka" (1238818560)

00:07:27.629 --> 00:07:42.809

You always have been the motivational force and have facilitated us to move ahead and achieve excellent results. Despite the numerous challenges I hear my place and report my sincere thanks to the board of directors for their advice and support.

72 "Amit Kumar Sureka" (1238818560)

00:07:42.809 --> 00:07:50.789

All the employees of the company, or their dedicated efforts and assistant support I must also think the company team.

73 "Amit Kumar Sureka" (1238818560)

00:07:50.789 --> 00:08:00.389

Various departments of government of India, financial institutions, banks, depositors, and all stakeholders for their support and cooperation.

74 "Amit Kumar Sureka" (1238818560)

00:08:00.389 --> 00:08:10.665

Now, I would like the company security, so I think to take up again to the proceedings of the meeting, thank you. So.

75 "Swati Modi" (3858148096)

00:08:10.665 --> 00:08:13.919

I on behalf of all the participants.

76 "Swati Modi" (3858148096)

00:08:13.919 --> 00:08:17.369

And a very.

77 "Swati Modi" (3858148096)

00:08:17.369 --> 00:08:34.081

Party thanks to the chairman, sir, for his valuable verse. Now, our request Mister, Danny g, who is the whole time director of the company to put some light over the meeting and share his valuable views with us.

78 "Aditya Sadani" (2241092352)

00:08:34.081 --> 00:08:37.709

40, I'm already gone. Yeah. Yeah.

79 "Aditya Sadani" (2241092352)

00:08:37.709 --> 00:08:47.309

Okay, I'm satisfied that all effort physical address for consumers that have been made by the company to enable members and both on the item being considered this meeting.

80 "Aditya Sadani" (2241092352)

00:08:47.309 --> 00:08:53.909

I am very pleased to be here today. This is my only opportunity to speak directly with all the stakeholders at.

81 "Aditya Sadani" (2241092352)

00:08:53.909 --> 00:08:57.989

I would like to thank you all for screening the valuable time, and join us in the meeting.

82 "Aditya Sadani" (2241092352)

00:08:57.989 --> 00:09:04.709

Domestic meeting, you can see the Indian meeting. You'll see this doesn't maintain a new check the outlook and a stable rating outlook.

83 "Aditya Sadani" (2241092352)

00:09:04.709 --> 00:09:14.129

For non for the 23, India, 18 and 23, that seems very negative. You would see a normalization of business activities.

84 "Aditya Sadani" (2241092352)

00:09:14.129 --> 00:09:26.459

In India, and we have to maintain normal lane growth around, say, 1423 in comparison to 78% growth in that. 522. we believe that every.

85 "Aditya Sadani" (2241092352)

00:09:26.459 --> 00:09:31.649

23 could be a year of normalcy, the existing on balance sheet liquidity.

86 "Aditya Sadani" (2241092352)

00:09:31.649 --> 00:09:35.249

Would help in maintaining funding cost for certain.

87 "Aditya Sadani" (2241092352)

00:09:35.249 --> 00:09:39.959

What is how is the cost of incremental volume is likely to wage across.

88 "Aditya Sadani" (2241092352)

00:09:39.959 --> 00:09:44.429

Will be 1st to get replacing new operating environment.

89 "Aditya Sadani" (2241092352)

00:09:44.429 --> 00:09:57.359

They passed through banks who would be with the multiple increase of February to spend a few months could have to be anti inflation. We would increase the cost of waiting for them to get the sector that's impacting the mark. Their margins.

90 "Aditya Sadani" (2241092352)

00:09:57.359 --> 00:10:01.469

We are very fortunate that we have we do not have in our office.

91 "Aditya Sadani" (2241092352)

00:10:01.469 --> 00:10:06.929

Try to concluding I would like to only the offer pricing you all that our company is applied.

92 "Aditya Sadani" (2241092352)

00:10:06.929 --> 00:10:10.289

Is the best advisable condition in business boarding?

93 "Aditya Sadani" (2241092352)

00:10:10.289 --> 00:10:16.469

Our capital, this robust growth prospect, wider net, new to the strategy leadership keep us in.

94 "Aditya Sadani" (2241092352)

00:10:16.469 --> 00:10:20.819

This position to leverage the growth opportunity. Now we are.

95 "Aditya Sadani" (2241092352)

00:10:20.819 --> 00:10:25.259

Articulating our medium transcript will help us to achieve our profitability.

96 "Aditya Sadani" (2241092352)

00:10:25.259 --> 00:10:33.059

To quality, I look forward to your continued support in the journey with the continued support and providers of all of you. I'll confident.

97 "Aditya Sadani" (2241092352)

00:10:33.059 --> 00:10:36.239

That our company will come in successfully of the current challenges.

98 "Aditya Sadani" (2241092352)

00:10:36.239 --> 00:10:39.959

Every 1 of me to stay safe and take care of here.

99 "Aditya Sadani" (2241092352)

00:10:39.959 --> 00:10:49.289

Of your loved ones with with this now, I request the coming 2nd to the manner in which we are going to proceed further in this meeting.

100 "Swati Modi" (3858148096)

00:10:53.275 --> 00:11:03.869

Can you search for your valuable time? And it was a very nice now the resolution as already communicated to all.

101 "Swati Modi" (3858148096)

00:11:03.869 --> 00:11:08.519

Because even in this meeting, but point number 1.

102 "Swati Modi" (3858148096)

00:11:08.519 --> 00:11:15.329

Adoption of audited financial statement of the company together with the report of the board of directors.

103 "Swati Modi" (3858148096)

00:11:15.329 --> 00:11:21.449

And the auditors they're on for the financial year, ended March 31st 2023.

104 "Swati Modi" (3858148096)

00:11:21.449 --> 00:11:31.679

Point 2 appointment of, uh, Mr. who retires by rotation and being eligible offered himself for re appointment.

105 "Swati Modi" (3858148096)

00:11:31.679 --> 00:11:35.999

A resolution number 3 I appointment of.

106 "Swati Modi" (3858148096)

00:11:35.999 --> 00:11:48.389

Rakesh from and associates started accountant as a statutory auditor of, uh, our company for a continuous period of 5 years in place of and company.

107 "Swati Modi" (3858148096)

00:11:48.389 --> 00:12:07.169

Now, I would like to inform the members that in accordance with the provision of companies at 2013 and, uh, regulation 2015, the members have been provided the facility to exercise their right to vote by electronic means both to remote voting.

108 "Swati Modi" (3858148096)

00:12:07.169 --> 00:12:12.689

And evoking at the AGM, as you all are aware the remote.

109 "Swati Modi" (3858148096)

00:12:12.689 --> 00:12:32.279

The voting commenced on print 5th of September 2023 at 9 am and concluded on 29th of September 2023 at 50 PM. And those who have not avail such facility are given the opportunity to cast their votes on the above agendas during the meeting via voting.

110 "Swati Modi" (3858148096)

00:12:32.279 --> 00:12:36.209

Throughout the meeting using, uh, their respective ID and password.

111 "Swati Modi" (3858148096)

00:12:36.209 --> 00:12:40.619

The board of directors have appointed rather than sing and company.

112 "Swati Modi" (3858148096)

00:12:40.619 --> 00:12:47.759

Uh, practicing company, secretaries has the supervisor of this meeting, based on the report of the.

113 "Swati Modi" (3858148096)

00:12:47.759 --> 00:13:03.659

The combined result of remote voting as well as voting will be announced and displayed on the website of the company as well as on the website of the stock exchange as per the requirement of, uh, regulation painting 15.

114 "Swati Modi" (3858148096)

00:13:03.659 --> 00:13:13.499

Now, I request the members was sender queries to speak. However, please ensure that the time allotted is limited.

115 "Swati Modi" (3858148096)

00:13:13.499 --> 00:13:19.499

1st, we would, uh, like to take all the questions and then the board would address the same.

116 "Swati Modi" (3858148096)

00:13:19.499 --> 00:13:25.679

Further, I request you to please do not repeat the questions if it is once asked.

117 "Swati Modi" (3858148096)

00:13:25.679 --> 00:13:31.919

In the view of time positive, I request you to keep your questions short and precise.

118 "Swati Modi" (3858148096)

00:13:31.919 --> 00:13:46.739

Uh, I'll, uh, call out the name of the members from whom we have received the queries. Once the name is call out. Uh, I would request the concern to talk and other request to mute their microphones to.

119 "Swati Modi" (3858148096)

00:13:46.739 --> 00:13:53.429

Avoid Eco, uh, we will now begin the interaction by calling the shareholders 1 by 1.

120 "Swati Modi" (3858148096)

00:13:53.429 --> 00:13:57.929

Uh, Mr.

121 "Swati Modi" (3858148096)

00:13:57.929 --> 00:14:07.619

You are online hello?

122 "Jibesh Nath" (3745747712)

00:14:11.493 --> 00:14:15.495

Jacob, you're unmuted, you just basically can speak.

123 "Manas Banerjee" (4007957760)

00:14:15.495 --> 00:14:19.815

Drop down on everyone respect the chairman.

124 "Aditya Sadani" (2241092352)

00:14:19.815 --> 00:14:23.274

My Co shareholders my.

125 "Manas Banerjee" (4007957760)

00:14:23.274 --> 00:14:28.889

Energy joining from Kolkata. 1st of all. I thanks to our secretary department.

126 "Manas Banerjee" (4007957760)

00:14:28.889 --> 00:14:39.749

For rendering a very good investor service for the financial at 202223 our company net interest income come down to 21.94 legs.

127 "Manas Banerjee" (4007957760)

00:14:39.749 --> 00:14:47.639

Last year it was 59.11 bucks net profit also comes down sharply. If I compare with last yet.

128 "Manas Banerjee" (4007957760)

00:14:47.639 --> 00:14:57.179

So, my 1st query on bottom line, it was down almost 75%. So I just wanted to understand the main reason behind this.

129 "Manas Banerjee" (4007957760)

00:14:57.179 --> 00:15:03.749

And now my 2nd query his other income also down to 6.86 legs.

130 "Manas Banerjee" (4007957760)

00:15:03.749 --> 00:15:10.469

Uh, last year it was 49.42 legs if you clarify the source of other income.

131 "Manas Banerjee" (4007957760)

00:15:10.469 --> 00:15:15.389

And nothing to add mode, I already supported all the resolutions by remote reporting.

132 "Manas Banerjee" (4007957760)

00:15:15.389 --> 00:15:22.589

I hope under this management team, our company will deliver better financial performance in the coming years. Thank you, sir.

133 "Swati Modi" (3858148096)

00:15:25.987 --> 00:15:29.699

For speaking now, I'm.

134 "Swati Modi" (3858148096)

00:15:29.699 --> 00:15:32.819

Female Christmas, her car, you're on line.

135 "Swati Modi" (3858148096)

00:15:32.819 --> 00:15:36.152

You can, uh, ask your question, please.

136 "Jibesh Nath" (3745747712)

00:15:36.152 --> 00:15:40.388

Just, uh, can you just coming in the names.

137 "Swati Modi" (3858148096)

00:15:40.388 --> 00:15:51.649

Email Christmas card.

138 "Jibesh Nath" (3745747712)

00:15:51.649 --> 00:15:55.271

Are you are unmuted please.

139 "Bimal Krishnan Sarkar" (1753233408)

00:15:55.271 --> 00:15:58.319

Hello.

140 "Bimal Krishnan Sarkar" (1753233408)

00:15:58.319 --> 00:16:01.349

Hello? Hello? Hello? Yeah.

141 "Swati Modi" (3858148096)

00:16:01.349 --> 00:16:05.341

You're audible very good afternoon. Hello?

142 "Bimal Krishnan Sarkar" (1753233408)

00:16:05.341 --> 00:16:12.599

Equity shareholder of the company, but residents call tomorrow. Um, I.

143 "Bimal Krishnan Sarkar" (1753233408)

00:16:12.599 --> 00:16:18.989

Uh, the chairman's have a good.

144 "Bimal Krishnan Sarkar" (1753233408)

00:16:18.989 --> 00:16:27.029

Secondary after, we don't know at the top of the both polar annual report, uh, notice.

145 "Bimal Krishnan Sarkar" (1753233408)

00:16:27.029 --> 00:16:31.409
Sorry, 2 other is that yet? Uh.

146 "Bimal Krishnan Sarkar" (1753233408)
00:16:31.409 --> 00:16:37.949
Sorry increase July corporate tax year. It was.

147 "Bimal Krishnan Sarkar" (1753233408)
00:16:37.949 --> 00:16:46.859
That may Cooper company. chairman's have a couple of competency within short.

148 "Bimal Krishnan Sarkar" (1753233408)
00:16:46.859 --> 00:16:52.289
Uh, Omar company as a dividend paying company are doing it as it.

149 "Bimal Krishnan Sarkar" (1753233408)
00:16:52.289 --> 00:17:07.769
Yeah, I'm gonna put up before I say the other time they were both meeting. I thought our meeting I may chairman's our team, uh, a company, secondary secondary department, in terms of the company.

150 "Bimal Krishnan Sarkar" (1753233408)
00:17:07.769 --> 00:17:23.910
Sauced, uh, some days yup totally. Is labeled both on our. Thank you. Thank you. Chairman.

151 "Amit Kumar Sureka" (1238818560)
00:17:23.910 --> 00:17:26.207
So, thank you, thank you. So.

152 "Swati Modi" (3858148096)
00:17:26.207 --> 00:17:29.759
Uh, now.

153 "Swati Modi" (3858148096)
00:17:29.759 --> 00:17:40.919
Uh, 2nd, uh, please speak we have.

154 "Swati Modi" (3858148096)
00:17:40.919 --> 00:17:49.109
Okay, then, uh, but, um, Lilly, uh, Madam, you can speak, uh.

155 "Swati Modi" (3858148096)
00:17:49.109 --> 00:17:52.929
Ask your questions, what do we want to ask.

156 "Lily Pradhan" (2828987392)
00:17:52.929 --> 00:17:57.474
Am I audible? Hello Madam? Yeah. Yeah.

157 "Swati Modi" (3858148096)
00:17:57.474 --> 00:17:59.429
Okay, okay. Okay.

158 "Lily Pradhan" (2828987392)
00:17:59.429 --> 00:18:03.509
Good afternoon Mr. completely from Kolkata.

159 "Lily Pradhan" (2828987392)
00:18:03.509 --> 00:18:06.689
Reflected all chairpersons at all viewers.

160 "Lily Pradhan" (2828987392)
00:18:06.689 --> 00:18:13.229
I am very happy to know that the company's platform is now developing so high.

161 "Lily Pradhan" (2828987392)
00:18:13.229 --> 00:18:21.509
But it is very good news. I have no question. Uh, nothing more. Thank you. Thank you so much all the rest.

162 "Swati Modi" (3858148096)
00:18:30.147 --> 00:18:36.899
We have received all the questions as, uh, communicated, uh, we have received all the questions. Now, the board will.

163 "Swati Modi" (3858148096)
00:18:42.719 --> 00:18:45.989
Uh, we have received certain questions over mail also.

164 "Swati Modi" (3858148096)

00:18:54.419 --> 00:19:01.469

We will take up the questions 1 by 1. um, so.

165 "Swati Modi" (3858148096)

00:19:01.469 --> 00:19:04.979

Any guidance on revenue as well as profit.

166 "Swati Modi" (3858148096)

00:19:04.979 --> 00:19:26.479

Uh, we have received certain question over mail also, uh, any guidance on the revenue as well as profit margin growth of financially at 2024. I would like, uh, Mr. to.

167 "Swati Modi" (3858148096)

00:19:26.479 --> 00:19:33.208

Give some light over this on this.

168 "Aditya Sadani" (2241092352)

00:19:33.208 --> 00:19:40.919

Look, so, I think overall performance, including banks and non by age group of 8% in 6 months of 23.

169 "Aditya Sadani" (2241092352)

00:19:40.919 --> 00:19:50.069

I did Y, sharp, sharp pickup in quarter to 527, bucking the trend of previous and infrastructure finance.

170 "Aditya Sadani" (2241092352)

00:19:50.069 --> 00:19:56.639

The system and maintain their market share around 58, September 1,232,021.

171 "Aditya Sadani" (2241092352)

00:19:56.639 --> 00:20:02.309

All then these are expected to benefit from the credit demands generated by central government and this is target vendor.

172 "Aditya Sadani" (2241092352)

00:20:02.309 --> 00:20:07.439

The infrastructure pipeline, we expect the growth of 10 to 12% of this.

173 "Aditya Sadani" (2241092352)

00:20:07.439 --> 00:20:13.199

In this fiscal, we are expecting further positive from all the quarters completed. No.

174 "Aditya Sadani" (2241092352)

00:20:13.199 --> 00:20:25.082

The business of industry, including outcome. Uh, so please, uh, what are the future plans and program to improve? The new performance is our company to invest in communities.

175 "Swati Modi" (3858148096)

00:20:25.082 --> 00:20:35.326

There are many few questions, which have been asked. Uh, do we have any plans to do this?

176 "Aditya Sadani" (2241092352)

00:20:35.326 --> 00:20:40.529

The amazing process for exploring multiple investment opportunity to do certain pipeline.

177 "Aditya Sadani" (2241092352)

00:20:40.529 --> 00:20:45.479

But the seed being sensitive in which we are not in position to discuss this open forum.

178 "Aditya Sadani" (2241092352)

00:20:45.479 --> 00:20:52.529

If anything might realize the fact of the same would be communicating telling you showed that it would be the best interest of all the stakeholder.

179 "Aditya Sadani" (2241092352)

00:20:52.529 --> 00:20:59.249

Your question on derivative or option market? No, currently, we do not have any exposure in Delaware.

180 "Aditya Sadani" (2241092352)

00:20:59.249 --> 00:21:04.949

Is regarding your investment and commodities market we are yet to consider in the investment in commodities market.

181 "Aditya Sadani" (2241092352)

00:21:04.949 --> 00:21:10.523

But that is something part of the strategic plan exploring the future.

182 "Swati Modi" (3858148096)

00:21:10.523 --> 00:21:14.579

What do they email of the.

183 "Swati Modi" (3858148096)
00:21:14.579 --> 00:21:18.904
What does that.

184 "Aditya Sadani" (2241092352)
00:21:18.904 --> 00:21:25.241
I guess I've already covered this in my point of.

185 "Swati Modi" (3858148096)
00:21:25.241 --> 00:21:31.974
These are the questions which we have received the company.

186 "Aditya Sadani" (2241092352)
00:21:31.974 --> 00:21:36.599
Is not required to spend the CSRs for provision of section 1 particularly of the community.

187 "Aditya Sadani" (2241092352)
00:21:36.599 --> 00:21:41.759
Or relatively, we undertake various PSR activities through our.

188 "Aditya Sadani" (2241092352)
00:21:41.759 --> 00:21:49.680
Hello.

189 "Aditya Sadani" (2241092352)
00:21:49.680 --> 00:21:54.777
Anything else.

190 "Swati Modi" (3858148096)
00:21:54.777 --> 00:22:02.835
We have 1 meeting.

191 "Swati Modi" (3858148096)
00:22:02.835 --> 00:22:09.558
My management.

192 "Aditya Sadani" (2241092352)

00:22:09.558 --> 00:22:13.199

We have a liquid internal in the system in place that is affecting and operative.

193 "Aditya Sadani" (2241092352)

00:22:13.199 --> 00:22:18.869

We regularly conduct storage, which are in place and then at regular intervals.

194 "Aditya Sadani" (2241092352)

00:22:28.289 --> 00:22:32.459

Yes.

195 "Aditya Sadani" (2241092352)

00:22:35.519 --> 00:22:42.537

Okay.

196 "Aditya Sadani" (2241092352)

00:22:42.537 --> 00:22:43.655

Do you have.

197 "Swati Modi" (3858148096)

00:22:43.655 --> 00:22:50.684

Any.

198 "Aditya Sadani" (2241092352)

00:22:50.684 --> 00:22:55.589

We need to decide on the same, but we are quite open to consider a new liquidity opportunity. If.

199 "Aditya Sadani" (2241092352)

00:22:55.589 --> 00:23:03.989

That's he mentioned.

200 "Aditya Sadani" (2241092352)

00:23:08.755 --> 00:23:13.657

Yes.

201 "Swati Modi" (3858148096)

00:23:13.657 --> 00:23:20.598

Hello.

202 "Aditya Sadani" (2241092352)

00:23:20.598 --> 00:23:24.329

So, I think there was 1 question related to other income.

203 "Aditya Sadani" (2241092352)

00:23:24.329 --> 00:23:32.549

So, this, I would like to explain that last year we have redeemed some of our mutual fund refresh here.

204 "Aditya Sadani" (2241092352)

00:23:32.549 --> 00:23:38.039

That is an external extra item. So this year we haven't received reading many.

205 "Aditya Sadani" (2241092352)

00:23:38.039 --> 00:23:41.219

So, that's why the, there's an election in the other income.

206 "Aditya Sadani" (2241092352)

00:23:41.219 --> 00:23:47.532

Okay.

207 "Swati Modi" (3858148096)

00:23:47.532 --> 00:23:51.253

Hello.

208 "Aditya Sadani" (2241092352)

00:23:51.253 --> 00:23:54.509

I guess all the, all the queries.

209 "Aditya Sadani" (2241092352)

00:23:54.509 --> 00:24:01.456

Hi guys, so.

210 "Swati Modi" (3858148096)

00:24:01.456 --> 00:24:08.939

Now, I have this form that the voting shall be submitted to the stock exchange.

211 "Swati Modi" (3858148096)

00:24:08.939 --> 00:24:25.769

Uh, within the prescribed period, and after once the scrutinize a report is received by the company and

same will be uploaded on the company's website, serious, a website and the stock exchange. Uh, I would like to thank all the shareholders and the directors and other present in the meeting.

212 "Swati Modi" (3858148096)

00:24:25.769 --> 00:24:28.949

Now, I request the boat.

213 "Swati Modi" (3858148096)

00:24:28.949 --> 00:24:41.429

Um, can you please do the.

214 "Swati Modi" (3858148096)

00:24:41.429 --> 00:24:49.131

Yes, ma'am now I request you to please. Uh, okay.

215 "Amit Kumar Sureka" (1238818560)

00:24:49.131 --> 00:25:08.329

Okay, so thank you esteem, ladies, and gentlemen for your time and attention with this. We come to the end of today's proceedings on behalf of the board and on my own behalf, I place on record my appreciation and gratitude to our customers depositor's shareholders, bankers for their.

216 "Amit Kumar Sureka" (1238818560)

00:25:08.329 --> 00:25:11.549

Continued support and the confidence they have re.

217 "Amit Kumar Sureka" (1238818560)

00:25:11.549 --> 00:25:31.049

Post in the company I record my special appreciation to team as soon for their dedication and commitment in delivering the highest quality of service to everyone, even in the difficult and challenging circumstances. I thank you for your attention last, but not the list I would like to. Thank our company.

218 "Amit Kumar Sureka" (1238818560)

00:25:31.049 --> 00:25:51.049

Team involved in the seamless arrangements of this meeting and making today's program a success. Now, I declared the meeting closed. Please not for the convenience of the members who have not casted their votes. Yet. The E, voting facility sale remain open for next 15 minutes. I request you to please avail the.

219 "Amit Kumar Sureka" (1238818560)

00:25:51.049 --> 00:25:54.599
Facility and cast your vote, thank you all.

220 "Amit Kumar Sureka" (1238818560)
00:25:54.599 --> 00:25:59.999
Okay.

221 "Swati Modi" (3858148096)
00:25:59.999 --> 00:26:06.209
We are running short of time. Uh, thank you. If any queries, uh, we're going to revert you back.

222 "Swati Modi" (3858148096)
00:26:06.209 --> 00:26:12.430
Um, you can email us and we will going to revert you back through the email. Okay.

223 "Jibesh Nath" (3745747712)
00:26:12.430 --> 00:26:23.849
This is this, thank you, uh, for this particular meeting and, uh, just as a host, I'm just shining off, um, as a message is stopping the recording and in this particular event Thank you very much.