

Please start now. Okay.

Good afternoon dear members, myself, company Secretary of Issue Capital Marcus Limited. I'm delighted to welcome you all on behalf of this team member.

Of the board to this 44th annual general meeting of your company, issue capital markets limited for the financial year 2526 being held today through video conferencing. We are holding this AGM online from five CRA avenue.

Which be recognized as the deemed venue. A special thanks to all of you for joining the meeting virtually. Firstly, let me introduce to the members of the board present and other dignities with us today.

Physically you're joining through video are our independent director, mr. Marpanda, a qualified CAS CMA and LLP. Who is a qualified CA and CS. Who is a qualified chartered accountant.

Our woman independent director, Miss, our qualified company secretary, our CFO mr. Gaurav Benson, our strategy Misterward, partner of auditor and scrutinizer of this 44th AGM mr. Rajan Singh for practicing.

The secretary. The company has enabled the member to participate at this 44th AGM by way of video facility arranged through unified collaboration services LLP and the CDSM. The proceeding of this meeting will be conducted live.

And are also being recorded for compliance's purpose. According to the provision of regulation 36 of Seby LODR, the green initiative, we have sent soft copies of notice under annual report through electronic mode.

To those members whose email address are registered with a company or deposit depositories or RTA which technology is private limited and the letter providing web link including exact path where the details of annual report is available was dispatched to the shareholder.

Who have registered their email ID. Further we have also dispatched the hard copy of full annual report through courier to those shareholders who have requested for the same. Since the notice and the audit report is being taken as read, since the quorum is present, we are commencing the proceeding of the meeting.

The registered maintain under section one 71 9809 of the company's app 2013 shall remain accessible to the members till the closure of the meeting. Now, I request the chairman of the meeting Mr. Kumar Panda to address your.

Mr. Panday, please unmute yourself.

Name unmute who other.

Now it's ok. Your video is not available.

In fact, we are not getting, not yet getting mr. Panda's audio and video.

That will help the quorum present for the meeting though video through video conferencing, and accordingly I call this meeting to order.

Your company has made all feasible efforts to enable shareholders to participate and vote on items being considered at this AGM. The facility of joining the Asean has been made available to all the shareholders of 1st come fast sub basis.

Being recorded at the as the health of video conferencing, the management of of of these by surrenders is not applicable and hence the register of proxies is not maintained. The stage registers and other documents.

Mentioned in the notice are available for instruction electronically during the meeting. Before you reflect on your company's performance, let me take a look at the border broader microeconomic and environment in which we operate.

Global economy. The global economy environment remains resilient but continues to face significant uncertainty from geopolitical tensions. Energy market disruptions, create policy, changes, and financial market risk.

The inf's July 2026 world economic outlook projects. Global growth is at 30 % in 2026 and 3.4 % in 2027. The If has also highlighted that the Middle east conflict is weighing on energy importing economists.

Why investment related to artificial intelligence and technology is providing an important offset. Impression risks remain relevant particularly for economies exposed to higher energy crisis, higher energy cost. The UN Department of economic, Social and welfare made made 2026 assessment.

Refine the global growth forecast downward to 2.5 % for 2026 with a projected modest recovery raising up to 2.8 % in 2027. Similarly, the world economy global economic prospects drafts a comparable growth trajectory of 2.5 % for 2026. This outlook for reflects severe vulnerabilities for energy importing markets.

And structural income fragmentation across low income developing nations, keeping broader economic performance well at the free pandemic average. Growth in Europe Japan and the United States is projected to hold broadly steady but for city and moderate peace pace with eco with monetary or fiscal support continue to underfill demand.

Several large developing India and Indonesia are excepted to continue experiencing solid growth driven by resilient domestic demand.

Or targeted folish measures. Our prospects for many low income and vulnerable countries remain less coverable. The near term outlook reflects a balanced supportive and constraining factors. On offside, on the offset continued this information and a monetary.

And Easing are expected to large financing costs toward financing cost and sustained domestic demand While waste gains in several major economies will help booster private consumption on the downside, elevated policy on certainty.

Uncertainty while easing from to from its peak continues to weigh on business and consumer confidence, high fully public debt levels and limited fiscal pace constraint the economic policy flexibility, and limit room.

For public investment raising concerns about long about longer term growth prospects in many countries. Meanwhile rapid advances in artificial intelligence and clean energy technologies together with the expansion of digital infrastructure and growing demand for critical minerals.

And aspiring new works of investment and innovation. However, such activity remains heavily concentrated in a few major economies with substantial technological and financial capacity, leaving many countries.

Behind and substantial technological and financial capacity, leaving many countries behind and extra cerebating existing disparities from a risk perspective, vulnerabilities persist on both the financial and trade fronts.

Elevated asset evaluations and rising leverage heightened the risk of approved financial corrections while renewed trade and geopolitical tensions could disrupt global global supply chains.

Capital flows and exchange rates adding pressure on vulnerable economies. For the Indian aspects and the company's future plan, I would request our whole time director Mr. to carry forward and address the August gathering over to mr. Sadani.

Thank you chairman, sir. I'm audible?

Yes sir, you are the one. Okay.

As our chairman sir mentioned, I again welcome you all to the 44th AGM of our company online. On behalf of the board of directors, I thank you for the unwevering support. You have extended to the company and appreciate the time you have made to join us today.

On the macro economic aspect, let us know have a, have a eyebird's view on Indian economy. The economy surveyed 2026 highlight India's continued macroeconomic influence with FY r26 GDP estimated at 7.54 %.

Low inflation improve fiscal consultation in a strong banking and external despite global incentive. It underscores structural transformation driven by robot several growth manufacturing, revival infrastructure expansion, digital and financial inclusion, overtly reduction in a long term vision of strategic resilience and.

Strategic indispensability under the viction Barrett 2047 frameworks. India continues to demonstrate strong resilience despite the global uncertainties. The latest provisional national accounts released by

MOSP estimate real GDP at 7.7.

Percent for FY 2026 with Q4 2026 growth at 7.8 %. The economy continues to be supported by domestic demand service activity, economic manufacturing digitization.

At the same time, higher global energy prices, geopolitical developments with external financial conditions remain important is that require continued monitoring. Fiscal consolidation remains an important policy priority. The government continued to combine public capital expenditure infrastructure gradual reduction in the fiscal legacy while maintaining.

Focus on growth and microeconomic stability. The financial system remains well capitalized RBA data for June 26 shown commercial bank with gross NPA ratio 1.68 % at net NP 8.54 % while the system CRS stand at 17.78 %.

Credit condition and rebuild supporting of economy activity. Inflation has moderated metality compared with earlier periods although excuse me. Although the recent trend warrants close attention. PPI inflation increased to 4.82 % in August 26.

From 4.45 in July reflecting broader prices pressure as well as higher energy costs. India remained the fastest growing major economy in FY 26 with GDP growth is relating to 7.6 % up from 7.1 % FY 25.

For the supply side for the automobile past moving consumer goods. Service sector activity benefited from strong urban demand reflected in retail trade hospitality transportation and real estate service.

And export of financial and professional services. Our agricultural activity wanted to do slower growth in full rate in a high base of comparison from the previous year. The RB policy report remain at 5.25 following the latest availability monitoring.

More recently the RBA has been managing substantial system liquidity through with impression having move up to 4.82 % against 26th and energy prices the interest rate and liquidity environment required careful monitoring in the months ahead.

In August 25, the government launched Thera and PLI scheme aimed to boosting formal job creation and expanding security coverage for the 1st time worker. The scheme has two components. Provide direct income support.

Up to 15000 to newly employed worker while skip we offer a monthly subsidy to employers to incentivize the registration of new hires under the phone or 15 like beneficiary already received direct employee link incentive payout. A major.

Branch of approximately 2400 crore was directly dispersed by PM in mid 26 June represents 50 % thoroughly, 30 % of those purchase the government move forward with the implementation of four labor codes which considered 20 existing labor law.

To simplify compliance and promote formalization. The currently for and 2025 was passed by Parliament in December 25. It officially came into force across India on 26 July.

Completely replacing the two decade old bathma company national employment guarantee. 2005. The legal minimum employment guarantee has successfully increased from hundred days to manual wage FY.

MBFC sector remain well data for June 26 showed total at 25.41 % 23.58 %. The sector GNPA ratio improved to 2.5 % and NPA ratio 2.84 % by.

While NVFC credit growth remained healthy for the fiscal fronts, India's fiscal deficit stood at 4.4 % of GDP and FI and is estimated at 4.3 % in FY 2027. During FY 26, the Indian rupee came under pressure from US tariff basis sustained portfolio outside elevated energy.

Continued geopolitically the need for continued vigilance on external sector risk. The external environment continued to require vigilance, the Indian rupee, energy cost portfolio flows and global interest rate sensitive to geo.

Political development and global risk sentiment. For a financial services company disability liquidity when risk management is strong internal control, therefore even important. Turning to our company's performance FY 2026 market clear improvement in profitability revenue from operation increased to 1909 .35.

From 01:22 .21 in FY 2025. Profit before tax increased to 30.1 lakh from 20.3 600000 by pcts to get 23.75 compared with loss of .3 600000 in previous years.

Basic and diluted EPS improved from .45 from a loss of .01. The company has not recommended a dividend for 2026 in the Q1 2027 totally stand 42.18 mg.

And Pat was at 18.6 lakh compared with the loss of 23.3 700000 in the corresponding quarter of previous year. I assure you that the company is looking to the figure with caution optimism. We have been significantly strengthening our internal control system.

But we are undertaking initiative to continuously upgrade the skill of our most valued asset and engage with them more meaningfully. Looking ahead, we are determined to build a reputation for excellence in product and services. The trust and confidence of our stakeholder remain our strongest motivation.

Pushing us to continually improve our performance. We believe we are well positioned in terms of our financials human capital, product range and physical digital to contribute to india's economic growth. Before I conclude on behalf of board, I wish to convey my sincere regards to the value stakeholder for continuous support and trust and confidence to us.

You always have been the motivational force and have move ahead and achieve the excellent result despite the challenges. I hear my place or record my sincere thanks to both for their advice and support to move further on the path of sustainable growth trajectory all the employees of the colleague for their dedicated support and support.

I must also thank the company team various department of government of India RBA financial all stakeholders for the support and cooperation. Since there are NO qualification observation comments on the financial transaction or matter which have been adverse effect on the.

Functioning of the complete this report and secretary report the same required to be read and accordingly we will now proceed with the agenda for the meeting. Since the AGM is held through we see the resolution for which part of the have already been put to vote.

To remote and there will there will be NO proposing and seconding of resolution. Now I request our company secretary miss Swati only to explain my marriage which we are going to proceed in this meeting. Over to you Swati.

Thank you chairman, sir, and our whole time director.

For giving your valuable time and it was very nice to share your views. Now I read the resolution to be considered in this meeting, ordinary resolution to consider and it didn't see to pass the following without without any modification as an ordinary resolution.

Company together with the report of the board of directors and audited there on for the financial year ended March 31 2026 DNR year by considered approved and adopted. Item number two to consider fit to pass the following with or without any modification as an ordinary resolution.

Resolve that in accordance with the provision of section 191 of the companies act 2013 and rules made there under mr. Sudani who retires by rotation being eligible B and is here by reappointed as a director of the company liable to retire by rotation.

A special business item number three reappointment of mr. Aditya Sudani as whole time director for a further period of five years. To reappoint mr. aditya Sudani as whole time director of the company for a continuous period of five years and a thought fed to pass the following with or without modification as an ordinary resul.

Resolve that in accordance with the provision of sections 196 197 and 203 read with schedule five and other applicable provision of the companies act 2013 and the company's appointment and remuneration of manager personal rules 2014 and listing obligation and disclosure requirement regulation.

In 2015, here, hereafter referred as a listing of regulations including any statutory modifications orments thereof for the time being in force, 1st went to the recommendation of nomination and remuneration committee of the board and subsequent approval of the board.

Approval of the members being here by according to reappoint Mr. Sudani as a whole time director for further period of five years from the expiry of his present term of office that is with effect from 28 September 2026 on the terms and condition including remuneration as agreed by the board.

The liberty to the board of directors here and after referred to as the board, which terms shall include nomination and remuneration committee of the board to alter and vary the terms and condition of the said reappointment and all revenue as it may do fit. Resolve further that the remuneration payable to mr. Sudani shall not exceed the overall ceiling of the total managerial remuneration as provided under section 197 of the act or such other rules as we prescribed from time to time.

Resolve further that the board B and is here by authorized to do all such steps as maybe necessary

appropriate and expedite to or desirable to give effect to this resolution. Now, I would like to inform the members that in accordance with the provision of the companies that 2013 and stepby LODR.

The members have been provided the facility to exercise their right to vote by electronic means both through remote e voting and e voting at the AGM. As you all are aware, the remote e voting commenced on 16th of September 2026 at 09:00 A.M. and concluded on 18th of September 2020 6th.

At 05:00 P.M. and those who are not available such facility are given the opportunity to cast their vote on the above agenda during the meeting via e voting throughout the meeting using their respective user ID and password. The board of director has appointed Mistern company practicing company secretaries as a scrutinizer for this meeting based on the report of the scrutinizer.

The combined result of remote e voting and the e voting will be announced and displayed on the website of the company and will be submitted to the stock exchange as per the requirement under semi LODR. Now I request a member who has sent their queries to speak, However, please ensure that the time allotted is limited. 1st we would take all the questions then the board will address the same.

But I request you to please do not repeat the same questions if we have once asked in view of the time positive. I request you to keep the questions short. I'm calling out the name of the members from whom we have received the queries and who have registered themselves as a speaker. Once there is once their name is called, I would request the concern to talk and.

Other are requested to mute their microphones to avoid eco. We will now begin the interaction by calling the shareholder one by one. Misterpian Pradhan.

Hello, am I loud and clear?

Yes sir.

Thank you for having me and afternoon all greetings for the festive season. I had a couple of questions. I'll be brief. Given the revenue is primarily driven by investments and intercorporate loans, what initiatives are being undertaken to create consistent fee based on.

Non volatile revenue streams. Second, what is the current non performing asset coverage ratio and what stress testing mechanisms are used for corporate loans to mitigate default risk? 3rd, return on equity and return on capital employed have historically remained under 3 %. What explicit measures and timeline does.

This Management have in place to improve roe to double digit levels. Both operating expenses represent a significant portion of revenues. What costs rationalization measures are being implemented to improve operational leverage last. What are the key operational milestones and revenue targets set by the board for the next three to five years? Thank you. That will be all from my end.

Thank you sir. Next is Lily Pradan. Madam Lily Pradan.

Hello? Hello. Hello mom. Okay, very good afternoon. Emanates the board of directors and the fellow

shareholder. Myself Lily, our long standing speaker from attending through video conferencing. 1st of all, I sincerely thanks the board of directors, respective chairman, respected in the respected CA, respective with their entire team and respective.

Moderator for guiding us. Thank you. Please must be busy in future for worldwider participation. I admitary risk coordination. Very good appreciative personalized human beings. Thank you Madam. Always coordinate with.

Be evening all shareholders who have had all very good investor services for shareholders communication. Thank you said I am genuinely proud to you for your, to polite, humble leadership team and transparent, thoughtful nature and vision. Who.

Great confidence among shareholders. I am hopeful that under your able guidance, our company will achieve, will continue us to achieve greater and greater success in the coming year. I received email of comfort oil in advance and also via hard coffee office.

Annual report which covers both meaningful and knowledgeable information with a transparent and sustainable growth practice. Now I have put some specific question and request in present situation. 1st question, what is the management strategy to scale the.

NBFC lending book while management and maintaining healthy net interest margins, NIMS. With the STRICTERBI guidelines for base layer NBFCs, how is the company standing ITSN internal controls? Capital adequate?

And the liquidity buffer. Next, the company has not paid a dividend at what level is the level of profit threshold will management to consider introducing a regular dividend payout or shared by.

Next, is the company exploring partnerships with the digital lending platforms or printed to automate credit revolution and expand its without significantly increasing fixed cost?

Next, and then final, can management provide clarity on the pro portion of capital allocated to group entities versus independent 3rd party borrowers and how arms length interest rates are set?

Nothing more as a woman's speaker. I request all of us to support women's empowerment, which is most important and must be cherished by trusting for dignity and respect. Thank you, thank you so much with one regards and best research to all. Thank you.

Thank you. Next is.

Am I audible ma'am?

Yes yes, you're audible madam. Oh.

Respective chairman company secretary board of directors, and my failure shareholders, good day to everyone, Myself and I am a proud shareholder of your company. I want to start by thinking the management and the entire team for putting together this year annual report and for your hard work in

keeping the company moving forward. As a regular shareholder who believes in the company's long term journey.

It is always encouraging to see positive numbers and shine of growth in the financial report. While finance and balancers can sometimes feel a bit complicated, my main hope as an investor is to see the company.

Go steadily, keep our investment safe and build a strong future to help me and perhaps others shareholders understand things are little better. I would like to ask the board a couple of.

Number one, the annual report mentions some, one time gains and market movements that helped our profits this year. Could the management explain in simple terms how our core everyday business.

This is performing and what are our main plan is to keep growing our regular income. Second one is looking ahead for the next couple of years, what are the company's main business goal and what are what can shareholders expect in terms of dividends? I wish the board and the company secretary and everyone at Asian capital all the best for the coming year. Thank you. 1 s to all.

Thank you, Madam. Next is mr. Sujan Duck.

Hello, you can hear me?

Yes sir.

Yeah, good afternoon. Respected chairman, other board of directors. Sorry, your initial speech was really very informative one so that takes a lot of questions from my end and.

My previous speakers have already asked questions, I don't want to repeat it for the sake of time and I've already sent my two questions. So I don't want to repeat that also but I I tell you that I support all the agendas and I've already support done the voting for that also sir. And I wish our company very success for the next year. And I wish all all of you happy facitive.

Thank you very much for your very good investors services to the investors community. So for further processings. Thank you.

Next is mr. Debbie.

Yes, very good afternoon chairman, M D and board of directors, myself connecting from the city of Kolkata. 1st of all, I convey my thanks to our company Swati Madam for giving the opportunity to express my views and also pretending a detailed and informative annual report. Sadia's initial speech was very much informative.

About the company's affairst, and we are into the business of financing and investment and we are into the supporting the economic growth of the country. As you mentioned in your speech with the Indian scenario, the economic scenario. So how do we fit into this kindly share that and all the, also the opportunities and threat which we can.

I see foresee in our nature of business, kindly share that and how do we plan to sustain our margins in the coming years? That's all from my side and wish our company comes out with much better results in the years to come. Thank you, sir. Thank you Madam, for the opportunity.

Thank you sir. Bananaji.

A very good afternoon to all of you.

Good afternoon.

The meeting other board members present, Myself, Amit Kumar Bananjee from. Thank you for getting me connected an opportunity to speak such a wonderful location. It is our 44th annual meeting of the company years on capital markets limited. As we goes performance is concerned Yes, it is very nice. Good growth.

Our company is in a non banking financial company. During this year under review company made a good profit of rupees 23 point 7500000.

Successfully, reversing a net loss of rupees 3600000, a strong revenue growth also, total revenue improved.

And student to rupees hundred and 99 point 3500000. Robustly improvement by about 63 % compared to last year.

EPS rebounded a positive june to zero point 45 % from negative. So, NO dividend.

Be out despite returning to profitability. The company added new borrowings of 15 point 2500000 this year. What is the.

Strategic reasons behind increased increasing the research debt while simultaneously withholding dividend payoffs. Sarah return on equity 1.062.

Two point 92 % relatively low, any steps taken to improve it by utilizing any ideal funds, liquidity? What steps taken to grow up sustainable operational income over next two years? Kindly focus.

I hope our company will definitely grow up with better performance and maintain necessary transparency at all levels.

Keeping definitely in mind shareholders rewarding policy. I hope, and I thank our company's secretary Madam Sati Moody is very sincere for maintaining good investor services as and when required.

I also thank to all investors, other team members for smooth, video conferencing meeting today, myself, Amit Kumar Bananaji over to you for further proceedings. Thank you sir.

Thank you sir. Next next is mr. Subhashkar.

Hello, am I a little.

Yes sir yes sir. You are order. Thank you. Thank.

Good afternoon. Thank you for your outstanding speech which was both.

Enlightening and encouraging partnership. Sir, I would like to congratulate the management for successful turning around the company's performance in FY 202523. The company achieved revenue of rupees 1909 .3.

500000, a profit of the tax of 23.7 500000. I appreciate the company continued focus on its investment and NDFC business and risk the company continued growth.

And success in the coming week. Sir, I have I will heartedly support all the regulations. Sir, I have two questions. Despite reporting the profit of rupees 23.7 500000, the company generated.

Negative operating cash flow of group is 40.54 lines with the management briefly explained the key reason and its plan to improve operating cash flow going forward. Next up.

The company investment were about 17.26 as of March 2026 the management here is long term strategy for this investment portfolio, particularly in terms of return and risk management. That's all from my side, thank you.

Thank you sir. Now it's time to answer all the questions we have received and all the questions will be answered by our whole time along with his account team. Thank you. Over to you sir.

Thank you Swati. I will take a few of the questions which you have said to me regard this is regarding the correct NPA program coverage issues stress testing mechanism which are used to corporate loan to mitigate default risk.

The company currently has NO NPS and therefore the NP provision coverage ratio is not applicable. Corporate loan are subject to fruited credit appraisal and regular monitoring with early warning mechanism in place to identify mitigate potential.

Potential credit risk. As regard one of the questions related to return on equity and return on capital employed, which is which have historically remained under 3 %. So management is focused on improving profitability and capital efficiency.

To discipline cost management, student deployment of capital growth in landing and investment income and optimizing of existing portfolio. The company aims to improve RO progressively as regarding key operational milestone and revenue targets sent by board for the next three to five years.

So management will continue to focus on prudent capital deployment portfolio growth, asset quality sustainability, profitability with specific target to reviewed as business opportunities evolved. One question which is related to revenue is primarily driven by investment gains and intercorporate.

The initiative, what initiative are being undertaken to create consistent fee based on revenue stream. The company is evaluating opportunities to diversify its revenue based through additional landing activities and other investment related opportunities.

As regarding management strategy to scale the MBFC landing book while managing credit risk and maintaining healthy BIMS, the company plans to scale its MBFC landing book in a major and food and manner, focusing on more of its sound credit profiles and adequate repayment.

Capacity Credit risk will be managed through robust due diligence, collateral assessment and regular portfolio monitoring while maintaining diversification across borrowers. Landing leads will be appropriately priced based on credit risk.

Tener security cost of fund and preventing market condition to support healthy and sustainables. Regarding RBA guidelines for base layer and how is company strengthening its internal control capital adequation, liquidity purpose?

So the company continues to strengthen its regulatory risk management framework in line with applicable RBA requirements for MBFC base layer. The company regularly monitoring internal controls CRAAR, No F and liquidity position.

Supported by periodic review of lending transactions regulatory compliances and cash flow. Adequate capital liquidity buffers are maintained compensate with scale and risk profile of a business with appropriate management oversight to ensure confused compliance with RBA requirements.

As we got roadmap of our company for next three years, the company roadmap for next three years will focus on standing its core NBFC business growing the landing portfolio calibrated by improving recurring income and making a strong risk management framework. The company will focus on improving operational efficiency, leveraging technology diversifying itself.

Income base and making prudent use of its capital resources. The management will continue to evaluate market opportunity while ensuring that growth remain aligned with the company's appetite and regulatory requirement. Overall regarding overall NBFC future in our country for the next three years, we see the MBFC sector is expected to continue to play an important role.

Ecosystem, particularly in area where NBFCs can provide specialized customer focused solution. Over the next three years, the sector is likely to seek continued impacts of regulatory compliances, good and great underwriting technology adoption.

Digital process stronger risk management practices. The company believed that MBFC with a disciplined approach to credit capital location compliance will be well positioned to participate in evolving financial service landscapes. As regard, the company has not paid dividend in recent quarters.

And well management is shared buyback and all. So the company currently has NO plan to produce a regular dividend payout or share by the company intends to retain this earning for its business requirement and future growth opportunity. Any changes.

In the position if considered future will be subject to company's financial position, regulatory requirement and approval of the board. Capital allocation for expansion of loan portfolio equity market. Capital allocation will be undertaking.

In a balanced and disciplined manner, keeping in view the company's risk, appetite liquidity requirement, regulatory capital requirement. The company intent to allocate an appropriate portion of its available towards the expansion of its landing portfolio while equity marketing investment very well undertaken will be considered slightly based on market condition expected and associate risk.

As we got strategy to improve revenue generation, the company strategies for improving revenue will primarily focus on expanding core lending activities in improving utilization of available capital and developing additional source of recording income.

The imagine will continue to evaluate opportunity based on the risk written profile received to improve overall quality and sustainability of earning rather than primarily on one time or non recurring games. Thanks to all the shareholders, I would request Shwati to continue, if any question remains, we will prevent over. Thank you. Over to you Swati.

Oh, thank you sir. Now I wish to inform that the voting results shall be submitted to stock exchange BSL limited and the stock exchange limited in the format prescribed in the LODR regulations 2015 within the prescribed time limit after the report is received by the company and the same shall be uploaded on the website of the company CDSL and the stock exchange.

I would like to thank all the shareholders, directors and other presidents in the meeting, and now I request our board for closing address. Thanks.

Come to the end of the today's precedence. On behalf of the world and on my own way off I place on record my appreciation.

And gratitude to our customers, depositors, shareholders, bankers for their continued support and the confidence they have reforced in the company. I record my special appreciation to team for the education and commitment in delivering.

The highest quality of service to have to everyone even in this difficult and challenging circumstances. I thank you all for your attention. Last but not least, I would like to thank our company team involved in the seamless arrangements of this meeting and making the today's program a succes.

Now I declared the meeting closed. Please note that the con the for convenience for the members who have not casted their votes yet, the facility will see remain open for next 15 min. I request you to please avail the facility and cast your vote. Thank you all.

Should we stop the recording?

Yes sir.