

April 11, 2022

To,  
The Catalyst Trusteeship Limited  
GDA House, Plot No.85,  
Bhusari Colony (Right),  
Paud Road, Pune - 411038

Sir,

**Sub: Statutory Compliance Report of NCDs for the Quarter ended 31<sup>st</sup> March, 2022.**

We refer to your letter No.: CTL/MUM/Compliance/Quarterly/2021-22/6523, dated 31<sup>st</sup> March 2022, seeking the Company to furnish updated information on default in payment of principal and interest on due dates, ISIN wise BENPOS, credit rating and the details of the creation of DRR.

In this regard, please find attached the following details and documents towards statutory compliance for the quarter ended 31<sup>st</sup> March, 2022.

**Part I. Information to Debenture Trustee:**

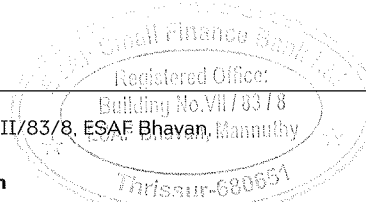
| Part I- Information to Debenture Trustee  |   |
|---|---|
| 1. Updated list of the names and addresses of the Debenture Holders (as recorded in the Beneficiary Position statement i.e., "BENPOS") separately under each CL / ISIN  | Enclosed as Annexure G  |
| 2. Details of interest and principal due but unpaid and reasons thereof, duly signed by key managerial personnel viz., Managing Director/ Whole Time Director/CEO/ CS/CFO of the Company.   | There was no interest and principal amount due to be paid during the quarter ended 31 <sup>st</sup> March, 2022. The details are enclosed in Annexure – A (enclosed). |
| 3. The number and nature of grievances, received from the debenture holders and (a) number of grievances resolved by the Company (b) grievances unresolved by the Company and the reasons for the same.   | Enclosed as Annexure B  |
| 4. A statement that the assets of the Company and of the guarantors, if any, which are available by way of security/cash flows/profits are sufficient to discharge the claims of the debenture holders as and when they become due and that such assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders. Said Statement to be duly signed by key managerial personnel | The Statement of Asset Cover shall be submitted along with the approved financial results for the quarter ended March 31, 2022.                                       |

**ESAF SMALL FINANCE BANK LIMITED**

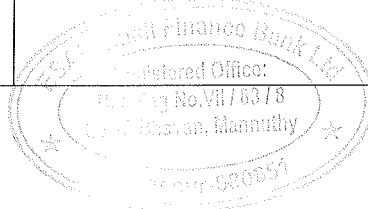
RBI License No.: MUM124, CIN: U65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur - Palakkad National Highway, Thrissur - 680 651, Kerala.

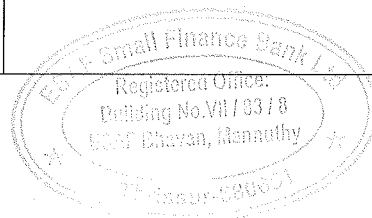
Ph. No: 0487 7123456 Email: customercare@esafbank.com [www.esafbank.com](http://www.esafbank.com)



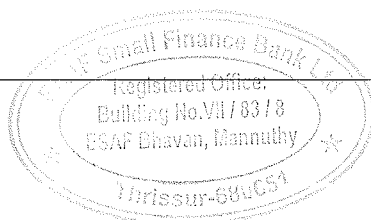
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| <p>viz., Managing Director / Whole Time Director / CEO / CS/ PCA / CFO of the Company <b>(Annexure F)</b></p> <p>AND</p> <p>A Half-Yearly certificate regarding maintenance of hundred percent Asset Cover or higher asset cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, including compliance with all the covenants, in respect of listed non-convertible debt securities, by the statutory auditor, along with the financial results, in the manner and format as specified by the Board. <b>(Annexure-C)</b></p>                       | <p>The Statement of Asset Cover shall be submitted along with the financial results for the quarter ended March 31, 2022.</p>         |
| <p>5. A copy of the financial results submitted to stock exchanges shall also be provided to Debenture Trustees on the same day the information is submitted to stock exchanges. As per Regulation 52 (1) of SEBI (LODR) Regulation, 2021, Further, financial results submitted to stock exchanges shall disclose items as per Regulation 52 (4) of SEBI (LODR) Regulation, 2021.</p> <p>A copy of published financial results and statement referred to in Regulation 52 (4), shall also be provided to Debenture Trustees. As per Regulation 52 (7) of SEBI (LODR) Regulation, 2021</p> | <p>The Financial Results will be made available to the Debenture Trustees as soon as the same is submitted to the Stock Exchange.</p> |
| <p>6. Details of Debenture Redemption Reserve/Debenture Redemption/ maintenance of funds as per Companies (Share Capital and Debentures) Rules, 2014</p>  | <p>Not Applicable</p>   |
| <p>7. Details of Recovery Expense Fund</p>  | <p>The details of the Recovery Expense Fund is provided as Annexure-D.</p>  |
| <p>8. Details of Accounts/ funds to be maintained in case of Municipal Debt Securities.</p>   | <p>Not Applicable</p>   |
| <p>9. Utilization of issue proceeds of non-convertible securities :</p> <p>i) Copy of statement indicating the utilization of issue proceeds of non-convertible securities, which shall be continued to be given till such time the issue proceeds have been fully utilised or the purpose for which these proceeds were raised has been</p>  | <p>Complied.</p>  |



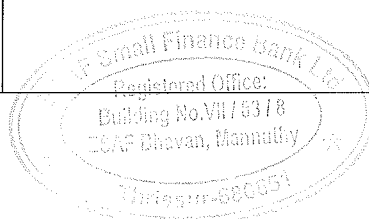
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| <p>achieved submitted to the stock exchange within forty-five days from the end of every quarter as per granular disclosure as to object of issue in Placement Memorandum/Shelf Placement Memorandum/Offer Document. (As per Regulation 52(7) of SEBI (LODR) Regulation, 2021.</p> <p>ii) A report from the lead bank regarding progress of the project; (If applicable)</p> <p>iii) A certificate from the Company's Statutory Auditor (annual). (In case not applicable, reason may be mentioned)</p> <p>(a) In respect of utilization of funds during the implementation period of the project and</p> <p>(b) In the case of debentures issued for financing working capital, at the end of each accounting year</p> | <p>NA</p> <p>A certificate dated April 7, 2022 obtained from the Practicing Chartered Accountant indicating the utilization of issue proceeds of non-convertible securities is enclosed herewith.</p> |
| 10. In case of any material deviation in the use of proceeds as compared to the objects of the issue, the same shall be indicated in the format as specified by the Board.  | NIL   |
| 11. Details of any significant change in composition of Board of Directors, if any, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 (as amended from time to time), Changes if any to be disclosed along with copies of intimation made to the stock exchanges;  | NIL   |
| 12. Details of any amalgamation, demerger, merger or corporate restructuring or reconstruction scheme proposed by the Company;  | NIL   |
| 13. Details of change, if any, in the nature and conduct of the business by the Company;  | NIL   |
| 14. Proposals, if any placed before the Board of Directors for seeking alteration in the form or nature or rights or privileges of the Debentures or in the due dates on which interest or redemption are payable, if any;  | NIL   |
| 15. Outstanding litigations, orders, directions, notices, of court/tribunal affecting, or likely to materially affect the interests of the Debenture Holders or the   | NIL   |



|  |   |
|--|---|
| assets, mortgaged and charged under security creation documents, if any;   |   |
| 16. Compliance of all covenants of the issue (including side letters, accelerated payment clause, etc.) and status thereof;  | Enclosed as Annexure E  |
| 17. A Statement confirming that there are no events or information or happenings which may have a bearing on the performance/operation of the Company, or there is no price sensitive information or any action as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that may affect the payment of interest or redemption of the Debentures; | Enclosed as Annexure E  |
| 18. Details of Fraud/default by promoter or key managerial personnel or by Issuer Company or arrest of Key Managerial Personnel or promoter; Annexure E;   | Not Applicable  |
| 19. Details of requisite / pending (if any) information /documents indicated as conditions precedent/subsequent in debenture document/s in respect of your NCD.  | Enclosed as Annexure E  |
| 20. A Certificate confirming that the properties secured for the Debentures are adequately insured and policies are in the joint names of the Trustees; (wherever applicable copy of the Insurance Policies duly endorsed in favor of the Debenture Trustee as 'Loss Payee'), (If applicable)  | Not Applicable, as all the debt securities issued by the Bank are unsecured in nature.  |
| 21. Change in Credit rating for each ISIN if any.  | Re-affirmed credit rating for the Debentures was obtained on 3 <sup>rd</sup> January, 2022.   |
| 22. Company has complied with the provisions of Companies Act, Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, the listing agreement with stock exchange, trust deed and all other regulations issued by SEBI pertaining to debt issue from time to time.   | Complied. (Enclosed as Annexure E)  |
| 23. The company to submit the pre-authorisation letter or details of Redemption account to trustee with regards to clause 3.2 of SEBI Circular on Operational framework for transactions in debt securities dated 23.06.2020, in case the same has not been submitted yet.   | Complied. The Pre-authorisation letter has already been submitted to your office vide Email dated August 04, 2020. (Enclosed as Annexure E) |



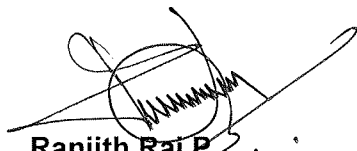
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| <p>24. The 'High Value Debt Listed Entities' which has listed its non-convertible debt securities and has an outstanding value of listed non-convertible debt securities of Rupees Five Hundred Crore and above (provided that in case an entity that has listed its non-convertible debt securities triggers the specified threshold of Rupees Five Hundred Crore during the course of the year), shall ensure compliance with the provisions outlined under Regulations 16 to 26.</p>   | <p>Not Applicable. The provisions of Chapter IV of the SEBI (LODR) Regulations, 2015 are not applicable for the debt listed companies.</p>                 |
| <p>25. The listed entity shall submit to the stock exchange and the Debenture Trustee and publish on its website:</p> <p>a) A copy of the annual report sent to the shareholders along with the notice of the annual general meeting not later than the date of commencement of dispatch to its shareholders; and</p> <p>b) In the event of any changes to the annual report, the revised copy along with the details and explanation for the changes not later than 48 hours after the annual general meeting</p>  | <p>The Financial Results will be made available to the Debenture Trustees as soon as the same is submitted to the Stock Exchange.</p>                      |
| <p><b>Part II – Confirmation about the Information to be submitted to the Debenture holders (Regulation 58)</b></p>   |  |
| <p>1.The Listed shall send the following documents:</p> <p>a) Soft copies of the full annual reports to all the holders of non-convertible securities who have registered their email address(es) either with the listed entity or with any depository;</p> <p>b) Hard copy of statement containing the salient features of all the documents, as specified in Section 136 of Companies Act, 2013 and rules made thereunder to those holders of non-convertible securities who have not so registered;</p> <p>c) Hard copies of full annual reports to those holders of non-convertible securities who request for the same</p> | <p>The Annual Report shall be submitted to the Debenture holders as soon as it is approved by the Board of Directors and the Shareholders of the Bank.</p> |



|  |    |
|--|----|
| 2.The listed entity shall send the notice of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting | NA |
| 3. The listed entity shall send proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution.  | NA |

Thanking you,

**Yours Faithfully**

  
**Ranjith Raj P**  
**Company Secretary and Compliance Officer**



## Annexure A

**Details of Interest/Principal Payment and Credit Rating for the quarter ended 31<sup>st</sup> March-2022.**

**(01<sup>st</sup> January, 2022 to 31<sup>st</sup> March, 2022)**

| Sl.No | Interest/Principal<br>(ISIN wise) |              |   |   |                                 |            |  |             |   |
|-------|-----------------------------------|--------------|---|---|---------------------------------|------------|--|-------------|---|
|       | Issue size                        | ISIN No      | Credit Rating   | Due date of redemption and/or interest (falling in the quarter) | Due Type (Interest & Principal) | Amount Due | Paid/unpaid (date of payment, & reasons if not paid) | Amount Paid | Next due date for the payment of Interest / principal |
| 1     | 20                                | INE818W08016 | CARE A; negative (Single A; Outlook: Negative)Reaffirmed on 03.01.2022  | NA  | NA                              | NA         | NA   | NA          | 30-Jun-22   |
| 2     | 20.0                              | INE818W08024 | CARE A; negative (Single A; Outlook: Negative) Reaffirmed on 03.01.2022 | NA  | NA                              | NA         | NA   | NA          | 30-Jun-22   |
| 3     | 40.0                              | INE818W08032 | CARE A; negative (Single A; Outlook: Negative) Reaffirmed on 03.01.2022 | NA  | NA                              | NA         | NA   | NA          | 30-Jun-22   |



### Annexure B

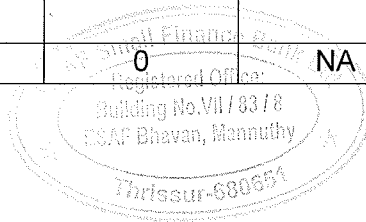
(01<sup>st</sup> January, 2022 to 31<sup>st</sup> March, 2022)

#### a) Status of Investor Grievance

| No. of Complaints received during the quarter | No. of Complaints resolved during the quarter | No. of Complaints pending at the end of reporting quarter |
|---|---|---|
| 0   | 0   | 0   |

#### b) Details of complaints pending for more than 30 days:

| No. of Complaints Pending for more than 30 days | Nature of complaints         |                                |           | Steps taken for redressal | Status of complaint (if redressed, date of redressal) |
|---|------------------------------|--------------------------------|-----------|---------------------------|---|
|   | Delay in payment of interest | Delay in payment of redemption | Any other |                           |   |
| 0   | 0                            | 0                              | 0         | NA                        | NA  |





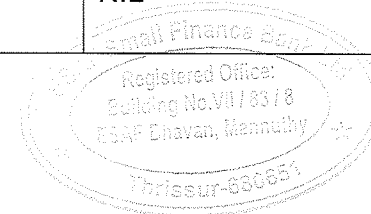
### Annexure D

**a) Debenture Redemption Reserve/ Debenture Redemption/ maintenance of funds as per Companies (Share Capital and Debentures) Rules, 2014.**

| Sl. No.        | Name of the Listed Entity | Issue Type (public/ Privately placed listed) | Type of entity (NBFC/ HFC/FI/ other) | Issue Size (in ₹ crores) | ISIN (that is maturing in the current FY) | Amount Outstanding | Status of maintenance of DRR (15% / 10% of the amount maturing in the year, applicable as per companies (share Capital and Debentures) Rules, 2014) | Details of action taken, if any |
|----------------|---------------------------|--|--------------------------------------|--------------------------|---|--------------------|---|---------------------------------|
| Not Applicable |                           |  |                                      |                          |   |                    |   |                                 |

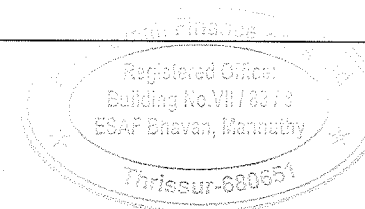
**b) Details of Recovery expense fund**

| Sl. No. | Name of the Listed Entity       | Issue Type (public/ Privately placed listed) | Issue Size (in ₹ Crores) | Size/ Value of recovery fund maintained | Any addition in the recovery Expense fund during the quarter | Details of usage of the funds, if any, during the quarter | Additional remarks |
|---------|---------------------------------|--|--------------------------|---|--|---|--------------------|
| 1       | ESAF Small Finance Bank Limited | Privately Placed listed                      | 800,000,000              | Rs.1,30,000/-                           | NIL  | NIL   | NIL                |



**c) Accounts/ funds to be maintained in case of Municipal Debt Securities**

| Sl. No.  | Name of the Listed Entity | Issue Type (public/ Privately Placed listed) | Issue Size (in ₹ crores) | Size/Value of fund/account maintained |                          |                      | Action taken by debenture trustee, if any (in case of shortfall etc) |
|--|---------------------------|--|--------------------------|---------------------------------------|--------------------------|----------------------|--|
|  |                           |  |                          | No lien escrow Account                | Interest payment Account | Sinking fund account |  |
| Not Applicable, as the Bank has not issued any Municipal debt Instruments. |                           |  |                          |                                       |                          |                      |  |



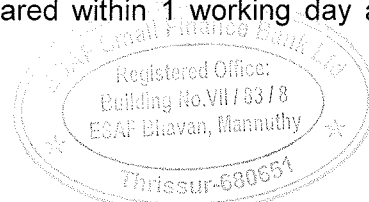
## Annexure E

### Company hereby declares the following:

- i. Interest and Principal due on debentures are paid on due dates.- **No Interest and Principal payments were due during the Quarter ended March 31, 2022.**
- ii. There is No change in credit rating of the issues. The existing Credit Rating obtained for the Debt Securities had been reaffirmed. The details are provided below;

| ISIN         | Credit Rating Agency | Rating as on 31 <sup>st</sup> March, 2022         | Reaffirmed Date |
|--------------|----------------------|---|-----------------|
| INE818W08016 | CARE Ratings         | CARE A; negative<br>(Single A; Outlook: Negative) | 03.01.2022      |
| INE818W08024 | CARE Ratings         | CARE A; negative<br>(Single A; Outlook: Negative) | 03.01.2022      |
| INE818W08032 | CARE Ratings         | CARE A; negative<br>(Single A; Outlook: Negative) | 03.01.2022      |

- iii. There is no material deviation in the use of proceeds as compared to the objects of the issue.
- iv. There is no significant change in composition of Board of Directors.
- v. The properties secured for the Debentures are adequately insured and policies are in the joint names of the Trustees – **Not Applicable as the NCDs issued by the Bank are unsecured in nature.**
- vi. All requisite information/ documents, covenants as mentioned in the Offer Document and or indicated as conditions precedent/ subsequent in debenture documents in respect of NCD are complied with and/ or submitted from time to time to Debenture Trustee.
- vii. There are no events or information or happenings which may have a bearing on the performance/operation of the Company, or there is no price sensitive information or any action as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that may affect the payment of interest or redemption of the Debentures.
- viii. Company has submitted the pre-authorisation as per SEBI Operational circular dated 10.08.2021 bearing reference no SEBI/HO/DDHS/P/CIR/2021/613 and if there is any change in the provided bank details same will be shared within 1 working day as specified in the said circular .



- ix. Company has complied with the provisions of Companies Act, Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, the listing agreement with stock exchange, trust deed and all other regulations issued by SEBI pertaining to debt issue from time to time.
- x. Compliance of all covenants of the issue (including side letters, accelerated payment clause, etc. and status thereof;
- xi. There are no Fraud/defaults by promoter or key managerial personnel or by Issuer Company or arrest of key managerial personnel or promoter;
- xii. Company has complied with para 2.2 of the SEBI circular dated 12.11.2020, for all existing debt securities, listed entities and trustees are required to enter into supplemental/ amended debenture trust deed incorporating the changes in the debenture trust deed.
- xiii. The 'High Value Debt Listed Entities' which has listed its non-convertible debt securities and has an outstanding value of listed non-convertible debt securities of Rupees Five Hundred Crore and above (provided that in case an entity that has listed its non-convertible debt securities triggers the specified threshold of Rupees Five Hundred Crore during the course of the year) is in compliance with the provisions outlined under Regulations 16 to 27. – **NA, as the provisions of Chapter IV of SEBI (LODR) Regulations, 2015 are not applicable for the listed debt listed Companies.**
- xiv. We confirm that a functional website containing, amongst others, Email address for grievance redressal and other relevant details and Name of the debenture trustees with full contact details is maintained by the Company.

**For ESAF Small Finance Bank Limited**

  
**Ranjith Raj P**  
**Company Secretary and Compliance officer**

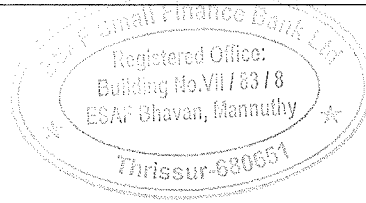


**Place: Thrissur**

**Date: April 11, 2022**

# ANNEXURE - G

| BENPOS AS ON 31ST MARCH, 2022 |          |          |   |                                    |                            |                        |                    |        |                                |         |              |          |
|-------------------------------|----------|----------|---|------------------------------------|----------------------------|------------------------|--------------------|--------|--------------------------------|---------|--------------|----------|
| Sl.No                         | DPID     | CLIENTID | NAME1   | ADD1                               | ADD2                       | ADD3                   | CITY               | PIN    | EMAIL1                         | EMAIL.2 | ISIN         | POSITION |
| 1                             | IN301516 | 10000012 | THE FEDERAL BANK LIMITED                              | TREASURY DEPARTMENT                | C-8 1ST FLOOR LAXMI TOWERS | BANDRA - KURLA COMPLEX | BANDRA EAST MUMBAI | 400051 | MMBACKOFFICE@FEDERALBANK.CO.IN | -       | INE818W08016 | 200.00   |
| 2                             | IN301516 | 10000012 | THE FEDERAL BANK LIMITED                              | TREASURY DEPARTMENT                | C-8 1ST FLOOR LAXMI TOWERS | BANDRA - KURLA COMPLEX | BANDRA EAST MUMBAI | 400051 | MMBACKOFFICE@FEDERALBANK.CO.IN | -       | INE818W08024 | 200.00   |
| 3                             | IN300214 | 22333045 | ESAF SWASRAYA MULTISTATE AGRO COOPERATIVE SOCIETY LTD | JSR SQUARE, KALATHODE OLLUKKARA PO | OLLUKKARA PO               | -                      | THRISSUR KERALA    | 680655 | RAJESH@ESAF.IN                 | -       | INE818W08032 | 400.00   |
| TOTAL                         |          |          |   |                                    |                            |                        |                    |        |                                |         |              | 800.00   |





**A. JOHN MORIS & CO.,**  
CHARTERED ACCOUNTANTS

Ajm-kch/Cer/01/2021-2022

07<sup>th</sup> April, 2022

**CERTIFICATE**

We have examined and verified the books of accounts and other relevant documents and registers maintained by M/S ESAF Small Finance Bank Limited having its Registered office and Corporate Office at Building No.VII/83/8,ESAF Bhavan, Thrissur-Palakkad National Highway, Mannuthy P O, Thrissur, Kerala - 680 651 with a view to ascertain statutory compliance for the quarter ended 31<sup>st</sup> March, 2022 relevant to the listed Non-Convertible Debentures (NCDs) issued by the company.

On the basis of such examination and on obtaining the information and explanation which we deemed necessary for the purpose, we hereby confirm the following details by certifying that:

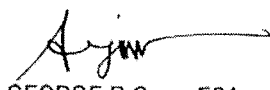
1. The details of the NCDs issued by the Company under the trusteeship of Catalyst Trusteeship Limited are given in Annexure I.
2. The company has utilised the funds for the purpose of growth of the microfinance loan portfolio of the Company.
3. As per Rule 18(7)(b)(ii) of the Companies (Share Capital and Debentures) Rule, 2014 issued by Ministry of Corporate Affairs, creation of Debenture Redemption Reserve (DRR) is not required for Bank's registered with the RBI under Section 22 of the Banking Regulation Act, 1949, when such debentures are issued on private placement basis. Accordingly, the company has not created Debenture Redemption Reserve.
4. During the quarter, No NCDs had the interest fallen due
5. During the quarter, No NCDs were due for redemption
6. As on ended 31<sup>st</sup> March ,2022, there is no default in payment of interest.

The certificate is issued at the request of the Company for submitting to debenture trustee M/S Catalyst Trusteeship Limited.

Place: Kochi

UDIN: 22236710AGNYBW2964

For A. JOHN MORIS & CO.,  
CHARTERED ACCOUNTANTS  
FRN : 007220S

  
JOBIN GEORGE B.Com, FCA  
Partner  
M. No. 236710

Cochin : Door No.56/503, IInd Floor, Building No.G 308, Shan Apartment, Near Avenue Centre Hotel  
Panampilly Nagar, Kochi - 682 036

Ph : +91 484 4874822 | Cell : +91 99958 32342 | Website: [www.ajohnmoris.com](http://www.ajohnmoris.com)

HO : No. 5, Lakshmiapuram, 1st Street, Deivasigamani Road (Near Music Academy), Royapettah, Chennai - 600 014

Branches: Nagercoil, Tiruchirappalli, Madurai, Kumbakonam, Tirupur, Coimbatore, New Delhi, Bengaluru, Mumbai,  
Cochin, Thrissur, Hyderabad, Jeypore, Ahmedabad, Trivandrum, Tuticorin, Guntur

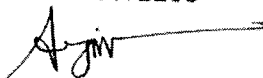


**A. JOHN MORIS & CO.,**  
CHARTERED ACCOUNTANTS

**Annexure I - NCDs' position during the Quarter Ended 31<sup>st</sup> March ,2022**

| S<br>I<br>N<br>o<br>: | Particulars of<br>NCD  | Secured/<br>Unsecured | ISIN         | Amount (Rs)  | Inter<br>est<br>Paid<br>(Rs.) | Red<br>empt<br>ion<br>amo<br>unt<br>(Rs.) | Next due<br>date of<br>interest | Outs<br>tandi<br>ng<br>as<br>on<br>31 <sup>st</sup><br>Marc<br>h,20<br>22 | Book<br>Debt<br>Hyp<br>othe<br>cate<br>d |
|-----------------------|--|-----------------------|--------------|--------------|-------------------------------|---|---------------------------------|---|--|
| 1                     | Basel III<br>complaint<br>Tier II bonds<br>in the form of<br>NCD | Unsecured             | INE818W08016 | 20,00,00,000 | Nil                           | N. A                                      | 30-June<br>2022                 | 20  | N. A                                     |
| 2                     | Basel III<br>complaint<br>Tier II bonds<br>in the form of<br>NCD | Unsecured             | INE818W08024 | 20,00,00,000 | Nil                           | N. A                                      | 30-June-<br>2022                | 20  | N.A                                      |
| 3                     | 11.50%<br>ESAFSFB Tie<br>r II Bonds<br>June 2025                 | Unsecured             | INE818WQ8032 | 40,00,00,000 | Nil                           | N. A                                      | 30-June-<br>2022                | 40  | N.A                                      |

For A. JOHN MORIS & CO.,  
CHARTERED ACCOUNTANTS  
FRN : 007220S

  
JOBIN GEORGE B.Com, FCA  
Partner  
M. No. 236710

Place: Kochi

UDIN: 22236710AGNYBW2964



Cochin : Door No.56/503, IInd Floor, Building No.G 308, Shan Apartment, Near Avenue Centre Hotel  
Panampilly Nagar, Kochi - 682 036

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HO : No. 5, Lakshmiapuram, 1st Street, Deivasigamani Road (Near Music Academy), Royapettah, Chennai - 600 014

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