

April 26, 2024

The BSE Limited

Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001

SCRIP CODE: **543066**

SECURITY: **Equity Shares/Debentures**

The National Stock Exchange of India Limited

Exchange Plaza, C-1, Block G,
Bandra-Kurla Complex.
Bandra (E), Mumbai - 400 051

SYMBOL: **SBICARD**

SECURITY: **Equity Shares**

Dear Sirs,

Re: Outcome of Board Meeting held on April 26, 2024 - Audited Financial Results of the Company for the quarter and the year ended March 31, 2024

In continuation of our letter dated April 18, 2024, intimating about the Board Meeting to be held on April 26, 2024, we wish to inform you that the Board of Directors of the Company, at its meeting held today, has inter alia, approved the Audited Financial Results of the Company for the quarter and the year ended March 31, 2024.

In this connection, we enclose herewith the Audited Financial Results for the quarter and the year ended March 31, 2024 alongwith disclosures in accordance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and the Reports of the Statutory Auditors on the Financial Results of the Company for the quarter and the year ended March 31, 2024, issued by the Statutory Auditors, M/s. Ambani & Associates LLP, Chartered Accountants and M/s. Mahesh C Solanki & Co., Chartered Accountants as required under Regulation 33 and Regulation 52 read with Regulation 63(2) of the Listing Regulations.

The Results have been uploaded on the Stock Exchange websites at www.bseindia.com and www.nseindia.com and are also being simultaneously posted on the website of the Company at www.sbicard.com.

The Meeting of the Board of Directors commenced at 4.00 p.m. and concluded at 5:55 p.m.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For SBI Cards and Payment Services Limited



Payal Mittal Chhabra
Company Secretary & Compliance Officer



SBI Cards and Payment Services Ltd.

DLF Infinity Towers, Tower C,
12th Floor, Block 2, Building 3,
DLF Cyber City, Gurugram - 122002,
Haryana, India

Tel.: 0124-4589803
Email: customer-care@sbicard.com
Website: sbicard.com

Registered Office:
Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower,
E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi - 110034
CIN - L65999DL1998PLC093849

SBI Cards and Payment Services Limited

Statement of Audited Financial Results for the quarter and the year ended March 31, 2024

Note 1a. Disclosure of statement of assets and liabilities as per Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, as at March 31, 2024

(Figure in ₹ Crores, unless otherwise stated)

Particulars	As at March 31, 2024 (Audited)	As at March 31, 2023 (Audited)
ASSETS		
1 Financial assets		
(a) Cash and cash equivalents	2,482.05	989.79
(b) Bank balance other than cash and cash equivalents	247.57	364.68
(c) Trade receivables	243.08	142.16
(d) Loans	49,078.95	39,360.98
(e) Investments	3,519.13	2,139.69
(f) Other financial assets	330.03	416.49
Total financial assets	55,900.81	43,413.79
2 Non- financial assets		
(a) Current tax assets (net)	10.20	5.68
(b) Deferred tax assets (net)	354.61	246.67
(c) Property plant and equipment	58.47	60.36
(d) Capital work in progress	0.10	6.06
(e) Intangible assets under development	22.21	16.63
(f) Intangible assets	103.79	103.42
(g) Right-of-use assets	379.84	387.18
(h) Other non financial assets	1,341.20	1,305.77
Total non-financial assets	2,270.42	2,131.77
Total Assets (1+2)	58,171.23	45,545.56
LIABILITIES AND EQUITY		
Liabilities		
1 Financial liabilities		
(a) Derivative financial instruments	-	1.10
(b) Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	106.58	92.47
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,401.13	1,302.95
(II) Other payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	20.92	10.54
(c) Debt securities	5,988.17	6,606.21
(d) Borrowings (other than Debt Securities)	31,993.21	23,142.86
(e) Subordinated liabilities	1,909.70	1,360.54
(f) Other financial liabilities	2,945.17	1,684.34
Total financial liabilities	44,364.88	34,201.01
2 Non- financial liabilities		
(a) Provisions	635.63	637.99
(b) Other non financial liabilities	1,086.69	876.50
Total non financial liabilities	1,722.32	1,514.49
Total liabilities (1+2)	46,087.20	35,715.50
3 Equity		
(a) Equity share capital	950.97	946.07
(b) Other equity	11,133.06	8,883.99
Total equity	12,084.03	9,830.06
Total liabilities and equity (1+2+3)	58,171.23	45,545.56



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SBI Cards and Payment Services Limited
Statement of Audited Financial Results for the quarter and the year ended March 31, 2024

Note 1b. Disclosure on Statement of Profit and Loss as per Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the quarter and the year ended March 31, 2024:

(Figure in ₹ Crores, unless otherwise stated)

Particulars	For the quarter ended			For the year ended	
	March 31, 2024 Audited	December 31, 2023 Unaudited	March 31, 2023 Audited	March 31, 2024 Audited	March 31, 2023 Audited
1 Revenue from operations					
(i) Interest income	2,138.66	2,082.48	1,672.35	7,927.12	6,152.97
(ii) Fees and commission income	1,999.73	2,292.88	1,785.72	8,164.69	6,604.15
(iii) Sale of services	38.08	44.52	45.28	163.61	165.77
(iv) Business development incentive income	170.36	200.99	257.83	709.85	740.30
(v) Insurance commission income	0.89	0.83	0.98	3.15	3.45
Total revenue from operations	4,347.72	4,621.70	3,762.16	16,968.42	13,666.64
2 Other income	126.85	119.90	154.41	515.08	619.03
3 Total income (1+2)	4,474.57	4,741.60	3,916.57	17,483.50	14,285.67
4 EXPENSES					
(i) Finance costs	723.82	695.49	507.26	2,595.22	1,647.63
(ii) Fees and commission expenses	256.67	551.71	402.63	1,642.14	1,371.50
(iii) Impairment on financial instruments	944.40	882.91	629.76	3,287.42	2,159.05
(iv) Employee benefits expenses	132.23	144.37	152.13	569.69	561.89
(v) Depreciation, amortisation and impairment	51.63	50.78	45.06	196.75	163.81
(vi) Operating and other expenses	1,477.66	1,678.75	1,380.06	5,960.48	5,351.22
Total expenses	3,586.41	4,004.01	3,116.90	14,251.70	11,255.10
5 Profit before tax for the period/year (3-4)	888.16	737.59	799.67	3,231.80	3,030.57
6 Tax expense:					
Current tax charge / (credit)	245.48	243.53	221.25	931.41	799.29
Deferred tax charge / (credit)	(19.69)	(55.02)	(18.05)	(107.49)	(27.19)
Total Tax Expenses	225.79	188.51	203.20	823.92	772.10
7 Profit after tax for the period/year (5-6)	662.37	549.08	596.47	2,407.88	2,258.47
8 Other Comprehensive Income					
A. Items that will not be reclassified to profit or loss					
- Remeasurements of the defined benefit liabilities / (asset)	1.40	1.19	1.76	(1.56)	(4.56)
- Tax impact on above	(0.35)	(0.30)	(0.44)	0.39	1.15
- Gain/(loss) on equity investment through OCI	(0.69)	-	1.21	(0.69)	1.21
- Tax impact on above	0.17	-	(0.30)	0.17	(0.30)
Subtotal (A)	0.53	0.89	2.23	(1.69)	(2.50)
B. Items that will be reclassified to profit or loss					
- Gain/(loss) on forward contracts in hedging relationship	-	0.44	1.07	0.46	(0.46)
- Tax impact on above	-	(0.11)	(0.27)	(0.12)	0.12
Subtotal (B)	-	0.33	0.80	0.34	(0.34)
Other comprehensive income (A+B)	0.53	1.22	3.03	(1.35)	(2.84)
9 Total Comprehensive Income for the period/year (7+8)	662.90	550.30	599.50	2,406.53	2,255.63
10 Earnings per equity share (not annualised for quarters) :					
(1) Basic (₹)	6.97	5.78	6.31	25.39	23.92
(2) Diluted (₹)	6.96	5.77	6.28	25.37	23.80



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SBI Cards and Payment Services Limited
Statement of Audited Financial Results for the quarter and the year ended March 31, 2024

Note 2. Disclosure of Statement of Cash Flow as per Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the year ended March 31, 2024:

(Figure in ₹ Crores, unless otherwise stated)

Particulars	For the year ended March 31, 2024	For the year ended March 31, 2023
A. Cash flow from operating activities		
Profit before tax for the year	3,231.80	3,030.57
Adjustments for :		
Depreciation and amortisation expense	196.75	163.81
Liabilities written back	(0.06)	(0.09)
Impairment losses & bad debts	3,287.42	2,159.05
Other interest income	(199.67)	(106.07)
Cash inflow from interest income	202.44	92.32
Share based payments	10.70	14.11
Finance cost	2,595.22	1,647.63
Unrealised foreign exchange (Gain)/loss (net)	0.79	0.07
Loss/ (Profit) on sale of property, plant & equipment	0.03	(0.17)
Profit on sale on investments	-	(0.48)
Operating profit before working capital changes	9,325.42	7,000.75
Adjustment for changes in working capital		
Adjustments for (increase) / decrease in operating assets:		
Bank balance other than cash & cash equivalent	117.11	(16.45)
Trade receivables	(100.07)	23.50
Other financial assets	87.26	(204.33)
Other non financial assets	(34.93)	(344.36)
Derivative financial Instrument	(1.10)	-
Loans	(13,005.33)	(11,332.69)
Adjustments for increase / (decrease) in operating liabilities:		
Other financial liabilities	1,402.61	(10.38)
Other non financial liabilities	188.19	140.98
Provisions	(3.45)	141.93
Trade payables	112.89	278.89
Cash from/ (used) in operations before taxes	(1,911.40)	(4,322.16)
Finance Cost Paid	(2,604.21)	(1,583.98)
Cash from/ (used) in operations before taxes	(4,515.61)	(5,906.14)
Direct taxes paid (net of refunds)	(935.93)	(764.37)
Net cash generated/ (used) in operating activities (A)	(5,451.54)	(6,670.51)
B. Cash flow from investing activities		
Purchase of property, plant and equipment and intangible assets	(74.46)	(93.40)
Proceeds from sale of property, plant and equipment and intangible assets	(0.03)	0.24
Purchase of investments	(3,024.42)	(3,704.50)
Proceeds from investment	1,641.54	2,876.22
Net cash used in investing activities (B)	(1,457.37)	(921.44)
C. Cash flow from financing activities		
Proceeds from issue of share capital (including security premium and share pending allotment)	74.48	44.13
Proceeds from debt securities	810.00	2,337.48
Repayment of debt securities	(1,450.00)	(2,881.90)
Borrowings (other than debt securities)	8,855.44	8,457.92
Proceeds from subordinated liabilities	1,275.00	250.00
Repayment of subordinated liabilities	(700.00)	(100.00)
Interim dividend paid	(362.64)	(212.86)
Payment of lease liabilities	(101.11)	(71.19)
Net cash (used) / generated in financing activities (C)	8,401.17	7,823.58
D. Net increase / (decrease) in cash and cash equivalents (A+B+C)	1,492.26	231.63
Cash and cash equivalents as at the beginning of the year	989.79	758.16
Cash and cash equivalents as at the end of the year	2,482.05	989.79

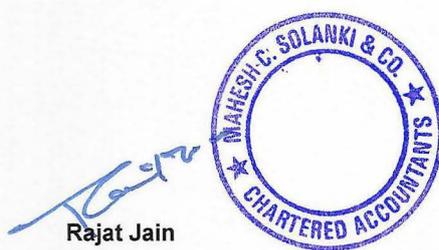
Note:

1. The Cash Flow Statement has been prepared in accordance with the 'Indirect Method' specified in Ind AS 7, Statement of Cash Flows, as per Indian Accounting Standards specified under Section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules 2015.





Hitesh Ambani
Partner
For Ambani & Associates LLP
Chartered Accountants
Membership No. : 506267



Rajat Jain
Partner
For Mahesh C Solanki & Co
Chartered Accountants
Membership No. : 413515



Abhijit Chakravorty
Managing Director & CEO
DIN: 09494533

Place: Gurugram
Date : April 26, 2024

Place: Gurugram
Date : April 26, 2024

Place: Gurugram
Date : April 26, 2024

Notes:

- 3 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on April 26, 2024. The financial results for the quarter and the year ended March 31, 2024 have been audited by the joint statutory auditors of the Company. The report thereon is unmodified. The information presented above is extracted from the audited financial statements for the quarter and the year ended March 31, 2024.
- 4 Management has exercised necessary due diligence to ensure that the said comparative results provide a true and fair view of its affairs.
- 5 The financial statements have been prepared in accordance with the applicable Ind AS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended. The Company has consistently applied its material accounting policies in the preparation of its quarterly financial results and its annual financial statements during the years ended March 31, 2024 and March 31, 2023 respectively.
- 6 Information as required by Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is annexed.
- 7 Previous period's/year's figures have been regrouped /reclassified wherever necessary to correspond with the current period's/year's classification/disclosure.
- 8 Figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and the published year-to-date figures upto the end of third quarter of respective financial year.
- 9 During the year ended March 31, 2024, the Company has allotted 4,894,130 equity shares of ₹ 10/- each pursuant to exercise of options under the approved employee stock option scheme.
- 10 There is only one reportable segment ("Credit cards") as envisaged by Ind AS 108 Segment reporting, specified under section 133 of the Companies Act 2013, read with Rule 7 of the Companies (Accounts) Rules 2014. Further, the economic environment in which the Company operates is significantly similar and not subject to materially different risk and rewards. Accordingly, as the Company operates in a single business & geographical segment, the reporting requirement for the primary & secondary disclosure prescribed by Ind AS 108 are not required to be given.
- 11 The Company's Gross NPA* and Net NPA* as of March 31, 2024 is 2.76% and 0.99% respectively vs 2.35% and 0.87% respectively as of March 31, 2023. Further as of March 31, 2024, the Company holds total expected credit loss on loan balances of ₹ 1,766.64 Crores (vs ₹ 1,360.64 Crores as of March 31, 2023)

*NPA refers to Stage 3 balance
- 12 The Board of Directors have declared interim dividend of ₹ 2.50 per equity share (25%) of the face value of ₹ 10/- each for the financial year 2023-24 in accordance with Section 123(3) of the Companies Act, 2013, as amended.
- 13 The results for the quarter and the year ended March 31, 2024 are available on the BSE Limited's website (www.bseindia.com), the National Stock Exchange of India Limited's website (www.nseindia.com) and on the Company's website (www.sbicard.com).

Annexure - I

INFORMATION AS PER REGULATION 52 (4) of THE SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024

Particulars	For the quarter ended March 31, 2024	For the year ended March 31, 2024
(a) Debt Equity Ratio : (Total outstanding debt over Net worth)		3.28
(b) Outstanding redeemable preference shares (quantity and value):		Nil
(c) Capital redemption reserve :		₹ 3.40 (Crores)
(d) Net worth :		₹ 12,155.54 (Crores)
(e) Net profit after tax :	₹ 662.37 (Crores)	₹ 2,407.88 (Crores)
(f) Earnings Per Share (not annualised for quarter) :		
Basic	₹ 6.97	₹ 25.39
Diluted	₹ 6.96	₹ 25.37
(g) Total Debts to Total Assets :		0.69
(h) Net Profit Margin (%) (Profit after tax over Total Income) :	14.80%	13.77%
(i) Sector Specific Equivalent Ratios, as applicable:		
(i) Capital Adequacy Ratio :		20.53%
(ii) Gross Non Performing Asset [Stage 3 asset] Ratio :		2.76%
(iii) Net Non Performing Asset [Stage 3 asset] Ratio :		0.99%
(iv) Provision Coverage Ratio :		64.89%
(j) There was no deviation in the use of the proceeds of the issue of Non Convertible Debt Securities.		

Note: The Company being a NBFC, debt service coverage ratio, interest service coverage ratio, current ratio, long term debt to working capital, bad debt to account receivable ratio, current liability ratio, debtors turnover ratio, inventory turnover and operating margin percent are not applicable.



April 26, 2024

The BSE Limited
Corporate Relationship Department.
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001

SCRIP CODE: **543066**

SECURITY: **Equity Shares/Debentures**

The National Stock Exchange of India Limited

Exchange Plaza, C-1, Block G,
Bandra-Kurla Complex.
Bandra (E), Mumbai - 400 051

SYMBOL: **SBICARD**

SECURITY: **Equity Shares**

Dear Sirs,

Re: Declaration under Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In compliance with the provisions of Regulation 33(3) (d) of the Listing Regulations, we hereby declares that the Statutory Auditors, M/s. Ambani & Associates LLP, Chartered Accountants and M/s. Mahesh C Solanki & Co., Chartered Accountants, have issued the Audit Reports with unmodified opinion on the Audited Financial Results of the Company for the quarter and the year ended March 31, 2024.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For SBI Cards and Payment Services Limited



Rashmi Mohanty
Chief Financial Officer



SBI Cards and Payment Services Ltd.

DLF Infinity Towers, Tower C,
12th Floor, Block 2, Building 3,
DLF Cyber City, Gurugram - 122002,
Haryana, India

Tel.: 0124-4589803
Email: customercare@sbicard.com
Website: sbicard.com

Registered Office:
Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower,
E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi - 110034
CIN - L65999DL1998PLC093849

**Independent Auditor's Report on the Financial Results Pursuant to the Regulation 33 and
52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure
Requirements) Regulations, 2015**

**To The Board of Directors
SBI Cards and Payment Services Limited**

Opinion

We have audited the accompanying Statement of financial results of SBI Cards and Payment Services Limited (the "Company"), for the quarter and year ended March 31, 2024, attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listed Regulation').

In our opinion and to the best of our information and according to the explanations given to us, the financial results:

- a. are presented in accordance with the requirements of Regulation 33 and 52 read with Regulation 63(2) of the Listing Regulations; and
- b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS") and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the quarter and year ended March 31, 2024.

Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('ICAI') together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act, and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us, is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Financial Results

The Company's Board of Directors are responsible for the preparation and presentation of these financial results for the quarter and year ended March 31, 2024 that give a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 read with Regulation 63(2) of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and



estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors of the Company are also responsible for overseeing the financial reporting process of the Company.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the financial results for the quarter and year ended March 31, 2024 as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143 (3) (i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit



evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

For Ambani & Associates LLP
Chartered Accountants
FRN: 016923N

For Mahesh C Solanki & Co.
Chartered Accountants
FRN: 006228C




CA Hitesh Ambani
Partner
Membership No. 506267
UDIN: 24506267BJZYAP6087
Place: Gurugram
Date: April 26, 2024




CA Rajat Jain
Partner
Membership No. 413515
UDIN: 24413515BKCNNS9733
Place: Gurugram
Date: April 26, 2024