

RIL/SECTL/2021/
10-02-2021

The Stock Exchange Mumbai
Corporate Relationship Dept,
PhirozeeJeejeebhoy Towers,
25th Floor, Dalal Street,
Mumbai - 400 001

Scrip Code – 500367

Dear Sir,

Sub :- Compliance of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 – Reg.

Pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 and other applicable provisions please find attached herewith the following approved by the Board in their meeting held today; i.e;10-02-2021. The meeting commenced at 3.45 pm and concluded at 5.00 p.m.

A. Financial Statements :

- i) Un-audited Financial Results (Standalone / Consolidated) for the quarter ended 31st December, 2020.
- ii) Limited Review Report by the Statutory Auditors on the Financial Results (Standalone / Consolidated) for the Quarter ended 31st December, 2020.

B. Board accepted the resignation of Mr.Tommy Thompson (DIN 01509260), Director with due appreciation of the services rendered by him.

This is for your kind information and records.

Thanking You,

Yours faithfully,
For RUBFILA INTERNATIONAL LTD



G KRISHNA KUMAR
Managing Director

Encl : a/a



RUBFILA INTERNATIONAL LTD
CIN: L25199KL1993PLC007018
 Regd. Office : New Industrial Development Area,
 Menonpara Road, Kanjikode,
 Palakkad, Kerala

STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED 31st DECEMBER, 2020

in ₹ lakhs

No.	Particulars	Standalone					
		Quarter Ended			Cumulative		Year Ended
		31.12.2020	30.09.2020	31.12.2019	31.12.2020	31.12.2019	31.03.2020
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from Operations	7,100.52	6,624.36	5,648.80	16,973.27	17,520.82	22,770.61
II	Other Income	53.30	37.26	48.46	104.18	185.12	222.55
III	Total Income (I + II)	7,153.82	6,661.62	5,697.26	17,077.45	17,705.94	22,993.16
IV	Expenses						
	Cost of Materials Consumed	4,629.97	4,463.56	4,383.83	11,273.60	13,288.54	17,146.36
	Purchase of Stock in Trade	-	-	-	-	-	-
	Changes in inventories of Finished Goods Work-in- Progress and Stock in Trade	(24.72)	11.68	(2.14)	54.77	(29.30)	(114.90)
	Employee Benefits Expense	349.32	297.82	278.33	979.42	830.48	1,062.58
	Finance Costs	0.00	-	-	3.55	-	-
	Depreciation and Amortization Expense	124.36	120.55	82.79	364.86	247.17	341.89
	Other Expenses	757.18	665.01	641.97	1,864.98	1,944.76	2,559.67
	Total Expenses	5,836.11	5,558.62	5,384.78	14,541.18	16,281.65	20,995.60
V	Profit before share of profit of a joint venture, exceptional items and tax from continuing operations (III-IV)	1,317.70	1,103.00	312.49	2,536.27	1,424.29	1,997.56
VI	Share of net profit of associates accounted for using the equity method	-	-	-	-	-	-
VII	Profit before Exceptional Items & Tax (V+VI)	1,317.70	1,103.00	312.49	2,536.27	1,424.29	1,997.56
VIII	Exceptional Items	-	-	-	-	-	-
IX	Profit before Tax (VII-VIII)	1,317.70	1,103.00	312.49	2,536.27	1,424.29	1,997.56
X	Tax Expense						
	1 Current Tax	316.35	244.97	44.08	589.18	362.80	450.91
	2 Adjustment of tax relating to earlier periods	-	-	-	-	-	-
	3 Deferred Tax	21.37	30.91	(30.42)	51.95	(40.26)	42.92
	Income Tax Expense	337.72	275.88	13.66	641.13	322.54	493.83
XI	Profit for the period (IX- X)	979.98	827.12	298.83	1,895.14	1,101.75	1,503.73
XII	Other Comprehensive Income						
	i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	ii Income tax relating to items that will be reclassified to Profit and Loss	-	-	-	-	-	-
	iii Items that will not be reclassified to profit or loss	-	-	-	-	-	9.28
	iv Income tax relating to items that will not be reclassified to Profit and	-	-	-	-	-	-
	Total Comprehensive Income for the period (IX+X) Comprising						
XIII	Profit (Loss) and Other comprehensive Income for the Period	979.98	827.12	298.83	1,895.14	1,101.75	1,513.01
XIV	Non Controlling Interest	-	-	-	-	-	-
XV	Total Comprehensive Income after Minority Interest	979.98	827.12	298.83	1,895.14	1,101.75	1,513.01
	Paid-Up Equity Share Capital (Face Value of Rs.5/-)	2,600.88	2,600.88	2,360.88	2,600.88	2,360.88	2,473.38
XV	Reserves Excluding Revaluation Reserves						12,872.19
XVI	Earning per Equity Share in Rs. Ps.						
	a Basic	1.95	1.67	0.63	3.78	2.33	3.19
	b Diluted	1.93	1.67	0.62	3.73	2.30	3.14
XVII	Net Worth						15,345.57



RUBFILA INTERNATIONAL LIMITED

NEW INDUSTRIAL DEVELOPMENT AREA, KANJIKODE, PALAKKAD

Statement of unaudited standalone Cash Flow Statement for the period ended 31st December, 2020

Particulars	For the Period ended 31 st December 2020	For the Period ended 31 March 2020
	<i>in ₹ lakhs</i>	<i>in ₹ lakhs</i>
A. Cash flow from operating activities		
Net Profit / (Loss) before tax	2,536.28	1,997.57
<u>Adjustments for:</u>		
Depreciation and amortisation expenses of Property , plant and equipment and intangibles	364.86	341.89
Finance costs	3.55	-
Provision for doubtful debts/ advances (Net)	1.97	5.28
Gain on disposal of property , plant and equipment	-	(0.19)
Fair value adjustment of a contingent consideration	-	-
Interest income	(72.50)	(184.33)
Operating profit / (loss) before working capital changes	297.89	162.65
<u>work, Changes in working capital:</u>	2,834.17	2,160.22
Increase / (decrease) in trade & other receivables	(541.29)	549.59
Increase / (decrease) Inventories	(368.73)	(89.21)
(Increase) / decrease in Trade, other payables and provisions	(665.52)	1,512.63
Cash generated from operations	1,258.63	4,133.23
Income tax (paid) / refunds	(554.01)	(418.49)
Cash flow from operating activities (A)	704.62	3,714.74
B. Cash flow from investing activities		
Purchase of property, plant and equipment	(890.20)	(2,982.94)
Proceeds from sale of property, plant and equipment	-	0.39
Investment in unquoted shares	-	-
Acquisition of a subsidiary, net of cash acquired	0.00	(1,600.00)
Interest received	72.50	184.33
Cash flow from investing activities (B)	(817.69)	(4,398.22)
C. Cash flow from financing activities		
Proceeds from issue of equity shares	127.50	112.50
Proceeds from exercise of share options	-	-
Share Application money received	726.75	1,082.81
Dividend paid to Equity holders	(593.61)	(569.25)
Finance Cost	(3.55)	-
Net cash flow from / (used in) financing activities (C)	257.09	626.06
Net increase / (decrease) in Cash and cash equivalents (A+B+C)	144.02	(57.42)
Cash and cash equivalents at the beginning of the year	268.25	325.67
Cash and cash equivalents at the end of the year	412.27	268.25





RUBFILA INTERNATIONAL LTD
CIN: L25199KL1993PLC007018
 Regd. Office : New Industrial Development Area,
 Menonpara Road, Kanjikode,
 Palakkad, Kerala

CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/ NINE MONTHS ENDED 31st DECEMBER, 2020

in ₹ lakhs

No.	Particulars	CONSOLIDATED					
		Quarter Ended			Cumulative		Year Ended
		31.12.2020	30.09.2020	31.12.2019	31.12.2020	31.12.2019	31.03.2020
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from Operations	8,540.17	8,068.62	7,088.47	20,873.04	19,198.23	25,800.78
II	Other Income	69.42	58.56	68.31	157.96	212.56	473.63
III	Total Income (I + II)	8,609.59	8,127.18	7,156.78	21,031.00	19,410.79	26,274.41
IV	Expenses						
	Cost of Materials Consumed	5,215.89	5,053.99	4,975.10	12,904.73	14,003.00	18,497.96
	Purchase of Stock in Trade	105.38	160.32	105.02	309.85	124.07	211.76
	Changes in inventories of Finished Goods Work-in- Progress and Stock in Trade	19.59	(13.03)	55.93	60.62	32.50	(79.90)
	Employee Benefits Expense	574.91	507.13	527.77	1,599.91	1,124.13	1,562.60
	Finance Costs	9.81	2.76	6.13	18.77	10.87	-
	Depreciation and Amortization Expense	156.95	153.82	118.65	465.09	289.99	625.02
	Other Expenses	1,081.85	969.90	944.26	2,699.05	2,300.78	3,238.42
	Total Expenses	7,164.38	6,834.89	6,732.86	18,058.02	17,885.34	24,055.86
V	Profit before share of profit of a joint venture, exceptional items and tax from continuing operations (III-IV)	1,445.21	1,292.29	423.93	2,972.98	1,525.45	2,218.55
VI	Share of net profit of associates accounted for using the equity method	-	-	-	-	29.55	29.55
VII	Profit before Exceptional Items & Tax (V+VI)	1,445.21	1,292.29	423.93	2,972.98	1,555.00	2,248.10
VIII	Exceptional Items	-	-	-	-	-	-
IX	Profit before Tax (VII-VIII)	1,445.21	1,292.29	423.93	2,972.98	1,555.00	2,248.10
X	Tax Expense						
	1 Current Tax	308.83	316.66	44.08	673.57	362.80	478.79
	2 Adjustment of tax relating to earlier periods	-	-	-	-	-	-
	3 Deferred Tax	52.35	(4.59)	(7.81)	110.00	(19.56)	81.91
	Income Tax Expense	361.18	312.07	36.27	783.57	343.24	560.70
XI	Profit for the period (IX- X)	1,084.03	980.22	387.66	2,189.41	1,211.76	1,687.40
XII	Other Comprehensive Income						
	i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	ii) Income tax relating to items that will be reclassified to Profit and Loss	-	-	-	-	-	-
	iii) Items that will not be reclassified to profit or loss	-	-	-	-	-	(4.03)
	iv) Income tax relating to items that will not be reclassified to Profit	-	-	-	-	-	-
XIII	Total Comprehensive Income for the period (IX+X)	1,084.03	980.22	387.66	2,189.41	1,211.76	1,683.37
XIII	Comprising Profit (Loss) and Other comprehensive Income for the Period	1,084.03	980.22	387.66	2,189.41	1,211.76	1,683.37
XIV	Non Controlling Interest	-	-	44.41	-	40.22	118.06
XV	Total Comprehensive Income after Minority Interest	1,084.03	980.22	343.25	2,189.41	1,171.54	1,565.31
XV	Paid-Up Equity Share Capital (Face Value of Rs.5/-)	2,600.88	2,600.88	2,360.88	2,600.88	2,360.88	2,473.38
XV	Reserves Excluding Revaluation Reserves						12,992.82
XVI	Earning per Equity Share in Rs. Ps.						
	a Basic in Rs. Ps.	2.16	1.98	0.73	4.36	2.48	3.30
	b Diluted in Rs. Ps.	2.13	1.98	0.72	4.31	2.44	3.25
XVII	Net Worth						15,466.20



RUBFILA INTERNATIONAL LIMITED		
NEW INDUSTRIAL DEVELOPMENT AREA, KANJIKODE, PALAKKAD		
Statement of unaudited consolidated Cash Flow Statement for the period ended 31st December, 2020		
Particulars	For the Period ended 31st December 2020	For the Period ended 31 March 2020
	<i>in ₹ lakhs</i>	<i>in ₹ lakhs</i>
A. Cash flow from operating activities		
Net Profit / (Loss) before tax	2,973.00	2,248.15
<i>Adjustments for:</i>		
Depreciation and amortisation expenses of Property , plant and equipment and intangibles	465.09	625.02
Finance costs	3.55	-
Provision for doubtful debts/ advances (Net)	1.97	5.28
Gain on disposal of property , plant and equipment	-	(2.48)
Allownace of expected credit Loss	-	(2.61)
Interest income	(122.25)	(230.87)
Interest Expenses	15.22	-
	363.58	394.34
Operating profit / (loss) before working capital changes	3,337.04	2,642.49
<i>workin Changes in working capital:</i>		
Increase / (decrease) in trade & other receivables	(564.44)	353.54
Increase / (decrease) Inventories	(399.61)	(98.98)
(Increase) / decrease in Trade, other payables and provisions	(993.35)	1,230.81
Cash generated from operations	1,379.64	4,127.86
Income tax (paid) / refunds	(589.41)	(433.49)
Cash flow from operating activities (A)	790.23	3,694.37
B. Cash flow from investing activities		
Purchase of property, plant and equipment	(952.55)	(3,051.32)
Proceeds from sale of property, plant and equipment	-	4.23
Investment in unquoted shares	-	-
Acquisition of a subsidiary, net of cash acquired	-	(1,498.25)
Interest received	122.25	230.87
Cash flow from investing activities (B)	(830.30)	(4,314.47)
C. Cash flow from financing activities		
Proceeds from issue of equity shares	127.50	112.50
Proceeds from exercise of share options	-	-
Share Application money received	726.75	1,082.81
Dividend paid to Equity holders	(593.61)	(569.25)
Finance Cost	(18.77)	-
Net cash flow from / (used in) financing activities (C)	241.87	626.06
Net increase / (decrease) in Cash and cash equivalents (A+B+C)	201.80	5.96
Cash and cash equivalents at the beginning of the year	331.63	325.67
Cash and cash equivalents at the end of the year	533.43	331.63



SEGMENT INFORMATION

		<i>in ₹ lakhs</i>					
SI No	Particulars	Consolidated					
		Quarter Ended			cumulative		Year ended
		31.12.2020	30.09.2020	31.12.2019	31.12.2020	31.12.2019	31-03-2020
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Segment Revenue						
	Latex Rubber Thread	7,100.52	6,624.37	5,648.80	16,973.27	17,520.82	22,770.61
	Paper Tissue	1,440.10	1,444.30	1,439.67	3,900.27	1,677.41	3,030.50
	Less Inter Segment revenue	0.45	0.05	-	0.50	-	0.33
	Total Segment Revenue	8,540.17	8,068.62	7,088.47	20,873.04	19,198.23	25,800.78
2	Segment Results						
	Latex Rubber Thread	1,317.71	1,102.99	312.48	2,536.27	1,424.29	2,007.39
	Paper Tissue	137.31	192.06	117.58	451.93	112.03	233.34
	Sub Total	1,455.02	1,295.05	430.06	2,988.20	1,536.32	2,240.73
	Less Finance Costs	9.81	2.76	6.13	15.22	10.87	22.18
	Profit before share of profit from Joint venture	1,445.21	1,292.29	423.93	2,972.98	1,525.45	2,218.55
	Profit Share from Joint venture	-	-	-	-	29.55	29.55
	Profit before Tax	1,445.21	1,292.29	423.93	2,972.98	1,555.00	2,248.10
	Less Tax Expense	361.18	312.07	36.27	783.57	343.24	560.70
	Net Profit for the year	1,084.03	980.22	387.66	2,189.41	1,211.76	1,687.40
3	Segment Assets						
	Latex Rubber Thread	20,969.64	20,079.87	17,594.00	20,969.64	17,594.00	19,364.67
	Paper Tissue	4,794.57	4,851.15	3,348.94	4,794.57	3,348.94	4,719.64
	Total Segment Assets	25,764.21	24,931.02	20,942.94	25,764.21	20,942.94	24,084.31
4	Segment Liabilities						
	Latex Rubber Thread	3,468.35	3,558.10	3,376.92	3,468.35	3,376.92	4,033.25
	Paper Tissue	1,211.48	1,372.95	1,637.31	1,211.48	1,637.31	1,417.18
	Total Segment Liabilities	4,679.83	4,931.05	5,014.23	4,679.83	5,014.23	5,450.43



- 1 The Unaudited Standalone / Consolidated financial results of the company for the Nine Months ended 31st December, 2020 have been reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on 10th February, 2021. The statutory auditors have expressed an unmodified audit opinion on the Standalone / Consolidated results then ended.
- 2 Financial results for all the periods presented have been prepared in accordance with the recognition and measurement principles of Ind AS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time.
- 3 The Consolidated financial results of the quarters ended December 31 ,2020 and September 30, 2020, and year to date result of March 31 2020 includes the financial results of its subsidiary M/s Premier Tissues India Limited .The financial results of the nine months ended December 31,2019 includes the financial results of M/s Premier Tissues India Limited (Joint Venture Company) consolidated under Equity Method until 12.09.19.
- 4 The company has only one reportable business segment viz."Latex Rubber Thread" and its subsidiary also has one reportable business segment viz" Paper Tissue"
- 5 The number of Investor Complaints pending at the beginning of the quarter was nil , no complaints were received during the quarter and no complaints were pending at the end of the quarter.



Palakkad
February 10, 2021

For and on behalf of Board of Directors
RUBFILA INTERNATIONAL LTD


G. KRISHNA KUMAR
Managing Director

Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Standalone Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To the Board of Directors of Rubfila International Limited,

1. We have reviewed the accompanying statement of unaudited standalone financial results of Rubfila International Limited (the "Company") for the quarter ended December 31, 2020 and year to date from April 1, 2020 to December 31, 2020 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act, and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including the manner in which it is to be disclosed, or that it contains any material misstatement.
5. we draw attention to Note 4 of the accompanying statement which describes the uncertainties of COVID-19 pandemic and the management's evaluation or its impact on the company's operations and accompanying standalone financial results of the company as at the reporting date, the extent of which is significantly dependent on future developments. Our conclusion is not modified in respect of this matter.

For Cyriac & Associates
Chartered Accountants
Firm Registration No: 014033S

Jim Cyriac
Partner
Membership No 230039
UDIN: 21230039AAAAAG5125

Trivandrum
10-02-2021

Independent Auditor's Review Report on the Quarterly Unaudited Consolidated Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To the Board of Directors Rubfila International Limited,

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of Rubfila International Limited, (the "Holding Company") and its subsidiaries (the Holding Company and its subsidiary together referred to as "the Group"), for the quarter ended December 31, 2020 (the "Statement") and the consolidated year to date results for the period 01 April 2020 to 31 December 2020, being submitted attached herewith, by the Holding Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations") including relevant circulars issued by the SEBI from time to time.
2. This Statement, which is the responsibility of the Holding Company's Management and approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended), including relevant circulars issued by SEBI from lime to time. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the Circular No. CIR/CFD/CMDI/44/2019 dated March 29, 2019 issued by the Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the results of the Rubfila International Limited (the parent company) and Premier Tissues India Limited being the wholly owned subsidiary of the parent company.
5. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ("Ind AS") specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.
6. The accompanying Statement includes unaudited interim financial results and other unaudited financial information in respect of the wholly owned subsidiary, whose interim financial results and other financial information reflect total revenues of Rs 1,456.49 Lakhs, total net profit after tax of Rs. 104.46 Lakhs, total comprehensive income of Rs. 104.46 Lakhs, for the quarter ended December 31, 2020. The unaudited interim financial results and other unaudited financial information have been approved and furnished to us by the Management and our conclusion on the



Statement, in so far as it relates to the affairs of these subsidiary, is based solely on such unaudited interim financial results and other unaudited financial information. Our conclusion is not modified with respect of this matter.

7. We draw your attention to Note 4 to the Statement, which describes the management's assessment of the impact of the outbreak of Coronavirus (COVID-19) on the business operations of the Company. In view of the uncertain economic environment, a definitive assessment of the impact on the subsequent periods is highly dependent upon circumstances as they evolve. Our opinion is not modified in respect of this matter.

For Cyriac & Associates
Chartered Accountants
Firm Registration No: 014033S

Jim Cyriac
Partner
Membership No 230039
UDIN: 21230039AAAAAH1924

Place: Trivandrum
Date: 10-02-2021