

Motilal Oswal Home Finance Limited

CIN: U65923MH2013PLC248741

Regd Office: Motilal Oswal Tower, Rahimtullah Sayani Rd,

Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025.

☎ 022 4718 9999 / 6272 9898. Fax: 022 5036 2365

Email: hfquery@motilaloswal.com

April 26, 2022

To,

Department of Corporate Services,

BSE Limited

1st Floor, P. J. Towers,

Dalal Street,

Mumbai- 400001

Sub: Outcome of meeting of the Board of Directors

Dear Sir/Madam,

Pursuant to the Regulation 51(2) and Regulation 52 read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") (as amended from time to time), we hereby inform the Exchange that the Board of Directors ("Board") of the Company at its Meeting held on Tuesday, April 26, 2022, has, *inter-alia*, approved the following matters:

- Audited Financial Results of the Company for the quarter and year ended March 31, 2022 and;
- Offer, issue and allot Secured/ unsecured Redeemable Non-Convertible Debentures ("NCDs") of upto Rs. 1,500 crore on a private placement basis, in one or more tranches, within the overall borrowing limits of the Company.

In this regard, please find enclosed following:

- Audited Financial Results for the quarter and year ended March 31, 2022 along with Audit Report issued by Statutory Auditors of the Company.
- The disclosures in compliance with Regulations 52(4) of the Listing Regulations.
- Declaration in respect of Auditors Report with Unmodified Opinion under Regulation 52(3) of Listing Regulations.



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Further, we wish to inform that:

- There was no deviations in the use of proceeds of the issue of non convertible debt securities from the objects stated in the offer document and;
- The Company was not a large entity as on March 31, 2021 as defined under chapter XII of Operational Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated August 10, 2021 (as amended from time to time) and hence, provision of incremental borrowings was not applicable for the FY 2021-22.

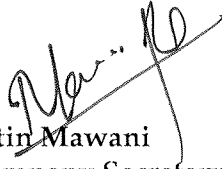
The Board Meeting commenced at 2.00 pm and concluded at 05.15 pm

Kindly take the same on record.

Thanking you,

Yours faithfully,

For Motilal Oswal Home Finance Limited


Ritin Mawani
Company Secretary & Compliance Officer

Encl.: As Above

CC: To

Beacon Trusteeship Limited
4 C&D, Siddhivinayak Chambers,
Gandhi Nagar, Opp. MIG Cricket Club,
Bandra (E), Mumbai - 400 051.

To
Milestone Trusteeship Services Private Limited
CoWorks Worli, PS56,
3rd Floor, Birla Centurion, Pandurang Budhkar Marg,
Worli, Mumbai - 400 030.

Independent Auditor's Report

**To the Board of Directors of
Motilal Oswal Home Finance Limited,**

Report on the Audit of the Financial Results

Opinion

We have audited the accompanying Statement of Financial Results of Motilal Oswal Home Finance Limited ("the Company" / "NBFC") for the quarter and year ended March 31, 2022 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), which has been initialled by us for identification purpose only.

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

- i) are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards, RBI guidelines and other accounting principles generally accepted in India of the net profit including other comprehensive income and other financial information for the quarter and year ended March 31, 2022.

Basis of Opinion

We conducted our audit of the financial results in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 ("the Act)". Our responsibilities under those Standards 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 together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 ("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 we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw your attention to Note 7 of the financial results, as regards the management's assessment of the financial impact due to restrictions and conditions related to COVID-19 pandemic situation.

Our opinion is not modified in respect of this matter.



KOLKATA (H.O)

NEW DELHI

CHENNAI

MUMBAI

BANGALORE

Board of Directors' responsibility for the Financial Results

These financial results have been prepared on the basis of the audited annual financial statements. The Company's Board of Directors is responsible for the preparation of these financial results that give a true and fair view of the net profit including other comprehensive income of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with the rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 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 design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the 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 are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the financial results as a whole are 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 Standards on auditing 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 these financial results.

As part of an audit in accordance with Standards on auditing, 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 financial controls 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 system 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 Director's 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 Company's ability 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.

Materiality is the magnitude of the misstatement in the statement that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the statement may be influenced. We consider quantitative materiality and qualitative factors in; (i) planning the scope of our audit work and evaluating the results of our work; and (ii) to evaluate the effects of any identified misstatements in the statement.

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 control 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.

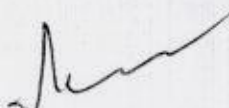
Other Matters

The comparative financial results of the Company as stated in statement for the quarter/year ended March 31, 2021, were audited by the predecessor auditor who expressed an unmodified opinion on those financial results on April 28, 2021, respectively. Accordingly, we, do not express any opinion, as the case may be, on the figures reported in the financial results for the quarter/year ended March 31, 2021.

As described in Note 5 of financial results, the figures of the quarter ended March 31 in each of the financial year are the balancing figures between the audited figures in respect of the full financial year and the published reviewed year to date figures up to the third quarter of the respective financial year.

Our opinion is not modified in respect of these matters.

For Singhi & Co.
Chartered Accountants
Firm Registration No.: 302049E


S. Chandrasekhar
Partner
Membership No. 007592
UDIN: 22007592AHUSJE5830



Place: Mumbai
Date: April 26, 2022

Motilal Oswal Home Finance Limited

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Tel: +91 22 3980 4200 / 39804263, Fax: +91-22-38464315 website: www.motilaloswalhf.com

(CIN:U65923MH2013PLC248741)

Statement of financial results for the three months and year ended 31 March 2022

(Amount in lakhs unless otherwise stated)

Particulars	Three months ended			Year ended (Audited)	
	31-Mar-22	31-Dec-21	31-Mar-21	31-Mar-22	31-Mar-21
Revenue from operations					
(a) Interest income	12,335	12,369	13,129	49,965	52,939
(b) Fees and commission income	485	333	325	1,267	582
(c) Net gains on fair value changes	-	-	-	39	398
(d) Net gain on derecognition of financial assets	-	-	-	899	-
Total revenue from operations (I)	12,820	12,702	13,454	52,170	53,919
Other income (II)	91	125	482	450	633
Total Income (1) = (I + II)	12,911	12,827	13,936	52,620	54,552
Expenses					
(a) Finance cost	5,271	5,421	6,227	22,903	28,890
(b) Impairment on Financial Instruments	(567)	2,147	1,973	7,319	8,035
(c) Employee benefits expenses	2,104	1,905	1,481	7,584	5,765
(d) Depreciation and amortisation expenses	(24)	165	160	469	647
(e) Other expenses	806	572	663	2,514	2,170
Total expenses (2)	7,590	10,210	10,504	40,789	45,507
Profit before tax for the year (3) = (1)-(2)	5,321	2,617	3,432	11,831	9,045
Tax expense/ (credit)					
(a) Current tax	-	-	-	-	-
(b) Deferred tax	667	684	1,553	2,345	5,016
(c) Earlier period tax	-	-	6	(3)	6
Total tax expenses (4)	667	684	1,559	2,342	5,022
Profit for the year from continuing operations (5) = (3)-(4)	4,654	1,933	1,873	9,489	4,023
Other comprehensive income					
(i) Items that will not be reclassified to statement of profit and loss					
- Actuarial gain on post retirement benefit plans	14	(10)	3	17	55
- Tax impact on the above	(4)	2	(1)	(4)	(14)
Total other comprehensive income (6)	10	(8)	2	13	41
Total comprehensive income for the year (7) = (5)+(6)	4,664	1,925	1,875	9,502	4,064
Earning per share (EPS) (in INR) *					
Basic	0.08	0.03	0.03	0.16	0.07
Diluted	0.08	0.03	0.03	0.16	0.07
Face value per share	1.00	1.00	1.00	1.00	1.00

* Three months ended figures are not annualised

The accompanying notes form an integral part of these financial results



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(CIN:U65923MH2013PLC248741)

Statement of Assets and Liabilities as at 31 March 2022

(Amount in lakhs unless otherwise stated)

Particulars	As at 31 March 2022	As at 31 March 2021
	(Audited)	(Audited)
A) ASSETS		
1. Financial assets		
(a) Cash and cash equivalents	23,104	31,959
(b) Bank balances other than (a) above	4,243	2,696
(c) Receivables		
(i) Trade receivables	15	497
(d) Loans	3,43,455	3,47,429
(e) Other financial assets	819	210
Total financial assets (A)	3,71,636	3,82,791
2. Non - financial assets		
(a) Current tax assets (net)	1,035	1,030
(b) Deferred tax assets (net)	2,383	4,733
(c) Property, plant and equipment	834	700
(d) Intangible assets	211	205
(e) Other non-financial assets	202	299
Total non - financial assets (B)	4,666	6,967
Total assets (A + B)	3,76,302	3,89,758
B) LIABILITIES AND EQUITY		
Liabilities		
1. Financial liabilities		
(a) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	729	556
(b) Debt securities	74,619	1,14,924
(c) Borrowings (other than debt securities)	1,86,027	1,70,321
(d) Other financial liabilities	13,564	12,561
Total financial liabilities (C)	2,74,939	2,98,362
2. Non - financial liabilities		
(a) Provisions	415	304
(b) Other non-financial liabilities	251	139
Total non - financial liabilities (D)	666	443
3. Equity		
(a) Equity share capital	60,271	60,178
(b) Other equity	40,426	30,775
Total equity (E)	1,00,697	90,953
Total liabilities and equity (C + D + E)	3,76,302	3,89,758

The accompanying notes form an integral part of these financial results



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Statement of cash flows for year ended 31 March 2022

(Amount in lakhs unless otherwise stated)

Particulars	For year ended 31 March 2022	For year ended 31 March 2021
	(Audited)	(Audited)
Cash flows from operating activities:		
Profit/(loss) before tax:	11,831	9,045
Adjustments :		
Depreciation and amortisation	469	647
Interest income	(50,864)	(52,939)
Interest expense	22,903	28,890
Employee share option scheme	42	72
Provisions for employee benefits	81	24
Other provisions	47	78
Impairment on financial instruments	7,319	2,727
Net gains on fair value changes	(39)	(398)
Operating profit before working capital changes	(8,211)	(6,547)
Adjustments for increase/ decrease in operating assets and liabilities:		
(Increase)/Decrease in Trade receivables	482	(372)
(Increase)/Decrease in Loans	(3,481)	8,830
(Increase)/Decrease in Other financial assets	(608)	(365)
(Increase)/Decrease in Other non financial assets	116	433
Increase/(Decrease) in Non financial liabilities	113	(213)
Increase/(Decrease) in Trade payables	172	502
Increase/(Decrease) in Other financial liabilities	1,749	4,906
Interest Paid	(23,597)	(27,748)
Interest Received	50,808	52,734
Cash generated from/ (used in) operations	17,542	32,161
Less: Income taxes paid (net of refunds)	2	(190)
Net cash inflow/(outflow) from operating activities	17,544	31,970
Cash flows from investing activities:		
Purchase of investment measured at FVOCI		
Sale of investment measured at FVTPL	-	398
(Purchase)/sale of property, plant and equipments	(629)	38
Sale of mutual funds units	84,439	5,43,650
Purchase of mutual funds units	(84,400)	(5,43,650)
(Increase)/Decrease in deposits with maturity of more than 3 months	972	(2,419)
Interest income on fixed deposit	192	130
Net cash (outflow) from investing activities	575	(1,853)
Cash flows from financing activities:		
Proceeds from issue of share capital	92	48
Share Premium on issue of share capital	104	31
Proceeds from Debt securities	30,000	37,972
Repayment of Debt securities	(70,305)	(73,893)
Proceeds from Borrowings other than debt securities	1,00,296	62,768
Repayment of Borrowings other than debt securities	(84,589)	(35,999)
Increase/(decrease) in lease liabilities (net)	-	(163)
Payment towards lease liabilities	33	(191)
Interest paid	(86)	(73)
Net cash inflow/(outflow) from financing activities	(24,454)	(9,501)
Net Increase/(Decrease) in Cash and cash equivalents	(6,335)	20,616
Add: Cash and cash equivalents as at beginning of the year	31,959	11,342
Cash and cash equivalents at end of the year	25,624	31,959



(Handwritten signature)

Notes:

- 1) The above financial results (the 'results') has been reviewed by the Audit Committee and thereafter approved by the Board of Directors of Motilal Oswal Home Finance Limited (the 'Company') at their respective meetings held on 26 April 2022. The results has been prepared in accordance with the Indian accounting standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India, and in compliance with Regulation 52 of the Listing Regulations.
- 2) The Company is primarily engaged into business of providing loans for purchase or construction of residential houses, consumer loans (top-up loans) and loan against properties. The Board reviews the Company's performance as a single business. Further the Company does not have any separate geographical segment in India. There being only one segment, disclosure for segment as per Ind AS 108 "Operating Segments" is not applicable.
- 3) The secured non-convertible debentures issued by the Company are fully secured by pari-passu charge by mortgage of the Company's immovable property and/or by exclusive charge (hypothecation) of book debts/loan receivables to the extent as stated in the respective information memorandum. Further, the Company has maintained asset cover as stated in the information memorandum which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.
- 4) Details of loans where resolution plan has been implemented as per RBI circular on "Resolution Framework for COVID-19 - related stress" dated August 6, 2020 and May 5, 2021.

(Amount in lakhs)

Type of borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan - Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal loans - Housing/Non Housing loans	26,433	1,821	-	1,608	30,711
Total	26,433	1,821	-	1,608	30,711

- 5) Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021 with respect to details of Stressed loan transferred during the year ended 31 March 2022.

(Amount in Lakhs)

Particulars	Year ended March 31, 2022	Year ended March 31, 2021
Number of accounts	1,486	1,050
Aggregate principal outstanding of loans transferred	12,287	11,364
Weighted average residual tenor of the loans transferred	242 Months	274 Months
Retention of beneficial economic interest	-	-
Aggregate consideration	8,600	7,494
Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil

- 6) Disclosure pursuant to RBI Circular- RBI/DOR/2021-22/86/DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021 with respect to Direct Assignment transaction during the year ended 31 March 2022.

(Amount in Lakhs)

Particulars	Year ended March 31, 2022	Year ended March 31, 2021
Number of loans	617	-
Aggregate Amount	4,744	-
Sale consideration	4,270	-
Number of transactions	1	-
Weighted average remaining maturity (in months)	144 Months	-
Weighted average holding period after origination (in months)	55 Months	-
Retention of beneficial economic interest (average)	10%	-
Coverage of tangible security coverage	NA	-
Rating wise distribution of related loans	NA	-
Number of instances (transactions) where transferor has agreed to replace the transferred loans	Nil	-
Number of transferred loans replaced	Nil	-



- 7) The Covid-19 pandemic have resulted in significant number of cases in India. The impact of the same is uncertain and will depend on on-going as well as future developments. The Company has recognised provisions as on 31 March 2022 towards its loans based on the information available at this point of time including economic forecasts, in accordance with the Expected Credit Loss method. The Company believes that it has taken into account all the possible impact of known events arising out of COVID 19 pandemic in the preparation of these results. However the impact assessment of COVID 19 is a continuing process given its nature and duration. The Company will continue to monitor for any material changes to future economic conditions.
- 8) Pursuant to the RBI circular dated 12 November 2021 - "Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances - Clarifications", the company is in process to put in place necessary system/technology to align its definition of non-performing assets ('NPA') from the number of instalments outstanding to Days Past Due Approach and loan accounts will be upgraded from NPA to standard asset upon settlement of entire overdue balance. Accordingly basis the RBI circular dated 15th February 2022 company would be re-classifying & implementing new NPA definition by 30th September 2022. However company has already provided excess amount of 585 lakhs for the impact arising out of said implementation.
- 9) The above financials results for Q4-March 2022, Q3-December 2021 and year ended March 2022 are reviewed/audited by the statutory auditors, M/s Singhi & Co., Chartered Accountants . The financials results for Q4-March 2021 and FY ended 2021 have been reviewed/audited by erstwhile statutory auditors.
- 10) Disclosure in compliance with Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation, 2015 for the year ended March 31, 2022 is attached in Annexure 1
- 11) The previous period figures have been regrouped/reclassified wherever necessary to correspond with the current period's presentation.

For and on behalf of the board of Directors



Motilal Oswal
Chairman
DIN: 00024503

Place: Mumbai
Date: 26 April 2022



MOTILAL OSWAL HOME FINANCE LIMITED

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Information as required under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation, 2015

Annexure 1

Sr. No.	Particulars	Year ended	Year ended
		31-Mar-22	31-Mar-21
1	Debt-equity ratio	2.59	3.14
2	Debt service coverage ratio#	Not applicable	Not applicable
3	Interest service coverage ratio#	Not applicable	Not applicable
4	Outstanding redeemable preference shares (quantity and value)	Not applicable	Not applicable
5	Capital Redemption Reserve/Debenture Redemption Reserve *	Not applicable	Not applicable
6	Net worth (Rs. in lacs)	1,00,697	90,954
7	Net profit after tax (Rs. in lacs)	9,489	4,023
8	Earnings Per Share		
	(a) Basic	0.16	0.07
	(b) Diluted	0.16	0.07
9	Current ratio#	Not applicable	Not applicable
10	Long term debt to working capital#	Not applicable	Not applicable
11	Bad debts to Account receivable ratio#	Not applicable	Not applicable
12	Current liability ratio#	Not applicable	Not applicable
13	Total debts to total assets (%)	69%	73%
14	Debtors turnover#	Not applicable	Not applicable
15	Inventory turnover#	Not applicable	Not applicable
16	Operating margin (%)#	Not applicable	Not applicable
17	Net profit margin (%)	18%	7%
18	Sector specific equivalent ratios		
	(i) Capital to Risk Weighted Asset Ratio (CRAR) (%)	51.57%	50.03%
	(ii) Gross non performing assets (%)	1.64%	2.18%
	(iii) Net non performing assets (%)	0.90%	1.49%

The Company is registered with Reserve Bank of India as Housing Finance Company, hence these ratios are not applicable.

* Pursuant to notification issued by Ministry of Corporate Affairs (MCA) on Companies (Share Capital and Debentures) Rules, 2014 dated August 16, 2019 and subsequent amendments thereof, the issuer being registered as Housing Finance Company (HFC) with Reserve bank of India, is not required to create Debenture Redemption Reserve (DRR). Creation of Capital Redemption Reserve (CRR) is not applicable to the company.



For and on behalf of the Board of Directors

Motilal Oswal
Chairman
DIN: 00024503

Place : Mumbai
Date: 26 April 2022

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CIN: U65923MH2013PLC248741

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April 26, 2022

To,

Department of Corporate Services,

BSE Limited

1st Floor, P. J. Towers,

Dalal Street,

Mumbai- 400001

Sub: Declaration regarding Audit Report with Unmodified Opinion

Dear Sir/Madam,

Pursuant to Regulation 52(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulation") (as amended from time to time), we hereby declare that, M/s. Singhi & Co., Chartered Accountants, the Statutory Auditors of the Company (Firm Registration No. 302049E) has issued the Audit Report with unmodified opinion on Audited Financial Results of the Company for financial year ended March 31, 2022.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For Motilal Oswal Home Finance Limited


Ritin Mawani

Company Secretary & Compliance Officer