

May 16, 2024

To,

The Head - Listing & Compliance
Metropolitan Stock Exchange of India Limited (MSEI)
Building A, Unit 205A, 2nd Floor,
Piramal Agastya Corporate Park,
L.B.S Road, Kurla West, Mumbai - 400 070
Maharashtra, India

Sub: Submission of Standalone Audited Financial Results for the quarter and year ended March 31, 2024 pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

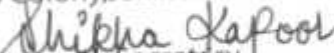
Pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("*Listing Regulations*") ("*as amended*"), please find enclosed herewith the Standalone financial results for the quarter and year ended on March 31, 2024 along with the Auditor's Report (with unmodified opinion) and the Statement of Cash flows and Statement of Assets and Liabilities for the year ended on March 31, 2024.

The audited financial results will be made uploaded on the website of the company <https://www.phfleasing.com/>

This is for your information and records.

Thanking You,

For M/s PHF Leasing Limited
PHF LEASING LIMITED
87, Radio Colony, Jalandhar


Company Secretary

Shikha Kapoor
Company Secretary
Membership No. A19146
Add: H. No. 65, Paras Estate,
Jalandhar-144008, Punjab, India

PHF LEASING LIMITED

Registered Office : 87, Radio Colony, Mahavir Marg, BMC Chowk, Jalandhar - 144001, Punjab

CIN No.L65110PB1992PLC012488

Ph.No.0181-4639903-04, Website : www.phfleasing.com

Email id : phf_leasingltd@yahoo.co.in

Statement of Audited Financial Results for the Quarter and Year ended on 31st March 2024

(In Lakhs)

S.No	Particulars	Quarter ended			Year ended	
		31/03/2024 Unaudited	31/12/2023 Unaudited	31/03/2023 Unaudited	March 31, 2024 (Audited)	March 31, 2023 (Audited)
	Revenue from operations					
(i)	Interest income	1,020.70	901.44	558.48	3,263.05	1,537.94
(ii)	Dividend income	-	0.1-	0.01	0.12	0.10
(iii)	Gain on derecognition of financial assets	68.55	76.38	97.97	201.10	235.64
(I)	Total Revenue from operations	1,089.25	977.94	656.46	3,464.27	1,773.68
(II)	Other income	1.93	0.21	0.17	2.43	1.06
(III)	TOTAL INCOME (I+II)	1,091.18	978.15	656.63	3,466.70	1,774.74
	EXPENSES					
(i)	Finance Costs	468.85	436.46	266.47	1,508.02	773.43
(ii)	Impairment on financial instruments	167.93	78.74	(3.70)	316.22	71.83
(iii)	Employee Benefits Expenses	199.31	205.43	140.13	709.09	414.38
(iv)	Depreciation, amortization and impairment	23.54	18.58	13.19	71.88	41.67
(v)	Other expenses	139.45	121.49	153.41	517.62	328.86
(IV)	Total Expenses	999.08	860.70	569.50	3,122.83	1,630.17
(V)	Profit before tax before exceptional items(III-IV)	92.10	117.45	87.13	343.87	144.57
(VI)	Exceptional Items	-	-	-	-	-
(VII)	Profit before tax	92.10	117.45	87.13	343.87	144.57
(VIII)	Tax expenses					
(1)	Current tax	11.45	-	(1.68)	11.45	-
(2)	Deferred tax	(13.71)	(23.93)	31.65	(58.24)	39.46
(3)	MAT Credit entitlement	-	-	-	-	-
(4)	Tax adjustment for earlier years	1.84	-	-	1.84	(10.53)
(IX)	Net tax expenses	(0.42)	(23.93)	29.97	(44.95)	28.93
(X)	Profit for the period (VII+IX)	92.52	141.38	57.16	388.82	115.64
(XI)	Other comprehensive income					
(A)	(i) Net gain on equity instrument designated at FVOCI	(12.14)	-	16.84	(12.14)	16.84
	(ii) Income tax relating to items that will not be reclassified to profit or loss	2.52	-	(3.37)	2.52	(3.37)
(B)	(i) Items that will be reclassified to profit or loss					
	Re-measurement losses on defined benefit plans	(8.51)	(0.40)	1.62	0.81	10.94
	(ii) Income tax relating to items will be reclassified to profit or loss	2.35	-	(0.40)	-	(2.75)
	Other Comprehensive Income	(15.78)	(0.40)	14.69	(8.81)	21.66
(XII)	Total Comprehensive Income for the period (X+XI)	76.74	140.98	71.85	380.01	137.30
(XIII)	Paid-up equity share capital (face value Rs.10/- per share)	1,238.68	1,238.68	1,238.68	1,238.68	1,238.68
(XIV)	Other equity	3,526.50	1,781.38	1,485.05	3,526.50	1,485.05
(XV)	Earnings per equity share (nominal value of share Rs.10/-)					
	Basic (Rs.)	0.75	1.14	1.00	3.14	2.08
	Diluted (Rs.)	0.74	1.11	1.00	3.13	2.08

For PHF LEASING LIMITED
87, Radio Colony, Jalandhar

V. K. Salcen
Director

PHF LEASING LIMITED

Registered Office : 87, Radio Colony, Mahavir Marg, BMC Chowk, Jalandhar - 144001, Punjab

CIN No. L65110PB1992PLC012488

Ph.No. 0181-4639903-04, Website : www.phfleasing.com

Email id : phf_leasingltd@yahoo.co.in

Notes :-

1) Statement of Assets & Liabilities as at March 31, 2023

Particulars	Note No.	(In Lakhs)	
		As at March 31, 2024 (Audited)	As at March 31, 2023 (Audited)
ASSETS			
(1) Financial Assets			
(a) Cash and Cash Equivalents	3	2,635.87	2,244.34
(b) Bank Balance other than cash and cash equivalent	4	110.20	7.00
(c) Loans	5	14,570.77	7,888.38
(d) Investments	6	633.74	758.29
(e) Other Financial Assets	7	1,181.41	653.20
(2) Non- Financial Assets			
(a) Current tax assets (Net)	8	-	9.85
(b) Deferred tax assets (Net)	9	20.91	-
(c) Property, Plant and Equipment	10	275.23	161.63
(d) Other Intangible Assets	10a	196.47	-
(e) Right of Use assets	11	266.49	233.46
(f) Other non-financial assets	12	101.32	70.29
Total Assets		19,992.41	12,026.44
LIABILITIES AND EQUITY			
LIABILITIES			
(1) Financial Liabilities			
(a) Payables	13		
(i) 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		427.97	134.58
(II) Other Payables			
(i) total outstanding dues of micro enterprises and small enterprises		1.35	8.01
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		34.42	22.42
(b) Debt Securities	14	2,609.26	1,678.53
(c) Borrowings (Other than Debt Securities)	15	7,054.30	3,870.01
(d) Subordinated Liabilities	16	783.23	675.01
(e) Deposits	17	3,423.22	2,112.87
(f) Lease Liabilities		301.27	253.20
(g) Other financial liabilities	18	527.63	468.40
(2) Non- Financial Liabilities			
(a) Provisions	19	4.37	3.36
(b) Deferred tax liabilities	9	-	39.85
(c) Other non financials liabilities	20	60.21	36.47
(3) EQUITY			
(a) Equity Share capital	21	1,238.68	1,238.68
(b) Other Equity	22	3,526.50	1,485.05
Total Liabilities and Equity		19,992.41	12,026.44

For PHF LEASING LIMITED
87, Radio Colony, JalandharV. K. Saloni
Director

PHF LEASING LIMITED

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1) Statement of Cash flow as at March 31,2023

(In Lakhs)

Particulars	As at March 31, 2024 (Audited)	As at March 31, 2023 (Audited)
Cash flow from operating activities		
Profit/Loss before tax	343.87	144.57
Adjustments for:		
Depreciation and amortization expenses	71.88	41.67
Impairment on financial instruments	316.22	39.53
Finance cost	1508.02	773.43
Dividend income	(0.12)	(0.10)
Interest income	(3,464.14)	(1,773.58)
Operating Loss before working capital changes and adjustments for interest received, interest paid and dividend received	(1,224.27)	(774.48)
Changes in working capital		
Increase/(Decrease) in trade payables	317.13	123.31
Increase/(Decrease) in other payables	5.33	64.17
Increase/(Decrease) in other financial liabilities	(15.76)	381.57
(Increase)/Decrease in loans	(6,897.97)	(3,234.32)
(Increase)/Decrease in other non-financial assets	(31.03)	(47.29)
(Increase)/ Decrease in other financial assets	(327.11)	(360.60)
Cash used in operations before adjustments for interest received, interest paid and dividend received	(8,173.68)	(3,847.64)
Interest paid	(1,508.02)	(794.24)
Interest received	3,263.04	1,795.92
Dividend received	0.12	0.10
Cash used in operations	(6,418.54)	(2,845.86)
Income tax paid	1.28	(9.85)
Net cash flows (used in)/ from operating activities (A)	(6,417.26)	(2,855.71)
Extraordinary item	-	-
Net cash flows (used in)/ from operating activities (A)	(6,417.26)	(2,855.71)
Cash flow from Investing activities		
Payment for property, plant and equipment	(265.36)	(79.76)
Investment in government securities	8.87	(701.80)
Net cash flow used in investing activities (B)	(256.49)	(781.56)
Cash flow from Financing activities		
Proceeds from Issue of Equity	1,661.45	1,515.10
Proceeds/(repayment) from issue of debt securities	930.73	297.79
Proceeds/(repayment) from Borrowings other than debt securities issued	3,184.29	1,879.78
Proceeds from Subordinated Liabilities	108.22	93.87
Proceeds from issue of deposits	1,310.35	1,249.20
Payment of lease liabilities	(26.56)	(16.52)
Net cash flow from financing activities (C)	7,168.48	5,019.22
Net increase in cash and cash equivalents (A+B+C)	494.73	1,381.95
Cash and cash equivalents at the beginning of the year	2,251.34	869.39
Cash and cash equivalents at the end of the year	2,746.07	2,251.34
Cash and cash equivalents comprise (Refer note 3)		
Cash on hand	83.11	20.44
Balances with banks	2,232.27	948.25
Deposits with original maturity of less than three months	320.49	1,275.65
Bank Balance other than cash and cash equivalent	110.20	7.00
Total cash and bank balances at end of the year	2,746.07	2,251.34

For PHF LEASING LIMITED
87, Radio Colony, Jalandhar

Vikash
Director

PHF LEASING LIMITED

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Notes :-

- 1 The above results of PHF Leasing Ltd. ("the Company") have been reviewed by the Audit Committee and approved by the Board of Directors in the meetings held on May 16 2024.
- 2 The financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
- 3 The financial results for the quarter and year ended March 31, 2024 have been audited by Statutory Auditors.
- 4 The figures for the fourth quarter of the current financial year and for the previous financial year 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 the current and previous financial year which was subject to limited review by the statutory auditors.
- 5 The Company has raised capital from non promoter group on preferential basis in compliance of the (or re-enactment(s) thereof (or the time being in force) and in accordance with the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 (the "SEBI ICDR Regulations") and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "SEBI Listing Regulations"), as amended from time to time, the listing agreement entered into by the Company with MSEI Limited (the "Stock Exchange") on which the equity shares of the Company having face value of Rs. 10/- (Rupees Ten Only) each ("Equity Shares") are listed, and subject to any other rules, regulations, guidelines, notifications, circulars and clarifications issued thereunder from time to time by the Ministry of Corporate Affairs, the Securities and Exchange Board of India ("SEBI") and/or any other competent authorities (hereinafter referred to as "Applicable Regulatory Authorities") from time to time to the extent applicable and the enabling provisions of the Memorandum of Association and Articles of Association of the Company, and subject to such conditions as may be prescribed or imposed by any of the aforementioned authorities while granting such approvals, consents, permissions and sanctions, which may be agreed by the Board of Directors of the Company (hereinafter referred to as the "Board", which term shall be deemed to include any committee constituted by the Board to exercise its powers including the powers conferred hereunder or any person authorized by the Board or its committee for such purpose), Which are detailed as below:

i) issued and allotted 1,84,60,510 (One Crore Eighty Four Lakhs Sixty Thousand Five Hundred and Ten) Equity Warrants at a price of Rs. 9/- (Rupees Nine Only) each convertible into equity shares on the balance payment of Rs. 16/- (Rupees Sixteen Only) each later on (i.e. @ Rs. 25/- per equity warrant convertible into equity share of face value of Rs. 10/- each) under the non-promoter category on preferential and private placement basis subject to the shareholder approval in the Extraordinary General Meeting dated March 21, 2024.

- 6 Pursuant to the provisions of Sections 42 and 71 of the Companies Act, 2013 read with the Companies (Share Capital and Debentures) Rules, 2014 and the Companies (Prospectus and Allotment of Securities) Rules, 2014, and any other relevant provisions of the Companies Act, 2013 (as amended from time to time) and in accordance with any other applicable laws, regulations, Depositories Act, 1996, to the extent applicable to unlisted dematerialized securities, pursuant to the Memorandum of Association and Articles of Association of the Company, the guidelines issued by the Reserve Bank of India regarding private placement, and any other law in force, during the financial year under review, during the financial year under review, the Company had allotted Subordinate debt Bonds (in the nature of Debentures) (SDBs) on private placement basis as follows:

SRNCD/SDB	Allotment Date	No. of Debentures	of Nominal Amount	Total Amount
			(Rs.)	(Rs.)
PHF BHARAT BONDS-SERIES SD-A/2023-24	31-03-2024	810	10,000	81,00,000

For PHF LEASING LIMITED
87, Radio Colony, Jalandhar

V. K. Saini
Director

PHF LEASING LIMITED

Registered Office : 87, Radio Colony, Mahavir Marg, BMC Chowk, Jalandhar - 144001, Punjab

CIN No.L65110PB1992PLC012488

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- 7 The secured non-convertible debentures issued by company are fully secured by first pari passu charge by hypothecation of book debts/ loan receivables.
- 8 The RBI vide its circular no RBI/2021-22/112 DOR.CRE.REC.No.60/03.10.001/2021-22 dated 22 October 2021 has classified all deposit taking NBFCs (NBFC-Ds), irrespective of asset size, as Middle Layer entities for Scale Based Regulations. Accordingly, the Scale Based Regulations are applicable to the Company w.e.f 01 October 2022.
- 9 Disclosure pursuant to Reserve Bank of India Notification RBI/DOR/2021-22/86 DOR STR.REC.51/21.04.048/2021-22 dated September 24, 2021

a) The Company has not acquired any loans not in default during the quarter ended March 31, 2024.

b) Details in respect of loans not in default transferred through assignment during the quarter ended March 31, 2024

Particulars	During the quarter ended	During the year ended
	31st March 2024	31st March 2024
Entity/ Assignor	Non-Banking Financial Companies	Non-Banking Financial Companies
Count of loan accounts transferred	1,217	3,352
Amount of loan accounts transferred (Rs. in lakhs)	705.00	2,587.79
Retention of beneficial economic interest (MRR %)	10.00%	9.34%
Weighted average maturity (residual maturity in years)	1.83	1.27
Weighted average holding period (in years)	0.96	1.02
Coverage of tangible security coverage	100%	100%
Rating-wise distribution of rated loans	Not Applicable	Not Applicable

c) The Company has transferred stressed loans during the quarter ended & year ended March 31, 2024.

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and			
(all amounts in Rs. Lakhs)	To ARC's	To permitted transferees	To other transferees (please specify)
No. of accounts	75	-	-
Aggregate principal outstanding of loans transferred	382.57	-	-
Weighted average residual tenor of the loans transferred (in years)	4.94	-	-
Net book value of loans transferred (at the time of transfer)	382.57	-	-
Aggregate consideration	325.19	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

d) The Company has not transferred any Special Mention Account (SMA) and loan not in default.

- 10 The Code on Social Security, 2020 (the Code) has been enacted, which would impact contribution by the Company towards Provident Fund and Gratuity. The effective date from which changes are applicable is yet to be notified and the rules thereunder are yet to be announced. The actual impact on account of this change will be evaluated and accounted for when notification becomes effective.
- 11 There is an unsecured loan (exempt deposit) given by Late Mr. S.D. Chugh, Ex Managing Director which is overdue. There is no nomination against such unsecured loan. The company has intimated the legal heirs and has also given reminders for production of Succession Certificate but the same has not been produced till date. The company shall make the payment on the said loan as and when the compliance is made by the legal heirs in this regard.

Nature of Borrowing	Name of Lender	Amount not paid on due date	Whether Principal or Interest	No. of days delay or unpaid
Deposits from Director	Late Sh. Shiv Dayal Chugh (including HUF)	Rs. 81.55 Lakhs	Principal & Interest	1,121 days

- 12 The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per Ind AS 108 - Segment Reporting.
- 13 The Financial Results are available on Company's website <http://www.phfleasing.com> and website of MSEI <http://www.msei.in>
- 14 The figures for the previous quarter/ year have been regrouped / rearranged wherever necessary to conform to the current period/ year presentation.

Place: Jalandhar

Dated: May 16, 2024

By order of the Board of Directors
For PHF Leasing Ltd.For PHF LEASING LIMITED
87, Radio Colony, JalandharVijay Kumar Sareen
Whole Time Director
DIN: 07978240V.K.Sareen
Director

Independent Auditor's Report on Financial Results Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended of PHF Leasing Limited for the year ended 31 March, 2024

The Board of Directors
PHF Leasing Limited

1. We have audited the accompanying Statement of Financial Results ("financial results") of **PHF Leasing Limited** ("the Company") for the quarter and year ended 31st March, 2024 being submitted by the Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the Listing Regulations, 2015") (as amended).

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

- a) are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; 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", RBI guidelines, and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the quarter and year ended 31st March, 2024

Basis for opinion

2. We conducted our audit in accordance with the Standards on Auditing ("SA"s) specified under section 143(10) of the Companies Act, 2013 "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 ("ICAI") together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the financial results.

3. Management's and Board responsibility for financial results

These financial results have been compiled from the financial statements. The Company's management and Board of Directors are responsible for the preparation and presentation of these financial results that give a true and fair view of the net profit, other comprehensive income and other financial information, the statement of assets & liabilities and the statement of cash flows in accordance with the recognition and measurement principle laid down in IND AS prescribed under Section 133 of the Act read with relevant rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India "RBI" from time to time (RBI guidelines) and other accounting principles generally accepted in India and in compliance with regulation 33 of the listing regulations.



Head Office: - 16 DDA Flats, GF, Panchsheel Shivalik Mor, Near Malviya Nagar, New Delhi-110017
Tele- 011-41811888, 7862099205 Email ID- admin@gsa.net.in
LLP registration No. AAS-8863 (Formerly known as GSA & Associates)
Branches at Delhi, Gurugram and Akhnoor (Jammu)

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding 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 statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the statement of financial results, management and 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 intend to liquidate the company or to cease operation, or has no realistic alternative but to do so.

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

4. Auditor's responsibilities for the audit of 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 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 explaining 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 management and Board of Directors;
- Conclude on the appropriateness of management's and 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; and
- 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 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.

5. Other matters

1. The statement includes the results for the quarter ended 31st March, 2024 and quarter ended 31st March, 2023, being the balancing figures between the audited figures in respect of full financial year and the published unaudited year to date figures upto third quarter of the respective financial year which are subject to limited review by us.
2. We would like to draw attention to Note No. 11 of Statement of Audited Financial Results, containing the details of deposit from directors being overdue for payment due to family disputes.

Our opinion is not modified in respect of these matters.

UDIN: 24529619BKBOQC3318

For **GSA & Associates LLP**

Chartered Accountants

Firm Registration No.: 000257N/N500339



Tanuj Chugh

Partner

Membership No. 529619

Place: Jalandhar

Date: 16th May, 2024