



**JM FINANCIAL INSURANCE BROKING PRIVATE
LIMITED**

Audited Financial Statements

FY 2015-16

Corporate Identity Number - U66000MH2008PTC184656

Regd. Office : 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025.

T: +91 22 6630 3030 F: +91 22 6630 3223 Website : www.jmfl.com

BOARD OF DIRECTORS

Mr. Rajeev Chirabhanu
Mr. Subodh Shinkar
Mr. P K Choksi

STATUTORY AUDITORS

Khimji Kunverji & Co.
Sunshine Tower, Level 19
Senapati Bapat Marg
Elphinstone Road
Mumbai - 400 013

BANKERS

HDFC Bank Limited
Tulsiani Chambers
Nariman Point
Mumbai – 400 021

REGISTERED OFFICE

7th Floor, Cnergy,
Appasaheb Marathe Marg,
Prabhadevi,
Mumbai – 400 025

INDEPENDENT AUDITOR'S REPORT
To the Members of JM FINANCIAL INSURANCE BROKING PRIVATE LIMITED

Report on the Financial Statements

- 1 We have audited the accompanying financial statements of JM FINANCIAL INSURANCE BROKING PRIVATE LIMITED ("the Company"), which comprise the Balance Sheet as at March 31, 2016 and the Statement of Profit and Loss for the year then ended, and a summary of significant accounting policies and other explanatory information

Management's Responsibility for the Financial Statements

- 2 The management and Board of Directors of the Company are responsible for the matters stated in Section 134(5) of the Companies Act, 2013 ('the Act') with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of Companies (Accounts) Rules, 2014. 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; 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 statements that give a true and fair view and are free from material misstatement, whether due to fraud or error

Auditor's Responsibility

- 3 Our responsibility is to express an opinion on these financial statements based on our audit. We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made thereunder. We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement
- 4 An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Company's preparation of the financial statement, that give a true and fair view, in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the Company's management and Board of Directors, as well as evaluating the overall presentation of the financial statements.
- 5 We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

- 6 In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs of the Company as at 31st March 2016 and its loss for the year ended on that date.

Report on Other Legal and Regulatory Requirements

- 7 As required by the Companies (Auditor's Report) Order, 2016 ("the Order") issued by the Central Government of India in terms of sub-section (11) of section 143 of the Act, we give in the "Annexure A", a statement on the matters specified in paragraphs 3 and 4 of the Order.
- 8 As required by section 143(3) of the Act, we further report that:

- a. we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b. in our opinion proper books of account as required by law have been kept by the Company so far as appears from our examination of those books;
- c. the Balance Sheet, Statement of Profit and Loss, and Cash Flow Statement dealt with by this Report are in agreement with the books of account;
- d. in our opinion, the aforesaid financial statements comply with the applicable Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules 2014;
- e. on the basis of written representations received from the Directors as on March 31, 2016, and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2016, from being appointed as a director in terms of Section 164(2) of the Act;
- f. With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate report in "Annexure B";
- g. In our opinion and to the best of our information and according to the explanations given to us, we report as under with respect to other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014:
 - (i) The Company does not have any pending litigations which would impact its financial position.
 - (ii) The Company did not have any long-term contracts including derivative contracts as at Balance sheet date; as such the question of commenting on any material foreseeable losses thereon does not arise.
 - (iii) There has not been an occasion in case of the Company during the year under report to transfer any sums to the Investor Education and Protection Fund. The question of delay in transferring such sums does not arise.

For **Khimji Kunverji & Co**
Chartered Accountants
Firm Registration No 105146W

Hasmukh B Dedhia
Partner (F - 33494)

Place: Mumbai
Date: April 27, 2016

Annexure A referred to in paragraph 7 Our Report of even date to the members of JM FINANCIAL INSURANCE BROKING PRIVATE LIMITED on the Financial Statements of the company for the year ended 31st March, 2016

On the basis of such checks as we considered appropriate, we report that:

- (i) During the financial year company does not have any fixed assets. Hence clause (i) of the Order is not applicable to it.
- (ii) The nature of business of the Company does not require it to have any inventory. Hence, the requirement of clause 3 (ii) of the Order is not applicable to it.
- (iii) The company has not granted any loans, secured or unsecured to/from companies, firms or other parties covered in the register maintained under section 189 of the Act. Hence the clause 3 (iii) of the order is not applicable to it.
- (iv) According to the records of the company examined by us and as per the information and explanations given to us, The Company has not granted any loans covered under Section 185 and 186.
- (v) The Company has not accepted any deposits from the public covered under Section 73 to 76 of the Companies Act, 2013.
- (vi) As informed to us, the Central Government has not prescribed maintenance of cost records under sub-section (1) of Section 148 of the Act.
- (vii) (a) According to the information and explanations given to us and based on the records of the company examined by us, the company is regular in depositing the undisputed statutory dues, if any, including Provident Fund, Employees' State Insurance, Income-tax, Sales-tax, Wealth Tax, Service Tax, value added tax, Custom Duty, Excise Duty and other material statutory dues, as applicable, with the appropriate authorities in India;
(b) According to the information and explanations given to us and based on the records of the Company examined by us, there are no dues of Income Tax, Wealth Tax, Service Tax, value added tax, Sales Tax, Customs Duty and Excise Duty which have not been deposited on account of any disputes.
- (viii) According to the information and explanations given to us and based on the records of the company examined by us, the Company has not taken any loans or borrowings from financial institutions, banks, Government or has not issued any debenture. Hence, clause 3 (viii) of the Order is not applicable to it.
- (ix) The company has not raised any money by way of initial public offer or further public offer (including debt instruments) and term loans during the year. Hence clause 3(ix) of the Order is not applicable to it.
- (x) During the course of our examination of the books and records of the company, carried in accordance with the auditing standards generally accepted in India, we have neither come across any instance of fraud by the Company or on the Company by its officers or employees noticed or reported during the course of our audit nor have we been informed of any such instance by the Management.
- (xi) According to the records of the company examined by us and as per the information and explanations given to us, the Company has complied with the provision of section 197 read with schedule V of the Act.
- (xii) In our opinion and according to the information and explanations given to us, the Company is not a Nidhi Company. Hence, clause 3(xii) of the Order is not applicable.
- (xiii) According to the information and explanations given to us and based on the records of the company examined by us, the provisions of Section 177 and 188 of the Companies Act, 2013 is not applicable to the company.
- (xiv) The Company has not made any preferential allotment or private placement of shares or fully or partly convertible debentures during the year under review. Hence, clause 3(xiv) of the Order is not applicable.

(xv) According to the records of the Company examined in course of our audit and as per the information and explanations given to us, the Company has not entered in any non-cash transactions with directors or persons connected with them. Hence, provisions of Section 192 are not applicable to the Company.

(xvi) The Company is not required to be registered under Section 45-IA of the Reserve Bank of India Act 1934.

For **Khimji Kunverji & Co**
Chartered Accountants
Firm Registration No 105146W

Hasmukh B Dedhia
Partner (F - 33494)

Place: Mumbai
Date: April 27, 2016

Annexure B referred to in paragraph 9(f) of Our Report of even date to the members of JM FINANCIAL INSURANCE BROKING PRIVATE LIMITED on the Financial Statements of the company for the year ended 31st March, 2016

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ('the Act')

We have audited the internal financial controls over financial reporting of JM FINANCIAL INSURANCE BROKING PRIVATE LIMITED ("the Company") as of 31 March 2016 in conjunction with our audit of financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting ('the Guidance Note') issued by the Institute of Chartered Accountants of India ('ICAI'). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Act.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Act, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting are established and maintained and whether such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement in the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

Internal financial control over financial reporting is a process designed by the Company to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls Over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Further, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate owing to changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate or for other reasons

Opinion

In our opinion, the Company has, in all material respects, an internal financial controls system over financial reporting commensurate with size of Company and nature of its business and such internal financial controls over financial reporting were operating effectively as at 31 March 2016, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note.

For **Khimji Kunverji & Co**
Chartered Accountants
Firm Registration No 105146W

Hasmukh B Dedhia
Partner (F - 33494)

Place: Mumbai
Date: April 27, 2016

JM FINANCIAL INSURANCE BROKING PRIVATE LIMITED
BALANCE SHEET AS AT 31ST MARCH 2016

	Note No	As at 31st March 2016 Rupees	As at 31st March, 2015 Rupees
I. EQUITY AND LIABILITIES			
(1) Shareholder's Funds			
(a) Share Capital	B.1	600,000	600,000
(b) Reserves and Surplus	B.2	(600,000)	(479,477)
		-	120,523
(2) Current Liabilities			
Other current liabilities	B.3	96,612	19,685
Total		96,612	140,208
II. Assets			
(1) Non-current assets			
(a) Long term loans and advances	B.4	-	3,621
		-	3,621
(2) Current assets			
(a) Current investments	B.5	85,245	124,505
(b) Cash and cash equivalents	B.6	11,367	12,082
		96,612	136,587
Total		96,612	140,208
Significant Accounting Policies and Notes to Financial Statements	A & B		

The accompanying notes form an integral part of the financial statements

As per our attached Report of even date

For Khimji Kunverji & Co.
Chartered Accountants
Firm Registration No. 105146W

For and on behalf of the Board of Directors
JM Financial Insurance Broking Pvt. Ltd.

Hasmukh B Dedhia
Partner
Membership No. 33494

Rajeev Chitrabhanu
Director
DIN : 02174031

Prashant Choksi
Director
DIN : 00556246

Place : Mumbai
Dated : April 27, 2016

Place : Mumbai
Dated : April 27, 2016

JM FINANCIAL INSURANCE BROKING PRIVATE LIMITED
STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH 2016

	Note No	Current year Rupees	Previous year Rupees
I. Other Income	B.7	5,869	56,507
Total Revenue		5,869	56,507
II. Expenses:			
Other expenses	B.8	126,392	43,448
Total Expenses		126,392	43,448
III. (Loss)/Profit before tax (I - II)		(120,523)	13,059
IV. Tax expense:			
Total		-	1,932
V. (Loss)/Profit after tax for the period (III - IV)		(120,523)	11,127
VI. Earning per equity share:			
Basic		(2.01)	0.19
Significant Accounting Policies and Notes to Financial Statements	A & B		

The accompanying notes form an integral part of the financial statements

As per our attached Report of even date

For Khimji Kunverji & Co.
Chartered Accountants
Firm Registration No. 105146W

For and on behalf of the Board of Directors
JM Financial Insurance Broking Pvt. Ltd.

Hasmukh B Dedhia
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Membership No. 33494

Rajeev Chitrabhanu
Director
DIN : 02174031

Prashant Choksi
Director
DIN : 00556246

Place : Mumbai
Dated : April 27, 2016

Place : Mumbai
Dated : April 27, 2016

JM FINANCIAL INSURANCE BROKING PVT. LTD.
STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31ST MARCH 2016

In Rupees

Particulars	For the year ended March 31, 2016	For the year ended March 31, 2015
A Cash flow from operating activities		
(Loss) / Profit before tax	(120,523)	11,127
Adjustment for:		
Dividend income	(5,740)	(6,394)
Interest income	(129)	(113)
Operating profit before working capital changes	(126,392)	4,620
Adjustment for:		
(Increase)/decrease in long-term loans and advances	3,621	(121)
Increase in other current liabilities	76,927	9,685
Cash generated from/(used in) operations	(45,844)	14,184
Direct taxes paid	-	-
Net cash from/(used in) operating activities	(45,844)	14,184
B Cash flow from investing activities		
Purchase of non-current investments	(5,740)	(54,394)
Sale of non-current investments	45,000	35,000
Interest Income	129	113
Dividend Income	5,740	6,394
Net cash from/(used in) investment activities	45,129	(12,887)
Net increase/(decrease) in Cash and cash equivalents	(715)	1,297
Cash & cash equivalents (opening)	12,082	10,785
Cash & cash equivalents (closing)	11,367	12,082

As per our attached Report of even date

For Khimji Kunverji & Co.
Chartered Accountants
Firm Registration No. 105146W

For and on behalf of the Board of Directors
JM Financial Insurance Broking Pvt. Ltd.

Hasmukh B Dedhia
Partner
Membership No. 33494

Rajeev Chitrabhanu
Director
DIN : 02174031

Prashant Choksi
Director
DIN : 00556246

Place : Mumbai
Dated : April 27, 2016

Place : Mumbai
Dated : April 27, 2016

A. Significant Accounting Policies

1. Accounting Convention

The financial statements of the Company have been prepared in accordance with the Generally Accepted Accounting Principles in India (Indian GAAP) to comply with the Accounting Standards specified under Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and the relevant provisions of the Companies Act, 2013 ("the 2013 Act") / Companies Act, 1956 ("the 1956 Act"), as applicable. The financial statements have been prepared on accrual basis under the fair value method. The accounting policies adopted in the preparation of the financial statements are consistent with those followed in the previous year.

2. Use of estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent liabilities at the date of the financial statements and the results of operations during the reporting period. Although these estimates are based upon management's best knowledge of current events and actions, actual results could differ from these estimates. Difference between the actual results and estimates are recognized in the period in which the results are known/materialised

3. Revenue Recognition

Revenue is recognized when no significant uncertainty as to measurability or collectibility exists.

Dividend Income:

Income is recognised when the shareholders'/unit holder's right to receive payment is established by the balance sheet date.

4. Investments

Non current (long term) Investments are stated at cost after deducting provision for diminution, if any, made for decline, other than temporary, in the values.

Current Investments are stated at lower of cost and market/fair value.

5. Provisions

A provision is recognised when an enterprise has a present obligation as a result of past event; it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

6. Taxation

Provision for current tax is made on the basis of estimated taxable income for the current accounting year in accordance with the Income Tax Act, 1961.

The deferred tax for timing differences between the book and tax profits for the year is accounted for, using the tax rates and laws that have been substantively enacted as of the balance sheet date.

Deferred tax assets arising from timing differences are recognized to the extent there is reasonable certainty that these would be realized in future.

Deferred tax assets are recognized on unabsorbed losses and depreciation only if there is virtual certainty that such deferred tax assets can be realized against future taxable profits.

JM FINANCIAL INSURANCE BROKING PRIVATE LIMITED

B : Notes to the financial statements

	As at 31-Mar-16 Rupees	As at 31-Mar-15 Rupees
NOTE 1 SHARE CAPITAL		
Authorised		
500,000 (Previous Year 500,000) Equity Shares of Rs. 10/- each	5,000,000	5,000,000
	5,000,000	5,000,000
Issued, Subscribed and paid up Equity Shares		
60,000 (Previous Year 60,000) Equity Shares of Rs.10/- each fully paid-up	600,000	600,000
Total	600,000	600,000

Note :

All the Equity Shares are held by JM Financial Ltd. and it's nominee.

The Company has only one class of shares referred to as equity shares having a face value of Rs. 10/-. Each holder of equity shares is entitled to one vote per share.

Reconciliation for share outstanding

Particulars	Equity Shares			
	As at 31.03.2016		As at 31.03.2015	
	Number	Rupees	Number	Rupees
Shares outstanding at the beginning of the year	60,000	600,000	60,000	600,000
Shares Issued during the year		-	-	-
Shares bought back during the year	-	-	-	-
Shares outstanding at the end of the year	60,000	600,000	60,000	600,000

	As at 31-Mar-16 Rupees	As at 31-Mar-15 Rupees
NOTE 2 RESERVES AND SURPLUS		
Surplus / (Deficit)		
Opening Balance	(479,477)	(490,604)
Add: Net (loss)/profit after tax transferred from statement of Profit and Loss	(120,523)	11,127
Total	(600,000)	(479,477)
NOTE 3 Other current liabilities		
Provision for expenses	96,612	19,685
Total	96,612	19,685

	As at 31-Mar-16 Rupees	As at 31-Mar-15 Rupees
NOTE 4		
Long term loans and advances		
Advance Taxes and Tax Deducted at Source		
Tax Deducted at Source	-	5,000
Less : Provision for Tax	-	1,379
Total	-	3,621
NOTE 5		
Current investments		
<u>Unquoted Units (Face Value Rs 10/-)</u>		
- JM Financial Mutual Fund (JM High Liquidity Fund) (F.V. of Rs. 10/-)	85,245	124,505
(Current Year 8,172.91 units (Previous Year 11,936.98 units) @Rs. 10.4302/- of each)		
Total	85,245	124,505
NOTE 6		
Cash and cash equivalents		
Cash on hand	-	-
Bank Balances		
In Current Account	11,367	12,082
Total	11,367	12,082
NOTE 7		
Other Income		
Referral Fees	-	50,000
Dividend on units of Mutual Fund	5,740	6,394
Interest on IT refund received	129	113
Total	5,869	56,507
NOTE 8		
Other Expenses		
Printing and Stationery	24,762	-
Legal & Professional Fees	50,250	26,200
ROC Charges	2,557	3,065
Postage & Courier charges	33,728	-
Auditor's Remuneration	10,000	10,000
Miscellaneous Expenses	350	-
Rates & Taxes	4,745	4,183
Total	126,392	43,448

B. Notes to the financial statements

	Current Year Rupees	Previous Year Rupees
NOTE 9		
Earning Per Share		
Profit/(Loss) attributable to equity shareholders	(120,523)	11,127
Weighted average number of equity shares outstanding during the year/period	60,000	60,000
Basic Earnings per share	(2.01)	0.19
Nominal Value per Share	10	10

- 10) As per details available with the management, there are no outstanding amount(s) due to Micro, Small and Medium Enterprises (SME) as defined under Micro, Small and Medium Enterprises Development Act 2006.
- 11) Deferred Tax assets arising due to timing differences on account of brought forward loss has not been recognised as a measure of prudence.
- 12) There are no Contingent Liabilities & Other commitments outstanding as at March 31, 2016 (previous year Rs. Nil).
- 13) Related Parties Disclosures
Names of related parties and description of relationship:
Holding Company JM Financial Limited.
Fellow Subsidiary Company JM Financial Services Limited.

Note: Related party relationship on the basis of the requirements of Accounting Standard 18 is ascertained by the management and relied upon by the auditors.

During the year following transactions were carried out with the related parties in the ordinary course of business.

Particulars	Rupees
Fellow Subsidiary	
JM Financial Services Ltd.	
Referral Fees - Income	-
	(50,000)

The figures in bracket pertain to previous year.

- 14) The Company is a Small and Medium Sized Company (SMC) as defined in the General Instructions in respect of Accounting Standards notified under the Companies Act. Accordingly, the Company has complied with the Accounting Standards as applicable to a Small and Medium Sized Company.
- 15) Previous year's figures have been regrouped / reclassified wherever necessary to correspond with the current year's classification / disclosure
- 16) The Company is intending to apply to the Registrar of the Companies, Maharashtra, Mumbai for striking off its name under "Fast Track Exit mode" pursuant to General Circular no. 36/2011 issued by the Ministry of Corporate Affairs dated June 7, 2011 read with Section 560 of the Companies Act, 1956. Accordingly, the financial statements are not prepared on going concern basis.

For and on behalf of the Board of
JM Financial Insurance Broking Pvt. Ltd.

Rajeev Chitrabhanu
Director
DIN : 02174031

Prashant Choksi
Director
DIN : 00556246

Place : Mumbai
Dated : April 27, 2016