



Baid Finserv Limited
(Formerly known as "Baid Leasing and Finance Co. Ltd.)
Regd. Office : "Baid House", IInd Floor, 1, Tara Nagar, Ajmer Road, Jaipur - 302006 (Rajasthan)
E-mail: baidfinance@baidgroup.in Ph.: 9214018855 Website-www.baidfinserv.com
CIN: L65910RJ1991PLC006391

Part I

Statement of Standalone Audited Financial Results for the Quarter and Year ended on March 31, 2023

		Rs. In Lakhs				
S.No.	Particulars	Quarter ended			Year ended	
		31-03-2023 (Audited)	31-12-2022 (Unaudited)	31-03-22 (Audited)	31-03-2023 (Audited)	31-03-2022 (Audited)
	Income					
1	Revenue from Operations	1,517.41	1,345.95	1,527.20	5,485.30	4,994.29
	(i) Interest Income	1223.07	1324.27	1515.94	5126.59	4,959.23
	(ii) Dividend Income	-	-	0.01	0.62	0.90
	(iii) Rental Income	0.60	0.60	0.60	2.40	2.40
	(iv) Fees and Commission Income	18.56	20.58	8.74	74.36	25.97
	(v) Net gain on fair value Changes	-	-	-	-	-
	(vi) Net gain on derecognition of financial instruments under amortised	-	-	-	-	-
	(vii) Sale of Products (Including exercise duty)	174.31	-	-	179.88	3.15
	(viii) Sale of Services	-	-	-	-	-
	(ix) Other Operating Revenue	100.87	0.50	1.91	101.45	2.64
2	Other Income	(6.01)	1.28	4.61	88.17	10.96
3	Total Income (1+2)	1,511.40	1,347.23	1,531.82	5,573.46	5,005.25
	Expenses					
	a. Cost of material consumed	-	-	-	-	-
	b. Purchase of Stock -in -trade	-	-	-	-	-
	c. Changes in inventories of finished goods, work-in-progress and stock-in-trade	154.06	0.13	0.10	154.49	0.74
	d. Employee benefits expense	106.65	153.38	106.82	547.05	494.36
	e. Finance Costs	402.88	454.51	436.15	1,767.50	1,960.07
	f. Fees and Commission expense	71.21	118.40	80.37	457.43	378.71
	g. Depreciation, depletion and amortisation expense	5.88	8.90	7.60	32.79	28.61
	h. Net loss on fair value charges	-	-	-	-	-
	i. Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-	-
	j. Impairment on financial instruments	230.69	29.08	232.00	544.40	437.13
	Other expenses	181.28	181.29	155.83	670.84	490.38
4	Total Expenses	1,152.65	945.69	1,018.88	4,174.51	3,789.99
5	Profit/Loss before Exceptional and extraordinary items and tax (3-4)	358.75	401.54	512.93	1,398.96	1,215.26
6	Exceptional Items	-	-	-	-	-
7	Profit/Loss before extraordinary items and tax (5+6)	358.75	401.54	512.93	1,398.96	1,215.26
8	Extraordinary Items	-	-	-	-	-
9	Profit before Tax (7-8)	358.75	401.54	512.93	1,398.96	1,215.26
10	Tax expenses	91.81	121.26	159.77	361.06	336.54
	Current Tax	90.13	101.07	129.10	339.19	305.88
	Deferred Tax	1.67	-	(5.18)	1.67	(5.18)
	Previous Period	-	20.19	35.84	20.19	35.84
11	Profit for the period from continuing operations (9-10)	266.94	280.28	353.17	1,037.89	878.72
12	Profit/loss from discontinuing operations	-	-	-	-	-
13	Tax expenses from discontinuing operations	-	-	-	-	-
14	Profit/loss from discontinuing operations (after tax)	-	-	-	-	-
15	Profit for the period	266.94	280.28	353.17	1,037.89	878.72
16	Other Comprehensive Income (OCI)					
	A) (i) Items that will not be reclassified to profit or loss					
	Fair value changes on equity instruments through other comprehensive income	(0.79)	(2.18)	(1.66)	(1.20)	4.63
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.20)	(0.55)	(0.42)	(0.30)	1.16
	Sub Total (A)	(0.59)	(1.63)	(1.24)	(0.90)	3.46

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	B) (i) Items that will be reclassified to profit or loss	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-
	Sub Total (B)	-	-	-	-	-
	Other Comprehensive Income (A+B)	(0.59)	(1.63)	(1.24)	(0.90)	3.46
17	Total Comprehensive Income for the period (15+16)	266.35	278.65	351.93	1,037.00	882.18
18	Paid up equity share capital (Face Value Rs. 2/- per share)	2,401.37	2,401.37	1,200.68	2,401.37	1,200.68
19	Reserve excluding Revaluation Reserves	-	-	-	13,103.06	13,371.15
20	Earning Per Share (EPS)(not annualised) In Rs.					
	-Basic	0.25	0.27	2.94	0.97	7.32
	-Diluted					

Statement of Standalone Audited Financial Results for the Quarter and Year ended March 31, 2023.

1 The above 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. Any application guidance/ clarifications/directions issued by the Reserve Bank of India, Ministry of Corporate Affairs or other regulators are implemented as and when they are issued/ applicable.

2 STATEMENT OF ASSETS & LIABILITIES AS AT MARCH 31, 2023

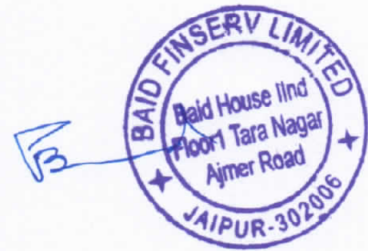
PARTICULARS		Rs. In Lakhs	
		Year Ended 31.03.23 (Audited)	Year Ended 31.03.22 (Audited)
I	ASSETS		
	(1) Financial Assets		
	(a) Cash & Cash Equivalents	899.37	857.84
	(b) Bank Balance other than Cash & Cash Equivalents	883.96	721.31
	(c) Derivative financial instruments	-	-
	(d) Receivables		
	(i) Trade Receivables	-	690.87
	(ii) Other Receivables	-	-
	(e) Loans	29,944.72	27,111.91
	(f) Investments	627.79	857.55
	(g) Other Financial Assets	735.90	650.32
	Sub-Total - Financial Assets	33,091.75	30,889.80
	(2) Non-Financial Assets		
	(a) Inventories	4.47	10.40
	(b) Current Tax Assets (Net)	-	-
	(c) Deferred Tax Assets (Net)	4.21	5.88
	(d) Investment Property	-	-
	(e) Biological Assets other than bearer plants	-	-
	(f) Property, plant and equipment	126.04	126.53
	(g) Capital work-in progress	-	-
	(h) Intangible assets under developments	-	-
	(i) Goodwill	-	-
	(j) Other intangible assets	13.88	10.06
	(k) Other Non Financial Assets (to be specified)	871.18	740.94
	(i) CGST Input	38.65	33.94
	(ii) SGST Input	39.12	34.41
	(iii) IGST Input	15.72	8.36
	(iv) Others	777.69	664.23
	Sub-Total - Non Financial Assets	1,019.78	893.80
	TOTAL - ASSETS	34,111.52	31,783.61

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II EQUITY & LIABILITIES		
(1) Equity		
(a) Equity Share Capital	2401.37	1200.68
(b) Other Equity	13099.54	13382.09
TOTAL EQUITY	15,500.91	14,582.77
(2) LIABILITIES		
(2.1) Financial Liabilities		
(a) Derivative Financial Instruments	-	-
(b) Payables	-	-
(I) Trade payables		
(i) Total outstanding dues of micro enterprises and small enterprises	0.04	0.63
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	66.15	190.45
(II) Other payables	-	-
(i) Total outstanding dues of micro enterprises and small enterprises	-	-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(c) Debt Securities	-	-
(d) Borrowings (other than debt securities)	17071.57	15977.20
(e) Deposits	-	-
(f) Subordinated Liabilities	-	-
(g) Other Financial Liabilities	1066.20	659.56
Sub Total-Financial Liabilities	18,203.96	16,827.84
(2.2) Non-Financial Liabilities		
(a) Current Tax Liabilities (net)	342.57	309.56
(b) Provisions	1.88	1.70
(c) Deferred tax liabilities (Net)	-	-
(d) Other Non-Financial Liabilities	62.21	61.73
Sub Total-Non Financial Liabilities	406.66	372.99
TOTAL LIABILITIES	18,610.62	17,200.83
TOTAL EQUITY AND LIABILITIES	34,111.52	31,783.61

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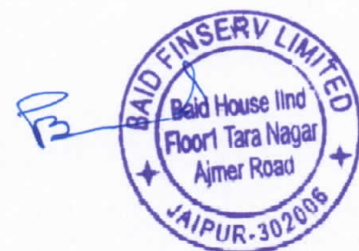
Particulars	Year ended March 31, 2023	Year ended March 31, 2022
	(Audited) Amount	(Audited) Amount
A Cash flow from operating activities		
N.P. before tax	1,398.96	1,215.26
Adjustments for		
Adjustments for finance costs	1,767.50	1,960.07
Adjustments for decrease (increase) in inventories	5.93	0.74
Adjustments for decrease (increase) in trade receivables, current	690.87	396.68
Adjustments for decrease (increase) in trade receivables, non-current	-	-
Adjustments for decrease (increase) in other current assets	1,592.70	1,087.02
Adjustments for decrease (increase) in other non-current assets	(4,626.23)	(1,272.11)
Adjustments for other financial assets, non-current	-	-
Adjustments for other financial assets, current	(85.58)	347.97
Adjustments for other bank balances	(162.65)	112.74
Adjustments for increase (decrease) in trade payables, current	(124.89)	7.97
Adjustments for increase (decrease) in trade payables, non-current	-	-
Adjustments for increase (decrease) in other current liabilities	0.47	7.55
Adjustments for increase (decrease) in other non-current liabilities	-	-
Adjustments for depreciation and amortisation expense	32.79	28.61
Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	-	-
Adjustments for provisions, current	33.19	47.57
Adjustments for provisions, non-current	-	-
Adjustments for other financial liabilities, current	406.63	(340.99)
Adjustments for other financial liabilities, non-current	-	-
Adjustments for unrealised foreign exchange losses gains	-	-
Adjustments for dividend income	(0.62)	(0.90)
Adjustments for interest income	-	-
Adjustments for share-based payments	-	-
Adjustments for fair value losses (gains)	-	-
Adjustments for undistributed profits of associates	-	-
Other adjustments for which cash effects are investing or financing cash flow	(86.81)	(5.16)
Other adjustments to reconcile profit (loss)	-	-
Other adjustments for non-cash items	72.15	143.35
Total adjustments for reconcile profit (loss)	914.42	3,736.39
Net cash flows from (used in) operations		
Dividends received	-	-
Interest paid	-	-
Interest received	-	-
Income taxes paid (refund)	361.06	336.54
Other inflows (outflows) of cash	-	-
Net cash flows from (used in) operating activities	553.36	3,399.85
B Cash flows from used in investing activities		
Cash flows from losing control of subsidiaries or other businesses	-	-
Cash flows used in obtaining control of subsidiaries or other businesses	-	-
Other cash receipts from sales of equity or debt instruments of other entities	-	-
Other cash payments to acquire equity or debt instruments of other entities	-	-
Proceeds from sales of property, plant and equipment	-	-
Purchase of property, plant and equipment	(30.71)	(29.70)
Proceeds from sales of investment property	836.40	10.33
Purchase of investment property	(521.45)	(535.35)
Proceeds from sales of intangible assets	-	0.30
Purchase of intangible assets	(4.24)	-



Proceeds from sales of intangible assets under development	-	-
Purchase of intangible assets under development	-	-
Proceeds from sales of goodwill	-	-
Purchase of goodwill	-	-
Proceeds from biological plants other than bearer plants	-	-
Purchase of biological plants other than bearer plants	-	-
Purchase of Government grants	-	-
Proceeds from sales of other long-term assets	-	-
Purchase of other long-term assets	-	-
Cash advances and loans made to other parties	-	-
Cash receipts from repayment of advances and loans made to other parties	-	-
Cash payments for future contracts, forward contracts, option contracts and swap contracts	-	-
Cash receipts from future contracts, forward contracts, option contracts and swap contracts	-	-
Dividends received	0.62	0.90
Interest received	-	-
Income taxes paid (refund)	-	-
Other inflows (outflows) of cash	0.44	(4.07)
Net cash flows from (used in) investing activities	281.05	(557.60)
C Cash flows from used in financing activities		
Proceeds from issuing shares	-	-
Proceeds from issuing other equity instruments	-	-
Payments to acquire or redeem entity's shares	-	-
Payments of other equity instruments	-	-
Proceeds from issuing debentures notes bonds etc	-	-
Proceeds from borrowings	-	-
Repayments of borrowings	1,094.38	(413.45)
Dividends paid	(120.07)	(60.03)
Interest paid	(1,767.50)	(1,960.07)
Income taxes paid (refund)	-	-
Other inflows (outflows) of cash	0.31	6.62
Net cash flows from (used in) financing activities	(792.88)	(2,426.93)
Net increase (decrease) in cash and cash equivalents	41.53	415.31
Cash and cash equivalents cash flow statement at beginning of period	857.84	442.53
Cash and cash equivalents cash flow statement at end of period	899.37	857.84

- 4 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on May 19, 2023.
- 5 The above Financial Results for Quarter and Year ended March 31, 2023 have been audited by the Statutory Auditors of the Company and the Statutory Auditors have expressed an unmodified opinion.
- 6 The Reserve Bank of India has issued the Scale Based Regulation (SBR): A Revised Regulatory Framework for NBFCs ("the framework") vide circular No. RBI/2021-22/112DOR.CRE.REC.No.60/03.10.001/2021-22 on October 22, 2021. The Framework categorizes NBFCs in Base layer (NBFC-BL), Middle Layer (NBFC-ML), Upper Layer, (NBFC-UL) and Top Layer (NBFC-TL). The Company is classified under "Base layer. The Company is classified under "Base Layer" pursuant to the framework.
- 7 The EPS has been computed in accordance with the Indian Accounting Standard.
- 8 The figures for the quarter ended March 31, 2023 and March 31, 2022 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the current and previous financial year which was subject to limited review by the Statutory Auditors.
- 9 Provision for income-tax has been made in accordance with the Ind AS-12.
- 10 The Company's main business is of providing Car Loans, Commercial Vehicle Loans (new & used), MSME Loans, Loan Against Property and other asset backed loans. All other activities of the Company revolve around its main business. As such, there are no separate reportable operating segments as per IND AS 108- Operating Segments.
- 11 In terms of Requirement as per RBI notification no RBI/2019-20/170 DOR(NBFC).CC.PD.NO.109/22.10.106/2019-20 dated March 13, 2020 on implementation of Indian Accounting Standards, Non Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under IND AS-109 made by the Company exceeds the total provision required under IRACP (including Standard Asset provisioning) as at March 31, 2023 and accordingly no amount is required to be transferred to impairment reserve.

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- 12 Disclosure pursuant to Master Direction-Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 issued by the Reserve Bank of India vide their notification no. RBI Notification No. RBI/DOR/2021-22/86. DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021:

a) Details of transfer through assignment in respect of stressed assets during the year ended on March 31, 2023

S. No.	Particulars	Amount (Rs. In Lakhs)
1	No. of accounts	146
2	Aggregate principal outstanding of loans transferred	708.32
3	Weighted average residual tenor of the loans transferred	22 Months
4	Net book value of loans transferred (at the time of transfer)	633.95
5	Aggregate consideration	495.83
6	Additional consideration realized in respect of accounts transferred in earlier years	Nil
7	Quantum of excess provisions reversed to the profit and loss account on account of sale of	74.37

- b) The company has not acquired any stressed assets through assignment during year ended on March 31, 2023.
c) The Company has not transferred and acquired any loans (not in default) through assignment during year ended on March 31, 2023

- 13 Disclosure pursuant to RBI Notification - RBI / 2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated 6 August 2020 and RBI Circular no. RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated 5 May 2021 (Resolution of COVID-19 related stress of individuals and Small Businesses)

a) Format B: For the Half Year ended March 31, 2023

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of previous half year (A)	Of (A), aggregate debt that slipped into NPA during the half year (B)	Of (A), amount written off during the half year (C)	Of (A) amount paid by the borrowers during the half year (D)	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of this half
Personal Loans	NIL				
Corporate Loans*	NIL				
Of which MSMEs	NIL				
Others	NIL				
Total	NIL				

* represents the closing balance of loan account as on March 31, 2023

- 14 The disclosures as required under RBI Notification No. RBI/2020-21/17/DOR.No.BP.BC/4/21.04.048/2020-21 dated August 06, 2020 on Micro Small and Medium Enterprises (MSME) – Restructuring of Advances , for the quarter ended on March 31, 2023 are as follows:

No. of Account Restructured	Amount (Rs. in lakhs)*
Nil	Nil

- 15 Previous year/period figures have been regrouped/rearranged/reclassified, wherever considered necessary, to make them comparable.
16 The above financial results are available on the website of the NSE Limited(www.nseindia.com) and BSE Limited (www.bseindia.com) and on the website of the company www.baidfinserv.com
17 The company does not fall under the ambit of Large Corporate (LC) category as per the criteria given under SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

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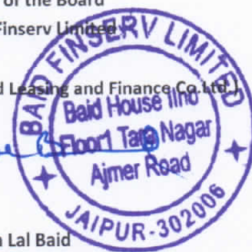
Date May 19, 2023
Place: Jaipur

By order of the Board
For Baid Finserv Limited

(Formerly Known as Baid Leasing and Finance Co. Ltd.)

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Panna Lal Baid
(Chairman and Managing Director)
DIN:- 00009897





Independent Auditor's Report (Unmodified Opinion) on Audited Quarterly and Year to Date Financial Results of the Baid Finserv Limited (Formerly Known as Baid Leasing and Finance Co. Ltd) pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To,
The Board of Directors
Baid Finserv Limited
(Formerly Known as Baid Leasing and Finance Co. Ltd)
"Baid House", 2nd Floor, 1, Tara Nagar,
Ajmer Road, Jaipur-302006 (Rajasthan)

Opinion

We have audited the accompanying statement of quarterly and year to date Annual Financial Results of **Baid Finserv Limited (Formerly known as Baid Leasing and Finance Co. Ltd)** ("the Company") for the quarter and year ended on March 31, 2023 attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us these quarterly financial results as well as the year to date results:

- (i) are presented in accordance with the requirements of Regulation 33 of the Listing Regulations; and
- (ii) give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards and other accounting principles generally accepted in India of the net profit/loss and other comprehensive income and other financial information for the quarter and year ended March 31, 2023.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone 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 Act and the Rules there under, 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.





Management's Responsibilities for the Standalone Financial Results

These financial results has been prepared on the basis of the Standalone Annual Financial Statements. The Company's Board of Directors are responsible for the preparation of these Financial Results that give a true and fair view of the net profit/loss and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standard prescribed under Section 133 of the Act read with relevant rules issued there under and other accounting principles generally accepted in India and in compliance with Regulation 33 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 standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Standalone 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 is also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the Standalone 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 SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Standalone Financial Results.

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

- Identify and assess the risks of material misstatement of the Standalone 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.





Khilnani & Associates

CHARTERED ACCOUNTANTS

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the 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 Standalone 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.

Other Matter

The Annual Financial Results includes the results for the quarter ended on March 31, 2023, being the balancing figure between audited figures in respect of full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subjected to limited review by us.

**FOR KHILNANI & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN NO.005776C**



**K. K. KHILNANI
PARTNER
M.NO. 072736**

UDIN: 23072736BGUQTV7617

**PLACE: JAIPUR
DATE: MAY 19, 2023**