

We need.

Gotcha.

See.

Okay.

You can you speak? No.

Are you the ID.

I'm not.

Share you can start now to see how are you. Okay. So.

Yeah, yeah.

Okay, a very good morning to all the expected director ask the.

A, very good afternoon to all the respective directors are as team shareholders. Auditor.

The auditor and scrutinize and special invitees of the company.

I on behalf of Mark limited and your 28 annual meeting, which is being held today to video conferencing. It's my pleasure to extend a cheerful. Welcome to all you.

We have the requisite Corum present through video conference to conduct the proceedings of this meeting.

Participation of members, the video conference is being recorded for the purpose of quorum as per the circular issued by MCA and section Wednesday. 2 3 of the companies at 2013.

The code and being present members may know that this annual general meeting is being held through video conference in accordance with the companies at 2013 and circulars issued the ministry of corporate affairs.

And say we facility for joining this meeting through video conference, or other audio visual means.

Is made available for the members as the AGM has been conductor through video conference. The facility for appointment of proxy by the members was not applicable and has the proxy register for the inspection is not available.

I now handover the proceedings of this meeting to chairman of the meeting. They're very good morning to all shareholders by colleagues.

And distinguishes ladies and gentlemen, it is 230 PM, Eastern Standard time when it's time to start the meeting.

Further the requisitions column is present and therefore I call this meeting to order.

Give me. Great pleasure to welcome you all to the 20 year.

Annual Meeting of this was kind of smart.

Now, I wish to introduce my colleague on the board of the company by 1, 1 way.

1 Mr. is here.

Mr. here and, uh, anytime these here.

And our auditor Mr. is here our secretary Mr here.

For the for.

Miss cell and.

Mr. is here for I would like to inform the leave of absence has been counted to Mr. Mr. Julia on request being made by him, and that he has expressed his ability to attend the meeting.

You Pre decided to do.

As the notice of 28 annual general meeting along with complete annual report is already circulated to all the members.

I take the notice more report the report as it. Now, I will share with your performance. I will share with the performance and operations of the company.

It my eyes filled with the pride and my heart with the excitement I am to look back.

And journey of 28 years long yes.

It is still feel like we are still just getting started that is sometimes going to the pandemic have been tough on the whole world.

Your company swastika fortunate to capable to be categorized as 1 of those essential service provider during this tough time.

Have a strong foundation and deep commitment towards financial development of the society. We are holding our ground and we are growing even when the conditions have been unfavorable and depressing.

I am pleased to announce that your company has been registered in the DA as direct insurance broker. If in general insurance.

Though it's through a wholly owned subsidiary, so booking services limited.

Our trading and investment business saw 28% increase in new customer transaction.

We will probably cause a milestone of 1.5 likes customer recently.

Revenue of our loan business have grown by 10.5 or 5 1% from the last financial yes.

As investment banker, we have, we have been regarded as the specialist.

This year we can value a value specialist.

We successfully managed 30 volition project this year.

With the inception of our incidents booking business this year, we are.

Offering our help our customer with the best possible express products under the shares of covered 19. we continue to invest in talent.

Process and emerging technologies for building it was sophisticated customer experience.

This Friday year with the high volatility and centrality towards the end, we have successfully maintain a profitable tech record.

For the financial in 1920, your company has shown in total considered revenue of 53.390.

That consolidated into our company stood at 8.02 girls.

Continuing the take record of the 1st, past 15 years. I am delighted to announce that this year the board has announced the interim dividend of rupees 1 per share i10% of the face of the share.

This would mark as the 16th continuous year. For paying dividend to clearly state our shareholder who has shown their faith in.

I often talk to people from different socio, economic backgrounds as diverse as high as 76 of Indian population. Our majority.

In which lives in rural parts of the country it is not fully equipped with financial literacy, especially to how to manage their cash flows.

Income savings insurance, et cetera. This information is between them as is huge.

We strongly believe our success will be defined by how we enable this huge population of 10 financial freedom quickly.

Our branches are fully our 100 plus branches are fully equipped.

With professional mentors and unwavering ethical values of spread financial literacy and insurance awareness, put this to their cities along with connected nearby, rural areas.

Through online and offering communications, send us.

I believe it is inevitable that value will be created in this approach. I, once again.

I would like to thank our shareholders customer and each team members for your unstinting support and confidence in swastika.

I am now over to Chicago.

That also provided remotely voting facility to the shareholders to cast their votes electronically in respect of all businesses mentioned in the notice of AGM dated August 21 2020 for this purpose.

The company has tied up with the voting system of cdsi for facilitating through voting through electronic means as the authorized agency.

Remotely voting facility was open for 3 days from September 23rd to 2020 till September 27 2020. we have also provided a voting facility during the period to the shareholders.

Please know that members attending the AGM and who have not covered their work earlier by remote voting.

Will only be able to vote at the AGM through a voting during the meeting.

As the meeting is conveyed through video conferencing today, resolutions have been already put to go through remote voting and the requirement to propose and 2nd is not applicable.

The facility is open now, and it shall remain open for 15 minutes. After the conclusion of the meeting. I request all the shareholders who are present at this meeting and who have not casted their vote earlier 3 more voting because their vote now.

Mr. Allen, Texas and company secretary has been appointed as the scrutinize of the company for scrutinizing the remote voting as well as during this meeting.

Also, the register of directors and, and their shareholding and registered contracts arrangement in his directors are interested are available for inspection.

This will be remain accessible to the members electronically if they desire. So.

The auditor and company has expressed unqualified opinion and the respective audit report for the financial 1920,

the secretarial auditor and indoorsy company has expressed unqualified opinion and the respective secretarial audit report.

For the finance area, 1920, the secretary auditors report on stand alone and consolidated financial statements and secretary audit report are available in the annual report.

Now, we will read the agenda item 1 by 1 item number 1 to the resolution to receipt consider and approve and adopt the audited standalone financial statements of the company for the financial here and the 31st last 2020.

Together with the reports of the board of directors and auditors there on.

And the audited consolidated financial statements of the company for the financial here and in March 31st, 2020 together with the report of auditors there on.

Item number 2 of the notice to confirm the payment of interim dividend on the equity shares of the company, which was declared on 14th, March, 2020 as the final dividend for the financial 1920.

Item number 3 of the notice to appoint a director in place or.

Anytime yeah, the whole time director of the company who retires the rotation and being eligible offer herself 30 appointment.

Item number 4 to consider the appointment of secretary of auditor of the company.

The text of the resolution along with the explanatory statement is provided in the notice of, to all of you.

We have received a request from members for registration as a speaker shareholders and the agent today, we request speakers to limit their speeches to 5 minutes for the benefit of other shareholders. If any member desires to ask any question pertaining to any item of the notice.

He, or she may do. So now, members are requested to keep their questions brief and specific members now also know that company reserves the right to limit the number of members asking questions, depending on the availability of time.

Now, I request Mr Krishna goes to unmute the because you are 1 by 1.

Friday 1st is speaker is Mr. you can you speak now?

Hello? Hello? Hello? Good afternoon. Mr. chairman happy, happy, healthy, safe, and also healthy.

Safe and thank you. Sir. And thanks for your wonderful speech and everything information in your analyst. Your question is and I, thank you the management for giving the continuous.

Whatever the revenue profits are getting, you're distributing the dividend. I'm very happy, sir.

My question is I see any plans of extension a more practice in India that is my question and how will sustain the margin margin it will continue. This will be continued will come down.

In this financial year that is my 2nd question, sir. And I wish I think that the 2nd department for a conference director, all the.

Thank you thank you. Thank you. Mr.

Krishnan Justin,

our 5 year plan we have made our 1 year plan currently we are working with 100 branches,

so we are in next 1 year next year we are going to increase by 15 more branches,

and the next 5 years,

we will try to make 500 branches across all small and big cities in India and 2nd,

just since about your margins.

Definitely merging our day by day increasing. But we are increasing our client base day by day in this pandemic time where we increase almost 1213000 clients in the next 3, 4, 4 months with last 4 months.

So, we will definitely phase the margin problem, but we will.

Also, uh, a team and all our working very hard to.

With their respective branches, so we'll we are literally no problem in future.

2nd speaker is Mr. so their bank.

Hello? Hello? Hello?

Yeah, yeah, yeah.

As I am here to take some growth on my investment here, your company is creating event.

Really really appreciate it, but I also want to know what are the different ways planning to invest.

So that we will get the best returns and a goal good growth on our investments. Thank you.

Your your question about investment of company, we are making our investment in technology platform. We have our budget for marketing, digital media.

And inclusion of clients through a platform and, uh, through mobile and social media platforms.

At the same time we are also investment a small investment.

And once our, uh, it's, uh.

Branches in small cities, uh, we, okay to identify our own under entities out of it. We are going to start 50 branches.

Very pilot branches, small branches, so we will invest hope for that also.

Certainly speaker is Mr. you can speak? No. Hello? Hello. Am I audible?

Hello yes, my name is the patient and being a shareholder. I want to ask you a question.

That what are your views on competitors like, OT that another booking how it says, offering discount grouping services to their clients?

And what are your plans for your and against your computer?

Okay, we said the page, I think I will see if we will speak about discussion about how to, because he's looking after closing all their.

Uh, videos have launched a discount broken platform by the name of trading go.

In order to tackle with the, with other discount brokers, and we are seeing a good growth numbers, uh, in terms of number of clients.

In the trading platform so, uh, we are running, we are 1 of the very few hybrid brokers who are running a full premium service brokerage, uh, as well as discount broker.

So, I think that is that is a way of tackling a, with the other brokers.

I hope I hope this answers a question.

Okay, sir next speaker is miss Sunday rhythm. You can you speak now?

You can you speak now? Please.

Okay, I think I have some technical problem is there.

So, I alluded to Mr.

Sir, you can yes. Yes. Please. Hello.

Yeah,

my name is 1st of all the company either.

Shareholder.

Send me the game.

A soft copy. Excuse me?

Mr. Mr. shadow, huh?

When we see scaling off your head obviously happening, but we unfortunately, I'm still waiting to believe.

Can you hear me oh, cooperate you.

Hey, did they ask you to about financial and company that your company expand Korea?

But we don't push data Omni gun and we can ask him.

How many groups city may come? Come? Start me here. I'm gonna. I'm gonna obviously our offices start volumes.

Okay,

so anyway,

I strongly support her calculator because I welcome you guys about financial cap,

which Thank you.

Conference asset.

Hello, thank you. Thank you very much for attending this. Yes, sir. Thank you. Sir. Have a nice day. Thank you. Thank you.

Yes,

sir,

you can pick please

scenario.

What measures have been taken by a company for the betterment of the situation.

Key we are still working with work from home in new model. By the new model. We are working.

And I'm happy to inform the board all shareholder that we have not detected any single by our employees during this.

And last 6 months, all of our staff, our team were working very, very well from their home.

And we are fully good for to find this covered 19 scenario. And last 6 months, our working was excellent.

All my team has done a marvelous work from there. What from their home?

Mr. Jay.

You can take another speaker is Mr. Mr.

And the left to speak up.

And the last.

Mr. case these are so. So there is no speaker so please proceed for this.

I think share you yes. Yeah.

And the numbers, we know that the working of the seriousness will continue to be available for the next 15 minutes. Therefore, members who have not there yet are requested to do. So.

The board of the directors as appointed company, the practicing company is.

So, supervise the voting process and to provide the report they are on.

I would also like to have your kind of attention that results of promoting voting and at this AGM would be available within 48 hours from the conclusion of the meeting.

And it will be declared as soon as the results are obtained from the scrutinize the.

Now, with your consent, I, and the other board members would like to leave the meeting. I conclude this meeting and I would like to thank parking the time to be with us today.

And for the Thank you all see you next to you, thank you.

Thank you very much.