

November 15, 2016

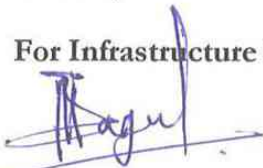
Dear Debenture Holder:

Pursuant to Regulation 58 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (LODR), we are providing herewith:

- (1) The Half Yearly Financial results of the Company for the period ended September 30, 2016 as Annexure I
- (2) Disclosures prescribed in terms of Regulation 52 of the LODR as Annexure II
- (3) Certificate from the Debenture Trustee, Cenbank Financial Services Ltd., as required under Regulation 52(5) of LODR

Sincerely

For Infrastructure Leasing & Financial Services Ltd

A handwritten signature in blue ink, appearing to read 'Raghu', written over a horizontal line.

Authorised Signatory





INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED

Infrastructure Leasing & Financial Services Limited (IL&FS)

Audited Financial Results for the half year ended September 30, 2016

Particulars	Half year ended		Figures for current period ended 30-Sep-16	(₹ in Lakhs)
	30-Sep-16	30-Sep-15		Year ended 31-Mar-16
	Audited	Audited	Audited	Audited
1. Interest / Income earned (a)+(b)+(c)+(d)	72,457	76,315	72,457	1,72,110
(a) Interest on advances	28,168	26,456	28,168	70,680
(b) Income on investments (Refer Note II)	39,503	47,443	39,503	96,835
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others (Interest on Fixed Deposit / Certificate of Deposit)	4,786	2,415	4,786	4,595
2. Other Income	9,919	9,609	9,919	19,142
3. Total Income (1+2)	82,376	85,924	82,376	1,91,252
4. Interest & Finance Charges	57,799	53,227	57,799	1,14,943
5. Operating Expenses (i)+(ii)	7,588	9,369	7,588	25,101
(i) Employees Cost	2,600	3,817	2,600	11,797
(ii) Other operating expenses	4,988	5,552	4,988	13,304
(a) Depreciation / Amortisation	803	882	803	1,732
(b) Rent	849	858	849	1,754
(c) Repair & Maintenance	823	946	823	1,934
(b) Consultancy & Service Charges	869	793	869	3,756
(c) Other expenses	1,644	2,073	1,644	7,816
6. Total Expenditure (4+5) excluding provisions and contingencies	65,387	62,596	65,387	1,40,044
7. Operating Profit before Provisions and Contingencies (3-6)	16,989	23,328	16,989	51,208
8. Provisions (other than tax) and Contingencies (Refer Note III)	1,169	2,586	1,169	11,285
9. Exceptional Items	-	-	-	-
10. Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	15,820	20,742	15,820	39,923
11. Tax Expenses (Refer Note IV)	(400)	3,400	(400)	12,520
12. Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	16,220	17,342	16,220	27,403
13. Extraordinary items (net of tax expenses)	-	-	-	-
14. Net Profit (+) / Loss (-) for the period (12-13)	16,220	17,342	16,220	27,403
15. Paid-up equity share capital (Face value of Rs.10 each)	12,840	12,840	12,840	12,840
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	-	-	-	4,62,571
17. Analytical Ratios				
(i) Capital Ratio (Refer Note V)	30.84	35.52	30.84	31.61
(ii) Earnings Per Share (EPS)				
- Basic EPS	★ 7.27	★ 9.70	★ 7.27	12.26
- Diluted EPS	★ 7.27	★ 9.70	★ 7.27	12.26
18. NPA Ratios				
(a) (i) Gross NPA	-	-	-	-
(ii) Net NPA	-	-	-	-
(b) (i) % of Gross NPA	0.00%	0.00%	0.00%	0.00%
(ii) Net NPA	0.00%	0.00%	0.00%	0.00%
19. Return on Average Assets (Refer Note VII)	★ 0.84%	★ 0.97%	0.84%	1.50%
★ Not Annualised				



Notes to Audited Financial Results for the Half Year ended September 30, 2016 :

- (I) The above financial results of the Company for the half year ended September 30, 2016 has been reviewed by the Audit Committee at their meeting held on October 24, 2016 and approved by the Board of Directors by Circulation dated November 10, 2016. An audit of the financial results for the half year ended September 30, 2016 has been completed by the Statutory Auditor of the Company
- (II) Income on Investments :
- (1) Income on Investments includes interest on investments, dividend income and profit on sale of investments
- (2) Income from Investments for the current period includes profit on sale of investments in Subsidiaries and Joint Venture of ₹ 712 lakhs (HYE September 30, 2015 : ₹ 9,576 lakhs)
- (III) Provisions (other than tax) and Contingencies include the following :

(₹ in lakhs)

Particulars	Half Year ended		FY 2016 (Audited)
	Sep'16 (Audited)	Sep'15 (Audited)	
Provision for General Contingencies	1,000	2,000	11,000
Contingency Provision against Standard Assets	169	583	282
Other amounts written off	-	3	3
Total	1,169	2,586	11,285

- (IV) Tax expense includes Provisions for Current Tax, Deferred Tax and MAT Credit Entitlement
- (V) The Company is registered with the Reserve Bank of India as a Systemically Important Core Investment Company (CIC-ND-SI). Consequently the Company is required to maintain Capital Ratio of atleast 30%



(VI) Financial disclosures pursuant to Regulation 52(4) & 52(6) of the Securities Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulations, 2015 (LODR):

Particulars	Amount
Capital Redemption Reserve as on September 30, 2016	₹ 5,200 lakhs
Net worth as on September 30, 2016 : Net worth as per Listing Regulations means net worth as defined in sub-section (57) of section 2 of the Companies Act, 2013	₹ 577,106 lakhs.
Free Reserve as on September 30, 2016	₹ 478,790 lakhs
The end use of proceeds of issue of NCDs and NCRCPs has been in line with the objects stated in the respective offer documents	
All secured borrowings obtained by the Company are covered under pari-passu charge on all the assets, excluding specified immovable property, moveable assets within the property, specific investments, capital work-in-progress, prepaid and deferred expenses, advance taxes (net), MAT Credit Entitlement, Deposits with banks on which lien is created in favour of banks for term loans taken by the Company	
Debt-Equity ratio as on September 30, 2016 is :	
	Ratio
Debt-Equity with Preference Share Capital	1.95
Debt-Equity without Preference Share Capital	2.29
Formula used for the computation of Debt-Equity ratio is Debt / Equity	
Debt = Aggregate of Long-term borrowings, Current maturities of Long-term borrowings and Short-term borrowings	
Equity = Issued and Paid up Equity Capital + Issued and Paid up Preference Share Capital + Reserves and Surplus (excluding revaluation reserve) - Miscellaneous Expenditure not written off	

(VII) Average Assets is the average of the opening and closing total assets for the period used for computation of return on Average Assets

(VIII) The Company is in the business of providing financial services relating to the commercialisation of infrastructure including loans and investments in Group Companies. As such, all activities undertaken by the Company are incidental to the main business. There are no separate reportable business segments as per Accounting Standard 17 (AS-17) on "Segment Reporting"



(IX) Figures for the previous year / period have been regrouped and re-classified wherever necessary



Place : Mumbai

Date : November 10 , 2016



Disclosures pursuant to Regulation 52 (4) & 52 (6) of the Securities Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulations, 2015 (LODR)

1) Details of Credit ratings:

Non-Convertible Debentures (NCDs): CARE: AAA, ICRA: AAA & IND: AAA

Non-Convertible Redeemable Cumulative Preference Shares (NCRCPs): CARE: AAA (RPS)

No change in Credit Rating

2) Debt Equity Ratio as on September 30, 2016:

Debt-Equity with Preference Share Capital – 1.95

Debt-Equity without Preference Share Capital – 2.29

3) Previous due date for the payment of interest / dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non-convertible debt securities and whether the same has been paid or not: Annexure – A

4) Next due date for the payment of interest/ dividend of non-convertible preference shares /principal along with the amount of interest/ dividend of non-convertible preference shares payable and the redemption amount : Annexure – A

5) Outstanding redeemable preference shares: Annexure – A

6) Capital Redemption Reserve as on September 30, 2016: Rs. 5,200 lakhs

7) Net worth as on September 30, 2016: Rs. 577,106 lakhs

8) Net Profit after Tax for the half year ended September 30, 2016 : Rs. 16,220 lakhs

9) Earning-per share :

a. For half year ended September 30, 2016 Basic / Diluted – 7.27 (not annualised)

10) Disclosures pursuant to Regulation 52 (6) of LODR : Annexure – B



Details of payment of principal / interest on Non- Convertible Debentures (NCDs) in accordance with Regulation 52 (4) (d) & (e) of the LODR as on September 30, 2016

#	Series	ISIN	Previous Due date for payment of :		Next Due date for payment of :			
			Interest	Principal	Interest		Principal	
					Date	Amount	Date	Amount
1	2006-V	INE871D07HK1	22-12-2015	N.A	22-12-2016	937,85,750	22-12-2016	10139,00,000
2	2007-2	INE871D07HW6	11-06-2016 #	N.A	11-06-2017	646,38,000	09-06-2017	6156,00,000
3	2008-9	INE871D07JN1	15-12-2015	N.A	15-12-2016	1708,00,000	15-12-2018	14000,00,000
4	2009-6A	INE871D07LJ5	02-03-2016	N.A	02-03-2017	457,50,000	02-03-2020	5000,00,000
5	2009-6B	INE871D07LM9	22-03-2016	N.A	22-03-2017	460,00,000	21-03-2020	5000,00,000
6	2009XVI	INE871D07LK3	05-03-2016	N.A	05-03-2017	2760,00,000	05-03-2020	30000,00,000
7	2010-5	INE871D07LU2	20-05-2016	N.A	20-05-2017	3136,00,000	20-05-2025	35000,00,000
8	2010-6	INE871D07LZ1	17-08-2016 #	N.A	17-08-2017	1402,50,000	17-08-2035	15000,00,000
9	2010-7	INE871D07MC8	24-12-2015 #	N.A	24-12-2016	227,48,634	24-12-2020	2500,00,000
10	2010-9	INE871D07ME4	22-02-2016	N.A	22-02-2017	3152,50,000	22-02-2021	32500,00,000
11	2011 II	INE871D07MI5	11-08-2016	N.A	11-08-2017	1462,50,000	10-08-2018	15000,00,000
12	2011 IX	INE871D07MS4	12-03-2016 #	N.A	12-03-2017	2057,16,575	11-03-2022	21000,00,000
13	2011- VIII	INE871D07MR6	24-01-2016 #	N.A	24-01-2017	2840,01,913	24-01-2022	29000,00,000
14	2011-1	INE871D07MH7	25-07-2016	N.A	25-07-2017	1452,00,000	23-07-2021	15000,00,000
15	2011-III	INE871D07MJ3	16-09-2016	N.A	16-09-2017	735,00,000	16-09-2017	7500,00,000
16	2011-IV	INE871D07MK1	16-09-2016	N.A	16-09-2017	733,50,000	16-09-2019	7500,00,000
17	2011-V	INE871D07MN5	10-10-2015 #	N.A	10-10-2016	438,59,016	10-10-2016	4410,00,000
18	2011-VII	INE871D07MO3	05-12-2015	N.A	05-12-2016	748,50,000	05-12-2018	7500,00,000
19	2011-VII	INE871D07MP0	05-12-2015	N.A	05-12-2016	2245,50,000	04-12-2021	22500,00,000
20	2012-I	INE871D07MT2	30-05-2016	N.A	30-05-2017	3822,00,000	30-05-2022	39000,00,000
21	2012-II	INE871D07MU0	19-12-2015	N.A	19-12-2016	940,00,000	19-12-2022	10000,00,000
22	2012-III	INE871D07MV8	21-01-2016	N.A	21-01-2017	423,15,000	21-01-2020	4650,00,000
23	2012-IV	INE871D07MW6	24-01-2016 #	N.A	24-01-2017	463,72,951	22-01-2038	5000,00,000
24	2013 II-A	INE871D07ND4	04-02-2016	N.A	04-02-2017	766,15,000	04-02-2019	7700,00,000
25	2013 II-A	INE871D07NE2	04-02-2016	N.A	04-02-2017	1054,70,000	04-02-2021	10600,00,000
26	2013 II-A	INE871D07NF9	04-02-2016	N.A	04-02-2017	168,30,000	03-02-2024	1700,00,000
27	2013 II-B	INE871D07NG7	13-02-2016 #	N.A	13-02-2017	206,76,393	12-02-2021	2100,00,000
28	2013 II-B	INE871D07NH5	13-02-2016 #	N.A	13-02-2017	777,82,623	13-02-2024	7900,00,000
29	2013 II-D	INE871D07NJ1	13-08-2016 #	N.A	13-08-2017	1910,00,000	13-08-2024	20000,00,000
30	2013-I-C	INE871D07MZ9	23-08-2016 #	N.A	23-08-2017	2193,98,907	23-08-2018	20000,00,000
31	2013-I-D	INE871D07NC6	26-08-2016	N.A	26-08-2017	724,50,000	24-08-2018	6900,00,000
32	2013-II-C	INE871D07NI3	28-07-2016	N.A	28-07-2017	2850,00,000	26-07-2024	30000,00,000
33	2014 I-A	INE871D07NK9	29-12-2015	N.A	29-12-2016	1800,00,000	27-12-2024	20000,00,000
34	2014 I-B	INE871D07NL7	21-01-2016	N.A	21-01-2017	1744,00,000	21-01-2025	20000,00,000
35	2014 I-C	INE871D07NM5	23-01-2016 #	N.A	23-01-2017	435,10,929	23-01-2025	5000,00,000
36	2014 I-G	INE871D07NQ6	19-03-2016	N.A	19-03-2017	306,25,000	19-03-2018	3500,00,000
37	2014 I-J	INE871D07NT0	24-03-2016 #	N.A	24-03-2017	216,35,274	23-03-2018	2500,00,000
38	2014 I-O	INE871D07NZ7	20-05-2016	N.A	20-05-2017	87,50,000	21-05-2018	1000,00,000
39	2014 I-O	INE871D07OA8	20-05-2016	N.A	20-05-2017	350,00,000	20-05-2020	4000,00,000
40	2014 I-P	INE871D07OB6	23-07-2016#	N.A	23-07-2017	878,00,000	23-07-2020	10000,00,000
41	2014 I-Q	INE871D07OC4	29-07-2016	N.A	29-07-2017	875,00,000	29-07-2020	10000,00,000
42	2014 I-R	INE871D07OD2	31-07-2016 #	N.A	31-07-2017	875,00,000	31-07-2020	10000,00,000
43	2014 I-S	INE871D07OE0	10-08-2016	N.A	10-08-2017	1311,00,000	10-08-2017	15000,00,000
44	2014 I-S	INE871D07OF7	10-08-2016	N.A	10-08-2017	699,20,000	10-08-2018	8000,00,000
45	2014 I-T	INE871D07OH3	11-08-2016	N.A	11-08-2017	874,00,000	10-08-2018	10000,00,000
46	2014 I-U	INE871D07OI1	24-08-2016	N.A	24-08-2017	869,00,000	22-08-2025	10000,00,000
47	2014 I-V	INE871D07OJ9	25-08-2016	N.A	25-08-2017	869,00,000	25-08-2025	10000,00,000
48	2014 I-W	INE871D07OK7	21-09-2016	N.A	21-09-2017	1997,60,000	21-09-2020	22700,00,000



49	2014 I-W	INE871D07OL5	21-09-2016	N.A	21-09-2017	201,25,000	20-09-2025	2300,00,000
50	2014 I-X	INE871D07OM3	22-09-2016	N.A	22-09-2017	730,40,000	22-09-2020	8300,00,000
51	2014 I-Y	INE871D07OO9	23-09-2016	N.A	23-09-2017	660,00,000	23-09-2017	7500,00,000
52	2014 I-Z	INE871D07OQ4	N.A	N.A	28-10-2016	765,00,000	28-10-2020	9000,00,000
53	2015 I-A	INE871D07OR2	N.A	N.A	01-12-2016	600,60,000	01-12-2018	7000,00,000
54	2015 I-B	INE871D07OS0	N.A	N.A	22-12-2016	216,25,000	22-12-2017	2500,00,000
55	2015 I-B	INE871D07OU6	N.A	N.A	22-12-2016	216,25,000	22-12-2020	2500,00,000
56	2015 I-D	INE871D07OW2	N.A	N.A	25-01-2017	139,20,000	25-07-2019	1600,00,000
57	2015 I-D	INE871D07OX0	N.A	N.A	25-01-2017	78,30,000	25-01-2021	900,00,000
58	2015 I-E	INE871D07OY8	N.A	N.A	09-03-2017	440,00,000	09-03-2026	5000,00,000
59	2015 I-F	INE871D07OZ5	N.A	N.A	15-03-2017	44,50,000	15-03-2018	500,00,000
60	2015 I-F	INE871D07PA5	N.A	N.A	15-03-2017	178,00,000	15-03-2019	2000,00,000
61	2015 I-F	INE871D07PB3	N.A	N.A	15-03-2017	284,80,000	15-03-2021	3200,00,000
62	2015 I-G	INE871D07PC1	N.A	N.A	17-03-2017	44,50,000	17-03-2018	500,00,000
63	2015 I-G	INE871D07PD9	N.A	N.A	17-03-2017	178,00,000	17-03-2019	2000,00,000
64	2015 I-G	INE871D07PE7	N.A	N.A	17-03-2017	222,50,000	17-03-2021	2500,00,000
65	2015 I-H	INE871D07PF4	N.A	N.A	18-03-2017	765,00,000	18-09-2019	8500,00,000
66	2015 I-H	INE871D07PG2	N.A	N.A	18-03-2017	782,00,000	18-03-2021	8500,00,000
67	2015 I-I	INE871D07PJ6	N.A	N.A	23-09-2017	243,60,000	22-09-2023	3000,00,000
68	2015 I-I	INE871D07PH0	N.A	N.A	23-09-2017	1046,50,000	23-09-2019	13000,00,000
69	2014 I-D	INE871D07NN3	Compounded annually. Payable on maturity			5399,18,556	28-03-2018	18500,00,000
70	2014 I-F	INE871D07NP8	Compounded annually, payable on maturity			2520,56,342	15-06-2018	8000,00,000
71	2014 I-E **	INE871D07NO1	Zero Coupon				12-03-2018	6431,55,000
72	2014 I-I **	INE871D07NS2	Zero Coupon				22-03-2018	3218,00,000
73	2014 I-K **	INE871D07NU8	Zero Coupon				26-04-2018	6483,67,500
74	2014 I-L **	INE871D07NV6	Zero Coupon				12-04-2018	6456,82,550
75	2014 I-M **	INE871D07NW4	Zero Coupon				10-04-2018	6399,86,500
76	2014 I-N **	INE871D07NX2	Zero Coupon				21-05-2018	7104,14,650
77	2015 I-C **	INE871D07OV4	Zero Coupon				20-12-2017	5899,73,000
78	2015 I-J**	INE871D07PK4	Zero Coupon				23-09-2019	12601,25,200

NCDs Redeemed during the period April 1, 2016 to September 30, 2016

79	2K9-IV	INE871D07KH1	16-08-2016 \$	16-08-2016 \$	N.A		N.A	
80	2013-I-B	INE871D07MY2	23-08-2016	23-08-2016	N.A		N.A	
81	2013-I-D	INE871D07NB8	26-08-2016	26-08-2016	N.A		N.A	
82	2011-VI	INE871D07ML9	28-09-2016	28-09-2016	N.A		N.A	

* The NCDs are of Face Value of Rs.1000 each

** All coupon / redemption payments have been made to the debenture holders on the respective due dates
The Coupon interest due dates which are falls on Saturday/Sundays & Holidays and being the bank holiday's, the coupon interest payments have been made to the debenture holders to the next working days as per SEBI circular.CIR/IMD/DF/18/2013 dt.October 29, 2013

The Redemption due dates are which falls on Sunday & Saturdays and being the bank holiday's the Redemption with the Coupon interest payments have been made to the debenture holders to the previous working days as per SEBI circular.CIR/IMD/DF/18/2013 dt.October 29, 2013



Details of Non Convertible Redeemable Cumulative Preference Shares (NCRCPs) as on September 30, 2016

#	Series	ISIN	Outstanding as at September 30, 2016		Previous due date for payment of:		Next Due date for payment of NCRCPs			
			Quantity	Principal Amount	Dividend *	Principal of NCRCPs	Date	Amount	Date	Amount
1	2013 II	INE871D04063	3,55,016	26626,20,000	31-May-16	N.A	31-May-17	4276,16,772	25-Mar-21	44377,00,000
2	2013 III	INE871D04071	20,360	1527,00,000	31-May-16	N.A	31-May-17	245,23,620	28-Mar-21	2545,00,000
3	2013 IV	INE871D04089	1,84,624	13846,80,000	30-Jun-16	N.A	30-Jun-17	2214,10,332	16-May-21	23078,00,000
4	2015-I	INE871D04097	1,01,884	7641,30,000	30-Jun-16	N.A	30-Jun-17	1257,75,798	24-Sep-22	15282,60,000
5	2015 II	INE871D04105	15,360	1152,00,000	30-Jun-16	N.A	30-Jun-17	189,61,920	29-Sep-22	2304,00,000
6	2015 III	INE871D04113	58,095	4357,12,500	30-Jun-16	N.A	30-Jun-17	717,18,278	30-Sep-22	8714,25,000
7	2015 IV	INE871D04121	33,334	2500,05,000	30-Jun-16	N.A	30-Jun-17	411,50,823	05-Oct-22	5000,10,000
8	2015 V	INE871D04139	76,151	5711,32,500	30-Jun-16	N.A	30-Jun-17	940,08,410	15-Oct-22	11422,65,000
9	2015 VI	INE871D04147	14,150	1061,25,000	30-Jun-16	N.A	30-Jun-17	174,68,175	19-Oct-22	2122,50,000
10	2015 VII	INE871D04154	34,026	2551,95,000	30-Jun-16	N.A	30-Jun-17	420,05,097	30-Oct-22	5103,90,000

* The Interim Dividend for the FY 2016 was declared by the Board of Directors of the Company at its meeting held on March 30, 2016 and accordingly payment of dividend was effected on March 30, 2016. At the Annual General Meeting of the Company Members had approved the Interim Dividend declared and paid as the final dividend for FY 2016 in respect of NCRCPs

** Redemption amount includes principal & redemption premium



Information pursuant to Regulation 52(6) of the LODR provided below :

Sr. No.	Particulars	Remarks
1	Profit for the half year and cumulative profit for the year	Profit as at September 30, 2016 is Rs.16,220 lakhs
2	Free reserve as on the end of half year	Free reserve as at September 30, 2016 is Rs. 478,790 lakhs
3	<p>Securities premium account balance (if redemption of redeemable preference share is to be done at a premium, such premium may be appropriated from securities premium account);</p> <p>Provided that disclosure on securities premium account balance may be provided only in the year in which NCRCPs are due for redemption</p>	Not applicable, since the NCRCPs are not due for redemption during the year FY 2017
4	Track record of the dividend payment on non convertible redeemable preference shares; Provided that in case the dividend has been deferred at any time, then the actual date of payment shall be disclosed	Dividend on the NCRCPs are paid within the prescribed timelines and as per the terms of the issue
5	<p>Breach of any covenants under the terms of the NCRCPs;</p> <p>Provided that in case a listed entity is planning a fresh issuance of shares whose end use is servicing of the non convertible redeemable preference shares (whether dividend or principal redemption), then the same shall be disclosed whenever the listed entity decided on such issuances</p>	There has been no breach of covenants under the terms of the NCRCPs





CENTFIN:2016:671

11 November 2016


CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India
(Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Debenture Trustees, hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ('Regulations'), provided to us by **Infrastructure Leasing & Financial Services Limited** ('the Company') for the Half year ended 30 September 2016.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For CENTBANK FINANCIAL SERVICES LTD


Yashda A Waghmare
MANAGER



CENTBANK FINANCIAL SERVICES LIMITED

(Formerly: Centbank Financial & Custodial Services Ltd., erstwhile: The Central Bank Executor & Trustee Co. Ltd.)

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