

Date: August 06, 2024

To,
The Manager - Listing Department,
Bombay Stock Exchange Limited,
1st Floor, P J Tower, Dalal Street, Mumbai 400001

Sub: Certificate for Assets Cover pursuant to Reg No. 54 (2) (3) SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015.

Dear Sir/Madam,

Pursuant to Regulation No. 54 (2) & (3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, we wish to submit that the Company has disclosed the said information along with unaudited financial statements for the quarter ended on June 30, 2024 vide its intimation dated August 06, 2024 further in reference to the above said regulations, we hereby confirm that we have maintained hundred per cent assets cover sufficient to discharge the principal amount at all the times for the non-convertible debt securities issued by the Company.

Details of such Non-Convertible Debt securities are provided below:

ISIN	Private Placement/ Public Issue	Secured	Outstanding Amount as on 30- 06-2024 (in Cr.)	Cover Required
INE884Q07632	Private Placement	Secured	19.19	20.15
INE884Q07640	Private Placement	Secured	18.89	19.84
INE884Q07681	Private Placement	Secured	34.99	38.49
INE884Q07699	Private Placement	Secured	9.99	10.99

This is for your information and record please.

For and on behalf of
Midland Microfin Limited

Amardeep Singh Samra
Managing Director
DIN: 00649442

Midland Microfin Limited

Independent Auditor's Certificate

on Asset Cover and Compliance with Covenants as at June 30, 2024

under Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and

Disclosure requirements) Regulations, 2015, as amended.

For submission to Catalyst Trusteeship Limited (hereinafter referred to as the "Debenture Trustee")

August 06, 2024

To,
**The Board of Directors,
Midland Microfin Limited
The Axis, Plot No. 1, R.B. Badri Dass Colony,
G.T. Road, Jalandhar**

1. This certificate is issued in accordance with the terms of our engagement letter dated August 01, 2024 with Midland Microfin limited ("the Company").
2. We, SCV & CO LLP, Chartered Accountants, have been appointed as statutory auditors of the Company with effect from financial year 2021-22 and onwards, and have been requested by the Company to examine the accompanying Statement showing Asset Cover as per the terms of "Information -Memorandum & Debenture-Trust-Deed" and compliance with Covenants for the listed non-convertible debentures as at June 30, 2024 ("the Statement") which has been prepared by the Company from the Financial Statements and other relevant record and documents maintained by the Company as at June 30, 2024 pursuant to the requirements of the Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure requirements) Regulations, 2015, as amended by SEBI Circular No. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 on "Revised format for Security Cover certificate, monitoring and revision in timelines", ("the SEBI Regulations"), and has been initialled by us for identification purpose only.
3. This Certificate is required by the Company for the purpose of submission with the Debenture Trustees of the Company to ensure Compliance with the SEBI Regulations in respect of its listed non-Convertible debt securities as at June 30, 2024 ("Debentures"). The Company has entered into agreement(s) with the Debenture Trustees ("Debenture Trust Deed") in respect of such Debentures, as indicated in the Statement.

Management's Responsibility for the Statement

4. The preparation of the accompanying Statements is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.



5. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustees and for the complying with all the covenants as prescribed in the Information Memorandum and Debenture Trust Deed.

Auditor's Responsibility

6. Pursuant to the requirements of the SEBI Regulations, it is our responsibility to provide a limited assurance and conclude as to whether:
- the Company has maintained asset cover as per the terms of the information Memorandum and Debenture Trust Deed; and
 - the Company is in compliance with all the covenants as mentioned in the information Memorandum and Debenture Trust Deed as indicated in the Statement.
7. We have reviewed the Financial Results of the Company for quarter ended June 30, 2024 and expressed an unmodified conclusion vide our Review Report dated August 06, 2024. We conducted our review of the Financial Statement in accordance with the Standard on Review Engagements (SRE) – 2410 – "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Financial Statements are free of material misstatement. A Review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we have not expressed and audit opinion.
8. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.
10. Our scope of work did not involve us performing audit tests for the purposes of expressing an opinion on the fairness or accuracy of any of the financial information of the Company taken as a whole. We have not performed an audit, the objective of which would be the expression of an opinion on the financial information, specified elements, accounts or items thereof, for the purpose of this Certificate. Accordingly, we do not express such opinion.
11. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned in paragraph 6 above. The procedures performed vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures in relation to the Statement:
- Obtained and read the Debenture Trust Deed and the Information Memorandum and noted the asset cover percentage required to be maintained by the Company in respect of Debentures, as indicated in Appendix-I of the Statement.



Traced and agreed the principal amount of the Debentures outstanding as on June 30, 2024 to the Financial Results of the Company as at and for the quarter ended June 30, 2024 referred to in paragraph 6 above.

- c) Obtained and read the particulars of asset cover required to be provided in respect of Debentures as indicated in the Debenture Trust Deed and the information Memorandum and compared it with the information furnished in Appendix-I of the Statement.
- d) Traced the Value of assets indicated in Part A of the Statement to the Financial Results of the Company as at June 30, 2024, referred to in paragraph 6 above, and other relevant records maintained by the Company.
- e) Obtained the particulars of security created in the register of charges maintained by the Company and 'Form No. CHG-9' filed with the Ministry of Corporate Affairs ('MCA'). Traced the value of charge created against assets to the asset cover in Appendix-I of the Statement.
- f) Examined and verified the arithmetical accuracy of the computation of asset cover indicated in Appendix-I of the Statement.
- g) With respect to compliance with financial covenants, we have performed following procedures:
- Compared the financial covenants computed by the management as at June 30, 2024 with the requirements stipulated in the Debenture Trust Deed to verify whether such covenants are in compliance with the requirements of the Debenture Trust Deed.
 - Performed necessary enquiries with the management regarding any instances of the non-compliance with financial covenants or communications received from the Trustees indicating any breach of covenants during the quarter ended June 30, 2024.
 - Obtained the days past due report generated from the system as at June 30, 2024 to verify the PAR 30 days past due status for loan. For all such borrowers where restructuring is allowed as per RBI guidelines "Resolution Framework for COVID-19-related stress" and "Micro, Small and Medium Enterprises (MSME) Sector – Restructuring of Advances" dated August 6, 2020, the days past due is considered after implementing the restructuring plan.
- h) With respect to the non-financial covenants, the Management has represented and confirmed that the Company has complied with all the other covenants including affirmative, informative, and negative covenants, as prescribed in the information Memorandum and Debenture Trust Deed as at June 30, 2024, except for the covenants where due date has not passed as on date of this certificate.
- i) Performed necessary inquires with the Management and obtained necessary representations.

Observation

12. The Company has maintained all the financial covenants of Debenture Trust deeds during the quarter ended June 30, 2024.



Conclusion

13. Based on the reliance placed on the representations mentioned in paragraph 11(h) above, read with the observation in paragraph 12 above and procedures performed by us, as referred to in other points in paragraph 11 above and according to the information and explanation received along with representations provided by the management, nothing has come to our attention that causes us to believe that:
- The Company has not maintained asset cover as per the terms of the information Memorandum and Debenture Trust deed; and
 - The Company is not in compliance with all the covenants as mentioned in the information Memorandum and Debenture Trust Deed as on June 30, 2024.

Restriction on Use

14. This Certificate has been issued solely at the request of the Company's management, solely in connection with the purpose mentioned in the paragraph 2 above and to be submitted with the accompanying Statement to the Debenture Trustees and is not to be used or referred to for any other person. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this Certificate is shown or into whose hands it may come without our prior consent in writing. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.

For SCV & Co. LLP
Chartered Accountants
Firm Regn. No. 000235N/N500089



A handwritten signature in blue ink, appearing to be "Rajiv Puri".

(Rajiv Puri)
Partner
Membership No.: 084318
UDIN: 24084318BKFMGH7270

Place: NOIDA
Dated: August 06, 2024

Annexure A

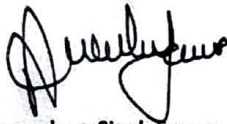
Security cover certificate as per Regulation 54(3) of the Securities and Exchange Board of India (LODR) Regulation, 2015 as on June 30, 2024

We hereby confirm that Midland Microfin Limited (the 'Company') having its registered office at The AXIS, Plot No.1, R.B. Badri Dass Colony, G.T Road, Jalandhar, Punjab-144001, as at March 31, 2024 has an security cover to the extent of 1.08 times of outstanding amount of Listed Secured Redeemable Non-Convertible Debentures.

The Company has complied with all the covenants in respect of outstanding Listed Secured Redeemable Non-Convertible Debentures as on June 30, 2024.

Working of Security Cover (for secured Listed Debentures) as per SEBI Circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 is attached as Appendix 1.

For Midland Microfin Limited



Name: Amardeep Singh Samra
Designation: Managing Director



Place: Jalandhar
Date: August 06, 2024

Midland Microfin Limited

Regd. & Corporate Office: The Axis, Plot No. 1, R.B. Badri Dass Colony, BMC Chowk, G.T. Road, Jalandhar-144001 (Punjab), India
Tel: 0181-5085555, 5086666 | Fax: 0181-5087777 | Email : info@midlandmicrofin.com | Website : www.midlandmicrofin.com

CIN : U65921PB1988PLC008430

Appendix 1

(Rupees in mn)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Part-Passu Charge	Part-Passu Charge	Part-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to I)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Assets charged on Exclusive basis	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Related to only those items covered by this certificate
		Book Value	Book Value	Yes/ No	Book Value	Book Value								Relating to Column F
ASSETS														
Property, Plant and Equipment				No	NA	NA	141.95		141.95					
Capital Work-in-Progress				No	NA	NA	-							
Right of Use Assets				No	NA	NA	11.79		11.79					
Goodwill				No	NA	NA	12.24		12.24					
Intangible Assets				No	NA	NA	8.90		8.90					
Intangible Assets under Development				No	NA	NA	435.40		435.40					
Investments				No	NA	NA								
Loans	Receivables under financing activities	895.60*	19,405.96*	No	NA	NA	2,495.70		22,797.26**		895.60			1,618.13
Inventories														
Trade Receivables				No	NA	NA	23.95		23.95					
Cash and Cash Equivalents			1,499.90	No	NA	NA	2,219.62		3,719.52					
Bank Balances other than Cash and Cash Equivalents			1,407.56	No	NA	NA	702.72		2,110.28					
Others				No	NA	NA	684.77		684.77					
Total		895.60	22,313.42				6,737.04		29,546.06		895.60			1,618.13



Signature

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Part- Passu Charge	Part- Passu Charge	Part- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Assets charged on Exclusive basis	Carrying value/book value for part passu assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Related to Column F
		Book Value	Book Value	Yes/ No	Book Value	Other assets on which there is pari Passu charge (including items covered in column F)	Assets not offered as Security	debt amount considered more than once (due to exclusive plus pari passu charge)						
LIABILITIES														
Debt securities to which this certificate pertains	Lited Non Convertible Debentures	830.56*		No	NA	Other Secured Debt			830.56					
Other debt sharing pari-passu charge with above debt														
Other Debt														
Subordinated debt		not to be filled		No	NA				1,400.20					
Borrowings														
Bank			10,326.96	No	NA									
Debt Securities			1,979.18	No	NA									
Others			7,793.50	No	NA									
Trade payables				No	NA									
Lease Liabilities				No	NA									
Provisions				No	NA									
Others				No	NA									
Total		830.56	20,099.64						1,434.58					
Cover on Book Value		1.08							24,206.74					
Cover on Market Value														
		Exclusive Security Cover Ratio			Part-Passu Security Cover Ratio									

Signature



*Includes Ind-AS adjustment for effective rate of interest on listed debt securities of Rs. 1.37 Mn and interest accrued on listed debt securities of Rs. 7.93 Mn.

**Amount of loans charged on exclusive basis as mentioned in Column C & D include principal outstanding only.

**Implies outstanding of loans grossed up of impairment loss reserve.

Independent Auditor's Certificate

on Utilization of funds raised from the issue of the Non-Convertible Debentures as at June 30, 2024

Pursuant to regulation 15(1A) of SEBI (Debenture Trustees) Regulations, 1993 and Regulation 56 (1) (i) of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015, as amended.

For submission to Catalyst Trusteeship Limited (hereinafter referred to as the "Debenture Trustees")

August 06, 2024

To,
The Board of Directors,
Midland Microfin Limited
The Axis, Plot No. 1, R.B. Badri Dass Colony,
G.T. Road Jalandhar.

1. This certificate is issued in accordance with the terms of our engagement letter dated August 01, 2024 with Midland Microfin limited ("the Company").
2. We, SCV & CO LLP, Chartered Accountants, have been appointed as statutory auditors of the Company with effect from financial year 2021-22 and onwards, and have been requested by the Company to examine the accompanying Statement, comprising details of Utilization of funds raised from the issue of the Non-Convertible Debentures as per the terms of "Information-Memorandum & Debenture-Trust-Deed", and compliance with the covenants for the listed non-convertible debentures as at June 30, 2024 ("the Statement") which has been prepared by the Company from the Un-audited Financial Results as at June 30, 2024 and other relevant record and documents maintained by the Company, pursuant to the requirements of the regulation 15(1A) of SEBI (Debenture Trustees) Regulations, 1993 and Regulation 56 (1) (i) of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015, as amended ("the SEBI Regulations"), and has been initialled by us for identification purpose only.
3. This Certificate is required for submission to the debenture trustees pursuant to regulation 15(1A) of Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 and regulation 56(1)(a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("the Regulations").



Management's Responsibility for the Statement

4. The preparation of the accompanying Statements is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
5. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustees and for the complying with all the covenants as prescribed in the "Information-Memorandum dated April 24, 2024/May 02, 2024 & Debenture-Trust-Deed dated April 29 2024 / May 02 2024".

Auditor's Responsibility

6. Pursuant to the requirements of the SEBI Regulations, it is our responsibility to provide a limited assurance and conclude as to whether :
 - a) the Company has adequately utilized the Debenture Proceeds as per the terms of "Information-Memorandum dated April 24, 2024/May 02, 2024 & Debenture-Trust-Deed dated April 29 2024 / May 02 2024";
 - b) and the same has been adequately disclosed to the Debenture Trustee.
7. We have reviewed the Financial Results of the Company for quarter ended June 30, 2024 and expressed an unmodified conclusion vide our Review Report dated August 06, 2024. We have conducted our review of the Financial Statement in accordance with the Standard on Review Engagements (SRE) – 2410 – "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Financial Statements are free of material misstatement. A Review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we have not expressed and audit opinion.
8. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC- 1), Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.
10. Our scope of work did not involve us performing audit tests for the purposes of expressing an opinion on the fairness or accuracy of any of the financial information of the Company taken as a whole. We have not performed an audit, the objective of which would be the expression of an opinion on the financial information, specified elements, accounts or items thereof, for the purpose of this Certificate. Accordingly, we do not express such opinion.



11. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned in paragraph 6 above. The procedures performed vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures in relation to the accompanying Statement:
- Obtained and read the Information-Memorandum & Debenture-Trust-Deed and verified the debenture proceeds utilization by the Company in respect of Debentures, as indicated in the Statement annexed. Also verified the Company's Bank Statements for the respective period(s).
 - Traced and agreed the principal amount of the Debentures outstanding as on June 30, 2024 to the Unaudited Financial Results of the Company as at June 30, 2024, referred to in paragraph 7 above.
 - Obtained and read the relevant covenants on debenture proceeds utilization in respect of Debentures as indicated in the Information-Memorandum & Debenture-Trust-Deed.
 - Performed necessary inquiries with the Management and obtained necessary representations.

Conclusion

12. Based on the procedures performed by us, as referred to in other points in paragraph 11 above and according to the information and explanation received along with representations provided by the management, we report that nothing has come to our attention that caused us to believe that the Company has not adequately utilized the Debenture Proceeds as per the terms of the Information-Memorandum & Debenture-Trust-Deed and the same has not been adequately disclosed to the Debenture Trustee.

Restriction on Use

13. This Certificate has been issued solely at the request of the Company's management, solely in connection with the purpose mentioned in the paragraph 2 above and to be submitted with the accompanying Statement to the Debenture Trustees and is not to be used or referred to for any other person. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this Certificate is shown or into whose hands it may come without our prior consent in writing. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.

Place: NOIDA
Dated: August 06, 2024



For SCV & Co. LLP
Chartered Accountants
Firm Regn. No. 000235N/N500089

(Rajiv Puri)
Partner

Membership No.: 084318
UDIN: 24084318BKFMGI5210

Statement of utilization of proceeds during the quarter ended June 30, 2024 from Listed non-convertible debentures (NCDs) issued during the quarter ended June 30, 2024

Reference: *Key Information Document dated April 24, 2024 & Debenture Trust Deed dated April 29, 2024 aggregating Rs. 35 Crores.

S No	Allotment Date	ISIN	Allottee Name	Description of NCDs issued and allotted	Proceeds from issue (Rs. in Crores)	Objects of the issue and Utilization of proceeds as per the Key Information Document	Description of actual utilization of funds	Category (Listed/Unlisted, Secured/Unsecured)
1	30-Apr-24	INE884Q07681	NORTHERN ARC INV MNGR P L DISCRETIONARY, NORTHERN ARC INV MNGR P L NON DISCRETIONARY, NORTHERN ARC MONEY MARKET ALPHA TRUST	3500 Senior, Secured, Listed, Rated, Taxable, Transferable, Redeemable Non-convertible Debentures of Rs.1,00,000 each	35.00	The issue proceeds will be utilized to augment the long-term resources of the Company, and to meet working capital requirement	The funds received from the issue of Listed Non-convertible debentures were utilized for the onward lending.	Listed & Secured
				Total	35.00			

Note:

- 1 There is no deviation in the use of issue proceeds of Non-Convertible Debentures as compared to the objects of the issue.
- 2 There is no deviation in the amount of funds utilized as against what was originally disclosed.

For Midland Microfin Limited



Managing Director
Date: August 06, 2024



Midland Microfin Limited

Regd. & Corporate Office: The Axis, Plot No. 1, R.B. Badri Dass Colony, BMC Chowk, G.T. Road, Jalandhar-144001 (Punjab), India
Tel: 0181-5085555, 5086666 | Fax: 0181-5087777 | Email : info@midlandmicrofin.com | Website : www.midlandmicrofin.com

CIN : U65921PB1988PLC008430

Statement of utilization of proceeds during the quarter ended June 30, 2024 from Listed non-convertible debentures (NCDs) issued during the quarter ended June 30, 2024

Reference: *Key Information Document dated May 02, 2024 & Debenture Trust Deed dated May 02, 2024 aggregating Rs. 10 Crores.

S No	Allotment Date	ISIN	Allottee Name	Description of NCDs issued and allotted	Proceeds from issue (Rs. in Crores)	Objects of the issue and Utilization of proceeds as per the Key Information Document	Description of actual utilization of funds	Category (Listed/Unlisted, Secured/Unsecured)
1	2-May-24	INE884Q07699	NORTHERN ARC INV MNGR P L DISCRETIONARY, NORTHERN ARC MONEY MARKET ALPHA TRUST	1000 Senior, Secured, Listed, Rated, Taxable, Transferable, Redeemable Non-convertible Debentures of Rs.1,00,000 each	10.00	The issue proceeds will be utilized to augment the long-term resources of the Company, and to meet working capital requirement	The funds received from the issue of Listed Non-convertible debentures were utilized for the onward lending.	Listed & Secured
				Total	10.00			

Note:

- 1 There is no deviation in the use of issue proceeds of Non-Convertible Debentures as compared to the objects of the issue.
- 2 There is no deviation in the amount of funds utilized as against what was originally disclosed.

For Midland Microfin Limited



Managing Director
Date: August 06, 2024



Midland Microfin Limited

Regd. & Corporate Office: The Axis, Plot No. 1, R.B. Badri Dass Colony, BMC Chowk, G.T. Road, Jalandhar-144001 (Punjab), India
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CIN : U65921PB1988PLC008430