indi trade
Financing Progress

INDITRADE CAPITAL LIMITED

CIN:L67120KL1994PLC008265

Registered Office: Second Floor, M E S Building , Kaloor, Kochi, Ernakulam, Kerala - 682 017
Website:www.inditrade.com, Email:inditrade@inditrade.com,Ph:0484 6714800

Statement of Consolidated Financial Results for the Quarter and Nine Months Ended December 31, 2020

Particulars	For the Quarter ended			For the Nine Months ended		For the Year ended
	31-12-2020 (Unaudited)	30-09-2020 (Unaudited)	31-12-2019 (Unaudited)	31-12-2020 (Unaudited)	31-12-2019 (Unaudited)	31-03-2020 (Audited)
Revenue from Operations						
Profit from continuing operations before exceptional items and Tax	468.81	426.20	602.95	1,238.97	1,668.68	2,048.40
Profit from continuing operations after exceptional items and before Tax	468.81	426.20	602.95	1,238.97	1,668.68	2,048.40
Profit from continuing operations after Tax	279.08	306.99	409.22	830.53	1,124.73	1,420.20
Profit from discontinued operations before exceptional items and Tax	-	-	-	-	-	27.98
Profit from discontinued operations after exceptional items and before Tax	-	-	-	-	-	27.98
Profit from discontinued operations after Tax	-	-	-	-	-	23.31
Net Profit / (Loss) for the period after tax	279.08	306.99	409.22	830.53	1,124.73	1,443.51
Paid up Equity Share Capital (FV of Rs. 10/- each)	2,328.65	2,328.65	2,328.65	2,328.65	2,328.65	2,328.65
Earnings Per Share of Rs.10/- each (for continuing and discontinued operations)						
Basic :	0.76	0.91	1.18	2.37	3.23	3.91
Diluted :	0.76	0.91	1.18	2.37	3.23	3.91
Key results of Inditrade Capital Limited on a standalone basis						
Total revenue from continuing and discontinued operations	39.87	43.61	66.78	122.11	240.34	289.44
Profit/ (Loss) Before Tax from continuing and discontinued operations	1.12	3.13	2	8.24	81.41	130.70
Profit/ (Loss) After Tax from continuing and discontinued operations	(0.70)	1.32	(0.05)	2.80	35.20	79.55

Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results are available on www.bseindia.com and www.inditrade.com.

For and on behalf of the Board of Directors of Inditrade Capital Limited
Sd/-
Jhuma Guha
Director
DIN : 00007454

Place : Mumbai
Date : February 3, 2021

DELHI TRANSCO LIMITED

NOTICE INVITING e-TENDERS

Delhi Transco Ltd, a Government of NCT of Delhi Undertaking, invites online tender for the work : **Tender No.T20P111391:** Establishing/setting-up of EV charging & battery swapping stations at various locations under Package-A to J across NCT of Delhi. **Last date for bid submission:** 17.03.2021 at 1.00 p.m. For downloading of tender documents and further details please visit website Delhi Govt website **https://govtprocurement.delhi.gov.in** Tender ID No. **2021_DTL_199434_1** and DTL website **www.dtl.gov.in** Unique No. **DTL-8076-040221**

PR/20-21/36

All Corrigendum/Addendum/Amendments/Date of Extension/Clarifications, if any, to the above e-tender would appear only on the above mentioned websites.

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SAKSOFT LIMITED
CIN: L72200TN1999PLC054429
Regd & Corp. Office : Global Infocity Park, 2nd Floor, Block - A , No 40,
Dr MGR Salai, Kandanchavadi, Perungudi, Chennai: 600 096. Ph : +91-44-24543500
Email : investorqueries@saksoft.co.in; Website: www.saksoft.com

Extract of Statement of Consolidated Unaudited Financial Results for the Quarter and Nine months ended December 31, 2020

(Rs. In Lakhs)

Sl.No	Particulars	Quarter ended 31.12.2020	Nine months ended 31.12.2020	Quarter ended 31.12.2019	Nine months ended 31.12.2019
		Unaudited	Unaudited	Unaudited	Unaudited
1	Total Income	9768.19	28978.68	8815.91	26767.01
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary Items)	1538.66	4254.98	1247.22	3952.62
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary Items)	1538.66	4254.98	1247.22	3952.62
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary Items)	1207.49	3293.01	958.22	2885.45
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)	1673.50	4005.11	1702.03	3298.94
6	Equity Share capital	995.75	995.75	994.25	994.25
7	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)-				
	(a) Basic (Rs.)	12.13	33.11	9.60	28.78
	(b) Diluted (Rs.)	11.12	30.95	9.10	27.27
8	**Notes :** **1. Key Standalone financial information**				
	Turnover	3229.92	9547.53	2951.96	9366.83
	Profit / (Loss) before tax	686.48	2114.65	538.63	2469.64
	Profit / (Loss) after tax	524.55	1583.13	436.86	1983.31

2. The above is an extract of the detailed format of the Financial results for the quarter and nine months ended December 31, 2020 filed with the Stock Exchanges on February 04, 2021 under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Standalone and Consolidated Financial Results are available on the Company's Website, www.saksoft.com and on the website of the Stock Exchanges www.nseindia.com and www.bseindia.com.

Place: Chennai
Date: February 04, 2021

For and on behalf of the Board of Directors
Aditya Krishna
Chairman & Managing Director

SBI

State Bank of India
Shares & Bonds Department, Corporate Centre, 14th Floor, State Bank Bhavan, Nariman Point, Mumbai-400 021, Maharashtra. Tel.: 022-22740841-6/22742403/ 22741431 | Website: https://bank.sbi | Email: investor.complaints@sbi.co.in

APPEAL TO STATE BANK OF INDIA SHAREHOLDERS CONVERSION OF PHYSICAL SHARE HOLDING TO DEMAT FORM AND UPDATING OF DETAILS

1. DEMATERIALISE (DEMAT) YOUR PHYSICAL SHARES TO AVOID RISK

We request shareholders of State Bank of India holding shares in physical form to convert their physical shares into dematerialised (demat) form immediately to avoid risk of loss / damage / misplacement. Most importantly, the investment cannot be monetized by physical shareholders since SEBI has stipulated that request for effecting transfer/sale of shares shall not be processed unless the shares are held in demat form with a Depository (NSDL / CDSL). Please convert your physical shares to demat form immediately, by submitting your Re.1 face value SBI share certificate to your DP for converting the shares into demat form. In case you don't have a demat account, you may open a demat account with any Depository Participant (DP) by submitting application and officially valid KYC (Know Your Customer) documents, viz. (a) PAN (b) Aadhaar Card (c) Passport (d) Voter Card (d) Driving License (e) cancelled cheque, etc.

2. PROCEDURE FOR RECEIVING SHARE CERTIFICATE OF FACE VALUE OF RE.1

Pursuant to split of Rs.10/- face value shares into 10 equity shares of face value of Re. 1/- each on 22.11.2014, the Re.1/- face value shares were sent by post at the registered address as appearing in the register of members. For the letters returned undelivered by the postal department due to wrong / incomplete address, address not available, etc., we have sent reminders by registered letters, SMS / email wherever mobile number / email id is available. Since unclaimed shares are liable to be transferred to share suspense account leading to further unwarranted consequences, we request all shareholders, who still hold share certificates of Rs. 10/- face value in physical form and who have not yet received the Re. 1/- face value shares, to submit following documents to our RTA whose address is mentioned below:

I. Duly filled-in Basic Information Form (BIF)
II. Self- attested copies of KYC showing proof of identity, address, photo
III. Self- attested copy of PAN card
IV. Original Rs. 10/- face value share certificate, if available.

3. UPDATE YOUR KYC DATA TO RECEIVE ALL COMMUNICATIONS AND DIVIDEND

Please update KYC data, email id, address, mobile number and bank account details by submitting Basic Information Form (BIF) with our Registrar & Share Transfer Agent (RTA) whose address is given below. Shareholders holding shares in demat mode are requested to update the same with their respective Depository Participant to ensure ease of communication and seamless remittances.

4. DOWNLOAD BASIC INFORMATION FORM FOR SUBMISSION TO BANK'S RTA

Basic Information Form (BIF) can be downloaded from our website: **https://bank.sbi/documents/17836/21502/290120-Basic+Information+Form+-+BIF.pdf.**

6. HELPLINE FOR SENDING QUERIES AND DOCUMENTS

For any query, please contact our RTA at the address mentioned below or investor grievances cell of SBI at the above-mentioned phone numbers / email id. For detailed guidelines, please visit bank.sbi---Investor Relations---Shareholder Bondholder information.

M/s. Alankit Assignments Limited, 205 - 208 Anarkali Complex, Jhandewalan Extension, New Delhi - 110 055, e-mail: sbi.igr@alankit.com, Contact No.: 72900 71335.

Place: Mumbai
Date: 05-02-2021

For State Bank of India
General Manager (Shares & Bonds)

Kovilpatti Lakshmi Roller Flour Mills Limited

(formerly KLRF Limited)
Registered Office : 75/8, Benares Cape Road, Gangaikondan - 627352, Tirunelveli District, Tamilnadu.
Phone : 0462-2486532, Fax : 0462-2486132 E-mail ID : ho@klrf.in, website : www.klrf.in
CIN : L15314TN1961PLC004674

Extract of unaudited standalone financial results for the quarter and nine months ended December 31, 2020

(Rs. in lakhs)

S.No.	Particulars	Three months ended			Nine months ended		
		31.12.2020 (unaudited)	30.09.2020 (unaudited)	31.12.2019 (unaudited)	31.12.2020 (unaudited)	31.12.2019 (unaudited)	31.03.2020 (audited)
1.	Total Income from operations (net)	6043.91	5761.07	5521.92	15957.29	17650.64	23,247.34
2.	Net profit / (loss) for the period (before tax exceptional and/or extraordinary items)	215.94	209.59	(34.85)	442.00	376.59	515.71
3.	Net profit / (loss) for the period before tax (after exceptional and/or extraordinary items)	215.94	209.59	(34.85)	442.00	376.59	515.71
4.	Net profit / (loss) for the period after tax (after exceptional and/or extraordinary items)	153.61	152.47	(24.83)	317.90	292.78	425.08
5.	Total comprehensive Income for the period [comprising profit / (loss) for the period (after tax) and Other comprehensive income (after tax)]	151.04	149.74	(24.52)	309.86	293.72	414.14
6.	Equity share capital	554.15	554.15	554.15	554.15	554.15	554.15
7.	Other equity (excluding revaluation reserve) as shown in the audited balance sheet of previous year						3161.47
8.	Earnings per share (of Rs. 10/-each)						
	(a) Basic	2.77	2.75	(0.44)	5.74	5.30	7.67
	(b) Diluted	2.77	2.75	(0.44)	5.74	5.30	7.67

Note :

1. In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, the above unaudited financial results for the quarter and nine months ended December 31, 2020 as reviewed and recommended by the Audit Committee of the Board, has been approved by the Board of Directors at its meeting held on 4th February, 2021.
2. The statement has been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) prescribed under section 133 of the Companies Act, 2013 (as amended) and other recognised accounting practices and policies to the extent applicable.
3. Figures for the previous quarter / period ended have been regrouped wherever necessary
4. The operations during the third quarter improved amidst the pandemic.
5. The above is an extract of the detailed format of the quarter and nine months ended December 31, 2020 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited financial results for the quarter and nine months ended December 31, 2020 are available on the website of the BSE Limited i.e. www.bseindia.com, on the Stock Exchange where the Company's shares are listed and on the website of the Company i.e., www.klrf.in

For Kovilpatti Lakshmi Roller Flour Mills Limited
Suresh Jagannathan
Chairman and Managing Director
DIN : 00011326

Place : Coimbatore
Date : 04.02.2021

DOLLAR

WEAR THE CHANGE

DOLLAR INDUSTRIES LIMITED

(CIN : L17299WB1993PLC058969)
Registered Office : OM Tower I 15th Floor I 32, J.L.Nehru Road I Kolkata - 700 071 I West Bengal I India
Phone No : 033-2288 4064-66 I **Fax :** 033-2288 4063 I **E-mail :** investors@dollarglobal.in I **Website :** www.dollarglobal.in

Extract of Unaudited Consolidated Financial Results for the Quarter and Nine months ended December 31, 2020

(₹ In Lakhs)

Sl No.	Particulars	Quarter Ended 31-12-2020	Year to Date as on 31-12-2020	Corresponding Quarter Ended in the Previous Year 31-12-2019
		Un-Audited	Un-Audited	Un-Audited
1	Total Income from Operations	31,179.43	72,864.11	25,480.64
2	Net Profit for the period (before Tax, Exceptional and/or Extra-ordinary items)	3,826.56	9,023.86	2,662.34
3	Net Profit for the period before tax (after Exceptional and/or Extra-ordinary items)	3,826.56	9,023.86	2,662.34
4	Net Profit for the period after tax (after Exceptional and/or Extra-ordinary items)	2,776.66	6,596.93	1,882.20
5	Equity Share Capital	1,134.32	1,134.32	1,134.32
6	Reserves (excluding Revaluation Reserve)	-	-	-
7	Earning Per Share (of ₹2/- each) (for continuing and discontinued operations)			
	Basic & Diluted	4.90 #	11.63 #	3.32 #

Not Annualised

Key Numbers of Unaudited Standalone Financial Results

(₹ In Lakhs)

Sl No.	Particulars	Quarter Ended 31-12-2020	Year to Date as on 31-12-2020	Corresponding Quarter Ended in the Previous Year 31-12-2019
		Un-Audited	Un-Audited	Un-Audited
1	Total Revenue From Operation	31,179.43	72,864.11	25,480.64
2	Profit Before Tax from Continuing Operation	3,826.56	9,023.86	2,662.34
3	Profit After Tax from Continuing Operation	2,838.01	6,718.50	2,236.50

Notes:

1 The above is an extract of the detailed format of Unaudited Consolidated Financial Results for the three months ended December 31, 2020 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the aforesaid financial results are available on the website of BSE **(www.bseindia.com)**, NSE **(www.nseindia.com)** and on the Company's website **(www.dollarglobal.in).**
2 The Company has prepared the Consolidated Financial Statement on quarterly basis and the Consolidated financial figures include joint venture of the Company viz. Pepe Jeans Innerfashion Private Limited.
3 Figures for the previous periods have been regrouped and reclassified to conform to the classification of the current period, wherever considered necessary.
4 The Statutory Auditors have provided un-modified audit report on the Quarterly Unaudited Financial Results (Standalone and Consolidated) to the Company for the nine months and three months ended December 31, 2020.
5 The Company does not have Exceptional and Extraordinary items.

By order of the Board of Directors
For Dollar Industries Limited
Sd/-
Vinod Kumar Gupta
Managing Director
DIN: 00877949

Place : KOLKATA
Date : February 4, 2021

OUR COLLECTIONS

DOLLAR MAN | BIGBOSS | DOLLAR WOMAN | MISSY | DOLLAR JUNIOR | CHAMPION | DOLLAR ALWAYS | LEHAR

DOLLAR THERMALS | ULTRA | DOLLAR THERMALS | WINTERCARE | FORCE NXT INNER FASHION

FDC LIMITED

(CIN: L24239MH1940PLC003176)
Registered Office: Registered Office: B-8, M.I.D.C. Industrial Estate, Waluj - 431136, Dist. Aurangabad, Maharashtra
Tel. No. +91 240 255 4407, Website: www.fdcindia.com, Email: investors@fdcindia.com

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31-12-2020 (Rs. In lakhs)

Sr. No.	Particulars	Standalone (Un-Audited)			Consolidated (Un-Audited)		
		Quarter Ended	Nine month ended	Quarter Ended	Quarter Ended	Nine month ended	Quarter Ended
		31/12/2020	31/12/2020	31/12/2019	31/12/2020	31/12/2020	31/12/2019
1	Total Income from Operations	36,749.50	109,586.04	34,972.80	37,527.48	110,185.46	35,225.16
2	Net Profit / (Loss) for the period (before tax, Exceptional and / or Extraordinary items)	9,424.27	33,153.31	10,455.62	9,878.22	33,443.13	10,576.45
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	9,424.27	33,153.31	10,455.62	9,878.22	33,443.13	10,576.45
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	7,077.94	25,252.50	7,332.70	7,521.34	25,501.49	7,414.86
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)]	7,301.37	25,507.99	7,360.73	7,674.95	25,566.99	7,485.90
6	Paid Up Equity Share Capital	1,688.10	1,688.10	1,709.73	1,688.10	1,688.10	1,709.73
7	Reserves excluding revaluation reserves as per Balance Sheet of Previous Accounting Year						
8	Earning Per Share- (Rs. 1/- each) (for continuing and discontinued operations)						
	- Basic :	4.18	14.86	4.26	4.45	15.00	4.31
	- Diluted :	4.18	14.86	4.26	4.45	15.00	4.31

Notes:

1 The Financial Statements have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 and read together with the Companies (Indian Accounting Standards (Ind AS) Rules issued thereafter and other accounting principles generally accepted in India. The above is an extract of the detailed format of Quarterly/Nine month ended Financial Results filed with the Stock Exchanges under Regulation 33 of SEBI (Lisiting and Other Disclosure Requiremetns) Regulations, 2015. The full format of Quarterly/Nine month ended Financial Results are available on the website of the Stock Exchange's (www.bseindia.com and www.nseindia.com) and on Company's website (www.fdcindia.com)

2 The above results were reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting.

For FDC LIMITED
Sd/-
Mohan A. Chandavarkar
Managing Director
DIN: 00043344

Dated : 04.02.2021
Place : Mumbai

KESORAM TEXTILE MILLS LIMITED

B K BIRLA GROUP OF COMPANIES

CIN: L17114WB1999PLC089148
Registered Office: 42, Garden Reach Road, Kolkata - 700024
City Office: 9/1 R.N.Mukherjee Road, Kolkata - 700001
Phone: 033 2469-7825/6788/2489 3472 Fax: 033 2469 6788
Email: office@kesoramtextiles.com, ktmltext@gmail.com; Website: www.kesoramtextiles.com

Extract of Unaudited Financial Results for the quater and nine months ended 31st December, 2020

(₹ in Lakh)

Sl. No.	Particulars	Current three months ended 31-12-2020	Preceding three months ended 30-09-2020	Corresponding three months ended in the previous year 31-12-2019	Current nine months ended 31-12-2020	Corresponding nine months ended in the previous year 31-12-2019	Previous year ended 31-03-2020
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Total Income from Operations	-	-	-	-	-	-
2	Net Profit / (Loss) for the period (before Tax and Exceptional items)	(8.44)	(13.29)	308.76	(19.18)	294.80	363.64
3	Net Profit / (Loss) for the period before tax (after Exceptional items)	(8.44)	(13.29)	308.76	(19.18)	294.80	363.64
4	Net Profit / (Loss) for the period after tax (after Exceptional items)	(8.44)	(13.29)	308.76	(19.18)	294.80	363.64
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	**(4.97)**	**(9.83)**	**325.23**	**(8.78)**	**344.18**	**377.51**
6	Equity Share Capital	1,045.64	1,045.64	1,045.64	1,045.64	1,045.64	1,045.64
7	Earnings Per Share (of Rs. 2/- each)						
	1. Basic: (Rs.)	(0.02)	(0.03)	0.59	(0.04)	0.56	0.70
	2. Diluted: (Rs.)	(0.02)	(0.03)	0.59	(0.04)	0.56	0.70

Notes:

a) The above is an extract of the detailed format of Financial Results for the quarter and nine months ended 31st December, 2020 filed with Stock Exchange under Regulation 33 of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results for the quarter and nine months ended 31st December, 2020 is available on Calcutta Stock Exchange website (www.cse-india.com) and on the Company's website at www.kesoramtextiles.com.

b) The above results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meetings held on 4th February, 2021.

For **Kesoram Textile Mills Limited**
Sd/-
Jayant Sogani
(Chairman)

Place: Kolkata
Dated: 04.02.2021

PTC India Financial Services Limited

PTC India Financial Services Limited

(₹ in lacs)

S. No.	Particulars	Standalone						Consolidated					
		Quarter ended			Nine months ended		Year ended	Quarter ended			Nine months ended		Year ended
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
		31.12.2020	30.09.2020	31.12.2019	31.12.2020	31.12.2019	31.03.2020	31.12.2020	30.09.2020	31.12.2019	31.12.2020	31.12.2019	31.03.2020
1.	Total income from operations (net)	26,930.81	29,532.10	33,170.32	85,635.26	1,03,144.53	1,36,425.01	26,930.81	29,532.10	33,170.32	85,635.26	1,03,144.53	1,36,425.01
2.	Net profit from ordinary activities after tax	2,085.00	3,185.16	4,306.27	7,926.53	10,294.62	10,999.89	2,085.00	3,185.16	4,306.27	7,926.53	10,294.62	10,999.89
3	Total comprehensive income (Other comprehensive income/(expense) net of tax)	2,147.06	3,181.49	4,243.71	7,860.99	10,210.11	10,756.80	2,147.06	3,181.49	4,243.71	7,860.99	10,210.11	10,756.80
4	Equity Share Capital	64,228.33	64,228.33	64,228.33	64,228.33	64,228.33	64,228.33	64,228.33	64,228.33	64,228.33	64,228.33	64,228.33	64,228.33
5	Reserves (excluding revaluation reserves as per balance sheet)	1,47,253.73 (as At 31.03.2020)						1,47,253.73 (as At 31.03.2020)					
6	Earnings per share (not annualised) (Face value ₹ 10 per share) in ₹												
	- Basic	0.32	0.50	0.67	1.23	1.60	1.71	0.32	0.50	0.67	1.23	1.60	1.71
	- Diluted	0.32	0.50	0.67	1.23	1.60	1.71	0.32	0.50	0.67	1.23	1.60	1.71

Note : The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results is available on the Stock Exchange websites of NSE and BSE at www.nseindia.com and www.bseindia.com respectively and Company's website at http://www.ptcfinancial.com/financialinformation.html. There is no extraordinary item.

For and on behalf of the Board of Directors
Dr. Pawan Singh
Managing Director and CEO

Place: New Delhi
Date : February 4, 2021

(CIN: L65999DL2006PLC153373)
Registered Office: 7th Floor, Telephone Exchange Building, 8 Bhikaji Cama Place, New Delhi - 110066, India
Board: +91 11 26737300 / 26737400 Fax: 26737373 / 26737374 Website: www.ptcfinancial.com, E-mail: info@ptcfinancial.com