

May 15, 2025

To, National Stock Exchange of India Ltd., Exchange Plaza, C-1 Block G, Bandra Kurla Complex Bandra [E], Mumbai – 400051	To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai -400 001
NSE Scrip Symbol: BLSE	BSE Scrip Code: 544107

Subject: Investor Presentation

Dear Sir / Madam,

Pursuant to Regulation 30 read with Schedule III of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, please find enclosed an Investor Presentation with respect to Audited financial results of the Company for the fourth quarter and year ended March 31, 2025.

You are requested to take the same on your records.

For **BLS E-Services Limited**

.....

Rahul Sharma
Executive Director and Chief Financial Officer
DIN: 06879073

Investor Presentation

Q4 & FY25



May 2025



Banking



E-GOVERNANCE



Store



Investment



G2C



Safe Harbor



This Presentation and the accompanying slides (the “presentation”), have been prepared by BLS E-Services Limited (the “Company”), solely for information purposes and do not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, and shall not form the basis or be relied on in connection with any contract or binding commitment whatsoever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the Company.

This presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on the truth, accuracy, completeness, fairness and reasonableness of the contents of this presentation. This presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from this Presentation is expressly excluded.

This presentation contains certain forward-looking statements concerning the Company’s future business prospects and business profitability, which are subject to a number of risks and uncertainties and the actual results could materially differ from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition (both domestic and international), economic growth in India and abroad, ability to attract and retain highly skilled professionals, time and cost over runs on contracts, our ability to manage our international operations, government policies and actions regulations, interest and other fiscal costs generally prevailing in the economy. The Company does not undertake to make any announcement in case any of these forward-looking statements become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the Company.



Contents

- ▶ **Q4 & FY25 Performance Highlights**
- ▶ **Historical Performance Highlights**
- ▶ **Company Overview**
- ▶ **Industry Overview**
- ▶ **Key Investment Highlights**

Q4 & FY25 Performance Highlights



Consolidated Financial Highlights



BLS E-Services Reports Stellar Financial Performance in FY25

- ▶ Total Income surged by **76.0% YoY** to **Rs. 545.0 Crores**
- ▶ EBITDA grew by **72.5%** to **Rs. 86.1 Crores** compared to Rs 49.9 Crores in FY24
- ▶ EBITDA Margin stood at **15.8%** in FY25
- ▶ Profit After Tax (PAT) grew by **75.4% YoY** to **Rs. 58.8 Crores**

Consolidated Financial Snapshot – Q4 & FY25



Full Year FY25 - Strong growth trajectory

Total Income

Rs. 545.0 Crores

↑ 76.0% YoY

EBITDA*

Rs. 86.1 Crores

↑ 72.5 YoY

EBITDA Margin*: 15.8%

PAT

Rs. 58.8 Crores

↑ 75.4% YoY

PAT Margin: 10.8%

Q4FY25 - Reported a robust overall financial performance

Total Income

Rs. 245.2 Crores

↑ 211.5% YoY

EBITDA*

Rs. 25.4 Crores

↑ 59.3% YoY

EBITDA Margin*: 10.4%

PAT

Rs. 17.3 Crores

↑ 58.7% YoY

PAT Margin: 7.1%

Consolidated Business Updates – FY25



Business highlights – Consolidated

- BLS E-Services crossed Rs. 87,000 Crores in Gross Transaction Value (GTV) in FY25 compared to Rs 72,000 Crores of GTV in FY24
- Total number of transactions stood at more than 14.0 Crores transactions in FY25 versus 13.3 Crores in FY24
- GTV of Rs. 87,000 Crores includes loan disbursement of over Rs. 12,000 Crores facilitated by BLSe and ASPL during the year for private banks and financial institutions
- As of March 31, 2025, the company had 44,800+ CSPs and 1,42,000+ touchpoints, including ASPL
- Partnership established with Canara Bank, Central Bank of India, SBI, MeraDoc, SBI General Insurance, Aditya Birla Health Insurance, and Bajaj Finserv
- During the year, BLSe successfully acquired 57% stake in Aadifidelis Solutions Pvt Ltd. and its affiliates (ASPL) for an Enterprise Value of Rs. 190 Crores
- For the 4-month period of consolidation, ASPL facilitated loan disbursement of over Rs. 6,700 Crores

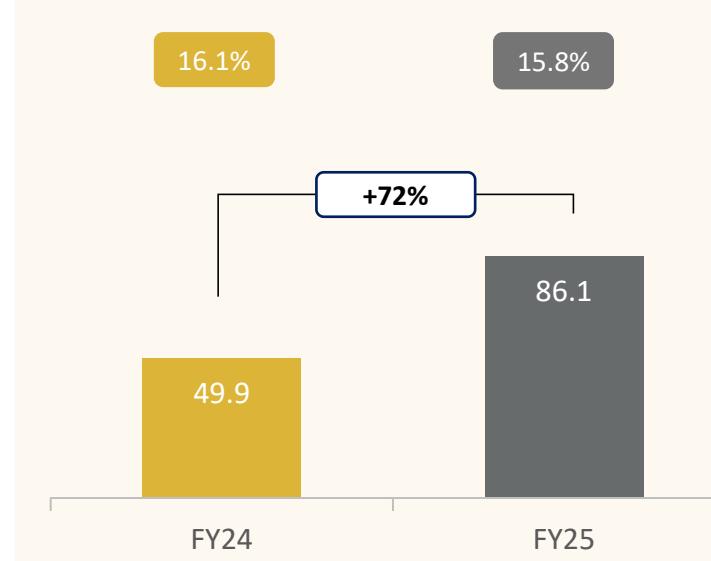
Consolidated Key Financial Highlights – FY25



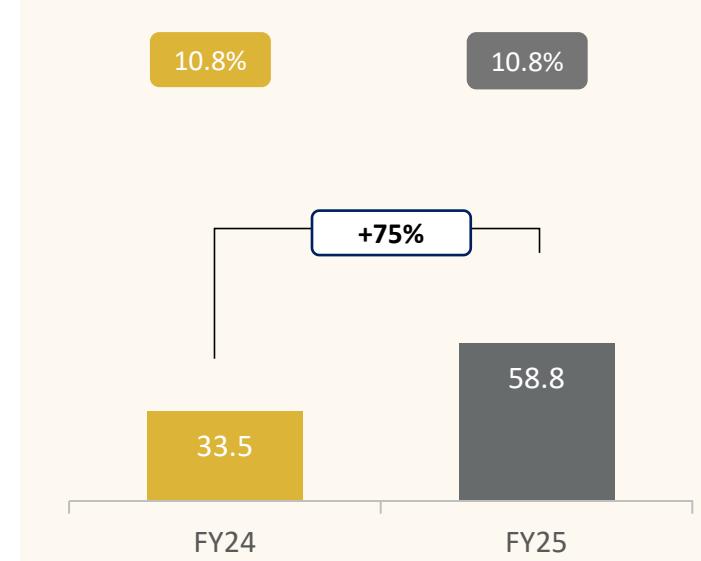
Total Income



EBITDA* & EBITDA Margin* (%)



PAT & PAT Margin (%)

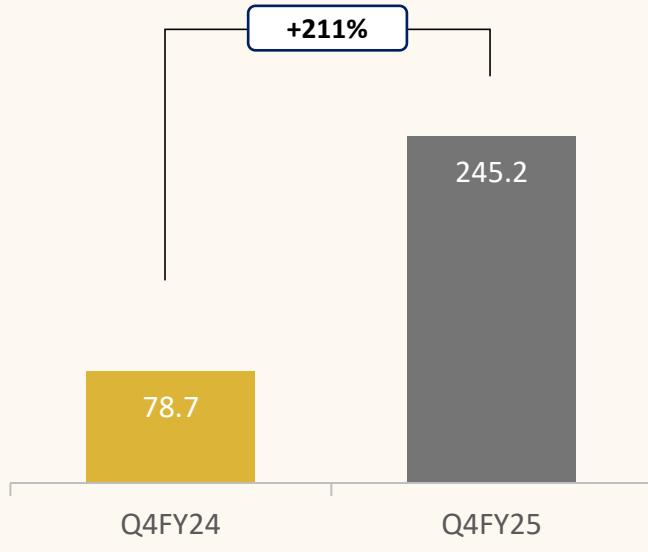


- Total Income stood at Rs. 545.0 Crores in FY25, up 76.0% YoY as compared to Rs. 309.6 Crores in FY24. Growth was primarily due to consolidation of ASPL, acquired in November 2024
- EBITDA* increased by 72.5% YoY to Rs. 86.1 Crores in FY25 from Rs. 49.9 Crores in FY24. EBITDA* Margin stood at 15.8% in FY25
- PAT surged by 75.4% YoY to Rs. 58.8 Crores in FY25 from Rs. 33.5 Crores in FY24. PAT Margin at 10.8% in FY25

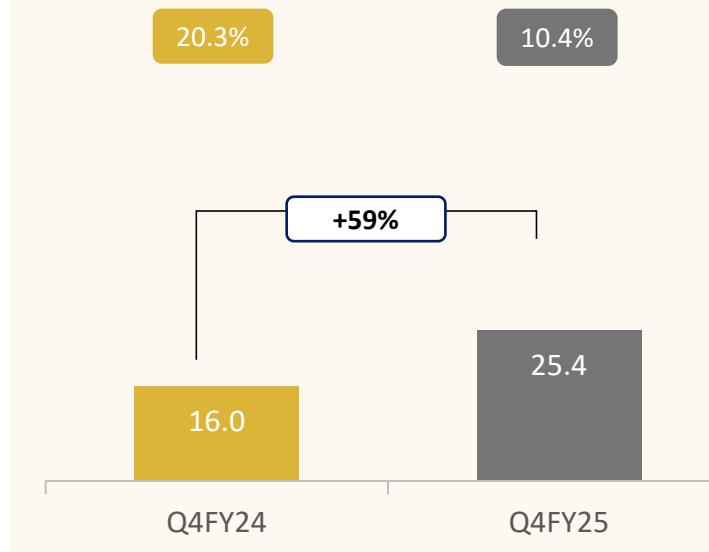
Consolidated Key Financial Highlights – Q4FY25



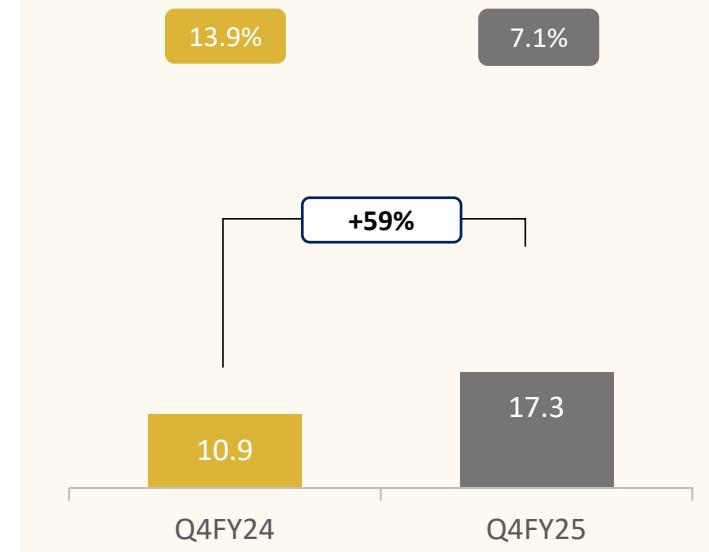
Total Income



EBITDA* & EBITDA Margin* (%)



PAT & PAT Margin (%)



- Total Income witnessed a growth of 211.5% YoY, driven by higher transaction volume and value in BC business and also due to consolidation of Aadifidelis acquired in November 2024
- EBITDA* increased by 59.3% YoY to Rs. 25.4 Crores in Q4FY25 from Rs. 16.0 Crores in Q4FY24. EBITDA* Margin stood at 10.4% in Q4FY25. Decline in margins is due to consolidation of ASPL
- PAT grew by 58.7% YoY from Rs. 10.9 Crores in Q4FY24 to Rs. 17.3 Crores in Q4FY25. PAT margin stood at 7.1% in Q4FY25

Consolidated Profit & Loss Statement – Q4 & FY25



Particulars (₹ in Crore)	Q4FY25	Q4FY24	YoY	FY25	FY24	YoY
Revenue from Operations	239.2	73.6	224.8%	519.4	301.5	72.3%
Other Income	6.0	5.1		25.7	8.1	
Total Income	245.2	78.7	211.5%	545.0	309.6	76.0%
Cost of Services	202.2	52.2		401.3	207.6	
Employee Benefit Expenses	10.4	7.9		37.1	29.7	
Other Expenses	7.3	2.6		20.5	22.3	
EBITDA*	25.4	16.0	59.3%	86.1	49.9	72.5%
EBITDA Margin*	10.4%	20.3%		15.8%	16.1%	
Op. EBITDA	19.4	10.9	78.3%	60.5	41.8	44.5%
Op. EBITDA Margin (%)	8.1%	14.8%		11.6%	13.9%	
Finance Costs	0.2	0.3		0.8	0.9	
Depreciation	1.9	1.2		6.2	3.4	
PBT before Exceptional Items	23.3	14.4	61.8%	79.1	45.7	73.1%
PBT Margin (%)	9.5%	18.3%		14.5%	14.8%	
Tax Expenses	6.0	3.5		20.3	12.2	
PAT	17.3	10.9	58.7%	58.8	33.5	75.4%
PAT Margin (%)	7.1%	13.9%		10.8%	10.8%	

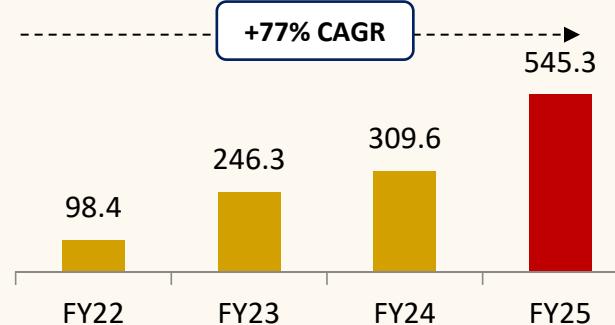
Historical Financial Highlights



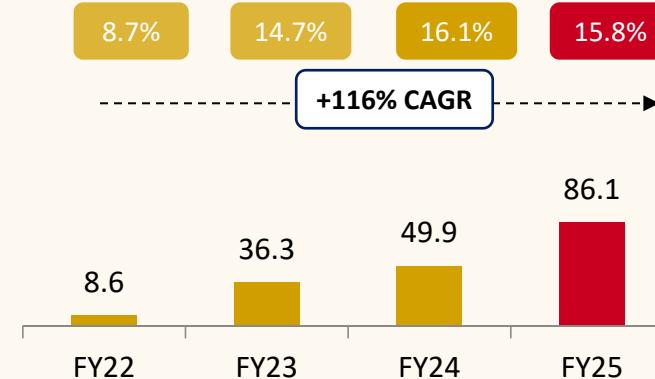
Consolidated Key Financial Highlights



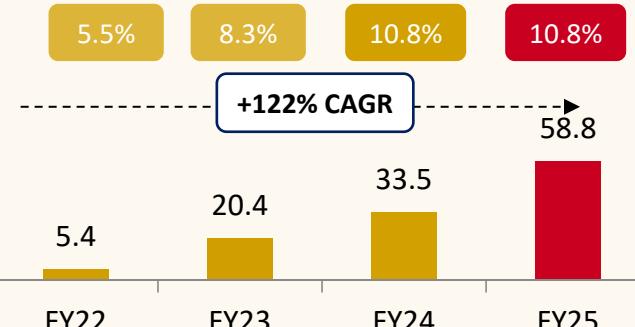
Total Income



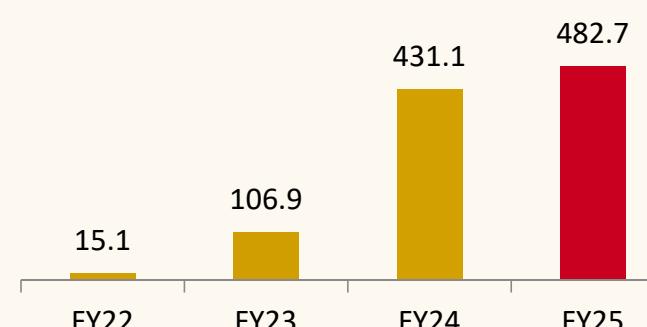
EBITDA* & EBITDA Margin*



PAT & PAT Margin



Net Worth



Consolidated Historical P&L Statement



Particulars (in Rs. Crores)	FY22	FY23	FY24	FY25
Revenue from Operations	96.7	243.1	301.5	519.4
Other Income	1.7	3.2	8.1	25.7
Total Income	98.4	246.3	309.6	545.0
Cost of Services	63.5	161.7	207.6	401.3
Employee Benefit Expenses	6.4	23.2	29.7	37.1
Other Expenses	19.9	25.1	22.3	20.5
EBITDA*	8.6	36.3	49.9	86.1
EBITDA Margin* (%)	8.7%	14.7%	16.1%	15.8%
Op EBITDA	6.9	33.1	41.8	60.5
Op EBITDA Margin (%)	7.1%	13.6%	13.9%	11.6%
Finance Costs	1.0	3.9	0.9	0.8
Depreciation	0.8	2.8	3.4	6.2
PBT before Exceptional Items	6.8	29.6	45.7	79.1
PBT Margin (%)	6.9%	12.0%	14.8%	14.5%
Tax Expenses	1.4	6.6	12.2	20.3
PAT	5.4	20.3	33.5	58.8
PAT Margin (%)	5.5%	8.3%	10.8%	10.8%

Consolidated Historical Balance Sheet



Particulars (in Rs. Crores)	Mar-22	Mar-23	Mar-24	Mar-25
ASSETS				
Non-current assets				
Property, Plant and Equipment	0.2	1.1	4.7	5.5
Goodwill	8.0	81.5	81.5	135.7
Other Non-Current Assets	20.9	26.7	115.0	225.3
Current Assets				
Inventories	-	0.6	1.6	0.5
Trade Receivables	8.5	18.2	25.2	93.4
Other Current Assets	18.3	51.5	281.7	212.0
Total Assets	55.9	179.5	509.7	672.4
EQUITY & LIABILITIES				
Equity Share Capital	0.0	66.7	90.9	90.9
Other Equity	6.8	40.2	340.3	391.9
Share Capital pending allotment	8.3	-	-	-
Non-Controlling Interest	-	4.5	6.6	35.6
Total Equity	15.1	111.5	437.8	518.3
Long-term Borrowings	7.3	-	-	-
Other Non-Current Liabilities	5.8	4.1	6.1	5.3
Short-term Borrowings	1.5	-	-	-
Trade Payables	7.9	2.5	3.2	54.5
Other Financial Liabilities	15.2	53.4	53.8	77.3
Other Current Liabilities	3.2	8.0	8.8	16.9
Total Equity & Liabilities	55.9	179.5	509.7	672.4

Company Overview



BLS E-Services at a Glance



- BLS E-Services Limited (BLSe), through its tech-enabled integrated business model, provides digital and physical products and services in the G2C, B2C, B2B categories in semi-urban, rural and remote areas.
- BLSe has three business verticals - Business Correspondent (BC) Services, E-Governance Services and Assisted E-services
- Incorporated in 2016 and listed on BSE & NSE in February 2024, it is a subsidiary of BLS International Services Ltd., which is one of the largest global players in visa & consular services outsourcing segment.

Rs. 545.0 Crores
FY25 Total Income

Rs. 86.1 Crores
FY25 EBITDA*

Rs. 58.8 Crores
FY25 PAT

75%
FY22-25 Revenue CAGR

15.8%
FY25 EBITDA Margin*

10.8%
FY25 PAT Margin

1,42,000+
Touchpoints[^]

1,000+
BLS Stores

123
Bank/NBFC Tie-ups[^]
(for Business Correspondent)

44,800+
Business Correspondents[^]
(as on March 31, 2025)

140+
Million Transactions in FY25
(for Business Correspondent)

Rs. 87,000+ Crores
Gross Transaction Value in FY25

Key Milestones



Tech-enabled Digital Service Offerings

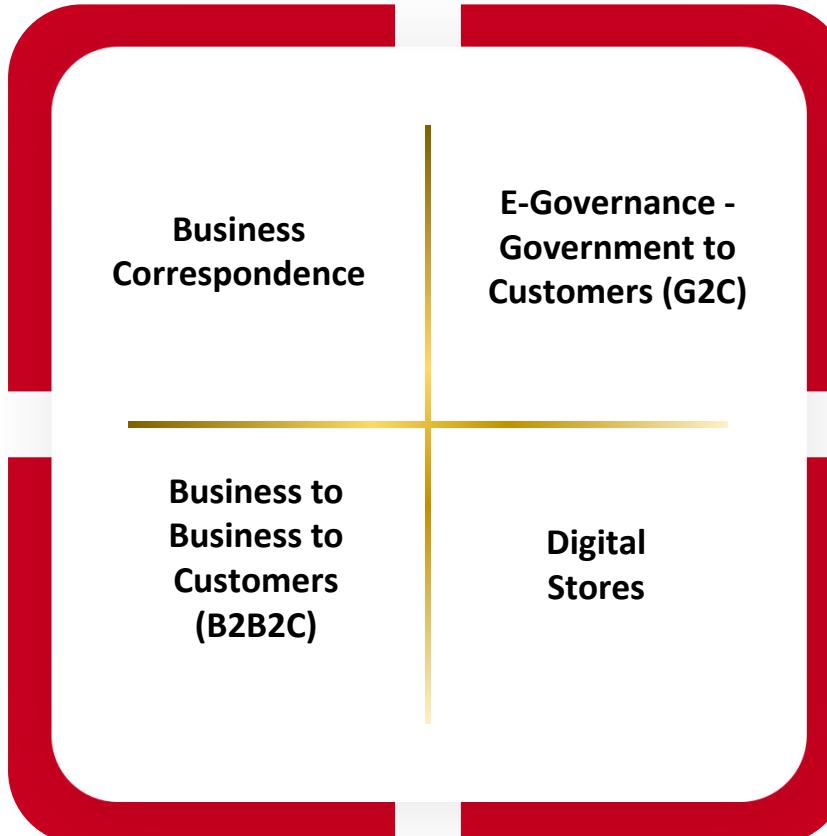


► **BLS works as Business Correspondents for Banks** i.e., being an extended arm of the Banks to increase accessibility of their services to the citizens.

► We have a **PAN-India presence** for banks like SBI, HDFC, BoB, Axis Bank, UGB (Uttarakhand Gramin Bank), UBI, CBI, PNB, Kotak, Indian Bank, IOB, Karur Vysya Bank, Utkal Grameen Bank, Canara Bank, etc.

► Referring to our **Business-to-Business-to-Citizens** model where we use 3rd party businesses as partners & **touch-points** to provide our services to the citizens.

► Provide services related to PAN Card, IRCTC Tickets, Bill Payments, Tele-Medical Consultancy, Insurance & Corporate Banking Services, AEPS, e-Learning/BLS Edutech, etc.



► **Government services facilitated to citizens** directly via BLS owned kiosks such as BLS Sewa.

► This involves all the services floated either via State Government, Central Government, or District Jurisdictions.

► Current presence includes, **UP CSC** (Uttar Pradesh), West Bengal, Aadhar FCS (Punjab) and Aadhar QC

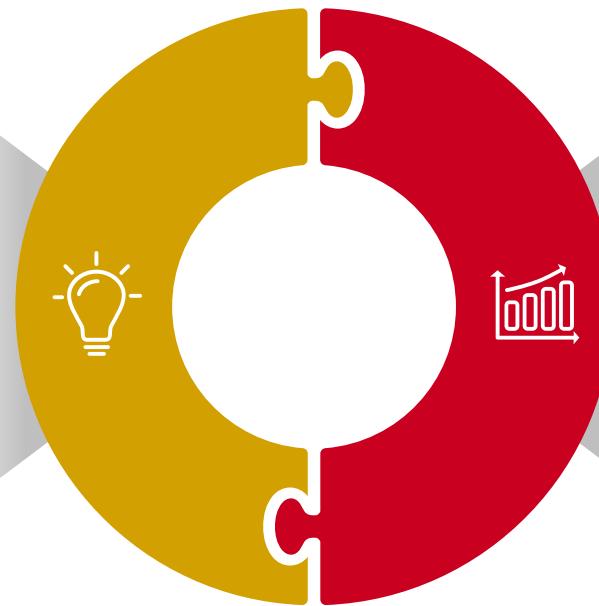
► **Touch-points working as a fully-branded BLS Centres** to offer all B2B2C services along with additional services & product offerings.

► Having a PAN-India presence, it will offer all BLS services such as PAN Card, IRCTC Tickets, MATM, Money Transfer, e-Commerce, etc.

Bouquet of Services Provided by BLSe



- ▶ Banking CSP
- ▶ Micro ATM
- ▶ AEPS
- ▶ Travel
- ▶ Money Transfer
- ▶ Ayushman Bharat PM-JAY
- ▶ Recharge
- ▶ IRCTC Train Ticket



- ▶ Insurance
- ▶ E-learning / BLS Edutech
- ▶ Telemedicine
- ▶ Refurbished Smart Phones
- ▶ Assisted E-Commerce
- ▶ VISA & Passport Application
- ▶ PAN Card Services

Business Correspondent Services



Delivering last mile banking services to unserved and underserved rural and remote population as a part of the Financial Inclusion Program of Govt. of India

Comprehensive range of solutions

- Channels and distribution strategies
- Sales force recruitment and tracking
- Customer database maintenance
- Business and market intelligence
- Back-end sales support services

Advantage gained by our clients

- Highly motivated workforce
- Cutting edge processes – higher productivity and efficiency & return on investment
- Improve businesses competitiveness in their markets
- Huge network of partners and channels
- Clear understanding of how the services offered will impact their sales

Existing Customers



Utkal
Grameen Bank

SBI - Reaching further Uttarakhand Gramin Bank - Expanding footprints



**A network of
44,800+ BCs[^]
spread across
India***

Business Correspondent Coverage *

No. of Services Offered [^]	300+
Rural / Semi rural codes (#) [^]	23,900+
Urban Code (#) [^]	17,600+
Transaction Volumes (in Million) (for FY25)	140+

*as on March 31, 2025

[^]Including services offered, rural/semi-rural codes, urban codes and BCs of ASPL

E – Governance & Assisted E-Services



One stop shop platform to offer citizen centric services of all the Government Departments. Majorly: Identity enrolment & updation, certificates, etc.



- ▶ Efficient and cost-effective methods of service delivery
- ▶ Enhance transparency and responsiveness of the Government to citizen needs
- ▶ Convenience to citizens by reducing the travel time to avail services from haphazardly located service delivery centres.
- ▶ Bring uniformity across states and reducing the need for intermediaries



- ▶ Jan Seva Kendra (CSC) on behalf of Uttar Pradesh Government in India
- ▶ Services of all UP-Government Departments through 22,000+ CSCs
- ▶ 330+ G2C & B2C services provided through CSCs

B2B2C Services being provided through Portal & Mobile App



- ▶ 'BLS Center' is a dedicated B2B2C services portal
- ▶ 'BLS Center' is helping the village level entrepreneurs / retailers earn money from various value-added services that they can cross-sell to the citizens visiting their centers for G2C services
- ▶ Millions of citizens are already getting benefitted by accessing such value-added services near their habitat

Cross-selling and Up-selling under Digital Services

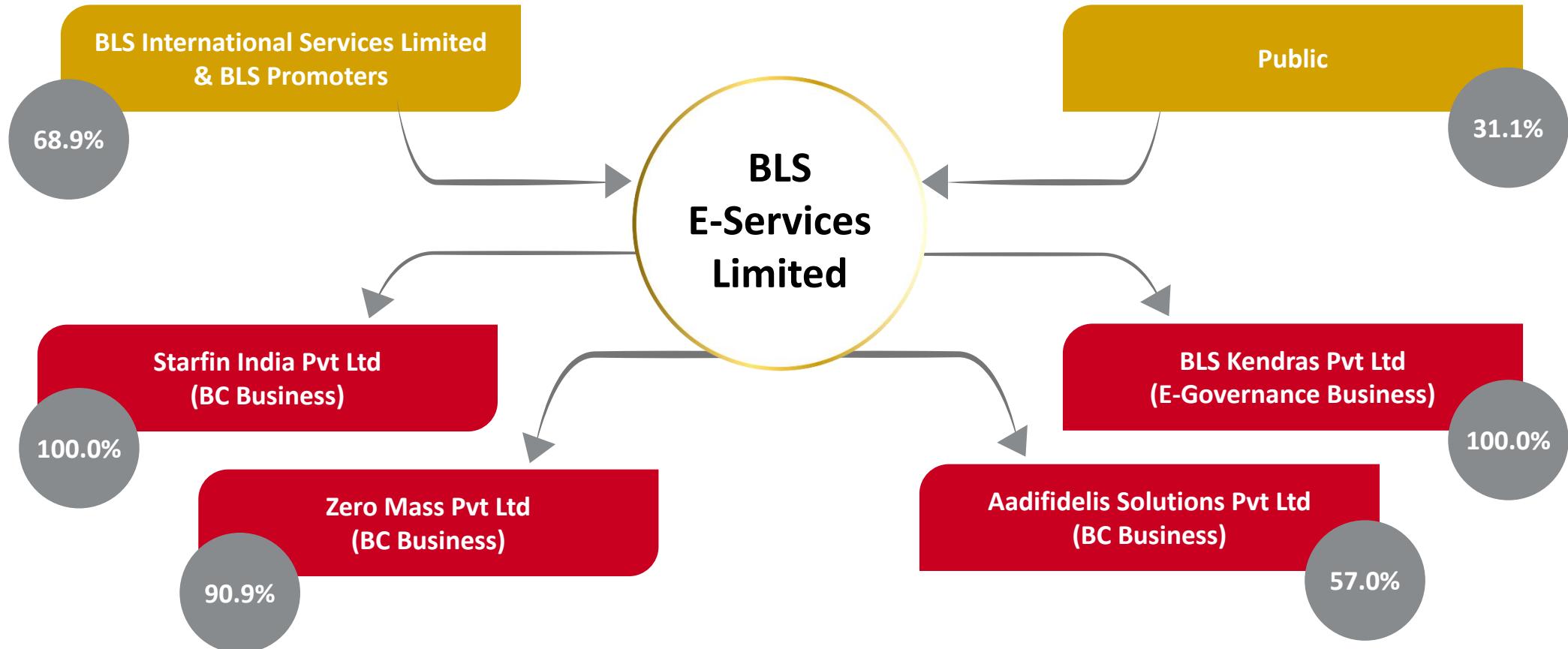


We intend to become the “Go to Market Platform” for various business verticals including fintech and digital platforms. The assisted digital convenience stores (BLS Touchpoints) act as the “One-stop solution” for availing various products & services on the digital platform called BLS Sewa app.

Future BLS Center – One Stop Solution



Corporate Structure



Only key operational subsidiaries have been included

Industry Overview





E-Governance Services Industry

- Department of Administrative Reforms & Public Grievances (DARPG) had formulated the National e-Governance Service Delivery Assessment (NeSDA) in 2019 to boost the e-governance endeavors and drive digital government excellence.
- A total of 56 mandatory services were assessed for every State & UT and 27 services were assessed for Central Ministries.
- As per NeSDA report for States/UTs (March 2023); Departments across States/UTs provides 15,601 services. 12,561 out of this 15,601 services are provided online(i.e. 80.5% of the services are digitized across States/UTs).

Business Correspondent Industry

- Business Correspondent (BCs) work on a commission-based model. The commission is paid as a certain percentage of the value transacted or a fixed fee per transaction depending on the agreement.
- Factors affecting BC industry includes increasing outreach of BCs in rural areas, increasing volume and value of transactions through BCs, facilities to make various types of bill payments through BCs, etc.
- BC industry size expected to grow at CAGR of 19% from FY22 to FY25.

Assisted E-Services Industry

- Assisted e-commerce rests on Information Communication Technology application to build a win-win solution for village-level entrepreneurs and for people residing in rural regions who can assist them in a buying decision.
- Growth drivers for assisted e-commerce includes increasing internet penetration rate in India, increase in literacy rate in India, reduction in cost of fixed and wireless internet in India.



Industry – Key Takeaways



Favourable Macroeconomic Indicators

- ▶ Increasing Population and No. of Households
- ▶ Rising GDP and increase in Middle-Income Households

Digital Assistance transforming Citizen Services in India - Digital Payments Surge: Index Rises from 153.4 in FY19 to 445.5 in FY24

- ▶ Indian Govt. is actively expanding Digital Services to improve citizen convenience
- ▶ Increasingly partnering with specialized organizations and outsourced key functions, including identity verification and document authentication
- ▶ Focusing on financial inclusion with schemes like the Pradhan Mantri Jan Dhan Yojana (PMJDY)
- ▶ Digital Transactions in India surge by 47.8% CAGR from FY19 to FY24, driven by adoption of Technology and Infrastructure Advancements
- ▶ Remarkable Growth in India's Digital Payments Method: UPI Soars with 79.9% CAGR from FY20 to FY24
- ▶ AePS (Aadhaar-enabled Payment System) rise from Rs. 670 Bn in FY19 to Rs. 3,149 Bn in FY24

Business Correspondent industry on rise, driving financial inclusion and expanding access to banking in remote areas

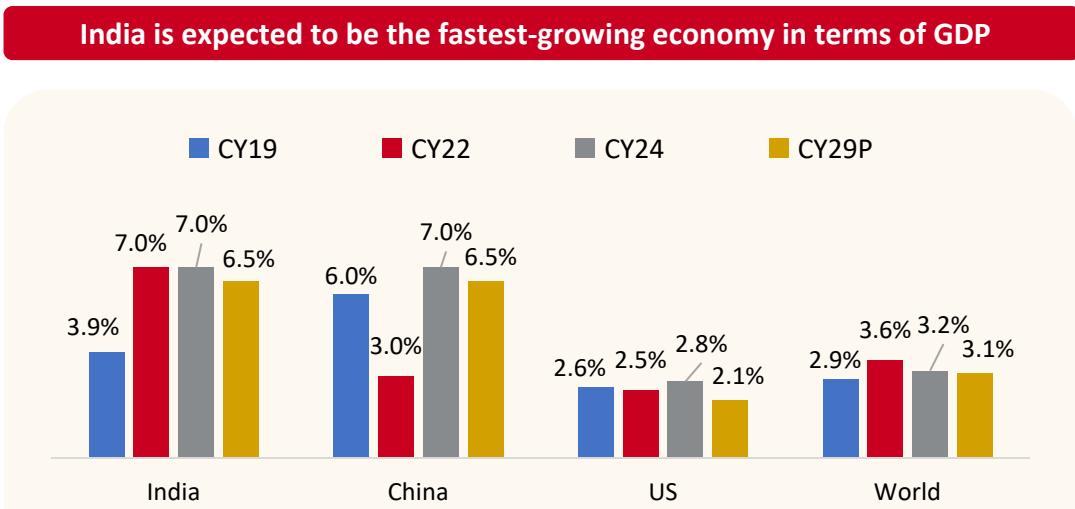
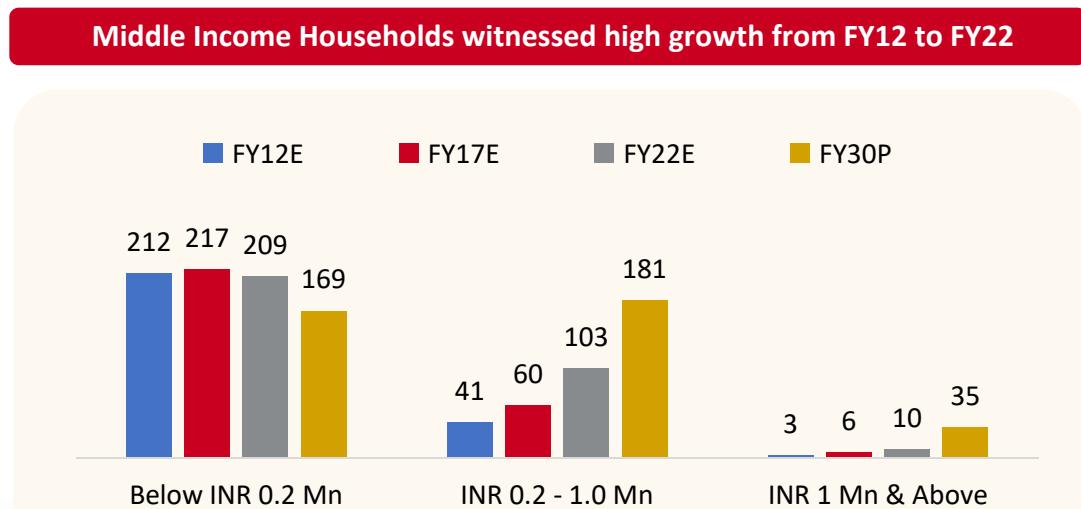
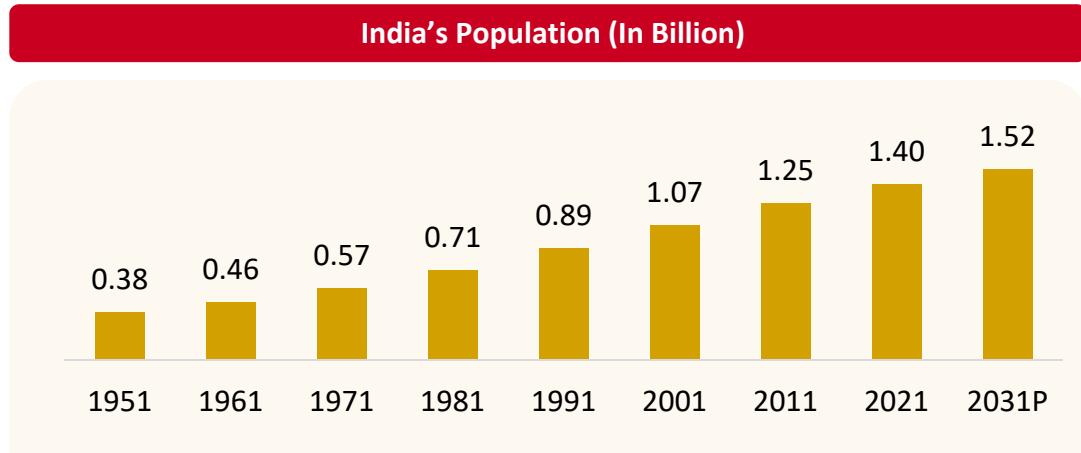
- ▶ BCs have consistently managed more than 90% of rural banking outlets from CY19 to CY24
- ▶ BC's handled 60.5% of BSDA Transactions in CY24, up from 55.6% in CY19
- ▶ Rising BC-ICT Transactions at Village Banking Outlets from 597,000 in CY19 to 1,648 in CY24 leading to steady growth both in volume and value terms

Govt. of India has made significant strides in enhancing the delivery of Government-to-Citizen (G2C) services

Industry Dynamics & Key Growth Drivers



India's population surpassed China in January 2023 and has become the most populous country. Additionally, India is expected to be the fastest growing economy. This would lead to significant demand for E-services, Banking Correspondent Services as well as assisted e-commerce services.

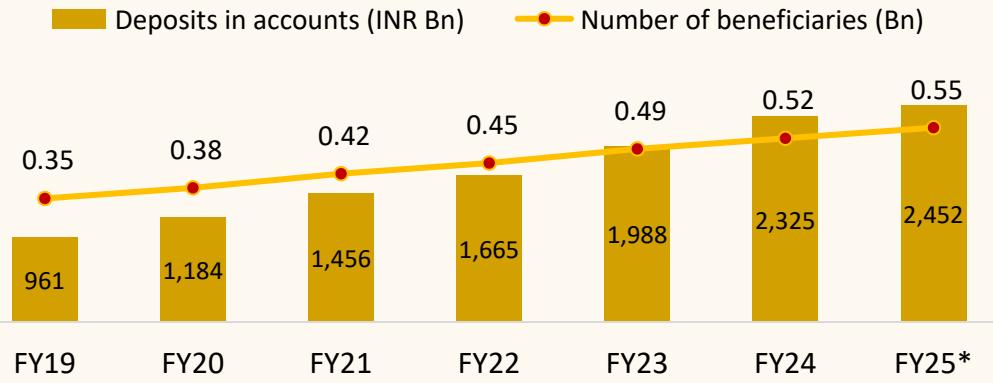


Source: Industry Reports, Research & News Articles

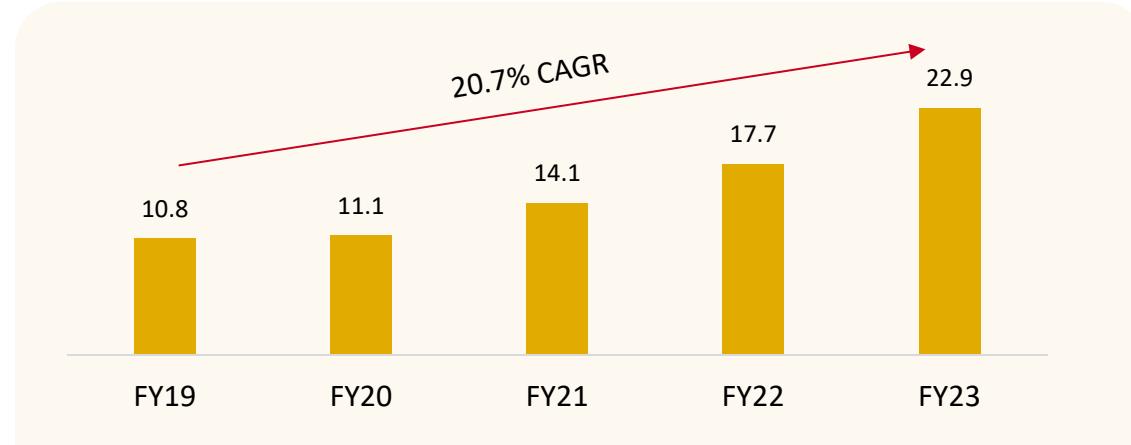
India's Digital Assistance Market– Rapid Growth Driven by Technology (1/2)



PMJDY Drives 0.55 B Beneficiaries & Rs. 2,452 Bn in Deposits by FY25

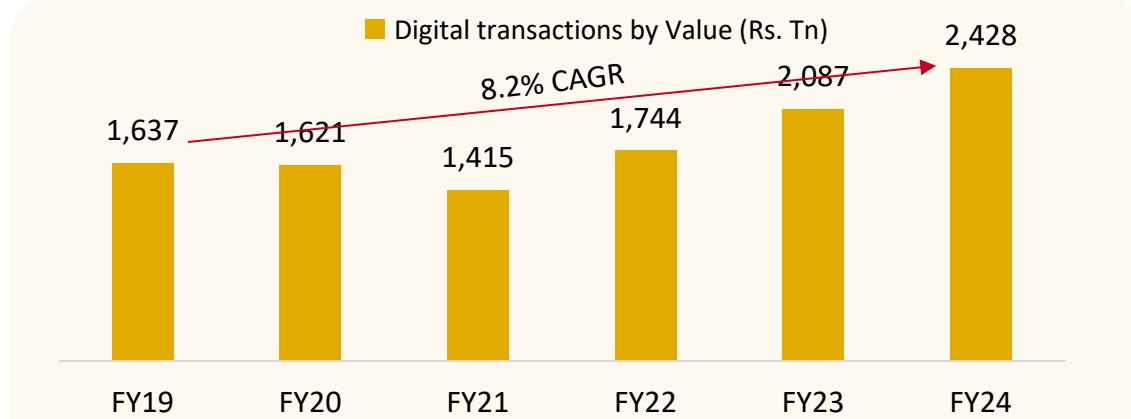


Surge in Authentication Transactions (Bn)

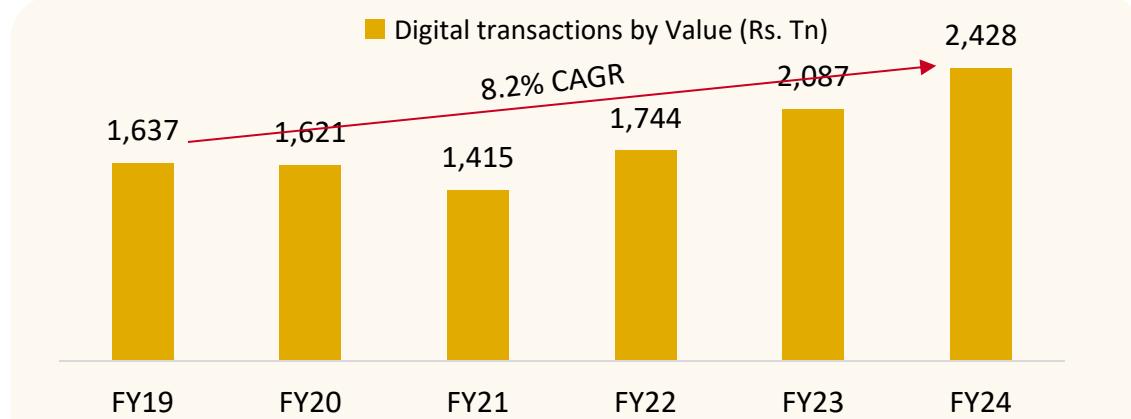


*Data till January 2025

Digital Transactions in India Surge: 47.8% CAGR from FY 19 to FY24, Driven by Adoption and Infrastructure Advancements



Digital transactions by Volume (Bn)

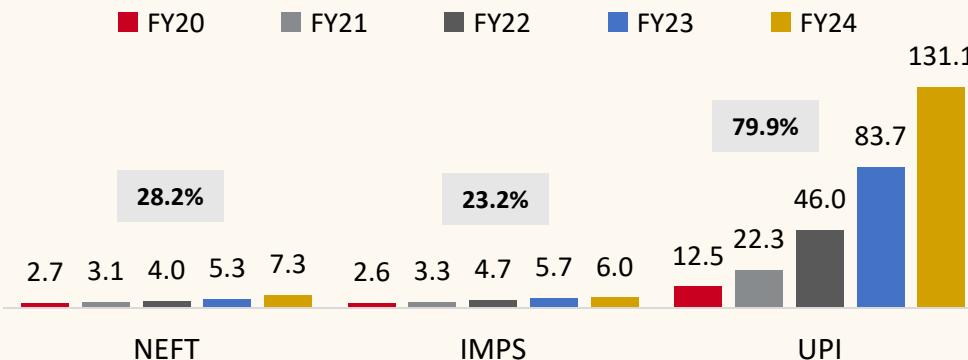


India's Digital Assistance Market– Rapid Growth Driven by Technology (2/2)

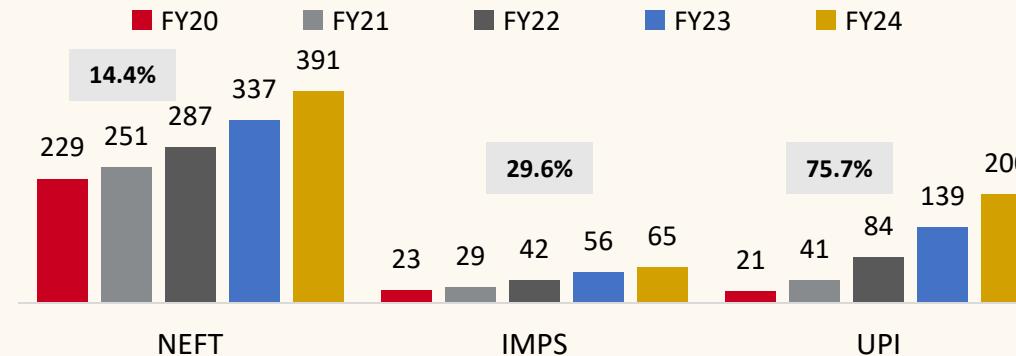


Remarkable Growth in India's Digital Payments Method: UPI Soars with 79.9% CAGR from FY20 to FY24

Trend in Volume of Payments (Bn)

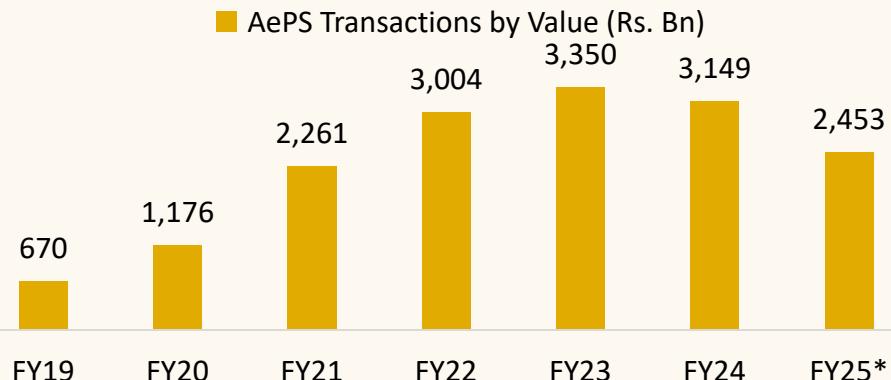


Trend in Value of Payments (Rs. Tn)



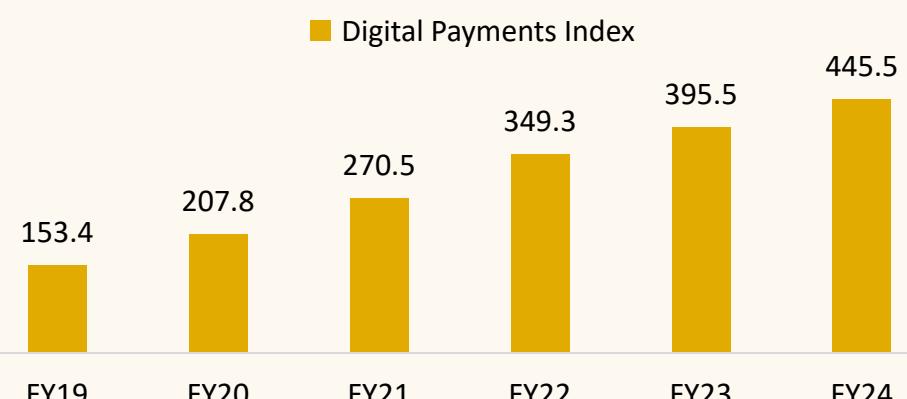
AePS Rise from Rs. 670 B in FY19 to Rs. 3,149 B in FY24

AePS Transactions by Value (Rs. Bn)



Digital Payments Surge: Index Rises from 153.4 in FY19 to 445.5 in FY24

Digital Payments Index

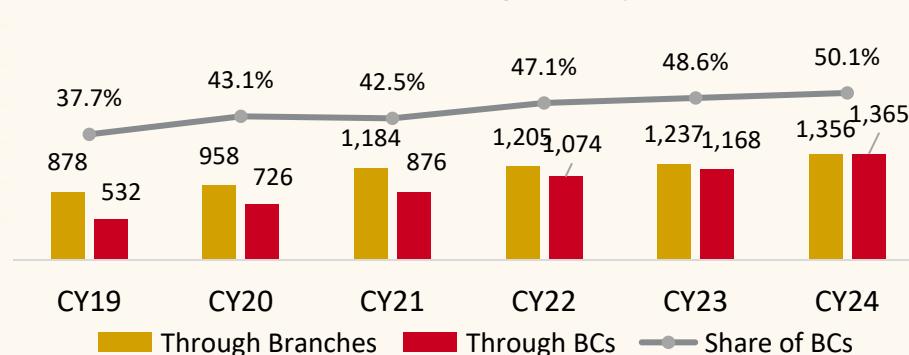


Business Correspondent – Key Statistics

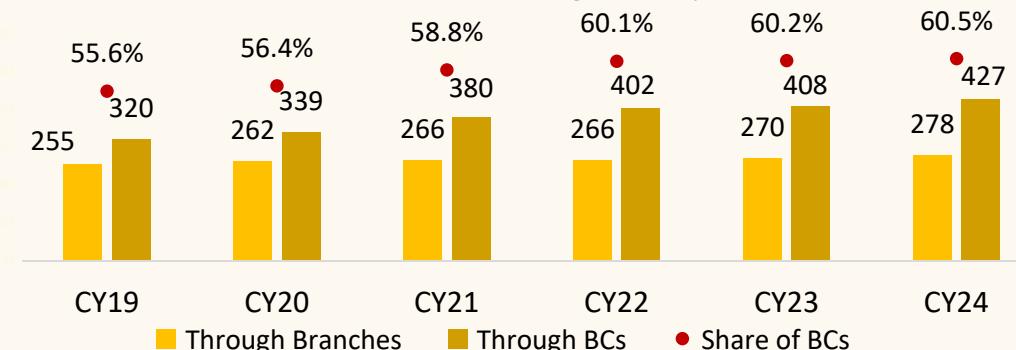


BC's Handle 60.5% of BSDA Transactions in CY24, Up from 55.6% in CY19, Highlighting Their Role in Financial Inclusion

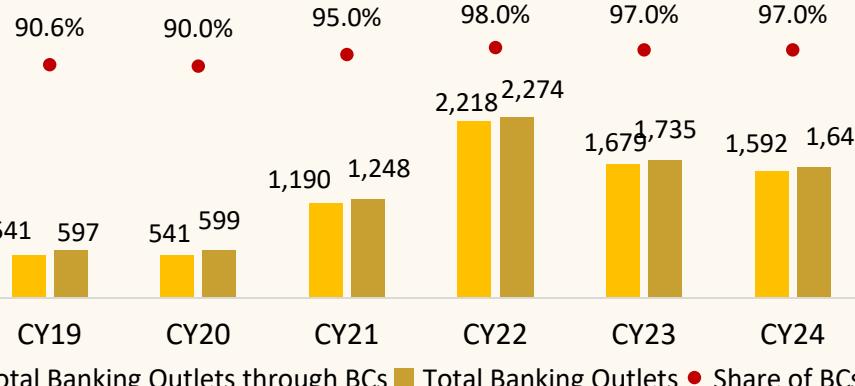
Transaction in BSBDA through BCs by Value (Rs. Bn)



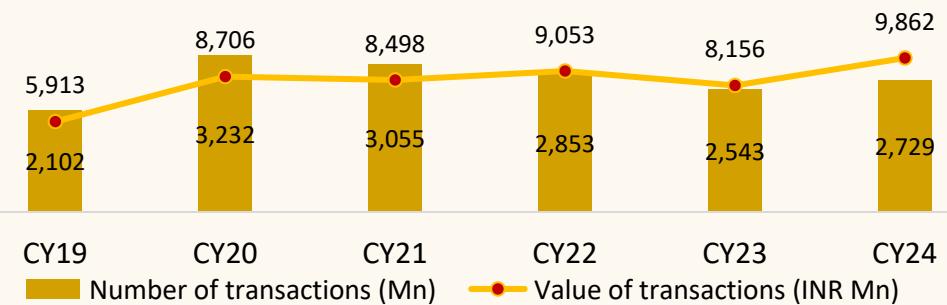
Transaction in BSBDA through BCs by Volume (Mn)



Rising BC-ICT Transactions at Village Banking Outlets ('000s)



BC-ICT Transactions in Villages Reach 2,729 Mn in CY24, Indicating Digital Banking Growth



E Governance– Key Statistics



India's scores are low compared to other countries providing government services online

Particulars	EGDI	OSI
China	0.8119	0.8876
Russia	0.8162	0.7368
Brazil	0.7910	0.8964
South Africa	0.7357	0.7487
India	0.5883	0.7934

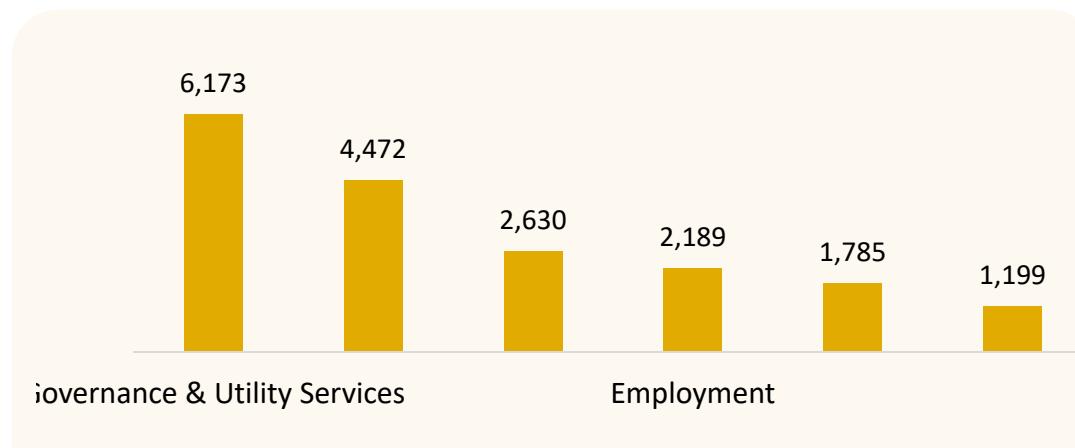
India's rank in e-Governance is improving, as per UN Survey

Particulars	2014	2022
EGDI Composite Score	0.3834	0.5883
Rank	118	105

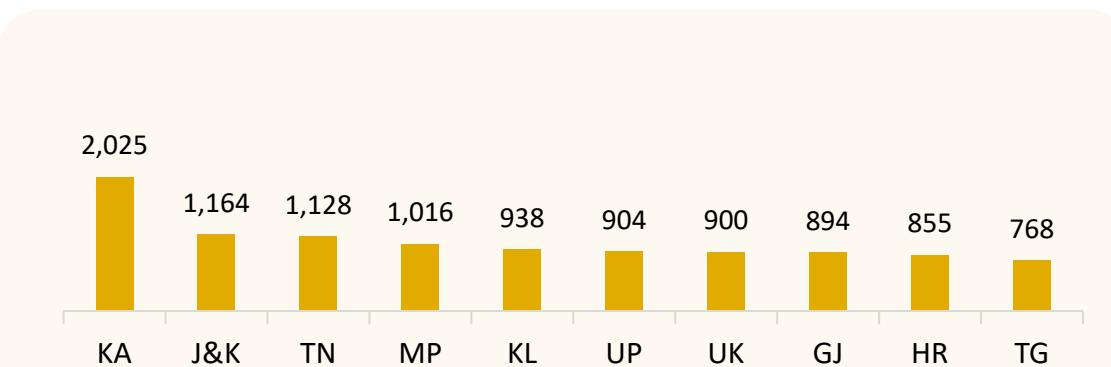
The E-Government Development Index (EGDI) is the weighted average of normalised scores on the three most important dimensions of e-Government:

- The Scope and quality of online services as online Service Index (OSI)
- The Status of the development of telecommunication infrastructure or the Telecommunication Infrastructure Index (TII)

E-services across state/UTs in India (CY24) (#)



Top 10 states/UTs and their status of e-services provided to citizen (#)



Advantages of E-Governance



Enhance delivery and efficiency of government services

01

Efficient government management

02

Empower Citizens through access to information

03

Control on corruption in the administration

04

Increases transparency in administration

BLS
E-SERVICES

10

Convenience to Citizens and Businesses

09

Significant reduction in Cost with simultaneous growth in revenues

08

Increased legitimacy of government

07

Reduces paperwork and red-tapism in the administrative process

05

06

07

Better planning and coordination between different levels of government

Key Investment Highlights



Investment Rationale



01

Merchant led business model wherein all the BLS touch points & BLS E-stores are either owned or leased by merchants.

BLSe provide them with necessary technology and other infrastructure (as applicable) enabling them to extend services to the end consumers

Asset Light Model

02

BLSe's ability to bring together the advantages of G2C, B2B and B2C models within a single platform, provides a significant opportunity to cross sell and up-sell wide range of products & services to the citizens through its vast network.

Cross-selling & Up-selling opportunities

03

BLSe charge consumers with a service fee and transactional commission. Further charge merchants a registration fee, renewal fee, new service activation fee, etc other than the transaction fee for use of services available on their portal.

Diverse sources of revenue and negligible customer acquisition and retention costs

04

BLSe have a history of acquiring complementary businesses, that complement existing capabilities, revenue streams and marketing presence. Past acquisitions include Starfin and Zero Mass (ZMPL). Acquired 57% of Aadifidelis Solutions Pvt. Ltd., a loan distribution and processing company in India

Proven track record of successfully integrating acquisitions

05

BLSe has Pan India presence through its widespread network of 142,000+ BLS Touchpoints and 44,800+ CSPs

Network with Pan India presence



Organic growth

- Focus on volume led growth across the three verticals of BCs, E-Gov & Assisted E-services
- Follow an aggressive strategy to win new government tenders for E-governance business
- New tie-ups with financial institutions viz Banks, Insurance companies, NBFC, etc.
- Continue to engage with new vendors for expanding B2B2C service offerings of BLSe
- Enhance the quality of services thereby enhancing customer experience
- Further expand our reach in terms of BCs, BLS Stores and BLS Sewa Kendras

Invest in technology to further build robust systems and processes

- Strengthen our technology infrastructure to develop new capabilities and consolidate our existing platforms
- Invest in technologies, infrastructure & manpower to tap exciting possibilities related to digitalization, last mile penetration & enhanced service experience

Inorganic Opportunities

- Actively scouting for strategic inorganic opportunities, which would provide synergy to the existing businesses, with an objective to maximize shareholder's value

Thank You



BLS E-Services Limited

Mr. Rahul Sharma, Executive Director & CFO
cs@blseeservices.com



Ernst & Young LLP

Vikash Verma / Rohit Anand / Riddhant Kapur
vikash.verma1@in.ey.com /
rohit.anand4@in.ey.com / riddhant.kapur@in.ey.com