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Register for CDSL's internet facilities easi/easiest for an any time - anywhere access to your demat account.





electronic access to Securities Information and execution of Secured transactions Register for SMART and obtain SMS alerts for debit/credit transactions.



Make Every Vote Count

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STQC Certified

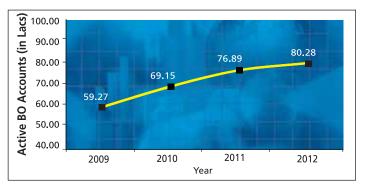
To know more, visit CDSL's website www.cdslindia.com or contact your DP.

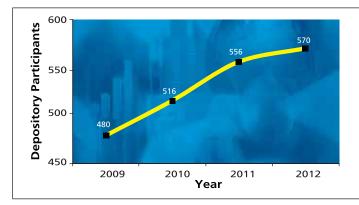


CDSL TODAY

Beneficial Owners

During the last 12 months, the number of active BO accounts with CDSL has increased from 76.89 lakh as on August 31, 2011 to 80.28 lakh as on August 31, 2012, which indicates growth of 4.41 %.



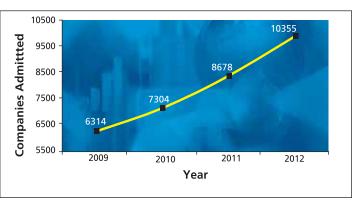


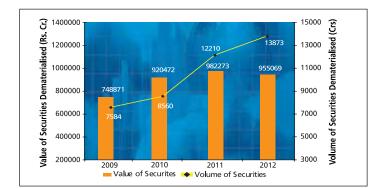
Depository Participants

As on August 31, 2012, CDSL has 570 DPs offering DP services from over 10400 locations across the country. These DPs comprise of CMs, Banks, NBFCs, Custodians, Clearing Houses/ Corporations and Regional Stock Exchanges.

Companies Admitted

The securities of almost all listed companies have been admitted with CDSL for demat. Further, a large number of Private Limited and unlisted companies are also admitted with CDSL. As on August 31, 2012, the securities of 10355 companies have been admitted for demat with CDSL.





Securities Dematerialised

During the last 12 months, the volume of securities under custody has increased by 13.62%, whereas the value of securities has decreased by 2.77% respectively.



WHAT's NEW ?

LAUNCH OF QFI SERVICES FOR GLOBAL INVESTORS AT DUBAI

JRG International Brokerage DMCC along with IL&FS Securities Services Ltd. launched Qualified Foreign Investor (QFI) services at a seminar held at the World Trade Centre, Dubai on 1st September 2012 in the august presence of Mr. Sanjay Verma, Consul General of India to Dubai, UAE., Mr. Ashishkumar Chauhan, Interim CEO-BSE Limited, Mr. P S Reddy, MD&CEO-CDSL and Mr. S Rengarajan, CEO-IL&FS Securities Services Ltd.

During the event, the first QFI Account was awarded to H.E. Mr. Hazza Mohammed AI Dhaheri, Chaiman & MD, IBMC Group by Mr. S. Rengarajan, CEO, IL&FS Securities Services Ltd. QFI, the new investment channel opened up by the Government of India allows foreign nationals from 45 countries across the world, including the UAE, to invest in Indian equities and debt instruments.



AADHAAR LETTER AS PROOF OF ADDRESS FOR KNOW YOUR CLIENT (KYC) NORMS

SEBI, vide its circular no. CIR/MIRSD/16/2011 dated August 22, 2011 and MIRSD/SE/Cir-21/2011 dated October 5, 2011 had informed market intermediaries about common KYC requirements and had listed out the documents admissible as proof of address. SEBI, vide its circular no. CIR/MIRSD/ 09 /2012, dated August 13, 2012 has now decided to permit the Aadhaar letter issued by Unique Identification Authority of India (UIDAI) as a valid proof of address. The Aadhaar letter was earlier admissible as a Proof of Identity for KYC, only.

MANDATORY USE OF DP57 / DPB9 REPORTS AND DISCONTINUATION OF EXISTING REPORTS

CDSL, vide its communiques no. 3124 and 3159 dated July 24, 2012 and August 9, 2012 respectively, has mandated the use of Single Download Report - DP57 for transactions and Reports DPB9 / DPS8 / DPS9 for account opening related activities w.e.f. August 31, 2012. Other reports related to corporate action, IPO, pledge, pay-in, pay-out, freeze, BO details etc. have been discontinued w.e.f. August 31, 2012 EOD.

DPs are advised to take note of the same.

FACILITY FOR BASIC SERVICES DEMAT ACCOUNT (BSDA)

SEBI , vide its circular no. CIR/MRD/DP/22/2012 dated August 27, 2012 has decided to introduce a "Basic Services Demat Account" (BSDA) for the benefit of individual retail investors. For further details, kindly refer to the aforementioned circular.

UPLOAD THROUGH easiest FOR RTAS USING POWER OF ATTORNEY [POA]

In order to facilitate transactions in the paperless mode, CDSL had allowed Clearing Members (CMs) to upload settlement-related transactions through their easiest log-in for their clients who have given a Power of Attorney (POA) in the CM's favour.

CDSL is pleased to inform that it has now extended the aforementioned facility to Registrar and Transfer Agents (RTAs). RTAs can now upload the settlement related Mutual Fund transactions of AMCs who have granted them a POA through the RTA's easiest login. DPs have to authenticate the POAid-BOid links through its easiest login. For detailed information on the captioned subject, kindly refer to CDSL communiqué no. CDSL/OPS/DP/EASIE/3149.

SUCCESSFUL FACILITATION OF ELECTRONIC VOTING

The e-Voting System was inaugurated on 17th November, 2009, by Hon. Minister of Corporate Affairs, Shri. Salman Khurshid. The platform aims at reducing the administrative and storage costs associated with Postal Ballots as well as AGMs / EGMs while facilitating declaration of results immediately after the close of the voting. Additionally, investors can cast their votes at their convenience from home / office till the last day. Many companies have welcomed the initiative and



over 50 companies have signed the agreement with CDSL for its e-Voting System of which 10 companies have used CDSL's e-Voting platform to conduct electronic voting for AGMs and postal ballot resolutions on 12 occasions.

Recently, CDSL has successfully facilitated electronic voting for the postal ballot resolutions of **Jaiprakash Associates Limited**, **Hero Motocorp Limited**, **Moser Baer India Limited & Vakrangee Software Limited** for their AGM, through its e-Voting Platform. Shareholders of these companies took the opportunity to cast their votes on www.evotingindia.com.

CONTINUING PROFESSIONAL EDUCATION (CPE) PROGRAM FOR NISM SERIES - VI: DEPOSITORY OPERATIONS CERTIFICATION EXAMINATION (DOCE)

National Institute of Securities Market (NISM), a public trust established by SEBI, offers mandatory certification programs for associated persons of securities market intermediaries.

NISM, vide its Communiqué / Press Release no. NISM/ Certification/Depository Operation CPE/2012/1 dated July 09, 2012 has informed about the commencement of the Continuing Professional Education (CPE) programs for associated persons of market intermediaries. An associate person is now required to either complete the CPE program as specified by NISM, during 12 months preceding the date of expiry of a valid certificate or pass the relevant NISM Certification Examination before the expiry of the existing certificates that he/she possesses. After exercising of any of the above options, the associated person will have his/her certificate re-validated for a period of three years.

To obtain a certificate for the first time, associated persons who are Principals and Grandfathered Persons have the option of passing the relevant certification examination, as specified by NISM or successfully complete a related 2 day CPE program, as specified by NISM. For further details, kindly refer to CDSL communiqué no. CDSL/OPS/DP/POLCY/3107.

INTRODUCTION OF NEW MARKET TYPE FOR MUTUAL FUND TRANSACTIONS

As requested by BSE Limited and National Securities Clearing Corporation Limited (NSCCL), CDSL has added following market types in the CDSL system towards the settlement of Mutual Fund transactions.

Market Type Code [in the CDSL system]	Market Type Description	Pay-in	Pay-in Deadline Time
27	MF Subscription– Liquid	T – Day	4.30 p.m. (1630 hours)
19	Liquid Subscription (T0)	T – Day	4.30 p.m. (1630 hours)

The settlement process will be as per the existing Mutual Fund Subscription. In order to understand the procedure to be followed at the exchange for placing orders related to allotments [subscriptions] of MF units [liquid], DPs may refer to various circulars issued by BSE/ NSE/ NSCL from time to time.

INTRODUCTION OF NEW MARKET TYPE FOR COMMODITY TRANSACTIONS

As requested by Multi Commodity Exchange Limited (MCX), CDSL has added following market types in the CDSL system towards the commodity transactions.

Sr. No.	MCX Market Type Description	Corresponding CDSL Market Type
1	SO+2	37
2	SP+2	38
3	T+1	39
4	T+3	40
5	T+4	41
6	T+5	42

DPs are advised to refer to various circulars of MCX to understand the settlement procedures.

SEBI CIRCULARS REGARDING QUALIFIED FOREIGN INVESTORS (QFI)

SEBI vide its circular nos. Cir/IMD/DF/14/2011 and Cir/ IMD/FII&C/3/2012 dated August 09, 2011 and January 13, 2012 respectively, had allowed Qualified Foreign Investors (QFIs) to invest in schemes of Indian mutual funds and Indian equity shares subject to terms and conditions mentioned therein by opening a demat account with a Qualified Depository Participant (QDP).

In consultation with the Government of India (Gol) and Reserve Bank of India (RBI), SEBI has now decided to allow QFIs to invest in Indian corporate debt securities and debt schemes of Indian mutual funds. For further details, kindly refer SEBI circular no. CIR/ IMD/FII&0043/17/2012 dated July 18, 2012.

Further in consultation with Gol and RBI, SEBI has decided that the term "person" and the phrase



"resident in India" shall carry the same meaning as defined under the Income Tax Act, 1961. For the amended definition for QFI, kindly refer to SEBI circular no. CIR/IMD/FII&C/18/2012 dated July 20, 2012.

FACILITY TO ADD PLEDGE VALUE FOR EACH PLEDGE SEQUENCE NUMBER [PSN]

CDSL is pleased to introduce a facility in the Pledge set up screen wherein the DPs can enter the pledge value for each pledge request even if multiple pledge requests are being set up under a single Pledge Request Form (PRF). Earlier, a consolidated value for the multiple pledge requests was entered against a PRF and this value appeared against each PSN set up under that PRF.

DPs are advised to make the necessary changes in their back office software.

NON-TRANSFER OF OPEN ENDED MUTUAL FUND TRANSACTIONS

At present, CMs are required to transfer the securities from their CM Pool accounts to their Beneficiary Owner (BO) Accounts within one working day after Pay-out, failing which a penalty is levied on such CMs. The penalty also holds true for non-transfer of open-ended mutual fund units subscribed through the 'Order Entry Platform' of Stock Exchanges.

DPs are advised to inform their CM clients, accordingly.

CHANGE IN NAME OF DP

DPs and BOs are advised to note the change in name of the following DP:

DPID	OLD NAME	NEW NAME
12046200	Naman Securities	Shree Naman
	and Finance	Securities and
	Private Limited	Finance Private
		Limited

INVESTOR AWARENESS PROGRAMS (IAPs)

During July-August 2012, CDSL BOPF Trust has conducted 28 IAPs across India in association with BSE Investor Protection Fund and leading dailies such as Maharashtra Times, Lokmat & Punyanagari. Leading CDSL DPs such as India Infoline Ltd., Abhyudaya Coop Bank Ltd., Muthoot Securities Ltd., Swastika Investmart Ltd., Hem Securities Ltd., VCK Share & Stock Broking Services Pvt. Ltd., etc. also participated in



Mr. Ajit Manjure, Dy. Manager – Business Development, CDSL addressing the audience at an IAP conducted on 23.07.2012 at Pune, in association with Sunidhi Securities & Finance Limited and National Spot Exchange Limited. Over 400 investors attended the program.

making these IAPs a grand success. CDSL also conducted a few programs in association with Institute of Chartered Accountants of India (ICAI) and Rotary Club.

For details on the forthcoming IAPs, kindly visit us at www.cdslindia.com/Investor Meets.



Mr. C S Thakur, Head - Investor Education, CDSL addressing the audience at an IAP conducted at Nagpur on 21.07.2012 along with Abhydaya Bank and Lokmat newspaper.



EQUITIES ADMITTED DURING JULY - AUGUST 2012

SR. NO.	ISIN	ISIN NAME	RTA NAME
1	INE714N01011	ADHEESH DEVCON PRIVATE LIMITED	BIGSHARE SERVICES PRIVATE LIMITED
2	INE636N01016	ANSHUS CLOTHING LIMITED	CAMEO CORPORATE SERVICES LIMITED
3	INE143N01013	BONANZA INDUSTRIES LIMITED	PURVA SHAREGISTRY INDIA PRIVATE LIMITED
4	INE759N01016	BOXCO LOGISTICS INDIA PRIVATE LIMITED	LINK INTIME INDIA PRIVATE LIMITED
5	INE830N01015	BRONZE INFRA- TECH LIMITED	C B MANAGEMENT SERVICES PRIVATE LIMITED
6	INE257H01013	BVG INDIA LIMITED	LINK INTIME INDIA PRIVATE LIMITED
7	INE738N01010	CALLEIS INFRASTRUCTURE PRIVATE LIMITED	KARVY COMPUTERSHARE PRIVATE LIMITED
8	INE643N01012	COMBAT DRUGS LIMITED	BIGSHARE SERVICES PRIVATE LIMITED
9	INE842N01010	CYBEROAM TECHNOLOGIES PRIVATE LIMITED	LINK INTIME INDIA PRIVATE LIMITED
10	INE698N01016	DARASHAW AND COMPANY PRIVATE LIMITED	SHAREX DYNAMIC (INDIA) PRIVATE LIMITED
11	INE832N01011	DARSHAN REALTORS PRIVATE LIMITED	LINK INTIME INDIA PRIVATE LIMITED
12	INE755N01014	DISHA DISTRIBUTORS PRIVATE LIMITED	NICHE TECHNOLOGIES PRIVATE LIMITED
13	INE443N01017	DYNAMIC MICROSTEPPERS LIMITED	LINK INTIME INDIA PRIVATE LIMITED
14	INE914E01024	EURO FINMART LIMITED	ALANKIT ASSIGNMENTS LIMITED
15	INE740N01016	FINSHORE MANAGEMENT SERVICES LIMITED	KARVY COMPUTERSHARE PRIVATE LIMITED
16	INE418N01027	FIVE STAR MERCANTILE LIMITED	FREEDOM REGISTRY LIMITED
17	INE942C01029	GUJARAT THEMIS BIOSYN LIMITED	LINK INTIME INDIA PRIVATE LIMITED
18	INE605E01010	HAMILTON POLES MANUFACTURING COMPANY LIMITED	MAHESHWARI DATAMATICS PRIVATE LIMITED
19	INE756I01012	HDB FINANCIAL SERVICES LIMITED	DATAMATICS FINANCIAL SERVICES LIMITED
20	INE392I01016	HDFC ERGO GENERAL INSURANCE COMPANY LIMITED	KARVY COMPUTERSHARE PRIVATE LIMITED
21	INE725N01017	HIRISE INFRACON PRIVATE LIMITED	PURVA SHAREGISTRY INDIA PRIVATE LIMITED
22	INE663N01010	INDO AQUATICS LIMITED	AARTHI CONSULTANTS PRIVATE LIMITED
23	INE716N01016	INDO-AMERICAN ADVANCED PHARMACEUTICALS LIMITED	CAMEO CORPORATE SERVICES LIMITED
24	INE794N01013	INNOVATIVE TECHNOMICS PRIVATE LIMITED	LINK INTIME INDIA PRIVATE LIMITED
25	INE757N01010	J B SEZ PRIVATE LIMITED- CLASS A	TSR DARASHAW LIMITED
26	INE722N01014	JATTASHANKAR INDUSTRIES LIMITED	SHAREX DYNAMIC (INDIA) PRIVATE LIMITED
27	INE609E01012	JUDICIOUS INVESTMENTS LIMITED	MAHESHWARI DATAMATICS PRIVATE LIMITED
28	INE662N01012	KAUSHALYA GLOBAL LIMITED	CIL SECURITIES LIMITED
29	INE776N01010	LIFELINE DRUGS & PHARMA LIMITED	PURVA SHAREGISTRY INDIA PRIVATE LIMITED
30	INE739N01018	M P POLYPROPYLENE LIMITED	BIGSHARE SERVICES PRIVATE LIMITED
31	INE664N01018	MAGANANIMOUS TRADE AND FINANCE LIMITED	BEETAL FINANCIAL & COMPUTER SERVICES PRIVATE LTD.
32 33	INE345L01018	Marvel Vinyls Limited MCX-SX Clearing Corporation Limited	BEETAL FINANCIAL & COMPUTER SERVICES PRIVATE LTD. KARVY COMPUTERSHARE PRIVATE LIMITED
33 34	INE831N01013 INE789N01013	MYRA MALL MANAGEMENT COMPANY LIMITED	FREEDOM REGISTRY LIMITED
35	INE679N01015	NARMADA AGRO INDUSTRIES LIMITED	PREEDOM REGISTRY LIMITED
36	INE758N01018	OCEAN SPARKLE LIMITED	VENTURE CAPITAL & CORPORATE INVESTMENTS PRIVATE LIMITED
37	INE661N01014	OLIVE BAR AND KITCHEN PRIVATE LIMITED	LINK INTIME INDIA PRIVATE LIMITED
38	INE817N01012	OM PIZZAS AND EATS INDIA PRIVATE LIMITED	LINK INTIME INDIA PRIVATE LIMITED
39	INE713M01012	PACHELI ENTERPRISES LIMITED	LINK INTIME INDIA PRIVATE LIMITED
40	INE880M01020	PARIKH HERBALS LIMITED	CAMEO CORPORATE SERVICES LIMITED
41	INE637N01014	PATIDAR BUILDCON LIMITED	ADROIT CORPORATE SERVICES PRIVATE LIMITED
42	INE726N01015	PERFECT INDUSTRIES PRIVATE LIMITED	UNIVERSAL CAPITAL SECURITIES PRIVATE LIMITED
43	INE297D01018	PRIMA AGRO LIMITED	VENTURE CAPITAL & CORPORATE INVESTMENTS PRIVATE LIMITED
44	INE723N01012	PRIMA INDUSTRIES LIMITED	VENTURE CAPITAL & CORPORATE INVESTMENTS PRIVATE LIMITED
45	INE777N01018	RAJ RAJENDRA TEXTILE EXPORTS LIMITED	SHAREPRO SERVICES (I) PRIVATE LIMITED
46	INE374C01017	RAJASTHAN PETRO SYNTHETICS LIMITED	SKYLINE FINANCIAL SERVICES LIMITED
47	INE508F01013	RASHTRIYA ISPAT NIGAM LIMITED	KARVY COMPUTERSHARE PRIVATE LIMITED
48	INE145N01018	REAL IMAGE MEDIA TECHNOLOGIES PRIVATE LIMITED	BTS CONSULTANCY SERVICES PRIVATE LIMITED
49	INE998M01012	SANGHI CORPORATE SERVICES LIMITED	SHAREX DYNAMIC (INDIA) PRIVATE LIMITED
50	INE697N01018	SG ESTATES LIMITED	ALANKIT ASSIGNMENTS LIMITED
51	INE638N01012	Sharad Fibres and Yarn Processors Limited	BIGSHARE SERVICES PRIVATE LIMITED
52	INE715N01018	SILVER LACE CONSTRUCTIONS PRIVATE LIMITED	BIGSHARE SERVICES PRIVATE LIMITED
53	INE807N01013	SMALL TILES PRIVATE LIMITED	UNIVERSAL CAPITAL SECURITIES PRIVATE LIMITED
54	INE724N01010	STARWINGS FASHION TRADING PRIVATE LIMITED	PURVA SHAREGISTRY INDIA PRIVATE LIMITED
55	INE756N01012	STELLER INTERACTIVE MEDIA PRIVATE LIMITED	UNIVERSAL CAPITAL SECURITIES PRIVATE LIMITED
56	INE277F01015	SURNIDHI INVESTMENT LIMITED	ALANKIT ASSIGNMENTS LIMITED
57	INE775N01012	SWIFT IT INFRASTRUCTURE & SERVICES LIMITED	ABS CONSULTANTS PRIVATE LIMITED
58	INE184E01016	UNI TUBES LIMITED	PURVA SHAREGISTRY INDIA PRIVATE LIMITED
59	INE780M01014	VENUS LIFESTYLES LIMITED	BIGSHARE SERVICES PRIVATE LIMITED
60	INE457N01017	YAMINI INVESTMENTS COMPANY LIMITED	SKYLINE FINANCIAL SERVICES LIMITED



CHANGE IN NAME OF COMPANIES DURING JULY - AUGUST 2012

SRN	ISIN	OLD NAME	NEW NAME
1	INE350C01017	AKANKSHA CELLULAR LIMITED	OPTIEMUS INFRACOM LIMITED
2	INE228K01018	ALVITA BUILDERS AND DEVELOPERS PRIVATE LIMITED	DLF CITY DEVELOPERS PRIVATE LIMITED
3	INE732I01013	ANGEL GLOBAL CAPITAL PRIVATE LIMITED	ANGEL BROKING PRIVATE LIMITED
4	INE058A01010	AVENTIS PHARMA LIMITED	Sanofi India limited
5	INE417D01012	BRESCON CORPORATE ADVISORS LIMITED	BRESCON ADVISORS & HOLDINGS LIMITED
6	INE460N01011	CINEMAX EXHIBITION INDIA LIMITED	CINEMAX INDIA LIMITED
7	INE704H01022	CINEMAX INDIA LIMITED	CINEMAX PROPERTIES LIMITED
8	INE232N01014	DAHYABHAI SONS LIMITED	KELVIN FINCAP LIMITED
9	INE071C01019	DHANDAPANI FINANCE LIMITED	DFL INFRASTRUCTURE FINANCE LIMITED
10	INE198M01019	DLF ACKRUTI INFO PARKS (PUNE) LIMITED	QUADRON BUSINESS PARK LIMITED
11	INE267F01024	ENGLISH INDIAN CLAYS LIMITED	EICL LIMITED
12	INE258M01011	FERVENT PHARMA SYNERGIES LIMITED	FERVENT SYNERGIES LIMITED
13	INE418N01019	FIVE STAR MERCANTILE LIMITED	INTEGRA GARMENTS AND TEXTILES LIMITED
14	INE624M01014	GREENLINE TEA & EXPORTS LIMITED	LYKIS LIMITED
15	INE837F01016	HINDUSTAN CONTINENTAL LIMITED	AZURE EXIM SERVICES LIMITED
16	INE940H01014	House of pearl fashions limited	PEARL GLOBAL INDUSTRIES LIMITED
17	INE043D01016	INFRASTRUCTURE DEVELOPMENT FINANCE COMPANY LIMITED	IDFC LIMITED
18	INE288D01017	INTEGRA HINDUSTAN CONTROL LIMITED	INTEGRA INDIA GROUP COMPANY LIMITED
19	INE139D01020	INTENSIVE AIR SYSTEMS LIMITED	YUVRAAJ HYGIENE PRODUCTS LIMITED
20	INE679C01027	INWINEX PHARMACEUTICALS LIMITED	SOURCE NATURAL FOODS AND HERBAL SUPPLEMENTS LIMITED
21	INE757N01010	J B SEZ PRIVATE LIMITED	HBS PHARMA SEZ PRIVATE LIMITED
22	INE674D01026	JHAVERI WELDFLUX LIMITED	VHCL INDUSTRIES LIMITED
23	INE602C01011	KJMC GLOBAL MARKET (INDIA) LIMITED	KJMC CORPORATE ADVISORS (INDIA) LIMITED
24	INE425B01027	LGS GLOBAL LIMITED	YBRANT DIGITAL LIMITED
25	INE679N01016	NARMADA AGRO INDUSTRIES LIMITED	RATNAMANI AGRO INDUSTRIES LIMITED
26	INE949J01011	NETZONE DEVELOPERS PRIVATE LIMITED	GIRAFFE DEVELOPERS PRIVATE LIMITED
27	INE409B01013	NUMERIC POWER SYSTEMS LIMITED	SWELECT ENERGY SYSTEMS LIMITED
28	INE660F01012	PATNI COMPUTER SYSTEMS LIMITED	IGATE COMPUTER SYSTEMS LIMITED
29	INE807M01015	PRIYADARSHINI THREAD LIMITED	INDOVATION TECHNOLOGIES LIMITED
30	INE063D01022	PRRANETA INDUSTRIES LIMITED	AADHAAR VENTURES INDIA LIMITED
31	INE683D01019	RATNI INVESTMENTS COMPANY LIMITED	DHANLEELA INVESTMENTS & TRADING COMPANY LIMITED
32	INE089F01014	SUPER RELIGARE LABORATORIES LIMITED	SRL LIMITED
33	INE664A01015	SU-RAJ DIAMONDS & JEWELLERY LIMITED	WINSOME DIAMONDS AND JEWELLERY LIMITED
34	INE534C01016	VINAY CEMENTS LIMITED	VINAY CEMENT LIMITED
35	INE393M01016	WYN AQUA EXPORTS LIMITED	SMILAX INDUSTRIES LIMITED

NEW DPs ADMITTED DURING JULY – AUGUST 2012

DPID	DP NAME	CITY
12073300	ISF SECURITIES LIMITED	NEW DELHI
12074500	SKP STOCK BROKING PRIVATE LIMITED	KOLKATA
13074600	MUTHOOTTU MINI FINANCIERS PRIVATE LIMITED	КОСНІ
12074700	HORIZON FINANCIAL CONSULTANTS PRIVATE LIMITED	KOLKATA
12074900	Shreni Shares private limited	MUMBAI







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