



August 27, 2021

The Manager - Listing Department
National Stock Exchange of India Limited
Bandra Kurla Complex
Bandra (E)
Mumbai 400051
NSE Scrip Code: IDFC

The Manager - Listing Department
BSE Limited
1st Floor, P. J. Towers,
Dalal Street,
Mumbai 400001
BSE Scrip Code: 532659

Dear Sir / Madam,

Sub: Newspaper publication - Notice of 24th Annual General Meeting (AGM), E- voting information

Please find enclosed copies of the Advertisement published on August 27, 2021 in the 'Hindu Business Line' (All India Edition) and 'Makkal Kural' (Chennai Edition) Newspapers intimating about dispatch of Notice of AGM & Annual Report and Remote e-voting, in compliance with the applicable provisions of the Companies Act, 2013 read with applicable rules and Secretarial Standard- 2 issued by the Institute of Company Secretaries of India.

We request to take the above information on record.

Thanking you,
Yours faithfully,

For IDFC Limited

Mahendra N Shah
Company Secretary

Govt relaxes rules to make India a drone hub

Drones can now operate in green zones without approval; nano, micro drones exempted from remote pilot licence

OUR BUREAU

New Delhi, August 26

The Civil Aviation Ministry notified new rules for drone operation in India. The new rules allow drones to operate in green zone without prior approval.

Prime Minister Narendra Modi said the rules are based on the premise of trust and self-certification. Approvals, compliance requirements and entry barriers have been significantly reduced. The new rules will tremendously help start-ups and youth working in this sector, he said. "It will open up new possibilities for innovation and business. It will help leverage India's strengths in innovation, technology and engin-

earing to make India a drone hub," he said in a tweet.

Civil Aviation Minister Jyotiraditya Scindia said that new rules will trigger a revolution not just in the logistics and transportation sector, but will create change ripples across sectors like agriculture, healthcare, mining etc. "It will also provide a launchpad to our start-ups who are ready to lead this revolution from the front," he said.

Drone, here, means an unmanned aircraft system which has been categorised into: nano (weighing less than or equal to 250 grams), micro (weighing more than 250 gm, but less than or equal to 2 kg), small (weighing more than 2 kg, but less

NEW DRONE RULES

- ✖ Number of forms reduced from 25 to 5
- ✖ Types of fee reduced from 72 to 4. Quantum of fee reduced as well
- ✖ Requirement of **import clearance** from DGCA abolished
- ✖ Coverage of drones under Drone Rules, 2021 increased from 300 kg to **500 kg**. This will cover drone taxis also
- ✖ Maximum penalty for violations reduced to **₹1 lakh**
- ✖ **Drone corridors** to be developed for cargo deliveries
- ✖ **Drone promotion council** to be set up



than or equal to 25 kg), medium (weighing more than 25 kilograms, but less than or equal to 150 kg) and large (weighing more than 150 kg).

"No person shall operate an unmanned aircraft system in a red zone or yellow zone without prior permission. No prior permission shall be required for operating an unmanned aircraft system in a

green zone," the notification said.

Classification of zones

The rules define 'green zone' as an airspace of up to a vertical distance of 200 feet or 60 metre above the area located between a lateral distance of 8 kilometre and 12 kilometres from the perimeter of an operational air-

port. For other areas, vertical distance could be 400 ft or 120 m. The airspace above 400 ft or 120 m in the designated green zone and the airspace above 200 ft or 60 m in the area located between the lateral distance of 8 km and 12 km from the perimeter of an operational airport, will be designated as 'yellow zone'.

'Red zone' means the airspace of defined dimensions, above the land areas or territorial waters of India, or any installation or notified port limits specified by the Centre beyond the territorial waters of India. Here unmanned aircraft system operations will be permitted only by the Centre.

Eligibility criteria

The rules stated, "No person shall operate an unmanned aircraft system without first

registering it on the digital sky platform and obtaining a unique identification number, unless exempted." Any such flying machine, manufactured here or imported on or before November 30, 2021 will need to apply and get registration within 31 days. Rules permit transfer of drones to any other person through 'sale, lease, gift or any other mode.'

Each of the drones, barring nano category and a model remotely piloted aircraft system, will need to have type certificate. The operator of the drone must have remote pilot licence. An individual between the age of 18 and 64 and with minimum educational qualification of class tenth pass will be eligible. She or he will be required to complete the training from an authorised centre to apply for the licence.

Cerebration enters finals leg

OUR BUREAU

Chennai, August 26

BusinessLine's Cerebration 2021 has entered its final stages. The quiz, in a virtual format this year, will conduct its national finals on August 28 at 11 am.

Designed for corporate executives, business professionals, B-school students, and MBA aspirants, it saw an overwhelming response for participation with over 6,000 candidates taking the initial test to qualify for the regional rounds. The top six from each city then battled it out to emerge as the regional champion.

The regional rounds were held over the previous two weekends across Chennai, Kochi, Hyderabad, Bengaluru, Delhi and Mumbai. The winner of the regional rounds who will face-off at the national finals are: Yogesa



Metla, Tech Consultant (Bengaluru), Shantanu Sharma, IIT-Gandhinagar (Mumbai), Ayush Awasthi, EY (Delhi), Kapinjal Chowdhury, TCS (Hyderabad), Jameer KB, Q Collection Knowledge Solutions (Kochi), and Jayakanthan R, TCS (Chennai).



Scan & Share

To watch the live streaming of the grand finale, register by visiting: <https://bit.ly/BLQUIZ2021> or scan the QR code.

'Approach Revenue dept for better RoDTEP benefits'

Best rates offered to exporters given budget constraints: Commerce Ministry

AMITI SEN

New Delhi, August 26

Faced with the industry's demand for increasing rates under the recently announced input duty reimbursement scheme for exporters and the inclusion of certain excluded sectors, the Commerce & Industry Minister has proposed that the requests be placed before the Department of Revenue for consideration.

The rates of reimbursement under the Remission of Duties and Taxes on Exported Products (RoDTEP) scheme announced by the government this month disappointed exporters as they



Rates of reimbursement under the RoDTEP scheme disappointed exporters as they are lower for many sectors BLOOMBERG

are lower for many sectors than expected, based on their calculations of taxes paid. The RoDTEP rates are also mostly lower than the reimbursement rates under the Merchandise Export from India Scheme (MEIS), which it replaced, since the older scheme was non-transparent and hence, not compatible with WTO rules.

"At the recent meeting held by Commerce & Industry Minister Piyush Goyal with various industry bodies, representatives

were informed that the best possible rates under the RoDTEP scheme were announced by the Commerce & Industry Ministry based on the available resources. They were asked to take their case to the Department of Revenue if they wanted more under RoDTEP," an official tracking the matter told *BusinessLine*.

The Finance Ministry had sanctioned a limited budget of ₹13,000 crore for the RoDTEP scheme as opposed to over

₹40,000 crore budgeted for MEIS when the scheme was functional, while it covered 8,555 items compared to around 8,000 items under the MEIS.

Rates of remission

The rates of remission range between 0.01 per cent and 4.3 per cent of the exported value under the RoDTEP scheme, but a majority of items are entitled to 1 per cent or lower. Items entitled to 4 per cent or more are less than 400 with many textile items included in the category.

"There was no way the Commerce & Industry Ministry could give comparable rates under RoDTEP with such a low budget," the official said.

Although RoDTEP is supposed to provide for rebate of all Central, State and local duties/taxes/levies on exported goods

which have not been refunded under any other duty remission schemes, including embedded taxes, exporters complain that the actual rates are not fully compensating for taxes paid. The iron and steel, chemicals and pharmaceuticals sectors have been excluded while initially there were no indications that they would be left out.

"The Commerce & Industry Ministry believes that the grievances of exporters can be addressed only by increasing the budget for the scheme and the Department of Revenue can take a call on the matter," the official said.

The government has set an ambitious export target of \$400 billion for the on-going fiscal as opposed to \$292 billion of exports in 2020-21 and is looking at all possible ways to boost shipments.

List includes PNB's Mallikarjuna Rao, BoM's AS Rajeev

KR SRIVATS

New Delhi, August 26

The Appointments Committee of the Cabinet (ACC) gave its nod for the extension of terms of three serving Managing Director and CEOs and ten Executive Directors in various public sector banks.

The three MD and CEOs who got tenure extensions include Ch SS Mallikarjuna Rao of Punjab National Bank, Atul Kumar Goel of UCO Bank and AS Rajeev of Bank of Maharashtra. While Mallikarjuna Rao's term has been extended till January 31 next year, the term of Anil Kumar Goel has been extended for two years till November 1, 2023. AS Rajeev's tenure has



EDs who received extension include Ajay Khurana (BoB), A Manimekhalai (Canara Bank) and PR Rajagopal (BoI) REUTERS

been extended by two years till December 1, 2023.

The EDs who received extension for two years beyond their currently notified term expiry date are Ajay Khurana (Bank of Baroda), A Manimekhalai (Canara Bank) and PR Rajagopal (Bank of India).

The other seven EDs whose term have been extended till the date of their superannuation are Sanjay Kumar (Pun-

jab National Bank), Gopal Singh Gussain (Union Bank of India), Vikramaditya Singh Khichi (Bank of Baroda), Shenoy Vishwanath Vittal (Indian Bank), Vijay Dube (Punjab National Bank), Alok Srivastava (Central Bank of India) and Manas Ranjan Biswal (Union Bank of India), according to an executive order issued by the Department of Personnel and Training.

Few takers for restructuring 2.0 amid demand recovery: Crisil

Survey shows 95% firms opting for rejig belong to sub-investment grade category

OUR BUREAU

Mumbai, August 26

There are only a few takers for the debt restructuring facility offered by the Reserve Bank of India (RBI) under its Resolution Framework 2.0 amid demand recovery, according to a Crisil Ratings survey of about 4,700 companies rated by it.

Crisil Ratings' investment grade-rated corporates have shown resilience amid the pandemic and hardly anyone is planning to avail of restructuring 2.0. In fact, the survey shows that as much as 95 per cent of those opting for, or inclined to seek restructuring, belong to the sub-investment grade category.

Within the sub-investment grade companies, four out of five are rated in the 'B' or lower rating categories, indicating that only companies with weak credit quality are exploring restructuring, the agency said.

Crisil cautioned that any



On May 5, RBI announced Resolution Framework 2.0

weakening of sentiment around recovery, and a likely third wave leading to fresh curbs on economic activity, will influence more companies to seek restructuring 2.0.

"This could be especially true for the smaller ones that typically experience more stress. Greater clarity will emerge closer to the September 30, 2021 deadline set by the RBI for invoking the restructuring plan," it said.

Crisil emphasised that these are preliminary readings from the survey, and may not be reflective of the inclination among those not rated by it.

In particular, most of the micro and small enterprises in India are unrated, it added. The RBI had, on May 5, 2021, announced

the Resolution Framework 2.0 for Covid-related stressed assets of individuals, small businesses and micro, small and medium enterprises (MSMEs) with aggregate exposure of up to ₹25 crore.

This facility is available provided the aforementioned entities had not availed of benefits under any of the earlier restructuring frameworks (including Resolution Framework 1.0 dated August 6, 2020), and were classified as standard accounts as on March 31, 2021.

Increase in threshold

Referring to the RBI raising the aggregate debt threshold under Resolution Framework 2.0 to ₹50 crore from ₹25 crore on June 4, 2021, the agency said, "This increase in threshold led to about two-thirds of the Crisil-rated mid-sized companies becoming eligible for the restructuring 2.0 scheme."

Crisil stated the fact that only a handful of companies are exploring the restructuring option could be reflective of a relatively improved business outlook accompanying a pick-up in economic activity in the aftermath of the pandemic's second wave.

ED seizes ₹106.93 crore from NBFC backed by Chinese entity

PC Financial Services is owned by Zhou Yahui

FORUM GANDHI

Mumbai, August 26

The Directorate of Enforcement seized ₹106.93 crore, lying in bank accounts and virtual accounts with payment gateways, belonging to PC Financial Services under the provisions of the Foreign Exchange Management Act, 1999 (FEMA).

This is part of the ED's investigation's of a number of NBFCs and fintech companies under PMLA, for providing instant micro-loans using mobile apps and then extorting high rates of interest by using personal data of the customers illegally and threatening and abusing

them through call centres. PC Financial Services (PCFS), an NBFC that provides instant personal micro loans through its mobile application 'Cash-bean', is owned by Chinese National Zhou Yahui through multiple layers of companies that are based in Mexico and Cayman Islands.

The original Indian Company PCFS was incorporated in 1995 by Indian nationals and got NBFC license in 2002. After the RBI's approval in 2018, the ownership moved to the Chinese entity.

The investigation

The investigation further revealed that the foreign parent companies of PCFS brought in FDI worth ₹173 crore for lending business and within a short span of time, made for-

eign outward remittances worth ₹429.29 crore in the name of payments for software services received from related foreign companies.

"Detailed investigation into the foreign expenses paid by the NBFC revealed that most of the payments were made to foreign companies, which are related and owned by the same Chinese Nationals, who own the Opera Group. All foreign service providers were chosen by the Chinese owners and the price of the services was also fixed by them. ED has found that exorbitant payments were blindly allowed by the dummy Indian Directors of PCFS without any due diligence and on the instructions of the Country Head Zhang Hong, who directly reported to Zhou Yahui," the ED said.

RBI appoints Ajay Kumar as ED

OUR BUREAU

Mumbai, August 26

The Reserve Bank of India (RBI) has appointed Ajay Kumar as Executive Director (ED) with effect from August 20.

Prior to being promoted as ED, Kumar was heading the RBI's New Delhi Regional Office as Regional Director.

As ED, he will look after Department of Currency Management, Foreign Exchange Department and Premises Department. The RBI now has 13 EDs.

Kumar has, over a span of three decades, served in foreign exchange, banking supervision, financial inclusion, currency management and other areas in the RBI.

BusinessLine

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COCHIN SHIPYARD LIMITED

Registered Office: Administrative Building, Cochin Shipyard Premises, Perumanoor, Kochi - 682015. **Ph:** 0484 2501306,
Website: www.cochinshipyard.in **CIN:** L63032KL1972G01002414

NOTICE TO THE MEMBERS

Notice is hereby given that the 49th Annual General Meeting (AGM) of the Company will be held on Wednesday, September 29, 2021 at 11.00 hrs. IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the provisions of the Companies Act, 2013 and the Ministry of Corporate Affairs ("MCA") Circular No. 02/2021 dated January 13, 2021 read with Circular No. 20/2020 dated May 05, 2020, Circular No. 14/2020 dated April 08, 2020 and Circular No. 17/2020 dated April 13, 2020 and SEBI Circulars dated January 15, 2021 and May 12, 2020 and all other relevant Circulars issued from time to time (collectively referred to as "Circulars").

The Notice of the AGM along with the Annual Report 2020-21 will be sent only through electronic mode to those members whose email addresses are registered with the Company/ Registrar and Transfer Agent (RTA) or Depository Participant (DP) in compliance with the aforesaid Circulars. Members may note that the Notice and Annual Report 2020-21 will also be available on the Company's website www.cochinshipyard.in, the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively and the website of National Securities Depositories Limited (NSDL) at www.evoting.nsdl.com.

The detailed procedure to be followed by the Members holding shares in physical form or who have not registered their email id and by the Members holding shares in demat form for remote e-voting or e-voting during the Meeting is provided in the Notice of AGM.

Members who have not yet registered their e-mail id are requested to register the same with their DP in case the shares are held by them in electronic form and with Link Intime India Private Limited, the RTA of the Company in case the shares are held by them in physical form. Members, who are holding the shares in electronic form, are requested to update their email ids with the concerned demat account, to enable the Company / RTA to send communications through e-mail.

Company will be making the dividend payment by electronic mode wherever possible and by dividend warrants / demand drafts in other cases. Members holding shares in electronic form may note that bank particulars registered against their respective depository accounts will be used by the Company for payment of dividend. The Company or its RTA cannot act on any request received directly from the members holding shares in electronic form for any change of bank particulars or bank mandate. Such changes are to be advised only to the DP of the members. Members who have changed their bank account after opening the Depository Account and want to receive dividend in an account other than the one specified while opening the Depository Account, are requested to change / correct their bank account details (including the nine digit Bank code) with their DP, immediately.

Pursuant to Finance Act, 2020, dividend income will be taxable in the hands of Members w.e.f. April 01, 2020 and the Company is required to deduct tax at source from dividend paid to Members at the prescribed rates. For the prescribed rates for various categories, the Members are requested to refer to the Finance Act, 2020 and amendments thereof.

The eligible Members may avail the benefit of non-deduction or reduced deduction of tax at source as per the provisions of the Income Tax Act, 1961. Members are hereby advised to submit the relevant forms / documents / declarations etc. for availing the said benefits by uploading through the Company's RTA in the web module: <https://linkintime.co.in/forms/reg/submission-of-form-15g-15h.html>.

In case of any further queries / clarifications you may contact the RTA of the Company at the following address:

Link Intime India Pvt. Ltd., Surya, 35, Mayflower Avenue, Behind Senthil Nagar, Sowripalayam Road, Coimbatore, Tamil Nadu - 641028 Phone: +91 (422) 2314792, 2315792, E-mail: coimbatore@linkintime.co.in

For Cochin Shipyard Limited
Sd/-
Syamkamal N
Company Secretary

Kochi
August 26, 2021

I D F C

IDFC Limited

CIN: L65191TN1997PLC037415
Email: info@idfc.com, **website:** www.idfc.com

Regd. Office: 4th Flr., Capitale Tower, 555 Anna Salai, Thiru Vi Ka Kudiyruppu, Teynampet, Chennai-600 018, **Tel.:** +91 44 4564 4202. **Fax:** +91 44 4564 4222
Corp. Office: 906/907, 9th Floor, Embassy Centre, Jammalal Bajaj Road, Nariman Point, Mumbai-400 021, **Tel.:** +91 22 2282 1549, **Fax:** +91 22 2421 5052

NOTICE is hereby given that the Twenty Fourth Virtual Annual General Meeting ("AGM") of the Members of IDFC Limited ("the Company" or "IDFC") will be held on **Wednesday, September 22, 2021 at 11.00 a.m.** Pursuant to General Circular Nos. 14/2020, 17/2020, 20/2020 and 02/2021 dated April 08, 2020, April 13, 2020, May 05, 2020 and January 13, 2021 respectively issued by Ministry of Corporate Affairs and Circular issued by SEBI dated May 12, 2020, December 9, 2020 and January 15, 2021, the 24th AGM of the Company is being conducted through two-way Video Conferencing ("e-AGM") to transact the business as set out in the Notice convening the e-AGM. Members can attend and participate in e-AGM through Video Conferencing only. The Company has appointed KFin Technologies Private Limited, Registrars and Transfer Agents ("RTA"), to provide Video Conferencing /OAVM facility for the e-AGM.

Pursuant to the Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020 read with circular dated December 9, 2020 and January 15, 2021 issued by SEBI, sending Notice along with the Annual Report and other related documents physically has been dispensed with. The Company has sent an email of the Notice along with the Annual Report for FY21 on August 26, 2021 to all the Members whose email IDs are registered with the Company/Depository Participants/Registrar & Transfer Agent and the said documents are also available on the Company's website www.idfc.com, on RTA's website <https://www.kfintech.com>, the websites of the Stock Exchanges i.e. BSE Limited at www.bseindia.com and The National Stock Exchange of India Limited at www.nseindia.com. Notice is further given that pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is providing the facility to its Members holding shares in physical or dematerialized form to exercise their right to vote by electronic means on all or any of the resolutions proposed to be passed at its 24th AGM. The Members may cast their votes using an electronic voting system (Remote E-voting). The Company has fixed **Wednesday, September 15, 2021 as the cut-off date** for the purpose of determining the Shareholders eligible to cast their votes electronically. The Company has engaged the services of KFin Technologies Private Limited as the Agency to provide the e-voting facility. The procedure of e-voting and its particulars (Including User ID and Password) are given in the Notice under the head "Instructions for members for remote e-voting". The said documents are also available on the website of the Company www.idfc.com and on the website of RTA <https://www.kfintech.com>.

The Remote e-voting period commences **Saturday, September 18, 2021 at 9:00 a.m.** and concludes on **Tuesday, September 21, 2021 at 5:00 p.m.** The remote e-voting module shall be disabled by RTA for voting thereafter and no voting shall be allowed beyond 05:00 p.m. on September 21, 2021. Once the vote on a resolution is cast by the Shareholder, the Shareholder shall not be allowed to change it subsequently or cast the vote again.

A person whose name appears in the Register of Members/ Beneficial Owners as on the cut-off date, i.e. **September 15, 2021** only shall be entitled to avail the facility of remote e-voting as well as voting at e-AGM.

Any person, who becomes a member of the Company after August 26, 2021 i.e. date of sending Notice by email and holding shares as of the cut-off date i.e. September 15, 2021, may obtain the User ID and Password by sending a request to idfc.cs@kfintech.com. The detailed procedure for obtaining the User ID and Password is also provided in the Notes to the Notice which is also available on the websites of the Company and RTA.

The member who has cast their vote by remote e-voting may attend e-AGM but shall not be entitled to cast his/her vote again in the e-AGM.

The Company is also providing the facility of e-voting during e-AGM session. Please refer to Note no. 19 of the Notes to the Notice for detailed instructions.

The Board of Directors of the Company has appointed Mr. B. Narasimhan (FCS No. 1303 and COP No. 10440) of M/s BN & Associates, Company Secretaries, as a Scrutinizer to scrutinize the e-voting process.

The member, who has not received the said Notice of e-AGM may request for the duplicate copy of the same. In case of any queries/grievances pertaining to e-voting, Shareholders may refer FAQs section of <https://evoting.kfintech.com> (RTA website) or contact Ms. Krishna Priya M., Senior Manager - Corporate Registry, at KFin Technologies Private Limited, Unit: IDFC Limited, Selenium Tower B, Plot No 31 & 32 Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad-500 032 Tel.: +91-40-6716 2222, Fax +91-40-2342-0814, and Toll Free No.: 1800-309-4001; email: priya.maddula@kfintech.com or einward.ris@kfintech.com or idfc.cs@kfintech.com

For IDFC Limited
Sd/-
Mahendra N Shah
Company Secretary
ACS-4222

Place: Mumbai
Date: August 26, 2021

சிறந்த இளம் எழுத்தாளர்கள் 3 பேருக்கு கவிமணி விருது

**சிறந்த திராவிட மொழி நூல்கள்
தமிழில் மொழி பெயர்க்கப்படும்
அமைச்சர் அன்பில் மகேஷ் பொய்யாமொழி அறிவிப்பு**

18 வயதிற்குட்பட்ட இளம்
எழுத்தாளர்களில் ஆண்டுதோறும்
சிறந்த எழுத்தாளர்களை தேர்வு செய்து
ரூ.25 ஆயிரம் ரொக்கம், கேடயம்
மற்றும் சான்றிதழுடன் கவிமணி
விரகு வழங்கப்படும்.
அனைத்து பள்ளிகளுக்கும்
விளையாட்டு பொருட்கள்
வழங்கப்படும். பள்ளி ஒன்றுக்கு
ரூ.5 ஆயிரம் வீதம் 24,266 அரசு
தொடக்கப் பள்ளிகளுக்கும்
ரூ.10 ஆயிரம் வீதம் 6,948 அரசு
நடுநிலைப்பள்ளிகளுக்கும், ரூ.25
ஆயிரம் வீதம் 6,177 அரசு உயர்
மத்திய மேல்நிலைப்பள்ளிகளுக்கும்
விளையாட்டு உபகரணங்கள் ரூ.30
கேடய மதிப்பீட்டில் கொள்முதல்
செய்து வழங்கப்படும்.
பள்ளிகளில் அவசியமான
பதிவுகள் அனைத்து
கணினி மாகாணத்தின்
கல்வி தகவல் மேலாண்மை
குழுவை வாயிலாக பெற்றதில்
வகையில் மாற்றியமைக்கப்படும்
பள்ளிகளுக்கான அங்கீகாரம்
இனையிடு வழியே ஒளி
மற்றையினி பெற்றதற்கு வகையின்
மென்பொருள் உருவாக்கப்பட்டு
செயல்படுத்தப்படும்.
இவ்வாறு அவர் பேசினார்.

1st Opposite Party |
