



Date: 11th July, 2024

**National Stock Exchange of
India Limited (NSE)**

Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra, Mumbai – 400 051

Symbol: AFIL

BSE Limited

Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

Scrip Code: 544200

Subject: Intimation under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015- Outcome of Board Meeting

Dear Sir/ Madam,

Pursuant to Regulation 30 and other applicable regulations of SEBI (LODR) Regulations, 2015, this is to inform you that the Board of Directors of the Company at its meeting held on Thursday, 11th July, 2024 has inter-alia considered and approved the following:

1. Audited Financial Results (Standalone) along with the Auditors Report thereon of the Company for the quarter and year ended March 31, 2024.
2. Resignation of Mr. Bobby Singh Chandel from the position of Chief Executive Officer of the Company.
3. On the recommendation of Nomination and Remuneration Committee, the Board has appointed CA Akash Jain (VP- Finance) as the Chief Executive Officer of the Company.

Accordingly, please find enclosed herein,

1. Brief Profile of CA Akash Jain and the details required under Regulation 30 of SEBI (LODR) Regulations, 2015 read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 is attached herewith as Annexure - A.
2. Audited Financial Statements along with Auditors Report thereon for the quarter and year ended March 31, 2024. Annexure -B

AKME FINTRADE INDIA LTD

Registered Office:

ABC, 4-5 Subcity Center, Savina Circle,
Udaipur 313002, Rajasthan.

Corporate Office:

Tulsi Chambers, Office No. 501,
5th Floor, Teen Petrol Pump,
Thane (West) 400602, Maharashtra

CIN - U67120RJ1996PLC011509
RBI Reg No: 10.00092



AASAAN LOANS
Unnati ki aur pehla kadam
Powered by Akme Fintrade India Ltd

The Meeting of Board of Directors was commenced at 10:30 AM and concluded at 11.30 AM (IST).

The above information is also available on the Company's website at <https://aasaanloans.com/>

Kindly take the same on record.

Thanking You,

Yours Truly,

For Akme Fintrade (India) Limited

Manoj Kumar Choubisa
Company Secretary and Compliance Officer
M. No.: A66176

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Annexure-A

**Details required under the Listing Regulations read with SEBI Circular No.
SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023**

SN	Particulars	Details
1.	Reason for change: Appointment	Mr. Akash Jain is appointed as Chief Executive Officer (CEO) effective July 11, 2024. This is an important addition to Company's management team and in line with the strategic plans that the Company had envisaged.
2.	Date of Appointment	Immediate effect from today, i.e., July 11, 2024
3.	Brief Profile (in case of appointment)	<p>Mr. Akash Jain has over two decades of experience in Management Consultancy, Strategic Planning, Assurance & Taxation Services and Equity and Debt raising.</p> <p>Before joining us, he has been working as a Professional Consultant whereby providing Consultancy to various corporates and MSME in the field of Business Strategy, Taxation, Internal Controls, Fund raising.</p> <p>Mr. Akash Jain holds a Chartered Accountants degree from Institute of Chartered Accountants of India.</p>
4.	Disclosure of relationships between directors (in case of appointment of a director)	NA

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VALAWAT & ASSOCIATES
CHARTERED ACCOUNTANTS

432-433 S.M. Lodha Complex
Shastri Circle , UDAIPUR - 313001
Phone: 0294-2414213/2413482
(M) 9414161934/ 9829044214
Mail: jj24163@gmail.com/valawat@yahoo.co.in

Independent Auditor's Report

To,
The Board of Directors
Akme Fintrade India Limited
Udaipur - 313001

Opinion

1. We have audited the accompanying quarterly and annual financial results of **Akme Fintrade India Limited** (hereinafter referred to as the 'Company') for the quarter and year ended March 31, 2024 (hereinafter referred to as the 'financial results') attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").
2. In our opinion and to the best of our information and according to the explanations given to us these financial results:
 - a) are presented in accordance with the requirements of the Regulation 33 of the Listing Regulations in this regard; and
 - b) give a true and fair view in conformity with the recognition and measurement principles Laid down in the applicable accounting standards, RBI guidelines and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information for the Quarter and year ended March 31, 2024 and the balance sheet and the statement of cash flows as at and for the year ended on that date.

Basis for Opinion

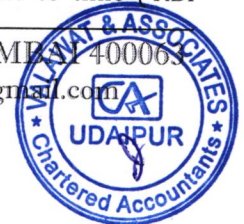
3. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 ("Act")/ issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of Financial Results* section of our report. We are independent of the Company, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Financial Results

4. This Statement has been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act/ issued by the Institute of Chartered Accountants of India read with relevant rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ('RBI

Branch Office: 701 – Lakschandi Heights Gokuldham , Goregaon (East) MUMBAI - 400065
Phone: (M) 9950835928/ 8879520877

Mail: valawatpriyansh1@gmail.com





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Guidelines') and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

5. In preparing the financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

7. Our objectives are to obtain reasonable assurance about whether the financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

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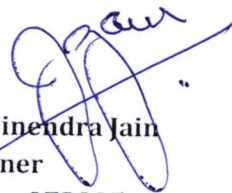
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- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.
9. We communicate with those charged with governance of the Company regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

11. The Statement includes the results for the quarter ended March 31, 2024 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2024 and the published unaudited year to-date figures up to the third quarter of the current financial year which were subject to limited review by us.

For Valawat & Associates,
Chartered Accountants,
FRN: 003623C


CA Jinendra Jain
Partner
M. No. 072995
UDIN:- 24072995BKAMSH9783



Date:- 11.07.2024
Place: Udaipur



Statement of Audited Financial Results for the year ended March 31, 2024

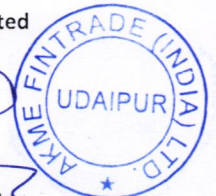
INR in Lakhs

Sr.No.	Particulars	Quarter Ended			Year Ended	
		31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
	Revenue From Operations					
(i)	Interest Income	1888.323	1850.877	1,837.508	6965.557	6310.988
(ii)	Other Operating Income	117.110	104.240	283.513	387.970	652.353
(iii)	Gain/ Loss on derecognized financial asset	0.00	-3.408	0.004	-3.408	-6.516
I	Total Income	2005.433	1951.708	2,121.025	7350.119	6956.825
	Expenses					
(i)	Finance Cost	764.240	759.838	846.440	2828.097	2800.790
(ii)	Impairment of Financial Instruments (expected credit loss)	22.344	185.287	54.060	570.035	359.120
(iii)	Employee Benefits expenses	173.898	162.771	284.650	739.688	768.920
(iv)	Depreciation and amortization expenses	11.973	12.080	11.868	50.793	58.189
(v)	Other Expenses	173.521	153.736	173.466	785.876	1092.890
II	TOTAL EXPENSES	1,145.975	1273.712	1,370.484	4974.488	5079.909
III	Profit Before Tax (I-II)	859.459	677.996	750.541	2375.631	1876.916
IV	- Provision for Taxation					
	- Current Tax	244.475	169.993	222.440	647.995	478.820
	- Deferred Tax	-13.251	-82.030	-33.326	-125.281	-53.760
V	Net Profit For the period (III-IV)	628.235	590.033	561.427	1852.917	1451.856
	- Other comprehensive Income net of tax					
	Re-measurements of the defined benefit plan (Net of Tax)	1.444	-1.521	24.410	-0.078	32.060
	- Item that will not be reclassified to profit & loss					
	- Item that will be reclassified to profit & loss					
	- Fair Value Gain on equity investments					
	- Income tax relating to item that cannot be reclassified to profit & loss account					
VI	Total Other Comprehensive Income	1.444	-1.521	24.410	-0.078	32.060
VII	Total Comprehensive Income (V+VI)	629.678	588.512	585.837	1852.839	1483.916
	Earnings Per Share (of Rs. 10/- each)					
	Basic	1.98	1.86	2.17	5.85	5.38
	Diluted	1.98	1.86	2.17	5.85	5.38

Place: UDAIPUR
Date: 11.07.2024

For Akme Fintrade (India) Limited

Nirmal Kumar Jain
Chairman & Managing Director
DIN: 00240441



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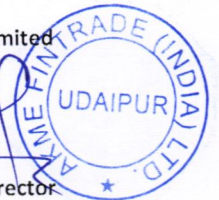


Statement of Assets and Liabilities as on 31.03.2024			
		INR in lakhs	
Sr.No.	Particulars	31.03.2024 Audited	31.03.2023 Audited
	ASSETS		
1	Financial Assets		
	- Cash and cash equivalents	870.646	737.391
	- Bank Balance other than (a) above	178.123	294.771
	- Loans & Advances	39080.097	34556.665
	- Investments	20.443	20.397
	- Other Financial assets	1387.401	1365.700
	Total Financial Assets	41536.711	36974.922
2	Non- financial Assets		
	- Deferred tax assets (net)	256.850	142.333
	- Property, plant and Equipment	1661.164	1782.755
	- Right to use Assets	0.00	0.00
	- Intangible Assets	98.907	111.237
	- Other non-financial assets	51.346	31.695
	Total Non-Financial Assets	2068.267	2068.021
	Total Assets	43604.978	39042.943
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Liabilities		
	Trade payables	25.066	26.673
	- Debt Securities	0.000	1000.000
	- Borrowings	19478.246	14778.002
	- Subordinated Liabilities	1000.000	1998.305
	- Other Financial liabilities	168.360	182.072
	Total Financial Liability	20671.671	17985.052
2	Non-Financial Liabilities		
	Current tax liabilities (net)	431.363	440.411
	- Provisions	131.103	106.896
	- other non-financial liabilities	46.969	39.552
	Total Non-Financial Liability	609.435	586.858
3	Equity		
	- Equity Share capital	3167.500	3167.500
	- Other Equity	19156.372	17303.533
	Total Equity	22323.871	20471.033
	Total Liabilities and Equity	43604.978	39042.943

Place: UDAIPUR
Date: 11.07.2024

For Akme Fintrade (India) Limited

Nirmal Kumar Jain
Chairman & Managing Director
DIN: 00240441



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STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31-03-2024

(Amount in Rs. Lakhs)

Particulars	As at March 31, 2024	As at March 31, 2023
A. Cash Flow from Operating Activities		
Profit before tax	2375.631	1,876.916
Adjustments for:		
Depreciation and Amortisation Expenses	50.793	58.189
Provision for ECL	425.445	48.526
Bad debts Written-off	144.590	310.590
Interest on investment	-0.776	-0.976
Profit on sale of fixed assets	-	-
Net Gain on change in fair value of shares	-	-
Gain / (Loss) on derecognised financial assets	-	-
Provision for Gratuity (Actuarial Gain or Loss)	-	-
Operating cash flow before working capital changes	2,995.682	2,293.245
Changes in Working Capital:		
<i>Adjustments for (Increase) / Decrease in operating assets:</i>		
Loans	-5093.467	-628.669
Other non- financial assets	-19.651	-12.714
Other financial assets	-21.702	792.172
<i>Adjustments for Increase / (Decrease) in operating liabilities:</i>		
Trade Payables	-1.608	4.479
Decrease/(Increase) in Current Tax Liabilities	-9.048	212.892
Provisions	34.971	115.930
Other financial liabilities	-13.712	-74.261
Other non-financial liabilities	7.418	-63.814
Cash Credit	-1780.651	185.296
Net cash (used in) operations	-3901.770	2,824.556
Direct taxes paid (net)	-647.996	-478.818
Net Cash from/ (used in) Operating Activities (A)	-4549.765	2,345.738
B. Cash Flow from Investing Activities		
Investment in Fixed Deposits	116.648	-177.036
Purchase of Fixed Assets	-23.206	-1,441.579
Sale of Fixed Assets	106.336	115.897
(Increase)/decrease in investment	-0.046	-0.054
Interest income on Investment	0.776	0.976
Net Cash from / (used in) Investing Activities (B)	200.507	-1,501.796
C. Cash Flow from Financing Activities		
Proceeds from issue of equity shares	-	985.849
Proceeds from securities premium (net off utilisation)	-	4,216.498
Foreign Currency Monetary Gain/(Loss)	-	-
Issue of Debentures	-	-
Deposits	-	-
Other	-0.078	32.060
Net Repayment of Borrowings during the period/year	4482.591	-5,415.024
Net Cash from/(used in) Financing Activities (C)	4482.513	-180.618
Net increase / (decrease) in Cash and Cash Equivalents (A) + (B) + (C)	133.255	663.324
Cash and Cash Equivalents at the beginning of the period/ year	737.391	74.067
Cash and Cash Equivalents at the end of the period/ year	870.646	737.391

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Cash and cash equivalents comprises of	As at March 31, 2024	As at March 31, 2023
Cash on hand	56.255	81.462
Balances with banks		
(i) In current accounts	414.391	455.929
ii) In other deposit accounts (original maturity less than 3 months)	400.000	200.000
	870.646	737.391

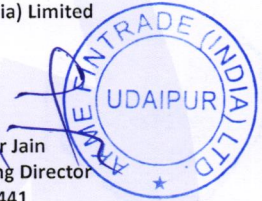
The cash flow statements has been prepared under the indirect method as set out in Indian Accounting Standard ("IND AS 7") statements of Cash Flows.

- b) Figures in the brackets indicate outflow.
c) Previous year figures have been regrouped/reclassified whenever applicable.

Place: UDAIPUR
Date: 11.07.2024

For Akme Fintrade (India) Limited

Nirmal Kumar Jain
Chairman & Managing Director
DIN: 00240441



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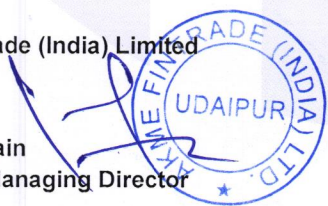
Note-1:-

1. The financial results have been prepared in accordance with applicable accounting standard prescribed under section 133 of the Companies Act 2013 read with (Indian Accounting Standard) Rules, 2015 (IND-As), as amended from time to time and other accounting principles generally accepted in India, and in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure- Requirements) Regulations, 2015, as amended the 'Listing Regulations'.
2. The above financial results for the Year ended 31st Mar 2024 have been reviewed & recommended by the audit committee and approved by the Board of Directors at the Meeting held on 11th July 2024 and audited by the statutory auditors of the company.
3. The company has made an Initial Public Offer (IPO) for 1,10,00,000 equity shares of face value of Rs 10.00 each at a premium of Rs 110.00 per share aggregating to Rs. 13,200.00 lakh by way of fresh issue of equity shares and got listed on National Stock Exchange (NSE) and BSE Limited (BSE) on June 26th 2024.
4. Company has developed and adopted ECL model as per IND-AS 109 "Financial Instrument" Which has resulted excess provision as compare to the extent prudential and IRAC norms prescribed by RBI, AS a prudence and adopting a conservative approach such excess provision has been continued in Balance sheet.
5. The figures of the last quarter are balancing figures between audited figures in respect of full financial year and the unaudited year to date figures up to the third quarter of the financial year.
6. The Company is primarily engaged into business of providing loans for vehicle finance and business purpose loan. The Company has its operations within India and all revenues are generated within India. As such, there are no separate reportable segment as per the provisions of IND AS 108 'Operating Segments'
7. The Earning per Share has been computed in accordance with the Indian accounting standard (IND-AS) 33 Earnings Per share.
8. In terms of the requirement as per RBI notification no. RBI/2019-20/170 DOR (NBFC). CC. PD. No. 109/22.10.106/2019-20 dated 13 March 2020 on implementation of Indian Accounting Standards, Non- Banking Financial Companies ('NBFC') are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition Assets Classification and Provisioning ('IRACP') norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard assets provisioning). As at 31 March 2024 and accordingly, no amount is required to be transferred to impairment reserve.
9. Figures of the previous period are re-classified/re-grouped or re-arranged, where ever necessary to make.

For: Akme Fintrade (India) Limited

Nirmal Kumar Jain
Chairman and Managing Director
DIN: 00240441

Place: Udaipur
Date: 11.07.2024



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Date: 11th July, 2024

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Scrip Code: 544200

Subject: Declaration pursuant to Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/ Ma'am

I, Nirmal Kumar Jain, Managing Director of Akme Fintrade (India) Limited hereby declare that M/s Valawat & Associates Statutory Auditors of the Company, have issued an Audit Report with unmodified opinion on Audited Financial Results of the Company for the quarter and year ended March 31, 2024.

This declaration is given in compliance with Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

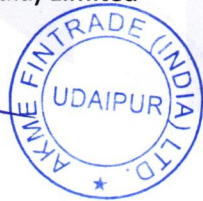
Kindly take the same on record.

Thanking You,

Yours Truly,

For Akme Fintrade (India) Limited

Nirmal Kumar Jain
Managing Director
DIN 00240441



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