



Joshi Kulkarni & Associates
Chartered Accountants

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UDIN NO. 19111094AAAAAW8240

Date: 09/07/2019

Certificate No:2019-20/18

TO WHOM SO EVER IT MAY CONCERN

We declare that we have perused the RBI guidelines on “**Capital and Provisioning Requirements for Exposures to entities with Unhedged Foreign Currency Exposure**” issued vide circular DBOD.No.BP.BC.85/21.06.200/2013-14 dated January 15, 2014 and clarifications issued by RBI subsequently vide circular DBOD.No.BP.BC.116/21.06.200/2013-14 dated June 3, 2014

We confirm that as on March 31, 2019, we do not have any Foreign Currency Exposure (FCE), as defined in the above mentioned RBI circular.

Yours sincerely,

For Joshi Kulkarni & Associates
Chartered Accountants
F.R.No.122374W

CA Mangesh kulkarni
Partner
(M No.111094)
Place: Aurangabad

