



## DIRECTOR'S REPORT 2021-22

To,

The Members

Your Directors have pleasure in presenting the Annual Report of your Company along with the Audited Statement of Accounts and Auditors' Report of M/s Uni-Com Fincorp Private Limited for the financial year ended March 31<sup>st</sup>, 2022.

### ABOUT THE COMPANY

Uni-Com Fincorp Private Limited was incorporated in 2016 as the NBFC (Non Deposit Taking) having its registered office at Jalandhar-Punjab. The Principal Business is to provide finance to individuals and corporates to cater their economic and commercial needs through low cost financing.

We aim to be an efficient, innovative and admired Financial Service Provider that reaches out to the unaware & underprivileged segments of Society. We focused on making a positive impact on the standard of living of our customers & aspire to live up the expectations of our customers, our people, our investors, and the society at large.

At present, Uni-Com Fincorp Private Limited has widened its geographic coverage and expanded its branch network from Jalandhar, Ludhiana, Hosiarpur to Patiala & Pathankot during last financial Year.

### PRODUCTS AND SERVICES OFFERED

The Company is engaged in the business of money lending such as Loan against Property as per its lending Policy after approval by the Board of Directors. We offer a range of Product and services which have been developed on the basis of financial needs of lower and middle class section of society.

## **FINANCIAL HIGHLIGHTS**

(Rs. in lakhs)			
S. No.	Particulars	For the Year Ended March 31 <sup>st</sup> , 2022	For the Year Ended March 31 <sup>st</sup> , 2021
1.	Gross Income	1006.81	544.30
2.	Expenditure (excluding depreciation)	737.37	412.14
3.	Depreciation	10.89	8.05
4.	Profit before taxes	258.55	124.11
5.	Taxes/ Adjustment	67.46	31.09
6.	Deferred Tax Charge	-3.62	-1.04
7.	Net profit after tax	194.71	94.06
8.	Transfer to Statutory reserve	38.95	18.81
9.	Paid up Capital	2375.00	475.00
10.	Reserve & surplus	1025.40	165.69
11.	Net Owned Funds	3393.86	637.76
12.	Earnings Per Share (in Rs.)	2.51	1.98

## **STATE OF AFFAIRS**

The state of affairs of the Company is given in different sections of the report.

## **THE NET OWNED FUNDS**

To meet with the expansion plans, Company has successfully secured equity funding from promoters. And as a result, Net Owned Funds of the Company as on March 31<sup>st</sup>, 2022 increased to Rs.3393.86 Lakhs as compared to Rs.637.76 Lakhs as on March 31<sup>st</sup>, 2021 strengthening financial position of the Company.

## **TOTAL REVENUE**

During the Financial year 2021-22, company has earned total revenue of Rs.1006.81 Lakhs for the financial year ended March 31<sup>st</sup>, 2022 as compared to total revenue of Rs.544.30 Lakhs for the financial year ended on March 31<sup>st</sup>, 2021 recording a very impressive increase of total revenue of



the Company due to increase in interest income and income from other financial services offered by company.

### **NET PROFIT**

With the help of well managed policies and internal procedures which are effectively implemented by the enthusiastic team and management, the Company has been able to show a good growth.

The Net profit after tax of the Company has increased from Rs.94.06 Lakhs for the year ending March 31<sup>st</sup>, 2021 to Rs.194.71Lakhs for the year ending March 31<sup>st</sup>, 2022 making an impressive increase of around 107%(Appx).

### **EARNING PER SHARE**

The Earning per share of the company has increased to Rs.2.51/- for the financial year ended March 31<sup>st</sup>, 2022 as compared to Rs.1.98/- for the financial year ended March 31<sup>st</sup>, 2021. The said increase is the result of increase in revenue of Company during the year, which gave good growth to profit of Company, hence value of shareholder increasing impressively.

### **SHARE CAPITAL**

#### **Capital Structure**

The Authorized Share Capital of the Company as on March 31, 2022 stood at Rs.25,00,00,000/- (Rupees Twenty Five Crores Only) divided into 2,50,00,000 (Two Crores and Fifty Lakhs) Equity Shares of Rs. 10/- (Rupees Ten Only) each.

The Issued, Subscribed and Paid-up Share Capital of the Company as on March 31, 2022 stood at Rs.23,75,00,000/- (Rupees Twenty Three Crores and Seventy Five Lakhs Only) divided into 2,37,50,000 (Two Crores Thirty Seven Lakhs and Fifty Thousand Only) equity shares of Rs.10/- (Rupees Ten Only) each.

#### **Raising of Funds/Capital**

During the period under review, the Company has allotted Equity Shares as follows:



(Amount in Rs.)

Date	Particulars	No. of Equity Shares	Nominal Value	Issue Price	Equity Share Capital	Cumulative Issued & Paid up Share Capital
April 01, 2021	Opening Balance	47,50,000	10	-	4,75,00,000	4,75,00,000
February 02, 2022	Right Issue	1,90,00,000	10	13.50/- (including premium of Rs. 3.50/-)	19,00,00,000	19,00,00,000
March 31 <sup>st</sup> , 2022	Closing Balance	2,37,50,000	10	-		23,75,00,000

#### DIVIDEND

No Dividend has been declared by the Board of Directors for the financial year ended 2021-2022.

#### OPERATIONS - PROSPECTS AND FUTURE PLANS

The Company is aiming improvement in business activities to increase its profitability by fulfilling the genuine financial requirements of clients and providing them with best services. M/s Uni-Com Fincorp Private Limited's endeavor is to provide finance to lower to mid segment, who are under served in terms of credit facilities and to provide them structured solutions for their fund requirements. The ultimate objective is to assist these clients in fulfilling their financial requirements, achieving goals and to be a part of their value creation journey as being a trusted financial partner and advisor to its client without charging any extra cost. The Company is on the further expansion mode and is committed to show impressive growth during the years to come.

#### OPERATIONAL HIGHLIGHTS -

##### i) Branch Expansion -

The Company is in expansion mode and has expanded its business by opening two new branches during financial Year 2021-22 which is located at Pathankot & Patiala.



### *ii) Operational Performance*

Particulars	March 31 <sup>st</sup> , 2022	March 31 <sup>st</sup> , 2021
Branches	5	3
No. of Borrowers	1274	721
Maximum Loan Amount (in Rs.):		
Individual Loan	Rs.10,00,000/-	Rs.10,00,000/-
Corporate Loan	Rs.3,00,00,000/-	Rs.3,00,00,000/-
Cumulative Loan Disbursement	Rs.81,87,44,814/-	Rs.39,47,66,385/-
Outstanding Loan Portfolio (Own Book)		
	Rs.62,78,84,723/-	Rs.31,62,38,315/-
Loan disbursed in FY	Rs.42,39,78,429/-	Rs.14,38,44,045/-
Equity Share Capital	Rs.23,75,00,000/-	Rs.4,75,00,000/-
Preference Share Capital	0	0
Total Assets	Rs.65,81,68,212/-	Rs.33,39,31,014/-

### *iii) Fund Mobilisation*

During the Financial Year 2021-22, Company has raised money through Issuance of further equity shares to promoters of the company which has been channelized /used in repaying unsecured Loan which results in the reduction of interest expenses and increase in profitability of the Company.

### **LENDING OPERATIONS**

#### **Disbursements**

During the Financial Year 2021-22, the loan disbursal were of Rs.4239.78 Lakhs showing the significant increase of 194.74% (Approx.) as compared to loan disbursal of Rs.1438.44 Lakhs during the Financial Year 2020-21 due to its branch expansion by reaching customers to the other locations as well & various diversification strategies and policy adopted by the Company.

As on March 31<sup>st</sup>, 2022, the Company's Cumulative disbursement stood at Rs.8187.44 Lakhs implying the growth/increase of 107.40%(Approx.) as compared to Rs.3947.66 Lakhs as on March 31<sup>st</sup>, 2021.

The Detail of Cumulative wise disbursements are as under:

Jalandhar	Ludhiana	Hoshiarpur	Patiala	Pathankhot	Grand Total
43,65,37,056	28,35,62,245	5,70,96,179	3,61,99,334	53,50,000	81,87,44,814



The Company review its policy/procedures from time to time, to suitably align with market requirements, its corporate objectives and applicable statutory requirements.

### **DEPOSITS**

Your Company being Non-Deposit Taking NBFC has not accepted any deposits during the financial year ended March 31<sup>st</sup>, 2022.

### **RESERVE BANK OF INDIA - REGULATORY UPDATE**

Your Company has been following all the relevant guidelines and directions issued by the Reserve Bank of India from time to time. The Company has been classified as a registered Category-B, NBFC (Non-Banking Financial Company). The Company has been submitting regularly all necessary returns to RBI and ensuring compliance of all the regulatory norms.

### **FAIR PRACTICES CODE**

Uni-Com Fincorp Private Limited has adopted Board approved Fair Practices Code, which provides operating guidelines for effective dissemination and implementation of responsible business practices and grievance redressed system. Your Company follows various guidelines issued by Reserve Bank of India (RBI).

### **CHANGE IN THE NATURE OF BUSINESS**

There has been no change in the nature of business during the financial year 2021-22 and the company is working towards increasing the efficiency and productivity of operations. The company is making untiring efforts towards the improvement and development of business activities.

### **WEB LINK OF THE COMPANY, IF ANY, FOR PLACING THE ANNUAL RETURN AS PROVIDED UNDER SECTION 92 (3) OF THE COMPANIES ACT, 2013**

The Annual Return of the Company as at March 31, 2022 as provided under Section 92 (3) of the Companies Act, 2013 shall be placed on Company's website at <http://unicom-fincorp.com/>.

### **CHANGE IN THE COMPOSITION OF THE BOARD OF DIRECTORS/ KEY MANAGERIAL PERSONNEL DURING THE YEAR**

No change took place in the composition of Board of Directors during the financial year 2021-22. The composition of Board as on March 31<sup>st</sup>, 2022 is as follows:

S.No.	Name of Directors	DIN	Designation	Date of Appointment
1.	Mr. Ajit Kumar Rakheja	02144807	Director	01/08/2016
2.	Mr. Hemant Wadhwa	02144840	Director	01/08/2016
3.	Mr. Munish Chopra	03111751	Director	01/09/2017
4.	Ms. Neeraj	07407841	Director	01/08/2016



*\*Note: The company has appointed Ms. Navjyot Kaur as a Company Secretary of the Company with effect from April 01, 2022.*

**NUMBER OF BOARD MEETINGS WITH DATES AND NUMBER OF MEETINGS ATTENDED BY EACH DIRECTOR UNDER SECTION 134(3) (B);**

The Board of Directors met **12 (Twelve) times** during the Financial Year 2021-22, in accordance with the provisions of the Companies Act, 2013 and rules made there under. The dates of the Board meetings are as follows:

Sr. No.	Particulars		
1.	Number of Board Meetings	12	
2.	Dates of Meeting	14.04.2021	16.12.2021
		02.06.2021	03.01.2022
		28.09.2021	10.01.2022
		07.10.2021	02.02.2022
		11.10.2021	15.02.2022
		03.11.2021	02.03.2022

**NO. OF MEETINGS ATTENDED BY DIRECTORS**

Sr. No.	Name of Directors	Number of Board Meeting Attended
1.	Mr. Ajit Kumar Rakheja	12
2.	Ms. Neeraj	12
3.	Mr. Hemant Wadhwa	12
4.	Mr. Munish Chopra	12

**DIRECTORS' RESPONSIBILITY STATEMENT**

In accordance with the applicable Provision of the Company Act, 2013, your Directors state that:

1. In the preparation of annual accounts, the applicable accounting standards and guidance notes provided by the Institute of Chartered Accountants of India (ICAI) have been followed and that there are no material departures;
2. The directors have elected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company at the end of the financial year and of the profit and loss of the Company for that period;



3. The directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013 for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities;
4. The directors have prepared the annual accounts on a going concern basis; and
5. The directors have devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

#### **STATEMENT ON DECLARATION GIVEN BY INDEPENDENT DIRECTOR'S U/S 149(6)**

As the Company is not required to appoint independent directors hence provisions of section 149 (6) and (7) of Companies Act, 2013 are not applicable to the Company and no such disclosure is required to be given.

#### **DISQUALIFICATION OF DIRECTORS**

On the basis of the written declaration received from all the directors appointed in the Company, none of the director is disqualified under the provisions as mentioned in Section 164(2) of the Companies Act, 2013 to be appointed as director.

#### **AUDITOR'S**

M/s D J N K & CO LLP (Formerly Known as JAC & Associates LLP), Chartered Accountants (Firm No. 013170N/ N500368), Jalandhar, Punjab were appointed at the Annual General Meeting held on 29<sup>th</sup> November, 2021 as Statutory Auditors of the Company for a period of four years commencing from the conclusion of 5<sup>th</sup> Annual General Meeting till the conclusion of 9<sup>th</sup> Annual General Meeting of the Company to be held in 2025 on such terms and remuneration as mutually agreed.

#### **COMMENTS BY THE BOARD ON QUALIFICATION, RESERVATION OR ADVERSE REMARKS OR DISCLAIMER MADE BY AUDITORS IN AUDIT REPORT**

There is **no qualification, reservations or adverse remarks** given by the Auditors which need comments by the Board. The notes to accounts referred to in Auditors' Report has been discussed by the Board and are self-explanatory and therefore, in the opinion of the Directors, do not call for any further comments.



**DETAILS IN RESPECT OF FRAUDS REPORTED BY AUDITORS UNDER SUB-SECTION 12 OF SECTION 143 OTHER THAN THOSE WHICH ARE REPORTABLE TO THE CENTRAL GOVERNMENT**

During the year under review, the Statutory Auditors have not reported any instances of frauds committed in the Company by its Officers or Employees, to the Board of Directors under Section 143(12) of the Companies Act, 2013, details of which need to be mentioned in this Report.

**LOANS, GUARANTEES & INVESTMENTS UNDER SECTION 186**

Pursuant to Section 186(11) of the Companies Act, 2013, loans made, guarantees given or securities provided or acquisition of securities by a Non-Banking Financial Company in the ordinary course of its business are exempted from disclosure requirements under Section 134(3) (g) of the Companies Act, 2013.

**RELATED PARTY TRANSACTION UNDER SECTION 188 READ WITH RULE 8(2) OF COMPANY (ACCOUNT) RULES, 2014**

During the current financial year, the Company has not entered into any such transaction with the related party which is required to be disclosed in AOC-2. However, the transactions entered into by the company with its related parties were made in the ordinary course of business and at the arm length price and does not have any material impact over the affairs of the Company. The same has been disclosed in the notes to accounts forming part of the Balance Sheet in compliance with AS 18 of the Accounting Standards.

**AMOUNTS TRANSFERRED TO RESERVES, IF ANY**

The Company has transferred Rs.38.95/- Lakhs to the Statutory Reserves Account during the Financial Year 2021-22.

**MATERIAL CHANGES AND COMMITMENTS, IF ANY, AFFECTING THE FINANCIAL POSITION OF THE COMPANY WHICH HAVE OCCURRED BETWEEN THE END OF THE FINANCIAL YEAR OF THE COMPANY TO WHICH THE FINANCIAL STATEMENTS RELATE AND THE DATE OF THE REPORT**

There is no such material change and commitment affecting the financial position of the company occurring between the end of the financial year of the Company to which the financial statements relate and the date of Board Report.

**DETAILS OF SIGNIFICANT & MATERIAL ORDERS PASSED BY THE REGULATORS, COURTS, TRIBUNALS IMPACTING THE GOING CONCERN STATUS AND COMPANY'S OPERATIONS IN FUTURE**

No significant & material orders were passed by the regulators, courts, tribunals impacting the going concern status and company's operations during the financial year 2021-2022.



## **CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION, FOREIGN EXCHANGE EARNINGS & OUTGO, IN MANNER PRESCRIBED**

### **A) Conservation of Energy**

The Company is in the service sector and consuming energy in the form of electricity and diesel used in generators. The Company is taking adequate measures for conservation of energy. The Company is also exploring options available for using alternative source of energy and there is no capital investment on energy conservation equipment.

### **B) Technology Absorption**

- (i) The company is using latest technology in all its operations during the year ending March 31<sup>st</sup>, 2022.
- (ii) The Company has not used any imported technology during the previous three financial years.
- (iii) During the year, the Company has not incurred any expenditure on Research & Development.

### **(C) Foreign exchange earnings and Outgo-**

There was no foreign exchange inflow or Outflow during the year under review.

## **DEVELOPMENT & IMPLEMENTATION OF RISK MANAGEMENT POLICY**

Risk is an integral part of every Company's business, and sound risk management is critical to the success of the organization. Your Company is exposed to risks that are particular to its environment within which it operates. The Company has identified and implemented comprehensive policies and procedures to assess, monitor and manage risk throughout your Company. The risk management process is continuously improved and adapted to the changing global risk scenario. The company has a comprehensive Risk Management Policy. Major risks identified in the processes are systematically addressed through mitigating actions on a continuing basis. These are discussed among the board of directors and corrective actions are taken as advised. The Board reviews the risk management policies in relation to various risks and regulatory compliance issues.

## **DETAILS OF CSR POLICY AND ITS IMPLEMENTATION**

The provisions of Section 135(1) of the Companies Act, 2013 are not applicable to the Company; however the Company is very active in helping various sectors of the society.



## **NAME OF THE COMPANIES WHICH HAS BECOME / CEASED TO BE SUBSIDIARIES / ASSOCIATES OR JOINT VENTURES DURING THE YEAR**

During the Financial Year 2021-22, no company became or ceased to be the subsidiary or joint venture or associate of M/s Uni-Com Fincorp Private Limited. However, the Company itself is a wholly owned subsidiary of M/s Uni-Com India Private Limited.

## **SEPARATE SECTION CONTAINING A REPORT ON PERFORMANCE AND FINANCIAL POSITION OF EACH OF SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES**

The Company doesn't have any subsidiary, associate and joint venture. Therefore, no report in respect of the same is required to be given.

## **DETAILS IN RESPECT OF ADEQUACY OF INTERNAL CONTROLS WITH REFERENCE TO FINANCIAL STATEMENTS**

The Company has put in place an adequate internal control system to safeguard all its assets and ensure operational excellence. The Company also has a team of internal auditors to conduct internal audit which ensure that all transactions are correctly authorized and reported. Wherever necessary, internal control systems are strengthened, and corrective actions initiated.

## **A DISCLOSURE AS TO WHETHER MAINTENANCE OF COST RECORDS AS SPECIFIED BY THE CENTRAL GOVERNMENT UNDER SECTION 148(1) OF THE COMPANIES ACT, 2013 IS REQUIRED BY THE COMPANY**

The company is a Non-Banking Finance Company registered with Reserve Bank of India engaged in the business of wholesale lending. Therefore, maintenance of cost records as specified by the Central Government under sub-section (1) of section 148 of the Companies Act, 2013, is not required by the Company and accordingly no such accounts and records are made and maintained.

## **VOLUNTARY REVISION OF FINANCIAL STATEMENT AND BOARD'S REPORT**

During the financial year 2021-22 the company has duly complied with all the provisions of Section 129 and 134. Therefore, no voluntary revision of financial statements and Board Report was done by the company during the Financial Year.

## **ESTABLISHMENT OF VIGIL MECHANISM**

Provisions of Section 177 of the Companies Act, 2013 are not applicable on the Company; hence the Company was not required to establish vigil mechanism. However, Management makes sure that there is proper grievance redressal mechanism for employees and Directors and procedure to report concerns to the management, about unethical behavior, actual or suspected fraud or violation of the company's code of conduct or ethics policy, without any fear or threat of being victimized.



#### **ISSUE OF EQUITY SHARES WITH DIFFERENTIAL RIGHTS, SWEAT EQUITY, ESOP ETC.**

The company has not issued any equity shares with Differential Rights, Sweat Equity, ESOP etc. during the financial year 2021-22.

#### **APPOINTMENT OF RELATIVES OF DIRECTORS TO AN OFFICE OR PLACE OF PROFIT**

No person covered under the term 'Relatives' as per Companies Act, 2013 has been appointed to an office or place of profit.

#### **DISCLOSURE OF INVESTOR EDUCATION AND PROTECTION FUND UNDER SECTION 124 (5) & 125**

The Company was not required to transfer any amounts during the financial year ended on March 31<sup>st</sup>, 2022 to the Investor Education and Protection Fund under Section 124 (5) and 125 of the Companies Act, 2013.

#### **CUSTOMER GRIEVANCE REDRESSAL**

M/s Uni-Com Fincorp Private Limited has adopted a well-structured customer grievance redressal mechanism and provides customers a reliable and easily accessible interface for timely and fair resolution of enquires and complaints. The policy aims to minimize the instances of customer complaints through proper service delivery and review mechanism.

Grievance Redressal Officer - We have appointed Grievance Redressal Officer (GRO) at Head Office. GRO monitors customer grievances at all the levels and is responsible for ensuring timely resolution of all complaints. A report on status of customer grievances is reviewed at various levels of Management and the Board for decision making and minimizing complaints.

#### **NON-PERFORMING ASSETS**

The Company has Gross NPA of Rs.136.91Lakhs, which includes other than related parties.

#### **DISCLOSURE UNDER THE SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013**

The Company has in place an Anti-Sexual Harassment Policy in line with the requirements of The Sexual Harassment of Women at the Workplace (Prevention, Prohibition & Redressal) Act, 2013. Internal Complaints Committee (ICC) has been set up to redress complaints received regarding sexual harassment thus company has complied with provisions relating to the constitution of Internal Complaints Committee under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. All employees (permanent, contractual, temporary, trainees) are covered under this policy. However, no complaints were received during the year 2021-22.



#### **DISCLOSURES IN RESPECT OF VOTING RIGHTS NOT EXERCISED DIRECTLY BY THE EMPLOYEES**

There are no such disclosures in respect of voting rights not exercised directly by the employees.

#### **CORPORATE GOVERNANCE**

Your Company firmly believes in good corporate governance and endeavors to implement the Corporate Governance in its true spirit to ensure transparency in all its operations make disclosures and enhance shareholder value without compromising in any way on compliance with extant laws and regulations.

#### **COMPLIANCE WITH THE PROVISIONS OF SECRETARIAL STANDARD- 1 AND SECRETARIAL STANDARD - 2(SS-1 & SS-2)**

The Directors have devised proper systems to ensure compliance with the provisions of all applicable Secretarial Standards issued by the Institute of Company Secretaries of India (ICSI) and that such systems are adequate and operating effectively.

#### **ISSUE OF CONVERTIBLE OR NON-CONVERTIBLE DEBENTURES ETC, IF ANY**

During the financial year under review, the Company had not issued any Convertible or Non-Convertible Debentures to any person.

#### **THE DETAILS OF APPLICATION MADE OR ANY PROCEEDING PENDING UNDER THE INSOLVENCY AND BANKRUPTCY CODE, 2016 (31 OF 2016) DURING THE YEAR ALONG WITH THEIR STATUS AS AT THE END OF THE FINANCIAL YEAR.**

No such application has been made or any proceeding is pending under the Insolvency and Bankruptcy Code, 2016 (31 of 2016) during the year under review.

#### **THE DETAILS OF DIFFERENCE BETWEEN AMOUNT OF THE VALUATION DONE AT THE TIME OF ONE TIME SETTLEMENT AND THE VALUATION DONE WHILE TAKING LOAN FROM THE BANKS OR FINANCIAL INSTITUTIONS ALONG WITH THE REASONS THEREOF**

The Company has not entered into one-time settlement with any bank or financial institution, thus the disclosure is not required to be given by the Company

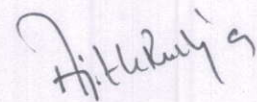


## ACKNOWLEDGEMENT

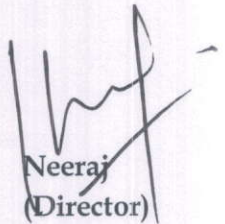
We are grateful to our Bankers, Central and State Governments, and other statutory bodies for their co-operation and guidance. We appreciate company's staff for putting in their best. We express our sincere gratitude to our valued clients, hirers and associates for their trust and co-operation. Last but not least on behalf of the Board of Directors; we thank you dear shareholders for your continuous support at all times.

Date: 24.06.2022  
Place: Jalandhar

For and on Behalf of  
Uni-Com Fincorp Private limited



Ajit Kumar Rakheja  
(Director)  
DIN: 02144807



Neeraj  
(Director)  
DIN: 07407841