

2 January 2023



The Nifty previous session ended 0.51% up at 18197.45. It opened on a positive note and continued trading on a positive note towards ending in green. Broader chart pattern suggesting massive resistance placed around 18250 levels. Hence, range bound oscillation with a negative bias in the price band of 17800-18250 is likely in the first half of the week.

On the Nifty hourly chart, approaching towards the critical MA band placed around 18250 levels. Weakness is likely to sustain as long as it trades below 18250 levels.

Nifty patterns on multiple periods suggesting; recovery towards 18250 levels may again find sellers, which may lead to further downfall. Hence, staying cautious on rise is advised.

Nifty Crucial Supports & Resistances-

Supports- 18000, 17800 Resistances- 18250, 18350

Open Positional Calls-

T+30 INST POSITIONAL SELL-

| Fut Segment | BANK OF BARODA @ 185-190, TGT- 150, Closing SL- above 210

T+30 INST POSITIONAL SELL-

| Fut Segment | BHARTI AIRTEL @ 830-840, TGT- 760, Closing SL- above 880

T+7 POSITIONAL SELL-

| Fut Segment | KOTAK BANK @ 1810-1820, TGT- 1755, Closing SL- above 1845

T+30 INST POSITIONAL SELL-

| Fut Segment | SBIN @ 620-625, TGT- 575, Closing SL- above 650

T+30 INST POSITIONAL SELL-

| Fut Segment | ITC @ 335-340, TGT- 305, Closing SL- above 355

T+30 INST POSITIONAL SELL-

| Fut Segment | TVS MOTOR @ 1090-1100, TGT- 1000, Closing SL- above 1150

T+30 INST POSITIONAL SELL-

| Fut Segment | ICICI BANK @ 910-920, TGT- 855, Closing SL- above 950

T+30 INST POSITIONAL SELL-

| Fut Segment | CAN BANK @ 330-335, TGT- 295, Closing SL- above 355

T+30 INST POSITIONAL SELL-

| Fut Segment | RBL BANK @ 182-184, TGT- 154, Closing SL- above 199

Key Contents

Domestic News

Page No.

4

Nifty Intraday Chart



Market in Retrospect

India's benchmark stock indices ended with gains after opening largely flat on the first trading day of 2023.

Nifty index ended 0.51% higher, ended at 18,197. The broader markets represented by the Nifty 500 Index ended 0.48% higher, ending at 15,524. Among the sectorial indices, Nifty Metal was the top gainer gaining by 2.43%, followed by Nifty PSE gaining by 1.42%. Nifty Pharma was the only loser losing by 0.37%.

Tata Steel was the top gainer, gaining by 5.86%, followed by Hindalco industries and ONGC which gaining by 2.89% & 2.52%. Asian Paints was the top loser, losing by 1.32%, followed by Titan and Divi's Lab which losing by 1.22% & 1.19%.

Market Turnover (In Crore) 02-01-2023

Name	Last	Previous
NSE Cash	39693.97	44023.50
NSE F&O	11606922.38	10381355.69
BSE Cash	3,395.27	2,962.56
BSE F&O	*NA	118.36

FII Derivatives Flow (In Crore) 02-01-2023

Instrument	Purchase	Sale	Net
Index Future	2815.89	3532.77	716.88
Index Option	790331.23	791711.20	1379.97
Stock Future	7858.00	7338.05	519.95
Stock Option	7077.56	7096.64	19.08

Institutional Flow (In Crore) 02-01-2023

Institution	Purchase	Sale	Net
FII	1381.14	1593.71	212.57
DII	4660.71	3917.36	743.35

*Data not updated till 6:40PM

NIFTY Top Gainers

Name	%1D	%5D	Day Vol	Avg 5 Day Vol
Tata Steel	5.86	13.57	143444095	53697960
Hindalco Industries	2.89	9.96	11255811	8361632
ONGC	2.52	6.48	9631496	14369620
Tata Motors	1.77	2.60	10501357	12924300
ICICI Bank	1.30	1.04	4315403	8520117

NIFTY Top Losers

Name	%1D	%5D	Day Vol	Avg 5 Day Vol
Hero Motocorp	0.84	1.10	131296	207862
Bajaj Auto	1.16	0.61	471328	304373
Divi'S Laboratories	1.19	1.64	283161	398164
Titan	1.22	3.41	697408	1390369
Asian Paints	1.32	0.29	1015990	734137

Bulk and Block Deals

<https://www.nseindia.com/products/content/equities/equities/bulk.htm>
<http://www.bseindia.com/markets/equity/EQReports/BulknBlockDeals.aspx>



Sensex Intraday Chart



Market in Detailed (Updated after 4:00 PM)

Indian Indices

Name	Index	Net Chng	%1D	%5D	%1M	%3M	%1Y
Sensex	61167.79	327.05	0.54	0.99	2.71	6.51	5.00
Nifty	18197.45	92.15	0.51	1.02	2.67	6.45	4.86
BSE M Cap	25458.77	144.27	0.57	1.87	3.28	2.43	1.96
BSE S Cap	29169.29	242.50	0.84	3.78	2.48	2.52	0.98
Nifty MC 100	31786.45	277.35	0.88	2.61	2.40	3.65	4.41
BSE Auto	29046.38	123.24	0.43	2.00	3.11	0.45	17.04
BSE Capgoods	33446.16	103.94	0.31	0.73	2.10	7.14	16.33
BSE FMCG	16085.60	10.30	0.06	0.70	2.06	0.58	16.69
BSE Metal	21445.59	590.00	2.83	8.67	3.50	19.04	11.43
BSE Oil&Gas	20470.29	61.18	0.30	4.18	0.16	10.30	16.92
BSE Healthcare	22971.17	62.49	0.27	0.83	4.00	1.58	12.34
BSE Power	4376.05	5.24	0.12	2.45	5.04	7.85	25.69
BSE Realty	3480.86	34.01	0.99	3.98	5.68	3.08	9.38
BSE ConsDur	39504.30	217.87	0.55	2.05	4.68	7.02	11.76
BSE Bank	49132.64	226.36	0.46	1.30	0.09	11.21	21.59
BSE IT	28794.04	122.18	0.43	1.33	7.12	4.75	23.91

Bond Markets

Name	Yield	Net Chng	%1D	%5D	%1M	%3M	%1Y
US	3.87	0.00	0.00	3.41	11.15	1.21	156.59
UK	3.67	0.01	0.27	0.96	16.17	10.29	275.84
Brazil	6.17	0.02	0.24	1.43	5.42	7.13	36.24
Japan	0.42	0.00	0.00	5.59	65.49	72.95	494.37
Australia	4.05	0.00	0.00	5.80	19.43	4.25	142.52
India	7.34	0.01	0.15	0.34	1.63	0.81	13.71
Switzerland	1.62	0.07	4.26	5.69	45.28	31.04	1306.72
Germany	2.43	0.14	5.48	1.12	30.93	15.28	1472.88

Currency

Name	Rate	Net Chng	%1D	%5D	%1M	%3M	%1Y
INR	82.75	0.01	0.01	0.11	1.73	1.05	10.26
USD Index	103.52	0.31	0.30	0.87	2.29	7.67	7.87
YUAN	6.90	0.07	0.95	1.32	2.81	3.15	7.62
GBP	1.21	0.00	0.26	0.09	1.86	6.43	10.60
EUR	1.07	0.00	0.25	0.39	1.36	8.67	5.48
YEN	130.72	0.40	0.31	1.65	2.75	10.58	11.78

Freight

Name	Index	Net Chng	%1D	%5D	%1M	%3M	%1Y
Baltic Dry	1515.00	135.00	8.18	2.88	14.43	16.44	31.66
Baltic Dirty	1873.00	14.00	0.74	2.50	15.63	26.81	138.30
SG Dubai HY	25.48	2.40	10.40	18.79	23.39	24.23	638.55

Global Indices

Name	Index	Net Chng	%1D	%5D	%1M	%3M	%1Y
Dow Jones	33147.25	73.55	0.22	0.36	3.73	15.39	8.78
Nasdaq	10466.48	11.61	0.11	0.09	8.68	1.03	33.10
S&P 500	3839.50	9.78	0.25	0.45	5.70	7.08	19.44
FTSE100	7451.74	60.98	0.81	0.61	1.38	8.09	0.91
CAC40	6581.11	106.71	1.65	1.16	2.40	14.20	8.00
DAX	14073.02	149.06	1.07	0.94	3.14	16.17	11.41
Mexico IPC	48463.86	1054.00	2.13	4.18	5.41	8.60	9.03
Brazil Bovespa	109734.6	502.11	0.46	2.03	2.45	0.27	4.69
Russian RTS	970.60	33.80	3.61	0.74	12.37	8.06	39.18
Japan Nikkei	26094.50	0.83	0.00	0.54	6.06	0.61	9.37
Hang Seng	19781.41	40.27	0.20	3.24	5.92	14.86	15.46
Taiwan Index	14137.69	52.67	0.37	0.94	5.56	5.31	22.40
Shanghai Comp	3089.26	15.56	0.51	1.42	2.12	2.14	15.13
KOSPI	2225.67	10.73	0.48	3.80	9.98	3.26	25.25
Malaysia KLCI	1495.49	3.86	0.26	1.85	0.92	7.23	4.60
Jakarta Comp	6850.98	0.37	0.01	0.22	2.40	2.70	4.09
Philippine SE	6566.39	0.15	0.00	0.70	3.16	14.38	10.47
Thai Exch	1668.66	7.46	0.45	3.16	1.65	4.98	0.67

Indian Indices

Name	Index	Net Chng	%1D	%5D	%1M	%3M	%1Y
NYMEX Crude	80.26	1.86	2.37	3.57	0.36	0.97	4.25
BRENT Crude	85.91	2.45	2.94	5.19	1.24	6.44	16.68
Natural Gas	4.48	0.08	1.84	9.19	34.36	35.49	14.83

LME

Name	Index	Net Chng	%1D	%5D	%1M	%3M	%1Y
Gold(\$/Ounce)	1824.02	9.11	0.50	1.76	3.14	9.84	0.52
Silver(\$/Ounce)	23.95	0.06	0.25	1.64	7.93	25.89	3.96
Aluminium	2349.51	25.74	1.08	0.58	4.00	9.04	16.93
Copper	8364.76	44.74	0.53	0.06	1.68	8.87	13.98
Zinc	3003.25	9.50	0.32	0.92	1.54	0.36	16.11
Lead	2336.50	21.00	0.91	3.74	7.09	22.19	0.42

Agro Commodities

Name	Price	Net Chng	%1D	%5D	%1M	%3M	%1Y
Coffee	167.30	2.75	1.62	0.95	1.53	21.29	25.68
Cotton	83.37	0.73	0.88	1.10	1.47	0.10	6.42
Sugar	20.04	0.25	1.23	4.07	2.09	13.35	9.75
Wheat	792.00	18.00	2.33	3.90	0.44	15.02	1.44
Soybean	1524.00	7.75	0.51	3.53	3.29	10.18	21.99

Tea industry facing multiple challenges in wake of Covid pandemic

The tea industry has been no exception to the ravages of the Covid pandemic over the last two years, as it grapples with low prices and high input costs, with stakeholders calling for more focus on quality and boosting exports. Production, too, has seen a decrease in the last few years since the onset of the pandemic due to restrictions on plucking from 1,390 million kg in 2019 to 1,258 million kg in 2020, 1,329 million kg in 2021 and 1,050 million kg till October this year. The fall in production had helped in higher price realisation at the auctions. Secretary General of Tea Association of India (TAI) Prabir Bhattacharya said though the average auction price touched Rs 206 per kg in 2020, it fell to Rs 190.77 per kg the following year. So far in 2022, the average price has been Rs 204.97 per kg. The increase, however, is concomitant with rise in wages across north India, besides hike in the cost of energy, fertilisers and logistics. When Covid hit the country, it was already having a carryover stock of 50 million kg from the previous calendar.

CIL's coal supply to power sector up 11 pc at 433 MT

CIL's coal supply to the power sector rose 11 per cent to 432.7 million tonne in the April-December period of current financial year. In the year-ago period, the supply was 390.2 MT. The supply to the non-power sector last month was 10.5 MT due to increased output. Coal India Ltd's output in April-December 2022-23 increased to 479 MT from 413.6 MT in the year-ago period. The PSU excavated 1,154 million cubic metres (MCuM) of over burden removal (OBR) till December against 968.6 MCuM in the corresponding period last year. The PSU supplied close to 508 MT of coal to all consuming segments in April-December, registering a growth of 5.4 per cent as compared to the year-ago period. CIL accounts for over 80 per cent of the domestic coal output.

NARCL plans improved Rs 1,200-cr offer for Videocon Oil and Ventures

Government-promoted National Asset Reconstruction Co. Ltd (NARCL) will soon submit an improved offer of ₹1,200 crore for the debt of VOVL, the oil and gas exploration affiliate of bankrupt Videocon Industries. Industrialist Venugopal Dhoot promoted VOVL, earlier known as Videocon Oil and Ventures Ltd, has been undergoing corporate insolvency since 2019. Dhoot was recently arrested over his alleged role in a loans-for-bribes case.

Mahindra Logistics leases 6.53-lakh-sq-ft warehouse in Bhiwandi near Mumbai

Mahindra Logistics, a third-party logistics and integrated supply chain company, has leased more than 6,53,000 sq ft of warehousing space at Shakti Logistics Park in Bhiwandi near Mumbai for five years. The Mahindra Group company will pay a rent of Rs 11.28 crore in the first year. The agreement has a clause to increase the rent by 4.5% every 12 months. The company has already paid a security deposit equal to three months' rent of over Rs 2.82 crore to the property owner, RKJ Shakti Logistics Park LLP.

Electric two-wheeler sales cross 600,000-mark in 2022, shows data

Electric two-wheeler (E2W) crossed the 600,000 units sales target and achieved a market penetration of four per cent in the calendar year (CY) 2022, according to VAHAN data. As per the data, 620,000 two-wheelers units were registered in the country, up a staggering 300 per cent over 2021, when only 153,523 units were registered, and e-vehicle penetration was just one per cent. The sale target of half million was achieved on the back of high sales from Ola, Okinawa, Hero Electric, and Ampere, which sold more than 65,000 units each in 2022. These players hold 60 percent of the total E2W market in the country. The total number of two-wheelers (internal combustion engines and electric) registered in CY 2022 stands at 15.4 million vehicles, up by 13 per cent as against the same period, last year. In the first 9-months of financial year 2022-23, with an average sale of 56,000 units per month, overall 506,000 E2W were sold. Though the overall E2W players have sold the highest ever units this year, the industry is facing challenges in meeting the sales forecasts, as per industry players.

CORPORATE ACTION BONUS / RIGHTS / STOCK SPLIT / DIVIDEND / FCCB / M&A / WARRANTS ETC.

Company	Details
Shriram Finance Ltd	Cash dividend of INR15 effective 03-01-2023

Domestic Events

- No event

Global Events

- The U.S. S&P Global Manufacturing PMI for December 2022.
- The U.S. Trade Balance for November 2022.
- China Caixin Manufacturing PMI for December 2022.
- The U.K. S&P Global Manufacturing PMI for December 2022.

Source of News : The content may have been taken from The Economic Times, Business Standard, Business Line, Mint and other leading financial newspapers and financial portals BSE,NSE, Bloomberg, Moneycontrol & others.

Analyst Certification:

We /I, Jaydeb Dey Research Analyst(S) of SMIFS Limited (in short “SMIFS / the Company”), authors and the names subscribed to this Research Report, hereby certify that all of the views expressed in this Research Report accurately reflect our views about the subject issuer(s) or securities and distributed as per SEBI (Research Analysts) Regulations 2014. We also certify that no part of our compensation was, is, or will be directly or indirectly related to the specific recommendation(s) or view(s) in this Research Report. It is also confirmed that We/I, the above mentioned Research Analyst(s) of this Research Report have not received any compensation from the subject companies mentioned in the Research Report in the preceding twelve months and do not serve as an officer, director or employee of the subject companies mentioned in the Research Report.

Terms & Conditions and Other Disclosures:

SMIFS Limited is engaged in the business of Stock Broking, Depository Services, Portfolio Management and Distribution of Financial Products. SMIFS Limited is registered as Research Analyst Entity with Securities & Exchange Board of India (SEBI) with Registration Number – INH300001474.

SMIFS and our associates might have investment banking and other business relationship with a significant percentage of companies covered by our Research Analysts. SMIFS generally prohibits its analysts, persons reporting to analysts and their relatives from maintaining a financial interest in the securities or derivatives of any companies that the analysts cover.

The information and opinions in this Research Report have been prepared by SMIFS and are subject to change without any notice. The Research Report and information contained herein is strictly confidential and meant solely for the selected recipient and may not be altered in any way, transmitted to, copied or distributed, in part or in whole, to any other person or to the media or reproduced in any form, without prior written consent of SMIFS Limited. While we would endeavor to update the information herein on a reasonable basis, SMIFS is under no obligation to update or keep the information current. Also, there may be regulatory, compliance or other reasons that may prevent SMIFS from doing so. Non-rated securities indicate that rating on a particular security has been suspended temporarily and such suspension is in compliance with applicable regulations and/or policies of SMIFS, in circumstances where SMIFS might be acting in an advisory capacity to this company, or in certain other circumstances.

This Research Report is based on information obtained from public sources and sources believed to be reliable, but no independent verification has been made nor is its accuracy or completeness guaranteed. This Research Report and information herein is solely for informational purpose and shall not be used or considered as an offer document or solicitation of offer to buy or sell or subscribe for securities or other financial instruments. Securities as defined in clause (h) of section 2 of the Securities Contract Act, 1956, includes Financial Instruments, Currency and Commodity Derivatives. Though disseminated to all the customers simultaneously, not all customers may receive this Research Report at the same time. SMIFS will not treat recipients as customers by virtue of their receiving this Research Report. Nothing in this Research Report constitutes investment, legal, accounting and tax advice or a representation that any investment or strategy is suitable or appropriate to your specific circumstances. The securities discussed and opinions expressed in this Research Report may not be suitable for all investors, who must make their own investment decisions, based on their own investment objectives, financial positions and needs of specific recipient. This may not be taken in substitution for the exercise of independent judgment by any recipient. The recipient should independently evaluate the investment risks. The value and return on investment may vary because of changes in interest rates, foreign exchange rates or any other reason. SMIFS accepts no liabilities whatsoever for any loss or damage of any kind arising out of the use of this Research Report. Past performance is not necessarily a guide to future performance. Investors are advised to see Risk Disclosure Document

to understand the risks associated before investing in the securities markets. Actual results may differ materially from those set forth in projections. Forward-looking statements are not predictions and may be subject to change without notice. The information given in this report is as of date of this report and there can be no assurance that future results or events will be consistent with this information. The information provided in this report remains, unless otherwise stated, the copyright of SMIFS. All layout, design, original artwork, concepts and intellectual Properties remains the property and copyright of SMIFS and may not be used in any form or for any purpose whatsoever by any party without the express written permission of the SMIFS.

SMIFS shall not be liable for any delay or any other interruption which may occur in presenting the data due to any reason including network (Internet) reasons or snags in the system, breakdown of the system or any other equipment, server breakdown, maintenance shutdown, breakdown of communication services or inability of SMIFS to present the data. In no event shall SMIFS be liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with the data presented by the SMIFS through this report.

Participants in foreign exchange transactions may incur risks arising from several factors, including the following: (a) Exchange Rates can be volatile and are subject to large fluctuations; (b) the value of currencies may be affected by numerous market factors, including world and notional economic, political and regulatory events, events in Equity & Debt Markets and changes in interest rates; and (c) Currencies may be subject to devaluation or government imposed Exchange Controls which could affect the value of the Currency. Investors in securities such as Currency Derivatives, whose values are affected by the currency of an underlying security, effectively assume currency risk.

Since associates of SMIFS are engaged in various financial service businesses, they might have financial interests or beneficial ownership in various companies including the subject company/companies mentioned in this Research Report.

SMIFS and its Associates, Officers, Directors, Employees, Research Analysts including their relatives worldwide may: (i) from time to time may have long or short positions in, and buy or sell the Securities, mentioned herein or (ii) be engaged in any other transaction involving such Securities and earn brokerage or other compensation of the Subject Company/ companies mentioned herein or act as an Advisor or Lender/Borrower to such Companies or have other potential/material Conflict of Interest with respect to any recommendation and related information and opinions at the time of the publication of the Research Report or at the time of Public Appearance.

SMIFS does not have proprietary trades but may at a future date, opt for the same with prior intimation to Clients/ Investors and extant Authorities where it may have proprietary long/short position in the above Scrip(s) and therefore should be considered as interested.

The views provided herein are general in nature and do not consider Risk Appetite or Investment Objective of any particular Investor; Clients/ Readers/ Subscribers of this Research Report are requested to take independent professional advice before investing, however the same shall have no bearing whatsoever on the specific recommendations made by the analysts, as the recommendations made by the analysts are completely independent views of the Associates of SMIFS even though there might exist an inherent conflict of interest in some of the stocks mentioned in the Research Report.

The information provided herein should not be construed as invitation or solicitation to do business with SMIFS.

SMIFS or its subsidiaries collectively or Research Analysts or their relatives do not own 1% or more of the equity securities of the Company mentioned in the Research Report as of the last day of the month preceding the publication of the Research Report.

SMIFS encourages independence in Research Report preparation and strives to minimize conflict in preparation of Research Report. Accordingly, neither SMIFS and their Associates nor the Research Analysts and their relatives have any material conflict of interest at the time of publication of this Research Report or at the time of the Public Appearance, if any.

SMIFS or its associates might have managed or co-managed public offering of securities for the subject company or might have been mandated by the subject company for any other assignment in the past twelve months.

SMIFS or its associates might have received any compensation from the companies mentioned in the Research Report during the period preceding twelve months from the date of this Research Report for services in respect of managing or co-managing public offerings, corporate finance, investment banking, brokerage services or other advisory service in a merger or specific transaction from the subject company.

SMIFS or its associates might have received any compensation for products or services other than investment banking or brokerage services from the subject companies mentioned in the Research Report in the past twelve months.

SMIFS or its associates or its Research Analysts did not receive any compensation or other benefits whatsoever from the subject companies mentioned in the Research Report or third party in connection with preparation of the Research Report.

Compensation of Research Analysts is not based on any specific Investment Banking or Brokerage Service Transactions.

The Research Analysts might have served as an officer, director or employee of the subject company.

SMIFS and its Associates, Officers, Directors, Employees, Research Analysts including their relatives worldwide may have been engaged in market making activity for the companies mentioned in the Research Report.

SMIFS may have issued other Research Reports that are inconsistent with and reach different conclusion from the information presented in this Research Report.

A graph of daily closing prices of the securities/commodities is also available at www.nseindia.com and/or www.bseindia.com, www.mcxindia.com and/or www.icex.com.

SMIFS submit' s that no material disciplinary action has been taken on the Company by any Regulatory Authority impacting Equity Research Analysis activities in last 3 years.

This Research Report is not directed or intended for distribution to, or use by, any person or entity who is a citizen or resident of or located in any locality, state, country or other jurisdiction, where such distribution, publication, availability or use would be contrary to law, regulation or which would subject SMIFS and affiliates to any registration or licensing requirement within such jurisdiction. The securities described herein may or may not be eligible for sale in all jurisdictions or to certain category of investors. Persons in whose possession this document may come are required to inform themselves of and to observe such restriction.

Specific Disclosures

- SMIFS, Research Analyst and/or his relatives does not have financial interest in the subject company, as they do not have equity holdings in the subject company.
- SMIFS, Research Analyst and/or his relatives do not have actual/beneficial ownership of 1% or more securities in the subject company.
- SMIFS, Research Analyst and/or his relatives have not received compensation/other benefits from the subject company in the past 12 months.
- SMIFS, Research Analyst and/or his relatives do not have material conflict of interest in the subject company at the time of publication of research report.
- Research Analyst has not served as director/officer/employee in the subject company
- SMIFS has not acted as a manager or co-manager of public offering of securities of the subject company in past 12 months.
- SMIFS has not received compensation for investment banking/ merchant banking/brokerage services from the subject company in the past 12 months
- SMIFS has not received compensation for other than investment banking/merchant banking/brokerage services from the subject company in the past 12 months.
- SMIFS has not received any compensation or other benefits from third party in connection with the research report.
- SMIFS has not engaged in market making activity for the subject company

Analyst holding in stock: **NO**

Key to SMIFS Investment Rankings

Buy: Return >15%, Accumulate: Return between 5% to 15%, Reduce: Return between -5% to +5%, Sell: Return < -5%

Contact us:

SMIFS Limited. (<https://www.smifs.com/>)

Compliance Officer:

Sudipto Datta,

Vaibhav, 4 Lee Road, Kolkata 700020, West Bengal, India.

Contact No.: +91 33 4011 5401 /91 33 6634 5401

Email Id.: compliance@smifs.com