



RAMA's
anubhav

January Edition- 2021

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Priya Mishra– Editor, Communicator/ **Nammika Giddi** - Creative & Art work



INDIA, THAT IS BHARAT.

A nation is the widest form of society that we identify with and manage. Individuals form families; and families make a community, a city and a nation state. Geographically, politically and psychologically we have reached thus far in the evolution of mankind. A nation is the sum total of all the differences that we have been able to bring together in a cohesive, interwoven unit. A nation is meant to bridge differences, like a thread that holds together different flowers in a garland. Differences assume less importance and get subsumed in the larger reality of a nation. Backgrounds, ethnicities, religions, languages, histories and all other nuances must find their culmination in a nation. This in my view makes 'India, that is Bharat', as per the first Article of our Constitution.

India is the last ancient, continuously surviving civilization, and it finds its common denominator within an incomparable variety. For example, there are many scripts and languages which are influenced by or rooted in Sanskrit; a common set of civilizational values still becomes the binding force – a SamanVayaKaari Shakti.



We are also faced with threats. As citizens we should be able to see trouble when politics and media focus on our differences and portray them as divisions. Unlike the Indian approach, the Cartesian approach sees the universe made up of smaller fragments that are simply put together but do not have a common continuum. For example, in 'modern' India 'identity' is made to stand out. Identity grants benefits – social and religious identities get concessions, jobs, educational reservation, and so on. So people keep lesser identity in the forefront above all else. This sorry state of affairs in our country also results in throwing merit into the dustbin and accentuating separation to an unimaginable extent.

Another threat is colonisation of the Indian mind that is perpetuated. In the words of Shri

Amitabh Bachchan, we are still 'respectful and tolerant to colonial. Lastly, as Indians we have to ask – how do we see ourselves and what makes us feel proud of who we are? A generation ago it was three Es – English, Education and Employment. But that is changing. The biggest success stories today are not necessarily rooted in the three Es. In the last three decades, we have seen a surge in enterprise, education, and confidence despite government interference and even obstruction. Yet, we are still aspiring to be AtmaNirbhar. AtmaNirbhar comes from the word Bhar, which means full or complete – the confidence that comes from the feeling of being full or complete in one's true identity. How can we feel full and complete and interact with a globalised world with a feeling of incompleteness or lack or neediness? How can we be rooted in our civilizational ethos and apply it to the current context?

-Prashant Pandey



Applicability of CARO 2020

CARO 2020 shall be applicable to all those companies on which CARO, 2016 was applicable. CARO 2020 is not applicable on the consolidated financial statements like CARO 2016 except new clause (xxi). As per the new clause (xxi), any qualification or adverse remark mentioned by the respective auditors in CARO, indicate the details of the companies and the paragraph numbers of the CARO report containing the qualifications or adverse remarks.

Effective Date of Applicability

CARO 2020 is applicable to every report issued by the statutory auditors under Section 143 of the Companies Act, 2013 (the Act) on accounts of every company audited for the financial years commencing on or after the 1st April 2020. MCA has deferred the applicability of CARO 2020 from the financial year commencing from 01st April 2020 instead of 01st April 2019. vide its notification dated 24th March 2020.

Key changes as Follows:-

1. REPORTING ON PROPERTY, PLANT AND EQUIPMENT'S (PPE) AND INTANGIBLE ASSETS [CLAUSE-1]

In CARO 2016, companies are required to report on the maintenance of particulars including quantitative details of PPE, physical verification of PPE at reasonable intervals and title of immovable properties are held in the name of the company.

In CARO 2020, the requirement to the disclosure of immovable properties title in case of assets on lease is specifically excluded. CARO 2020 has inserted a few additional requirements to be reported:-

To maintain proper records showing full particulars of all Intangible Assets.

Whether the company has revalued its Plant, Property and Equipment (including Right to use assets) or Intangible Assets during the year and if revalued, is based on the valuation by registered valuer. If the change is 10% or more of the net carrying value then the details of each class of Plant, Property and Equipment to be separately disclosed.

In case, any proceeding has initiated or pending against the company for holding any Benami Property under the Benami



Transactions Act, then whether company has appropriately disclosed the details in the financial statements.

2. REPORTING ON INVENTORY [CLAUSE-2]

In CARO 2016, auditor is required to report whether management has physically verified the inventory or not and if any material discrepancies is there, then it shall be required to report.

In CARO 2020, Auditor is also required to give his opinion on the coverage and procedure of PHYSICAL VERIFICATION OF INVENTORIES along with the reporting of discrepancy of 10% or more in aggregate for each class of inventory and have been properly dealt with in the books of account. In case of working capital loan in excess of five crore rupees in aggregate at any point of time during the year from banks or financial institutions on the basis of security of current assets, the quarterly returns or statements filed by the company with such banks or financial institutions are in agreement with



the books of account of the Company, if not, give details.

3. REPORTING ON LOANS, INVESTMENTS, GUARANTEES, SECURITIES AND ADVANCES IN NATURE OF LOAN [CLAUSE-3]

In CARO 2016, grant of any loans whether secured or unsecured is required be reported and this clause is applicable to parties registered and covered in section 189 of the Companies Act, 2013.

In Caro 2020, reporting of Investments in, provided any guarantee or security or granted any loans or advances in the nature of loan to subsidiaries, joint ventures, associates and also to parties other than subsidiaries, joint ventures and associates amount outstanding as at the balance sheet date.

CARO 2020 has inserted additional requirement required to be reported:-

Where any loan or advance in the nature of loan granted which has fallen due during the year, has been renewed or extended or fresh loans granted to settle the overdue of existing loans given to the same parties, then to specify the aggregate amount of such dues renewed or extended or settled by fresh loans and the percentage of the aggregate to the total loans or advances in the nature of loans granted during the year.

Where there are loan and advances in the nature of repayable on demand, without any terms or period of payments then to specify the amount of loans or advances given to promoters and related parties.

4. REPORTING ON DEPOSITS [CLAUSE-5]

In CARO 2016, whether the company has accepted deposits in accordance with the directions issued by the RBI, or the provisions of section 73 to section 76 or any other relevant provisions of the Companies Act, 2013.

In CARO 2020, Deposits which are not such by virtue of definition but substantively having the character of deposits called as Deemed deposits are also required to be reported along with Deposits.

5. REPORTING ON UNRECORDED INCOME [CLAUSE-8]

In CARO 2020, new clause is inserted which require auditors to report on. (i) Transaction not recorded in books but disclosed in the income tax assessment; (ii) Whether previously unrecorded transactions have been recorded in books during the year.

6. REPORTING ON INTERNAL AUDIT [CLAUSE-14]

A new clause is inserted which requires auditors to report whether company has an

INTERNAL AUDIT SYSTEM commensurate with the size and nature of its business and whether the reports of the Internal Auditors were considered by the statutory auditor. This requirement has been reinstated from CARO 2003.

8. REPORTING ON CASH LOSSES [CLAUSE-17]

A new clause is inserted which requires reporting on amount of cash loss (aggregate of operational, investing and financing cash losses) incurred by the company in current as well as previous year.

10. REPORTING ON FINANCIAL POSITION [CLAUSE-19]

A new clause is inserted which requires auditors to report on company's ability to pay off existing liabilities over a period of next one year as and when they fall due.

-Amit Jain



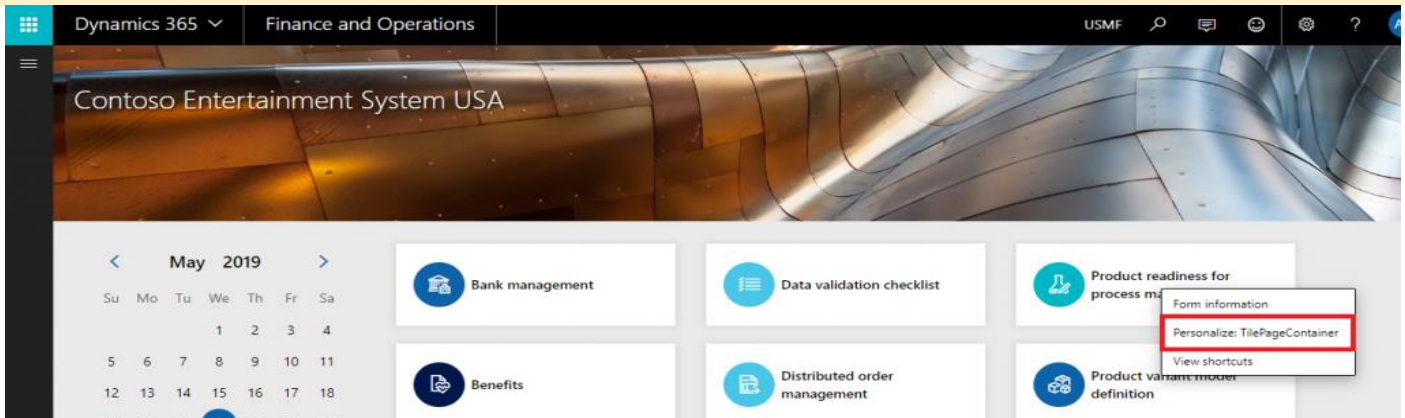
Workspaces are a relatively new feature in D365 F&O. The first landing page at launch is the Dashboard, which shows default workspaces you (by security rights) can access. But did you know you can create your own personalized workspaces in D365 as well?

This blog will help you maximize the benefits of personalized workspaces by teaching you how to:

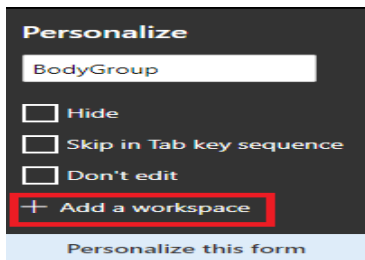
- Create a new workspace
- Add contents, tiles, lists and links to workspaces
- Pin a tile number to the dashboard

Creating Personalized Workspaces

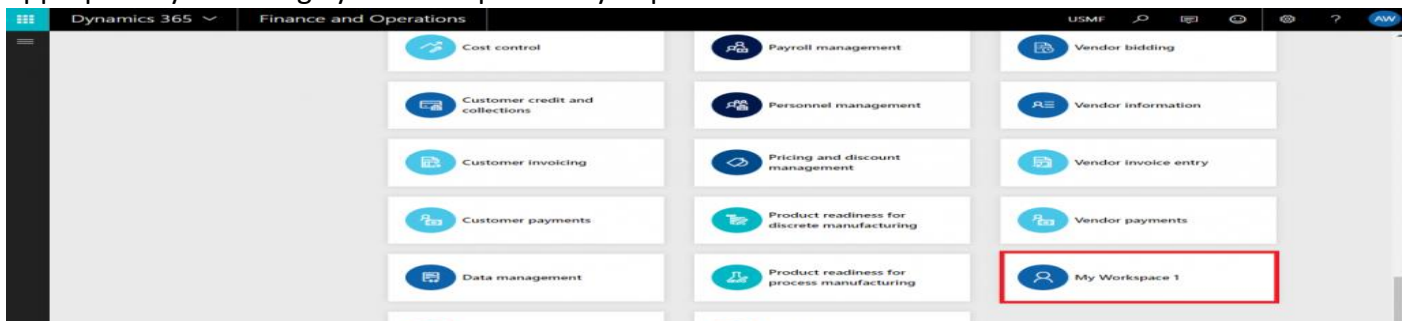
First, right click somewhere in the workspaces area, then click Personalize.



A small form called Personalize will pop up. Click Add a workspace.



The new workspace is added at the bottom of the page. Right click on this new workspace to rename it appropriately. Rearrange your workspaces as you prefer.





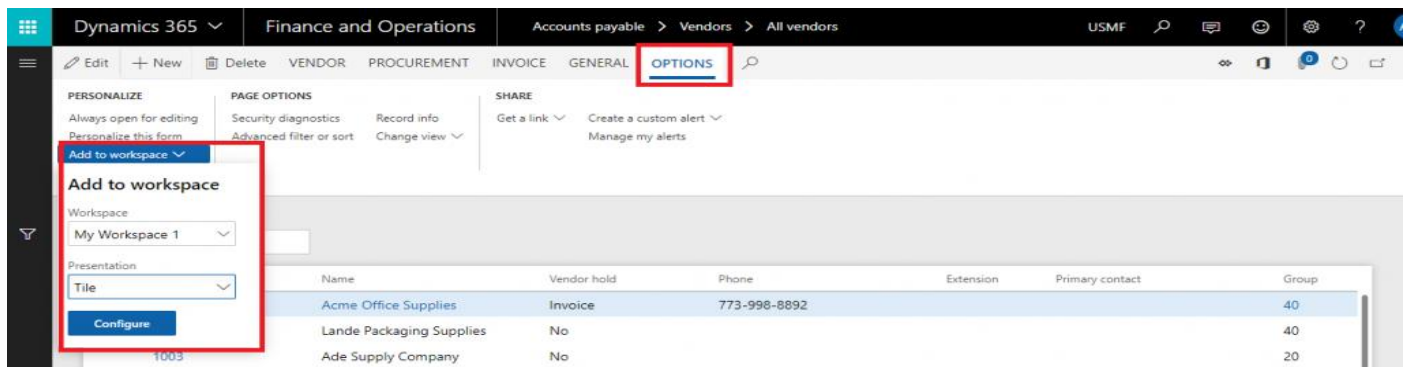
Add Contents to Workspace

When newly created, the workspace will, of course, be empty.

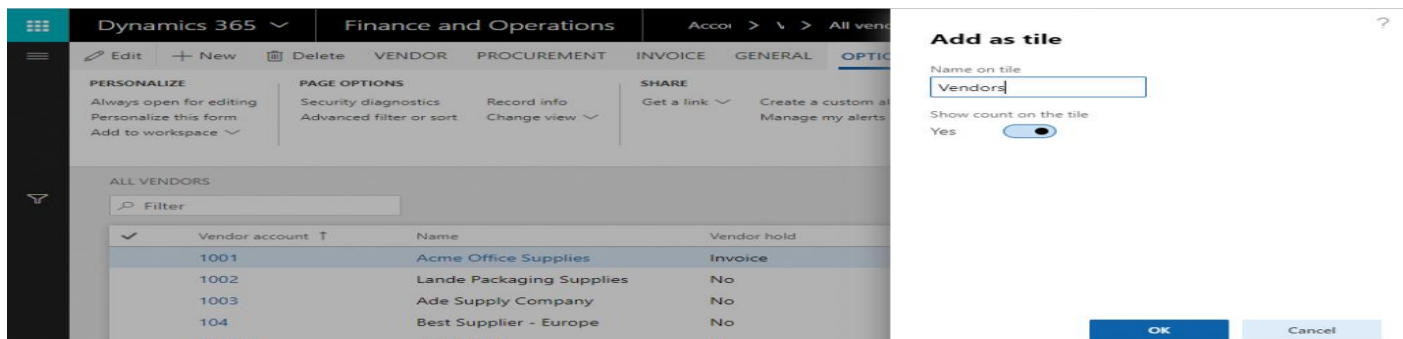


Navigate to the page where you would like to add contents to the workspace. Choose **Options > Personalize > Add to workspace**.

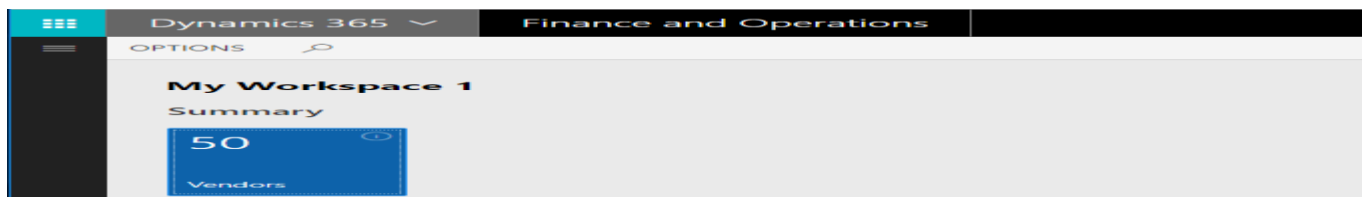
Choose the workspace you would like to add to. Open the dropdown and select the Presentation style, either Tile, List or Link.



For this example, I add my Vendors to my new workspace as a tile, and enable Count. I also encourage you to try adding List (you can choose the columns) and Links as well.

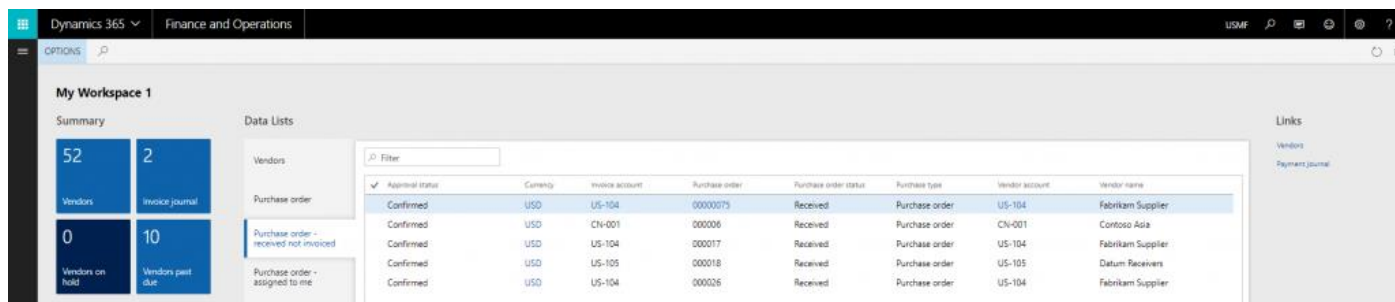


Here's how my tile looks like on my new workspace. The tile shows I have 50 vendors in my system.



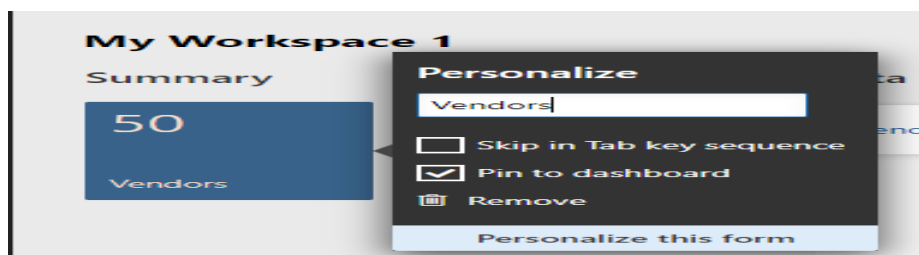


Using the steps described above, I have added a few more tiles, some lists and a couple of links.

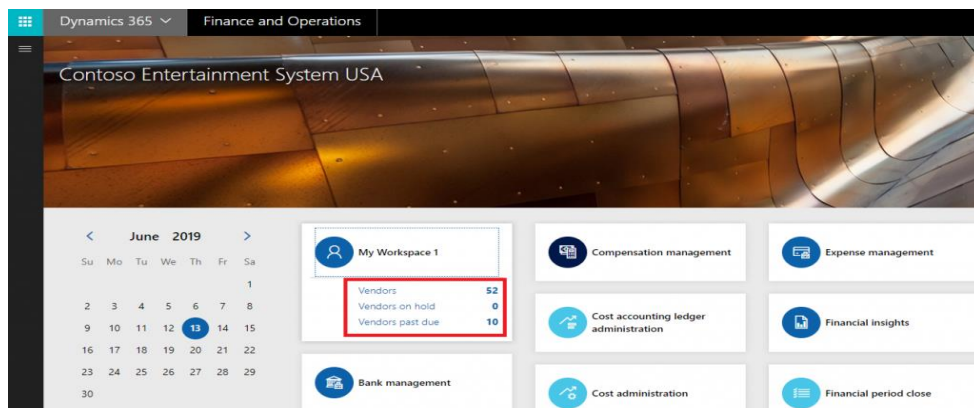


Pin Tile Numbers to Dashboard

When you have a count on your tile, you can pin it to the Dashboard so you can see the total count without viewing the workspace itself. Right click on the tile and enable Pin to dashboard.



This is how it your Dashboard will look.



Performing the actions we have discussed, you can quickly build your own personalized workspaces in D365 to improve your user experience. For example, the workspace we built quickly shows there are 10 vendors with past due transactions. The information is displayed right on your home page, and you can go to those vendors with just a single click. Personalized workspaces can also serve as a reminder of tasks you need to do daily, and they can be quickly accessed from a central location that is organized the way you want it!

-Pravin Gawde



LEVY OF LATE FEE - WAIVER OF LATE FEE PAYABLE FOR ALL REGISTERED PERSONS WHO FAILED TO FURNISH RETURN IN FORM GSTR-4 BY DUE DATE

SECTION 47, READ WITH SECTION 128, OF THE CENTRAL GOODS AND SERVICES TAX ACT, 2017 - RETURN - LEVY OF LATE FEE - WAIVER OF LATE FEE PAYABLE FOR ALL REGISTERED PERSONS WHO FAILED TO FURNISH RETURN IN FORM GSTR-4 BY DUE DATE - AMENDMENT IN NOTIFICATION NO. 73/2017-CENTRAL TAX, DATED 29-12-2017

NOTIFICATION NO. 93/2020-CENTRAL TAX [G.S.R. 785(E)/F. NO. CBEC-20/06/04/2020-GST], DATED 22-12-2020

In exercise of the powers conferred by section 128 of the Central Goods and Services Tax Act, 2017 (12 of 2017) (hereafter in this notification referred to as the said Act), read with section 148 of the said Act, the Government, on the recommendations of the Council, hereby makes the following further amendments in the notification of the Government of India in the Ministry of Finance (Department of Revenue), No. 73/2017- Central Tax, dated the 29th December, 2017, published in the Gazette of



India, Extraordinary, Part II, Section 3, Sub-section (i) *vide* number G.S.R. 1600(E), dated the 29th December, 2017, namely :—

In the said notification, after the third proviso, the following proviso shall be inserted, namely: —

"Provided also that the late fee payable for delay in furnishing of **FORM GSTR-4** for the Financial Year 2019-20 under section 47 of the said Act, from the 1st day of November, 2020 till the 31st day of December, 2020 shall stand waived for the registered person whose principal place of business is in the Union Territory of Ladakh."

- Rekha Yadav



Innovation takes many forms, and it will likely come from unexpected places in the next normal. Here are 3 ways business leaders can drive innovation regardless of what happens in the world. Decades from now, economists, historians, and business school professors will look back on 2020 as a turning point in American history.

This spring, the nation's longest economic expansion on record came to a halt. Fears about the coronavirus pandemic caused domestic markets to crash and sent the country plunging into a recession. While U.S. stocks have mostly rebounded to pre-pandemic valuations, the economic recovery has only just begun.

Assessing the Damage

In the startup world, VC deal-making activity halfway through the year had increased substantially over the previous quarter, but it was still down almost 20% compared with the same period last year. Stay-at-home orders and the universal pivot to remote work undoubtedly created obstacles for entrepreneurs seeking

meetings with prospective investors.

If we do see an uptick in fundraising, the outcomes could mirror those of past recessions. The dot-com bust tested scrappy, young companies like Amazon and Google and made them into the titans they are today. The Great Recession fueled a similar wave of innovation that led to the birth of Uber, Credit Karma, and even Bitcoin. This isn't surprising — throughout history, some of America's most iconic companies started amid recessions.

Challenges and Opportunities

Despite business closures and the sudden shift to remote work, companies everywhere are still developing products that defy the imagination and working on business models that will define the next normal. These innovators are the ones who will lead the U.S. into the next era of economic prosperity.

That won't happen overnight, though. Unemployment remains historically high, despite three straight months of positive job reports. For many of the 16.3 million unemployed Americans as of July, financial aid from the government is the only source of household income. In some cases, their former jobs are not coming back.

Following the Leaders

During the last economic expansion, lean start-ups tapped into the potential of the internet for social networking and transformed the cell phone into a platform for apps that we now consider essential to our lives. Teenagers in dorm rooms and former corporate executives in start-up incubators figured out how to move faster and build better than corporations with thousands of employees and seemingly endless resources.

The companies they launched are now some of the world's most powerful organizations. Will tomorrow's disruptors follow the same formula? Don't bet on it.

Today, established corporations have more advantages over ventures — even if fundraising does pick up. The surge in stocks while small businesses floundered and VCs took a breather illustrates an important point about today's economy: The resource inequality between America's largest companies and potential disruptors is bigger than ever.

Prior to the pandemic, leading organizations in nearly every industry raced to adopt digital infrastructures and new technologies. As a result, many have adapted quickly to the new normal — and some have even thrived.



Throughout the summer, major tech companies have continued to hire, and only recently has employment in the sector begun to show signs of slowing.

1. Seek transformation rather than incremental improvement.

In a crisis, savvy executives will make business model innovation a core business objective. Like most business leaders, you probably understand the need to make innovation a strategic priority. Hopefully, you've identified some unique advantages you have over other potential disruptors in your space, and you might even be working to maximize those.

Your ability to leverage existing customer relationships, market expertise, and capital allows you to reduce risk in your innovation efforts in a way that early stage start-ups cannot. Depending on your industry, regulatory complexity might make it hard for outsiders to take you and your competitors by surprise. Just don't assume that these barriers will keep disruptors at bay forever. Most large corporations have focused their innovation efforts on incremental improvements associated with their core business models, but optimizing current business models or reshaping your core won't transform you into an industry leader.

As the world changes thanks to technological evolution, the most innovative companies will aim to influence that change however they can. If you hope to be one of them, your end goal should be transformation rather than progress.

2. Formalize your commitment to innovation.

One of the first steps you should take toward achieving transformative innovation is organizing the team that will lead the charge. Implement a formal process for managing and prioritizing ideas to identify and validate business models that drive transformation. Many organizations are unaware of assets, IPs, and ideas that are available to commercialize as separate high-growth companies. Instead of starting from scratch, seek out existing concepts and models that interest you, and then explore ideas for turning them into revenue.

3. Lean on technology and external partners.

Technological improvements in cybersecurity, artificial intelligence, blockchain, high-tech manufacturing and robotics, and biotechnology aren't just fuelling the growth of new industries — they're shaping the job market, too. These advancements are creating demand for niche technical skills

and the visionaries who can deploy them strategically. As you seek to innovate, you'll face intense competition for a limited supply of this talent. By implementing automated technology into core business processes, you can gain valuable efficiencies that let you reallocate capital and human resources to new ventures. Of course, deploying these technologies effectively also requires specialized skills, and integrating them into your existing systems could be a significant lift.

More often than not, attempts to innovate a business model will fail. That doesn't mean you shouldn't try. The insights you gain with each attempt will better prepare you for the next effort. Instead of placing your bets on a single idea, take a portfolio approach to launching new corporate ventures. Plan to launch 20 new businesses over the next five years, knowing that most ideas will fizzle out.

-Ankita Gada



Amendments To SEBI Circular On Schemes Of Arrangement, Etc. By Listed Entities

Scope of Scrutiny of Audit Committee widened

In addition to recommending the Scheme to the Board of Directors of the listed entity after taking into consideration the valuation report, the audit committee is now required to comment upon the business and economic rationale, need for the merger/demerger/ amalgamation/ arrangement, synergies of business of the entities involved in the Scheme, its impact on the shareholders and cost benefit analysis of the Scheme.

Independent Directors

Similar to the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, the 2020 Amendment Circular creates an obligation on the Committee of Independent Directors to recommend the Scheme to the Board of Directors after analyzing whether the Scheme is detrimental to the interest of the shareholders.

Valuation report from the registered valuer

Under the 2017 Circular, listed entities were required to obtain a valuation report from an independent chartered accountant whereas under the

Companies Act, 2013, a valuation report was required to be obtained from a registered valuer.

The 2020 Amendment Circular enables a registered valuer who may or may not be a chartered accountant to provide a valuation report in relation to the Scheme. This amendment has been made in line with the requirements of Section 247 of the Companies Act, 2013.

No objection letter

The 2017 Circular provided flexibility to stock exchanges to provide either an 'observation letter' or 'no objection letter' in relation to the draft Scheme. However, the 2020

Amendment Circular directs the stock exchanges to provide their 'no-objection letters' in coordination with each other, instead of providing their observations on the Scheme.

Additional disclosures in the news paper

The 2020 Amendment Circular provides certain additional disclosures to be provided by the entity seeking listing of its specified securities on the stock exchanges. Disclosures in connection with latest restated audited financials, summary table of related party transactions in last 3 years, business model/overview and strategy, internal risk factors, criminal proceedings against the promoters, disciplinary action

taken by SEBI or stock exchanges against the promoters in the last 5 financial years etc. needs to be disclosed in the news paper prior to making final listing application to SEBI/stock exchanges.

Listing of equity shares with differential voting rights

The 2020 Amendment Circular has repealed the above-mentioned provisions to bring the 2017 Circular in line with the amendments notified in the SEBI (Issue of Capital and Disclosure Requirements) Regulations 2018, Listing Regulations, the SEBI (Buy-back of Securities) Regulations 2018, SEBI (Substantial Acquisition of Shares and Takeovers) Regulations 2011 and SEBI (Delisting of Equity Shares) Regulations, 2009.

Conclusion

A Listed Company is subject to stricter levels of scrutiny, compliance and transparency and the role of the audit committee/independent directors is further enhanced.

-Swati Chaturvedi



In 2017, the central government released the Model Farming Acts. However, after a certain period of time it was found that a number of the reforms suggested in the acts had not been implemented by the states. A committee consisting of seven Chief Ministers was set up in July 2019 to discuss the implementation. Accordingly, the central Government of India promulgated three ordinances (or temporary laws) in the first week of June 2020, which dealt with agricultural produce, their sale, hoarding, agricultural marketing and contract farming reforms among other things. These ordinances were introduced as bills and passed by the Lok Sabha on 15 and 18 September 2020. Later, on 20 September, the Rajya Sabha also passed the three bills by 22 September. The President of India gave his assent by signing the bills on 28 September, thus converting them into acts.

These acts are as follows:

1. **Farmers' Produce Trade and Commerce (Promotion and Facilitation) Act:** expands the scope of trade areas of farmers produce from select areas to "any place of production, collection, and aggregation." Allows electronic trading and e-commerce of scheduled farmers' produce. Prohibits state

governments from levying any market fee, cess or levy on farmers, traders, and electronic trading platforms for trade of farmers' produce conducted in an 'outside trade area'.

2. **Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Act:** creates a framework for contract farming through an agreement between a farmer and a buyer prior to the production or rearing of any farm produce. It provides for a three-level dispute settlement mechanism: the conciliation board, Sub-Divisional Magistrate, and Appellate Authority.'

3. **Essential Commodities (Amendment) Act:** allows for the centre to regulate certain food items in the course of extraordinary situations like war or famine. Requires that imposition of any stock limit on agricultural produce be based on price rise.

Farmers' demands

The farmer unions believe that the laws will open the sale and marketing of agricultural products outside the notified Agricultural Produce Market Committee (APMC) mandis for farmers. Further, the laws will allow inter-state trade and encourage voluntary electronic trading of



agricultural produce. The new laws prevent the state governments from collecting a market fee, cess or levy for trade outside the APMC markets; this has led the farmers to believe the laws will "gradually end the mandi system" and "leave farmers at the mercy of corporates". Further, the farmers believe that the laws will end their existing relationship with arhtiyas (commission agents who act as middlemen by providing financial loans, ensuring timely procurement, and promising adequate prices for their crop).

Additionally, the farmers are of the opinion that the dismantling of the APMC mandis will encourage the abolishment of procurement of their crop at the minimum support price. They are thus demanding for minimum support prices to be guaranteed by the government.

As of 15 December 2020, the farmers' demands include:



1. Repeal the three new farm laws
2. Convene a special Parliament session to repeal the farm laws
3. Make minimum support price (MSP) and state procurement of crops a legal right
4. Assurances that conventional procurement system will remain
5. Implement Swaminathan Panel Report and peg MSP at least 50% more than weighted average cost of production
6. Cut diesel prices for agricultural use by 50%
7. Repeal of Commission On Air Quality Management in NCR and The Adjoining Ordinance 2020 and removal of punishment and fine for stubble burning
8. Release of farmers arrested for burning paddy stubble in Punjab
9. Abolishment of the Electricity Ordinance 2020
10. Centre should not interfere in state subjects, decentralization in practice
11. Withdrawal of all cases against and release of farmer leaders, human right activists, poets, intellectuals and writers.

Protests

In Punjab, small scale protests had started in August 2020 when the farm bills were made public. It was only after the passage of the acts that more farmers and farm unions across India joined the protests against the reforms. On 25 September 2020 farm unions all over India called for a Bharat Bandh (nation-wide shutting down) to protest against these farm laws. The most widespread protests took place in Punjab, Haryana and Western Uttar Pradesh but demonstrations were also reported in Uttar Pradesh, Karnataka, Tamil Nadu, Odisha, Kerala and other states. Railway services have remained suspended in Punjab for more than two months due to the protests, starting from October. Following this, farmers from different states then marched to Delhi to protest against the laws. Farmers also criticized the national media for misrepresenting the protest.

Response and reactions

Domestic

On 17th September, the Food Processing Industries Union Minister, Harsimrat Kaur Badal of Shiromani Akali Dal, resigned from her post in protest against the bills. On 26 September, Shiromani Akali Dal left the National Democratic Alliance. On 30 November, Prime Minister Narendra Modi raised concerns

over the issue of misled and radicalized farmers. He stated that "the farmers are being deceived on these historic agriculture reform laws by the same people who have misled them for decades.", citing numerous times opposition members were convicted of spreading lies. Modi added that the old system was not being replaced, but instead that new options were being put forward for the farmers. Several Union Ministers also made statements to this effect. On 1 December, Independent MLA Somveer Sangwan withdrew support from the Bharatiya Janata Party government in the Haryana Assembly. The BJP's ally, the Jannayak Janta Party (JJP) also asked the central government to consider giving a "written assurance of the continuation of Minimum Support Price (MSP) for crops."

All-India Bandh

On 4 December, the farmers protesting on the outskirts of Delhi against the centre's new agricultural laws called a nationwide strike on Tuesday, December 8, saying they will block all roads to the capital, amid a stand-off with the government. A day before the strike, the farmer's union announced that it would hold the strike between 11 A.M and 3 P.M alone to avoid inconveniencing the public.

-Damini Dubey



Vishal Mandani	01-Jan
Durvesh Nikhal	10-Jan
Khushboo Parmar	12-Jan
Kapil Dev	14-Jan
Akhilesh Yadav	16-Jan
Irbaz Qazi	17-Jan
Arshit Jain	18-Jan
Roshni Pandey	19-Jan
Avinash Tiwari	26-Jan
Ram Agarwal	27-Jan
Praneeti Panchal	31-Jan



- Avinash Tiwari –Assistant Manager**
- Pratik Parikh –Sr. Analyst**
- Pranali Palande –Analyst**
- Ishita Goyal –Article**

Thank You

&

Goodbye

Stay Safe



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