

Date: 27<sup>th</sup> September, 2023

To,  
Department of Corporate Services  
BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai-400001

Scrip Code: 512153  
Symbol: MLINDLTD

**Subject: Submission of Voting Results of the 39<sup>th</sup> Annual General Meeting ('AGM') of M/s M Lakhamsi Industries Limited (Formerly known as Specular Marketing & Financing Limited) as per Regulation 44(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

Dear Sir/ Ma'am,

This is to inform you that the Company **M/s M Lakhamsi Industries Limited (Formerly known as Specular Marketing & Financing Limited)** has conducted 39th Annual General Meeting (AGM) on Monday 25<sup>th</sup> September, 2023 at 03:00 P.M. (IST) through Video Conferencing ("VC")/ Other Audio-Visual means. Pursuant to Section 108 and other applicable provisions of the Companies Act, 2013, read with Rule 20 of Companies (Management and Administration) Rules, 2014 and Regulation 44 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 for obtaining Shareholder's approval by way of resolution for the following resolution(s):

In this regard, please find herewith attached following annexures:

1. Scrutinizer's Report on the remote e-voting issued by M/s. Vikas Verma & Associates, Practicing Company Secretaries, as **Annexure – I.**
2. Details of voting results in the format prescribed under Regulation 44 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 as **Annexure – II.**

This is for your information and records.

**For M Lakhamsi Industries Limited  
(Formerly Known as Specular Marketing and Financing Limited)**

MALLIKA  
SANJIV SAWLA

Digitally signed by  
MALLIKA SANJIV SAWLA  
Date: 2023.09.27  
12:05:49 +05'30'

**Mallika Sanjiv Sawla  
Director & CFO  
DIN: 01943285**

Date: 27.09.2023

Pace: Mumbai

**REPORT OF SCRUTINIZER**

**[Pursuant to rule section 108 of the Companies Act, 2013 and rule 20 of the  
Companies (Management and Administration) Rules, 2014]**

To,  
The Chairman,  
M Lakhamsi Industries Limited  
(Formerly Known as Specular Marketing and Financing Limited)  
505 Churchgate Chambers, 5 New Marine Lines,  
Mumbai City, Maharashtra - 400020, India

**Subject: Consolidated Scrutinizer's Report on remote e-voting and e-voting conducted  
during the 39<sup>th</sup> Annual General Meeting of M Lakhamsi Industries Limited (Formerly  
Known as Specular Marketing and Financing Limited) held on Monday, September 25,  
2023 at 03.00 P.M. (IST) through video conferencing ('VC') / other audio-visual means  
(‘OAVM’).**

Dear Sir,

We, M/s Vikas Verma and Associates, Practicing Company Secretaries, have been appointed as a Scrutinizer by the Board of Directors of **M Lakhamsi Industries Limited (Formerly Known as Specular Marketing and Financing Limited)** pursuant to Section 108 of the Companies Act, 2013 ("the Act") read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, to conduct the remote e-voting process in respect of the below mentioned resolutions proposed at the **39<sup>th</sup> Annual General Meeting ("AGM")** of M Lakhamsi Industries Limited (Formerly Known as Specular Marketing and Financing Limited) held on **Monday, September 25, 2023 at 03.00 P.M. (IST)** through VC/OAVM.

The compliance with the provisions of the Companies Act, 2013 and the Rules made there under relating to voting through electronic means by the Shareholders on the resolutions proposed in the **Notice of 39<sup>th</sup> Annual General Meeting** of the Company is the responsibility of management. My responsibility as a scrutinizer is to ensure that the voting process, through electronic means are conducted in a fair and transparent manner and to render consolidated scrutinizer's report of the total votes cast "in favour or against", if any, to the Chairman on the resolutions, based on the reports generated from the electronic voting system.

**Management's Responsibility**

The management of the Company is responsible to ensure compliances with the requirements of the relevant provisions of (i) Companies Act, 2013 and the Rules made thereunder and (ii) the Regulation 44 of Securities and Exchange Board of India (Listing Obligations & Disclosure

Office Address:- B-502, 5<sup>th</sup> Floor, Statesman House, 148, Barakhamba Road, New Delhi - 110001

Firm Registration No:- P2012DE081400, Udyog Aadhaar Number:- DL03D0019626

GST No.:- 07AAOFV2342L1ZR, Peer Review Certificate No.899/2020

Off. No.:- 011 43029809, +91 9953573236

Website:- [www.vvanda.com](http://www.vvanda.com)



## Vikas Verma & Associates, Company Secretaries



Requirements) Regulations, 2015, as amended on the resolutions as set-out in the notice of Annual General Meeting.

### Scrutinizer's Responsibility

My responsibility as a scrutinizer is restricted to making a Scrutinizer's report of the votes cast by the members in respect of the resolutions contained in the Notice dated August 25, 2023. My report is based on report generated by voting through electronic means provided by Central Depository Services (India) Limited (CDSL) the authorized agency engaged by the Company to provide voting by electronic means.

### I submit my report as under:

1. In terms of Section 108 and Section 110 of Companies Act, 2013 read with rules and SEBI Listing Regulations, 2015, the Company had made arrangement with Central Depository Services (India) Limited ("CDSL") for providing facility of voting through electronic means ("Remote e-voting") to its members.
2. As per Rule 22 (3) Companies (Management & Administration) Rules, 2014 the Company published an advertisement on September 03, 2023 about the dispatch of Notice in "Active Times" (English) and "Mumbai Lakshdeep" (Marathi).
3. The voting period for remote e-voting commenced on Friday, September 22, 2022 (9:00 A.M. IST) and ended on Sunday, September 24, 2022 (5:00 P.M. IST) and the CDSL e-voting platform was disabled thereafter.
4. The Company had also provided remote e-voting facility to the shareholders present at the AGM through VC/OAVM and who had not cast their vote earlier.
5. The shareholders of the Company holding shares as on the "cut-off" date Monday, September 18, 2023 were entitled to vote on the resolutions as contained in the Notice of the AGM.
6. After the closure of remote e-voting at the AGM, the report on remote voting done during the AGM and the votes cast under remote e-voting facility prior to the AGM were unblocked and counted.
7. We, have scrutinized and reviewed the remote e-voting and votes tendered therein based on the data downloaded from the Central Depository Services India Limited ("CDSL") e-voting system. After the time fixed for closing of the e-voting i.e., 5:00 P.M. on September 24, 2023, and venue voting after AGM, an electronic report of the e-voting was generated by me by accessing the data available from the website <https://www.evotingindia.com/> of CDSL. Based on such reports generated by CDSL and relied upon by me, data regarding the e-votes was scrutinized on test check basis.

Office Address:- B-502, 5<sup>th</sup> Floor, Statesman House, 148, Barakhamba Road, New Delhi – 110001

Firm Registration No:- P2012DE081400, Udyog Aadhaar Number:- DL03D0019626

GST No.:- 07AAOFV2342L1ZR, Peer Review Certificate No.899/2020

Off. No.:- 011 43029809, +91 9953573236

Website:- [www.vvanda.com](http://www.vvanda.com)



8. I would like to mention that the voting rights of Members were in proportion to their share of the paid-up equity share capital of the Company as on the cut-off date i.e. Monday, September 18, 2023 and as per the Register of Members of the Company.
9. The particulars of Voting and other requisite details have been entered in a separate register maintained for the purpose.
10. The consolidated report as under on the results of the remote e-voting prior and during the AGM in respect of the said resolutions:

**ITEM NO. 1: ORDINARY RESOLUTION**

**Adoption of the Audited financial statement of the Company for the financial year ended March 31, 2023, together with the reports of the Board of Directors and Auditors thereon.**

1. Voted in Favour of the resolution:

Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	12	2244200	100%
E-voting at AGM	0	0	0
Total	12	2244200	100%

2. Voted against the resolution:

Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	NIL	NIL	NIL
E-voting at AGM	NIL	NIL	NIL
Total	NIL	NIL	NIL

3. Invalid Votes:

Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	NIL	NIL	NIL
E-voting at AGM	NIL	NIL	NIL
Total	NIL	NIL	NIL

Office Address:- B-502, 5<sup>th</sup> Floor, Statesman House, 148, Barakhamba Road, New Delhi – 110001

Firm Registration No:- P2012DE081400, Udyog Aadhaar Number:- DL03D0019626

GST No.:- 07AAOFV2342L1ZR, Peer Review Certificate No.899/2020

Off. No.:- 011 43029809, +91 9953573236

Website:- [www.vvanda.com](http://www.vvanda.com)



**ITEM NO. 2: ORDINARY RESOLUTION**

**To Declare Final Dividend on Equity Shares for the Financial Year Ended 31st March, 2023**

1. Voted in Favour of the resolution:

Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	12	2244200	100%
E-voting at AGM	0	0	0
Total	12	2244200	100%

2. Voted against the resolution:

Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	NIL	NIL	NIL
E-voting at AGM	NIL	NIL	NIL
Total	NIL	NIL	NIL

3. Invalid Votes:

Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	NIL	NIL	NIL
E-voting at AGM	NIL	NIL	NIL
Total	NIL	NIL	NIL

**ITEM NO. 3: ORDINARY RESOLUTION**

**To appoint a director in place of Ms. Mallika Sanjiv Sawla (DIN: 01943285) who retires by rotation, and being eligible, offers herself for re-appointment**

1. Voted in Favour of the resolution:

Office Address:- B-502, 5<sup>th</sup> Floor, Statesman House, 148, Barakhamba Road, New Delhi – 110001

Firm Registration No:- P2012DE081400, Udyog Aadhaar Number:- DL03D0019626

GST No.:- 07AAOFV2342L1ZR, Peer Review Certificate No.899/2020

Off. No.:- 011 43029809, +91 9953573236

Website:- [www.vvanda.com](http://www.vvanda.com)



Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	12	2244200	100%
E-voting at AGM	0	0	0
Total	12	2244200	100%

2. Voted against the resolution:

Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	NIL	NIL	NIL
E-voting at AGM	NIL	NIL	NIL
Total	NIL	NIL	NIL

3. Invalid Votes:

Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	NIL	NIL	NIL
E-voting at AGM	NIL	NIL	NIL
Total	NIL	NIL	NIL

**ITEM NO. 4: ORDINARY RESOLUTION**

**Appointment of Statutory Auditors of the Company.**

1. Voted in Favour of the resolution:

Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	12	2244200	100%
E-voting at AGM	0	0	0
Total	12	2244200	100%

2. Voted against the resolution:

Office Address:- B-502, 5<sup>th</sup> Floor, Statesman House, 148, Barakhamba Road, New Delhi – 110001

Firm Registration No:- P2012DE081400, Udyog Aadhaar Number:- DL03D0019626

GST No.:- 07AAOFV2342L1ZR, Peer Review Certificate No.899/2020

Off. No.:- 011 43029809, +91 9953573236

Website:- [www.vvanda.com](http://www.vvanda.com)





Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	NIL	NIL	NIL
E-voting at AGM	NIL	NIL	NIL
Total	NIL	NIL	NIL

3. Invalid Votes:

Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	NIL	NIL	NIL
E-voting at AGM	NIL	NIL	NIL
Total	NIL	NIL	NIL

**ITEM NO. 5: ORDINARY RESOLUTION**

**Appointment of Statutory Auditors of the Company to fill casual vacancy.**

4. Voted in Favour of the resolution:

Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	12	2244200	100%
E-voting at AGM	0	0	0
Total	12	2244200	100%

5. Voted against the resolution:

Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	NIL	NIL	NIL
E-voting at AGM	NIL	NIL	NIL
Total	NIL	NIL	NIL

Office Address:- B-502, 5<sup>th</sup> Floor, Statesman House, 148, Barakhamba Road, New Delhi – 110001

Firm Registration No:- P2012DE081400, Udyog Aadhaar Number:- DL03D0019626

GST No.:- 07AAOFV2342L1ZR, Peer Review Certificate No.899/2020

Off. No.:- 011 43029809, +91 9953573236

Website:- [www.vvanda.com](http://www.vvanda.com)



**Vikas Verma & Associates,  
Company Secretaries**



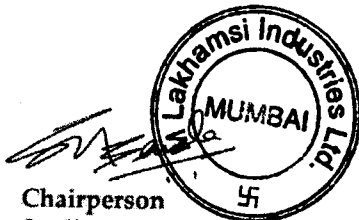
6. Invalid Votes:

Particulars	Number of members who voted	Number of valid votes cast by them	% of total number of valid votes cast
Remote E-voting	NIL	NIL	NIL
E-voting at AGM	NIL	NIL	NIL
Total	NIL	NIL	NIL

Based on data furnished to me and verified by me as above, the aforesaid resolutions contained in Notice of the AGM have been carried on with the requisite majority, accordingly I request the Company, to announce the voting result of E-voting.

**Notes:**

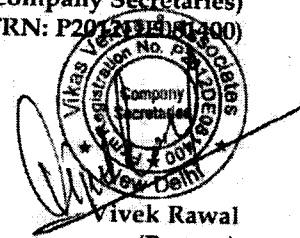
1. A Compact Disc (CD) containing a list of equity shareholders who voted "FAVOUR", "AGAINST" and those whose votes were declared invalid for each resolution is enclosed - Not Applicable
2. The poll papers and all other relevant records were sealed and handed over to the Company Secretary/Director authorized by the Board for safe keeping- Not Applicable



Chairperson  
Sanjiv Mulchand Sawla  
DIN: 02045968

Date: 26.09.2023  
Place: New Delhi  
UDIN: A043231E001089969

For & on behalf of  
Vikas Verma & Associates  
(Company Secretaries)  
(FRN: P2012DE081400)



Vivek Rawal  
(Partner)  
M No.: A43231  
COP: 22687

Office Address:- B-502, 5<sup>th</sup> Floor, Statesman House, 148, Barakhamba Road, New Delhi – 110001  
Firm Registration No:- P2012DE081400, Udyog Aadhaar Number:- DL03D0019626  
GST No.:- 07AAOFV2342L1ZR, Peer Review Certificate No.899/2020  
Off. No.:- 011 43029809, +91 9953573236  
Website:- [www.vvanda.com](http://www.vvanda.com)



<b>General information about company</b>	
Scrip code	512153
NSE Symbol	NOT LISTED
MSEI Symbol	NOT LISTED
ISIN	INE808W01012
Name of the company	M Lakhamsi Industries Limited (Formerly Known as Specular Marketing and Financing Limited)
Type of meeting	AGM
Date of the meeting / last day of receipt of postal ballot forms (in case of Postal Ballot)	25-09-2023
Start time of the meeting	03:00 PM
End time of the meeting	03:36 PM

<b>Scrutinizer Details</b>	
Name of the Scrutinizer	Vivek Rawal
Firms Name	VIKAS VERMA & ASSOCIATES
Qualification	CS
Membership Number	43231
Date of Board Meeting in which appointed	25-08-2023
Date of Issuance of Report to the company	26-09-2023

<b>Voting results</b>	
Record date	18-09-2023
Total number of shareholders on record date	156
No. of shareholders present in the meeting either in person or through proxy	
a) Promoters and Promoter group	0
b) Public	0
No. of shareholders attended the meeting through video conferencing	
a) Promoters and Promoter group	1
b) Public	11
No. of resolution passed in the meeting	5
Disclosure of notes on voting results	

Resolution(1)								
Resolution required: (Ordinary / Special)				Ordinary				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				To consider and adopt the Audited Financial Statement of the Company for the financial year ended 31st March, 2023 together with the report of Board of Directors and Auditors thereon				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)=[(2)/(1)]*100	(4)	(5)	(6)=[(4)/(2)]*100	(7)=[(5)/(2)]*100
Promoter and Promoter Group	E-Voting	4451500	1506400	33.8403	1506400	0	100	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total	4451500	1506400	33.8403	1506400	0	100	0
Public- Institutions	E-Voting	0	0	0	0	0	0	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Public- Non Institutions	E-Voting	1484500	737800	49.7002	737800	0	100	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total	1484500	737800	49.7002	737800	0	100	0
Total		5936000	2244200	37.8066	2244200	0	100	0
Whether resolution is Pass or Not.							Yes	
Disclosure of notes on resolution								

<b>Details of Invalid Votes</b>	
Category	No. of Votes
Promoter and Promoter Group	
Public Insitutions	
Public - Non Insitutions	

Resolution(2)								
Resolution required: (Ordinary / Special)				Ordinary				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				To Declare Final Dividend on Equity Shares for the Financial Year Ended 31st March, 2023.				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)=[(2)/(1)]*100	(4)	(5)	(6)=[(4)/(2)]*100	(7)=[(5)/(2)]*100
Promoter and Promoter Group	E-Voting	4451500	1506400	33.8403	1506400	0	100	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total		4451500	1506400	33.8403	1506400	0	100
Public- Institutions	E-Voting	0	0	0	0	0	0	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total		0	0	0	0	0	0
Public- Non Institutions	E-Voting	1484500	737800	49.7002	737800	0	100	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total		1484500	737800	49.7002	737800	0	100
Total		5936000	2244200	37.8066	2244200	0	100	0
Whether resolution is Pass or Not.							Yes	
Disclosure of notes on resolution								

<b>Details of Invalid Votes</b>	
Category	No. of Votes
Promoter and Promoter Group	
Public Insitutions	
Public - Non Insitutions	

Resolution(3)								
Resolution required: (Ordinary / Special)				Ordinary				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				To appoint a director in place of Ms. Mallika Sanjiv Sawla (DIN: 01943285) who retires by rotation, and being eligible, offers herself for re-appointment				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)=[(2)/(1)]*100	(4)	(5)	(6)=[(4)/(2)]*100	(7)=[(5)/(2)]*100
Promoter and Promoter Group	E-Voting	4451500	1506400	33.8403	1506400	0	100	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total		4451500	1506400	33.8403	1506400	0	100
Public- Institutions	E-Voting	0	0	0	0	0	0	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total		0	0	0	0	0	0
Public- Non Institutions	E-Voting	1484500	737800	49.7002	737800	0	100	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total		1484500	737800	49.7002	737800	0	100
Total		5936000	2244200	37.8066	2244200	0	100	0
Whether resolution is Pass or Not.							Yes	
Disclosure of notes on resolution								



<b>Details of Invalid Votes</b>	
Category	No. of Votes
Promoter and Promoter Group	
Public Insitutions	
Public - Non Insitutions	

Resolution(4)								
Resolution required: (Ordinary / Special)				Ordinary				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				To appoint Statutory Auditors of the Company and to fix their remuneration				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)=[(2)/(1)]*100	(4)	(5)	(6)=[(4)/(2)]*100	(7)=[(5)/(2)]*100
Promoter and Promoter Group	E-Voting	4451500	1506400	33.8403	1506400	0	100	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total	4451500	1506400	33.8403	1506400	0	100	0
Public- Institutions	E-Voting	0	0	0	0	0	0	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Public- Non Institutions	E-Voting	1484500	737800	49.7002	737800	0	100	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total	1484500	737800	49.7002	737800	0	100	0
Total		5936000	2244200	37.8066	2244200	0	100	0
Whether resolution is Pass or Not.							Yes	
Disclosure of notes on resolution								

<b>Details of Invalid Votes</b>	
Category	No. of Votes
Promoter and Promoter Group	
Public Insitutions	
Public - Non Insitutions	

Resolution(5)								
Resolution required: (Ordinary / Special)				Ordinary				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				To appoint Statutory Auditors of the Company to fill causal vacancy and to fix their remuneration				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)=[(2)/(1)]*100	(4)	(5)	(6)=[(4)/(2)]*100	(7)=[(5)/(2)]*100
Promoter and Promoter Group	E-Voting	4451500	1506400	33.8403	1506400	0	100	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total		4451500	1506400	33.8403	1506400	0	100
Public- Institutions	E-Voting	0	0	0	0	0	0	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total		0	0	0	0	0	0
Public- Non Institutions	E-Voting	1484500	737800	49.7002	737800	0	100	0
	Poll		0	0	0	0	0	0
	Postal Ballot (if applicable)		0	0	0	0	0	0
	Total		1484500	737800	49.7002	737800	0	100
Total		5936000	2244200	37.8066	2244200	0	100	0
Whether resolution is Pass or Not.							Yes	
Disclosure of notes on resolution								

<b>Details of Invalid Votes</b>	
Category	No. of Votes
Promoter and Promoter Group	
Public Insitutions	
Public - Non Insitutions	

