



CHANNEL PARTNER

**DOING THE RIGHT THING
FOR YOUR CLIENTS**

PARTNERING FOR SUCCESS WITH SINGLE DEBT


With India entering a recession, statistics are evidencing many SMEs and individuals are experiencing issues with their finances, especially since the fall out of the Covid pandemic. It's been reported that many are struggling to pay their EMI's, experiencing creditor harassment, receiving legal notices. There has also been a rise in businesses making late payments against invoices owed.



PARTNERING FOR SUCCESS WITH SINGLE DEBT

As a response to the current financial climate, we have formed a specialist group of companies that strategically work hand in hand to offer the many debt solutions and financial services to struggling SMEs and individuals, all under one roof.

This has created a huge opportunity for us and our affiliate partners, as we are able to offer our services to a wider market. Our aim is to shape the industry so that financial institutes like yourselves can also benefit from offering our services to existing and new clients.



PARTNERING FOR SUCCESS WITH SINGLE DEBT

Our list of companies:

- City Credit Management LLP, trading as Single Debt, offering debt management solutions to individuals and businesses
- Lion Law LLP, a law firm that is well versed with MSMED Act 2006, debt, and financial matters.
- Taurus Collection Pvt. Ltd. A debt collection agency to help recover outstanding invoices for businesses.

Single Debt offers Debt Management solutions to individuals and similarly for businesses under a specially designed repayment plan to help those who are unable to maintain their monthly payments towards credit cards, personal loans and business loans. We take into account the debtor's income and expenditure and only present a repayment plan within the debtors means.

DOING THE RIGHT THING FOR YOUR CLIENTS

It is vital for your clients to feel secure and be offered solutions should they fall into financial hardship. This starts with them being able to receive advice for all solutions available **“whole of market”**. These options include:

Solutions for Individuals

- Informal arrangements including debt management solutions
- Stopping harassment calls and visits from creditors and their collection agents
- Full legal service to protect your clients from legal actions imposed by their creditors
- Full and final settlements and foreclosures

Solutions for MSME

- Business Debt Solutions – Informal Debt Arrangements, Settlements, Payment Breaks
- Business Loan Restructuring – Restructuring loans in the best interest of your client
- Business Debt Collection – Collecting outstanding Invoices on behalf of your client

DOING THE RIGHT THING FOR YOUR CLIENTS

We assist SMEs and individuals in times of financial crisis whilst providing assurances to lenders that their asset “the debt” is being managed, negating the risk of outright loss/default. This is done by carrying out an in-depth assessment with the debtor(s) to ascertain what their current financial circumstance is and arranging pro-rata payments to be distributed monthly to each of their creditors.

By considering the total debt owed by a business or individual, we can offer effective debt solutions to improve their financial situation. Using our service allows the client to concentrate on their business or employment without committing their time battling creditors and collection agents for outstanding debt.

DOING THE RIGHT THING FOR YOUR CLIENTS

We boast a professional team of personnel to carry out our services including Legal Advocates, Barristers in Law, Insolvency Lawyers, Expert Debt & Financial Advisors, Creditor Liaison Personnel and Certified Accountants.

Our specialist team provides assistance to those businesses and individuals who are experiencing debt recovery harassment from creditors and are struggling to achieve an amicable outcome.

THERE ARE A RANGE OF SOLUTIONS TO TACKLE DEBT PROBLEMS



DEBT MANAGEMENT SOLUTIONS

This is a blend of specially designed financial and legal services for those individuals who are struggling to keep up with their debt repayments (EMI), but they must have enough disposable income to consistently pay smaller amounts over a longer period.

By your customers enrolling onto Single Debt's **Personal Debt Plan (PDP)** they will benefit from the following services once on the PDP:

- EMIs consolidated into a **Single Affordable EMI** plan.
- All creditor and collection agent calls transferred to our para-legal team, we will **act as a shield** between your valued client and their creditors so they can focus on more important areas of their life stress-free.



DEBT MANAGEMENT SOLUTIONS

- Our team of Advocates will protect your clients from visiting collection agents, they will benefit from a **decline in creditor calls** and demand for payment.
- Our Proficient team of lawyers will **respond to all legal notices** and arbitration notices from the bank (Lawyer charges are inclusive within their monthly debt plan)
- Bounced Cheques –our expert team of Advocates are well-versed in this area and can offer solutions against such **criminal matters**.

DEBT MANAGEMENT SOLUTIONS

- We will thoroughly assess all loan transactions and examine if interest has been applied accurately on their loans. If we discover that the interest has been over-charged, our team of Advocates will claim for compensation on behalf of your client on a “No win, no fee” basis – this means that we will not charge your client any fees unless we win compensation for them (25% of any compensation awarded).
- We will investigate if the creditors have responsibly given credit to your client as per RBI guidelines, if we discover that this is not the case, then we will **claim for compensation** for them on a “No win, No Fee” basis.

DEBT MANAGEMENT SOLUTIONS

- If a client remains on our PDP for more than 8 months, we will request their creditors to freeze all interest and charges, and if their financial position improves then we can arrange a settlement with a **discount of 50% to 70%**, either on a one-off payment or a term payment over 12 months and with credit clearance. We will advise the best time to do this.

As you can see, we protect them every step of the way and our debt program allows them to live their life without the burden of debt hanging over their head.

STOPPING CREDITOR HARASSMENT

When an individual misses an EMI, creditor's start their recovery process, which means that the individual will experience the following:

- Constant telephone calls
- Unsolicited visits to their home and place of work
- Legal Notices

These acts of recovery are within the RBI guideline, but in most cases from our customers experiences, we have discovered that the creditors do cross the legal line and start using harassment and intimidation tactics.

STOPPING CREDITORS HARASSMENTS

Our Advocates will intervene when the creditors start using these tactics, to ensure that your customer's rights are protected. We will also claim for compensation if the harassment does not stop, on a "No win, No Fee" basis – this means that we will not charge them any fees unless we win compensation for them (25% of any compensation awarded).

If your clients are receiving continuous abusive telephone calls, they can redirect those calls to our paralegal team who will answer them on your customer's behalf. In cases of creditors visiting your customers home or place of work, your client can redirect them to our Advocates and paralegals who will handle them on a legal footing.

LEGAL SERVICES

Our Advocates can advise on legal Notices, closing salary bank account, stopping ECS, lien on bank account, arbitration hearing and orders, bounced cheques and Court hearings.

Our Insolvency Lawyers (IL) will set up and manage any unsecured debts under our debt plan, if that is the best option. The debt plan is supervised by the IL in which all the unsecured loans are evaluated, by undertaking a full “financial health audit” on all the unsecured loan accounts.

If it is discovered that the creditors have not followed the RBI guidelines, there is irresponsible lending or the interest not correctly applied, then our IL will look at requesting writing off the interest and charges. The IL will also investigate the possibility of converting a high interest loan like a pay day loan or a credit card debt into a low interest term personal loan or a secured loan.

LEGAL SERVICES

We also provide Insolvency services as under the Insolvency Law which governs aspects of financial debt. Insolvency occurs when a company is no longer able to pay the debt due. The two main types are that of the inability to pay the debt when due and are thus related to cash flow problems and balance sheet insolvencies when the liabilities of a company far exceed the assets.

According to Insolvency Law, a company that has illiquid assets and thus a positive balance sheet, but is unable to pay their short-term debts is thus in a cash flow insolvency state. When a company's assets fall into a negative state where the liabilities become more than the assets, the company can still have enough cash flow for day to day running, but not to pay off the long-term debt.

With the numerous insolvencies that have occurred over the past few years, the focus has shifted from liquidation of assets to assistance of businesses in financial trouble. The reason is simple. Not only the business, but its suppliers, clients, shareholders, and employees are all affected. To minimize the effect is better and as such, debt restructuring steps can be taken to help rehabilitate a company. Single Debt can assist your customers with all their Insolvency Law needs.

SETTLEMENTS AND FORECLOSURES

When your customers are considering a settlement to repay back their current loans, then there is an option that they can consider one time settlement (OTS) on their current loans or debts.

One of the great truths in business is that everything is negotiable. Even when the price or terms of something seem set in stone, getting a discount is often as easy as knowing whom to ask and how to ask for it. We at Single Debt have good working relationship with all the major creditors.

When it comes to the balances they owe on their business loans and credit cards, for example, there might be an opportunity to negotiate what they owe. Our financial advisors and advocates can cut their balances by as much as 50% to 70%.

SETTLEMENTS AND FORECLOSURES

KEY TAKEAWAYS

- Debt settlement is an agreement between a lender and a borrower to pay back a portion of a loan balance, while the remainder of the debt is forgiven.
- Our advocates will legally check the settlement and foreclosure agreement on their behalf, so that it does not adversely affect their credit score.
- They may need a significant amount of cash at one time to settle their debt or we can arrange a term settlement and foreclosure over a negotiated period and in some case with a credit clearance (removal of this entry from your credit file).
- Our financial and advocate debt professionals will be able to negotiate a better deal.
- In some cases, we can also arrange a moratorium period before they start repaying back the loan or settlement.

OPTIONS FOR MSME

We offer business loan and debt restructuring as per RBI and Indian Government - Ministry of Finance. This will help those businesses that want to reduce their EMI, thus improving their business cash flow, without taking out further loans.

Considering the importance of MSMEs in the Indian economy and for creating an enabling environment for the sector in its efforts towards formalisation, a one-time restructuring of loans to MSMEs that were in default but 'standard' as on January 1, 2019, was permitted without an asset classification downgrade. The restructuring of the borrower account was to be implemented by December 31, 2020," said RBI in a statement.



OPTIONS FOR MSME

Restructuring and Debt restructuring is a process that allows a business that is facing cash flow problems and financial distress to reduce and renegotiate its loans and delinquent debts to improve or restore liquidity so that it can continue its operations.

In this case restructuring would extend the term of the loan, so reducing the monthly EMI and increase working capital.

Our financial advisors and advocates can negotiate a business loan and debt restructuring on all your business loans, reducing your monthly business EMI by 40% to 60%.

LEGAL SERVICES

Our in-house Advocates are well versed in MSMED Act 2006, to safe guard your business and ensure that your rights are up held. Our paralegal team will also help businesses and individuals who are undergoing harassment from creditors by handling all their creditors calls and answering them on their behalf, thus reducing the stress so that they can concentrate on their business.

BUSINESS RESCUE - BREATHING SPACE

The most common and effective Business Relief Solution is our **Company Informal Debt Arrangement program (CIDA)**. Most businesses just need the breathing space to rebuild without being put under undue pressure from their creditors. Under the CIDA program, you can achieve the space required to get your business back on track.

If your customers are struggling or about to start struggling with problematic debt and require time to start servicing the loan, then Breathing Space could be for them.



BUSINESS RESCUE - BREATHING SPACE

Now that businesses are opening, we are finding that due to cash flow, businesses and individuals are having difficulties servicing their EMI. These businesses and individuals have good businesses, but just need time to rebuild their businesses up again.

Business rescue provides them with the time and opportunity to get their cash flow, flowing again. Our Advocates will legally assist in obtaining the breathing space that your customer require to ensure that their businesses survive.

This year we have helped lots of businesses and individuals facing legal action, following the lifting of lockdown, creditors have increased enforcement action. The number of enquiries for Breathing Space is growing daily and we fully expect it to continue to grow, If you have clients facing threats of enforcement action Breathing Space may be the answer to buy them some time to get their business on track.

BUSINESS RESCUE - BREATHING SPACE

Under the Company Informal Debt Arrangement, your clients will benefit from the following:

A flexible debt repayment arrangement, offering protection from creditor harassment and potential legal action.

- A legal team dedicated to protecting your client's company from any pending legal action.
- Your client's business can continue its operations allowing them to improve overall financial health.
- Debt repayments are consolidated into a single monthly payment that will be distributed to their creditors on a pro-rata basis.
- Increased working capital as cash flow improves under the CIDA program.

BUSINESS RESCUE - BREATHING SPACE

**Under the Company Informal Debt Arrangement,
your clients will benefit from the following:**

- Can be cheaper than other insolvency options since our program does not involve going to court unless challenged.
- Your client's current business situation will not be advertised publicly.
- Creditors will have the reassurance that their debt will be repaid.
- The CIDA program can prevent a winding-up petition from taking effect if action is taken quickly enough.

Your client's business may still be able to trade with creditors even under different payment terms.

BUSINESS DEBT COLLECTION

If your customer has poor cash flow because they are not being paid on time, this can seriously affect their business. An effective debt recovery plan can be vital for their business to survive. Our team can effectively and efficiently undertake debt collection and enforcement of all types of debt under a **“No collection, No Fee”** basis service, (this mean that we will undertake any Debt collection and will only charge a fee if we are successful in collecting your outstanding Debt. The Client will pay fees on monies recovered at a rate agreed otherwise at a rate of 25% plus Taxes where applicable).

Many companies are frequently confronted with debt collection cases. Despite having delivered your goods or providing the services, their customer has not paid their invoices.

Dealing with debtors can be very stressful for clients, not to mention the time it can take to recover the debt. We takes the stress away from business owners and allows them to refocus their attention back on what they do best, growing their business.

BUSINESS DEBT COLLECTION

We pride ourselves on our professionalism and how we handle our cases. Where possible, we will always attempt to resolve cases through negotiation, however, should you need to pursue the legal option, we have our in-house Advocates who will issue legal Notices and start Court action to recover their hard earned cash. From our experience when their client is approached by an Advocates, they will feel pressurised to pay, which will increase the chances of payment considerably.

We provide a fully comprehensive debt collection service that uses the most advanced techniques to trace debtors who has absconded with your client's money.

We provide a **“No Collection, No Fee”** service, so contact our team to see how we can help.

OUR TEAM

Our management consists of two promoters and partners having total experience exceeding 60 years

Our Team

- 100 call centre agents
- 50 customer care agents
- 20 Financial Advisors
- 10 In house Advocates
- Pan India panel of Advocates



OUR TEAM



Harish B. Parmar, who has 30 years of experience creating marketing strategies for financial institutes in the UK and India, primarily promoting financial products and services and providing cutting edge solutions to consumers and lenders. He has worked with many financial institutions from Merchant Bankers to high street banks.

OUR TEAM



Sanjay Dubey, he is passionate and enthusiastic leader with proven success in building new businesses in SME and MSME segment across India. He has 30 years of experience in media sales, marketing and product development. He has led strategic business units and developed new markets for corporate organisations like Network 18, Rediff.com and Tata Press. He has sharp financial analytical abilities with background of IIM Kolkata academics. He has vision to bring best financial practices which are followed in abroad markets for the benefit of Indian population be it be individuals or businesses.

OUR REVIEWS

Don't take our word for it, hear what our clients and the press have to say about our service:

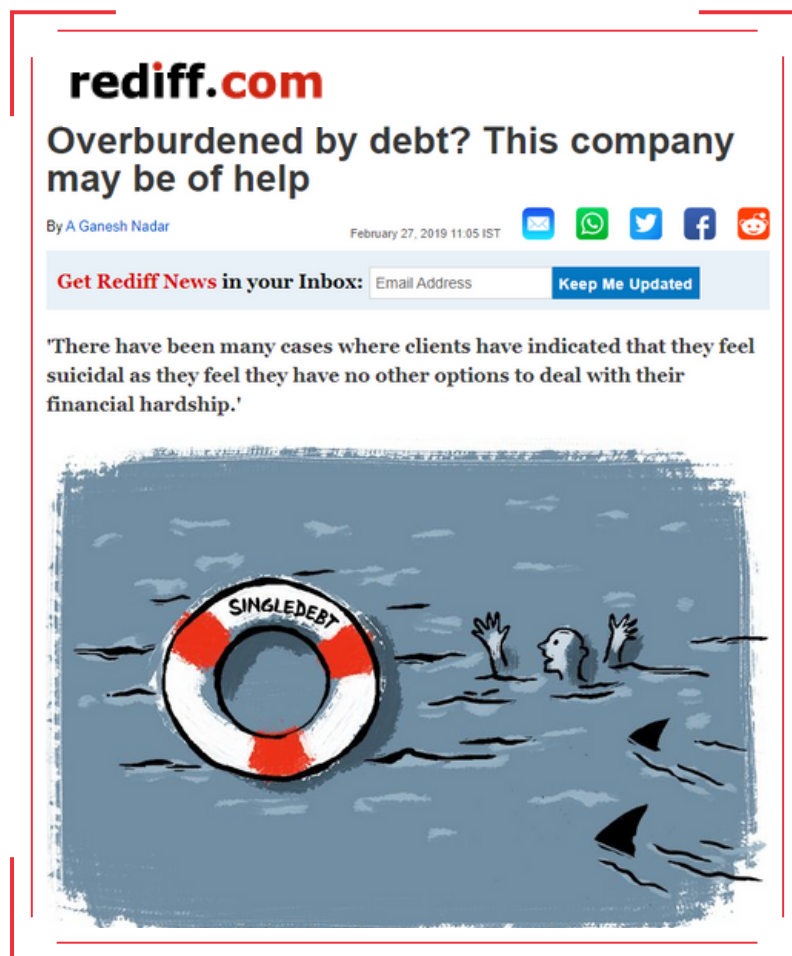


The screenshot shows a news article from Mumbai Mirror. The headline is "Mumbai Mirror delves into the often-seedy world of 'vasooli', finds many tales of lives destroyed by recovery agents". The article is dated Jan 2, 2020, 07:28 IST. Below the headline is a photo of a man sitting in a chair in a cluttered room. To the right of the photo is a quote: "I am extremely sorry to those I have hurt knowingly or unknowingly. I am trapped in bad debt and at present I don't have any money to repay. I have decided to end my life. I have tried everything to come out of it but due to recession I can't overcome. Please forgive me. For my death no one in the family should be held responsible."

Single Debt, as the same suggests, helps people struggling with debt to consolidate their various payments in a single EMI. It also helps those who have been harassed by creditors win compensation. Parmar said "Through our advocates we assist people and stop these illegal activities by creditors. We fight for compensation on a no win no fee basis. We also offer a personal debt programme through which people can pay all their EMIs at an affordable rate. We also offer them legal cover to protect them from any illegal actions and harassment by their creditors." He said.

OUR REVIEWS

Don't take our word for it, hear what our clients and the press have to say about our service:



Overburdened by debt? This company may be of help. There have been many cases where clients have indicated that they feel suicidal as they feel they have no other options to deal with their financial hardship.

OUR REVIEWS



Single Debt - Debt Management Plan |
Debt Advice & Solution | Loan Solution |
Loan Repayment | Loan Settlement

Write a review

1, Shah Industrial Estate, Veera Desai Road, Ghanshyam Industries, Near Supreme Chambers, Andheri-West, Mumbai-400053, Maharashtra

4.5 496 reviews



Himanshu Sharma

1 review



Positive: Quality

Hi, My name is Himanshu Sharma and I have enrolled myself with Single Debt last month and I found it very beneficial for me because earlier I use to receive lot of calls and messages from creditors even if I pay them every month but now after enrolling with single Debt. All my recovery calls are being taken care by Single Debt. I didn't say it's completely finished but yes the frequency is decreasing. Thank you Single Debt and please keep this belief till the end as well because I wanted to be debt free "once n for all" . Moreover, I have that assurance from Single Debt that my payments and debts is getting handled by them only.... I am bit relaxed. Thank You Single Debt



Sagar Borje

Local Guide · 20 reviews · 20 photos



Positive: Professionalism, Quality, Responsiveness, Value

The only and best Debt Management firm. I am truly thankful to the Paralegal Team of Singledebt for handling all my annoying and infuriating creditor calls and also the once who came at the residence for payments. The team is very down to earth and very kind and helpful. Can't thank enough in words. Special thanks to my my manager Mr. Bhushan sir, and the top notch legal advisors Rossario sir, Badal sir, Virendra Sir and Kiran madam. You guys are saviors. Thank you so much... ♥



shrihari naik

2 reviews



Extremely reliable! They take the burden of answering calls from creditors completely off your shoulder. They are very responsive to all the queries and concerns. It would be great if they open up a branch in Bangalore and I'm sure there are many people who would be happy to avail the service.

OUR CLIENTELE



What our clientele are saying about our services

AB **Abhishek Bharadwaj**



4 Months Ago Positive: Professionalism, Responsiveness, Value

One of the best debt consolidation company I've come across. Courteous & professional staff. The lawyers possess an immaculate knowledge about the financial regulatory policies making it easier to counter the harassment from creditors. They have a transparent business module, dedicated team and attend to your queries spontaneously. Would certainly recommend to avail their services. Big up, team.

OUR CLIENTELE



What our clientele are saying about our services

SK Sudipta Kakati

A highly professional team of executive. I don't see much calls of creditor coming my way, after I have hired single debt as my counsel for my debt management, it itself shows how professionally my profile has been handled so far. Will also look for your support on a smooth closure in near future. Thank you single debt.

OUR CLIENTELE



Ravi Krishna V Advocate

I heartfully thank entire SINGLEDEBT (trading name of City Credit Management LLP) team for being so professional and helpful to me at the time when I was in deep financial crisis and was not in a position to repay my debts due to unexpected financial crises. Your services were excellent and it has really helped me a lot.

Your services are really helpful and I feel it's a ray of hope for the people like me who really want to repay their debts but due to some unexpected temporary financially breakdown couldn't fulfill their commitments, but they were forced to go through extreme harassment by the financial institutions who does not care about any rules or guidelines setup by the regulator. Unfortunately even regulator and police does not respond to the victims on time and victims left with no other options but to end their lives which happened multiple times in the past.

Special thanks to your advocates and the customer care team who always supported whenever I needed.

CASE STUDIES

Case Study for Personal Debt Programme (PDP) & Company Informal Debt Arrangement (CIDA)

Below are case studies of people that we have assisted and help with their debts, harassment and legal actions.



CASE STUDIES

Personal Debt Programme – (PDP) case study 1 from Pune. (Stopped harassment, put forward a defence to stop an order by the arbitrator to remove his movable goods)

– Trevor M. (Due to confidentiality, we have not provided their photos, name or the name of their business.)

A 32 years old single male from Pune living with his parents, was struggling to pay his EMIs and got himself into a debt trap due to looking after his ill parents and their medical expenses.

His income is only ₹56,000 per month and due to maxing out six credit cards and paying four personal loans EMI, his monthly payments to his creditors rocketed to ₹74,896 per month and had to borrow money from family and friends to pay his EMIs. Eventually he started to miss his EMI and thereafter the harassment started from the creditors.

The type of harassment was 30 to 40 telephone calls a day, visits to his parent home while he was at work and verbally abusing and causing a ruckus in the house of the client and threatening the client's ill parents (age 60 years and 64 years) and screaming and banging on the door of the house.

He had approached us for help with his debts and harassment, then after the initial debt counselling it was discovered that he had no savings and that his only source of income was from his employment. In this case the only suitable product that would assist him in his situation was PDP.

After enrolling onto our PDP it took our panel of Advocates eight weeks to legally stop the creditors harassment. We had also provided legal service in dealing with legal Notices from the creditors and put forward a defence to stop a Order from the Arbitrator to remove our client's movable goods.

He is currently paying us ₹20,000 per month, which we are paying to all his ten creditors on a pro-rata basis, and all his creditors are accepting payments as per his PDP payment plan.

CASE STUDIES

PDP case study 2 from Kolkata. (Stopped harassment, Negotiated a Settlement for four credit cards with 70% to 50% discount)

- Trevor M. (Due to confidentiality, we have not provided their photos, name or the name of their business.)

A 32-year-old postgraduate from Kolkata, married with two children was struggling to pay his EMI, he had four credit cards and one personal loan. He has a very good job with a salary of ₹1,80,000 per month.

He is in rented accommodation with his family and elderly parents, who with his wife became ill and due to their medical expenses and care was struggling to service his debts.

He had debts totalling ₹16,60,000 and was paying ₹50,920 EMI per month, but due to the medication and medical care his monthly household expenditure increased to ₹1,51,000.

He had approached us to help him find a solution to his current position. After our initial free counselling, we were informed that he had some funds that he was expecting in four months' time, but the fund was not sufficient to repay all his debts.

We worked out a settlement plan whereby we would negotiate a settlement figure for all his credit cards which had an outstanding of 10 lacs, and were charging him the most interest, and in the meantime, he enrolled onto the PDP.

He was also experiencing undue harassment and with the help of our Advocates was able to subdue this and was able to obtain 70% discount on the settlement from one of the credit card creditors due to their harassment. With the other credit cards, we were able to obtain 50% settlement on the outstanding debts.

When he initially enrolled onto the PDP he was paying ₹25,000 per month, which were distributed to all the five creditors and now after the settlement that amount is paid towards the remaining one creditor.

CASE STUDIES

PDP case study 3 from Mumbai. (Stopped harassment, restructured a loan & moratorium period)

- Trevor M. (Due to confidentiality, we have not provided their photos, name or the name of their business.)

A 48-year-old living in Mumbai had connected us because he was experiencing excessive harassment from his creditors with whom he had missed more than two EMI with each of his eight creditors.

He has debts of ₹24,32,757 and his total EMI was ₹76,559 per months, for three credit cards and five personal loans. He earns ₹79,750 per month and currently has expenditure of ₹44,750 per month. He also had another income coming from investments, but due to the downturn in the market he lost all his investment and the income from it and started experiencing difficulties servicing his EMIs.

He was enrolled onto the PDP, with a debt payment plan of ₹35,000 per month towards all his creditors. With the help of our Advocates we were able to stop the harassment and restructure one of his personal loan plus win four months moratorium period (EMI holiday). The restructured loans' term was increased and hence the EMI was reduced by 30%, which he will have to start paying after the four months moratorium period and it was also agreed that the interest rate would stay fixed over the term of the loan.

CASE STUDIES

Company Informal Debt Arrangement (CIDA) - case study from Mumbai. (Restructured five business loans with moratorium periods, reducing his EMI by 42% & negotiated a settlement of 51% discount on four business loans).

- Trevor M. (Due to confidentiality, we have not provided their photos, name or the name of their business.)

A businessman in Mumbai was running a successful manufacturing business for the real estate trade, had nine business loans and two car loans and was paying a total EMI of ₹6,75,899 per month. Due to the downturn in the real estate market the announcement of demonetization and introduction of GST, which all had a very big impact on his business and in time was unable to service his loans. After missing his EMIs he experiences undue harassment from his creditors, that he was unable to handle, causing him extreme mental depression and was having suicidal ideation.

He approached us for help and enrolled onto our CIDA, and within a week our Advocates were able to stop the harassment. All his creditors calls were taken by our Advocates, who also successfully dealt with all his legal notices that he had received prior to enrolling on to the CIDA.

Thereafter our financial advisors and Advocates have successfully restructured five of his business loans with three months moratorium period (EMI holiday) before he starts to pay his lower business EMI.

We also negotiated settlement of the other four business loans to be paid over four instalments and restructured his car finance and now his total EMI that we have arranged for him is ₹1,43,000 per month on the five restructured loans, reducing the EMI by 42% and we have negotiated a settlement of 51% discount on the remaining four loans which was 19 lacs to a settlement of 9.7 lacs.

We were able to successfully restructure his five business loans and four settlement within four weeks of enrolling onto CIDA. He is now able to concentrate on his business and able to service his financial commitment.



SINGLE DEBT

STABILITY · SECURITY · STRESS-FREE



Lion Law



TAURUS COLLECTION

CIN: AAN6607 | PAN: AAOFC0728P | GST: 27AAOFC0728PIZY

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