

**SASTASUNDAR VENTURES LIMITED**

(Formerly Microsec Financial Services Limited)  
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Kolkata - 700 017, India  
Tel: 91 33 2282 9330, Fax : 91 33 2282 9335  
E-mail: info@sastasundar.com, Website: www.sastasundarventures.com  
CIN - L65993WB1989PLC047002

Date: 26-02-2018

**To**  
**The General Manager**  
**Department of Corporate Services**  
BSE Limited  
(Designated Stock Exchange)  
Phiroze Jeejeebhoy Tower  
Dalal Street, Mumbai - 400 001

**To**  
**The Manager**  
**Listing Department**  
National Stock Exchange of India Limited  
Exchange Plaza, Bandra Kurla Complex  
Mumbai - 400 051

**Ref: BSE Scrip Code: 533259; NSE Symbol: SASTASUNDR**  
**Sub: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir/ Madam,

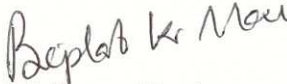
Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find attached herewith an earning update on the business and operations of the Company.

This is for your information and record.

Thanking you,

Yours faithfully,

For Sastasundar Ventures Limited

  
**Biplab Kumar Mani**  
**Company Secretary and Compliance Officer**





# EARNINGS UPDATE

Q3/9M-FY18

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SastaSundar.com  
(A Venture of SastaSundar Ventures Limited)



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# COMPANY OVERVIEW

# SASTASUNDAR : ABOUT US

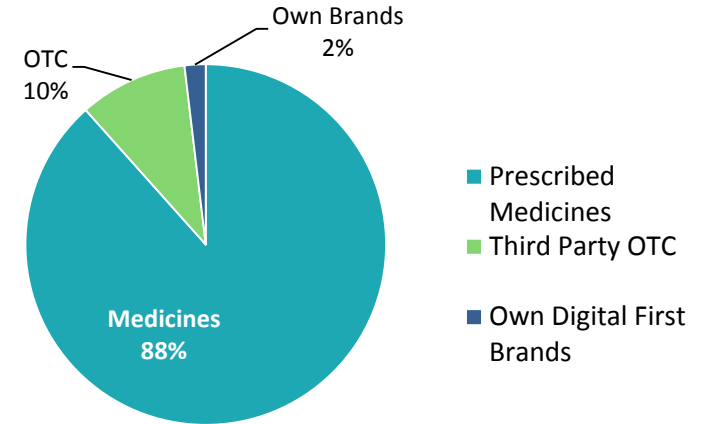
- “Sasta Sundar” is a famous Indian phrase which denotes consumer aspiration for “**High Quality at Low Cost**”.
- We are building Digital Network of Healthcare managing efficient Pharma & Wellness products Supply Chain & connecting Doctors, Diagnostic Services, Healthcare Clinics and Health Information Services.
- The Sastasundar Digital Network is being built upon **Online to Offline model** of healthcare delivery leveraging technology and inventory less service center of franchise called Healthbuddy.
- The healthbuddy service center provides access to the personal attention of pharmacists for counseling, facility to order, pick up, home delivery and other customer servicing. The company aims to leverage its healthbuddy network for multiple purposes like Telemedicine services & Pathology Services in the near future.



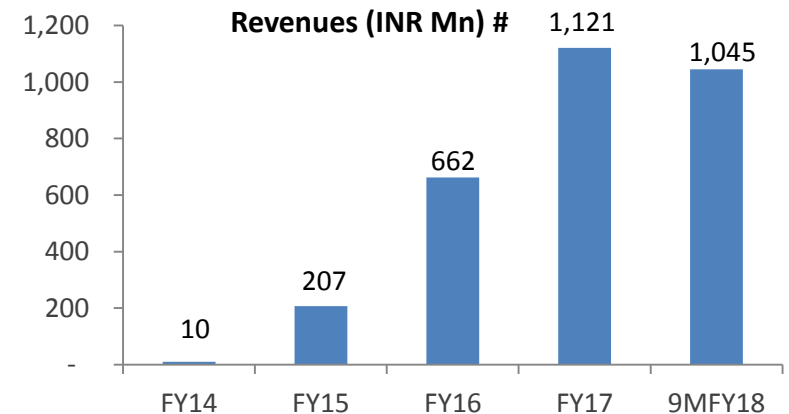
# COMPANY SNAPSHOT

- SastaSundar Ventures Limited (Previously known as Microsec Financial Services Ltd) is a NSE and BSE listed company.
- SastaSundar.com started its operations in September, 2013 with a mission to provide low cost, genuine and high quality of healthcare products and services to customers.
- The company has pioneered an innovative and sustainable hybrid model by leveraging upon the pros and cons of the online and offline retail models.
- It has created a strong backend technological central processing unit and central warehousing unit to execute its orders and also created a last mile Network of exclusive franchisees called “Healthbuddy”, which are Inventory-Less Micro Pharmacies which focus on last mile deliveries, counselling, customer relationships, cross selling and compliance.
- The company also launched various health products and services under its own brands by understanding the demand gaps in the consumer market.

**9MFY18 Product Categories \***



**\*Based on GMV's**



\*/# - Numbers provided are for Subsidiary of SastaSundar Ventures Ltd, “SastaSundar Health Buddy Ltd” and not of consolidated entity.

# BUSINESS OVERVIEW

The company is building a Digital Network of Healthcare managing efficient Pharma & Wellness products Supply Chain & connecting Doctors, Diagnostic Services, Healthcare Clinics and Health Information Services.

The Network is designed for the following services:

1. Access to Genuine medicines at Low cost in a consistent and convenient manner.
2. Home delivery of wellness products of high quality at low cost.
3. Providing customized Health conditioned products using artificial Intelligence.
4. Providing effective Healthcare counseling using our own Healthbuddy network.
5. Analyzing data and providing predictive information to consumers, manufacturers, doctors and government agencies.
6. Providing Health information services.
7. Connecting with doctors for appointments and consultation using digital media.
8. Connecting with and providing facilities of Health and wellness service providers including hospitals and clinics.
9. Connecting with and providing facilities of Pathologies and diagnostic service providers.
10. An authentic medium for Implementation of social responsibility services by Corporates, NGOs and the Government.

**Already implemented the services mentioned in points 1 to 8, in West Bengal and building technology and back end support to provide services mentioned in points 9 to 10 which will soon start in West Bengal and scale the model PAN INDIA.**



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# Q3/9M-FY18 EARNINGS UPDATE



# FINANCIAL PERFORMANCE Q3/9M-FY18 (CONSOLIDATED)

Particulars (INR Mn)	Q3FY18 (Unaudited)	Q2FY18 (Unaudited)	Q3FY17 (Unaudited)	9MFY18 (Unaudited)	9MFY17 (Unaudited)
<b>Revenue*</b>	<b>443.94</b>	<b>364.64</b>	<b>322.96</b>	<b>1,147.51</b>	<b>1,000.38</b>
Expenses	450.53	388.31	374.80	1,230.27	1,144.44
<b>EBIDTA</b>	<b>(6.59)</b>	<b>(23.67)</b>	<b>(51.84)</b>	<b>(82.76)</b>	<b>(144.06)</b>
Finance Cost	0.68	-	8.01	3.47	16.71
Depreciation	13.71	13.33	16.94	40.85	49.98
<b>Profit/(Loss) before exceptional items and tax</b>	<b>(20.98)</b>	<b>(37.00)</b>	<b>(76.79)</b>	<b>(127.08)</b>	<b>(210.75)</b>
Exceptional Item	54.89	-	-	54.89	-
<b>Profit/(Loss) before tax</b>	<b>33.91</b>	<b>(37.00)</b>	<b>(76.79)</b>	<b>(72.19)</b>	<b>(210.75)</b>
Provision for Tax	19.33	1.77	0.25	22.76	4.67
<b>Profit/(Loss) after tax</b>	<b>14.58</b>	<b>(38.76)</b>	<b>(77.04)</b>	<b>(94.95)</b>	<b>(215.42)</b>
Minority Interest	(7.11)	(7.92)	0.13	(18.50)	0.37
<b>Net Profit/(Loss) #</b>	<b>21.69</b>	<b>(30.84)</b>	<b>(77.17)</b>	<b>(76.45)</b>	<b>(215.79)</b>
* - Includes Other Income			# - After considering minority interest		





# FINANCIAL PERFORMANCE Q3/9M-FY18 (STANDALONE)

Particulars (INR Mn)	Q3FY18 (Unaudited)	Q2FY18 (Unaudited)	Q3FY17 (Unaudited)	9MFY18 (Unaudited)	9MFY17 (Unaudited)
<b>Revenue*</b>	5.19	3.12	2.81	11.06	7.92
Expenses	4.59	5.67	2.98	14.87	12.79
<b>EBIDTA</b>	<b>0.60</b>	<b>(2.55)</b>	<b>(0.17)</b>	<b>(3.81)</b>	<b>(4.87)</b>
Depreciation	0.61	0.54	0.68	1.73	2.16
<b>Profit / (Loss) before tax &amp; exceptional items</b>	<b>(0.01)</b>	<b>(3.09)</b>	<b>(0.85)</b>	<b>(5.53)</b>	<b>(7.03)</b>
Exceptional Item	91.66	-	-	91.66	(13.40)
<b>Profit / (Loss) before tax</b>	<b>91.65</b>	<b>(3.09)</b>	<b>(0.85)</b>	<b>86.12</b>	<b>(20.43)</b>
Provision for Tax	17.56	-	-	17.56	0.01
<b>Profit/ (Loss) after tax</b>	<b>74.09</b>	<b>(3.09)</b>	<b>(0.85)</b>	<b>68.56</b>	<b>(20.44)</b>
* - Includes Other Income					

Note: Figures of Q2FY18 have been reinstated pursuant to scheme of arrangement for amalgamation of PRP Technologies Ltd., Myjoy Tasty Food Pvt. Ltd. and Myjoy Hospitality Pvt. Ltd. with SastaSundar Ventures Ltd. The said scheme has been approved by Regional Director, Easter Region on 9<sup>th</sup> January 2018. Hence, the figures for the quarter and nine month ended 31<sup>st</sup> December, 2016 are not comparable.



# FINANCIAL PERFORMANCE Q3/9M-FY18 (SEGMENTAL)

Particulars (INR Mn)	Q3FY18 (Unaudited)	Q2FY18 (Unaudited)	Q3FY17 (Unaudited)	9MFY18 (Unaudited)	9MFY17 (Unaudited)
<b>Segment Revenue</b>					
Financial Services	41.11	37.00	42.49	84.40	153.09
<b>Digital Pharmacy and Healthcare Store (www.sastasundar.com)</b>	<b>396.33</b>	<b>321.09</b>	<b>274.73</b>	<b>1,042.32</b>	<b>831.22</b>
Other Segment	-	0.01	0.01	0.01	0.49
<b>Total</b>	<b>437.44</b>	<b>358.10</b>	<b>317.23</b>	<b>1,126.73</b>	<b>984.80</b>
<b>Segment Results (Profit/(loss) before Unallocable Expenditure &amp; Tax)</b>					
Financial Services	31.76	33.22	4.80	67.70	42.88
<b>Digital Pharmacy and Healthcare Store (www.sastasundar.com)</b>	<b>(52.70)</b>	<b>(59.86)</b>	<b>(64.02)</b>	<b>(173.68)</b>	<b>(197.96)</b>
Other Segment	-	(5.14)	(10.83)	(12.53)	(39.82)
<b>Total</b>	<b>(20.94)</b>	<b>(31.77)</b>	<b>(70.05)</b>	<b>(118.51)</b>	<b>(194.90)</b>
Finance cost	0.68	-	3.73	3.46	7.16
Other unallocable expenditure net of unallocable income	(55.52)	5.22	3.01	(49.78)	8.69
<b>Profit/ (loss) Before Tax</b>	<b>33.90</b>	<b>(37.00)</b>	<b>(76.79)</b>	<b>(72.19)</b>	<b>(210.75)</b>

\* Other Segment includes activities under www.foreseegame.com till consolidation of operations with www.sastasundar.com



# INCOME STATEMENT OF SUBSIDIARY SASTASUNDAR.COM

Particulars (INR Mn)	Q3FY18 (Unaudited)	Q2FY18 (Unaudited)	Q3FY17 (Unaudited)	9MFY18 (Unaudited)	9MFY17 (Unaudited)
<b>Total Revenue*</b>	<b>398.17</b>	<b>323.32</b>	<b>274.55</b>	<b>1,047.42</b>	<b>832.96</b>
Total Expenses#	441.12	373.45	328.18	1,192.65	1,000.35
<b>EBITDA</b>	<b>(42.95)</b>	<b>(50.13)</b>	<b>(53.63)</b>	<b>(145.23)</b>	<b>(167.39)</b>
Depreciation	7.88	7.49	10.38	23.34	30.56
Finance Cost	0.67	-	3.74	3.48	7.16
<b>Profit/(Loss) Before Tax</b>	<b>(51.50)</b>	<b>(57.62)</b>	<b>(67.75)</b>	<b>(172.05)</b>	<b>(205.11)</b>
Tax	-	-	-	-	-
<b>Profit/(Loss) After Tax</b>	<b>(51.50)</b>	<b>(57.62)</b>	<b>(67.75)</b>	<b>(172.05)</b>	<b>(205.11)</b>
* Including Other Income # After Inter-company/segment elimination adjustment					

The figure represents the consolidated results of Sastasundar Healthbuddy Limited and Sastasundar Marketplace Limited.



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**KEY HIGHLIGHTS**



**2.30 lacs orders  
in December  
2017.**



**193 Healthbuddies  
covering 22 districts of  
West Bengal around 5.81  
lakh registered  
households.**



**92% Customer  
Retention Ratio.**

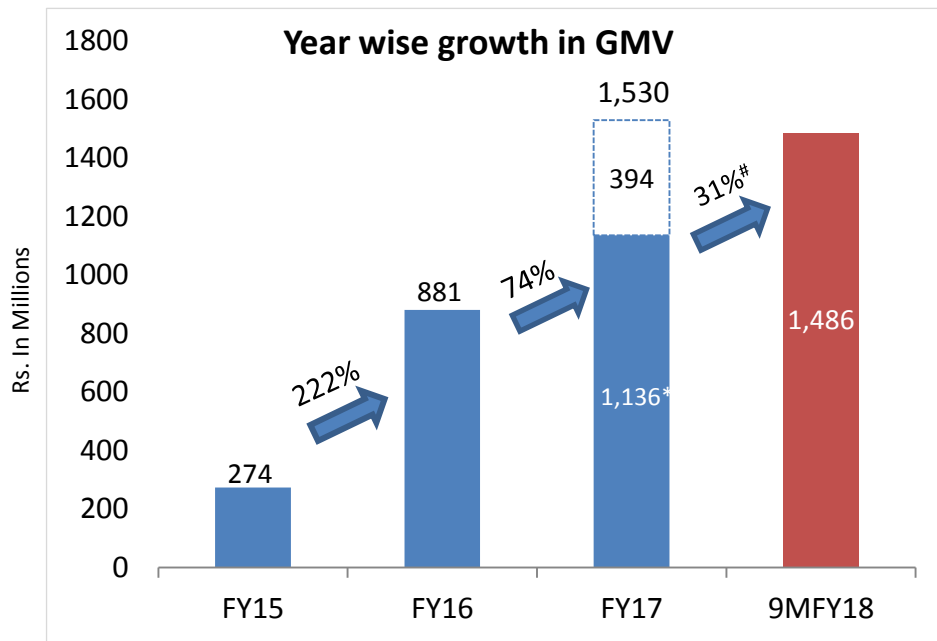


**3.43 Lac Plus Android App Downloads  
With 4.37 Google App Ratings by users on  
scale of 5.**

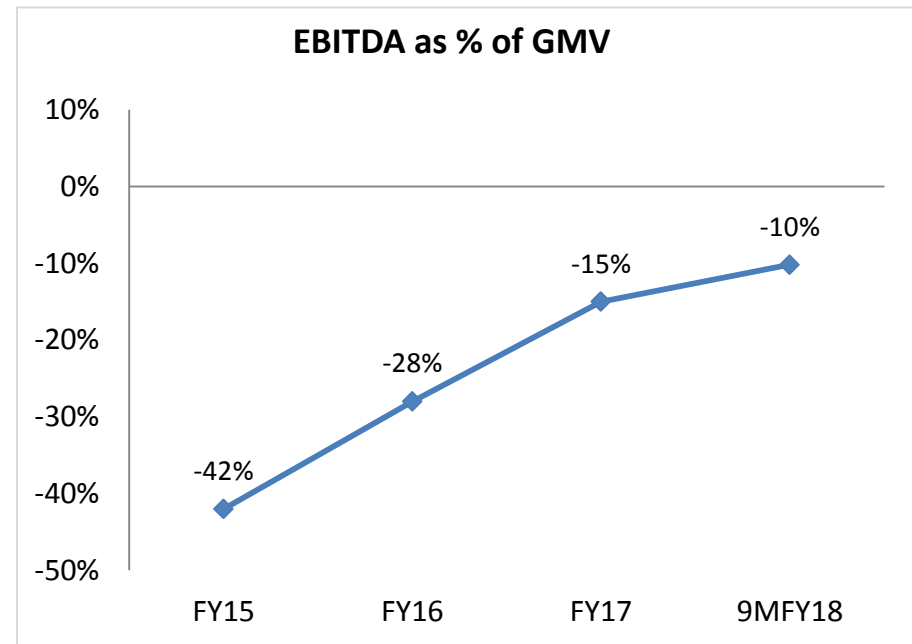


**Strong unit economics with gross  
margins of 27% on GMV.**

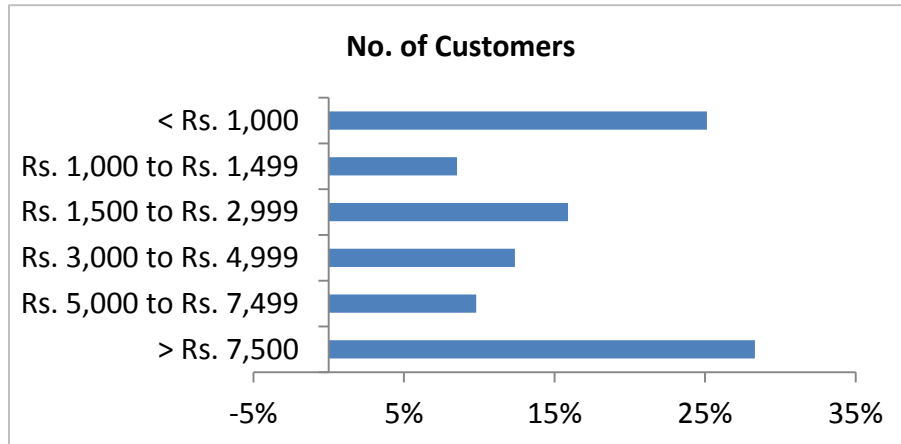
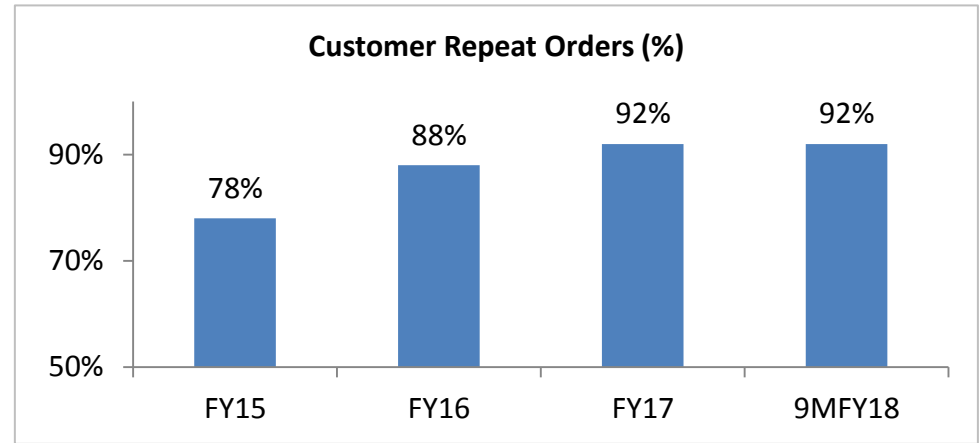
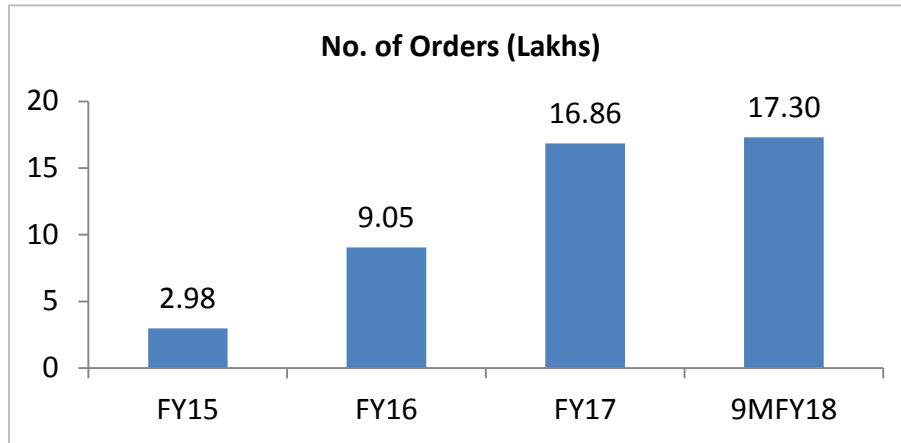
# BUSINESS UPDATE – SASTASUNDAR



\*9MFY17 numbers #Growth in comparison of 9MFY17



# BUSINESS UPDATE – SASTASUNDAR



✓ We are fulfilling on an average 7,260 orders daily with more than 92% repeat orders.





# STRATEGIC AGREEMENT WITH ROHTO PHARMACEUTICALS

- SastaSundar Healthbuddy Limited has executed a share subscription agreement with Rohto Pharmaceuticals Ltd. in May 2017.
- Rohto Pharmaceuticals has subscribed 13% of share capital on a fully diluted basis for an aggregate investment of \$5Mn in the company's fully owned subsidiary SastaSundar Healthbuddy Limited.
- The company is utilizing these funds for further expansion in the National Capital Territory of Delhi.



Rohto Deep Heat is a pain relief brand



Rohto Acnes is Japan's No.1 acne care brand



Rohto OXY is only for men skin care brand

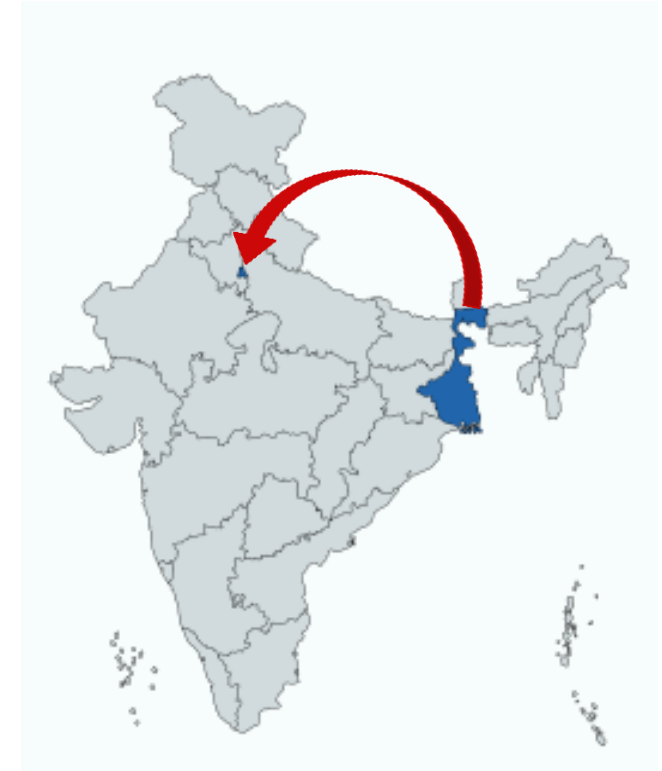
# EXPANDING OUR PRESENCE

- After the successful penetration in the state of West Bengal, the company has expanded its presence in National Capital Territory of Delhi.
- The company has launched its services in National Capital Territory of Delhi.

## Market overview of Delhi

- Delhi is one of the fastest growing states of the country. The population of Delhi in 2014 was 25 Million. According to government data, at the end of March 2016, Delhi had 20.59 million internet users.
- At current prices, the gross state domestic product (GSDP) of Delhi was US\$ 74.8 billion in 2014-15. Between 2004-05 and 2015-16, GSDP of the state grew at a CAGR of 12.9%. The Government of Delhi proposed an overall outlay of US\$ 803.39 million for the development of the healthcare sector under state budget 2016-17.

## Our Next Foray - Delhi



# NEW INITIATIVES



Starting **Diagnostic Services** by setting up Central Lab in Kolkata supported with multiple Reference lab (Centres) under a separate 100% wholly owned Subsidiary – Genu Path Labs Ltd.



Launched '**Retailershakti**' a B2B platform for distribution service to Independent Retailers from its centralized warehouse.



Launched services of **booking Doctors Appointment and healthcare services** at home.



The company has launched a separate initiative 'Wellnessbuddy' to **promote products belonging to its own brands**. The theme is "Reduce Medicines NOW, Ask Wellnessbuddy HOW" focussed on Preventive Care. The team of Students, Housewives and other professionals are being made to take the concept to households.

The company will leverage its existing Healthbuddy network for these initiatives.

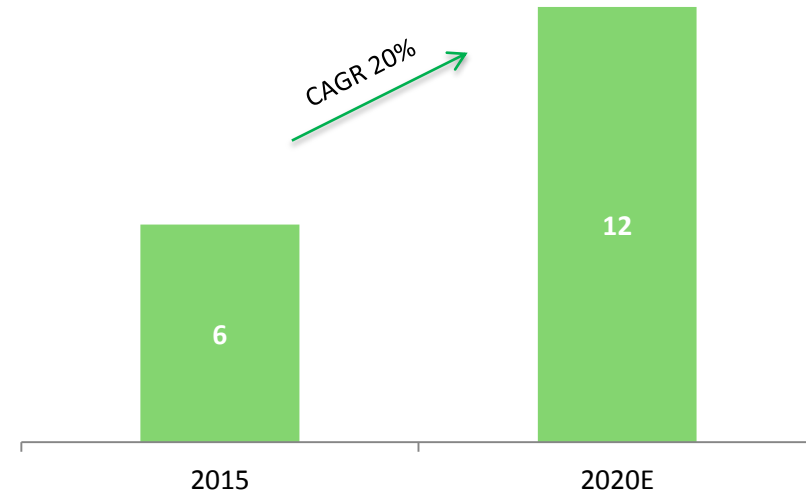


# NEW INITIATIVES – GENU PATH LABS LTD.



- Genu Path Labs Ltd. is a wholly owned subsidiary of the company which was incorporated on 1<sup>st</sup> September 2017.
- This subsidiary will enable the Healthbuddy network to provide **extension of service from pharmacy to pathology.**
- The company has set up an centralized Path lab in **Kolkata** supported with multiple Reference lab (Centres).
- The diagnostic services are expected to be operational from **March 2018.**

- Indian diagnostic sector is witnessing an era of immense progress in innovative competencies and credibility.
- The substantial market is in unorganized segment leading to inefficiency and lack of standardization. As per research, the unorganized players are dominating 85% of the diagnostics industry.
- The diagnostic services market is valued at around 6 billion USD and is likely to grow at a CAGR 20%.
- Diagnostic market is split between pathology and radiology with 57 per cent and 43 per cent share respectively.



# NEW INITIATIVES - RETAILERSHAKTI



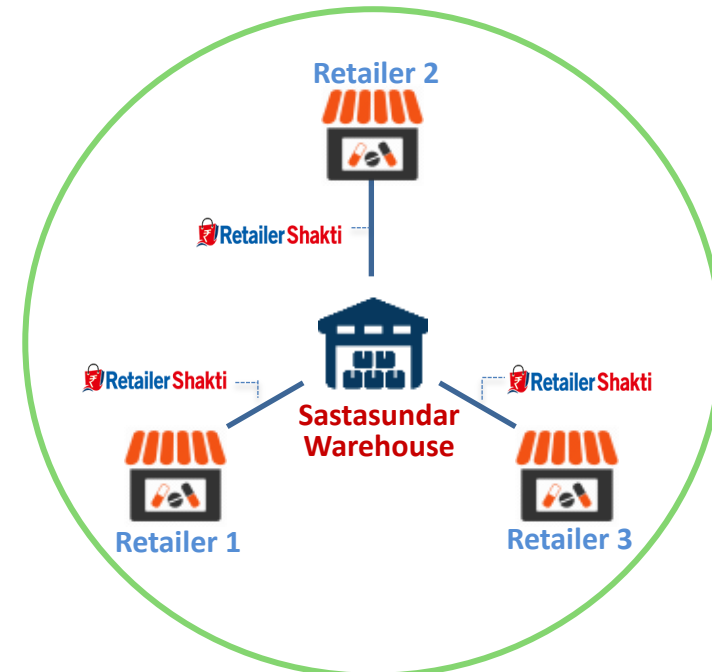
**Retailer Shakti**

- Retailer Shakti is a platform to empower neighborhood retailers to be a part of an organized inventory, technology & finance system to provide competitive advantage to their customers in terms of wide range of products, price & experience.
- It provides the widest assortment of **35000+ products** across 120 categories from regional, national & international brands at one place to online retailers & wholesalers at good margins.



- The e-commerce B2B industry is showing signs of rapid digital adoption. This will help small and large merchants and entrepreneurs to accomplish higher sales and offer better customer experience.
- According to the **Ecumen**, the Business to Business (B2B) segment of e-commerce industry is set to **grow by 2.5 times to touch Rs. 45 lakh crore** by 2020.
- India's online retail will grow from currently about 1% of the total retail market to 3-4% of total retail by 2020 with approximately 60% of the orders placed through smartphones. Digital adoption will be a key enabler for this growth.

Source : Ecumen, Industry data and Management Sources.





# NEW INITIATIVES – RETAILERSHAKTI WEBSITE & APPLICATION



Website :  
[www.retailershakti.com](http://www.retailershakti.com)

Application on  
IOS and Android platform.



# FINANCIAL OVERVIEW



# FINANCIAL PERFORMANCE FY17 (STANDALONE)

Particulars (INR Mn)	FY17 (Audited)	FY16 (Audited)
<b>Revenue *</b>	<b>9.77</b>	<b>22.15</b>
Expenses	18.00	20.27
<b>EBIDTA</b>	<b>(8.23)</b>	<b>1.88</b>
Depreciation	2.74	3.39
<b>Profit / (Loss) before tax &amp; exceptional items</b>	<b>(10.97)</b>	<b>(1.51)</b>
Exceptional Item	(13.40)	(23.70)
<b>Profit / (Loss) before tax</b>	<b>(24.37)</b>	<b>(25.21)</b>
Provision for Tax	0.01	(4.48)
<b>Profit/ (Loss) after tax</b>	<b>(24.38)</b>	<b>(20.73)</b>
* - Includes Other Income		

# FINANCIAL PERFORMANCE FY17 (CONSOLIDATED)

Particulars (INR Mn)	FY17 (Audited)	FY16 (Audited)
<b>Revenue*</b>	<b>1,370.25</b>	<b>889.92</b>
Expenses	1,552.52	1,175.45
<b>EBIDTA</b>	<b>(182.27)</b>	<b>(285.53)</b>
Finance Cost	28.09	10.02
Depreciation	69.18	72.79
<b>(Loss) before tax</b>	<b>(279.54)</b>	<b>(368.34)</b>
Provision for Tax	6.19	(2.80)
<b>(Loss) after tax</b>	<b>(285.73)</b>	<b>(365.54)</b>
<b>Net (Loss) #</b>	<b>(286.25)</b>	<b>(366.08)</b>
* - Includes Other Income	# - After considering minority interest	



# FINANCIAL PERFORMANCE FY17 (SEGMENTAL)

Particulars (INR Mn)	FY17 (Audited)	FY16 (Audited)
<b>Segment Revenue</b>		
Financial Services	203.45	194.56
<b>Digital Pharmacy and Healthcare Store (www.sastasundar.com)</b>	<b>1124.84</b>	<b>661.94</b>
Other Segment*	0.51	5.89
<b>Total</b>	<b>1,328.80</b>	<b>862.39</b>
<b>Segment Results (Profit/(loss) before Unallocable Expenditure and Tax)</b>		
Financial Services	62.55	49.10
<b>Digital Pharmacy and Healthcare Store (www.sastasundar.com)</b>	<b>(265.60)</b>	<b>(292.59)</b>
Other Segment*	(59.19)	(114.98)
<b>Total</b>	<b>(262.24)</b>	<b>(358.47)</b>
Finance cost	11.91	1.95
Other unallocable expenditure net of unallocable income	5.39	7.92
<b>Profit/ (loss) Before Tax</b>	<b>(279.54)</b>	<b>(368.34)</b>
* Other Segment includes activities under www.foreseegame.com till consolidation of operations with www.sastasundar.com		

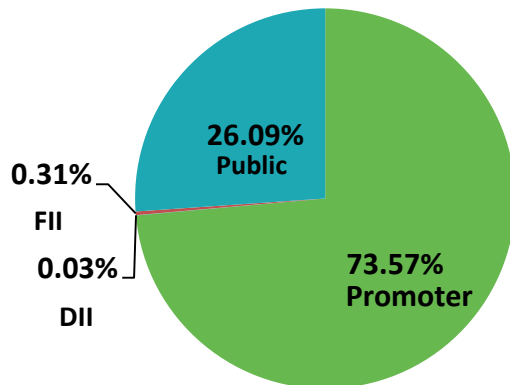
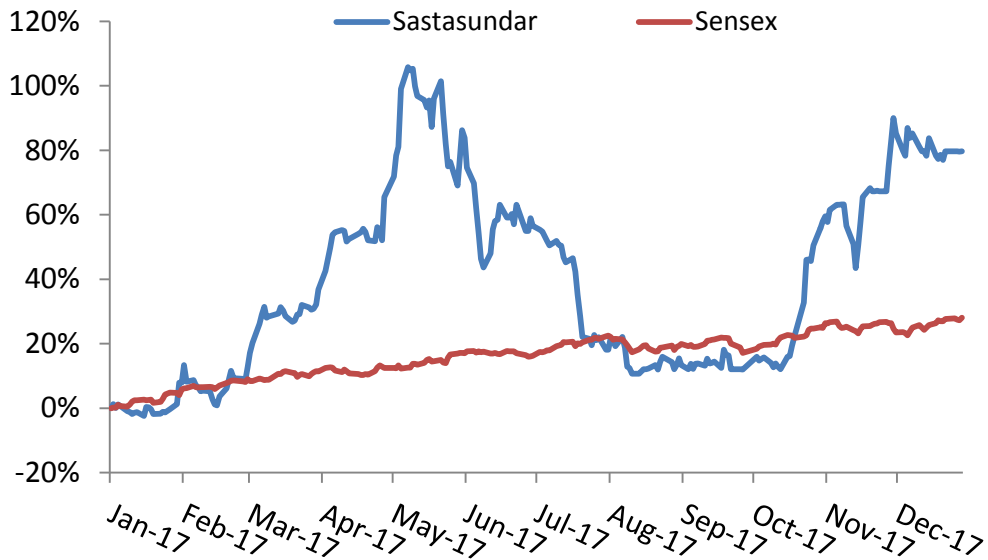


# CONSOLIDATED BALANCE SHEET

Sources of Funds (INR in Mn)	FY17	FY16	Application of Funds (INR in Mn)	FY17	FY16
<b>Equity &amp; Liabilities</b>			<b>Assets</b>		
<b>Shareholder's Fund</b>			Fixed Assets	674.05	689.88
Share Capital	318.10	318.10	Goodwill on Consolidation	573.85	573.85
Reserves & Surplus	1,578.24	1,862.20	Non Current Investments	90.50	86.68
Preference Shares issued by subsidiary company	53.10	-	Deferred Tax Assets (Net)	0.20	0.29
Minority Interest	4.35	3.82	Long Term Loans & Advances	73.25	135.00
<b>Non Current Liabilities</b>			Other Non Current Assets	8.96	185.17
Long Term Borrowings	18.00	24.00			
Long Term Provisions	9.49	4.70	<b>Current Assets</b>		
Deferred Tax Liability (Net)	43.53	37.64	Current Investments	74.78	10.76
			Inventories	238.30	159.75
<b>Current Liabilities &amp; Provisions</b>			Trade Receivables	191.32	83.69
Short Term Borrowings	184.75	157.88	Cash & Bank Balances	338.02	127.31
Trade Payables	206.75	67.28	Short Term Loans & Advances	190.97	368.40
Other Current Liabilities	91.57	79.77	Other Current Assets	55.91	143.15
Short Term Provisions	2.23	8.54			
<b>Total</b>	<b>2,510.11</b>	<b>2,563.93</b>	<b>Total</b>	<b>2,510.11</b>	<b>2,563.93</b>



# CAPITAL MARKET DATA



## Price Data (31<sup>st</sup> December, 2017)

INR

Face Value	10
Market Price	130.0
52 Week H/L (INR)	154.3/70
Market Cap (INR Mn)	4,135.3
Equity Shares Outstanding (Mn)	31.81
1 Year Avg. trading Volume ('000)	44.37

## Share Holding Pattern (31<sup>st</sup> December, 2017)

Promoters	73.57%
Public	26.09%
FII & DII	0.34%

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## Sastasundar.com

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