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BMS MUDRA

NEWSLETTER

FINANCE | MARKETING | HUMAN RESOURCES



RIZVI EDUCATION SOCIETY'S
Rizvi College of Arts, Science and Commerce



WHAT IS BMS MUDRA?

BMS MUDRA is an authentic newsletter prepared by zestful students of BMS Department. It's a platform for students to enhance their article writing skills, and to spread knowledge amongst students and faculty members in the domain of finance, marketing and human resources. We are glad to present to you our first volume for the month of December, 2021.

OUR PATRONS



DR. AKHTAR HASAN RIZVI
President
Rizvi Education Society



ADV. RUBINA AKHTAR HASAN RIZVI
Director
Rizvi Education Society



I'm very happy and glad to announce BMS MUDRA an initiative taken by our students under the guidance of Mr. Mohammed Gaus Ansari (BMS Coordinator), indeed a unique and informative exercise. The students of BMS Department has taken this initiative to collect news articles from varied sources. BMS MUDRA would be accessible through our college website. I wish them success for their future endeavours.

DR.(MRS.) ANJUM ARA AHMAD
Principal



The newsletter 'BMS MUDRA' has come up with an innovative platform, whereby encouraging students to explore their capabilities and work up to their caliber. I would like to express my gratitude towards management for constantly supporting 'BMS MUDRA'. My best wishes for the 'BMS MUDRA' team.

MR. MOHAMMED ANSARI
Co-ordinator
Department of BMS

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FINANCE SECTION

1. D-Street Week Ahead

In our previous weekly note, we had pointed out that even though Nifty and other key indices were grossly overbought, options data continued to show strength.

This helped Nifty drag the support levels higher during the week gone by. While trading on the expected lines, the domestic equity market put up a resilient show and ended the week with some modest gains.



Despite being overbought, the market showed no signs of correcting in the past five sessions. It consolidated in a narrow range of just 182 points and closed with a gain of 45.65 points, or 0.26%, on a weekly basis.

The market remains overbought on both daily and weekly charts. However, the undercurrents are strong. And it is also important to note that when the market is in strong uptrend, it tends to remain overbought for some time even when it consolidates.

Options data shows heavy Put writing continued throughout the week between 17,200 and 17,400 levels. This makes the 17,000-17,200 zone a strong support area for Nifty if a minor corrective move, or range-bound consolidation, occurs. There are no visible signs of any major correction. However, some rangebound consolidation is very much likely at current levels. Volatility cooled off slightly; India VIX came off 4.13% to 13.94.

2. China's economy looks especially vulnerable to the spread of OMICRON



After a trip to America in 1995, Jack Ma, the founder of China's massive e-commerce network Alibaba, founded his first web startup. After visiting the Ford Motor Museum in Michigan, Cao Dewang, the CEO of Fuyao Glass, a Chinese company made famous by the documentary "American Factory," decided to expand into manufacturing. (On the journey home, the museum's significance dawned on him, and he promptly arranged a return flight to pay a second visit, he told an interviewer Innovation necessitates travel. Unfortunately, what applies to business also applies to viruses. The covid-19 virus reinvented itself somewhere along its voyage throughout the world. China's stringent limitations on business travel will be reinforced with the new Omicron model. It is possible that it will have a greater impact on China's economy than on the economies of other gdp giants. This isn't due to the fact that the virus will spread faster in China. Quite the opposite is true. It's because the government will fight tooth and nail to prevent it.

3. Grab's \$40bn NASDAQ listing is a key test for Asian Tech



In Asia's technology industry, a significant shift is taking place. While investors turn their backs on the government-imposed horror that has engulfed China's internet titans, a group of South-East Asian peers is thriving. When you add up the market value of only three publicly traded and soon-to-be publicly traded consumer-app behemoths with offices in Singapore and Jakarta, the figure exceeds a quarter-trillion dollars. When you factor in the \$70 billion or so in value of a slew of new unicorns—privately held firms worth \$1 billion or more—South-East Asia is finally delivering on long-held ambitions for a large emerging-market consumer-tech sector outside of China. As *The Economist* went to press on December 2nd, Grab, a consumer technology business based in Singapore, was set to list on the Nasdaq through a merger with a special purpose acquisition company (spac). Grab is likely to be valued at \$40 billion in the world's largest spac transaction. In the first half of 2022, another behemoth, GoTo Group, will emerge from the merging of Indonesia's Gojek, a ride-hailing company, and Tokopedia, an e-commerce company. The earliest to list, in 2017, was Sea, the largest of the three behemoths and parent to regional e-commerce pioneer Shopee. Its market value has increased sevenfold since the end of 2019, to \$145 billion, giving it Southeast Asia's largest publicly traded company.

4. Cryptocurrency regulation needs collective efforts, says finance minister Sitharaman



Finance Minister
Nirmala Sitharaman

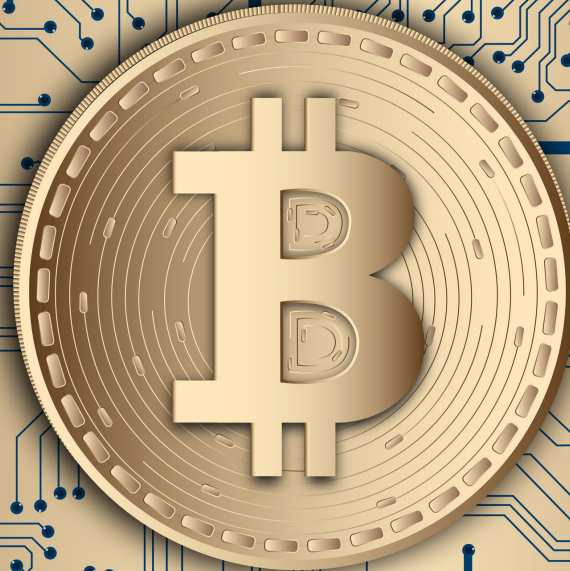


Finance minister Nirmala Sitharaman Friday said regulating cryptocurrency would require collective effort as the technology was constantly evolving and changing and called for a "collective global action" for effective regulation of ever-changing technology and tech-driven payment systems. Technology has the power to sweep through borders, which is why I say that

even as we are thinking about regulating technology, there should simultaneously be a global mechanism through which we are constantly monitoring the rapid movements, whether it is cryptocurrency, payment systems or data privacy," Sitharaman said, responding to a question on regulating cryptocurrency during a panel discussion.

She was participating in a discussion on the 'FinTech for an inclusive growth across the globe' at InFINITY Forum organised by IFSCA and Bloomberg. The minister's comments assume importance as the government looks to introduce a bill on cryptocurrencies in the ongoing winter session of the parliament. On Thursday, Sitharaman told Rajya Sabha that the government is checking the advertising monitor's guidelines to see what can be done to address concerns over misleading commercials promoting cryptocurrency.

5. Bitcoin climbs back above \$58,000 as Cryptocurrencies rebound from sell-off



Monday after a sharp sell-off at the end of last week. The price of bitcoin climbed back above \$58,000, rising 5.8% to \$58,136.63, according to Coin Metrics data.

Vijay Ayyar, head of Asia Pacific at cryptocurrency exchange Luno, said early reports that the new, heavily-mutated omicron Covid variant came with milder symptoms was giving the market a boost. Bitcoin last week sank as low as \$53,549, its lowest level since early November.

The world's largest digital currency was briefly down more than 20% from its recent all-time high of nearly \$69,000, officially entering bear market territory. Bear markets are typically defined by a decline of 20% or more from recent highs. If bitcoin loses \$48,000 to \$50,000 on a daily or weekly basis, "that would definitely imply bearishness," he added. But for now, Ayyar says "we're still in bull market territory."

6. Dominance of PhonePe and Gpay wake-up call for banks: Kotak



kotak[®]
Kotak Mahindra Bank



Uday Kotak, a veteran banker, expressed alarm on Friday about Google Pay and PhonePe's dominance in the payments industry. While banks have been taken off guard, he believes authorities should consider the matter from the perspective of financial stability. At a GIFT City event organised by India's International Financial Services Centres Authority and Bloomberg, Kotak argued that Indian banks have been behind the curve, allowing Google Pay and Walmart-owned PhonePe to monopolise the growth of UPI payments, with 85 percent of the market. If you don't wake up, you'll see a major portion of the financial market go. From the standpoint of policy and financial stability, which policymakers must consider," Kotak added.

In the last two years, he claims, bankers have been blind. "They stated there is no money in payments and that these two-three companies should take over the payment market." Bankers, according to Kotak, must remember that consumer tech companies have income models other than finance. "Take, for instance, the e-commerce paradigm. Section 6 of the Banking Regulation Act prohibits banks from engaging in non-financial activities. There are genuine concerns about where we will draw the line, as well as a concern about financial stability," Kotak added.

The head of the country's third-largest private bank also mentioned Google Pay's deposit-raising initiative and the central bank's decision.

7. Ambani backs privacy, Crypto Bills



Mumbai: Reliance Industries (RIL) chairman Mukesh Ambani has backed India's proposed data privacy and cryptocurrency bills. "We are on the verge of introducing the data privacy bill, and the cryptocurrency bill. I think we are on the right track," Ambani said in an interview at the Infinity Forum, hosted by International Financial Services Centres Authority, GIFT City and Bloomberg. Ambani's comments come as the government plans to mandate a minimum investment in digital currencies while not allowing them as legal tender. Ambani, who is also India's wealthiest man, is a big believer in blockchain technology.

"I believe in blockchain technology and this is different from cryptocurrency," he said.

"Blockchain is very important for a trust-based equitable society." Ambani further said, "We are witnessing the fourth revolution, that is the digital-first revolution, where digital will be life for billions of people — which will be used in all technology — five or six kinds of technology will merge together, they will transform the whole world."

According to a report, Reliance Jio Infocomm is drawing up plans to create its own cryptocurrency, Jio Coin. The new bet, a Mint report claims, is the mandate of a 50-member team working on blockchain technology, which is being helmed by Ambani's elder son Akash.



State Bank of India

THE BANKER TO EVERY INDIAN

8. SBI invites bids to sell NPA account KSK Mahanadi power with dues over rs 4,100 crore

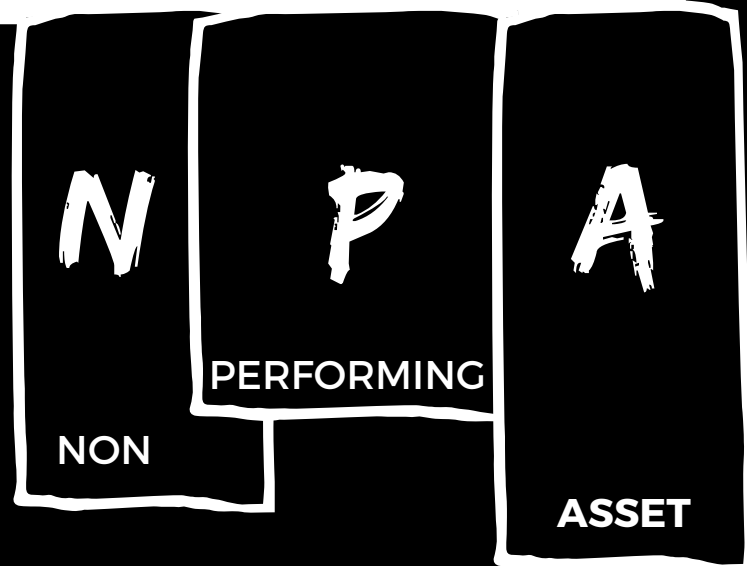
In terms of the bank's policy on sale of financial assets, in line with the regulatory guidelines, we place the account (KSK Mahanadi) for sale to ARCs/ Banks/ NBFCs/ FIs," SBI said in an auction notice.

policy on sale of financial assets, in line with the regulatory guidelines, we place the account (KSK Mahanadi) for sale to ARCs/ Banks/ NBFCs/ FIs," SBI said in an auction notice.

The e-auction of KSK Mahanadi is scheduled to take place on December 31, 2021. With fund based outstanding of Rs 3,815.04 crore and non-fund based outstanding of Rs 286.83 crore, company's total loan dues towards SBI stands at Rs 4,101.87 crore as on date, as per SBI.

The country's largest lender has set a reserve price of Rs 1,423.17 crore for selling this non-performing asset (NPA). SBI said the interested parties can conduct their due diligence of this asset with immediate effect after submitting an expression of interest by December 6.

A former subsidiary of KSK Energy Ventures, KSK Mahanadi had ceased to be its arm from May 2018, following invocation of pledged shares by a consortium of lenders upon default of loan repayment by the power company. Back then, KSK Energy Ventures had said that KSK Mahanadi constituted over 80 per cent of the total power generation capacity of the group in the last 10 years (3,600 MW of the 4,472 MWs being operated/developed under the company and that lenders action would have adverse impact on the KSK Energy Ventures and its various stakeholders. KSK Mahanadi Power Company is under the corporate insolvency resolution process.



9. **Boot Barn is seeing strong growth and expects to blow past current store count target, CEO says**



CEO of Boot Barn

Jim Conroy

Boot Barn CEO Jim Conroy told CNBC's Jim Cramer on Friday that the western apparel retailer has raised its long-term store count target, citing the strength of its performance in recent years.

In an interview on "Mad Money," Conroy said the California-based company's old benchmark of 500 stores is no longer adequate. Conroy said Boot Barn believes it will "blow right past that 500 store maximum that we had called out when we went public" in late 2014.

As of its most recent earnings report, on Oct. 27, Boot Barn had 281 stores in 36 states.

Boot Barn shares have been on a tear over the past 12 months, rising about 177% to put the retailer's market capitalization at \$3.55 billion. "That strategic step forward we took was truly an effort to expand the addressable market that Boot Barn could go after," Conroy said.

The stock surge comes as the company has demonstrated strong sales growth. For the quarter ended Sept. 25, Boot Barn reported sales of \$312.7 million, which were up 67% percent compared to the same period two years prior before the Covid pandemic. Conroy said one reason why Boot Barn has been able to find success is through widening its appeal to a larger number of customers. In the past, Boot Barn's traditional customers were people who worked on a ranch, attended rodeos and "lived in a very much outdoor environment," Conroy said.

More recently, Conroy said Boot Barn has worked to capture "what we call a casual western or country customer," he said. That customer may not wear a cowboy hat, he said, but they may wear jeans and cowboy boots while attending a country music concert.

10. RBI calls for more financial autonomy for the Municipalities



Municipal and local bodies have performed well in handling the pandemic hence there may be a case for raising their financial autonomy and reforms of municipal finances for better public services such as healthcare and other civic amenities, a Reserve Bank of India study of state finances show.

A strong fiscal position of local bodies could help them tackle future crisis successfully and also manage higher vaccinations, RBI said in its latest report titled "State Finances: A study of Budgets".

"As MCs with higher per capita receipts could achieve a higher vaccination rate, strengthening local government finances is key to augment India's capacity to tackle future health crises successfully" RBI said in its report.

The central bank has also outlined several areas of reform of municipal finances like greater fiscal transparency, revitalising the municipal bond market, boosting developmental/infrastructure finance and green finance, exploiting land-based financing opportunities

and developing partnerships with impact finance in the private space would all strengthen the third tier, and make it viable and effective, especially in managing and mitigating future crises.

“

"It is not because of the benevolence of the baker that we eat fresh bread every morning but because of his desire to make money."

**Governor of RBI
Raghuram Rajan**

MARKETING SECTION

1. Honda cars India reports 31 pc dip in total sales at 6,904 units in November



HONDA
The Power of Dreams

Honda Cars India Ltd (HCIL) on Wednesday reported a 31 per cent decline in total sales at 6,904 units in November 2021. The company had sold a total of 10,021 units in the same month last year.

Domestic sales were at 5,457 units in November 2021 as compare to 9,990 units in the same month last year, HCIL said in a statement.

"The company had to resort to non production days in November 2021 because of the same. We have been selling our entire production stock during the last few months and making all efforts to meet the market demand as much as possible," he added.

Exports were at 1,447 units last month as against 31 units in the year-ago month, it added. Commenting on the sales performance, HCIL Senior Vice-President and Director-Marketing & Sales, Rajesh Goel said despite consistent demand in the market, supply-side issues owing to the global chip shortage remain a concern.

2. Mahindra total sales dip 6 pc in November



Mahindra

Wednesday reported a 6 per cent decline in total sales at 40,102 units in November. The company had sold 42,731 units in November 2020, M&M said in a statement. In the domestic market, passenger vehicle sales were up 7 per cent to 19,458 units last month, compared to 18,212 units in November 2021.

"Our growth in SUVs continues with an 8 per cent increase in the month of November. The demand remains strong across our product portfolio of SUVs, pickups, and small commercial vehicles," M&M Chief Executive Officer Automotive Division Veejay Nakra said.

In the commercial vehicles segment, the company sold 17,543 vehicles in the domestic market last month, as against 22,883 units in November 2020, a drop of 23 per cent.

Exports increased by 90 per cent to 3,101 units last month as against 1,636 units in the year-ago month.

Momentum in exports continues with a 90 per cent growth, he added.

"The issues around semiconductor related parts continue to remain a challenge for the industry. We are monitoring the situation closely and taking appropriate steps," Nakra noted.

3. Tata Motors reports 25 pc increase in total sales in November

Tata Motors said its total sales increased by 25 per cent to 62,192 units in November as compared to the same month last year. The company had dispatched 49,650 units in November 2020.

The automaker posted a 21 per cent increase in its domestic wholesales at 58,073 as compared with 47,859 units in the year-ago period. The auto major said its passenger vehicle sales in the domestic market stood at 29,778 units in November, as compared to 21,641 units in the same month last year.

Commercial vehicle sales in the domestic market stood at 32,245 units, up 15 per cent from 27,982 units in November 2020, it added.



Scan this QR code for live stock of Tata Motors Ltd.



4. Centre extends emergency credit line guarantee scheme till the end of November

The government has extended the Emergency Credit Line Guarantee Scheme (ECLGS) by a month till November 30 until the entire Rs 3 lakh crore made available under the scheme is sanctioned, according to a finance ministry statement on Monday.

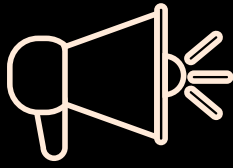
Lending institutions under the scheme have sanctioned loans amounting to Rs 2.03 lakh crore to 60.67 lakh borrowers and disbursed loans totaling Rs 1.48 lakh crore as of date, it said.



The decision was taken in view of the further easing of Covid-19 restrictions on various sectors of the economy and the expected rise in demand during the festive season, it said. The scheme was later expanded to include all business enterprises, individuals seeking credit for business purposes and MUDRA borrowers.

Borrowers with outstanding credit up to Rs 50 crore as on February 29 and with an annual turnover of Rs 250 crore are eligible for loans under the scheme. Interest on ECLGS loans were capped at 9.25% banks and financial institutions while the limit was 14% for NBFCs. The tenor of these loans were set at four years which included a one year moratorium on principal repayment.

A study on the effectiveness of the scheme, conducted by the National Institute of Bank Management, found that micro enterprises had been the largest beneficiaries of the scheme by volume and the average disbursed loan amount stood at Rs 1.42 lakh.



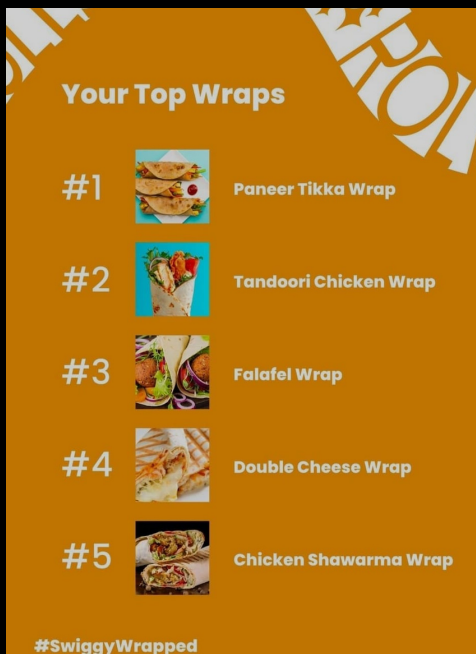
5. Brands get creative with topical content on Social Media

Zomato

Total [soulmate](#) material. Available 24x7, knows your taste, never makes you wait, send you daily messages. Completely red but not a single [red flag](#).

Also refunds if you don't have a [good time](#). 😊

*"Everyone on Instagram is getting married. Hope I also find my **Zomato** soon."*



Topical advertising is a great way for brands to promote themselves and build an identity as it can gain extra coverage for a business that they wouldn't have received ordinarily, as it's something people are interested in and talking about.

The month of November was filled with topical dates and events that brands made complete use of. A few of these events included:

- 1) Diwali
- 2) National Cancer Awareness Day
- 3) Children's Day
- 4) Guru Nanak Jayanti
- 5) International Men's Day, etc.

Brands like Zomato, Swiggy, Beardo etc. used these events as an opportunity and successfully managed to make their place in the minds of their audience.

Along with this, there are always trendy topics doing the rounds on social media. Be it reel audios or twitter trends. From 'share sunset photos' to 'meaning of your name on urban dictionary', marketers have made the most out of this busy month.

while everyone was wondering what **NFTs** were,

you actually invested in **Noodles Fries & Tikkis**

6. Spotify wrapped and Money Heist finale



SWIGGY
instamart
Groceries in 15-30 mins



This is the second thing you hate
Arturo still remains the first

After a busy November, marketers quickly jumped onto the two latest trends of this month! Spotify Wrapped and the final season of the famous show Money Heist

Spotify was all over social media this month when it released Spotify Wrap 2021. Not only did this help spotify, but created an opportunity for various brands as well.

Many brands creatively incorporated their features and services in the format of spotify wrapped with a touch of humour.

On 3rd December, the last season of Money Heist released and brands were quick enough to create topical posts on both trends, spotify wrapped and money heist taking social media by storm with memes, reels and brand collaborations with various content creators.

HUMAN RESOURCES SECTION

1. Economic Relief

India's stock market has been on a tear over the past several months. The BSE Sensex had dropped below 27,000 when the epidemic began, but it is presently hovering around 60,000. With the rise in the stock market, more and more people are investing in it.



Any economy relies on savings and investments. Consumption must increase to keep the economy afloat, but this does not negate the need for savings and investments. Short-term savings are common, whereas long-term investments are more common. Savings are not prioritised for return, but investments are meant to provide the highest potential return while taking into consideration the risk component. The danger of putting money in savings or a fixed deposit with a bank is minimal. Other investment options include gold, real estate, and the stock market, with the stock market posing the most risk in exchange for a high return.

2. Analysis on Farm Laws

As yesterday's proponents of these reform ideas become today's opponents of its laws, noise has become the currency of discourse. Confusion mars the economics of farm laws, misinformation drives its politics, bandh and siege have become its instruments of engagement.

Politics has paralysed the discussion over agricultural law economics and administration. As a result, now is the moment for legislators, administrators, economists, policymakers, and other concerned individuals to analyse how these laws have evolved. The three laws passed by Parliament try to assist farmers in reaping economic benefits; nevertheless, they have been hampered thus far by antiquated legislation, manipulated markets, and entrenched interests-driven corruption. This is in addition to macro-factors such as India's transition from food shortages to surpluses.



POINTS OF DISCORD

Concerns raised by the farmers' unions during the talks with the Centre while insisting on repeal of farm laws:

- | | |
|--|---|
| <p>1 Laws on 'agri market' and 'contract farming' will enable big private companies:</p> <ul style="list-style-type: none"> ➤ To have control over crop purchasing ➤ To set up private agriculture markets and dictate prices ➤ To control supply and prices of inputs for agriculture ➤ To control the storage, cold storage and transport of crops ➤ To monopolise food processing ➤ The new laws will end the regulated 'mandi' system <p>2 Amendment in the Essential Commodities Act will:</p> <ul style="list-style-type: none"> ➤ Allow hoarding and black marketing ➤ Expose the entire rural and urban poor to agri giants and private food corporations <p>3 Agri-business firms, processors, wholesalers, exporters and large retailers for farm services will manipulate market situation</p> | <p>to gain at the cost of farmers</p> <p>4 Law on contract farming will put farmers' ownership of land at risk as the Act provides for debt instruments to be operational alongside the contract with companies which will have their own recovery mechanisms</p> <p>5 Farmers cannot protect their interests while exposed to giant traders in the name of 'freedom of choice'</p> <p>6 Law makes SDM court the final authority for dispute resolution (farmers say they should be allowed to approach higher courts)</p> <p>7 It's unfair to punish farmers for stubble burning under new ordinance on air quality management without providing them with economically viable solutions</p> <p>8 Proposed Electricity (Amendment) Bill will force farmers to make payment upfront at the rate decided by private power companies</p> |
|--|---|

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3. Banking and Finance firms on hiring spree across colleges



Top banking and financial services firms are on a hiring overdrive across the country's leading undergraduate and engineering colleges and business schools on the back of growth across businesses and an increasing push for digitisation in a post-pandemic world. Apart from jobs in finance, operations, treasury, risk, analytics, research, investment banking and corporate banking, the big focus this year is on technology roles, a post-covid phenomenon where organisations in the BFS space have begun placing much greater emphasis on the need to scale up their digital offerings.

Axis Bank plans to bring in 50% more campus hires than last year; Goldman Sachs' India campus hiring for 2022 will increase by 27% with over 1,900 hires, including interns; for JP Morgan, the campus intake will go up by 23% for full-time analysts and 38% for interns. Others including Citi, Deutsche Bank and Mastercard are hiring aggressively as well, especially for digital skills.

"For 2022, our campus hires will increase by 43%, 24% and 6% across graduate colleges, engineering colleges and business schools, respectively. This is reflective of our growth across businesses and the availability of world-class talent in India," says Deepika Banerjee, co-head of human capital management at Goldman Sachs Services. A key element of the firm's campus hiring strategy in India is to onboard talent through internship.

For JP Morgan, campus recruitment contributes significantly in meeting increased hiring numbers by bringing in entry-talent talent. "The increase this year is fuelled by growth in hiring requirement across all lines of businesses and primarily for technology and techno-functional roles," said Gaurav Ahluwalia, head of HR, India Corporate Centers, JP Morgan.

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