GUJJUBHAI INDUSTRIES LIMITED

(Formerly known as Sumuka Agro Industries Limited)

CIN: L74110MH1989PLC289950

Date: 7th September, 2026

To
The BSE Limited,
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai – 400 001

Dear Sir / Madam,

Sub: Outcome of Board Meeting held on today i.e Monday, September 7 2026 pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

With reference to the captioned subject and pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 and other applicable provisions of the SEBI Listing Regulations, this is to inform you that, the Board of Directors of the Company, at its meeting held on Monday, September 7, 2026 have, inter alia, considered and approved the following:

1. Took on records the Valuation Report of the Café Gujjubhai Private Limited (Target Company) to ascertain the Fair Value of Eq. Shares for the purpose of 100% Equity shares of by way of acquisition(s) of Café Gujjubhai Private Limited issued by Registered Valuer – Dharmendra Takhatmal Dhelariya (Reg. no. IBBI/RV/06/2019/11555)

2. The Board discussed and considered the proposal for acquisition of **2,51,880 (Two Lakh Fifty-One Thousand Eight Hundred Eighty) equity shares of M/s. Café Gujjubhai Private Limited ("CGPL"),** having a face value of **Rs. 10/- (Rupees Ten Only) each**, representing **100% of the paid-up equity share capital of CGPL,** from its existing shareholders.

   The Board noted that the proposed acquisition would be undertaken at a price of **Rs. 631.26/- (Rupees Six Hundred Thirty-One and Twenty-Six Paisa Only) per equity share**, aggregating to a total purchase consideration of **Rs. 15,90,01,768.40/- (Rupees Fifteen Crores Ninety Lakhs One Thousand Seven Hundred Sixty-Eight and Forty Paisa Only).**

   The Board further considered and approved that the aforesaid purchase consideration shall be discharged partly by way of **share swap** and partly by way of **cash consideration**, as mutually agreed with the existing shareholders of **CGPL.**

   For the purpose of consideration other than cash, i.e. share swap, the Company shall issue and allot up to **12,04,915 (Twelve Lakh Four Thousand Nine Hundred Fifteen) fully paid-up equity shares of the Company, having a face value of Rs. 10/- (Rupees Ten Only)** each, at an issue price of **Rs. 131.96/- (Rupees One Hundred Thirty-One and Ninety-Six Paisa Only) per equity share**, including a securities premium of **Rs. 121.96/- (Rupees One Hundred Twenty-One and Ninety-Six Paisa Only) per equity share,** aggregating to **Rs. 15,90,00,583.40/- (Rupees Fifteen Crores Ninety Lakhs Five Hundred Eighty-Three and Forty Paisa Only)**.

   The balance consideration, including the amount payable towards fractional shares, amounting to **Rs. 1,185.40/- (Rupees One Thousand One Hundred Eighty-Five and Forty Paisa Only)**, shall be discharged by the Company in cash, towards full and final discharge of the purchase consideration payable to the shareholders of CGPL.

   The issue price of the equity shares to be issued pursuant to the proposed share swap shall be determined in accordance with **Chapter V of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 ("SEBI ICDR Regulations")**, as applicable.

Upon completion of the aforesaid acquisition and transfer of the entire paid-up equity share capital of CGPL to the Company, **Café Gujjubhai Private Limited shall become a Wholly Owned Subsidiary of Gujjubhai Industries Limited,** subject to completion of all necessary statutory, regulatory and contractual compliances and obtaining such approvals as may be required.

After due deliberation and discussion, the Board approved the proposed acquisition and authorized the necessary steps to be taken for giving effect to the aforesaid transaction, including execution of the requisite agreements, documents and filings and obtaining necessary approvals from the concerned statutory and regulatory authorities.

The details as required to be disclosed under Regulation 30 of the Listing Regulations read with SEBI Circular, is enclosed herewith as **Annexure-I.**

3. Took on Records the Compliance Certificate and Pricing Certificate for Preferential issue of Eq. Shares.

4. Preferential issue of Equity Shares for consideration other than cash (share swap) and payment of balance consideration in cash towards fractional shares in connection with the acquisition of café gujjubhai private limited

The Board of Directors discussed and considered the proposal for the offer, issue and allotment of up to **12,04,915 (Twelve Lakh Four Thousand Nine Hundred Fifteen) Equity Shares of the Company, having a face value of ₹10/- (Rupees Ten Only)** each, at an issue price of **₹131.96/- (Rupees One Hundred Thirty-One and Ninety-Six Paisa Only) per Equity Share**, including a securities premium of **₹121.96/- (Rupees One Hundred Twenty-One and Ninety-Six Paisa Only)** per Equity Share, on a preferential basis to the existing shareholders of **Café Gujjubhai Private Limited ("CGPL"),** being the shareholders who are transferring/selling their **2,51,880 (Two Lakh Fifty-One Thousand Eight Hundred Eighty) equity shares of CGPL** to the Company.

The proposed issue shall be made for consideration other than cash, by way of a share swap arrangement, towards discharge of the purchase consideration payable by the Company for the acquisition of the aforesaid equity shares of **CGPL**. The proposed preferential issue shall comprise up to **12,04,915 Equity Shares** to the shareholders of **CGPL**, comprising persons falling within the Promoter, Promoter Group and Non-Promoter categories, as applicable.

The **issue price of ₹131.96/- per Equity Share** has been determined in accordance with the applicable provisions of Chapter V of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 ("SEBI ICDR Regulations"), as amended from time to time, and other applicable laws and regulations.

The aggregate consideration represented by the aforesaid preferential issue of up to **12,04,915 Equity Shares at an issue price of ₹131.96/- per Equity Share amounts to ₹15,90,00,583.40/- (Rupees Fifteen Crores Ninety Lakhs Five Hundred Eighty-Three and Forty Paisa Only)**.

The Board further noted that, pursuant to the share swap arrangement, any fractional entitlement arising in the issue of Equity Shares shall be settled by payment in cash. Accordingly, the balance consideration payable towards fractional shares, amounting to **₹1,185.40/- (Rupees One Thousand One Hundred Eighty-Five and Forty Paisa Only)**, shall be discharged by the Company in cash to the shareholders of CGPL towards full and final settlement of such fractional entitlement.

The proposed preferential issue and allotment of Equity Shares shall be subject to the approval of the members of the Company at the ensuing Annual General Meeting, and such other statutory, regulatory and other approvals, permissions, consents and compliances as may be required under the applicable provisions of law, including the **SEBI ICDR Regulations, the Companies Act, 2013** and the rules made thereunder.

After due discussion and deliberation, the Board approved the aforesaid proposal for the preferential issue of Equity Shares for consideration other than cash by way of share swap, along with the payment in cash towards the fractional share entitlement, and authorized the necessary steps to be taken for obtaining the requisite approvals and giving effect to the proposed transaction.

The details as required to be disclosed under Regulation 30 of the Listing Regulations read with SEBI Circular, is enclosed herewith as **Annexure-II**

5. Authorised to the Managing Director, Directors or Company Secretary of the Company to sign the application, documents, deeds, forms and to make necessary application and file documentation with various authorities and stock exchange and where as necessary for the purpose of Acquisition of Equity shares of "CGPL" and preferential issue and other matters approved by the Board of Directors.

6. Approved the proposal for appointment a director in place of Ms. Muniswamy Ravirajendran Shilpa (DIN: 07076534) who retires by rotation and being eligible, offers herself for re-appointment.

7. Approved the re-appoint M/s S K Jha & Co., Chartered Accountants, Ahmedabad, as Statutory Auditor of the Company, subject to obtaining the approval of the shareholders of the Company at the ensuing Annual General Meeting.
8. Approved the proposal for Regularization of Additional Director, Mr. Sagar Maheshkumar Mavani (DIN: 11807167), as Non-executive Director Independent Director of the Company, subject to obtaining the approval of the shareholders of the Company at the ensuing Annual General Meeting.

9. Approved the Appointment of M/S Brajesh Gupta & Co, Company Secretaries (Peer Reviewed firm) as the Secretarial Auditor of the Company for the period of five years starting from FY 2025-26 to 2030-2031, subject to obtaining the approval of the shareholders of the Company at the ensuing Annual General Meeting.

10. Approved the proposal for Regularization of Ms. Shaili Vijaybhai Patel (DIN: 07836396) as Whole-time Director of the Company for a term of 5 (five) consecutive years, subject to obtaining the approval of the shareholders of the Company at the ensuing Annual General Meeting.

11. Approved the proposal of Re-appointment of Mr. Amitkumar Rathi (DIN: 00965930) as an Independent Director of the Company, subject to obtaining the approval of the shareholders of the Company at the ensuing Annual General Meeting.

12. Approved the appointment of Ms. Shaili Vijaybhai Patel (DIN: 07836396) as Chairperson of the Company.

13. Approved the proposal for appointment of Mr. Brajesh Gupta, Practising Company Secretary having Membership no. 33070, of Institute of Company Secretaries of India to act as the Scrutinizer of the ensuing AGM pursuant to the provisions of Section 108 and other applicable provisions, if any, of the Companies Act, 2013.

14. The Board of Directors considered and took on records the Secretarial Audit Report and other Report's, Certificates for the Financial Year 2025-26.

15. Approved and adopted the Directors Report along with all necessary annexure thereof, Management Discussion Analysis, Corporate Governance Report/certificate, CFO/CEO Certificate, etc. As annexures of Board Report for the FY 2025-26.

16. The Board has decided that the Annual General Meeting (AGM) of the Company will be held on Wednesday, September 30, 2026 through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM"), in accordance with the relevant circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India.

17. Approved and adopted the Annual report for F.Y. 2025-26 and Authorised the Managing Director/Company Secretary to dispatch the copy of Annual Report and Notice of Annual General Meeting to the members through appropriate mode.

The Meeting of the Board of Directors commenced at 8:30 P.M. and concluded at 11:00 P.M.

We request you to kindly take the above information on record.

For Gujjubhai Industries Limited
(Formerly known as Sumuka Agro Industries Limited

Shaili Vijaybhai Patel
Director & CFO
DIN: 07836396

Annexure A.

The details as required under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/ HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30th January, 2026.

Acquisition of equity shares of Café Gujjubhai Private Limited ("Café Gujjubhai") by the Company

Sr. No.	Particulars	Details
a)	Name of the target entity, details in brief such as size, turnover etc.	M/s Café Gujjubhai Private Limited. Authorised share capital: INR 1,00,00,000.00 Paid up share capital: INR 25,18,800.00 Turnover : INR 2,44,79,464 (As per audited financials March 31, 2025)

b)	Whether the acquisition would fall within related party transaction(s) and whether the promoter/ promoter group/ group companies have any interest in the entity being acquired? If yes, nature of interest and details thereof and whether the same is done at "arm's length".	Cafe Gujjubhai, the entity being acquired, is under the common promotership of Gujjubhai Industries Limited ("the Company"), as the promoter(s) of the Company also hold promoter/controlling interest in Cafe Gujjubhai. On account of this common promoter interest, Cafe Gujjubhai is a related party of the Company within the meaning of the SEBI Listing Regulations and applicable accounting standards (Ind AS 24).
c)	Industry to which the entity being acquired belongs.	The Target belongs to the Food and Beverages (F&B) industry, specifically the Quick Service Restaurant (QSR).
d)	Objects and impact of acquisition (including but not limited to, disclosure of reasons for acquisition of target entity, if its business is outside the main line of business of the listed entity).	The Company is primarily engaged in the trading business. Cafe Gujjubhai, the entity proposed to be acquired, is engaged in the business of developing, promoting, establishing, owning, acquiring, operating, managing and maintaining, directly or indirectly, restaurants (including quick service restaurants), cafeterias, eating houses, kiosks, fast food outlets, food courts, tea and coffee houses, soda fountains, canteens, and catering services or other store formats, and providing therein amenities, facilities, conveniences and refreshments, within India and elsewhere. It also extends rights to third parties as a

		master franchisee/franchisee to develop, establish, operate and maintain such formats in specified locations or regions. Accordingly, the business of the target entity is outside the existing main line of business of the Company. **Reasons/objects of the acquisition:** The acquisition is being undertaken with the objective of enabling the Company to diversify into the food and beverage (F&B) and quick service restaurant (QSR) industry, which offers significant growth potential e.g., rising organised food services consumption, expanding urban middle-class discretionary spending, scalability through the franchise/master-franchisee model, etc. The acquisition will enable the Company to: (i) diversify its revenue streams beyond its existing trading business and reduce dependence on a single business vertical; (ii) leverage Cafe Gujjubhai's established brand, operations, and franchise network in the F&B/QSR space; (iii) create synergies in sourcing, distribution, and operational infrastructure between the Company's existing trading business and the target's F&B operations, where applicable; (iv) enhance the Company's presence and scale in a high-growth consumer-facing sector; and (v) generate additional value for shareholders through participation in a growing industry segment. **Impact of the acquisition:** The acquisition is expected to result in an expansion of the Company's consolidated business operations to include the F&B/QSR segment, addition to consolidated revenue/turnover, entry into new geographies/markets, and diversification of the Company's business risk profile. The acquisition is not expected to have any adverse impact on the existing trading business of the Company, and the Board is of the view that the acquisition is in the best interest of the Company and its shareholders.
e)	Brief details of any governmental or regulatory approvals required for the acquisition.	Not Applicable
f)	Indicative time period for completion of the acquisition.	The acquisition will be completed within 15 days from the date of the receipt of all the other requisite approval(s) and shareholder's approval whichever is later

g)	Nature of consideration - whether cash consideration or share swap and details of the same.	**Consideration other than cash:** The Company will acquire 2,51,880 shares of Café Gujjubhai, from Selling Shareholders, for consideration other than cash, to be discharged fully by way of issuance and allotment of 10,07,520 equity shares of the Company of the face value of Rs. 10 each, fully paid up, on a preferential basis to the Selling Shareholders.
h)	cost of acquisition and/or the price at which the shares are acquired	Please refer to Appendix A.
i)	Percentage of shareholding / control acquired and / or number of shares acquired;	100% of the equity share capital of the Target.
j)	Brief background about the entity acquired in terms of products/line of business acquired, date of of incorporation, history of last 3 years turnover, country in which the acquired entity has presence and any other significant information (in brief);	Cafe Gujjubhai: Cafe Gujjubhai, the entity proposed to be acquired, is engaged in the business of developing, promoting, establishing, owning, acquiring, operating, managing and maintaining, directly or indirectly, restaurants. Date of Incorporation: 28/11/2023 Turnover (standalone) of Café Gujjubhai (based on the audited financial statements) for the following financial years: (In Cr) 2024 - 25: INR 2.44 2023 - 24: INR 4.99 2022-23: NA (pre-incorporation)

ANNEXURE II

The details as required pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular no. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 31, 2026 Disclosures in relation to the issuance of equity shares by the Company on preferential issue forming part of the Proposed Acquisition

Sr. No.	Particulars	Details
a)	Type of securities proposed to be issued (viz. equity shares, convertibles, etc.)	Equity Shares of face value Rs. 10 each, fully paid up.
b)	Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment, etc.)	Preferential Allotment, as consideration other than cash, under Section 42 and Section 62(1)(c) of the Companies Act, 2013 read with Chapter V of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018.
c)	Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately)	Up to 12,04,915 (Twelve Lakh Four Thousand Nine Hundred and Fifteen) Equity Shares, on the basis of a share swap ratio of 1:4.78 equity shares (i.e., 4.78 Equity Shares of the Company for every 1 equity share held in the Target Company), aggregating to approximately Rs. Rs. 15,90,01,768.40 /- (Rupees Fifteen Crores Ninety Lakhs One Thousand Seven Hundred Sixty-Eight and Forty Paisa Only) at an issue price of Rs. 131.96/- (Rupees One Thirty-One and Ninety-Six Paisa Only), (being the value of 100% equity interest in Café Gujjubhai Private Limited, as consideration other than cash and balance amount of Fraction shares will be paid in cash).
d)	Basis on which the price has been arrived at / basis of allotment	**i. Names of the investors:** The Equity Shares are proposed to be allotted to the 15 (fifteen) Selling Shareholders of the Target, being the existing shareholders from whom the Company is acquiring 100% equity interest in the Target. The complete list of proposed allottees, together with the number of Target shares held by each and the number of Equity Shares proposed to be allotted to each, is enclosed as **Appendix A**. of these, Ms. Shaili Patel and Mr. Vishal Vipinkumar Bhatt are common promoters of the Company and the Target, and are accordingly related parties in terms of Regulation 2(1) (zc) of the SEBI Listing Regulations. **ii. Post allotment of securities –** **a. outcome of the subscription.** The preferential issuance is being made for the discharge of consideration to the Selling Shareholders against the Company's acquisition of the securities

		held by such Selling Shareholders in Café Gujjubhai. Accordingly, no proceeds are being received out of such issuance. ("Share Swap"). **b. Issuance Price** Based on the valuation reports obtained by the Company under Regulation 163(3), Regulation 164(1) and Regulation 166A of the SEBI ICDR Regulations, the price per equity share of the Company is fixed at Rs. 131.96/- (Rupees One Hundred Thirty-One and Ninety-Six Paisa Only). **c. Number of investors: 15 (fifteen)**
e)	In case of bonus issue, the listed entity shall disclose the following additional details to the stock exchange(s): (i) whether out of free reserves/share premium; (ii) bonus ratio; (iii) pre- and post-bonus share capital; (iv) reserves/premium required; (v) reserves/premium available and date; (vi) whether audited; (vii) estimated date of credit/dispatch	Not applicable.
f)	In case of issuance of depository receipts (ADR/GDR) or FCCB, the listed entity shall disclose the following additional details to the stock exchange(s): (i) exchange(s) where listed/proposed to be listed; (ii) equity shares underlying; (iii) date of allotment, tenure, maturity, coupon; (iv) issue price (USD/INR); (v) change in terms; (vi) details of default, if any	Not applicable.
g)	In case of issuance of debt securities or other non-convertible securities, the listed entity shall disclose the following additional details to the stock exchange(s): (i) size of issue; (ii) listing status/exchange; (iii) tenure – allotment and maturity dates; (iv) coupon/interest and payment schedule; (v) charge/security created; (vi) special rights/privileges; (vii) delay/default in payment; (viii) details of any adverse comments/letters; (ix) manner of redemption of preference shares/debentures	Not applicable.

h)	Any cancellation or termination of proposal for issuance of securities, including reasons thereof	Not applicable.

Appendix A: List of Allottees

Name of Shareholder	Category of allottee Promoter/Non-Promoter	Existing Shares hold by allottees of CGPL	New shares to be allotted	Fraction Equity shares for which cash consideration will be paid	balance consideration in Cash to paid in Rs.
Shaili Vijaybhai Patel	Promoter	1,002	4,793.00	0.29	38.27
Vishal Vipinkumar Bhatt	Promoter	40,117	1,91,908.00	0.59	77.86
Yogesh Jani	Non-Promoter	3,169	15,159.00	0.62	81.82
Lipee Patel	Non-Promoter	6,250	29,898.00	0.26	34.31
Jayaraman Vishwanathan Jointly With Alamelu Vishwanathan	Non-Promoter	44,000	2,10,483.00	0.78	102.93
M G Ananda	Non-Promoter	7,143	34,170.00	0.13	17.15
Channa Keshava Hosagavi	Non-Promoter	3,571	17,082.00	0.67	88.41
Vimal Nandkishore Malu	Non-Promoter	3,571	17,082.00	0.67	88.41
Nilay Gosalia	Non-Promoter	714	3,415.00	0.58	76.54
Amit Kumar Rathi	Non-Promoter	6,429	30,754.00	0.55	72.58
Vikas Sarda	Non-Promoter	1,429	6,835.00	0.94	124.04
Chandra Mohan Salla	Non-Promoter	714	3,415.00	0.58	76.54
Jash Mehta	Non-Promoter	28	133.00	0.94	124.04
Dharmang Hareshbhai Bhatt	Non-Promoter	29	138.00	0.73	96.33
Nagar Maulika Ravi	Non-Promoter	5,857	28,018.00	0.26	34.31
Kingsman Finserv Pvt Ltd	Promoter	1,27,857	6,11,632.00	0.39	51.46
TOTAL		**2,51,880**	**12,04,915.00**	**8.98**	**1,185.00**

** Shaili Patel and Vishal Bhatt and Kingsman Finserv Pvt Ltd are common promoters of both the Company and the Target, and are accordingly related parties for the purposes of Regulation 23 of the SEBI Listing Regulations. The allotment of Equity Shares to these Selling Shareholders forms part of the material related party transaction referred to in the accompanying disclosure, and the said promoters (and any entities/persons deemed to be acting in concert with them) shall abstain from voting on the resolution(s) approving the Preferential Issue to the extent required under Regulation 23(4) of the SEBI Listing Regulations and Section 188 of the Companies Act, 2013.*

Annexure B

Details as required under the Regulation 30 of the SEBI Listing Regulations read with SEBI Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026:

Sr. No.	Particulars	Details				
1.	Name	Muniswamy Ravirajendran Shilpa	SAGAR MAHESHKUMAR MAVANI	SHAILI VIJAYBHAI PATEL	AMITKUMAR RATHI	M/s. S K Jha & Co.
	Reason for change viz. appointment, reappointment, resignation, removal, death or otherwise	Re-appointment (Upon retirement by rotation)	Regularisation as an Independent Directors	Appointment as Whole-time Director	Re-appointment as an Independent Directors	Re-appointments as Statutory Auditor Of the Company
	Date of appointment/ reappointment/ cessation (as applicable) & term of appointment/ re-appointment	September 7, 2026 liable to retire by rotation	For a term of five (5) consecutive years commencing from 29th July, 2026 up to 28th July, 2031	For a term of five (5) consecutive years commencing from September 6, 2026 till September 5, 2031	For a term of five (5) consecutive years commencing from w.e.f October 30, 2026 to October 29, 2031	For a term of five (5) consecutive years commencing 37th AGM till the conclusion of the 42nd AGM
	Brief profile (in case of appointment)	Enclosed as Annexure				
	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Annexure C

Shaili Vijaybhai Patel

Over 15 years of experience. She has experience in financial management, investment monitoring, financial restructuring, business reorganisation, MIS, investment performance analysis, asset allocation, financial structuring, client reporting and compliance. She is currently associated with Sumuka Agro Industries Ltd. and is responsible for management, corporate governance, statutory/regulatory compliance, financial oversight and strategic planning.

Amitkumar Rathi

Over 20+ years of post-qualification experience. His experience includes investment banking, private equity, financial due diligence, fund raising, fund-level financial management and investment transactions. He has worked with Unitus Capital, Elevar Equity, TVS Capital Funds, KPMG, World Bank Group (IBRD) and Ernst & Young**.**

Sagar Maheshkumar Mavani

Mr. Sagar Maheshkumar Mavani: has over 19 years of extensive experience in the finance and consulting sector. He has been associated with financial consultancy as an independent professional with expertise in corporate finance, financial planning, regulatory compliance, financial analysis, and business advisory. He holds an MBA in Finance

Muniswamy Ravirajendran Shilpa

She brings her passion for food and technology to Gujjubhai — streamlining operations and building the company's digital presence.

M/s. S K Jha & Co.,

M/s. S K Jha & Co., Chartered Accountants is a reputed Chartered Accountancy firm, with its Head Office situated in Ahmedabad. The firm has a strong professional team possessing extensive expertise and experience across various domains. M/s. S K Jha & Co., Chartered Accountants is committed to supporting business growth and success for its clients through quality professional services delivered with sincerity, honesty, and integrity, while ensuring a client-centric approach at all times.