

SWATI PROJECTS LIMITED

CIN: L65993WB1983PLC036332

13, Ganesh Chandra Avenue, 2nd Floor, Room No. 12, Kolkata-700013

E mail: swatiprojectsltd@gmail.com

Phone: +91 9988796071

Website: www.swatiprojects.com

To
The Listing Department
BSE Limited
25th Floor, P. J. Tower,
Dalal Street,
Mumbai- 400001

16th, November 2025

Sub: Newspaper Advertisement of Unaudited Standalone & Consolidated Financial results for the quarter and half year ended September 30, 2025.

Ref: Scrip Code: CSE - 029458, BSE- 543914, MSEI Symbol: SWATI, ISIN: INE210F01016

Dear Sir / Madam,

We are submitting herewith the Unaudited Standalone & Consolidated Financial Results for the quarter and half year ended 30th September, 2025 duly published in Financial Express and Arthik Lipi on 16th November, 2025 pursuant to Regulation 30 and 47 of the Securities and Exchange Board of India (LODR) regulations, 2015. The copy of E-paper of the same is attached herewith.

Further the newspaper advertisement may also be accessed on the company website at www.swatiprojects.com.

This is for your intimation and record.

Thanking You.

Yours faithfully,
For Swati Projects Limited

Company Secretary
Name: Ravi Todi

CC

To
The Metropolitan Stock Exchange of India Limited,
The Listing Department,
Building A, Unit 205A, 2nd Floor,
Piramal Agastya Corporate Park, L.B.S Road,
Kurla West, Mumbai - 400 070

To
The Calcutta Stock Exchange Limited
7, Lyons Range
Kolkata-700001

केनरा बैंक Canara Bank

DEMAND NOTICE Section 13(2)

KECHUADANGA BRANCH (1752)
VIII & P.D. - Keshavnagar, P.S. - Kannur, Dist. - Nadia, West Bengal, Pin - 741 158.
Ref.: SARFAESI/13/2025/AB Date: 14.11.2025

1. Animesh Biswas, S/o. Dilip Biswas, W/- Anandapally, P.O. - Kannur, P.S. - Kannur, Dist. - Nadia, West Bengal, Pin - 741 152.
2. Tanushree Biswas, W/- Anandapally, P.O. - Kannur, P.S. - Kannur, Dist. - Nadia, West Bengal, Pin - 741 152.
3. Sabita Saha, Rankensha Path, Kannur, Nadia, Chapa, Nadia, West Bengal, Pin - 741 152.

Dear Sir,
Sub: - Notice issued under Section 13(2) of the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.

The undersigned being the Authorized Officer of Canara Bank, Kechuadanga Branch (hereinafter referred to as the "Secured Creditor"), appointed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred to as the "Act") do hereby issue this notice to you as under:-

That **Animesh Biswas, S/o. Dilip Biswas and Tanushree Biswas**, who **Animesh Biswas (hereinafter referred to as "the Borrower")**, had obtained credit facility / facilities and liabilities are stated in the **Schedule A & C** hereunder and has entered into the security agreements in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amounts in accordance with the terms and conditions of the above mentioned agreements.

That **Sabita Saha, W/o. Gobinda Saha (hereinafter referred to as "the Guarantor")** have guaranteed the payment on demand of all moneys and discharge of obligations and liabilities incurred or incurred to the secured creditor by the Borrower for credit facilities up to the limit of **Rs. 12,00,000/-** with interest thereon.

SCHEDULE - A & C

Nature of Loan (Loan A/c. No.)	Loan Amount (Rs.)	Liability with Interest as on Date 13/11/2025	Rate of Interest
Housing Loan (1752519003071)	Rs. 12,00,000.00	Rs. 8,66,965.51	Plus Applicable rate of Interest + 2% Penal Rate of Interest

The above said loan / credit facilities are duly secured by way of mortgage of the assets more specifically described in the **Schedule B** hereunder, by virtue of the relevant documents executed by you in our favour. Since you have failed to discharge your liabilities in accordance with the terms and conditions of the loan agreement, the debt as not performing Asset (NPA) as on 11.11.2025. Hence, we hereby issue this notice to you under Section 13(2) of the subject Act calling upon you to discharge the entire liability of **Rs. 8,66,965.51** (Rupees Nine Lakhs Eighty Six Thousand Nine Hundred Sixty Eight and Paise Fifty One only) as on 11.11.2025, together with further interest and incidental expenses and costs, within Sixty (60) days from the date of this notice, failing which we shall exercise all or any of the rights under Section 13(4) of the subject Act.

Further, you are hereby restrained from dealing with any of the Secured Assets mentioned in **Schedule B** in any manner whatsoever, without our prior written consent. This is without prejudice to any other rights available to us under the subject Act and/or any other law in force.

Your attention is invited to provisions of Sub-section (8) of Section 13 of the SARFAESI Act, in respect of time available, to redeem the Secured Assets.

The Demand Notice had also been issued to you by Registered Post with Ack at your last known address available in the Branch after record.

SCHEDULE - B

[CERSA] ASSET ID : 200230906060

All that piece and parcel of property in the name of **Animesh Biswas (Borrower and Mortgagor)**

EMT of All that piece and parcel of Land and residential building constructed thereon lying and situated under P.S. - Kannur, Tazul No. 1 within Mouza - 68 Uttarapuri, Khatan No. Sabak 620, 1417, 1302, 387, H/L Khatan No. 216, L/R Khatan No. 5532, situated at Village - Udakhal Bazar, Mouza - Loksha, within Adroo Khajuri, P. S. - Khajuri, P. O. - Henna, District - Purba Medinipur, West Bengal, Pin - 721403. The area is bounded and butted by North - Debashish Jana on same Plot, South - Plot - 1, Day No. 5681, East - Sujan Kumar Manna on same Plot, West - Plot No. 10528 & Email Baran Road.

The property is butted and bounded by: On the North: By Land of Minimal Biswas, On the South: By Mud Road, On the East: By Land of Prady Biswas, On the West: By Land of Dilip Biswas.

Date: 14.11.2025
Place: Kolkata

Authorized Officer
Canara Bank

POSSESSION NOTICE

(Section 13(4))
For Immovable Property

Regional Office : Durgapur, Jinta Enclave, Near Dairy More, Sarganahanga, Durgapur, Pin - 713211

Whereas:

The undersigned being the Authorized Officer of the Canara Bank under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as the "Act") and in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice Dated 21.07.2025 calling upon the Borrower - **Mrs. Shree Shree Sarabamangala Clinic, Proprietor - Abhinav Jana, Near Ratanika Statue, Balaipara, Barama District - Bankura, West Bengal, Pin - 722122**, to repay the amount mentioned in the notice, being **Rs. 15,42,844.86** (Rupees Fifteen Lakhs Forty Two Thousand Nine Hundred Eighty Four and Paise Eighty Six Only), within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on the 18th Day of November of the year 2025.

The Borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Canara Bank for an amount of **Rs. 15,42,844.86** (Rupees Fifteen Lakhs Forty Two Thousand Nine Hundred Eighty Four and Paise Eighty Six Only), and interest thereon as per Demand Notice Dated 21.07.2025.

The borrower's attention is invited to the provisions of Section 13 (3) of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property: All those part and parcel of land measuring 6 Decimals Bazar Land along with building thereon L. No. 13, R. S. Kh. No. 544, L. R. Kh. No. 1056 (P/R), R. S. Plot / Dag No. 68821029 L. R. Plot / Dag No. 7233, situated at Village - Udakhal Bazar, Mouza - Loksha, within Adroo Khajuri, P. S. - Khajuri, P. O. - Henna, District - Purba Medinipur, West Bengal, Pin - 721403. The area is bounded and butted by North - Debashish Jana on same Plot, South - Plot - 1, Day No. 5681, East - Sujan Kumar Manna on same Plot, West - Plot No. 10528 & Email Baran Road.

Date: 10.11.2025
Place: Durgapur

Authorized Officer,
Canara Bank

POSSESSION NOTICE

(Section 13(4)) (For Real Estate)

For Immovable Property

BALI BRANCH, Domkal Jalangi Road, Bali, Gokulpur - 742302
Email: cbt9542@canarabank.com

The undersigned being the Authorized Officer of the Canara Bank, Bali Branch under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as the "Act") and in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice Dated 09.09.2025 calling upon the Borrower - **Mrs. Fahina Welding Workshop, Proprietor - Rabib Akbar Rahaman, Bali, Gokulpur, Village - Mahanagar, P.S. - Daulatabad, District - Murshidabad, West Bengal, Pin - 742302**, to repay the amount mentioned in the notice being **Rs. 9,41,116.42** (Rupees Nine Lakhs Forty One Thousand One Hundred Sixty Four and Paise Forty Two Only), within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on the 15th Day of November of the year 2025.

The Borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Canara Bank, Bali Branch for an amount of **Rs. 9,41,116.42** (Rupees Nine Lakhs Forty One Thousand One Hundred Sixty Four and Paise Forty Two Only), and interest thereon.

The borrower's attention is invited to the provisions of Section 13 (3) of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property: All that piece and parcel of Land measuring about 0.06 Decimal under Mouza - Mahanagar, J. L. No. 124, Khatan No. L. R. 438, Present L. R. 1041, Plot No. L. R. 343 V. No. A.D.S.R. - Berhampur under Gurudanga Gram Panchayat, Title Holder - Sirajul Islam. The said property is bounded as follows: On the North: Property of Janta S.K. & Others, On the South: Property of Sirajul S.K. & Others, Property of Rabul Islam, On the West: Road.

Date: 15.11.2025
Place: Bali

Authorized Officer,
Canara Bank

The undersigned being the Authorized Officer of the Canara Bank, Bali Branch under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as the "Act") and in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice Dated 09.09.2025 calling upon the Borrower - **Mrs. Fahina Welding Workshop, Proprietor - Rabib Akbar Rahaman, Bali, Gokulpur, Village - Mahanagar, P.S. - Daulatabad, District - Murshidabad, West Bengal, Pin - 742302**, to repay the amount mentioned in the notice being **Rs. 9,41,116.42** (Rupees Nine Lakhs Forty One Thousand One Hundred Sixty Four and Paise Forty Two Only), within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on the 15th Day of November of the year 2025.

The Borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Canara Bank, Bali Branch for an amount of **Rs. 9,41,116.42** (Rupees Nine Lakhs Forty One Thousand One Hundred Sixty Four and Paise Forty Two Only), and interest thereon.

The borrower's attention is invited to the provisions of Section 13 (3) of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property: All that piece and parcel of Land measuring about 0.06 Decimal under Mouza - Mahanagar, J. L. No. 124, Khatan No. L. R. 438, Present L. R. 1041, Plot No. L. R. 343 V. No. A.D.S.R. - Berhampur under Gurudanga Gram Panchayat, Title Holder - Sirajul Islam. The said property is bounded as follows: On the North: Property of Janta S.K. & Others, On the South: Property of Sirajul S.K. & Others, Property of Rabul Islam, On the West: Road.

Date: 15.11.2025
Place: Bali

Authorized Officer,
Canara Bank

The undersigned being the Authorized Officer of the Canara Bank, Bali Branch under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as the "Act") and in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice Dated 09.09.2025 calling upon the Borrower - **Mrs. Fahina Welding Workshop, Proprietor - Rabib Akbar Rahaman, Bali, Gokulpur, Village - Mahanagar, P.S. - Daulatabad, District - Murshidabad, West Bengal, Pin - 742302**, to repay the amount mentioned in the notice being **Rs. 9,41,116.42** (Rupees Nine Lakhs Forty One Thousand One Hundred Sixty Four and Paise Forty Two Only), within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on the 15th Day of November of the year 2025.

The Borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Canara Bank, Bali Branch for an amount of **Rs. 9,41,116.42** (Rupees Nine Lakhs Forty One Thousand One Hundred Sixty Four and Paise Forty Two Only), and interest thereon.

The borrower's attention is invited to the provisions of Section 13 (3) of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property: All that piece and parcel of Land measuring about 0.06 Decimal under Mouza - Mahanagar, J. L. No. 124, Khatan No. L. R. 438, Present L. R. 1041, Plot No. L. R. 343 V. No. A.D.S.R. - Berhampur under Gurudanga Gram Panchayat, Title Holder - Sirajul Islam. The said property is bounded as follows: On the North: Property of Janta S.K. & Others, On the South: Property of Sirajul S.K. & Others, Property of Rabul Islam, On the West: Road.

Date: 15.11.2025
Place: Bali

Authorized Officer,
Canara Bank

M/S. SWATI PROJECTS LIMITED

CIN: L6899WB1907LC00332
Regd. Office: 13, Ganesh Chandra Avenue, 2nd Floor, Kolkata - 700013
E-mail: swatiprjects@gmail.com, Website: www.swatiprjects.com, Phone: +91 9830770000 / 9888766071.

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2025

(Rs. In Lakhs)

PARTICULARS	ANNURE - I				
	3 months ended (30/09/25)	Preceding 3 months ended (30/09/24)	Comparison of 3 months ended (30/09/25) with the previous year (30/09/24)	Year to date ended (30/09/25)	Year to date ended (30/09/24)
1. Income from Operations (a) Income from Operations (b) Other Operating Income	33.32	45.69	30.79	79.01	60.32
2. Expenses (a) Depreciation (b) Employee Benefits Expenses (c) Other Expenses (d) Finance Costs (e) Provisions & Contingencies	1.42	0.18	1.00	0.05	0.04
3. Profit/(Loss) from Operations before tax	34.74	45.69	30.79	80.61	60.32
4. Profit/(Loss) from Operations after tax	3.00	3.00	2.97	6.00	5.94
5. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
6. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
7. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
8. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
9. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
10. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
11. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
12. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
13. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
14. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
15. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
16. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
17. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
18. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
19. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
20. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
21. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
22. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
23. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
24. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
25. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
26. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
27. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
28. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
29. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
30. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
31. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
32. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
33. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
34. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
35. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
36. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
37. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
38. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
39. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
40. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
41. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
42. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
43. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
44. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
45. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
46. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
47. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
48. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
49. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
50. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
51. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
52. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
53. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
54. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
55. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
56. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
57. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
58. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
59. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
60. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
61. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
62. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
63. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
64. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
65. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
66. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
67. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
68. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
69. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
70. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
71. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
72. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
73. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
74. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
75. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
76. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04
77. Profit/(Loss) from Operations before tax and exceptional items	4.48	14.49	1.05	18.97	7.43
78. Profit/(Loss) from Operations after tax and exceptional items	0.00	0.01	0.01	0.05	0.04

