

Independent Auditors' Limited Review Report on Unaudited Half- yearly Standalone Financial Results of Systango Technologies Limited pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, as amended

To,
**The Board of Directors of
Systango Technologies Limited**
[Formerly known as 'Systango Technologies Private Limited']

- [1] We have reviewed the accompanying Statement of unaudited standalone financial results of **Systango Technologies Limited** ('the Company') for the half year ended 30th September, 2024 ('the Statement'), attached herewith, being submitted by the company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").
- [2] This Statement, which is the responsibility of the Company's management and approved by the Board of directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 Interim Financial Reporting, prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued there under and other accounting principles generally accepted in India and in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations"). Our responsibility is to express a conclusion on the Statement based on our review.
- [3] We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "*Review of Interim Financial Information Performed by the Independent Auditor of the Entity*" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



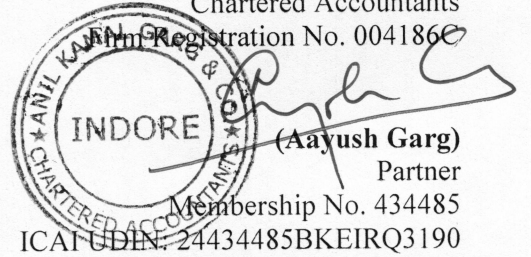
[2]

- [4] Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited standalone financial results prepared in accordance with applicable Accounting Standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of Listing regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.

For: Anil Kamal Garg & Company

Chartered Accountants

Registration No. 0041860



(Aayush Garg)

Partner

Membership No. 434485

ICAI UDIN: 24434485BKEIRQ3190

Place: Indore

Dated: November 14th, 2024

SYSTANGO TECHNOLOGIES LIMITED
[Formerly known as 'SYSTANGO TECHNOLOGIES PRIVATE LIMITED']

UNAUDITED STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS ON 30TH SEPTEMBER 2024

[Rs. In Lakhs]

Particulars	As at 30th September, 2024 [Unaudited]	As at 31st March, 2024 [Audited]
A		
<u>EQUITY AND LIABILITIES</u>		
I		
<u>SHAREHOLDERS' FUNDS</u>		
(a) Share Capital	1,466.88	1,466.88
(b) Reserves and Surplus	7,168.36	6,261.71
	8,635.24	7,728.59
II		
<u>NON-CURRENT LIABILITIES</u>		
(a) Long-Term Borrowings	-	0.28
	-	0.28
III		
<u>CURRENT LIABILITIES</u>		
(a) Trade Payables		
-Total outstanding dues of micro enterprises & small enterprises; and	-	-
-Total outstanding dues of creditors other than micro enterprises & small enterprises	-	-
(b) Other Current Liabilities	59.47	72.96
(c) Short-Term Provisions	818.67	662.30
	878.14	735.26
<u>TOTAL RUPEES (I + II+III)</u>	9,513.38	8,464.13
B		
<u>ASSETS</u>		
I		
<u>NON-CURRENT ASSETS</u>		
(a) <u>Property, Plant and Equipment and Intangible Assets</u>		
i) Property, Plant and Equipment	198.11	207.03
ii) Intangible Assets	149.75	139.43
iii) Capital Work-In-Progress	-	-
iv) Intangible Assets under Development	140.80	101.67
	488.65	448.13
(b) Non-Current Investments	2,041.76	289.02
(c) Deferred Tax Assets (Net)	14.58	18.19
(d) Other Non-Current Assets	70.78	71.18
	2,615.77	826.52
II		
<u>CURRENT ASSETS</u>		
(a) Current Investments	4,336.98	5,664.48
(b) Trade Receivables	1,052.34	906.69
(c) Cash and Cash Equivalents	499.63	289.56
(d) Short-Term Loans and Advances	441.92	456.72
(e) Other Current Assets	566.74	320.15
	6,897.60	7,637.61
<u>TOTAL RUPEES (I + II)</u>	9,513.38	8,464.13

For and on the behalf of the Board of Directors

(Vinita Rathi)
Managing Director and Chief Executive Officer
DIN : 00427239

Place : Indore

Dated : November 14th, 2024

Systango Technologies Limited

[Formerly known as 'Systango Technologies Private Limited']

Regd. Office: 3rd Floor, LHS, STP-1, Crystal IT Park, Ring Road, Indore

CIN: L51109MP2004PLC016959

Phone : 0731 - 2971030

Website:www.systango.com

Statement of Unaudited Standalone Financial Results For The Half Year Ended 30th September, 2024

[Rs. In Lakhs]

Sr. No.	Particulars	Half Year Ended			For the Year ended
		30th September, 2024	31st March, 2024	30th September, 2023	31st March, 2024
		[Unaudited]	[Audited]	[Unaudited]	[Audited]
I	Income				
	(i) Revenue from Operations	2,587.11	2,844.26	2,423.65	5,267.91
	(ii) Other Income	326.25	257.33	137.84	395.17
	TOTAL INCOME (i+ii)	2,913.36	3,101.59	2,561.49	5,663.08
II	Expenses				
	a) Employee Benefits Expense	1,602.79	1,544.55	1,596.10	3,140.66
	b) Finance Costs	2.26	2.77	1.19	3.96
	c) Other Expenses	198.17	275.22	165.85	441.07
	d) Depreciation and Amortisation	24.90	23.99	26.29	50.28
	TOTAL EXPENSES	1,828.11	1,846.53	1,789.43	3,635.97
III	Profit before exceptional items and tax (I-II)	1,085.25	1,255.05	772.06	2,027.11
IV	Exceptional Items	-	-	-	-
V	Profit before tax (III-IV)	1,085.25	1,255.05	772.06	2,027.11
VI	Tax Expenses				
	(i) Current Tax	175.00	236.40	125.00	361.40
	(ii) Less: MAT Credit	-	-	-	-
	(iii) Current Tax Expense relating to prior years	-	34.31	-	34.31
	(iv)Deferred Taxation	3.61	6.52	0.69	7.21
	Total Tax Expenses (i-ii+iii+iv)	178.61	277.24	125.69	402.92
VII	Net Profit for the period (V-VI)	906.65	977.82	646.37	1,624.19
VIII	Earnings per Share				
	Basic	6.18	6.67	4.41	11.07
	Diluted	6.18	6.67	4.41	11.07

Notes :

- The above standalone financial results for the Half year ended 30th September, 2024 have been reviewed by the Audit Committee and taken on record by the Board of Directors of Systango Technologies Limited ("the Company") in its meeting held on November 14th, 2024.
- The Statutory Auditors of the Company have carried out the Limited Review of the standalone financial results for the Half year ended 30th September, 2024. The Management has exercised necessary due diligence to ensure that such financial results provide a true & fair view of the affairs of the Company.
- The Company is primarily engaged in business of providing Software Development Services.
- Figures of the Half year ended 31st March, 2024 are the balancing figures between Audited figures in respect of the full financial year and published year to date figures up to the half year of that financial year.
- The previous period figures have been regrouped/ reclassified wherever necessary to make them comparable with the current periods' figures.
- Basic and Diluted EPS have been calculated using the weighted average number of shares.

**For and on behalf of the Board of Directors of
Systango Technologies Limited**

Vinita Rathi
Managing Director and Chief Executive Officer

Indore, November 14th, 2024

DIN: 00427239

SYSTANGO TECHNOLOGIES LIMITED

[Formerly known as 'SYSTANGO TECHNOLOGIES PRIVATE LIMITED']

STANDALONE CASH FLOW STATEMENT FOR THE PERIOD ENDED 30TH SEPTEMBER 2024

[Amount Rs. in Lakhs]

Sno.	Particulars	Period ended 30th September, 2024		Year ended 31st March, 2024	
A.	<u>CASH FLOW FROM / (USED IN) OPERATING ACTIVITIES</u>				
	Net Profit before Tax and Exceptional Items as per Statement of Profit and Loss		1,085.25		2,027.12
	<u>Adjustments for :</u>				
	Depreciation	24.90		50.28	
	Foreign Exchange Gain	(38.39)		(48.09)	
	Interest income	(124.07)		(234.62)	
	Finance Costs	2.26		3.96	
	Gain on Redemption of Units of Mutual Funds	(155.18)	(290.48)	(112.46)	(340.94)
	Operating Profit before Working Capital Changes		794.77		1,686.18
	<u>Net change in:</u>				
	Trade Receivables	(145.64)		(464.53)	
	Short-Term Loans and Advances	14.80		31.20	
	Other Current Assets	(246.58)		(114.46)	
	Trade Payables	-		-	
	Other Current Liabilities	(13.49)		20.75	
Short-Term Provisions	156.36		58.93		
Other Non Current Assets	0.41	(234.14)	(0.25)	(468.37)	
Cash generated from/ (used in) Operations		560.63		1,217.81	
Direct Taxes		175.00		395.71	
Net Cash generated from/ (used in) Operating Activities		385.63		822.10	
B.	<u>CASH FLOW FROM INVESTING ACTIVITIES</u>				
	Purchase of Property, Plant and Equipment		(26.30)		(10.49)
	Purchase of Assets under Capital Work in Progress		-		(8.35)
	Acquisition of Intangible Asset under Development		(39.12)		(149.17)
	Gain on Redemption of Units of Mutual Funds		155.18		112.46
	Interest Income		124.07		234.62
	Net Changes in Investments		(425.24)		(4,172.52)
Net Cash generated from/ (used in) Investing Activities		(211.41)		(3,993.46)	
C.	<u>CASH FLOW FROM FINANCING ACTIVITIES</u>				
	(Repayment)/Proceeds of Long-term Borrowings		(0.28)		0.28
	Interest Paid		(2.26)		(3.96)
	IPO Expenses		-		(25.11)
	Foreign Exchange Gain		38.39		48.09
Net Cash generated from/ (used in) Financing Activities		35.85		19.30	
	NET CHANGE IN CASH AND CASH EQUIVALENTS [A+B+C]		210.06		(3,152.06)
	Cash and cash equivalents at the beginning of the year		289.56		3,441.62
	Cash and cash equivalents at the end of the year		499.63		289.56
	Components of cash and cash equivalents as at year end comprise of :				
	Cash on Hand		3.24		1.86
	Balance with Banks in Current Accounts		287.53		264.20
	Investment in Fixed Deposits (Maturity less than 3 months)		208.86		23.50
			499.63		289.56

Note

- 1 All figures in brackets are outflow.
- 2 The above cash flow statement has been prepared under 'Indirect Method' as set out in the Accounting Standard-3 on 'Cash Flow Statement' issued by the Institute of Chartered Accountants of India.

For and on the behalf of the Board of Directors

(Vinita Rathi)
Managing Director and Chief Executive Officer
DIN : 00427239

Place : Indore
Dated : November 14th, 2024

Independent Auditors' Limited Review Report on Unaudited Half-yearly Consolidated Financial Results of Systango Technologies Limited pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
**The Board of Directors of
Systango Technologies Limited**
[Formerly known as 'Systango Technologies Private Limited']

- [1] We have reviewed the accompanying Statement of unaudited Consolidated financial results of **Systango Technologies Limited** ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") for the Half Year ended 30th September, 2024 ('the Statement'), attached herewith, being submitted by the Parent pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").
- [2] This Statement, which is the responsibility of the Parent's management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 Interim Financial Reporting, prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued there under and other accounting principles generally accepted in India and in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations"). Our responsibility is to express a conclusion on the Statement based on our review.
- [3] We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
- [4] The Statement includes the results of the following entities:

Name of the Entity	Relationship
Isystango Ltd. ,United Kingdom	Wholly Owned Subsidiary
Systango LLC, United States of America	Wholly Owned Subsidiary
Systango INC, United States of America	Wholly Owned Subsidiary
Systango Ltd. , United Kingdom	Subsidiary of Subsidiary
M/s . Systango Account Aggregator Services LLP, India	Enterprise over which the parent exercise control



[2]

[5] Based on our review conducted as above, read with para 6(b) below and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with recognition and measurement principles Accounting Standard 25 Interim Financial Reporting, Prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued there under and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

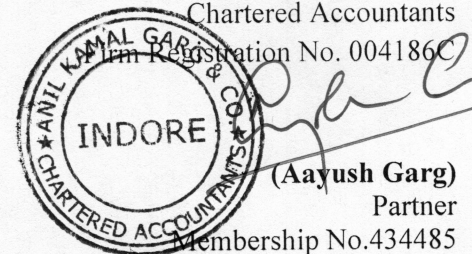
[6] **Other Matters**

- (a) We did not review the interim financial results of the subsidiaries included in the consolidated unaudited financial results, whose interim financial results reflect total revenues of Rs. 958.35 Lakhs, total net profit after tax of Rs. 63.45 Lakhs for the Half Year Ended 30th September, 2024, as considered in the Statement. These interim financial results/information have not been reviewed by their auditors and have been provided to us by the Management. We have considered these interim unaudited financial results/information as certified by the management. Our conclusion on the Statement and our report in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, in so far as it relates to the aforesaid subsidiary, are based solely on such unaudited financial information. Our conclusion on the Statement is not modified in respect of the above matter.
- (b) Few subsidiaries are located outside India whose financial results and other financial information has been prepared in accordance with accounting principles generally accepted in their country and which has been provided by the management. The Parent's management has converted the financial results of such subsidiaries located outside India from accounting principles generally accepted in their country to accounting principles generally accepted in India.

We have reviewed these conversion adjustments made by the Parent's management. Our conclusion in so far as it relates to the balances and affairs of such subsidiaries located outside India are based on management certified financial statements and information and the conversion adjustments prepared by the management of the Parent and reviewed by us.

For: Anil Kamal Garg & Company

Chartered Accountants
Firm Registration No. 004186C



(Aayush Garg)
Partner
Membership No.434485
ICAI UDIN : 24434485BKEIRR8764

Place: Indore

Dated: November 14th, 2024

SYSTANGO TECHNOLOGIES LIMITED
[Formerly known as 'SYSTANGO TECHNOLOGIES PRIVATE LIMITED']

UNAUDITED CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2024

[Amount - ₹ in Lakhs]

Particulars	As at 30th September, 2024 [Unaudited]	As at 31st March, 2024 [Audited]
A EQUITY AND LIABILITIES		
I SHAREHOLDERS' FUNDS		
(a) Share Capital	1,466.88	1,466.88
(b) Reserves and Surplus	7,362.76	6,373.31
(c) Non-Controlling Interests	-	-
(I)	8,829.64	7,840.19
II NON-CURRENT LIABILITIES		
(a) Long-Term Borrowings	3.14	9.22
(II)	3.14	9.22
III CURRENT LIABILITIES		
(a) Trade Payables		
-Total outstanding dues of micro enterprises & small enterprises; and	-	-
-Total outstanding dues of creditors other than micro enterprises & small enterprises	48.54	13.93
(b) Other Current Liabilities	31.95	43.31
(c) Short-Term Provisions	866.73	696.53
(III)	947.23	753.77
TOTAL RUPEES (I + II + III)	9,780.01	8,603.19
B ASSETS		
I NON-CURRENT ASSETS		
(a) <u>Property, Plant and Equipment and Intangible Assets</u>		
i) Property, Plant and Equipment	202.90	209.95
ii) Intangible Assets	149.75	139.43
iii) Capital Work-In-Progress	-	-
iv) Intangible Assets under Development	140.80	101.67
	493.45	451.06
(b) Goodwill	47.43	47.43
(c) Non-Current Investments	1,809.37	54.41
(d) Deferred Tax Assets (Net)	14.58	18.18
(e) Other Non-Current Assets	73.02	73.29
(I)	2,437.85	644.37
II CURRENT ASSETS		
(a) Current Investments	4,360.65	5,638.78
(b) Trade Receivables	1,274.89	1,074.24
(c) Cash and Cash Equivalents	695.81	467.39
(d) Short-Term Loans and Advances	441.92	456.72
(e) Other Current Assets	568.89	321.68
(II)	7,342.16	7,958.82
TOTAL RUPEES (I + II)	9,780.01	8,603.19

For and on the behalf of Systango Technologies Limited

(Vinita Rathi)
Managing Director and Chief Executive Officer
DIN : 00427239

Place : Indore
Dated : November 14th, 2024

Systango Technologies Limited

[Formerly known as 'Systango Technologies Private Limited']

Regd. Office: 3rd Floor, LHS, STP-1, Crystal IT Park, Ring Road, Indore

CIN: L51109MP2004PLC016959

Phone : 0731-2971030

Website:www.systango.com

Statement of Unaudited Consolidated Financial Results For The Half Year Ended 30th September, 2024

[Amount - ₹ in Lakhs]

Sr. No.	Particulars	Half Year Ended			Year ended
		30th September, 2024	31st March, 2024	30th September, 2023	31st March, 2024
		[Unaudited]	[Audited]	[Unaudited]	[Audited]
I	Income				
	(i) Revenue from Operations	2,878.31	2,965.15	2,692.06	5,657.21
	(ii) Other Income	328.66	236.12	177.63	413.75
	TOTAL INCOME (i+ii)	3,206.96	3,201.27	2,869.69	6,070.96
II	Expenses				
	a) Cost of sales	66.79	82.14	69.82	151.96
	b) Employee Benefits Expense	1,649.47	1,579.89	1,630.96	3,210.85
	c) Finance Costs	2.95	3.20	1.45	4.65
	d) Other Expenses	312.71	353.83	191.43	545.26
	e) Depreciation and Amortisation	25.55	24.73	26.98	51.71
	TOTAL EXPENSES	2,057.47	2,043.79	1,920.64	3,964.43
III	Profit before exceptional items and tax (I-II)	1,149.49	1,157.48	949.05	2,106.53
IV	Exceptional Items	-	-	-	-
V	Profit before extraordinary items and tax (III-IV)	1,149.49	1,157.48	949.05	2,106.53
VI	Extraordinary items	-	-	-	-
VII	Profit before Tax (V-VI)	1,149.49	1,157.48	949.05	2,106.53
VIII	Tax Expenses				
	(i) Current Tax	175.78	238.78	134.29	373.07
	(ii) Less: MAT Credit	-	-	-	-
	(iii) Current Tax Expense relating to prior years	-	34.31	-	34.31
	(iv)Deferred Taxation	3.61	6.52	0.69	7.21
	Total Tax Expenses (i-ii+iii+iv)	179.39	279.61	134.97	414.59
IX	Net Profit for the period (V-VI)	970.10	877.87	814.08	1,691.93
X	Earnings per Share				
	Basic	6.61	5.98	5.55	11.53
	Diluted	6.61	5.98	5.55	11.53

Notes :

- The above consolidated financial results for the Half year ended 30th September, 2024 have been reviewed by the Audit Committee and taken on record by the Board of Directors of Systango Technologies Limited ("the Company") in its meeting held on 14th November, 2024.
- The Group is primarily engaged in business of providing Software Development Services.
- The previous period figures have been regrouped/ reclassified wherever necessary to make them comparable with the current periods' figures.
- Basic and Diluted EPS have been calculated using the weighted average number of shares.

For and on behalf of Systango Technologies Limited

Vinita Rathi

Managing Director and Chief Executive Officer

DIN: 00427239

Indore, November 14th, 2024

SYSTANGO TECHNOLOGIES LIMITED
CONSOLIDATED CASH FLOW STATEMENT FOR THE PERIOD ENDED 30TH SEPTEMBER, 2024

[Amount - ₹ in Lakhs]

Sno.	Particulars	For the Period ended 30th September, 2024 [Unaudited]		Year ended 31st March, 2024 [Audited]	
A.	<u>CASH FLOW FROM / (USED IN) OPERATING ACTIVITIES</u>				
	Net Profit before Tax and Exceptional Items as per Consolidated Statement of Profit and Loss		1,149.49		2,106.53
	<u>Adjustments for :</u>				
	Depreciation & Amortisation	25.55		51.71	
	Foreign Exchange Gain	(38.39)		(48.09)	
	Interest income	(134.65)		(253.20)	
	Dividend Income	(0.44)		-	
	Finance Cost	2.95		4.65	
	Gain on sale/redemption of securities/unit of mutual funds	(155.18)	(300.16)	(112.46)	(357.39)
	Operating Profit before Working Capital Changes		849.34		1,749.14
	<u>Net change in:</u>				
	Trade Receivables	(200.64)		(427.69)	
	Short-Term Loans and Advances	14.80		31.20	
	Other Current Assets	(247.21)		(114.66)	
	Trade Payables	34.62		(10.33)	
	Other Current Liabilities	(11.36)		(10.23)	
	Short-Term Provisions	170.20	(239.59)	59.02	(472.69)
	Cash generated from/ (used in) Operations		609.74		1,276.45
	Direct Taxes		175.78		407.38
	Net Cash generated from/ (used in) Operating Activities		433.96		869.07
B.	<u>CASH FLOW FROM INVESTING ACTIVITIES</u>				
	Purchase of Property, Plant and Equipment		(16.61)		(10.49)
	Purchase of Intangible Asset		(12.20)		-
	Expenditure incurred towards CWIP		-		(8.35)
	Purchase of Intangible Asset under Development		(39.75)		(149.17)
	Gain on Redemption of Units of Mutual Fund		155.18		112.46
	Interest Income		134.65		253.20
	Dividend Income		0.44		-
	Investment in Fixed Deposits		(1,754.96)		177.88
	Release of Security Deposits		0.27		(0.32)
	Net Changes in Investments		1,278.12		(4,341.09)
	Net Cash generated from/ (used in) Investing Activities		(254.86)		(3,965.88)
C.	<u>CASH FLOW FROM FINANCING ACTIVITIES</u>				
	(Repayment)/Proceeds of Long-term Borrowings		(6.08)		(52.44)
	Interest Paid		(2.95)		(4.65)
	IPO Expenses		-		(25.11)
	Foreign Exchange Gain		38.39		48.09
	Increase in Foreign Currency Translation Reserve		19.97		8.88
	Net Cash generated from/ (used in) Financing Activities		49.32		(25.23)
	NET CHANGE IN CASH AND CASH EQUIVALENTS [A+B+C]		228.42		(3,122.05)
	Cash and cash equivalents at the beginning of the year		467.39		3,589.44
	Cash and cash equivalents at the end of the year		695.81		467.39
	Components of cash and cash equivalents as at year end comprise of :				
	Cash on Hand		3.24		1.86
	Balance with Banks in Current Accounts		483.71		442.03
	Balance with Banks in Short Term Deposits		208.86		23.50
			695.81		467.39

Note

- 1 All figures in brackets are outflow.
- 2 The above Consolidated cash flow statement has been prepared under 'Indirect Method' as set out in the Accounting Standard-3 on 'Cash Flow Statement' issued by the Institute of Chartered Accountants of India.

For and on the behalf of the Board of Directors

(Vinita Rathi)
Managing Director and Chief Executive Officer
DIN : 00427239

Place : Indore
Dated :November 14th,2024