



**THE COSMOS CO-OP. BANK LTD.**

(Multistate Scheduled Bank)

*Enriching Life!*

Date – 27.06.2022

To,  
CMA Chittaranjan Chattopadhyay  
Chairman,  
Banking, Financial Services & Insurance Board,  
The Institute of Cost Accountants of India,  
CMA Bhavan, 12, Sudder Street,  
Kolkata – 700016

Dear Sir,

At the very onset, I thank you for sending me a complimentary copy of 'Aide Memoire on Infrastructure Financing'.

It will indeed offer valuable guidance to the promoters of infra sector projects and guide the bankers, financial institutions & investors in their lending operations for this sector that includes railways, road transport, civil aviation, ports, inland waterways etc. The handbook describes a practical approach to address all issues related to infrastructure financing along with case studies applicable to various sectors. This helps in illustrating the prominent features in appraisal, risk identification and mitigation thereof.

I am confident that this Book will be an important reference material for all stakeholders in Infrastructure Financing.

I once again thank you for your thoughtful deed of sending me a copy of the book. I also take this opportunity to wish you the very best in all your future endeavours.

Regards,

Mrs. Apekshita Thipsay  
Managing Director