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Corporate Office  
Investor Services Cell  
254-260, Avvai Shanmugam Salai  
Royapettah  
**Chennai 600 014**

Ref : ISC / 575 / 2018-19

25.01.2019

<b>The Vice President</b> <b>National Stock Exchange of India Limited</b> "Exchange Plaza", Bandra Kurla Complex Bandra East <b>Mumbai - 400 051.</b>	<b>The Manager</b> <b>BSE Limited</b> Phiroze Jeejibhai Towers Dalal Street <b>Mumbai - 400 001</b>
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Dear Sir,

**Sub : Corporate Announcement - NSE Symbol : INDIANB - Scrip Code: 532814.**

Anent the above, we enclose the statement showing the Standalone Reviewed Financial Results of the Bank for the quarter / Nine months ended December 31, 2018 and Notes forming part of the Financial Results, approved by the Board of Directors of the Bank at its meeting held on January 25, 2019 at Chennai.

We also send herewith the Limited Review Report of the Statutory Central Auditors of the Bank for the quarter / Nine months ended December 31, 2018.

We request you to take on record the same.

Yours faithfully,

  
( Bimal Shah )

**Company Secretary & Compliance Officer**

Encl : a/a.

**Reviewed Financial Results for the Quarter/ Nine months ended 31st December 2018**

₹ in lakhs							
	Particulars	Quarter ended			Nine Months Ended		Year ended
		31.12.2018 (Reviewed)	30.09.2018 (Reviewed)	31.12.2017 (Reviewed)	31.12.2018 (Reviewed)	31.12.2017 (Reviewed)	31.03.2018 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	482392.11	470084.52	435422.03	1421693.25	1264976.06	1711364.69
	(a) Interest/discount on advances/bills	355317.07	339203.15	302945.52	1032474.20	875966.57	1185714.13
	(b) Income on investments	122169.77	127725.01	129647.44	378878.79	377029.47	511315.22
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	4468.70	2708.65	2334.81	8970.47	10261.96	12164.59
	(d) Others	436.57	447.71	494.26	1369.79	1718.06	2170.75
2	Other Income	44518.22	42832.18	54885.41	131330.44	191551.83	240583.73
A	<b>Total Income (1 + 2)</b>	<b>526910.33</b>	<b>512916.70</b>	<b>490307.44</b>	<b>1553023.69</b>	<b>1456527.89</b>	<b>1951948.42</b>
3	Interest Expended	310721.06	296991.09	273152.55	896229.87	802392.08	1085009.31
4	Operating Expenses (e) + (f)	101528.05	96820.98	96232.52	293272.32	270413.67	366840.13
	(e) Employees cost	56458.21	53203.44	53119.83	165093.90	155188.84	210025.38
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	45069.84	43617.54	43112.69	128178.42	115224.83	156814.75
B	<b>Total Expenditure (3 + 4) (excluding provisions and contingencies)</b>	<b>412249.11</b>	<b>393812.07</b>	<b>369385.07</b>	<b>1189502.19</b>	<b>1072805.75</b>	<b>1451849.44</b>
C	<b>Operating Profit (A-B) (Profit before Provisions and Contingencies)</b>	<b>114661.22</b>	<b>119104.63</b>	<b>120922.37</b>	<b>363521.50</b>	<b>383722.14</b>	<b>500098.98</b>
D	<b>Provisions (other than tax) and Contingencies</b>	<b>92367.56</b>	<b>100433.62</b>	<b>91812.06</b>	<b>295757.33</b>	<b>237823.08</b>	<b>392456.76</b>
	of which provisions for Non-Performing Assets	97388.84	75247.99	38548.76	218296.34	170078.49	347281.69
E	<b>Exceptional items</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
F	<b>Profit from ordinary activities before tax (C-D-E)</b>	<b>22293.66</b>	<b>18671.01</b>	<b>29110.31</b>	<b>67764.17</b>	<b>145899.06</b>	<b>107642.22</b>
G	<b>Provision for Taxes</b>	<b>7067.01</b>	<b>3656.58</b>	<b>-1196.05</b>	<b>16591.71</b>	<b>33197.86</b>	<b>-18257.06</b>
H	<b>Net Profit from Ordinary Activities after tax(F-G)</b>	<b>15226.65</b>	<b>15014.43</b>	<b>30306.36</b>	<b>51172.46</b>	<b>112701.20</b>	<b>125899.28</b>
I	<b>Extraordinary items (net of tax expense)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
J	<b>a) Net Profit for the period (H-I)</b>	<b>15226.65</b>	<b>15014.43</b>	<b>30306.36</b>	<b>51172.46</b>	<b>112701.20</b>	<b>125899.28</b>
	Share of earning in Associates(RRBs)						
	Minority Interest						
	<b>b) Net Profit for the period (after Minority Interest)</b>	<b>15226.65</b>	<b>15014.43</b>	<b>30306.36</b>	<b>51172.46</b>	<b>112701.20</b>	<b>125899.28</b>
5	Paid-up equity share capital (Face Value of each share - ₹10/-)	48029.17	48029.17	48029.17	48029.17	48029.17	48029.17
6	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1534668.58	1534668.58	1398129.96	1534668.58	1398129.96	1534668.58
7	<b>Analytical Ratios</b>						
	(i) Percentage of shares held by Government of India	81.73	81.73	81.87	81.73	81.87	81.87
	(ii) Capital Adequacy Ratio (Basel III)	12.67%	12.73%	12.44%	12.67%	12.44%	12.55%
	a) Common Equity Tier (CET) 1 Ratio	10.92%	11.20%	10.64%	10.92%	10.64%	11.00%
	b) Additional Tier 1 Ratio	0.32%	0.33%	0.35%	0.32%	0.35%	0.33%
	(iii) Earnings Per Share						
	(a) Basic and diluted EPS before Extraordinary items (net of tax expenses) for the period, for the year to date and for the previous year (not to be annualized)	**3.17	**3.13	**6.31	**10.66	**23.47	26.21
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not to be annualized)	**3.17	**3.13	**6.31	**10.66	**23.47	26.21
	(iv) (a) Amount of gross non-performing assets	1319840.28	1233360.95	959515.32	1319840.28	959515.32	1199014.00
	(b) Amount of net non-performing assets	757107.29	705984.99	489860.21	757107.29	489860.21	595957.20
	(c) % of Gross NPAs	7.46	7.16	6.27	7.46	6.27	7.37
	(d) % of Net NPAs	4.42	4.23	3.30	4.42	3.30	3.81
	(v) Return on Assets (annualised %)	0.23	0.33	0.50	0.26	0.65	0.53

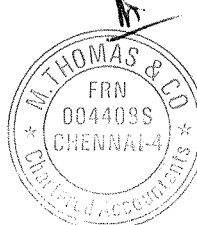
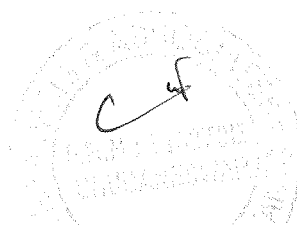
\*\* Not annualised

Place : Chennai  
Date : 25.01.2019

Shenoy Vishwanath V  
Executive Director

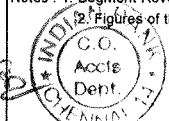
M K Bhattacharya  
Executive Director


Padmaja Chunduru  
Managing Director & CEO



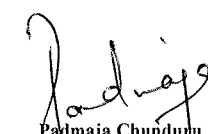
Particulars	Quarter Ended			Nine months Ended		Year Ended
	31.12.2018 (Reviewed)	30.09.2018 (Reviewed)	31.12.2017 (Reviewed)	31.12.2018 (Reviewed)	31.12.2017 (Reviewed)	31.03.2018 (Audited)
<b>Part A. Business Segments</b>						
<b>I. Segment Revenue</b>						
(a) Treasury Operations	1 34 048.20	1 33 700.08	1 45 400.78	4 03 379.49	4 69 181.50	6 12 428.22
(b) Corporate / Wholesale Banking	1 85 866.49	1 78 252.26	1 73 170.16	5 53 150.79	5 01 620.75	6 78 263.57
(c) Retail Banking	2 02 265.73	1 95 475.00	1 65 936.26	5 81 433.93	4 73 742.13	6 43 803.15
(d) Other Banking operations	4 729.91	5 489.36	5 800.24	15 059.48	11 983.51	17 453.48
<b>Total</b>	<b>5 26 910.33</b>	<b>5 12 916.70</b>	<b>4 90 307.44</b>	<b>15 53 023.69</b>	<b>14 56 527.89</b>	<b>19 51 948.42</b>
<b>Less : Inter segment Revenue</b>						
<b>Income from operations</b>	<b>5 26 910.33</b>	<b>5 12 916.70</b>	<b>4 90 307.44</b>	<b>15 53 023.69</b>	<b>14 56 527.89</b>	<b>19 51 948.42</b>
<b>II. Segment Results- Profit before tax</b>						
(a) Treasury Operations	36 383.28	35 393.74	46 799.35	1 04 886.87	1 90 159.73	2 34 574.97
(b) Corporate / Wholesale Banking	37 155.75	38 554.30	35 640.44	1 23 448.62	96 268.77	1 30 994.02
(c) Retail Banking	37 792.68	41 337.86	33 716.20	1 24 435.03	88 714.99	1 21 589.65
(d) Other Banking Operations	3 329.51	3 818.73	4 766.38	10 750.98	8 578.65	12 940.34
<b>Total</b>	<b>1 14 661.22</b>	<b>1 19 104.63</b>	<b>1 20 922.37</b>	<b>3 63 521.50</b>	<b>3 83 722.14</b>	<b>5 00 098.98</b>
Add : (i) Other Un-allocable Income		.00	.00			.00
(ii) Exceptional item		.00	.00			.00
Less : (i) Minority Interest		.00	.00			.00
(ii) Other Un-allocated Expenditure	92 367.56	1 00 433.62	91 812.06	2 95 757.33	2 37 823.08	3 92 456.76
<b>III. Total Profit Before Tax</b>	<b>22 293.66</b>	<b>18 671.01</b>	<b>29 110.31</b>	<b>67 764.17</b>	<b>1 45 899.06</b>	<b>1 07 642.22</b>
<b>Less : Provisions for taxation</b>	<b>7 067.01</b>	<b>3 656.58</b>	<b>- 1 196.05</b>	<b>16 591.71</b>	<b>33 197.86</b>	<b>- 18 257.06</b>
<b>IV. Profit after tax</b>	<b>15 226.65</b>	<b>15 014.43</b>	<b>30 306.36</b>	<b>51 172.46</b>	<b>1 12 701.20</b>	<b>1 25 899.28</b>
<b>V. Other Information</b>						
<b>Segment Assets</b>						
(a) Treasury Operations	73 39 102.97	76 07 607.32	79 23 847.83	73 39 102.97	79 23 847.83	77 67 931.99
(b) Corporate Banking	92 62 976.75	93 23 022.35	85 95 174.39	92 62 976.75	85 95 174.39	91 07 297.08
(c) Retail Banking	99 46 088.32	93 77 937.25	80 68 854.34	99 46 088.32	80 68 854.34	85 83 687.36
(d) Other Banking Operations	.00	.00	.00	.00	.00	.00
(e) Unallocated Corporate Assets	- 1 62 886.42	-1 44 332.97	-1 77 426.40	- 1 62 886.42	- 1 77 426.40	- 1 87 334.17
<b>Total</b>	<b>2 63 85 281.62</b>	<b>2 61 64 233.95</b>	<b>2 44 10 450.16</b>	<b>2 63 85 281.62</b>	<b>2 44 10 450.16</b>	<b>2 52 71 582.26</b>
<b>Segment Liabilities</b>						
(a) Treasury Operations	67 11 110.90	69 52 390.89	71 72 310.51	67 11 110.90	71 72 310.51	72 49 390.99
(b) Corporate Banking	84 44 663.25	85 09 828.29	78 26 407.22	84 44 663.25	78 26 407.22	82 09 863.93
(c) Retail Banking	90 83 307.28	85 66 761.73	73 41 106.42	90 83 307.28	73 41 106.42	77 18 896.14
(d) Other Banking Operations	.00	.00	.00	0	0	.00
(e) Unallocated Corporate Liabilities	2 42 937.48	2 48 055.96	2 40 129.30	2 42 937.48	2 40 129.30	2 48 589.36
(f) Capital, Reserves and Surplus	19 03 262.71	18 87 197.08	18 30 496.71	19 03 262.71	18 30 496.71	18 44 841.84
<b>Total</b>	<b>2 63 85 281.62</b>	<b>2 61 64 233.95</b>	<b>2 44 10 450.16</b>	<b>2 63 85 281.62</b>	<b>2 44 10 450.16</b>	<b>2 52 71 582.26</b>
<b>VI. Capital Employed</b>						
<b>(Segment Assets - Segment Liabilities)</b>						
(a) Treasury Operations	6 27 992.07	6 55 216.43	7 51 537.32	6 27 992.07	7 51 537.32	5 18 541.00
(b) Corporate / Wholesale Banking	8 18 313.50	8 13 194.06	7 68 767.17	8 18 313.50	7 68 767.17	8 97 433.15
(c) Retail Banking	8 62 781.04	8 11 175.52	7 27 747.92	8 62 781.04	7 27 747.92	8 64 791.22
(d) Other Banking Operations	.00	.00	.00	.00	.00	.00
(e) Unallocated	- 4 05 823.90	- 3 92 388.93	- 4 17 555.70	- 4 05 823.90	- 4 17 555.70	- 4 35 923.53
<b>Total</b>	<b>19 03 262.71</b>	<b>18 87 197.08</b>	<b>18 30 496.71</b>	<b>19 03 262.71</b>	<b>18 30 496.71</b>	<b>18 44 841.84</b>
<b>Part B - Geographic Segments</b>						
<b>I. Revenue</b>						
a) Domestic Operations	5 13 661.05	5 03 388.90	4 83 146.17	15 21 581.16	14 33 750.05	19 21 519.06
b) Foreign Operations	13 249.28	9 527.80	7 161.27	31 442.53	22 777.84	30 429.36
<b>Total</b>	<b>5 26 910.33</b>	<b>5 12 916.70</b>	<b>4 90 307.44</b>	<b>15 53 023.69</b>	<b>14 56 527.89</b>	<b>19 51 948.42</b>
<b>II. Assets</b>						
a) Domestic Operations	2 53 78 948.50	251 89 158.39	235 06 638.28	2 53 78 948.50	2 35 06 638.28	2 43 59 799.45
b) Foreign Operations	10 06 333.12	9 75 075.56	9 03 811.88	10 06 333.12	9 03 811.88	9 11 782.81
<b>Total</b>	<b>2 63 85 281.62</b>	<b>2 61 64 233.95</b>	<b>2 44 10 450.16</b>	<b>2 63 85 281.62</b>	<b>2 44 10 450.16</b>	<b>2 52 71 582.26</b>

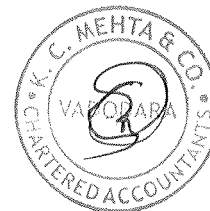
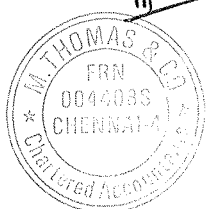
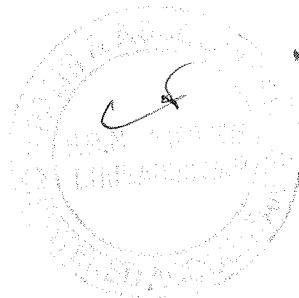
Notes : 1. Segment Revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible.  
2. Figures of the previous period have been regrouped wherever considered necessary to conform to current period classification.

  
Place : Chennai  
Date : 25.01.2019

  
Shenvy Vishwanath V  
Executive Director

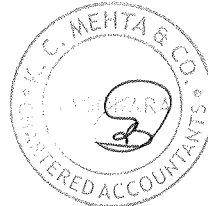
  
M K Bhattacharya  
Executive Director

  
Padmaja Chunduru  
Managing Director & CEO



**Notes forming part of the Standalone Unaudited Financial Results (Reviewed) of the Bank for the Quarter/ Nine months ended December 31, 2018**

1. The above financial results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors in their respective meetings held on January 25, 2019. The results have been subjected to limited review by the Statutory Central Auditors of the Bank in line with the guidelines issued by the Reserve Bank of India and as per the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
2. The above financial results for the quarter / Nine months ended December 31, 2018 have been prepared following the same accounting policies and practices as those followed in the Annual Financial Statements for the year ended March 31, 2018.
3. The financial results for the quarter / Nine months ended December 31, 2018 have been arrived at after considering provision for Loan Losses, restructured assets, Standard Assets, Stressed sector accounts, Employees' wage revision, income tax, Depreciation on Investments and Fixed Assets, provision for Employees' benefits and other necessary provisions on the basis of prudential norms and directions & approval issued by RBI. Provision for employee benefits pertaining to Pension, Gratuity and Leave Encashment has been made on the basis of actuarial valuation.
4. In accordance with RBI Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015 banks are required to make Pillar 3 disclosures under Basel III capital requirements. The disclosures are available on the Bank's website [www.indianbank.in](http://www.indianbank.in). These Pillar 3 disclosures have not been subjected to limited review by the Statutory Central Auditors of the Bank.
5. During the nine months ended, the bank has appropriated the recovery of ₹ 94.61 ₹crore in a fully provided NPA account in accordance with the resolution plan approved vide order of the National Company Law Tribunal (NCLT). Based on a legal opinion obtained and pending issuance of final order on the appeal filed, the amount recovered has been considered as part of NPA recovery.
6. During the nine months ended, bank has recovered Rs.585.84 crore in one of the accounts by way of NCLT settlement. Bank has appropriated Rs.145.88 crore towards interest as per Approved resolution Plan under NCLT as against the accounting policy of the bank of appropriating towards principal dues.
7. As per RBI letter No DBR No.BP.15199/21.04.048/2016-17 dated June 23, 2017 and letter No DBR No.BP.BC.1949/ 21.04.048/2017-18 dated August 28, 2017, for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank is holding total provision of Rs.1841.01 crore (80.11% of balance outstanding) as on December 31, 2018.
8. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI circular DBOD.NO.BP.BC.85/21.06.200/2013-14 dated January 15, 2014 and holds a provision of Rs. 9.34 Crore as on December 31, 2018



9. RBI vide its circular DBR.No.BP.BC.102/21.04.048/2017-18 dated April 2, 2018 and DBR.No.BP.BC.113/21.04.048/2017-18 dated June 15, 2018 permitted banks to spread provisioning for mark to market (MTM) losses on investments held in AFS and HFT category for the quarters ended December 31, 2017, March 31, 2018 and June 30, 2018. The losses can be spread over four quarters, commencing from the quarter in which the loss has been incurred. The bank had availed the relaxation permitted for staggering of provision and a total of Rs. 356.34 crore was staggered to be provided for during quarter ending 31.12.2018 and 31.03.2019. Since the Bond rate has eased as on 31.12.2018, deferred provision was not required to be made and it resulted in retrieval of provision of Rs. 55.26 crore for the quarter ended 31.12.2018.
10. RBI vide Circular no DBR.No.BP.BC.108/21.04.048/2017-18 dated June 6, 2018 permitted banks to continue the exposure to MSME borrowers to be classified as standard assets where the dues between September 1, 2017 and December 31, 2018 are paid not later than 180 days from their respective original due dates. Accordingly, the Bank has retained advances of Rs. 407.92 crores as standard asset as on December 31, 2018. In accordance with the provisions of the circular, the Bank has not recognized Interest income of Rs. 15.44 crore and is maintaining a standard asset provision of Rs. 19.62 crore as on December 31, 2018 in respect of such accounts.
11. RBI vide its communication DBR. No.BP.BC.9730/21.04.018/2017-18 dated April 27, 2018 has given the option to Banks to spread additional liability on account of enhancement in gratuity limits from Rs. 10 lakhs to Rs 20 lakhs from March 29, 2018 under the Payment of Gratuity Act, 1972, over four quarters beginning with the quarter ended March 31, 2018. The bank has exercised the option and charged unamortized gratuity expense of Rs. 8.11 crore for the quarter ended December 31, 2018, and there is no further unamortized portion.
12. Pending settlement of the Bipartite agreement on wage revision (due from November, 2017), an adhoc amount of Rs. 39 crore has been provided during the current quarter towards wage revision and cumulative provision held as on December 31, 2018 for wage revision is Rs. 182 crore.
13. Non Performing Loan Provision Coverage Ratio is 60.91 % as on December 31, 2018.
14. Figures for the corresponding previous periods have been regrouped / reclassified, wherever considered necessary.
15. The number of investors' complaints received and disposed off during the period from October 01, 2018 to December 31, 2018:

Beginning : Nil	Received : 14	Resolved : 14	Closing : Nil
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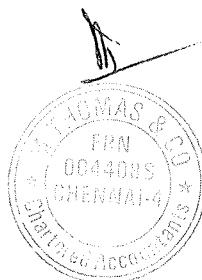
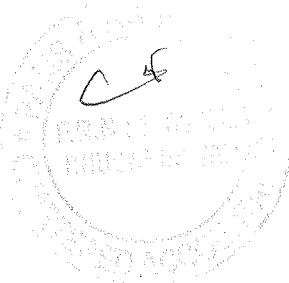
**Shenoy Vishwanath V**  
Executive Director

**M K Bhattacharya**  
Executive Director

**Padmaja Chunduru**  
Managing Director & CEO

Place: Chennai

Date : January 25, 2019



## Limited Review Report

To  
The Board of Directors  
Indian Bank  
Chennai

1. We have reviewed the accompanying statement of standalone unaudited financial results of INDIAN BANK (the "Bank") for the Quarter/ nine months ended December , 2018. The disclosures relating to "Pillar 3 under Basel III Capital Regulations", "Leverage Ratio" and "Liquidity Coverage Ratio" as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid financial results have not been reviewed by us. These financial results are the responsibility of the Bank's Management and have been approved by the Board of Directors. Our responsibility is to issue a report on these financial results based on our review.
2. We conducted our review in accordance with the Standard on Review Engagement (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 financial statements are free from material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
3. The financial results incorporate the relevant returns of 20 branches and Treasury branch reviewed by us and returns in respect of 2818 branches including 3 foreign branches not reviewed by us. The foreign branch at Singapore was reviewed by other firm of auditors specially appointed for this purpose. In the conduct of our review, we have relied on the review reports in respect of non-performing assets submitted by the concurrent auditors of 243 branches and inspection teams of the bank for 326 branches to the bank management. These review reports cover 65.53 per cent of the advances portfolio of the Bank (excluding food credit of the Bank) and 86.56 per cent of non-performing assets of the Bank as on December 31, 2018. Apart from these review reports, in the conduct of our review, we have also relied upon various returns received from the branches / zones of the Bank.
4. Based on our review as aforesaid, subject to limitations in scope as mentioned in Para 3 above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results together with the notes thereon, prepared in accordance with applicable Accounting Standards and other prevailing recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Reserve Bank of India Circular Ref. No. RBI/2016-17/29 – DBS.ARS.No.BC.2/08.91.001/2016-17 dated July 28, 2016 with respect to Quarterly review of accounts of public sector banks, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

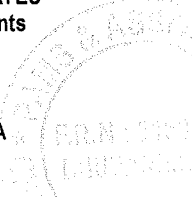
For GANDHI MINOCHA & CO.  
Chartered Accountants  
FR No.000458N

BHUPINDER SINGH  
Partner  
(M. No. 092867)



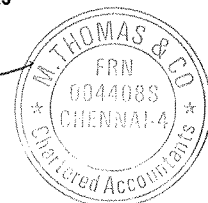
For PAMS & ASSOCIATES  
Chartered Accountants  
FR No.316079E

SATYAJIT MISHRA  
Partner  
(M. No 057293)



For M. THOMAS & CO  
Chartered Accountants  
FR No.004408S

J P J KAMALESH  
Partner  
(M. No. 201093)



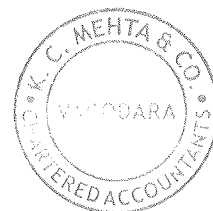
For P. S. SUBRAMANIA IYER & CO  
Chartered Accountants  
FR No.004104S

S. RAMAKUMAR  
Partner  
(M. No 20405)



For K C MEHTA & CO  
Chartered Accountants  
FR No 10623700

CHIRAG BAKSHI  
Partner  
(M No 47164)



Place : Chennai  
Date : January 25, 2019