



Telephone : 044 – 28889333/28415702
E-Mail : investor@iobnet.co.in

इण्डियन ओवरसीज़ बैंक

केंद्रीय कार्यालय- पोस्ट बॉक्स सं 3765, 763 अण्णा सालै, चेन्नै 600 002

Indian Overseas Bank

Central Office: P.B. No.: 3765, 763 Anna Salai, Chennai 600 002
Investor Relations Cell

IRC/ 156 /2022-23

07.08.2022

The General Manager,
Department of Corporate Services
BSE Limited
Floor 1, P.J. Towers, Dalal Street
Mumbai 400 001

The Vice President
National Stock Exchange Ltd.
"Exchange Plaza", C-1 Block G
Bandra-Kurla Complex, Bandra (E)
Mumbai – 400 051

Dear Sir/Madam,

Submission of Additional Disclosures

In continuation to our letter No. IRC/154/2022-23 dated 06.08.2022, we submit the additional disclosures and request to take the same on records.

Yours faithfully,

S Nandakumaran
DGM & Company Secretary



Indian Overseas Bank

Central Office, 763, Anna Salai Chennai - 600 002

Financial Results (Reviewed) for the Quarter ended 30th June 2022

Rs. In Lakhs

S No.	Particulars	Standalone				Consolidated Financials			
		Quarter ended		Year ended		Quarter ended		Year ended	
		30.06.2022 (Reviewed)	31.03.2022 (Audited)	30.06.2021 (Reviewed)	31.03.2022 (Audited)	30.06.2022 (Reviewed)	31.03.2022 (Audited)	30.06.2021 (Reviewed)	31.03.2022 (Audited)
1	Interest Earned (a) + (b) + (c) + (d)	443,474	421,452	406,317	1,672,987	443,612	421,598	406,479	1,673,584
	(a) Interest/discount on advances/bills	286,487	268,774	260,342	1,066,517	286,501	268,789	260,368	1,066,588
	(b) Income on investments	151,558	146,369	140,265	567,459	151,602	146,416	140,289	567,582
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	5,429	6,309	5,710	23,049	5,509	6,393	5,822	23,452
	(d) Others	-	-	-	15,962	-	-	-	15,962
2	Other Income	59,346	176,190	154,417	526,124	59,509	150,461	109,539	490,533
3	TOTAL INCOME (1+2)	502,820	597,642	560,734	2,199,111	503,121	572,059	516,018	2,164,117
4	Interest Expended	268,099	260,499	256,661	1,041,873	268,112	260,513	256,683	1,041,948
5	Operating Expenses (ii) + (iii)	132,084	149,937	138,656	545,125	132,287	150,151	138,834	545,897
	(ii) Employees Cost	84,960	94,983	93,936	348,577	85,040	95,065	94,010	348,889
	(iii) Other Operating expenses	47,124	54,954	44,720	196,548	47,247	55,086	44,824	197,008
6	TOTAL EXPENDITURE (4+5) (excluding Provisions & Contingencies)	400,183	410,436	395,317	1,586,998	400,399	410,664	395,517	1,587,845
7	OPERATING PROFIT before Provisions & Contingencies(3-6)	102,636	187,206	165,417	612,113	102,722	161,395	120,501	576,272
8	Provisions (other than tax) and Contingencies of which Provisions for Non-Performing Assets	63,040	127,187	132,031	434,207	63,040	101,419	86,812	398,375
		13,273	56,897	101,015	340,101	13,273	64,090	101,015	340,101
9	Exceptional Items	-	-	-	-	-	-	-	-
10	Profit (+)/Loss(-) from Ordinary Activities before tax(7-8-9)	39,597	60,019	33,386	177,906	39,682	59,976	33,689	177,897
11	Tax expenses	379	4,781	722	6,952	372	4,798	722	6,969
12	Net Profit (+) / Loss(-) from Ordinary Activities after tax (10-11)	39,217	55,238	32,664	170,954	39,310	55,178	32,967	170,928
13	Extraordinary items-Income (net of tax expense)	-	-	-	-	-	-	-	-
14	Net Profit (+) / Loss (-) for the period (12+13)	39,217	55,238	32,664	170,954	39,310	55,178	32,967	170,928
15	Paid up equity share capital (Face value of each share - Rs.10/-)	1,890,241	1,890,241	1,890,241	1,890,241	1,890,241	1,890,241	1,890,241	1,890,241
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	-	-	-	134,842	-	-	-	134,842
17	Analytical Ratios								
	(i) Percentage of shares held by Govt. of India	96.38	96.38	96.38	96.38	96.38	96.38	96.38	96.38
	(ii) Capital Adequacy Ratio (%) (Basel III)	14.79	13.83	15.48	13.83				
	(a) CET 1 Ratio	11.75	10.71	12.96	10.71				
	(b) Additional Tier 1 Ratio	0.00	0.00	0.00	0.00				
	(iii) Earnings Per Share (EPS) - in Rupees								
	a) Basic and diluted EPS before Extraordinary items (Net of tax expense) for the period, for the year to date and for the previous year (not annualized)	0.21	0.29	0.19	0.92				
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized)	0.21	0.29	0.19	0.92				
	(iv) NPA Ratios								
	a) Gross NPA	1,491,906	1,529,862	1,595,210	1,529,862				
	b) Net NPA	369,812	382,462	399,821	382,462				
	c) % of Gross NPA	9.12	9.82	11.48	9.82				
	d) % of Net NPA	2.43	2.65	3.15	2.65				
	(v) Return on assets (Annualised) (%)	0.51	0.74	0.46	0.59				
	(vi) Net Worth	1,272,269	1,235,611	1,118,091	1,235,611				
	(vii) Outstanding redeemable preference share	0	0	0.00	0.00				
	(viii) Capital Redemption Reserve / Debenture Redemption Reserve	0	0	0.00	0.00				
	(ix) Debt Equity Ratio	0.51	0.69	0.42	0.68				
	(x) Total Debts to Total Assets	0.86	0.86	0.86	0.86				
	(xi) Operating Margin (%) (Operating Profit / Total Income)	20.41	28.23	23.90	26.64				
	(xii) Net Profit Margin (%) (Net Profit After Tax / Total Income)	7.80	9.66	6.50	7.90				

Place: Chennai
Date : 06.08.2022

S SRIMATHY
EXECUTIVE DIRECTOR

AJAY KUMAR SRIVASTAVA
EXECUTIVE DIRECTOR

PARTHA PRATIM SENGUPTA
MANAGING DIRECTOR & CEO





Indian Overseas Bank

Central Office, 763, Anna Salai Chennai - 600 002

Financial Results (Reviewed) as at 30th June 2022

Rs.In Lakhs

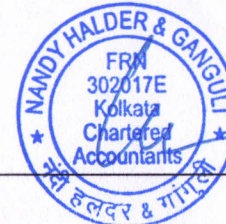
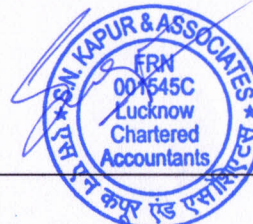
	Standalone			Consolidated		
	30.06.2022 (Reviewed)	30.06.2021 (Reviewed)	31.03.2022 (Audited)	30.06.2022 (Reviewed)	30.06.2021 (Reviewed)	31.03.2022 (Audited)
Capital & Liabilities						
Capital	1,890,241	1,890,241	1,890,241	1,890,241	1,890,241	1,910,849
Reserves & Surplus	450,044	249,679	409,798	410,079	209,528	411,569
Deposits	26,004,455	24,294,097	26,215,892	26,009,780	24,300,734	26,221,376
Borrowings	533,477	346,415	307,064	533,477	346,415	307,063
Other Liabilities & Provisions	718,659	680,787	1,114,721	718,706	680,839	1,114,783
Total	29,596,876	27,461,219	29,937,716	29,562,283	27,427,757	29,965,640
Assets						
Cash & Balances with RBI	1,505,039	1,082,913	1,670,599	1,505,278	1,083,246	1,670,665
Balances with Banks and Money at Call and Short Notice	923,942	2,177,683	2,006,720	941,698	2,200,540	2,024,461
Investments	9,868,047	9,401,897	9,817,931	9,814,100	9,343,722	9,826,722
Advances	15,221,516	12,681,003	14,424,352	15,222,562	12,682,241	14,425,356
Fixed Assets	340,014	291,096	336,490	340,116	291,111	336,603
Other Assets	1,738,319	1,826,627	1,681,624	1,738,529	1,826,897	1,681,833
Total	29,596,876	27,461,219	29,937,716	29,562,283	27,427,757	29,965,640

Place: Chennai
Date : 06.08.2022

S.SRIMATHY
EXECUTIVE DIRECTOR

AJAY KUMAR SRIVASTAVA
EXECUTIVE DIRECTOR

PARTHA PRATIM SENGUPTA
MANAGING DIRECTOR & CEO



**INDIAN OVERSEAS BANK**

CENTRAL OFFICE, 763, ANNA SALAI, CHENNAI 600002

CONSOLIDATED SEGMENT RESULTS FOR THE QUARTER ENDED 30TH JUNE 2022

Particulars	Rs in Lakh			
	Quarter ended 30.06.2022 (Reviewed)	Quarter ended 31.03.2022 (Audited)	Quarter ended 30.06.2021 (Reviewed)	Year ended 31.03.2022 (Audited)
1) Segment Revenue				
a) Treasury Operations	1 51 169	1 97 117	1 95 944	7 45 077
b) Corporate / Wholesale Banking	1 27 452	1 27 514	1 43 445	6 08 804
c) Retail Banking	2 13 309	2 36 203	1 68 787	7 47 769
d) Other Banking Operations	11 176	11 184	7 829	46 387
e) Unallocated	15	42	13	16 081
Total	5 03 121	5 72 059	5 16 018	21 64 117
Less: Inter segment Revenue	0	0	0	0
Income from Operations	5 03 121	5 72 059	5 16 018	21 64 117
2) Segment Results after Provisions & Before Tax				
a) Treasury Operations	9 037	52 451	56 871	1 88 519
b) Corporate / Wholesale Banking	- 25	- 4 111	19 787	1 05 058
c) Retail Banking	86 309	1 06 239	39 004	2 34 391
d) Other Banking Operations	7 395	6 782	4 833	32 254
e) Unallocated	7	34	5	16 050
Operating Profit	1 02 722	1 61 395	1 20 500	5 76 272
Less: Provisions and Contingencies	63 040	1 01 418	86 811	3 98 391
Profit After Provisions and before Tax	39 682	59 977	33 689	1 77 864
3) Segment Assets				
a) Treasury Operations	109 62 195	113 11 949	108 21 900	113 11 949
b) Corporate / Wholesale Banking	82 00 111	82 07 539	71 29 953	82 07 539
c) Retail Banking	93 38 707	93 59 378	84 83 177	93 59 378
d) Other Banking Operations	10 740	15 087	13 319	15 087
e) Unallocated	10 50 530	10 43 763	9 79 408	10 43 763
Total	295 62 283	299 37 716	274 27 757	299 37 716
4) Segment Liabilities				
a) Treasury Operations	105 13 322	106 80 935	102 54 829	106 80 935
b) Corporate / Wholesale Banking	77 94 848	78 96 358	68 65 407	78 96 358
c) Retail Banking	89 10 573	90 37 363	81 97 118	90 37 363
d) Other Banking Operations	38 519	18 153	7 294	18 153
e) Unallocated	4 701	4 868	3 340	4 868
Total	272 61 963	276 37 677	253 27 988	276 37 677
5) Capital Employed : Segment Assets-Segment Liabilities				
a) Treasury Operations	4 48 873	6 52 374	5 67 071	6 52 374
b) Corporate / Wholesale Banking	4 05 263	3 12 200	2 64 546	3 12 200
c) Retail Banking	4 28 134	3 22 015	2 86 059	3 22 015
d) Other Banking Operations	-27 779	- 3 066	6 025	- 3 066
e) Unallocated	10 45 829	10 38 895	9 76 068	10 38 895
Total	23 00 320	23 22 418	20 99 769	23 22 418

Notes on Segment Reporting

1. Segment expenses and liabilities have been apportioned on the basis of average segment assets, wherever direct allocation is not possible.

2. As per RBI Circular RBI/2022-23/19DOR.AUT.REC.12/22.01.001/2022-23 dated 07.04.2022, for the purpose of disclosure under Accounting Standard 17 - Segment Reporting, "Digital Banking Segment" has been identified as sub-segment under Retail Banking by RBI. However, as per discussions held in DBU working committees formed by Indian Banks' Association (IBA) (which included representatives of Banks and RBI), reporting of Digital Banking Segment will be started from September 2022 quarter.

3. Figures of the previous years/Current year/quarters have been regrouped / reclassified / rearranged wherever considered necessary to correspond with the current year /quarters classification / presentation

Chennai
06.08.2022S SRIMATHY
EXECUTIVE DIRECTORAJAY KUMAR SRIVASTAVA
EXECUTIVE DIRECTORPARTHA PRATIM SENGUPTA
MANAGING DIRECTOR & CEO

Independent Auditors' Limited Review Report on Unaudited Standalone Financial Results of Indian Overseas Bank for the quarter ended June 30, 2022 pursuant to the Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended

To
The Board of Directors
Indian Overseas Bank,
Chennai

1. We have reviewed the accompanying statement of unaudited standalone financial results of **Indian Overseas Bank** (the 'Bank') for the quarter ended 30th June, 2022 ('the Statement'), being prepared and submitted by the Bank pursuant to the requirements of Regulation 33 & Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("the Regulations"). This Statement is the responsibility of Bank's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial results based on our review. The disclosures relating to Pillar 3 disclosures including leverage ratio and liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement, have not been reviewed by us.

2. This Statement which is the responsibility of the bank'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" ("AS 25"), issued by the Institute of Chartered Accountants of India (ICAI), the relevant provisions of the Banking Regulation Act, 1949, the Circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.



3. Emphasis of Matter

We draw attention to the following:

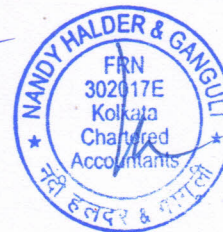
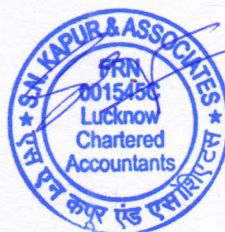
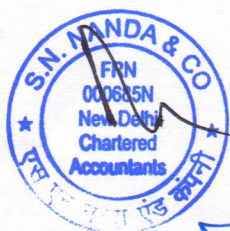
- i. Note No. 12 & 13 detailing the fact that the bank has decided to continue with the existing tax regime and has recognized Net Deferred Tax Assets during the year on timing differences in accordance with Accounting Standard -22 on "Accounting for Taxes on Income" issued by The Institute of Chartered Accountants of India.
- ii. Note No.13 relating non providing of any additional provisioning towards various disputed income tax and indirect taxes for the reasons stated therein.

Our conclusion on the Statement is not modified in respect of the above matter.

4. 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 financial statements are free of material misstatement. A review is limited primarily to making inquiries of bank 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.

5. These unaudited standalone financial results includes relevant returns of 20 domestic branches and 1 treasury division reviewed by us. In the conduct of our Review we have relied upon the review reports in respect of non-performing assets received from inspection teams of the bank of 130 domestic branches, 2 overseas branches and for 2 overseas branches reviewed by other firm of Auditors specifically appointed for this purpose. These review reports cover 55.06% including 33.22% which has been covered by us, of the advances portfolio of the bank (excluding advances of Asset Recovery Branches and outstanding food credit) and 84.64% including 76.18% which has been covered by us, of the non-performing assets of the bank as on 30th June, 2022. Apart from these review reports, in the conduct of our review, we have also relied upon various information and returns received from the un-reviewed branches of the Bank and generated through Centralised Database at Bank's Central Office.

6. Based on our review conducted as above, subject to limitation in scope mentioned in Para 4 above, nothing has come to our attention that causes us



to believe that the accompanying statement of unaudited interim financial results read together with the notes thereon, 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 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended 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 **S N NANDA & CO**
Chartered Accountants
FRN 000685N


PUNETT NANDA
Partner
M No : 092435
UDIN : 22092435AOLSSW1608

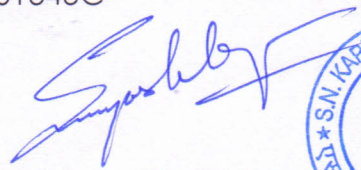


For **YOGANANDH & RAM LLP**
Chartered Accountants
FRN 005157S/S200052


MANOJ KUMAR JAIN
Partner
M No : 218610
UDIN : 22218610AOLSHX2567



For **S N KAPUR & ASSOCIATES**
Chartered Accountants
FRN 001545C


SUYASH SOMNATH KAPUR
Partner
M No : 403528
UDIN : 22403528AOLSSP6039



For **NANDY HALDER & GANGULI**
Chartered Accountants
FRN 302017E


RANAPRATAP NANDY
Partner
M No : 051027
UDIN : 22051027AOLSAO7171

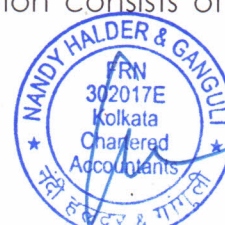


Place : Chennai
Date : 06.08.2022

Independent Auditors' Limited Review Report on Unaudited Consolidated Financial Results of Indian Overseas Bank for the quarter ended June 30, 2022 pursuant to the Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended

To
The Board of Directors
Indian Overseas Bank
Chennai

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results ("the Statement") of Indian Overseas Bank ("the Parent/the Bank"), Associate and Joint Venture (the Parent, Associate and Joint Venture together referred to as "the Group"), its jointly controlled entities and its share of net profit/(loss) after tax of its Associate and Joint Venture for the quarter ended 30 June 2022 and for the period from 1st April, 2022 to 30th June, 2022 ("the Statement") attached herewith, being prepared and submitted by the Parent pursuant to the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, except for the disclosures relating to Pillar 3 including leverage ratio and liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations, as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement, have not been reviewed by us. Attention is drawn to the fact that the Statement is the responsibility of Bank's Management and has been recommended by the Audit Committee of Board and has been approved by Board of Directors at their respective meetings held respectively on 6th August, 2022, which has been initialed by us for the purpose of identification only.
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" ("AS 25"), issued by the Institute of Chartered Accountants of India (ICAI), the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. 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. A review of interim financial information consists of making



inquiries, primarily of persons responsible for financial and accounting matters, 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 have not performed an audit and accordingly, we do not express an audit opinion.

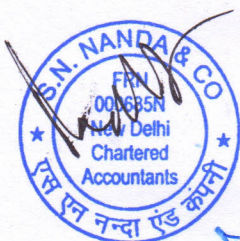
We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended to the extent applicable.

4. The financial results of the Parent incorporate the relevant returns of 20 domestic branches, 1 treasury division, 2 foreign branches reviewed by overseas audit firms specifically appointed for this purpose. In the conduct of our review of the Parent, we have also considered the review reports in respect of non-performing assets submitted by the Inspection teams of the 130 domestic branches and 2 overseas branches of the Parent included in the Group. Apart from these review reports, in the conduct of our review, we have also relied upon various information and returns received from un-reviewed branches/other offices of the Bank and generated through centralized database at the Bank's Head Office.

5. The Statement includes the results of the following entities:

Parent	:	Indian Overseas Bank
Associate	:	Odisha Gramya Bank (Regional Rural Bank)
Joint Venture	:	Indian International Bank (Malaysia) Berhad (IIBMB)

6. Based on our review conducted and procedures performed as stated in paragraph 3 and 4 above and based on the consideration of the review reports of internal inspection teams and reports of other auditors referred to in paragraph 7 to 10 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, 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 except for the disclosures relating to Pillar 3 disclosures as at 30 June 2022, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations, as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us, or that it



contains any material misstatements.

7. Emphasis of Matter -

We draw attention to the following:

- i. Note No. 12 & 13 detailing the fact that the bank has decided to continue with the existing tax regime and has recognized Net Deferred Tax Assets during the year on timing differences in accordance with Accounting Standard -22 on "Accounting for Taxes on Income" issued by The Institute of Chartered Accountants of India.
- ii. Note No.13 relating non providing of any additional provisioning towards various disputed income tax and indirect taxes for the reasons stated therein.

Our conclusion on the Statement is not modified in respect of the above matter.

8. We did not review the interim financial information of 132 (including 2 overseas) branches included in the standalone unaudited interim financial statements of the entities included in the Group, whose results reflect total advances (asset) of Rs.39,533.73 Crore as at 30 June 2022 and total revenues of Rs.869.57 Crore for the quarter ended 30 June 2022, as considered in the respective standalone unaudited interim financial results of the entities included in the Group. The interim financial results of these branches have been reviewed by the internal inspection teams of entities whose reports have been furnished to us or other auditors, and our conclusion in so far as it relates to the amounts and disclosures included in respect of these branches, is based solely on the report of such inspections teams and other auditors.

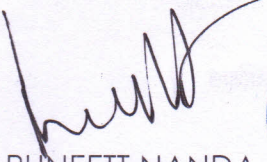
9. The Consolidated Unaudited Financial Results includes the interim financial results which have not been reviewed of 3118 branches and other offices included in the standalone unaudited results of the entities included in the Group, whose results reflect total advances of Rs.88,468.63 Crore as at 30 June 2022 and total revenues of Rs.7,026 Crore for the quarter ended 30 June 2022, as considered in the respective standalone unaudited financial results of the entities included in the Group.

10. The Consolidated Unaudited Financial Results includes the interim financial results of 1 Associate and 1 Joint Venture which have not been reviewed by their auditors, whose interim financial results reflect total assets of (Rs.345.93 crores) as at 30 June 2022, revenue of Rs.3.01 Crores for the quarter ended 30th June 2022 as considered in the consolidated unaudited financial results. The Consolidated Unaudited Financial Results also includes the Group's share of net Profit / (Loss) after tax of Rs.0.93 Crores for the quarter ended 30th June 2022, as considered in the Consolidated Unaudited Financial Results, in respect of 1 Associate and 1 Joint Venture, based on interim financial results which have not been reviewed by their auditors. According to the information and explanations given to us by the Management, these interim



financial results are not material to the Group.

For **S N NANDA & CO**
Chartered Accountants
FRN 000685N

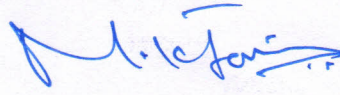


PUNEETT NANDA
Partner

M No : 092435

UDIN : 22092435AOMHS04672

For **YOGANANDH & RAM LLP**
Chartered Accountants
FRN 005157S/S200052

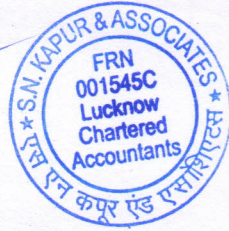
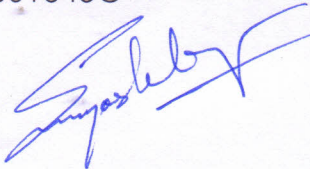


MANOJ KUMAR JAIN
Partner

M No : 218610

UDIN : 22218610AOMJDH4073

For **S N KAPUR & ASSOCIATES**
Chartered Accountants
FRN 001545C

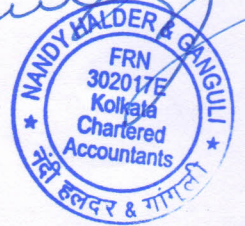
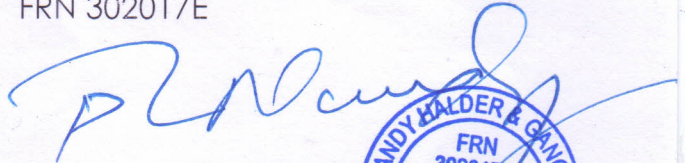


SUYASH SOMNATH KAPUR
Partner

M No : 403528

UDIN : 22403528AOMGHV7165

For **NANDY HALDER & GANGULI**
Chartered Accountants
FRN 302017E



RANAPRATAP NANDY
Partner

M No : 051027

UDIN : 22051027AOMGHT5870

Place: Chennai
Date: 06.08.2022