

Date: 10th July 2019

Ref: KNRCL/SD/2019/113 & 114

To
Dept. of Corporate Services,
BSE Limited
P J Towers, Dalal Street,
Fort, MUMBAI - 400001

To
National Stock Exchange of India Limited
"Exchange Plaza",
Bandra Kurla Complex,
Bandra (E), MUMBAI - 400051

BSE Code: 532942

NSE Symbol: KNRCON

Dear Sirs,

Sub: Disclosure under Regulation 30 of SEBI (LODR) Regulations 2015
News Paper publications

With reference to the above, please find the attached the copies of newspaper publication of the dispatch of Notice of Postal Ballot information published in financial express (all editions) and Nava Telangana (Hyderabad) on 10th July 2019.

This is for your information and records.

Yours truly,
for KNR Constructions Limited

M.V. Venkata Rao

M. V. VENKATA RAO
Company Secretary



AU SMALL FINANCE BANK LIMITED
(Formerly known as Au FINANCERS (INDIA) LIMITED)
(CIN: L36911RJ1996PLC011381)
Regd. Office: 19-A, Dhuleswar Garden, Ajmer Road, Jaipur-302001
Tel: 0141-4110060, Fax: 0141-4110090, www.aubank.in
email: investorrelations@aubank.in

NOTICE
Notice is hereby given pursuant to regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that a Meeting of the Board of Directors of the Bank will be held at Jaipur on **Thursday 25 July 2019**, Inter-alia, to consider and approve the Unaudited Financial Results of the Bank for the quarter ended on **30th June 2019**.
The information contained in this notice is also available on the Bank website www.aubank.in as also on the website of the stock exchanges viz BSE Limited- www.bseindia.com and the National Stock Exchange of India Limited- www.nseindia.com
For AU SMALL FINANCE BANK LIMITED
Date: 09.07.2019
Place: Jaipur
Sd/-
Mannohan Parnami
Company Secretary

KNR CONSTRUCTIONS LIMITED
(CIN: L74210TG1995PLC130199)
Regd. Off. KNR House, 3rd & 4th Floors, Plot No. 114, Phase - I, Kavuri Hills, Hyderabad - 500033
Phone: +91 40 2628761 / 62, Fax: +91 40 2628760
www.knrcil.com; E-mail: investors@knrcil.com

POSTAL BALLOT NOTICE
Members of the Company are hereby informed that the Company has on 9th July, 2019 completed the dispatch of Postal Ballot Notice under Section 110 of Companies Act 2013, read with Rule 22 of (Management and Administration) Rules 2014 along with Postal Ballot Form and prepaid envelope to all the Shareholders whose name appear in the Register of Members on 5th July, 2019, for seeking consent of members for members:
1. Authorization to issue equity shares to the lender on such terms and conditions as set forth in the loan agreement
2. Revision of Remuneration to Shri K Narasimha Reddy, Managing Director
3. Revision of Remuneration to Shri K Jalalnaray Reddy, Executive Director
4. Re-appointment of Shri B V Rama Rao as an Independent Director
5. Re-appointment of Shri L B Reddy as an Independent Director
6. Appointment of Smt. G C Rekha as an Independent Director
7. Authorization to the Board of Directors / Committee for Borrowing Powers as per Provisions of Section 180(1)(c)
8. Authorization to the Board of Directors / Committee to mortgage/create charges on the assets of the Company as per Provisions of Section 180(1)(a)
The Members are requested to note that the voting process through Postal Ballot form as well as e-Voting shall commence on Wednesday, 10th July 2019 (from 9.00 A.M.) and will remain open up to Saturday, 10th August, 2019 (up to 5.00 P.M.). The e-Voting facility is available to the Members to cast their vote at the following link <http://www.evotingindia.com>
The last date for receipt of votes casted through Postal Ballot or e-Voting from the Members indicating their assent or dissent to the proposed resolutions required to be passed under Companies Act 2013 is Saturday, 10th August, 2019. The Members who have not received the Postal Ballot form may apply to the Company and obtain duplicate thereof.
Mr. Ch.Veeranjaneyulu, Practising Company Secretary has been appointed as a Scrutinizer for conducting the Postal Ballot process in fair and transparent manner. Members may please return the Postal Ballot form completed in all respects so as to reach the reach the Scrutinizer on Saturday, 10th August, 2019. Any Postal Ballot form received after closing hours of Saturday, 10th July, 2019 will not be valid and voting whether by post or electronic means shall not be allowed beyond the said date.
The Scrutinizer will submit the report to the Company and the result of Postal will be announced at the registered office of the Company on Monday, 12th August, 2019. The result of Postal Ballot will also be posted on the Company's website- www.knrcil.com
Any query or grievance in relation to voting by Postal Ballot including Voting by Electronic means may be addressed to the Company or can be forwarded at email: investors@knrcil.com for **KNR Constructions Limited**
Sd/-
M. V. VENKATA RAO
Company Secretary
Place: Hyderabad
Date: 09.07.2019

JK PAPER LIMITED
Regd. office : P.O. Central Pulp Mills-394 660
Fort Songadh, Distt. Tapi (Gujarat)
Phone : 02624-220228/278-80
Fax : 02624-220138
CIN : L21010GJ1960PLC018099
Email : shares@jkpaper.com
Website : www.jkpaper.com

NOTICE
NOTICE is hereby given pursuant to Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company will be held on Tuesday, the 23rd July 2019 at New Delhi, inter alia, to consider and approve Unaudited Financial Results of the Company for the first quarter ended 30th June 2019.
This information is also available on the website of the Company viz. www.jkpaper.com and the websites of the Stock Exchanges where the Company's shares are listed viz. BSE Limited (www.bseindia.com) and the National Stock Exchange of India Limited (www.nseindia.com).
Place : New Delhi
Date : 09.07.2019
Sd/-
(Suresh Chander Gupta)
Vice President & Company Secretary

LEX NIMBLE SOLUTIONS LIMITED
(CIN: L74140TG2005PLC045904)
Regd Office: Q3, Module A1, 10th Floor, Cyber Towers, Hitec City, Madhapur, Hyderabad, Telangana-500081.
Tel: 040 40202393 Email: investment@lexnimble.in Web: www.lexnimble.in

NOTICE
Notice is hereby given that the 14th Annual General Meeting of members of M/s. Lex Nimble Solutions Limited will be held on Saturday the 03rd Day of August, 2019 at 11.00 AM at Registered Office of the Company situated at Q3, Module A1, 10th Floor, Cyber Towers, Hitec City, Madhapur, Hyderabad-500081 to transact the business as set out in Notice of 14th Annual General Meeting dated 25th June, 2019
Pursuant to section 91 of the Companies Act, 2013, read with Rule 10 of Companies (Management and Administration) Rules, 2014 and Regulation 42 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 the Register of Members and Share Transfer Books of the Company will remain closed from Monday 29.07.2019 to Saturday 03.08.2019 (both days inclusive) for the purpose of Annual General Meeting.
The Annual Report and Notice have been sent electronically to those members whose E-mail Id's are available with their respective depositories and physical copies have been sent to other members. These documents are also available on the website of the company at www.lexnimble.in. Members, who have not yet intimated their E-mail Id's to the company or their depository participants, are requested to update the same.
Members may cast their vote on the business set out in the notice of AGM through electronic voting system of Central Depository Services Limited (CDSL). The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 27.07.2019. The remote e-voting commences on Wednesday, 31.07.2019 at 9.00 a.m. and ends on Friday, 02.08.2019 at 5.00 p.m. The e-voting module shall be disabled by CDSL for voting thereafter.
A person who acquires shares of the Company and become member of the Company after dispatch of Notice of AGM and is holding shares as on the cut-off date i.e. 27.07.2019 may obtain the login ID and password by logging in to the e-voting website www.evotingindia.com during the voting period as per the instructions given in the Notice of the AGM. However, if you are already registered with CDSL for remote e-voting then the existing user ID and password can be used for casting vote.
The facility for voting through Ballot paper will also be made available at the venue of the meeting and the members who have cast their vote by remote e-voting prior to AGM may also attend the AGM, but shall not be entitled to cast their vote again at the venue of the AGM.
In case of any queries pertaining to e-voting, you may refer to the Frequently Asked Questions (FAQs) for Members and e-voting user manual for Members available at www.evotingindia.com, under help section or write an email to helpdesk_evoting@cdslindia.com.
For Lex Nimble Solutions Limited
Sd/-
Praveen Chakravathy Medikundam
Chairman & Director
Hyderabad
10 July 2019

Network 18 Media & Investments Limited
(CIN: L65910MH1996PLC280969)
Registered Office: First Floor, Empire Complex, 414, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
Website: www.nw18.com | E-mail: investors.n18@nw18.com
Tel: +91 22 40019000, 66667777

NOTICE
In terms of Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that a meeting of the Board of Directors of the Company will be held on Tuesday, July 16, 2019, inter alia, to consider and approve the standalone and consolidated Unaudited Financial Results of the Company for the quarter ended June 30, 2019.
The said notice may be accessed at the Company's website at www.nw18.com and Stock Exchanges' website at www.bseindia.com and www.nseindia.com.
For Network18 Media & Investments Limited
Sd/-
Ratnesh Rukharyar
Group Company Secretary
Date: July 9, 2019

TV18 Broadcast Limited
(CIN: L74300MH2005PLC281753)
Registered Office: First Floor, Empire Complex, 414, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
Website: www.nw18.com | E-mail: investors.tv18@nw18.com
Tel: +91 22 40019000, 66667777

NOTICE
In terms of Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that a meeting of the Board of Directors of the Company will be held on Tuesday, July 16, 2019, inter alia, to consider and approve the standalone and consolidated Unaudited Financial Results of the Company for the quarter ended June 30, 2019.
The said notice may be accessed at the Company's website at www.nw18.com and Stock Exchanges' website at www.bseindia.com and www.nseindia.com.
For TV18 Broadcast Limited
Sd/-
Deepak Gupta
Company Secretary
Date: July 9, 2019

Kothari Petrochemicals Limited
Regd. Office: "Kothari Buildings" 115, Mahatma Gandhi Sala, Nungambakkam, Chennai - 600 034.
CIN: L1101TN1989PLC017347
Phone No. 044-30225507 Fax No. 044-28334560
E-mail: secdept@kpcgroup.com Website: www.kotharipectrochemicals.com

NOTICE
Notice is hereby given that the 30th Annual General Meeting (AGM) of the Members of the company will be held on **Tuesday, the 06th August 2019 at 10.30 A.M at The Music Academy, Mini Hall, Old No.306, New No. 168, T.T.K Road, Chennai - 600 014.**
As permitted under Rule 11 of the Companies (Accounts) Rules 2014, the Annual Report for the year 2018-19 have been sent in electronic form on 08.07.2019 to those Members whose e-mail ids are registered with the company / Depository Participant for communication purposes. However, such Members have been offered the facility of opting for a physical copy of the Annual Report.
In all other cases (where email id has not been registered), physical copy of the Annual Report together with Notice of the meeting and the explanatory statement has been sent by recognized mode of delivery (courier / Registered Post) to the registered address on 08.07.2019.
The Members are hereby informed that pursuant to Regulation 44 of the SEBI (LODR) Regulations, 2015 and Section 108 of the Companies Act 2013 read with the Companies (Management and Administration) Rules, 2014, the Company has offered remote e-voting facility for transacting the business through Central Depository Services (India) Limited (CDSL) to enable the Members to cast their votes electronically.
Members whose names appear on the register of Members / Register of Beneficial Owners maintained by the Depositories as on the **Cut off Date for e-voting, Le Tuesday, 30th July, 2019**, shall be entitled to avail the facility of remote e-voting / voting at the AGM. Any person, who acquires shares of the Company and becomes a member after despatch of the Notice but before the cut-off date for voting, i.e. Tuesday, 30th July, 2019, may obtain the Login ID and password by sending a request to helpdesk.evoting@cdslindia.com or contact our Registrar & Share Transfer Agent at the address mentioned in this notice and also can attend the AGM in person or appoint a proxy and send a requisition for a copy of the Annual Report and Notice convening the AGM.
The remote e-voting commences on Friday, 02nd August 2019 at 9.00 A.M and ends on Monday, 05th August 2019 at 05.00 P.M
Members will not be able to cast their vote electronically beyond the said date and time and the remote e-voting module shall be disabled for voting by CDSL thereafter.
Mr.M.Alagar of M/s. M. Alagar & Associates, Practising Company Secretaries, Chennai has been appointed as Scrutinizer for conducting the voting process (electronically or otherwise) in a fair and transparent manner.
The Members who have cast their vote by remote e-voting prior to the meeting may also attend the meeting, but shall not be entitled to cast their vote again.
The facility for voting, through ballot paper shall also be made available at the meeting and Members attending the meeting who have not already cast their vote by remote e-voting shall be able to exercise their right at the meeting.
A Member can download the Notice of the 30th Annual General Meeting and Annual Report from the Company's website www.kotharipectrochemicals.com or website of CDSL, viz. <http://www.cdslindia.com>. These documents are also available for inspection at the Registered Office of the Company during office hours on all working days.
Notice is also given pursuant to Section 91 of the Companies Act, 2013 and Rule 10 of the Companies (Management and Administration) Rules, 2014, that the Register of Members and Share Transfer Books will remain closed from Wednesday, 31st July, 2019 to Tuesday, 06th August, 2019 (both days inclusive) for Annual General Meeting and determining the entitlement of the Shareholders to the Dividend for the year 2018-19.
Any query / grievance in relation to voting by electronic means can be addressed to Company Secretary & Compliance Officer, Kothari Petrochemicals Limited, No.115, Mahatma Gandhi Road, Nungambakkam, Chennai-600 034. Phone No.044-3022 5507, e-mail: secdept@kpcgroup.com or Cameo Corporate Services Limited, Subramanian Buildings, 5th Floor No.1, Club House Road, Chennai - 600 002, who are Registrar and Share Transfer Agent. Telephone No. 044 - 28460390 to 28460394, Email to investor@cameoindia.com or CDSL Toll Free No.1800225533 or Phone No.022-22723333, email to helpdesk.evoting@cdslindia.com.
The results declared along with the Scrutinizer's Report shall be placed on the Company's website www.kotharipectrochemicals.com and website of CDSL <http://www.evotingindia.com> and simultaneously communicated to The National Stock Exchange of India Limited, Mumbai, where the Company's shares are listed, not later than forty eight hours after the conclusion of AGM.
Place : Chennai
Date : 09.07.2019
By Order of the Board
for Kothari Petrochemicals Limited
A.Thankanathan
Company Secretary

MUTUAL FUNDS
Sahi Hai

uti
UTI Mutual Fund
Haq, ek behtar zindagi ka.

NOTICE - CUM - ADDENDUM
Official Points of Acceptance (OPA) - New UTI Financial Centre (UFC) at Jorhat (Assam)
UTI Asset Management Company Limited is opening a new UFC at Jorhat (Assam) as mentioned below.

New UFC Address	Region	Zone	Effective Date
UTI Financial Centre 1st Floor, Hotel President Complex, Thana Road, Gar Ali, Jorhat, Assam - 785 001 Tel. No. 0376 - 2300024/25	North East	East	July 12, 2019

The above UFC shall be an OPA for UTI Mutual Fund and all transactions / investor service requests pertaining to UTI Mutual Fund Schemes shall be accepted at this UFC.
This addendum No. 24/2019-20 is an integral part of the Statement of Additional Information (SAI) and Scheme Information Document (SID)/Key Information Memorandum (KIM) of the schemes of UTI Mutual Fund and should be read in conjunction with SAI & SID/KIM.
For UTI Asset Management Company Limited
Sd/-
Authorised Signatory
In case you require any further information, the nearest UTI Financial Centre / Official Points of Acceptance may please be contacted.
Mumbai
July 09, 2019
Toll Free No.: 1800 266 1230
Website: www.utimf.com
REGISTERED OFFICE: UTI Tower, "Gn" Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Phone: 022 - 66786666. UTI Asset Management Company Ltd. (Investment Manager for UTI Mutual Fund) E-mail: invest@uti.co.in, [CIN-U65991MH2002PLC137867].
For more information, please contact the nearest UTI Financial Centre or your AMFI/NISM certified UTI Mutual Fund Independent Financial Advisor, for a copy of Statement of Additional Information, Scheme Information Document and Key Information Memorandum cum Application Form.
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

ENDURANCE Complete Solutions
ENDURANCE TECHNOLOGIES LIMITED
(CIN: L34102MH1999PLC123296)
Regd. Office: E-92, MIDC Industrial Area, Waluj, Aurangabad - 431136, Maharashtra
Website: www.endurancegroup.com, E-mail: investors@endurance.co.in

NOTICE OF TWENTIETH ANNUAL GENERAL MEETING, REMOTE E-VOTING INFORMATION AND BOOK CLOSURE
NOTICE IS HEREBY given that:
1. The Twentieth Annual General Meeting ("AGM") of the Company is scheduled to be held on Thursday, 8th August, 2019 at 2.30 p. m. at Tingo Hall at Vivanta by Taj, 8-N-12, CIDCO, Dr. Rafiq Zakaria Marg, Rauza Bagh, Aurangabad - 431003, Maharashtra, to transact the business as set out in the Notice of AGM.
2. The Notice of AGM along with the Annual Report for the financial year 2018-19 and other documents have been sent in electronic mode to all the Members whose email addresses are registered with the Company/Depository Participant(s) and physical copies of the same have been dispatched to all other Members at their registered addresses. Members desiring to receive the Annual Report and other documents in physical form shall be provided with the same, upon request.
3. The Notice of AGM along with Attendance Slip and Proxy Form and the Annual Report for the financial year 2018-19 are available on the website of the Company www.endurancegroup.com. Documents referred to in the Notice are open for inspection by Members at the Registered Office of the Company on all working days (Monday to Friday) from 10.00 a.m. to 1.00 p.m., except public holidays, upto the date of AGM.
4. Pursuant to Section 91 of the Companies Act, 2013 ("Act"), Rule 10 of the Companies (Management and Administration) Rules, 2014 ("Rules") and Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Register of Members and the Share Transfer Books of the Company shall remain closed from Thursday, 1st August, 2019 to Thursday, 8th August, 2019 (both days inclusive), for the purpose of AGM and determining the shareholders entitled for dividend that may be declared at the AGM.
5. Pursuant to Section 108 of the Act, Rule 20 of the Rules and Regulation 44 of the Listing Regulations, Members holding shares in physical and/or dematerialised form, as on the cut-off date i.e. Wednesday, 31st July, 2019 ("Cut-off date"), may cast their vote(s) electronically on the business as set out in the Notice of AGM of the Company through e-voting platform of Link Intime India Private Limited ("LIIPL") at <https://investave.linkintime.co.in>. The Company has appointed Mr. Sachin Bhagwat, Practising Company Secretary and failing him Mrs. Sarika Kulkarni, as Scrutinizer to review the e-voting process in accordance with law and in a fair and transparent manner at the AGM. The detailed procedure/instructions for e-voting are contained in the Notice of AGM.
In this regard Members are hereby further notified that:
A. The Company has completed the dispatch of the Annual Report for the financial year 2018-19 and Notice of AGM together with other documents to the Members of the Company by the date hereof.
B. Remote e-voting through electronic means shall commence on Monday, 5th August, 2019 at 9.00 a.m. and end on Wednesday, 7th August, 2019 at 5.00 p.m.
C. Cut-off date for the purpose of e-voting shall be Wednesday, 31st July, 2019.
D. Persons who have acquired shares and become Members of the Company after the dispatch of Notice convening the AGM and upto the Cut-off date, should follow the same instructions mentioned in "Note No. 18. (II) - Instructions for Remote E-Voting" as contained in the Notice of AGM.
E. Remote e-voting shall not be allowed beyond 5.00 p.m. of 7th August, 2019.
F. Members present at the AGM and who have not cast their vote(s) through remote e-voting shall be provided facility to vote through ballot paper, arranged at the venue of the AGM.
G. A Member may participate in the AGM even after exercising his right to vote through remote e-voting, but shall not be allowed to vote again at the AGM. In the event, voting is done by both the modes i.e. remote e-voting and through ballot paper, vote(s) cast through remote e-voting shall be considered.
H. A person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the depositories as on the Cut-off date shall only be entitled to avail the facility of remote e-voting.
I. The Notice of AGM is also available on the website of LIIPL at <https://linkintime.co.in>
J. In case of any grievance in connection with the facility for remote e-voting, the Members may refer the Frequently Asked Questions ("FAQs") and the e-voting manual available at <https://investave.linkintime.co.in> under help section or may contact:
a) Link Intime India Private Limited, C 101, 247 Park, L B S Marg, Vikhroli West, Mumbai-400083 Maharashtra, Contact +91 (22) 49186000, Email: rt.helpdesk@linkintime.co.in or
b) Mr. Sunil Lalai, Company Secretary and Executive Vice President - Legal, Endurance Technologies Ltd., E-92, MIDC Industrial Area, Waluj, Aurangabad - 431136, Maharashtra, Contact +91 (240) 2569737, Email: investors@endurance.co.in.
Please keep your updated email id registered with your Depository Participant to receive timely communications.
Further, in order to receive credit of dividend electronically, all eligible shareholders are requested to update with their respective Depository Participants their correct bank account number including the 9 digit MICR code and 11 digit IFSC code.
For Endurance Technologies Limited
Sunil Lalai
Company Secretary and Executive Vice President - Legal
Place : Pune
Date : 9th July, 2019

इलाहाबाद बैंक **ALLAHABAD BANK**
विश्वास की परंपरा A tradition of trust
www.allahabadbank.in

Sl. No.	Key Audit Matters	Auditor's Response
1	Evaluations of IT systems The Bank has system based identification of non performing assets in accordance with IRAC Norms.	Principal Audit Procedures We have assessed the efficacy of the system and we recommend that the system to be calibrated further to enhance the vigourness.
2	Evaluation of uncertain tax positions The bank has material uncertain tax positions including matters under dispute which involves significant judgement to determine the probable outcome of the disputes. Refer Note No. 41.6 to standalone financial statement.	Principal Audit Procedures Obtained details of completed tax assessments, demands and appeal orders for assessment completed. We considered legal precedents and rulings in evaluating management position on these uncertain tax positions.
3	Classification of Advance into Priority & Non Priority Sector Bank has made numerous reclassification and declassifications of borrowers according between priority & non - priority sectors during the year under audit.	Principal Audit Procedures We have observed from Memorandum of Changes issued by Branch Auditors and have further performed test checks & substantive procedures to validate the findings. We are of the opinion that bank should further strengthen their system to avoid such type of misclassification in future.

Responsibilities of Management and those Charged with Governance for the Standalone Financial Statements
5. The Bank's Board of Directors is responsible with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ("RBI") from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
Auditor's Responsibilities for the Audit of the Financial Statements
6. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but it is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.
As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
● Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
● Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
● Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
● Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
Other Matter
7. We did not audit the financial statements / information of 1883 branches/ offices included in the standalone financial statements of the Bank whose

financial statements / financial information reflect total assets of ₹ 10870.22 crore as at 31st March 2019 and total revenue of ₹ 6272.31 crore for the year ended on that date, as considered in the standalone financial statements. The financial statements / information of these branches have been audited by the branch auditors whose reports have been furnished to us, and in our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such branch auditors.
Our opinion is not modified in respect of this matter.
Emphasis on matter
8. We draw attention to para no. 21 of Schedule 1B - Notes to financial accounts regarding Deferred Tax Assets on provision for bad and doubtful debts Rs. 2156.00 crores and carried forward loss Rs. 118.19 crores created upto 31.03.2018.
Our opinion is not modified in respect of this matter.
Report on Other Legal and Regulatory Requirements
9. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 29 of the Banking Regulation Act, 1949;
10. Subject to the limitations of the audit indicated in paragraphs 5 to 7 above and as required by the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980, and subject also to the limitations of disclosures required therein, we report that:
a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory;
b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank; and
c) The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.
11. We further report that:
a) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of these books (and proper returns adequate for the purposes of our audit) have been received from branches not visited by us;
b) The Balance Sheet, the Profit and Loss Account and the Statement of Cash Flows dealt with by this report are in agreement with the books of account (and with the returns received from the branches not visited by us);
c) The reports on the accounts of the branch offices audited by branch auditors of the Bank under section 29 of the Banking Regulation Act, 1949 have been sent to us and have been properly dealt with by us in preparing this report; and
d) In our opinion, the Balance Sheet, the Profit and Loss Account and the Statement of Cash Flows comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI.

Statutory Central Auditors

For M/s Nandy Halder & Ganguli	For M/s P. L. Tandon & Co.	For M/s R. Gopal & Associates	For M/s JBM & Associates	For M/s Prakash S. Jain & Co.
Chartered Accountants FIRN : 000186C FIRN : 000846C FIRN : 320217E ICA: Rana Prasad Nandy Partner Membership No. 053227 Place : Kolkata	Chartered Accountants FIRN : 000186C FIRN : 000846C FIRN : 320217E ICA: Anil Kumar Agarwalla Partner Membership No. 071548	Chartered Accountants FIRN : 000846C FIRN : 320217E ICA: Gopal Das Agarwalla Partner Membership No. 051609	Chartered Accountants FIRN : 002423C FIRN : 320232E ICA: Basudev Dhai Partner Membership No. 055193	Chartered Accountants FIRN : 002423C FIRN : 320232E ICA: Sourav Thepalia Partner Membership No. 405328

Date : 10.05.2019

