



**SINGER®**

Over 170 Years of Trust Worldwide

Date: 17th June, 2023

BSE Limited,  
Floor – 25, Phiroze Jeejeebhoy Towers  
Dalal Street, Fort,  
Mumbai –400 001

**Scrip Code: 505729**

**Sub: Newspaper advertisement on Notice given to the Shareholders of transfer Dividend and Equity Shares of the Company to The Investor Education and Protection Fund.**

Dear Sir/ Madam,

Notice given to the shareholders whose dividend and equity shares are liable to be transferred to the Investor Education and Protection Fund ("IEPF"). Pursuant to the provisions of Section 124(6) of the Companies Act, 2013, read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, the Company has published notice in the newspapers intimating the equity shareholders who have not claimed dividend for a period of seven (7) consecutive years from the financial year 2015-16 onwards and whose shares are liable to be transferred to the IEPF Account.

The scan copies of the advertisement, as annexed, pertaining to Notice of transfer of equity shares and dividend of the Company to IEPF are published in the following newspapers:

- The Financial Express (English National Daily Newspaper-All Edition);
- The Jansatta (Hindi Daily Newspaper-Delhi Edition).

The newspaper advertisements are also available on the website of the Company at [www.singerindia.com](http://www.singerindia.com).

We request you to take the above on record and that the same be treated as compliance under the applicable regulations.

Thanking you,

**For Singer India Limited**



**Rickee Bisla**  
**Company Secretary**

**Encl: As above**

**SINGER INDIA LIMITED**

Registered & Head Office : A-26/4, 2<sup>nd</sup> Floor, Mohan Co-operative Industrial Estate, New Delhi - 110044.

Tel.: +91-11-40617777 | Fax : +91-11-40617799 | Toll Free No. 1800-103-3474

E-mail : [mail@singerindia.com](mailto:mail@singerindia.com) | Website : [www.singerindia.com](http://www.singerindia.com)

CIN : L52109DL1977PLC025405





## SINGER INDIA LIMITED

Regd. Office & Head Office: A-26/4, 2nd Floor, Mohan Cooperative Industrial Estate, New Delhi-110044  
Tel: +91-11-40617777, Toll Free No. 1800-103-3474  
E-mail: secretarial@singerindia.com, mail@singerindia.com  
Website: www.singerindia.com  
(CIN: L2109DL1977PLC025405)

### NOTICE TO SHAREHOLDERS

Notice is hereby given pursuant to the provisions of Section 124 (6) of the Companies Act, 2013 read along with the Investor Education and Protection Fund Authority (Account, Audit, Transfer and Refund) Rules, 2016 ("the Rules"), as amended, notified by the Ministry of Corporate Affairs effective from September 7, 2016 and amendments made, thereunder.

Pursuant to the Rules, Equity Shares of the Company, in respect of which dividend declared for the financial year 2015-16, has remained unclaimed or unpaid for seven consecutive years or more, are required to be transferred by the Company to the Investor Education and Protection Fund ("IEPF") Account established by the Central Government, after completion of seven years.

The Company has communicated individually to the concerned shareholders whose shares are liable to be transferred to the said Demat Account for taking appropriate action(s).

The detail of such shareholders, unclaimed dividend and shares liable for transfer to IEPF Account is available on Company's website i.e. www.singerindia.com for information and necessary action by the shareholders.

Concerned shareholder(s) may immediately visit our website to verify the details of the unclaimed/unpaid dividend and the shares liable to be transferred to IEPF and approach the Company at the co-ordinates indicated below with necessary documents supporting their dividend claim. Failing receipt of communication by August 17, 2023, the Company will proceed to transfer the dividend and/or shares, by the due dates specified by the Rules or such further extended date as may be applicable, for necessary compliance. In this connection, please note that:-

i. For shares held in physical form: New share certificate(s) will be issued and transferred subsequently to the Demat account of the IEPF Authority without any further notice. Further, upon issue of such new share certificate(s) the original share certificate(s) which are registered in your name will stand automatically cancelled and deemed to be bad delivery.

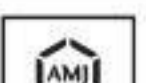
ii. For shares held in electronic mode: The shares will be directly transferred to the Demat Account of the IEPF Authority with the help of Depository Participant(s) without any further notice.

The members may further note that the details made available by the Company on its website shall be deemed as adequate notice in respect of issue of duplicate share certificate(s) by the Company for transfer of shares to IEPF. Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and shares transferred to IEPF Authority pursuant to the said Rules. The Unclaimed dividend amount and the shares transferred to IEPF, may be claimed by the concerned shareholder through the IEPF Authority following the procedure prescribed under the aforementioned IEPF Rules.

For any queries on the subject matter, you may contact Secretarial Department at A-26/4, 2nd Floor, Mohan Cooperative Industrial Estate, New Delhi - 110044, Phone: 011-40617777; Email: secretarial@singerindia.com and Registrar & Share Transfer Agent ("RTA"), MCS Share Transfer Agents Ltd. at F-65, 1st Floor, Okhla Industrial Area, Phase I, New Delhi -110020.

By Order of the Board  
For Singer India Limited  
Sd/-  
Rickee Bisla  
Company Secretary

Place: New Delhi  
Date: 16.06.2023



## AMJ LAND HOLDINGS LIMITED

CIN: L2102MH1964PLC013058  
Registered Office: Thergaon, Pune - 411 033.  
Tel.: 020-30613333 Fax: 020-40773388  
Website: www.amjland.com E-mail: admin@amjland.com

### NOTICE

#### [FOR TRANSFER OF EQUITY SHARES OF THE COMPANY TO INVESTOR EDUCATION AND PROTECTION FUND (IEPF)]

Notice is hereby given that pursuant to applicable provisions of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended ("the Rules"). The Rules, inter alia, contain the provision for transfer of all such share(s) in respect of which dividend(s) has not been paid or claimed by the Shareholders for Seven consecutive years or more are required to be transferred by the Company in favour of the Investor Education and Protection Fund (IEPF). Pursuant to the said rules, the Company has already sent an individual communication letters to those the Shareholders who had not claimed the dividends for Seven consecutive years starting from the financial year 2015-16 and whose shares were liable to be transferred to IEPF. The Shareholders may claim the same and the details of Shareholders whose shares were liable to be transferred to IEPF authority have been uploaded on the website of the Company at [www.amjland.com](http://www.amjland.com). The Shareholders are requested to note that in case the Company/Registrar and Transfer Agent does not receive any communication from the concerned Shareholders by 05<sup>th</sup> October, 2023, the Company shall, with a view to adhering with the requirements of the Rules, transfer the shares, including all benefits accruing on such shares to IEPF as per timelines and procedure prescribed in the Rules, without giving any further notice to the Shareholders and no liability shall lie against the Company in respect of equity shares so transferred.

Henceforth onwards, if any Dividend declared by the Company on such shares shall be credited to IEPF authority. No claim shall lie against the company in respect of such Dividend on the shares Transferred to IEPF. The Shareholders may claim the amount of dividend and shares transferred to IEPF authority, by making an application to IEPF authority in e-form-IEPF-5 as per the rules. The said form is available on the website of the IEPF authority viz., [www.iepf.gov.in](http://www.iepf.gov.in). In case of any queries or any clarification/assistance in this regard, the concerned Shareholders are requested to contact to the Company / KFin Technologies Limited:

**The Secretarial Department**  
AMJ LAND HOLDINGS LIMITED  
Regd. Off.: Thergaon, Pune 411 033.  
Tel.: 020-30613333  
Email: admin@amjland.com / secretarial@pudumjee.com

**Registrar and Transfer Agent:**  
KFin Technologies Limited  
Unit: AMJ Land Holdings Limited  
Selenium Tower B, Plot 31-32,  
Gachibowli, Financial District,  
Nanakramguda, Hyderabad - 500 032  
Toll Free No.: 1800-3094-001  
Email: einward.ris@kfintech.com

For AMJ LAND HOLDINGS LIMITED

Place: Pune  
Date: 16/June, 2023



## PUDUMJEE PAPER PRODUCTS LIMITED

CIN: L21059MH2015PLC153717  
Registered Office: Thergaon, Pune - 411 033.  
Tel.: 020-30613423 Fax: 020-40773388  
E-mail: investors.relations@pudumjee.com Website: www.pudumjee.com

### NOTICE

#### [FOR TRANSFER OF EQUITY SHARES OF THE COMPANY TO INVESTOR EDUCATION AND PROTECTION FUND (IEPF)]

Notice is hereby given that pursuant to applicable provisions of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended ("the Rules"). The Rules, inter alia, contain the provision for transfer of all such share(s) in respect of which dividend(s) has not been paid or claimed by the Shareholders for Seven consecutive years or more are required to be transferred by the Company in favour of the Investor Education and Protection Fund (IEPF).

Pursuant to the said rules, the Company has already sent an individual communication letters to those the Shareholders who had not claimed the dividends for Seven consecutive years starting from the financial year 2015-16 and whose shares were liable to be transferred to IEPF. The Shareholders may claim the same and the details of Shareholders whose shares were liable to be transferred to IEPF authority have been uploaded on the website of the Company at [www.pudumjee.com](http://www.pudumjee.com). The Shareholders are requested to note that in case the Company/Registrar and Transfer Agent does not receive any communication from the concerned Shareholders by 05<sup>th</sup> October, 2023, the Company shall, with a view to adhering with the requirements of the Rules, transfer the shares, including all benefits accruing on such shares to IEPF as per timelines and procedure prescribed in the Rules, without giving any further notice to the Shareholders and no liability shall lie against the Company in respect of equity shares so transferred.

Henceforth onwards, if any Dividend declared by the Company on such shares shall be credited to IEPF authority. No claim shall lie against the company in respect of such Dividend on the shares Transferred to IEPF. The Shareholders may claim the amount of dividend and shares transferred to IEPF authority, by making an application to IEPF authority in e-form-IEPF-5 as per the rules. The said form is available on the website of the IEPF authority viz., [www.iepf.gov.in](http://www.iepf.gov.in). In case of any queries or any clarification/assistance in this regard, the concerned Shareholders are requested to contact to the Company / KFin Technologies Limited:

**The Secretarial Department**  
PUDUMJEE PAPER PRODUCTS LIMITED  
Regd. Off.: Thergaon, Pune - 411 033.  
Tel.: 020-30613423  
Email: investors.relations@pudumjee.com

**Registrar and Transfer Agent:**  
KFin Technologies Limited  
Unit: Pudumjee Paper Products Limited  
Selenium Tower B, Plot 31-32,  
Gachibowli, Financial District,  
Nanakramguda, Hyderabad - 500 032  
Toll Free No.: 1800-3094-001  
Email: einward.ris@kfintech.com

**The Secretarial Department**  
PUDUMJEE PAPER PRODUCTS LIMITED  
Regd. Off.: Thergaon, Pune - 411 033.  
Tel.: 020-30613423  
Email: investors.relations@pudumjee.com

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Selenium Tower B, Plot 31-32,  
Gachibowli, Financial District,  
Nanakramguda, Hyderabad - 500 032  
Toll Free No.: 1800-3094-001  
Email: einward.ris@kfintech.com

Place: Pune  
Date: 16/June, 2023

For PUDUMJEE PAPER PRODUCTS LIMITED  
Sd/-  
Vinay Jadhav  
Company Secretary

FORM G INVITATION FOR EXPRESSION OF INTEREST FOR SANJEEVINI MEDIFIE HOSPITALS (INDIA) PRIVATE LIMITED (Under Regulation 36A (1) of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)	
RELEVANT PARTICULARS	
1. Name of the corporate debtor along with PAN/CIN/LLP No.	Sanjeevini Medifie Hospitals (India) Private Limited U8519SKA2009PTC049466
2. Address of the registered office	No.760, 7th Main, Bang Bus Stop, Mahalakshmi Layout, Bangalore - 560086
3. URL of website	<a href="https://insolvencyandbankruptcy.in/sanjeevini-medifie-hospitals-india-pvt-ltd/">https://insolvencyandbankruptcy.in/sanjeevini-medifie-hospitals-india-pvt-ltd/</a>
4. Details of place where majority of fixed assets are located	Bangalore
5. Installed capacity of main products/ Services	55 Bedded Hospital, 1 Pharmacy and 1 Laboratory
6. Quantity and value of main products/ services sold in last financial year	The annual turnover for the FY 2021-22 is Rs. 18.01 crores and for the FY 2022-23 was Rs. 14.76crores.
7. Number of employees/workmen	There are a total of 153 employees listed in the Employee Directory of the Corporate Debtor.
8. Further details including last available financial statements (with schedules) of two years, lists of creditors, relevant dates for subsequent events of the process are available at:	The last Audited Balance sheet available with the undersigned is of FY 2020-21 and FY 2021-22 other relevant details are available at - <a href="https://insolvencyandbankruptcy.in/sanjeevini-medifie-hospitals-india-pvt-ltd/">https://insolvencyandbankruptcy.in/sanjeevini-medifie-hospitals-india-pvt-ltd/</a> Or email at <a href="mailto:sanjeevinimedifilco@gmail.com">sanjeevinimedifilco@gmail.com</a> <a href="mailto:https://insolvencyandbankruptcy.in/sanjeevini-medifie-hospitals-india-pvt-ltd/">https://insolvencyandbankruptcy.in/sanjeevini-medifie-hospitals-india-pvt-ltd/</a> Or you may seek information by emailing at <a href="mailto:sanjeevinimedifilco@gmail.com">sanjeevinimedifilco@gmail.com</a>
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at:	
10. Last date for receipt of expression of interest	12-Jul-23
11. Date of issue of provisional list of prospective resolution applicants	22-Jul-23
12. Last date for submission of objections to provisional list	27-Jul-23
13. Process email id to submit EOI	<a href="mailto:sanjeevinimedifilco@gmail.com">sanjeevinimedifilco@gmail.com</a>
Date 17/06/2023 Place - Bangalore	Suresh Kannan Resolution Professional in the matter of Sanjeevini Medifie Hospitals (India) Private Limited (BB/II/PA-001/1P-01434/2018 -2019/12277)

### "IMPORTANT"

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14. Earnings Per Share			
The Bank reports basic and diluted EPS in accordance with the Accounting Standard - 20 on "Earnings per Share"			
Particulars	March 31, 2023	March 31, 2022	
Weighted average number of equity shares used in computation of basic earnings per share	209,27,41,018	209,27,41,018	
Potential equity shares arising out of Employees Stock Option Scheme	-	-	
Weighted average number of equity shares used in computation of diluted earnings per share	209,27,41,018	209,27,41,018	
Earnings used in the computation of basic earnings per share (₹ in Crore)	775.09	44.98	
Earnings used in the computation of diluted earnings per share (₹ in Crore)	775.09	44.98	
Nominal Value of share (₹)	1.00	1.00	
Basic earnings per share (₹)	3.70	0.21	
Effect of potential equity shares for ESOS	-	-	
Diluted earnings per share (₹)	3.70	0.21	

**17. Corporate social responsibility**  
Operating expenses under ₹ 1.86 Crore (Previous Year ₹ 0.6 Crore) for the year ended March 31, 2023 towards Corporate Social Responsibility (CSR), in accordance with the Companies Act, 2013. The Bank has spent 2.02% of its average net profit for the last three financial years as part of its CSR for the year ended March 31, 2023. The Bank is currently in the process of evaluating strategic avenues for CSR expenditure in order to deliver maximum impact.

Details of amount spent during the year towards CSR are as under:

For the year ended March 31, 2023			
	Paid	Yet to be paid	Total
i) Construction/Acquisition of any assets	0.60	-	0.60
ii) For purposes other than (i) above	1.26	-	1.26

For the year ended March 31, 2022			
	Paid	Yet to be paid	Total
i) Construction/Acquisition of any assets	3.65	-	3.65
ii) For purposes other than (i) above	2.41	-	2.41

### 18. Investor Education and protection fund

There has been no delay in transferring amounts, required to be transferred to the Investor Education and Protection Fund by the Bank.

### 19. Operating Leases

Lease payments for assets taken on operating lease are recognized as an expense in the Profit and Loss Account as per the lease terms. During the year an amount of ₹ 108.86 Crore (Previous year: ₹ 100.62 Crore) was charged to Profit and Loss account.

### 20. Disclosure as to Rule 11(e) of the Companies (Audit and Auditors) Rules, 2014

The Bank, as part of its normal banking business grants loans and advances, makes investments, provides guarantees and accept deposits and borrowings from its customers, other entities and persons. These transactions are conducted after proper due diligence and ensuring adherence to all regulatory requirements including "Know Your Customer" guidelines.

Other than the transactions described above which are carried out in the normal course of business, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or deposits or any other sources or kinds of funds) by the Bank to or in any other persons or entities, including foreign entities ("intermediaries") with the understanding, whether recorded in writing or otherwise, that the Intermediary shall lend or invest in part identified by or on behalf of the Bank ("Ultimate Beneficiaries"). The Bank has also not received any funds from any parties (Funding Party) with the understanding that the Bank shall whether directly or indirectly lend or invest in other persons or entities identified by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

### 21. Proposed Dividend

The Board of Directors has proposed a dividend of ₹ 0.30 per Equity share (30%) (Previous year Nil) for the year ended March 31, 2023, subject to the approval of the shareholders at the ensuing Annual General Meeting. In terms of revised Accounting Standard (AS 4) Contingencies and Events occurring after Balance Sheet date as notified by the Ministry of Corporate Affairs through amendments to Companies (Accounting Standards) Amendment Rules, 2014, dated March 30, 2016, proposed dividend including dividend distribution tax of ₹ 62.78 Crore is not recognized as liability as on March 31, 2023. However, effect of the proposed dividend has been reckoned in determining capital funds in the computation of capital adequacy ratios as at March 31, 2023.

### 22. Figures of the previous year have been regrouped to conform to the current year presentation wherever necessary.

### INDEPENDENT AUDITOR'S REPORT

To the Members of  
The South Indian Bank Limited

Report on the Audit of the Standalone Financial Statements

**Opinion**

We have audited the standalone financial statements of the South Indian Bank Limited ("the Bank"), which comprise the Balance Sheet as at March 31, 2023, the Profit and Loss Account, the Cash Flow Statement for the year then ended, and notes to the standalone financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Banking Regulation Act, 1949 as well as the Companies Act, 2013 (the Act) and the circulars and guidelines issued by the Reserve Bank of India ("RBI"), in the manner required by the Act in accordance with the "Code of Ethics" issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Standalone Financial Statements under the provisions of the Act, and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the standalone financial statements.

### Key Audit Matters

Key Audit Matters are those matters that, in our professional judgment, were of most significance in our audit of the standalone financial statements for the financial year ended March 31, 2023. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the standalone financial statements. These matters were addressed in the context of our audit of the standalone financial statements as a whole, and results of our audit procedures, including the procedures performed to address the matters below, provide the basis in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters prescribed below to be the key audit matters:

### Key Audit Matters

How our audit addressed the key audit matters

(i) Classification of Advances, identification of non-performing advances, Income Recognition, and provisioning on Advances (Refer Schedule 9, Note 3 of Schedule 17 and Note 4 of Schedule 18A to the standalone financial statements)

Our audit approach / procedures included the following:  
- Understanding and considering the Bank's accounting policies for NPA identification and provisioning and assessing compliance with the prudential norms prescribed by the RBI (IRAC Norms) including the additional provisions made on advances and additional provisions and asset classification benefit extended on restructured advances under RBI's COVID-19 Regulatory Package.  
- Understanding, evaluation and testing the design and operating effectiveness of key controls (including application controls for system driven identification of NPAs) over approval, recording, monitoring and recovery of loans, monitoring overdue / stressed accounts and collateral, and identification and provisioning of impaired accounts based on the extent guidelines on IRAC laid down by the RBI. Further obtained an understanding of the contingency provision carried by the Bank and verified the underlying assumptions used for the same.  
- Testing of application controls on sample basis including testing of automated and manual controls, reports and system reconciliations, in relation to income recognition, asset classification, provisioning pertaining to advances and investments and compliances of other regulatory guidelines issued by the RBI.  
- Testing on sample basis the accuracy of the data input in the system for income recognition, classification into performing and nonperforming Advances and provisioning in accordance with the IRAC Norms.  
- Performed other procedures including substantive audit procedures covering the identification of NPAs by the Bank. These procedures included:  
a) Considering testing of the exception reports generated from the application software and the systems where the advances have been recorded;

(b) Reviewing the accounts reported by the Bank and other banks as Special Mention Accounts ("SMA") in RBI's central repository of information on large credits ("CRIL") to identify stress;

(c) Reviewing appropriate statements, appraisal report, audited financial statements, drawing power calculations, security and other related documents and information of the sample borrowers selected based on quantitative and qualitative risk factors;

(d) Reading of minutes of management committee and credit committee meetings and performing inquiries with the credit and risk departments to ascertain if there were indicators of stress or an occurrence of an event of default in a loan account or any product;

(e) Considering Internal Audit, Systems Audit, Credit Audit, Concurrent Audit, stock and receivable audit and credit appraisal as per the policies and procedures of the Bank;

(f) Considering the RBI Annual Financial Inspection report on the Bank, the Bank's response to the observations and other communication with RBI during the year;

(g) Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI Master Circulars/Guidelines;

- For NPAs identified, we based on our sample factors including stressed sectors and account materiality, tested the asset classification details, value of available security and provisioning as per IRACP norms. We considered the proportion of NPAs after considering the key input factors and compared our measurement outcome to that of system-generated reports and statements prepared by management.

(h) We considered the accounts reported by the Bank and other banks as Special Mention Accounts ("SMA") in RBI's central repository of information on large credits ("CRIL") to identify stress;

(i) Appropriate review of audited financial statements, drawing power calculations, security and other related documents and information of the sample borrowers selected based on quantitative and qualitative risk factors;

(j) Reading of minutes of management committee and credit committee meetings and performing inquiries with the credit and risk departments to ascertain if there were indicators of stress or an occurrence of an event of default in a loan account or any product;

(k) Considering Internal Audit, Systems Audit, Credit Audit, Concurrent Audit, stock and receivable audit and credit appraisal as per the policies and procedures of the Bank;

(l) Considering the RBI Annual Financial Inspection report on the Bank, the Bank's response to the observations and other communication with RBI during the year;

(m) Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI Master Circulars/Guidelines;

- For NPAs identified, we based on our sample factors including stressed sectors and account materiality, tested the asset classification details, value of available security and provisioning as per IRACP norms. We considered the proportion of NPAs after considering the key input factors and compared our measurement outcome to that of system-generated reports and statements prepared by management.

(n) We considered the accounts reported by the Bank and other banks as Special Mention Accounts ("SMA") in RBI's central repository of information on large credits ("CRIL") to identify stress;

(o) Appropriate review of audited financial statements, drawing power calculations, security and other related documents and information of the sample borrowers selected based on quantitative and qualitative risk factors;

(p) Reading of minutes of management committee and credit committee meetings and performing inquiries with the credit and risk departments to ascertain if there were indicators of stress or an occurrence of an event of default in a loan account or any product;

(q) Considering Internal Audit, Systems Audit, Credit Audit, Concurrent Audit, stock and receivable audit and credit appraisal as per the policies and procedures of the Bank;

(r) Considering the RBI Annual Financial Inspection report on the Bank, the Bank's response to the observations and other communication with RBI during the year;

(s) Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI Master Circulars/Guidelines;

- For NPAs identified, we based on our sample factors including stressed sectors and account materiality, tested the asset classification details, value of available security and provisioning as per IRACP norms. We considered the proportion of NPAs after considering the key input factors and compared our measurement outcome to that of system-generated reports and statements prepared by management.

(t) We considered the accounts reported by the Bank and other banks as Special Mention Accounts ("SMA") in RBI's central repository of information on large credits ("CRIL") to identify stress;

(u) Appropriate review of audited financial statements, drawing power calculations, security and other related documents and information of the sample borrowers selected based on quantitative and qualitative risk factors;

(v) Reading of minutes of management committee and credit committee meetings and performing inquiries with the credit and risk departments to ascertain if there were indicators of stress or an occurrence of an event of default in a loan account or any product;

(w) Considering Internal Audit, Systems Audit, Credit Audit, Concurrent Audit, stock and receivable audit and credit appraisal as per the policies and procedures of the Bank;

(x) Considering the RBI Annual Financial Inspection report on the Bank, the Bank's response to the observations and other communication with RBI during the year;

(y) Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI Master Circulars/Guidelines;

- For NPAs identified, we based on our sample factors including stressed sectors and account materiality, tested the asset classification details, value of available security and provisioning as per IRACP norms. We considered the proportion of NPAs after considering the key input factors and compared our measurement outcome to that of system-generated reports and statements prepared by management.

(z) We considered the accounts reported by the Bank and other banks as Special Mention Accounts ("SMA") in RBI's central repository of information on large credits ("CRIL") to identify stress;

(aa) Appropriate review of audited financial statements, drawing power calculations, security and other related documents and information of the sample borrowers selected based on quantitative and qualitative risk factors;

(ab) Reading of minutes of management committee and credit committee meetings and performing inquiries with the credit and risk departments to ascertain if there were indicators of stress or an occurrence of an event of default in a loan account or any product;

(ac) Considering Internal Audit, Systems Audit, Credit Audit, Concurrent Audit, stock and receivable audit and credit appraisal as per the policies and procedures of the Bank;

(ad) Considering the RBI Annual Financial Inspection report on the Bank, the Bank's response to the observations and other communication with RBI during the year;

(ae) Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI Master Circulars/Guidelines;

- For NPAs identified, we based on our sample factors including stressed sectors and account materiality, tested the asset classification details, value of available security and provisioning as per IRACP norms. We considered the proportion of NPAs after considering the key input factors and compared our measurement outcome to that of system-generated reports and statements prepared by management.

(af) We considered the accounts reported by the Bank and other banks as Special Mention Accounts ("SMA") in RBI's central repository of information on large credits ("CRIL") to identify stress;

(ag) Appropriate review of audited financial statements, drawing power calculations, security and other related documents and information of the sample borrowers selected based on quantitative and qualitative risk factors;

(ah) Reading of minutes of management committee and credit committee meetings and performing inquiries with the credit and risk departments to ascertain if there were indicators of stress or an occurrence of an event of default in a loan account or any product;

(ai) Considering Internal Audit, Systems Audit, Credit Audit, Concurrent Audit, stock and receivable audit and credit appraisal as per the policies and procedures of the Bank;

(aj) Considering the RBI Annual Financial Inspection report on the Bank, the Bank's response to the observations and other communication with RBI during the year;

(ak) Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI Master Circulars/Guidelines;

- For NPAs identified, we based on our sample factors including stressed sectors and account materiality, tested the asset classification details, value of available security and provisioning as per IRACP norms. We considered the proportion of NPAs after considering the key input factors and compared our measurement outcome to that of system-generated reports and statements prepared by management.

(al) We considered the accounts reported by the Bank and other banks as Special Mention Accounts ("SMA") in RBI's central repository of information on large credits ("CRIL") to identify stress;

(am) Appropriate review of audited financial statements, drawing power calculations, security and other related documents and information of the sample borrowers selected based on quantitative and qualitative risk factors;

(an) Reading of minutes of management committee and credit committee meetings and performing inquiries with the credit and risk departments to ascertain if there were indicators of stress or an occurrence of an event of default in a loan account or any product;

(ao) Considering Internal Audit, Systems Audit, Credit Audit, Concurrent Audit, stock and receivable audit and

