

"NU-TECH JANAKI", Flat-E, Third Floor, No. 9, (Old No.1), 27th Street, Ashok Nagar, Chennai - 600 083.

Phone: 044-24743394 / 24743395

Fax: 044-24743392

E-mail: avd3@vsnl.com

Limited Review Report on the accounts of Indbank Merchant Banking Services Limited, Chennai, for the Quarter ended 31st December, 2014

To
The Board of Directors,
Indbank Merchant Banking Services Limited,
1st Floor, Khivraj Complex 1
No.480, Anna Salai, Nandanam,
Chennai 600 035

We have reviewed the accompanying statement of Unaudited Banking Services Limited, Chennai for the period ended 31st December, 2014 except for the disclosures regarding 'Public Shareholding' and 'Promoter and Promoter group Shareholding' which have been traced from the disclosures made by the Management and have not been audited by us. This Statement is the responsibility of the Company'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.

We conducted our review of the Statement in accordance with (SRE) 2400, engagements to Review financial statements 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 misstatements. A review is limited primarily to inquiries of Company personnel and an analytical procedure applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an opinion.

Based on our review conducted as above and subject to our observations as given below, relating to unaudited financial results for the quarter ended 31st December 2014,

i. As regards a claim of ₹ 897.48 lakhs under the right of recompense clause on certain settled borrowings, the Holding Company (Indian Bank) has permitted IBMBSL, Chennai to enjoy a moratorium period of 3 years from

Cont...2

September 2013 to September 2016, after which repayment of this claim shall commence by way of payment of ₹ 0.75 cr per half year from the half year end 31.03.2017 without any interest charge for the period of moratorium/repayment. However, no liability has been created in the books for ₹897.48 lakhs.

Had the above observations been considered, the profit of ₹106.25 lakes made during this quarter of the financial year 2014-15, would have become a loss of ₹791.23 lakes and there is an understatement of liability amounting to ₹897.48 lakes.

nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Financial Results prepared in accordance with the applicable accounting standards and other recognized accounting practices and policies had not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreements including the manner in which it is to be disclosed, or that it contains any material misstatement.

For A V Deven & Co
Chartered Accountant

(Firm Reg. No. 000726S)

Place : Chennai

Date: 07.02.2015

(CA. R.Raghuraman)

Partner.

M.No: 201760

2 443		ERCHANT BAN		ESLIMITED			1 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1
	Rend Office : First Floor White-	(A Subsidiary o	f Indian Bank)				
Email	Regd. Office : First Floor, Khivraj : investors@indbankonline.com	Complex 1, No	. 480, Anna Sa www.indbanl	lai, Nandanam	, Chennai 600	035	·
PART		Audited Financi	al Posulto for t	conline.com	1 40 0044	<u> </u>	
		Three months	Preceding	Correspondin		Year to date	Previous
		ended	three months		for the	for the	Accounting
١			ended	months	current year	Previous	Year ended
SI.	Particulars			ended in the	upto	year upto	I car ended
No.	r ardodiais		1	previous year		, o.a. apic	
		31-12-2014	30-09-2014	31-12-2013	31-12-2014	31-12-2013	31.03.2014
		Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited
_				Rs. L	akhs		
1 2	Income from Operations	192.28	195.29	155.27	659.07	490.47	608.27
	Expenditure a) Employee Cost						
ļ	b) Depreciation	77.53			245.36		321.18
	c) Postage & Telephones	16.25			52.94		67.11
	d) Provision for Non Performing Assets/Write off	2.41			11.77	13.29	
	e) Other expenditure-Interest on IT refund - Excess	(5.24)	***************************************		(19.13)	***************************************	
	interest reversed	0.00	0.00	0.00	0.00	0.00	9.42
	f) Other expenditure	36.81	55.10	46.51	450.04	400.00	
	g) Total	127.77	157.62		156.91	162.35	207.21
3	Profit/(Loss) from operations before other income.	64.52	37.67	138.69 16.58	447.86 211.22	473.57 46.00	629.27
	finance costs and exceptional items (1-2)	34.52	37.07	10.36	211.22	16.90	(21.00)
4	Other Income	43.19	47.52	32,19	134.36	97.46	136.36
5	Profit/(Loss) from ordinary activities before finance	107.71	85.19		345.58	114.36	136.36
	costs and exceptional items (3+4)	L		[/	5-75.06	1 14.30	110.36
6	Finance costs	1.61	0.52	0.50	2.13	4.06	4.39
7	Profit/(Loss) from ordinary activities after finance	106.10	84.67	48.27	343.45	110.30	110.97
	costs but before exceptional items (5-6)						
8	Exceptional items	0.00	0.00	0.00	0.00	0.00	(0.84)
9	Profit/(Loss) from Ordinary Activities before tax	106.10	84.67	48.27	343.45	110.30	110.13
- 40	(7+8)				5 .55	110.00	170.13
10	Tax Expense						
	(a) Current Tax	0.00	0.00	0.00	0.00	0.00	0.00
	(b) Deferred Tax (c) Prior years	1.03	0.00	1.92	1.03	1.92	1.37
	(d) Total	16.33	0.00	0.00	16.33	0.00	0.00
11	Net Profit/(Loss) from Ordinary Activities after tax (9)	17.35	0.00	1.92	17.35	1.92	1.37
••	10)	88.75	84.67	46.35	326.10	108.38	108.76
12	Profit/(loss) from discontinued operations	17.51	20.81				
13	Tax expense of discontinued operations	0.00	0.00	22.84 0.00	39.27	(79.01)	(78.74)
14	Net Profit (loss) from discontinued operations	17.51	20.81	22.84	0.00 39.27	0.00	0.00
15	Net Profit/(Loss) from Ordinary	106.25	105.48	69.19	365.36	(79.01) 29.37	(78.74) 30.02
	Activities/discontinued operations after tax (11+14)			30.10	303.30	20.57	30.02
16	Extraordinary items (net of tax expense Rs.Nil)	0.00	0.00	0.00	0.00	0.00	0.00
17 18	Net Profit/(Loss) for the period after tax (15+16)	106.25	105.48	69.19	365.36	29.37	30.02
10	Paid up equity share capital (Face value per share - Rs. 10/-)	4437.82	4437.82	4437.82	4437.82	4437.82	4437.82
19	Reserves excluding revaluation reserves (as per						
	balance sheet) of previous accounting year						
20	Earnings Per Share (EPS) (Rs)	·					(268.49)
	(a) Basic & diluted EPS before Extraordinary items	0.04					
	for the period, for the year to date and for the	0.24	0.24	0.16	0.82	0.07	0.07
	previous year (not annualised)						
	(b) Basic & diluted EPS after Extraordinary items	0.24	0.24	0.16	0.00		
	for the period, for the year to date and for the	V.L.T	0.24	0.16	0.82	0.07	0.07
	previous year (not annualised)						
PART	Select In	formation for th	e Quarter and	ed 31.12.2014			
Α	Particulars of Share Holding		1	34 31.12.2014			
1	Public Shareholding						
	- Number of Shares	15604400	15604400	15604400	15604400	15604400	15604400
	- Percentage of shareholding	35.16%	35.16%	35.16%	35.16%	35.16%	35.16%
2	Promoters & Promoter Group Shareholding					30:1070	33.1076
	(a) Pledged/encumbered						
	- Number of Shares	0	0	0	0	0	0
1	- Percentage of shareholding as a %age of the total shareholding of promoter and promoter group	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	- Percentage of shareholding as a %age of the	0.000/					
ĺ	total shareholding of the company	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	(b) Non-encumbered						
	- Number of Shares	28773800	28773800	29772000	20772000		
	- Percentage of shareholding as a %age of the	100.00%	100.00%	28773800 100.00%	28773800 100.00%	28773800	28773800
	total shareholding of promoter and promoter group	. 55.5578	100.0076	100.00%	100.00%	100.00%	100.00%
NG .	Percentage of shareholding as a %age of the	64.84%	64.84%	64.84%	64.84%	64.84%	64 640
	Shareholding of the company			304/8	34.0476	04.04%	64.84%
1287	Particulars						
1200.	hvestors Complaint						
	Peopling at the beginning of the Quarter	0					

SI. No.	Particulars	Three months ended	Preceding three months ended		Year to date for the current year upto	Year to date for the Previous year upto	Previous Accounting Year ended
		31-12-2014 Un-Audited	30-09-2014 Un-Audited	31-12-2013 Un-Audited	31-12-2014 Un-Audited	31-12-2013 Un-Audited	31.03.2014 Audited
	Received during the Quarter	 	1	Rs. L	akhs		
	Disposed of during the Quarter	0 0					
	Remaining un resolved at the end of the Quarter	- 0					
	Quarterly reporting of se	gment wise re	venue result	s and canital	employed		
1	Segment Revenue	3	rende, result	anu capitai	employed		····

	(a) Continuing Operations-Fee Based	235.48	242.81	187.46	793.44	587.93	744.6
	(b) Discontinued Operations-Fund Based	0.11	0.85	0.85	0.96	13.59	13.9
	(c) Un-allocated	0.00	0.00	0.00	0.00	0.00	0.0
	Total	235.59	243.66	188.31	794.40	601.52	
	Less : Inter segment revenue	0.00	0.00	0.00	0.00	***************************************	758.5
		0.00	0.00	0.00	0.00	0.00	0.0
	Income from operations	235.59	243.66	188.31	794.40	601.50	750 5
			270.00	100.51	7 34.40	601.52	758.5
	Segment Results - Profit/(Loss) before tax and interest from						
	each segment		·····				
	(a) Continuing Operations-Fee Based	106.10	84.67	40.07	240 1=	112.2	
	(b) Discontinued Operations-Fund Based	17.51		48.27	343.45	110.30	110.9
	(c) Un-allocated	0.00	20.81 0.00	22.84	39.27	(79.01)	(78.74
	Total	123.61		0.00	0.00	0.00	0.0
*****	Less :i) Interest (Other than pertaining to	0.00	105.48	71.11	382.72	31.29	32.2
	ii) Other unallocable expenditure net off	0.00	0.00	0.00	0.00	0.00	0.0
	iii) Unaliocable income	0.00	0.00	0.00	0.00	0.00	0.8
	III) OTTAINOOLDIC IIICOTTIC	0.00	0.00	0.00	0.00	0.00	0.0
	Total profit/(Loss) before tax	123.61	105.48	71.11	382.72	31.29	31.3
3	Capital employed (Segment assets-liabilities)						
	(a) Continuing Operations-Fee Based	2625.20	2507.45	2250.15	2625.20	2050.45	
			2007.70	2230.131	2020.20	2250.15	2249.0
	(b) Discontinued Operations-Fund Based	364.35	363 61	362 30	364 35	262:20	204.4
	(b) Discontinued Operations-Fund Based (c) Un-allocated	364.35 1506.12	363.61 1518.36	362.39 1556.13	364.35 1506.13	362.39	
	(b) Discontinued Operations-Fund Based (c) Un-allocated Total	1506.12	1518.36	1556.13	1506.12	1556.13	1555.84
	(c) Un-allocated			362.39 1556.13 4168.67			1555.84
	(c) Un-allocated	1506.12	1518.36	1556.13	1506.12	1556.13	1555.84
otes	(c) Un-allocated Total The Market value of quoted investments (Cost-Rs.)	1506.12 4495.67	1518.36 4389.42	1556.13 4168.67	1506.12 4495.67	1556.13 4168.67	1555.8- 4169.3:
otes	(c) Un-allocated Total The Market value of quoted investments (Cost-Rs.) held for the same was Rs.4.88 crore. The reversal o	1506.12 4495.67 3.23 crore) of tr f excess provision	1518.36 4389.42 ne Company a on of Rs.0.40 c	1556.13 4168.67 s on 31.12.20 crore has not b	1506.12 4495.67 14 was Rs.1.7	1556.13 4168.67	1555.84 4169.33
otes 1	(c) Un-allocated Total The Market value of quoted investments (Cost-Rs. held for the same was Rs. 4.88 crore. The reversal o Exceptional item for the year ended 31.03.2014 inclinations.	1506.12 4495.67 3.23 crore) of the fexcess provision udes expenses of	1518.36 4389.42 ne Company aon of Rs.0.40 cof previous yea	1556.13 4168.67 s on 31.12.20 crore has not b	1506.12 4495.67 14 was Rs.1.7 een considered	1556.13 4168.67 '5 Crore and to d as a matter o	1555.8 4169.3 he provision f prudence.
otes 1 2 3	(c) Un-allocated Total The Market value of quoted investments (Cost-Rs.) held for the same was Rs.4.88 crore. The reversal o Exceptional item for the year ended 31.03.2014 incl. Consequent to Schedule II to the Companies Ac 31.12.2014 has been provided on the basis of usefi	1506.12 4495.67 5.23 crore) of tr f excess provision udes expenses of t, 2013 become	1518.36 4389.42 ne Company a on of Rs.0.40 co of previous yearing applicable	s on 31.12.20 rore has not but a accounted r w.e.f April 1	1506.12 4495.67 14 was Rs.1.7 een considered now.	1556.13 4168.67 '5 Crore and tild as a matter of	1555.8 4169.3 he provision f prudence.
2 3	(c) Un-allocated Total The Market value of quoted investments (Cost-Rs. Inheld for the same was Rs. 4.88 crore. The reversal of Exceptional item for the year ended 31.03.2014 inclining Consequent to Schedule II to the Companies Ac 31.12.2014 has been provided on the basis of useff against the opening balance of reserves & surplus for With reference to the observations of the Auditor consideration of liability towards claim of Rs. 897.4 approved a moratorium period of 3 years from Septe 31.03.2017 without any interest charge for the period	1506.12 4495.67 3.23 crore) of the fexcess provision of the fexcess provision of the fexcess provision of the fexcess provision of the fexcess present the assets who in their Limit B lakhs by India amber 2013 to S of moratorium	1518.36 4389.42 ne Company acon of Rs.0.40 coof previous year ing applicable cribed in Schedere remaining acon decreased Review Reference Review Reference Reptember 201. Hence no pro	s on 31.12.20 rore has not but a secounted rule II. An amuseful life as pure port for the cethe Right of R 6 for repayments is made	1506.12 4495.67 14 was Rs.1.7 een considered now. , 2014, depre- ount of Rs.39. er Schedule II quarter ended decompense C nt commencing	1556.13 4168.67 '5 Crore and ti d as a matter o ciation upto q 02 lakhs has b was Nil. 31.12.2014 re	f prudence. uarter endeceen adjusted
2 3	(c) Un-allocated Total The Market value of quoted investments (Cost-Rs. Inheld for the same was Rs. 4.88 crore. The reversal of Exceptional item for the year ended 31.03.2014 inclining Consequent to Schedule II to the Companies Ac 31.12.2014 has been provided on the basis of useff against the opening balance of reserves & surplus for With reference to the observations of the Auditor consideration of liability towards claim of Rs. 897.4 approved a moratorium period of 3 years from Septe 31.03.2017 without any interest charge for the period	1506.12 4495.67 3.23 crore) of the fexcess provision of the fexcess provision of the fexcess provision of the fexcess provision of the fexcess present the assets who in their Limit B lakhs by India amber 2013 to S of moratorium	1518.36 4389.42 ne Company acon of Rs.0.40 coof previous year ing applicable cribed in Schedere remaining acon decreased Review Reference Review Reference Reptember 201. Hence no pro	s on 31.12.20 rore has not but a secounted rule II. An amuseful life as pure port for the cethe Right of R 6 for repayments is made	1506.12 4495.67 14 was Rs.1.7 een considered now. , 2014, depre- ount of Rs.39. er Schedule II quarter ended decompense C nt commencing	1556.13 4168.67 '5 Crore and ti d as a matter o ciation upto q 02 lakhs has b was Nil. 31.12.2014 re	1555.8- 4169.3: he provision: f prudence. uarter ender een adjuster
2 3 4 4 5 5 6	(c) Un-allocated Total The Market value of quoted investments (Cost-Rs.I held for the same was Rs.4.88 crore. The reversal of Exceptional item for the year ended 31.03.2014 incli Consequent to Schedule II to the Companies Ac 31.12.2014 has been provided on the basis of usefi against the opening balance of reserves & surplus for With reference to the observations of the Auditor consideration of liability towards claim of Rs. 897.4 approved a moratorium period of 3 years from Septe 31.03.2017 without any interest charge for the period Tax expense under prior years relates to self assessing Profit from discontinued operations is after adjusting the period of the perio	1506.12 4495.67 3.23 crore) of the fexcess provision of the excess of the exce	1518.36 4389.42 The Company a con of Rs.0.40 con of Rs.0.40 con of previous year ing applicable cribed in Schedere remaining and Review Rein Bank under Geptember 201. Hence no proder MAT provint of Rs. 4.95	s on 31.12.20 crore has not but accounted in w.e.f April 1 dule II. An amuseful life as pure port for the cithe Right of R 6 for repayment is made asons for the A lakhs paid from	1506.12 4495.67 14 was Rs.1.7 een considered now. , 2014, depre- ount of Rs.39. er Schedule II quarter ended decompense C nt commencing.	1556.13 4168.67 '5 Crore and tild as a matter of the control of t	1555.8- 4169.3: he provisions f prudence. uarter ender een adjusted egarding nor ent Bank has f year ending
2 3 4 4 5 5 6 6	(c) Un-allocated Total The Market value of quoted investments (Cost-Rs. held for the same was Rs.4.88 crore. The reversal of Exceptional item for the year ended 31.03.2014 inclined Consequent to Schedule II to the Companies Ac 31.12.2014 has been provided on the basis of useff against the opening balance of reserves & surplus for With reference to the observations of the Auditor consideration of liability towards claim of Rs. 897.4 approved a moratorium period of 3 years from Septe 31.03.2017 without any interest charge for the period Tax expense under prior years relates to self assess? Profit from discontinued operations is after adjusting and peanlty for the years 1995-96 to 1998-99 whice 2013-14.	1506.12 4495.67 3.23 crore) of the fexcess provision of the fexcess presconding the fexcess of the fe	ne Company acon of Rs.0.40 of previous yearing applicable carbed in Scheeter ermaining of the Review Remains and Remains a	s on 31.12.20 rore has not but a secounted respectively. A pril 1 dule II. An amouseful life as purport for the caport for the 6 for repayment is made isons for the A lakhs paid tow contingent lia	1506.12 4495.67 14 was Rs.1.7 een considered from 1500. 2014, depreyent of Rs.39. er Schedule II guarter ended decompense Control commencing to the commencing of the commenc	1556.13 4168.67 4168.67 5 Crore and tild as a matter of the second secon	1555.8 4169.3 he provision: f prudence. uarter ender een adjuster egarding nor ent Bank har f year ending
otes 1 2 3 4 4 5 5 6 1 7 8	(c) Un-allocated Total The Market value of quoted investments (Cost-Rs.I held for the same was Rs.4.88 crore. The reversal of Exceptional item for the year ended 31.03.2014 incli Consequent to Schedule II to the Companies Ac 31.12.2014 has been provided on the basis of usefi against the opening balance of reserves & surplus for With reference to the observations of the Auditor consideration of liability towards claim of Rs. 897.4 approved a moratorium period of 3 years from Septe 31.03.2017 without any interest charge for the period Tax expense under prior years relates to self assessing Profit from discontinued operations is after adjusting and peanlty for the years 1995-96 to 1998-99 whice 2013-14. The previous year's figures have been regrouped and The figures for the quarter ended 31.12.2014 are the	1506.12 4495.67 4495.67 6.23 crore) of the fexcess provision of the fexcess provision of the fexcess provision of the fexcess provision of the assets where the assets where the assets where the assets where the fexcess of the assets where the fexcess of the assets where fexcess of the assets where the fexcess of the assets where the fexcess of the assets of the as	1518.36 4389.42 ne Company acon of Rs.0.40 coof previous year ing applicable eribed in Schedere remaining and Review Reference and Bank under September 201. Hence no produce MAT provint of Rs. 4.95 leen shown as therever necess	s on 31.12.20 grore has not but a saccounted in w.e.f April 1 dule II. An amuseful life as pure port for the 6 for repayment vision is made asons for the Alakhs paid tow contingent liaband and the sary, to conformatical differences and the sary to conformatical differences	1506.12 4495.67 14 was Rs.1.7 een considered from 150 fr	1556.13 4168.67 25 Crore and to day a matter of the control of the	1555.8 4169.3 he provision: f prudence. uarter ender een adjusted egarding nor ent Bank has f year ending iding interes s for the year ication.
otes 1 2 3 4 4 5 5 6 1 7 8 8 1	(c) Un-allocated Total The Market value of quoted investments (Cost-Rs.1 held for the same was Rs.4.88 crore. The reversal of Exceptional item for the year ended 31.03.2014 incling Consequent to Schedule II to the Companies Act 31.12.2014 has been provided on the basis of useff against the opening balance of reserves & surplus for With reference to the observations of the Auditor consideration of liability towards claim of Rs. 897.4 approved a moratorium period of 3 years from Septe 31.03.2017 without any interest charge for the period Tax expense under prior years relates to self-assessing Profit from discontinued operations is after adjusting and peanlty for the years 1995-96 to 1998-99 whice 2013-14. The previous year's figures have been regrouped and The figures for the quarter ended 31.12.2014 are the the published year to date figures upto the third quarter ended significance.	1506.12 4495.67 4495.67 3.23 crore) of tr f excess provision udes expenses of t, 2013 become uf lives as prescor the assets who is in their Limit amber 2013 to S d of moratorium ment tax paid ur g for the amour h has already b d reclassified, w b balancing figur ter ended 31.12	1518.36 4389.42 The Company are on of Rs.0.40 coordinates of Rs.0.40 coordinates of Review Root Review Root Review Review Review Ratio Rs. 4.95 leen shown as the rever necesses between ur .2014 of the cut	s on 31.12.20 rore has not but a saccounted repeated life as pure port for the country to the Right of 6 for repayment is made asons for the Alakhs paid town contingent liassary, to conformatical figure arrent financial	1506.12 4495.67 14 was Rs.1.7 een considered fow. 2014, depreyent of Rs.39. er Schedule II guarter ended fecompense Control for the commencing fo	1556.13 4168.67 4168.67 75 Crore and tid as a matter of ciation upto quelon to the ciation to the ciation upto quelon upto quelon to the ciation upto quelon upto que	1555.8 4169.3 he provision f prudence. uarter ender een adjuster egarding not ent Bank hat f year ending ding interes for the year ication. 09.2014 and
ootes 1 2 3 4 4 5 5 6 1 7 8 8 1 9	(c) Un-allocated Total The Market value of quoted investments (Cost-Rs.I held for the same was Rs.4.88 crore. The reversal of Exceptional item for the year ended 31.03.2014 incli Consequent to Schedule II to the Companies Ac 31.12.2014 has been provided on the basis of usefi against the opening balance of reserves & surplus for With reference to the observations of the Auditor consideration of liability towards claim of Rs. 897.4 approved a moratorium period of 3 years from Septe 31.03.2017 without any interest charge for the period Tax expense under prior years relates to self assessing Profit from discontinued operations is after adjusting and peanlty for the years 1995-96 to 1998-99 whice 2013-14. The previous year's figures have been regrouped and The figures for the quarter ended 31.12.2014 are the	1506.12 4495.67 4495.67 3.23 crore) of tr f excess provision udes expenses of t, 2013 become uf lives as prescor the assets who is in their Limit 8 lakhs by India 8 lakhs by India 8 mber 2013 to S in of moratorium ment tax paid ur g for the amour h has already b d reclassified, w e balancing figur ter ended 31.12 the Audit Comm	1518.36 4389.42 The Company are on of Rs.0.40 coordinates of previous yearing applicable or bed in Scheer eremaining to the coordinate of Review Reptember 201. Hence no provider MAT provint of Rs. 4.95 leen shown as the rever necesses between ur .2014 of the cultitee of Board	s on 31.12.20 s on 31.12.20 crore has not but a saccounted r w.e.f April 1 dule II. An armuseful life as purport for the country the Right of 6 for repayment wision is made as sons for the Alakhs paid town contingent liams arry, to conformation and approved and approved.	1506.12 4495.67 14 was Rs.1.7 een considered low. 2014, depreount of Rs.39, der Schedule II quarter ended decompense Cont commencing. Y 2014-15. ards sales tax billity in the auton to the currents upto the quayear.	1556.13 4168.67 4168.67 75 Crore and tid as a matter of ciation upto quelli as a matte	1555.8- 4169.3: he provision: f prudence. uarter ender een adjuster egarding nor ent Bank has f year ending iding interes for the year ication. 09.2014 and
ootes 1 2 3 4 4 5 5 6 1 7 8 8 1 9	(c) Un-allocated Total The Market value of quoted investments (Cost-Rs.inheld for the same was Rs.4.88 crore. The reversal of Exceptional item for the year ended 31.03.2014 incliconsequent to Schedule II to the Companies Ac 31.12.2014 has been provided on the basis of usefi against the opening balance of reserves & surplus for With reference to the observations of the Auditor consideration of liability towards claim of Rs. 897.4 approved a moratorium period of 3 years from Septe 31.03.2017 without any interest charge for the period Tax expense under prior years relates to self assessing Profit from discontinued operations is after adjusting and peanlty for the years 1995-96 to 1998-99 whice 2013-14. The previous year's figures have been regrouped and the guestions of the quarter ended 31.12.2014 are the the published year to date figures upto the third quarter endove financial results have been reviewed by the same and the previous of the sound of the previous of the sulfate of the published year to date figures upto the third quarter endoversions.	1506.12 4495.67 4495.67 3.23 crore) of tr f excess provision udes expenses of t, 2013 become uf lives as prescor the assets who is in their Limit 8 lakhs by India 8 lakhs by India 8 mber 2013 to S in of moratorium ment tax paid ur g for the amour h has already b d reclassified, w e balancing figur ter ended 31.12 the Audit Comm	1518.36 4389.42 The Company are on of Rs.0.40 coordinates of previous yearing applicable or bed in Scheer eremaining to the coordinate of Review Reptember 201. Hence no provider MAT provint of Rs. 4.95 leen shown as the rever necesses between ur .2014 of the cultitee of Board	s on 31.12.20 s on 31.12.20 crore has not but a saccounted r w.e.f April 1 dule II. An armuseful life as purport for the country the Right of 6 for repayment wision is made as sons for the Alakhs paid town contingent liams arry, to conformation and approved and approved.	1506.12 4495.67 14 was Rs.1.7 een considered low. 2014, depreount of Rs.39, der Schedule II quarter ended decompense Cont commencing. Y 2014-15. ards sales tax billity in the auton to the currents upto the quayear.	1556.13 4168.67 4168.67 75 Crore and tid as a matter of ciation upto quelli as a matte	1555.8 4169.3 he provision f prudence. uarter ender een adjuster egarding nor ent Bank har f year ending ding interes for the year ication. 09.2014 and
1 2 3 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	(c) Un-allocated Total The Market value of quoted investments (Cost-Rs.inheld for the same was Rs.4.88 crore. The reversal of Exceptional item for the year ended 31.03.2014 incliconsequent to Schedule II to the Companies Ac 31.12.2014 has been provided on the basis of usefi against the opening balance of reserves & surplus for With reference to the observations of the Auditor consideration of liability towards claim of Rs. 897.4 approved a moratorium period of 3 years from Septe 31.03.2017 without any interest charge for the period Tax expense under prior years relates to self assessing Profit from discontinued operations is after adjusting and peanlty for the years 1995-96 to 1998-99 whice 2013-14. The previous year's figures have been regrouped and the guestions of the quarter ended 31.12.2014 are the the published year to date figures upto the third quarter endove financial results have been reviewed by the same and the previous of the sound of the previous of the sulfate of the published year to date figures upto the third quarter endoversions.	1506.12 4495.67 3.23 crore) of the excess provision of the excess of the e	1518.36 4389.42 The Company are on of Rs.0.40 coordinates of previous yearing applicable or bed in Scheer eremaining to the coordinate of Review Reptember 201. Hence no provider MAT provint of Rs. 4.95 leen shown as the rever necesses between ur .2014 of the cultitee of Board	s on 31.12.20 grore has not but a saccounted in w.e.f April 1 dule II. An amuseful life as pure port for the 6 for repayment wision is made as sons for the Alakhs paid tow contingent lians arry, to conformation and approved approved and approved and approved app	1506.12 4495.67 14 was Rs.1.7 een considered low. 2014, depreount of Rs.39, der Schedule II quarter ended decompense Cont commencing. Y 2014-15. ards sales tax billity in the auton to the currents upto the quayear.	1556.13 4168.67 4168.67 75 Crore and tid as a matter of ciation upto quelli as a matte	1555.8 4169.3 he provision f prudence. uarter ender een adjuster egarding not ent Bank hat f year ending ding interes for the year ication. 09.2014 and