



FAX : 28134075  
PHONE : 28134076  
E-mail : [investors@indianbank.co.in](mailto:investors@indianbank.co.in)

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

Ref : ISC / 76 / 2016-17

11.05.2016

**The Manager**  
**BSE Limited**  
Phiroze Jeejibhai Towers  
Dalal Street  
**Mumbai - 400 001.**

Dear Sir,

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

Anent the above, we enclose the statement showing the Standalone / Consolidated Audited Financial Results of the Bank for the quarter / year ended March 31, 2016, Statement of Assets and Liabilities as on March 31, 2016 and Notes forming part of the Audited Financial Results, approved by the Board of Directors of the Bank at its meeting held on May 11, 2016 at Chennai. The Auditors' Report on the Standalone Financial Results of the Bank for the year 2015-16 is also enclosed.

The Board of Directors of the Bank has also, in the meeting held on May 11, 2016 recommended payment of dividend of ₹ 1.50 (15%) per Equity Share of face value of ₹ 10/- each for the year 2015-16, subject to declaration of the same by the shareholders of the Bank in the ensuing Annual General Meeting. The equity dividend, if declared at the ensuing Annual General Meeting, will be paid within 30 days from the date of the Annual General Meeting.

We request you to take on record the same.

Yours faithfully,

  
( A Ganesa Rathnam )  
Company Secretary & Compliance Officer

Encl : a/a.

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Audited Financial Results for the quarter/year ended 31st March 2016

	Particulars	Quarter ended		Year ended		Year ended		₹ in lakhs
		31.03.2016	31.12.2015	31.03.2016	31.03.2016	31.03.2015	31.03.2016	31.03.2016
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
		<b>STANDALONE</b>				<b>CONSOLIDATED</b>		
1	Interest earned (a)+(b)+(c)+(d)	398424.69	399938.73	395637.00	1624378.35	1586293.99	1624426.63	1685336.67
	(a) Interest/discount on advances/bills	289291.37	293276.38	301142.46	1192423.13	1207446.91	1192444.14	1207488.44
	(b) Income on investments	106259.56	102278.01	91010.04	415323.14	361181.94	415350.41	361181.99
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	2085.18	3865.81	3196.36	14598.11	15556.76	14598.11	15556.76
	(d) Others	788.48	518.53	288.14	2033.97	1108.38	2033.97	1108.38
2	Other Income	52935.79	43901.71	45411.97	178141.63	136335.65	178893.70	137220.70
3	<b>Total Income (1 + 2)</b>	<b>451360.38</b>	<b>443840.44</b>	<b>441048.97</b>	<b>1802619.98</b>	<b>1721629.64</b>	<b>1803320.33</b>	<b>1722556.27</b>
4	Interest Expended	284961.72	288857.98	284843.50	1179760.39	1139165.46	1179538.18	1138976.47
5	Operating Expenses (i) + (ii)	83657.62	78929.37	74480.63	319550.35	281092.59	320212.86	282538.97
	(i) Employees cost	48724.25	49858.96	43585.42	200639.57	174258.92	201025.88	174625.26
	(ii) Other Operating expenses	34933.37	29070.41	30895.21	118910.78	106833.67	119186.98	107913.71
6	<b>Total Expenditure (4 + 5) excluding provisions and contingencies</b>	<b>368619.34</b>	<b>367787.35</b>	<b>359324.13</b>	<b>1499310.74</b>	<b>1420258.05</b>	<b>1499751.04</b>	<b>1421516.44</b>
7	<b>Operating Profit before Provisions and Contingencies (3-6)</b>	<b>82741.04</b>	<b>76053.09</b>	<b>81724.84</b>	<b>303209.24</b>	<b>301371.59</b>	<b>303569.29</b>	<b>301040.83</b>
8	Provisions (other than tax) and Contingencies	81359.20	71805.34	56256.73	207678.71	154509.02	207725.00	153239.33
9	Exceptional Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	<b>Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>1382.84</b>	<b>4247.75</b>	<b>25468.11</b>	<b>95530.63</b>	<b>146862.67</b>	<b>95844.29</b>	<b>147801.60</b>
11	Tax expense	-7666.18	17.57	4852.29	24392.20	46345.13	24392.20	46455.77
12	<b>Net Profit from Ordinary Activities after tax (10-11)</b>	<b>8449.02</b>	<b>4230.18</b>	<b>20616.82</b>	<b>71138.33</b>	<b>100517.44</b>	<b>71452.09</b>	<b>101346.73</b>
13	Extraordinary Items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	<b>a) Net Profit for the period (12-13)</b>	<b>8449.02</b>	<b>4230.18</b>	<b>20616.82</b>	<b>71138.33</b>	<b>100517.44</b>	<b>71452.09</b>	<b>101346.73</b>
	Share of earning in Associates (RRBs)	0.00	0.00	0.00	0.00	0.00	3773.59	3705.92
	Minority Interest	0.00	0.00	0.00	0.00	0.00	-96.87	-175.38
	<b>b) Net profit for the period (after Minority Interest)</b>	<b>8449.02</b>	<b>4230.18</b>	<b>20616.82</b>	<b>71138.33</b>	<b>100517.44</b>	<b>75128.81</b>	<b>104876.27</b>
16	Paid-up equity share capital (Face Value of each share - ₹10/-)	48029.17	48029.17	48029.17	48029.17	48029.17	48029.17	48029.17
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1299905.85	1207744.81	1207744.81	1299805.85	1207744.81	1322812.46	1227123.89
17	<b>Analytical Ratios</b>							
	(i) Percentage of shares held by Government of India	82.10	82.10	82.10	82.10	82.10	82.10	82.10
	(ii) a) Capital Adequacy Ratio (Basel II)	13.67%	13.15%	13.24%	13.67%	13.24%	13.82%	13.40%
	b) Capital Adequacy Ratio (Basel III)	13.20%	12.75%	12.86%	13.20%	12.86%	13.35%	13.01%
	(iii) Earnings Per Share (EPS)(In Rupees)							
	(a) Basic and diluted EPS before Extraordinary Items (net of tax expenses) for the period, for the year to date and for the previous year (not to be annualized)	**1.76	**0.88	**4.43	14.81	21.62	15.64	22.55
	(b) Basic and diluted EPS after Extraordinary Items for the period, for the year to date and for the previous year (not to be annualized)	**1.76	**0.88	**4.43	14.81	21.62	15.64	22.55
	(iv) NPA Ratios							
	(a) Gross NPA	882704.23	707135.37	567044.06	882704.23	567044.06	888047.68	569584.30
	(b) Net NPA	541940.09	388100.32	314695.53	541940.09	314695.53	541940.09	314695.53
	(c) % of Gross NPA	6.66	5.61	4.40	6.66	4.40	6.68	4.41
	(d) % of Net NPA	4.20	3.17	2.50	4.20	2.50	4.20	2.50
	(e) Return on Assets (annualised %)	0.17	0.08	0.44	0.36	0.54	0.38	0.55
	** Not annualised							

Place : Chennai

Date : 11.05.2016

A S Rajeev

Executive Director

R Subramania Kumar

Executive Director

Mahesh Kumar Jain


Managing Director & CEO

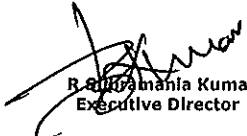


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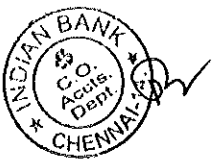
Particulars	Quarter Ended			Year Ended		Year ended	
	31.03.2016 (Audited)	31.12.2015 (Reviewed)	31.03.2015 (Audited)	31.03.2016 (Audited)	31.03.2015 (Audited)	31.03.2016 (Audited)	31.03.2015 (Audited)
<b>Part A. Business Segments</b>	<b>STANDALONE</b>				<b>CONSOLIDATED</b>		
<b>I. Segment Revenue</b>							
(a) Treasury Operations	1 16 729.44	1 12 823.63	99 387.13	4 59 180.11	3 97 083.13	4 59 180.11	3 97 083.13
(b) Corporate Banking	1 82 727.32	1 70 352.73	1 83 552.74	7 12 237.29	7 16 173.29	7 12 237.29	7 16 173.29
(c) Retail Banking	1 48 724.02	1 51 048.38	1 54 012.05	6 13 223.37	5 96 668.77	6 13 223.37	5 96 668.77
(d) Other Banking operations	3 179.60	9 615.70	4 097.05	17 879.21	11 704.45	18 679.56	12 631.08
<b>Total</b>	<b>4 51 360.38</b>	<b>4 43 840.44</b>	<b>4 41 048.97</b>	<b>18 02 519.98</b>	<b>17 21 629.64</b>	<b>18 03 320.33</b>	<b>17 22 556.27</b>
<b>Income from operations</b>	<b>4 51 360.38</b>	<b>4 43 840.44</b>	<b>4 41 048.97</b>	<b>18 02 519.98</b>	<b>17 21 629.64</b>	<b>18 03 320.33</b>	<b>17 22 556.27</b>
<b>2. Segment Results (Profit)</b>							
(a) Treasury Operations	35 197.22	24 915.22	26 396.52	97 811.14	67 145.40	97 811.14	67 145.40
(b) Corporate Banking	24 729.55	22 816.37	28 393.64	1 03 080.91	1 23 834.64	1 03 080.91	1 23 834.64
(c) Retail Banking	19 637.39	18 705.80	22 840.28	84 440.60	98 689.73	84 440.60	98 689.73
(d) Other Banking Operations	3 176.97	9 615.70	4 094.40	17 876.59	11 701.82	18 236.64	11 371.06
<b>Total</b>	<b>82 741.04</b>	<b>76 053.09</b>	<b>81 724.84</b>	<b>3 03 209.24</b>	<b>3 01 371.59</b>	<b>3 03 569.29</b>	<b>3 01 040.83</b>
Add : (i) Other Un-allocable Income	.00					3 773.59	3 705.92
(ii) Exceptional Item	.00						
(iii) Minority Interest	.00					- 96.87	- 175.38
Less: Other Un-allocable Expenditure	81 358.20	71 805.34	56 256.73	2 07 678.71	1 54 509.02	2 07 725.66	1 53 239.33
<b>Total Profit Before Tax</b>	<b>1 382.84</b>	<b>4 247.75</b>	<b>25 468.11</b>	<b>95 530.53</b>	<b>1 46 862.57</b>	<b>99 520.35</b>	<b>1 51 332.04</b>
Less : Provisions for taxation	- 7 066.18	17.57	4 852.29	24 392.20	46 345.13	24 392.20	46 455.77
<b>Profit after tax</b>	<b>8 449.02</b>	<b>4 230.18</b>	<b>20 615.82</b>	<b>71 138.33</b>	<b>1 00 517.44</b>	<b>75 128.15</b>	<b>1 04 876.27</b>
<b>Other Information</b>							
<b>Segment Assets</b>							
(a) Treasury Operations	54 99 689.14	57 31 243.02	48 25 097.66	54 99 689.14	48 25 097.66	54 99 689.14	48 25 097.66
(b) Corporate Banking	82 19 309.82	76 68 512.83	80 32 003.23	82 19 309.82	80 32 003.23	82 19 309.82	80 32 003.23
(c) Retail Banking	67 32 599.66	65 79 415.30	65 07 843.89	67 32 599.66	65 07 843.88	67 32 599.66	65 07 843.89
(d) Other Banking Operations	105.75	105.75	78.00	105.75	78.00	105.75	- 44 930.84
(e) Unallocated Corporate Assets	- 80 666.17	- 1 31 738.80	- 81 425.48	- 80 666.17	- 81 425.47	- 57 595.07	- 16 441.53
<b>Total</b>	<b>203 71 038.20</b>	<b>198 47 538.10</b>	<b>192 83 597.30</b>	<b>203 71 038.20</b>	<b>1 92 83 597.30</b>	<b>203 94 109.30</b>	<b>1 93 03 572.41</b>
<b>Segment Liabilities</b>							
(a) Treasury Operations	54 67 480.45	54 79 070.91	47 89 895.71	54 67 480.45	47 89 895.71	54 67 480.45	47 89 895.71
(b) Corporate Banking	71 69 398.43	67 50 075.77	70 34 807.03	71 69 398.43	70 34 807.03	71 69 398.43	70 34 807.03
(c) Retail Banking	58 94 126.38	58 37 344.26	56 73 036.49	58 94 126.38	56 73 036.49	58 94 126.38	56 73 036.49
(d) Other Banking Operations		0	0	0	0	23 071.10	404.75
(e) Unallocated Corporate Liabilities	2 14 055.25	2 40 919.36	3 02 532.45	2 14 055.25	3 02 532.45	2 14 055.25	3 02 532.45
(f) Capital, Reserves and Surplus	16 25 977.69	15 40 127.80	14 83 325.61	16 25 977.69	14 83 325.62	16 25 977.69	15 02 895.98
<b>Total</b>	<b>203 71 038.20</b>	<b>1 98 47 538.10</b>	<b>1 92 83 597.30</b>	<b>203 71 038.20</b>	<b>1 92 83 597.30</b>	<b>203 94 109.30</b>	<b>1 93 03 572.41</b>
<b>Part B - Geographic Segments</b>							
<b>I. Revenue</b>							
a) Domestic Operations	4 44 715.36	4 36 528.02	4 33 871.19	17 73 955.29	16 89 860.15	17 74 755.64	16 90 786.78
b) Foreign Operations	6 645.02	7 312.42	7 177.78	28 564.69	31 769.49	28 564.69	31 769.49
<b>Total</b>	<b>4 51 360.38</b>	<b>4 43 840.44</b>	<b>4 41 048.97</b>	<b>18 02 519.98</b>	<b>17 21 629.64</b>	<b>18 03 320.33</b>	<b>17 22 556.27</b>
<b>II. Assets</b>							
a) Domestic Operations	194 63 867.10	1 90 46 704.46	1 84 70 552.74	194 63 867.10	1 84 70 552.74	1 94 86 938.20	1 84 82 142.97
b) Foreign Operations	9 07 171.10	8 00 833.64	8 13 044.56	9 07 171.10	8 13 044.56	9 07 171.10	8 21 429.44
<b>Total</b>	<b>203 71 038.20</b>	<b>1 98 47 538.10</b>	<b>1 92 83 597.30</b>	<b>203 71 038.20</b>	<b>1 92 83 597.30</b>	<b>2 03 94 109.30</b>	<b>1 93 03 572.41</b>
Segment Revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible & figures have been regrouped wherever considered necessary to conform to current quarter classification.							

Place: Chennai  
Date: 11.05.2016

  
A S Rajeev  
Executive Director

  
B. Ramprabha Kumar  
Executive Director

  
Mahesh Kumar Jain  
Managing Director & CEO



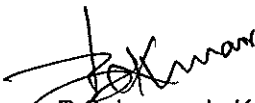
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**STATEMENT OF ASSETS AND LIABILITIES**

(₹ in lakhs)

	As on 31.03.2016 (Audited)	As on 31.03.2015 (Audited)
<b>LIABILITIES</b>		
Capital	48029.17	48029.17
Reserves and Surplus	1577948.51	1461518.10
Deposits	17828584.26	16922527.17
Borrowings	350931.65	264609.34
Other Liabilities & Provisions	565544.61	586913.53
<b>TOTAL</b>	<b>20371038.20</b>	<b>19283597.31</b>
<b>ASSETS</b>		
Cash & Balances with R B I	917445.13	830106.99
Balances with Banks and Money at Call and Short Notice	282483.94	478010.36
Investments	5308931.36	4572832.15
Advances	12904907.63	12586354.58
Fixed Assets	351107.20	296872.85
Other Assets	606162.94	519420.38
<b>TOTAL</b>	<b>20371038.20</b>	<b>19283597.31</b>

  
 A S Rajeev  
 Executive Director

  
 R Subramania Kumar  
 Executive Director

  
 Mahesh Kumar Jain  
 Managing Director & CEO



Place: Chennai  
Date : 11.05.2016

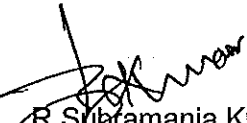
**Notes forming part of the Audited Financial Results of the Bank (Standalone basis) for the Quarter / Year ended March 31, 2016**

1. The above audited financial results have been reviewed by the Audit Committee of Board and approved by the Board of Directors in their meetings held on May 11, 2016.
2. The figures of last quarter are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the third quarter of the current financial year.
3. The financial results have been prepared following the same accounting policies and practices as those followed in the Annual Financial Statements for the year ended March 31, 2015.
4. The working results of the Bank have been arrived at after considering provisions for Non-Performing Advances, Non-Performing Investments, Standard Advances, Restructured Advances, Provision for exposure to entities with Unhedged Foreign Currency Exposure and Depreciation on Investments and Fixed Assets and other usual and necessary provisions. Provision for employee benefits pertaining to Pension, Gratuity and Leave Encashment has been made on the basis of actuarial valuation.
5. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability and retrieved an amount of Rs.16.67 crores for the year ended 31<sup>st</sup> March 2016 and holds a provision of Rs.15.37 crores on Unhedged Foreign Currency Exposure to their constituents in terms of RBI circular dated January 15, 2014.
6. The Bank (Parent) has recommended a final dividend of ₹ 1.50 (15.00%) per equity share of face value of ₹ 10/- each for the year 2015-16.
7. In accordance with RBI circular DBOD.No.BP.BC.2/21.06.201/2013-14 dated July 01, 2013, banks are required to make quarterly Pillar 3 disclosures under Basel III capital requirements with effect from September 30, 2013. The disclosures are being made available on the Bank's website www.indianbank.in. These quarterly Pillar 3 disclosures have not been subjected to limited review by the Statutory Central Auditors of the Bank.
8. The Bank has made the classification of Advances and provisioning which was required to be done by 31<sup>st</sup> March, 2016 as advised by Reserve Bank of India in terms of RBI letter No.DBS. Co. PPD/AQR/6371/11.01.021/2015-2016 dated 02<sup>nd</sup> December, 2015 and subsequent letter No.DBS. Co. PPD/AQR/8107/11.01.021/2015-2016 dated 19<sup>th</sup> February, 2016 pursuant to Asset Quality Review (AQR) under section 35 of the Banking Regulation Act, 1949 carried out by Reserve Bank of India.
9. Pursuant to RBI Circular No. DBR. No. BP.BC.83/21.06.201/2015-16 dated 1<sup>st</sup> March, 2016, the Bank has as at 31<sup>st</sup> March, 2016 considered the revaluation reserve and Foreign Currency Translation Reserve for CET 1 Capital as prescribed by RBI in the said Circular.
10. Non Performing Loan Provision Coverage Ratio is 53.37% as on March 31, 2016.
11. Figures for the previous periods have been regrouped / reclassified, wherever considered necessary.
12. The number of investors' complaints received and disposed off during the period from January 01, 2016 to March 31, 2016:

Beginning : Nil	Received : 5	Resolved : 5	Closing : Nil
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A S Rafeev  
Executive Director

  
R Subramania Kumar  
Executive Director

  
Mahesh Kumar Jain  
Managing Director & CEO

## Independent Auditors' Report

To  
The Members of Indian Bank

### Report on Financial Statements

1. We have audited the accompanying financial statements of INDIAN BANK (the "Bank") as at **March 31, 2016**, which comprise the Balance Sheet as at **March 31, 2016** and Profit and Loss Account and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns of **20** branches and the Treasury Branch audited by us and **1357** branches audited by Statutory Branch Auditors and **3** foreign branches audited by local auditors. The Branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the Reserve Bank of India. Also incorporated in the Balance Sheet and the Profit & Loss Account are the returns from **1185** branches which have not been subjected to audit. These un-audited branches account for **7.86** per cent of advances, **25.07** per cent of deposits, **7.18** per cent of interest income and **24.96** per cent of interest expenses.

### Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements in accordance with the provisions of the Banking Regulation Act, 1949, requirements of Reserve Bank of India and applicable Accounting Standards issued by the Institute of Chartered Accountants of India ("ICAI"). This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

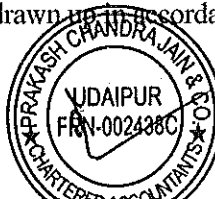
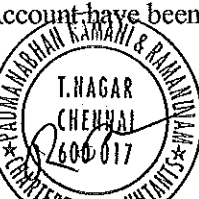
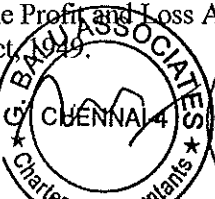
### Opinion

6. In our opinion, as shown by books of the Bank and to the best of our information and according to the explanations given to us:

- (a) the Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of state of affairs of the Bank as at March 31, 2016, in conformity with accounting principles generally accepted in India;
- (b) the Profit and Loss Account, read with the notes thereon shows a true balance of profit, in conformity with accounting principles generally accepted in India, for the year covered by the account ; and
- (c) the Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

### Report on Other Legal and Regulatory Requirements

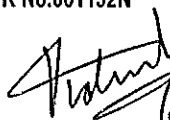
The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 29 of Banking Regulation Act, 1949.

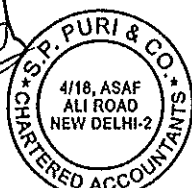


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8. Subject to the limitations of the audit indicated in paragraph 1 to 5 above and as required by the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980, and subject also to the limitations of disclosures required therein, we report that:
- 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.
  - The transactions of the Bank, which have come to our notice, have been within the powers of the Bank, and
  - The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.
9. We further report that
- The Balance Sheet and Profit and Loss account dealt with by this report are in agreement with the books of account and returns;
  - 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.
  - In our opinion, the Balance Sheet and Profit and Loss Account and Cash Flow Statement comply with the applicable accounting standards.


For S. P. PURI & CO.  
Chartered Accountants  
FR No.001152N

  
VIDUR PURI  
Partner  
(M. No. 090163)

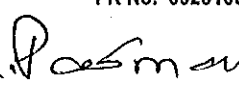


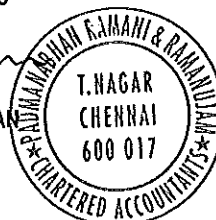
For C. K. PRUSTY & ASSOCIATES  
Chartered Accountants  
FR No.323220E

  
C K PRUSTY  
Partner  
(M. No 0573)



For PADMANABHAN RAMANI &  
RAMANUJAM  
Chartered Accountants  
FR No. 002510S

  
R PADMANABHAN  
Partner  
(M. No.013216)

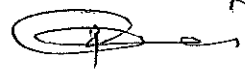


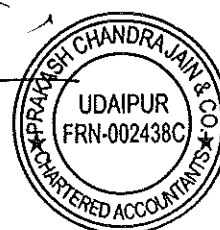
For G BALU ASSOCIATES  
Chartered Accountants  
FR No.000376S

  
G BALASUBRAMANYAN  
Partner  
(M No. 7628 )



For PRAKASH CHANDRA JAIN & CO  
Chartered Accountants  
FR No.002438C

  
P C NALWAYA  
Partner  
(M No. 033710 )



Place: Chennai  
Date : 11.05.2016

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