ఆంధ్రాబ్యాంక్
(భారత ప్రభుత్వ సంస్థ)
आन्ध्रा बैंक
(भारत सरकार का उपक्रम)
Andhra Bank
(A Govt. of India Undertaking)

आन्ध्रा बैंक
प्रधान कार्यालय
''डॉ. पट्टाभि भवन''
5-9-11, सैफाबाद
हैदराबाद - 500 004.

Andhra Bank
HEAD OFFICE
"Dr. PATTABHI BHAVAN"
5-9-11, SAIFABAD
HYDERABAD - 500 094.

DEPT: Merchant Banking Division
Telefax: 040 – 23230883; Tel No. 040 – 23252371
E-mail: mbd@andhrabank.co.in

Lr. No. 666/25/P.29/P.77/77

Dt: 22.05.2018

The National Stock Exchange of India Limited
Exchange Plaza
Bandra Kurla Complex
Bandra (East)
Mumbai – 400051
Fax: 022 -26598237/38
cmlist@nse.co.in

SYMBOL: ANDHRABANK

Dear Sir(s),

Sub: Submission of Financial Results of the Bank for the financial year / Quarter ended March 31, 2018

Ref: Compliance to Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In compliance to Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose the Audited Financial Results of the Bank for the financial year / quarter ended March 31, 2018 alongwith the Segment Reporting, Auditors Report and Declaration regarding unmodified opinion on Audited Financial Results of the Bank for the financial year / quarter ended March 31, 2018.

The same has been approved by the Board of Directors of the Bank at its meeting held on Tuesday, May 22, 2018.

No Dividend is recommended by the Bank for the financial year 2017-18.

The meeting of Board of Directors commenced at 04.15 P.M and concluded at 08.00 P.M.

Yours Faithfully

For Andhra Bank

(Ruchi R)
Company Secretary

ANDHRA BANK
M.B. Division

SEGMENT REPORT:

Part A: Business Segments

(₹ in Lacs)

Sl. No.	PARTICULARS	STANDALONE					CONSOLIDATED	
		QUARTER ENDED			YEAR ENDED		YEAR ENDED	
		31.03.2018	31.12.2017	31.03.2017	31.03.2018	31.03.2017	31.03.2018	31.03.2017
		AUDITED	REVIEWED	AUDITED	AUDITED			
1	**Segment Revenue**							
	(a) Treasury	126431	130144	140976	520761	523324	549901	555804
	(b) Corporate/Wholesale Banking	124772	136453	178226	571630	699721	571630	699721
	(c) Retail Banking	185039	191739	178740	711682	633316	711682	633316
	(d) Other Banking Operations	73020	51007	44527	230587	177211	297333	243078
	Total	509262	509343	542469	2034660	2033572	2130546	2131919
	Less: Inter Segment Revenue	-	-	-	-	-	-	-
	Income from Operations	**509262**	**509343**	**542469**	**2034660**	**2033572**	**2130546**	**2131919**
2	**Segment Results**							
	(a) Treasury	33944	33989	37188	137213	112921	139611	115300
	(b) Corporate/Wholesale Banking	33590	35626	47688	150616	150983	145127	145156
	(c) Retail Banking	49598	50095	46614	187518	136654	180684	131380
	(d) Other Banking Operations	19491	13322	11955	60756	38237	75488	50426
	Total	**136623**	**133032**	**143445**	**536103**	**438795**	**540910**	**442262**
	Less : Other Un-allocable Expenditure	542933	242334	129933	1082184	402862	1082174	402870
	Total Profit Before Tax	**(406310)**	**(109302)**	**13512**	**(546081)**	**35933**	**(541264)**	**39392**
	Income tax and other taxes paid	(152728)	(56100)	10000	(204828)	18500	(204692)	18682
	Net Profit	**(253582)**	**(53202)**	**3512**	**(341253)**	**17433**	**(336572)**	**20710**
3	**Segment Assets**							
	(a) Treasury	7605732	7511916	7252126	7605732	7252126	7989887	7579195
	(b) Corporate/Wholesale Banking	7581540	7165969	7435636	7581540	7435636	7564035	7416948
	(c) Retail Banking	6995610	6797143	5995756	6995610	5995756	6973818	5978840
	(d) Other Banking Operations	1602327	1213008	1271851	1602327	1271851	1649184	1310266
	(e) Unallocated	431928	337002	354569	431928	354569	434203	356848
	Total	**24217137**	**23025038**	**22309938**	**24217137**	**22309938**	**24611127**	**22642097**
4	**Segment Liabilities**							
	(a) Treasury	7501991	7343892	7084496	7501991	7084496	7886975	7408018
	(b) Corporate/Wholesale Banking	7434876	6939040	7159740	7434876	7159740	7426845	7155655
	(c) Retail Banking	6708570	6484987	5729233	6708570	5729233	6703473	5726522
	(d) Other Banking Operations	1480930	1097357	1187985	1480930	1187985	1484729	1192203
	(e) Unallocated	8942	7457	11818	8942	11818	15472	16783
	Total	**23135309**	**21872733**	**21173272**	**23135309**	**21173272**	**23517494**	**21499181**
5	**Capital Employed**							
	(a) Treasury	103741	168024	167630	103741	167630	102912	171177
	(b) Corporate/Wholesale Banking	146664	226929	275896	146664	275896	137190	261293
	(c) Retail Banking	287040	312156	266523	287040	266523	270345	252318
	(d) Other Banking Operations	121397	115651	83866	121397	83866	164455	118063
	(e) Unallocated	422986	329545	342751	422986	342751	418731	340065
	Total	**1081828**	**1152305**	**1136666**	**1081828**	**1136666**	**1093633**	**1142916**

Part B: Geographic Segments: There is only one segment i.e. Domestic Segment. However, the consolidated statement includes the figures of Joint Venture incorporated in Malaysia viz. India International Bank (Malaysia) Berhad to the extent of 25%.

Notes:

1) The Bank has followed the same Accounting Policies in preparation of this financial results as were followed in the Annual Financial Statements for the year ended 31st March, 2017 except for the depreciation method and the treatment of depreciation on revalued portion of fixed assets in accordance with the revised Accounting Standard (AS-10) on 'Property Plant & Equipment' issued by the Institute of Chartered Accountants of India as also explained in note no. 5 below.

2) The above results have been reviewed by the Audit Committee of the Board, and approved by the Board of Directors of the Bank at the meeting held on 22nd May, 2018 duly audited by the Statutory Central Auditors of the Bank in line with the guidelines issued by the Reserve Bank of India and as per the requirements of listing agreement with Stock Exchanges.

3) The working results of the Bank for the quarter ended 31st March, 2018 have been arrived at after considering provisions for standard assets, non performing assets, diminution in fair value of restructured accounts, depreciation on investment, GST registered MSME borrowers made on the basis of extant guidelines issued by Reserve Bank of India and other usual necessary provisions. Provision for pension, gratuity and leave encashment has been made as per actuarial valuation. The provision for Income Tax, Deferred tax and the other usual and necessary provisions have been made as per extent guidelines.

4) During the quarter, the Bank allotted 32,60,30,705 equity shares of ₹ 10 each at a premium of ₹ 47.97 per share to Government of India in respect of capital funds received to the tune of ₹ 1890 crore. As a result, during the quarter, equity capital of the Bank increased by ₹ 326.03 crore to ₹ 1198.83 crore and share premium by ₹ 1563.97 crore to ₹ 4963.64 crore. As a result percentage of shares held by Government of India increased to 77.99% from 69.77%.

5) Subsequent to the adoption of the revised Accounting Standard - 10 'Property Plant & Equipment' issued by the Institute of Chartered Accountants of India applicable form 1st April, 2017, depreciation of ₹ 14.22 crore during the year on the revalued portion of the fixed assets has been debited to Profit and Loss account. An equivalent amount has been transferred from Revaluation Reserve to Revenue Reserve.

6) RBI issued a revised framework on "Resolution of Stressed Assets" vide their circular no. RBI/2017-18/131 DBR.No.BP.BC.101/21.04.048/2017-18 dated 12th February, 2018. As a result, the extant instructions on resolution of stressed assets with respect to Corporate Debt Restructuring Schemes (CDR), Flexible Structuring of Existing Long term project loans (5/25 Scheme). Strategic Debt Restructuring Scheme (SDR), Change in ownership outside SDR, and Scheme for Sustainable Structuring of Stressed Assets (S4A) were withdrawn with immediate effect. Under the revised framework, the stand-still benefits for accounts where any of these schemes had been invoked but not yet fully implemented were revoked and accordingly such accounts have been classified as per the extant RBI prudential norms on Income Recognition and Asset Classification.

7) In view of fraud being reported during the year in respect of two Gems and Jewellery groups, the bank has classified such accounts of the groups as Non Performing assets and fully provided for the entire funded exposures as at the year end.

8) Pursuant to Reserve Bank of India circular no. DBR.BP.BC.No.50/21.06.201/2016-17 dated 2nd February, 2017 on `Basel III Capital Regulations - Additional Tier 1 Capital' read with Reserve Bank of India circular no. DBR.No.BP.BC.71/21.06.201/2015-16 dated 14th January, 2016 on `Master Circular - Basel III Capital Regulations – Clarification', Bank has drawn an amount of ₹ 147.34 crore during the year ended 31st March, 2018 from Revenue Reserve towards interest of Additional Tier-I Perpetual Basel III Compliant bonds.

9) In terms of Accounting Standard (AS) 4 – Contingencies and events occurring after the Balance Sheet date issued by the Institute of Chartered Accountants of India, provision in respect of an account in respect of which an NCLT order was passed subsequent to the year end, the actual provision existing as at the year end in respect of the said account has been reduced by an amount of ₹ 215 crore to match the actual loss incurred on closure of such account in the subsequent year.

10) Pursuant to Reserve Bank of India circular no. DBR.No.BP.BC.102/21.04.048/2017-18 dated 2nd April, 2018 on 'Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR)', the Bank has exercised the option to spread the provision for Mark to Market (MTM) losses on Investments held in AFS and HFT category. Accordingly, the depreciation provision for the quarter ended 31st December, 2017 of ₹ 257.11 crore (out of total provision made for the quarter of ₹ 514.22 crore) and ₹ 30.16 crore (out of total provision requirement of ₹ 120.64 crore) for the quarter ended 31st March 2018 has been provided. The balance amount of ₹ 347.59 crore will be provided in subsequent quarters.

11) In terms of RBI "Directions for initiating Insolvency Process – Provisioning Norms" vide letter no. DBR.No.BP.15199/21.04.048/2016-17, dated 23rd June, 2017 and RBI letter no. DBR.No.BP.1842/21.04.048/2017-18, dated 28th August, 2017 on "Resolution of Stressed assets", in respect of certain twenty two (22) identified NPA accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), 2016 the bank has made additional provision as at ₹ 427.06 crore as at 31st March, 2018.

12) RBI vide letter no. DBR.BP.9730/21.04.018/2017-18 dated 27th April, 2018 has given the option to Banks to spread the additional liability on account of the enhancement of Gratuity limits from ₹ 10 lac to ₹ 20 lac from 29th March, 2018 under Payment of Gratuity Act, 1972, over four quarters beginning with the quarter ended 31st March, 2018. The bank has exercised the option and has charged ₹ 62.25 crore during the quarter and deferred ₹ 186.76 crore to the subsequent three quarters of the ensuing financial year.

13) The Bank has recognised net Deferred Tax Assets as on 31st March, 2018 aggregating to ₹ 2539.71 crore (previous year ₹ 292.59 crore) on timing differences in accordance with Accounting Standard - 22 on 'Taxes on Income' issued by the Institute of Chartered Accountants of India and the guidelines issued by the Reserve Bank of India.

14) RBI vide letter no. DBR.No.BP.8756/21.04.048/2017-08 dated 2nd April, 2018 has provided 40% of secured portion of the outstanding plus 100% of the unsecured portion or provision required to be maintained as per IRAC norms which ever is higher and provision of ₹ 353.11 crores has been carried forwarded which is to be provided in the quarter ending June 2018.

15) Divergence in Asset Classification and Provisioning for NPAs in compliance to Risk Assessment Report (RAR) of RBI for the year 2016-17 are reported as under:

S. No.	Particulars	₹ in crore
1.	Gross NPA as on 31st March 2017 as reported by the Bank	17669.98
2.	Gross NPA as on 31st March 2017 as assessed by the RBI	18370.78
3.	Divergence in Gross NPA (2-1)	700.80
4.	Net NPA as on 31st March, 2017 as reported by the Bank	10354.81
5.	Net NPA as on 31st March, 2017 as assessed by the RBI	10734.31
6.	Divergence in Net NPA (5-4)	379.50
7.	Provision for NPA as on 31st March, 2017 as reported by the Bank	7315.17
8.	Provision for NPA as on 31st March, 2017 as assessed by the RBI	7636.47
9.	Divergence in Provisioning (8-7)	321.30
10.	Reported Net Profit after tax (PAT) for the year ended 31st March 2017	174.33
11.	Adjusted (Notional) Net Profit after tax (PAT) for the year ended 31st March, 2017 after taking into account divergence in provisioning	86.66

ANDHRA BANK
केनरा बैंक
Central Accounts Dept.
H.O., Hyd.

The Bank had duly recorded the impact of the above in its working results during the financial year ended on 31st March, 2018.

16) In terms of Reserve Bank of India circular no. DBOD.No.BP.BC.1/21.06.201/2015-16 dated 1st July, 2015 on 'Basel III Capital Regulations' read together with RBI circular DBR.No.BP.BC.80/21.06.201/2014-15 dated 31st March, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standard Amendments' requires banks to make applicable Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under the Basel III Framework. These disclosures are being made available on the Bank's website http://andhrabank.in.

17) The provision coverage ratio as on 31st March, 2018 is 60.90%.

18) Status of Investor Complaints : No Investor complaints were pending as on 31st March, 2017. Complaints received and disposed off during the year : Nil. Pending as on 31st March, 2018 : Nil.

19) 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 end of third quarter of the respective financial year.

20) The consolidated financial results have been prepared in accordance with the Accounting Standard AS-21 "Consolidated Financial Statements", AS-23 "Accounting for Investments in Associates in Consolidated Financial Statements" and AS-27 "Financial Reporting of Interest in Joint Ventures" issued by the Institute of Chartered Accountants of India and the guidelines issued by the Reserve Bank of India.

21) The consolidated financial results comprise of financial statements of Andhra Bank (Parent Bank) and its subsidiary M/s Andhra Bank Financial Services Limited, one associate Chaitanya Godavari Grameena Bank and three joint ventures M/s India First Life Insurance Company Limited, ASREC (India) Limited and India International Bank (Malaysia) Berhad.

22) Corresponding period's figures have been regrouped/re-classified wherever considered necessary.

KUL BHUSHAN JAIN
EXECUTIVE DIRECTOR
MD & CEO (ADDL. CHARGE)

AJIT KUMAR RATH
EXECUTIVE DIRECTOR
MD & CEO (ADDL. CHARGE)

Place: Hyderabad
Date: 22.05.2018

आन्ध्रा बैंक/ANDHRA BANK
के.ले.विभाग
Central Accounts Dept.
आ.बा.हैद./H.O., Hyd.

ANDHRA BANK
:: HYDERABAD::

FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31ST MARCH, 2018

(₹ in Lacs)

Sl.No.	PARTICULARS	STANDALONE			CONSOLIDATED	
		QUARTER ENDED 31.03.2018	YEAR ENDED 31.03.2018	QUARTER ENDED 31.03.2017	YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017
		AUDITED				
1	Total income from operations (net)	509262	2034660	542469	2130546	2131919
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(406310)	(546081)	13512	(541264)	39392
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(406310)	(546081)	13512	(541264)	39392
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(253582)	(341253)	3512	(336572)	20710
5	Equity Share Capital	119883	119883	68116	119883	68116
6	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	878396	878396	983577	890200	989828
7	Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations)					
	Basic :	(28.58)	(38.94)	0.52	(38.41)	3.04
	Diluted:	(28.58)	(38.94)	0.52	(38.41)	3.04

Note: The above is an extract of the detailed format of standalone quarterly / annual and consolidated annual financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the standalone quarterly / annual and consolidated annual financial results are available on the websites of Stock Exchange www.nseindia.com, www.bseindia.com and on Bank's website www.andhrabank.in under Investor Relations.

KUL BHUSHAN JAIN
EXECUTIVE DIRECTOR
MD & CEO (ADDL. CHARGE)

AJIT KUMAR RATH
EXECUTIVE DIRECTOR
MD & CEO (ADDL. CHARGE)

Place: Hyderabad
Date: 22.05.2018

आन्ध्रा बैंक/ANDHRA BANK केन्द्रीय विभाग Central Accounts Dept. के.ले.वि.हैद./H.O., Hyd.

SAGAR & ASSOCIATES Chartered Accountants H.No. 6-3-244/5, Sarada Devi Street, Prem Nagar Hyderabad – 500 004	AGARWAL & SAXENA Chartered Accountants 510-511, City Centre, 63/2, The Mall, Kanpur – 208 001	RAY & CO Chartered Accountants Shakespeare Court, 21A, Shakespeare Sarani, Flat 8C, 8th Floor, Kolkata – 700 017	SANTOSH GUPTA & CO Chartered Accountants 417, Atlanta Estate, G M Link Road, Vitt Bhatti, Goregaon (East), Mumbai – 400 063

INDEPENDENT AUDITORS' REPORT

To the Members of Andhra Bank

Report on the Standalone financial statements

1. We have audited the accompanying standalone financial statements of **Andhra Bank ('the Bank')** as at 31st March 2018, which comprise the Balance Sheet as at 31st March 2018, the 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 standalone financial statements are the returns of 20 branches audited by us and 1442 branches audited by Statutory Branch 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 and Loss are the returns from 1449 branches which have not been subjected to audit. These unaudited branches account for 9.48 per cent of advances, 16.77 per cent of deposits, 7.15 per cent of interest income and 15.92 per cent of interest expenses.

Management's Responsibility for the Standalone financial statements

2. Management is responsible for the preparation of these standalone financial statements in accordance with the Banking Regulation Act 1949, Reserve Bank of India guidelines issued from time to time and Accounting Standards generally accepted in India. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation of the Standalone financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

3. Our responsibility is to express an opinion on these standalone 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 standalone financial statements are free from material misstatements.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the standalone financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the standalone financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the Bank's preparation and fair presentation of the standalone financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose 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 standalone 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 the books of the Bank, and to the best of our information and according to the explanations given to us:

   I. the Balance sheet, read with the significant accounting policies and 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 the state of affairs of the Bank as at 31st March, 2018 in conformity with the accounting principles generally accepted in India;

   II. the Profit and Loss Account, read with the significant accounting policies and the notes thereon shows a true balance of loss, in conformity with the accounting principles generally accepted in India, for the year covered by the account; and

   III. 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

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

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 disclosure 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.

9. We further report that:

   a) the Balance Sheet and Profit & Loss Account dealt with by this report are in agreement with the books of account and returns;

Sagar & Associates Chartered Accountants

Agarwal & Saxena Chartered Accountants

Ray & Co Chartered Accountants

Santosh Gupta & Co Chartered Accountants

SAGAR & ASSOCIATES **Chartered Accountants** H.No. 6-3-244/5, Sarada Devi Street, Prem Nagar **Hyderabad – 500 004**	AGARWAL & SAXENA **Chartered Accountants** 510-511, City Centre, 63/2, The Mall, **Kanpur – 208 001**	RAY & CO **Chartered Accountants** Shakespeare Court, 21A, Shakespeare Sarani, Flat 8C, 8th Floor, **Kolkata – 700 017**	SANTOSH GUPTA & CO **Chartered Accountants** 417, Atlanta Estate, G M Link Road, Vitt Bhatti, Goregaon (East), **Mumbai – 400 063**

b) the reports on the accounts of the Branch offices audited by the 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

c) In our opinion, the Balance Sheet, Profit & Loss Account and Cash Flow Statement comply with the applicable Accounting Standards.

For Sagar & Associates
Chartered Accountants
(Firm Reg. No. 003510S)

(CA B. Srinivasa Rao)
Partner
M. No. 202352

For Agarwal & Saxena
Chartered Accountants
(Firm Reg. No. 002405C)

(CA Anil K. Saxena)
Partner
M. No. 71600

For Ray & Co
Chartered Accountants
(Firm Reg. No. 313124E)

(CA Sumit Sikdar)
Partner
M. No. 120622

For Santosh Gupta & Co
Chartered Accountants
(Firm Reg. No. 009713N)

(CA Manoj Kumar)
Partner
M. No. 108603

Place : Hyderabad
Date : 22nd May 2018

ఆంధ్రాబ్యాంక్
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हैदराबाद - 500 004.

Andhra Bank
HEAD OFFICE
"Dr. PATTABHI BHAVAN"
5-9-11, SAIFABAD
HYDERABAD - 500 094.

TO WHOMSOEVER IT MAY CONCERN

Pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby declare that our financial results of the Bank for the financial year/ quarter ended March 31, 2018 does not contain any modified opinion of the Auditors of the Bank.

(M B Rajendra Prasad) Chief Financial Officer	(Kul Bhushan Jain) Executive Director	(Ajit Kumar Rath) Executive Director