

CO:MBD:2016-17

16th May, 2016

National Stock Exchange of India Limited Listing Department Exchange Plaza, Plot No.C/1, 'G' Block Bandra-Kurla Complex Bandra (E), Mumbai-400 051 Fax No: 6641 8124 / 25 / 26 2659 8237 / 38 / 2659 8348	General Manager Corporate Relationship Deptt Bombay Stock Exchange Ltd. Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai 400001 Fax: 2272 2061 / 41 / 39 / 37
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Dear Sir/Madam,

Sub : Revised Audited Financial Results for the Fourth Quarter and Financial Year ended 31st March 2016

Please refer to our letter no. CO:MBD:2016-17 dated 13th May 2016 submitting thereby audited financial results of the Bank for the fourth quarter and financial year ended 31st March, 2016 which *inter alia* contained "Statement of Assets and Liabilities" for financial years ended 31st March 2016 and 31st March 2015. We inform you that there was some inadvertent discrepancy in the said Statement of Assets and Liabilities and therefore revised copy of the same was again filed with Stock Exchanges.

We once again submit herewith full set of audited financial results for the fourth quarter and financial year ended 31st March, 2016 alongwith revised copy of "Statement of Assets and Liabilities" for financial years ended 31st March 2016 and 31st March 2015.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA


ANAND KUMAR DAS
ASSTT GENERAL MANAGER-MBD/
COMPANY SECRETARY



DOOGAR & ASSOCIATES, Chartered Accountants, 13 Community Centre, East of Kailash, <u>NEW DELHI-110065</u>	N. SARKAR & CO, Chartered Accountants, 21 Prafulla Sarkar Street, 2 nd Floor, <u>KOLKATA-700072</u>	B.N. MISRA & CO, Chartered Accountants, S-29, Maitri Vihar, Phase-II, In front of Satyam Development Centre, <u>BHUBANESHWAR-751023</u>
CHANDABHOY & JASSOOBHOY, Chartered Accountants, 208, Phoenix House, A wing, 462, Senapati Bapat Marg, Lower Parel <u>MUMBAI-400013</u>	LODHA & CO Chartered Accountants, 14 Government Place East <u>KOLKATA- 700069, WEST</u> <u>BENGAL</u>	PATHAK H D & ASSOCIATES Chartered Accountants, 814-815, Tulsiani Chambers, 212 <u>Nariman Point, MUMBAI-</u> <u>400021</u>

**Auditor's Report on Quarterly Financial Results and Year to Date Results of the Company
pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements)
Regulations, 2015**

To,

Board of Directors of Central Bank of India

1. We have audited the quarterly financial results of Central Bank of India ('the Bank') for the quarter ended March 31, 2016 and the year to date results for the period April 2015 to March 2016, attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These quarterly financial results as well as the year to date financial results have been prepared from the financial statements which are the responsibility of the bank's management and have been approved by the Board of Directors of the Bank. Our responsibility is to express an opinion on these financial results based on our audit of such financial statements, which have been prepared in accordance with Banking Regulation Act, 1949, Reserve Bank of India Guidelines and relevant accounting standards issued by the Institute of Chartered Accountants of India and other accounting principles generally accepted in India.
2. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.
3. These financial results incorporate the relevant returns of 20 Branches, 24 Regional Offices audited by us, 1958 branches audited by the other auditors specially appointed for this purpose and un-audited returns in respect of 2750 branches and 35 Regional Offices.
4. In our opinion and to the best of our information and according to the explanations given to us these quarterly financial results as well as the year to date results:



- (i) have been presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in this regard; and
- (ii) give a true and fair view of the net loss and other financial information for the quarter ended March 31, 2016 and the year to date results for the period April 2015 to March 2016.
5. Without qualifying our report, attention is drawn to the following Notes of the accompanying statement:
- Note no. 9 & 10 regarding provision in respect of segment of loan/ bonds non envisaged / envisaged to be converted into SDL Bonds in relation to Power Distribution Cos. (DISCOM) pursuant to UDAY Scheme;
 - Note no.11 regarding provision on advances to Food Corporation of India in terms of directions issued by Reserve Bank of India;
 - Note no. 12 regarding provision made against certain borrowal accounts pursuant to directions on asset quality review received from Reserve Bank of India;
 - Note no. 13 regarding recognition of deferred tax asset on provision on Non Performing Assets.
6. These financial results includes the results for the quarter ended 31st March, being the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto 31st December of the relevant financial year, which were subject to limited review by us.

For DOOGAR &
ASSOCIATES
Chartered Accountants
F.R.NO.-000561N

(CA M.K. Doogar)
PARTNER
M. NO. 080077



For N. SARKAR & CO
Chartered Accountants
F.R.NO.-301075E

(CA G. Mukhopadhyay)
PARTNER
M. NO. 010534



For B.N.MISRA & CO
Chartered Accountants
F.R.NO.-321095E

(CA B. N. Misra)
PARTNER
M. NO. 083927



For CHANDABHOY &
JASSOQBHOY
Chartered Accountants
F.R.NO.-101647W

(CA Ambesh Dave)
PARTNER
M. NO. 049289



For LODHA & CO

Chartered Accountants
F.R.NO. 301051E

R. P. Singh
(CA R. P. Singh)
PARTNER
M. NO. 052438



For PATHAK H D & ASSOCIATES

Chartered Accountants
F.R.NO.-107783W

B.P. Chaturvedi
(CA B. P. Chaturvedi)
PARTNER
M. NO. 015585



Place: Delhi

Date : May 13, 2016

FORM A

Covering Letter of the annual audit report to be filed with the stock exchanges

1	Name of the company/ Body Corporate	Central Bank of India
2	Annual financial statements for the year ended	31 st March 2016
3	Type of Audit Observation	Emphasis on matters referred to in Note No. 9 to Note No. 13 of the accompanying results.
4	Frequency of observation	First time


(B.K. SINGAL)
GENERAL MANAGER & CFO


(RAJEEV RISHI)
CHAIRMAN & MANAGING DIRECTOR & CEO

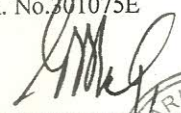
For DOOGAR & ASSOCIATES
CHARTERED ACCOUNTANTS
F.R. No.000561N

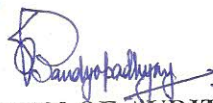

(CA M.K.DOOGAR)
PARTNER
M.No.080077

For CHANDABHOY &
JASSOOBHOY
CHARTERED ACCOUNTANTS
F.R. No.101647W


(CA AMBESH A. DAVE)
PARTNER
M.No.049289

For N.SARKAR & CO
CHARTERED ACCOUNTANTS
F.R. No.301075E


(CA G.MUKHOPADHYAY)
PARTNER
M.No.010534
For LODHA & CO.
CHARTERED ACCOUNTANTS
F.R. No.301051E


(CA R.P.SINGH)
PARTNER
M No.052438

For B.N.MISRA & CO.
CHARTERED ACCOUNTANTS
F.R. No.321095E


(CA B.N.MISRA)
PARTNER
M.No.083927
For PATHAK H D &
ASSOCIATES
CHARTERED ACCOUNTANTS
F.R. No.107783W


(CA B.P.CHATURVEDI)
PARTNER
M No.015585


DIRECTOR AND CHAIRMAN OF AUDIT COMMITTEE

Place : Delhi
Date : May13, 2016

CENTRAL BANK OF INDIA

AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED MARCH 31, 2016

[₹ in lacs]

	Particulars	Quarter ended			Year ended	Year ended
		31.03.2016	31.12.2015	31.03.2015	31.03.2016	31.03.2015
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	615,140	642,030	676,959	2,588,789	2,640,878
a)	Interest/ discount on advances/ Bills	445,043	470,114	487,612	1,897,770	1,951,728
b)	Income on Investments	158,658	160,031	173,845	647,385	670,706
c)	Interest on balances with Reserve Bank of India and other inter bank	3,046	4,137	204	9,531	3,146
d)	Others	8,393	7,748	15,298	34,103	15,298
2	Other Income	56,048	49,132	55,191	193,879	189,423
3	Total Income (1+2)	671,188	691,162	732,150	2,782,668	2,830,301
4	Interest Expended	458,813	467,550	484,796	1,882,227	1,916,171
5	Operating Expenses (i)+(ii)	188,347	157,429	159,592	636,147	558,218
i)	Employees cost	131,242	113,388	108,205	446,567	382,494
ii)	Other Operating Expenses	57,105	44,041	51,387	189,580	175,724
6	Total Expenditure (4+5) excluding provisions and contingencies	647,160	624,979	644,388	2,518,374	2,474,389
7	Operating Profit before Provisions and contingencies (3-6)	24,028	66,183	87,762	264,294	355,912
8	Provisions (other than tax) and Contingencies	228,666	149,905	61,717	501,190	266,872
9	Exceptional/ Prior period Items	30,052	-	-	30,052	-
10	Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	(234,690)	(83,722)	26,045	(266,948)	89,040
11	Tax expense	(144,886)	(60)	8,616	(125,129)	28,395
12	Net Profit(+) / Loss (-) from Ordinary Activities after tax (10-11)	(89,804)	(83,662)	17,429	(141,819)	60,645
13	Extraordinary items (net of tax expense)	-	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period (12-13)	(89,804)	(83,662)	17,429	(141,819)	60,645
15	Paid up equity share capital (Face Value of the Share Rs.10/-).	168,971	165,827	165,827	168,971	165,827
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	1,269,705	1,398,448	1,398,448	1,269,705	1,398,448
17	Analytical Ratios :					
i)	Percentage of shares held by Government of India	79.94%	81.46%	81.46%	79.94%	81.46%
ii)	Capital Adequacy Ratio					
	As per Basel -II	11.07	11.63	11.89	11.07	11.89
	As per Basel -III	10.41	10.44	10.90	10.41	10.90
iii)	Earnings Per share (EPS) (Not annualised) (in Rs.)					
a)	Basic and diluted EPS before Extraordinary items	(5.42)	(5.05)	1.15	(8.55)	4.27
b)	Basic and diluted EPS after Extraordinary items	(5.42)	(5.05)	1.15	(8.55)	4.27
iv)	NPA Ratios :					
a)	i) Gross NPA	2,272,088	1,756,383	1,187,306	2,272,088	1,187,306
	ii) Net NPA	1,324,180	995,847	680,745	1,324,180	680,745
b)	i) % of Gross NPA	11.95	8.95	6.09	11.95	6.09
	ii) % of Net NPA	7.36	5.30	3.61	7.36	3.61
c)	Return on Assets (Annualised) %	(1.22)	(1.15)	0.24	(0.48)	0.21


R.O. LODHA
EXECUTIVE DIRECTOR


B.K. DIVAKARA
EXECUTIVE DIRECTOR


R.K. GOYAL
EXECUTIVE DIRECTOR


RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place : Delhi
Date : May 13, 2016



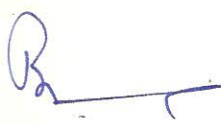
CENTRAL BANK OF INDIA

STANDALONE AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH 2016

₹ in lac

Particulars	Quarter ended 31.03.2016	Year Ended 31.03.2016	Quarter ended 31.03.2015	Year Ended 31.03.2015
Total income from operations (net)	671188	2782668	732150	2830301
Net Profit / (Loss) from ordinary activities after tax	(89804)	(141819)	17429	60645
Net Profit / (Loss) for the period after tax (after Extraordinary items)	(89804)	(141819)	17429	60645
Equity Share Capital	168971	168971	165827	165827
Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year)	1269705	1269705	1398448	1398448
Earnings Per Share (before extraordinary items) (of ₹10/- each)				
Basic :	(5.42)	(8.55)	1.15	4.27
Diluted:	(5.42)	(8.55)	1.15	4.27
Earnings Per Share (after extraordinary items) (of ₹10/- each)				
Basic :	(5.42)	(8.55)	1.15	4.27
Diluted :	(5.42)	(8.55)	1.15	4.27

Note: The above is an extract of the detailed format of Quarterly/Yearly 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 Quarterly/Yearly Financial Results are available on www.bseindia.com, www.nseindia.com and www.centralbankofindia.co.in

 R.C. LODHA EXECUTIVE DIRECTOR	 B.K. DIVAKARA EXECUTIVE DIRECTOR	 R.K. GOYAL EXECUTIVE DIRECTOR	 RAJEEV RISHI CHAIRMAN & MANAGING DIRECTOR
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Place: Delhi
Date: May 13, 2016



CENTRAL BANK OF INDIA

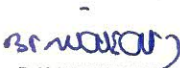
SEGMENT REPORT FOR THE QUARTER/YEAR ENDED MARCH 31, 2016

(Rs. In Lacs)

Sl. No.	Particulars	Quarter Ended			Year Ended	
		Audited	Unaudited	Audited	Audited	Audited
		31.03.2016	31.12.2015	31.03.2015	31.03.2016	31.03.2015
A.	Segment Revenue					
	1. Treasury Operations	184,203	183,941	198,849	752,968	737,564
	2. Retail Banking Operations	192,423	235,973	206,977	836,437	781,240
	3. Wholesale Banking Operations	294,562	271,248	326,325	1,193,263	1,311,497
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	-	-	-	-	-
	Total	671,188	691,162	732,151	2,782,668	2,830,301
	Less: Inter Segment Revenue	-	-	-	-	-
	Net Sales/Income From Operations	671,188	691,162	732,151	2,782,668	2,830,301
B.	Segment Results(Profit+)/Loss(-) before tax and interest from each segment)					
	1. Treasury Operations	2,206	2,011	43,234	25,673	82,461
	2. Retail Banking Operations	4,585	13,665	4,067	49,679	23,956
	3. Wholesale Banking Operations	(239,135)	(97,114)	(18,262)	(332,133)	(5,228)
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	(2,347)	(2,284)	(2,996)	(10,168)	(12,150)
	Total	(234,690)	(83,722)	26,043	(266,948)	89,039
	Less: (i) Interest	-	-	-	-	-
	(ii) Other Un-allocable Expenditure net off	-	-	-	-	-
	(iii) Un-allocable income	-	-	-	-	-
	Total Profit Before Tax	(234,690)	(83,722)	26,043	(266,948)	89,039
C.	Capital Employed					
	1. Treasury Operations	(109,581)	(548,378)	(18,065)	(109,581)	(18,065)
	2. Retail Banking Operations	484,264	747,848	520,262	484,264	520,262
	3. Wholesale Banking Operations	754,993	1,025,958	820,254	754,993	820,254
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	638,239	466,461	435,238	638,239	435,238
	Total	1,767,914	1,691,889	1,757,689	1,767,914	1,757,689

* Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible. Figures have been regrouped wherever considered necessary to conform to current year classification.

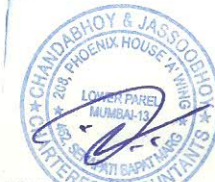

R.C. LODHA
Executive Director


B.K. DIVAKARA
Executive Director


R.K. GOYAL
Executive Director


RAJEEV RISHI
Chairman & Managing Director

Place: Delhi
Date May 13, 2016



CENTRAL BANK OF INDIA
STATEMENT OF ASSETS AND LIABILITIES

(Rs. in Lacs)

PARTICULARS	As at 31.03.2016	As at 31.03.2015
	Audited	Audited
CAPITAL & LIABILITIES		
Capital	168,971.43	165,827.32
Reserves and Surplus	1,598,942.64	1,579,863.91
Share application Money pending allotment	53,500.00	-
Deposits	26,618,418.73	25,557,239.49
Borrowings	920,789.34	2,597,413.35
Other Liabilities and Provisions	1,185,987.82	1,293,705.81
TOTAL	30,546,609.96	31,194,049.88
ASSETS		
Cash and Balances with Reserve Bank of India	1,406,950.75	1,411,484.87
Balances with Banks and Money at Call and Short Notice	147,153.84	69,543.43
Investments	8,886,753.75	8,973,996.45
Advances	18,000,958.80	18,847,753.25
Fixed Assets	435,928.73	283,316.15
Other Assets	1,668,864.08	1,607,955.73
TOTAL	30,546,609.96	31,194,049.88



RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place: Delhi

Date: May 13, 2016



**NOTES ON ACCOUNTS FORMING PART OF
AUDITED FINANCIAL RESULTS
FOR THE QUARTER/ YEAR ENDED MARCH 31, 2016.**

1. The above Financial Results have been approved by the Board of Directors of the Bank at its meeting held on May 13, 2016.
2. There has been no change in the accounting policies followed during the quarter/year ended March 31, 2016 as compared to those followed in the preceding financial year ended March 31, 2015 except Revaluation of Assets where depreciation is provided on the revalued amount and the incremental depreciation attributable to the revalued amount of Rs. 24.30 crores is adjusted to the Revaluation Reserve and credited to Revenue and Other Reserves.
3. The Financial Results for the quarter/ year ended March 31, 2016 have been arrived at after considering provision for Non-Performing Assets, Standard Assets, Investment Depreciation as per Prudential Norms issued by the Reserve Bank of India and other usual and necessary Provisions.
4. During the year (on 31/03/2016), the Bank has issued 3,14,41,088 Equity Shares of Rs.10/- each at a premium of Rs.42.66 per share to Life Insurance Corporation of India (LIC) on preferential basis.
5. Bank has received Capital funds of Rs.535.00 crore from Government of India on 30.03.2016 and the same has been kept in a newly opened Bank Account viz. "Central Bank of India Share Application Money Account". These funds have been treated as part of Common Equity Tier 1 (CET-1) Capital for the financial year ended 31st March 2016 as suggested by RBI vide it's letter dated April 06, 2016.

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6. In terms of Reserve Bank of India circular No.DBOD..BP.BC.2/21.06.201/2013-14 dated July 1, 2013, banks are required to make Pillar 3 disclosures under Basel III Capital Regulations. The disclosures shall be made available on the bank's website www.centralbankofindia.co.in along with publication of the results.
7. In terms of RBI Circular DBR.BP.BC.No.31/21.04.018/2015-16 dated 16th July 2015, the Bank has, effective Quarter ended 30th June 2015, included its deposits placed with NABARD, SIDBI and NHB on account of shortfall in lending to priority sector under 'Other Assets'. Interest income on these deposits has been included under 'Interest Earned-Others'. Hitherto, these were included under 'Investments' and interest income was included under 'Interest Earned-Income on Investments'. The above reclassification carried out since quarter ended September 2015 has no impact on the loss of the Bank for the quarter / year ended 31st March 2016 or on the profit / loss for the previous periods presented.
8. The following has been included in the results for the quarter/year ended 31st March, 2016 :
 - a. Pursuant to RBI Circular No. DBR.No.BP.BC.27/21.04.048/2015-16 dated 2nd July 2015, the bank has changed the basis of calculation of provision for diminution in fair value from Base Rate/PLR as on date of restructuring plus appropriate term/credit risk premium to the actual interest charged before restructuring for the purpose of discounting future cash flows. Consequent to this change, as a one time measure to implement the said circular, bank has written back a provision of Rs. 570.95 crores during the year.
 - b. In terms of RBI's Master Circular on Classification, Valuation and Operation of Investment portfolio dated 1st July 2015, the depreciation on the instruments acquired by way of conversion of outstanding advances has not been offset against the appreciation in any other securities held under the AFS category. This has resulted in increase in provision by Rs. 229.83 crores for the year.
9. In order to provide assistance to Power Distribution Companies (DISCOMS), pursuant to UDAY (Ujwal Discom Assurance Yojana) scheme, the Bank has subscribed to Non SLR SDL bonds of Rs. 9232 crore issued by respective State Governments and State Government Guaranteed DISCOMS Bonds of Rs. 2538 crores against settlement of outstanding dues of DISCOMS as on 30th September 2015. In terms of RBI letter No. DBR.BP.NO. 11657/21.04.132/2015-16 dated 17th March 2016 read with further clarification dated 21st April 2016 and 11th May, 2016:



a. Provision of Rs. 525.90 crores in respect of segment of loan/bonds of Rs. 3506.08 crores not envisaged to be converted into SDL Bonds has been made.

b. No provision has been made for the segment of loan of Rs. 668.31 crores envisaged to be converted into SDL Bonds.

c. Provision of Rs. 74.51 crores has been made for diminution in fair value of loan.

d. There was no diminution in value of the DISCOM and SDL bonds on mark to market basis as at 31st March 2016 and as such no provision has been considered necessary

10. In respect of DISCOM loans of Rs. 1591.73 crore (including Rs. 1021.11 crores where MOU has been signed by the Punjab State Government, DISCOM & Ministry of Power), though the respective State Government has participated in the UDAY scheme, the same remains to be implemented by the Bank as on 31st March 2016. Accordingly, loans have been classified and treated as per usual IRAC norms. Adjustments required pursuant to the UDAY scheme with respect to these loans will be ascertained and given effect to on implementation thereof.
11. In compliance with the RBI letter No. DRB.NO.13018/21.04.048/2015-16 dated 12th April, 2016 as referred in the letter dated 16th April 2016 received from State Bank of India (SBI) (Consortium Leader) pending regularization of Food Credit (FC) account availed by Government of Punjab (GOP) and resolution of other related issues, provision of 15% amounting to Rs 191.22 Crore has been made in respect of outstanding balance of Rs 1274.80 Crore (as advised by SBI) availed under FC by GOP.
12. Pursuant to Asset Quality Review (AQR) under section 35 of Banking Regulation Act, 1949 carried out by RBI, classification of advances referred to in the said review and consequential additional provision of Rs 1727.12 crore as required thereof has been done and given effect to in these financial statements.
13. Keeping in view the significant provisioning requirements and revision in guidelines of Deferred Tax Assets (DTA) in CET1 calculation by RBI, tax review based on management's estimate of possible tax benefits against timing difference has been carried out and Rs 1088.28 Crore has been recognized as deferred tax assets as at 31st March 2016.



14. The premises of the Bank were revalued to reflect the market value as on 31.03.2016 based on the reports of external independent valuers and approved by the Board of Directors and Rs 1586.15 crore being the net increase in value thereof have been credited to Revaluation Reserve Account.
15. Exceptional/ prior period items: Provision of Rs.300.52 crore relating to earlier years based on the actuarial valuation report pertaining to Employee Benefits (Pension Fund).
16. The Bank has recognized Treasury operations, Corporate/ Wholesale Banking and Retail Banking as primary reporting segments. There are no secondary reporting segments.
17. Status of Investors' Complaints:

Complaints at the beginning of the Quarter	Received during the Quarter	Resolved during the Quarter	Pending as on March 31, 2016
NIL	68	68	NIL

18. The Provisioning Coverage Ratio (PCR) of the Bank is 51.52%.
19. These financial results includes the results for the quarter ended 31st March, being the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto 31st December of the relevant financial year.
20. Figures of the previous year have been regrouped/ reclassified wherever considered necessary to confirm to current year's classification.


R.C. LODHA
EXECUTIVE DIRECTOR


B. K. DIVAKARA
EXECUTIVE DIRECTOR


R. K. GOYAL
EXECUTIVE DIRECTOR


RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place: Delhi

Date : May 13, 2016.