# Limited Review Report for the Quarter/ Half Year ended 30th September, 2016

To The Board of Directors, The Jammu & Kashmir Bank Ltd.

### Introduction

We have reviewed the accompanying statement of Standalone unaudited financial results of The Jammu & Kashmir Bank Limited for the half year ended 30<sup>th</sup> September 2016. These financial results are the responsibility of the Bank's management and have been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

## Scope of Review:

We conducted our review in accordance with Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information performed by the Independent Auditor of the Entity". A review of financial results consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the generally accepted Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

The Financial Results incorporate the relevant returns of 32 Branches and Treasury operations reviewed by us, out of which 12 were reviewed through Core banking system of the bank and management inputs, 391 branches reviewed by other Chartered Accountants and Banks own officials(retired) acting as Concurrent auditors of the Bank and un-reviewed in respect of 443 branches. In the conduct of our Review, in addition to 32 Branches and Treasury operations reviewed by us, we have relied on the review reports in respect of non-performing assets, received from Banks Concurrent Auditors aggregating 391 branches. Apart from these review reports, in the conduct of our review, we have also relied upon various returns received from the branches of the bank. The 32 branches reviewed by us cover 51.61% of advances portfolio of the Bank and 77.13% of NPA of the bank and moreover, the review reports of 423 branches including 32 branches reviewed by us cover 87.75% of advances portfolio of the bank and 99.09 % of NPA of the bank as on 30<sup>th</sup> September 2016.

#### Conclusion

Based on our review conducted as aforesaid, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance

with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

## **Other Matter**

The reviewed financial results have been adopted by the board on 15<sup>th</sup> December, 2016 against the SEBI requirement to submit the reviewed financial results to stock exchanges within 45 days of the close of quarter/half year.

## Emphasis of matter

We draw attention to note 10 to the financial results regarding relaxation in asset classification given by RBI that all borrowal accounts of J & K state except those which are overdue as on July 7, 2016 be considered eligible for restructuring. Accordingly management has estimated advances likely to be restructured and provision thereto. Our opinion is not qualified in respect of this matter.



THE JAMMU & KASHMIR BANK LTD. CORPORATE HEADQUARTERS, M. A. ROAD, SRINAGAR

CIN:L65110JK1938SGC000048

J&K Bank

BALANCE SHEET AS AT 30TH SE	PTEMBER, 2016	
		(₹IN LACS
	As at	As
	30.09.2016	30.09.20
CAPITAL AND LIABILITIES		
Capital	4849	48
Reserves and Surplus*	579596	6415
Deposits	6988488	62442
Borrowings	92267	1573
Other Liabilities and Provisions	154372	1522
TOTAL :-	7819572	72001
ASSETS		
Cash and Balance with Reserve Bank of India	284087	2756
Balance with Banks & Money at Call & Short Notice	81463	237
Investments	2241778	18867
Advances	4755274	45721
Fixed Assets	78302	720
Other Assets	378668	3697
TOTAL :-	7819572	72001
* Includes profit/(loss) for the Half Year Rs (57952) Lacs Previous co	rresponding Half Year Rs 35438	Lacs
	FOR & ON BEHALF O	
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	Parvez Ahme Chairman & CE DIN: 03467232	0
	Chairman & CE	Ð
terms of our report of even date annexed	Chairman & CE DIN: 03467232 Place : Jammu Dated : 15th Decen	Ð
or Gupta Sharma & Associates hartered Accountants RN: 001466N Accountants For Dhar Tiku & Co. Chartered Accountants FRN: 003423N FRN: 003423N FRN: 009487 FRN: 009487	Chairman & CE DIN: 03467232 Place : Jammu Dated : 15th Decen Dated : 15th Decen Coountants N N N N N N N N N N N N N N N N N N N	Ð
A Vinay Sarah MA & Associates A Vinay Sarah MA & Associates A No construction A No con	Chairman & CE DIN: 03467232 Place : Jammu Dated : 15th Decen Cohra & Co ccountants TN	EO mber, 2016 m Raj & Co Accountants

			PRAANCIAL RESULTS FOR THE QUARTER & HAUF YEAR ENDED	3 Montha Ended	3 Months Ended	3 Months Ended	Half-Year End	sted	Previous Accounting Year	- Harrison	3 Months Ended	3 Monthis Ended	3 Monthu Ended	BCS   Half/Year Ended	protect p	reviews Accounting Yes
			SOTH SEPTEMBER, 2016	30.08.2016	30.06.2016	30,05,2015	30.09.2016	30.08.2016	Ended 31.03.2016	neecubtico	30.08.2016	30.06.2016	30.08.2015	30.08.2018	30.09.2015	Ended 31,03.2016
				(h-Audited)	÷.	dited	(Un-Audited)	Audite	8		(Un-Audited)	(L/n-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)
			-	5/5891 Dance +	852781 BBUAC +	172133	335808	347405	684357	8	Print I	Chine i	Conta a la		A DATE WATCH	
			b) Income on investments	42884	30006	42514	82790	88624	104665	<ol> <li>Corporate/Whotesate Banking</li> </ol>	60834	62828	62198	123662	137556	2653
			c) Interest on Balance with R-B.1. & Other Inter Bank Funds of Otheren	3080	3179	3671	6259	CHC7	14538		80470	82556	10111	163026	157663	320413
			Other Income	13094	11670	12651	24764	26214	50403		105301	11/0	107501	2130085	8822.08	7894
			Total Income (1+2)	181067	178905	184784	360572	373619	734760	Lees, Inter Segment Revenue	13834	14863	12717	28407	29067	546
			Interest Expended	104433	103875	102686	208408	208474	413348	Net income from Operations	181667	178905	184784	360572	373019	734760
			Operating Expenses (1+8)	3967	66565 122000	178.85	79670	75543	154620	2) Segment Results (Profit before tax)	The second	10211	1002	TO SUBLE	*****	
			<ol> <li>Other Operating Econtees</li> </ol>	11864	13123	10916	24087	22874	52661	<ol> <li>Treasury Operations</li> <li>Corroorde/Whitematic Rentificial</li> </ol>	(20007)	(901)	12201	(2820)	72000	2125
			Total Expanditure (4+5) (Excluding Provisions & Contingancies)	144104	143874	141013	288078	284017	567968		(28488)	3126	12965	(25362)	23884	33080
						4				M Other Benking Burliness	422	478	009	006	1327	24
				37563	34831	43771	72494	29662	166792	Total Profit hefore tax	(01046)	3561	31113	(58084)	25955	6916
						*				-B+Gm						
			_	(01645)	3501	31113	(58084)	55657	69169	<ol> <li>Treesury Operations</li> </ol>	2544019	2383738	2091560	2544019	2091560	2159242
				(1405)	1273	11551	(132)	20219	27565	Corporate/Mhoiesale	(80298)	35318	88234	(56309)	B8234	115506
				-	0077	70081	(reals)	Britch	41004		(1802312)	(1//4018)	(8082591)	(1902312)	(1532908)	(16312
				(60240)	2288	19562	(57952)	35438	41604	1.0	584445	644685	645444	284445	046444	6421
And Market Sector	Markare instructions         And instructi	Material information in the		4840	4840	4849	4849	4848	4849	Notes:	Note: The Bank has only on	le geographical segment i.	<ul> <li>domestic segment.</li> </ul>			
Image: constraint of the constrant of the constraint of the constraint of the constraint of the c	Image: section secon section section section section section section se	Image: state							637548	1. The above standalone financial re-	suits have been reviewed	d by the Audit Commit	tee of the Board in the	eir meeting held on 14	th December, 2016 a	nd approved
Bit Note	Bit No.         Bit No. <t< td=""><td>all         S178         S178</td><td>Lota Line (2009) So men or reviews recovering years)</td><td></td><td></td><td></td><td></td><td></td><td></td><td>by the Board of Directors at its meeti Bank. In line with the quidelines insue</td><td>ng held on 15th Decemb ed by Reserve Rank of Inc</td><td>er, 2016. The same he</td><td>we been subjected to unement of listing agr</td><td>Limited Review by the wemant with Stock Eve</td><td><ul> <li>Statutory Central Au</li> </ul></td><td>ditors of the</td></t<>	all         S178	Lota Line (2009) So men or reviews recovering years)							by the Board of Directors at its meeti Bank. In line with the quidelines insue	ng held on 15th Decemb ed by Reserve Rank of Inc	er, 2016. The same he	we been subjected to unement of listing agr	Limited Review by the wemant with Stock Eve	<ul> <li>Statutory Central Au</li> </ul>	ditors of the
a         1110         11	Image: constraint of the constrant of the constraint of the constraint of the constraint of the c	at         atom         a	11 Descentence of Observed haded the Greek of 1910	R1 174	89.17%	20.1744	20.1702	201.1 101	100 C 100	2. The above results for the quarter a	nd half year ended 30th	September, 2016 hav	e been prepared follo	wing the same account	ting policy as those fo	Bowed in the
aligned (1)         (1) <th< td=""><td>a         1100         1100         1100         1100         1130         000         000         1130         000</td><td>a         b</td><td>the control of the second seco</td><td>1001100</td><td>211'PD</td><td>100,17,78</td><td>8. J 100</td><td>#J1:00</td><td>al l'eq</td><td>annual financial statements for the yr 3. The results have been arrived at at</td><td>ear ended 31st March, 20 fter considering provision</td><td>016. D for Standard Assats</td><td>Non- Berforming Adva</td><td>nres Bastmintured Ad-</td><td>Mances Denreciation</td><td>/ Brouision for</td></th<>	a         1100         1100         1100         1100         1130         000         000         1130         000	a         b	the control of the second seco	1001100	211'PD	100,17,78	8. J 100	#J1:00	al l'eq	annual financial statements for the yr 3. The results have been arrived at at	ear ended 31st March, 20 fter considering provision	016. D for Standard Assats	Non- Berforming Adva	nres Bastmintured Ad-	Mances Denreciation	/ Brouision for
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Image: Section of the sectio	Image: Section of the sectio	Image: Section of the sectio		a	R 60'01	al no 11	8.00°8	SLOC'11	10.00.01	exposures to entries with Unhedged calculated on estimated basis and an	Poreign Currency Exposu e subject to adjustments.	if any at the year end	as per RBI guidelines.	Provision for Texation	(including Deferred T	sx) has been
Image: constraint of the	Image: constraint of the constrant of the constraint of the constraint of the constraint of the c	Image: constraint of the constrant of the constraint of the constraint of the constraint of the c	your post noting your ansatro your op you							4. Depreciation on Fixed Assets has b	een calculated on a stra	ight line method base	d on useful life of asse	its pursuant to Schedu	le-II of Companies Ac	t 2013.
1         (12.43)         0.47         0.47         0.47         0.47         1.31         1.31         0.31           Internation         (12.41)         0.47         0.47         0.47         0.47         1.31         1.31         1.31           Internation         (12.41)         0.47         0.47         0.47         0.46         1.11         1.31         0.46           Internation         (12.41)         0.47         0.47         0.46         1.11         0.21         0.46	1         (12.43)         0.47         0.47         0.47         1.31 <th< td=""><td>1         (13.4)         0.47         4.0         (11.8)         7.31         0.43           truth miles         (12.4)         0.47         0.47         4.05         (11.8)         7.31         9.01           truth miles         (12.4)         0.47         0.47         4.05         4.05         9.01         7.31         9.01           10.4         10.35         0.323         10.00         2.200         2.000</td><td>1 9</td><td></td><td></td><td></td><td></td><td></td><td></td><td>method as per RBI guidelines.</td><td>functionaring wilms/ atong v</td><td>with sortware forming</td><td>integral part of compl</td><td>uters is charged at the</td><td>rate of 33.33% on str</td><td>aight line</td></th<>	1         (13.4)         0.47         4.0         (11.8)         7.31         0.43           truth miles         (12.4)         0.47         0.47         4.05         (11.8)         7.31         9.01           truth miles         (12.4)         0.47         0.47         4.05         4.05         9.01         7.31         9.01           10.4         10.35         0.323         10.00         2.200         2.000	1 9							method as per RBI guidelines.	functionaring wilms/ atong v	with sortware forming	integral part of compl	uters is charged at the	rate of 33.33% on str	aight line
Mit Manuality         (13.41)         0.47         0.67         0.67         (11.80)         7.31         0.80           1 remained         98036         47.45         2011         98036         2016         1034         40         1034           1 remained         98036         20135         20210         2016         98036         2016         2016           1 remained         1 remained         1 remained         20135	Mit Manual         (13.4)         0.4         <	Mit Mannelli         (12.41)         0.47         0.47         0.46         (11.06)         7.31         0.46           1         5000         6100         5000	data and for the previous year ( * not environized)	(12.43)*	0.47*	4.04*	(11.85)*	7.31*	8.68	5. Provision for terminal benefits (Pen 6. Non-Barforming (pen provisioning of	ision, Gratuity and Leave	Eastary Enceshment) I	has been made as per	actuarial valuation.	or stars to maintenant	and half have
One member         (1.4.4)         0.47         4.04         (1.1.6)         7.31         9.06           0.0         0.01%	(nerrorated)         (12.4)/(1.6)         0.47         4.0         (11.6)/(1.6)         7.31         0.40           (1.4)/(1.6)/(1.6)/(1.6)	(nonunel)         (13,14)         (0,	b) Basic and divind EPS after Extraordinary liams for the period.							the bank.				a second the neering	provision of Cano, / 4	crores risks by
1         500:00 (130)         67140 (130)         30010 (130)         67140 (130)         30010 (130)         60000 (130)         67140 (130)         30010 (130)         60000 (130)         60000 (130)         60000 (130)         60000 (130)         60000 (130)         60000 (130)         60000 (130)         60000 (130)         600000 (130)         60000         200000 (130)         20000 (130)         200000 (130)         2000000 (130)         20000000 (130)         2000000000000000000000000000000000000	1         50010         61145         30110         500	1         5000         57142         2001         5000         57142         2001         5000         2001         2000         2001         2000	year to date and for the previous	(12.43)*	0.47*	4.04*	(11.05)*	7.31*	6.58	7. Pursuant to section 135 of Company	iles Act, 2013, the bank i	is required to expend	2% of the average net	profits made during th	hree immediate prece	ding financial
1         1	Image: State in the s	1330         1330 <th< td=""><td>(iv) MPAA Flatters</td><td>640104</td><td>00714.5</td><td>00100</td><td>Eastman</td><td>00100</td><td>A GLOBAL R.</td><td>crores for the same (previous quarter</td><td>7 1.18 crores) totaling to</td><td>o ₹ 6.19 crores.</td><td></td><td></td><td>nusdva lationh ain ñ</td><td>10'C1 00</td></th<>	(iv) MPAA Flatters	640104	00714.5	00100	Eastman	00100	A GLOBAL R.	crores for the same (previous quarter	7 1.18 crores) totaling to	o ₹ 6.19 crores.			nusdva lationh ain ñ	10'C1 00
11.35%         0.31%         0.31%         0.31%         0.41% <t< td=""><td>11.350         6.31%         6.31%         6.31%         6.31%         6.41%         7.33%         6.41%         7.33%         6.43%         <t< td=""><td>Image: Section of the sectio</td><td>(b) Amount of Aust MPAu.</td><td>323639</td><td>302347</td><td>126969</td><td>323630</td><td>126060</td><td>200024</td><td>8. In terms of RBI circular No. DBOD.8 requiations. Further BRI has made cer</td><td>3P.BC.2/21.06.201/2013-</td><td>14 dated 01.07.2013 t</td><td>panks are required to</td><td>make Pillar 3 disclosur</td><td>es under BASEL-III car</td><td>oital</td></t<></td></t<>	11.350         6.31%         6.31%         6.31%         6.31%         6.41%         7.33%         6.41%         7.33%         6.43% <t< td=""><td>Image: Section of the sectio</td><td>(b) Amount of Aust MPAu.</td><td>323639</td><td>302347</td><td>126969</td><td>323630</td><td>126060</td><td>200024</td><td>8. In terms of RBI circular No. DBOD.8 requiations. Further BRI has made cer</td><td>3P.BC.2/21.06.201/2013-</td><td>14 dated 01.07.2013 t</td><td>panks are required to</td><td>make Pillar 3 disclosur</td><td>es under BASEL-III car</td><td>oital</td></t<>	Image: Section of the sectio	(b) Amount of Aust MPAu.	323639	302347	126969	323630	126060	200024	8. In terms of RBI circular No. DBOD.8 requiations. Further BRI has made cer	3P.BC.2/21.06.201/2013-	14 dated 01.07.2013 t	panks are required to	make Pillar 3 disclosur	es under BASEL-III car	oital
1         61%         0.15%         1.27%         64%         0.15%         1.27%         0.45% </td <td>Image: bit with the state of the s</td> <td>Image: contract of the contract of the</td> <td>a) % of Gross NPAs to Gross Advances</td> <td>11.33%</td> <td>9.31%</td> <td>6.46%</td> <td>11.33%</td> <td>6.40%</td> <td>8.32%</td> <td>Accordingly, Pillar 3 disclosures under</td> <td>r BASEL-III capital regular</td> <td>tions are being made</td> <td>available on bank's we</td> <td>bsite i.e. www.ikbank.</td> <td>net. These disclosure</td> <td>s have not</td>	Image: bit with the state of the s	Image: contract of the	a) % of Gross NPAs to Gross Advances	11.33%	9.31%	6.46%	11.33%	6.40%	8.32%	Accordingly, Pillar 3 disclosures under	r BASEL-III capital regular	tions are being made	available on bank's we	bsite i.e. www.ikbank.	net. These disclosure	s have not
Image: Non-State in the state in t	Image: Note of the contract of the cont	Image: Note of the state of the st	<ol> <li>We of Net NEPAs to Net Advences (v) Return on Assume (Associatizati)</li> </ol>	6.81%	6.19%	2.78%	6.81%	2.78%	4.31%	9. In compliance to RBI letter no.DBR.	NO.BP.13018/21.04.048	/2015-16 dated April 1	2, 2016, bank is requi	red to make a provisio	on of ₹29,88 crores be	ing 15% of
Image: Note of the image of the im	Image: Note of the state of the st	Image: Note of the image of the im	Aggregate of Public Share Holding		5		TAL ALL TA	N/ABYA	8 17 7	the existing outstanding balance of 31	199.20 crores as on 30.0	9.2016 under Food cre 2016. Accordinate av	odit availed by State G	overnment of Punjab.	Out of said provision	requirement
No.         For Account         No.         No. <th< td=""><td>No.         No.         No.</td></th<> <td>No.         No.         No.<td>(1) Pao. of Shaaree (1) Percentace of Share Holding</td><td>227025360</td><td>227025380 46.83%</td><td>227025360</td><td>227025360</td><td>227025360</td><td>227025360</td><td>account during this quarter.</td><td></td><td></td><td></td><td></td><td></td><td></td></td>	No.	No.         No. <td>(1) Pao. of Shaaree (1) Percentace of Share Holding</td> <td>227025360</td> <td>227025380 46.83%</td> <td>227025360</td> <td>227025360</td> <td>227025360</td> <td>227025360</td> <td>account during this quarter.</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	(1) Pao. of Shaaree (1) Percentace of Share Holding	227025360	227025380 46.83%	227025360	227025360	227025360	227025360	account during this quarter.						
No of promotion         No	No of promotion         No	No of promotion         No	Promoters and promoter group Shareholding						No Sector	<ol> <li>In view of recent disturbances in directions issued for Relief Measures</li> </ol>	the state of J&K, RBI has by Banks in areas affects	allowed relaxation in ed by Natural Calamitis	asset classification for es. Accordingly the ba	r borrowal accounts of think has to the best of the	J&K state as per RBI 1 heir estimates kent au	faster fvances of
No. of promotion         No.	Model of promote     Model     Mode	Model of former     Model	<ul> <li>Authorized Technical</li> <li>Authorized Shares</li> </ul>	7	2	2	2	Z	and a second sec	72467.00 crores as standard assets a	s on 30th September, 20	16 treating them like!	y to be restructured b	y February 2017 for wh	hich higher provision	of ₹123.35
Main Contraction         Main No.	Main Contraction         Main No.	Main Control         Main File	s (as a % of the total sherehol				6.0	!		11. The bank has taken up one borrow	wal account for resolution	n under scheme for su	stainable structuring	of stressed assets (S4A	<ul> <li>A) having total fund be</li> </ul>	ised exposure
Model         Safrasee         Safrasee <thsafrasee< th="">         Safrasee         <th< td=""><td>Model         Safrase         <thsafrase< th=""> <thsafrase< th=""> <thsaf< td=""><td>No. of Formation         32773000         32773000         32773000         32773000         3775000         3775000<td>share candled</td><td>2 2</td><td>2 2</td><td>22</td><td>2 2</td><td>2 2</td><td>2 2</td><td>of ₹119.81 crores. Accordingly, the be</td><td>ink has made provision of</td><td>of 723.96 crores for the</td><td>a quarter/half year end</td><td>ding 30.09.2016, keepi</td><td>ing the account as sta</td><td>ndard. The</td></td></thsaf<></thsafrase<></thsafrase<></td></th<></thsafrasee<>	Model         Safrase         Safrase <thsafrase< th=""> <thsafrase< th=""> <thsaf< td=""><td>No. of Formation         32773000         32773000         32773000         32773000         3775000         3775000<td>share candled</td><td>2 2</td><td>2 2</td><td>22</td><td>2 2</td><td>2 2</td><td>2 2</td><td>of ₹119.81 crores. Accordingly, the be</td><td>ink has made provision of</td><td>of 723.96 crores for the</td><td>a quarter/half year end</td><td>ding 30.09.2016, keepi</td><td>ing the account as sta</td><td>ndard. The</td></td></thsaf<></thsafrase<></thsafrase<>	No. of Formation         32773000         32773000         32773000         32773000         3775000         3775000 <td>share candled</td> <td>2 2</td> <td>2 2</td> <td>22</td> <td>2 2</td> <td>2 2</td> <td>2 2</td> <td>of ₹119.81 crores. Accordingly, the be</td> <td>ink has made provision of</td> <td>of 723.96 crores for the</td> <td>a quarter/half year end</td> <td>ding 30.09.2016, keepi</td> <td>ing the account as sta</td> <td>ndard. The</td>	share candled	2 2	2 2	22	2 2	2 2	2 2	of ₹119.81 crores. Accordingly, the be	ink has made provision of	of 723.96 crores for the	a quarter/half year end	ding 30.09.2016, keepi	ing the account as sta	ndard. The
No definition         3377300         33176         33.1%         33	No of channel         3377300         33176         331776         331776         331776         331776         331776	No of channel         2377300         237730         23.1%         Print           OF EVEN DATE ANDEXED         Ca. Madei Accounter Accounter Accounter Accounter Accounter Accounter Accounter FRN: 003423N         Accounter A	or-encurtored		1	!	ł	2	ł	12. Interest earned (others) during th	e half year represents in	nterest earned on Inco	me Tax refund of prev	rious assessment years		
10%         10% <td>10%         10%<td>10%         10%<td></td><td>257752680</td><td>257752080</td><td>257752680</td><td>257752680</td><td>257752660</td><td>257752660</td><td><ol> <li>The number of investors complain all have been discosed off.</li> </ol></td><td>its pending at the beginn</td><td>hing of the quarter wer</td><td>e nil, and the complai</td><td>nts received during the</td><td>e quarter were 86 (ei</td><td>thty six) and</td></td></td>	10%         10% <td>10%         10%<td></td><td>257752680</td><td>257752080</td><td>257752680</td><td>257752680</td><td>257752660</td><td>257752660</td><td><ol> <li>The number of investors complain all have been discosed off.</li> </ol></td><td>its pending at the beginn</td><td>hing of the quarter wer</td><td>e nil, and the complai</td><td>nts received during the</td><td>e quarter were 86 (ei</td><td>thty six) and</td></td>	10%         10% <td></td> <td>257752680</td> <td>257752080</td> <td>257752680</td> <td>257752680</td> <td>257752660</td> <td>257752660</td> <td><ol> <li>The number of investors complain all have been discosed off.</li> </ol></td> <td>its pending at the beginn</td> <td>hing of the quarter wer</td> <td>e nil, and the complai</td> <td>nts received during the</td> <td>e quarter were 86 (ei</td> <td>thty six) and</td>		257752680	257752080	257752680	257752680	257752660	257752660	<ol> <li>The number of investors complain all have been discosed off.</li> </ol>	its pending at the beginn	hing of the quarter wer	e nil, and the complai	nts received during the	e quarter were 86 (ei	thty six) and
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