

LETRHAI FINANCE LIMITED
 CIN: L65100KA1979PLC061580
 Regd Office: Office No. 312/313, Third Floor, Barton Centre,
 Mahatma Gandhi Road, Bangalore- 560001 Phone: 080- 4277 7800

NOTICE
 NOTICE is hereby given that the Forty First Annual General Meeting of the members of Letrhai Finance Limited will be held on Thursday, September 24, 2020 at 11:30 a.m. IST through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM").

The Register of members and Share transfer books of the Company will remain closed from September 18, 2020 to September 24, 2020 (both days inclusive) for the purpose of 41st AGM.

The Notice of AGM and Annual Report for Financial Year 2019-20 has been sent by mail to those members who have registered their e-mail IDs with the Company/Depository Participant(s) and in physical mode to other members.

Considering the present Covid-19 pandemic, the Ministry of Corporate Affairs ("MCA") has issued its circular dated May 5, 2020 read together with circulars dated April 8, 2020 and April 13, 2020 (collectively referred to as "MCA Circulars") permitted convening the Annual General Meeting ("AGM" / Meeting) through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM"), without the physical presence of the members at a common venue. In accordance with the MCA Circulars, provisions of the Companies Act, 2013 (the Act) and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), the AGM of the Company is being held through VC / OAVM. The deemed venue for the AGM shall be the Registered Office of the Company.

The Company is providing e-voting facility to its members holding shares as on September 17, 2020 being cut off date, to exercise their right to vote on all resolution set forth in the Notice of AGM. The members may cast their votes using an e-voting system from a place other than the venue of the meeting ("remote e-voting"). The company has engaged Link Intime India Private Limited (LIPL) to provide the remote e-voting facility.

1. The remote e-voting period commences on September 21, 2020 at 9:00 am and ends on September 23, 2020 at 5:00 pm. During this period the members of the Company holding shares in the physical or electronic form as on cut off date i.e. September 17, 2020 may cast their votes electronically.

2. Any person who acquires shares of the Company and become member of the Company after dispatch of the notice and holding shares as on cut off date i.e. September 17, 2020 you can record your assent/dissent by accessing the website <https://investor.lintrtime.co.in> and logging-in by using your user ID and password.

3. The members are also informed that:

- The remote e-voting shall not be allowed after 5 pm on September 23, 2020.
- The facility for voting through "Ballot Paper" will be made available at the AGM and the members attending the meeting who have not cast their vote by remote e-voting shall be able to exercise their right at the meeting.
- A member may participate in the AGM even after exercising his right to vote through remote e-voting but shall not be allowed to vote again at the AGM.
- A person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on the cut off date i.e. Thursday September 17, 2020, only shall be entitled to avail the facility of either remote e-voting or voting at the AGM through Ballot Form.
- The Notice of the AGM is available on the website of Link Intime India Pvt. Ltd. <https://investor.lintrtime.co.in> and on BSE website viz. www.bseindia.com.
- In case the shareholders have any queries or issues regarding e-voting, you may refer the Frequently Asked Questions ("FAQs") and its respective e-voting manual available at <https://investor.lintrtime.co.in>, under Help section or write an email to enotices@linkintime.co.in or Call - Tel: 022-49186000.

For Letrhai Finance Limited
 Sd/-
Sneha Khandelwal
 Company Secretary and Compliance Officer

Date : 03.09.2020
 Place : Bangalore

THAKRAL SERVICES (INDIA) LIMITED
 Regd. Office: 1st Floor, Shree Rajarajeshwari Arcade, Outer Ring Road, Near Courtyard Marriott Hotel, Opp. Lumbini Garden, Veerannapalya Flyover, Bengaluru - 560045.
 CIN: L70101KA1983PLC005140
 Website: www.thakral-india.co.in

NOTICE
 Notice is hereby given that Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, the meeting of the Board of Directors of the Company will be held on **Tuesday, 15th September 2020 at 04.00 p.m.** at Bangalore to consider and approve, inter alia, the Un-audited Financial Results of the Company for the Quarter and year ended 30.06.2020.

By Order of the Board
 Sd/-
Managing Director
 Place: Bangalore, Date: 03.09.2020

CEETA INDUSTRIES LIMITED
 (CIN - L85110KA1984PLC021494)
 Regd Office : Plot No. 34-38, KIADB Industrial Area, Sathyamangala, Tumkur - 572104, Karnataka
 Website - www.ceeta.com,
 Email - kolkata@ceeta.com

NOTICE
 Notice is hereby given that the Meeting of the Board of Directors of the Company will be held on **Tuesday, 15th September, 2020 at 2F, Park Plaza, North Block, 71, Park Street, Kolkata - 700016, inter-alia, to consider, approve and take on record the Un-audited Financial Results for the quarter ended on 30th June, 2020. This notice is also available on Company's website at www.ceeta.com and the website of stock exchange at www.bseindia.com.**

The trading window for dealing in the securities of the Company by the Designated Persons and their immediate relatives will be closed till 17th September, 2020 (until expiry of 48 hours after the un-published price sensitive information are submitted to the Stock Exchange).

For Ceeta Industries Ltd
 Sd/-
Sneha Binani, Company Secretary
 Place: Kolkata Date: 02/09/2020

BAL PHARMA LIMITED
 CIN: L85110KA1987PLC008368
 Registered Office: #21&22, Bommasandra Industrial Area, Hosur Road, Bangalore- 560099. Ph:080-41379500/ Fax: 080-22354057
 email: secretarial@balpharma.com, www.balpharma.com

NOTICE
 Pursuant to the provisions of Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that a Meeting of the Board of Directors of the Company is scheduled to be held on Tuesday, September 8th, 2020 through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM"), to consider and approve the unaudited Standalone and Consolidated Financial Results of the Company for the quarter 30.06.2020 and certain business propositions including fund raising options.

For Bal Pharma Limited
 Sd/-
Shailesh D Siroya
 Managing Director

Date: 24/08/2020
 Place: Bangalore

BAL PHARMA LIMITED
 CIN: L85110KA1987PLC008368
 Registered Office: #21&22, Bommasandra Industrial Area, Hosur Road, Bangalore- 560099. Ph:080-41379500/ Fax: 080-22354057
 email: secretarial@balpharma.com, www.balpharma.com

NOTICE OF 33RD ANNUAL GENERAL MEETING
 NOTICE is hereby given that the 33rd (Thirty Third) Annual General Meeting ("AGM") of the Members of the Company will be held on Friday 25th September, 2020 at 11:00 A.M IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM"), to transact the businesses as set out in the Notice of AGM which is being circulated.

In view of the massive outbreak of the COVID-19 pandemic, social distancing is a norm to be followed and pursuant to the Circular No. 14/2020 dated April 08, 2020, Circular No.17/2020 dated April 13, 2020 issued by the Ministry of Corporate Affairs followed by Circular No. 20/2020 dated May 05, 2020, physical attendance of the Members to the AGM venue is not required and Annual General Meeting (AGM) will be held through video conferencing ("VC") or other audio visual means ("OAVM"). Hence, Members can attend and participate in the said AGM only through VC/OAVM as per the instructions provided in the Notice of AGM. The attendance of the Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

In compliance with the aforesaid MCA Circulars and SEBI Circular dated May 12, 2020, Notice of the AGM along with the Annual Report 2019-20 is being sent only through electronic mode to those Members whose email addresses are registered with the Company/Depositories. Members may note that the Notice and Annual Report 2019-20 will also be available on the Company's website www.balpharma.com, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively, and on the website of NSDL at <https://www.evoting.nsdl.com>.

Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015 (as amended), and the Circulars issued by the Ministry of Corporate Affairs dated April 08, 2020, April 13, 2020 and May 05, 2020 the Company is providing facility of remote e-voting through NSDL. The e-voting period commences on 22nd September, 2020 (9:00 am IST) and ends on 24th September, 2020 (5:00 pm IST). Shareholders of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date of 18th September, 2020 may cast their vote electronically to exercise their right to vote on any or all of the business specified in the Notice of AGM. The e-voting module shall be disabled by NSDL for voting thereafter. Once the vote on a resolution is cast by the Shareholder, the Shareholder shall not be allowed to change it subsequently. Detailed instructions for e-voting facility are forming part of the Notice of AGM. Further, Members who have not registered their email address can also attend the AGM through VC/OAVM and vote by following the procedures mentioned in the Notice of AGM.

The login details for casting the votes through e-voting would be provided to the members at their email address registered for this purpose.

In case you have any queries/ complaints or grievances, then please write to us at investor@balpharma.com.

By the order of the Board of Directors
For Bal Pharma Limited
 Preeti Singh
 Company Secretary
 M. No. A51854

Date: 29/07/2020
 Place: Bangalore

Triton Valves Limited
 CIN : L25119KA1975PLC002867
 TRITON VALVES LTD. Regd. Office: Sunrise Chambers, 22, Ulsoor Road, Bengaluru-560 042. Tel: 080 25588965
investors@tritonvalves.com; www.tritonvalves.com.

NOTICE OF 44TH ANNUAL GENERAL MEETING
E-VOTING INFORMATION AND BOOK CLOSURE
 NOTICE is hereby given that the Forty Forth (44th) Annual General Meeting (AGM) of the Company will be held on **Monday, September 28, 2020 at 04:00 p.m.** through Video Conference (VC) or Other Audio Visual Means (OAVM) to transact the business as set out in the Notice dated August 20, 2020. The Company has sent the Notice of AGM on September 03, 2020, through electronic mode to Members whose email addresses are registered with the Company/Depositories in accordance with the circular issued by Ministry of Corporate Affairs dated May 5, 2020 read with circulars dated April 8, 2020 and April 13, 2020 (collectively referred to as "MCA Circulars") and SEBI Circular dated May 12, 2020.

The Members of the Company are hereby informed that pursuant to the Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies Management and Administration (Amendment) Rules, 2015, the Members are provided with the facility to cast their votes on all resolutions set forth in the Notice of the AGM using electronic voting system (e-voting) provided by National Securities Depository Limited (NSDL).

E-voting is optional and e-voting rights of the Members will be reckoned on the Equity Shares held by them as on **September 21, 2020**, being the cut-off date. The remote e-voting period commences from September 24, 2020 (09:00 a.m.) and ends September 27, 2020, (05:00 p.m.). During this period, the Members may cast their vote electronically. The e-voting module shall be disabled by NSDL thereafter. Those Members, who shall be present in the AGM through VC/OAVM facility and had not cast their votes on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. A Member may participate in the Meeting even after exercising his right to vote through e-voting but shall not be allowed to vote again at the Meeting.

Any person, who acquires shares of the Company and becomes Member of the Company after the Annual Report has been sent electronically by the Company and holds shares as of the cut-off date i.e. September 21, 2020 may contact our RTA i.e. Canbank Computer Services Ltd, R & T Center, #218, 1st Floor, J P Royale, 2nd Main, Sampige Road (Near 14th Cross), Malleswaram, Bengaluru - 560 003., Tel: 080-23469661, Fax: 080-23469667 or email to ravi@ccsl.co.in/ canbankrta@ccsl.co.in and obtain copy of Annual Report.

In case of any queries, the Members may refer the Frequently Asked Questions (FAQs) for members and e-voting User Manual for members available at the download section of www.evoting.nsdl.com or send an email to NSDL help desk at evoting@nsdl.co.in or call 1800-222-9990.

The results of remote e-voting and e-voting at the AGM along with the Scrutinizer's Report will be placed on the Company's website and on the website of NSDL (www.evoting.nsdl.com) within Forty Eight (48) hours of passing of the resolutions at the AGM to be held on September 28, 2020 for information to the Members and communicated to the BSE Limited.

Book Closure
 Notice pursuant to Section 91 of the Companies Act, 2013 and Rule 10 of the Companies (Management and Administration) Amendment Rules, 2015 is also hereby given that the Register of Members and the Share Transfer Books of the Company will remain closed from September 22, 2020 to September 28, 2020 (both days inclusive) for the purpose of the AGM.

For Triton Valves Limited
 Sd/-
Swathishree K R
 Company Secretary & Compliance Officer

Place : Bengaluru
 Date : September 03, 2020

Karnataka Bank Ltd.
 Your Family Bank Across India.
 Overseas Branch: Manandi Plaza, No. 3, St Mark's Road, Bengaluru Urban Dist, Bengaluru-560001
 E-Mail: blr.osh@ktkbank.com
 Website: www.karnatakabank.com
 CIN: L85110KA1924PLC001128

PUBLIC NOTICE FOR SALE
 Public Notice is hereby given to the effect that all the items of Machinery described in the schedule hereto and which are used in Garment Manufacturing Unit, will be sold by **public auction on 19.09.2020 at 11.00 A.M at Karnataka Bank Ltd, Overseas Branch No.3, Manandi Plaza, St. Marks Road, Bengaluru-560001**, on "as is where is", "as is what is" and "whatever there is" condition, for recovery of the dues payable by one **M/s. V. Group Clothing Co.** having its factory and office at No. 522, 2nd Cross, Iyengar Layout, Near Pragathi School, Hosur Main Road, Kudlu, Singasandra Post, Bengaluru 560 068 to Karnataka Bank Ltd., Overseas Branch, St. Mark's Road, Bengaluru. The reserve price upset price below which property may not be sold for is **₹ 16,00,000.00 (Rupees Sixteen Lakhs Only)**. Persons interested in purchasing the scheduled Machinery may inspect the same on **14.09.2020 between 10.00 A.M. and 12.00 P.M.** at the said office address mentioned above. Persons interested to participate in the auction shall register their name with the undersigned and also pay an **EMD of ₹ 1,60,000.00 (Rupees One Lakh Sixty Thousand Only)** by way of NEFT to the following accounts details.
 Account No: 1183500200004301
 Account Name: SL NEFT inward Parking account
 IFSC Code: KARB0000118
 The Bank shall have absolute right to accept or reject any bid at its sole discretion and without giving any reason.

SCHEDULE		
Description of the Machineries and Furniture & Fixtures		
SI No	Particulars	No of Machineries
Machineries		
1	Brother Brand- Garments sewing aids and Machines	10
2	Jack Brand-Garments sewing aids and Machines	63
3	Juki Brand-Garments sewing aids and Machines	18
4	Highlead Brand-Garments sewing aids and Machines	8
5	Siruba Brand-Garments sewing aids and Machines	4
6	Kansai Brand-Garments sewing aids and Machines	2
7	Fucen-FC-3800	1
8	Duke-LM128	1
	TOTAL	107
Furniture's and Fixtures		
1	Operators MS Chairs	105
2	Assorted Sewing, iron and other wooden working tables	12
Place: Bengaluru, Sd/- Chief Manager, Date: 03.09.2020 Karnataka Bank Ltd		

FORM A
PUBLIC ANNOUNCEMENT
 (Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)
FOR THE ATTENTION OF THE CREDITORS OF SYNEW STEEL PRIVATE LIMITED

RELEVANT PARTICULARS

1	Name of corporate debtor	M/s. Synew Steel Private Limited
2	Date of incorporation of corporate debtor	2nd March, 2008
3	Authority under which corporate debtor is incorporated / registered	Registrar of Companies, Bangalore
4	Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U27106KA2008PTC045714
5	Address of the registered office and principal office (if any) of corporate debtor	806A, 8th Floor, Prestige Towers, # 99 & 100, Residency Road, Bangalore Bangalore KA 560025 IN
6	Insolvency commencement date in respect of corporate debtor	30th June, 2020 (Order received by IRP on 2nd September, 2020)
7	Estimated date of closure of insolvency resolution process	27th December, 2020 (Based on insolvency commencement date)
8	Name and registration number of the insolvency professional acting as interim resolution professional	Name: Mr. Mandar Wagh Registration No- IBBI/PA-002/IP-N00450/2017-18/ 11276
9	Address and e-mail of the interim resolution professional, as registered with the Board	A2/1102, Saarthi Shilp, Behind Ekalavya College, Kothrud, Pune-411038 Email id: mandar.wagh@anandchaitanya.com Contact: 9822844488
10	Address and e-mail to be used for correspondence with the interim resolution professional	A2/1102, Saarthi Shilp, Behind Ekalavya College, Kothrud, Pune-411038 Email id: mandar.wagh@anandchaitanya.com Contact: 9822844488
11	Last date for submission of claims	16th September, 2020
12	Classes of creditors, if any, under clause (b) of sub-section (8A) of section 21, ascertained by the interim resolution professional	Not Applicable as per the information available with IRP
13	Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	Not Applicable as per the information available with IRP
14	(a) Relevant Forms and (b) Details of authorized representatives are available at:	Web link: https://www.ibbi.gov.in/home/downloads Physical Address: As mentioned against entry number 10

Notice is hereby given that the National Company Law Tribunal, Bangalore Bench has ordered the commencement of a corporate insolvency resolution process of the Synew Steel Private Limited on 30th June 2020 (Order received by IRP on 2nd September, 2020).

The creditors of Synew Steel Private Limited, are hereby called upon to submit their claims with proof on or before 16th September, 2020 to the interim resolution professional at the address mentioned against entry No. 10.

The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means. Submission of false or misleading proofs of claim shall attract penalties.

Date: 4th September, 2020
Place: Pune
Mandar Wagh
 Interim Resolution Professional

indianexpress.com

I get the inside information and get inside the information.
Inform your opinion with investigative journalism.

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and other irregularities; selection and application of appropriate of accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Directors is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements
 Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- Conclude on the appropriateness of Management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements for the financial year ended March 31, 2020 and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

- Report on Other Legal and Regulatory Requirements**
- 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 read with Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014.
 - As required by Section sub-section 3 of Section 30 of the Banking Regulation Act, 1949, we report that:
 - We have sought and 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 during the course of our audit, have been within the powers of the Bank;
 - During the course of our audit we have visited 5 branches to examine the books of account and other records maintained at branch and performed other relevant audit procedures. Since the key operations of the Bank are automated with the key applications integrated to the core banking system, the audit is carried out centrally as all the necessary records and data required for the purposes of our audit are available therein
 - As required by Section 143(3) of the Act, we report that:
 - We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;
 - In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books;
 - The Balance Sheet, the Profit and Loss and the Cash Flow Statement dealt with by this Report are in agreement with the books of account;
 - In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014 to the extent they are not inconsistent with the accounting policies prescribed by the Reserve Bank of India;
 - On the basis of the written representations received from the directors as on March 31, 2020 taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2020 from being appointed as a director in terms of Section 164 (2) of the Act.
 - With respect to the adequacy of the internal financial controls with reference to financial statements of the Bank and the operating effectiveness of such controls, refer to our separate Report in "Annexure A".
 - With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, as amended, The Bank is a Banking Company as defined under Banking Regulation Act, 1949. Accordingly, the requirements prescribed under section 197 of the Companies Act, 2013 do not apply; and
 - With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
 - The Bank has disclosed the impact of pending litigations on its financial position in its financial statements - Refer Schedule 12 and Schedule 18 (26.6) to the financial statements;
 - The Bank has made provision as at March 31, 2020, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts - Refer Schedule 18 (26.6) to the financial statements. The Bank did not have any derivative contracts as at March 31, 2020;
 - There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Bank.

For MSKA & Associates
Chartered Accountants
 ICAI Firm Registration No. 105047W

Swarnil Kale
 Partner
 Membership No. 117812
 UDIN: 20117812AAAAGA5061

Mumbai
 May 19, 2020

BENGALURU