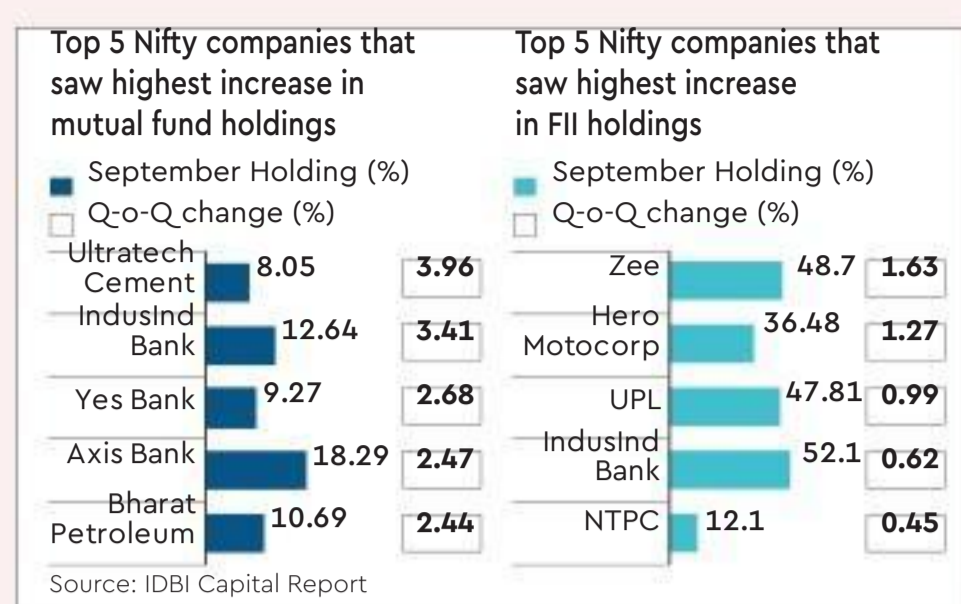


# FII's pare stake in Nifty50 firms

SHASHANK NAYAR  
Mumbai, November 4

**MORE THAN HALF** of Nifty50 companies saw a decline in foreign ownership, as share of foreign portfolio investors (FPIs) in Nifty50 fell to 25.6% in the September quarter from 25.9% in the previous quarter, shows an analysis done by IDBI Capital. Foreign investors cut their holding in Yes Bank and Tata Motors the most.



September 2019 (Q2FY19) compared to the previous quarter, with banking stocks attracting significant investor interest. The share of DII holdings in the Nifty rose to 16.9% in Q2FY20, against 1.6% in the previous quarter. The highest DII interest was seen in IndusInd Bank that rose 6.40% sequentially to 16.96%. At the same time, HDFC Bank and Axis Bank witnessed an increase in DII holdings by 4.16% and 2.56%, respectively. However, a dip in interest was seen in auto stocks with the sector suffering from a slow-down. In the September quarter, DII holdings in Tata Motors fell by 2.31% to 15.48% even as the company doubled its loss to ₹3,680 crore in Q1FY20, led by a slowdown in the automobile sector and a significant under-performance by the JLR unit. However, Tata Motors reported better results in the second quarter, following which shares rose 36% over six trading sessions.

# Sensex at fresh closing high on earnings boost, global cues

PRESS TRUST OF INDIA  
Mumbai, November 4

**THE SENSEX CLOCKED** gains for the seventh straight session to settle at a fresh closing peak of 40,302 on Monday, buoyed by encouraging quarterly earnings, sustained foreign fund inflows and positive global cues.

The Sensex rose 136.93 points, or 0.34%, to end at an all-time high of 40,301.96, beating the previous record closing high of 40,267.62 touched on June 3. The seven-session winning run is also the best for the Sensex since mid-March. The index also hit its record intra-day high of 40,483.21. The broader NSE Nifty advanced 50.70 points, or 0.43%, to close at 11,941.30. Top gainers in the Sensex pack included Infosys, Vedanta, HDFC, Tata Steel, ONGC and ICICI Bank - rising up to 3.05%. On the other hand, Maruti, Hero MotoCorp, IndusInd Bank, Tata Motor and PowerGrid lost as much as 2.54%. Sectorally, BSE metal, telecom, basic materials, IT, teck and finance indices rose up to 3.20%. BSE auto, realty, FMCG and consumer durables indices fell up to 1.29%. Broader BSE mid-cap and smallcap indices rose up to 0.22%. Experts said better liquidity from foreign funds, de-escalation in geopolitical risks and the focus on upcoming reforms to revive growth also boosted investor sentiment.

# Jhunjhunwala buys 1.3 crore Yes Bank shares for ₹87 crore

YOUSEF KP  
Mumbai, November 4

**BILLIONAIRE INVESTOR RAKESH** Jhunjhunwala has bought nearly 1.3 crore shares in Yes Bank through a bulk deal on Monday. Jhunjhunwala has acquired this stake in the private bank at an average price of ₹67.10 per share, amounting to ₹86.89 crore. The purchase represents 0.51% of total equity of the bank. Sellers were not known.

Yes Bank - the worst performer on Sensex so far in 2019 - has declined 63.6% on the back of another 42.3% fall in its shares in 2018. The Sensex has gained 11.7% since January. The private lender had reported a net loss of ₹600 crore for the quarter ended September 2019 on the back of a one-time deferred tax adjustment of ₹709 that the bank had taken to avail of the lower tax rate announced by the government. The net profit would have been ₹109 crore had the one-time tax adjustment not happened. The management mentioned in a call with analysts that the board would evaluate the binding offer of \$1.2 billion it had received in November.

# HDFC net soars 61% on Gruh stake sale, lower tax

FE BUREAU  
Mumbai, November 4

**MORTGAGE MAJOR HOUSING** Development Finance Corporation (HDFC) on Monday reported a standalone net profit of ₹3,962 crore, a 61% rise year-on-year, led by Gruh Finance stake sale and lower tax expenses. Dividend from HDFC Bank and Gruh Finance totalling ₹1,073.8 crore was received in the second quarter of FY20, leading to a large year-on-year spike in its dividend income from ₹5.77 crore. The reported net profit of the company beat analysts' estimate of ₹3,264.8 crore compiled by Bloomberg.

Speaking to Financial Express post earnings announcement, HDFC vice-chairman & CEO Keki Mistry said, "The numbers were aided by new tax regimes and Gruh Finance stake sale. The demand for individual housing loans continues to be strong and average loan amount came down to ₹26,60,000 from ₹27,00,000 Bank, Tata Motor and PowerGrid lost as much as 2.54%. Sectorally, BSE metal, telecom, basic materials, IT, teck and finance indices rose up to 3.20%. BSE auto, realty, FMCG and consumer durables indices fell up to 1.29%. Broader BSE mid-cap and smallcap indices rose up to 0.22%. Experts said better liquidity from foreign funds, de-escalation in geopolitical risks and the focus on upcoming reforms to revive growth also boosted investor sentiment.



Chairman Deepak Parekh

led by sale of stake in Gruh Finance. The lower tax expense at ₹568.85 crore, against ₹1,022 crore a year ago, also boosted the profit. The company earned a net interest income - the difference between interest earned and interest expended - of ₹3,021 crore in the quarter, a growth of 17% compared to the year-ago period. Net interest margin, remained unchanged at 3.3% for the half year-ended September. The total income came in at ₹13,494.12 crore and registered a 19.87% year-on-year rise. The asset quality of HDFC marginally deteriorated as

loans outstanding stood at 1.33%, compared to 1.29% in the previous quarter. The gross non-performing loans were at ₹5,655 crore this quarter, compared with ₹5,315 crore in the last quarter. Non-performing loans stood at 0.73% while that in the non-individual portfolio stood at 2.87%. HDFC's provisions as on September 30, 2019, stood at ₹7,313 crore, or 1.72% of the exposure at default (EAD), which is significantly higher than the mandated requirement. The provisions in the last quarter stood at ₹6,470 crore. The loan book registered a growth of 12% and stood at ₹4.26 lakh crore. Total individual disbursements grew by 12%.

"Given the prolonged uncertainty and risk averseness in the lending environment for non-individual loans, the corporation continued to be prudent by curtailing some of its lending to the non-individual segment," the company said. Following the earnings announcement, the scrip closed at ₹2,181.35, a 2.48% rise from the previous close.

# Bajaj Finance opens QIP, sets floor price at ₹4,020 per share

FE BUREAU  
Mumbai, November 11

**BAJAJ FINANCE ON** Monday informed the exchanges that its board of directors had approved the opening of the qualified institutional placement (QIP) of its equity shares, through which the firm is aiming to raise up to ₹8,500 crore. The company indicated it has set the floor price of the QIP at ₹4,019.78 per equity share. Bajaj Finance said it may offer a

discount on the floor price as may be approved by its special committee. The announcement on the QIP came after market hours. The scrip closed Monday's trading session up 1.14% at ₹4,115.95 on the BSE. Bajaj Finance had reported a 63% rise in its consolidated net profit to ₹1,506 crore for the quarter ended September. The firm's capital adequacy ratio at September 30 (including tier-II capital) stood at

19.68%, while its tier-I capital stood at 15.86%. Net interest income for Q2FY20 was up by 48% to about ₹3,999 crore. The firm's gross non-performing assets (NPA) and net NPAs stood at 1.61% and 0.65%, respectively, while the provisioning coverage ratio was at 60%. In September 2017, the firm had raised around ₹4,500 crore through QIP, with the issue witnessing significant investor interest.

# IndiaFirst Life posts 29% rise in individual APE to ₹325 cr

INDIAFIRST LIFE INSURANCE, a joint venture of Bank of Baroda and Andhra Bank, on Monday said it reported a growth of 29% in its

individual annual premium equivalent to ₹325 crore in September. The firm ended September with a whopping 56% growth

when the industry de-grew at 3%. This comes on the back of recording a compound annual growth rate (CAGR) of 46% in the past four years till 2018-19

on the new business individual APE, highlighting strong fundamentals and a sustained growth story, a company release said.

(This is only an advertisement for information purpose and not a Prospectus announcement. Not for Distribution outside India.)

## ANUROOP PACKAGING LIMITED

(CIN: U25202MH1995PLC093625)

Our Company was originally incorporated as "Anuroop Packaging Private Limited" at Mumbai as a private limited company under the Companies Act, 1956 vide Certificate of Incorporation dated October 13, 1995 bearing Corporate Identification Number 93625 issue by the Registrar of Companies, Mumbai. Subsequently, our company got converted to a public limited company pursuant to a special resolution passed by the shareholders of our company at their meeting held on May 27, 2017 and the Corporate Identification Number of our company is U25202MH1995PLC093625. For further details of Incorporation, Change of Name and Registered Office of our company, please refer to chapter titled "General Information" and "Our History and Certain Other Corporate Matters" beginning on page 56 and 126 of this Prospectus.

**Registered Office:** Ambiste (BK), Post Khani Tal Wada, Thane -421303, Maharashtra, India | **Tel:** +91 022 - 49240183; **E-mail:** info@anurooppackaging.com; **Website:** www.anurooppackaging.com | **Company Secretary and Compliance Officer:** Ms. Shah Pooja Ketan

**PROMOTERS OF OUR COMPANY:** MR. AMARNATH MATADIN SHARMA MR. AKASH AMARNATH SHARMA, MR. AKSHAY AMARNATH SHARMA AND AMARNATH SHARMA HUF

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### THE ISSUE

**PUBLIC ISSUE OF UPTO 20,30,000 EQUITY SHARES OF FACE VALUE OF ₹10.00 EACH ("EQUITY SHARES") OF ANUROOP PACKAGING LIMITED (THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹13.00 PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹3.00 PER EQUITY SHARE (THE "ISSUE PRICE") AGGREGATING TO ₹263.90 LAKH ("THE ISSUE") COMPRISING OF A FRESH ISSUE OF 3,30,000 EQUITY SHARES AGGREGATING TO ₹42.90 LAKH (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UPTO 17,00,000 EQUITY SHARES BY THE SELLING SHAREHOLDER ("OFFER FOR SALE") AGGREGATING TO ₹221.00 LAKH OF WHICH 1,10,000 EQUITY SHARES OF FACE VALUE OF ₹10.00 EACH FOR CASH AT A PRICE OF ₹13.00 PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹3.00 PER EQUITY SHARE AGGREGATING TO ₹14.30 LAKH WILL BE RESERVED FOR SUBSCRIPTION BY MARKET MAKER TO THE ISSUE (THE "MARKET MAKER RESERVATION PORTION"). THE ISSUE LESS THE MARKET MAKER RESERVATION PORTION I.E. NET ISSUE OF 19,20,000 EQUITY SHARES OF FACE VALUE OF ₹10.00 EACH AT A PRICE OF ₹13.00 PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹3.00 PER EQUITY SHARE AGGREGATING TO ₹249.60 LAKH (THE "NET ISSUE"). THE ISSUE AND THE NET ISSUE SHALL CONSTITUTE 26.50% AND 25.06% RESPECTIVELY OF THE POST ISSUE PAID UP EQUITY SHARE CAPITAL OF OUR COMPANY.**

**THE FACE VALUE OF THE EQUITY SHARES IS ₹10.00 EACH AND THE ISSUE PRICE OF ₹13.00 IS 1.3 TIMES OF THE FACE VALUE**

**THE APPLICATION MUST BE FOR A MINIMUM OF 10,000 EQUITY SHARES AND IN MULTIPLES OF 10,000 EQUITY SHARES THEREAFTER THE ISSUE IS BEING MADE IN ACCORDANCE WITH CHAPTER IX OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018**

For further details, please refer to "Terms of The Issue" beginning on page 200 of the Prospectus.

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### ISSUE PROGRAMME

**ASBA** Simple, Safe, Smart way of Application- Make use of it!!!!

**UPI** UPI-Now mandatory in ASBA for Retail Investors applying through Registered Brokers, DPs & RTAs. Retail Investors also have the options to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account.

ASBA has to be available by all the investors except anchor investors. UPI shall be available for Retail Individual Investors. For details on the ASBA and UPI process, please refer to the details given in ASBA Form and Abridged Prospectus and also please refer to the section "Issue Procedure" beginning on page 209 of the Prospectus. The process is also available at Stock Exchanges in the General Information Document. ASBA Forms can be downloaded from the websites of BSE and can be obtained from the list of banks that is displayed on the website of SEBI at www.sebi.gov.in. List of Banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. ICICI Bank Limited has been the Sponsor Bank for the Issue, in accordance with the requirements of the SEBI Circular dated November 1, 2018.

**RISKS IN RELATION TO FIRST ISSUE:** This being the first public issue of our Company, there has been no formal market for our Equity Shares. The face value of the Equity Shares of our Company is ₹10.00 and the Issue price of ₹13.00 per Equity Share is 1.3 times of the face value. The Issue Price (as determined and justified by our Company in consultation with the Lead Manager as stated in the chapter titled "Basis for Issue Price" beginning on page 87 of the Prospectus) should not be taken to be indicative of the market price of the Equity Shares after such Equity Shares are listed. No assurance can be given regarding an active and/or sustained trading in the Equity Shares or regarding the price at which the Equity Shares will be traded after listing.

**GENERAL RISKS:** Investments in equity and equity-linked securities involve a degree of risk and investors should not invest any funds in this Issue unless they can afford to take the risk of losing their investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, investors must rely on their own examination of the Company and the Issue, including the risks involved. The Equity Shares offered in the Issue have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the contents of the Prospectus. Specific attention of the investors is invited to the section titled "Risk Factors" beginning on page 24 of the Prospectus.

**COMPANY'S & SELLING SHAREHOLDER'S ABSOLUTE RESPONSIBILITY:** Our Company, having made all reasonable inquiries, accepts responsibility for and confirms that this Prospectus contains all information with regard to our Company and the Issue which is material in the context of the Issue, that the information contained in this Prospectus is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which makes this Prospectus as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect. The Selling Shareholder, assumes responsibility only for statements included in this Prospectus, in relation to the Selling Shareholders, to the extent of information specifically pertaining to him and his respective portion of offered shares and also assume responsibility that such statements are true and correct in all material respect and not misleading in any material respect.

**LISTING:** The Equity Shares offered through the Prospectus are proposed to be listed on the SME Platform of BSE Limited ("BSE SME"). Our Company has filed in In-Principle approval letter dated October 23, 2019 bearing reference No. LO/SMEIPO/PP/IP/260/2019-20 from BSE Limited for using its name in this offer document for listing of our shares on the SME Platform of BSE Limited. For the purpose of this Issue, the designated Stock Exchange will be the BSE Limited ("BSE").

**DISCLAIMER CLAUSE OF SECURITIES AND EXCHANGE BOARD OF INDIA:** The Issue is being made in terms of Chapter IX of the SEBI (ICDR) Regulations, 2018, the Draft Prospectus was filed with SEBI in terms of the Regulation 246 (5) of the SEBI (ICDR) Regulations, 2018, and the SEBI has not issued any observation on it. Hence, there is no such specific disclaimer clause of SEBI. However, investors may refer to the entire "Disclaimer Clause of SEBI" on page 188 of the Prospectus.

**DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE):** It is to be distinctly understood that the permission given by BSE Limited ("BSE") should not in any way be deemed or construed that the contents of the Prospectus or the price at which the equity shares are offered has been cleared, solicited or approved by BSE, nor does it certify the correctness, accuracy or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the "Disclaimer Clause pertaining to BSE" on page 194 of the Prospectus.

**ADDITIONAL INFORMATION AS REQUIRED UNDER SECTION 30 OF THE COMPANIES ACT, 2013**

**MAIN OBJECTS AS PER MEMORANDUM OF ASSOCIATION OF THE COMPANY:** Investors are requested to refer to clause III of the Memorandum of Association of the Company for the main objects to provide and other objects of the Company. The Memorandum of Association of the Company is a material document for inspection in relation to the Issue. For details, see the section "Material Contracts and Documents for Inspection" on page 252 of the Prospectus.

**LIABILITY OF MEMBERS:** The Liability of members of Company is Limited.

**AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE:** Authorized Share Capital of ₹1,100.00 Lakh divided into 1,10,00,000 Equity Shares of ₹10.00 each. Issued, Subscribed & Paid-up Share Capital prior to the Issue: ₹733.10 Lakh divided into 73,31,000 Equity Shares of Face Value of ₹10.00 each. Proposed Post Issue Paid-up Share Capital: ₹766.10 Lakh divided into 76,61,000 Equity Shares of Face Value of ₹10.00 each.

**SIGNATORIES TO MOA AND SHARES SUBSCRIBED**

Signatories to MOA		Current Promoters	
Name	No. of shares	Name	No. of shares
Vilas Vishwanath Bhagwat	10	Akash Amarnath Sharma	8,65,000
Shrikrishna Sitaram Ghaisas	10	Akshay Amarnath Sharma	5,90,000
		Amarnath Sharma HUF	1,45,500
		Amarnath Matadin Sharma	36,44,750
<b>Total</b>	<b>20</b>	<b>Total</b>	<b>52,45,250</b>

### LEAD MANAGER TO THE ISSUE

**GRETEX**  
GRETEX CORPORATE SERVICES PVT. LTD.  
CIN: U74999MH2008PTC288128  
Office No. 13, 1st Floor, New Bansilal Building, Raja Bahadur Mansion, 9-15, Homi Modi Street, Fort, Mumbai - 400 001, Maharashtra  
Tel. No.: +91 - 022 - 4002 5273 | Fax No.: NA  
Email: info@gretexpvt.com  
Website: www.gretexpvt.com  
SEBI Registration No.: INM000012177  
Contact Person: Ms. Amina Khan

### REGISTRAR TO THE ISSUE

**KARVY FINTECH**  
KARVY FINTECH PRIVATE LIMITED  
CIN: U72400TG2003PTC041636  
Karvy Selenium Tower No. B, Plot No. 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500 032, Telangana, India  
Tel. No.: +91 - 040 - 6716 1222  
Fax No.: +91 - 040 - 2343 1551  
Email: info@karvy.com; info@karvy.com  
SEBI Registration No.: INR000000221  
Investor Grievance E-mail: einward.ris@karvy.com  
Contact Person: M. Murli Krishna

### COMPANY SECRETARY AND COMPLIANCE OFFICER

**ANUROOP PACKAGING LIMITED**  
Ms. Shah Pooja Ketan  
Ambiste (BK), Post Khani Tal Wada, Thane -421303, Maharashtra, India  
Tel. No.: +91 - 022 - 49240183;  
E-mail: info@anurooppackaging.com;  
Website: www.anurooppackaging.com  
Investors can contact the Compliance Officer or the Registrar to the Issue in case of any pre-issue or post-issue related problems, such as non-receipt of letters of allotment, credit of allotted shares in the respective beneficiary account, etc.

**CREDIT RATING:** This being an Issue of Equity Shares, there is no requirement of credit rating for the Issue.

**TRUSTEES:** This is an Issue of equity shares hence appointment of trustees is not required.

**IPO GRADING:** Since the Issue is being made in terms of Chapter IX of the SEBI (ICDR) Regulations, there is no requirement of appointing an IPO Grading agency.

**AVAILABILITY OF APPLICATION FORMS:** Application Form can be obtained from the Registered Office of Company, ANUROOP PACKAGING LIMITED, Tel No.: +91 - 022 - 49240183; LM: Gretex Corporate Services Private Limited, Tel No.: +91 - 022 - 4002 5273; Self Certified Syndicate Banks; Registered Brokers; Designated RTA Locations and Designated CDP Locations for participating in the Issue. Application Forms will also be available on the websites of the Stock Exchange and at all the Designated Branches of SCSBs, the list of which is available on the websites of the Stock Exchange and SEBI.

**AVAILABILITY OF PROSPECTUS:** Investors should note that Investment in Equity Shares involves a degree of risk and investors are advised to refer to the Prospectus and the Risk Factors contained therein, before applying in the Issue. Full copy of the Prospectus shall be available at the website of SEBI at www.sebi.gov.in; the website of Stock Exchange at www.bseindia.com; the website of Lead Manager at www.gretexpvt.com and the website of the Issuer Company at www.anurooppackaging.com

**APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA):** Investors shall apply through the ASBA process. The investors are required to fill the ASBA form and submit the same to their banks. The SCSB will block the amount in the account as per the authority contained in the ASBA form and will include amounts blocked by RILs using UPI Mechanism. On allotment, amount will be unblocked and account will be debited only to the extent required to be paid for allotment of shares. Hence, there will be no need of refund.

For more details on the ASBA process, please refer to the details given in application forms and Abridged Prospectus and also please refer to the section "Issue Procedure" on page 209 of the Prospectus.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Prospectus dated November 02, 2019.

**BANKER TO THE ISSUE:** ICICI Bank Limited

For Anuroop Packaging Limited  
On behalf of the Board of Directors  
Sd/-  
Mr. Akash Amarnath Sharma  
Chairman & Managing Director  
DIN: 06389102

**Place:** Mumbai  
**Date:** November 04, 2019

Anuroop Packaging Limited is proposing, subject to market conditions and other considerations, public issue of its Equity Shares and has filed the Prospectus with the Registrar of Companies, Mumbai. The Prospectus is available on the website of SEBI at www.sebi.gov.in, the website of the Lead Manager at www.gretexpvt.com and the website of the BSE Limited i.e. www.bseindia.com, and website of the Issuer Company at www.anurooppackaging.com. Investors should note that investment in Equity Shares involves a high degree of risk. For details investors should refer to and rely on the Prospectus including the section titled "Risk Factors" beginning on page 24 of the Prospectus, which has been filed with ROC.

The Equity Shares have not been and will not be registered under the US Securities Act (the "Securities Act") or any state securities law in United States and may not be issued or sold within the United States or to, or for the account or benefit of, "U.S. persons" (as defined in the Regulations under the Securities Act), except pursuant to an exemption from, or in a transaction not subject to the registration requirements of the Securities Act of 1933

**इण्डियन ओवरसीज़ बैंक**  
**Indian Overseas Bank**  
(A Government of India undertaking)  
अमला भरिभा म्म म्म म्म म्म  
Good people to grow with

**Unaudited (Reviewed) Financial Results for the Quarter ended 30th September 2019**  
(Rs. in lakhs)

S. No.	Particulars	Quarter ended 30.09.2019	Half Year ended 30.09.2019	Quarter ended 30.09.2018
		Reviewed	Reviewed	Audited
1.	Total income from operations	5,02,400	10,03,048	5,34,835
2.	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	(225,003)	(257,969)	(71,241)
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(225,003)	(257,969)	(71,241)
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(225,364)	(259,572)	(48,726)
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax))	NA	NA	NA
6.	Equity Share (before and after extraordinary items)	9,14,165	9,14,165	4,89,077
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	4,73,324	-
8.	Earnings Per Share (before and after extraordinary items)(of Rs. 10/- each)			
	1. Basic :	(2.47)	(2.84)	(1.00)
	2. Diluted :	(2.47)	(2.84)	(1.00)

**NOTES:**

- The above is an extract of the detailed format of Quarterly/year to date Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations. The full format of the Unaudited (Reviewed) Quarterly/Half Yearly Financial Results are available on the websites of the Stock Exchange(s) at: [www.bseindia.com/](http://www.bseindia.com/) and also on Bank's website: [www.iob.in](http://www.iob.in)
- The new Indian Accounting Standards (Ind AS) are currently not applicable to banks in India

Place : Chennai      (Ajay Kumar Srivastava) Executive Director      (K Swaminathan) Executive Director      (Karnam Sekar) MD & CEO

Date : 04.11.2019

epaper.financialpress.com

Raka