



UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2023

(₹ in lakhs)

	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest Earned (a+b+c+d)	4,49,193.48	4,52,291.29	3,77,345.26	9,01,484.77	7,82,880.99	15,90,469.96
	a) Interest/discount on advances/bills	3,88,824.85	3,90,571.93	3,26,461.97	7,79,396.78	6,81,645.56	13,77,515.78
	b) Income on Investments	53,108.79	51,581.27	45,554.13	1,04,690.06	89,777.71	1,88,630.36
	c) Interest on balance with Reserve Bank of India and other inter bank funds	1,383.13	2,355.19	1,384.05	3,738.32	4,548.06	6,936.75
	d) Others	5,876.71	7,782.90	3,945.11	13,659.61	6,909.66	17,387.07
2	Other Income	54,025.39	38,511.62	47,641.44	92,537.01	80,610.69	2,46,855.07
3	Total Income (1+2)	5,03,218.87	4,90,802.91	4,24,986.70	9,94,021.78	8,63,491.68	18,37,325.03
4	Interest Expended	2,04,857.06	2,03,229.24	1,58,045.74	4,08,086.30	3,12,139.59	6,64,508.14
5	Operating Expenses (i + ii)	1,40,021.84	1,31,343.77	1,11,651.68	2,71,365.61	2,13,999.33	4,63,681.94
	i) Employees Cost	86,229.22	81,170.41	66,631.00	1,67,399.63	1,30,094.14	2,71,507.08
	ii) Other Operating Expenses	53,792.62	50,173.36	45,020.68	1,03,965.98	83,905.19	1,92,174.86
6	Total Expenditure (4+5) (Excluding provisions & Contingencies)	3,44,878.90	3,34,573.01	2,69,697.42	6,79,451.91	5,26,138.92	11,28,190.08
7	Operating Profit before Provisions & Contingencies (3-6)	1,58,339.97	1,56,229.90	1,55,289.28	3,14,569.87	3,37,352.76	7,09,134.95
8	Provisions (other than tax) & Contingencies	63,615.23	60,208.74	1,27,966.81	1,23,823.97	1,92,210.20	4,19,836.53
9	Exceptional Items	-	-	-	-	-	-
10	Profit from ordinary activities before tax (7-8-9)	94,724.74	96,021.16	27,322.47	1,90,745.90	1,45,142.56	2,89,298.42
11	Tax Expenses	22,608.16	23,915.80	6,395.09	46,523.96	35,564.74	69,834.62
12	Net Profit from ordinary activities after tax (10-11)	72,116.58	72,105.36	20,927.38	1,44,221.94	1,09,577.82	2,19,463.80
13	Extraordinary items (net of tax expenses)	-	-	-	-	-	-
14	Net Profit for the period (12-13)	72,116.58	72,105.36	20,927.38	1,44,221.94	1,09,577.82	2,19,463.80
15	Paid up equity share capital (Face value of ₹ 10/- each)	1,61,089.88	1,61,085.64	1,61,081.81	1,61,089.88	1,61,081.81	1,61,083.65
16	Reserve excluding revaluation reserves						17,97,331.60
17	Analytical Ratios:						
	(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL	NIL	NIL
	(ii) Capital Adequacy Ratio (%)	19.21	19.75	19.37	19.21	19.37	19.76
	(iii) Earning per share (₹) (Face Value of ₹ 10/- each):						
	(a) Basic EPS before & after extraordinary items*	4.47	4.48	1.30	8.95	6.80	13.62
	(b) Diluted EPS before & after extraordinary items*	4.47	4.48	1.30	8.95	6.80	13.62
	(iv) NPA Ratios:						
	(a) Gross NPAs	7,87,382.96	6,96,040.18	6,85,385.03	7,87,382.96	6,85,385.03	5,29,862.47
	(b) Net NPAs	2,36,518.99	2,14,070.86	1,67,815.68	2,36,518.99	1,67,815.68	1,22,827.40
	(c) % of Gross NPAs to Gross Advances	7.32%	6.76%	7.19%	7.32%	7.19%	4.87%
	(d) % of Net NPAs to Net Advances	2.32%	2.18%	1.86%	2.32%	1.86%	1.17%
	(v) Return on Assets (average)*	0.48%	0.48%	0.15%	0.96%	0.79%	1.56%

* Figures for the quarters and half year are not annualised



Segment information in accordance with the Accounting standard on Segment Reporting (AS 17) of the operating segment of the bank is as under:
(₹ in lakhs)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Segment Revenue						
a) Treasury	54,687.70	63,785.46	50,878.10	1,18,473.16	92,849.60	2,16,843.50
b) Retail Banking	4,29,503.01	3,96,827.44	3,43,132.78	8,26,330.45	7,18,900.83	15,14,232.69
c) Wholesale Banking	36,512.44	35,002.78	24,910.26	71,515.22	40,027.19	84,034.10
d) Other Banking Operations	7,385.32	5,246.72	9,201.41	12,632.04	17,687.02	40,453.12
e) Unallocated	-	-	-	-	-	-
Total	5,28,088.47	5,00,862.40	4,28,122.55	10,28,950.87	8,69,464.64	18,55,563.41
Less: Inter segment revenue	24,869.60	10,059.49	3,135.85	34,929.09	5,972.96	18,238.38
Income from operations	5,03,218.87	4,90,802.91	4,24,986.70	9,94,021.78	8,63,491.68	18,37,325.03
2 Segment Results						
a) Treasury	10,828.37	20,390.35	12,551.59	31,218.72	19,165.43	78,220.92
b) Retail Banking	70,653.93	69,206.15	1,880.27	1,39,860.08	1,03,906.25	1,63,165.20
c) Wholesale Banking	6,103.94	1,481.33	3,835.12	7,585.27	4,696.84	8,459.72
d) Other Banking Operations	7,138.50	4,943.33	9,055.49	12,081.83	17,374.04	39,452.58
e) Unallocated	-	-	-	-	-	-
Total Profit Before Tax	94,724.74	96,021.16	27,322.47	1,90,745.90	1,45,142.56	2,89,298.42
3 Segment Assets						
a) Treasury	41,35,672.90	43,61,822.80	39,71,330.51	41,35,672.90	39,71,330.51	39,77,748.13
b) Retail Banking	92,18,035.34	90,10,849.26	89,44,666.37	92,18,035.34	89,44,666.37	97,98,648.01
c) Wholesale Banking	17,62,846.62	15,87,919.67	8,62,275.15	17,62,846.62	8,62,275.15	16,78,930.60
d) Other Banking Operations	3,109.31	1,169.72	2,059.85	3,109.31	2,059.85	2,215.91
e) Unallocated	1,24,122.62	1,16,842.46	1,15,841.08	1,24,122.62	1,15,841.08	1,19,454.16
Total	1,52,43,786.79	1,50,78,603.91	1,38,96,172.96	1,52,43,786.79	1,38,96,172.96	1,55,76,996.81
4 Segment Liabilities						
a) Treasury	17,24,110.16	19,92,841.35	19,73,662.30	17,24,110.16	19,73,662.30	25,55,446.74
b) Retail Banking	1,03,79,295.26	99,88,721.44	95,43,871.01	1,03,79,295.26	95,43,871.01	1,00,10,419.46
c) Wholesale Banking	10,48,547.06	10,50,965.13	5,22,260.91	10,48,547.06	5,22,260.91	10,40,292.21
d) Other Banking Operations	-	-	-	-	-	-
e) Unallocated	12,364.82	15,265.09	8,074.50	12,364.82	8,074.50	12,423.15
Total	1,31,64,317.30	1,30,47,793.01	1,20,47,868.72	1,31,64,317.30	1,20,47,868.72	1,36,18,581.56
5 Capital Employed						
a) Treasury	24,11,562.74	23,68,981.45	19,97,668.21	24,11,562.74	19,97,668.21	14,22,301.39
b) Retail Banking	(11,61,259.92)	(9,77,872.18)	(5,99,204.64)	(11,61,259.92)	(5,99,204.64)	(2,11,771.45)
c) Wholesale Banking	7,14,299.56	5,36,954.54	3,40,014.24	7,14,299.56	3,40,014.24	6,38,638.39
d) Other Banking Operations	3,109.31	1,169.72	2,059.85	3,109.31	2,059.85	2,215.91
e) Unallocated	1,11,757.80	1,01,577.37	1,07,766.58	1,11,757.80	1,07,766.58	1,07,031.01
Total	20,79,469.49	20,30,810.90	18,48,304.24	20,79,469.49	18,48,304.24	19,58,415.25

The RBI vide its circular dated April 7, 2022 on establishment of Digital Banking Units (DBUs), has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. The Bank does not have any DBUs, hence Digital Banking Segment disclosures is not applicable.

Notes:

i) Treasury :

Includes investments in sovereign securities and trading operations. It also includes the central funding unit.

ii) Retail banking :

Includes lending to individuals/small businesses through the branch network and other delivery channels subject to the orientation, nature of product, granularity of the exposure and low value of individual exposure thereof. It also includes liability products, card services, internet banking, mobile banking, ATM services and NRI services. All deposits sourced by branches are classified in retail category.

iii) Corporate/Wholesale Banking:

Includes SME/ Corporate relationships not included under Retail Banking.

iv) Other Banking Business :

Includes para banking activities like third party product distribution.

**Notes:****1 Statement of Assets and liabilities as at September 30,2023 is given below :**

Particulars	(₹ in lakhs)		
	As at 30.09.2023	As at 30.09.2022	As at 31.03.2023
	Unaudited	Unaudited	Audited
Capital & Liabilities			
Capital	1,61,089.88	1,61,081.81	1,61,083.65
Reserves & Surplus	19,18,379.61	16,87,222.43	17,97,331.60
Deposits	1,12,07,922.95	99,36,576.27	1,08,06,931.25
Borrowings	16,23,535.87	18,18,970.50	24,71,082.26
Other Liabilities and Provisions	3,32,858.48	2,92,321.95	3,40,568.05
Total	1,52,43,786.79	1,38,96,172.96	1,55,76,996.81
Assets			
Cash and Balances with Reserve Bank of India	7,66,795.02	6,81,233.63	7,32,658.29
Balances with Banks and Money at call and short notice	1,17,866.57	1,91,642.71	92,314.10
Investments	31,83,909.82	30,67,312.02	32,36,589.18
Advances	1,02,02,769.64	90,20,335.52	1,04,75,676.91
Fixed Assets	99,600.87	63,932.06	85,459.06
Other Assets	8,72,844.87	8,71,717.02	9,54,299.27
Total	1,52,43,786.79	1,38,96,172.96	1,55,76,996.81

2 Cash Flow Statement as at September 30,2023 is given below :

Particulars	(₹ in lakhs)		
	Half Year ended September 30, 2023	Half Year ended September 30, 2022	Year ended March 31, 2023
	Unaudited	Unaudited	Audited
Cash flow from Operating Activities :			
Profit Before Taxation	1,90,745.90	1,45,142.56	2,89,298.42
Adjustments for :			
Depreciation and amortization	7,818.35	6,050.85	14,264.56
Provisions & Contingencies	1,23,823.97	1,92,210.20	4,19,836.53
Interest Income from fixed deposits	(404.86)	(101.82)	(291.80)
Profit on sale of Held-to-maturity (HTM) securities	-	(310.09)	(310.09)
Interest Income from Investments in Held-to-maturity (HTM) securities	(67,956.27)	(64,490.31)	(1,33,571.40)
Provision/(reversal of provision) for depreciation in value of investments	(6,226.26)	6,409.63	77,197.32
Employee Stock Options Expense	883.16	478.72	670.60
Profit / (Loss) on sale of fixed assets	(13.76)	52.18	45.81
Operating Profit Before Working Capital Changes	2,48,670.23	2,85,441.92	6,67,139.95
Movements in working capital :			
(Increase)/Decrease in Advances	1,37,816.05	(15,667.51)	(17,35,255.32)
(Increase)/Decrease in Other Assets	85,091.46	(2,88,600.06)	(3,52,553.29)
(Increase)/Decrease in Investment in HFT & AFS securities	13,264.33	(70,434.84)	(1,55,944.06)
Increase in Deposits	4,00,991.71	3,03,514.96	11,73,869.93
(Decrease)/Increase in Other Current Liabilities and Provisions	3,678.05	(21,870.93)	50,014.16
Cash flows generated from operations	8,89,511.83	1,92,383.54	(3,52,728.63)
Direct Taxes Paid (net of refunds)	(50,265.14)	(35,408.31)	(71,732.96)
Net Cash flows generated from Operating Activities (A)	8,39,246.69	1,56,975.23	(4,24,461.59)
Cash flow from Investing Activities :			
Purchase of Fixed Assets/Capital work-in-progress	(22,014.85)	(11,451.68)	(41,208.58)
Sale of Fixed Assets	68.44	205.10	227.65
Interest Received from fixed deposits	389.42	102.01	290.45
Interest Income from Investments in Held-to-maturity (HTM) securities	67,956.27	63,067.89	1,28,558.70
(Increase)/Decrease in Held to Maturity Investment	45,641.29	(95,105.71)	(2,49,661.33)
Deposits created with banks and financial institutions	-	(0.91)	(0.91)
Net Cash flows (used in) Investing Activities (B)	92,040.57	(43,183.30)	(1,61,794.02)
Cash flow from Financing Activities :			
Dividend paid	(24,162.99)	-	-
Proceeds from share issue (Including share premium)	112.12	132.62	165.76
Proceeds/(Repayment) of short term borrowings	(5,44,746.15)	2,19,231.43	4,33,218.78
Proceeds/ (Repayment) of long term borrowings	(3,02,800.23)	(3,92,383.73)	45,740.67
Net Cash flows generated from/(used in) Financing Activities(C)	(8,71,597.25)	(1,73,019.68)	4,79,125.21
Net Increase/ (Decrease) In Cash And Cash Equivalents (A+B+C)	59,690.01	(59,227.75)	(1,07,130.40)
Cash And Cash Equivalents at the beginning of the year	8,24,749.55	9,31,879.95	9,31,879.95
Cash And Cash Equivalents at the end of the period	8,84,439.56	8,72,652.20	8,24,749.55

Cash and Cash Equivalents excludes Lien marked Fixed Deposits of ₹ 53.99 lakhs (March 31, 2023: ₹ 53.99 lakhs and September 30, 2022: ₹ 53.99) with original maturity of more than three months & amount transferred to Unpaid Dividend account of ₹ 168.04 lakhs (March 31, 2023: ₹ 168.85 lakhs and September 30, 2022: ₹ 170.15).



Notes:

- 3 The financial results for the quarter and half year ended September 30, 2023 have been subject to "Limited Review" by the statutory auditors (M M Nissim & Co LLP, Chartered Accountants and Singhi & Co, Chartered Accountants) of the Bank.
- 4 These financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time.
- 5 The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2023. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable.
- 6 During the quarter and half year ended September 30, 2023, the Bank has allotted 42,369 and 62,288 Equity Shares of Rs.10/- each in respect of stock option exercised aggregating to ₹ 76.26 lakhs and ₹ 112.12 lakhs respectively. Accordingly, share capital increased by ₹ 4.24 lakhs and ₹ 6.23 lakhs respectively and share premium increased by ₹ 72.02 lakhs and ₹ 105.89 lakhs respectively.
- 7 The RBI Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 as amended on 'Basel III Capital Regulations' contain guidelines on certain Pillar 3, Leverage Ratio and Liquidity Coverage Ratio disclosure requirements that are to be made along with the publication of financial results. Accordingly, such applicable disclosures is being placed on the website of the Bank which can be accessed at the following link: <http://www.bandhanbank.com>. These disclosures are not required to be subject to audit/limited review by the Statutory Auditors.
- 8 Details of loans transferred excluding through Inter- Bank Participation Certificate (IBPC) & acquired during the quarter ended September 30, 2023 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:
- (i) Details of "Loan not in default" acquired through assignment during the quarter ended September 30, 2023 are given below -

Particulars	Value
Aggregate amount of loans acquired* (₹ in lakhs)	72,485.03
Weighted average residual maturity (in years)	1.89
Weighted average holding period by originator (in years)	0.44
Retention of beneficial economic interest by the originator	10.00%
Tangible security coverage (%)	-

* The loans are not rated

- (ii) During the quarter ended September 30, 2023, the bank has not acquired any stressed loans (Non-performing asset and Special Mention Account) and not transferred any loan not in default / Special Mention Accounts (SMA).
- (iii) Details of ratings of SRs outstanding as on September 30, 2023 are given below -

(₹ in lakhs)			
Rating	Rating Agency	Recovery Rating	Gross value of Outstanding SRs
RR1	CRISIL	100%-150%	66,317.65

- 9 Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) and COVID-19 related stress of Individuals and Small Businesses dated May 5, 2021 (Resolution Framework 2.0) are given below:

(₹ in lakhs)					
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year i.e March 31, 2023 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2023	Of (A) amount written off during the half-year*	Of (A) amount paid by the borrowers during the half- year**	Exposure to accounts classified as Standard consequent to implementation of resolution plan -Position as at the end of this half-year i.e September 30, 2023
Personal Loans (Housing)	77,391.10	7,250.70		4,364.35	65,776.05
Corporate persons	3,008.67	-		3,008.67	-
Of which, MSMEs	-	-		-	-
Others	25,806.80	11,167.84		8,139.88	6,499.08
Total	1,06,206.57	18,418.54		15,512.90	72,275.13

* Represents debt that slipped into NPA and was subsequently written off during the half year ended September 30, 2023

** Net of increase in exposure during the period.

- 10 Other Operating Expenses includes -

Particulars	Quarter Ended		Half Year ended	
	30.09.2023	30.09.2022	30.09.2023	30.09.2022
Rent Expenses	7,453.69	5,946.00	14,251.82	11,837.58
IT Operating Expenses	6,590.03	5,450.43	13,253.32	9,496.09



- 11 Other Income includes profit/loss on investments including provision for depreciation, earnings from foreign exchange, commission earned from guarantees/letters of credit, fees earned from providing services to customers, selling of third party products, etc.
- 12 As at September 30, 2023, the total number of Branches, Banking Units and ATM network stood at 1621, 4598 and 438 respectively.
- 13 The above results have been recommended by the Audit Committee and approved by the Board of Directors of the Bank at their respective meetings held today.
- 14 Figures of the previous year/quarter have been regrouped / reclassified wherever necessary to conform to current year/period's classification.

For Bandhan Bank Limited

**CHANDRA
SHEKHAR GHOSH**

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Date: 2023.10.18 14:34:19
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Chandra Shekhar Ghosh
Managing Director & CEO
DIN: 00342477

Place : Kolkata
Date : October 18, 2023

M M Nissim & Co LLP
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81 Dr. Annie Besant Road
Worli, Mumbai - 400 018

Singhi & Co.
Chartered Accountants
161, Sarat Bose Road
Kolkata - 700026

Independent Auditor's Review Report on unaudited financial results of Bandhan Bank Limited for the quarter and half year ended September 30, 2023 pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

**TO THE BOARD OF DIRECTORS OF
BANDHAN BANK LIMITED**

1. We have reviewed the accompanying Statement of unaudited financial results of **BANDHAN BANK LIMITED** (the "Bank") for the quarter and half year ended September 30, 2023, the Statement of Assets and Liabilities as on that date and the Statement of Cash Flow for the half-year ended on that date (the "Statement"), being submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended except for the disclosures relating to Pillar 3 disclosures, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 7 to the Statement and have not been reviewed by us.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 for "Interim Financial Reporting" ("AS 25"), prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules issued thereunder, in so far as they apply to banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including relevant circulars issued by SEBI from time to time. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatement. A review consists of making inquiries primarily from 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 Standards on Auditing specified under section 143(10) of the Companies Act, 2013 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.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, in so far as they apply to banks has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, except for the disclosures relating to Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 7 to the Statement and have not been reviewed by us, or that it contains any material misstatement.

For **M M Nissim & Co LLP**
Chartered Accountants
(Firm Registration No. 107122W/ W100672)

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Navin Kumar Jain
Partner
Membership No. 090847
UDIN: 23090847BGXVBZ5509
Place: Bengaluru
Date: October 18, 2023

For **Singhi & Co.**
Chartered Accountants
(Firm Registration No. 302049E)

ANKIT
DHELIA Digitally signed by
ANKIT DHELIA
Date: 2023.10.18
14:48:52 +05'30'

Ankit Dhelia
Partner
Membership No. 069178
UDIN: 23069178BGYIIE4414
Place: Kolkata
Date: October 18, 2023