

CO:MBD:2019-20:

28th January, 2020

National Stock Exchange of India Limited Listing Department Exchange Plaza, Plot No.C/1, 'G' Block Bandra-Kurla Complex Bandra (E), Mumbai-400 051	General Manager Corporate Relationship Deptt B S E Ltd. Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai 400001
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Dear Sir/Madam,

Sub : Reviewed Standalone Financial Results for the Third Quarter and Nine Months ended 31st December 2019

Further to our letter dated 17th January 2020, we wish to inform that pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, the Board of Directors of the Bank in the meeting held on Tuesday, 28th January, 2020 at Mumbai have approved the Reviewed Standalone Financial Results of the Bank for the third Quarter / nine months ended 31st December, 2019.

A copy of the said Standalone Financial Results alongwith the Limited Review Report for the third Quarter / nine months ended 31st December, 2019 is enclosed for your perusal and record .

The meeting of the Board of Directors commenced at 11.30 a.m. and concluded at 2.50p.m.

The results are also being published in Newspapers as per requirement of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA



ANAND KUMAR DAS
DEPUTY GENERAL MANAGER /
COMPANY SECRETARY



CENTRAL BANK OF INDIA
Reviewed Financial Results Standalone for the Quarter ended December 31, 2019

	Particulars	Quarter Ended			Nine Months Ended		Rs. in lakh
		31.12.2019	30.09.2019	31.12.2018	31.12.2019	31.12.2018	Year Ended
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1	Interest earned (a) + (b) + (c) + (d)	602,888	589,008	578,483	1,763,341	1,716,175	2,263,857
	(a) Interest/discount on advances/bills	306,228	313,686	335,862	926,835	1,000,350	1,294,975
	(b) Income on investments	256,114	240,637	210,146	738,953	611,489	845,424
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	13,883	13,739	25,916	36,552	77,284	87,281
	(d) Others	26,663	20,946	6,559	61,001	27,052	36,177
2	Other Income	124,941	81,363	54,434	284,215	126,925	241,294
A.	TOTAL INCOME (1+2)	727,829	670,371	632,917	2,047,556	1,843,100	2,505,151
3	Interest Expended	400,700	399,912	396,878	1,193,037	1,199,202	1,586,639
4	Operating Expenses (e) + (f)	157,497	167,882	164,518	471,827	483,132	605,863
	(e) Employees cost	91,202	98,056	103,741	277,563	301,987	356,522
	(f) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	66,295	69,826	60,777	194,264	181,145	249,341
B.	TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	558,197	567,794	561,396	1,664,864	1,682,334	2,192,502
C.	OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	169,632	102,577	71,521	382,692	160,766	312,649
D.	Provisions (other than tax) and Contingencies. (Of which provisions for Non-Performing Assets)	124,921	79,133	181,185	307,531	656,290	1,129,671
E.	Exceptional Items	-	-	-	-	-	-
F.	Profit/ (Loss) from Ordinary Activities before Tax (C-D-E)	44,711	23,444	(109,664)	75,161	(495,524)	(817,022)
G.	Tax Expenses	29,179	10,037	(37,841)	34,388	(179,116)	(252,874)
H.	Net Profit / (Loss) from Ordinary Activities After Tax (F-G)	15,532	13,407	(71,823)	40,773	(316,408)	(564,148)
I.	Extraordinary Items (net of tax expense)	-	-	-	-	-	-
J.	Add:Share of Profit in Associates	-	-	-	-	-	-
K.	Less:Share of Minority Interest	-	-	-	-	-	-
L.	Net Profit / (Loss) for the period (H-I+J-K)	15,532	13,407	(71,823)	40,773	(316,408)	(564,148)
5	Paid-up equity share capital (Face value of Rs.10/- per share)	570,976	412,592	297,251	570,976	297,251	404,720
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	-	-	-	-	-	2,799,779
7	Analytical Ratios						
	(i) Percentage of shares held by Government of India	92.39	89.46	88.02	92.39	88.02	91.20
	(ii) Capital Adequacy Ratio-Basel III (%)	12.83	12.69	9.34	12.83	12.69	9.61
	(a) CET 1 Ratio (%)	10.64	10.34	7.39	10.64	10.34	7.49
	(b) Additional Tier 1 Ratio (%)	2.19	2.34	1.95	2.19	2.34	2.12
	(iii) Earning per Share (in Rs.) Basic and diluted EPS before and after Extraordinary Items, net of Tax Expense [not annualised]	0.33	0.32	(2.56)	0.94	(11.80)	(20.19)
	(iv) (a) Amount of Gross Non-performing Assets	3,325,859	3,349,722	3,533,268	3,325,859	3,533,268	3,235,604
	(b) Amount of Net Non-Performing Assets	1,356,805	1,155,191	1,560,507	1,356,805	1,560,507	1,133,324
	(c) % of Gross Non-performing Assets	19.99	19.89	20.64	19.99	20.64	19.29
	(d) % of Net Non-Performing Assets	9.26	7.90	10.32	9.26	10.32	7.73
	(v) Return on Assets (Annualised) - (%)	0.19	0.17	(0.86)	0.17	(1.27)	(1.70)

Leave of Absence granted

ALOK SRIVASTAVA
EXECUTIVE DIRECTOR

PALLAV MOHAPATRA
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: January 28, 2020

B.S. SHEKHAWAT
EXECUTIVE DIRECTOR

P. RAMANAMURTY
EXECUTIVE DIRECTOR

TAPAN RAY
CHAIRMAN



CENTRAL BANK OF INDIA

STANDALONE SEGMENT REPORT FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2019

(Rs. In Lakh)

Sl. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		Reviewed 31.12.2019	Reviewed 30.09.2019	Reviewed 31.12.2018	Reviewed 31.12.2019	Reviewed 31.12.2018	Audited 31.03.2019
A.	Segment Revenue						
	1. Treasury Operations	312,411	305,741	260,993	917,502	720,697	1,001,680
	2. Retail Banking Operations	208,929	196,880	193,413	592,721	590,234	791,959
	3. Wholesale Banking Operations	206,489	167,750	178,511	537,333	532,169	711,512
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	-	-	-	-	-	-
	Total	727,829	670,371	632,917	2,047,556	1,843,100	2,505,151
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Net Sales/Income From Operations	727,829	670,371	632,917	2,047,556	1,843,100	2,505,151
B.	Segment Results(Profit+)/Loss(-) before tax and interest from each segment)						
	1. Treasury Operations	72,765	70,477	54,535	194,001	(23,004)	1,077
	2. Retail Banking Operations	3,198	2,881	5,342	16,961	21,397	24,393
	3. Wholesale Banking Operations	(27,292)	(46,411)	(165,681)	(124,357)	(482,385)	(826,862)
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	(3,960)	(3,503)	(3,860)	(11,444)	(11,532)	(15,630)
	Total	44,711	23,444	(109,664)	75,161	(495,524)	(817,022)
	Less: (i) Interest	-	-	-	-	-	-
	(ii) Other Un-allocable Expenditure net off	-	-	-	-	-	-
	(iii) Un-allocable income	-	-	-	-	-	-
	Total Profit Before Tax	44,711	23,444	(109,664)	75,161	(495,524)	(817,022)
C.	Segment Assets						
	1. Treasury Operations	17,446,767	16,928,266	15,246,871	17,446,767	15,246,871	16,210,796
	2. Retail Banking Operations	7,911,536	8,316,217	8,319,766	7,911,536	8,319,766	8,104,022
	3. Wholesale Banking Operations	7,953,029	7,191,228	7,685,154	7,953,029	7,685,154	7,213,018
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated Assets	1,464,292	1,487,191	1,454,485	1,464,292	1,454,485	1,543,930
	Total	34,775,624	33,922,902	32,706,276	34,775,624	32,706,276	33,071,766
D.	Segment Liabilities						
	1. Treasury Operations	17,900,918	17,372,268	15,631,041	17,900,918	15,631,041	16,620,097
	2. Retail Banking Operations	7,270,360	7,652,776	7,899,281	7,270,360	7,899,281	7,691,081
	3. Wholesale Banking Operations	7,308,491	6,617,535	7,296,744	7,308,491	7,296,744	6,845,478
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated Liabilities	-	-	-	-	-	-
	Total	32,479,769	31,642,579	30,827,066	32,479,769	30,827,066	31,156,656
E.	Capital Employed						
	1. Treasury Operations	(454,151)	(444,002)	(384,170)	(454,151)	(384,170)	(409,301)
	2. Retail Banking Operations	641,176	663,441	420,485	641,176	420,485	412,941
	3. Wholesale Banking Operations	644,538	573,693	388,410	644,538	388,410	367,540
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	1,464,292	1,487,191	1,454,485	1,464,292	1,454,485	1,543,930
	Total	2,295,855	2,280,323	1,879,210	2,295,855	1,879,210	1,915,110

Notes:

- 1) Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible.
- 2) Figures of previous year/period have been regrouped wherever considered necessary to conform to current period classification.

Leave of Absence granted

ALOK SRIVASTAVA
Executive Director

B.S. SHEKHAWAT
Executive Director

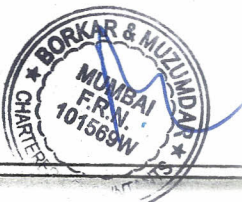
P. RAMANA MURTHY
Executive Director

PALLAV MOHAPATRA
Managing Director & CEO

TAPAN RAY
Chairman

Place: Mumbai

Date: January 28, 2020





NOTES ON ACCOUNTS FORMING PART OF REVIEWED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2019.

1. The above Financial Results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors of the Bank at its meeting held on January 28, 2020. The results have been subjected to a "Limited Review" by the Statutory Central Auditors of the Bank in line with the guidelines issued by the Reserve Bank of India (RBI) and as per the requirements of SEBI (Listing Obligations and Disclosures Requirement) Regulation 2015, as amended.
2. There has been no change in the accounting policies followed during the quarter and nine months ended December 31, 2019 as compared to those followed in the preceding financial year ended March 31, 2019 except as otherwise stated.
3. The financial results for quarter and nine months ended December 31, 2019 have been arrived at after considering provisions for Non-Performing Assets, Restructured Assets, Standard Assets, Standard Derivative Exposures and Investment Depreciation which have been made on the basis of extant guidelines on Prudential Norms for Income Recognition, Asset Classification, Provisioning norms issued by the Reserve Bank of India.
4. Provisions for Employee Benefits and other usual and necessary provisions including Unhedged Foreign Currency Exposure and Income Tax have been made on estimated basis for the quarter and nine months ended December 31, 2019.
5. The Bank has received Capital funds of Rs. 3,353 crore from Government of India on September 27, 2019 towards preferential allotment of Equity Shares. Pending allotment, as on September 30, 2019, Bank has recorded this amount as Share application pending allotment and included in CET-I capital for computation of CRAR as per RBI approval dated October 15, 2019. During the quarter, the Bank has allotted 158,38,45,063 shares of Rs.10/-each fully paid up at an issue price of Rs.21.17 per equity shares. Post issue, Govt of India stake in the Bank has increased to 92.39% as on December 31, 2019.
6. In accordance with RBI circular no. DBR.No.BP.BC.18/21.04.048/2018-19, dated January 01, 2019, on "Relief for MSME borrowers registered under Goods and Service Tax (GST)", the details of MSME restructured accounts as on December 31, 2019 are as under:

No. of Accounts Restructured	Amount (Rs. in crore)
5928	248.21

The Bank has maintained provision on standard restructured accounts at 5%

7. RBI circular – DBR.No.BP.BC.83/ 21.04.048/ 2014-15, dated April 01, 2015 and DBR.No.BP.BC.92/21.04.048/2015-16 dated April 18, 2016 granted an option to spread provision in respect of frauds for a period, not exceeding four quarters from the quarter in which such fraud has been detected. The Bank exercised the option of staggering the provision and unamortized provision amount of Rs. 23.21 crore as on December 31, 2019 has been deferred to subsequent quarters.
8. As per RBI directives vide letter No. 10655/21.04.048/2018-19, dated 21.06.2019 to abide by Supreme Court's direction dated April 22, 2019 regarding Asset Classification of Delhi Airport Metro Express Pvt. Ltd. (DAMPEL), the asset classification of the account is treated as Standard. Bank has



made provisions on the basis of notional asset classification i.e. Sub Standard as per the actual record of recovery.

Position as on 31.12.2019

Amount not treated as NPA as per IRAC norms	Provisions required to be made as per IRAC norms	Provisions actually held
Rs.184.50 Crore	Rs.27.67 Crore	Rs.27.67 Crore

9. As per RBI Circular Nos. DBR No.BP.15199/21.04.048/2016-17 and DBR No.BP.1906/21.04.048/2017-18, dated June 23, 2017 and August 28, 2017 respectively, for the identified borrowers covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank is holding total provision (including provision on FITL) of Rs.5,876.17 crore (i.e. 93.45% of total outstanding) as on December 31, 2019.
10. Pursuant to proposed bipartite agreement on wage revision (due with effect from November 01, 2017), a sum of Rs.75 crore has been provided towards wage revision for the quarter ended December 31, 2019 (Cumulative provision as on December 31, 2019 Rs.660 crore).
11. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents and holds a provision of Rs. 1.65 Crore as on December 31, 2019 in terms of RBI circular DBOD.NO.BP.BC.85/21.06.200/2013-14 dated January 15, 2014.
12. In terms of Reserve Bank of India (RBI) circular DBR.No.BP.BC.1/21.06.201/2015-16, dated July 1, 2015, on 'Basel III Capital Adequacy' and RBI circulars DBR.No.BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standard Amendments', Banks are required to make Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under the Basel III framework. The bank has made these disclosures which are available on the Bank's website www.centralbankofindia.co.in along with publication of financial results. The Disclosures have not been subjected to limited review by Statutory Central Auditors of the Bank.
13. Keeping in view the significant provisioning requirements, tax review has been carried out based on management's estimate of possible tax benefits against timing difference and the Net Deferred tax Assets of Rs.7484.78 crore is recognized as at December 31, 2019 (Rs.7156.43 crore as at December 31, 2018). During the quarter ended December 31, 2019, Deferred Tax Assets of Rs. 291.79 crore has been reversed and included under the head "Tax Expense".
14. On September 20, 2019 vide the Taxation Laws (Amendment) Ordinance, 2019, the Government of India inserted Section 115BAA in the Income Tax Act 1961, which provides domestic companies a non-reversible option to pay corporate tax at reduced rates effective from Financial Year 2019-20 subject to certain conditions. The Bank is currently in the process of evaluating this option. Bank continues to recognise the Taxes on Income/ Deferred Taxes for the quarter ended December 31,2019 as per the earlier tax provisions.
15. Status of Investors' Complaints for the quarter ended December 31, 2019: Pending at the beginning: NIL, Received: 8, Disposed: 8, Pending: NIL.
16. The Provisioning Coverage Ratio (PCR) as at December 31, 2019 of the Bank is 73.73 %. (69.52 % as at December 31, 2018). The Provisioning Coverage Ratio (PCR) as at December 31, 2019 without Technical Write Off (TWO) of the Bank is 59.20%. (55.83% as at December 31, 2018).

17. As the additional provisioning requirements assessed by RBI for FY 2018-19 exceeded threshold limit of 10% of the reported profit before provisions and contingencies, the following disclosure is made pursuant to RBI circular no.DBR.BP.BC.No.32/21.04.018/2018-19 dated 01.04.2019 regarding Divergence in Asset Classification and Provisioning:


Sr	Particulars	Amount (Rs. in Crores)
1	Gross NPAs as on March 31, 2019 as reported by the Bank	32356.04
2	Gross NPAs as on March 31, 2019 as assessed by RBI	34921.04
3	Divergence in Gross NPAs (2-1)	2565.00
4	Net NPAs as on March 31, 2019 as reported by the Bank	11333.24
5	Net NPAs as on March 31, 2019 as assessed by RBI	13898.24
6	Divergence in Net NPAs (5-4)	2565.00
7	Provisions for NPAs as on March 31, 2019 as reported by the Bank	19933.58
8	Provisions for NPAs as on March 31, 2019 as assessed by RBI	20721.58
9	Divergence in provisioning (8-7)	788.00
10	Reported Net Profit after Tax (PAT)/(Loss) for the year ended March 31, 2019	(5641.48)
11	Adjusted (notional) Net Profit after Tax (PAT)/(Loss) for the year ended March 31, 2019 after taking into account the divergence in provisioning	(6429.48)


The Bank has made required provision against the said divergence as at December 31, 2019.

18. The figures for the quarter ended December 31, 2019 are the balancing figures between reviewed figures in respect of nine months ended December 31, 2019 and the published year to date figures up to September 30, 2019.
19. Figures of the previous period have been regrouped/ reclassified wherever considered necessary to confirm to current period classification.


Leave of absence granted

ALOK SHRIVASTAVA
EXECUTIVE DIRECTOR


B S SHEKHAWAT
EXECUTIVE DIRECTOR


P.RAMANA MURTY
EXECUTIVE DIRECTOR


PALLAV MOHAPATRA
MANAGING DIRECTOR & CEO


TAPAN RAY
CHAIRMAN

Place: Mumbai

Date: January 28, 2020




CENTRAL BANK OF INDIA
STATEMENT OF ASSETS AND LIABILITIES

(Rs. in Lakh)

PARTICULARS	As at	As at	As at
	31.12.2019	31.12.2018	31.03.2019
	Reviewed	Reviewed	Audited
CAPITAL & LIABILITIES			
Capital	570,976	297,251	404,720
Reserves and Surplus	1,724,879	1,414,159	1,488,765
Share application Money pending allotment	-	167,800	21,254
Deposits	30,843,475	29,541,864	29,985,544
Borrowings	514,384	504,873	523,906
Other Liabilities and Provisions	1,121,910	780,329	647,577
TOTAL	34,775,624	32,706,276	33,071,766
ASSETS			
Cash and Balances with Reserve Bank of India	2,612,169	2,531,287	2,077,908
Balances with Banks and Money at Call and Short Notice	386,696	322,028	1,042,084
Investments	13,940,225	11,828,708	12,529,807
Advances	14,659,500	15,126,676	14,652,536
Fixed Assets	427,712	433,820	431,025
Other Assets	2,749,322	2,463,757	2,338,406
TOTAL	34,775,624	32,706,276	33,071,766

Leave of absence granted

ALOK SRIVASTAVA
EXECUTIVE DIRECTOR


B. S. SHEKHAWAT
EXECUTIVE DIRECTOR


P. RAMANA MURTHY
EXECUTIVE DIRECTOR


PALLAV, MOHAPATRA
MANAGING DIRECTOR & CEO


TAPAN RAY
CHAIRMAN

Place: Mumbai

Date : January 28, 2020

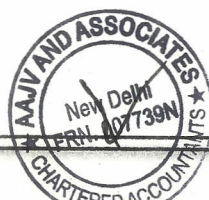


BORKAR & MUZUMDAR Chartered Accountants, 21/168, Anand Nagar Om CHS, Anand Nagar Lane, Off Nehru Road, Vakola, Santacruz East, MUMBAI-400055	MUKUND M. CHITALE & CO. Chartered Accountants, 2nd Floor, Kapur House, Paranjape 'B' scheme, Road No.1, Vile Parle East, MUMBAI-400057
AAJV AND ASSOCIATES Chartered Accountants, LGF-C73, Lajpat Nagar-II, NEW DELHI-110024	S JAYKISHAN Chartered Accountants, 12 Ho Chi Minh Sarani Suite No.2D 2E & 2F 2 nd Floor, KOLKATA 700071

To the Board of Directors of Central Bank of India

Limited Review Report on Unaudited Standalone Financial Results of Central Bank of India for the quarter and Nine Months ended December 31, 2019 pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

1. We have reviewed the accompanying Statement of unaudited standalone financial results of Central Bank of India (the "Bank") for the quarter and Nine months ended December 31, 2019. This statement is the responsibility of the Bank's Management and has been approved by the Board of Directors at their meeting held on January 28, 2020. Our responsibility is to issue a report on these financial statements based on our review. The disclosures related to Pillar 3 as at December 31, 2019, including Leverage Ratio and Liquidity Coverage Ratio under Basel III Capital Regulations has been disclosed in the Bank's website and in respect of which link has been provided in the aforesaid financial results and have not been reviewed by us.
2. 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 statements are free of material misstatement. A review is limited primarily to inquiries of the bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. The Statement incorporates the relevant returns of 20 branches, Treasury Branch and Other Central Office Departments reviewed by us and un-reviewed returns of 4292 branches. In the conduct of our review, we have relied on the review reports in respect of non-performing assets received from the Concurrent Auditors of 350 branches specifically appointed for this purpose.



These review reports cover 50.04% of the advances portfolio of the Bank, excluding food credit and advances of Asset Recovery branches/Stressed Assets Management branches of the Bank and 51.31 % of the Non- Performing Assets of the Bank as on December 31, 2019. 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.

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 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 read with RBI circular (2016-17/29 DBS.ARS.No.BC.2/08.91.001/2016-17 dated 28/07/2016 w.r.t quarterly review of accounts of public Sector Banks) 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.

<p>For BORKAR & MUZUMDAR Chartered Accountants F.R.NO. 101569W</p> <p> B M AGRAWAL PARTNER M. NO. 033254 UDIN No.20033254 AAAAFE3749</p> <p></p>	<p>For MUKUND M CHITALE & CO Chartered Accountants F.R.NO.106655W</p> <p> A.V.KAMAT PARTNER M. NO.039585 UDIN No.20039585 AAAAAZ2521</p> <p></p>
<p>For AAJV AND ASSOCIATES Chartered Accountants F.R.NO. 007739N</p> <p> SHYAM SUNDER KHANDELWAL PARTNER M. NO. 083881 UDIN No.20083881 AA AAAA 3506</p> <p></p>	<p>For S JAYKISHAN Chartered Accountants F.R.NO.309005E</p> <p> S CHATTERJEE PARTNER M. NO.017361 UDIN No.20017361 AAAAAC 5159.</p> <p></p>

Place: Mumbai

Date: January 28, 2020