



# HIRA

## GODAWARI POWER & ISPAT



REF: GPIL/NSE&BSE/2023/5266

Date: 06.11.2023

To,  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai-400001.  
**Scrip Code: BSE: 532734**

To,  
**National Stock Exchange of India Limited**  
Exchange Plaza, C/1, Block G,  
Bandra Kurla Complex, Bandra (East),  
Mumbai-400051.  
**Scrip Code: GPIL**

Dear Sir/Madam,

**Sub: Publication of Un-Audited Consolidated Financial Results for the Q2-FY24.**

We have published the extracts of Un-Audited Consolidated Financial Results of the Company for the quarter and half year ended 30.09.2023 in editions of "Financial Express" (English), "The Business Standard" (Hindi and English), "The Business Line" (English) and The Economic Times (English) on 04.11.2023.

Please find enclosed herewith copies of the same.

This is for your information and records please.

Thanking you

Yours faithfully

**For, Godawari Power And Ispat Limited**

**Company Secretary**

Encl: As above



### Godawari Power & Ispat Limited

An ISO 9001:2015, ISO 14001:2015 & ISO 45001:2018 certified company  
CIN L27106CT1999PLC013756

**Registered Office and Works:** Plot No. 428/2, Phase 1, Industrial Area, Siltara, Raipur - 493111, Chhattisgarh, India

**P:** +91 771 4082333, **F:** +91 771 4082234

**Corporate Address:** Hira Arcade, Near New Bus Stand, Pandri, Raipur - 492001, Chhattisgarh, India

**P:** +91 771 4082000, **F:** +91 771 4057601

[www.godawaripowerispat.com](http://www.godawaripowerispat.com), [www.hiragroup.com](http://www.hiragroup.com)



# 16 COMPANIES

# FINANCIAL EXPRESS

**DMI Finance Private Limited**  
CIN - U64990DL2008PTC182749

Express Building, 3rd Floor, 9-10 Bahadur Shah Zafar Marg, New Delhi-110002

**STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2023**  
[Regulation 52 (8), read with Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015 (LODR Regulations)] (Rs in Millions)

S. No.	Particulars	For the quarter ended on September 30, 2023	For the quarter ended on September 30, 2022	Previous Year ended on March 31, 2023
1.	<b>Total Income from Operations</b>			
	Total revenue from operations	6,215.22	4,354.64	16,368.82
	Other Income	35.54	40.10	196.24
2.	<b>Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)</b>	1,523.90	932.47	4,378.58
3.	<b>Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)</b>	1,523.90	932.47	4,378.58
4.	<b>Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)</b>	1,132.57	687.97	3,240.16
5.	<b>Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]</b>	1,125.11	687.44	3,414.70
6.	Paid up Equity Share Capital	7,424.84	6,567.00	6,567.75
7.	Reserves (excluding Revaluation Reserve)	58,556.71	33,388.20	35,493.42
8.	Securities Premium Account	46,560.96	25,707.55	25,711.77
9.	Net worth	65,981.55	39,955.20	42,061.17
10.	Paid up Debt Capital / Outstanding Debt	50,557.85	35,881.05	40,968.71
11.	Outstanding Redeemable Preference Shares	0.00	0.00	0.00
12.	Debt Equity Ratio	0.76	0.89	0.97
13.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)			
	1. Basic:	1.53	0.97	4.93
	2. Diluted:	1.51	0.95	4.86
14.	Capital Redemption Reserve	81.21	81.21	81.21
15.	Debt Redemption Reserve	N.A.	N.A.	N.A.
16.	Debt Service Coverage Ratio	N.A.	N.A.	N.A.
17.	Interest Service Coverage Ratio	N.A.	N.A.	N.A.

**Notes to the Financial Results:**

- The above results are an extract of detailed format of the quarterly/annual Financial Results filed with the stock exchange under Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These financial results are available on the website viz. www.dmfinance.in and on the website of BSE (www.bseindia.com)
- For the other items referred in Regulation 52(4) of (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to BSE Limited (BSE) and can be accessed on the website of BSE (www.bseindia.com) and on the Company's website i.e. www.dmfinance.in
- There is no Debenture Redemption Reserve created as Non-Banking Finance Companies (NBFC) registered with Reserve Bank of India are not required to create DR for privately placed debentures.
- Reserves include Securities Premium Account and Capital Redemption Reserve also.
- Paid up Debt Capital / Outstanding Debt include Debt Securities, Borrowings and Lease Liabilities.
- Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary.
- The impact on net profit / loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies shall be disclosed by means of a footnote.
- The above results have been approved by the Audit Committee at its meeting held on November 02, 2023 and subsequently approved by the Board of Directors at their respective meeting held on November 03, 2023.

Date: November 03, 2023  
Place: New Delhi

For DMI Finance Private Limited  
Sd/-  
Shivashish Chatterjee  
Joint Managing Director

**LYKIS LIMITED**  
CIN: L74999MH1984PLC413247

Registered Office: 4th Floor, Grandeur Building, Veera Desai Road, Opp. Gundecha Symphony, Andheri - West, Mumbai-400053, Maharashtra, India  
Tel: +91 22 4069 4069 Fax: +91 22 3009 8128 | E-mail: cs@lykis.com | Website: www.lykis.com

**EXTRACT OF UN-AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2023** (₹ in Lakhs)

Sl. No.	Particulars	Standalone		Consolidated		
		Quarter ended September 30, 2023 (Unaudited)	Half Year ended September 30, 2023 (Unaudited)	Quarter ended September 30, 2022 (Unaudited)	Half Year ended September 30, 2022 (Unaudited)	Quarter ended September 30, 2022 (Unaudited)
1.	Total Income from Operations	8960.80	16545.60	11607.73	9956.95	19215.79
2.	Net (Loss) before Tax from Continuing operations	74.50	112.00	287.21	191.33	310.61
3.	Net (Loss) after Tax from Continuing operations	86.92	124.42	287.21	203.75	323.03
4.	Net Profit / (Loss) before tax from Discontinued Operations	-	-	-	-	-
5.	Net Profit / (Loss) after tax from Discontinued Operations	-	-	-	-	-
6.	Profit/(Loss) for the year	86.92	124.42	287.21	203.75	323.03
7.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	86.77	128.11	287.19	206.96	328.07
8.	Paid up Equity Share Capital (Face Value Rs. 10/- each)	1937.52	1937.52	1937.52	1937.52	1937.52
9.	Earnings Per Share (of Rs. 10/- each) (for continuing operations) -					
	1. Basic:	0.45	0.64	1.48	1.95	1.67
	2. Diluted:	-	-	-	-	-
10.	Earnings Per Share (of Rs. 10/- each) (for discontinued operations) -					
	1. Basic:	-	-	-	-	-
	2. Diluted:	-	-	-	-	-

**Notes:**

- The above is an extract of the detailed format of Un-audited Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Un-audited Financial Results are available on the website of the Bombay Stock Exchange (www.bseindia.com).
- The above financial results have been reviewed and recommended by the Audit Committee and have been approved and taken on record by the Board of Directors at its meeting held on November 03, 2023.
- The limited review as required under regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 has been completed by the Auditors of the company.

By order of Board of Directors  
For Lykis Limited  
Sd/-  
Mr. Nadir Umedali Dholia  
Managing Director  
03303675

Place: Mumbai  
Date: November 03, 2023

## Sterlite Power to demerge its transmission biz

PRESS TRUST OF INDIA  
New Delhi, November 3

**POWER TRANSMISSION INFRASTRUCTURE** developer and solutions provider Sterlite Power Transmission on Friday said it has decided to demerge electricity transmission infrastructure business spread across India and Brazil.

The demerged Sterlite Power Transmission Ltd (SPTL) entity will continue to hold the global products and specialised EPC (engineering, procurement and construction) services business as well as the convergence - fiberco business, a company statement said.

SPTL announced the strategic decision to demerge its power transmission infrastructure business spread across India and Brazil. The demerged Sterlite Power Transmission Ltd (SPTL) entity will continue to hold the global products and specialised EPC (engineering, procurement and construction) services business as well as the convergence - fiberco business, a company statement said.

**STRATEGIC MOVE**

■ SPTL announced the strategic decision to demerge its power transmission infrastructure business spread across India and Brazil

■ Both SPTL and SGL5 will have independent boards and focused executive management teams

**COMFORT FINCAP LIMITED**  
CIN: L65923WB1982PLC035441

Registered Office: 22, Canal Street, Block 'B', Kolkata-700016, West Bengal.  
Corporate Office: A-301, Hetal Arch, Opp. Naitraj Market, S.V.Road, Malad (West), Mumbai-400064.  
Phone No.: 022-6894-8500/08/09, Fax: 022-2889-2527; Email: info@comfortincap.com; Website: www.comfortincap.com

**EXTRACT OF THE UN-AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2023** (Rs. in Lakh, except EPS)

Sr. No.	Particulars	Quarter Ended		Half Year Ended		Year Ended
		30.09.2023 (Unaudited)	30.06.2023 (Unaudited)	30.09.2022 (Unaudited)	30.09.2022 (Unaudited)	
1.	Total Income	377.25	342.54	411.89	719.79	808.51
2.	Net Profit / (Loss) for the period (before Tax and Exceptional items and/or Extraordinary items)	221.80	206.25	186.98	428.05	356.70
3.	Net Profit / (Loss) for the period before Tax, (after Exceptional items and/or Extraordinary items)	221.80	206.25	186.98	428.05	356.70
4.	Net Profit / (Loss) for the period (after Tax, Exceptional items and/or Extraordinary items and share of (Profit/Loss) of associates)	164.01	150.52	139.88	314.54	265.02
5.	Total Comprehensive Income for the period (after tax) and Other comprehensive Income/Loss	164.01	150.52	139.87	314.53	265.00
6.	Equity Share Capital (Face Value Rs. 2/- each)	1085.13	1085.13	1085.13	1085.13	1085.13
7.	Reserves (excluding revaluation reserve as shown in the Audited Balance Sheet of the previous accounting year)	0.00	0.00	0.00	0.00	0.00
8.	Earnings Per Share (EPS) Face value of Rs. 2/- each) Basic & Diluted	0.30*	0.28*	0.26*	0.58*	0.49*

\*Not Annualised

- The above unaudited financial results are reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on November 03, 2023.
- The above is an extract of the detailed format of unaudited consolidated financial results for the quarter and half year ended September 30, 2023 filed with the Stock Exchange(s) under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited financial results (standalone and consolidated) are available on the Company's website at www.comfortincap.com and on the website of the stock exchange(s) where the Company's shares are listed i.e. at www.bseindia.com and www.cse-india.com.
- The extract of the unaudited standalone financial results for the quarter and half year ended September 30, 2023 of Comfort Fincap Limited is as under:

Sr. No.	Particulars	Quarter Ended		Half Year Ended		Year Ended
		30.09.2023 (Unaudited)	30.06.2023 (Unaudited)	30.09.2022 (Unaudited)	30.09.2022 (Unaudited)	
1.	Total Income	377.25	342.54	411.89	719.79	808.51
2.	Profit/(Loss) before tax	221.80	206.25	186.98	428.05	356.70
3.	Profit/(Loss) for the period	164.01	150.52	139.88	314.54	265.02

4. Subsequent to quarter ended 31<sup>st</sup> March 2023, the equity shares of the Company were split/sub-divided such that each equity share having face value of INR 10/- (Rupees Ten only), fully paid-up, was sub-divided into five (5) equity shares having face value of INR 2/- (Rupees Two only) each, fully paid-up with effect from 05<sup>th</sup> May, 2023 (Record Date). The Earning Per Share (EPS) of the current quarter and all comparative periods presented above have restated to give effect of the share split.

For and on behalf of the Board of Directors of  
Comfort Fincap Limited  
Sd/-  
Ankur Agrawal  
Director and Chairperson  
DIN: 06408167

Place: Mumbai  
Date: November 03, 2023

**S H KELKAR AND COMPANY LIMITED**  
CIN : L74999MH1955PLC009593

Regd. Office: Devkaran Mansion, 36 Mangaldas Road, Mumbai - 400002 India  
Website: www.keva.co.in, E-mail: investors@keva.co.in, Tel No: +91 22 21649163, Fax No: +91 22 21649766

**Extract of Consolidated Unaudited Financial Results for the Quarter and Six months ended September 30, 2023** (₹ in Crores)

Particulars	Quarter ended 30 September 2023	Quarter ended 30 June 2023	Quarter ended 30 September 2022	Six months ended 30 September 2023	Six months ended 30 September 2022	Year ended 31 March 2023
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Total Income from Operations	457.24	446.00	422.90	903.24	838.15	1,698.33
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	41.17	39.10	34.88	80.27	65.15	124.63
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	41.17	39.10	35.15	80.27	66.64	104.36
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	30.16	27.83	25.23	57.99	48.46	62.95
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	-4.04	2.37	-8.29	-1.67	-10.77	0.75
Equity Share Capital	138.42	138.42	138.42	138.42	138.42	138.42
Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year						925.96
Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) - Basic:	2.16	2.01	1.80	4.16	3.40	4.53
Diluted:	2.16	2.01	1.80	4.16	3.40	4.53

**Notes:**

- Key numbers of standalone financial results:

Particulars	Quarter ended 30 September 2023	Quarter ended 30 June 2023	Quarter ended 30 September 2022	Six months ended 30 September 2023	Six months ended 30 September 2022	Year ended 31 March 2023
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Total income from operations	239.00	239.34	229.78	478.34	439.90	893.44
Profit before Tax	29.18	41.90	6.55	71.08	31.30	76.59
Profit after Tax	21.83	34.72	2.66	56.55	21.08	52.17

2. The above consolidated financials results of S H Kelkar and Company Limited, its subsidiaries (collectively referred to as 'the Group') were reviewed by the Audit Committee at its meeting held on November 3, 2023 and subsequently approved by the Board of Directors of S H Kelkar and Company Limited ('the Company') at its meeting held on November 3, 2023. The statutory auditors of the Company have reviewed the above results for the quarter and six months ended September 30, 2023 in pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter referred to as 'the Listing Regulations, 2015'). The above results are filed with the Stock Exchanges and available on Group website - www.keva.co.in.

3. The above is an extract of the detailed format of the Standalone and Consolidated Financial Results for the quarter and six months ended September 30, 2023 filed with the Stock Exchanges under Regulation 33 of the Listing Regulations, 2015. The full format of the Standalone and Consolidated Financial Results for the quarter and six months ended September 30, 2023 are available on the Stock Exchange websites (www.nseindia.com and www.bseindia.com) and Company's website - www.keva.co.in

4. Basic and Diluted earning per share for the quarter and six months ended September 30, 2023 is adjusted for the effect of treasury shares held by the Company.

For S H Kelkar and Company Limited  
Sd/-  
Rohit Saraogi  
Company Secretary

Place : Mumbai  
Date : 03 November, 2023

**EITA INDIA LIMITED**  
(FORMERLY: E.I.T.A. India Limited)  
CIN: L51109WB1983PLC035969

Regd. Office: 20-B, Abdul Hamid Street, 4th Floor, Kolkata-700 069, Phone: 033-22483203  
E-mail: eita.cal@eita.com, Website: www.eita.com

**NOTICE**

Notice is hereby given that pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 meeting of the Board of Directors of the Company will be held at its Registered office at 20B Abdul Hamid Street, 4th Floor, Kolkata-700069 on Friday 10th November, 2023 at 1.30 P.M., inter alia to consider and take on record the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2023.

By Order of the Board  
For EITA India Limited  
Sd/-  
Arvind Kumar Lohia  
Managing Director

Date : 03.11.2023  
Place: Kolkata

The Notice is also available on the Company's website at www.eita.com and on the Stock Exchange website at www.cse-india.com.

**INDRAPRASTHA MEDICAL CORPORATION LIMITED**  
Registered office : Sarita Vihar, Delhi Mathura Road, New Delhi - 110076  
Corporate Identity Number : L24232DL1988PLC030958  
Phone: 91-11-26925858, 26925801, Fax: 91-11-26823629  
E-mail: imcishares@apollohospitals.com, Website: delhi.apollohospitals.com

**Extract of Statement of unaudited Financial Results for the Quarter and half-year ended 30<sup>th</sup> September, 2023** (Amount in Rs. in crore)

S. No.	Particulars	Quarter ended		Half-Year ended		Year ended
		30.09.2023 (Unaudited)	30.06.2023 (Unaudited)	30.09.2022 (Unaudited)	30.09.2022 (Unaudited)	
1.	Total income from operations (Net)	321.17	310.07	285.76	631.24	549.85
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	43.65	40.23	33.75	83.88	60.57
3.	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	43.65	40.23	33.75	83.88	60.57
4.	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	32.85	30.50	25.13	63.35	45.41
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after Tax)]	32.63	30.16	20.96	62.79	41.02
6.	Paid-up Equity share capital (Face value Rs. 10/- each)	91.67	91.67	91.67	91.67	91.67
7.	Reserves (excluding Revaluation Reserves) as shown in the audited balance sheet of previous year					287.78
8.	Earnings per share (of Rs. 10/- each) (for continuing and discontinued operations) - Basic & Diluted	3.58	3.33	2.74	6.91	4.95

The above is an extract of the detailed format of unaudited financial results for the quarter and half-year ended 30<sup>th</sup> September, 2023, filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited financial results for the quarter and half-year ended 30<sup>th</sup> September, 2023, are available on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on the company's website.

Shivakumar Pattabhiraman  
(Managing Director)  
DIN: 08570283

Place : New Delhi  
Date : 3<sup>rd</sup> November, 2023

**HIRA**  
**GODAWARI POWER & ISPT LIMITED**  
Regd. Office: 428/2, Phase-I, Industrial Area, Siltara, Raipur (C.G.) Corporate Office: Hira Arcade, Pandri, Raipur (C.G.) 492001  
CIN: L27106CT1999PLC013756, Tel : 0771-4082000, Website: www.godawaripowerispat.com, E-mail: yarra.rao@hiragroup.com

**EXTRACT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED 30TH SEPTEMBER, 2023** (Rs in Crores)

S. No.	Particulars	CONSOLIDATED					
		3 MONTHS ENDED			6 MONTHS ENDED		
		Unaudited 30.09.2023	Unaudited 30.06.2023	Unaudited 30.09.2022	Unaudited 30.09.2023	Unaudited 30.09.2022	Audited 31.03.2023
1.	Total income from Operations	1314.21	1344.37	1333.34	2658.58	3015.72	5857.10
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	342.81	289.04	220.68	631.84	665.73	1097.31
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	342.81	306.88	220.68	649.68	665.73	1082.58
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	256.71	230.88	168.64	487.58	495.64	793.36
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	272.51	234.35	159.74	506.85	486.71	779.03
6.	Paid Up Equity Share Capital	62.36	62.36	64.86	62.36	64.86	64.86
7.	Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of the previous year)	-	-	-	-	-	3840.59
8.	Earnings Per Share (of Rs. 5/- each) (for continuing and discontinued operations) (before and after extraordinary items) -						
	(a) Basic	20.60	18.51	12.99	39.11	38.21	61.16
	(b) Diluted	20.60	18.51	12.99	39.11	38.21	61.16

**The additional Information on Standalone Financial Results is as below:**

S. No.	Particulars	Standalone					
		3 MONTHS ENDED			6 MONTHS ENDED		
		Unaudited 30.09.2023	Unaudited 30.06.2023	Unaudited 30.09.2022	Unaudited 30.09.2023	Unaudited 30.09.2022	Audited 31.03.2023
1.	Total Income From Operations	1239.21	1225.98	1227.38	2465.19	2721.43	5380.96
2.	Profit/(Loss) before tax	342.11	299.06	227.56	641.17	640.54	1077.63
3.	Profit/(Loss) after tax	255.98	223.64	176.14	479.62	479.92	798.22





**IIFL FINANCE**

IIFL FINANCE LIMITED  
CIN: L67100MH1995PLC093797

Regd. Office: IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Area, Wagle Estate, Thane - 400 604 • Tel: (91-22) 4103 5000 • Fax: (91-22) 2580 6654  
E-mail: shareholders@iifl.com • Website: www.iifl.com

**NOTICE OF POSTAL BALLOT AND REMOTE E-VOTING INFORMATION**

Notice is hereby given that pursuant to Section 110 read with Section 108 and all other applicable provisions, if any, of the Companies Act, 2013, read with the Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014, General Circular No. 14/2020 dated April 08, 2020, No. 17/2020 dated April 13, 2020 read with other relevant circulars, including General Circular No. 09/2023 dated September 25, 2023, issued by the Ministry of Corporate Affairs, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India and subject to other applicable Laws, Rules and Regulations, if any, (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), the approval of Members of IIFL Finance Limited is being sought by means of postal ballot only by way of remote e-voting process ("remote e-voting") for Special Businesses, as set out in the Postal Ballot Notice dated October 26, 2023 along with Explanatory Statement ("the Notice").

The Company has completed dispatch of Notice through email on **Friday, November 03, 2023** to those Members whose email addresses are registered with the Company/Registrar and Transfer Agent ("RTA") of the Company or depository(ies) / depository participant(s) and whose name appear in the Register of Members / List of Beneficial Owners of the Company provided by the Depositories as on **Wednesday, November 01, 2023** (i.e. the "Cut-off Date").

A person who is not a Member as on the Cut-off Date for reckoning voting results, should treat this Notice for information purposes only. Physical copies of this Notice along with postal ballot forms and pre-paid business reply envelopes are not sent to the Members. The communication of the assent or dissent of the Members would only take place through the remote e-voting system.

The Company has engaged the services of Link Intime India Private Limited ("Link Intime") as the agency to provide remote e-voting facility.

The remote e-voting facility will be available during the following period:

**Commencement of remote e-voting:** From 9.00 a.m. (IST) on Monday, November 06, 2023.

**End of remote e-voting:** Up to 5.00 p.m. (IST) on Tuesday, December 05, 2023.

The remote e-voting module shall be disabled by Link Intime for voting thereafter and the voting shall not be allowed beyond the aforesaid date and time. Once the vote on Resolutions is cast by the Member, the Member shall not be allowed to change it subsequently or cast the vote again.

All relevant material documents referred to in the Notice and the Explanatory Statement, will be available for inspection in electronic mode without any fee by the Members from the date of circulation of this Notice until the last date of remote e-voting i.e. Tuesday, December 05, 2023. Members can inspect such documents by sending an email from their registered e-mail address mentioning their names, folio numbers, DP ID and Client ID to the Company at shareholders@iifl.com.

The Notice along with instruction for remote e-voting is available on the website of the Company i.e. www.iifl.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 also on the website of Link Intime i.e. https://instavote.linkintime.co.in.

Members are requested to intimate changes, if any, pertaining to their name, postal address, email address, telephone/mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details such as name of the bank and branch details, bank account number, MICR code, IFSC code, etc.

**For shares held in electronic form:** to their Depository Participants (DPs)

**For shares held in physical form:** to the Company/RTA with details such as Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to shareholders@iifl.com / rnt.helpdesk@linkintime.co.in

The Board of Directors of the Company has appointed CS Nilesh Shah or failing him CS Mahesh Darji or failing him CS Hetal Shah or failing him Nilesh Shah and Associates, a Practising Company Secretary firm, Mumbai as Scrutinizer to Scrutinize the remote e-voting process in a fair and transparent manner.

The results of the postal ballot/remote e-voting shall be declared either by the Chairman and/or Managing Directors of the Company or any person authorized by him/them on or before **Thursday, December 07, 2023**, and the same, along with the Scrutinizer's Report, will be placed on the website of the Company i.e., www.iifl.com and on the website of the RTA i.e. https://instavote.linkintime.co.in. The results shall simultaneously be communicated to the Stock Exchanges.

In the case of queries/grievances relating to remote e-voting, Members may refer to the **Frequently Asked Questions ("FAQs")** and **InstaVote e-Voting manual** available at https://instavote.linkintime.co.in, under Help section or send an e-mail to enotices@linkintime.co.in or contact on 022 - 4918 6000 or contract Mr. Jayprakash VP, Sr. Team Leader - Link Intime, address: C-101, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai - 400 083, • E-mail id: rnt.helpdesk@linkintime.co.in • Tel: 022-4918 6270.

For IIFL Finance Limited

Sd/-

Rupal Jain

Company Secretary & Compliance Officer

ACS: 38366

Place: Mumbai  
Date: November 03, 2023

**RESONANCE SPECIALTIES LIMITED**

(CIN No. L25209MH1989PLC051993)

REGD. OFFICE : 54-D, Kandivall Industrial Estate, Charkop, Kandivall (West) MUMBAI 400067  
Website: www.resonancesl.com TEL: 022 6857 2827, GST No-27AAACA9690Q1ZV, Email: info@resonancesl.com

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED 30TH SEPTEMBER, 2023**

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.23 Un-Audited	30.06.23 Un-Audited	30.09.22 Un-Audited	30.09.23 Un-Audited	30.09.22 Un-Audited	31.03.23 Audited
1	Total Income from operations	1,014.19	1,346.12	1,508.93	2,360.31	3,087.42	5,881.46
2	Net Profit / (Loss) for the period (Before Tax, Exceptional and/or Extra ordinary items)	72.19	131.06	186.32	293.25	393.69	685.14
3	Net Profit / (Loss) for the period (before Tax, after Exceptional and/or Extra ordinary items)	72.19	131.06	186.32	293.25	393.69	685.14
4	Net Profit / (Loss) for the period (after Tax, after Exceptional and/or Extra ordinary items)	46.31	87.48	137.85	133.79	289.39	500.13
5	Comprehensive income for the period (Comprising profit & loss) for the period (after tax) and other comprehensive income (after tax)	45.09	87.55	143.67	132.64	292.68	504.42
6	Equity Share Capital	1,154.40	1,154.40	1,154.40	1,154.40	1,154.40	1,154.40
7	Reserves (Excluding Revaluation reserve as shown in the Audited Balance sheet of the previous year)	-	-	-	-	-	3,851.65
8	Earnings per Share (of Rs 10/- each (for continuing and discontinued operations)- (basic & Diluted)	0.39	0.76	1.24	1.14	2.53	4.37

**Notes :**

- The financial results of the Company have been prepared in accordance with the Companies (Indian Accounting Standard) Rules' 2015 (IND-AS) prescribed under Section 133 of the Companies Act, 2013 and other recognized accounting practices and policies to the extent applicable.
- The above results have been reviewed by the audit committee and thereafter approved by the Board of Directors in their meeting held on 3rd November, 2023.
- In accordance with Ind AS-108 "Operating Segments", the company has only one reportable primary business segment i.e. "Chemical Manufacturing". However, the company has secondary geographical segment which is disclosed in the financial statement as per Ind AS- 108. Information about secondary geographical segments

Particulars	(Rs. In Lakhs)	
	April to September 23	April to September 22
- India	1,218.05	1,261.46
- Outside India	1,142.26	1,825.96
<b>Total</b>	<b>2,360.31</b>	<b>3,087.42</b>

The segment asset and segment capital expenditure attributable to the segment "Outside India" is less than 10% of the respective total assets and total capital expenditure and therefore not disclosed separately.

4. The figures for the previous financial period have been regrouped/rearranged wherever necessary.

By the order of the Board  
For RESONANCE SPECIALTIES LIMITED  
M. Chanchal Jain  
Whole Time Director  
DIN: 09344495

Place: Mumbai  
Date: 3rd November, 2023

**CORRIGENDUM**

WITH REFERENCE TO THE FORM G PUBLISHED ON 03.11.2023 FOR PERFECT ENGINE COMPONENTS PRIVATE LIMITED

Please read the Dates in following columns as under:

Serial No.	Dates
10.	18.11.2023 (Email) 20.11.2023 (Physical)
11.	22.11.2023
12.	27.11.2023

ARCK Resolution Professionals LLP, Resolution Professional

**यूको बैंक UCO BANK**

(A Govt. of India Undertaking)  
Head Office - II, Department of Information Technology  
3 & 4, DD Block, Sector - 1, Salt Lake, Kolkata-700064

**NOTICE INVITING TENDER**

UCO Bank invites bid for Supply, Installation & Maintenance of Software Solution for setting up Centralized Forex Processing Centre- FXPC (Re-lending) through GEM portal. For any details, please refer to https://www.ucobank.com or https://gem.gov.in

Date: 04.11.2023  
Department of Information Technology  
रक्षण आपके विश्वास का | Honours Your Trust

**Karnataka Gramin Bank**

(A Scheduled Bank owned by Government, Sponsored by Canara Bank)  
Head Office: Ballari

**TENDER NOTIFICATION**

Proposals are invited from eligible bidders for Conducting Performance Testing of CBS Finacle 10.2.25 Application for Karnataka Gramin Bank and Kerala Gramin Bank.

For detailed information about RFP and necessary bidding documents, please visit the official websites of KAGB- https://karnatakagraminbank.com, KGB-https://keralagraminbank.com, and Canara Bank- https://canarabank.com/english/

Amendments, if any, will be hosted only on the official websites of Karnataka Gramin Bank & Kerala Gramin Bank.

Last Date for Bid submission: 17.11.2023 (03:00 PM)

Sd/-  
General Manager

**PPGCL**

REGISTRATION POWER GENERATION COMPANY LTD.

Regd Office: Shatabdi Bhawan, B12 & 13, Sector 4, Gautam Budh Nagar, Noida, Uttar Pradesh-201301

Plant Address: PO- Lohgara, Tehsil-Bara, Prayagraj (Allahabad), Uttar Pradesh-212107  
Phone : +91-120-6102000/6102009. CIN: U40101UP2007PLC032835

**NOTICE INVITING EXPRESSION OF INTEREST**

Prayagraj Power Generation Company Limited invites expression of interest (EOI) from eligible vendors for Services for Horticulture & Green Belt Management of 3x660 MW Thermal Power Plant at Prayagraj Power Generation Company Limited, Bara, Dist. Prayagraj, Uttar Pradesh, India.

Details of pre-qualification requirements, bid security, purchasing of tender document etc. may be downloaded using the URL-https://www.ppgcl.co.in/tenders.php Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 10<sup>th</sup> Nov 2023.



**GODAWARI POWER & ISPAT LIMITED**

Regd. Office: 428/2, Phase-I, Industrial Area, Siltara, Raipur (C.G.) Corporate Office: Hira Arcade, Pandri, Raipur (C.G.) 492001  
CIN.: L27106CT1999PLC013756, Tel : 0771-4082000, Website: www.godawaripowerispat.com , E-mail: yarra.rao@hiragroup.com

**EXTRACT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED 30TH SEPTEMBER, 2023**

S. No.	Particulars	CONSOLIDATED					
		3 MONTHS ENDED		6 MONTHS ENDED		YEAR ENDED	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
		30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
1	Total Income from Operations	1314.21	1344.37	1333.34	2658.58	3015.72	5857.10
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	342.81	289.04	220.68	631.84	665.73	1097.31
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	342.81	306.88	220.68	649.68	665.73	1062.58
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	256.71	230.88	168.64	487.58	495.84	793.36
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	272.51	234.35	159.74	506.85	486.71	779.03
6	Paid Up Equity Share Capital	62.36	62.36	64.86	62.36	64.86	64.86
7	Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of the previous year)	-	-	-	-	-	3840.59
8	Earnings Per Share (of Rs. 5/- each) (for continuing and discontinued operations)(before and after extraordinary items) -						
	(a) Basic	20.60	18.51	12.99	39.11	38.21	61.16
	(b) Diluted	20.60	18.51	12.99	39.11	38.21	61.16

The additional information on Standalone Financial Results is as below:

S. No.	Particulars	Standalone					
		3 MONTHS ENDED		6 MONTHS ENDED		YEAR ENDED	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
		30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
1	Total Income From Operations	1239.21	1225.98	1227.38	2465.19	2721.43	5380.96
2	Profit/(Loss) before tax	342.11	299.06	227.56	641.17	640.54	1077.63
3	Profit/(Loss) after tax	255.98	223.64	176.14	479.62	479.92	798.22

**Notes :** 1. The Financial Results of the company for the quarter and half year ended 30th September, 2023 have been reviewed by the Audit Committee and approved by the Board of Directors on 03rd November, 2023 and Limited review report issued by auditor thereon.  
2. The above is an extract of the detailed format of financial results filed for the quarter and half year ended 30th September, 2023 filed with stock exchanges under regulation 33 & other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full formats of the financial results are available on the stock exchange websites (www.bseindia.com and www.nseindia.com) and on the Company's website (www.godawaripowerispat.com)

For and on behalf of Board of Directors  
Sd/-  
Abhishek Agrawal  
Executive Director

Place: Raipur  
Date: 03.11.2023



**CROWN LIFTERS LIMITED**

CIN: L74210MH2002PLC138439  
Registered Office: 104, Raheja Plaza Premises Co-Op Soc. Ltd., Shah Industrial Estate, Veera Desai Rd, Andheri (W) Mumbai - 400053.

Tel No: +91 +91 22 4006 2829; E-mail: cs.cli@crownlifters.com; Website: www.crownlifters.com

**Statement of Financial Results for the Quarter Ended on September 30th, 2023**

Sr. No.	Particulars	Quarter Ended			Six Months Ended		Year Ended
		30-09-2023 (Un Audited)	30-06-2023 (Un Audited)	30-09-2022 (Un Audited)	30-09-2023 (Un Audited)	30-09-2022 (Un Audited)	31-03-2023 (Audited)
1	Revenue from Operations	524.11	506.55	419.18	1,030.66	813.58	1,927.76
2	Other Income	15.81	16.59	4.60	32.40	8.18	42.17
3	<b>Total Income (1 + 2)</b>	<b>539.92</b>	<b>523.14</b>	<b>423.79</b>	<b>1,063.06</b>	<b>821.76</b>	<b>1,969.93</b>
4	<b>Expenses</b>						
(a)	Cost of Material consumed	184.08	234.89	240.30	418.97	451.32	1,083.99
(b)	Purchase of stock in trade	-	-	-	-	-	-
(c)	Changes in Inventories of Finished Goods, Work-In-Progress and Stock-In-Trade	-	-	-	-	-	-
(d)	Employee Benefits Expenses	60.81	36.74	59.83	97.54	126.08	270.88
(e)	Finance Costs	41.24	17.06	0.95	58.30	0.96	18.57
(f)	Depreciation and Amortisation Expenses	137.56	102.88	43.95	240.43	91.18	264.17
(g)	Other Expenses	11.08	14.49	23.68	25.57	49.71	105.80
	<b>Total Expenses (4)</b>	<b>434.77</b>	<b>406.05</b>	<b>368.71</b>	<b>840.82</b>	<b>719.25</b>	<b>1,743.41</b>
5	<b>Profit/(Loss) from Operations Before Exceptional Items &amp; Tax (3 - 4)</b>	<b>105.15</b>	<b>117.09</b>	<b>55.08</b>	<b>222.24</b>	<b>102.51</b>	<b>226.52</b>
6	Exceptional Items	-	-	-	-	55.39	80.36
7	<b>Profit / (Loss) from Ordinary Activities Before Tax (5 - 6)</b>	<b>105.15</b>	<b>117.09</b>	<b>55.08</b>	<b>222.24</b>	<b>157.90</b>	<b>306.88</b>
8	<b>Tax Expenses</b>						
(a)	Current Tax	-	-	-	-	35.70	28.22
(b)	Deferred Tax	-	-	-	-	0.00	(111.01)
(c)	Adjustment of tax relating to earlier period	-	-	-	-	0.00	0.00
	<b>Total Expenses (8)</b>	-	-	-	-	35.70	(82.79)
9	<b>Net Profit/(Loss) for the period (7 - 8)</b>	<b>105.15</b>	<b>117.09</b>	<b>55.08</b>	<b>222.24</b>	<b>122.20</b>	<b>389.67</b>
10	Other Comprehensive Income	-	-	-	-	-	-
11	<b>Total Comprehensive Income for the period (9+10)</b>	<b>105.15</b>	<b>117.09</b>	<b>55.08</b>	<b>222.24</b>	<b>122.20</b>	<b>389.67</b>
12	Paid-Up Equity Share Capital shares of Rs 10/- Each	1,041.00	1,041.00	1,041.00	1,041.00	1,041.00	1,041.00
13	Other Equity excluding revaluation reserve	1,294.30	1,189.15	825.41	1,294.30	825.41	1,072.06
14	<b>Earnings Per Equity Share (Not Annualised)</b>						
(a)	Basic	1.01	1.12	0.53	2.13	1.17	3.74
(b)	Diluted	1.01	1.12	0.53	2.13	1.17	3.74







QUICKLY.

Forex reserves rise by \$2.57 b to \$586.11 b



**Mumbai:** The country's foreign exchange reserves increased by \$2.57 billion to \$586.11 billion in the week ended on October 27, said the Reserve Bank of India on Friday. In the previous reporting week, overall reserves had dropped by \$2.363 billion to \$583.532 billion. In October 2021, the country's forex kitty had reached an all-time high of \$645 billion.

Punjab & Sind Bank Q2 profit down 32%

**New Delhi:** Public sector lender Punjab & Sind Bank has reported a 32 per cent decline in net profit to ₹189 crore in the September quarter. It had reported a profit of ₹278 crore in the year-ago period. Total income rose to ₹2,674 crore against ₹2,120 crore in the corresponding period of FY23, Punjab & Sind Bank said in a regulatory filing.

# Rise in 90-day delinquencies for personal loans and credit cards: TransUnion CIBIL

**BEING VIGILANT.** Need strong underwriting process, regular monitoring of consumer behaviour: CMI report

Anshika Kayastha  
Mumbai

Balance-level serious delinquencies, measured as 90 dpd (days past due), improved across product categories, except for credit cards and personal loans. For consumers having at least one small-ticket personal loan, the balance-level delinquency rate was 5.4 per cent, an increase of 120 bps on year, according to the TransUnion CIBIL Credit Market Indicator (CMI) report for the quarter ended June 2023.

"The latest CMI indicates financial stability with healthy retail credit growth and broadly stable delinquency levels, even though a few pockets show signs of risk build-up," said MD and CEO Rajesh Kumar. The CMI for the quarter ending June 2023 was 100, unchanged from a year ago.

Further, analysis of early vintage delinquency trends showed an increase in Q3 FY23 on consumption loan products, compared to Q3



FY20. However, small-ticket personal loan delinquencies have a marginal impact on the overall retail loan portfolio, which includes home loans, auto loans, credit cards, and personal loans, among others.

Small-ticket personal loans of less than ₹50,000 currently account for 0.3 per cent of the total retail loan book size at an industry level.

**LOAN ORIGINATIONS**  
Even though small-ticket

personal loans constitute a small share of retail loans in terms of the outstanding balance, the share of such loans in disbursements has risen significantly.

Since January 2022, small-ticket personal loans of less than ₹50,000 have accounted for approximately 25 per cent of total origination volumes. The proportion of credit-active consumers availing small-ticket personal loans increased to 8 per cent in June 2023 from 3 per

**For consumers having at least one small-ticket personal loan, the balance-level delinquency rate was 5.4 per cent, an increase of 120 bps on year**

cent in June 2019. Owing to this, these loans need to be monitored closely, because "consumers may prioritise other payment obligations ahead of personal loan payments, which in turn may be a wider indicator of financial stress", said the report.

"The marked increase in the volume of consumption loans, along with velocity, indicates a clear call for lenders to monitor vintage delinquencies closely," said Kumar, adding that there is a need for strong underwriting process, focussed regular monitoring of consumer behaviour, and robust

credit risk management practices.

**CUSTOMER PROFILE**

What has been more alarming than delinquencies is the changing borrower profiles and preferences, with more consumers seeking multiple credit products within a short time span, said the report.

In Q1 FY24, 51 per cent of consumers who availed small-ticket personal loan, already had more than four credit products at the time of availing another new loan, compared to 17 per cent people in June 2019.

**RURAL CONSUMERS**

Overall loan originations grew 1 per cent y-o-y during the quarter, led by semi-urban and rural consumers. Retail loan originations were up 15 per cent on the back of consumption-led demand. Originations among younger consumers of 18-30 years remained steady, whereas those for new-to-credit consumers it fell 4 per cent.

# Religare Enterprises Q2 net falls 56% to ₹40.35 cr

KR Srivatsa  
New Delhi

Religare Enterprises Ltd (REL) has reported a 56 per cent sequential decline in consolidated net profit for the second quarter ended September 30, 2023, at ₹40.35 crore, compared to a net profit of ₹92.52 crore recorded in the first quarter

ended June 30, 2023. In the September quarter last fiscal, REL had recorded a consolidated net loss of ₹176.72 crore. For the quarter ended September 30, 2023, total consolidated revenues grew 34 per cent at ₹1,585.58 crore (₹1,183.34 crore). In the September 2022 quarter, REL had recorded total revenues of ₹1,302.46 crore.

# RBI imposes penalty on PNB, Federal Bank, 2 other entities

Press Trust of India  
Mumbai

The Reserve Bank said it has imposed a ₹72-lakh penalty on state-owned Punjab National Bank and a ₹30-lakh penalty on private sector Federal Bank for non-compliance with certain regulatory norms.

It has also imposed a penalty of ₹10 lakh on Mercedes-Benz Financial Services India Private Ltd (formerly known as Daimler Financial Services India Private Ltd) for non-compliance with certain provisions of the Know Your Customer (KYC) Direction, 2016. The penalty on Punjab Na-

tional Bank has been imposed for non-compliance with certain provisions related to 'interest rate on advances' and 'customer service in banks', said the Reserve Bank of India in a release. Federal Bank has been penalised for contravention of certain provisions of KYC norms, said the central bank in another release.

The RBI also said a monetary penalty of ₹13.38 lakh has been imposed on Kossamatam Finance Ltd, Kottayam, for non-compliance with certain provisions of the 'Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016'.

# Fintechs carrying out cross-border payments must apply for RBI licence

Jyoti Banthia  
Bengaluru



Fintech companies will have to apply for Payment Aggregator-Cross Border (PA-CB) licences after the new guidelines issued by the RBI.

Companies such as PayU, Cashfree Payments, and Paypal, to early-stage start-ups such as Skydo, among others, will need to apply for the licence. The RBI's latest guidelines on cross-border payments are bound to push up the compliance costs for fintechs operating in this sector.

Until now, payment accounts were managed by the sponsor bank or authorised dealer for these payment companies, but now it will be running a full stack payment system.

"The introduction of the licence will generate keen interest among both fintech companies and traditional banks, ushering in a new era of innovation and competition. With regulatory clarity, fintech firms may attract more investment in the coming years, paving the way for further growth."

"These changes offer Indian small- and medium-sized businesses more options for international money transfers, enhancing competition and

transparency. Fintech firms will also look to provide additional financing and value-added services for exporters and importers, promoting competitiveness in the sector," said Movin Jain, co-founder of international remittance start-up, Skydo.

By making entry requirements into this segment more stringent, these regulations will ensure that all players adhere to the regulator's strict quality and operational standards, said PayU's Chief Business Officer, Sudhir Sehgal.

"This would mean that smaller entities not meeting the regulator's criterion may need to rework their business models, and collaborate with established players who meet the prescribed standards," said Sudhir Sehgal, Chief Business Officer, PayU.

**RBI GUIDELINES**  
According to the new guidelines,

non-banks that provide PA-CB services must apply to the RBI for authorisation by April 30, 2024.

**THREE CATEGORIES**

However, they can continue to operate in the interim. Additionally, the RBI has divided the approval for PA-CB operations into three different categories — export-only PA-CB (PA-CB-E), which is for non-banks that mainly handle payment transactions connected to exports.

These organisations may apply for permission to provide PA-CB services exclusive to exports.

The other one is import-only and import and export PA-CB, where non-banks that manage payment transactions for imports as well as exports are intended to fall under this category. Under this category, entities that are involved in both kinds of transactions may request authorisation.

**MINIMUM NET WORTH**

Non-banks that were already providing PA-CB services as of the date of the circular are required to have a minimum net worth of ₹15 crore at the time of submitting an application to the RBI for authorisation. They must further increase their net worth to a minimum of ₹25 crore by March 31, 2026.

# UCO Bank Q2 net down 20% on treasury income dip

Mithun Dasgupta  
Kolkata



Public sector lender UCO Bank on Friday reported a 20.38 per cent year-on-year decline in net profit at ₹401.67 crore for the second quarter this fiscal, as its operating profit fell more than 17 per cent y-o-y during the period.

The Kolkata-headquartered lender's net profit for the second quarter last fiscal stood at ₹504.52 crore. On a quarter-on-quarter basis, net profit rose 79 per cent in Q2FY24 from ₹223.48 crore in Q1FY24, according to a stock exchange filing.

The bank's operating profit for the quarter under review declined 17.47 per cent y-o-y at ₹981.88 crore, as its non-interest income fell 17.07 per cent y-o-y due to lower treasury income.

"Treasury income came down to ₹57 crore in this quarter from ₹163 crore in Q2 FY23, as there was mark-to-market loss due to increase in yield," said UCO Bank Managing Director and Chief Executive Officer Ashwani Kumar at a media conference.

**SLR HOLDINGS**

The MD and CEO said the bank currently has an excess SLR holding of around ₹23,400 crore, and utilising a part of it to support credit growth is a favoured route

instead of aggressively pricing deposits. Gross advances grew 17.99 per cent y-o-y to ₹1,67,734 crore as on September 30, 2023, while total deposits were up by 6.07 per cent y-o-y to ₹2,49,411 crore as on September 30.

During the second quarter this fiscal, net interest income (NII) rose 8.3 per cent y-o-y at ₹1,916.55 crore. Domestic net interest margin (NIM) improved 8 basis points y-o-y at 3.05 per cent from 2.97 per cent during Q2 FY2.

**BETTER DOMESTIC NIM**

Domestic NIM for the half year ended September 30, 2023, stood at 3.12 per cent, against 2.91 per cent for the corresponding period ended 30, 2022, registering an improvement of 21 bps.

The lender's bad-loan provision for the quarter fell around 16 per cent y-o-y at ₹335.81 crore in Q2 FY24, from ₹400.27 crore in Q2 FY23, as its asset quality improved.

# Shiprocket revenue rises 78% to ₹1,089 cr

Our Bureau  
Bengaluru

E-commerce enablement platform Shiprocket's FY23 operating revenue surged 78 per cent to ₹1,089 crore from ₹611 crore in FY22, as the company expanded its stack to include customer communication and marketing, providing these services to direct-to-consumer sellers.

The firm's net loss widened to ₹341 crore in FY23, from ₹93.1 crore reported in the previous fiscal year.

The losses of the firm rose due to its two acquisitions — Omuni for ₹200 crore and Pickrr for \$200 million in FY23. Shiprocket said that its parent entity — Bigfoot Retail Private Ltd — absorbed a loss worth ₹184 crore in the completion of these acquisitions. The parent entity further incurred a loss of ₹88 crore as ESOP cost and ₹71 crore as an exceptional cost for the accounting treatment for some of its investments.

Founded in 2017 by Saahil Goel, Vishesh Khurana, Akshay Gulati, and Gautam Kapoor, Shiprocket is an aggregator of third-party logistics companies. It works with 17 courier partners, including Delhivery, FedEx, Aramex, Xpress-bees, DTDC, and Shadowfax.

It has raised around \$270 million in funding from Temasek, Bertelsmann, Moore Strategic Ventures, PayPal, and March Capital, and others.

HIRA GODAWARI POWER & ISPAT LIMITED							
Regd. Office: 428/2, Phase-I, Industrial Area, Siltara, Raipur (C.G.) Corporate Office: Hira Arcade, Pandri, Raipur (C.G.) 492001 CIN: L27106CT1999PLC013756, Tel: 0771-4082000, Website: www.godawaripowerispat.com, E-mail: yarra.rao@hiragroup.com							
EXTRACT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED 30TH SEPTEMBER, 2023 (Rs in Crores)							
S. No.	Particulars	3 MONTHS ENDED			6 MONTHS ENDED		YEAR ENDED
		Unaudited 30.09.2023	Unaudited 30.06.2023	Unaudited 30.09.2022	Unaudited 30.09.2023	Unaudited 30.09.2022	
1	Total Income from Operations	1314.21	1344.37	1333.34	2658.58	3015.72	5857.10
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	342.81	289.04	220.68	631.84	665.73	1097.31
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	342.81	306.88	220.68	649.88	665.73	1082.58
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	258.71	230.88	168.64	487.58	495.84	793.36
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	272.51	234.35	159.74	506.85	496.71	779.03
6	Paid Up Equity Share Capital	62.36	62.36	64.86	62.36	64.86	64.86
7	Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of the previous year)	-	-	-	-	-	3840.59
8	Earnings Per Share (of Rs. 5/- each) (for continuing and discontinued operations) (before and after extraordinary items) -						
	(a) Basic	20.60	18.51	12.99	39.11	38.21	61.16
	(b) Diluted	20.60	18.51	12.99	39.11	38.21	61.16

The additional information on Standalone Financial Results is as below:

S. No.	Particulars	3 MONTHS ENDED			6 MONTHS ENDED		YEAR ENDED
		Unaudited 30.09.2023	Unaudited 30.06.2023	Unaudited 30.09.2022	Unaudited 30.09.2023	Unaudited 30.09.2022	
1	Total Income From Operations	1239.21	1225.98	1227.38	2465.19	2721.43	5380.96
2	Profit/(Loss) before tax	342.11	299.06	227.56	641.17	640.54	1077.83
3	Profit/(Loss) after tax	255.98	223.64	176.14	479.62	479.92	798.22

Notes : 1. The Financial Results of the company for the quarter and half year ended 30th September, 2023 have been reviewed by the Audit Committee and approved by the Board of Directors on 03rd November, 2023 and Limited review report issued by auditor thereon.  
2. The above is an extract of the detailed format of financial results filed for the quarter and half year ended 30th September, 2023 filed with stock exchanges under regulation 33 & other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full formats of the financial results are available on the stock exchange websites (www.bseindia.com and www.nseindia.com) and on the Company's website (www.godawaripowerispat.com)

Place: Raipur  
Date: 03.11.2023

For and on behalf of Board of Directors  
Sd/-  
Abhishek Agrawal  
Executive Director

TVS Sundram Fasteners Limited						
CIN: L35999TN1962PLC004943 Registered & Corporate Office : 98-A, VII Floor, Dr. Radhakrishnan Salai, Mylapore, Chennai - 600 004 Tel: +91 - 44 - 28478500   Fax: 91 - 44 - 28478510 Email: investorshelpdesk@sfl.co.in   Website: www.sundram.com						
STATEMENT OF UNAUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF-YEAR ENDED SEPTEMBER 30, 2023 (₹ in Crores)						
Sl. No.	Particulars	Standalone		Consolidated		
		Quarter ended 30.09.2023	Half-Year ended 30.09.2023	Quarter ended 30.09.2022	Quarter ended 30.09.2023	Half-Year ended 30.09.2023
		(Unaudited)		(Unaudited)		
1	Total Revenue from Operations	1,234.31	2,449.96	1,218.19	1,421.82	2,832.58
2	Net Profit for the period (before tax and exceptional items)	158.00	308.59	149.46	176.18	345.57
3	Net Profit for the period (before tax)	158.00	308.59	149.46	176.18	345.57
4	Net Profit for the period (after tax)	117.93	230.46	111.75	133.05	261.79
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	121.14	244.17	112.46	138.01	265.35
6	Equity Share Capital (Face Value of Re 1 each fully paid up)	21.01	21.01	21.01	21.01	21.01
7	Earnings Per Share (EPS) (for continuing and discontinued operations) (Face value of Re 1/- each) (not annualised) (in Rs.)					
	(a) Basic	5.61	10.97	5.32	6.28	12.35
	(b) Diluted	5.61	10.97	5.32	6.28	12.35

Notes:  
1 The above is an extract of the detailed format of the standalone and consolidated financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results are available on the Stock Exchange websites, www.bseindia.com and www.nseindia.com and on the Company's website www.sundram.com.  
2 The Statutory Auditors have carried out a limited review for the quarter and half year ended September 30, 2023 and have issued an unmodified report thereon.

Place: Chennai  
Date : November 3, 2023

For Sundram Fasteners Limited  
Sd/-  
Chirman



YEAR AFTER YEAR IN WINTER

# Haze Hood Over Delhi-NCR, Gangetic Plains Next

Anubhuti.Vishnoi  
@timesgroup.com

**New Delhi:** Experts call it the archetypal "haze hood" - currently overwhelming Delhi-NCR with 'severe' air pollution and set to spread down and smother the Indo-Gangetic plain - a ritual repeated year after year.

While it is Delhi today facing over 400 AQI, several Indo-Gangetic Plain (IGP) districts are set to get smogged down over the next few days.

A March 2023 report of an expert panel (from IITs, Union environment ministry and Central Pollution Control Board) submitted to the National Green Tribunal, did a root cause analysis of the "haze hood" spectre and neatly mapped each step of course correction needed.

ET takes a look at the making of the "haze hood" that plagues the winters of the Gangetic plain.

**ROOT CAUSE ANALYSIS**

The panel takes a holistic view pointing out that it is not an isolated case of Delhi-NCR as multiple factors and impacts are at play. There are 38 hot spot districts identified in the IGP across Delhi, Haryana, Punjab and Uttar Pradesh that face severe AQI in October-November and PM2.5 (man-made minute particulate emission) is the key culprit, the report says.

**INDUSTRIAL SCALE**

The panel study shows that the highest emission source in IGP is due to industrial emissions - 48% of total PM2.5 emissions at 1128Gg per year. The panel has called for strong technology shifts, better filtration and monitoring systems and barring all red category industries within 5 km radius of places with a population over a million.

**OPEN BURNING**

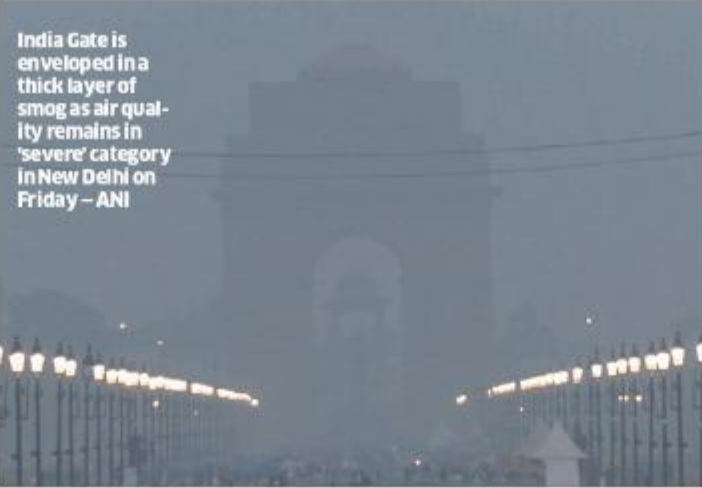
15.5% of total PM2.5 emissions - 358Gg annually - in IGP are due to open burning with 70Gg due to crop residue burning in Punjab and Haryana at end of Kharif season. The panel recommends that regardless of GRAP level, measures on all open burning must be taken throughout October 15-November 20 and mean daily fires must be kept below 1000.

**THE CHULHA**

The report says that 19% of the total PM2.5 emissions are due to domestic sector emissions - primarily due to use of chulha and free solid fuel usage for cooking in rural/semi urban areas by nearly 3.6 crore families. The committee recommends provisions for two free LPG cylinders to these families, particularly in winter months - 7.2 crore cylinders - and better stove cooktops to arrest these emissions. The step can reduce up to 108 Gg of net PM2.5 emissions over IGP.

**SOIL & DUST**

10% of total PM2.5 emissions - 225Gg are attributed to soil and road dust



India Gate is enveloped in a thick layer of smog as air quality remains in 'severe' category in New Delhi on Friday - ANI

**INDEPENDENT BODY**

The panel has suggested setting up an independent body in environment ministry to monitor air control measures

especially in the dry winters. In a rapidly growing India, construction dust is another major contributor: Mission mode road repairs, greening, vacuum street sweeping, silt load removal every 50 kms on national highways, proper warehouses for storage of cement bags at railway siding and construction and demolition debris collection are recommended.

**TRANSPORTING BAD AIR**

The report says that the contribution of vehicular emission has come down due to progressive tightening of tailpipe emissions rules but still stays at 5% - 118Gg a year. The panel has recommended a complete phase out of diesel-based city transport within five years besides developing a robust e-vehicles infrastructure.

**What is Haze Hood?**

To break it down - the 'haze hood' rises over Delhi as the winter sets in, cooling the areas around even as the capital's own emissions lend it a 'heat island' effect. The hot emissions rise over the city, leaving a low-pressure zone which is quickly filled by wind borne emissions from outside rushing in to fill the vacuum building in the city.

It is perfectly timed with the paddy harvest-stubble burning in Punjab and Haryana. Farm fire smoke rushes into Delhi-NCR along with chulha/biomass-based cooking fumes adding to the already toxic mix of industrial fumes and emissions from old diesel commercial and transport vehicles.

The city emissions that had risen begin collapsing down into Delhi-NCR even as the onset of winter stops all breeze which could have forced some air circulation out.

That's what gives the Hood haze - an AQI of well over 400 and Particulate Matter 2.5 and 10, gridlocked. - OPB

COMPARES CONG WITH PAK CRICKET TEAM

## Gehlot Govt Playing Politics of Appeasement: Rajnath

Says humanity and justice should be basis of politics

Jatin.Takkar@timesgroup.com

**Rajsamand/Nathdwara:** BJP's senior leader and defence minister Rajnath Singh on Friday accused the Ashok Gehlot government in Rajasthan of indulging in appeasement politics. Singh said politics should be done on the basis of humanity and justice, not on caste, creed or sect. Using a cricket analogy, he compared Congress with the Pakistan team and BJP with the Indian team.

"The cricket world cup is going on in India. And the condition of Congress in Rajasthan is also like that of the Pakistan cricket team. In the run up to the elections, like Pakistan, Congress seems to be



Rajnath Singh addresses a public meeting in Nathdwara, Rajasthan, on Friday - ANI

thrashed out of the tournament, while the BJP is moving forward like a champion, similar to the Indian cricket team," Singh said.

Addressing a rally each in Rajsamand and Nathdwara for BJP's candidates, Singh hit out at the Gehlot-led government of doing

appeasing politics.

BJP has fielded Deepti Maheshwari from Rajsamand and Kunwar Vishwaraj Singh of the Mewar royal family from Nathdwara against Congress leader CP Joshi.

"I always say this and maintain that politics should not be done on the basis of caste, creed and sect, but on the basis of humanity and justice," Singh said.

Singh also alleged that the crisis of trust in Indian politics has deepened due to the Congress. He said that due to the difference in the words and deeds of political leaders, the public's trust in the country's politics as well as its leaders has gradually disappeared.

On the law and order situation in the state, Singh, in an apparent reference to Congress MLA Divya Maderna, said even female legislators of Congress don't feel secure in the Gehlot government.

Rajasthan goes to the polls on November 25. Votes will be counted on December 3.

### Ethics Panel Not Meant to Harass, Yechury in Support of Mahua

Jayatri.Nag@timesgroup.com

**Kolkata:** Supporting Trinamool Congress MP Mahua Moitra, CPI-M general secretary Sitaram Yechury on Friday said that the Ethics Committee is not meant for harassment and it should probe and find out the real facts.

"I was in the Ethics Committee for more than ten years in Rajya Sabha. It had 4-5 meeting in ten years. The way this complaint was received and the committee met twice in a short interval...it is really amusing. Why is it done in such haste? The committee's meeting has been called in such a haste as Adanis are involved," Yechury said.

Meanwhile, with an eye on the 2024 Lok Sabha polls, Yechury also made it clear that CPI-M will not support Trinamool Congress in Bengal, which is "corrupt and undemocratic" but the party will be part of the INDIA bloc, where Trinamool is also a part.

"If you want to probe, do the investigations properly. The committee is not meant for harassment, it is meant for probing, investigating and finding out what really happened," the CPI (M) general secretary said, while talking about the role of Ethics Committee in connection with Trinamool MP Mahua Moitra.

### Guddu Quits Cong for Second Time

**Indore:** Former MP and MLA Premchand Guddu who has filed a nomination from Alot constituency in MP as an independent resigned from the Congress on Friday. He did not pull out of the contest on Thursday, the last day of withdrawal of nominations. The constituency, located in Ratlam district, is reserved for SCs.

Guddu's main rivals in the November 17 elections are Congress's Manoj Chawla and the Bharatiya Janata Party's Chintamani Malviya. "I was forced to resign," he told PTI. State Congress chief Kamal Nath and senior party leader Digvijaya Singh were both focused on promoting their sons and their acolytes, he alleged. - PTI

**Poliloquy R PRASAD**



Apple tells me I am naked. But why are you hiding behind confidentiality? Have you eaten of the same tree, sarkar?

## BJP Releases 'Modi ki Guarantee' Manifesto in Poll-bound C'garh

On caste census, Shah says BJP is a national party, will take right decision after talking

RakeshMohan.Chaturvedi@timesgroup.com

**New Delhi:** The BJP released its Chhattisgarh election manifesto on Friday, with promises that seek to counter the welfare schemes of the Bhpesh Baghel-led Congress government in the state. The document titled 'Modi ki guarantee' gives a slew of assurances including LPG

cylinders at ₹500, government jobs to one lakh youth in two years, ₹12,000 per year financial assistance to married women, ₹10,000 annual assistance to landless agricultural labourers and paddy procurement at ₹3,100 per quintal.

"The party manifesto's nomenclature makes it clear that BJP is banking on the popularity of Prime Minister Narendra Modi to win in these assembly elections. Most of the promises made in the manifesto are aimed at beating Baghel's welfare schemes and cornering the ruling party on corruption.

In the agrarian state where BJP CM Raman Singh gained popu-

larity as "Chaur wale Baba" for providing highly subsidised rice to the poor, the saffron party has come up with an impressive paddy procurement policy promise. If voted to power, BJP will launch a "Krishi Unnati Yojana" under which 21 quintal paddy per acre will be bought at ₹3,100 per quintal by the government. Payment will also be done at one go to help the farmers.

Home minister Amit Shah, who released the manifesto just four days before the first phase of polling in Chhattisgarh, said the Baghel government provides ₹2700 to paddy cultivators at present and of this amount ₹2,200 is being given by Modi (Centre). "Baghel adds another ₹500 to it and takes credit for the whole amount," Shah said.

FOR FARMERS IN BUNDELKHAND

## Fertiliser Crisis, Stray Cattle Major Poll Issues

Kumar.Anshuman@timesgroup.com

**Chhatrapur, Sagar:** Thirty-five-year-old farmer Chali Yadav from Pulkator village comes daily to Shahgarh fertiliser warehouse with a hope that he will get the slip for fertilisers. "It has been six days and I haven't got it yet. Sometimes they tell us to buy the fertilisers from market where it is sold at ₹150 extra per bag. If I buy 100 bags, then I need ₹15,000 extra," he tells ET. "You can see my red eyes. I don't sleep as I keep a watch over the stray cattle in my fields at night and come here for fertilisers in the day."

In one story, Yadav defines the problems faced by farmers in Bundelkhand region. Like UP, growing stray cattle is making farmers struggle to protect their crop. On the other hand, getting fertilisers from government-owned shops is another huge challenge. And all this is likely to impact their



**INCREASING MENACE**

Stray cattle menace has increased in past 3 years and nobody pays heed to the issue, say farmers

voting preferences in the upcoming elections. Everyday thousands of farmers gather at Shahgarh fertiliser warehouse in Banda assembly to get the slip which ensures

that you will get fertilisers. Raj Kumar from Dudyakheda village says that the stray cattle problem has grown in the last two or three years. "We have done fencing with wires but even that is not useful. We stay guard during the night," he adds. Kumar says that earlier he used to sell agri produce of ₹1-4 lakh every year during the rainy season. "Now all depends on how much we are able to save from the stray cattle.

"Definitely this is going to be a factor when we vote," adds Raj Kumar in Shahgarh. Dharmendra Thakur, another farmer from Markheda Jagi village, says that he struggled to protect his maize crop in his 25 acres of land. During the last elections, Congress had ensured to construct Gausshala in every village for the stray cattle. The BJP too, has promised the same. On the ground, the progress is hard to see.

Mohit Shukla of Itarri village complains that the crop in five acres of his land has been destroyed by stray cattle.

President and Members of the Governing Council of  
Institute of Management Technology Nagpur  
SAQS ACCREDITED

take pleasure in inviting you to  
**CONVOCATION 2023**  
at 10:30 am on Saturday, November 4, 2023  
at IMT Nagpur Campus

**Shri Vishnu Bansal**  
Chairman, Morgan Stanley India (IBD)  
will deliver the convocation address

RSVP  
Institute of Management Technology, Nagpur  
35 Km Milestone, Katol Road, Nagpur (M/I) - 441502, India  
Tel: 0712-2805000 | email: contact@imtnag.ac.in  
Live: www.imtnagpur.ac.in Entry by invitation

### "FROM PROMOTERS OF MAHADEV BOOK" Baghel Got ₹508 cr: ED

Rashmi.Rajput@timesgroup.com

**Mumbai:** The Directorate of Enforcement (ED) on Friday said that it is probing if Chhattisgarh CM Bhpesh Baghel received ₹508 crore from absconding promoters of illegal betting app, Mahadev Book.

The agency said that the 'startling allegations have come forth during the interrogation of an arrested courier (somebody who ferries cash). Following a credible inputs, the agency said it conducted search operations in the poll bound state of Chhattisgarh. Subsequently it arrested Das, who was allegedly sent by the absconding promoters, Sourabh Chandrakar and Ravi Uppal of the Mahadev Book app. "...On 2.11.2023, ED received intelligence input that large amount of cash is being moved in Chhattisgarh by the promoters of Mahadev APP in relation to Assembly Elections scheduled on 7th & 17th of November,

### 'BJP Trying to Tarnish my Image'

New Delhi: Chhattisgarh CM Bhpesh Baghel has said the BJP wants to fight elections with the help of agencies like ED, IT and CBI. "Just before polls, ED has tried to tarnish my image. This is a political attempt to defame the popular government of Congress. In the name of investigation of 'Mahadev App', ED first raided my close people and now they have accused me of taking Rs 508 crore. - OPB

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CIN: L27106CT1999PLC013756, Tel : 0771-4082000, Website: www.godawaripowerispat.com, E-mail: yarra.rao@hiragroup.com							
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The additional information on Standalone Financial Results is as below:

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Place: Raipur  
Date: 03.11.2023

For and on behalf of Board of Directors  
Sd/-  
Abhishek Agrawal  
Executive Director