QUICKLY

Chola net profit rises 37% in Q1

Chennai, July 31

Murugappa Group's Cholamandalam Investment and Finance Company recorded a 37 per cent increase in net profit at ₹431 crore for the quarter ended June 30 when compared with ₹314 crore in the year-ago quarter. The total income of the company grew four per cent to ₹2,114 crore in the June quarter against the ₹2,030 crore recorded in the same quarter in the previous fiscal, said a company statement. Profit before tax stood at ₹581 crore (₹483 crore). Total disbursements during the April to June period fell 58 per cent to ₹3,589 crore (₹8,572 crore). Vehicle finance business generated ₹3,231 crore against ₹6,940 crore. OUR BUREAU

New CEO of Indian Overseas Bank

Chennai, July 31

Partha Pratim Sengupta has taken charge as the Managing Director and Chief Executive Officer of Chennai-headquartered Indian Overseas Bank (IOB) with effect from July 24. Prior to this, he was Deputy Managing Director and Chief Credit Officer of State Bank of India (SBI). He joined SBI as a probationary officer in February 1987, and during his more than three decades of experience with SBI, has served in various capacities in different geographies and has hands-on experience both in retail and corporate banking, said a release. Sengupta is assuming charge at a time IOB is on the verge of reporting a turnaround in its operations. OUR BUREAU

SBI Q1 PERFORMANCE

Rise in Covid provisions, fall in NPAs lend comfort...

...but weak credit growth a lingering concern for the bank

COMMENT

RADHIKA MERWIN

BL Research Bureau

A notable ramp-up in Covid provisions, fall in bad loans, strong growth in net interest income, a boost to earnings from one-off gain from sale of investments (part shares in SBI Life) and strong growth in deposits lent comfort to investors keenly awaiting State Bank of India's June quarter results.

But it may be too soon to cheer the bank's performance, given the persisting weakness in its loan growth, uncertainty over asset quality owing to moratorium on loans, lumpiness in SBI's slippages over the past year (pre-Covid) and expected sharp downgrades in the coming quarters.

SBI reported a strong growth of 16 per cent y-o-y in core net interest income and improvement in net interest margin (about 30 bps sequentially) to 3.2 per cent in the June quarter.

Despite the weak credit growth, the bank managed to put up a strong show on the operational front, thanks to the fall in cost of deposits (50 bps q-o-q). A sharp cut in deposit rates (including savings deposit) appears to have benefited SBI to a great deal, given its large deposit base.

A strong 16 per cent y-o-y growth in deposits aided margins further. That aside, weak credit growth continues to remain a concern for the largest lender; the bank's credit growth has been languishing mostly in single-digits for some time now (pre-Covid).

The management has given an 8 per cent growth guidance for FY21, which could keep earnings under pressure.

Asset quality

On the asset quality front, SBI saw a notable reduction in bad loans in the June quarter (sequentially by about ₹20,000

crore). Slippages also fell sharply to ₹3,637 crore from ₹8,100 crore in the March quarter. But the true picture on asset quality will be visible only in the December quarter after the moratorium on loans is lifted.

For SBI, in particular, given the rise in bad loans (and divergence reported) in recent years, stress in corporate and SME book needs to be monitored going ahead.

SBI's fairly modest Covid-related provisions made in the previous March quarter had raised some concerns. In the June quarter, the bank (bolstered by the one-off gain on sale of investments) has made an additional ₹1,836 crore provisions, taking the total Covid provisions to ₹3,000 crore, which is comparable with larger private banks such as HDFC Bank and Axis Bank. This lends comfort.

However, with trends around asset quality still evolving and weak credit offtake, earnings could remain volatile in the coming quarters. Healthy capital ratios and potential to unlock value in subsidiaries remain a big draw for SBI, offering some cushion to earnings.

Uncertainty persists

After a tumultuous December 2019 quarter when slippages spiked (to ₹16,525 crore) and the bank reported sharp bad-loan divergences (to the tune of ₹11,932 crore pertaining to FY19), SBI's asset-quality pressure was expected to ease in the current fiscal. The outbreak of the pandemic has thrown such expectations out of kilter. While slippages fell sharply in the March and June quarter, it has mainly been due to the moratorium granted on loans.

From 23 per cent of term loans, loans under moratorium fell substantially to 9.5 per cent in the June quarter. This trend, though heartening, is in line with other large private sector peers.

Given that it is still early to gauge the impact of the ongoing pandemic on businesses and individuals and with moratorium in place until August-end, it may be difficult to draw too much comfort from the trend of fall in moratorium loans.

SMA accounts as on February 29, where less than two EMIs have been paid, stand at ₹13,000 crore for SBI, which will need a close watch. Above all, while the overall bad-loan book has declined, it is still a large book that could keep provisions high.

It will be critical to see how recoveries pan out in the coming quarters, particularly in the light of the one-year suspension of fresh insolvency pleas. However, for SBI, some trends in the past offer comfort. One is the sheer size of stress recognised in the bank over the past three years (about ₹1.7-lakh crore of slippages between FY18 and FY20).

Two, SBI cleaned up a significant part of its agri book in FY20. Three, the SMA 1 and SMA 2 book declined sharply to ₹1,750 crore in the June quarter from a peak of ₹18,313 crore in the September 2019 quarter.

On the core business front, SBI's domestic loan growth has been weak. In the June quarter, domestic loans grew by a muted 5.8 per cent (marginally down sequentially). SBI's loan growth has been steadily lagging large private peers in recent years (before Covid).

What aided the bank's core performance in the June quarter was the sharp cut in deposit rates. Going ahead, a significant pick up in credit growth will be imperative to drive sustainable margin expansion once the bank runs out of ammunition to cut deposit rates steeply.

UCO Bank posts ₹21-cr Q1 profit

OUR BUREAU

Kolkata, July 31

UCO Bank posted a net profit of ₹21 crore for the quarter ended June 30, 2020, when compared to a net loss of ₹601 crore in the same period last year. On a sequential basis, net profit is up by 23 per cent from the ₹17 crore registered in the quarter ended March 31, 2020.

The net interest income was down by 5 per cent to ₹1,267 crore during the quarter under review against ₹1,335 crore in the same period last year. Other income was up by 23 per cent to ₹774 crore (₹630 crore).

Having successfully made a turnaround, the lender is now on growth path, according to Atul Kumar Goel, MD and CEO, UCO Bank. It expects a credit growth of around 5 to 10 per cent in FY21.

"Despite the current situation we managed to disburse close to ₹3,000 crore in the June quarter. Even if we can maintain disbursements at these levels then we should be able to post 5 to 10 per cent growth in credit this fiscal. But we expect the situation to improve moving forward," Goel told newspersons at an e-conference while sharing the bank's performance during the quarter.

UCO Bank expects demand to come from the retail sector, particularly housing, car and gold loans.

The percentage of gross NPAs declined to 14.38 per cent (24.85 per cent) and the net NPAs came down to 4.95 per cent (8.98 per cent).

Talking about asset quality, he saidthere might not be any big 'lumpy' account turning into non-performing asset (NPA) moving forward. Nearly 75 per cent of its accounts, both in terms of number as well as amount, across MSME, corporate, agriculture and retail sectors have made payments, while only around 25 per cent continue to avail the moratorium.

"Any impact of the moratorium on the 25 per cent of accounts will only be visible in the third quarter (October to December) of this fiscal. However, we do not expect any big lumpy account to turn into an NPA," he said.

Ujjivan Q1 profit down 42%

OUR BUREAU

Mumbai, July 31

Ujjivan Small Finance Bank reported a 42.1 per cent drop in net profit for the first quarter of the fiscal at ₹54.65 crore against ₹94.48 crore recorded in the same period a year ago.

The bank's net interest income grew by 30 per cent to ₹458 crore in the quarter ended June 30, 2020, against ₹352.45 crore a year ago. Net interest margin was at 10.2 per cent in the first quarter against 10.5 per cent a year ago.

Provisions rose sharply to ₹140.34 crore in the first quarter of the fiscal when compared to ₹18.79 crore a year ago.

Gross non-performing assets stood at 1 per cent of gross advances and net NPAs were 0.2 per cent of net advances as on June 30, 2020, against 0.8 per cent and 0.3 per cent, respectively, in June 2019.

"Concerted efforts towards business normalcy remained in full force for the first quarter this fiscal, reflecting in our improved collection efficiency of 54 per cent for June 2020, which further rose to 59 per cent up to July 30. Collection efficiency for June and July stands at 59 per cent and 64 per cent if we include additional collections," said Nitin Chugh, Managing Director and CEO, Ujjivan Small Finance Bank, adding that it is confident of improving it further in the coming days.

Religare Finvest hopes to complete debt restructuring by December

SURABHI

Mumbai, July 31

Religare Finvest, the NBFC arm of embattled financial services conglomerate Religare Enterprises Ltd (REL), is hopeful of completing its debt restructuring by December.

"We don't expect the final restructuring plan to go beyond the third quarter of the year, maybe even earlier than December," said Nitin Aggarwal, Group CFO, Religare Enterprises Ltd, and CEO, Religare Broking, adding that once it is through, the company will be much different.

The proposal has already been submitted to the lenders and is expected to be approved soon. The company is also in talks with strategic investors. The Reserve Bank of India, in March this year, had rejected a proposal to allow TCG Advisory, which is part of NRI investor Purnendu Chatterjee's Chatterjee Group, to pick up a stake in the company.

"We are discussing the issue of strategic investor with the lenders and it is work in progress. We will make a formal announcement once it is a binding transaction," Aggarwal told *BusinessLine*.

He also said that apart from the NBFC and lending business, the other businesses of health insurance and broking are doing well and have even got a fillip despite the current Covid-19 pandemic. "The Kedaara transaction will help in potential growth in the health insurance segment," he said.

Religare Health Insurance Company (RHICL) had signed a deal with PE group Kedaara, where the latter has taken an over six per cent stake in the insurer and invested about ₹567 crore, including ₹300 crore of growth capital.

"June was quite a fantastic month for us as due to the pandemic people are keen on buying insurance. As the economy is opening up, we are able to sell more products through bancassurance and agents channels. It is back to normal," said Aggarwal.

Banks must take 'calculated risks' to ensure economic recovery, says Central Bank CEO

OUR BUREAU

Kolkata, July 31

Banks should not be too risk-averse and should take judicious decision to lend based on available information. According to Pallav Mohapatra, MD and CEO, Central Bank of India, banks should take some calculated risks to ensure economic recovery happens.

Pallav Mohapatra, MD and CEO, Central Bank of India

"Banks should not be risk-averse. If we take some risk then we can ensure that economic recovery may happen, but if we do not take any risk then the recovery or economic growth might not happen," said Mohapatra at an e-conference on 'Lending and Credit Risk', organised by the Indian Chamber of Commerce.

It is important that banks take action today and lend to genuine borrowers without which the possibility of a recovery might not happen.

Merely having surplus liquidity may not be enough to ensure the flow of funds to various sectors as banks need to maintain minimum regulatory capital requirement before they can lend to customers.

"There is a perception that banks are having huge liquidity but are risk-averse; it should be understood that merely having liquidity is not enough to ensure that growth takes place. If the minimum capital requirement is not adhered to then even while you are sitting on enough liquidity you may not be able to give credit," he said.

Digital infrastructure

According to Rajesh Kumar, MD and CEO, TransUnion Cibil, there is a need to build trust in the ecosystem and bolster digital infrastructure in the MSME sector to address the issue of default.

Opening up

According to Rajiv Sabharwal, MD and CEO, Tata Capital, there is a need to start opening up public transport in measured quantities and ensure that people can move around to kickstart the economy.

"There is no certainty on end date of this (the virus and pandemic).

"So, as of now, we have to ensure that we start all activities taking necessary precautions.....we cannot hibernate," he said.

As things start opening up, businesses will start coming back to normal. The industry might also need a one-time restructuring support to help tide over temporary crisis once things start opening up.

This apart, the government will also have to work on a package to stimulate demand.

AUTORIDERS INTERNATIONAL LIMITED

Regd. Office : 4A, Vikas Centre, 104, S. V. Road, Santacruz (West), Mumbai -400 054.
Tel: 022 42705201 / 02 Fax: 022 66944057, CIN : L70120MH1985PLC037017

Audited Financial Results For the Quarter Ended 31st March, 2020 (Rs. In Lacs)

PARTICULARS	3 Months Ended			Year Ended	
	31.03.2020 Audited	31.12.2019 Unaudited	31.03.2019 Audited	31.03.2020 Audited	31.03.2019 Audited
1) Net Sales / Income from operations	1294.01	1423.13	1606.51	5874.55	6629.67
2) Profit / (loss) from ordinary activities after tax	40.64	91.41	(27.88)	212.21	103.93
3) Other Comprehensive Income	(22.18)	-	-	(22.18)	0.62
4) Total Comprehensive Income	18.46	91.41	(27.88)	190.03	104.55
5) Paid-up Equity Share Capital-Face value of Share Rs.10/- each	49.01	49.01	49.01	49.01	49.01
6) Reserves excluding revaluation reserve as per balance sheet of previous accounting year					
7) Earning per share(EPS)					
Basic and diluted EPS before Extraordinary items	3.77	18.65	(5.69)	38.77	21.33
Basic and diluted EPS after Extraordinary items	3.77	18.65	(5.69)	38.77	21.33

Notes: 1) The company has only one segment 2) The figures of the previous period have been regrouped / rearranged wherever considered necessary 3) The above results have been reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on 31st July 2020 4) Number of Investors complaints received and disposed off during the quarter ended 31st March 2020 i) Pending at the beginning of the quarter - NIL ii) Received during the quarter - NIL iii) Disposed off during the quarter - NIL iv) Unresolved at the end of the quarter - NIL 5) The above is an extract of the detailed format of the quarterly Financial Results filed with Bombay Stock Exchange and National Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on the Stock Exchange websites as well as on Company website www.autoriders.in

For AUTORIDERS INTERNATIONAL LIMITED
Maneka Mulchandani
Director

Place : Mumbai
Dated : 31.07.2020

PUBLIC NOTICE

Notice is hereby given by Mr. Vishwas M. Kulkarni and Mrs. Swati V. Kulkarni having office at A-501, Raunak Tower, Baji Prabhu Deshpande Lane, Naupada, Thane - 2 and Mr. Vishwas M. Kulkarni is the owner of Flat No.B-504, Raunak Towers CHS Ltd., situate at B. P. D. Lane, Naupada, Thane - 2. We have lost or misplaced the originals of (a) the said Flat No.B-504 viz. Agreement for Sale dated 27/07/2001 and registration receipt bearing No.4611/2001 and (b) the said Flat No.B-503 viz. Agreement for Sale dated 27/07/2001 and registration receipt bearing No.4610/2001 (collectively referred to as "Lost Deeds") and are unable to find the same despite our diligent search. Therefore, we have filed NC No933/2020 on 31/07/2020 with Naupada Police Station with respect to the Lost Deeds. The Lost Deeds have not been deposited by us with any bank or institution or third party for the purpose of creating a security on the said Flats.

The public at large is hereby informed not to deal or carry out any transaction with anyone on the basis of the Lost Deeds. Further, if any person having custody of the Lost Deeds tries to misuse the Lost Deeds, the same shall not be binding on the said Flats as well on us in any manner whatsoever. If anyone dealing with the Lost Deeds shall be doing so at their own risk and peril. If the Lost Deeds are found then kindly send the same at above mentioned office address.

sd/-
Vishwas M. Kulkrni
Mrs. Swati V. Kulkarni

Date – 01/08/2020

कोंकण रेल्वे कॉर्पोरेशन लि.

(भारत सरकारचा एक उपक्रम)

CIN : U35201MH1990GOI223738 • वेबसाईट : www.konkanrailway.com

नॅशनल स्टॉक एक्सचेंज ऑफ इंडियाशी केलेल्या सूचीबद्धता कराराला अनुसरून

३१ मार्च, २०२० रोजी संपलेल्या अर्ध वर्ष/वर्षासाठी लेखापरिक्षित वित्तीय निष्कर्ष

(रक्कम रु. लाखांत)

अ. क्र.	तपशील	संपलेल्या अर्ध वर्षासाठी ३१ मार्च, २०२० (अलेखापरिक्षित)	संपलेल्या अर्ध वर्षासाठी ३१ मार्च, २०१९ (अलेखापरिक्षित)	संपलेले वर्ष ३१ मार्च, २०२० (लेखापरिक्षित)	संपलेले वर्ष ३१ मार्च, २०१९ (लेखापरिक्षित)
१	प्रवर्तनातून एकूण उत्पन्न	२,३३,८९३	१,५०,९७१	२,६४,२९४	२,८२,४२८
२	कालावधीसाठी निव्वळ नफा/(तोटा) (कर अपवादात्मक आणि/किंवा असन्नसाधारण बाबींपूर्व)	३,९७५	७,९१६	५९६	९,१७३
३	कालावधीसाठी करपूर्व निव्वळ नफा/(तोटा) (अपवादात्मक आणि/किंवा असन्नसाधारण बाबींनंतर)	३,९७५	७,९१६	५९६	९,१७३
४	कालावधीसाठी करपश्चात निव्वळ नफा/(तोटा) (अपवादात्मक आणि/किंवा असन्नसाधारण बाबींनंतर)	३,९७५	७,९१६	५९६	९,१७३
५	कालावधीसाठी एकूण सर्वसमावेशक उत्पन्न (कालावधीसाठी नफा/(तोटा) (करोत्तर) आणि इतर सर्वसमावेशक उत्पन्न (करोत्तर) धरून)	(१२,१०४)	७७१	(१८,४८३)	९,१२८
६	भरणा झालेले समभाग भांडवल	१,२८,३०६	१,२५,९५४	१,२८,३०६	१,२५,९५४
७	राखीव (पुनर्मुल्यांकित राखीव वगळून)	(३,४७,०२५)	(३,२८,५४२)	(३,४७,०२५)	(३,२८,५४२)
८	नेट वर्थ	१,८९,२३२	२,०५,३६३	१,८९,२३२	२,०५,३६३
९	भरणा झालेले कर्ज भांडवल/थकीत कर्ज	२,३३,९९४	२,९३,९०८	२,३३,९९४	२,९३,९०८
१०	थकीत विमोचनयोग्य प्रेफरन्स शेअर्स				
११	डेट इक्विटी रेशो	१.२३	०.९४	१.२३	०.९४
१२	प्रति समभाग प्राप्ती (प्रत्येकी रु. १,०००/- चे) (अखंडित आणि खंडित कामकाजासाठी)				
	१. मूलभूत :	३१.९९३१	७०.५१६३	४.७७७६	८८.८५१२
	२. सौम्यिकृत :	७.४२०६	१६.२१५५	१.११२५	१९.२७१७
१३	भांडवल विमोचन राखीव				
१४	डिबेंचर विमोचन राखीव				
१५	डेट सर्विस कव्हरेज रेशो	१.५८०५	२.१४६४	१.०४५२	१.७४४०
१६	इंटरेस्ट सर्व्हिस कव्हरेज रेशो	१.५८०५	२.१४६४	१.०४५२	१.७४४०

टीपा :

ए) वरील माहिती म्हणजे सेबी (लिस्टिंग ॲंड अदर डिस्क्लोजर रिक्वायरमेंट्स) रेग्युलेशन्स, २०१५च्या रेग्युलेशन ५२ अंतर्गत नॅशनल स्टॉक एक्स्चेंज (एनएसई) कडे दाखल केलेल्या अर्ध वार्षिक/वार्षिक वित्तीय निष्कर्षांच्या तपशीलवार विवरणाचा एक उतारा आहे. अर्ध वार्षिक/वार्षिक वित्तीय निष्कर्षांचे संपूर्ण विवरण नॅशनल स्टॉक एक्सचेंजची वेबसाईट (www.nseindai.com) आणि केआरसीएलची वेबसाईट (www.konkanrailway.com) वर उपलब्ध आहे.

बी) सेबी (लिस्टिंग ॲंड अदर डिस्क्लोजर्स रिक्वायरमेंट्स) रेग्युलेशन्स, २०१५च्या रेग्युलेशन ५२(४)च्या पोट-खंड (ए), (बी), (डी) आणि (ई)मध्ये उल्लेख केलेल्या बाबींसाठी आवश्यक असलेली माहिती नॅशनल स्टॉक एक्स्चेंज (एनएसई)ला कळवली आहे आणि ती एनएसईच्या वेबसाईटवर पाहता येईल.

सी) आ.व. २०१८-१९ मध्ये केआरसीएलने भागधारकांना त्यांच्या विद्यमान भागधारणेच्या प्रमाणांत रु. १९६०० लाखांसाठी २ रा राईटस इश्यु घोषित केला. वर्षामध्ये केरळ सरकार व गोवा सरकाराने रु. २३५२ लाख मुल्याच्या शेअर्सचे वाटप केले आहे. २०१८-१९ मध्ये रेल्वे मंत्रालय आणि महाराष्ट्र सरकाराला रु. १४३०८ लाख मुल्याच्या शेअर्सचे वाटप केले. ०३.०६.२०२० रोजी कर्नाटक सरकाराला रु. २३४० लाख मुल्याचे वाटप केले. ह्या वाटपानंतरी २ऱ्या राईट इश्युची संपूर्ण भरणा झाला. वर्ष दरम्यान केआरसीएल ने रु. ४९००० लाखांच्या ३ऱ्या राईट शेअर इश्युची घोषणा केली. त्यापैकी रेल्वे मंत्रालयाने ०७.०५.२०२० रोजी रु. २५४० लाखांची रक्कम अंशतः आणि १९.०६.२०२० रोजी रु. ८९३१ लाख रक्कम प्रदान केली.

डी) वर्षामध्ये हिशोबात धरलेले आधीच्या कालावधीचे खर्च आणि उत्पन्न इंड एएस-८ नुसार गणले आहेत. संबंधित समायोजन केली आहे आणि संलग्न मागील वर्षाची आकडेवारी पुनर्रचित केली आहे. ज्यामध्ये मागील वर्षाच्या आधीच्या आकडेवारीही अविवरित नफा समायोजित आहे.

चालू वर्षामध्ये हिशोबात धरलेले रु. २६९ लाख रकमेचा खर्च हा मागील वर्षाशी संबंधित हो म्हणून इंड एएस-८ प्रमाणे, हा आधीच्या कालावधीच्या खर्च मागील वर्षात हलवला आणि मागील वर्षासाठीचा संबंधित खर्च पुनर्रचित केला. त्यामुळे मागील वर्षासाठी करोत्तर नफा रु. २६९ लाखांनी कमी झाला परिणामी चालू वर्षासाठी करोत्तर नफा रु. २६९ लाखांनी कमी झाला परिणामी चालू वर्षासाठी प्रारंभिक राखीव आणि अधिकाधिक सुद्धा त्यांच रकमेने कमी झाले. तसेच मागील वर्षासाठी अन्य चालू दायित्वे पुनर्रचित करून रु. ३५८ लाखांनी वाढवली व मागील वर्षासाठी चालू मत्ता पुनर्रचित करून रु. ९४७ लाखांनी वाढवल्या.

कोंकण रेल्वे कॉर्पोरेशन लि. साठी
सही/-
(संजय गुप्ता)
अध्यक्ष आणि व्यवस्थापकीय संचालक
डीआयएन : ०६९१०५०४

दिनांक : ३० जुलै, २०२०
ठिकाण : नवी मुंबई

GMR Infrastructure Limited

Regd. Office: Naman Centre, 7th Floor, Opp. Dena Bank, Plot No. C-31, G Block, Bandra Kurla Complex, Bandra (East), Mumbai, Maharashtra- 400 051 P: +91-22-42028000 F: +91-22-42028004
E: gil.cosecy@gmrgroup.in W: www.gmrgroup.in CIN: L45203MH1996PLC281138

Extract of the Consolidated Audited Financial Results for the quarter and year ended March 31, 2020

(₹ in Crores)

Sl. No.	Particulars	Quarter ended 31.03.2020 Audited	Quarter ended 31.12.2019 Unaudited	Quarter ended 31.03.2019 Audited	Year ended 31.03.2020 Audited	Year ended 31.03.2019 Audited
1	Total income from operations	2,348.75	2,196.49	1,993.62	8,555.54	7,575.96
2	Net loss for the period from continuing operations (before Tax and Exceptional items)	(616.67)	(260.38)	(145.03)	(1,602.50)	(1,341.53)
3	Net loss for the period before Tax from continuing operations (after Exceptional items)	(1,297.58)	(260.38)	(2,357.33)	(2,283.41)	(3,553.83)
4	Net loss for the period after Tax from continuing operations (after Exceptional items)	(1,127.36)	(279.18)	(2,352.62)	(2,198.49)	(3,466.41)
5	Net profit /(loss) for the period after Tax from dis-continued operations	0.54	(1.56)	11.38	(3.70)	110.12
6	Net loss for the period after Tax from continuing and dis-continued operations (4+5)	(1,126.82)	(280.74)	(2,341.24)	(2,202.19)	(3,356.29)
7	Total comprehensive income for the period	(1,291.95)	(251.34)	(2,459.90)	(2,178.04)	(3,382.66)
8	Equity share capital	603.59	603.59	603.59	603.59	603.59
9	Earnings per share (of ₹ 1/- each) (for continuing and discontinued operations) Basic & Diluted (in ₹)	(1.82)	(0.63)	(3.92)	(4.03)	(5.95)

Extract of the Standalone Audited Financial Results for the quarter and year ended March 31, 2020 (₹ in Crores)

Sl.No.	Particulars	Quarter ended 31.03.2020 Audited	Quarter ended 31.12.2019 Unaudited	Quarter ended 31.03.2019 Audited	Year ended 31.03.2020 Audited	Year ended 31.03.2019 Audited
1	Total income from operations	353.13	261.70	292.47	1,155.10	1,101.04
2	Profit / (Loss) before tax and exceptional items	39.05	(187.32)	(110.54)	(463.67)	(566.43)
3	Loss before tax after exceptional items	(782.47)	(222.65)	(586.50)	(1,454.14)	(1,042.39)
4	Loss after tax and exceptional items	(817.38)	(219.78)	(582.38)	(1,479.12)	(1,034.31)
5	Total comprehensive income for the period	1,584.49	(337.02)	(2,900.40)	517.13	(5,349.91)
6	Equity share capital	603.59	603.59	603.59	603.59	603.59
7	Earnings per share (of ₹ 1/- each) (for continuing and discontinued operations), Basic & Diluted (in ₹)	(1.35)	(0.36)	(0.97)	(2.45)	(1.72)

Notes :

1. The above is an extract of the detailed format of quarterly / annual financial results filed with the stock exchange under Regulation 33 of the SEBI (Listing and other Disclosure Requirements) Regulations, 2015. The full format of the quarterly / Annual Financial results are available on the websites of the stock exchange(s) (www.bseindia.com and www.nse-india.com) and on Company's website www.gmrgroup.in.
2. The audited consolidated and standalone financial results of the Company for the quarter and year ended March 31, 2020 have been reviewed by the Audit Committee at their meeting held on July 29, 2020 and approved by the Board of Directors in their meeting held on July 30, 2020.

For and on behalf of the Board of Directors
Grandhi Kiran Kumar
Managing Director & CEO

Place : New Delhi
Date : July 30, 2020

GMR GROUP - GIL / 154 / PREM ASSOCIATES

गार्बी फिनवेस्ट लि.

सीआयएन: एल६५१००एमएच१९८२पीएलसी२९५८९४
नोंदणी. कार्यालय: ०८, ऐक्झा, ररा मजला, एच. पी. पेट्रोल पंपासमोर, चकाला, अंधेरी (पूर्व), मुंबई-४०० ०९३.
ईमेल: rupesh_markvision@yahoo.co.in । वेबसाईट: www.gpil.in

३१ मार्च, २०२० रोजी संपलेली तिमाही आणि वर्षाकरिता लेखापरीक्षित वित्तीय निष्कर्षांचा उतारा

रु. लाखांत (इपीएस वगळून)

तपशील	संपलेली तिमाही ३१.०३.२०२०	तारखेपर्यंत वर्षाची आकडेवारी ३१.०३.२०२०	मागील वर्षात संपलेले संलग्न ३ महिने ३१.०३.२०१९
	लेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित
प्रवर्तनातून एकूण उत्पन्न (निव्वळ)	१०७.६७	२८४.५१	९०.१०
कालावधीसाठी निव्वळ नफा/(तोटा) (कर, अपवादात्मक आणि/किंवा असन्यसाधारण बाबींपूर्वी)	३३.३३	१७०.१२	(४६.९०)
कालावधीसाठी करपूर्व निव्वळ नफा/(तोटा) (अपवादात्मक आणि/किंवा असन्यसाधारण बाबींनंतर)	३३.३३	१७०.१२	(४६.९०)
कालावधीसाठी करोत्तर निव्वळ नफा/(तोटा) (अपवादात्मक आणि/किंवा असन्यसाधारण बाबींनंतर)	३३.३३	११६.५४	(४६.९०)
समभाग भांडवल	१,१७३.०७	१,१७३.०७	१,१७३.०७
मागील वर्षाच्या लेखापरीक्षित ताळेबंदात दाखवल्याप्रमाणे राखीव (पुनर्मूल्यांकित राखीव वगळून)	-	४,८७४.९९	-
प्रति समभाग प्राप्ती (प्रत्येकी रु. १०/- चे) (अखंडित आणि खंडित कामकाजासाठी)			
मूलभूत:	०.२८	०.९९	(०.४०)
सौम्यिकृत:	०.२८	०.९९	(०.४०)

टीपा:

१) २९ जुलै, २०२० रोजी झालेल्या त्यांच्या बैठकीत लेखापरीक्षण समितीने ३१ मार्च, २०२० रोजी संपलेल्या तिमाही आणि वर्षासाठीचे वरील निष्कर्ष पुनर्विलोकित केले आणि संचालक मंडळाने २९ जुलै, २०२० रोजी झालेल्या त्यांच्या बैठकीत त्यास मंजुरी दिली.

२) सेबी (लिस्टिंग ऑब्लिगेशन्स ॲण्ड डिस्क्लोजर रिक्वायरमेंटस्) रेग्युलेशन्स, २०१५ च्या रेग्युलेशन ३३ अंतर्गत आवश्यक असल्यानुसार संपलेल्या तिमाही वित्तीय निष्कर्षांच्या तपशिलवार विवरणाचा वरील एक उतारा आहे. संपलेल्या तिमाही वित्तीय निष्कर्षांचे संपूर्ण विवरण स्टॉक एक्सचेंजची वेबसाईट (www.bseindia.com) वर उपलब्धआहे.

गार्बी फिनवेस्ट लिमिटेड
सही/- रमेश कुमार पांडे
व्यवस्थापकीय संचालक (डीआयएन ००१५०५६१)

ठिकाण: मुंबई
दिनांक: ३१.०७.२०२०

एचडीएफसी

30 जून, 2020 रोजी संपलेल्या तिमाहीसाठीचे अलेखापरीक्षित एकत्रीकृत वित्तीय निष्कर्ष

₹ कोटींमध्ये

तपशील	30 जून 2020 रोजी संपलेली तिमाही	30 जून 2019 रोजी संपलेली तिमाही	31 मार्च 2020 रोजी संपलेले वर्ष
	पुनर्विलोकित		लेखापरीक्षित
परिचालनापासून एकूण उत्पन्न (नक्त)	29,953.57	23,182.45	1,01,725.71
कालावधीसाठीचा नक्त नफा (करपूर्व आणि असामान्य बाबींपूर्वी)	4,815.93	4,579.36	26,193.25
कालावधीसाठीचा करपूर्व नक्त नफा (असामान्य बाबींनंतर)	4,815.93	4,579.36	26,193.25
कालावधीसाठीचा करपश्चात नक्त नफा (असामान्य बाबींनंतर)	4,058.53	3,539.72	22,826.47
कालावधीसाठीचे एकूण सर्वसमावेशक उत्पन्न	6,509.18	4,083.00	16,613.05
समभाग भांडवल	346.92	345.06	346.41
राखीव निधी (अगोदरच्या वर्षाच्या ताळेबंदात दर्शविलेला पुनर्मूल्यांकन राखीव निधी वगळून)			1,26,132.75
प्रति समभाग अर्जन (दर्शनी मूल्य प्रत्येकी ₹ 2)*			
मूळ : (₹)	20.86	17.97	124.14
लघुवर्तित : (₹)	20.78	17.86	123.19

*ह्या तिमाहीसाठी वार्षिकीकृत नाही

हाउसिंग डेव्हलपमेंट फायनान्स कॉर्पोरेशनची स्वतंत्र निष्कर्षांशी संबंधित महत्त्वाची माहिती खालीलप्रमाणे आहे : ₹ कोटींमध्ये

तपशील	30 जून 2020 रोजी संपलेली तिमाही	30 जून 2019 रोजी संपलेली तिमाही	31 मार्च 2020 रोजी संपलेले वर्ष
	पुनर्विलोकित		लेखापरीक्षित
एकूण उत्पन्न	13,019.29	12,996.11	58,763.34
करपूर्व नफा	3,606.83	3,985.11	20,350.92
कर खर्च	555.31	782.01	2,581.27
करपश्चात नक्त नफा	3,051.52	3,203.10	17,769.65
एकूण सर्वसमावेशक उत्पन्न	5,070.38	3,465.08	11,117.34

टीप :

1. वरील निष्कर्ष संचालक मंडळाच्या लेखापरीक्षण आणि प्रशासन समितीने पुनर्विलोकित केलेले आहेत आणि कॉर्पोरेशनच्या संचालक मंडळातर्फे 30 जुलै 2020 रोजी भरलेल्या त्यांच्या सभेमध्ये संमत करण्यात आले आहेत आणि कॉर्पोरेशनच्या लेखापरीक्षकांनी पुनर्विलोकित केले आहेत.
2. उपरोक्त हा सेबी (सूचीकरण बंधने आणि प्रकटन आवश्यकता) नियमने, 2015 च्या नियमन 33 अन्वये बीएसई लिमिटेड आणि नॅशनल स्टॉक एक्सचेंज ऑफ इंडियाकडे सादर केलेल्या वित्तीय निष्कर्षांच्या तपशीलवार स्वरूपाचा एक सारांश आहे. ह्या वित्तीय निष्कर्षांचे संपूर्ण प्रारूप www.bseindia.com, www.nseindia.com आणि www.hdfc.com वर उपलब्ध आहे.

संचालक मंडळासाठी आणि त्यांच्या वतीने

केकी एम. मिस्त्री
व्हाईस-चेअरमन व सीईओ

स्थळ : मुंबई
दिनांक : 30 जुलै, 2020

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फोन : 022-2282 0282, 6631 6000. फॅक्स : 022-2281 1205. ई-मेल : investorcare@hdfc.com CIN: L70100MH1977PLC019916

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३० जून, २०२० रोजी संपलेल्या तिमाहीसाठीचे अलेखापरिक्षित एकत्रित वित्तीय निष्कर्षांचा उतारा

(₹ कोटीत)

	तपशील	संपलेल्या तिमाहीसाठी ३० जून, २०२० (अलेखापरिक्षित)	संपलेल्या तिमाहीसाठी ३१ मार्च, २०२० (लेखापरिक्षित)	संपलेल्या तिमाहीसाठी ३० जून, २०१९ (अलेखापरिक्षित)	संपलेल्या वर्षासाठी ३१ मार्च, २०२० (लेखापरिक्षित)
१	प्रवर्तनातून चालू ऑपरेशन्समधून महसूल	२,३४८.६६	२,३७८.०९	२,५८४.०३	१०,३५६.७५
२	चालू ऑपरेशन्समधून लाभापूर्वीचा (तोटा)/नफा, सहयोगी कंपनीच्या हिस्सा आणि कर	११०.६५	२९६.३३	३६४.९९	१,२५१.११
३	चालू ऑपरेशन्समधून करापूर्वीचा नफा	१०९.९४	२९६.८८	३५२.३०	१,२४८.०६
४	चालू ऑपरेशन्समधून करानंतरचा नफा	७७.९५	१९७.५६	२३०.७३	१,०२८.४१
५	बंद ऑपरेशन्समधून सहयोगी कंपनीच्या हिस्सा आणि करापूर्वीचा नफा/(तोटा)	-	६,१३६.०८	(८.००)	६,१२८.०८
६	बंद ऑपरेशन्समधून करानंतरचा नफा/(तोटा)	-	६,२३६.७२	(४.४०)	६,१९९.७४
७	कालावधीकरिता नफा (४+६)	७७.९५	६,४३४.२८	२२६.३३	७,२२८.१५
८	कालावधीकरिता एकूण व्यापक उत्पन्न	९८.२८	५,९६७.९९	४४६.१९	६,८३९.८५
९	भरणा केलेले समभाग भांडवल (दर्शनी मूल्य ₹ १०/- प्रत्येकी)	२५४.८२	२५४.८२	२५४.८२	२५४.८२
१०	इतर भांडवल आणि नॉन कंट्रोलिंग इंटरेस्ट				१३,४०६.६१
११	प्रति समभाग प्राप्ती (₹)				
	- मूळ आणि सौम्यीकृत (चालू ऑपरेशन्ससाठी)	०.५२*	७.२५*	६.१९*	३९.६६
	- मूळ आणि सौम्यीकृत (बंद ऑपरेशन्ससाठी)	-	२४७.८३*	(०.१७)*	२४३.३६
	- मूळ आणि सौम्यीकृत (चालू आणि बंद ऑपरेशन्ससाठी)	०.५२*	२५२.०६*	६.०२*	२८५.०२

* वार्षिकीकृत नसलेले

३० जून, २०२० रोजी संपलेल्या तिमाहीसाठीचे लेखापरिक्षित अलिप्त वित्तीय निष्कर्षांचा उतारा

(₹ कोटीत)

	तपशील	संपलेल्या तिमाहीसाठी ३० जून, २०२०	संपलेल्या तिमाहीसाठी ३१ मार्च, २०२०	संपलेल्या तिमाहीसाठी ३० जून, २०१९	संपलेल्या वर्षासाठी ३१ मार्च, २०२०
१.	प्रवर्तनातून चालू ऑपरेशन्समधून महसूल	६२७.९८	७३४.०५	७९८.५३	२,९२०.२९
२.	चालू ऑपरेशन्समधून करापूर्वी नफा	१४२.३०	१५२.३८	२९१.७६	८३४.३२
३.	चालू ऑपरेशन्समधून करानंतरचा नफा	१०८.७७	११७.८५	२०५.५६	६७९.८२
४.	बंद ऑपरेशन्समधून करापूर्वी नफा/(तोटा)	-	६,१३६.०८	(८.००)	६,१२८.०८
५.	बंद ऑपरेशन्समधून करानंतरचा नफा/(तोटा)	-	६,२३६.७२	(३५.५९)	६,१६६.४०
६.	कालावधीकरिता नफा (३+५)	१०८.७७	६,३५४.५७	१७०.०५	६,८४०.२२
७.	कालावधीकरिता एकूण व्यापक उत्पन्न	१५२.६०	५,८११.९८	४०२.०१	६,२९७.९८
८.	भरणा केलेले समभाग भांडवल (प्रत्येकी ₹ १०चे दर्शित मूल्य)	२५४.८२	२५४.८२	२५४.८२	२५४.८२
९.	इतर भांडवल				११,७२२.५०
१०.	प्रति समभाग प्राप्ती (₹)				
	- मूळ आणि सौम्यीकृत (चालू ऑपरेशन्ससाठी)	४.२७*	४.६३*	८.०७*	२६.३७
	- मूळ आणि सौम्यीकृत (बंद ऑपरेशन्ससाठी)	-	२४४.८१*	(१.३९)*	२४२.१३
	- मूळ आणि सौम्यीकृत (चालू आणि बंद ऑपरेशन्ससाठी)	४.२७*	२४९.४४*	६.६८*	२६८.५०

* वार्षिकीकृत नसलेले

टीपा :

१. सेबी (लिस्टिंग ऑब्लिगेशन्स ॲण्ड डिस्क्लोजर रिक्वायरमेंट्स) रेग्युलेशन्स २०१५ च्या नियमावली ३३ अंतर्गत स्टॉक एक्सचेंजेससह वरील माहिती ही ३० जून २०२० रोजी संपलेल्या तिमाही करिता अलिप्त आणि एकत्रित वित्तीय निष्कर्षांचा उतारा आहे. ३० जून २०२० रोजी संपलेल्या तिमाही करिता अलिप्त आणि एकत्रित वित्तीय निष्कर्षांचा संपूर्ण अहवाल स्टॉक एक्सचेंजेसची वेबसाईट (www.nseindia.com and www.bseindia.com) आणि कंपनीची वेबसाईट (www.tatachemicals.com) येथे उपलब्ध आहे.
२. वरील परिणामांमध्ये वित्तीय निष्कर्षांचा लेखा समितीने आढावा घेतला असून कंपनीच्या संचालक मंडळाने त्यांच्या ३१ जुलै, २०२० रोजी झालेल्या बैठकीत त्यांना मान्यता दिली आहे.

संचालक मंडळाच्या आदेशानुसार
टाटा केमिकल्स लिमिटेड

आर. मुकुंदन
व्यवस्थापकीय संचालक आणि सीईओ

ठिकाण : मुंबई
दिनांक : ३१ जुलै, २०२०

टाटा केमिकल्स लिमिटेड

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