



S U R A J

January 17, 2024

To
National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1, G Block
Bandra-Kurla Complex, Bandra (East)
Mumbai – 400 051

To
BSE Limited
Phiroze Jeejeebhoy Towers
21st Floor, Dalal Street
Mumbai – 400 001

NSE Symbol: SURAJEST

BSE Scrip Code: 544054

Dear Sir/ Madam,

Sub.: Disclosure under Regulation 30 and 47 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulations 30 and 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose copies of the newspaper advertisement of the unaudited financial results for quarter and half year ended September 30, 2023, as published in the following newspapers:

1. Business Standard, all India editions;
2. Navshakti, Mumbai

Kindly take the aforesaid information on record and oblige.

Thanking you,

Yours sincerely,

For Suraj Estate Developers Limited

Shivil Kapoor
Company Secretary & Compliance officer
ICSI Membership No.: F11865

SURAJ ESTATE DEVELOPERS LIMITED

Aman Chambers, 3rd Floor, Century Bazaar, Prabhadevi, Mumbai, Maharashtra 400025

Call + 91 022 2437 7877 / +91 022 2436 0802 / +91 022 2432 7656 / +91 022 2436 3471

CIN no. U99999MH1986PLC040873

www.surajestate.com

UNRESOLVED ISSUES

67% of the ongoing corporate insolvency resolution cases have already crossed the 270-day timeline, creating issues for the companies



RIKSHA CHITRAKARNI
New Delhi, 16 January

Ten minutes before the clock struck eight on the evening of December 29, a fire started at the Nashik factory of container glassmaker Hindustan National Glass and Industries (HNG). As firefighters tried to douse the flames — fortunately, no one was hurt — murrums started about the delay in implementing a safety plan.

The murrums carried near-up anger. Nashik is not the first HNG factory to suffer a fire incident. In the middle of last year, there was a fire in its plant in

Nakdupeta, Andhra Pradesh, and before that, in 2022, a similar incident took place at its facility in Rishra, near Kolkata.

Currently, four furnaces of HNG are shut due to lack of maintenance, as its resolution process drags on under the Insolvency and Bankruptcy Code (IBC). The delay has meant that repairs to HNG's glass furnaces hang fire. If a furnace leaks, it puts the supporting steel structures at the risk of melting and even collapsing.

HNG is not an isolated example of delay in IBC resolution.

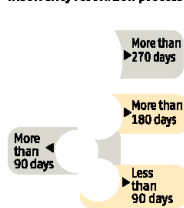
Last week, Reserve Bank of India Governor Shaktikanta Das flagged the

issue of delays in resolution of stressed assets through bankruptcy courts and said the delays erode the value of assets.

"As of September 2023, 67 per cent of the ongoing corporate insolvency resolution process (CIRP) cases have already crossed the total timeline of 270 days, including a possible extension period of 90 days," Das said while speaking at the Conference on Resolution of Stressed Assets and Insolvency and Bankruptcy Code organised by the Centre for Advanced Financial Research and Learning in Mumbai. "More concerning is the fact that the average time taken for admission of a case during FY21 and

IN THE RECKONING

Timeline of ongoing corporate insolvency resolution process



Status check of CIRP cases



Data as of September 2023

Source: IBCI

FY22 stood at 468 days and 650 days, respectively. Such a long duration of delays will substantially erode the value of the assets."

The timeline for completion of resolution under the IBC, which was established in 2016, is 270 days, and can be extended subject to conditions.

In response to Governor Das's speech, Anil Agarwal, the Vedanta Group chairman, posted on the social media platform now known as X: "One thing which saddens me is seeing a business in India closed or stuck in the bankruptcy process. Around 12,000 companies are currently in NCLT process. If these companies are revived, it will add at least \$1 trillion to GDP."

Business Standard could not obtain a comment from the Insolvency and Bankruptcy Board of India (IBBI) on the IBC delays and their impact.

Firefighting

In July 2023, AGI Greenpac emerged as the winning bidder for HNG, but the matter has been embroiled in litigation, the latest being the one over the approval of its plan by the Competition Commission of India by a rival bidder.

Litigation is one of the major factors.

The evolving jurisprudence related to the IBC is another. Others — as the RBI governor pointed out — include lack of effective coordination among the creditors and bottlenecks in the judicial infrastructure.

Experts also point to the instance of Jet Airways, which went into insolvency in June 2019 and, in July 2021, found the winning bidder in the Jalan-Kalrock consortium. The airline is starting at the expiry of its Air Operator's Certificate while the future of the winning resolution plan looks uncertain with the lenders and the consortium at loggerheads.

Of 7,249 CIRPs that ended up with orders of liquidation, 187 had claims of more than ₹1,000 crore. These companies had debt of ₹8.43 trillion, of which assets on the ground were valued only at ₹0.43 trillion.

"These delays are eroding value either for the company or the lenders. In many cases, the lenders are taking a huge haircut and selling their loans. We can have aspirations to clear a record number of cases, but we are yet to see action on the ground," says Anshul Jain, partner, PwC.

In 2022, State Bank of India (SBI), after going through the IBC process for two years in the case of KSK Mahanadi Power, sold its debt of ₹3,815 crore outstanding loans to an asset reconstruction company. Experts called it the single-largest distressed loan sale on an upfront payment basis by any bank, which led to significant recoveries for SBI.

Navigating challenges

Although the IBC leaves little room for interference with the corporate insolvency resolution process, objections by erstwhile promoters or the suspended board of the corporate debtor, competing resolution applicants, and dissatisfied creditors are many, and are the primary reason for delays in resolution.

Experts say navigating through these challenges requires a tribunal to adjudicate expeditiously, but the bankruptcy code does not prescribe a timeline for the tribunals to adjudicate these objections.

"The resolution applicants even face

operational challenges from regulatory bodies as well as private contractors of the corporate debtor," Sulrith Kapoor, partner, King Stubb & Kasva law firm.

Kapoor recently closed a successful settlement for a hydro power plant, which got a National Company Law Tribunal's (NCLT) order against an operational creditor for releasing machinery. "Despite the directions against the operational creditor, the successful resolution applicant resolved the issue through a settlement to ensure there are no further challenges to delay the transfer of machinery and the return on investment through generation of power can be achieved with visible timelines," he says.

IBC experts also say there can be clashes between departments. For instance, in April 2023, the Income Tax Department filed an appeal against the NCLT for approving Suraksha Group's bid to buy Jaypee Infratech Ltd, which has been undergoing insolvency proceedings since August 2017, over certain claims.

"The Act provides a time period for admission of IBC applications. The Supreme Court made this time period non-mandatory. Currently, there is considerable delay in admission, which leads to further erosion of value," says Yash Vardhan, associate partner, India Law LLP.

Vardhan says the onus is also on the lenders to commence the IBC proceeding upon default without waiting for the account to turn into a non-performing asset.

"It is imperative to address systemic inefficiencies and foster an environment conducive to swift and equitable resolutions, thereby safeguarding the interests of all stakeholders involved in the insolvency process," says Sonam Chandwani, managing partner, KS Legal and Associates.

Chandwani cites the instance of Amtek Auto, where delays in the resolution process resulted in a marked devaluation of its operational assets, reducing the recoverable amount for creditors. "Similarly, in the matter of Essar Steel, protracted legal battles led to substantial value erosion," she adds.

Suraj Estate Developers Limited

(Formerly known as Suraj Estate Developers Private Limited)

Regd Off. 301, 3rd Floor, Aman Chambers, Veer Savarkar Marg, Opp. Bangal Chemicals, Maharashtra - 400 024

Consolidated Statement of Unaudited Financial Results for the Quarter and Six months ended September 30, 2023

(Rs. in Millions except earnings per share)

Sl. No.	Particulars	Quarter ended		Six months ended	
		30-Sep-23 (Unaudited)	30-Jun-23 (Unaudited)	30-Sep-23 (Unaudited)	31-Mar-23 (Audited)
1	Income				
	(a) Revenue from operations	1,034.60	1,024.10	2,058.70	3,057.44
	(b) Other income	2.43	4.04	8.47	21.48
	Total Income	1,037.03	1,028.14	2,067.17	3,078.92
2	Profit before tax (1-2)	228.77	193.72	422.49	492.12
3	Tax expense				
	Current tax	70.38	86.78	157.16	135.71
	Deferred tax - charge/ (credit)	(10.83)	(38.34)	(49.17)	(24.23)
	Total tax expense	59.55	48.44	107.99	111.49
	Profit for the period/year (3-4)	169.22	145.28	314.50	380.64
5	Other Comprehensive Income				
	(a) Items that will not be reclassified to profit or loss:				
	- Remeasurement of defined benefit liability	0.22	0.10	0.32	0.82
	- Income tax relating to above	(0.06)	(0.02)	(0.08)	(0.23)
	Total Other Comprehensive Income, net of tax	0.16	0.08	0.24	0.60
6	Total Comprehensive Income for the period/year (5+6)	169.38	145.36	314.74	381.24
7	Profit for the period/year attributable to:				
	- Owners of the Group	169.61	147.05	316.66	321.60
	- Non-controlling interest	(0.39)	(1.77)	(2.16)	(0.36)
8	Other comprehensive income for the period/year attributable to:				
	- Owners of the Group	0.16	0.08	0.24	0.60
	- Non-controlling interest	0.00	-	0.00	-
9	Total comprehensive income for the period/year attributable to:				
	- Owners of the Group	169.77	147.13	316.90	322.20
	- Non-controlling interest	(0.39)	(1.77)	(2.16)	(0.96)
10	Per share data				
	Full-up equity share capital (Face Value Rs. 5/- per share)*				716.13
11	Other equity				
12	Earnings per share (Face Value Rs. 5/- per share)				
	(a) Basic (Rs)	5.33	4.58	9.91	10.10
	(b) Diluted (Rs)	5.33	4.58	9.91	10.10

* Not off elimination on consolidation due to equity shares held by subsidiary company.

Notes on consolidated unaudited financial results:

- The above is an extract of the detailed format of the quarterly unaudited financial results filed with stock Exchanges. The full format of the quarterly results are available on the Stock Exchanges and on the website of the Company www.surajestate.com
- Subsequent to quarter ended September 30, 2023, the Company has completed Initial Public Offering (IPO) of Rs. 4,000 Million (Fresh Issue) comprising of 11,111,111 equity shares of Rs. 5 each at an issue price of Rs. 350 per share. The equity shares of the Company have been listed on National Stock Exchange Limited and BSE Limited (hereinafter referred as "Stock Exchanges") w.e.f. October 28, 2023. The above statement of unaudited consolidated financial results for the quarter and six months ended September 30, 2023 are drawn up for the first time in accordance with the requirement of Regulation 33 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirement) Regulation, 2015, as amended, accordingly the figures for the quarter and six months ended September 30, 2022 have not been reported.
- The above group unaudited financial results have been reviewed and recommended by Audit Committee and approved by the Board of Directors at their respective meetings held on January 16, 2024. The statutory auditors of the Company have carried out limited review of the results for the quarter and six months ended September 30, 2023.
- The above consolidated unaudited financial results have been prepared in accordance with recognition and measurement principles laid down in the applicable Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 ("the Act"), as amended, read with relevant rules thereunder.
- Subsequent to quarter ended September 30, 2023, the Income Tax Department ("ITD") has conducted a search, survey and seizure operations during the period from 8th October 2023 to 10th October 2023 pursuant to authorizations issued under Sections 132 of the Income Tax Act, 1961 at the Registered and Corporate Offices of the Company and certain documents/ books of accounts including back-up of the accounting software and hardware copied and cash of Rs. 2.14 mn were seized. Panchnama report has been received by the Company. However, proceedings under search, survey and seizure operations are yet to be concluded, during which the Company, Promoters, Directors and Key Managerial Personnel may be required to share other additional documents or information as may be asked by the ITD from time to time. There are currently no tax demands levied consequent to such operations.
- The Group is exclusively operating in the business of Real Estate and other allied activities. This in the context of Indian Accounting Standard (Ind AS - 108) "Operating Segment" constitutes single operating segment. The Group does not have operations outside India, hence Geographical Segments is not applicable.
- The figures for the previous period/year have been regrouped or rearranged or reclassified wherever considered necessary.

For and on behalf of the Board
Suraj Estate Developers Limited
(Formerly known as Suraj Estate Developers Private Limited)

Rajan Moanathakoni Thomas
Chairman & Managing Director
(DIN : 00634578)

Place: Mumbai
Date: January 15, 2024

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Consolidated Statement of Unaudited Financial Result for the Quarter and Six months ended September 30, 2023
(Rs. in Millions except earnings per share)

Sr. No.	Particulars	Quarter ended		Six months ended	
		30-Sep-23 (Unaudited)	30-Jun-23 (Unaudited)	30-Sep-23 (Unaudited)	31-Mar-23 (Audited)
1	Income				
	(a) Revenue from operations	1,034.60	1,024.10	2,058.70	3,057.44
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6	Total Comprehensive Income for the period / year (5+6)	169.38	145.36	314.74	321.33
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	- Owners of the Group	169.77	147.13	316.90	322.29
	- Non-controlling interest	(0.38)	(1.77)	(2.15)	(0.96)
10	Paid-up equity share capital (Face Value Rs. 5/- per share)##				158.75
11	Other equity				715.13
12	Earnings per share (Face Value Rs. 5/- per share)				
	(a) Basic (Rs)	5.33	4.58	9.91	10.10
	(b) Diluted (Rs)	5.33	4.58	9.91	10.10

Net off elimination on consolidation due to equity shares held by subsidiary company.

Notes to consolidated unaudited financial results:

- The above is an extract of the detailed format of the quarterly unaudited financial results filed with stock Exchanges. The full format of the quarterly results are available on the Stock Exchanges and on the website of the Company www.surajestate.com
- Subsequent to quarter ended September 30, 2023, the Company has completed Initial Public Offering (IPO) of Rs. 4,000 Million (Fresh Issue) comprise of 11,111,111 equity shares of Rs. 5 each at an issue price of Rs. 360 per share. The equity shares of the Company have been listed on National Stock Exchange Limited and BSE Limited (hereinafter referred as "Stock Exchanges") w. e. f. December 26, 2023. The above statement of unaudited consolidated financial results for the quarter and six months ended September 30, 2023 are drawn up for the first time in accordance with the requirement of Regulation 33 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirement) Regulation, 2015, as amended, accordingly the figures for the quarter and six months ended September 30, 2022 have not been reported.
- The above group unaudited financial results have been reviewed and recommended by Audit Committee and approved by the Board of Directors at their respective meetings held on January 15, 2024. The statutory auditors of the Company have carried out limited review of the results for the quarter and six months ended September 30, 2023.
- The above consolidated unaudited financial results have been prepared in accordance with recognition and measurement principles laid down in the applicable Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 ("the Act"), as amended, read with relevant rules thereunder.
- Subsequent to quarter ended September 30, 2023, the Income Tax Department ("ITD") has conducted a "search, survey and seizure operation" during the period from 6th October 2023 to 10th October 2023 pursuant to authorizations issued under Sections 132 of the Income Tax Act, 1961 at the Registered and Corporate Office of the Company and certain documents/ books of accounts [including back-up of the accounting software and hardware copies] and cash of Rs. 2.14 mn were seized. Panchama report has been received by the Company. However, proceedings under search, survey and seizure operations are yet to be concluded, during which the Company, Promoters, Directors and Key Managerial Personnel may be required to share other additional documents or information as may be asked by the ITD from time to time. There are currently no tax demands levied consequent to such operations.
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- The figures for the previous period/ year have been regrouped or rearranged or reclassified wherever considered necessary.

For and on behalf of the Board
Suraj Estate Developers Limited
(Formerly known as Suraj Estate Developers Private Limited)
Sd/-
Rajan Meenathakoni Thomas
Chairman & Managing Director
(DIN : 00634576)

Place: Mumbai
Date: January 15, 2024

IIFL Home Finance Limited
CIN: U65993MH2006PLC166475

Regd. Office -IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC,
Thane Industrial Area, Wagle Estate, Thane-400604.
Tel: (91-22) 3929 4000 | Fax: (91-22) 2580 6654 | Website: www.iiflhomefinance.com

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED DECEMBER 31, 2023
Amount in crores except otherwise stated

Sl. No.	Particulars	Quarter Ended	Quarter Ended	Year Ended
		31.12.2023 (Unaudited)	31.12.2022 (Unaudited)	31.03.2023 (Audited)
1	Total Income from Operations	848.91	695.10	2,702.47
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	348.38	281.79	1,022.89
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	348.38	281.79	1,022.89
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	267.56	216.40	790.32
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	269.69	221.02	801.99
6	Paid up Equity Share Capital	26.34	26.34	26.34
7	Reserves (excluding Revaluation Reserve)	6,277.56	5,417.30	5,526.86
8	Securities Premium Account (Included in Sl. No.7-Reserves)	2,969.65	2,969.65	2,969.65
9	Net worth	6,303.91	5,443.64	5,553.20
10	Paid up Debt Capital / Outstanding Debt	16,521.86	15,097.69	14,953.21
11	Outstanding Redeemable Preference Shares	-	-	-
12	Debt Equity Ratio	2.62	2.77	2.69
13	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) (not annualised)			
	1. Basic (Rs):	101.56	82.14	326.06
	2. Diluted (Rs):	100.91	82.14	326.06
14	Capital Redemption Reserve	-	-	-
15	Debt Redemption Reserve	-	-	-
16	Debt Service Coverage Ratio [(PBT + Interest Expended+ Principal collected from customers during the year)/ (Interest Expended + Principal repayment of the borrowings during the year)]	NA	NA	NA
17	Interest Service Coverage Ratio [(PBT + Interest Expended)/(Interest Expended)]	NA	NA	NA

Note:

- The above is an extract of the detailed format of quarterly financial results for the quarter ended December 31, 2023 filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations"). The full format of the quarterly financial results are available on website of National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com and can be accessed on the Company's website (URL: https://www.iiflhomefinance.com/financials)
- For the other line items referred in regulation 52(4) of the listing Regulations, pertinent disclosures have been made to National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com and can be accessed on website of National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com.
- The Board of Directors at its meeting held on January 15, 2024 has declared an interim dividend of Rs. 55 per equity share (face value of Rs. 10 each).
- The Accounting policies adopted in the preparation of the financial results are consistent with those followed in the previous period/year unless otherwise stated.
- Previous year's/periods figures have been regrouped/reclassified wherever necessary to conform to the current period's presentation."

By order of the Board
For IIFL Home Finance Limited
Monu Ratra
Executive Director & CEO
DIN: 07406284

Date: January 15, 2024
Place: Mumbai

TV18

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नोंदीकृत कार्यालय: पहिला मजला, एम्पायर कॉम्प्लेक्स, ४१४-सेनापती बापट मार्ग, लोअर परळ, मुंबई-४०० ०१३.
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वेबसाईट: www.nw18.com | ई-मेल: investors.tv18@nw18.com

३१ डिसेंबर, २०२३ रोजी संपलेल्या तिमाहीचा आणि नऊ महिन्यांचा अलेखापरीक्षित एकत्रित वित्तीय निष्कर्षाचा उतारा

(प्रति माग माहिती व्यतिरिक्त, ₹ लाखात)

तपशील	३१ डिसेंबर २०२३ रोजी संपलेले तिमाही	३१ डिसेंबर २०२३ रोजी संपलेले नऊ महिने	३१ डिसेंबर २०२२ रोजी संपलेले तिमाही
विक्री आणि सेवेचे मूल्य	१,९५,२९५	७,७५,५३२	२,०७,२६३
वरील मध्ये वस्तू आणि सेवा कराचा समावेश	२७,६७६	१,१०,८९३	३०,४९२
प्रवर्तनातून एकूण उत्पन्न	१,६७,६१९	६,६४,६३९	१,७६,७७१
कालावधीकरिता नफा/(तोटा) करपूर्व	(५,०१७)	(३,२२२)	२,४२२
कालावधीकरिता नफा/(तोटा) करपश्चात*	(५,५८३)	(२,९६३)	३,७८१
कालावधीकरिता एकूण सर्वसमावेशक उत्पन्न (करपश्चात)	(५,३६२)	(२,२१२)	४,०५६
भरणा झालेले समभाग भांडवल प्रत्येकी ₹२/- चे समभाग	३४,२८७	३४,२८७	३४,२८७
पुनर्मुल्यांकित राखीव वगळून इतर इक्विटी**			
प्रति इक्विटी समभाग प्राप्ती (दर्शनी मूल्य ₹२/- प्रत्येकी) (वार्षिकीकृत नाही)			
१-मूलभूत (₹)	(०.०७)	०.०२	०.२४
२-सौम्यिकृत (₹)	(०.०७)	०.०२	०.२४

* अनियंत्रक व्याजासह हिस्सा समाविष्ट
** ३१ मार्च, २०२३ रोजी संपलेल्या वर्षाचा पुनर्मुल्यांकित राखीव निधी वगळता राखीव ₹ ४,३३,५६४ लाख होते.

टिप:

- १६ जानेवारी, २०२४ रोजी झालेल्या संबंद्ध बैठकांमध्ये लेखापरीक्षण समितीने वरील निष्कर्ष पुनर्विलोकित केले आणि संचालक मंडळाने वरील वित्तीय निष्कर्ष आणि त्यांचे प्रकाशन मंजूर केले. कंपनीच्या वैधानिक लेखापरीक्षकांनी वरील परिणामांचा मर्यादित आढावा घेतला आहे.
- अलेखापरीक्षित स्वतंत्र वित्तीय निष्कर्षावरील अतिरिक्त माहिती खालीलप्रमाणे:-

(₹ लाखात)

तपशील	३१ डिसेंबर २०२३ रोजी संपलेले तिमाही	३१ डिसेंबर २०२३ रोजी संपलेले नऊ महिने	३१ डिसेंबर २०२२ रोजी संपलेले तिमाही
विक्री आणि सेवेचे मूल्य	४६,९३२	१,२८,०४९	३८,३४७
वरील मध्ये वस्तू आणि सेवा कराचा समावेश	६,७६२	१८,५३८	५,६३२
प्रवर्तनातून एकूण उत्पन्न	४०,१७०	१,०९,५११	३२,७१५
कालावधीकरिता नफा/(तोटा) करपूर्व	२,१८१	(१,७०७)	१,९९२
कालावधीकरिता नफा/(तोटा) करपश्चात	१,६२५	(१,२९१)	३,१६२
कालावधीकरिता एकूण सर्वसमावेशक उत्पन्न (करपश्चात)	१,७५९	(४३७)	३,३५६

३. वरील माहिती म्हणजे सेबी (लिस्टिंग ऑब्दिगेंशन्स अँड डिस्क्लोजर रिग्युलेशन्स) रेग्युलेशन्स, २०१५ च्या रेग्युलेशन्स ३३ अन्वये स्टॉक एक्सचेंजमध्ये सादर केलेल्या ३१ डिसेंबर, २०२३ रोजी संपलेल्या तिमाही आणि नऊ महिन्यांसाठी स्वतंत्र आणि एकत्रित वित्तीय निष्कर्षांच्या तपशिलवार विवरणाचा एक उतारा आहे. ३१ डिसेंबर, २०२३ रोजी संपलेल्या तिमाही आणि नऊ महिन्यांसाठी वित्तीय निष्कर्षांचे संपूर्ण (स्वतंत्र आणि एकत्रित) विवरण स्टॉक एक्सचेंजच्या वेबसाईट (www.bseindia.com/www.nseindia.com) व कंपनीची वेबसाईट (www.nw18.com) वर उपलब्ध आहे.

टीव्ही१८ ब्रॉडकास्ट लिमिटेड करिता
सही/-
अध्यक्ष

दिनांक : १६ जानेवारी, २०२४

ICICI Securities

EXTRACT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023

Sr. No.	Particulars	For the quarter ended		For the nine month ended		For the year ended
		December 31, 2023 (Unaudited)	December 31, 2022 (Unaudited)	December 31, 2023 (Unaudited)	December 31, 2022 (Unaudited)	March 31, 2023 (Audited)
1	Total Income from Operations	13,232.6	8,798.8	35,066.6	25,402.7	34,254.8
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	6,239.0	3,773.3	15,576.2	11,479.3	15,011.2
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	6,239.0	3,773.3	15,576.2	11,479.3	15,011.2
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	4,656.9	2,809.5	11,601.6	8,549.5	11,176.3
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	4,659.1	2,823.0	11,571.4	8,541.1	11,175.5
6	"Equity Share Capital (Face value ₹ 5/- per share)"	1,615.9	1,614.1	1,615.9	1,614.1	1,614.3
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	26,910.7
8	"Earnings Per Share Basic and diluted (in ₹) (Not annualised)"					
	1. Basic	14.41	8.71	35.91	26.49	34.62
	2. Diluted	14.34	8.68	35.75	26.42	34.54

KEY FINANCIAL HIGHLIGHTS FOR THE STANDALONE FINANCIAL RESULTS

Sr. No.	Particulars	For the quarter ended		For the nine month ended		For the year ended
		December 31, 2023 (Unaudited)	December 31, 2022 (Unaudited)	December 31, 2023 (Unaudited)	December 31, 2022 (Unaudited)	March 31, 2023 (Audited)
1	Total Income from Operations	13,227.3	8,788.4	35,054.8	25,372.0	34,222.7
2	Profit Before Tax	6,233.0	3,754.9	15,563.3	11,426.3	14,953.1
3	Profit After Tax	4,650.9	2,791.1	11,588.7	8,496.5	11,116.0
4	Total Comprehensive Income (After Tax)	4,653.1	2,804.6	11,558.5	8,488.1	11,115.2

NOTES:

- The above financial results were reviewed by the Audit Committee and approved by the Board of Directors of the Company at its Meeting held on January 16, 2024. The statutory auditors have conducted limited review and issued an unmodified report on the standalone and consolidated financial results.
- The above is an extract of the detailed unaudited 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 unaudited consolidated financial results and unaudited standalone financial results for the quarter and nine months ended December 31, 2023 are available on the Stock Exchange websites (www.nseindia.com and www.bseindia.com) and the Company's website (www.icicisecurities.com).
- During the nine months ended December 31, 2023, the Company has paid a final dividend for the year ended March 31, 2023 of ₹ 9.25 per equity share as approved by its members at the Annual General Meeting held on August 29, 2023. The Board of Directors at its meeting held on October 16, 2023 has declared and paid an interim dividend of ₹ 12 per equity share.

For and on behalf of the Board of Directors

Sd/-
Vijay Chandok
Managing Director & CEO

Mumbai, January 16, 2024

ICICI Securities Ltd. (I-Sec). Registered office of I-Sec is at ICICI Securities Ltd.-ICICI Venture House, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025, Tel: (91 22) 6807 7100, Fax: (91 22) 6807 7803 CIN No. L67120MH1995PLC086241. Website: www.icicisecurities.com; Email: investors@icicisecurities.com Investment in securities market are subject to market risks, read all the related documents carefully before investing. The contents herein above shall not be considered as an invitation or persuasion to trade or invest, I-Sec and affiliated accept no liabilities for any loss or damage of any kind arising out of any actions taken in reliance thereon.

Suraj Estate Developers Limited

(Formerly known as Suraj Estate Developers Private Limited)
 Regd Off. 301, 3rd Floor, Aman Chambers, Veer Savarkar Marg, Opp. Bengal Chemicals,
 Prabhadevi Mumbai, Maharashtra - 400 025

Consolidated Statement of Unaudited Financial Result for the Quarter and Six months ended September 30, 2023
 (Rs. in Millions except earnings per share)

Sr. No.	Particulars	Quarter ended			
		30-Sep-23	30-Jun-23	30-Sep-23	Year ended
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Income				
	(a) Revenue from operations	1,034.60	1,024.10	2,058.70	3,057.44
	(b) Other income	2.43	4.04	6.47	21.46
	Total income	1,037.03	1,028.14	2,065.17	3,078.90
2	Profit before tax (1-2)	228.77	193.72	422.49	432.12
3	Tax expense				
	Current tax	70.38	86.78	157.16	135.71
	Deferred tax - charge/ (credit)	(10.83)	(38.34)	(49.17)	(24.23)
	Total tax expenses	59.55	48.44	107.99	111.48
4	Profit for the period / year (3-4)	169.22	145.28	314.50	320.64
5	Other Comprehensive Income				
	(a) Items that will not be reclassified to profit or loss:				
	- Remeasurement of defined benefit liability	0.22	0.10	0.32	0.92
	- Income tax relating to above	(0.06)	(0.02)	(0.08)	(0.23)
	Total Other Comprehensive Income, net of tax	0.16	0.08	0.24	0.69
6	Total Comprehensive Income for the period / year (5+6)	169.38	145.36	314.74	321.33
7	Profit for the period/ year attributable to				
	- Owners of the Group	169.61	147.05	316.66	321.60
	- Non-controlling interest	(0.39)	(1.77)	(2.16)	(0.96)
8	Other comprehensive income for the period / year attributable to				
	- Owners of the Group	0.16	0.08	0.24	0.69
	- Non-controlling interest	0.00	-	0.00	-
9	Total comprehensive income for the period / year attributable to				
	- Owners of the Group	169.77	147.13	316.90	322.29
	- Non-controlling interest	(0.38)	(1.77)	(2.15)	(0.96)
10	Paid-up equity share capital (Face Value Rs. 5/- per share)#				158.75
11	Other equity				715.13
12	Earnings per share (Face Value Rs. 5/- per share)				
	(a) Basic (Rs)	5.33	4.58	9.91	10.10
	(b) Diluted (Rs)	5.33	4.58	9.91	10.10

Net off elimination on consolidation due to equity shares held by subsidiary company.

Notes to consolidated unaudited financial results:

- The above is an extract of the detailed format of the quarterly unaudited financial results filed with stock Exchanges. The full format of the quarterly results are available on the Stock Exchanges and on the website of the Company www.surajestate.com
- Subsequent to quarter ended September 30, 2023, the Company has completed Initial Public Offering (IPO) of Rs. 4,000 Million (Fresh Issue) comprise of 11,111,111 equity shares of Rs. 5 each at an issue price of Rs. 360 per share. The equity shares of the Company have been listed on National Stock Exchange Limited and BSE Limited (hereinafter referred as "Stock Exchanges") w.e.f. December 26, 2023. The above statement of unaudited consolidated financial results for the quarter and six months ended September 30, 2023 are drawn up for the first time in accordance with the requirement of Regulation 33 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirement) Regulation, 2015, as amended, accordingly the figures for the quarter and six months ended September 30, 2022 have not been reported.
- The above group unaudited financial results have been reviewed and recommended by Audit Committee and approved by the Board of Directors at their respective meetings held on January 15, 2024. The statutory auditors of the Company have carried out limited review of the results for the quarter and six months ended September 30, 2023.
- The above consolidated unaudited financial results have been prepared in accordance with recognition and measurement principles laid down in the applicable Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 ("the Act"), as amended, read with relevant rules thereunder.
- Subsequent to quarter ended September 30, 2023, the Income Tax Department ("ITD") has conducted a "search, survey and seizure operation" during the period from 6th October 2023 to 10th October 2023 pursuant to authorizations issued under Sections 132 of the Income Tax Act, 1961 at the Registered and Corporate Office of the Company and certain documents/ books of accounts [including back-up of the accounting software and hardware copies] and cash of Rs. 2.14 mn were seized. Panchnama report has been received by the Company. However, proceedings under search, survey and seizure operations are yet to be concluded, during which the Company, Promoters, Directors and Key Managerial Personnel may be required to share other additional documents or information as may be asked by the ITD from time to time. There are currently no tax demands levied consequent to such operations.
- The Group is exclusively operating in the business of Real Estate and other allied activities. This in the context of Indian Accounting Standard (Ind AS - 108) - "Operating Segment" constitutes single operating segment. The Group does not have operations outside India, hence Geographical Segment is not applicable.
- The figures for the previous period/ year have been regrouped or rearranged or reclassified wherever considered necessary.

For and on behalf of the Board
Suraj Estate Developers Limited
 (Formerly known as Suraj Estate Developers Private Limited)
 Sd/-
Rajan Meenathakoni Thomas
 Chairman & Managing Director
 (DIN : 00634576)

Place: Mumbai
 Date: January 15, 2024

IIFL HOME LOAN

IIFL Home Finance Limited

CIN: U65993MH2006PLC166475

Regd. Office -IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC,
 Thane Industrial Area, Wagle Estate, Thane-400604.
 Tel: (91-22) 3929 4000 | Fax: (91-22) 2580 6654 | Website: www.iiflhomeloans.com

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED DECEMBER 31, 2023

Sl. No.	Particulars	Amount in crores except otherwise stated		
		Quarter Ended	Quarter Ended	Year Ended
		31.12.2023	31.12.2022	31.03.2023
		Unaudited	Unaudited	Audited
1	Total Income from Operations	848.91	695.10	2,702.47
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	348.38	281.79	1,022.89
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	348.38	281.79	1,022.89
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	267.56	216.40	790.32
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	269.69	221.02	801.99
6	Paid up Equity Share Capital	26.34	26.34	26.34
7	Reserves (excluding Revaluation Reserve)	6,277.56	5,417.30	5,526.86
8	Securities Premium Account (included in Sl. No.7-Reserves)	2,969.65	2,969.65	2,969.65
9	Net worth	6,303.91	5,443.64	5,553.20
10	Paid up Debt Capital / Outstanding Debt	16,521.86	15,097.69	14,953.21
11	Outstanding Redeemable Preference Shares	-	-	-
12	Debt Equity Ratio	2.62	2.77	2.69
13	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) (not annualised)			
	1. Basic (Rs):	101.56	82.14	326.06
	2. Diluted (Rs):	100.91	82.14	326.06
14	Capital Redemption Reserve	-	-	-
15	Debenture Redemption Reserve	-	-	-
16	Debt Service Coverage Ratio [(PBT + Interest Expended+ Principal collected from customers during the year)/ (Interest Expended + Principal repayment of the borrowings during the year)]	NA	NA	NA
17	Interest Service Coverage Ratio [(PBT + Interest Expended)/(Interest Expended)]	NA	NA	NA

Note:

- The above is an extract of the detailed format of quarterly financial results for the quarter ended December 31, 2023 filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations"). The full format of the quarterly financial results are available on website of National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com and can be accessed on the Company's website (URL:https://www.iiflhomeloans.com/financials)
- For the other line items referred in regulation 52(4) of the listing Regulations, pertinent disclosures have been made to National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com and can be accessed on website of National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com.
- The Board of Directors at its meeting held on January 15, 2024 has declared an interim dividend of Rs. 55 per equity share (face value of Rs. 10 each).
- The Accounting policies adopted in the preparation of the financial results are consistent with those followed in the previous period/year unless otherwise stated.
- Previous year's/periods figures have been regrouped/reclassified wherever necessary to conform to the current period's presentation."

By order of the Board
For IIFL Home Finance Limited
 Sd/-
Monu Ratra
 Executive Director & CEO
 DIN: 07406284

Date: January 15, 2024
 Place: Mumbai

NKGSB CO-OP. BANK LTD.

(MULTI STATE SCHEDULED BANK)

Recovery Dept : Laxmi Sadan, 361, V. P. Road, Girgaum, Mumbai-400004
 Tel. No. : (022) 67545020, 21, 25, 40, 48, 73, 98; Email id - recovery@nkgsb-bank.com

APPENDIX IV (RULE 8 (1)) POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

WHEREAS,
 The undersigned being the Authorised Officer of NKGSB Co-op. Bank Ltd. under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 (SARFAESI) and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice on 08/12/2020 calling upon the following borrowers to repay the amount mentioned in the notice within 60 days from the date of the receipt of said notice.
 The borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken **Physical Possession** of the property described here in below in exercise of the powers conferred on him under section 13 (4) of the said Act read with Rule 8 of the said Rules on 15/01/2024 u/sec. 14 of the SARFAESI Act.
 The borrowers in particular and public in general are hereby cautioned not to deal with the below mentioned property and any dealing with the said property will be subject to the charge of the NKGSB Co-op. Bank Ltd. for the below mentioned amount and interest thereon plus incidental charges from 31/12/2023.
The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Name of the Borrower / Mortgagee/ Guarantor	Total Amount Due
1. Mr. Ramchandra Nagu Mhatre (Borrower & Mortgagee)	Rs. 23,63,485.88 as on 31/12/2023 with further interest and charges, as applicable.
2. Mrs. Rupali Ramchandra Mhatre (Co-Borrower & Mortgagee)	

SCHEDULE-I (Immovable Mortgaged Property)

Fiat No. 303, having carpet area 30.924 Sq.Mtrs. in addition to that F.B. area is 6.444 Sq.Mtrs. & Terrace area is 2.287 Sq.Mtrs., Third Floor, Wing B, in the society known as Maruti Enclave CHS, Plot No. 48, Sector 10, Kamathe, Navi Mumbai, Tal. Panvel, Dist. Raigad owned by Mr. Ramchandra Nagu Mhatre & Mrs. Rupali Ramchandra Mhatre.

Place : Navi Mumbai
 Date : 17/01/2024

Sd/-
AUTHORISED OFFICER
NKGSB Co-op. Bank Ltd.

pnb punjab national bank

CIRCLE SASTRA, MUMBAI WESTERN,
 Pragati Tower, 3rd Floor, Plot No. C-9, G-Block, Bandra
 Kurla Complex, Bandra East, Mumbai - 400051
 E-mail : cs4444@pnb.co.in

POSSESSION NOTICE

(For Immovable property)

Whereas
 Punjab National Bank/ the Authorised Officer/s of the Punjab National Bank under the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under Section 13 read with the Security Interest (Enforcement) Rules, 2002, issued demand notice/s on the dates mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s)/ date of receipt of the said notice(s).
 The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of Section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on various dates of January 2024.
 The borrower/s in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of Punjab National Bank for the amounts and interest thereon.

S. No.	Name of the branch	Name of the Account	Name of the borrower (Owner of the property)	Description of the property mortgaged	Date of demand notice	Date of affixure of possession notice	Amount outstanding as on the date of demand notice.(Rs.)	Name of the Authorised Officer/s
1	Mumbai-Borivli (W)	M/S Shivika Impex	Mrs. Madhuri Pankej Salot	All that part and parcel of the property consisting of Flat No. 604, Maheshwar Prakash No. 2, Plot No. 17-18, TPS - 4, Cottage Lane, CTS No. G/208, Vill - Bandra, Santacruz West, Mumbai - 400054.	03.11.2023	15.01.2024	4,69,54,150.29	Mr. Vimal Kumar Gupta, AGM
			Mr. Hitesh Kirit Salot	All that part and parcel of the property consisting of Equitable Mortgaged Shop 5, 6 and 7, Ground Floor, A-Wing, Parijat Building, Dhruv CHSL, Plot No. 9, Sector - 6, Airoli, Navi Mumbai - 400078.	03.11.2023	16.01.2024		
2	Mumbai, Santacruz, (West)	M/S Spa Technical Services Pvt Ltd	M/S Spa Properties Pvt Ltd	All that part and parcel of the property consisting of Unit No. 21, 22 and 23, Nauketan Industrial Estate, Mahakali Caves Road, Andheri East, Mumbai - 400093. (Unit No. 21, 22 and 23 are amalgamated)	07.10.2023	16.01.2024	6,17,93,663.00	Mr. Sunil Kumar, CM

The borrower's/guarantor's /mortgagor's attention is invited to provisions of subsection (8) of section 13 of the Act in respect of time available to redeem the secured assets

Place: Mumbai / Navi Mumbai

Sd/-
 Authorised Officer
 Punjab National Bank

HDFC BANK

We understand your world

HDFC BANK LIMITED

CIN : L65920MH1994PLC080618

Regd. Office : HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013.
 Website: https://www.hdfcbank.com, Tel.: 022- 6652 1000, Fax: 022- 2496 0739.

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023

(in crore)

Sr. No.	Particulars	Standalone			Consolidated		
		Quarter ended	Nine months ended	Quarter ended	Quarter ended	Nine months ended	Quarter ended
		31.12.2023	31.12.2023	31.12.2022	31.12.2023	31.12.2023	31.12.2022
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Total income from operations	81719.65	217942.55	51207.61	115015.51	283603.42	54122.84
2	Net Profit / (Loss) for the period (before tax, exceptional and / or extraordinary items)	19430.66	55132.70	16217.63	20782.98	57813.24	16898.89
3	Net Profit / (Loss) for the period before tax (after exceptional and / or extraordinary items)	19430.66	55132.70	16217.63	20782.98	57813.24	16898.89
4	Net Profit / (Loss) for the period after tax (after exceptional and / or extraordinary items)	16372.54	44300.42	12259.49	17257.87	46439.66	12698.32
5	Equity Share Capital	759.25	759.25	557.68	759.25	759.25	557.68
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	279641.05	279641.05	239538.38	288879.55	288879.55	246771.62
7	Earnings Per Share ` (before / after extraordinary items) (face value of ` 1/- each) - not annualized:						
	Basic :	21.58	64.06	21.99	22.74	67.15	22.78
	Diluted :	21.49	63.74	21.89	22.65	66.81	22.68
8	Total Comprehensive Income for the period [comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer note 2	Refer note 2	Refer note 2	Refer note 2	Refer note 2	Refer note 2
9	Securities Premium Account	126552.45	126552.45	66200.60			
10	Net worth	415154.14	415154.14	260399.35			
11	Outstanding Redeemable Preference Shares	-	-	-			
12	Capital Redemption Reserve	-	-	-			
13	Debt Equity Ratio	1.28	1.28	0.28			
14	Outstanding Debts	737698.82	737698.82	210762.10			

Notes:

- The above is an extract of the detailed format of Financial Results for the quarter / nine months ended December 31, 2023 filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the website of the Bank (www.hdfcbank.com).
- Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.

Place : Mumbai
 Date : January 16, 2024

Sd/-
Sashidhar Jagdishan
 Managing Director