FINANCIAL EXPRESS

Sebi unveils norms to facilitate online bond platform providers

PRESS TRUST OF INDIA New Delhi, November 11

CAPITAL MARKETS REGULATOR Sebi has introduced a regulatory framework to facilitate providers of online bond platforms that are selling listed debt securities. Under the new rules, no person would act as an online bond platform provider without obtaining registration certificate as a stock broker from Sebi, the regulator said in a notification made public on Friday.

Such a person would have to comply with the conditions of registration and such other requirements specified by the regulator from time to time. The move will also enhance the confidence among investors, particularly non-institutional investors, as the platforms would be provided by Sebi-regulated intermediaries.

Aperson acting as an online bond platform provider without registration certificate prior to the date of this regulation coming into force can continue to do so for a period of three months.

Ankit Gupta, founder, BondsIndia.com, termed the Sebi's move as a "great initiative" in the bonds segment, which will help to instill confidence amongst the retail investors and provide a push to develop the



DEVELOPING FIXED INCOME MARKET

■ Under the new regulation, no person would act as an online bond platform provider without obtaining registration certificate as a stock broker from Sebi

■ Sebi has defined online bond platform as any electronic system, other than a recognised stock exchange or an electronic book provider platform

fixed income market.

"The unregulated market does not have entry barriers and this leads to chaos and confusion among the investors about the credibility of the counter party they are dealing with. This and other regulations including the reduction of face value for private placement bonds, which Sebi has come out with in the recent months, will lead to an increased participation, diversification and will also see a lot of

influx with new issuers coming in to tap bonds markets and raise money

from individual investors," he added. Sebi has defined online bond platform as any electronic system, other than a recognised stock exchange or an electronic book provider platform, on which the debt securities which are listed or proposed to be listed, are offered and transacted. Further, online bond platform provider means any

person operating or providing such a platform.

To this effect, the Securities and Exchange Board of India (Sebi) has amended NCS (issue and listing of non-convertible securities) regulations. The new norm has become effective from November 9.

Separately, Sebi notified rules reducing the minimum holding requirement of Real Estate Investment Trust (REITs) units by sponsors to 15% from 25% at present, a move aimed at encouraging more companies to float REITs.

"The sponsor(s) and sponsor group(s) shall collectively hold a minimum of 15% of the total units of the REIT for a period of at least three years from the date of listing of such units pursuant to initial offer on a post-issue basis," Sebi said. However, any holding of the sponsor and sponsor group exceeding the minimum holding, would be held for at least one year from the date of listing of such units.

In an another notification, the regulator has discontinued a separate regulatory framework for unlisted Infrastructure Investment Trust (InvIT). This would come into force from January 1, next year.

The amendments came after the board of Sebi approved proposals in this regard in late September.

• GEORGE ALEXANDER MUTHOOT, MD, MUTHOOT FINANCE

'Will stick to guidance of more than 10% growth in gold loans'

Gold loan major Muthoot Finance, which has recorded a muted loan growth in Q2, believes that the migration to higher interest rate loans from lower-interest teaser loans will start contributing towards an expansion in yields in subsequent quarters. George Alexander Muthoot, MD, tells Sajan C Kumar that the company will be able to stick to the earlier guidance of more than 10% growth in gold loans for FY23. Excerpts:

Reasons behind lower profit in Q2 despite rise in AUM? Though the net profit came

down to ₹867 crore compared with ₹994 crore, it grew 8% on a guarterly basis from ₹802 crore. The reason behind lower profit in Q2 was that we had a lower-interest scheme (teaser rates) running during the year-ago period. While we had stopped that scheme and shifted to higher interest rate regime, the effect of that will come into fore fully in coming quarters. Going forward, you can see the profit going up, and precisely that's why we witnessed higher profits sequentially in Q2.

Given the Q2 performance, do you foresee any difficulty in achieving the gold loan growth guidance of 10%-plus for FY23?

We have two more quarters to go and we hope that we will be able to do that. We are trying our best and we are not changing our guidance. We have approval to open 150 branches this fiscal. In the September quarter, we have opened 24 branches. Digital initiatives are also picking up which will add to the momentum.

How do you see the competition from banks in the gold loan space? Earlier, banks were not keen on gold loans. In the last one-two years, they have aggressively been marketing the product, as many of their other loan portfolios were not doing well. Because of the widespread nature of the banks, their presence is going to make significant impact in the gold loan market. As a result of it, some new customers have gone to banks, giving competition to compa-

nies like us and that is also one of the reasons behind growth not coming in on expected lines. But then, because of our service quality and quick turnaround time and probably due to the loyalty to the brand, we are getting customers.

What is your response to the perception that switching back to high interest rate regime may hit the growth prospectus?

It is not the case that if you reduce the interest rate, you will get all the business. It is based on the customers' comfort of doing business, which we have developed over the decades. It is a temporary phenomenon that some new customers have gone to banks, things will revert and that's why we expect to see good loan growth in coming quarters. Even otherwise, we have been seeing good customer acquisition because our tenures are normally very short, about three-four months. Most customers close their loans in three-four months and we have to get new customers.

Do you foresee a pressure on margins because of competition? What about your cost of funding? It is not pressure on margins. We have consciously reduced our yields and that's why our margins have come down. As a result of it, we saw a dip in the profit. Now that we have stopped low-interest loans, we will be able to make higher profits. We can easily get good funding from banks because we are the highestrated gold loan company. Today, our capital adequacy is more than 25%, and for us borrowing cost is lower compared to others.

How is the non-gold business doing for you?

We are doing the home loan business which we are going to expand. Now that Covidrelated issues are behind us, we are going to give more thrust to home loans, personal loans and vehicle loans. All those businesses are currently contributing around 10% to the total business. The proportion of the non-gold business may go up to 15% to 20% in next five years.

FROM THE FRONT PAGE

LIC profit zooms 11x; net premium rises 27%

THIS TRANSFER OF non-participating funds to shareholders' accounts is a way to shore up investors' confidence and that could act as an indicator of higher dividend payouts, going From a business performance

perspective, the life insurer's net premium improved to ₹1.32 trillion in Q2, up 27% from ₹1.04 trillion in the year-ago period. The first-year premium, indicative of business growth, was at ₹9,125 crore, up 11% for the quarter compared with ₹8,198.30 crore yearon-year (y-o-y).

The renewal premium rose 2% to ₹56,156 crore while single premium soared 62% to ₹66,901 crore y-o-y. The total income in the quarter

under review stood at ₹2.22 trillion as against ₹1.85 trillion in the year-ago period.

The 13th month persistency ratio, a key parameter that measures the stickiness of policyholders, rose to 70.52% at the end of September, 2022 from 68.81%

Total Income from Operations

and/or Extraordinary items)

Particulars

Net Profit / (Loss) for the period (before Tax, Exceptional

Total Comprehensive Income for the period [Comprising

Equity Share Capital (Face Value of Rs. 10/- per share)

Earnings Per Share (of Rs 10/- each) (for continuing and

Particulars

Reserves (excluding Revaluation Reserve) as shown in the

Net Profit / (Loss) for the period before tax

Net Profit / (Loss) for the period after tax

Comprehensive Income (after tax)]

(as at March 31, 2022)

(a) Basic

Turnover

(b) Diluted

discontinued operations)

Profit / (loss) Before Tax

Profit/ (Loss) After Tax

Place: Gurugram

(after Exceptional and/or Extraordinary items)

(after Exceptional and/or Extraordinary items)

Audited Balance Sheet of the previous year

Profit / (Loss) for the period (after tax) and Other

The market share of LIC stood at 68.25% in terms of first-year premium or new business premium as on September 30, 2022, up 376 basis points from 64.49% as on September 30, 2021, according to figures provided by the insurance regulator Irdai. Ahead of the announcement

of the result, LIC stock ended 1.17% higher at ₹628.05 on BSE. Overall, it has been an underperformer at the bourses, down over 24.11% since the initial public offering.

Among major private sector life insurers, SBI Life Insurance has posted a 52.76% y-o-y rise in its net profit to ₹376.74 crore for the second quarter this fiscal. Its net premium income grew 12.39% yo-y at ₹16,477.26 crore.

"LIC is the Indian insurance market leader with 44% share of the total APE (annualised premium equivalent) market (on a weighted basis) as of FY22. Robust back-book (AUM of ₹41 trillion as of Q1FY23), high brand value, difficult to replicate agency strength of 1.33 million individuals (as of September, 2022) are competitive moats," ICICI Securities said in a note on Friday.

FORTIS HEALTHCARE LIMITED

(CIN: L85110PB1996PLC045933) Regd. Office: Fortis Hospital, Sector 62, Phase - VIII, Mohali-160062 Tel: +91 172 5096001; Fax No: +91 172 5096221, Website: www.fortishealthcare.com; Email: secretarial@fortishealthcare.com

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED SEPTEMBER 30, 2022

Quarter Ended

September 30,

2022

1,62,273

21,624

26,784

21,824

20,339

75,496

2.71

2.71

Quarter Ended

September 30,

2022

1. The above is an extract of the detailed format of Quarterly and Half Yearly Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Financial Results are available on the websites of the Stock Exchanges viz. www.nseindia.com and www.bseindia.com and that of

26,606

8,688

8,241

Gold set for best week in more than two years

ARUNDHATI SARKAR November 11

GOLD PRICES WERE headed for their best week in more than two years after extending gains on Friday, as signs of cooling inflation raised hopes the Federal Reserve might pivot to a less hawkish policy.

\$1,756.54 per ounce by 1127 GMT, after rallying more than 2% on Thursday as data showed US consumer prices rose less than expected in October. US gold futures gained 0.4% to \$1,759.70.

market analyst at CMC Markets UK.

meeting.

Higher interest rates increase the opportunity cost of holding non-

yielding bullion, so expectations of a smaller hike boost sentiment. "Along with a technical break above the October highs, the likelihood of gold reaching \$1,800 has become

—REUTERS

(₹ in Lakhs except EPS)

Quarter Ended

September 30,

2021

1,47,056

18,173

18,203

13,060

12,766

75,496

5,42,328

1.42

1.42

Quarter Ended

September 30,

2021

22,087

629

417

△IL⊌FS | Private Equity

IL&FS INVESTMENT MANAGERS LIMITED

Registered Office: The IL&FS Financial Centre, C-22, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051 CIN: L65999MH1986PLC147981, Website: www.iimlindia.com; Tel: 022 2653 3333, Fax: 022 2653 3056, Email: investor.relations@ilfsindia.com

EXTRACT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2022

(₹ in Lakhs)

25	Particulars	Quarter Ended 30.09.2022 (Unaudited)	Quarter Ended 30.06.2022 (Unaudited)	Quarter Ended 30.09.2021 (Unaudited)	Half Year Ended 30.09.2022 (Unaudited)	Half Year Ended 30.09.2021 (Unaudited)	Year Ended 31.03.2022 (Audited)
	Total Income from Operations (net)	1,978.76	1,852.89	1,280.94	3,831.65	2,165.36	5,742.40
	Net Profit/(Loss) for the period (before tax and Exceptional items)	590.84	482.49	219.45	1,073.33	301.22	1,531.17
	Net Profit/(Loss) for the period before tax (after Exceptional items)	590.84	482.49	219.45	1,073.33	301.22	1,531.17
	Net Profit/(Loss) for the period after tax (after Exceptional items)	492.84	294.45	124.12	787.29	131.46	1,316.33
1	Total Comprehensive Income/ (Loss) for the period	739.61	579.43	105.75	1,319.04	217.12	1,575.49
	Equity Share Capital	6,280.85	6,280.85	6,280.85	6,280.85	6,280.85	6,280.85
	Earnings Per Share (Face Value of ₹ 2/- each) Basic and Diluted	0.14	0.02	0.01	0.16	0.01	0.25
1	Other Equity						14,791.63
Ŋ	N - 4						1

- (1) The aforesaid consolidated financial results of IL&FS Investment Managers Limited (the "Holding Company"), its subsidiaries (the Holding Company and its subsidiaries together constitute the "Group") and jointly controlled entities for the guarter and half year ended September 30, 2022 along-with comparative period have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at its meeting held on November 11, 2022 in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The financial results for the guarter and half year ended September 30, 2022 have been subjected to Limited Review by the Statutory Auditors of the Compan
- The Ministry of Corporate Affairs (MCA), Government of India, has vide its letter dated October 1, 2018 initiated investigation by Serious Fraud Investigation Office (SFIO) against Infrastructure Leasing & Financial Services Limited (IL&FS), the Holding Company and its subsidiaries (including the Group) under Section 212(1) of the Companies Act, 2013. The investigation is in progress and the Group is fully cooperating with the investigation agencies. On December 3, 2018, MCA on the directions of the National Company Law Tribunal, Mumbai (NCLT) has impleaded various Group Companies of IL&FS (which includes the Group) as Respondents to the Petition filed by them on October 1, 2018. Further based on another petition of the MCA under Section 130 (1) of the Companies Act, 2013, the NCLT has, on January 1, 2019, ordered re-opening of books of accounts for the past financial year 2012-13 to financial year 2017-18 of 'IL&FS' ('the Ultimate Holding Company'), IL&FS Financial Services Limited ('IFIN' a fellow subsidiary) and IL&FS Transportation Networks Limited ('ITNL' a fellow subsidiary). While the Group, based on its current understanding, believes that the above would not have a material impact on the financial results, the implications, if any, arising from the aforesaid developments would be known only after the aforesaid matters are concluded and hence are not determinable at this stage
- The term of most of the existing funds being managed/advised by the Group has already been over. Other funds being managed/advised by the Group are approaching end of their term in near future which has resulted/is likely to result in significant reduction in the Group's fee revenue. Management expects that its future income from existing funds being managed/advised together with liquid assets held by the Group as at September 30, 2022 will be adequately sufficient to meet the Group's existing and future obligations arising over the next 12 months

Meanwhile, the IL&FS Board has been working on a resolution plan, with a view to enable value preservation for stakeholders of IL&FS Group. The resolution plan, inter alia, involves sale of assets/businesses/companies owned by IL&FS. And in this regard, the IL&FS Board has on December 21. 2018 and September 27, 2019 invited a public Expression of Interest (EoI) for sale of its entire stake in the Company. Accordingly, the Company's plans for new fund raise have been kept on hold pending completion of the stake sale. Further, with the outbreak of the pandemic the timelines for the sale process have got delayed and while there is material uncertainty with regard to the stake sale, management believes that use of the going concern assumption for preparation of these financial results is appropriate

- (4) The above is an extract of the detailed format of year ended 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 Financial Results are available on the Stock Exchange websites at http://www.nseindia.com/ and http://www.bseindia.com/. The same are also available on the Company website at: http://www.iimlindia.com/financials.aspx
- (5) Additional Information on Standalone Financial Results is as below:

Mumbai, November 11, 2022

	Particulars	Quarter Ended 30.09.2022 (Unaudited)	Quarter Ended 30.06.2022 (Unaudited)	Quarter Ended 30.09.2021 (Unaudited)	Half Year Ended 30.09.2022 (Unaudited)	Half Year Ended 30.09.2021 (Unaudited)	Year Ended 31.03.202 (Audited)
1	Total Revenue	486.08	90.60	122.68	576.68	290.24	2,434.48
2	Profit before tax	256.78	(146.39)	(78.05)	110.39	(208.50)	1,203.98
3	Profit after tax	258.85	(141.40)	(94.22)	117.45	(214.92)	1,249.67

New Delhi

For the Order of the Board Chief Executive Officer

Fortis Healthcare Limited For and on Behalf of Board of Directors Sd/-

> Dr. Ashutosh Raghuvanshi Managing Director & CEO DIN No. 02775637

financialexp.epap.in

the company at www.fortishealthcare.com.

Date: November 11, 2022

Spot gold ticked up 0.1% to

"Yesterday's weaker than expected CPI number has shifted the narrative when it comes to yields, along with the notable shift we've seen from recent Fed speakers," said Michael Hewson, chief

Gold prices have risen 4.5% so far this week, and traders now see a 73.5% chance of a 50-basis-point rate hike at the Fed's December

Consolidated

Six Months Ended

September 30,

2022

3,13,128

39,257

44,417

35,255

31,451

75,496

4.33

4.33

51,321

8,182

7,478

Standalone

Six Months Ended

September 30,

2022

much more likely," Hewson said. The dollar index extended its decline, falling to its lowest in nearly three months, making gold more attractive for overseas buyers. US 10year Treasury yields dropped to a one-month low on Thursday.

Gold prices and Treasury yields move in opposite directions. On the technical front, gold is trading above its 50-day and 100-day moving averages, which is considered a bullish sig-

nal by traders.



HIND RECTIFIERS LIMITED

Perfectly Engineered Power Conversion Systems

Lake Road, Bhandup (W), Mumbai - 400078. Email: corporate@hirect.com Tel.: +91-22-25696789 Fax: +91-22-25964114 CIN: L28900MH1958PLC011077

EXTRACT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPT, 2022

(₹ in Lakhs)

Sr. No.	PARTICULARS	Quarter Ending 30.09.2022	Year to date figures for the current period ending 30.09.2022	Corresponding 3 months ended in the previous year 30.09.2021
		(Unaudited)	(Unaudited)	(Unaudited)
1	Total Income from Operations	7,763.84	15,027.90	10,212.47
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(557.67)	(878.52)	478.89
3.	Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	(557.67)	(878.52)	478.89
4.	Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	(406.06)	(633.14)	337.65
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after Tax) and Other Comprehensive Income (after tax)]	(398.93)	(623.76)	323.02
6.	Equity Share Capital	331.27	331.27	331.27
7.	Reserves (excluding Revaluation reserves) as shown in the Balance Sheet of previous year			
8.	Earnings Per Share (of ₹ 2/- each) (for continuing and discontinuing operations) Basic Diluted	(2.45) (2.44)	(3.82) (3.80)	2.02 2.02

- Directors of the Company at the meeting held on 11th November, 2022. The Statutory Auditors have carried out the Limited Review of the financial results for the quarter and half year ended 30th September, 2022 under Regulation 33 of SEBI (Listing Obligation & Disclosure Requirements) Regulation, 2015.
 - 2) The above is an extract of the detailed Financial results for the quarter and half year ended 30th September, 2022 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format for the said Financial Results is available on the stock exchange websites (www.bseindia.com) and (www.nseindia.com) and also on the Company's website www.hirect.com

FOR HIND RECTIFIERS LIMITED

Place: Mumbai Dated: 11th November, 2022

SURAMYA NEVATIA MANAGING DIRECTOR & CEO

hirect.com

कैलास शिखर सहकारी गृहनिर्माण संस्था मर्यादित.,सेक्टर -९,वाशी नवी मुंबई.

सदर नोटीसद्वारे कैलास शिखर सहकारी गृहनिर्माण संस्था मर्या.,इमार क्र.जेएन१/१९ ते४५ प्लॉट क्र.८, सेक्टर -९,वाशी नवी मुंबई -४००७०३ यांच्या सर्व अधिकृत/प्रमाणित सदस्यांच्या निदर्शनास आणून देत आहोत की,आपल्या पुनर्विकास करारानुसार आम्ही सर्व सदस्यांकडून पुनर्विकास संबधित आवश्यक असणारे सर्व दस्तऐवज संस्थेकडे जमा करून घेत आहोत आणि प्रत्येक सदस्यास /सदनिकाधारकास त्यांच्या पर्यायी निवास व्यवस्थेसाठी भाडे आणि अनामत रक्कमेचा धनादेश देत आहोत.ज्या सदस्यांनी अद्याप त्यांच्ये आवश्यक दस्तऐवज संस्थेकडे जमा केलेले नाहीत आणि भाडे/अनामत रक्कमेचे धनादेश स्वीकारलेले नाहीत . त्यांनी सदर प्रक्रिया त्वरित .संस्थेचे नवीन कार्यालय - (जेएन -२/१५/ए -५,महालक्ष्मी अपार्टमेंट ओनर्स असोसिएशन,सेक्टर -१०,वाशी,नवी मुंबई ४००७०३) या ठिकाणी येवून पूर्ण करावी अशी विनंती करण्यात येत आहे.

चेअरमन / सचिव (कैलास शिखर सहकारी गृहनिर्माण संस्था मर्या.)

टेराफॉर्म मॅग्नम लिमिटेड

नोंद. कार्यालय : गोदरेज कॉलिसीअम, ए विंग, १३०१, १३ वा मजला, एव्हरार्ड नगरमागे, इस्टर्न एक्स्प्रेस हायवेलगत, सायन (पूर्व), मुंबई-४०००२२. दूरघ्वनी : +९१-(२२)-६२७०४९००; सीआयएन: एल६५९९०एमएच१९८२पीएलसी०४०६८४ वेबसाईट : www.terraformmagnum.com; ई-मेल : secretarial@terraformrealty.com

३० सप्टेंबर, २०२२ रोजी संपलेल्या तिमाहीकरिता अलेखापरिक्षित वित्तीय निष्कर्षांचा उतारा

अ.	तपशील		संपलेली तिमाही		संपलेले	संपलेले वर्ष	
क्र.		३०.०९.२०२२	३०.०६.२०२२	३०.०९.२०२१	३०.०९.२०२२	३०.०९.२०२१	३१.०३.२०२२
		अलेखापरिक्षित	अलेखापरिक्षित	अलेखापरिक्षित	अलेखापरिक्षित	अलेखापरिक्षित	लेखापरिक्षित
٤.	प्रवर्तनातून एकूण उत्पन्न	७०.८९	0.88	0.09	७१.००	२.५६	२.८१
٦.	कालावधीसाठी निव्वळ नफा/(तोटा)						
	(कर, अपवादात्मक आणि/किंवा						
	अनन्यसाधारण बाबींपूर्वी)	(१८०३.९४)	(६.४६)	(०.५१)	(१८१०.४०)	(१.६८)	(२०.२९)
₹.	कालावधीसाठी करपूर्व निव्वळ						
	नफा/(तोटा) (अपवादात्मक						
	आणि/किंवा अनन्यसाधारण बाबींनंतर)	(१८०३.९४)	(६.४६)	(०.५१)	(१८१०.४०)	(१.६८)	(२०.२९)
٧.	कालावधीसाठी करोत्तर निव्वळ						
	नफा/(तोटा) (अपवादात्मक	/	/>	()	/- ·- `	/- · · ›	()
	आणि/किंवा अनन्यसाधारण बाबींनंतर)	(१८०३.९४)	(६.४६)	(०.५१)	(१८१०.४०)	(२.०५)	(२०.६६)
ч.	कालावधीसाठी एकूण सर्वसमावेशक						
	उत्पन्न (कालावधीसाठी नफा/(तोटा)(करोत्तर) आणि इतर						
	सर्वसामावेशक उत्पन्न (करोत्तर) धरुन)	(१८०३.९४)	(६.४६)	(०.५१)	(१८१०.४०)	(२.०५)	(२०.६६)
١.					, , , , ,		
ξ.	समभाग भांडवल	२४.००	२४.००	२४.००	२४.००	२४.००	२४.००
૭.	पुनर्मूल्यांकित राखीव वगळून इतर						
	इक्विटी (मागील वर्षाच्या ताळेबंदात दाखवल्याप्रमाणे)						, ,
	·	٥	0	0	0	0	(१५.००)
८.	प्रति समभाग प्राप्ती (प्रत्येकी रु. १०/-						
	चे) (अखंडित आणि खंडित कामकाजासाठी) (अवार्षिक)						
	– मुलभूत/सौम्यिकृत ईपीएस	(७५१.६४)	(२.६९)	(0.78)	(७५४.३३)	(०.८५)	(८.६१)
L	विरार्वेग\याान्त्रकृत इतादव	(045.48)	(7.45)	(0.75)	(540.44)	(0.04)	(0.45)

३० सप्टेंबर, २०२२ रोजी संपलेल्या तिमाही साठीचे वरील निष्कर्ष १० नोव्हेंबर, २०२२ रोजी झालेल्या त्यांच्या संबंधित बैठकांमध्ये . लेखापरीक्षण समितीने पुनर्विलोकित करून शिफारस केली व कंपनीच्या संचालक मंडळाने त्यास मंजुरी दिली आणि ते वैधानिव लेखापरीक्षकांकडून मर्यादित पुनर्विलोकन अहवालाच्या अधीन होते.

कंपनीचे ३०.०९.२०२२ रोजी संपलेल्या तिमाही साठीचे अलेखापरिक्षित वित्तीय निष्कर्ष कंपनीची वेबसाईट www.terraformmagnum.com

वर उपलब्ध आहेत तसेच बीएसई लि. वर देखील उपलब्ध आहेत. मान्य केलेल्या मोबदल्यात कांदिवली (पूर्व) येथे स्थित व्यापारातील माल म्हणून धारण केलेल्या मिळकतीमधील तिच्या अधिकारांच्य अभिहस्तांकनासाठी २६ एप्रिल, २०१९ दिनांकीत अभिहस्तांकन विलेख कंपनीने केला. अभिहस्तांकितींनी वेळोवेळी वेगवेगळ्या कसुरी केल्या. कंपनीने ताबडतोब सर्व देणी प्रदान करून संविदात्मक दायित्वाचे पालन करण्यासाठी अभिहस्तांकितींवर एक नोटीस बजावली. व्यवहा पूर्ण होण्याबाबत साशंकता असल्याने, कंपनीने वरील व्यवहाराशी संबंधित महसुल हिशोबात धरलेला नाही.

इतर खर्चामध्ये संयुक्त विकास कराराच्या संपुष्टात आणण्यासाठी लवाद निर्णयानुसार केलेल्या प्रदानापोटी रु. १८.०० कोटींची खकम समाविद् जार. बत्तील विवरणे कंपनी अधिनियम, २०१३ च्या कलम १३३ अंतर्गत विहित कंपनीज (इंडियन अकाऊंटिंग स्टेंडर्डस, रूल्स, २०१५ (इंड एएस) ला अनुसरून आणि शक्य होई पर्यंत अन्य मान्यताप्राप्त लेखा पद्धती आणि घोरणे यास अनुसरून बनवली आहेत.

भावश्यकतेनुसार मागील कालावधींची आकडेवारी पुनर्गठीत/पुनर्रचित केली आहे जेणे करून चालू कालावधीच्या सादरीकरणाशी सुसंगत

लाखातील आकडेवारी नजिकच्या दशांशात वर्ग केली

मंचालक मंडलाच्यावतीने आणि करित टेराफॉर्म मॅग्नम लिमिटेड

ठिकाण : मुंबई दिनांक : १० नोव्हेंबर, २०२२ व्यवस्थापकीय संचालक (डीआयएन - ०८६३५३३८)

DAIKAFFIL CHEMICALS INDIA LIMITED

Regd. Office: E-4, M.I.D.C., Tarapur, Dist-Palghar, Maharashtra - 401506 CIN NO: L24114MH1992PLC067309

Extract of Unaudited Financial Results for the quarter ended 30th September 2022

	quarter ended 30	th Septemb	er 2022	(Amo	unt In Lakhs)
		Quarter Ended	6 Moths Ended	Quarter Ended	Year Ended
Sr.	Particulars	30-09-2022	30-09-2022	30-09-2021	31-03-2022
No.		Unaudited	Unaudited	Unaudited	Audited
1	Total income from operations	14.33	89.83	253.83	862.26
2	Net Profit / (Loss) for the period (before tax				
	Exceptional and /or Extraordinary items)	(47.10)	(131.35)	(40.06)	(272.83)
3	Net Profit / (Loss) for the period before tax				
	(after Exceptional and / or Extraordinary items)	(47.10)	(131.35)	(40.06)	(272.83)
4	Net Profit / (Loss) for the period after tax				
	(after Exceptional and / or Extraordinary items)	(48.30)	(132.00)	(36.53)	(250.34)
5	Total Comprehensive income for the period				
	(comprising profit /(Loss) for the period (after tax	ķ			
	and other comprehensive income (after tax)	(48.30)	(83.70)	(35.72)	(106.11)
6	Paid-up equity share capital				
	(face value of Rs. 10/- each)	600.00	600.00	600.00	600.00
7	Earnings per share (EPS) (not annualised)				
	(a) Basic (in Rs.)	(0.81)	(2.20)	(0.61)	(4.17)
	(b) Diluted (in Rs.)	(0.81)	(2.20)	(0.61)	(4.17)

NOTES: The above results have been reviewed and recommended by the Audit Committee in its meeting held o November 11, 2022 and approved by the Board of Directors at its meeting held on November 11, 2022.

The above is an extract of the detailsed format of the Quarterly/ Yearly Financial Results filed with Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 The full format Quarterly Financial Results are available on the Stock Exchange webside. (www.bseindia.com and the Company webside (www.daikaffil.com)

For and on behalf of the Board Director

Place: Mumbai Date : 11.11.2022

Read, Office: 306, Madhava, C-4, Bandra Kurla Complex. Bandra (East), Mumbai-51. Email: cs@joydevelopers.com CIN NO: L65910MH1983PLC031230

EXTRACT OF THE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER, 2022

Particulars	3	Months Ended		6 Month	Year Ended	
	30/09/2022 Unaudited	30/06/2022 Unaudited	30/09/2021 Unaudited	30/09/2022 Unaudited	30/09/2021 Unaudited	31/03/2022 Audited
Total Income from Operations		1,85,714	11,14,479	1,85,714	23,47,053	47,63,107
Net Profit / (Loss) before Tax	(30,17,222)	(30,56,444)	(17,79,583)	(60,73,666)	(32,34,738)	(67,48,638)
Net Profit / (Loss) after Tax	(30,17,222)	(30,56,444)	(17,79,583)	(60,73,666)	(32,34,738)	(67,48,638)
Total Comprehensive income for the period (Comprising profit/ (Loss) for the period (after tax) and other Comprehensive income (after tax)	(30,17,222)	(30,56,444)	(17,79,583)	(60,73,666)	(32,34,738)	(67,48,638)
Equity Share Capital (FV Rs.10/-each)	2,40,32,800	2,40,32,800	2,40,32,800	2,40,32,800	2,40,32,800	2,40,32,800
Basic & Diluted EPS (FV Rs.10/each)	(1.26)	(1.27)	(0.74)	(2.53)	(1.35)	(2.81)

The above is an extract of the detailed format of Financial Results for the quarter and half year ended 30th September, 2022, filed with the Stock exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015. The full format of the quarterly results is available on the Stock Exchange website www.bseindia.com and on company's website at www.joyrealty.in

Place: Mumbai Date: 10/11/2022

Avinash Jadhav Chief Financial Officer For Joy Realty Limited Bhavin Soni **Managing Director** Din No.: 00132135



थे।।⊌ि प्रायव्हेट इक्विटी

आयएल अण्ड एफएस इन्व्हेस्टमेट मनेजसे लिमिटेड

नोंदणीकृत कार्यालय : दी आयएल ॲण्ड एफएस फायनान्शिअल सेंटर, सी-२२, 'जी' ब्लॉक, वांद्रे-कुर्ला संकुल, वांद्रे (पूर्व), मुंबई-४०० ०५१. सीआयएन : एल६५९९९एमएच१९८६पीएलसी१४७९८९, वेबसाईट : www.iimlindia.com, दूर.: ०२२-२६५३३३३३, फॅक्स: ०२२-२६५३३०५६, ईमेल : investor.relations@ilfsindia.com

३० सप्टेंबर, २०२२ रोजी संपलेल्या तिमाही आणि अर्ध वर्षासाठी एकत्रित वित्तीय निष्कर्षांचा उतारा

(रु. लाखांत)

तपशिल	संपलेली तिमाही	संपलेली तिमाही	संपलेली तिमाही	संपलेले अर्ध वर्ष	संपलेले अर्ध वर्ष	संपलेले वर्ष
	३०.०९.२०२२ (अलेखापरिक्षित)	३०.०६.२०२२ (अलेखापरिक्षित)	३०.०९.२०२१ (अलेखापरिक्षित)	वर्ष ३०.०९.२०२२ (अलेखापरिक्षित)	वर्ष ३०.०९.२०२१ (अलेखापरिक्षित)	वर्ष ३१.०३.२०२२ (लेखापरिक्षित)
प्रवर्तनातून एकूण उत्पन्न (निञ्वळ)	१,९७८.७६	१,८५२.८९	१,२८०.९४	३,८३१.६५	२,१६५.३६	५,७४२.४०
कालावधीसाठी निव्वळ नफा/(तोटा) (कर आणि अपवादात्मक बार्बीपूर्वी)	५९०.८४	४८२.४९	२१९.४५	१,०७३.३३	३०१.२२	१,५३१.१७
कालावधीसाठी करपूर्व निव्वळ नफा/(तोटा) (अपवादात्मक बार्बीनंतर)	५९०.८४	४८२.४९	२१९.४५	१,०७३.३३	३०१.२२	१,५३१.१७
कालावधी/वर्षासाठी करोत्तर निव्वळ नफा/(तोटा) (अपवादात्मक बाबीनंतर)	४९२.८४	२९४.४५	१२४.१२	७८७.२९	१३१.४६	१,३१६.३३
कालावधी/वर्षासाठी एकूण सर्वसमावेशक उत्पन्न/(तोटा)	७३९.६१	५७९.४३	१०५.७५	१,३१९.०४	२१७.१२	१,५७५.४९
समभाग भांडवल	६,२८०.८५	६,२८०.८५	६,२८०.८५	६,२८०.८५	६,२८०.८५	६,२८०.८५
प्रति समभाग प्राप्ती (दर्शनी मूल्य रु. २/ – प्रत्येकी) मूलभूत आणि सौम्यिकृत	0.88	0.07	0.08	०.१६	0.08	0.24
इतर इक्विटी						१४,७९१.६३
1.5						

- (१) तुलनात्मक कालावधीसह ३० सप्टेंबर, २०२२ रोजी संपलेल्या तिमाही आणि अर्ध वर्षासाठी आयएल अँड एफएस इन्व्हेस्टमेंट मॅनेजर्स लिमिटेड (''होल्डिंग कंपनी''). तिच्या उपकंपन्या (होल्डिंग कंपनी आणि तिच्या उपकंपन्या एकत्रितपणे ''ग्रुप'' आहेत) आणि संयुक्तपणे नियंत्रित मंडळे यांचे वरील एकत्रित वित्तीय निष्कर्ष सेबी (लिस्टिंग ऑब्लिगेशन्स अँड डिस्क्लोजर रिक्वायरमेंटस) रेग्युलेशन्स, २०१५ च्या रेग्युलेशन ३३ च्या बाबर्तीत ११ नोव्हेंबर, २०२२ रोजी झालेल्या बैठकीत लेखापरीक्षण समितीने पुनर्विलोकीत केले आणि त्यानंतर कंपनीच्या संचालक मंडळाने ते मंज्र केले. ३० सप्टेंबर, २०२२ रोजी संपलेल्या तिमाही आणि अर्ध वर्षासाठीचे वित्तीय निष्कर्ष कंपनीच्या वैधानिक लेखापरीक्षकांनी मर्यादित पुनर्विलोकन करण्याच्या अधीन होते.
- निगम व्यवहार मंत्रालय (एमसीए), भारत सरकारने त्यांच्या दिनांक १ ऑक्टोबर, २०१८ च्या पत्राद्वारे कंपनी अधिनियम, २०१३ च्या कलम २९२ (१) अंतर्गत इन्फ्रास्ट्रक्चर लिजींग अँड फायनान्शीअल सर्व्हिसेस लिमिटेड (आयएल अँड एफएस), होल्डींग कंपनी आणि तिच्या उपकंपन्या (कंपनी धरून) विरुद्ध सिरीयस फ्रॉड इन्व्हेस्टिगेशन ऑफिस (एसएफआयओ) कडून तपास सुरू केला आहे. तपास कार्य चालू आहे व ग्रुप तपास यंत्रणांशी पूर्ण सहकार्य करत आहे. ३ डिसेंबर, २०१८ रोजी एमसीए ने राष्ट्रीय कंपनी विधी न्यायाधिकरण (एनसीएलटी) च्या निर्देशांवरून आयएल ॲण्ड एफएसच्या विविध ग्रुप 'कंपन्यांना १ ऑक्टोबर, २०१८ रोजी त्यांनी दाखल केलेल्या याचिकेत उत्तरवादी म्हणून खटल्यात सामील केले आहे. (ज्यामध्ये कंपनी समाविष्ट आहेत). पुढे, कंपनी अधिनियम, २०१३ च्या कलम १३०(१) अंतर्गत एमसीएच्या अन्य याचिकेच्या आधारे, एनसीएलटीने १ जानेवारी, २०१९ रोजी आयएल अँड एफएस (अंतिम होल्डिंग कंपनी) आयएल अँड एफएस फायनान्शियल सर्व्हिसेस लिमिटेड ('आयएफआयएन' उपकंपनी) आणि आयएल अँड एफएस ट्रान्स्पोर्टेशन नेटवर्क्स लिमिटेड (''आयटीएनएल'' उपकंपनी) च्या मागील आर्थिक वर्षे २०१२-१३ ते आर्थिक वर्ष २०१७-१८ पर्यंतच्या लेखा पुस्तकांना पुन्हा उघडण्याचे आदेश दिले. ग्रुपला जेव्हा सध्याच्या समजुतीप्रमाणे, वरील बाबींचा वित्तीय निष्कर्षांवर मोठा परिणाम होईल असे वाटत नसले तरी, वरील घडामोडीचे जे काही परिणाम होतील ते केवळ उपरोक्त प्रकरण निकाली निघेल तेव्हाच समजेल आणि म्हणून ह्या टप्प्यावर ते ठरविता येत
- सध्याच्या निधीचा एक मोठा हिस्सा समुहाकडून सांभाळला/सल्ला दिला जाणारा/ची मुदत आधीच संपली आहे. ग्रुप कडून सांभाळला/सल्ला दिला जाणाऱ्या अन्य निधीची मुदत संपत चालली आहे. ज्यामुळे त्यानंतर कंपनीच्या शुल्क महसुलात लक्षणीय घट होणार आहे. व्यवस्थापनाची अपेक्षा आहे की, ३० सप्टेंबर, २०२२ रोजीस समुहाने धारण केलेल्या तरल मालमत्तांसह समुहाच्या भविष्यातील प्राप्ती समुहाची सांभाळला/सङ्घा दिला जाणाऱ्या सध्याची आणि पुढील १२ महिन्यांत उद्भवणारी भविष्यातील
 - दरम्यान, आयएल अँड एफएस संचालक मंडळ आयएल अँड एफएस ग्रुपच्या हितसंबंधीसाठी मूल्य राखून ठेवणे शक्य व्हावे म्हणून एका निराकरण योजनेवर काम करत आहे. इतर गोप्टींसह निराकरण योजनेमध्ये आयएल अँड एफएसच्या मालकीच्या मत्ता/व्यवसाय/कंपन्यांची विक्री अंतर्भृत आहे. आणि ह्या बाबतीत, आयएल अँड एफएस संचालक मंडळाने २१ डिसेंबर, २०१८ आणि २७ सप्टेंबर, २०१९ रोजी होल्डिंग कंपनी मधील तिच्या संपूर्ण हिश्श्याच्या विक्रीकरिता एक सार्वजनिक स्वारस्याची अभिव्यक्ती (ईओआय) निमंत्रित केली आहे. त्यानुसार, अशी हिस्सा विक्री पूर्ण होणे प्रलंबित असेपर्यंत नवे निधी उभारण्याच्या ग्रुपच्या योजनेला स्थगित ठेवले आहे. जेव्हा हिस्सा विक्री बाबत मोठी साशंकता आहे. व्यवस्थापनाला विश्वास आहे की, हे वित्तीय निष्कर्ष बनवण्यासाठी वापरलेली कार्यरत संस्था म्हणूनची गृहितके योग्यच
- वरील माहिती म्हणजेच सेबी (लिस्टींग अँड अदर डिस्क्लोजर रिक्वायरमेंटस्) रेग्युलेशन्स, २०१५ च्या रेग्युलेशन ३३ अंतर्गत स्टॉक एक्सचेंजकडे सादर केलेल्या वर्ष समाप्तीच्या वित्तीय निष्कर्षांच्या तपशिलवार विवरणाचा एक उतारा आहे. अलेखापरिक्षित वित्तीय निष्कर्षांचे संपूर्ण विवरण स्टॉक एक्सचेंजची वेबसाईट http://www.nseindia.com/ आणि http://www.bseindia.com वर उपलब्ध आहे. ते कंपनीची वेबसाईट http://www.iimlindia.com/financials.aspx वर सुद्धा
- अलिप्त वित्तीय निष्कर्षांवरील अतिरिक्त माहिती खालीलप्रमाणे :

मुंबई, ११ नोव्हेंबर, २०२२

(रु. लाखात)

	३०.०९.२०२२ अलेखापरिक्षित)	३०.०९.२०२१ (अलेखापरिक्षित)	३१.०३.२०२२ (लेखापरिक्षित)
१. एकूण उत्पन्न ४८६.०८ ९०.६० १२२.६८	५७६.६८	२९०.२४	२,४३४.४८
२. कर पूर्व नफा २५६.७८ (१४६.३९) (७८.०५)	११०.३९	(२०८.५०)	१,२०३.९८
३. करोत्तर नफा २५८.८५ (१४१.४०) (९४.२२)	११७.४५	(२१४.९२)	१,२४९.६७

संचालक मंडळाच्या आदेशावरून

चीफ एक्झिक्युटिव्ह ऑफिसर

ADITYA BIRLA

HINDALCO INDUSTRIES LIMITED

Regd. Office: Ahura Centre, 1st Floor, B - Wing, Mahakali Caves Road, Andheri (East), Mumbai 400 093. Tel No. 6691 7000 Fax No. 6691 7001 | Email: hindalco@adityabirla.com | CIN No.: L27020MH1958PLC011238 Website: www.hindalco.com & www.adityabirla.com

EXTRACT OF STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2022

(₹ in Crore, except otherwise stated)

Particulars	Quarter ended		Six Mont	Year ended		
	30/09/2022	30/06/2022	30/09/2021	30/09/2022	30/09/2021	31/03/2022
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from Operations	56,176	58,018	47,665	1,14,194	89,023	1,95,059
Profit/ (Loss) before Exceptional Items and Tax	3,100	6,047	5,022	9,147	8,999	18,992
Profit/ (Loss) before Tax	3,100	6,088	5,042	9,188	9,595	19,574
Profit/ (Loss) for the Period from Continuing Operations	2,205	4,119	3,427	6,324	6,681	14,201
Profit/ (Loss) for the Period from Discontinued Operations	-	-	(10)	-	(477)	(471)
Profit/ (Loss) for the Period	2,205	4,119	3,417	6,324	6,204	13,730
Total Comprehensive Income/ (Loss) for the Period	3,130	10,484	2,606	13,614	5,552	12,582
Paid-up Equity Share Capital (Net of Treasury Shares)	222	222	222	222	222	222
(Face value ₹ 1/- per share)						
Other Equity	90,662	88,447	71,036	90,662	71,036	77,969
Earnings Per Share						
Basic - Continuing Operations (₹)	9.92	18.52	15.41	28.44	30.04	63.85
Diluted - Continuing Operations (₹)	9.90	18.50	15.39	28.40	30.00	63.77
Basic - Discontinued Operations (₹)	-	-	(0.05)	-	(2.15)	(2.12)
Diluted - Discontinued Operations (₹)	-	-	(0.05)	-	(2.15)	(2.12)
Basic - Continuing and Discontinued Operations (₹)	9.92	18.52	15.36	28.44	27.89	61.73
Diluted - Continuing and Discontinued Operations (₹)	9.90	18.50	15.34	28.40	27.85	61.65

Place: Mumbai

1. Revenue from Operations, Profit/ (Loss) before Tax, Profit/ (Loss) for the Period and Key Ratios on Standalone basis are given below:

(₹ in Crore, except otherwise stated)

Particulars		Quarter ended			Six Months ended		
	30/09/2022	30/06/2022	30/09/2021	30/09/2022	30/09/2021	31/03/2022	
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
(a). Revenue from Operations	18,382	19,518	17,290	37,900	30,588	67,653	
(b). Profit/ (Loss) before Tax	796	2,277	2,434	3,073	3,842	8,457	
(c). Profit/ (Loss) for the Period	548	1,448	1,608	1,996	2,518	5,507	
(d). Other Equity	57,562	56,267	51,880	57,562	51,880	54,206	
(e). Net worth	57,784	56,489	52,102	57,784	52,102	54,428	
(f). Debt Equity Ratio (in times)	0.27	0.33	0.44	0.27	0.44	0.36	
(g). Capital Redemption Reserve	102	102	102	102	102	102	
(h). Debenture Redemption Reserve	-	375	1,425	-	1,425	1,500	
(i). Debt Service Coverage Ratio (in times)	0.87	0.62	9.21	0.69	7.48	7.83	
(j). Interest Service Coverage Ratio (in times)	5.03	9.19	9.61	7.15	7.96	8.27	

The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites, www.nseindia.com and www.bseindia.com, and on the Company's website, www.hindalco.com.

By and on behalf of the Board

Satish Pai

Managing Director

Date: November 11, 2022

An Aditya Birla Group Company