

Ref. No. AAVAS/SEC/2022-23/207

Date: May 06, 2022

То,	To,
The National Stock Exchange of India Limited	BSE Limited
The Listing Department	Dept. of Corporate Services
Exchange Plaza,	Phiroze Jeejeebhoy Towers,
Bandra Kurla Complex,	Dalal Street, Fort,
Mumbai – 400051	Mumbai – 400001
Scrip Symbol: AAVAS	Scrip Code: 541988

Dear Sir / Madam,

Sub: Newspaper Clippings of Audited Financial Results for quarter and year ended March 31, 2022 of Aavas Financiers Limited ("the Company")

Ref: Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In pursuant to the captioned regulation, please find enclosed herewith the copies of Newspaper clippings of Audited Financial Results for quarter and year ended March 31, 2022, as published by the Company on May 06, 2022, in all editions of English daily- Financial Express, Business Standard (Mumbai and Delhi Editions) and Regional (Hindi) Newspaper- Business Remedies.

The clippings may also be accessed on the website of the Company at www.aavas.in

We request you to take the same on record.

Thanking You, For Aavas Financiers Limited S Sharad Pathak Company Secretary & Compliance Officer

(FCS-9587)

Enclosed:

Extract of Clipping in Financial Express Newspaper Extract of Clipping in Business Standard Newspaper Extract of Clipping in Business Remedies Newspaper



AAVAS FINANCIERS LIMITED

(Formerly known as **"Au HOUSING FINANCE LIMITED"**) An ISO 9001: 2015 Certified Company | CIN NO.: L65922RJ2011PLC034297 Regd. & Corp. Office: 201-202, 2nd Floor, Southend Square, Mansarovar Industrial Area, Jaipur-302020 Tel: +91 141 661 8888 | E-Mail: info@aavas.in, Website: www.aavas.in

FINANCIAL EXPRESS

BACK PAGE 22

INDIA DISMISSES REPORT, 'QUESTIONABLE' METHODS Deaths during Covid 3 times of govt data: WHO

JENNIFER RIGBY May 5

ALMOST THREE TIMES as many people have died as a result of Covid-19 as official data show, according to a new World Health Organization (WHO) report, the most comprehensive look at the true global toll of the pandemic so far.

There were 14.9 million excess deaths associated with the pandemic by the end of 2021, the UN body said on Thursday. The official count of deaths directly attributable to Covid-19 and reported to WHO in that period, from January 2020 to the end of December 2021, is slightly more than 5.4 million.

The WHO's excess mortality figures reflect people who died of Covid-19 as well as those who died as an indirect result of the outbreak, including people who

could not access healthcare for other conditions when systems were overwhelmed during huge waves of infection.

It also accounts for deaths averted during the pandemic, for example because of the lower risk of traffic accidents during lockdowns.

But the numbers are also far higher than the official tally because of deaths that were missed in countries without adequate reporting. Even prepandemic, around six in 10 deaths around the world were not registered, WHO said. The WHO report said that

almost half of the deaths that until now had not been counted were in India. The report suggests that 4.7 million people died there as a result of the pan-

demic, mainly during a huge surge in May and June 2021. The Indian government, 480,000.

however, puts its death toll for the January 2020-December fully examined new data pro-

'TRUE' GLOBAL TOLL OF PANDEMIC



by 2021-end, owing to

Excess mortality figures

reflect people who died of

without adequate

reporting

■ 14.9 million excess deaths Covid as well as those who died as an indirect result of associated with pandemic the outbreak deaths missed in countries

This includes those who couldn't access healthcare for other conditions; also accounts for deaths averted, like traffic accidents

2021 period far lower: about vided this week by India, which has pushed back against the WHO said it had not yet WHO estimates and issued its own mortality figures for all

causes of death in 2020 on Tuesday. WHO said it may add a disclaimer to the report highlighting the ongoing conversa-

tion with India. In a statement issued after the numbers were published, the Indian government said WHO had released the report "without adequately addressing India's concerns" over what it called 'questionable" methods.

The WHO panel, made up of international experts who have been working on the data for months, used a combination of national and local information, as well as statistical models, to estimate totals where the data is incomplete — a methodology that India has criticised.

However, other independent assessments have also put the death toll in India far higher than the official government tally, including a report published in Science

which suggested three million people may have died of Covid-19 in the country.

Other models have also reached similar conclusions about the global death toll being far higher than the recorded statistics. For comparison, around 50 million people are thought to have died in the 1918 Spanish Flu pandemic, and 36 million have died of HIV since the epidemic began in the 1980s.

Samira Asma, WHO assistant director general for data, analytics and delivery for impact, who co-led the calculation process, said data was the "lifeblood of public health" needed to assess and learn from what happened during the pandemic. She called for more support for countries to improve reporting."Too much is unknown," she told reporters in a press briefing. - REUTERS



FORM NO. 5

DEBTS RECOVERY TRIBUNAL, LUCKNOW

Phone: 66166729/6737, Fax: 033 22487988/2872 E-mail: investorsgrievance@birlacorp.com, Website: www.birlacorporation.com

SUB: NOTICE REGARDING TRANSFER OF ORDINARY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND (IEPF)

Notice is hereby given that pursuant to the provisions of Section 124(6) of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 (IEPF Rules), as amended from time to time, the Dividend declared for the financial year 2014-15 which remained unclaimed for a period of seven years will be credited to the IEPF on or after 7th August, 2022. The corresponding shares on which dividend has not been paid or claimed for seven consecutive years will also be transferred by the Company to the Demat Account of IEPF Authority.

The Company has sent individual Notice dated 5th May, 2022 to the concerned shareholders. The details of the shareholders whose shares are due for transfer to the Demat Account of IEPF Authority, have been uploaded on the Company's website at www.birlacorporation.com

The concerned shareholders, holding shares in physical form and whose shares are liable to be transferred to Demat Account of the IEPF Authority, may note that the Company would be issuing new share certificates in lieu of the original share certificates held by them and upon issue of such new share certificates, the Company shall inform the depository by way of corporate action to convert the share certificates into Demat form and transfer in favour of IEPF. The original share certificates which stand registered in the names of original shareholders will stand automatically cancelled and be deemed nonnegotiable. In case shares are held in Demat Form and are liable to be transferred to Demat Account of the IEPF Authority, the Company shall inform the depository by way of corporate action for transfer of shares to the Demat Account of IEPF Authority.

Share acquisition case: Won't force Sebi to give papers to RIL, says SC

INDU BHAN New Delhi, May 5

THE SUPREME COURT on Thursday advised the Securities and Exchange Board of India (Sebi) to provide Reliance Industries (RIL) access to documents the company has sought in connection with a share acquisition case, but refrained from issuing a directive to that effect, as the regulator termed these "privileged information". A bench led by Chief Justice NV Ramana, while asking Sebi to file its reply to RIL's appeal observed that it will not "force" the market regulator to share the "confidential" documents. It is better to give the company access to the documents so that "the issue can be resolved once for all", the apex court said at the start of the hearing. RIL wants Sebi to share certain documents that it thinks will exonerate it and its 108 promoters in a case related to the acquisition of RIL shares between 1994-2000. The regulator is seeking to initiate criminal prosecution against these persons in connection with the case. Besides Sebi's records, the com-



RIL believes that these documents would negate the allegations of wrongdoing in the acquisition of shares and this would have a vital bearing on the criminal case being filed by Sebi

75 districts to get digital banking units by July: IBA

FE BUREAU New Delhi, May 5

ALL STATE-RUN BANKS, 10 privatesector banks and one small finance bank have started work to operationalise 75 digital banking units (DBUs) by July 2022, the Indian Banks' Association (IBA) said on Thursday.

India, the IBA said in a statement.

DBUs will be treated as banking outlets and each unit needs to be housed distinctly, with separate entry and exit provisions, the IBA said. Each DBU has to offer certain minimum digital banking products and services, both on the asset (loan) and liabilities (deposits) side. The banks will have the

pany also wants the opinions given by

former SC judge BN Srikrishna and former ICAI president YH Malegam's report, which examined the alleged irregularities on Sebi's request.

RIL believes that these documents would negate the allegations of wrongdoing in the acquisition of shares and this would have a vital bearing on the criminal case being filed by Sebi.

The company also told the apex court that it is entitled to disclosure of all material that would help it resist the restoration of a criminal complaint by Sebi.

The CJI, at the start of the hearing, told Sebi that "the document must be in favour of the company, else they would not ask...Whatever material is

in favour of the accused, in all fairness, (Sebi) should give (RIL) a copy". He observed that once a docu-

ment is relied on for prosecution, it has to be given to the accused.

Senior Sebi counsel Arvind Datar told the judges that the regulator has not relied on the documents which RIL is seeking, but is going by its own internal inquiry. He also said there is no point in sharing them at this moment when the HC is yet to hear the Sebi's revision plea." If the revision is admitted, then we will share. If the same is rejected for delay, then nothing survives," Datar said. He said the special court had not even considered "public interest" while dismissing Sebi's plea.

State Bank of India will set up the highest number of DBUs (12), followed by Punjab National Bank and Union Bank of India (8 each), Bank of Baroda (7), Canara Bank(6) and India Bank(3). Among private lenders, ICICI Bank and Axis Bank will establish three DBUs each and HDFC Bank two DBUs,

according to the IBA. The move is in sync with finance minister Nirmala Sitharaman's latest Budget announcement to set up these units in 75 districts to commemorate the 75 years of India's independence.

option to engage digital business facilitators/ business correspondents in sync with relevant regulations to expand the virtual footprint of DBUs.

"Also, there shall be adequate digital mechanism to offer real-time assistance and redress customer grievances arising from business and services offered by the DBUs directly or through business facilitators/correspondents," the IBA said.

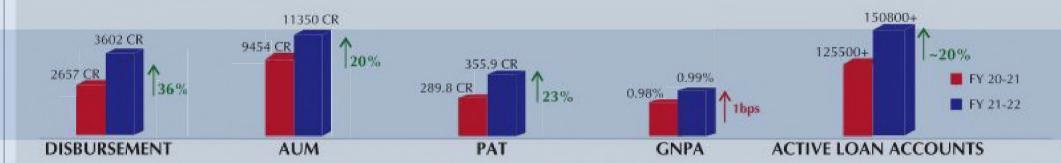
A panel for establishment of the DBUs was set up under Ajay Kumar Choudhary, executive director, fintech department of the RBI, with representation of senior officials from the central bank, select banks and IBA.

The concerned shareholders are requested to claim their unclaimed/unpaid dividend amounts on or before 15th July, 2022. In case the dividends are not claimed by the concerned shareholders latest by 15th July, 2022, the Company with a view to comply with the provisions of the IEPF Rules will proceed to transfer the shares to the Demat Account of the IEPF Authority without any further reference to the concerned shareholders

The shareholders may note that in terms of Section 124(6) of the Companies Act. 2013 read with the IEPF Rules, in the event of transfer of shares and unclaimed dividends to IEPF, concerned shareholders are entitled to claim the same by making an online application in Form No. IEPF-5 which is available on the website at www.iepf.gov.in. Please note that no claim shall lie against the Company in respect of unclaimed dividend amounts and the shares transferred in favour of the IEPF Authority pursuant to the said Rules.

case of any claims or queries, the shareholders are requested to contact the Company's Share Department at 9/1, R N Mukherjee Road, Kolkata - 700001, Telephone No. 033 6616-6729/6737, E-mail id: nvestorsgrievance@birlacorp.com

For BIRLA CORPORATION LIMITED
Sd/-
MANOJ KUMAR MEHTA
Company Secretary &
Legal Head



Place : K

Dated : 5t

Aavas Financiers Limited

(CIN: L65922RI2011PLC034297) Regd. & Corp. Office: 201-202, 2nd Floor, Southend Square, Mansarovar Industrial Area, Jaipur-302020, Rajasthan (INDIA)

Phone No. : +91-141-4659239, Fax No. : +91-141-6618861, Website : www.aavas.in

Statement of consolidated audited financial results for the guarter and year ended March 31, 2022

					(R ii
SI No.	Particulars	Quarter ended March 31, 2022 (Audited) (Refer note ii)	Quarter ended March 31, 2021 (Audited) (Refer note ii)	Year ended March 31, 2022 (Audited)	Year ended March 31, 2021 (Audited)
1	Total Income from Operations	36,508.62	28,944.53	1,30,444.87	1,10,335.98
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	14,580.85	9,476.62	45,268.93	35,255.36
3	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	14,580.85	9,476.62	45,268.93	35,255.36
4	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	11,546.79	8,744.82	35,518.06	28,891.92
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	11,596.05	8,792.20	35,588.95	28,975.32
6	Paid up Equity Share Capital	7,893.65	7,850.46	7,893.65	7,850.46
7	Reserves (excluding revaluation reserve)	2,72,749.38	2,32,230.57	2,72,749.38	2,32,230.57
8	Securities Premium Account	1,34,887.21	1,33,403.29	1,34,887.21	1,33,403.29
9	Net worth	2,80,643.03	2,40,081.03	2,80,643.03	2,40,081.03
10	Paid up Debt Capital/ Outstanding Debt	7,98,919.49	6,36,157.24	7,98,919.49	6,36,157.24
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
12	Debt Equity Ratio	2.85	2.65	2.85	2.65

FEMA tribunal vacancies: Apex court hints at staying all cases

INDU BHAN New Delhi, May 5

THE SUPREME COURT has hinted at staying all the proceedings in moneylaundering cases till the government fills vacancies in the FEMA Appellate Tribunal.

A Bench led by Justice Sanjay K Kaul while hearing an appeal by PC Finan-

cial Services, a non-banking financial company, said "no purpose is being subserved by relegating the petitioner to a tribunal as there is no tribunal for the last two years".

"The aforesaid being the position, not only in this matter but in different matters, the result is the parties are compelled to approach the High Courts in the absence of the FEMAAppellate Tribunal. Once the Tribunal, as envisaged, not filling the vacancies for a period of two years frustrates the judicial remedy. Thus, it may require an order that till the tribunal vacancies are filled up, proceedings across the Board should be kept in abeyance to obviate the possibility of the High Courts being flooded with such an issue," the apex court said, while seeking a reply from the government.

The case is listed for further hearing on Friday, when the government will clarify its stand on the matter.

PC Financial, which has been providing unsecured short-term loans via digital app-based platform CashBean since 2019, had challenged a February judgment of the Telangana High Court's division bench. The bench had stayed its single-judge order that

directed the Enforcement Directorate to release ₹15.35 crore to the company to meet its day-to-day expenses. Challenging the division bench's

order that stopped any release of money, the appeal said the single judge had on February 11 passed the release order after taking into account the fact that the FEMA appellate tribunal was not functional.

SPANDANA SPHOORTY FINANCIAL LIMITED 3 CIN:L65929TG2003PLC040648 Registered Office: Plot No.31&32, Ramky Selenium Towers, Tower A, Ground Floor, Financial Dist., Nanakramguda, Hyderabad-500032 (TG). Website: www.spandanasphoorty.com | Phone No.: 040-45474750 | E-mail: secretarial@spandanasphoorty.com **POSTAL BALLOT NOTICE AND E-VOTING INFORMATION**

n compliance with the provisions of Section 110 of the Companies Act, 2013 (the 'Act') read with the Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 (the 'Rules'), Regulation 44 of he Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 and the relaxations and clarifications issued by Ministry of Corporate Affairs ('MCA') vide Géneral Circular No.14/2020 dated April 8, 2020, General Circular No.17/2020 dated April 13, 2020, General Circular No.22/2020 dated June 15, 2020, General Circular No.33/2020 dated September 28, 2020, General Circular No.39/2020 dated December 31, 2020, General Circular No.10/2021 dated June 23, 2021 and Genera Circular No.20/2021 dated December 8, 2021 ('MCA Circulars'), we are furnishing the following details:) The business to be transacted through voting only by electronic means - for seeking approval of the

Members for the following

A. To approve the appointment of Mr. Shalabh Saxena (DIN:08908237) as a Director of the Company; and B. To approve the appointment and remuneration of Mr. Shalabh Saxena (DIN:08908237) as the Managing

WE UNDERSTAND OUR RESPONSIBILITY AND COMMITMENT TO FULFILL DREAMS

The progress in the pilot implementation is being monitored by a committee of the Reserve Bank of

Form No. URC-2

Advertisement giving notice about registration under Part I of Chapter XXI (Pursuant to section 374(b) of the Companies Act, 2013 and Rule 4(1) of the Companies (Authorized to Register) Rules, 2014]

Notice is hereby given that in pursuance of subsection (2) of section 366 of the Companies Act. 2013, an application is proposed to be made after ifteen days hereof but before the expiry of thirty days hereinafter to the Registrar of Companies. NCT of Delhi & Haryana, 4" Floor, IFCI Tower Nehru Place, New Delhi-110019 that UNRAVEL DIGITAL MEDIA LLP may be registered under Part of Chapter XXI of the Companies Act 2013, as a ompany limited by shares i.e. "UNRAVEL DIGITAL MEDIA PRIVATE LIMITED".

The principal object(s) of the company are as follows: To carry on the business of Digital Media Marketing and other Support Services.

A copy of the draft Memorandum and Articles of Association of the proposed company may be inspected at its proposed registered office at WS-102, Ground Floor, Woodstock Floors, Nirvana County, Gurugram-122002, India.

Notice is hereby given that any person objecting to this application may communicate their objection(s) in writing to the Registrar at Central Registration Centre (CRC), Indian Institute of Corporate Affairs (IICA), Plot No. 6, 7, 8, Sector IMT Manesar, District Gurgaon (Haryana). Pin Code- 122050 within 20 (twenty) days from the date of publication of this notice, with a copy addressed to the company at its registered office at WS-102, Ground Floor, Woodstock Floors, Nirvana County, Gurugram- 122002, Harvana, India. Sd/-Dated this 6" May, 2022. Neha Priya **Designated Partner** DIN: 08846443

Director and Chief Executive Officer of the Company

Date of completion of dispatch of Postal Ballot Notice to Members through e-mail - Thursday, May 5, 2022. The Company has sent an e-mail for the Postal Ballot Notice dated April 30, 2022 to all the Members whose name appeared on the Register of Members/ Record of Depositories received from National Securities Depository Limited/ Central Depository Services (India) Limited (Depositories) as on Friday, April 29, 2022 (cut-off date) and whose e-mail addresses are registered with depository participant(s). A person who is not a Member as on the cut-off date should treat this advertisement for information purpose only.

The requirements of sending physical Postal Ballot Notice to the Members have been dispensed with vide MCA Circulars. 5) Details of the process and manner of remote e-voting along with the User ID and password are provided over e-mail to all Members who have registered their e-mail addresses. The instructions for voting through electronic means are provided to all Members as part of the Postal Ballot Notice.

The Company has engaged KFin Technologies Limited ('KFintech') for facilitating e-voting in a secure manner) For Members who have not registered their e-mail addresses or have not received e-mail the Postal Ballot Notice may obtain the user ID and password by sending a request at evoting@kfintech.com secretarial@spandanasphoorty.com or contact KFintech, Company's Registrar and Share Transfer Agen at 040-67162222 or the Company at 040-48126666 between 10.00 am and 5.00 pm on all working days (except Saturday and Sunday) till 48 hours prior to the closure of the voting period.

- Members who have not registered their e-mail address and in consequence could not receive the Postal Ballot Notice may temporarily get their e-mail address registered with the RTA, by clicking the link: https://ris.kfintech.com/clientservices/postal ballot and following the registration process as guided thereafter. Post successful registration of the e-mail address, the Member will receive soft copy of the Postal Ballot Notice at his/her registered e-mail address and the procedure for e-voting along with the User ID and the Password to enable remote e-voting for this Postal Ballot Notice. In case of any queries, Member may write to einward.ris@kfintech.com. 9) It is clarified that for permanent registration of e-mail address, the Members are however requested to
- register their e-mail addresswith the Depositories/ Depository Participant. 0)The date and time of commencement of voting through electronic means - Friday, May 6, 2022 (10:00 Hours IST)

1) The date and time of end of voting through electronic means - Saturday, June 4, 2022 (17:00 Hours IST). 12)The remote e-voting platform will be disabled at 17:00 Hours IST on Saturday, June 4, 2022 by KFintech. Once the vote on resolution is cast by the Members, the Members shall not be allowed to change it subsequently. 3)Website address where Postal Ballot Notice is displayed: Company - www.spandanasphoorty.com and KFintech https://evoting.kfintech.com. Postal Ballot Notice is also submitted to BSE Limited and National Stock Exchange of India Limited and the same are also available on their websites.

4)Contact details of the person responsible to address the grievances connected with the remote e-voting: Mr Ramesh Periasamy, Company Secretary and Compliance Officer, Corporate Office - Plot No:31 & 32, Ramky Selenium, Tower A, Ground Floor, Financial District, Nanakramguda, Hyderabad-500032 (TS). Telephone Number: 040-45474750 (except Saturday and Sunday), Email Id: secretarial@spandanasphoorty.com.

5)The Company has appointed Mr. Y Ravi Prasada Reddy (Membership No.FCS 5783), Proprietor, RPR & Associates, Practicing Company Secretaries (CP No. 5360), Hyderabad as Scrutinizer for conducting the remote e-voting process thereto in accordance with the provisions of the Act read with the Rules and the MCA Circulars in a fair and transparent manner.

he results of the remote e-voting will be declared on or before Monday, June 6, 2022 at the Registered office of the Company, the results of the remote e-voting along with the scrutinizer's report will be uploaded on the Company's website www.spandanasphoorty.com and will be communicated to the National Stock Exchange of India Limited at www.nseindia.com and BSE Limited at www.bseindia.com, where the equity shares / securities of the Company are listed. By the Order of the Board of Directors of

For Spandana Sphoorty Financial Limited Sd/

Ramesh Periasamv

Place: Hyderabad Date: May 5, 2022 Company Secretary and Compliance Officer

14	Debi county Natio	230.3	2.00	2.05	2.00
13	Earnings Per Share (of INR 10/- each) (EPS for the quarters are not annualised)				
	1. Basici	14.63	11.15	45.10	36.86
	2. Diluted:	14.57	11.06	44.81	36.54
14	Capital Redemption Reserve	NA	NA	NA	NA
15	Debenture Redemption Reserve	NA	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA	NA
17	Interest Service Coverage Ratio	NA	NA	NA	NA

Notes:

(i) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on May 5, 2022 and audited by the statutory auditors of the Company.

(ii) The figures for the last quarter are balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures upto the third quarter of the financial year.

(iii) Key standalone financial information:

(E in Lakh)								
Particulars	Quarter ended March 31, 2022 (Audited) (Refer note ii)	Quarter ended March 31, 2021 (Audited) (Refer note ii)	Year ended March 31, 2022 (Audited)	Year ended March 31, 2021 (Audited)				
Total Income from operations	36,502.52	28,940.92	1,30,435.89	1,10,317.46				
Profit before tax	14,608.54	9,498.40	45,485.73	35,332.94				
Net profit after tax	11,567.42	8,761.01	35,679.92	28,949.52				

(iv) The above is an extract of the detailed format of quarterly and yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the guarterly and yearly Financial Results are available on the websites of Stock Exchange, www.nseindia.com and www.bseindia.com and on the website of the Company i.e. www.aavas.in. (v) For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd.

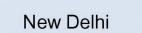
Website (URL:https://www.nseindia.com), BSE Limited website (URL: https://www.bseindia.com).

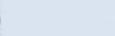
(vi) There is no impact on net profit/loss, total comprehensive income or any other relevant financial item(s) due to changels) in accounting policies for the year ended March 31, 2022. (viil Figures for the previous year/period have been regrouped and / or reclassified wherever considered necessary.

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Long term rating CARE AA- (Positive)	AA- (Positive)		O States		Branches 314	0	imployee: 6428
Place: Jaipur Date: May 05, 2022						Sushil Kur Aanaging Dire	-/Sd nar Agarwal

financialexp. i.in







COMPANIES 3

Tatas plan re-entry into non-foods **FMCG business**

66 YOU WILLALWAYS BUILD FROM STRENGTH AND THAT IS WHY WE SAID FIRST WE'LL BUILD A **STRONGER PORTFOLIO IN FOOD** AND BEVERAGE, AND THEN **VENTURE INTO THE LARGER** FMCG SPACE SUNIL D'SOUZA, MD& CEO, Tata Consumer Products

SHARLEEN D'SOUZA Mumbai, 5 May

ata Consumer Products will not restrict itself to the foods business but will transition to being a fast-moving consumer goods (FMCG) firm.

After exiting the non-foods FMCG space in the 1990s, the conglomerate is looking to re-enter the field.

"Tata Consumer was created to be the FMCG flagship for Tata Group. Step number one was to bring together the salt and the tea businesses of Tata Chemicals and Tata Global to create Tata Consumer," Sunil D'Souza, managing director and chief executive officer of Tata Consumer Products, told *Business* needed to have scale. Standard in an interview.

D'Souza added: "You will always build from strength THIS WOULD THE FIRM'S and that is why we said first SECOND ENTRY INTO THE we'll build a stronger portfolio NON-FOODS SPACE. IN THE in food and beverages, and 1990s, THE COMPANY SOLD then venture into the larger TATA OIL MILLS COMPANY, FMCG space.'

This is the conglomerate's DETERGENTS, COOKING OIL, second entry into the non- ETC, TO HINDUSTAN LEVER foods space. In the 1990s the

company sold Tata Oil Mills Company, which the technological backbone to make it work used to sell soaps, detergents, cooking oil, glycerine, etc, to Hindustan Lever (now Hindustan Unilever).

The company used to house brands such as Hamam, Ok, and Moti.

business, Lakme, to the same company.

However, D'Souza did not say if the company would look at entering the space organically or inorganically.

"That the Tata name brings value, especially in a category that has low trust. If you put the Tata brand name, we have a head start.'

Ola Cars CEO

He said the reason the company entered the dry fruit category was the lack of a brand name there.

"We are sitting on cash and got a strong backing from the parent group. We have got to be mindful about where we invest and what we do. We have to create value," D'Souza

"We will not be chasing categories for categories' sake or top line and growth for growth's sake. It has to be profitable growth." The company plans to strengthen its foot-

D'Souza said when the company looked at a category it had to pass through a strategic and financial filter and also the category

Also, the company will find out if there are too many players or too few. Both can be a problem, he

said.

in those categories. In 2019, Tata Chemicals and Tata Global

Tata Salt, Tata Tea, Tata Sampann,

network in semi-urban and rural areas.



Sudarshan elevated as TVS Motor MD

SHINE JACOB Chennai, 5 May

TVS Motor Company on Thursday reported a 5 per cent dip in its net profit for the January-March quarter (Q4Fy22) at ₹275 crore year-onyear (YoY). But, its net profit for the financial year jumped 32 per cent to ₹894 crore. The company's board has

from May 5. He is the son of Motor's Chairman TVS Emeritus, Venu Srinivasan. Sudarshan, who was the joint MD since September 2014, has played a key role in the company's growth in India and

key international markets, including Asia, Africa, and more recently in Europe. While the company's reveelevated Sudarshan Venu as nue from operations in the and

managing director, with effect quarter grew 4 per cent to including international busi-₹5,530 crore YoY, that for the financial year rise 24 per cent to ₹20,791 crore. Its operating

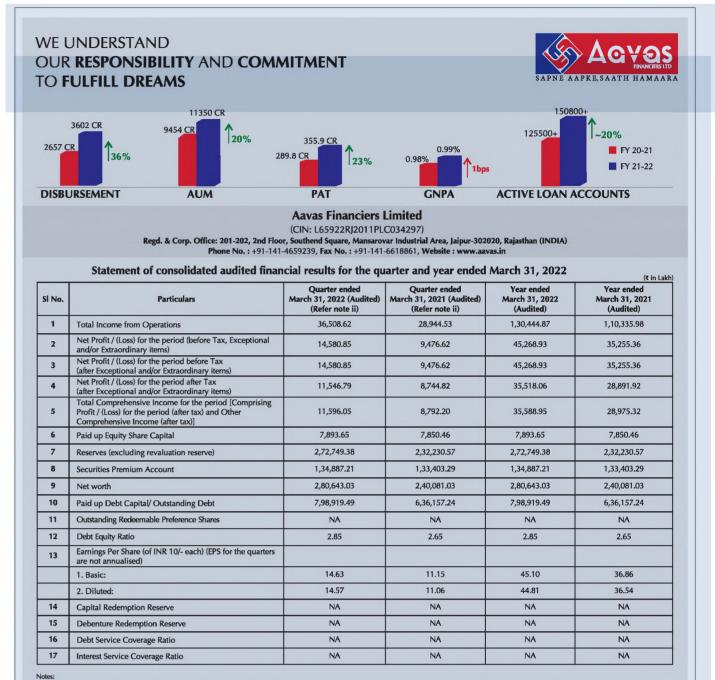
Ebitda for the fourth quarter increased to 10.1 per cent. It reported operating Ebitda grew 4 per cent to ₹557 crore for the fourth quarter against ₹536 crore in year-ago period.

During the year ended March 2022, the overall twoyear ended March 2021. three-wheeler sales,

ness, grew 8 per cent at 3.31 million units against 3.052 million units in the year 2020-21.

Motorcycles sales during FY22 grew 29 per cent to 1.73 million units against 1.34 million units in the year ended March 2021. Scooter sales dropped to 923,000 units in the year ended March 2022 from 961,000 units registered in the

Sudarshan Venu was the firm's joint MD since 2014



(i) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on May 5, 2022 and audited by the statutory auditors of the Company (ii) The figures for the last quarter are balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures upto the third quarter of the financial year

Particulars	Quarter ended March 31, 2022 (Audited) (Refer note ii)	Quarter ended March 31, 2021 (Audited) (Refer note ii)	Year ended March 31, 2022 (Audited)	Year ended March 31, 2021 (Audited)
Total Income from operations	36,502.52	28,940.92	1,30,435.89	1,10,317.46
Profit before tax	14,608.54	9,498.40	45,485.73	35,332.94
Net profit after tax	11,567.42	8,761.01	35,679.92	28,949.52

e is an extract of the detailed format of quarterly and yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015. The full format of the quarterly and yearly Financial Results are available on the websites of Stock Exchange, www.nseindia.com and www.bseindia.c (v) For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd. Website (URL:https://www.nseindia.com), BSE Limited website (URL: https://www.bseindia.com),

(vi) There is no impact on net profit/loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies for the year ended March 31, 2022. (vii) Figures for the previous year/period have been regrouped and / or reclassified wherever considered necessary.

said. hold in foods and beverages.

WHICH USED TO SELL SOAPS.

Along with that, the company will check if the category has enough margin and if it requires significant capital expenditure.

Tata Consumer will also gauge if it has the R&D and

Beverages merged the consumer businesses to form Tata Consumer Products.

It later sold its stake in the personal care and Tetley were brought under Tata Consumer.

The company is focused on expanding its distribution reach and it told investors in a conference call that it intended to reach four million outlets by FY23 and take its direct reach to 1.5 million.

It will focus on ramping up distribution

quits, CFO gets 'expanded' role

HIGH-PROFILE EXITS

Anand Shah. co-Ankit Jain, co-founder of Ola founder of Ola Electric, left Electric, stepped away from his the firm in 2019 role in 2020

The same year, two senior executives — Arun Srinivas and Sanjiv Saddy – resigned

In March 2021, Pranay	In October, CFO Saurabh &
Jivrajka, a founding partner of	chief operating officer
Ola, quit the firm	Gaurav Porwal left the firm

Among other early exits were Ola Financial Services CEO Nitin Gupta and Ola's chief business officer Sanjay Bhan

PEERZADA ABRAR

Bengaluru, 5 May

Aggarwal had said he was expanding Arun Kumar's role to help him steer 'day-to-day Ola Cars Chief Executive operations' across the group. Arun A media report said Ola's chief of group strategy, Amit

with Ola and definitely has

In October, Ola unveiled

also vehicle finance, insur-

The top-level exits come

platform, and

strategy.

(CEO) Officer Sirdeshmukh has resigned from the SoftBank-backed Anchal, is also leaving the ride-hailing firm, which has firm. Ola, though, denied the seen several high-profile exits claim. "Anchal is very much over the past two years.

Sirdeshmukh's exit comes not resigned. As chief of soon after the company's group strategy and corporate Chief Financial Officer (CFO) finance, Amit (Anchal) G R Arun Kumar took up a remains a key leadership wider role at the firm. An Ola team member," said the spokesperson confirmed the spokesperson.

news. "As you know, our group CFO G R Arun Kumar Ola Cars, its new vehicle comnow has an expanded role merce managing day-to-day opera- appointed Sirdeshmukh its tions," said the spokesperson. CEO. His role included over-

This includes overseeing seeing the entire sales and the GTM (go-to-market) func- distribution, service, markettion and, therefore, Arun ing, customer support, and Sirdeshmukh who was head-go-to-market ing GTM has now had to Sirdeshmukh had earlier said leave. Both his roles (GTM as with Ola Cars, the firm was well as Ola Cars) will now be completely reimagining not under Arun Kumar as part of just buying and selling but his expanded role."

According to a recent ance, as well as maintenance. internal note, Ola Founder and CEO Bhavish Aggarwal at a time when Ola's initial had said he was stepping public offering (IPO) has been back from day-to-day opera- delayed. According to industions to focus more on future try experts, the firm is facing projects, such as electric two- a challenge to diversify beywheelers, cars, and innova- ond the ride-hailing business tions in quick commerce and and get revenue. The majorinternational expansion. To ity of the firm's revenues drive scale and quality, come from ride-hailing.

Maintenance of 20 (+/-) 5 Cash Recycler Machine (CRM) (Including UPS & Chemica Earthing) under Rate Contract for Three Years". For Eligibility, Technical specifications & other relevant details, BFP may be downloaded from Bank's website https://punjabandsindbank.co.in. Any further changes related to the said Tender shall be posted on Bank's website only. Asstt. General Manager(IT)



JINDAL STAINLESS (HISAR) LIMITED

EXTRACTS OF AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH 2022

		Standalone			Consolidated				
S.		For the q	uarter ended	For the ye	ear ended	For the qu	arter ended	For the	e year ended
No.	Particulars	31 March 2022 Audited (refer note no 5)	31 March 2021 Audited (refer note no 5)	31 March 2022 Audited	31 March 2021 Audited	31 March 2022 Audited (refer note no 5)	31 March 2021 Audited (refer note no 5)	31 March 2022 Audited	31 March 2021 Audited
1	Total income from operations	3,801.64	2,758.47	13,549.29	8,399.70	4,318.37	3,102.77	15,011.36	9,400.29
2	EBITDA*	536.54	364.07	1,939.99	1,002.57	604.81	405.55	2,153.27	1,127.04
3	Net profit/(loss) for the period (before tax, exceptional and/or extra ordinary items)	481.29	281.74	1,714.75	596.23	537.10	315.99	1,891.02	692.94
4	Net profit/(loss) for the period before tax (after exceptional and/or extra ordinary items)	481.29	298.21	1,714.75	636.30	710.72	432.40	2,435.63	880.08
5	Net profit/(loss) for the period after tax (after exceptional and/or extra ordinary items)	357.05	225.93	1,275.23	477.78	573.27	349.95	1,942.48	693.78
6	Total comprehensive income for the period [comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax)]	356.36	227.48	1,274.54	478.19	592.52	352.20	2,006.86	700.21
7	Paid up Equity Share Capital (face value of ₹ 2/- each)	47.19	47.19	47.19	47.19	47.19	47.19	47.19	47.19
8	Other equity			3,542.36	2,267.82			4,862.25	2,924.04
9	Earning per share (EPS) (face value of ₹ 2/- each)								
	(a) - Basic	15.13	9.58	54.05	20.25	24.30	14.83	82.33	29.40
	(b) - Diluted	15.13	9.58	54.05	20.25	24.30	14.83	82.33	29.40
	(EPS for the quarter not annualised)				1740				

*EBITDA = Earnings before Interest, tax, depreciation & amortization and other income

- 1. The above is an extract of the detailed format of quarterly/annual financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of quarterly/annual financial results are available on the company's website: (www.jshlstainless.com) and on the websites of Bombay Stock Exchange Date: 05 May, 2022 (www.bseindia.com) and the National Stock Exchange of India Ltd. (www.nseindia.com).
- The financial results of the company for the quarter and year ended 31 March 2022 have been reviewed by the audit committee and approved by the board of directors at their respective meetings held on 05 May 2022. The statutory auditors have expressed unmodified audit opinion.
- 3. These results have been prepared in accordance with the Companies (Indian Accounting Standards) Rules. 2015 (Ind AS) prescribed under section 133 of the Companies Act 2013 and other recognized An accounting practices and policies to the extent applicable.
 On 29 December 2020, the Board of Directors of the Company had approved a Composite Scheme of Arrangement (the 'Scheme') under Section 230 to 232 (read with Section 66 and other applicable.

provisions) of Companies Act, 2013 amongst the Company, Jindal Stainless Limited, JSL Lifestyle Limited, Jindal Lifestyle Limited, JSL Media Limited and Jindal Stainless Corporate Management Services Private Limited, The Scheme having appointed date of 01 April 2020 is subject to necessary statutory and regulatory approvals under applicable laws, including approval of the Hon'ble National Company Law Tribunal, Chandigarh Bench ("NCLT")

The Company has received the approval of Hon'ble NCLT on its first motion application for convening the meeting of the Shareholders and Creditors on 25 February 2022. Further, the Shareholders and Creditors of the Company, in meeting held on 23 April 2022, have approved the Scheme with overwhelming majority. Currently, the Company is in process of filing the second motion application before the Hon'ble NCLT

5. The figures for the quarters ended 31 March 2022 and 31 March 2021 are the balancing figures between audited figures in respect of full financial years and unaudited year to date figures upto 31 December 2021 and 31 December 2020 respectively. Previous period/ year figures have been regrouped/ reclassified/recast, wherever necessary, to make them comparable.

Place: Delhi

By Order of the Board of Directors For Jindal Stainless (Hisar) Limited Jagmohan Sood Whole Time Director



NDAL STAINLESS (CIN: L27205HR2013PLC049963) Regd. Office: O.P. Jindal Marg, Hisar-125 005 (Haryana) Tel: (01662) 222471-83 | Fax: (01662) 220499 Email Id. for Investors: investorcare.ishl@iindalstainless.com Website: www.jshlstainless.com













बिज़नेस रेमेडीज ऑटो/टेक वर्ल्ड

जयपुर। शुक्रवार ६ मई, २०२२

<u>बिजनेस रेमेडीज/मुंबई।</u> भारत में नंबर 1* इलेक्ट्रिक 3-व्हीलर कंपनी

महिंद्रा इलेक्ट्रिक मोबिलिटी लिमिटेड

(एमईएमएल) ने दिल्ली स्थित स्टार्ट-अप

टेरागो लॉजिस्टिक्स के साथ साझेदारी की

है। टेरागो के पास वर्तमान में 65 महिंद्रा

दीओ जोर कार्गो वाहनों का बेड़ा है, जो 3

शहरों में प्रमुख ऑनलाइन किराना कंपनी

बिग बास्केट और अग्रणी लॉजिस्टिक कंपनी

पोर्टर के साथ तैनात हैं। आने वाले महीनों में,

महिंद्रा इलेक्ट्रिक अपने जीरो-पॉल्यूशन वाले

बेड़े के विस्तार के लिए टेरागो को अतिरिक्त

भारत में 2020 में पेश किया गया था और

इसमें बॉडी टाइप के आधार पर कई तरह के

एप्लिकेशन हैं। 8kW की उत्कृष्ट शक्ति और

42Nm के हाईटॉर्क के साथ, जोर का

निर्माण ट्रेओ प्लेटफॉर्म पर किया गया है और

यह अपनी श्रेणी में 550 किलोग्राम के

उच्चतम पेलोड के साथ आता है। अब तक

महिंद्रा ट्रीओ जोर 3-व्हीलर कार्गो को

ईवी की आपूर्ति करेगी।

टाटा मोटर्स ने नए एस ईवी के साथ ई-कार्गो के क्षेत्र में परिवहन समाधान पेश किये



8

परिवहन के एक नए युग में प्रवेश

कर रहे हैं। टाटा एस भारत का

अब तक का सबसे सफल

वाणिज्यिक वाहन है। यह परिवहन

के क्षेत्र में ांति लेकर आया है

और इतने सालों में लाखों

कामयाब उद्यमी बनाए। तकनीकी

रूप से उन्नत, स्वच्छ और स्मार्ट

मोबिलिटी समाधान प्रदान करके

अपनी धरोहर को आगे बढ़ाएगा।

में वाणिज्यिक वाहनों के

विद्युतीकरण को लेकर बहुत

उत्साहित हूँ।'

देने के लिए तैयार है।

एस ईवी की पेशकश पर एन चंद्रशेखरन, चेयरमैन, टाटा संस एवं टाटा मोटर्स ने कहा, 'ई-परिवहन एक ऐसा विचार है जिसका समय अब आ गया है। टाटा मोटर्स में, हम यात्री कारों, वाणिज्यिक वाहनों और जगुआर लैंड रोवर में इस बदलाव को बढ़ावा देने के लिए तेजी से और व्यापक पैमाने के साथ बढ़ रहे हैं। मुझे आज खुशी है कि एस ईवी के इस्तेमाल के लिए अपनी सेवाएं लॉन्च के साथ हम ई-कार्गो

बिजनेस रेमेडीज/मुंबई। भारत के सबसे बड़े वाणिज्यिक वाहन निर्माता टाटा मोटर्स ने नए, क्रांतिकारी एस ईवी (इलेक्ट्रिक व्हीकल) के लॉन्च के साथ स्थायी परिवहन को बढावा ढेने के अपने अभियान में एक महत्वपूर्ण छलांग लगाई है। एस ईवी कंपनी के बेहद लोकप्रिय वाहन, एस का इलेक्टिक वर्जन है। कंपनी वास्तव में 17 साल के लंबे अंतराल के बाद फेट मूवमेंट यानी माल की आवाजाही को पुनर्परिभाषित कर रही है। नई एस ईवी भारत का सबसे उन्नत, ज़ीरो-उत्सर्जन वाला चौपहिया छोटा वणिज्यिक वाहन (एससीवी) है। यह एक हरित एवं स्मार्ट परिवहन समाधान है जो शहर के भीतर तरह-तरह के

एक फिजिटल कंपनी टेरागो लॉजिस्टिक्स एफएंडबी, उपभोक्ता वस्तुओं, औद्योगिक सामान, कागज और पैकेजिंग उद्योगों को इलेक्ट्रिक वाहनों के माध्यम से मल्टी-मोडल ट्रांसपोर्ट, वेयरहाउसिंग और लास्ट माइल डिलीवरी में एंड-टू-एंड लॉजिस्टिक्स समाधान प्रदान करती है।

मोहन रामास्वामी, को-फाउंडर, टेरागो लॉजिस्टिक्स ने टिप्पणी की, ''हमें इस बात पर गर्व है कि हमने महिंद्रा टीओ जोर के साथ लास्ट माइल कार्गो मोबिलिटी के लिए इलेक्ट्रिक 3-व्हीलर्स को अपनाया है। इस तरह हम डिलीवरी संबंधी कामकाज में क्लीन मोबिलिटी सुनिष्टिचत करते हैं, जिससे सिटी लॉजिस्टिक्स पर सकारात्मक प्रभाव पड़ता है। इलेक्ट्रिक वाहनों की पहुंच में तेजी लाने के लिए महिंद्रा के साथ टेरागो का जुड़ाव, देश में कार्बन फ़ुटप्रिंट को अपने छोटे से तरीके से कम करने के प्रति हमारी सामाजिक जिम्मेदारी को पूरा करने में मदद करता है।''

ने हमारे महिंद्रा ट्रीओ जोर इलेक्ट्रिक 3-व्हीलर्स को शुरुआती दिनों में ही अपना लिया था। ट्रीओ जोर की उच्च बचत और जीरो टेलपाइप एमिशन इसे अंतिम छोर तक वितरण के लिए परिवहन के कुशल और टिकाऊ साधनों की तलाश करने वाली कंपनियों के लिए अनुकूल बनाता है। हमें विश्वास है कि यह साझेदारी न केवल हमारे कार्बन न्यूटूल संबंधी लक्ष्यों को गति देगी, बल्कि दूसरों के लिए इलेक्टिक मोबिलिटी अपनाने की नींव भी रखेगी।'



महिंद्रा इलेक्ट्रिक ने टेरागो लॉजिस्टिक्स के साथ की साझेदारी

महिंद्रा ने पैसेंजर और कार्गो सेगमेंट में

18,000 से अधिक ट्रीओ 3-व्हीलर्स की बिक्री की है और इलेक्ट्रिक 3-व्हीलर रोगमेंट में 73.4 प्रतिशत मार्केट शेयर* हासिल किया है। ट्रीओ को यूके और नेपाल के बाजारों में भी निर्यात किया जाता है। ट्रीओ जोर के साथ, ग्राहक डीजल कार्गो 3-व्हीलर्स की तुलना में 5 वर्षों में ईंधन लागत में रूपए 5 लाख** से अधिक की बचत कर सकते हैं। समन मिश्रा, सीईओ, महिंद्रा इलेक्टिक मोबिलिटी लिमिटेड ने कहा. ''टेरागो कंपनी

फिलिप्स ने जूसर मिक्सर ग्राईंडर एचएल७५५६८/०० किया लॉन्च



बिजनेस रेमेडीज/जयपुर। स्मॉल अप्लायंसेज में अग्रणी कंपनी, फिलिप्स डोमेस्टिक अप्लायंसेज इंडिया लिमिटेड ने अत्याधुनिक जूसर मिक्सर ग्राईंडर -एचएल७५६८/०० लॉन्च किया, जो आसान और बेहतर काम

करने के लिए डिजाईन किया गया है। बिना परेशानी के जूस बनाने के वादे के साथ, जेएमजी की यह नई श्रंखला अपने बेहतरीन डिजाईन के साथ शानदार परफॉर्मेंस देती है, जिससे असेंबलिंग, जूसिंग, और

किचन में लगने वाला समय और मेहनत बचाते हैं, जो अलग-अलग पार्ट्स की असेंबलिंग और क्लीनिंग के कारण ग्राहकों की सबसे बड़ी समस्या होते हैं। फिलिप्स डोमेस्टिक अप्लायंसेज में हम जानते हैं कि कंज़्यूमर अपनी दैनिक जरूरतों को पूरा

करने के लिए ज्यादा आसान व तीव्र समाधान चाहते हैं, और नया फिलिप्स जेएमजी उनकी इस जरूरत को पूरा करते हुए उन्हें चुस्त व सेहतमंद बने रहने में मदद करता है।

क्लीनिंग में लगने वाला समय

बचता है। सेहतमंद जीवन शैली अपनाने और कंज़्यमर्स के बीच

जागरुकता बढ़ने के साथ जूसर

मिक्सर ग्राईंडर (जेएमजी)

भारतीय किचन का एक

आवश्यक हिस्सा बन गए हैं। ये

ऑडी इंडिया ने नई ऑडी ए8 एल के लिये बुकिंग शुरू की

बिजनेस रेमेडीज/मुंबई।

जर्मन लक्जरी कारमेकर ऑडी ने भारत में अपनी फ्लैगशिप सेडान, नई ऑडी ए8 एल के लिये बुकिंग चालू कर दी है। 3.0 लीटर टीएफएसआई इंजन, 48वी माइल्ड-हाइब्रिड सिस्टम और क्वाट्रो ऑल-व्हील ड्राइव का संयोजन करने वाली नई ऑडी ए8एल ड्राइविंग के जोशीले डायनैमिक्स देती है। ऑडी ए8 एल को बुकिंग की धुरूआती राशि 10,00,000 रूपये से बुक किया जा सकता है।

ऑडी इंडिया के हेड बलबीर सिंह ढिल्लन ने कहा, 'हम अपनी फ्लैगशिप सेडान- नई ऑडी ए8 एल के लिये बुकिंग चालू कर रहे हैं। ऑडी ए8 एल के पास भारत में वफादार प्रशंसकों का आधार है



नई ऑडी ए8 एल की पेशकश कस्टमाइजेशन के कई पैकेजेस के साथ होगी, जैसे इसमें रिक्लाइनर के साथ रियर रिलेक्सेशन पैकेज, फुट मसाजर और कई अन्य बेहतरीन फीचर्स शामिल हैं।

और हमें विश्वास है कि यह खूबसूरत सेडान अपना मजबूत प्रदर्शन जारी रखेगी। नई ऑडी ए8 एल के साथ हम अपनी उत्पाद-सूची में फ्लैगशिप कारों पर लगातार केन्द्रित हैं, क्योंकि हमें अच्छी मांग मिलना जारी है।'' ऑडी ए8 एल में आला दर्जे की लक्जरी, सुविधा और खूबियाँ हैं। नई ऑडी ए8 एल की पेशकश कस्टमाइजेशन के कई पैकेजेस के साथ होगी, जैसे इसमें रिक्लाइनर के साथ रियर रिलेक्सेशन पैकेज, फुट मसाजर और कई अन्य बेहतरीन फीचर्स शामिल हैं। ग्राहक अपनी निजीकृत ऑडी ए8 एल की बुकिंग और उसे पर्सनलाइज करने के लिये अपनी नजदीकी ऑडी इंडिया डीलरशिप पर संपर्क कर सकते हैं

या www.audi.in पर जा सकते हैं।



अपने ''प्रोजेक्ट फ्यूचर रेडी'' के तहत. एचडीएफसी बैंक ने घोषणा करके बताया कि यह पिछले दो सालों में अपने नेटवर्क में 1,000 से ज्यादा नई शाखाएं शामिल कर चुका है। महामारी के दौरान, बैंक ने हर रोज दो नई शाखाएं खोलीं. और अकेले वित्तवर्ष 2022 में 734 नई शाखाएं खोली गईं।

एचडीएफसी बैंक ने 31 मार्च,

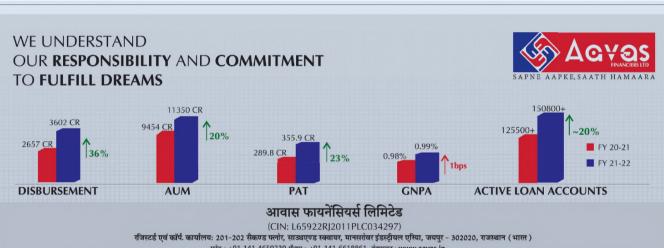
HDFC BANK Ve understand your world शाखाएं नए ग्राहक बनाने में महत्वपूर्ण बिंदुओं के रूप में काम करती हैं और

रिटेल ब्रांच बैंकिंग पिछले कुछ सालों में काफी तेजी से विकसित हुई है। ''प्रोजेक्ट फ्यूचर-रेडी'' के तहत बैंक के परिवर्तन का यह सफर इसके मूलभूत सिद्धांत, 'ग्राहक पर केंद्रण' के

इंटैलिजेंस पर आधारित प्रेडिक्टिव विश्लेषण कला द्वारा संभव होता है। हमारा मानना है कि शाखाएं नए ग्राहक जोड़ने, वॉलेट में बड़ा हिस्सा पाने के लिए सर्वश्रेष्ठ अनुभव प्रदान करने, और ग्राहकों की निष्ठा स्थापित करने में महत्वपूर्ण संपर्क बिंदु का काम करती हैं। हमारी लगभग आधी शाखाएं अर्द्ध-शहरी और ग्रामीण इलाकों में हैं, और

हम समावेशी वृद्धि में मदद करने के

लिए बैंक की पहुंच का निरंतर विस्तार



2022 को भारत में एक साथ सबसे साथ जारी रहेगा। ज्यादा शाखाएं खोलने का एक नया रिकॉर्ड बनाया, जब श्री सप्ति जगदीशन, एमडी एवं सीईओ, एचडीएफसी बैंक ने डिजिटल रूप से एक साथ 250 शाखाएं लॉन्च कीं। इस रिकॉर्ड को एशिया बुक ऑफ रिकॉर्ड्स और इंडिया बुक ऑफ रिकॉर्ड्स में आधिकारिक मान्यता मिली है। 31 मार्च, 2022 को बैंक के वितरण नेटवर्क में 3,188 शहरों/करबों में 6,342 शाखाएं और 18,130 एटीएम थे। इससे पहले बैंक ने अपने स्थायी कर्मचारी आधार में 90 प्रतिशत बढोत्तरी करने की घोषणा की थी, और 31 मार्च, 2022 को बैंक के पास 141,579 तब्दील कर रहे हैं। संस्थागत स्थिरता कर्मचारी हो गए थे।

नेटवर्क से बैंक को अपनी मौजूदगी और रहे हैं। यह हमारे अत्याधुनिक आईटी व्यवसाय बढ़ाने में मदद मिलेगी। बैंक इन्फ्रास्ट्रक्चर और आर्टिफिशियल

के साथ कैचमेंट स्कोपिंग और माईनिंग देश में शाखाओं के विशाल रिटेल द्वारा हम ग्राहक पर केंद्रित व्यवहार कर

कर रहे हैं।'' बैंक शाखाओं के लिए श्री अरविंद वोहरा, कंट्री हेड, रिटेल प्रमुख रणनीतिक ड्राईवर्स हैं:समग्र ब्रांच बैंकिंग, एचडीएफसी बैंक ने कहा, कस्टमर लाईफ साईकल मैनेजमेंट।, ''हमारी ब्रांच बैंकिंग की रणनीति ग्राहकों के साथ एनालिटिक्स पर रिलेशनशिप मैनेजमेंट की कला में विज्ञान का समावेश कर इस चैनल को नए सिरे से मजबूत करने पर आधारित है।'' उन्होंने कहा, ''हमारी शाखाएं हमारे ग्राहकों, समाज, एवं अन्य अंशधारकों के सामने हमारे बैंक का प्रतिनिधित्व करती हैं और रिटेल एवं बिजनेस कस्टमर रिलेशनशिप संभालती हैं। हम अपनी बैंक शाखाओं को 'फिजिटल' इन्फ्रास्ट्रक्चर एस्सेट में

आधारित वार्ता एवं वितरण योजना उपकरण।, सेल्स, सर्विस एवं शाखा के संचालन का डिजिटलीकरण।,उत्कृष्ट ग्राहक अनुभव।, लोगों की क्षमता। अपने विस्तार को गति देने के लिए बैंक ने मौजूदा वित्तवर्ष में अपने स्थायी कर्मचारी आधार में 90 प्रतिशत की वृद्धि दर्ज की। 13,000 से ज्यादा लोगों की अधिकांश नियुक्ति यां बैंक के चार विस्तृत आपूर्ति चैनलों - शाखा बैंकिंग; टेली-सर्विस/सेल्स (वर्चुअल रिलेशनशिप मैनेजर चैनल); बिजनेस वर्टिकल्स के साथ तालमेल में सेल्स चैनल; और

डिजिटल मार्केटिंग में की गईं।

प्लास्टइण्डिया फाउण्डेशन ने इंटरनेशनल प्लास्टिक एक्जीबिशन, कॉन्फ्रेंस एवं कन्वेंशन-प्लास्टइण्डिया २०२३ के ११वें संस्करण की घोषणा की

<u>बिजनेस रेमेडीज/नई दिल्ली</u>

कन्वेंशन के ११वें संस्करण 🗾 की 'प्लास्टइण्डिया-२०२३' घोषणा की। प्लास्टइण्डिया 2023 का आयोजन आगामी 01 से 05 फरवरी 2023 तक प्रगति

अत्याधुनिक इंटरनेशनल एक्जीबिशन पर भगवंतभाई खुबाजी, माननीय केंद्रीय निर्भर मूमेंट और वोकल फॉर लोकल सेंटर में किया जायेगा। प्लास्टइण्डिया राज्य मंत्री, (सी एंड एफ और इनिशिएटिव के कारण से मजबूत हुआ है 2023 आधुनिक तकनीकों का सुविधाजन एमएनआरई) और श्रीमती आरती और यह प्लास्टिक उद्योग को ब?ने के बनाने के साथ नवाचार स्थायित्वता एवं आहुजाजी, आईएएस, भारत सरकार के लिए प्रोत्साहन देता है और उत्कृष्ट निर्यात विकास पर अपना ध्यान केन्द्रित करेगा, सचिव (डीसीपीसी) भी उपस्थित थीं। । अवसर प्रदान करता है। वर्ष 2019-20 में जो एक स्वच्छ वातावरण बनायें रखने में प्लास्टइंडिया फाउंडेशन के अध्यक्ष जिंगीश प्लास्टिक का भारतीय निर्यात 10.00 मदद के साथ स्थायी आर्थिक विकास की दोशी, राष्ट्रीय सलाहकार बोर्ड के अध्यक्ष बिलियन अमेरीकी डॉलर था, जिसके वर्ष ओर ले जायेगा। माननीय स्वास्थ्य और अशोक गोयल और एनईसी प्लास्टइंडिया 2025 तक 25.00 बिलियन अमरीकी परिवार कल्याण मंत्री, रसायन और 2023 के अध्यक्ष अजय शाह भी उपस्थित डॉलर तक पहुंचने की उम्मीद है।

_____ उर्वरक, मनसुख भाई एल मंडावियाजी ने थे। विगत तीन दशकों में उत्पादन और प्लास्टइण्डिया फाउण्डेशन ने इंटरनेशनल राजधानी में एक कार्यक्रम में खपत में कई गुना वृद्धि के साथ भारतीय प्लास्टिक एक्जीबिशन, कॉन्फ्रेंस एवं प्लास्टइण्डिया २०२३ के लोगो, ब्रोशर और प्लास्टिक उद्योग तेजी के साथ बढ़ रहा 💶 है। आज, भारत में प्लास्टिक निकायों



का एक प्रमुख उद्देश्य निर्यात में महत्वपूर्ण योगदान देना और भारत को प्लास्टिक के उच्चतम उत्पादकों में से एक बनाना है। वर्तमान मैदान, नई दिल्ली के नवनिर्मित लक्ष्यों का अनावरण किया। इस अवसर कारोबारी माहौल, भारत सरकार के आत्म

मार्च 31, 2022 को समाप्त तिमाही एवं वर्ष के लिए अंकेक्षित समेकित वित्तीय परिणामों का विवरण

		•			(₹ लाख में)
क्र. सं	विवरण	तिमाही समाप्त मार्च 31, 2022 (अंकेक्षित) (नोट ii देखें)	पूर्व वर्ष तिमाही समाप्त मार्च 31, 2021 (अंकेक्षित) (नोट ii देखें)	वार्षिक समाप्त मार्च 31, 2022 (अंकेक्षित)	वार्षिक समाप्त मार्च 31, 2021 (अंकेक्षित)
1.	परिचालनों से कुल आय	36,508.62	28,944.53	1,30,444.87	1,10,335.98
2.	अवधि हेतु शुद्ध लाभ/(हानि) (कर, अपवाद तथा/अथवा असाधारण मदों से पूर्व)	14,580.85	9,476.62	45,268.93	35,255.36
3.	अवधि हेतु शुद्ध लाभ/(हानि) कर से पहले (अपवाद तथा/अथवा असाधारण मदों के बाद)	14,580.85	9,476.62	45,268.93	35,255.36
4.	अवधि हेतु शुद्ध लाभ/(हानि) कर पश्चात (अपवाद तथा/अथवा असाधारण मदों के बाद)	11,546.79	8,744.82	35,518.06	28,891.92
5.	अवधि हेतु कुल व्यापक आय अवधि के लिए लाभ/ (हानि) (कर पश्चात) तथा अन्य व्यापक आयों को सम्मिलित करके (कर पश्चात)	11,596.05	8,792.20	35,588.95	28,975.32
6.	चुकता इक्विटी शेयर पूंजी	7,893.65	7,850.46	7,893.65	7,850.46
7.	संचय (पुनर्मूल्यांकन संचय को छोड़कर)	2,72,749.38	2,32,230.57	2,72,749.38	2,32,230.57
8.	प्रतिभूति प्रीमियम खाता	1,34,887.21	1,33,403.29	1,34,887.21	1,33,403.29
9.	निवल मूल्य	2,80,643.03	2,40,081.03	2,80,643.03	2,40,081.03
10.	चुकता ऋण पूंजी/बकाया ऋण	7,98,919.49	6,36,157.24	7,98,919.49	6,36,157.24
11.	बकाया प्रतिदेय वरीयता शेयर	NA	NA	NA	NA
12.	ऋण इक्विटी अनुपात	2.85	2.65	2.85	2.65
13.	प्रति शेयर अर्जन (प्रत्येक रू 10)-(तिमाहियो के लिए इ.पी.एस. वार्षिक नहीं है)				
	1. मूल:	14.63	11.15	45.10	36.86
	2. तरल:	14.57	11.06	44.81	36.54
14.	पूंजी मोचन संचय	NA	NA	NA	NA
15.	डिबेंचर मोचन संचय	NA	NA	NA	NA
16.	कर्ज सेवा कवरेज अनुपात	NA	NA	NA	NA
17.	ब्याज सेवा कवरेज अनुपात	NA	NA	NA	NA

टिप्पणियाँः

(i) मार्च 31, 2022 गई है तथा निदेशक मंडल की हुई बैठक में निदेशक मंडल द्वारा इन आँकड़ों पर स्वीकृति दी गई है तथा के अधीन है।

(ii) अंतिम तिमाही के आंकड़े पूर्ण वित्तीय वर्ष के संबंध में अंकेक्षित आंकड़ों और वित्त वर्ष की तीसरी तिमाही तक के अनअंकेक्षित प्रकाशित आंकड़े के बीच के आंकड़ों को संतुलित कर रहे हैं

(iii)	मुख्य	स्टैंडअलोन	वित्तीय	जानकारीः	
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विवरण	तिमाही समाप्त मार्च 31, 2022 (अंकेक्षित) (नोट ii देखें)	पूर्वं वर्षं तिमाही समाप्त मार्च 31, 2021 (अंकेक्षित) (नोट ii देखें)	वार्षिक समाप्त मार्च 31, 2022 (अंकेक्षित)	वार्षिक समाप्त मार्च 31, 2021 (अंकेक्षित)
परिचालनों से कुल आय	36,502.52	28,940.92	1,30,435.89	1,10,317.46
लाभ कर से पहले	14,608.54	9,498.40	45,485.73	35,332.94
कर के बाद शुद्ध लाभ	11,567.42	8,761.01	35,679.92	28,949.52

(iv) उपरोक्त विवरण भारतीय प्रतिभूमि और विनिभय बोर्ड (सुधीबद्धता बाध्यताएँ और प्रकटीकरण अधेवाएँ) विनियम 2015 के विनियमन 33 के तहत स्टॉक एक्सबेंजो में दाबर किए गए तिमाही एवं वार्षिक समाप्त वित्तीय परिणामों के विस्तृत प्रारूप का एक उद्धरण है। तिमाही एवं वार्षिक अवधि के वित्तीय परिणामों का पूर्ण प्रारुप स्टॉक एक्सबेंजो की वेबसाइट www.nseindia.com और www.bseindia.com एंव कंपनी की वेबसाइट www.aavas.in पर उपलब्ध है

(v) लिस्टिंग विनियमों के नियम 52 (d) में संदर्भित अन्य लाइन आइटम के लिए प्रासंगिक खुलासे किए गए हैं और भारत के राष्ट्रीय स्टॉक एक्सचेंज वेबसाइट (युआरएल: https://www.nseindia.com),बीएसई वेबसाइट (युआ पर उपलब्ध है।

(vi) 31 मार्च, 2022 को समाप्त वर्ष के लिए, लेखा नीतियों में परिवर्तन (नों) के कारण शुद्ध लाम∕ हानि, कुल व्यापक आय या किसी अन्य प्रासंगिक वित्तीय मद पर कोई प्रभाव नहीं पड़ा है।

(vii) पिछली अवधि के आंकड़े पुनः समूहित किए गए हैं तथा/अथवा जहां भी आवश्यकतानुसार उन्हें पुनः वर्गीकृत किया गया है।



स्वामी, मुडक व प्रकाशक पुनीत जैन द्वारा 63/118, हीरा पक्ष, मानसरोवर, जयपुर से प्रकाशित एवं आकाश्वरीय प्रिक्टर्स रेजा. नं. 11, अग्रवाल फार्म मानसरोवर, जयपुर से मुद्रित। संपादक : पुनीत जैन मो. 9929106227, *समाचार चयन के लिए पीआरबी एक्ट के तहत जिम्मेदार। आर.एन.आई नं.: RAJHIN/2013/54166, पोस्टल रोज. नं. जयपुर सिटी/006/2021-23, E-Mail: remediesbusiness@gmail.com, businessremedies@yahoo.com

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