

**DBL BYRAPURA CHALLAKERE HIGHWAYS PRIVATE LIMITED**

(CIN : U45309MP2018PTC045514)  
Registered office: Plot No. 5, Inside Govind Narayan Singh Gate, Chuna Bhatti, Kolar Road, Bhopal (M.P.) - 462016

Statement of the financial results for the quarter ended September 30, 2022  
(Regulations 52 (8) read with regulation 52 (4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

(₹ in lakhs)

S.No	Particulars	Quarter ended		Year ended
		30th September 2022	30th September 2021	31-03-2022
		Unaudited	Unaudited	Audited
1	Total Income from Operations	1,677.22	1,680.29	6,840.27
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items#)	639.91	546.76	1,237.33
3	"Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items#)"	639.91	546.76	1,237.33
4	"Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items#)"	393.74	546.76	3,040.59
5	"Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]"	393.74	546.76	3,040.59
6	Paid up Equity Share Capital	73.01	73.01	73.01
7	Reserves (excluding Revaluation Reserve)	-	-	628.69
8	Securities Premium Account	-	-	3,987.00
9	Net worth	-	-	4,688.70
10	Paid up Debt Capital/ Outstanding Debt	-	-	22,560.00
11	Outstanding Redeemable Preference Shares	N/A	N/A	N/A
12	Debt Equity Ratio	-	-	4.49
13	"Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)"			
	1. Basic:	153.22	74.89	416.48
	2. Diluted:	153.22	74.89	416.48
14	Capital Redemption Reserve	-	-	N/A
15	Debt Service Coverage Ratio	2,256.00	N/A	2,256.00
16	Debt Service Coverage Ratio	-	-	1.57
17	Interest Service Coverage Ratio	-	-	1.57

# - Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules / AS Rules, whichever is applicable.

**Notes:**

- The above is an extract of the detailed format of quarterly/ annual financial results filed with the Stock Exchanges under Regulation 52 of the Listing Regulations, were reviewed by Audit Committee and approved by the Board Meeting at their respective meetings held on 11.11.2022.
- The full format of the quarterly/annual financial results are available on the websites of the Stock Exchange(s) i.e. www.bseindia.com and the Company i.e.www.dbchpl.com.
- For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchange(s) (BSE Limited) and can be accessed on the URL i.e www.dbchpl.com.
- The impact on net profit / loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies shall be disclosed by means of a footnote.

For and on behalf of the Board of Directors  
DBL Byrapura Challakere Highways Private Limited

Raja Ghosh  
Director  
DIN : 07581341

Place: Bhopal  
Date: 11.11.2022

**DBL INFRA ASSETS PRIVATE LIMITED**

CIN: U74110MP2010PTC023673  
Registered Office: PLOT NO. 5, INSIDE GOVIND NARAYAN SINGH GATE CHUNA BHATTI, KOLAR ROAD BHOPAL MP 462016 IN

Statement of Financial Results for the Quarter Ended 30th September, 2022

[Regulation 52 (8) read with Regulation 52 (4) of the Listing Regulations]

(₹ in lakhs)

S.No.	Particulars	Standalone		
		For Quarter ended 30 September 2022	For Quarter ended 30 September 2021	For Year ended 31 March 2022
		Unaudited	Unaudited	Audited
1	Total Income from Operations	45.51	7.41	442.84
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items#)	(2,426.72)	6.06	(5,595.55)
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items#)	(2,426.72)	6.06	(5,595.55)
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items#)	(2,426.68)	6.06	(5,595.59)
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(2,426.68)	6.06	(5,595.59)
6	Paid up Equity Share Capital	200.00	200.00	200.00
7	Reserves (excluding Revaluation Reserve)	-	-	(5,600.48)
8	Securities Premium Account	-	-	-
9	Net worth	-	-	(5,400.48)
10	Paid up Debt Capital/ Outstanding Debt	-	-	70,270.00
11	Outstanding Redeemable Preference Shares	N/A	N/A	N/A
12	Debt Equity Ratio	-	-	(13.01)
13	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) -			
	1. Basic:	(121.33)	0.30	(279.78)
	2. Diluted:	(121.33)	0.30	(279.78)
14	Capital Redemption Reserve	N/A	N/A	N/A
15	Debt Service Coverage Ratio	-	-	-
16	Debt Service Coverage Ratio	-	-	-
17	Interest Service Coverage Ratio	-	-	-

S.No.	Particulars	Consolidated		
		For Quarter ended 30 September 2022	For Quarter ended 30 September 2021	For Year ended 31 March 2022
		Unaudited	Unaudited	Audited
1	Total Income from Operations	1,264.52	1,669.93	11,311.51
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items#)	(3,085.93)	(704.43)	(8,250.61)
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items#)	(3,085.93)	(704.43)	(8,250.61)
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items#)	(3,064.00)	(704.43)	(8,160.72)
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(4,460.00)	(3,860.61)	(15,612.47)
6	Paid up Equity Share Capital	200.00	200.00	200.00
7	Reserves (excluding Revaluation Reserve)	N/A	N/A	(14,420.04)
8	Securities Premium Account	-	-	-
9	Net worth	-	-	(14,220.04)
10	Paid up Debt Capital/ Outstanding Debt	N/A	N/A	95,640.12
11	Outstanding Redeemable Preference Shares	N/A	N/A	N/A
12	Debt Equity Ratio	-	-	(6.73)
13	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) -			
	1. Basic:	(223.00)	(193.03)	(780.62)
	2. Diluted:	(223.00)	(193.03)	(780.62)
14	Capital Redemption Reserve	N/A	N/A	N/A
15	Debt Service Coverage Ratio	-	-	-
16	Debt Service Coverage Ratio	-	-	-
17	Interest Service Coverage Ratio	-	-	-

# - Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules / AS Rules, whichever is applicable.

**Notes:**

- The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 52 of the Listing Regulations, were reviewed and approved by the audit committee and Board of Directors at their respective meetings held on 11.11.2022.
- The full format of the quarterly financial results are available on the websites of the Stock Exchange(s) i.e. www.bseindia.com and the Company i.e. www.dbiapi.com
- For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchange(s) (BSE Limited) and can be accessed on the URL i.e www.dbiapi.com
- The impact on net profit / loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies shall be disclosed by means of a footnote.

For and on behalf of the Board of Directors  
DBL Infra Assets Private Limited

Dilip Suryavanshi  
Director  
DIN - 00039944

Place: Byrapura  
Date: 11 November 2022

**INDIAN OVERSEAS BANK**

CENTRAL OFFICE : 763, Anna Salai, Chennai - 600 002

**NOTICE TO THE SHAREHOLDERS**

NOTICE is hereby given pursuant to Regulation 57 of the Indian Overseas Bank (Shares and Meetings) Regulations, 2003 (Amended up to 2008) that an **Extraordinary General Meeting of the Shareholders of Indian Overseas Bank will be held on Thursday, the 15<sup>th</sup> December, 2022 at 11.00 a.m. (IST) through Video Conferencing (VC) / Other Audio Visual Means (OAVM)** to transact the following business:

To elect one Director from amongst the shareholders of the Bank (other than the Central Government) in terms of Section 9(3)(i) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (hereinafter referred to as the "Act") read with the Banking Regulation Act, 1949 (hereinafter referred to as the "Regulation Act") and Nationalized Banks (Management And Miscellaneous Provisions) Scheme, 1970 (hereinafter referred to as the "Scheme") and the Indian Overseas Bank (Shares and Meetings) Regulations, 2003 (Amended up to 2008) (hereinafter referred to as "the Regulations") made pursuant to Section 19 of the Act, and Notification No. RBI/DBR/2019-20/71, Master Direction DBR/APPT No. 9/29.67.001/2019-20 dated August 2, 2019 Reserve Bank of India (hereinafter referred to as "RBI Notification") and Notification No. F.No.16/83/2013-BO.I dated 3rd September, 2013 of Government of India read with Criteria laid down by Government for consideration as Non-Official Directors of Public Sector Banks on March 25, 2015, July 20, 2016 and any amendments made thereunder (hereinafter referred to as "GOI Guidelines") by passing the following resolution:

**"RESOLVED THAT** one Director be elected from amongst the shareholders other than the Central Government pursuant to Section 9(3)(i) of the Act read with relevant Scheme, Regulations made thereunder and RBI Notifications, GOI Guidelines, etc., be and is hereby elected as the Director of the Bank to assume office from **20<sup>th</sup> December 2022** and shall hold office until the completion of a period of three years from the date of such assumption of office as Director".

On behalf of the Board of Directors  
For Indian Overseas Bank  
Sd/-  
Partha Pratim Sengupta  
Managing Director & CEO

Place : Chennai  
Date : 8<sup>th</sup> November 2022

**Notes:**

- In view of the continuing Covid-19 pandemic, MCA (Ministry of Corporate Affairs) vide circular No. 14/2020 dated April 08, 2020, No.17/2020 dated April 13, 2020 and Circular No. 20/2020 dated May 05, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, Circular No.20/2021 dated December 08, 2021 and Circular No. 03/2022 dated May 05, 2022 and SEBI vide circular No. SEBI/HO/CFD/CMD/ICIR/P2020/79 dated 12th May, 2020 permitted companies to hold their Extraordinary General Meetings (EGM) through VC/OAVM for the calendar year 2022 without the physical presence of the shareholders. In compliance with the provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") and MCA circulars, the Bank is holding the Extraordinary General Meeting through Video Conferencing (VC) or Other Audio Visual Means (OAVM). Hence, Shareholders can attend and participate in the EGM through VC/OAVM only. The detailed procedure for participating in the Meeting through VC/OAVM is stated in the notice of the EGM. The Central office of the Bank at no. 763, Anna Salai, Chennai - 600 002 shall be deemed venue for the meeting.
- Such of those shareholders whose names appear on the Register of Shareholders / Beneficial Owners as furnished by NSDL / CDSL as on the Record Date i.e. on **Thursday, 10<sup>th</sup> November 2022** shall be entitled to participate i.e. nominate, contest and vote in the Election of Shareholder Directors of the Bank (Election). The voting for Agenda pertaining to Election of Directors shall be conducted by remote e-voting and e-voting at the meeting. Each shareholder shall have one vote for each share held by him / her as on the Record Date to vote on the item stated in the Agenda. However no shareholder other than the Central Government shall be entitled to exercise voting rights in excess of ten percent of the total voting rights of all the shareholders of the Bank.
- In compliance with the provisions of the SEBI Listing Regulations, 2015 and the Code on Social Security, 2020 ("Code") relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code will be published in the Gazette of India. However, the date on which the Code will come into effect has not been notified. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
- The Board of Directors has declared a second interim dividend of ₹ 7.20 per equity share of ₹ 10/- each. The outgo on this account is ₹ 102.79 crores. The Company has declared and paid a first interim dividend of ₹ 5.40 per equity share of ₹ 10/- each during the year. The outgo on this account was ₹ 77.09 crores. The total interim dividends for the year declared aggregates to ₹ 12.60 per equity share. The total outgo on this account will be ₹ 179.88 crores.
- Pursuant to the approval of the Board of Directors for buyback of equity shares, for an amount aggregating up to ₹ 225 crores (excluding tax on buyback), the Company has bought back 41,99,323 equity shares of ₹ 10/- each during the year ended March 31, 2022. The total quantum utilised for the buyback upto July 06, 2022 i.e. the closure date of the buy-back is ₹ 133.23 crores (excluding tax on buyback) which is 59.21% of the maximum buyback size. The Company could not utilize the Maximum Buyback Size as the share price quoted on the stock exchanges has remained above the Maximum Buyback Price of ₹ 333 per share since March 30, 2022. All the equity shares bought back have been extinguished. Consequently, Subscribed and Paid-up Capital of the Company, as reduced by ₹ 4.20 crores, now stands at ₹ 142.77 crores as on the date of Board Meeting. The premium paid on buyback of the equity shares has been appropriated from General Reserve Account.
- The full format of the results for the quarter and half year ended September 30, 2022, are available on the Bombay Stock Exchange website (URL: www.bseindia.com/corporates), the National Stock Exchange website (URL: www.nseindia.com/corporates) and on the Company website (URL: www.greatship.com/financial\_result.html).

On behalf of the Board of Directors  
For Indian Overseas Bank  
Sd/-  
Partha Pratim Sengupta  
Managing Director & CEO

Place : Chennai  
Date : 8<sup>th</sup> November 2022

**MANGALAM ENGINEERING PROJECTS LTD.**

CIN : L74899DL1984PLC017356  
Regd. Office : 101C, Ground Floor, Kundan House, Haninagar Ashram, Mathura Road, New Delhi-110014  
website: www.mangalamengineering.com Email: info@mangalamengineering.com

**Extract of Unaudited Financial Results for the Quarter and Six Months ended on September 30, 2022 (₹ in Lakhs)**

Particulars	Quarter ended 30.09.2022	Quarter ended 30.09.2021	Six months ended 30.09.2022	Six months ended 30.09.2021	Year ended 31.03.2022
	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)
1 Total income from operations (net)	23.11	2.28	24.19	4.15	24.63
2 Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary Items)	23.36	0.40	15.86	0.66	14.85
3 Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	23.36	0.40	15.86	0.66	14.85
4 Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	18.57	0.21	11.74	0.45	15.38
5 Total comprehensive income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	-73.67	468.25	-468.31	1403.48	1493.84
6 Equity Share Capital	122.50	122.50	122.50	122.50	122.50
7 Reserves (excluding Revaluation Reserve)	-	-	-	-	2248.95
8 Earnings Per Share (of ₹10/- each) (not annualised)- Basic:	4.84	0.02	5.40	0.04	1.26
Diluted:	4.84	0.02	5.40	0.04	1.26

Notes : 1. The above is an extract of the detailed Un-Audited Financial Results for the quarter and six months ended on September 30, 2022 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Un-Audited Financial Results is available on the Stock Exchange website (www.nse.in) as well as on the website of the Company (www.mangalamengineering.com). 2. The above Un-Audited Results for the quarter and six months ended on September 30, 2022 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on November 12, 2022. 3. The Un-audited financial results of the Company have been prepared in accordance with the Indian Accounting Standards (Ind AS) prescribed under Section 133 of the Companies Act, 2013 and other generally accepted accounting principles.

For and on behalf of Board of Directors  
Sd/- Nawal Khandelwal  
Director  
DIN: 00076629

Place: Kolkata  
Date: November 12, 2022

**THE GREAT EASTERN SHIPPING CO. LTD.**

Regd. Office: Ocean House, 134 - A, Dr. Annie Besant Road, Worli, Mumbai - 400 018.  
CIN No.: L35110MH1948PLC006472; Tel. No.: +91 (22) 66613000; Fax No.: +91 (22) 24925900  
Website: www.greatship.com; Email: corp\_comm@greatship.com

**STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2022**

(₹ in crores)

Particulars	CONSOLIDATED						STANDALONE					
	Quarter Ended		Half Year Ended		Year Ended		Quarter Ended		Half Year Ended		Year Ended	
	30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022	30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022
Total income from operations	1447.45	1366.00	885.01	2813.45	1654.19	3508.94	1245.36	1163.27	722.96	2408.63	1349.90	2832.03
Net Profit for the period (before tax, Exceptional and/or Extra ordinary items)	776.85	450.34	223.93	1227.19	228.95	619.68	697.11	429.96	282.19	1127.07	385.19	830.55
Net Profit for the period (after tax, Exceptional and/or Extra ordinary items)	768.83	457.04	223.06	1225.87	235.42	629.68	687.64	428.37	273.25	1116.01	372.51	811.67
Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	769.00	497.00	228.33	1266.00	266.33	708.57	653.01	430.06	278.25	1083.07	389.87	834.98
Paid-up Equity Share Capital (Face Value ₹ 10/- per share)	142.77	142.77	146.97	142.77	146.97	142.77	142.77	142.77	146.97	142.77	146.97	142.77
Reserves excluding revaluation reserves	-	-	-	-	-	7908.53	-	-	-	-	-	6428.66
Earnings per share (of ₹ 10 each) (not annualised for the quarter) (in Rupees)	53.85	32.01	15.18	85.86	16.02	42.99	48.16	30.00	18.59	78.17	25.35	55.42
(a) Basic	53.74	31.95	15.15	85.70	15.99	42.91	48.07	29.95	18.56	78.02	25.30	55.31
(b) Diluted												
See accompanying notes to the financial results												

**NOTES TO FINANCIAL RESULTS:**

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on November 11, 2022. The Statutory Auditors of the Company have carried out a limited review of the results for the quarter and half year ended September 30, 2022.
- The above is an extract of the detailed format of the financial results for the quarter and half year ended on September 30, 2022 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015.
- The Code on Social Security, 2020 ("Code") relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code will be published in the Gazette of India. However, the date on which the Code will come into effect has not been notified. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
- The Board of Directors has declared a second interim dividend of ₹ 7.20 per equity share of ₹ 10/- each. The outgo on this account is ₹ 102.79 crores. The Company has declared and paid a first interim dividend of ₹ 5.40 per equity share of ₹ 10/- each during the year. The outgo on this account was ₹ 77.09 crores. The total interim dividends for the year declared aggregates to ₹ 12.60 per equity share. The total outgo on this account will be ₹ 179.88 crores.
- Pursuant to the approval of the Board of Directors for buyback of equity shares, for an amount aggregating up to ₹ 225 crores (excluding tax on buyback), the Company has bought back 41,99,323 equity shares of ₹ 10/- each during the year ended March 31, 2022. The total quantum utilised for the buyback upto July 06, 2022 i.e. the closure date of the buy-back is ₹ 133.23 crores (excluding tax on buyback) which is 59.21% of the maximum buyback size. The Company could not utilize the Maximum Buyback Size as the share price quoted on the stock exchanges has remained above the Maximum Buyback Price of ₹ 333 per share since March 30, 2022. All the equity shares bought back have been extinguished. Consequently, Subscribed and Paid-up Capital of the Company, as reduced by ₹ 4.20 crores, now stands at ₹ 142.77 crores as on the date of Board Meeting. The premium paid on buyback of the equity shares has been

जना स्मॉल फाइनेंस बैंक (एक अनुसूचित व्यावसायिक बैंक)		पंजीकृत कार्यालय: द फेयरवे, भूतल और प्रथम तल, सर्वे सं. 10/1, 11/2 और 2/28, ऑफ डेवलप, कोरामंगला इनर रिंग रोड, इंडीपेंडेंट विज़नेस पार्क के पास, चलाघट्टा, बेंगलूर-560071. प्रादेशिक शाखा कार्यालय: 16/12 दूसरा तल, डब्ल्यू.ई.ए., आर्या समाज रोड, करोल बाग, दिल्ली-110005	
<b>सरफेसी अधिनियम, 2002 की धारा 13(2) के अंतर्गत मांग सूचना</b>			
जबकि आप नीचे उल्लेखित उधारकर्ता, सह-उधारकर्ता, गारंटर और बंधककर्ताओं ने अपनी अचल संपत्तियों को बंधक रखकर जना स्मॉल फाइनेंस बैंक लिमिटेड से ऋण लिया है। आप सभी द्वारा किए गए ऋण के परिणामस्वरूप, आपके ऋण खाते को गैर-निष्पादित परिसंपत्ति के रूप में वर्गीकृत किया गया है, जबकि जना स्मॉल फाइनेंस बैंक लिमिटेड अधिनियम के तहत एक प्रत्याभूत ऋणदाता होने के नाते, और उक्त अधिनियम की धारा 13(2) के साथ पठित प्रतिभूति हिल (प्रवर्तन) नियमों 2002 के नियम 2 के तहत प्रदत्त शक्तियों का प्रयोग करते हुए, मांग सूचना जारी कर कॉलम नंबर 2 में उल्लेखित उधारकर्ता/सह-उधारकर्ता/गारंटर/बंधककर्ताओं को सूचना की दिनांक से 60 दिनों के भीतर भविष्य के ब्याज के साथ सूचना में उल्लेखित राशि चुकाने के लिए कहा गया है, लेकिन विभिन्न कारणों से उनमें से कुछ को सूचना नहीं पहुंच सकी।			
क्र. उधारकर्ता/सह-उधारकर्ता/गारंटर/बंधककर्ता का नाम	ऋण खाता संख्या और ऋण राशि	प्रवर्तित होने वाली प्रतिभूति का विवरण	एनपीए की दिनांक और मांग सूचना दिनांक
1	(1) श्री सोम प्रकाश (आवेदक), (2) श्री सुशील कुमार (सह-आवेदक)	प्रत्याभूत परिसंपत्तियों का विवरण-भाग-“अ” - दृष्टिबंधक अचल परिसंपत्तियां: सभी कच्चे माल और खाते की पुस्तकों में स्टॉक पर और प्राप्ति पर और कंपनी के व्यापार परिसरों के ऋण बुक यानी, श्री सोम प्रकाश, बी-80, चाणक्या प्लेस, सी-1, जनकपुरी, उत्तम नगर, दिल्ली-110059 भाग-“ब” - बंधक अचल संपत्तियां: अनुसूची संपत्ति: श्री सोम प्रकाश पुत्र नानू राम, के स्वामित्व की अचल संपत्ति प्लॉट सं. सी-80-ए पर निर्मित, मापक क्षेत्र 50 वर्ग गज, खसरा सं. 15/11 में से, स्थित ग्राम क्षेत्र असलतपुर खादर, कॉलोनी चाणक्या प्लेस से ज्ञात, ब्लॉक बी, नई दिल्ली-110059, सीमांकन: पूर्व: प्लॉट सं. सी-80-ए का शेष भाग, पश्चिम: 20 फुट गली, उत्तर: प्लॉट सं. सी-81, दक्षिण: प्लॉट सं. सी-80 का भाग।	एनपीए की दिनांक 01.10.2022 मांग सूचना दिनांक 10.11.2022
इसलिए जैसा कि कॉलम नंबर 2 में उल्लेख किया गया है, उधारकर्ता/सह-उधारकर्ता/गारंटर और बंधककर्ता को सूचित किया जाता है कि उन्हें इस सूचना के प्रकाशन के 60 दिनों के भीतर सभी संबंधित उधारकर्ता/सह-उधारकर्ता के विरुद्ध कॉलम नंबर 6 में दिखाए गए कुल राशि का भुगतान करने का आह्वान किया गया है क्योंकि उक्त राशि संबंधित ऋण खाते के संबंध में कॉलम नंबर 6 में वर्णित दिनांक के अनुसार देय पाई जाती है। यह स्पष्ट किया गया है कि यदि कुल राशि भविष्य के ब्याज और अन्य राशियों के साथ जो भुगतान की दिनांक तक देय हो सकती है, का भुगतान नहीं किया जाता है, तो जना स्मॉल फाइनेंस बैंक लिमिटेड को कॉलम संख्या 4 में वर्णित संपत्तियों पर प्रत्याभूत ब्याज को प्रवर्तित करने के लिए उचित कार्रवाई करने के लिए विवश किया जाएगा। कृपया ध्यान दें कि यह प्रकाशन ऐसे अधिकारों और उपचारों के प्रति पूर्वगृह्य है जैसा कि कानून के तहत उक्त विधियों के उधारकर्ता/सह-उधारकर्ता/गारंटर/बंधककर्ताओं के विरुद्ध जना स्मॉल फाइनेंस बैंक लिमिटेड को उपलब्ध है, आपसे यह भी अनुरोध किया जाता है कि उक्त अधिनियम की धारा 13(1) के अनुसार, आपको उपर्युक्त प्रतिभूति के निपटान या उससे निपटने या प्रत्याभूत ऋणदाता की पूर्व सहमति के बिना प्रत्याभूत परिसंपत्ति के विक्री, पट्टे या अन्यथा के माध्यम से स्थानांतरित करने से रोकना/निषिद्ध किया जाता है।		रु. 47,62,979/- (रुपये सैलालीस लाख बासठ हजार नौ सी जन्वारीसी मात्र) दिनांक: 06.11.2022 तक	
दिनांक: 12.11.2022. स्थान: दिल्ली एनसीआर		हस्ता./- प्राधिकृत अधिकारी, प्रति जना स्मॉल फाइनेंस बैंक लिमिटेड	

मंगलम इंजीनियरिंग प्रोजेक्ट्स लिमिटेड CIN: L74899DL1984PLC017356					
पंजीकृत कार्यालय: 101 सी, भूतल, कुन्दन हाउस, हरिनगर आश्रम, मधुरा रोड, नई दिल्ली-110014 ई-मेल: info@manglamengineering.com वेबसाइट: www.manglamengineering.com 30 सितंबर, 2022 को समाप्त तिमाही एवं छमाही के लिए अनांकित वित्तीय परिणामों का निवेदन (रु. लाख में)					
विवरण	30.09.2022 को समाप्त तिमाही (अनांकित)	30.09.2021 को समाप्त तिमाही (अनांकित)	30.09.2022 को समाप्त छमाही (अनांकित)	30.09.2021 को समाप्त छमाही (अनांकित)	31.03.2022 को समाप्त वर्ष (अनांकित)
1 परिचालन से कुल आय (निवल)	23.11	2.28	24.19	4.15	24.63
2 अर्पित (कर, विभिन्न रकम/या अस्वाभाविक माली के तहत) द्वारा प्राप्त लाभ/(हानि)	23.36	0.40	15.86	0.86	14.85
3 ऋण एवं ऋणों से प्राप्त कुल आय/(हानि) (निकट) उधारा/या अस्वाभाविक माली के तहत)	23.36	0.40	15.86	0.66	14.85
4 कलेक्शन मिल लाभ/(हानि) (विभिन्न) (स्वाया अस्वाभाविक माली के तहत)	18.57	0.21	11.74	0.45	15.38
5 अर्पित के लिए कुल चार्जिंग काय प्रवर्तित (कलेक्शन) के लिए लाभ/(हानि) (अन्यथा) उधारा एवं परिसंपत्ति (अन्यथा) सन्निहित	-73.67	468.25	-468.31	1403.48	1493.84
6 हाकिमी कर पुंजी	122.50	122.50	122.50	122.50	122.50
7 आरक्षित निधि (नियंत्रितकर आरक्षण रहित)	-	-	-	-	2248.95
8 श्री कर जर्जन (रु. 100 करोड़) (वित्तिक आभार पर रु.) बोनस: ब्राइडलटुक:	4.84	0.02	5.40	0.04	1.26
	4.84	0.02	5.40	0.04	1.26
टिप्पणी:- 1) उपरोक्त विवरण सर्वो (सुकीर्ण एवं प्रकटन आवश्यकता) विनिर्देशों, 2015 के विनिर्देश 33 के अंतर्गत एकराजों के साथ साथ 30 सितंबर, 2022 को समाप्त तिमाही एवं छमाही के विरुद्ध अनांकित वित्तीय परिणामों का सारांश है। अनांकित वित्तीय परिणामों का समग्र संचयन स्टॉक एक्सचेंज की वेबसाइट (www.mse.in) के साथ कंपनी की वेबसाइट (www.manglamengineering.com) पर उपलब्ध है। 2) उक्त वित्तीय परिणामों द्वारा 30 सितंबर, 2022 को समाप्त तिमाही तथा छमाही के लिए उपरोक्त संस्था परीक्षित परिणामों की समीक्षा की गई है तथा 12 नवंबर, 2022 को आयोजित निदेशक मंडल की बैठक में उक्त अनुमोदित किया गया है। 3) कर्मी अधिनियम, 2013 की धारा 133 के अंतर्गत निर्धारित भारतीय संस्था मानक (आईएनपीएस) तथा सामान्य और पर सूचीकृत अन्य सेवा विभागों के अनुसार कंपनी के अनांकित वित्तीय परिणाम वेबसाइट पर है।					
स्थान: कोलकाता दिनांक: 12 नवंबर, 2022					
					निदेशक मंडल के लिए तथा उच्चरी और से हस्ता/- नवल खंडेनवाल निदेशक सीआईएन नं. 00076629

care HEALTH INSURANCE

Care Health Insurance Limited

Unaudited Financial Results for the half year ended Sep 30<sup>th</sup>, 2022

IRDAI Registration Number - 148

Date of Registration with IRDAI 26th April, 2012

10 YEARS OF care

MISCELLANEOUS BUSINESS REVENUE ACCOUNT FOR THE PERIOD ENDED 30<sup>th</sup> Sep, 2022

Particulars	For the Period ended	For the Period ended
	30 <sup>th</sup> Sep, 2022	30 <sup>th</sup> Sep, 2021
	(₹ in 'Lakhs)	(₹ in 'Lakhs)
Premiums earned (Net)	1,76,083	1,09,397
Profit/loss on sale/redemption of investments	184	198
Interest, Dividend & Rent – Gross	7,330	6,042
Others		
(a) Other Income	-	-
(b) Contribution from the Shareholders' Account		
(i) Towards Excess Expenses of Management	-	-
(ii) Others	-	-
<b>TOTAL (A)</b>	<b>1,83,597</b>	<b>1,15,637</b>
Claims incurred (Net)	96,233	86,938
Commission	20,418	2,502
Operating expenses related to Insurance business	59,673	45,334
Premium deficiency	-	(8,597)
<b>TOTAL (B)</b>	<b>1,76,324</b>	<b>1,26,177</b>
<b>Operating Profit/(Loss) C= (A - B)</b>	<b>7,273</b>	<b>(10,540)</b>
<b>APPROPRIATIONS</b>		
Transfer to Shareholders' Account	7,273	(10,540)
Transfer to Catastrophe Reserve	-	-
Transfer to Other Reserves	-	-
<b>TOTAL (C)</b>	<b>7,273</b>	<b>(10,540)</b>

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30<sup>th</sup> Sep, 2022

Particulars	For the Period ended	For the Period ended
	30 <sup>th</sup> Sep, 2022	30 <sup>th</sup> Sep, 2021
	(₹ in 'Lakhs)	(₹ in 'Lakhs)
<b>OPERATING PROFIT/(LOSS)</b>		
(a) Fire Insurance	-	-
(b) Marine Insurance	-	-
(c) Miscellaneous Insurance	7,273	(10,540)
<b>INCOME FROM INVESTMENTS</b>		
(a) Interest, Dividend & Rent – Gross	4,757	3,224
(b) Profit on sale of investments	354	25
(c) Loss on sale/ redemption of investments	(11)	-
(d) Amortization of Premium / Discount on Investments	(182)	(198)
<b>OTHER INCOME</b>		
(a) Provision no longer required written back	-	15
<b>TOTAL (A)</b>	<b>12,191</b>	<b>(7,474)</b>
<b>PROVISIONS (Other than taxation)</b>		
(a) For diminution in the value of investments	-	-
(b) For doubtful debts	-	-
(c) Others	-	-
<b>OTHER EXPENSES</b>		
(a) Expenses other than those related to Insurance Business	296	232
(b) Bad debts written off	-	-
(c) Interest on subordinated debt	-	-
(d) Expenses towards CSR activities	52	66
(e) Penalties	-	-
(f) Contribution to Policyholders' A/c		
(i) Towards Excess Expenses of Management	-	-
(ii) Others	-	-
(g) Others		
(i) Foreign Exchange Loss/(Gain)	(171)	51
<b>TOTAL (B)</b>	<b>177</b>	<b>349</b>
<b>Profit/(Loss) Before Tax</b>	<b>12,014</b>	<b>(7,823)</b>
Provision for Taxation		
- Current tax	1,228	-
- Deferred Tax Expense/(Income)	1,814	(2,075)
<b>Profit/(Loss) After Tax</b>	<b>8,972</b>	<b>(5,748)</b>
<b>APPROPRIATIONS</b>		
(a) Interim dividends paid during the year	-	-
(b) Final dividend Paid	-	-
(c) Transfer to any Reserves or Other Accounts	-	-
Balance of Profit/(loss) brought forward from last year	(8,183)	(9,333)
<b>Balance carried forward to Balance Sheet</b>	<b>789</b>	<b>(15,081)</b>

BALANCE SHEET AS AT 30<sup>th</sup> Sep, 2022

Particulars	As at 30 <sup>th</sup> Sep, 2022	As at 30 <sup>th</sup> Sep, 2021
	(₹ in 'Lakhs)	(₹ in 'Lakhs)
<b>SOURCES OF FUNDS</b>		
Share Capital	94,073	86,550
Share Application Money Pending Allotment	697	193
Reserves And Surplus	64,852	30,871
Fair Value Change Account		
-Shareholders' Funds	(222)	(241)
-Policyholders' Funds	(65)	21
Borrowings	-	-
<b>TOTAL</b>	<b>1,59,335</b>	<b>1,17,394</b>
<b>APPLICATION OF FUNDS</b>		
Investments - Shareholders	1,61,913	89,340
Investments - Policyholders	2,85,058	1,87,179
Loans	-	-
Fixed Assets	5,578	4,848
Deferred Tax Asset (Net)	2,182	6,291
<b>CURRENT ASSETS</b>		
Cash and Bank Balances	6,197	4,800
Advances and Other Assets	21,150	24,169
<b>Sub-Total (A)</b>	<b>27,347</b>	<b>28,969</b>
Deferred Tax Liability (Net)	-	-
Current Liabilities	1,30,947	88,689
Provisions	1,91,796	1,25,625
<b>Sub-Total (B)</b>	<b>3,22,743</b>	<b>2,14,314</b>
<b>Net Current Assets (C) = (A - B)</b>	<b>(2,95,396)</b>	<b>(1,85,345)</b>
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	-	-
Debit Balance In Profit And Loss Account	-	15,081
<b>TOTAL</b>	<b>1,59,335</b>	<b>1,17,394</b>

ANALYTICAL RATIOS PRESCRIBED BY THE IRDAI

Particulars	As on Sep, 2022 (in times / %)	As on Sep, 2021 (in times / %)
Gross Direct Premium Growth Rate	43%	47%
Gross Direct Premium to Net worth Ratio	1.51	1.64
Growth rate of Net Worth	55%	8%
Net Retention Ratio	87%	80%
Net Commission Ratio	10%	2%
Expense of Management to Gross Direct Premium Ratio	39%	40%
Expense of Management to Net Written Premium Ratio	37%	35%
Net Incurred Claims to Net Earned Premium	55%	79%
Claims paid to claims provisions (See Note 1)	90%	96%
Combined Ratio	92%	115%
Investment income ratio	3%	3%
Technical Reserves to net premium ratio	1.21	1.27
Underwriting balance ratio	0%	-15%
Operating Profit Ratio	4%	-10%
Liquid Assets to liabilities ratio	0.24	0.34
Net earning ratio	4%	-4%
Return on net worth ratio	6%	-6%
Available Solvency margin Ratio to Required Solvency Margin Ratio	1.97	1.90
Gross NPA Ratio	-	-
Net NPA Ratio	-	-
Debt Equity Ratio	-	-
Debt Service Coverage Ratio	-	-
Interest Service Coverage Ratio	-	-
Earnings per share	0.98	(0.67)
Book value per share	16.89	11.82

Note 1: Claims provision taken for paid claims only

The unaudited results for the half year ended on September 30<sup>th</sup>, 2022, were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 7<sup>th</sup> November, 2022, in terms of circular on Public Disclosure by Insurers dated September 30<sup>th</sup>, 2021 issued by Insurance Regulatory and Development Authority of India. Ratios are computed in accordance with and as per definition given in the circular on Public Disclosure by Insurers dated September 30<sup>th</sup>, 2021 issued by Insurance Regulatory and Development Authority of India.

Care Health Insurance Limited

Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019  
Correspondence Office: Unit No. 604-607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram-122001 (Haryana) Website: www.careinsurance.com  
E-mail: customerfirst@careinsurance.com | Call: 1800-102-4488.  
Insurance is a subject matter of solicitation.  
CIN:U66000DL2007PLC161503 IRDAI Regd.No.148

For and on behalf of the Board of Directors

Sd/-

Anuj Gulati

Place: Gurugram

MD & CEO