

May 16, 2024

National Stock Exchange of India Limited Exchange Plaza, C-1, Block-G, Bandra Kurla Complex, Bandra (E), Mumbai - 400051 NSE Symbol: CSLFINANCE	BSE Limited Corporate Relationship Department Phiroze, Jeejeebhoy Towers, Dalal Street, Mumbai-400001 BSE Scrip Code: 530067
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Dear Sir / Ma'am,

Sub: Compliance under Regulation 30 & 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") – Newspaper Publication.

Pursuant to above mentioned regulations, please find enclosed herewith the copy of Newspaper cuttings of the Audited Financial Results of the Company for the quarter and financial year ended March 31, 2024 as approved by the Board of Directors in their Meeting held on May 15, 2024 and published in Economic Times (English edition) and Navbharat Times (Hindi edition) on May 16, 2024.

This is for your kind information and record.

Thanking you,

Yours Faithfully,
For **CSL Finance Limited****Rohit Gupta**
Managing Director
(DIN: 00045077)**Encl: a/a**

'Buyers Want Bigger, Better Homes and are Willing to Pay for Them'

ET Q&A DLF is betting big on increasing super luxury consumption and 90% of projects it plans to launch in FY25 — with total revenue potential of Rs 36,000 crore — will be in the super luxury segment. The proposed launches will include apartments priced Rs 60 crore and above in Gurgaon and villas in Goa priced more than Rs 50 crore. **Aakash Ohri**, joint managing director at DLF Home Developers Ltd, told ET's Faizan Haider in an interaction. Edited excerpts:



When people are spending on bags, watches and cars, I see no reason why they can't invest in real estate

AAKASH OHRI
Joint managing director, DLF Home Developers

There are some concerns over projects getting sold out within days of launch. DLF has sold out three projects in the last 18 months. Do you think the trend is sustainable in the long term? We have seen the time when we had Rs 17,000-crore worth of unsold inventory. We have seen the struggle and pain and we don't want to go back to these days. We have to motivate brokers and investors. This is the time when people are believing in the DLF story and I don't have to prove myself to a third party. My record books are clean and anyone can come and do random checks. If people are now coming to DLF and believing that their aspirations will be met (and) their money is safe. We are not only selling fast, collecting more money faster, we are also making sure that our delivery schedules are on time to customer expectations.

across two projects, we have received cancellation of just 34 apartments. We collect Rs 50 lakh rupees as deposit money and it is not a small amount of money for people to trade. Majority of the buyers are end users and have taken informed decisions wanting to live in those ecosystems.

Do you see this trend continuing? You always have to be cautious in life. No one knows what will happen tomorrow, but as long as we have done the right thing for the future, I am not worried. The business historically has been cyclical. The only difference right now I am seeing in the last two-three years after Covid (is that) people have suddenly started to believe that life is finite and, therefore, let's live it up. So, people are consciously spending more money on their homes. They are

But have you seen cancellation and trading in the projects you launched and sold within days? Between over 2,200 apartments

Jindal Stainless Eyes 20% Volume Growth in FY25

Q4 SHOW Net profit slumps 30% to ₹501 crore, revenue down 3%

Nikita Perival
@timesgroup.com

Mumbai: Jindal Stainless is eyeing a 20% growth in its sales volume to 2.5 million tonnes in the current financial year when it will be spending more than ₹5,000 crore on capital expenditure, the company's senior management said on Wednesday.

The country's largest producer of stainless steel sold 2.17 million tonnes of stainless steel in Q4, a growth of 22%, surpassing the company's guidance of 20% for the year. However, its consolidated net profit for the fourth quarter ended March slumped 30% year on year to ₹501 crore and consolidated net revenue fell 3% to

wanting bigger and better homes with better facilities and they are ready to pay for it.

Super luxury is dominating your launches as per the investor presentation. Has DLF decided to focus only on this segment? DLF has worked very hard from the Aralia days to build the super luxury business. We have looked at the world for ideas and we have tried to keep it as futuristic as possible.

Land is not cheap in Gurgaon and when we compare Gurgaon to any other place, you must understand that that is where the demand is. And, therefore, super luxury is a business that DLF has invested in and it is a serious business for DLF.

Your pipeline for FY25 is huge, with Rs 36,000-crore worth projects. How have you planned the launches?

We have Mumbai where the first phase will be 500,000 sq ft with a sales potential of Rs 3,000 crore while Goa will have 62 villas on a 38-acre site with a total sales potential of Rs 2,500 crore. There will be another phase of Privana (in Gurgaon), which will be more than Rs 10,000 crore. And we have Luxs, an ultra-luxury project in DLFs, which will have a total sales potential of Rs 25,000 crore, but we will not sell it in one go. The price point of The Camellis is giving Mumbai a run for their money.

We might have given a sales guidance of Rs 3,500 crore for super luxury, but it doesn't mean that we are going to stop there. Suppose the business demand is such that there is more to be sold, we will do it.

IIFCL Net Profit Rises 44% to ₹1,552 cr in FY24

Our Bureau
New Delhi: India Infrastructure Finance Company (IIFCL) Wednesday reported a 44% rise in net profit to ₹1,552 crore for the full financial year 2023-24. A company statement said the improved profitability has been accompanied by lower non-performing assets (NPA) with net NPA ratio falling to 0.46% from 1.41% in fiscal 2022-23.

The company also recorded its highest ever annual sanctions and disbursements during the period under review. At ₹2,309 crore, sanctions were 45% higher than fiscal 2022-23 while disbursements at ₹2,356 crore rose 62% over a year ago levels. Outstanding loans at end of the fiscal stood at ₹51,017 crore. IIFCL is a government-owned Infrastructure Finance Company (IFC). It has provided finance for airports, roads, tunnels,

ports, city gas distribution (CGD), and power sector projects, among others. Responding to a query on the impact of Reserve Bank of India (RBI) proposing stricter regulations for infrastructure financing, PR Jaishankar, managing director at IIFCL, said it will lead to a rise in the cost of funds. "The way it (RBI's draft guidelines) has been structured, it seems that there will be a little strain on the cost

of funds.... I am sure it is only a draft and it will be reviewed after consultations with stakeholders," Jaishankar said. According to him, while the move may affect banks that lend to infrastructure, IIFCLs like IIFCL are unlikely to feel much impact since they have already moved to Indian Accounting Standard (Ind AS). "The banking sector does not follow IND-AS in the accounting system... The IND-AS provides for much more stringent accounting," he said.

INDAG RUBBER LIMITED

CIN : L74899DL1978PLC009038
Regd. Office: 11, Community Centre, Saket, New Delhi-110017
E-mail: - info@indagrubber.com; Website: www.indagrubber.com; Phone: 011-26963172-73

Extract of statement of audited financial results for quarter and year ended 31st March, 2024 (Rs in lakh)

S. No.	Particulars	Standalone				Consolidated			
		for the quarter ended (31/03/2024) (Audited)	for the quarter ended (31/12/2023) (Unaudited)	for the quarter ended (31/03/2023) (Audited)	for the year ended (31/03/2024) (Audited)	for the year ended (31/03/2023) (Audited)	for the quarter ended (31/03/2024) (Audited)	for the quarter ended (31/12/2023) (Unaudited)	for the year ended (31/03/2024) (Audited)
1	Total income from operations	6,132.41	6,233.47	6,405.73	25,118.46	24,385.53	6,132.41	6,233.47	25,118.46
2	Net Profit/(loss) before tax and exceptional item	453.04	497.77	810.30	2,183.46	1,724.05	407.31	469.26	2,044.74
3	Net Profit/(loss) after exceptional item and before tax	453.04	497.77	810.30	2,183.46	1,724.05	407.31	469.26	2,044.74
4	Net Profit/(loss) after tax	338.22	363.57	663.09	1,674.90	1,323.66	299.83	349.86	1,558.32
5	Total Comprehensive Income [Comprising Profit/(loss) (after tax) and other Comprehensive Income (after tax)]	409.01	520.57	588.81	2,131.64	1,156.75	370.62	506.86	2,015.06
6	Paid up Equity Share Capital (Face value of Rs 2/- each)	525.00	525.00	525.00	525.00	525.00	525.00	525.00	525.00
7	Other Equity	22,157.91		20,656.27	22,157.91	20,656.27	22,098.45		22,098.45
8	Earnings Per Share (of Rs. 2/- each) (not annualised)								
	- Basic (in Rupees)	1.29	1.39	2.53	6.38	5.04	1.21	1.36	6.15
	- Diluted (in Rupees)	1.29	1.39	2.53	6.38	5.04	1.21	1.36	6.15

Notes :-

- The above audited financial results for the quarter and year ended 31st March 2024 were reviewed by the Audit Committee on 13th May, 2024 and approved by the Board of Directors in the meeting held on 14th May, 2024, in accordance with requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. The results for the year ended 31st March 2024 have been audited by the statutory auditors of the Company.
- The above is an extract of the detailed format of the financial results for the year and quarter ended 31st March, 2024, filed with the Stock Exchange(s) under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results for the year and quarter ended 31st March, 2024 is available on the Stock Exchange website www.bseindia.com and Company's website www.indagrubber.com.

Place : New Delhi
Dated : 14th May, 2024

For Indag Rubber Limited
Sd/-
(CEO & Whole-Time Director)

SAVE MORE. EARN MORE.

Get up to **7.5% p.a.** & more on **SAVINGS ACCOUNT**
Get up to **9.1% p.a.** for Senior Citizens on **FIXED DEPOSIT**

AUDITED FINANCIAL HIGHLIGHTS FOR FY24

Gross Advances	₹8,650 crores	41.5% ▲	Disbursement	₹6,919 crores	36.1% ▲
Deposit	₹7,777 crores	50.5% ▲	PAT	₹216 crores	178% ▲
NIM	9.8%	34 bps ▲	ROE	12.9%	784 bps ▲
Pre-POP*	₹454 crores	34.5% ▲	Asset Quality	GNPA 2.8% 30 bps ▼, NNPA 0.8% 68 bps ▼	

*Excluding CGFMU in ₹507 Crores

Particulars	Year Ended March 31, 2024	Year Ended March 31, 2023
1. Interest Earned	1,588.7	1,183.7
2. Total Income	1,808.1	1,281.1
3. Interest Expended	626.5	437.1
4. Operating Expenses	675.1	506.5
5. Operating Profit before Provisions, Contingencies & CGFMU(2-3-4)	506.5	337.5
6. Operating Profit before Provisions and Contingencies	453.9	337.5
7. Provisions (other than tax) and Contingencies	166.3	236.6
8. Profit (+)/ Loss (-) for the period (5-6)	287.6	100.9
9. Tax expense	71.6	23.2
10. Net Profit (+)/Loss (-) for the period (7-8)	216.0	77.7

11. Ratios

(i) Debt Equity Ratio** 1.55, 1.96
(ii) NPA Ratios: a) % of Gross NPA 2.8%, 3.1%; b) % of Net NPA 0.8%, 1.5%

RoA 2.1%, 0.9%; RoE 12.9%, 5.1%

Baskar Babu Ramachandran
Managing Director and CEO
DIN: 02603932

Registered & Corporate Office: Suryoday Small Finance Bank Limited
1101, Sharada Terraces, Sector 11, CBD Belapur, Navi Mumbai - 400 614
suryodaybank.com | CIN:L65923MH2008PLC261472 | Follow us: [Social Media Icons]

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Regd. Office: 410-412, 18/12, 4th Floor, W.E.A. Arya Samaj Road, Karol Bagh, New Delhi-110005
Corp. Office: 716-717, 7th Floor, Tower B, World Trade Tower, Noida, Sector-16, U.P.-201301
(CIN: L74899DL1992PLC051462; Tel: 0120-4290654; Email: info@cslfinance.in; Web: www.cslfinance.in)

Revenue FY 2023: 11,723.69	Revenue 41.29% Y-O-Y	PBT FY 2023: 6,153.13	PBT 39.10% Y-O-Y	AUM FY 2023: 749	AUM 38% Y-O-Y
FY 2024: 16,564.87		FY 2024: 8,559.60		FY 2024: 1030	

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024.

Particulars	Amount (Rs. in Lakhs)				
	31-Mar-24 Audited	31-Dec-23 Un-audited	31-Mar-23 Audited	31-Mar-24 Audited	31-Mar-23 Audited
Total Income from operations	4,664.58	4,540.40	3,359.00	16,564.87	11,723.69
Net Profit/(loss) for the period (before tax, Exceptional and/or Extraordinary Items)	2,339.15	2,376.48	1,641.57	8,559.60	6,153.13
Net Profit/(loss) for the period before tax (after Exceptional and/or Extraordinary Items)	2,339.15	2,376.48	1,641.57	8,559.60	6,153.13
Net Profit/(loss) for the period after tax (after Exceptional and/or Extraordinary Items)	1,857.41	1,671.96	1,189.66	6,336.21	4,562.84
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax))	1,850.48	1,671.96	1,191.68	6,329.28	4,564.86
Paid up Equity Share Capital	2,243.62	2,243.29	2,023.84	2,243.62	2,023.84
Reserves (excluding Revaluation Reserve)	-	-	-	45,239.19	34,228.13
Earnings per share (Face value of Rs. 10/- each) (for continuing and discontinued operations)					
Basic	8.15	7.34	5.75	28.60	22.02
Diluted	8.13	7.32	5.59	28.27	21.40
Book Value Per Share	207.58	203.39	174.79	207.58	174.79

Notes:

- The above is an extract of the detailed format of Audited Financial Results for the quarter and year ended on March 31, 2024 filed with National Stock Exchange of India Limited (NSE) and BSE Limited under Regulation 33 (and other Regulations as applicable) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the above Financial Results is available on the Stock Exchange(s) website viz. <https://www.nseindia.com/> and www.bseindia.com respectively and on the company's website at www.cslfinance.in.
- The above Audited Financial Results were reviewed & recommended by the Audit Committee and then approved by the Board of Directors at their respective meetings held on May 15, 2024.
- The above Audited Financial Results have been prepared in accordance with the principles laid down in The Indian Accounting Standards.

Place : Noida
Date : 15.05.2024

On behalf of the Board
For CSL Finance Limited
Sd/-
Rohit Gupta
(Managing Director)
DIN: 00045077

