



HB LEASING AND FINANCE CO. LTD.

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13th August, 2022

Listing Centre

The Listing Department
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort
Mumbai – 400001

Company Code: 508956

Subject: - Newspaper Publication
(Un-Audited Financial Results for the first quarter ended 30.06.2022)

Dear Sir / Madam,

Please find attached copy of Newspaper Publication of the Extract of Un- Audited Financial Results for the first quarter ended 30th June, 2022 duly published by the Company in Business Standard (English & Hindi Edition) on Saturday, 13th August, 2022 pursuant to Regulation 47 read with Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Copy of the said publication is also available on the website of the Company, www.hbleasing.com.

You are requested to take the above information on record and oblige.

Thanking you,

Yours truly,
For **HB Leasing and Finance Company Limited**


SONALI SHARMA
(Company Secretary & Compliance Officer)

Encl: As above

COFFEE WITH BS ▶ RUSKIN BOND | AUTHOR

Bond with India

It's nice to witness history not through fights but through the country's changing, evolving cities, Bond tells Debarghya Sanyal as he recalls the first time he saw the Tricolour being hoisted



ILLUSTRATION: BINAY SINHA

Many years ago, when I first read a collection of his short stories, I had imagined him as an incredibly old man sitting in a room packed with books...

"I was in boarding school, in Shimla. Our school was a good 45-minute walk from where all the meetings were held — the Upper Mall," he recalls. "The whole school had to march into town for a special gathering; the governor was going to give a speech. Shimla was still the summer capital of India. It was raining, of course, as it often does around August 15 there."

"There was a flag ceremony and speeches, and we saw the new Indian flag for the first time. Then finally, someone came along with boxes of jalebis and samosas." His eyes glisten at the mention of samosas.

"I remember, in one of my favourite collections of Bond's short stories, The Road to the Bazaar, pakodas often serve as crucial plot points for bringing together the young protagonists or bookending their adventures. Surely, it was inspired by his favourite snacks from the hills? Landour is a little too... I don't know... exclusive. We have bakeries and coffee shops — western confectioneries — but no chaat shop. For that, you have to visit the bazaar."

It's a few minutes past five in the evening, and Bond has just had his cup of coffee from the Landour Bakehouse, with a slice of their famous rose and almond cake. "I am not that big a fan of cakes now," he tells me. "I would rather have aloo tikkis, gol-gappas and chaat. And I used to get those a lot when I was in Dehradun (which is some 35 km from his home in Landour). But it's my granddaughter's birthday today, and so I went for the cake!"

Bond lives with his adopted family in Landour. Born to English parents in pre-Independence India, he spent most of his life in Shimla, Dehradun and Mussoorie. After a brief stint in London, where he published his first novel, he used the book's advance payment to buy a return ticket home to Dehradun.

Dehradun was also where Bond learnt about a pivotal event in India's

history. "I was back home from Shimla and had gone to watch a film — Blossoms in the Dust (1941) — when after 10 minutes, the manager of the cinema hall stopped the screening and announced that Mahatma Gandhi had been shot. I still haven't watched the complete film."

As I sip through my chai, watching these word-pictures flash by my small virtual window, I marvel at how effortlessly the master weaves through tales and anecdotes. It's like witnessing one of his short stories unfold in front of your very eyes. People like me, who've experienced two or three world-altering events — the 9/11 attacks, the Covid-19 pandemic, and the birth of the smartphone — often believe we have seen eons pass in mere decades. What about a person who has not only watched history unfold, but has also scripted his own parallel histories through his books?

"There were lots of dams and five-year plans, of course. But one also saw entire cities coming up — Chandigarh, for instance," he says. "And Delhi, how it has transformed! In the '60s,

I used to walk from Connaught place to Rajouri Garden — a three-hour walk — eating boiled eggs along the way. 'Who'd dare do so now amidst the zipping traffic?' "It's nice to see history happen in this visual manner," he says, "not people fighting but settlements being built from scratch."

I have always thought Bond's tales painted a different history of India, staying, mostly, away from the big events and yet not quite untouched. In his stories one meets a young India that has a deep connection with nature, overlooking small street-size communities, through small old windows woven with bougainvillea vines. That India, like all other Indians, has seen sea changes. "Forget about the politics and religious conflicts, I always see the history of India as the evolution of

the different class strata — upper, middle, and the working classes," he says.

The octogenarian author sounds wistful when he speaks of young Indians moving away and settling abroad. As he tells me about his fascination with the growth of India's middle-class, and its foreign aspirations, I try to imagine Ranji, Rusty, Koki or any of his several characters leaving Dehra or Deoli and flying away to bigger cities. Would we have had very different versions of them if Bond had started writing today?

"So, what if I was 17 today, eh? Well, I would still like to engage with the natural world, and talk about young people, their relationships, their trysts," he says. "The Room on the Roof was a book by an adolescent about adolescence. When the novel was written, I had nothing else to write about." A great diarist who likes to maintain detailed journals, he says, "Since my tales all emerge from my observations in the journals, I think I would have written about the present world in a similar way."

Bond, who has often called himself a "visual writer", is reticent however about his experience with the torrent of new visuals — web series, GIFs, and memes. He keeps up with the news, he says. "And YouTube! I was surprised to find that I was on it too," he laughs.

The author is also enthralled by the ready availability of books on the internet: "Even authors and volumes I thought had long gone out of print can be found on the internet! That's fascinating." Given his long career, there must be authors he interacted with whose works he found endearing, I ask. He mentions Mulk Raj Anand: "Just out of school, I had read Untouchable and Coolie. In the late 1990s, when he was in his 90s and I in my 60s, he was in Mussoorie to give a lecture at the Lal Bahadur Shastri Academy. And strangely enough, he turned up at my doorstep. Somebody had brought him over." They had a long chat about books. "I knew his works quite well and he had read one of mine. We managed to remain in touch for some time after that. He would send me the odd postcard, signed 'Uncle Mulk'."

So, is there a new favourite? He promptly fetches from his shelves a copy of A Silent Place by Vinod Kumar Shukla, a renowned writer of Hindi literature whose works border on magic realism. "It's a good translation, and I have recently started reading it. I do get sent a few volumes, especially by self-published authors and those can vary in quality. We need more examples of great translations, though."

It's almost past six in the evening, and the "lone fox" seems a little out of breath from our long conversation. But the selfish fan that I am, I cling on for one last question. Like numerous fans of his, I hope for still more surprises from the wizard's hat. Is there a secret collection of a different kind of writing he hasn't shared yet but would want to in the future? His next book, Rhythms for the Times, will be released in December by Penguin. Will we find poems of a different flavour? What about, given his love for food, a few discovered recipes?

He laughs out loud. "I don't have recipes because I can't cook! Perhaps '50 different ways of boiling an egg' or '101 Failed Omelettes.'" And then he adds, "Almost everything I have written in my journal has already entered my short stories, essays, poems, or memoirs. If there's something I didn't want to be seen in print, I wouldn't put it down anyway. So far, there's nothing to be discovered later."

Don't harass over loan recovery: RBI

By BHASKAR DUTTA, Mumbai, 12 August

The Reserve Bank of India (RBI) on Friday asked banks, non-banking financial institutions and other regulated entities to ensure that they and their loan recovery agents do not harass people.

RBI circular said the central bank has observed that recovery agents are deviating from instructions for outsourcing of financial services. It asked regulated entities to ensure that borrowers do not receive phone calls before 8 am and after 7 pm. It warned against making false and misleading representation to borrowers.

Regulated entities and their agents must not resort to "intimidation or harassment of any kind, either verbal or physical, against any person in their debt collection efforts, including acts intended to humiliate publicly or intrude upon the

privacy of the debtors' family members, referees and friends, sending inappropriate messages either on mobile or through social media, making threatening and/or anonymous calls."

Any violation will be viewed seriously, said the RBI circular that applies to all commercial, regional and rural, small finance banks, and non-banking financial companies including housing finance companies. Payments banks are excluded.

All-India financial institutions including Exim Bank, the National Bank for Agriculture and Rural Development, the National Housing Bank, the Small Industries Development Bank of India and the National Bank for Financing Infrastructure and Development also fall

under the purview of the circular.

All primary urban cooperative banks, state cooperative banks and district central cooperative banks and asset reconstruction companies must also abide by the RBI's circular.

The circular does not apply to loans covered under the RBI's master framework for microfinance loans, dated March 14, 2022, the banking regulator said.

"The Reserve Bank of India has from time to time advised regulated entities that the ultimate responsibility for their outsourced activities vests with them and they are, therefore, responsible for the actions of their service providers including Recovery Agents," the circular read.

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Table with 5 columns: S. No., Particulars, Quarter ended 30/06/2022 Unaudited, Corresponding Quarter for the previous year ended 30/06/2021 Unaudited, Previous year ended 31/03/2022 Audited. Title: M/S. T.S. RAJAM RUBBERS PRIVATE LIMITED. CIN: U25205TN2018PTC121761. No.10 Jawahar Road Chokkikulam, Madurai 625002. Extract of Unaudited Financial Results for the Quarter ended 30th June, 2022 [Regulation 52(8), read with Regulation 52(4) of SEBI (LODR) Regulations, 2015]

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