

July 15, 2023

The BSE Limited

Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001

The National Stock Exchange of India Limited

Exchange Plaza, C-1, Block G,
Bandra-Kurla Complex,
Bandra (E), Mumbai - 400 051

SCRIP CODE: **543066**

SYMBOL: **SBICARD**

SECURITY: **Equity Shares/Debentures**

SECURITY: **Equity Shares**

Dear Sirs,

Re: Disclosure under Regulation 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Newspaper Publication

Pursuant to Regulation 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, enclosed herewith copies of newspaper publication published in all editions of 'Business Standard' (English and Hindi), on July 15, 2023, in compliance with the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, relating to notice of the 25th Annual General Meeting and Information on E-voting and other related information.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For SBI Cards and Payment Services Limited

Payal Mittal Chhabra

Company Secretary & Compliance Officer

Encl.:aa

SBI Cards and Payment Services Ltd.

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12th Floor, Block 2, Building 3,
DLF Cyber City, Gurugram - 122002,
Haryana, India

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Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower,
E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi - 110034
CIN - L65999DL1998PLC093849

US drug crunch may spur pharma revenues in Q1

Stable pricing, product launches may also aid pharma firms

SOHINI DAS
Mumbai, 14 July

An acute drug shortage in the US and stable pricing along with product launches are likely to boost revenues of India's pharmaceutical companies during the first quarter of this financial year, analysts said.

Most brokerages estimate a top-line growth of 14-15 per cent, with earnings before interest, taxes, depreciation, and amortisation (EBITDA) growth of 24-30 per cent for the first quarter of FY24.

Hospitals are, however, likely to report lower occupancy rates, and diagnostics companies may witness an impact of delayed monsoon.

According to JM Financial, Natco Pharma, Dr Reddy's Laboratories (DRL), Sun Pharmaceutical Industries and Zydus Lifesciences are likely to increase or sustain their generic Revlimid contribution sequentially, largely driving sales over a low base.

Revlimid is a drug that is used to treat multiple myeloma and is a class of immunomodulatory drugs, which work against cancer cells partly.

JM Financial's analysts noted that DRL will consolidate Mayne Pharma (key asset being generic Nuvaring, a contraceptive). It will aid the top line growth for the Hyderabad-based firm.

Nuvama Research reckoned that generic Revlimid and specialty sales will partly offset the Haalo impact for Sun

Company	Q1 FY24E		Q1 FY23		YoY	
	QoQ	YoY	QoQ	YoY	QoQ	YoY
Sun Pharma	11,752	9.6	10.4	2,120	0.7	2.9
DRL	6,361	40.2	90.4	984	45.5	96.9
Cipla	6,242	10.2	17.4	870	24.9	26.7
Dr Lal PathLabs	546	11.2	6.9	74	30.0	27.7
Apollo Hospitals	4,651	8.1	22.5	198	36.7	-37.1

Pharma.

Aurobindo Pharma, on the other hand, would see volume recovery and input cost benefit, according to analysts.

A weak monsoon season is likely to hit acute therapy sales in the domestic market.

The impact of price control could soften India's market growth for pharma companies in Q1, analysts said.

Nuvama Research said it expected 8 per cent year-on-year (YoY) growth in the domestic market — with Torrent Pharmaceuticals (10 per cent) and Cipla (9 per cent) taking the lead.

Analysts also expect double-digit growth in exports apart from the US, and easing cost of bulk drugs to aid gross margins.

Some of these benefits are likely to reflect in the coming quarters, they said.

ICICI Securities noted, in its report, that aggregate gross margin for pharma firms will improve marginally quarter-on-quarter (Q-o-Q) (250 basis points YoY) at 64.8 per cent.

Surge in occupancy and average revenue per occupied bed (ARPOB) is likely to help hospitals report a revenue growth of 3 per cent. And, profit after tax is set to grow 19 per cent sequentially, ICICI Securities said.

With hospitals investing in expanding their network, higher in-patient and surgery cases will help in generating cash flow.

Nuvama Research said it expected a 200 bps sequential decline in occupancy for both Fortis Healthcare and Apollo Hospitals. However, steady ARPOBs and quick discharges should drive 11 per cent YoY growth.

JSW Energy Q1 profit down 48%

AMRITHA PILLAY
Mumbai, 14 July

Sajan-Jindal promoted JSW Energy on Friday reported a 48 per cent decline in its consolidated net profit, owing to weakness in hydro energy, short-term sales, and coal segments, along with charges related to debt-refinancing.

JSW Energy reported a net profit of ₹299.88 crore, a 48 per cent decline on a year-on-year (YoY) basis at the consolidated level in the June quarter. The company attributed the dip to the drag from lower short-term sales, hydrology, and profits at international coal assets, and one-off charges due to debt refinancing at Mytrah, one of

its new renewable energy assets.

JSW Energy said short-term sales were lower in the quarter under review due to an unfavourable base effect from the last financial year.

JSW Energy said 50 per cent of FY23's total short-term volumes were reported in the first quarter of the year.

The power producer's revenue from operations stood at ₹2,927.88 crore. During the quarter, total revenue decreased by 3 per cent (YoY) as the incremental revenue

from Mytrah and renewable capacity additions were offset by lower realisation in thermal coal prices (which are pass through in nature), the company said in a statement.

The company said the overall power generation in the quarter was up 14 per cent driven by better renewable energy capacities. Earnings before interest, tax, depreciation and amortisation (EBITDA) was ₹1,307 crore, up 18 per cent YoY.

Net debt stood at ₹22,904 crore at the end of June 2023. India's power demand in the April-June 2023 period, the company said, increased one per cent to 409 billion units, as unseasonal rains in the north in April and May affected the country's power consumption.

JSW Energy guided for a healthy power sector outlook in the medium term as rapid urbanisation and stabilisation of various government schemes are expected to boost overall power demand.

In Friday's trade, shares of JSW Energy closed at ₹304.55 per share on the BSE, up 1.84 per cent, ahead of the results announcement, which came post market hours.

The company attributed the dip to weakness in hydro energy, short-term sales, and coal segments

Air India to add over 500 members every month

AINIYTA KAWALE
Mumbai, 14 July

Air India is set to add over 500 new flight crew members into service in each of the coming months, the airline's chief executive officer and managing director Campbell Wilson said in a message to employees.

Wilson said that the airline was investing in a "leading-edge software," expected to be completely operational by early 2024, to enable the flight crew to be quickly reassigned and passengers immediately rebooked if the airline faced a disruption.

Business Standard had reported the same in June.

Following the introduction of a "new crew pairing model" last month, the carrier will also introduce "Jeppesen-built" software for rosters in August, leading to better management of flight crew across its fleets.

Queries sent to Air India on Friday remained unanswered till press time.

Aviation sector witnessing the start of growth phase: Scindia

PRESS TRUST OF INDIA
New Delhi, 14 July

Union minister Jyotiraditya Scindia on Friday said the country's civil aviation sector was witnessing the beginning of a growth phase and that the number of planes with domestic airlines would increase to 1,500 from 720 at present.

The civil aviation sector is contributing to the rise of the economic power of India, he said and highlighted the aircraft orders placed by airlines, including Air India. "India is aiming high... This is beginning of the growth phase (of civil aviation sector)," the minister said ahead of the inauguration of the fourth runway and the Eastern Cross Taxiway (ECT) at the Delhi airport.

Scindia also said that he has asked the Delhi International Airport Limited (DIAL) to hand the fourth terminal by October.

G M Rao, Group Chairman of GMK Group, said the ECT and the fourth runway will help enhance operational efficiency and increase capacity.

He was speaking at the inauguration of the fourth runway and the ECT at the airport.



TATA STEEL LONG PRODUCTS LIMITED

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CIN : L27102OR1982PLC001091

Particulars	Quarter ended June 30, 2023		Quarter ended March 31, 2023		Financial year ended March 31, 2023
	Audited	Audited	Audited	Audited	
Total revenue from operations	1,909.62	1,765.47	1,994.25	7,464.07	
Net (Loss) for the period (before tax and exceptional items)	(103.57)	(142.14)	(334.80)	(1,027.92)	
Net (Loss) for the period before tax (after exceptional items)	(103.59)	(142.19)	(334.80)	(1,029.62)	
Net (Loss) for the period after tax	(36.49)	(184.11)	(331.09)	(1,085.49)	
Total comprehensive income for the period (Comprising Profit/Loss for the period (after tax) and Other Comprehensive Income (after tax))	(36.71)	(189.80)	(329.58)	(1,084.69)	
Paid-up equity share capital (Face value ₹ 10 per share)	45.10	45.10	45.10	45.10	2,059.40
Basic earnings per share of ₹ 10 each (not annualised) - in Rupees	(8.09)	(40.83)	(73.41)	(240.69)	
Diluted earnings per share ₹ 10 each (not annualised) - in Rupees	(8.09)	(40.83)	(73.41)	(240.69)	

Particulars	Quarter ended June 30, 2023		Quarter ended March 31, 2023		Financial year ended March 31, 2023
	Unaudited	Unaudited	Unaudited	Audited	
Total revenue from operations	3,568.24	3,015.81	8,991.78		
Net (Loss) for the period (before tax and exceptional items)	(328.92)	(535.16)	(2,536.33)		
Net (Loss) for the period before tax (after exceptional items)	(328.94)	(535.21)	(2,538.03)		
Net (Loss) for the period after tax	(254.16)	(523.88)	(2,303.85)		
Total comprehensive income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(255.77)	(532.91)	(2,307.57)		
Paid-up equity share capital (Face value ₹ 10 per share)	45.10	45.10	45.10	45.10	
Basic earnings per share of ₹ 10 each (not annualised) - in Rupees	(53.03)	(111.22)	(498.55)		
Diluted earnings per share ₹ 10 each (not annualised) - in Rupees	(53.03)	(111.22)	(498.55)		

NOTES:

a) The above is an extract of the detailed format of Results for the quarter ended June 30, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Results for the quarter ended June 30, 2023 are available on the websites of the Stock Exchanges (www.nseindia.com/www.bseindia.com) and the Company's website (https://www.tatasteelp.com/quarterly-results).

b) The above results have been reviewed by the Audit Committee at its meeting held on July 14, 2023 and approved by the Board of Directors at its meeting held on July 14, 2023.

Tata Steel Long Products Limited
Date : 14th July 2023
Place : Kolkata

Sd/-
Ashish Anupam
Managing Director
DIN: 08384201



SBI CARDS AND PAYMENT SERVICES LIMITED

CIN: L65999DL1968PLC093849 Website: www.sbicard.com
Email ID: investor.relations@sbicard.com

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NOTICE OF THE 25th ANNUAL GENERAL MEETING AND E-VOTING INFORMATION

Notice is hereby given that the 25th Annual General Meeting (AGM) of the Members of SBI CARDS AND PAYMENT SERVICES LIMITED ("the Company") will be held on **Wednesday, August 9, 2023, at 11:30 A.M (IST)** through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM") in compliance with all the applicable provisions of the Companies Act, 2013 ("the Act") and the Rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circular No. 11/2022 dated December 28, 2022, General Circular No. 2/2022 dated May 5, 2022, General Circular No. 21/2021 dated December 14, 2021, General Circular No. 19/2021 dated December 8, 2021, General Circular No. 02/2021 dated January 13, 2021, General Circular No. 20/2020 dated May 5, 2020, General Circular No. 17/2020 dated April 13, 2020 and General Circular No. 14/2020 dated April 8, 2020 and other circulars in this regard, issued by the Ministry of Corporate Affairs (collectively referred to as "MCA Circulars"), and the Securities and Exchange Board of India ("SEBI") Circular No. SEBI/CFD/POD-2/PICIR/20234 dated January 5, 2023, Circular No. SEBI/CFD/CMO2/CIRP/2022/82 dated May 13, 2022, Circular No. SEBI/CFD/CMO2/CIRP/2021/11 dated January 15, 2021 and Circular No. SEBI/CFD/CMO1/CIRP/2020/79 dated May 12, 2020 and other circulars in this regard, issued by SEBI to transact the business as set out in the Notice of AGM dated July 10, 2023.

In compliance with the aforesaid circulars of MCA and SEBI, the Notice of the AGM and the Annual Report for the financial year 2022-23 comprising Financial Statements, Board's Report, Auditor's Reports and other documents required to be attached thereto, have been sent by e-mail only, on July 14, 2023 to all those Members of the Company whose e-mail addresses are registered with the Company/Depository Participant(s)/Depositories/ the Registrar & Transfer Agents of the Company. The aforesaid documents are also available on the website of the Company at <https://www.sbicard.com/where-to-look-for-reports> and at the relevant sections of the websites of the stock exchanges on which the shares of the Company are listed i.e. BSE Ltd. (www.bseindia.com) and National Stock Exchange of India Ltd. (www.nseindia.com), and on the website of National Securities Depository Limited i.e. www.evoting.nsdl.com.

Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) and the MCA and SEBI Circulars, the Company is holding its Annual General Meeting (AGM) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM"). For the said purpose, the Company has engaged the service of National Securities Depository Limited (NSDL) for conducting AGM through VCO/AVM. Further, NSDL has also been engaged for facilitating e-voting to enable the Members to cast their votes electronically using remote e-voting system as well as e-voting through the AGM through its e-voting system at <https://www.evoting.nsdl.com>. The information and instructions for Members attending the AGM through VCO/AVM are explained in Notes to the Notice of AGM. The Members attending the AGM through VCO/AVM will be counted for the purpose of ascertaining the quorum under Section 103 of the Act.

The remote e-voting facility will be available during the following voting period:
Commencement of remote e-voting : Sunday, August 6, 2023 (10.00 A.M. IST)
End of remote e-voting : Tuesday, August 8, 2023 (5.00 P.M. IST)

A person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on the cut-off date i.e., Wednesday, August 2, 2023, shall only be entitled to avail the facility of remote e-voting, participation in the AGM through VCO/AVM or e-voting at the AGM. The remote e-voting will not be allowed beyond the aforesaid date and time as the same shall be disabled by NSDL for voting thereafter.

The facility for electronic voting system, shall also be made available at the AGM. The Members attending the AGM, who have not cast their votes through remote e-voting and are otherwise not barred from doing so, shall be able to exercise their voting rights at the AGM. The Members who have already cast their votes through remote e-voting may attend the meeting but shall not be entitled to cast their votes again at the AGM.

Any person, who acquires shares of the Company and becomes a member of the Company after dispatch of the notice and holding shares as on the cut-off date, may obtain the login ID and password by sending a request at evoting@nsdl.co.in.

If you are already registered with NSDL for remote e-voting then you can use your existing user ID and password/PIN for casting your vote. If you forgot your password, you can reset your password by using "Forgot User Details/Password" or "Physical User Reset Password" option available on www.evoting.nsdl.com or contact NSDL or call on 022 - 4886 7000 and 022 - 2499 7000. The Shareholders are requested to follow the process mentioned in Notes to Notice of AGM. Individual demat account holders are requested to follow the process mentioned in Notes to Notice of AGM.

The process for registration of e-mail addresses/other details is as under:

- i) **For Temporary Registration:**
Pursuant to relevant circulars the shareholders who have not registered their e-mail address and in consequence the notice could not be served may temporarily get their e-mail address registered with the Company's Registrar and Share Transfer Agent, Link Intime India Pvt. Ltd. through the link: https://linkintime.co.in/emailreg/email_register.html and follow the registration process as guided thereafter. Post successful registration of the e-mail, the shareholder would receive soft copy of the Notice of AGM and the Annual Report for the financial year 2022-23 comprising Financial Statements, Board's Report, Auditor's Reports and other documents required to be attached therewith and the procedure for e-voting along with the User ID and Password to enable e-voting for the AGM from NSDL. In case of any queries relating to the registration of e-mail address, the shareholder may write to rnt.helpdesk@linkintime.co.in and for e-voting related queries the shareholder may write to NSDL at evoting@nsdl.co.in.
- ii) **For Permanent Registration:**
It is clarified that for permanent registration of e-mail address, the Members are requested to register their e-mail address:
 - in respect of demat holdings with the respective Depository Participant (DP) by following the procedure prescribed by the Depository Participant.
 - in respect of physical holding with Company's Registrar and Transfer Agents i.e. Link Intime India Pvt Ltd. by sending a request in the prescribed form.
- iii) **Registration of Bank Details:**
Please Contact your Depository Participant (DP) and register your e-mail address and bank account details in your demat account, as per the process advised by your DP. In case of physical holding, please contact the RTA of the Company i.e. Link Intime India Pvt Ltd.

In case of any queries, you may refer to the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on 022 - 4886 7000 and 022 - 2499 7000 or send a request at evoting@nsdl.co.in or contact Ms. Pallavi Mahatre, Senior Manager, National Securities Depository Limited, Trade World, 'A' Wing, 4th Floor, Kamala Mills Compound, Snehapuri Bapat Marg, Lower Parel, Mumbai - 400 013, at the e-mail id - evoting@nsdl.co.in, who will also address the grievances connected with the voting by electronic means.

For SBI Cards and Payment Services Limited
Date: July 14, 2023
Place: Gurgaon

Payal Mittal Chhabra
Company Secretary and Compliance Officer

