### AXIS/CO/CS/569/2023-24

January 25, 2024

National Stock Exchange of India Limited Exchange Plaza, 5th Floor Plot No. C/1, "G" Block Bandra-Kurla Complex Bandra (E), Mumbai – 400 051 BSE Limited
1st Floor
P. J. Towers,
Dalal Street,
Fort, Mumbai – 400 001

BSE Scrip Code: 532215

Dear Sir(s),

NSE Symbol: AXISBANK

SUB: Publication of Notice in Newspaper containing Un-audited Financial Results of the Axis Bank Limited ("Bank") for the guarter and nine months ended December 31, 2023

Pursuant to the captioned subject, please find enclosed herewith copies of the newspaper clippings published by the Bank.

This is for your information and records.

Thanking you,

Yours Sincerely, For **Axis Bank Limited** 

Sandeep Poddar Company Secretary

Encl: As above



### KEI INDUSTRIES LIMITED

Regd. Office: D-90, Okhla Industrial Area, Phase- I, New Delhi-110 020 Phone: 91-11-26818840/26818642, Web: <a href="www.kei-ind.com">www.kei-ind.com</a>, E-mail Id: <a href="cs@kei-ind.com">cs@kei-ind.com</a> (CIN: L74899DL1992PLC051527)

STATEMENT OF STANDALONE AND CONSOLIDATED UN-AUDITED FINANCIAL RESULTS FOR THE THIRD QUARTER AND NINE MONTHS ENDED ON 31<sup>ST</sup> DECEMBER, 2023

CONSOLIDATED RESULTS STANDALONE RESULTS Nine Months Quarter ended ended 3 31.12.2023 31.12.2022 Quarter ended 31.12.2023 Quarter Nine Months Quarte ended 31.12.2023 ended 31.12.2022 **Particulars** ended 31.12.2023 Un-Audited Un-Audited Un-Audited Un-Audited Un-Audited Total Income from Operations 20,735.27 58.186.63 17,980.80 20,735.27 58,186.63 17,980.79 Net Profit / (Loss) for the period (before tax 2.024.24 5.538.51 1.737.58 2.024.23 1.737.49 Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period before tax 2.024.24 5.538.51 1.737.58 2.024.23 5.538.43 1.737.49 after Exceptional and/or Extraordinary items Net Profit / (Loss) for the period after tax 1,506.74 4,122.66 1,286.11 1 506 73 4,122.58 1,286.02 after Exceptional and/or Extraordinary item Total Comprehensive Income for the period 4.124.40 1.287.50 4.124.28 1.287.32 Comprising Profit/(Loss) for the period (after tax) 1.508.29 and Other Comprehensive Income (after tax)] Equity Share Capital 180.48 180.48 180.38 180.48 180.48 180.38 Reserves (excluding Revaluation Reserve) as show in the Audited Balance Sheet of previous year Earning per share (of ₹2/- each) for continuing and discontinued operations 14.23 16.67 2. Diluted 16.67 45.61

The above is an extract of the detailed format of Standalone and Consolidated Un-Audited Quarterly and Nine Months Ended Financi Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements Regulations, 2015. The full format of the Standalone and Consolidated Un-Audited Quarterly and Nine Months Ended Financia Results are available on the Stock Exchanges websites at <a href="www.bseindia.com">www.bseindia.com</a>, <a href="www.nseindia.com">www.nseindia.com</a> and also on the Company's Results are available on the Stock Exchanges websites at www.bseindia.com, www.nse results are available in the stock exchanges websites at <u>www.usemula.com</u>, <u>www.nsemula.com</u> and also on the Company website at <u>www.kei-ind.com</u>. # -Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind-AS Rules /AS Rules

whichever is applicable.

Place of Signing: New Delhi Date: 23rd January, 2024

# (A Subsidiary of Indian Bank)

Registered Office: 3rd Floor, Khivraj Complex 1, No. 480, Anna Salai, Nandanam, Chennai 600 035. CIN No:L65922TN1991PLC020219 Email: indhouse@indbankhousing.com Website: www.indbankhousing.com Ph: 044 2432 9235

Statement of Unaudited Financial Results for the Quarter ended 31.12.2023

SI.	Particulars	Three months ended	Year to date figures for the current period ended	Corresponding three months ended in the previous year					
No.		31.12.2023	31.12.2023	31.12.2022					
		Unaudited	Unaudited	Unaudited					
			Rs. lakhs						
1.	Total Income	8.22	23.01	7.50					
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(8.65)	(62.96)	(1.44)					
3.	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	(8.65)	(62.96)	(1.44)					
4.	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	(8.65)	(62.96)	(1.44)					
5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive income (after tax)]	(8.65)	(62.96)	(1.44)					
6.	Equity Share Capital	1000.00	1000.00	1000.00					
7.	Reserves (excluding Revaluation Reserves) as shown in the Audited Balance sheet of previous year	(12987.67)	(12987.67)	(12931.87)					
8.	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - 1. Basic 2. Diluted	(0.09) (0.09)	(0.63) (0.63)	(0.01) (0.01)					
Mat.	Note: The chaus is an autrest of the detailed format of Financial Results filed with the Charle Evaboures under Desulation 22								

Note: The above is an extract of the detailed format of Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Financial Results are available on the Stock Exchange Websites. BSE:www bseindia.com and our company website: www.indbankhousing.com

**V HARIBABU** 

MANAGING DIRECTOR

Place: Chennai Date: 22.01.2024

# INFRADEBT

## INDIA INFRADEBT LIMITED

CIN: U65923MH2012PLC237365

Registered Office: The Capital, "B" Wing, 1101A, Bandra-Kurla Complex, Mumbai – 400 051 Tel: +91 22 68196900 Fax: +91 22 68196910 E-mail: info@infradebt.in

## Financial results for the quarter ended December 31, 2023

(₹ in million)

Sr.	Particulars	Quarter Decem	Year ended March 31	
No.	ratticulais	2023	2022	2023
			(Reviewed)	(Audited)
1	Total Income from Operations	5,067.59	4,088.55	16,135.88
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	1,056.22	911.00	3,504.55
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	1,056.22	911.00	3,504.55
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	1,056.22	911.00	3,504.55
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	1,058.34	912.51	3,504.54
6	Paid up Equity Share Capital	8,678.71	8,678.71	8,678.71
7	Reserves (excluding Revaluation Reserve)	21,274.15	17,554.99	18,493.91
8	Securities Premium Account	3,717.03	3,717.03	3,717.03
9	Net worth	29,952.86	26,233.70	27,172.62
10	Paid up Debt Capital / Outstanding Debt	1,87,490.81	1,65,143.20	1,62,990.24
11	Debt Equity Ratio	6.26	6.30	6.00
12	Earnings Per Share (Face value of ₹ 10/- each) (for continuing and discontinued operations)-Basic and Diluted:	1.21*	1.05*	4.04

### \* Not annualised

- 1. The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (LODR Regulations). The full format of the quarterly financial results are available on www.bseindia.com and www.infradebt.in.
- 2. The above financial results have been reviewed by the Audit Committee and approved by the Board at its Meeting held on January 23, 2024.
- 3. The joint statutory auditors, B. K. Khare & Co., Chartered Accountants and G. D. Apte & Co., Chartered Accountants of the Company have carried out limited review of the aforesaid results.
- 4. As per Section 10(47) of Income Tax Act, 1961, income of the Company does not form part of total taxable income and hence is exempt from income tax.
- 5. For the other line items referred in Regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the BSE Limited and can be accessed on www.bseindia.com.
- 6. Previous year/period figures have been regrouped/rearranged wherever necessary to conform to the current period figures.

For and on behalf of the Board of Directors **India Infradebt Limited** 

**Suvek Nambiar** Place: Mumbai **Managing Director & CEO** Date: January 23, 2024



## **Mangalore Refinery and Petrochemicals Limited**

(A Govt. of India Enterprise and A Subsidiary of ONGC Limited) CIN - L23209KA1988GOI008959

Regd. Office: Mudapadav, Kuthethoor P.O., Via Katipalla, Mangaluru - 575 030, Karnataka.



### EXTRACT OF FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023 (All amounts are in ₹ in Crore unless otherwise stated

			8	TANDALON	E			CC	NSOLIDATI	D	
SL.		Quarte	r Ended	Nine Mont	hs Ended	Year Ended	Quarter	Ended	Nine Mon	ths Ended	Year Ended
NO.	PARTICULARS	31.12.2023	31.12.2022	31.12.2023	31.12.2022	31.03.2023	31.12.2023	31.12.2022	31.12.2023	31.12.2022	31.03.2023
		Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from Operations	28,383.41	30,966.16	76,059.73	95,334.54	1,24,736.03	28,383.41	30,966.16	76,059.73	95,334.54	1,24,736.03
2	Net Profit / (Loss) for the period (before Tax and Exceptional items)	591.15	(290.99)	3,755.49	1,286.35	4,236.38	596.17	(297.98)	3,754.95	1,297.99	4,253.39
3	Net Profit / (Loss) for the period before tax (after Exceptional items)	591.15	(288.49)	3,755.49	1,288.85	4,238.88	596.17	(295.48)	3,754.95	1,300.49	4,255.89
4	Net Profit / (Loss) for the period after tax (after Exceptional items)	387.06	(187.96)	2,459.09	730.41	2,638.39	392.08	(194.95)	2,458.55	742.05	2,655.40
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	386.79	(187.17)	2,458.29	732.77	2,637.34	391.81	(194.17)	2,457.75	744.40	2,654.19
6	Paid up Equity Share Capital (Face Value of `10/- each)	1,752.60	1,752.60	1,752.60	1,752.60	1,752.60	1,752.60	1,752.60	1,752.60	1,752.60	1,752.60
7	Reserves (excluding Revaluation Reserve)					8,081.99					8,111.86
8	Securities Premium Account	346.39	346.39	346.39	346.39	346.39	346.39	346.39	346.39	346.39	346.39
9	Net Worth	12,293.77	7,929.70	12,293.77	7,929.70	9,834.65	12,323.09	7,954.35	12,323.09	7,954.35	9,864.52
10	Outstanding Debt	14,013.41	18,053.17	14,013.41	18,053.17	16,707.37	14,013.41	18,053.17	14,013.41	18,053.17	16,707.37
11	"Debt Equity Ratio [No. of Times]"	1.14	2.28	1.14	2.28	1.70	1.14	2.27	1.14	2.27	1.69
12	Earnings Per Share (EPS) (Face value of ₹10/-each) (for continuing operations) (not annualised)										
	a) Basic (₹)	2.21	(1.07)	14.03	4.17	15.05	2.24	(1.11)	14.03	4.23	15.15
	b) Diluted (₹)	2.21	(1.07)	14.03	4.17	15.05	2.24	(1.11)	14.03	4.23	15.15
13	Capital Redemption Reserve	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19
14	Debt Service Coverage Ratio [No. of Times] (not annualised)	0.28	0.09	0.96	0.46	0.92	0.28	0.09	0.96	0.46	0.92
15	Interest Service Coverage Ratio [No. of Times]	4.38	1.03	6.49	3.28	5.22	4.40	1.01	6.49	3.29	5.23

- 1. The above is an extract of the detailed format of Quarterly / Nine Months Financial Results filed with Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The detailed financial results and this extract were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meetings held on January 22, 2024. The full format of Quarterly / Nine Months Financial Results are
- available on the Stock Exchange websites (www.nseindia.com and www.bseindia.com) and Company's website www.mrpl.co.in. 2. For the other line items referred in regulation 52 (4) of the LODR Regulations, pertinent disclosure have been made to the Stock Exchange websites of NSE and BSE
- (www.nseindia.com and www.bseindia.com) and Company's website www.mrpl.co.in. 3. The financial results of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 (as amended). These financial results have been prepared in accordance with the recognition and measurement principles of Ind AS, prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder and the other accounting principles generally accepted in
- 4. On account of revision in materiality threshold limit (accounting estimate), other expenses for the nine months ended December 31, 2023 includes impact on account of reclassification of overhaul and repairs expenses related to planned shutdown amounting to ₹ 432.66 crore to Property, Plant and Equipment (PPE). After adjustment of consequential impact on account of said reclassification, profit before tax has increased (net) by ₹ 230.62 crore. The figures for the quarter ended December 31, 2023 are the balancing figures between the unaudited figures of the nine months ended December 31, 2023 and the published unaudited figures for the half year ended September 30, 2023.
- During the current quarter, the Company has reviewed and changed the accounting policy on Property, Plant and Equipment (PPE) relating to Capital Stores and Spares. Considering impracticability to determine the cumulative effect of applying the change in accounting policy prior to financial year 2023-24, the company has considered the impact of said changes from the beginning of the current financial year. Besides, in view of immateriality, the depreciation amounting to ₹ 3.53 crore pertaining to earlier reported quarters has been considered in the current quarter.
- 6. The financial results have been reviewed by the Joint Statutory Auditors as required under Regulation 33 and 52 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (as amended). 7. Board has approved interim dividend of 10%, i.e. ₹ 1 on each equity share of ₹ 10. The total payout on this account will be ₹ 175.26 Crore. The Record date
- for distribution of dividend has been fixed for February 2, 2024 which has been intimated to the stock exchanges. For and on behalf of the Board

Place: New Delhi Date: 22/01/2024 V C Tongaonkar Director (Finance) DIN: 10143854

Note: 1) SEBI has mandated that request for effecting transfer of shares shall not be processed unless the shares are held in dematerialised form with a depository. In view

2) Shareholders are further requested to complete their KYC formalities at the earliest. Shareholders holding shares in dematerialised form are requested to update their email IDs with their respective DPs to receive the communication from the Company on emails

of this, Shareholders holding shares in physical form are requested to open Demat Account with a Depository and dematerialise the shares for easy liquidity.

# AXIS BANK LTD.

Regd. Office: 'Trishul', 3<sup>rd</sup> floor, Opp. Samartheshwar Temple, Near Law Garden, Ellisbridge, Ahmedabad - 380 006. Corporate Office: 'Axis House' C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400 025. CIN: L65110GJ1993PLC020769, Phone: 079-26409322, Fax: 079-26409321, Email: shareholders@axisbank.com

### UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31<sup>ST</sup> DECEMBER, 2023

	Axis Bank (Standalone)			Axis Bank (Consolidated)			
PARTICULARS	FOR THE QUARTER ENDED 31.12.2023	FOR THE NINE MONTHS ENDED 31.12.2023	FOR THE QUARTER ENDED 31.12.2022	FOR THE QUARTER ENDED 31.12.2023	FOR THE NINE MONTHS ENDED 31.12.2023	FOR THE QUARTER ENDED 31.12.2022	
Total income from operations	33,515,96	95,820,26	26,798,27	35,136,83	1,00,153,26	27,990,34	
Net Profit / (Loss) for the period (before tax, exceptional and/or extraordinary items)	8,112,90	23,709,68	7,839,76	8,687,70	25,193,13	8,319,07	
Net Profit / (Loss) for the period before tax (after exceptional and/or extraordinary items)	8,112,90	23,709,68	7,839,76	8,687,70	25,193,13	8,319,07	
Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items)	6,071,10	17,731,76	5,853,07	6,491,66	18,787,16	6,187,38	
Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer note 1	Refer note 1	Refer note 1	Refer note 1	Refer note 1	Refer note 1	
Paid-up equity share capital (Face value ₹2/- per share)	616,80	616,80	614,99	616,80	616,80	614,99	
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	1,24,377,87 (As on 31st March, 2023)	1,24,377,87 (As on 31st March, 2023)	1,14,411,51 (As on 31st March, 2022)	1,28,740,25 (As on 31st March, 2023)	1,28,740,25 (As on 31st March, 2023)	1,17,495,94 (As on 31st March, 2022)	
Earnings per Share (Face value ₹2/- per share) (for continuing and discontinued operations) (₹) (not annualised)							
- Basic - Diluted	19.69 19.57	57.56 57.18	19.04 18.80	21.06 20.93	60.99 60.58	20.13 19.88	
Securities Premium Account	52,330,28	52,330,28	51,786,37				
Net Worth	1,36,015,00	1,36,015,00	1,22,663,05				
Outstanding Debts	1,95,158,97	1,95,158,97	182,744,83				
Outstanding Redeemable Preference Shares	Nil	Nil	Nil				
Debt Equity Ratio	1.36	1.36	1.40				
Capital Redemption Reserve	Nil	Nil	Nil				
Debenture Redemption Reserve	Nil	Nil	Nil				

1. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made

- 2. The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the website of the Bank (www.axisbank.com) and on the Stock Exchange websites (www.nseindia.com and
- 3. Previous period figures have been regrouped and reclassified, where necessary, to make them comparable with current period figures.

For and on behalf of the Board

**AMITABH CHAUDHRY** 

Place: Mumbai

Together, Let us build a Clean India

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# MakeMyTrip spent ₹542 cr to retain its users in Q3

Varuni Khosla varuni.k@livemint.com **NEW DELHI** 

ustomer inducement costs for US-listed travel major MakeMyTrip shot up considerably by 8.7% to reach nearly ₹542 crore, or \$66 million, in the third quarter ended December 2023. During the same period last vear, the expenses incurred by the company to attract or retain customers, such as discounts, promotions, signing bonuses, or other incentives, stood at \$60.7 million.

Similarly, marketing and sales promotion expenses for the travel operator also shot up 25% in the third quarter of FY24 ended 31 December to \$36.1 million from \$28.9 million in the corresponding quarter ended a year prior.

Overall, the company's profit increased in the latest quarter, going from a meagre \$0.2 million in December 2022 to \$24.2 million in December 2023

The company, in its SEC filings, said the increase in its marketing expense was primarily due to an increase in its variable costs and other discretionary expenditure. These include expenses on events and brand building initiatives.

Its other operating expenses also shot up considerably by 43.0% to \$50.9 million in the quarter from \$35.6 million last year. These included payment gateway charges, outsourcing fees and website hosting charges linked to an increase in bookings.

Other operating expenses are costs a company incurs while running its business, but they're not directly related to the production or sale of their main products or services.

# Axis Bank expects growth in personal loans to continue

CORPORATE

Private sector lender's personal loans segment grew 28% y-o-y to ₹65,083 crore as on 31 Dec

shayan.g@livemint.com MUMBAI

rivate sector lender Axis Bank believes it will be able to sustain its current growth in personal loans with the quality of the credit portfolio remaining healthy, a senior executive said on Tuesday.

Personal loans—a category of unsecured loans where the Reserve Bank of India (RBI) has been warning of exuberance-grew 28% year-on-year (y-o-y) to ₹65,083 crore as on 31 December. In comparison, ICICI Bank and HDFC Bank witnessed a 37.3% y-o-y and 10.3% y-o-y growth in personal loans.

Sumit Bali, group executive and head of retail lending at Axis Bank, said that over 80% of customers in the personal loan segment are existing ones and the bank has quite a bit of their banking history. Such data on past transactions help banks make better credit decisions. To be sure, the share of existing bank customers in personal loans is higher than in segments like loan against property (76%), auto loan (65%), and home loan (57%), besides others.

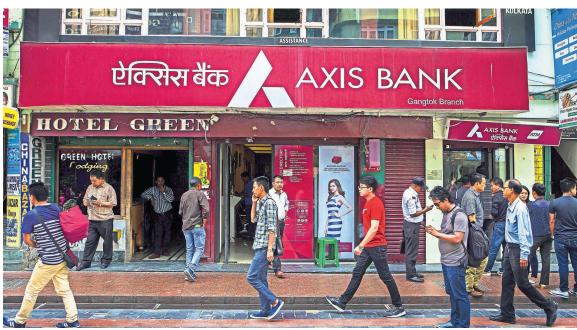
The bank's total advances grew 22% y-o-y to ₹9.32 trillion as on 31 December. Retail loans, a subsegment of the overall advances, rose 27% y-o-y.

loans at ICICI Bank "The growth (in personal loans) you see is a result of some transformation projects we have been running over the years and are midway through that journey. We expect portfolio quality will hold up and this kind of growth will continue," said Bali.

Year-on-year

growth in personal

He said that the bank was not sacrificing quality for the sake of growth.



The bank's total advances grew 22% year-on-year to ₹9.32 trillion by the end of December

onboarding criteria but it is insignificant. These are not related to the news flow you see but internal process changes to get more efficient," said Bali when asked if the bank is looking to tweak any risk filters following RBI's concerns around the banking

> sector's brisk growth in unsecured loans. Axis Bank's provision and contingencies for the December quarter stood

at ₹1,028 crore and the

bank said it fully provided

for its entire AIF investments, setting aside ₹182 crore in the quarter. Last month, RBI clamped down on lenders allegedly evergreening loans through the use of alternative investment funds (AIFs), a practice previously redflagged by the stock market regulator. It asked lenders to fully provide for such investments if they are not able to exit in 30 days.

In November, RBI raised the risk weights assigned to unsecured consumer credit like personal loans and credit card dues. This had an impact of 70 basis points (bps) on the bank's core equity capital which as on 31 December stood at 13.71%

Amitabh Chaudhry, managing director and chief executive, Axis Bank, told CNBC TV18 in an interview earlier this month from Dayos that by increasing the risk weightages RBI gave a clear signal that it wants the market to temper their growth, watch for credit risks and also look at the leverage of some of the

Axis Bank on Tuesday reported a net profit of ₹6,071 crore for the three months through December, up 4% from the same period last year, slightly

falling short of analyst expectations. A Bloomberg poll of 14 analysts had pegged the bank's Q3 net profit at ₹6.120 crore.

The bank's net interest income—difference between interest earned and interest expended—grew 9% y-o-y to ₹12,532 crore. Its net

y-o-y growth in

personal loans at

interest margin—a gauge of profitability-stood at 4.01%, down 10 bps from the sequential quarter. Its aggregate deposits grew 18% y-o-y to 10.04

**HDFC Bank** trillion and current and savings account deposits were up 12%. While the bank per-

formed better among its peers in garnering current account savings account (Casa) deposits that are sought for their low cost, it sees strong competition for deposits to continue and believes it will be a challenge over the short and medium term.

## 'Funding winter for Indian startups may end this year'

Priyamvada C priyamvada.c@livemint.com BENGALURU

he prolonged funding slump affecting Indian startups is showing signs of abating and could potentially end as early as this year, according to Anand Lunia, founding partner of venture capital firm India Quotient.

Despite the challenges, Lunia sees a silver lining in the funding winter, considering it an opportunity for genuine entrepreneurs to emerge due to the reduced competition and increased investment capacity. "I am worried the funding winter is getting over...people who start companies in the winter, usually are the real entrepreneurs as they are starting for a real reason. They are not gold diggers, who will opportunistically come and go...that's the reason I love winters," Lunia said.

This comes against the backdrop of a significant reduction in funding for Indian startups in

the past two years. Factors such as inflated valuations during the pandemic, uncertain global economic conditions, and geopolitical tensions have dampened

investor enthusiasm. Indian startups raised \$8.2 billion last year, a steep decline from the \$25.9 billion garnered in 2022, according to the India Tech Unicorn & Exits Report 2023.

Looking ahead, Lunia is optimistic about the current year, anticipating improvements in the global macroeconomic climate and geopolitical stability. "I think this year will



Anand Lunia, founding partner of India Quotient.

be even more optimistic...There's a lot of (positive) politics building up," he said.

India Quotient, co-founded by Lunia and Madhukar Sinha in 2012, is a leading early-stage investor in the country. It has supported over 80 startups across sectors such as fintech, edtech, healthtech, SaaS, social networks, agritech, and consumertech, including notable names as Sharechat, Sugar, and Lendingkart.

Lunia highlighted the need for venture capitalists to refo-

cus on consumer Lunia says people investments which have been who start firms in sparse in the last 'winter' are often two years. He the real anticipates a rise entrepreneurs as in artificial intelthey start for a ligence-driven real reason sectors and a resurgence of

> B2C and software investments in India.

The firm, which launched its fourth fund in 2021 currently valued at \$109 million, plans to introduce its fifth fund this year, aiming for a diverse sector investment. The company, however, did not disclose the size of the fund.

Lunia also pointed out a missed opportunity in hardware investment by venture capitalists.





Regd. Office: 'Trishul', 3rd floor, Opp. Samartheshwar Temple, Near Law Garden, Ellisbridge, Ahmedabad - 380 006. Corporate Office: 'Axis House' C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400 025. CIN: L65110GJ1993PLC020769, Phone: 079-26409322, Fax: 079-26409321, Email: shareholders@axisbank.com

### **UNAUDITED FINANCIAL RESULTS** FOR THE QUARTER AND NINE MONTHS ENDED 31<sup>ST</sup> DECEMBER, 2023

	Axis	Bank (Standa	lone)	Axis E	Bank (Consolic	dated)
PARTICULARS	FOR THE QUARTER ENDED 31.12.2023	FOR THE NINE MONTHS ENDED 31.12.2023	FOR THE QUARTER ENDED 31.12.2022	FOR THE QUARTER ENDED 31.12.2023	FOR THE NINE MONTHS ENDED 31.12.2023	FOR THE QUARTER ENDED 31.12.2022
Total income from operations	33,515,96	95,820,26	26,798,27	35,136,83	1,00,153,26	27,990,3
Net Profit / (Loss) for the period (before tax, exceptional and/or extraordinary items)	8,112,90	23,709,68	7,839,76	8,687,70	25,193,13	8,319,0
Net Profit / (Loss) for the period perfore tax (after exceptional and/or extraordinary items)	8,112,90	23,709,68	7,839,76	8,687,70	25,193,13	8,319,0
Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items)	6,071,10	17,731,76	5,853,07	6,491,66	18,787,16	6,187,3
Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer note 1	Refer note 1	Refer note 1	Refer note 1	Refer note 1	Refer note
Paid-up equity share capital (Face value ₹2/- per share)	616,80	616,80	614,99	616,80	616,80	614,9
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	1,24,377,87 (As on 31st March, 2023)	1,24,377,87 (As on 31st March, 2023)	1,14,411,51 (As on 31st March, 2022)	1,28,740,25 (As on 31st March, 2023)	1,28,740,25 (As on 31st March, 2023)	1,17,495,94 (As on 31s March, 2022
Earnings per Share (Face value ₹2/- per share) (for continuing and discontinued operations) (₹) (not annualised)						
- Basic - Diluted	19.69 19.57	57.56 57.18	19.04 18.80	21.06 20.93	60.99 60.58	20.1 19.8
Securities Premium Account	52,330,28	52,330,28	51,786,37			
Net Worth	1,36,015,00	1,36,015,00	1,22,663,05			
Outstanding Debts	1,95,158,97	1,95,158,97	182,744,83			
Outstanding Redeemable Preference Shares	Nil	Nil	Nil			
Debt Equity Ratio	1.36	1.36	1.40			
Capital Redemption Reserve	Nil	Nil	Nil			
Debenture Redemption Reserve	Nil	Nil	Nil			

Place: Mumbai

- 1. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made
- The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the website of the Bank (www.axisbank.com) and on the Stock Exchange websites (www.nseindia.com and
- 3. Previous period figures have been regrouped and reclassified, where necessary, to make them comparable with current period figures.

For and on behalf of the Board

AMITABH CHAUDHRY

**+** 

WEDNESDAY, 24 • 01 • 2024

બ્રેઇનડેડ દર્દીના અંગોથી **ચારતે તવું જીવત મળ્યું** અમદાવાદ : સિવિલ જાન્યુઆરીએ જામનગરથી બેઈન હેમરેજની તળ …ં એક દર્દીને લવાયા હતા. ૪૮ કલાકની સારવાર બાદ અંતે જૂનાગઢના પ૧ વર્ષીય દર્દી કાલુભાઈ ચોપડાને બેઈન ડેડ જાહેર કરાયા હતા. પરિવારે



આદિવાસી સમુદાચોનું સશક્તિકરણ

<mark>આદિવાસી સમુદાચો</mark>ના સામાજિક–આર્થિક કલ્યાણ માટે ₹**24 હજાર કરોડ**નું <mark>પીએમ જનમન મહાઅભિચાન</mark>

સોમવાર રાત્રે સ્વસ્તિક ચાર રસ્તા પાસે યુવકની કારને ટક્કર મારી હતી 🔝 કોરોના, પ્રિ-મેચ્યોર ડિલિવરીના કારણે ત્રણ વર્ષ થયા તો એક્ઝામની ના પાડી 🔣 **સુપર સ્પેશિયાલિટી મેડિકલ કોર્સમાં પ્રવેશ** 

કારમાંથી દારૂની બોટલ પણ મળી, વિફરેલા ટોળાંએ કર્મીને દબોચી પોલીસને સોંપ્યો

નવરંગપુરાના પોલીસ કર્મચારીએ સોમવારે મોડીરાત્રે દારૂના નશામાં પૂરઝડપે કાર હંકારીને સ્વસ્તિક ચાર પૂરઝડપ કાર હકારાન સ્વાસ્તક ચાર રસ્તા પાસે કારને ટક્કર મારી હતી. અકસ્મત બાદ લોકોનું ટોળું એકઠું થઈ જતાં પોલીસ કમી ઉશ્કેરાયો હતો અને પીડિત યુવકને મારી નાખવાની ધમકી આપી હતી. જોઠે ટોળાંએ પકકીને તેને પોલીસને સોંપી દીધો હતો. આ કમીની કારમાંથી દારૂની ખાલી બોટલ પણ મળી આવી હતી. આ અંગે બી ટ્રાફિક પોલીસે આ કર્મચારી સામે ગુનો નોંધી તેની

જા કમ્પ્યાર સામ ગુ પાય તા પ્ર ધરપક કરી વધુ તપાસ હાથ ધરી છે. નવરંગપુરામાં રહેતા મિત શાહ સોમવારે રાત્રે કાર લઈને એચએલ કોલેજથી નવરંગપુરા જતા હતા ત્યારે સ્વસ્તિક ચાર રસ્તા સિગ્લલ પર પહોંચ્યા તે સમયે સ્ટેડિયમ સર્કલથી એક કાર

### ઓઢવ રિંગરોડ પર દારૂ પીઘેલા ટ્રક્ચાલકે કારતે ટક્કર મારી

નવા નરોડામાં રહેતા ચિરાગ પરમાર સોમવારે રાત્રે પિતાને કારમાં બેસાડીને ઠાસરા અદાણી સીએનજી સ્ટેશન ખાતે જતા હતા. તેઓ ઓઢવ રિંગરોડ પર સર્કલ પાસે પહોંચ્યા ત્યારે પૂરઝડપે આવી રહેલા ટૂકચાલકે અચાનક ટર્ન મારી ચિરાગભાઈની કાર સાથે અકસ્માત કર્યો હતો. આથી ઉદ્યાગાના કરવાના સાલકને પકડ્યો ત્યારે તે દારૂ પીદીલી હાલતમાં મળી આવ્યો હતો. આ અંગે શિરાગભાઇએ આઇ ડિવિઝન ટ્રાફિક પોલીસ સ્ટેશનમાં ટ્રકાલક સામે ગુનો નોંધાવતા પોલીસે ચાલક નચપ્તસિંગ રાજપુતની ધરપકડ કરીને વધુ તપાસ શરૂ કરી છે.

ટક્કર મારતા કારમાં ઘણું નુકસાન થયું હતું. તેમજ મિતભાઈને માથાના ભાગે સામાન્ય ઈજાઓ પણ થઈ હતી. અકસ્માતને પગલે લોકોનાં ટોળાં એકત્ર થઇ ગયાં હતાં. દારૂના નશામાં મિત શાહને અને તેના પરિવારને મારી નાખવાની ધમકી પણ આપી હતી. આથી લોકોએ નશાખોર કર્મીને પકડી રાખીને

નામ અનિરુદ્ધસિંહ મહીપત્સિંહ વાઘેલ હોવાનું જાણવા મળ્યું હતું પોતે નવરંગપુરા પોલીસ સ્ટેશનમાં ડી સ્ટાફમાં કોન્સ્ટેબલ પાલાસ સ્ટશનમાં ડા સ્ટાકમાં કાન્સ્ટળલ તરીકે કરજ બજાવતો હોવાનું સામે આવ્યું છે. પોલીસે પ્રાથમિક તપાસ કરતા અનિરુદ્ધસિંહ નશાની હાલતમાં હતો. સાથે જ તેની કારમાંથી ખાલી દારૂની બોટલ અને પોલીસનો યુનિકોર્મ પણ મળી આવ્યો હતો.

# 

કોરોનાકાળ અને પ્રિમેચ્યોર હિલીવરીના સ્ટેજના કારણોસર ૨૦૨૦માં બીડીએસની ફાઇનલ એક્ઝામમાં બેસી નહીં શકનાર વિદ્યાર્થીનીને ત્રણ વર્ષ બાદ પરીક્ષામાં બેસવા દેવાનો ઇનકાર કરનાર ડેન્ટલ કાઉન્સીલઓફઇન્ડિયાસત્તાવાળાઓના મનસ્વી નિર્ણય મુદ્દે હાઈકોર્ટે ગંભીર

મકરબા એસજી હાઇવે નજીક એક તીન કરી આપવાની લાલચ આપી

લોકોના કરોડો રૂપિયાનું ફુલેકું કેરવનાર મહાઠગ અશોક જાડેજાના ૧૫ વર્ષથી

ભાગતા કરતા સાગરીત પ૮ વર્ષીય કરતારસિંઘ સાંસીને ક્રાઇમબાંચે ચાંદખેડામાંથી ઝડપી પાડ્યો છે. જેમાં અશોક જાડેજાએ ૩૪ એજન્ટો રોકીને

લોકોના રૂપિયા પડાવ્યા હતા. જેમાં

ગોપ બાદ પરીક્ષા આપવા પહોંચેલી વિદ્યાર્થીનીને પરીક્ષા કેન્દ્ર પર છેલ્લી ઘડીયે ખબર પડી કે, તેને બેઠક નંબર જ કાળવાયો નથી. કેસની ગંભીર નોંધ લઇ હાઇકોર્ટે રાજય સરકાર. વિસનગરની નરસિંહ પટેલ ડેન્ટલ કોલેજના ડીન-પ્રિન્સીપાલ, ડેન્ટલ કાઉન્સીલ ઓફ ઇન્ડિયા સામે કારણદર્શક નોટિસો જારી કરી છે અને જવાબ માટે નિર્દેશ કર્યો છે. કરા છ અને જવાબ માટા નદશ કવા છે. અરજદારે બીડીએસ(બેચલર ઓફ્ ડેન્ટલ સર્જરી)ના અભ્યાસ માટે વર્ષ ૨૦૧૫-૧૬ના સૈક્ષણિક વર્ષ માટે તા.૧૦-૭-૨૦૧૫ના રોજ ડેન્ટલ કોર્સમાં પ્રવેશ મેળવ્યો હતો. જેમાં

## એક કા તીન કૌભાંડીનો ૧૫ વર્ષથી ફરાર સાગરિત ઝડપાયો

કરતારસિંઘ પર સીઆઇડી ક્રાઈમ દ્વારા ૨૦ હજારનું ઇનામ પણ જાહેર કર્યું હતું. જ્યારે અશોક જાડેજાની ધરપકડ કરી ત્યારે કરતારસિંઘ રાજસ્થાન ભાગી ગયો હતો. જેમાં કરતાર અશોક જાડેજા પાસે હતાં. કેમાં કરાતાર અસાક જોડ જો પાસ જે લોકે રૂપિયા જમા કરાવવા માટે આવે તે રૂપિયા કલેક્ટ કરી તેની વિગતો સાથેનું લિસ્ટ જાડેજાના માણસોને રૂપિયા સાથે આપતો હતો. કરતારસિંઘ વર્ષો સધી રાજસ્થાન રહ્યા બાદ અમદાવાદ

પરત આવી ગયો હતો. તે રાજસ્થાનમાં રેવન્યુ એડવોકેટ તરીકે પ્રેક્ટિસ કરતો હતો અને અમદાવાદ આવીને હતાં અમેં અમહાચાદ આવાન બોકરેજનું કામ શરૂ કર્યું હતું, ત્યારે આરોપી સામે ૩૦થી પણ વધુ ગુનાઓ નોંધાઇ ચૂક્યા છે. રાજયમાં જય માડીના નામે ત્રણ દિવસમાં ત્રણ ગણા રૂપિયા લાલય આપીને છારા સમાજના લોકોના કરોડો રૂપિયા મહાદગ અશોક જાડેજાએ ચાંઉ કર્યા હતા.

અમદાવાદ : સુપર સ્પેશિયાલિટી મેડિકલ કોર્સમાં પ્રવેશના બે રાઉન્ડ બાદ પણ મોટી સંખ્યામાં બેઠકો ખાલી પડતાં નેશનલ બોર્ડ ઓફ એક્ઝ્રમીનેશન ઈન મેડિકલ સાયન્સ દ્વારા નીટની લઘુત્તમ લાયકાત ઘટાડીને 'શૂન્ય' કરવામાં આવી છે. મેડિકલમાં યુજી-પીજી અને સુપર સ્પેશિયાલિટી મેડિકલ કોર્સમાં પ્રવેશ નીટના આધારે આપવામાં આવે છે. સુપર સ્પેશિયાલિટી કોર્સમાં પ્રવેશ માટેના અત્યાર સુધીમાં બે રાઉન્ડ પૂર્ણ થયા છે.

પ્રથમ રાઉન્ડમાં નીટની લઘુત્તમ લાયકાત ૫૦ પર્સન્ટાઈલ રાખવામાં આવી હતી. એ ૫છી વધુ પ્રમાણમાં બેઠકો ખાલી પડતાં બીજા રાઉન્ડમાં આ કટઓક ઘટાડીને ૨૦ બાજા રાઉન્ડમાં આ કેટઆફ ઘટાડાન ૨૦ પર્સન્ટાઈલ કરવામાં આવી હતી. બે રાઉન્ડ બાદ પણ મોટી સંખ્યામાં બેઠકો ખાલી પડી છે, જેમાં મોટાભાગે ખાનગી કોલેજોની બેઠકો ખાલી હોવાથી આ બેઠકો ભરાય એ માટેની વ્યવસ્થા કરવા સંચાલકો દ્વારા માગ કરાઈ હતી. જેથી હવે નીટમાં કટઓફ શૂન્ય કરી દેવાયું છે.

### સંદેશ વોક ઇન ઇન્ટરવ્યૂ <mark>ઇલેક્ટ્રીકલ એન્જિનીચર</mark> ✓3 થી 10 વર્ષના અનુભવ સાથે B.Tech., ITI અથવા ડિપ્લોમા મશીન હેલ્પર क्रा तार्र

sun	[Sur 8" Floor, ATL Corporate Park, Sal	als Private Limited  Petro] (i Vihar Road, Chandivali, Andheri (E),   CIN : U242196/1995/PTC028519
10.00	Invitation to E	
follows: 1. Additional V 2. Procureme		
experience, es	opertise and capabilities meeting re-	agencies / suppliers who have relevant quirement for various services / materials Oil & Gas Fields in Gujarat as follows:

1800	AMDAVAD MUNICIPAL CORPORATION	
THE STATE OF THE S	ENGINEERING WATER PROJECT DEPARTMENT E-SHORT TENDER NOTICE NO. 89 / (01 to 04) 2023-2-2 Tender and Details Available On : www.tender.nprocure.co	
Sr. No.	Name of work	Estimated amount in Rs. Lac.
1	Transporting & Laying DI Water Distribution Network in TP-42, FP-49 Water Distribution station Command area in Gota ward of North west zone.	214.49
2	Transporting & Laying DI Water Distribution Network in TP-2, FP-51 Water Distribution station Command area in Ghatlodiya ward of North west zone.	275.33
3	Misc. Repairing and maintenance work in different water distribution station in North West zone.	72.74
4	Overhead tank repairing work at Paldi Gitabaug & Sabarmati Ramnagar water Distribution station in West zone.	57.59
	Online Tender submission Date & Time	Dt.15/02/2024 Up to 18:00 hrs.

Expression of Interest (EOI): ntounstad bidds

ent, 3<sup>rd</sup> Floor, Gandhinagar Mun Station, Sector-17, Gandhinagar EOI Invited by



INF/2294/23-24



### STATE INSTITUTE OF HOTEL MANAGEMENT

Nr. Dental College, Dethali Road, Siddhpur-384151 Patan, Gujarat. www.sihm.ac.in | career@sihm.ac.in | info@sihm.ac.in | +91 8866404195

### APPOINTMENT

State Institute of Hotel Management (SIHM), Siddhpur, Gujarat is promoted by Tourism Corporation of Gujarat Limited (TCGL), Govt. of Gujarat Undertaking and established as an autonomous Institute to develop a world-class human resource for Hospitality, Travel and Tourism industry. The Institute offers four years full time programme in Bachelor of Hotel Management and Catering Technology (BHMCT) approved by All India Council of Technical Education (AICTE), and affiliated to Gujarat Technological University (GTU)

SIHM invites applications from passionate and outstanding individuals for the position of Associate Professor and Assistant Professor in the areas of Food Production, Front Office Operations, Food & Beverage Services, Food & Beverage Production (Bakery & Pastry), Housekeeping, Room Division Management Business Analytics, Hospitality Entrepreneurship, Management, Soft Skill trainer and other allied subjects:

Associate Professor	Assistant Professor
02	06

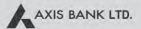
SIHM invites applications from passionate and outstanding individuals for the position of Non-academic staff as below:

		Warden (Female) for Girls Hostel	Counsellor	Campus Manager
01	01	01	01	01

Qualification and Experience as per AICTE/GTU norms. Interested and eligible candidates can apply from career section on our website https://www.sihm.ac.in/career-form with all educational and experience documents within 15 days from the date of Advertisement. Appointment will be done through our existing agency as per their prescribed terms and conditions.

Date: - 24-1-2024

Nilesh Dubey, GAS General Manager, TCGL



Regd, Office: Trishul' 3" floor, Opp. Samartheshwar Temple, Near Law Garden, Ellistridge, Ahmedabad - 380 006. Corporate Office: 'Axis House' C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400 025 CIN: L65110GJ1993PLC020769, Phone: 079-26409322, Fax: 079-26409321, Email: shareholders@axisbank.com

### UNAUDITED FINANCIAL RESULTS

FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2023

	Axis	Bank (Standal	one)	Axis Bank (Consolidated)			
PARTICULARS	FOR THE QUARTER ENDED 31.12.2023	FOR THE NINE MONTHS ENDED 31.12.2023	FOR THE QUARTER ENDED 31.12.2022	FOR THE QUARTER ENDED 31.12.2023	FOR THE NINE MONTHS ENDED 31.12.2023	FOR THE QUARTER ENDED 31.12.2022	
Total income from operations	33,515,96	95,820,26	26,798,27	35,136,83	1,00,153,26	27,990,34	
Net Profit / (Loss) for the period (before tax, exceptional and/or extraordinary items)	8,112,90	23,709,68	7,839,76	8,687,70	25,193,13	8,319,07	
Net Prolit / (Loss) for the period before tax (after exceptional and/or extraordinary items)	8,112,90	23,709,68	7,839,76	8,687,70	25,193,13	8,319,07	
Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items)	6,071,10	17,731,76	5,853,07	6,491,66	18,787,16	6,187,38	
Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer note 1	Refer note 1	Refer note 1	Refer note 1	Refer note 1	Refer note 1	
Paid-up equity share capital (Face value ₹2/- per share)	616,80	616,80	614,99	616,80	616,80	614,99	
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	1,24,377,87 (As on 31st March, 2023)	1,24,377,87 (As on 31st March, 2023)	1,14,411,51 (As on 31st March, 2022)	1,28,740,25 (As on 31st March, 2023)	1,28,740,25 (As on 31st March, 2023)	1,17,495,94 (As on 31st March, 2022)	
Earnings per Share (Face value ₹2/- per share) (for continuing and discontinued operations) (₹) (not annualised)  - Basic  - Diluted	19.69 19.57	57.56 57.18	19.04 18.80	21.06 20.93	60.99 60.58	20.13 19.88	
Securities Premium Account	52,330,28	52,330,28	51,786,37				
Net Worth	1,36,015,00	1,36,015,00	1,22,663,05				
Outstanding Debts	1,95,158,97	1,95,158,97	182,744,83				
Outstanding Redeemable Preference Shares	Nil	Nil	Nil				
Debt Equity Ratio	1.36	1.36	1.40				
Capital Redemption Reserve	Nil	Nil	Nil				
Debenture Redemption Reserve	Nil	Nil	Nil				

AMITABH CHAUDHRY MD & CEO







Place: Mumbai Date: 23rd January, 2020