



emami* limited

28th January, 2021

The Secretary
The National Stock Exchange of India Ltd.
Exchange Plaza, Plot No. C/1, G. Block
Bandra Kurla Complex, Bandra (E)
Mumbai - 400 051

The Secretary
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001

Dear Sirs,

Sub: Newspaper Publications

Please find enclosed herewith the copies of newspaper publications regarding Unaudited Financial Results of the Company for the Quarter and Nine Months ended 31st December, 2020 in Business Standard (National Daily Newspaper) & Aajkaal (Regional Daily Newspaper) on Thursday, 28th January, 2021.

This is for your information and record.

Thanking You,

Yours faithfully,

For Emami Limited,

Ashok Purohit

Assistant Company Secretary

Encl: as above

BoB clocks ₹1K-cr profit, warns of stress in retail, SME loans

SUBRATA PANDA
Mumbai, 27 January

Public sector lender Bank of Baroda reported a net profit of ₹1,061 crore in the October-December quarter (Q3) of FY21, compared to a loss of ₹1,407 crore in the year-ago period.

Despite interest income declining by almost 7 per cent, net interest income rose 8.65 per cent to ₹7,749 crore in Q3 compared to ₹7,152 crore as interest expenses fell sharply. On the other hand, non-interest income rose 6 per cent to ₹2,896 crore.

Domestic net interest margin (NIM) improved by 11 basis points (bps) to 3.07 per cent in Q3FY21 compared to 2.96 per cent in the preceding quarter, while global NIMs improved by 10bps to 2.87 per cent.

"While the bank has been largely corporate-oriented, we want retail, specially secured retail, to be a bigger part of our business. We have tightened our underwriting standards and whatever growth we are seeing is despite that," said Sanjiv Chadha, MD & CEO, Bank of Baroda.

"Going ahead some stress will play out in the MSME and retail book but we believe that the credit cost which might accrue on the accounts will be offset by lower credit cost from the corporate book. We believe we have a fair handle on the corporate book and are confident about the asset quality going ahead."

While provisions and contingencies dropped significantly year-on-year (YoY), sequentially it went up more than 30 per cent to ₹3,957 crore, of which ₹2,080 crore was for non-performing assets (NPAs) and ₹1,691 crore for standard advances.



"WHILE THE BANK HAS BEEN LARGELY CORPORATE-ORIENTED, WE WANT RETAIL, SPECIALLY SECURED RETAIL, TO BE A BIGGER PART OF OUR BUSINESS. WE HAVE ALSO TIGHTENED OUR UNDERWRITING STANDARDS"

SANJIV CHADHA
MD & CEO, Bank of Baroda

In Q2, the bank's provisions were to the tune of ₹3,002 crore, of which ₹2,277 crore were for NPAs. The bank also holds Covid-19 provisions of ₹1,709.35 crore as of December.

The lender's asset quality improved as gross NPAs were at 8.48 per cent compared to 10.43 per cent in Q3FY20. In Q2, gross NPAs were at 9.14 per cent. Net NPAs, on the other hand, declined by 12 bps sequentially to 2.39 per cent. NPA provision coverage ratio of the bank stood at 85.46 per cent at the end of the December quarter.

Had the bank classified accounts which were 90 days' past overdue as NPA, if not for the SC's interim order, its gross NPAs would have been 9.63 per cent and net NPAs 3.36 per cent. But, the bank is holding contingent provisions of ₹1,521.56 crore.

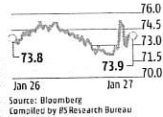
Furthermore, interest income aggregating to ₹3,699.93 crore has been reckoned in operating profit and as a prudent measure an equal amount has been provided for.

The Covid-19 restructuring book is to the tune of ₹9,500 crore, or 1.35 per cent of the advances. Of the ₹9,500 crore, one-third is a part of proforma slippage. And, corporate segment accounts for 82 per cent of the total restructuring.

Domestic advances increased 8.31 per cent to ₹6.33 trillion, led by organic retail and agriculture loans, which grew at 13.78 per cent and 14.08 per cent, respectively.

Domestic deposits rose 6.74 per cent to ₹8.34 trillion, with domestic CASA deposits growing by 13.21 per cent to ₹3.43 trillion. On a standalone basis, the capital adequacy was at 12.93 per cent, with CET 1 was at 8.98 per cent. The bank is looking to hit the market in the current quarter for a qualified institution placement which might be in the range of ₹2,000-4,000 crore.

TRADING FLAT



Source: Bloomberg
Compiled by BS Research Bureau

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Canara Bank Q3 net profit down 9%

Public sector lender Canara Bank on Wednesday reported a 9 per cent drop in its third-quarter (Q3) net profit to ₹696 crore, taken together with financials of Syndicate Bank that merged into Canara in April last year, mainly owing to rise in provisioning.

On a standalone basis, though, net profit rose 11.2 per cent to ₹696.06 crore at the end of December 31, 2020.

FALLING SHORT



Source: Bloomberg
Compiled by BS Research Bureau

Gross non-performing assets (NPAs) on a consolidated basis dropped 236 basis points (bps) to 7.46 per cent, while Net NPA fell 298 bps to 2.64 per cent. One basis point is 0.01 per cent. Provisioning jumped 61.25 per cent to ₹4,686 crore for the merged entity even as most of the provisions were for the 'others' category. Provisioning for bad debts increased from ₹2,488 crore in the year-ago quarter to ₹2,657 crore. The provision coverage ratio was at 84.9 per cent.

Operating profit rose 46.65 per cent year-on-year (YoY) to ₹5,382 crore. Net interest income, excluding ₹413 crore in interest revenue of deemed NPAs, was ₹6,081 crore, rising 14.58 per cent YoY. Net interest margin, a key profitability parameter, fell from 2.82 per cent in Q2 to 2.80 per cent in Q3.

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Regd. Office: 'Trishul', 3rd floor, Opp. Samaratheshwar 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 31ST DECEMBER, 2020

PARTICULARS	Axis Bank (Standalone)			Axis Bank (Consolidated)		
	FOR THE QUARTER ENDED 31.12.2020	FOR THE NINE MONTHS ENDED 31.12.2020	FOR THE QUARTER ENDED 31.12.2019	FOR THE QUARTER ENDED 31.12.2020	FOR THE NINE MONTHS ENDED 31.12.2020	FOR THE QUARTER ENDED 31.12.2019
Total income from operations	19,274.38	58,270.03	19,494.87	19,910.93	59,819.49	19,975.99
Net Profit / (Loss) for the period (before tax, exceptional and/or extraordinary items)	1,491.23	5,236.17	2,271.77	1,784.41	5,792.88	2,448.95
Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items)	1,491.23	5,236.17	2,271.77	1,784.41	5,792.88	2,448.95
Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items)	1,116.60	3,911.44	1,757.90	1,317.91	4,254.09	1,875.72
Paid-up equity share capital (Face value ₹2/- per share)	612.29	612.29	563.95	612.29	612.29	563.95
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	84,383.51 (As on 31st March, 2020)	84,383.51 (As on 31st March, 2020)	66,161.97 (As on 31st March, 2019)	85,776.09 (As on 31st March, 2020)	85,776.09 (As on 31st March, 2020)	67,288.29 (As on 31st March, 2019)
Earnings per Share (Face value ₹2/- per share) (for continuing and discontinued operations) (₹) (not annualised)						
- Basic	3.65	13.28	6.23	4.31	14.44	6.65
- Diluted	3.65	13.27	6.21	4.30	14.43	6.65

Note:

- Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.
- 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 www.bseindia.com).

For and on behalf of the Board

Place: Mumbai
Date: 27th January, 2021

www.axisbank.com

AMTARBH CHAUDHRY
MD & CEO



emami* limited
CIN No.: L63993WB1983PLC036030; Website: www.emamiltd.in
Regd. Office: 687, Anandapur, Emami Tower, E.M. Bypass, Kolkata 700 107



Revenues up by 15%
EBITDA up by 29%
PAT up by 45%
Q3FY21

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & NINE MONTHS ENDED 31ST DECEMBER, 2020

S.N.	Particulars	Consolidated					
		Quarter Ended		Nine Months Ended		Year Ended	
		Unaudited 31.12.2020	Unaudited 30.09.2020	Unaudited 31.12.2019	Unaudited 31.12.2020		Audited 31.03.2020
1	Revenue from Operations	93,361	73,482	81,264	2,14,977	2,12,220	2,65,488
2	Earning before Share of Loss of Associates, Exceptional Items, Interest, Depreciation & Amortisation and Tax	34,937	26,488	27,960	74,403	63,459	74,761
3	Profit before share of loss of associates, Exceptional Items & Tax	25,363	14,767	18,912	45,149	36,490	39,027
4	Profit for the period/year attributable to the owners of the Company	20,896	11,845	14,444	36,699	27,955	30,230
5	Cash Profit (PAT) attributable to the owners of the Company - Depreciation & Amortisation	30,333	23,325	22,999	65,097	53,064	63,924
6	Total Comprehensive Income/(loss) for the period/year attributable to the owners of the Company	23,650	11,220	12,282	41,183	19,973	20,130
7	Equity Share Capital	4,445	4,445	4,539	4,445	4,539	4,532
8	Reserves (excluding Revaluation Reserve)						1,77,843
9	Earnings Per Share (of ₹1 each)						
	Basic:	4.70	2.66	3.18	8.22	6.16	6.67
	Diluted:	4.70	2.66	3.18	8.22	6.16	6.67
	Cash:	6.82	5.25	5.07	14.58	11.69	14.08

NOTES:

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 27th January, 2021.
- Information on Standalone figures for the Quarter & Nine months ended 31st December, 2020

Particulars	Quarter Ended		Nine Months Ended		Year Ended
	31.12.2020	30.09.2020	31.12.2019	31.12.2020	
(i) Revenue from operations (₹ in Lacs)	84,537	65,986	74,828	1,93,382	1,92,947
(ii) PAT (₹ in Lacs)	20,217	11,452	14,791	38,388	32,614
(iii) Basic & Diluted EPS (₹)	4.55	2.58	3.26	8.60	7.19
(iv) Cash Profit (PAT + Dep & Amortisation) (₹ in Lacs)	29,523	22,801	23,130	66,383	56,866
(v) Cash EPS (₹)	6.64	5.13	5.10	14.87	12.53

The Standalone Financial Results are being forwarded to the Stock Exchanges (BSE, NSE & CSE) for uploading on their respective websites and the same are also made available on the company's website viz. <http://www.emamiltd.in>.

- The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations & Disclosure Requirements) Regulation, 2015. The full format of the Standalone & Consolidated Quarterly Financial Results along with balance sheet & cash flow statement are available on Stock Exchange websites and on company's website <http://www.emamiltd.in>.
- As the Company's business activity falls within a single operating segment, viz. "Personal and Healthcare", no separate segment information is disclosed.

For and on behalf of the board

Place: Kolkata
Date: 27th January, 2021

Making People Healthy & Beautiful Naturally

Sushil Kr. Goenka
Managing Director



GRASIM INDUSTRIES LIMITED
Registered Office: Bhatnagar, Nagla - 466 311, District Ujjain, Madhya Pradesh
CIN: L1712AMPL917P.C006410 | Tel: 07366-246760 / 66; Fax: 07366-241114 / 249024
Email: grasim.sectretariat@adityabirla.com; Website: www.grasim.com

NOTICE OF THE EXTRAORDINARY GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE (VC)/OTHER AUDIO-VISUAL MEANS (OAVM)

Notice is hereby given that the Extraordinary General Meeting (EGM) of Grasim Industries Limited ("the Company") will be held on Monday, 22nd February 2021 at 3:00 p.m. (IST) through Video Conference (VC) / Other Audio-Visual Means (OAVM) to transact the business set out in the Notice of EGM.

The EGM will be convened in compliance with the applicable provisions of the Companies Act, 2013 (the Act) and the Rules made thereunder, provisions of the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations) the provisions of General Circular No. 14/2020 dated 8th April 2020, General Circular No. 17/2020 dated 13th April 2020, General Circular No. 20/2020 dated 5th May 2020 and General Circular No. 39/2020 dated 31st December 2020 issued by the Ministry of Corporate Affairs (MCA) and Circular No. SEBI/HO/CFD/CMD/IR/DP/2020/79 dated 12th May 2020 read with Circular No. SEBI/HO/CFD/CMD/IR/DP/2021/11 dated 15th January 2021 issued by SEBI (MCA and SEBI Circulars).

The Notice of the EGM will be sent to the shareholders electronically to the email IDs registered by them with the Depository Participant / the Company.

The Notice of the EGM will also be available on the Company's website www.grasim.com, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively, and on the website of KFin Technologies Private Limited (KFinTech) at <https://voting.kfintech.com>.

1. Manner of registering/ updating email addresses:

- Shareholders holding shares in physical mode and who have not registered / updated their email ID with the Company are requested to register / update their email ID with KFinTech by sending requests at enward.rs@kfintech.com, with details of folio number and attaching a self-attested copy of PAN card or by logging onto <https://iris.kfintech.com> email registration!
- Shareholders holding shares in dematerialized mode are requested to register / update their email addresses with their respective Depository Participant.

2. Manner of casting vote through e-voting:

- Shareholders will have an opportunity to cast their vote(s) on the business as set out in the Notice of the EGM through remote e-voting or e-voting facility (Insta Poll) at the EGM.
- Instructions on the process of remote e-voting and e-voting at the EGM (Insta Poll) is provided as a part of the EGM Notice.
- The login credentials for casting votes through remote e-voting and e-voting at EGM (Insta Poll) will be made available to the Members through email. Members who do not receive email or whose email address(es) is not registered with the KFinTech/Depository Participant, may generate login credentials by following the instructions given in the Notes to the Notice of EGM.
- The same login credentials may also be used for attending the EGM through VC/OAVM.

Members can attend and participate in the EGM only through VC/OAVM. The procedure and instructions for joining the EGM through VC/OAVM are given in the Notice of EGM.

Shareholders are requested to carefully read all the Notes set out in the Notice of the EGM (being sent electronically) and in particular, instructions for joining the EGM, manner of casting vote through remote e-voting or through e-voting facility (Insta Poll) at the EGM.

For Grasim Industries Limited
Sd/-
Hutokshi R. Wadia
President & Company Secretary
Place: Mumbai
Date: 25th January 2021

