

Jaykay Enterprises Limited



Date: April 06, 2023

The Bombay Stock Exchange Ltd.
Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400 001
Scrip Code: 500306
Fax No. 022 – 22722041, 22722039, 22723132

Through: Online Filing

**Sub: Newspaper Advertisement-Disclosure under Regulation 30 of the SEBI
(Listing Obligation and Disclosures Requirements) Regulation, 2015**

Dear Sir/Madam,

Pursuant to the Regulation 30 of the SEBI (Listing Obligation and Disclosures Requirements) Regulation, 2015 we are enclosing a copy of the Newspaper excerpts of the advertisement published in **THE FINANCIAL EXPRESS** (English Editions) and **JANSATTA** (Hindi Editions) on April 06, 2023.

Kindly take the same on your record.

Thanking you,

Yours sincerely,
For Jaykay Enterprises Limited

Abhishek Pandey
Company Secretary & Compliance Officer
Membership No.: ACS 21958
Encls: As Above



12 MARKETS

FINANCIAL EXPRESS

IN THE NEWS

FOURTH QUARTER

Karnataka Bank, CUB post single-digit loan growth

PIYUSH SHUKLA Mumbai, April 5

PRIVATE SECTOR LENDERS Karnataka Bank and City Union Bank on Wednesday posted single-digit loan growth for Q4FY23 while YES Bank reported a 11.3% year-on-year rise, much below the industry average.

As per provisional data filed by the banks with the exchanges, Karnataka Bank's total advances rose 6% year-on-year (YoY) to ₹61,326.98 crore as on March 31, the slowest pace of growth among other banks who posted Q4FY23 provisional data on Wednesday.

Karnataka Bank said though its retail lending portfolio has grown at nearly 12% YoY to ₹30,863.4 crore as on March-end, it took a conscious decision to not grow large corporate book on account of low yields and high competition from peers, which could have hurt the bank's net interest margin (NIM).

The large corporate book of Karnataka Bank stood at ₹12,367.9 crore, lower 15.2% on a sequential basis but up 5.1% on a yearly basis. The bank's total deposits rose 8.7% YoY to ₹87,362.56 crore. Current account and savings

Q4 PROVISIONAL DATA

Table with 4 columns: Bank Name, Total loans (₹ crore), Growth (% y-o-y), Total deposits (₹ crore), Growth (% y-o-y). Rows include YES Bank, Bank of Maharashtra, Karnataka Bank, City Union Bank, Equitas Small Finance Bank.

Note: Loans and deposit figures are based on provisional data as on March 31 Source: BSE, banks

account ratio stood at 32.97% as on March 31, flat compared with last year.

City Union Bank reported its total advances at ₹43,948 crore as on March end, up 7% YoY. The bank's total deposits, however, grew at a higher rate of 10% during Q4 to stand at ₹52,399 crore as on March 31, of which CASA deposits were at ₹15,658 crore.

"City Union Bank's lower credit growth was anticipated as even in last quarter (Q3FY23) their loan growth numbers were below under industry average. The bank's

trillion as on March 31. Gross retail disbursements were at ₹12,847 crore during the quarter ended March as against ₹10,201 crore a year ago. The bank's Q4 loan growth was below the industry average of 15.9%.

YES Bank's deposits rose in line with credit growth, at 10.6% YoY to ₹2.18 trillion as on March end. CASA ratio, however, moderate slightly on year to 31% in Q4FY23 as against 31.8% in Q4FY22.

In a recent conversation with FE, South Indian Bank chief Murali Ramakrishna had said CASA ratio hasn't grown well from October onwards for many of the banks and that banks are also witnessing customers moving their cash from low-cost current accounts and savings accounts to attractive deposit schemes.

"With every bank increasing their deposit rate, people are finding more income coming from deposit product, therefore, we are seeing traction happening in deposit growth but CASA in that process is suffering a little bit, but we are sure of retaining about 33% level for fiscal (FY23)... for coming year we are targeting at least 35% by March 2024," Ramakrishna said.

ESAF SFB to explore opportunity to be a universal bank

AJAY RAMANATHAN Mumbai, April 5

ESAF SMALL FINANCE Bank will explore the opportunity to become a universal bank once the listing process is over, said managing director and chief executive officer K Paul Thomas.

"Once we do the listing, we will also explore the opportunity to become a universal bank. Even if we become a universal bank, our geographic focus and customer segment will be the same," he said.

The small finance bank intends to complete its initial public offering in 2023-24 (April-March). It is planning to refile its draft red herring prospectus (DRHP) in next few months.

It had initially filed the draft paper with Sebi in July 2021. While the market regulator had approved the IPO in the same year, the lender could not complete the process within the stipulated timeline. "We are just starting the process. Our balance sheet will

get finalised in the first week of May and we will file (DRHP) after that. We cannot predict anything now, but we want to complete it in FY24," he said.

Given its roots in the micro-finance segment, more than 70% of its loan book is exposed towards microfinance borrowers. The lender offers gold loans, agricultural loans, mortgage loans, and loans to micro, small and medium-sized enterprises.

Currently, the Thrissur-based bank's gross loan portfolio stands at ₹16,330 crore and its deposit base stands at ₹14,665 crore.

The bank expects its loan book and deposit book to grow at a compound annual growth rate of 25-30%. It is focussing on garnering more current account savings account (CASA) deposits going ahead. The lender aims to increase CASA deposits to 30% of overall deposits from 21%.

The gross non-performing asset ratio stood at 7.2% as on December 31, and this is expected to fall sharply going ahead.

GQG CIO Rajiv Jain says \$2-billion Adani bet a 'multibagger'



BRIAN CHAPPATTA & KAI SCHULTZ April 5

RAJIV JAIN, ONE of the biggest names in emerging-market investing, cut across the grain last month when he bought almost \$2 billion worth of Adani Group stock. Now, the chief investment officer of GQG Partners has grand predictions for his bet on the embattled Indian conglomerate: a return in excess of 100%.

"These could be multibaggers" over five years, Jain said in an interview at Bloomberg's New York headquarters. The term comes from mutual fund manager Peter Lynch's book and describes an investment that could at least double.

The Florida-based firm has become the highest-profile champion of billionaire Gautam Adani's battered empire. The group lost as much as \$153 billion in market value after a US short-seller accused the conglomerate of stock-price manipulation and fraud in a report released earlier this year.

But those allegations, which the Adani Group denies, haven't deterred Jain. The Hindenburg report read like a "10-year-old newspaper," Jain said. Though the allegations might look messy "from a Western point of view," he said, they're perhaps less problematic in the Indian business context. Over a 30-year investment career, "I've yet to come across a perfect company," he said.

In particular, Jain pointed to Adani's coal mining assets, his data centers and his majority stake in Mumbai's busy international airport as signs of a healthy business.

—PTI —BLOOMBERG

Citi opens branch in GIFT City

AMERICAN LENDER CITIBANK has joined peers in having a branch in GIFT City, India's only international financial services centre. It will offer corporate clients long and short-term financing solutions within the same time zone, as per an official statement. PTI

Religare inks pact to buy MyInsuranceClub

RELIGARE ENTERPRISES ON Wednesday said it has signed a share purchase pact for the acquisition of MyInsuranceClub, an insurance web aggregator, from iGear Holdings, part of The Indian Express Group. The proposed acquisition is in line with Group's strategy to further growth of insurance business and emerge as a stronger insurance player, Religare said. FE BUREAU

Jaykey Enterprises Limited advertisement with logo and contact details.

Postal Ballot Notice for Jaykey Enterprises Limited, detailing the process for shareholders to vote electronically.

Joint Public Notice for TTI Enterprise Limited regarding the proposed transfer of shares and the role of the Board of Directors.

Bandhan Bank's total deposits rise 12.2% in Q4

BANDHAN BANK'S TOTAL deposits in the fourth quarter of last fiscal stood at ₹1,08,069 crore, registering a rise of 12.2% over the same

period a year ago, the private lender said. Loans and advances during the quarter ended March 31 was at ₹1,09,112 crore, reflecting a year-on-year growth of 9.8%, it said in a release.

Collection efficiency of microlending during the period under review came in at 98.5%, compared with 98% a year ago.

The Kolkata-based bank said its current account, savings account (CASA) in the quarter ended March stood at ₹42,471 crore, representing a growth of 6% over the corresponding period a year ago.

Bulk deposits were at ₹31,125 crore, compared with ₹21,890 crore in the fourth quarter of 2021-22, registering a growth of 42.2%.

The loan coverage ratio (LCR) of the bank stood at 157% during the reporting period, the release added.

Delhi Jal Board advertisement for recruitment of Executive Engineer (SDW) IX, Rithala STP Sec-11 Rohini Delhi-110085.

Moschip Technologies Limited advertisement regarding an extraordinary general meeting to be held through video conferencing.

Indian Bank advertisement regarding RFPs for hardware and software licenses.

Advertisement in Tamil regarding recruitment for the Government of Karnataka.

FACT advertisement regarding a tender for cleaning, handling and transportation of bagged products at Kolhapur Railhead in Maharashtra.

Cox & Kings Financial Service Limited advertisement regarding an e-auction sale of assets under insolvency and bankruptcy code.

Moschip Technologies Limited advertisement regarding an extraordinary general meeting to be held through video conferencing, including details on shareholder registration and voting procedures.