



Lambodhara Textiles Limited

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GSTIN : 33AAACL3524B1Z9 IE Code # 3201006181 CIN : L17111TZ1994PLC004929

02.02.2025

To
The Listing Department
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex,
Bandra(E), Mumbai - 400 051

Symbol: LAMBODHARA
Series: EQ

Dear Sir/Madam,

Sub: Submission of copies of newspaper publications under Regulations 30 and Regulation 47(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to the provisions of Regulation 30 read with Schedule III and Regulation 47(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith copies of the newspaper advertisement published by the Company on February 2, 2025, regarding the declaration of the Unaudited Standalone Financial Results of the Company for the quarter and nine months ended 31st December, 2024. The advertisement was published in the following newspapers:

1. English: Business Line
2. Tamil: Dhina Thanthi

Kindly take the above information on record.

This is for your information and records.

Thanking you,

Yours faithfully

For Lambodhara Textiles Limited

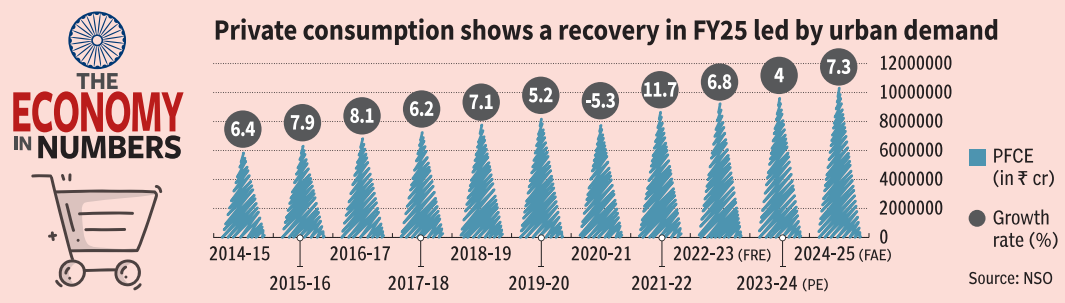
Bosco Giulia
DIN: 01898020
Whole-Time Director

Cc:
The Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai 400 001

Encl.: as above

bl. on BUDGET
2025-26

FM speaks
“Nearly 33,000 tax payers have availed of the Vivad Se Vishwas Scheme to settle their disputes”



MMS THE REFORMER

Implemented the Right to Information Act in 2005, helping India democratise information sharing

VIEWROOM.

KUMAR MANGALAM BIRLA
Chairman, Aditya Birla Group



Infrastructure, a key multiplier of growth

Finance Ministers always have a delicate balancing act to play during budgetary exercises. They have the unenviable task of ensuring that the proposals clearly lay down the government's wider policy priorities while at the same time sticking to the fiscal priorities.

Finance Minister Nirmala Sitharaman's latest Budget scores high on this count. She has delivered a raft of proposals that delineate the path to attaining a 'Viksit Bharat' without straying from the path of fiscal rectitude.

The Minister has justifiably identified infrastructure as a key multiplier of economic growth and national well-being and reaffirmed the government's commitment to broadening and deepening the thrust in this vital area.

Defining it broadly as 'investment in the economy', the Budget proposes measures including widening of the public-private partnership (PPP) approach to infrastructure development across sectors. To achieve this, the Minister has tasked each infrastructure-related ministry with identifying a 3-year pipeline of projects for implementation in PPP mode.

In a nod to the fact that States are key stakeholders when it comes to infrastructure development, the Budget proposes that States will also be encouraged to add projects that can be taken up under this approach, and the Centre plans to set aside ₹1.5 lakh crore to provide 50-year, interest-free loans to States for capital expenditure and incentives for such projects.

A cornerstone of the infrastructure push is the proposal to introduce a second asset monetisation plan 2025-30, with the aim of generating a sizeable ₹10 lakh crore to reinvest in new projects.

Aviation gets its rightful share of attention, with a modified UDAN scheme for improving air connectivity across the country

The Budget has laid particular emphasis on reinvigorating investment in the vital power sector by underscoring the need for States to push ahead with crucial reforms in electricity distribution and adding capacity for intra-State transmission networks. To incentivise States to push ahead with these reforms, the Minister has extended the incentive of additional borrowing of 0.5 per cent of GSDP tied to the progress on the implementation of discom reforms.

The Budget also moots adopting 'mission mode' on the nuclear power front, especially given the goal of achieving 100 GW of nuclear energy by 2047, which will be key to India's energy transition efforts. And crucially, in acknowledgement of the regulatory roadblocks that have stymied broader private sector participation in the sector, the Minister has proposed that amendments will be enacted to both the Atomic Energy Act and the Civil Liability for Nuclear Damage Act. The mission will also prioritise the indigenous development of small modular reactors with the Budget proposing to set aside ₹20,000 crore for R&D on these reactors.

Shipbuilding also gets a leg up with a financial assistance policy addressing cost disadvantages. Shipbuilding clusters will be facilitated to increase the range, categories and capacity of ships. Separately, a Maritime Development Fund with a corpus of ₹25,000 crore has been mooted to improve availability of financing for the sector.

Aviation gets its rightful share of attention with a modified UDAN scheme for improving air connectivity across the country. The proposal aims to add 120 new destinations transporting 4 crore passengers in the next 10 years. The sharing of data collected by the PM Gati Shakti portal with the private sector will expand the PPP approach to infrastructure and assist private players in sharpening their planning. Ultimately, the quality of infrastructure will be key to India achieving its goal of becoming a 'developed nation'. The budget shows that PM Modi's government is leaving no stone unturned in pursuit of that goal.

VOICES.



This Budget has provided the needed stimulus to all the strategic components of our GDP including agriculture, MSME and exports while also boosting consumption, ushering in reforms and rationalising taxes

ARUN ALAGAPPAN,
President, SICCI



The reduction in personal income tax is one of the high points of the Budget, which would give a huge consumption boost

SANJIV PURI,
President, CII

Going easy on TDS, parity for ULIPs

BETTER CLARITY. Thresholds for 14 different transactions relating to TDS and TCS raised; ambiguity in ULIP taxation done away with

Venkatashubramanian K
bl. research bureau

One of the key issues faced by investors in deposits and more so by senior as well as super-senior citizens is the tax deducted at source (TDS), which kicks in at lower thresholds, thus leading to lower personal liquidity.

Another key aspect for persons wishing to send their child abroad for studies is the lower threshold for TCS (tax collected at source).

Budget 2025 has raised the thresholds for 14 different transactions relating to both TDS and TCS, thus bringing relief to the middle class.

Some of the key highlights of the move pertain to deposit taxation.

On another front, the Budget has also done away with the ambiguity in taxation related to Unit-linked insurance plans (ULIPs) and brought parity with other financial products.

TDS, TCS THRESHOLD

For those above 60, the Budget has announced a doubling of TDS threshold related to deposit interest.

From the current level of ₹50,000, TDS will now be applicable only if the interest income is more than ₹1 lakh, thus giving considerable relief to senior citizens.

For those below the age of 60, the TDS threshold has

been increased by ₹10,000 to ₹50,000 from ₹40,000 currently.

The condition for this TDS relief is that the interest income must be given by banks, cooperative societies or post offices.

Interest income from any other entity would not enjoy these new benefits.

Many individuals wish to send their kids abroad for higher education. Their remittance for funding the overseas education is subject to TCS. The threshold for TCS has been increased by ₹3 lakh to ₹10 lakh from ₹7 lakh earlier.

The TCS rate with regard to education loan will remain at 0.5 per cent.

CLARITY ON ULIP TAXATION
ULIPs had been brought under the tax ambit a few years ago. Under section 10(10D) gains from ULIPs on annual premiums up to ₹2.5 lakh are tax free, subject to certain conditions.

However, when premiums exceeded ₹2.5 lakh, the gains were added to the income of the investor and taxed at the marginal slab applicable.

However, the Budget has stated gains on ULIPs with annual premiums exceeding ₹2.5 lakh would be taxed at 12.5 per cent, provided the holding period is more than one year.

Thus, there is substantial relief for ULIP investors. This move also brings tax-

ation of ULIPs on par with other market-linked financial products.

INVESTOR TAKEAWAY

The higher TDS threshold is welcome for senior citizens. Depositors who are 60 and above and those who are 80 and above get 50-75 basis points higher interest compared to regular citizens on deposits from banks.

A higher TDS threshold is thus welcome for such persons. Punjab National Bank, Canara Bank, Indian Bank, Indian Overseas Bank and Union Bank of India are offering deposits with interest rates of 8-8.05 per cent. The tenors range from 400-456 days, which is a little over a year. RBL Bank offers 8.75 per cent interest on 500-day deposits. All these deposits for super senior citizens aged above 80 years.

IDFC Bank offers 8.4 per cent for deposits of 400-500 days tenor for senior citizens aged 60 or above.

On ULIPs, despite the clarity and lower taxation, there is still not a solid case for investing in these instruments. ULIPs combine investments and insurance, which is not an ideal mix for most investors. Keeping investments and insurance separate is a key requirement of personal finance.

Existing investors can hold on till they make reasonable gains and certainly till the five-year lock-in period.

TDS threshold rationalization

Section	Payer	Current threshold (₹)	Proposed threshold (₹)
193	Interest on securities	Nil	10,000
194A	Interest other than Interest on securities	50,000 for senior citizen	1 lakh for senior citizen
		40,000 in case of others when payer is bank, cooperative society and post office	50,000 in case of others when payer is bank, cooperative society and post office
		5,000 in other cases	10,000 in other cases
194	Dividend for an individual shareholder	5,000	10,000
194K	Income in respect of units of a mutual fund or specified company or undertaking	5,000	10,000
194B	Winnings from lottery, crossword puzzle, etc.	Aggregate of amounts exceeding 10,000 during the financial year	10,000 in respect of a single transaction
194D	Insurance commission	15,000	20,000
194G	Income by way of commission, prize etc. on lottery tickets	15,000	20,000
194H	Commission or brokerage	15,000	20,000
194-I	Rent	2.4 lakh during the financial year	50,000 per month or part of a month
194J	Fee for professional or technical services	30,000	50,000
194LA	Income by way of enhanced compensation	2.5 lakh	5 lakh

TCS threshold rationalization

Particulars	Current threshold (₹) and rate	Proposed threshold (₹) and rate
Remittance under Liberalised remittance scheme	20% for amount exceeding 7 lakh	20% for amount exceeding 10 lakh
Remittance under Liberalised remittance scheme for medical treatment	5% for amount exceeding 7 lakh	5% for amount exceeding 10 lakh
Remittance under Liberalised remittance scheme for education (other than loan from specified institution)	5% for amount exceeding 7 lakh	5% for amount exceeding 10 lakh
Remittance under Liberalised remittance scheme for education (loan obtained from institution defined in Section 80E)	0.5% for amount exceeding 7 lakh	NIL
Overseas tour program package	20% for amount exceeding 7 lakh	20% for amount exceeding 10 lakh

Source: EY India

Tweaks to NPS Vatsalya for the better

Arun K Shanmugam
bl. research bureau

Launched on September 18, 2024, NPS Vatsalya was aimed at being an extension of the existing NPS system.

While the NPS catered predominantly to the employed section of society, NPS Vatsalya allowed parents/guardians to create and initiate retirement savings even for their minor children, while being regulated and administered by PFRDA as in the case of the traditional NPS.

While alternatives exist in the form of Public Provident Fund (PPF) and Sukanya Samridhi Yojana (SSY), none of them are market-linked investments. And considering the long-term compounding machine that equity is, NPS Vatsalya made a case as a relatively riskier

but promising scheme. Also, the concept of allowing the minor to convert the account to a regular NPS tier-1 account after attaining 18 years of age gives a long leeway to generating a substantial corpus. Despite being the only market-linked investment amidst the alternatives, NPS Vatsalya, when compared, ranked lower in terms of tax efficiency, as the investments in PPF and SSY enjoyed tax deduction while NPS Vatsalya did not make the cut. Since it did not carry tax benefits, equity mutual funds were also options that parents could choose instead of this.

MUCH-NEEDED REFORM
Housed under Section 80CCD (1B) of the Income Tax Act, the taxman introduced, effective April 2016, an additional allowable de-



BOOST FOR SAVINGS. Finance Bill 2025 provides the much-needed tweak, bringing investments in NPS Vatsalya under the ambit of deductions. GETTY IMAGES

duction of a maximum of ₹50,000 for investments made in NPS, over and above the blanket deduction of ₹1.5 lakh allowed under Section 80C. And since NPS Vatsalya

was not recognised as a tax-saving investment, the investments made into the same could not be used as a tax-shield.

Finance Bill 2025 brought

in the much-needed tweak, bringing investments in NPS Vatsalya under the ambit of deductions, though available only under the old tax regime.

Now, while any withdrawal of such amount contributed to the minor's account for which the tax benefit was availed would become taxable and clubbed with the parent/guardian's taxable income, there are some exceptions. Partial withdrawal from the minor's NPS account to address certain contingency situations, such as education, treatment of specified illnesses and disability (of more than 75 per cent), provided the same does not exceed one-fourth of the contributions made, will not be clubbed. Please note that NPS Vatsalya already allowed for a partial withdrawal of up to 25 per cent of the contribution for the above-specified

reasons, for a maximum of three times till the subscriber attained 18 years of age, while the tax implications were ambiguous.

Also, in the unfortunate scenario of the death of the minor, resulting in closure of the account in respect of which tax benefits had been allowed earlier, the amount received from such NPS account of the minor shall not be deemed to be the income of the parent or guardian.

With the above tweaks and clarifications, in addition to the existing features (we highlighted the same in *bl. portfolio* on September 29, 2024), NPS Vatsalya makes a more compelling case as a savings-cum-investment vehicle pertaining to minors.

With the applicability of this scheme coming in from FY25, taxpayers could give this scheme a re-look now.

Retrospective exemption to NSS

Arun K Shanmugam
bl. research bureau

On August 29, 2024, the Ministry of Finance, vide the Department of Economic Affairs, came out with a directive that from October 1, 2024, all balances credited to the accounts of the erstwhile National Savings Scheme (last discontinued in 2002) subscribers will no longer earn any interest, a significant tweak to the scheme. By effectively nullifying the return profile of such investments made in the National Savings Scheme (NSS) for investors, exiting the scheme was one of the prudent choices that was and is out there. But a thorn in the way was the existing rule of the taxman to tax the withdrawals of all such interest credited and deposits made in that year of withdrawal.

Please note that the NSS is different from the prevalent National Savings Certificate, which is also a small savings scheme, exempted under Section 80C and remains unchanged.

HISTORY

Section 80CCA of the Income Tax Act calls for a tax-saving deduction in favour of any investments made



Now, with nil interest earnings post September 2024, it was expensive to let the money stay idle in the NSS accounts, thanks to opportunity cost

in the NSS, amidst others. But eligible deductions in the scheme are those investments made prior to April 1, 1992, and any investments later did not qualify as a tax-saving investment. While the scheme was discontinued from 2002, the government, however, continued to honour the interest obligations on these instruments.

Now, with nil interest earnings post September 2024, it was expensive to let the money stay idle in the NSS accounts, thanks to opportunity cost. Also, the withdrawal

option was made expensive, thanks to a provision in the tax rulebook that withdrawal of any amount standing to the credit of the taxpayer is to be added to the taxable income of the withdrawing taxpayer and subject it to tax in that same financial year.

However, the withdrawal on closure of such NSS accounts due to death of the depositor was not chargeable to tax in the hands of the legal heirs.

EXEMPTION GRANTED

But the Budget tweaked the law to provide exemption to such withdrawals made on or after August 29, 2024.

Considering that the depositors of the NSS should be somewhere near their retirement, if not already retired (assuming investors would have at least been of 18 years in 1992), this exemption granted should significantly help them.

This amendment comes into effect retrospectively from August 29, 2024, (the date of the directive) and exempts all such withdrawals from the NSS post that date. And though the investors of the NSS are not just individual taxpayers, the exemption is extended to the individual taxpayers only.

LAMBODHARA TEXTILES LIMITED
CIN L17111 TZ 1994 PLC 004929
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EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31.12.2024 (Rs. in Lakhs)

S. No.	Particulars	Quarter Ended			Nine Months Ended			Year Ended
		31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024	
1	Total Income from Operations	6,087.03	6,242.67	5,207.24	18,027.09	15,623.97	19,957.45	
2	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary Items)	399.52	393.66	152.48	1,087.15	713.54	787.23	
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	399.52	393.66	152.48	1,087.15	713.54	787.23	
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	151.89	317.93	84.34	660.98	318.25	461.06	
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax)	162.43	308.56	76.10	668.40	338.07	474.15	
6	Equity Share Capital	518.88	518.88	518.88	518.88	518.88	518.88	
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance sheet of the Previous Year	-	-	-	-	-	9,791.25	
8	Earnings per equity share	1.46	3.06	0.81	6.37	3.07	4.44	
	Diluted	1.46	3.06	0.81	6.37	3.07	4.44	

Notes:
1. The above is an extract of the detailed format of Quarterly/Nine Months ended Unaudited Financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015. The full format of the Quarterly/Nine Months ended Unaudited Financial Results are available on the Stock Exchange Website (URL: www.nseindia.com & www.bseindia.com) and on the Company's website (URL: www.lambodharatextiles.com). The results can also be accessed by scanning the QR code provided below.
2. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 01st February 2025.
3. The results have been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) prescribed under Section 133 of the Companies Act, 2013 and other recognised accounting practices and policies to the extent applicable.
4. Consolidated Financial Statements are not applicable to the company as the company has no Subsidiaries/Associates/Joint Ventures.

By Order of the Board
For Lambodhara Textiles Limited
sd/- Giulia Bosco
DIN : 01898020
Whole-Time Director

Place : Coimbatore
Date : 1st February 2025

