

# Rustomjee®

Date: May 23, 2023

The General Manager,  
Listing Department,  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai - 400 001  
Scrip Code: 543669

The Vice President  
Listing Department,  
National Stock Exchange of India Limited  
“Exchange Planza”,  
Bandra Kurla Complex,  
Bandra East, Mumbai - 400 051  
Scrip Symbol: RUSTOMJEE

Dear Sir,

**Sub: Disclosure under Regulation 30 and 47 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulations 30 and 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose copies of the newspaper publication dated May 23, 2023 wherein the audited Financial Results for quarter and year ended March 31, 2023, of the Company were published:

1. Business Standard, All India editions;
2. Navshakti, Mumbai edition

This is for the information of your members and all concerned.

Thanking you,  
Yours faithfully,  
**For Keystone Realtors Limited**

**Bimal K Nanda**  
**Company Secretary and Compliance Officer**  
**Membership No. ACS - 11578**

**KEYSTONE REALTORS LIMITED**

# DhanlaxmiBank

established 1927

Banking on Relationships forever

Registered Office: P. B No.9, Dhanalakshmi Buildings, Naickanal, Thirissur - 680 001 Ph: 0487-6617000 Corporate Office: Dhanlaxmi Bank Limited, Pankunnam, Thirissur - 680 002, Ph:0487-7107100 www.dhanbank.com | www.facebook.com/dhanbank1927/ CIN: L65191KL1927PLC000307

## AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2023

Sl. No.	Particulars	Quarter ended			
		31.03.2023 (Audited)	31.03.2022 (Audited)	31.03.2023 (Audited)	31.03.2022 (Audited)
1	Total Income from Operations	31149	30358	114575	108576
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or extraordinary items)	2042	2461	3161	3709
3	Net Profit/(Loss) for the period before Tax (After Exceptional and/or extraordinary items)	2042	2461	3161	3709
4	Net Profit/(Loss) for the period after Tax (After Exceptional and/or extraordinary items)	3817	2342	4936	3590
5	Paid-up Equity Share Capital	25301	25301	25301	25301
6	Reserves (excluding Revaluation Reserve)			54803	50892
7	Securities Premium Account	100545	100545	100545	100545
8	Net Worth	69883	67663	69883	67663
9	Paid Up Debt Capital/ Outstanding Debt	15000	15000	15000	15000
10	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
11	Debt Equity Ratio (in times) *	0.21	0.22	0.21	0.22
12	Earnings Per Share (of Rs.10/- each) - **				
	Basic	1.56	0.93	1.95	1.42
	Diluted	1.56	0.93	1.95	1.42
13	Capital Redemption Reserve	NA	NA	NA	NA
14	Debt Redemption Reserve	NA	NA	NA	NA

\*Debt represents borrowings with residual maturity of more than one year.  
\*\*Quarterly numbers are not annualized

Note:  
1. The above is an extract of the detailed format of quarterly/ annual Financial Results filed with the Stock Exchanges under Regulations 52 of the Listing Regulations. The full format of the quarterly/annual Financial Results are available on the websites of Stock Exchanges at <https://www.bseindia.com> and <https://www.nseindia.com> and also on Banks' Website: <https://www.dhanbank.com>  
2. For the other line items referred in regulation 52(4) of the listing Regulations, pertinent disclosures have been made to the BSE/ NSE Ltd and can be accessed on URL <https://www.bseindia.com> and <https://www.nseindia.com>

For and on behalf of the Board  
(Shivan J K)  
Managing Director & CEO  
(DIN: 09008166)

Date: 22<sup>nd</sup> May 2023  
Place: Thirissur

Particulars	Value	% Change
Total Business	20847- 23206	11%
Total Deposit	12403- 13352	8%
Gross Advance	8444-9854	17%
Net Profit	35.90-49.34	37%
GROSS NPA	113 bps	6.32%-5.19%
NET NPA	169 bps	2.85%-1.16%
NIM	60 bps	3.00%-3.60%

## TATA INVESTMENT CORPORATION LIMITED

CIN: L67200MH1937PLC002622  
Regd. Office: Elphinstone Building, 10 Veer Nariman Road, Mumbai - 400 001  
Tel: 022-66658282 Fax: 022-66657917 E-mail: [ticl@tata.com](mailto:ticl@tata.com)  
web: [www.tatainvestment.com](http://www.tatainvestment.com)

### PUBLIC NOTICE

#### 86th Annual General Meeting (AGM)

This is to inform that the 86<sup>th</sup> AGM of the Members of the Company will be convened at 11.00 a.m. (IST) on Tuesday, 27<sup>th</sup> June, 2023, through Video Conference ("VC") / Other Audio Visual Means ("OAVM") facility to transact the businesses as set out in the Notice convening the AGM. This is in compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder, read with General Circulars dated April 8, 2020, April 13, 2020, May 5, 2020 along with subsequent circulars issued in this regard and latest dated December 28, 2022 by the Ministry of Corporate Affairs ("MCA Circulars") and Circular dated May 13, 2022 read with Circular dated January 5, 2023 issued by the Securities and Exchange Board of India ("SEBI Circulars") and other applicable circulars issued in this regard.

The e-copy of the 86<sup>th</sup> Annual Report of the Company for the Financial Year 2022-23 along with the Notice of the AGM, Financial Statements and other Statutory Reports will be available on the website of the Company at [www.tatainvestment.com](http://www.tatainvestment.com) and on the website of NSDL at [www.evoting.nsdl.com](http://www.evoting.nsdl.com) and also will be available on the websites of the stock exchanges on which the securities of the Company are listed i.e. at [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com). The Company shall send copy of physical Annual Report for the FY 2022-23 to those Members, who request the same at [ticl@tata.com](mailto:ticl@tata.com).

#### Registration of e-mail address with Company/DP:

Members holding shares in physical mode and who have not updated their email addresses with the Company are requested to update their email addresses by submitting the Investor Service Request Form (Form ISR1) duly filled signed along with the supporting documents.

Members holding shares in dematerialized mode are requested to register/update their email addresses with the relevant Depository Participants (DP).

Alternatively, the Members may register their email addresses with TSR Consultants Private Limited ("TSR"), the Registrar and Transfer Agent of the Company, on a temporary basis, in order to receive the Integrated Annual Report for the financial year 2022-23, by visiting the link [https://tcpl.linkintime.co.in/EmailReg/Email\\_Register.html](https://tcpl.linkintime.co.in/EmailReg/Email_Register.html) on or before 20<sup>th</sup> June, 2023.

Members can attend and participate in the AGM through the VC/OAVM facility ONLY, the details of which will be provided by the Company in the Notice of the Meeting. Members attending the Meeting through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

#### Book Closure and Dividend:

Notice is further given that pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and the Share Transfer Books of the Company will remain closed from Tuesday, 13<sup>th</sup> June, 2023 to Tuesday, 20<sup>th</sup> June, 2023 (both days inclusive) for the purpose of the 86<sup>th</sup> AGM and payment of Dividend of Rs. 48/- (480%) per Ordinary Shares of Rs.10 each of the Company. The dividend, if declared by the Members, will be paid on or after Thursday, 29<sup>th</sup> June, 2023:

- To all the Beneficial Owners as at the end of the day on Monday, 12<sup>th</sup> June, 2023, as per the list of beneficial owners to be furnished by the National Securities Depository Limited and Central Depository Services (India) Limited in respect of the shares held in electronic form; and
- To all Members in respect of shares held in physical form, whose names are on the Company's Register of Members after giving effect to valid transmission/transposition etc. in respect of requests lodged with the Company as of the close of business hours on Monday, 12<sup>th</sup> June, 2023.

Members who have not updated their bank account details for receiving the dividends directly in their bank accounts through Electronic Clearing Service or any other means may follow the below instructions:

Physical Holding	Send the following documents in original to the Registrar of the Company, TSR Consultants Private Limited latest by Monday, 12 <sup>th</sup> June, 2023: a. Form ISR-1 along with the supporting documents. The said form is available on the website of the Company at <a href="https://tatainvestment.com/wp-content/uploads/2022/02/Shareholder-Forms.pdf">https://tatainvestment.com/wp-content/uploads/2022/02/Shareholder-Forms.pdf</a> and on the website of the RTA at <a href="https://www.tcplindia.co.in/kyc-download.html">https://www.tcplindia.co.in/kyc-download.html</a> b. original cancelled cheque bearing the name of the Member or first holder, in case shares are held jointly. In case name of the holder is not available on the cheque, kindly submit the following documents:- i) cancelled cheque in original. ii) bank attested legible copy of the first page & last page (not older than 6 months) of the Bank Passbook / Bank Statement bearing the names of the account holders, address, same bank account number and type as on the cheque leaf and the full address of the Bank branch. c. self-attested photocopy of the PAN Card of all the holders; and d. self-attested photocopy of any document (such as Aadhaar Card, Driving License, Election Identity Card, Passport) in support of the address of the first holder as registered with the Company.
Demat Holding	Members holding shares in demat form are requested to update their Electronic Bank Mandate with their respective DPs by Monday, 12 <sup>th</sup> June, 2023

Members who would like to avail tax exemption on the dividend being paid by the Company are requested to email the Forms 15H / Forms 15G or any other documents as applicable at [Dividend@tatainvestment.com](mailto:Dividend@tatainvestment.com) on or before 5<sup>th</sup> June, 2023.

The intimation is available on the websites of the National Stock Exchange ([www.nseindia.com](http://www.nseindia.com)) and BSE Limited ([www.bseindia.com](http://www.bseindia.com)) and will also be available on the Company's website [www.tatainvestment.com](http://www.tatainvestment.com).

For Tata Investment Corporation Limited  
Sd/-  
Manoj Kumar C V  
Chief Financial Officer and Company Secretary

Place: Mumbai  
Dated: 22<sup>nd</sup> May, 2023

## Indiabulls Commercial Credit Limited (CIN: U65923DL2006PLC150632) Extract Of Annual Financial Results for the quarter and year ended March 31, 2023

(Rupees in Crores)

Sr. No.	Particulars	Quarter ended			
		31.03.23 (Unaudited)	31.03.23 (Audited)	31.03.22 (Audited)	31.03.22 (Audited)
1.	Total Income from Operations	459.77	1,886.35	1,833.08	591.07
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	304.99	707.55	612.54	85.46
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	304.99	707.55	612.54	85.46
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	230.46	531.90	508.22	117.33
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	230.63	532.06	508.08	117.29
6.	Paid-up Equity Share Capital		247.80	247.80	
7.	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)		5,143.57	4,817.04	
8.	Securities Premium Account		3,249.40	3,249.40	
9.	Net worth		5,391.37	5,064.84	
10.	Debt Capital / Outstanding Debt		7,202.52	7,563.21	
11.	Outstanding Redeemable Preference Shares				
12.	Debt Equity Ratio		1.34	1.49	
13.	Earnings per Share (EPS) before extraordinary items (EPS for the quarters are not annualised)				
	-Basic (Amount in Rs.)	9.30	21.46	20.51	4.73
	-Diluted (Amount in Rs.)	9.30	21.46	20.51	4.73
	-Face Value (Amount in Rs.)	10.00	10.00	10.00	10.00
14.	Capital Redemption Reserve (Rs. in Crores)		4.00	4.00	
15.	Debt Redemption Reserve (Rs. in Crores)		8.36	8.36	
16.	Debt Service Coverage Ratio		Not Applicable, being an NBFC		
17.	Interest Service Coverage Ratio		Not Applicable, being an NBFC		

#### Notes:

- The above results have been reviewed by the Audit Committee on May 21, 2023 and subsequently approved at the meeting of the Board of Directors held on May 22, 2023.
- This Audited financial results of the Company for the quarter and year ended March 31, 2023 has been prepared in accordance with the requirement of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time.
- The above is an extract of the detailed format of Quarter ended / Annual Financial Results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarter ended / Annual Financial Results are available on the Company's website (<http://www.indiabullscorporate.com>) and on the website of BSE (<http://www.bseindia.com>) and NSE (<http://www.nseindia.com>).
- Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary.

Registered Office: Building No. 27, 5<sup>th</sup> Floor, KG Marg, New Delhi-110001.

For and on behalf of the Board of Directors

Place: Mumbai  
Date: May 22, 2023

Rajiv Gandhi  
Managing Director & CEO

## Indiabulls Housing Finance Limited (CIN: L65922DL2005PLC136029) Extract Of Consolidated Financial Results for the quarter and year ended March 31, 2023

(Rupees in Crores)

Sr.No.	Particulars	Quarter ended			
		31.03.23 (Reviewed)	31.03.23 (Audited)	31.03.22 (Audited)	31.03.22 (Audited)
1.	Total Income from Operations	2,075.29	8,719.28	8,983.31	2,189.31
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	420.31	1,603.85	1,555.77	372.47
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	420.31	1,603.85	1,555.77	372.47
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	260.60	1,127.68	1,177.74	306.75
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	82.54	1,140.25	1,298.12	297.73
6.	Equity Share Capital	89.72	89.72	89.11	89.11
7.	Earnings per Share (EPS) (EPS for the quarters are not annualised)				
	-Basic (Amount in Rs.)	5.81	25.15	26.42	6.88
	-Diluted (Amount in Rs.)	5.77	25.01	26.34	6.88

#### Notes:

- The above results have been reviewed by the Audit Committee on May 21, 2023 and subsequently approved at the meeting of the Board of Directors held on May 22, 2023.
- The financial results have been prepared in accordance with Ind AS, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules 2015, as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 as amended from time to time.
- Key Standalone Financial Information:**

(Rupees in Crores)

Particulars	Quarter ended			
	31.03.23 (Reviewed)	31.03.23 (Audited)	31.03.22 (Audited)	31.03.22 (Audited)
Total Income	1,904.03	7,380.78	7,777.70	1,785.45
Profit before Tax	298.32	1,105.81	955.90	302.12
Net Profit after Tax	216.26	819.17	696.11	209.11

4. The above is an extract of the detailed format of Quarterly / Annual 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 Quarterly / Annual Financial Results are available on the Company's website (<http://www.indiabullshomefinance.com>) and on the website of BSE (<http://www.bseindia.com>) and NSE (<http://www.nseindia.com>).

5. Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary and/or in accordance with the amendment in Schedule III of the Act.

Registered Office: Building No. 27, 5<sup>th</sup> Floor, KG Marg, New Delhi-110001.

For and on behalf of the Board of Directors

Place: Mumbai  
Date: May 22, 2023

Gagan Banga  
Vice-Chairman, Managing Director & CEO

## Rustomjee Keystone Realtors Limited

(Formerly known as Keystone Realtors Private Limited)

CIN: L45200MH1995PLC094208

Registered Office :- 702, Natraj, M.V. Road Junction, Western Express Highway, Andheri (East), Mumbai -400 069. Website: [www.rustomjee.com](http://www.rustomjee.com)

### Statement of consolidated financial results for the year ended March 31, 2023

(Rs. in Lakhs. Except otherwise stated)

Sr. No.	Particulars	Quarter Ended		Year ended		
		31.03.2023 (Un-audited) (refer note 3)	31.12.2022 (Un-audited)	31.03.2022 (Un-audited) (refer note 3)	31.03.2023 (Audited)	31.03.2022 (Audited)
1	Total Income from Operations	35,763	13,555	24,792	72,490	130,297
2	Profit Before Share of Profit from associates and joint ventures and tax	8,629	1,085	6,564	10,248	18,653
3	Net Profit for the period after tax	7,404	582	4,001	7,950	13,583
4	Total Comprehensive Income for the period [Comprising Profit] for the period (after tax) and Other Comprehensive Income (after tax)]	7,427	576	4,018	7,938	13,613
5	Paid up Equity Share Capital (Face Value of Rs. 10/- Per Share)	11,388	11,388	10,003	11,388	10,003
6	Earning Per Share (Face value of Rs. 10/- each) (Not Annualised for quarters)					
	(a) Basic (in INR)	6.73	0.49	4.20	7.67	13.96
	(b) Diluted (in INR)	6.73	0.49	4.20	7.67	13.96

#### Notes to the Consolidated Financials Results

- The above consolidated financial results for the quarter and full year ended March 31, 2023 which includes the financial information of the Keystone Realtors Limited ("the Company") and its subsidiaries (collectively "the Group") and its interest in associates, joint ventures and joint operations, were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meeting held on May 22, 2023.
- The above consolidated financial results have been prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS") as prescribed under section 133 of the Companies Act, 2013, as amended, read with relevant rules thereunder.
- The above consolidated financials results includes the results for the quarter ended March 31, 2023, being the balancing figure between audited figures in respect of the full financial year and the published unaudited year to date figure for the nine months ended December 31, 2022 which were subject to limited review by Statutory auditors. The results for the quarter ended March 31, 2022 are the balancing figures between audited figures in respect of the full financial year and year to date figures for the nine months period ended December 31, 2021 which were neither audited nor subject to limited review by Statutory Auditors of the company.
- The Group is exclusively engaged in the business of real estate and allied activities. This in the context of Ind AS 108 "Operating Segments", constitutes single operating segment. The Group does not have operations outside India, hence there are no reportable geographical segment.
- The other income includes reversal of foreseeable loss and Changes in Inventory of Finished Goods, Work-in-progress includes reversal of provision for inventories (net realisable value) on account of better performance of a project as follows:

Particulars	Quarter Ended		Year ended	
	31.03.2023	31.12.2022	31.03.2022	31.03.2023
Reversal of foreseeable loss	24	274	967	1,076
Reversal of provision for inventories (net realisable value)	*	367	2,755	1,255
				1,445
				3,347

\* For the quarter ended March 31, 2023, there is a charge to statement of consolidated financial results of INR 420 Lakh.

- The Company has entered into Securities Subscription and Shareholders' Agreement (SSHA) dated May 9, 2022 with HDFC Capital Affordable Real Estate Fund - 3, One-UP Financial Consultants Private Limited, Jagdish Naresh Master, Mahima Stocks Private Limited, IIFL Special Opportunities Fund - Series 9 and IIFL Special Opportunities Fund - Series 10 to subscribe to equity shares of the company aggregating to INR 17,000 Lakh comprising of 3,404,412 equity shares of face value of INR 10 each and securities premium of INR 489.35 each through a private placement. In respect of the aforesaid issue the Company has incurred INR 284 Lakh as share issue expenses which has been adjusted to securities premium.
- "During the year ended March 31, 2023, the Company has completed its Initial Public Offer ("IPO") of 11,737,521 equity shares of face value of INR 10 each at an issue price of INR 541 per share aggregating to INR 63,500 Lakh, comprising of fresh issue of 10,351,201 shares aggregating to INR 56,000 Lakh and offer for sale of 1,386,320 shares by selling shareholders aggregating to INR 7,500 Lakh. The equity shares of the Company were listed on National Stock Exchange of India Limited (NSE) and BSE Limited (BSE) on November 24, 2022." In respect of the aforesaid IPO, the Company has incurred INR 4,030 Lakh as share issue expenses, which has been allocated between the Company and selling shareholders, in proportion to the proceeds of the IPO received by the Company and respective selling shareholders. The Company's share of expenses amounting to INR 3,554 Lakh has been adjusted to securities premium and that of selling shareholders amounting to INR 476 Lakh were netted off from their proceeds of IPO."
- The Company has received an amount of INR 52,446 Lakh (net off IPO expenses of INR 3,554 Lakh) from proceeds out of fresh issue of equity shares. The utilisation of net IPO proceeds is summarised as below:

Objects of the issue	Amount Received		Utilised upto	
	31.03.2023	31.12.2022	March 31, 2023</	



