



ICRA

ICRA Limited

October 21, 2022

BSE Limited

Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai 400 001, India
Scrip Code: 532835

National Stock Exchange of India Limited

Exchange Plaza,
Plot no. C/1, G Block
Bandra-Kurla Complex
Bandra (East)
Mumbai - 400 051, India
Symbol: ICRA

Dear Sir/Madam,

Sub.:- Advertisement copies

Please find enclosed copies of the extracts of the unaudited Financial Results (Standalone & Consolidated) of ICRA Limited (the “**Company**”) for the second quarter and half year ended September 30, 2022, published in Business Standard, English and Hindi newspapers, on October 21, 2022 pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

You are requested to take the above on record.

Regards,

Sincerely,

(S. Shakeb Rahman)
Company Secretary & Compliance Officer

Encl.: As above

ICRA Limited
 Corporate Identity Number (CIN): L74999DL1991PLC02475
 Registered Office: 9-7/10, Stalams House, 148, Barachamba Road, New Delhi-110011
 Telephone: +91-11-23255700; Website: www.icra.in; investing@icra.co.in

EXTRACT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2022 (₹ in lakhs)

S. No.	Particulars	Quarter ended September 30, 2022 (Unaudited)	Six months ended September 30, 2022 (Unaudited)	Quarter ended September 30, 2021 (Unaudited)
1	Total income from operations	5,335.97	10,263.52	4,757.51
2	Net profit / (loss) for the period (before tax, exceptional and / or extraordinary items)	1,928.81	5,988.56	1,444.21
3	Net profit / (loss) for the period before tax (after exceptional and / or extraordinary items)	1,928.81	5,988.56	1,444.21
4	Net profit / (loss) for the period after tax (after exceptional and / or extraordinary items)	1,666.87	4,858.05	1,199.36
5	Total comprehensive income for the period (comprising profit / (loss) for the period (after tax) and Other comprehensive income (after tax))	1,664.32	4,838.12	1,196.42
6	Equity share capital	965.12	965.12	965.12
7	Reserves (excluding Revaluation Reserve) as shown in the audited Balance Sheet			
8	Earnings per share (of ₹ 10/- each)			
	Basic	17.33	50.50	12.46
	Diluted	17.33	50.50	12.46

EXTRACT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2022 (₹ in lakhs)

S. No.	Particulars	Quarter ended September 30, 2022 (Unaudited)	Six months ended September 30, 2022 (Unaudited)	Quarter ended September 30, 2021 (Unaudited)
1	Total income from operations	9,859.54	19,111.49	8,267.65
2	Net profit / (loss) for the period (before tax, exceptional and / or extraordinary items)	4,597.77	8,245.16	3,109.21
3	Net profit / (loss) for the period before tax (after exceptional and / or extraordinary items)	4,597.77	8,245.16	3,109.21
4	Net profit / (loss) for the period after tax (after exceptional and / or extraordinary items)	3,721.03	5,885.79	2,437.20
5	Total comprehensive income for the period (comprising profit / (loss) for the period (after tax) and Other comprehensive income (after tax))	3,733.75	5,774.37	2,422.47
6	Equity share capital	965.12	965.12	965.12
7	Reserves (excluding Revaluation Reserve) as shown in the audited Balance Sheet			
8	Earnings per share (of ₹ 10/- each) -			
	Basic	38.19	60.28	25.01
	Diluted	38.19	60.28	25.01

NOTES:
 1. The above is an extract of the detailed format of Quarterly and Six Months Standalone and Consolidated Unaudited Financial Results filed with the Stock Exchanges under Regulation 33 of the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Statutory Auditors of the Company have carried out limited review of the Standalone and Consolidated Financial Results for the quarter and six months ended September 30, 2022. The full format of the Quarterly Standalone and Consolidated Unaudited Financial Results and Limited Review Report thereon are available on the Stock Exchange websites www.bseindia.com and www.nseindia.com and under the Investors section on the Company's website www.icra.in.
 By Order of the Board of Directors
Ramath Krishnan
 Managing Director & Group C.E.O. (DIN: 09371341)
 Place : Gurugram
 Date : October 20, 2022

PIRAMAL CAPITAL & HOUSING FINANCE LTD
 (Formerly Known as Dewan Housing Finance Corporation Ltd.)
 CIN: L65910MH1984PLC032639

Registered Office: Unit No. 601, 6th Floor, Piramal Amins Building, Piramal Agastya Corporate Park, Kamani Junction, Opp. Fire Station, IIS Marg, Kurla West, Mumbai - 400070. T: +91 22 3802 4000
Branch Office: Plot No. 6, Block A, Sector-2, Noida, U.P. 201 301
Contact Person: 1. Nishant Gautam- 9899216466, 2. Navneet Kapoor- 9910835451, 3. Rohan Sawant- 9833143013

E-Auction Sale Notice: Subsequent Sale
 Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Piramal Capital & Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Ltd.) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower/s, offers are invited by the undersigned for purchase of immovable property, as described hereunder, which is in the physical possession, on "As is Where is Basis", "As is What is Basis" and "Whatever is There is Basis". Particulars of which are given below:

Loan Code/ Branch/ Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Property Address, final	Reserve Price	Earnest Money Deposit (EMD) (10% of RP)	Outstanding Amount (31-07-2022)
Loan Code No. 00003383, Delhi (anakpur) (Branch), Ram Shakal (Borrower), Meena Devi (Co-Borrower), (1)	Dt: 23-04-2019, Rs. 12,83,67,77/- (Rs. Twelve lakh Eighty One Thousand Six Hundred Seventy Seven Only)	All The Piece and Parcel of the Property Having an Extent: Property No. 6 1st Floor Pocket 3, Block C-1 Sector 34 Rohini New Delhi Delhi: 110085 Boundaries As:- North, South, No East, No West No	Rs. 10,48,00,00/- (Rs. Ten lakh Forty Eight Thousand Only)	Rs. 1,04,80,00/- (Rs. Twenty lakh Twenty Thousand Only)	Rs. 18,53,17,79/- (Rs. Eighteen lakh Fifty One Thousand Seven Hundred Seventy Nine Only)
Loan Code No. 00043770, Gurgaon - Sohna Road (Branch), Divesh Singh (Borrower), O (Co-Borrower), Chanchal Kumari (Guarantor), (4)	26-09-2019, Rs. 19,63,64,27/- (Rs. Nineteen lakh Sixty One Thousand Six Hundred Forty Two Only)	All The Piece and Parcel of the Property Having an Extent:- Property No.16 Block 1, First Floor, 201 Mahavir Enclave-II, New Delhi New Delhi: Delhi:- 110045 Boundaries As:- North, Road South, Road East: Plot No. R4-25/A West: Plot No. R4-12	Rs. 20,02,00,00/- (Rs. Twenty lakh Two Thousand Only)	Rs. 2,00,20,00/- (Rs. Twenty lakh Two Thousand Only)	Rs. 26,99,63,72/- (Rs. Twenty six lakh Ninety Nine Thousand Six Hundred Thirty Two Only)

DATE OF E-AUCTION: 09-11-2022, FROM 11.00 A.M. TO 2.00 P.M. (WITH UNLIMITED EXTENSION OF 5 MINUTES EACH), LAST DATE OF SUBMISSION OF BID: 07-11-2022, BEFORE 4.00 P.M.
TERMS AND CONDITIONS OF THE AUCTION:
 The sale shall be subject to the terms & conditions as described below:
 1. The asset will not be sold below the reserve price.
 2. In case of single bidder, the bidder/purchaser has to bid with a minimum increment amount of Rs. 10,000/-.
 3. Auction/bidding shall only be "online electronic mode" through the website of the service provider i.e. Company Name: C11 India Private Limited, Name of Representative: Mr. Dharami Krishna; Contact Number: 9948182222; Site: https://www.bidsaleindia.com
 4. Care has been taken to include adequate particulars of Secured Assets in the Schedule herein above. The Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.
 5. The intending bidders are advised to go through the portal https://www.bankauctions.com for detailed terms and conditions for e-Auction sale before submitting their bids and taking part in the e-Auction sale proceeding and contact the respective Authorized Officer for the concerned property as mentioned herein above against the property.
 6. Auction shall commence at one hour above the Reserve Price and bidders shall be free to bid among themselves by improving their offer with minimum incremental amount stated herein above.
 7. 10% Earnest Money deposited on or before 07-11-2022, before 4.00 P.M. to the designated Branch in favour of "Piramal Capital & Housing Finance Limited along with fully filled bid form and Tender/Sealed Bid/Offer in the prescribed tender forms along with (a) Self attested true copy of identity Card containing Photograph and Residential Address and PAN card of the intending bidder and of his/her spouse, Original of the document should be made available for verification by concerned Authorized Officer and (b) Intending Bidder's Mobile Number and E-mail address.
 8. The intending bidders who require assistance in creating Loan ID & Password, uploading data, submitting bid, fetching an e-auctioning process etc., may contact Mr. Dharami Krishna, Contact Number: 9948182222, Help Line E-mail: https://www.bankauctions.com and For any property related query may contact PCFH Authorized Officer: Nishant Gautam-9899216466 during the office hours on any working days.
 9. In case of stay of sale or Recovery proceeding by any superior court of competent jurisdiction, the auction may either be postponed/cancelled in compliance of such order, without any further notice and the persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement/cancellation.
 10. Only those bidders holding valid user ID & Password and confirmed payment of EMD through Demand Draft shall be permitted to participate in the e-auction. The Authorized Officer reserves the right to accept or reject any bid or to discontinue the auction, if required. The Authorized Officer reserves the right to postpone or cancel or adjourn or discontinue the auction or vary the terms of the Auction at any time before conclusion of the Auction process, without assigning any reason whatsoever and his decision in this regard shall be final.
 11. The successful bidder shall have to pay 25% of the purchase amount immediately within 24 hours (including Earnest Money Already paid) from knocking down of bid in his/her favor, in the same mode as stipulated in clause 7 above. The balance of the purchase price shall have to be paid in the same mode as stipulated in clause 7 above within 15 days of acceptance of form of sale conveyed to them. In case of default, all amounts deposited therein shall be forfeited including earnest money deposit.
 12. Mortgage deposit of 25% of Sale Price shall not entitle the successful bidder to get the sale confirmed in his/her favor. Sale shall be subject to terms and conditions applicable to this e-auction notice and confirmation by the secured creditor to that effect.
 13. The EMD (Without interest) of the unsuccessful bidder will be returned on 3rd day of the closure of the e-auction sale proceedings.
 14. During e-auction, in case any bid is placed in the last 5 minutes of the closing time of the Auction, the closing time shall automatically get extended for another 5 minutes.
 15. The sale is subject to final confirmation by the PCFH. In case if the borrower/guarantors pay the total Outstanding due to the PCFH before the Date of Auction, then their sale may be cancelled at the discretion of PCFH.
 16. All statutory dues/attendances/charges/other dues including registration charges, stamp duty, taxes etc., shall have to be borne by the purchaser.
 17. The Sale Certificate shall be issued to the highest successful bidder and in the same name in which the bid is submitted.
 18. The property is sold "As is where is" and "As is what is" basis and the Authorized Officer or the PCFH shall not be responsible for any change, lien, encumbrance, or any other dues to the government or anyone else in respect of properties. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances, search records and other relevant records relating to the property including statutory liabilities arrears of property tax, electricity dues etc., and shall satisfy themselves before submitting the bid.
 19. Properties as mentioned above can be inspected by the prospective bidders at the site with the prior appointment of concerned Branch Manager or Authorized Officer or any other officer identified for the purpose, from 11 A.M. to 3 P.M. on any working day before 07-11-2022.
 20. PCFH reserves the right to accept/reject any or all of the offers (bids) so received or cancel the sale without assigning any reason therefor.
 21. In case there is any discrepancy found in Publication of Vernacular Version or English Version then in such case English Version will be considered for the purpose of interpretation. Bidding in the final minutes and seconds should be avoided in the bidders own interest. Neither PCFH nor Service Provider will be responsible for any failure/lapse (Power failure, internet failure etc.) on the part of the vendor or the purchaser to prevent such situation bidders are requested to make all the necessary arrangements/alternatives such as backup power supply etc. required so that they are able to prevent such situation and continue to participate in the auction successfully.
 22. It shall be the responsibility of the successful bidder to remit the TDS @ 1% as applicable u/s 194 I A if the aggregate of the sums credited or paid for such consideration is Rs. 50 Lakhs or more. TDS should be filed online by filing Form 26Q & TDS certificate to be issued in form 16B. The purchaser has to produce the proof of having deposited the income tax into the government account within 15 days of e-auction.
STATUTORY 15 DAYS SALE NOTICE UNDER SARFESI ACT TO THE BORROWER/GUARANTOR / MORTGAGEE
 The above mentioned Borrower/Guarantor are hereby notified to pay the sum as mentioned in section 13(2) notice in full with accrued interest till date before the date of auction, failing which property will be auctioned off and balance due if any will be recovered with interest and cost from borrower/guarantor.
 Date: October 21, 2022
 Self Authorised Officer
 Piramal Capital & Housing Finance Limited

Basani-Jodhpur (18192), W-3, Crown Plaza, 1 Floor, Near Basni Flyover, Phase II, Basni, Jodhpur-342005

APPOINTMENT IN POSSESSION NOTICE (P.O.) FOR IMMEDIATE POSSESSION
 Whereas the undersigned being the Authorized Officer of the Union Bank of India, Basani, Jodhpur (18192), W-3, Crown Plaza, 1 Floor, Near Basni Flyover, Phase II, Basni, Jodhpur, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act of 2002) and in exercise of powers conferred under Section 13(1)(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 29.06.2022 calling upon Borrower/Guarantor: Mr. Vishu Jangid and Mrs. Manjula Jangid to repay the amount mentioned in the notice being Rs. 7,10,80,07.00 within 60 days from the date of receipt of the said notices. The Borrower & Guarantor having failed to repay the amount, notice is hereby given to the Borrower, Guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with the Rule 8 of the said rules, 2002 on this 19th day of October of the year 2022. The borrower and guarantors in particular and the public in general are hereby cautioned not to deal with property and any dealings with the property will be subject to the charge of the Union Bank of India for an amount being Rs. 7,10,80,07.00 (as on date 31.05.2022) and interest and charges thereon. The borrower's attention is invited to provisions of sub-section (8) of section 13) of the Act, in respect of the sale of the property, to liquidate the secured assets.

DESCRIPTION OF SECURED ASSETS
 All that part and parcel of House No. 18 406, Block T-8, Kaili Bhagwati Housing Block, Jodhpur in the name of Mr. Vishu Jangid, measuring Area 73,906 Sq. mtr. and bounded as follows:- North: House No. 18 407, South: House No. 18 405, East: Road, West: LIG House Date: 19.10.2022, Place: Jodhpur Authorized Officer, Union Bank of India

Canara Bank
 B-6, A.L. Sethi Colony, Jhansi, Rajasthan-320001
 ADDRESS: ARB BRANCH, Jhansi, Rajasthan-320001
 E-mail: cb728@canarabank.com

DATE: 19/10/2022 E-AUCTION WITHDRAWAL NOTICE
 1. M/s BHATI TYRES PROPRIETORSHIP FIRM OF Mr. SHAHID BHATI SO. MOHAMMED ISHAK BHATI BHUTTO KA CHOWRAHA, GAJNER ROAD, BIKANER-334001, 2. MOHAMMAD ADIL BHATI SO SAZID ALI BHATI, F-17, SAMTA NAGAR, BIKANER-334001, 3. TABASSUM BHATI W/O SAZID ALI BHATI, F-17, SAMTA NAGAR, BIKANER-334001, 4. Mrs. NARHARIB BANO W/O. MOHAMMED ISHAK BHATI, BHUTTO KA CHOWRAHA, GAJNER ROAD, BIKANER-334001, 5. M/S WHITE BIRD CREATION PARTNERING FIRM OF SMT. TABASSUM BANO & MOHD ADIL BHATI, F-17, SAMTA NAGAR, BIKANER-334001, 6. M/S INTERBRAND MARKETING PARTNERING FIRM OF SMT. MUHAMMAD AHMED & MOHD ADIL BHATI BHUTTO KA CHOWRAHA, GAJNER ROAD, BIKANER-334001, 7. MUHAMMAD AHMED SO MUBARIK HUSSAIN BASHIR MAZALI, GALI NO. 11, DHOBI TALAI, BIKANER-334001, 8. M/s. MUHAJIBEN KHAN DO MUBARAK HUSSAIN, BHATTA TALAI, GALI NO. 11, DHOBI TALAI, BIKANER-334001
 Subject: Withdrawal of E-Auction SARFESI Sale Notice Dated: 03.10.2022 e-auction scheduled on 10.11.2022
 This is to draw your attention that the bank has issued a Sarfesi e-auction sale notice dated 3.10.2022 in the Loan of M/s Bhati Tyres. However due to some technical reason the same is withdrawn by the bank with immediate effect and the bank reserves the right to issue fresh e-auction notice. This is without prejudice to the rights of the bank to proceed against you for recovery of due of the debt.
 Authorized Officer, Canara Bank

BAJAJ FINANCE LIMITED
 CIN: L65910MH1987PLC042961
 Registered Office: Akurdi, Pune - 411 035 | Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off. Pune - Ahmednagar Road, Viman Nagar, Pune - 411 014 | Tel: 020 - 71576403 Fax: 020 71576364
 E-mail ID: investor.service@bajajfinserv.in | Website: www.bajajfinserv.in/corporate-bajaj-finance

Extract of unaudited consolidated financial results for the quarter and half year ended 30 September 2022 (₹ in crore)

Sr. No.	Particulars	Quarter ended 30.09.2022 (Reviewed)	Half year ended 30.09.2022 (Reviewed)	Quarter ended 30.09.2021 (Reviewed)
1	Revenue from operations	9,968.40	19,251.16	7,733.84
2	Profit before tax	3,752.29	7,255.05	2,004.45
3	Profit after tax	2,780.65	5,376.90	1,480.99
4	Total comprehensive income (Comprising profit for the period and other comprehensive income after tax)	2,798.22	5,331.62	1,491.16
5	Paid-up equity share capital	120.82	120.82	120.51
6	Other equity as shown in the Balance Sheet of the previous year			43,592.03
7	Earnings per share (Not annualised) (Face value of ₹ 2 each)			
	Basic (₹)	46.05	89.07	24.58
	Diluted (₹)	45.81	88.59	24.42

Key standalone financial information is given below:

Sr. No.	Particulars	Quarter ended 30.09.2022 (Reviewed)	Half year ended 30.09.2022 (Reviewed)	Quarter ended 30.09.2021 (Reviewed)
1	Total Income	8,606.26	16,754.45	6,811.58
2	Profit before tax	3,335.19	6,511.48	1,767.62
3	Profit after tax	2,472.24	4,828.16	1,305.77

The above is an extract of the unaudited financial results for the quarter and half year ended 30 September 2022 which has been reviewed by the Audit Committee and approved by Board of Directors at its meeting held on 20 October 2022, subjected to limited review by joint statutory auditors and filed with the stock exchanges under Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of the aforesaid financial results is available on the website of the Company, BSE Limited and National Stock Exchange of India Limited i.e. www.bajajfinserv.in/corporate-bajaj-finance, www.bseindia.com and www.nseindia.com respectively.

By order of the Board of Directors
Rajeev Jain
 Managing Director

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@infra debt.in

Financial results for the quarter ended September 30, 2022

Sr. No.	Particulars	₹ in million		
		Quarter ended September 30, 2022 (Reviewed)	Year ended March 31, 2021 (Reviewed)	Year ended March 31, 2022 (Audited)
1	Total Income from Operations	3,847.67	3,525.48	14,434.45
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	851.23	776.55	3,061.73
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	851.23	776.55	3,061.73
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	851.23	776.55	3,061.73
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	850.79	775.37	3,064.98
6	Paid up Equity Share Capital	8,678.71	8,678.71	8,678.71
7	Reserves (excluding Revaluation Reserve)	16,626.61	13,609.85	15,177.57
8	Securities Premium Account	3,717.03	3,717.03	3,717.03
9	Net worth	25,305.32	22,288.56	23,856.28
10	Paid up Debt Capital / Outstanding Debt	1,49,732.90	1,33,376.58	1,42,715.55
11	Debt Equity Ratio	5.92	5.98	5.98
12	Earnings Per Share (Face value of ₹ 10/- each) (for continuing and discontinued operations)-Basic and Diluted:	0.99*	0.89*	3.53

* Not annualised

Notes:

- 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 Requirement) Regulations, 2015. The full format of the quarterly financial results are available on www.bseindia.com and www.infra debt.in.
- The above financial results have been reviewed by the Audit Committee and approved by the Board at its Meeting held on October 20, 2022. The joint statutory auditors of the Company have carried out limited review of the aforesaid results.
- 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.
- 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.
- 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 Infra debt Limited
 S/veek Nambiar
 Managing Director & CEO
 Place: Mumbai
 Date: October 20, 2022

