



January 24, 2023

To,
The Manager,
National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra East,
Mumbai-400051

The Manager
BSE Limited
25th Floor, P.J. Towers,
Dalal Street,
Mumbai – 400001

Symbol: SATIN

Scrip Code: 539404

Sub: Submission of copies of Published Unaudited Consolidated Financial Results for the quarter and nine months ended December 31, 2022

Dear Sir/Madam,

In continuation of our intimation dated January 23, 2023, we hereby enclose copies of the Unaudited Consolidated Financial Results for the quarter and nine months ended December 31, 2022 published on January 24, 2023 in Business Standard (English and Hindi).

This is for your information and record.

Thanking You.

Yours faithfully,
For **Satin Creditcare Network Limited**

(Vikas Gupta)
Company Secretary & Compliance Officer

Encl: a/a

Microfinance attracts renewed interest

Within months of the RBI lifting the interest rate cap on such loans, the industry is seeing a steady rise in borrowing, especially by women in some of India's poorest districts

SUBHOMY BHATTACHARJEE
New Delhi, 23 January

Mamta Devi, a resident of Ranti village in Bihar's Madhubani, makes a living selling her paintings of the famous art synonymous with the district's name. This morning she is sitting in a group of 10 women taking out a microfinance loan of ₹25,000 to finance her work.



Typical microfinance borrowers are families with monthly income of ₹25,000 or less BS PHOTO

This is her second loan from the company, having paid off her first one. Mamta Devi, like the hundreds of thousands of women in north Bihar who take these loans, does not understand how interest rates work but knows that, somehow, it matters for the payout. "The first question they ask the *grahak mitras* (village-level outreach agents) is how much they will have to pay back each month," says Sameer Kundu, area manager of Adi Chitragupta Finance Limited (ACFL), the only microfinance company headquartered in the state, speaking to this writer at his office in Madhubani town.

And there are plenty of competitors, adds Shubham Vineet, senior vice-president of ACFL. "Post-Covid, the number of institutions offering small loans in villages and small towns of Bihar has doubled," he says. From around 25 in 2019, there are now 55 according to the data of Microfinance Institutions Network (MFIN), the pan-Indian group representing these companies.

Discussions on interest rates have become even more intense after the Reserve Bank of India (RBI) removed the cap on the rates the lenders can charge in its master circular of July 2022. Typical microfinance borrowers are families with monthly income of ₹25,000 or less. Within days of the RBI announcing any change in the rules for retail loans, enquiries began to pour in.

Whether it is large non-banking financial companies (NBFCs) such as L&T Financial Services or a private bank such as Axis Bank with a slew of regional microfinance institution (MFI) partners or NBFC-MFIs such as

ACFL — there are 112 of the latter, according to RBI data of December 2022 — even in Araria, which figures in the NITI Aayog list of India's most backward districts, their signboards are all over the place.

"The expectation implicit in the removal of interest rate ceilings and prescriptions is that enhanced competition among all microfinance lenders — now that the playing field has been levelled — would bring down the interest rate," noted V Anantha Nageswaran, chief economic advisor, in a "white paper" he wrote with economists Laveesh Bhandari and Sumita Kale for Indicus Foundation.

Before the RBI waiver, the all-inclusive cap on rates of interest was about 26 per cent per year. In the period between July and December 2022, the rates have been flat — despite the steady increase in the repo rate over the year. Instead, the industry's loan portfolio has risen 23.5 per cent year-on-year to ₹3 trillion. Banks are the largest lenders in this universe with a market share of 37.7 per cent, NBFC-MFIs are next with 36.7 per cent, while small finance banks, stand-alone NBFCs and stand-alone

MFIs account for the remaining 25.6. Events on the ground bear out the Indicus paper's hypothesis. The companies now compete by offering longer tenures for the same loan or cut the monthly instalments to suit the income cycle of the borrowers such as Mamta Devi.

The beneficiaries of these companies are almost always women's collectives of eight to 10. While each member takes out a loan and commits to repay from her family income, the presence of other members acts like a credit check on her. Deep inside Araria is Kursakanta village, a few kilometres from Nepal, Neelam Devi, who runs a cloth shop in the local market, is the leader of one such group. She is encouraging her members at a meeting with ACFL *grahak mitras* to prepay loans and take out a fresh one. There is a catch: Prepayments have to be agreed to by all the members, which means a thorough discussion about the benefits about the future monthly instalments.

The one word that has caught on among these women is OD, or overdue loans. "OD is a dreaded word around here. So even if one member

defaults, the others scramble to get the dues paid on time," says Bhaskar Pramanik, ACFL area manager, in charge of several branches like the one in Bhawanipur in Purnia district.

In a landmark development, all borrowers have their names uploaded on the database of TransUnion CIBIL, India's leading credit information company. That data is liberally shared by MFIN among its members. Nageswaran, in his paper, has suggested moving to a daily updating of credit status from the current monthly routine, arguing this will cut rates for the borrowers because of greater transparency.

Group leaders like Sushila Hembram, an Adivasi, agree with Pramanik. She has come to the Bhawanipur office to pay the insurance cover for the loans the members have taken out. Her eldest daughter is studying in Banaras Hindu University, Varanasi, and Sushila Hembram is debating if she will take out an education loan for her second daughter, who will go to college this year.

That knowledge has helped. Compared to years ago, these women are able to keep the money for which they took the loan — such as setting up a shop and buying a hand cart or a milch cow. In every village this writer visited, pesky husbands and demanding children have had to retreat.

This has helped in keeping the OD menace out of the picture. A CRISIL report on the sector notes that "the newly originated book (loans disbursed after July 2021) of NBFC-MFIs has demonstrated a steady performance... Overall monthly collection efficiency was healthy at an average 97-100 per cent in the fourth quarter of last financial year" (FY22) compared with about 70 per cent in the first quarter of the same year. Alok Misra, CEO and director, MFIN, makes the same point. "Portfolios created after Covid are performing much better and enthrone confidence."

Today, disbursement of loans is almost exclusively online for all companies. Customers like Mamta Devi can also make payments online via a customised QR code printed in their customer book.

Government intervention for development in these parts of north Bihar is hard to spot. But those at the bottom of the pyramid like Mamta Devi and Sushila Hembram have begun to use an astute combination of market-led moves to progress. If Budget FY24 keeps the fiscal deficit steady, it will offer the RBI space to keep interest rates from rising further and help these women even more.

The field trip by the author was self-financed

ON SENTIMENTS

Consumer sentiments to remain buoyant



MAHESH VYAS

Consumer sentiments corrected by 2.6 per cent in the last two months of 2022. In the preceding two months, September and October, sentiments had improved by 13.6 per cent. The impressive improvement in sentiments during September and October 2022 reflects the festival season effect in India. A post-festival season correction was expected. It is interesting to note that the correction was small compared to the gains in sentiments during the season. On a net basis, consumer sentiments seem to have gained by over 10.7 per cent since the festival season.

Sentiments continue to improve in January. By January 22, 2023, the 30-day moving average of the Index of Consumer Sentiments (ICS) was 2.2 per cent higher than it was at the end of December.

The sustained improvement in the ICS implies that the 2.6 per cent fall it registered during November and December 2022 was essentially a temporary phenomenon that can be attributed to the seasonal nature of the work of daily wage labourers and small traders.

Prospects of a seasonal increase in business by small traders and increase in demand for daily wage labourers could have raised their sentiments during the build-up to the festival season. As the festival season wanes, this demand recedes and at least a part of their gains in sentiments are shed.

Small traders and daily wage labourers had recorded a sharp 22 per cent increase in their ICS between June and September 2022. This is the period when the demand for daily wage labourers increases on the farms and also in preparation for the ensuing festi-

val season. While the sentiments of all other occupation groups also improved, it was the daily wage labourers who saw the biggest jump. Overall, the ICS increased by 13.7 per cent between June and September 2022.

Then, between September and December 2022, the ICS for daily wage labourers shrunk by 5.4 per cent. All other groups saw a continuation of the growth in the ICS during this period. Evidently, the cumulative post-festival season correction is limited to the daily wage labourer group. Small traders and daily wage labourers account for about 18 per cent of the total income generated by all households. But they account for a larger, 25 per cent of all households.

Between September and December 2022, the ICS for salaried employees grew by a handsome 8.9 per cent. This is the group that has the highest average income levels. It is significant in size as well although it is not the largest group in terms of count. The importance of the salaried class is its greater average income and also its share in total income of all households. Among the four major occupation groupings — business persons, salaried employees, daily wagers and farmers — it is the salaried class that generates the highest income.

There are about 60.5 million households of the salaried class. They account for about 18 per cent of all households in India. But these 18 per cent households account for 27 per cent of all the incomes earned by households in India. From the perspective of future growth potency of a group, the sustained elevated consumer sentiments of the salaried class have greater salience. Interestingly, the salaried class has demonstrated greater optimism on the future. The Index of Consumer Expectations (ICE) for this group has risen by over 12 per cent between September and December 2022 while the overall ICE grew by a much smaller, five per cent.

From a growth-potency perspective, farmer households are equally important. They account

for 26 per cent of all households and 25 per cent of all household incomes. What is remarkable about this group is its sustained elevated ICS compared to all other household groups. In April 2020, when the pandemic hit Indian households, the ICS for farmer households was almost the same as for business households and just a shade above the ICS for salaried employees. But farmer households have shown a much smarter recovery since the early 2020s. The ICS for farmer households has been consistently higher than all other household groups throughout the post-April 2020 period.

As of December 2022, the ICS for farmer households was 11.5 per cent higher than the average ICS. Earlier, in November 2022, it was 15.7 per cent higher.

Households of business persons accounted for 20 per cent of all households in 2021-22. Their share in total households has been rising steadily. It was 14 per cent in 2014-15, 15 per cent in 2015-16, 16 per cent in 2016-17, 18 per cent in 2017-18 and then 20 per cent since 2018-19.

The share of these households in total household income, however, has not grown similarly. They accounted for 19 per cent of the total household incomes in 2014-15. This grew to 20 per cent in 2016-17 and then to 24 per cent in 2018-19. Since then it has declined to 20 per cent.

The ICS of business households remains a shade below and tracks, very closely, movements in the overall ICS. In November 2022, for the first time in over two years, the ICS for business persons jumped over the overall ICS. But, it could not sustain that in December.

Households of salaried employees and of farmers, who collectively account for about 45 per cent of all households and 52 per cent of the total household incomes, seem to be sustaining the growth in consumer sentiments.

The writer is MD & CEO, CMIE Pvt Ltd

SATIN CREDITCARE NETWORK LIMITED

Regd. Office: 5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Azadpur, Delhi-110033
Corporate Office: Plot No. 492, Udyog Vihar, Phase-III, Gurugram, Haryana-122016, India
Phone: 0124-4715400, Website: www.satincare.com, E-mail: secretarial@satincare.com

Extract of Unaudited Consolidated Financial Results for the Quarter and Nine Months ended December 31, 2022

S. No.	Particulars	Quarter ended December 31, 2022			
		Unaudited	Unaudited	Unaudited	Audited
1	Total Income from operations	41,596.49	34,831.90	1,12,164.52	1,38,089.38
2	Net (Loss) / Profit for the period (before Tax, Exceptional and/or Extraordinary items*)	7,898.42	4,556.26	(12,625.57)	3,417.86
3	Net (Loss) / Profit for the period before tax (after Exceptional and/or Extraordinary items*)	7,898.42	4,556.26	(12,625.57)	3,417.86
4	Net (Loss) / Profit for the period after tax (after Exceptional and/or Extraordinary items*)	5,870.98	3,350.75	(9,379.06)	2,069.89
5	Total Comprehensive Income for the period [Comprising (Loss) / Profit for the period (after tax) and Other Comprehensive Income (after tax)]	3,723.68	5,198.50	(11,448.32)	(845.42)
6	Paid up Equity Share Capital	8,279.63	7,151.43	8,279.63	7,459.12
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	1,50,726.22
8	Securities Premium Account	1,12,301.31	1,04,313.51	1,12,301.31	1,06,455.16
9	Net Worth	1,40,761.90	1,32,632.72	1,40,761.90	1,49,336.44
10	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
11	Debt Equity Ratio	3.90	3.96	3.90	3.67
12	Paid up Debt Capital/Outstanding Debt	5,86,251.78	5,86,146.65	5,86,251.78	5,74,351.88
13	Earnings Per Share (₹10/- each) (for continuing and discontinued operations) - 1. Basic: 2. Diluted:	7.41 7.04	4.92 4.92	(12.26) (12.26)	2.96 2.72
14	Capital Redemption Reserve	2,777.00	2,777.00	2,777.00	2,777.00
15	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable

*Exceptional and/or Extraordinary Items adjusted in the Statement of Profit & Loss in accordance with Ind-AS Rules/AS Rules, whichever is applicable.

S. No.	Particulars	Brief of Unaudited Standalone Financial Results for the Quarter and Nine Months ended December 31, 2022			
		Unaudited	Unaudited	Unaudited	Audited
1	Total Income	37,767.79	31,652.91	1,36,442.82	1,26,193.49
2	Profit/(Loss) Before Tax	7,398.15	5,475.17	21,509.07	5,936.03
3	Profit/(Loss) After Tax	5,512.84	4,026.44	16,993.04	4,022.51

Notes:
1. The above results have been reviewed by the Audit Committee and approved by the Board of Directors of Satin Creditcare Network Limited ("the Company") in their meeting held on January 23, 2023.
2. The above is an extract of the detailed format of Results filed with the Stock Exchange(s) under Regulations 33, 52 & 63 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 ("the Listing Regulations"), as amended from time to time. The full format of the Results are available on the website of the Company (i.e. www.satincare.com) and on the websites of the Stock Exchange(s) (i.e. NSE at www.nseindia.com and BSE at www.bseindia.com).
3. For the other line items referred in Regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchange(s) and can be accessed through the website link given in Point no. 2 above.
4. These Consolidated Results have been prepared in accordance with Indian Accounting Standards (IND-AS) notified by the Ministry of Corporate Affairs.

For Satin Creditcare Network Limited
Sd/-
(Harvinder Pal Singh)
Chairman cum Managing Director
Place: Gurugram
Date: January 23, 2023
DIN: 00333754

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@infradebt.in

Financial results for the quarter ended December 31, 2022

Sr. No.	Particulars	Quarter ended December 31		
		2022	2021	2022
		(Reviewed)	(Reviewed)	(Audited)
1	Total Income from Operations	4,088.55	3,676.27	14,434.45
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	911.00	778.12	3,061.73
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	911.00	778.12	3,061.73
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	911.00	778.12	3,061.73
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	912.51	784.61	3,064.98
6	Paid up Equity Share Capital	8,678.71	8,678.71	8,678.71
7	Reserves (excluding Revaluation Reserve)	17,554.99	14,407.19	15,177.57
8	Securities Premium Account	3,717.03	3,717.03	3,717.03
9	Net worth	26,233.70	23,085.90	23,856.28
10	Paid up Debt Capital / Outstanding Debt	1,65,143.20	1,39,534.26	1,42,715.55
11	Debt Equity Ratio	6.30	6.04	5.98
12	Earnings Per Share (Face value of ₹ 10/- each) (for continuing and discontinued operations)-Basic and Diluted:	1.05*	0.90*	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.infradebt.in.
- The above financial results have been reviewed by the Audit Committee and approved by the Board at their Meeting held on January 23, 2023. 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 SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015, 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 Infradebt Limited

Place: Mumbai
Date: January 23, 2023

Sd/-
Suveek Nambiar
Managing Director & CEO

'कार्लाइल, एडवेंट का है पूरा सहयोग'

येस बैंक का शेयर सोमवार को 8.33 फीसदी टूट गया। पिछले हफ्ते बंबई उच्च न्यायालय ने 8,400 करोड़ रुपये के एटी-1 बॉन्ड को बड़े खाते में डालने के प्रशासक के फैसले को दरकिनार कर दिया

सुब्रत पांडा
मुंबई, 23 जनवरी

येस बैंक में 9.99-9.99 फीसदी हिस्सेदारी लेने वाले प्राइवेट इक्विटी दिग्गज कार्लाइल समूह और एडवेंट इंटरनेशनल निजी बैंक को पूरा सहयोग दे रहे हैं और पीईटी कंपनियों की तरफ से वॉरंट का विकल्प चुने जाने पर गिरावट का कोई जोखिम नहीं है। येस बैंक के प्रबंध निदेशक और सीईओ प्रशांत कुमार ने सोमवार को एक टीवी चैनल को दिए साक्षात्कार में ये बातें कही।

सोमवार को कारोबारी सत्र के दौरान येस बैंक का शेयर 12.37 फीसदी तक टूट गया था, लेकिन अंत में 8.33 फीसदी गिरकर बंद हुआ जबकि भारी वॉल्यूम के कारण बाजार में मजबूती थी। इसका कारण कमजोर तिमाही नतीजे (वित्त वर्ष 23 तीसरी तिमाही) और बंबई उच्च न्यायालय का फैसला था। बैंक का शेयर बीएसई पर 18.15 रुपये पर बंद हुआ।

शुक्रवार को बंबई उच्च न्यायालय ने येस के प्रशासक के उस फैसले को दरकिनार कर दिया जिसके तहत बैंक का 8,400 करोड़ रुपये का अतिरिक्त टियर-1 बॉन्ड बड़े खाते में डाला जाना था। ये बॉन्डधारकों व खुदरा निवेशकों के पास थे, जब बैंक को भारतीय रिजर्व बैंक की अगुआई वाली योजना के तहत साल 2020 में बचाया गया था जब उसके



येस बैंक में निवेश

■ दोनों प्राइवेट इक्विटी फंडों ने कुल मिलाकर करीब 8,887 करोड़ रुपये निवेश पर सहमति जताई है, जिसमें वॉरंट को इक्विटी में पूरी तरह से तब्दील करने वाली रकम शामिल है।

■ बैंक ने 2 रुपये वाले कुल 3.7 अरब शेयर 13.78 रुपये के भाव पर आवंटित किए हैं और 2.56 अरब शेयर वॉरंट (इक्विटी शेयर में तब्दील किए जाने वाले) जारी हुए हैं।

■ इक्विटी शेयर के लिए दोनों प्राइवेट इक्विटी कंपनियों पिछले महीने 2,546.65-2,546.65 करोड़ रुपये दे चुकी हैं।

■ शेयर वॉरंट के लिए दोनों की तरफ से 1,896.78-1,896.78 करोड़ रुपये चुकाए जाने हैं, जिसका 25 फीसदी दे दिया गया है।

■ बाकी 75 फीसदी रकम वॉरंट को इक्विटी में बदलने और उसके आवंटन के समय बैंक को दी जाएगी।

संस्थापकों पर कथित गड़बड़ी के आरोप लगे थे।

उच्च न्यायालय के आदेश में कहा गया है, लगता है कि प्रशासक ने एटी-1 बॉन्ड को बड़े खाते में डालने में अपनी शक्तियों का ज्यादा इस्तेमाल कर लिया, जब बैंक को 13 मार्च 2020 को पुनर्गठित किया गया। प्रशांत कुमार ने टीवी चैनल से कहा, हम न्यायालय के फैसले से चिंतित नहीं हैं, बल्कि हमें आश्चर्य हुआ है। कुमार से यह पूछे जाने पर कि अदालत के आदेश के बाद क्या

आपने दोनों पीई निवेशक से बात की है तो उन्होंने कहा, कार्लाइल व एडवेंट पूरी तरह से सहयोग करने वाले हैं और वॉरंट का विकल्प चुने जाने पर गिरावट का कोई जोखिम नहीं है। वे पूरी तरह से बैंक के साथ हैं और वे हमारी यात्रा में साथ बने रहेंगे और सहयोग जारी रखेंगे। वे देखना चाहेंगे कि बैंक आगे बढ़ रहा है। साथ ही बैंक को लेकर उनकी रणनीति में कोई बदलाव नहीं हुआ है। एटी-1 बॉन्ड पर पेचुअल बॉन्ड होते हैं, ऐसे में इसमें कॉल ऑप्शन

चुनने की स्वविवेक की शक्ति बैंक के पास है। साथ ही इन बॉन्डों पर ब्याज चुकाने का स्वविवेक भी बैंक के पास है, उन मामलों को छोड़कर जहां बैंक इक्विटीधारकों को लाभांश का भुगतान कर रहा है। कुमार ने कहा, हम बंबई उच्च न्यायालय के फैसले के खिलाफ जल्द से जल्द सर्वोच्च न्यायालय में अपील करेंगे।

दोनों प्राइवेट इक्विटी फंडों ने कुल मिलाकर करीब 8,887 करोड़ रुपये निवेश पर सहमति

जताई है, जिसमें वॉरंट को इक्विटी में पूरी तरह से तब्दील करने वाली रकम शामिल है। बैंक ने 2 रुपये वाले कुल 3.7 अरब शेयर 13.78 रुपये के भाव पर आवंटित किए हैं और 2.56 अरब शेयर वॉरंट (इक्विटी शेयर में तब्दील किए जाने वाले) जारी हुए हैं। ये तरजीही आधार पर सीए बास्क्यू इन्वेस्टमेंट्स (कार्लाइल समूह की इकाई) और वरवेंटा होल्डिंग्स लिमिटेड (एडवेंट समूह की इकाई) को आवंटित हुए हैं। हर वॉरंट को 14.82 रुपये की कीमत पर इक्विटी शेयर में बदला जा सकता है।

इक्विटी शेयर के लिए दोनों प्राइवेट इक्विटी कंपनियों पिछले महीने 2,546.65-2,546.65 करोड़ रुपये दे चुकी हैं। शेयर वॉरंट के लिए दोनों की तरफ से 1,896.78-1,896.78 करोड़ रुपये चुकाए जाने हैं, जिसमें से 479.19-479.19 करोड़ रुपये आवंटन के समय अग्रिम दिए जा चुके हैं। बाकी 75 फीसदी रकम वॉरंट को इक्विटी में बदलने और उसके आवंटन के समय बैंक को दिए जाएंगे।

बैंक को तीसरी तिमाही नतीजे के बाद कुमार ने मीडिया से कहा था कि उच्च न्यायालय के फैसले का कुल पूंजी पर्याप्तता अनुपात पर असर नहीं होगा। मुश्किल परिदृश्य में जब एटी-1 बॉन्ड रिस्टोर होता है तो कॉमन इक्विटी टियर-1 नीचे आ सकता है और एटी-1 ऊपर जाएगा।

रुपये ने गंवाई बढ़त, आयातकों की डॉलर खरीद से फिसला

भास्कर दत्ता
मुंबई, 23 जनवरी

कारोबारी सत्र के दौरान करीब दो महीने के उच्चस्तर तक पहुंचने और डॉलर के मुकाबले 81 के मनोवैज्ञानिक स्तर को तोड़ने के बाद सोमवार को रुपये ने अपनी बढ़त गंवा दी और डॉलर के मुकाबले कमजोर बंद हुआ। अपेक्षाकृत आकर्षक स्तर पर अमेरिकी मुद्रा के पहुंचने से आयातकों ने डॉलर की खरीद की, जिसका असर रुपये पर पड़ा। डॉलरों ने यह जानकारी दी।

आरबीआई की तरफ से डॉलर की संभावित खरीद से भी रुपये ने बढ़त गंवा दी क्योंकि आरबीआई अपना विदेशी मुद्रा भंडार को पूरा करना चाहता है। करंसी ट्रेडर्स ने ये बातें कही।

सोमवार को देसी मुद्रा डॉलर के मुकाबले 81.39 पर बंद हुआ, जो शुक्रवार को 81.13 के स्तर पर रही थी। कारोबारी सत्र के दौरान रुपया 80.88 प्रति डॉलर तक मजबूत हुआ था और 1 दिसंबर के बाद पहली बार उसने 81 प्रति डॉलर के स्तर के पार निकलने में कामयाबी पाई थी। ब्लूबर्ग के आंकड़ों से यह जानकारी मिली।

शुरुआती कारोबार में देसी मुद्रा में डॉलर के मुकाबले काफी तेजी आई थी क्योंकि यूरो में तेजी के बाद अमेरिकी डॉलर इंडेक्स में काफी कमजोरी आई थी। यूरो में इस अनुमान में बढ़ोतरी हुई कि यूरोजोन में महंगाई से लड़ने की खातिर ब्याज दरों में तीव्र बढ़ोतरी होगी। महंगाई में कमी, खुदरा बिक्री में नरमी और औद्योगिक उत्पादन में सुस्ती आदि समेत अमेरिका के कमजोर



आर्थिक आंकड़ों ने इस राय को मजबूती दी है कि फेडरल रिजर्व ब्याज दरों में बढ़ोतरी की रफ्तार आगे घटाएगा। इसके परिणामस्वरूप अमेरिकी डॉलर इंडेक्स घटकर सात महीने के निचले स्तर पर आ गया। सोमवार को 3.30 बजे यह इंडेक्स 101.69 पर था, जो इससे पहले 102 के स्तर पर रहा था।

अमेरिकी डॉलर की वैश्विक कमजोरी से हालांकि शुरुआती घंटों में रुपये को मजबूती मिली, लेकिन यह बढ़त कायम नहीं रह पाई क्योंकि आयातकों (खास तौर से तेल कंपनियों) ने डॉलर की खरीदारी की। डॉलर-रुपये के अपेक्षाकृत कमजोर प्रीमियम ने भी डॉलर की मांग बढ़ाई। यह प्रीमियम आयातकों के लिए हेजिंग लागत का प्रतिनिधित्व करता है।

आईडीबीआई बैंक का शुद्ध लाभ तीसरी तिमाही में उछला

अभिजित लेले
मुंबई, 23 जनवरी

आईडीबीआई बैंक का शुद्ध लाभ दिसंबर 2022 में समाप्त तीसरी तिमाही में सालाना आधार पर 60 फीसदी की बढ़ोतरी के साथ 927 करोड़ रुपये पर पहुंच गया। शुद्ध ब्याज मार्जिन में तीव्र सुधार के चलते बैंक के मुनाफे को बल मिला। पिछले साल की समान अवधि में बैंक का शुद्ध लाभ 578 करोड़ रुपये रहा था। सितंबर 2022 की तिमाही में बैंक का लाभ 828 करोड़ रुपये रहा था। बैंक का शुद्ध ब्याज आय दिसंबर

तिमाही में सालाना आधार पर 23 फीसदी की बढ़त के साथ 2,925 करोड़ रुपये रही, जो पिछले साल की समान अवधि में 2,383 करोड़ रुपये रही थी। सितंबर 2022 की तिमाही में शुद्ध ब्याज आय 2,738 करोड़ रुपये रही थी। बैंक का शुद्ध ब्याज मार्जिन इस अवधि में सुधरकर 4.59 फीसदी पर पहुंच गया, जो एक साल पहले की समान अवधि में 3.88 फीसदी रहा था। मौजूदा तिमाही में जमाओं की लागत 8 से 10 आधार अंक तक बढ़ सकती है। बैंक मार्च 2023 में 3.75 फीसदी शुद्ध ब्याज मार्जिन हासिल करने में सक्षम होगा।

बैंक की गैर-ब्याज आय इस अवधि में 25 फीसदी घटकर 857 करोड़ रुपये रह गई, जो पिछले साल की समान अवधि में 1,138 करोड़ रुपये रही थी। क्रमिक आधार पर भी यह 21 फीसदी कम रही। बैंक के प्रबंध निदेशक व मुख्य कार्यकारी राकेश शर्मा ने कहा कि निवेश की बिक्री पर लाभ पर असर होने से गैर-ब्याज आय प्रभावित हुई।

बैंक का सकल एनपीए दिसंबर 2022 की तिमाही में 13.82 फीसदी रहा, जो एक साल पहले की समान अवधि में 21.68 फीसदी रहा था।

कोटक महिंद्रा बैंक में एफपीआई निवेश की गुंजाइश बढ़ी

कोटक महिंद्रा बैंक में विदेशी पोर्टफोलियो निवेशकों के निवेश की गुंजाइश और बढ़ी है। दिसंबर 2022 की तिमाही के दौरान बैंक में एफपीआई की होल्डिंग तिमाही आधार पर 1 आधार अंक घटकर 39.26 फीसदी रह गई थी। एफपीआई की होल्डिंग दिसंबर 2020 के 45.09 फीसदी के उच्चस्तर से नीचे आई है। विदेशी होल्डिंग में तेज गिरावट से इस शेयर के एफटीएसई इंडेक्स में शामिल होने की संभावना बढ़ी है।

पेरिसकोप एनालिटिक्स के विश्लेषक ब्रायन फ्रिएट्स को उम्मीद है कि कोटक महिंद्रा बैंक मार्च में एफटीएसई ऑल वर्ल्ड इंडेक्स में जगह बना सकता है। उन्होंने कहा, शुरुआत में इस शेयर को 5 फीसदी निवेश योग्य भारत के साथ इंडेक्स में शामिल किया जाएगा। 20 फीसदी से ज्यादा विदेशी निवेशकों की गुंजाइश से निवेश योग्य भारत अगले पुनर्संतुलन में 5 फीसदी बढ़ जाएगा।

आरकैप की नीलामी पर एनसीएलटी का अंतिम फैसला अगले हफ्ते

भारतीय लेनदार सोमवार को रिलायंस कैपिटल की परिसंपत्तियां बेचने के लिए नीलामी का दूसरा दौर आयोजित करने में नाकाम रहे क्योंकि एनसीएलटी के मुंबई पीठ ने मौखिक आदेश दिया है कि अंतिम फैसला जारी होने तक यथास्थिति बरकरार रखने का उसका आदेश बरकरार रहेगा। मामले पर सुनवाई पूरी हो गई है और एनसीएलटी पीठ ने कहा कि वह अगले हफ्ते आदेश जारी करेगा। पहले दौर में सबसे ऊंची बोली लगाने वाली टॉरेंट ने लेनदारों की तरफ से आरकैप की परिसंपत्तियों की बेहतर कीमत पाने के लिए दूसरे दौर की नीलामी आयोजित करने के खिलाफ एनसीएलटी का दरवाजा खटखटाया था। लेनदारों ने तर्क दिया कि टॉरेंट व हिंदुजा दोनों की पेशकश अधिकतम से कम है, ऐसे में उन्हें टॉरेंट से बेहतर मूल्यांकन पाने के लिए नीलामी का दूसरा दौर आयोजित करना होगा।

एक्सिस बैंक का लाभ 62 फीसदी बढ़ा

निजी क्षेत्र के एक्सिस बैंक का चालू वित्त वर्ष की अक्टूबर-दिसंबर को तीसरी तिमाही में शुद्ध लाभ 62 फीसदी बढ़कर 5,853 करोड़ रुपये हो गया। कंपनी ने बताया कि ब्याज आय में वृद्धि और फंसे कर्ज में कमी से उसका मुनाफा बढ़ा है। दिसंबर, 2021 की तिमाही में उसका एकल शुद्ध लाभ 3,614 करोड़ रुपये रहा था। बैंक ने कहा कि तिमाही में उसकी कुल आय बढ़कर 26,862 करोड़ रुपये हो गई। पिछले साल की समान तिमाही में कंपनी की 21,101 करोड़ रुपये की आय हुई थी।

SATIN CREDITCARE NETWORK LIMITED

Regd. Office: 5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Azadpur, Delhi-110033
Corporate Office: Plot No. 482, Udyog Vihar, Phase-III, Gurugram, Haryana-122016, India
Phone: 0124-4715400, Website: www.satincare.com, E-mail: secretarial@satincare.com

Extract of Unaudited Consolidated Financial Results for the Quarter and Nine Months ended December 31, 2022

S. No.	Particulars	Quarter ended				Year ended
		December 31, 2022	December 31, 2021	December 31, 2022	March 31, 2022	
		Unaudited	Unaudited	Unaudited	Audited	
1	Total Income from operations	41,596.49	34,831.90	1,12,164.52	1,38,089.38	
2	Net (Loss) / Profit for the period (before Tax, Exceptional and/or Extraordinary Items*)	7,898.42	4,556.26	(12,625.57)	3,417.86	
3	Net (Loss) / Profit for the period before tax (after Exceptional and/or Extraordinary Items*)	7,898.42	4,556.26	(12,625.57)	3,417.86	
4	Net (Loss) / Profit for the period after tax (after Exceptional and/or Extraordinary Items*)	5,870.98	3,350.75	(9,379.06)	2,069.89	
5	Total Comprehensive Income for the period (Comprising (Loss) / Profit for the period (after tax) and Other Comprehensive Income (after tax))	3,723.68	5,198.50	(11,448.32)	(845.42)	
6	Paid up Equity Share Capital	8,279.63	7,151.43	8,279.63	7,459.12	
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	1,50,726.22	
8	Securities Premium Account	1,12,301.31	1,04,313.51	1,12,301.31	1,06,455.16	
9	Net Worth	1,40,761.90	1,32,632.72	1,40,761.90	1,49,336.44	
10	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	
11	Debt Equity Ratio	3.90	3.96	3.90	3.67	
12	Paid up Debt Capital/Outstanding Debt	5,86,251.78	5,66,146.65	5,86,251.78	5,74,351.88	
13	Earnings Per Share (₹10/- each) (for continuing and discontinued operations) -					
	1. Basic:	7.41	4.92	(12.26)	2.96	
	2. Diluted:	7.04	4.92	(12.26)	2.72	
14	Capital Redemption Reserve	2,777.00	2,777.00	2,777.00	2,777.00	
15	Debt Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable	
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	
17	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	

*Exceptional and/or Extraordinary items adjusted in the Statement of Profit & Loss in accordance with Ind-AS Rules, whichever is applicable.

Rules of Unaudited Standalone Financial Results for the Quarter and Nine Months ended December 31, 2022

S. No.	Particulars	Quarter ended	Quarter ended	Nine Months	Year ended
		December 31, 2022	December 31, 2021	ended December 31, 2022	March 31, 2022
		Unaudited	Unaudited	Unaudited	Audited
1	Total Income	37,767.79	31,652.91	1,36,442.82	1,26,193.49
2	Profit/(Loss) Before Tax	7,398.15	5,475.17	21,509.07	5,936.03
3	Profit/(Loss) After Tax	5,512.84	4,028.44	16,993.04	4,022.51

Notes:

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors of Satin Creditcare Network Limited ('the Company') in their meeting held on January 23, 2023.
- The above is an extract of the detailed format of Results filed with the Stock Exchange(s) under Regulations 33, 52 & 63 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('the Listing Regulations'), as amended from time to time. The full format of the Results are available on the website of the Company (i.e. www.satincare.com) and on the websites of the Stock Exchange(s) (i.e. NSE at www.nseindia.com and BSE at www.bseindia.com).
- For the other line items referred in Regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchange(s) and can be accessed through the website link given in Point no. 2 above.
- These Consolidated Results have been prepared in accordance with Indian Accounting Standards (IND-AS) notified by the Ministry of Corporate Affairs.

For Satin Creditcare Network Limited
Sd/-
(Harvinder Pal Singh)
Chairman cum Managing Director
DIN: 00333754
Place: Gurugram
Date: January 23, 2023

Spreading Sweetness

Dhampur Bio Organics Ltd.

Extract of Consolidated Unaudited Financial Results for the Quarter and Nine Months ended December 31, 2022

S. No.	Particulars	Quarter Ended					Year Ended
		31/Dec/22 (Unaudited)		30/Sep/22 (Unaudited)		31/Dec/21 (Unaudited)	
		31/Dec/22 (Unaudited)	30/Sep/22 (Unaudited)	31/Dec/21 (Unaudited)	31/Dec/22 (Unaudited)	31/Dec/21 (Unaudited)	
1.	Total Income from Operations	69,708.13	54,782.59	34,800.85	174,311.23	106,157.51	154,856.97
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	2,017.58	1,069.37	2,461.06	4,249.52	4,360.33	12,938.17
3.	Net Profit/ (Loss) for the period/year before tax (after Exceptional and/or Extraordinary Items)	2,017.58	1,069.37	2,461.06	4,249.52	4,360.33	12,938.17
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	1,496.16	793.71	1,792.49	3,091.32	3,136.66	10,230.51
5.	Total Comprehensive Income for the period	1,055.16	678.52	1,771.38	2,535.13	3,115.55	10,272.05
6.	Paid up Equity Share Capital	6,638.76	6,638.76	6,638.76	6,638.76	6,638.76	6,638.76
7.	Other Equity	-	-	-	-	-	81,149.87
8.	Earnings Per Share (of ₹ 10/- each)						
	a) Basic (₹ per share)	₹ 2.25	₹ 1.2	₹ 2.7	₹ 4.66	₹ 4.72	₹ 15.41
	b) Diluted (₹ per share)	₹ 2.25	₹ 1.2	₹ 2.7	₹ 4.66	₹ 4.72	₹ 15.41

Notes:

- The above Consolidated financial results were reviewed by the Audit Committee meeting held on January 23, 2023. The statutory auditors have carried out a limited review of these Consolidated financial results.
- The Scheme of demerger has been effective from May 3, 2022 and as per terms of scheme, the Company has allotted 6,63,87,590 equity shares on May 23, 2022. The equity shares of the Company has been listed on BSE Limited and National Stock Exchange Limited on September 08, 2022.
- Figures for the quarter and nine month ended December 31, 2021 are not reviewed by the auditors and these are derived from the earlier published/reviewed consolidated financial results of Dhampur Sugar Mills Ltd. relating to the three demerged undertakings, which are demerged under the Scheme. The derived results are further adjusted for the accounting policies now being followed by the company.
- Consequent to revision in the wage rates of employees covered under Wage Board with retrospective effect from October 1, 2018, the company has accounted for additional liability of ₹ 8.51 Crore under Employees Benefits expenses during the quarter ended September 30, 2022.
- On a review, being undertaken during the quarter, in terms of Ind AS 108 'Operating Segment', 'Sugar' and 'Bio Fuel & Spirit' have been identified as operating segments pertaining to the Group's operation and segmental information, including for the previous periods have accordingly been compiled/restated and disclosed in the results.
- The consolidated unaudited financial results are available on the website of the Company (www.Dhampur.com). The specified items of the standalone unaudited financial results of the Company are given below:

Particulars	Quarter Ended		Nine Months Ended		Year Ended
	31/Dec/22 (Unaudited)	30/Sep/22 (Unaudited)	31/Dec/21 (Unaudited)	31/Dec/22 (Unaudited)	
Total Income	69,424.69	54,643.36	34,790.05	173,883.12	108,062.16
Profit before tax	1,895.00	1,031.85	2,540.08	4,166.94	4,694.14
Profit after tax	1,373.58	756.19	1,871.51	3,008.74	3,470.47

7 Sugar being a seasonal industry, the performance of the quarter may not be representative of the annual performance of the Company.
8 Figures for the previous corresponding periods have been regrouped, wherever considered necessary.

For and on behalf of the Board
Sd/-
Vijay Kumar Goel
Chairman

Place : New Delhi
Dated: January 23, 2023

DHAMPUR BIO ORGANICS LIMITED

Regd. Office : Sugar Mill Compound, Village Asmoli Sambhal Moradabad, UP - 244304 IN
CIN - L15100UP2020PLC136939, Phone No - 011-69055200
Email : investors@dhampur.com, Website - www.dhampur.com