

October 21, 2023

BSE Limited

Corporate Relationship Department
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001.

BSE Scrip Code: 524000

National Stock Exchange of India Limited

The Listing Department, Exchange
Plaza,
Bandra- Kurla Complex, Bandra (East),
Mumbai - 400 051.

NSE Symbol: POONAWALLA

Subject: Intimation under Regulation 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”)

Dear Sir/Madam,

Pursuant to Regulation 30 and 47 of SEBI Listing Regulations, please find attached herewith Newspaper Advertisement w.r.t Unaudited Financial Results (Standalone and Consolidated) of the Company for the quarter and half year ended September 30, 2023 published in leading newspaper ‘The Financial Express (English) and in Regional language newspaper ‘Loksatta’ (Marathi).

This is for your information and record.

Thanking you,

Yours faithfully,

For Poonawalla Fincorp Limited

**Shabnum Zaman
Company Secretary
ACS: 13918**

Poonawalla Fincorp Limited

CIN: L51504PN1978PLC209007

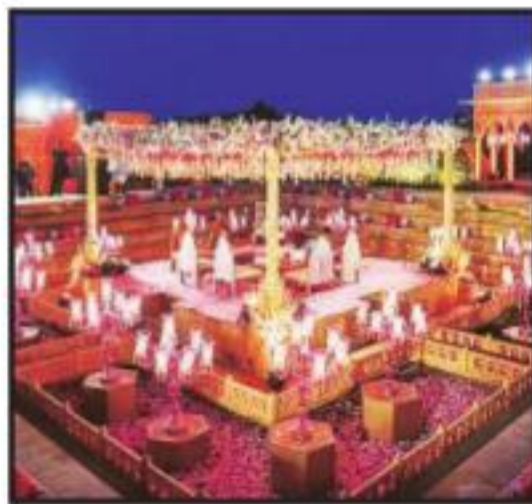
Registered Office: 201 and 202, 2nd floor, AP81, Koregaon Park Annex, Mundhwa, Pune - 411 036

T: +91 20 67808090 | **E:** info@poonawallafincorp.com | **W:** www.poonawallafincorp.com

The Indian wedding SA, England aim to bounce back at venue of a previous classic — a T20

VAISHALI DAR
New Delhi, October 20

FAT WEDDING JUST GOT FATTER



Over 3.5 million weddings are expected to take place between November and December, as per figures provided by the Confederation of All India Traders (CAIT). The body expects over 3.5 million weddings to be solemnised from November 23 to December 15 in the first phase of the upcoming wedding season.

The business will come from purchases and various services in the wedding market, as per a survey conducted by the research arm of CAIT with traders and service providers of 20 different cities across the country. Last year, around 3.2 million weddings took place during the same period, generating business of about ₹3.75 trillion.

"More than 350,000 weddings are expected to take place this season in Delhi alone, which is likely to generate a business of about ₹1 trillion in the national capital itself," says CAIT secretary general Praveen Khandelwal.

The auspicious wedding dates in November are 23-24 and 27-29, and 3-4, 7-9 and 15 in December. The next phase of the wedding season will start from mid-January and will continue till July next year. The industry will also see an unprecedented demand for hotel bookings, ethnic wear, wedding planners and jewellery sales that will set the cash registers ringing.

This year, the preparation for the wedding season is coinciding with the festive celebrations so retailers anticipate a high demand for Indian ethnic wear and accessories categories.

DLF Retail has introduced 'The Wedding Tales' at DLF Mall of India in Noida which is in its 4th season and the annual bridal property at DLF Emporio called Couture Weddings, now in its 11th edition.

Pushpa Bector, senior executive director, DLF Retail, said, "It's a good wedding season for jewellery and Indian luxury brands. We see an unprecedented surge in demand among consumers, driving them to invest in exquisite wedding attire, intricate accessories, and jewellery. We are seeing a remarkable year-on-year growth rate

Delhi alone is expected to host more than 350,000 weddings, generating around ₹1 trillion in business

Retailers are anticipating high demand for Indian ethnic wear and accessories due to the wedding season coinciding with festive celebrations

Gold jewellery sales are expected to rise due to low gold prices, with an estimated increase of 20-30% in sales

The industry will see increased demand for hotel bookings, ethnic wear, wedding planners, and jewellery sales

of up to 50% in categories like watches, branded jewellery and ready-to-wear items, as modern brides seek not only traditional Indian clothing but also a diverse range of accessories to complete their wedding ensemble."

Gold being intrinsic to bridal jewellery, Joy Alukkas, CMD, Joyalukkas Group is expecting 20-30% increase in sales this time.

"The allure of gold, accentuated by the current low gold prices, is bound to play a pivotal role this year as timeless jewellery is not just a purchase but an investment too," he said.

For instance, the Wedding-Wire India, a wedding vendor directory, which is part of The Knot Worldwide, has seen a positive year-on-year growth for couples' registration. "We have seen about 18% increase in the number of weddings from January to September this year, compared to the same period in 2022," said Anam Zubair, head of marketing, Wedding-Wire India.

Three Entertainment, a wedding planning company started by Aashna Lalwani, Saanya Sharma and Sanjana Shah, have noticed a 50-60% increase in wedding clients over the previous year for the upcoming season (end 2023-early 2024). These clients spend an average of ₹15-20 lakh on decor (not including sound, special lights, or generators) per function. Lalwani said, "More couples are executing sustainable weddings with decorations materials like jute or cane or fruits."

The demand for destination weddings has increased considerably with families looking for a different kind of wedding ceremony.

"We are getting interesting group charters with customised headrest along with meals on board, like some wanting a shehnaai playing in the aircraft," shared Santosh Sharma, founder of BookMyJet, and co-founder & CEO of Foresee Aviation. Sharma said Udaipur has emerged as the most preferred destination in India this year. "Customers prefer to hire an entire Boeing or Airbus aircraft to ferry guests for weddings. But Jaipur, Jodhpur, Goa and Cochin, to an extent, are considered for destination weddings," added Sharma.

A seven-10 seater charter is in demand, especially among the VVIP guests or married couples and their immediate family members, which costs around ₹20 lakh, said Sharma.

The wedding industry service providers have rolled out customised offerings with one-stop solution to woo more clients. Ferns N Petals has launched 'Shaadi Central - Universe of Weddings', a one-stop solution covering destination options, venues, catering, decor, and planning, all in-house.

"This launch will significantly boost weddings and, ultimately, our revenue at FNP Weddings. We are looking at a minimum of a 25-30% increase in our revenues," said Vikaas Gutguttia, founder & MD, Ferns N Petals, and FNP Weddings.

MIHIR VASAVDA
Mumbai, October 20

JOS BUTTLER SAT there gushing about the enduring beauty of Wankhede when, on the match eve, the stadium premises looked anything but beautiful. On match day minus one of a potential World Cup classic — with both England and South Africa desperate to get their faltering campaign back on track — Wankhede, much like the rest of Mumbai, resembled a construction site.

It's the last-second hustle that's become India's dubious distinction while hosting major events, leaving the stadium complex dusty, dirty (ironically the brand-new waste bins wrapped in plastic were spotless) and with cables hanging loose that would make old Delhi's overhead wired webs look regal.

Almost like Wankhede remembered, just yesterday, that it had to host a World Cup game on Saturday. The two countries will play in the shadow of the bigger game. That will be the Rugby World Cup semifinal later in the night, relegating the corresponding cricket match to a mere side dish. Yet, the enormity of the game isn't lost on both sets of players.

The two teams come into this fixture on the back of what have been two biggest upsets of the tournament — England first lost to Afghanistan and then, the next day, South Africa succumbed to the Netherlands.

And in all the chaos at the Wankhede, Buttler exudes confidence. It bred from familiarity with the venue where the England captain is one of the highest run-getters in the IPL, having started his journey with the Mumbai Indians. Crucially, the belief also has roots in the fact that the last time the two teams met at Wankhede in a World Cup game — in a similar, desperate situation for England — in 2016, it was a



Cricket - ICC Cricket World Cup 2023 - England Practice - Wankhede Stadium, Mumbai, India - October 19, 2023 England's Jos Buttler with teammates during practice

humdinger that went in their favour. South Africa set a target of 230 in the World T20, and England won with two wickets and two balls to spare.

Buttler made 21 off 14 before he was stumped. He called it one of his 'favourite' games. "So great memories of that night, albeit a long time ago," he said. Although there'll be no time for him, or England, to reminisce about something that happened nearly eight years ago, there's a lesson or two in the 'fearless' brand of cricket that Buttler wants his team to play in this World Cup.

Like they do on Saturday, England went into that match in 2016 against South Africa on the back of a crushing defeat (against the West Indies). And while they've since transformed into one of the most feared attacking units, the record run chase was one of the turning points for a team that was looking to forge a new identity after the 2015 World Cup.



"Absolutely, that style is a different format," Buttler said, talking about how that match is a good reference point on the 'style that we play'. "(But) We want to find ways to make a play, to put the opposition under pressure in lots of different ways. That doesn't always mean hitting fours and sixes, it means can we push back when the opposition is on top or can we really take the initiative in different ways and that's what we want to live by as a team. We know when we commit to that it gives us the best chance of positive results."

In hindsight, that match can be viewed as England's first step towards what eventually got christened as 'Bazball', the attacking brand of cricket that Buttler effervescently spoke about and helped England win the 2019 World Cup. Now, with their title defence on the line, England will hope to rekindle the memories of Wankhede 2016. For that, they'll need their big guns to start firing.

A lot of their build-up to this match — a must-win in a way as a defeat would mean they'll have to win their remaining five matches — has revolved around the impending return of a fit-again Ben Stokes. The talisman is certain to play his first match of this World Cup and like Buttler, he too urged his teammates to 'not be timid'.

Whether Root, Buttler, Jonny Bairstow, Dawid Malan and the rest heed the rallying cry remains to be seen. But the South African bowling attack floundered during the death

overs. The Netherlands thrashing left the Proteas reeling, with the team using the off days to have 'hard conversations'.

"Probably, our bowling at the death hasn't been at the best," captain Temba Bavuma accepted. "I guess it's more (about the) mental side of it during those periods. Also, to understand that we're going to get put under pressure in the death again. It's not going to be played like the Netherlands in the play-off games if we get there, but there will be a team that will put us under pressure, so how do we react differently within that period?"

Compared to England, South Africa's worries seem a little less pronounced. Bavuma called the Netherlands defeat a 'blip', reminding his players to 'not forget all the good work' they've done coming into the World Cup and in the first two games of the tournament.

They even got a message of support from the Springboks, which was played during the team meeting where Quinton de Kock dug deep into his Mumbai Indians experience to give a debrief about the playing conditions at the Wankhede.

There's a heightened sense of anticipation on both sides to play at the venue — lush inside, rubble outside — that suits their styles.

Buttler talked glowingly about the pitch, his love for the stadium that he said was 'one of the great grounds in India'.

Bavuma dipped into nostalgia. "For me, growing up, idolising a guy like Sachin Tendulkar, Wankhede was a stadium you always heard about," Bavuma said. "So, to have that opportunity to be playing, that's another tick off my list as a cricketer."

On Friday, the only thing that could be heard was the sound of the drills and clanking irons at a venue that's still getting ready for its World Cup date.

Air India gets another B777

AIR INDIA HAS taken delivery of another Boeing 777-300ER aircraft featuring an upgraded internal product, which will operate between Mumbai and London, the airline's CEO Campbell Wilson, said. According to CEO's message, the airline has also commenced to offer travel insurance in partnership with Tata AIG General Insurance, giving customers protection against travel-related financial risks including medical, travel disruptions, baggage issues, passport loss, and so on. — FE BUREAU

POONAWALLA FINCORP

POONAWALLA FINCORP LIMITED

Extract of Statement of Consolidated Unaudited Financial Results for the Quarter And Half Year Ended 30 September 2023

Particulars	Quarter Ended		Year To Date		Year Ended	
	30 September 2023*	30 September 2022	30 September 2023*	31 March 2023		
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)		
1 Total income from operations	745.27	480.88	1,451.84	2,008.28		
2 Net profit/(loss) for the period (before tax and exceptional items)	308.07	174.31	575.42	743.61		
3 Net profit/(loss) for the period before tax (after exceptional items)	1,124.59	174.31	1,391.94	751.00		
4 Net profit/(loss) for the period after tax (after exceptional items)	854.61	130.44	1,054.67	569.81		
5 Net profit/(loss) for the period from continuing and discontinued operations	860.23	163.12	1,086.22	685.03		
6 Total comprehensive income for the period [comprising profit / (loss) for the period (after tax) and other comprehensive income (after tax)]	860.50	161.76	1,087.25	679.67		
7 Paid-up equity share capital (Face value of ₹ 2/- each)	153.69	153.02	153.69	153.59		
8 Reserves (excluding revaluation reserve) as shown in the Audited Balance Sheet of the previous year	6,707.81	5,902.97	6,707.81	6,707.81		
9 Earnings per share (of ₹ 2/- each) (not annualised)						
(a) Basic (in ₹)	11.20	2.13	14.14	8.95		
(b) Diluted (in ₹)	11.07	2.10	13.99	8.86		

*During the half year ended 30 September 2023, the Company sold its investment in Poonawalla Housing Finance Limited ("PHFL") on 26th July 2023 (effective date) with the requisite regulatory approvals. Therefore, upon completion of the aforesaid sale transaction, PHFL ceased to be a subsidiary of the Company from the effective date.

Note :

1] Unaudited Standalone Financial Results of Poonawalla Fincorp Limited :

Particulars	Quarter Ended		Year To Date		Year Ended	
	30 September 2023	30 September 2022	30 September 2023	31 March 2023		
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)		
1 Total income from operations	744.73	480.53	1,456.33	2,010.03		
2 Net profit/(loss) for the period (before tax and exceptional items)	307.53	173.95	575.11	745.36		
3 Net profit/(loss) for the period before tax (after exceptional items)	1,528.73	173.95	1,796.31	766.57		
4 Net profit/(loss) for the period after tax (after exceptional items)	1,258.89	130.17	1,459.12	584.94		
5 Total comprehensive income for the period [comprising profit / (loss) for the period (after tax) and other comprehensive income (after tax)]	1,259.16	128.83	1,460.34	586.30		
6 Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	6,271.11	5,561.52	6,271.11	6,271.11		

2] The financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) (Amendment) Rules, 2016. Any application guidance/clarifications/directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/applicable.

3] 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 Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the website of the Stock Exchanges (www.nseindia.com and www.bseindia.com) and the Company (www.poonawallafincorp.com).

4] Exceptional items adjusted in the Statement of Profit and Loss in accordance with Ind-AS Rules.

By order of the Board
For Poonawalla Fincorp Limited

Place : Pune
Date : 20 October 2023

Registered Office : 201 and 202, 2nd Floor, AP81, Koregaon Park Annex, Mundhwa, Pune-411 036, Maharashtra
Website : www.poonawallafincorp.com; CIN : L51504PN1978PLC209007
Phone : +91 020 67808090; E-mail : info@poonawallafincorp.com

Paytm ONE 97 COMMUNICATIONS LIMITED

CIN: U72200DL2000PLC108985
Registered Office: First Floor, Devika Tower, Nehru Place, New Delhi 110 019, India;
Tel: +91 11 2628 0280; Website: www.paytm.com
Corporate Office: B-121, Sector 5, Noida, Uttar Pradesh 201 301, India, Paytm Corporate Office, One Skymark, Tower-D, Plot No. H-10B, Sector-98, Noida 201304, Uttar Pradesh, India,
Tel: +91 120 4770770; Fax: +91 120 4770771; E-mail: compliance.officer@paytm.com

I. Statement of Unaudited Consolidated Financial Results for the quarter and half year ended September 30, 2023

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2023	June 30, 2023	September 30, 2022	September 30, 2023	September 30, 2022	March 31, 2023
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Total income from operations (including other income)	26,625	24,642	20,136	51,267	37,952	84,000
2	Loss for the period/year before tax	(2,790)	(3,540)	(5,570)	(6,330)	(11,976)	(17,429)
3	Loss for the period/year after tax	(2,917)	(3,584)	(5,715)	(6,501)	(12,169)	(17,765)
4	Total comprehensive income/(loss) for the period/year (after tax)	(2,994)	(4,532)	(5,943)	(7,526)	(13,108)	(15,683)
5	Equity share capital	635	634	649	635	649	634
6	Other equity						129,522
7	Earnings per share (₹ per share of ₹1/- each)						
	Basic*	(5)	(6)	(9)	(10)	(19)	(27)
	Diluted*	(5)	(6)	(9)	(10)	(19)	(27)

II. Statement of Unaudited Standalone Financial Results for the quarter and half year ended September 30, 2023

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2023	June 30, 2023	September 30, 2022	September 30, 2023	September 30, 2022	March 31, 2023
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Total income from operations (including other income)	21,110	19,720	14,902	40,830	28,369	64,271
2	Loss for the period/year before tax	(3,237)	(3,328)	(5,888)	(6,565)	(12,168)	(18,558)
3	Loss for the period/year after tax	(3,237)	(3,328)	(5,888)	(6,565)	(12,168)	(18,558)

Notes:
1 The above are extract of the detailed format of Unaudited Financial Results (Consolidated and Standalone) for the quarter and half year ended September 30, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of financial results are available on the stock exchange websites (www.nseindia.com and www.bseindia.com) and on the Company's website (www.paytm.com).
2 The above Unaudited Financial Results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company in their respective meetings held on October 20, 2023.

For One 97 Communications Limited
Sd/-
Vijay Shekhar Sharma
Chairman, Managing Director and CEO

Place: Bengaluru
Date: October 20, 2023

