



October 28, 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 half year ended September 30, 2023

Dear Sir/Madam,

In continuation to our intimation dated October 27, 2023, we hereby enclose copies of the Unaudited Consolidated Financial Results for the quarter and half year ended September 30, 2023 published on October 28, 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 & Chief Compliance Officer

Encl: a/a

Wheat sowing off to a brisk start

SANJEEB MUKHERJEE
New Delhi, 27 October

Sowing of wheat and other main rabi crops — namely mustard and chana — has started on a brisk note, according to initial reports. This is mainly owing to favourable weather and firm prices.

According to the latest preliminary data by the Union ministry of agriculture, wheat has been sown in around 0.38 million hectares till October 27. This is almost 80 per cent more than the area covered during the same period last year.

Most of the acreage jump has come from poll-bound Madhya Pradesh, which is normally the first to sow and harvest wheat among major growing states.

Good prices of wheat in the retail markets and a steep hike in minimum support price (MSP) could also be counted as factors that could be influencing farmers' planting decisions. A healthy rabi harvest, particularly that of wheat, mustard and chana, could help cool down food inflation and keep prices under check. This is critical for the government as it approaches the big 2024 General Elections.

Among other crops, data showed that pulses has been sown in around 1.67 million hectares till October 27, which is 11.33 per cent more than the area covered during the same period last year. Chana (gram) is the largest pulses grown during the rabi season.

Oilseeds, which is mainly mustard, has been sown in around 2.84 million hectares till October 27. This is 15.45 per cent more than the previous year.

Govt increases bid quantity to 200 tonnes under OMSS

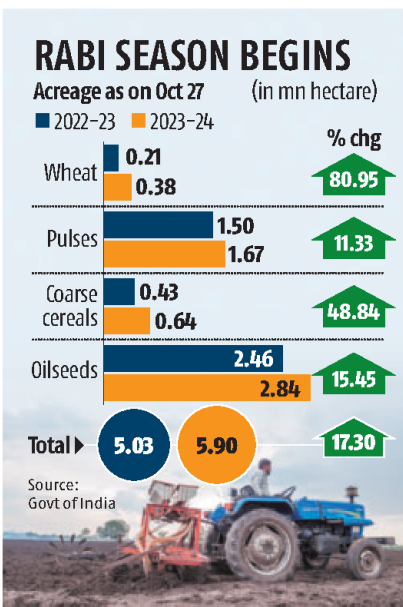
The government on Friday increased the bid quantity under the open market sale scheme (OMSS) for wheat offered from the central pool to 200 tonnes. This is with effect from November 1 and the move may further stabilise prices of wheat and wheat flour.

To boost supply of wheat in the domestic market, bulk buyers like flour millers, and small traders can now bid for 200 tonnes in e-auction against 100 tonnes currently under OMSS.

The Food Corporation of India (FCI), the government's nodal agency for procurement and distribution of food grains, is offloading wheat from its buffer stock under the OMSS.

Consequently, the total quantity offered per e-auction across the country has also been increased from 0.2 million tonnes to 0.3 million tonnes, the statement said.

Increase in the bid quantity is aimed at



Onion price rises 57%; govt steps up buffer sale at ₹25 per kg

As all-India average retail onion price shoots up by 57 per cent to ₹47 per kg, the Centre on Friday decided to step up the sale of buffer onion at a subsidised rate of ₹25 per kg in retail markets in order to provide relief to consumers. The all-India average retail price of onion rose to ₹47 per kg on Friday, from ₹30 per kg in the year-ago period, as per the data maintained by the consumer affairs ministry.

In the national capital, retail price of onion was at ₹40/kg on Friday as against ₹30/kg in the year-ago period, the data showed.

"We have been offloading buffer onions since mid-August and stepping up the retail sale in order to check further rise in prices and provide relief to the consumers," Consumer Affairs Secretary Rohit Kumar Singh said.

In the 18th round of e-auction on October 26, about 0.19 million tonnes of wheat was sold to 2,318 successful bidders.

BAJAJ HOLDINGS & INVESTMENT LIMITED

CIN: L65100PN1945PLC004656
Registered Office: C/o Bajaj Auto Limited Complex, Mumbai - Pune Road, Akurdi, Pune - 411 035
Corporate Office: 6th Floor, Bajaj Finserv Corporate Office, Off Pune - Ahmednagar Road, Viman Nagar, Pune - 411 014
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Extract of unaudited consolidated financial results for the quarter and half year ended 30 September 2023

Extract of unaudited consolidated financial results for the quarter and half year ended 30 September 2023				
(₹ In Crore)				
Sr. No.	Particulars	Quarter ended 30.09.2023 (Reviewed)	Half year ended 30.09.2023 (Reviewed)	Quarter ended 30.09.2022 (Reviewed)
1	Revenue from operations	224.73	328.80	187.60
2	Profit before tax	1,661.95	3,095.97	1,355.71
3	Profit for the period (attributable to owners of the company)	1,491.16	2,906.66	1,242.79
4	Total comprehensive income (attributable to owners of the company)	2,068.75	5,800.71	3,595.73
5	Paid-up equity share capital	111.29	111.29	111.29
6	Other equity (as shown in the Balance Sheet of previous year)			44,071.49
7	Basic and diluted earnings per share (₹) (not annualised) (Face value of ₹ 10 each)	134.0	261.2	111.7

Key standalone financial information is given below: (₹ In Crore)

Sr. No.	Particulars	Quarter ended 30.09.2023 (Reviewed)	Half year ended 30.09.2023 (Reviewed)	Quarter ended 30.09.2022 (Reviewed)
1	Total income	1,678.92	1,792.47	1,636.98
2	Profit before tax	1,642.85	1,716.11	1,598.16
3	Profit after tax	1,571.27	1,626.53	1,574.00

Note: The above is an extract of the unaudited financial results for the quarter and half year ended 30 September 2023 which have been reviewed by the Audit Committee, approved by Board of Directors at its meeting held on 27 October 2023, subjected to limited review by statutory auditors and filed with the stock exchanges under Regulation 33 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.bhil.in, www.bseindia.com and www.nseindia.com respectively.

By order of the Board of Directors
For Bajaj Holdings & Investment Limited



Pune
27 October 2023

Sanjiv Bajaj
Managing Director & CEO

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-122018, India
Phone: 0124-4715400, Website: www.satincarecreditcare.com, E-mail: secretarial@satincarecreditcare.com

Extract of Unaudited Consolidated Financial Results for the Quarter and Half Year ended September 30, 2023

Extract of Unaudited Consolidated Financial Results for the Quarter and Half Year ended September 30, 2023					
(₹ in Lakhs except EPS)					
S. No.	Particulars	Quarter ended September 30, 2023	Quarter ended September 30, 2022	Year ended September 30, 2023	Year ended March 31, 2023
		Unaudited	Unaudited	Unaudited	Audited
1	Total Income from operations	53,848.44	36,069.54	99,736.17	1,55,902.33
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items*)	14,308.56	7,475.12	26,062.94	524.07
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items*)	14,308.56	7,475.12	26,062.94	524.07
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items*)	10,677.65	5,719.55	19,464.96	481.31
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	10,792.83	5,692.95	18,432.36	(1,585.36)
6	Paid up Equity Share Capital	9,920.66	7,869.38	9,920.66	8,479.63
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	1,54,332.81
8	Securities Premium Account	1,23,993.60	1,09,378.24	1,23,993.60	1,13,726.31
9	Net Worth	1,89,749.48	1,31,153.73	1,89,749.48	1,55,390.84
10	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
11	Debt Equity Ratio	3.86	3.84	3.86	3.66
12	Paid up Debt Capital / Outstanding Debt	7,28,286.94	5,53,377.54	7,28,286.94	5,91,124.74
13	Earnings Per Share (₹ 10/- each) (for continuing and discontinued operations) -				
	1. Basic:	10.93	7.61	21.20	0.62
	2. Diluted:	10.93	7.12	21.20	0.59
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/AS Rules, whichever is applicable.

Brief of Unaudited Standalone Financial Results for the Quarter and Half Year ended September 30, 2023

S. No.	Particulars	Quarter ended September 30, 2023	Quarter ended September 30, 2022	Half Year ended September 30, 2023	Year ended March 31, 2023
		Unaudited	Unaudited	Unaudited	Audited
1	Total Income	49,193.51	32,505.12	90,912.49	1,76,154.48
2	Profit / (Loss) Before Tax	13,834.63	7,141.87	25,321.77	34,100.04
3	Profit / (Loss) After Tax	10,326.67	5,462.04	18,918.00	26,432.92

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 October 27, 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.satincarecreditcare.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: 27.10.2023



SBI CARDS AND PAYMENT SERVICES LIMITED

Regd Office: Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower, E 1,2,3 Netaji Subhash Place, Wazirpur, New Delhi - 110034.
Tel: 0124-4589803, CIN: L65999DL1998PLC093849, E-mail: investor.relations@sbicard.com, Website: www.sbicard.com

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2023

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2023						
(₹ in Crores, except per share data)						
Sl. No.	Particulars	Quarter Ended		Half Year Ended		Year Ended
		September 30, 2023 (Unaudited)	September 30, 2022 (Unaudited)	September 30, 2023 (Unaudited)	September 30, 2022 (Unaudited)	March 31, 2023 (Audited)
1.	Total Income from Operations	4,087.35	3,297.08	7,999.00	6,397.38	13,666.64
2.	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	809.41	705.65	1,606.04	1,546.57	3,030.57
3.	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	809.41	705.65	1,606.04	1,546.57	3,030.57
4.	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	602.98	525.64	1,196.38	1,152.55	2,258.47
5.	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	604.73	530.46	1,193.28	1,146.31	2,255.63
6.	Paid up Equity Share Capital, Equity share of ₹10/- each	946.74	943.34	946.74	943.34	946.07
7.	Reserves (excluding Revaluation Reserve)	10,111.50	7,975.65	10,111.50	7,975.65	8,883.99
8.	Earnings Per Share (of ₹10/- each) (not annualised for quarters):					
	1. Basic (₹):	6.37	5.57	12.64	12.22	23.92
	2. Diluted (₹):	6.35	5.53	12.60	12.13	23.80

a. The above is an extract of the detailed format of financial results for the quarter and half year ended September 30, 2023 filed with the stock exchange(s) under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results is available on the website of the stock exchange(s) (www.bseindia.com & www.nseindia.com) and can also be accessed on the website of SBI Cards and Payment Services Limited (www.sbicard.com).

b. For disclosure under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please refer to the full format of the financial results available on the websites of the stock exchange(s) and the Company, as mentioned above.

c. The financial statements have been prepared in accordance with applicable Ind AS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended.

d. During the half year ended September 30, 2023, the Company has allotted 660,870 equity shares of ₹10/- each pursuant to exercise of options under the approved employee stock option scheme.

Place: Gurugram
Date: October 27, 2023

Sd/-
Abhijit Chakravorty
Managing Director & CEO
DIN:- 09494533

