

HARSHIL AGROTECH LIMITED

Formerly Known as MIRCH TECHNOLOGIES (INDIA) LIMITED
CIN -L01611GJ1972PLC147529

Regd. Office: S F 225 I Square Near Shukan Mall, Science City Road, Sola, Sola, Ahmedabad,
Daskroi, Gujarat, India, 380060

Website: www.harshilagrotech.com

Email Id: mirchtechnologiesindialimited@gmail.com

Contact No: +91 9998757577

Date: 3rd February, 2025

To,
Corporate Listing Department
The BSE Limited,
P J Towers, Dalal Street, Fort,
Mumbai-400 001

Subject : Publication of Standalone Unaudited Financial Results for the quarter ended 31st December, 2024 in Newspapers

Scrip Code : 505336

Dear Sir/Madam,

Pursuant to Regulation 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, we are pleased to submit herewith the copies of the Newspaper Advertisement of Unaudited Financial Results for the quarter ended 31st December, 2024 of our Company published in the Western Times Gujarati and Western Times English newspaper.

We request you to kindly take note of the same and acknowledge the receipt.

Thanking you,

Yours faithfully,

For, HARSHIL AGROTECH LIMITED

PANKAJKUMAR PATEL
Managing Director
DIN: 09054613

Number of credit cards more than doubled to 10.8 cr in 5 years, transactions surge: RBI

New Delhi, (IANS) The number of credit cards has more than doubled to around 10.80 crore at the end of December 2024, compared to December 2019 when there were 5.53 crore cards in circulation, according to a new RBI report.

In contrast, number of debit cards have remained relatively stable, with a marginal increase from 80.53 crore in December 2019 to slightly more than 99.09 crore in December 2024. A similar growth trajectory is witnessed in card transactions as well, said the RBI report. During CY2024, there were 447.23 crore and 173.90 crore payment transactions worth of Rs 20.37 lakh crore and Rs 5.16 lakh crore through credit and debit cards, respectively.

"While the use of debit cards has declined, credit cards have grown more than 15 per cent on a year-on-year basis in recent years," it mentioned.

As of December 2024, the financial landscape in



India is characterised by the widespread adoption of credit and debit cards, with an astounding 109.9 crore cards circulating throughout the country.

The credit card issued by public sector banks (PSBs) increased from 122.6 lakh as at end-December 2019 to 257.61 lakh as at end-December

2024, a more than 110 per cent jump.

"Private sector banks (PVBs), who hold a 71 per cent market share with 766 lakh cards in December 2024, have leaned into digital solutions and co-branded cards to cater to urban and affluent customers," the RBI report noted.

Meanwhile, foreign banks have seen a decline both in numbers — from 65.79 lakh cards to 45.94 lakh — and in market share, dropping from 11.9 per cent to 4.3 per cent between December 2019 and December 2024, possibly due to high fees and conservative lending policies. Small finance banks (SFBs) have entered the arena with 10.97 lakh cards as at end-December 2024, targeting the underserved and focusing on financial inclusivity.

With effect from January 1, 2019, the RBI has mandated the use of only EMV Chip and PIN-based debit and credit cards.

Also, the scope of UPI

was expanded by permitting linkage of RuPay credit card to UPI for making payments. Subsequently, it has been expanded by permitting transfer to/from pre-sanctioned credit lines issued by scheduled commercial banks, in addition to deposit accounts.

"In other words, UPI network will facilitate payments financed by credit from banks. This can reduce the cost of such offerings and help in development of unique products for Indian markets," said the report.

Retail digital payments in India witness 100-fold jump in 12 years

New Delhi, (IANS) Retail digital payments in India have grown from 162 crore transactions in the financial year 2012-13 to over 16,416 crore transactions in the financial year 2023-24 — approximately 100-fold increase over 12 years, a new RBI report has revealed.

The remarkable growth in payment infrastructure and payment performance is also apparent in the Digital Payments Index published by RBI,

which has witnessed more than four-fold rise in the last six years (445.50

for March 2024, base 100 as of March 2018), according to the Central Bank's Payment Systems Report.

Overall digital payments in India have grown exponentially in the last decade. "While in CY-2013, there were 222 crore digital transactions valued at Rs 772 lakh crore, it has increased 94 times in volume and more than 3.5 times in value to over 20,787 crore transactions valued at Rs 2,758 lakh crore in CY-2024," the report emphasised. In the last five years alone, digital payments in India have increased 6.7 times in volume and 1.6 times in value. This amounts to a five-year CAGR of 45.9 per cent in terms of digital payments volume and 10.2 per cent in terms of digital payments value. The Reserve Bank is also focusing on interlinking the fast payment systems (FPS) with that of other countries to offer a seamless and less-costly cross-border payment experience.

Bank of Baroda (BOB) announces Financial Results for the Quarter ended 31st December 2024

Ahmedabad, Net Profit for Q3FY25 stands at INR 4,837 crore, growth of 5.6% YoY. Asset quality continues to be robust with Gross NPA below 2.5% at 2.43% for Q3FY25, reduction of 65 bps YoY. Net NPA ratio also remains low at 0.59%, declined by 11 bps YoY. Slippage ratio remains contained at 0.90% for Q3FY25 and 0.81% for 9MFY25. Credit costs remain below 1% due to better asset quality at 0.30% for the quarter and 0.47% for 9MFY25. BOB's balance sheet remains robust with healthy Provision Coverage Ratio (PCR) of 93.51% with TWO & at 76.03% without

TWO. Return on Assets (ROA) remains above 1% and stands at 1.15% for the quarter and 1.17% for 9MFY25. Return on Equity (ROE) for the quarter is 17.01% and 17.03% for 9MFY25. Operating profit for Q3FY25 stands at INR 7,664 crore, up by 9.3% YoY. Operating profit growth was supported by 34.1% YoY growth in Non-Interest Income which stands at INR 3,769 crore for Q3FY25. Cost to Income ratio has also reduced by 4 bps YoY to 49.53% for Q3FY25. BOB's Global Advances registered a growth of 11.8% YoY in Q3FY25 led by robust retail loan book growth.

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STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED ON 31ST DECEMBER, 2024

Based on the recommendations of the Audit Committee the Board of Directors at their respective Meetings held on 31st January, 2025, has approved the standalone unaudited financial results for the quarter ended 31st December, 2024 along with Limited Review Report as required under Regulation 33 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015. The result is also available on the websites of the Stock Exchange(s) and the listed entity at <https://harshilagrotech.com/financial-result/>



(Scan the QR Code to view the financial results on the website of the Company)

For and on behalf of
HARSHIL AGROTECH LIMITED
Sd/- Pankajkumar Patel,
Managing Director - (DIN: 09054613)

Place : Ahmedabad
Date : 31.01.2025

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