

30<sup>th</sup> July, 2021

The Manager  
Department of Corporate Services  
Bombay Stock Exchange Ltd,  
Phiroze Jeejeebhoy Towers  
Dalal Street,  
Mumbai-400001

The Manager  
The National Stock Exchange of India Ltd.  
Exchange Plaza, 5<sup>th</sup> Floor  
Plot No-C/1, G Block,  
Bandra Kurla Complex  
Mumbai -400051

The Secretary  
The Calcutta Stock Exchange Association Ltd.  
7 Lyons Range  
Kolkata-700001

Dear Sir,

Sub: Disclosure under Regulation 30 in connection with publication of notice of board meeting

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of the newspaper clippings of the advertisement published on the subject matter on 29<sup>th</sup> July, 2021 in following newspapers:

- 'Business Standard' - English,
- 'Aajkal' -Bengali

This is for your kind information and records.

Thanking you,

Yours faithfully

For IFB INDUSTRIES LIMITED



G Ray Chowdhury  
(Company Secretary)

Encl: As above

**NOTICE**

**DSP MUTUAL FUND**

NOTICE is hereby given to all investor(s)/unit holder(s) of DSP Mutual Fund ("Fund") that in accordance with Regulation 54 & 56 of Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 read with SEBI Circular No. SEBI/HO/IMD/F2/CIRP/2018/92 dated June 05, 2018, the Annual Report and Abridged Annual Report of the schemes of the Fund for the year ended March 31, 2021 has been hosted on the website of the Fund viz. [www.dspfm.com](http://www.dspfm.com) and on the website of AMFI viz. [www.amfiindia.com](http://www.amfiindia.com)

Investors may accordingly view / download the reports from the website of the Fund.

Investors can request for physical copy of Annual Report or Abridged Annual Report through any of the following means:

- SMS: Send SMS to 9266277288 from investor's registered mobile number. SMS format "AR-spaco-Folio", Example AR 123456
- Telephone- Give a call at our Contact Centre at 1800 208 4499 / 1800 200 4499
- Email- Send an email to [service@dspfm.com](mailto:service@dspfm.com)
- Letter- Submit a letter to any of the AMC Offices or CAMS investor Service Centres, list available at [www.dspfm.com](http://www.dspfm.com).

**Any queries/clarifications in this regard may be addressed to:**  
**DSP Investment Managers Private Limited ("AMC"),**  
 CIN: U71401MH1986PTC099483,  
 Investment Manager for DSP Mutual Fund,  
 Mafalla Centre, 10th Floor, Nariman Point, Mumbai 400 021,  
 Tel. No.: 91-22 66578000, Fax No.: 91-22 66578181,  
 Toll-free No: 1800 208 4499 or 1800 200 4499,  
 Email ID: [service@dspfm.com](mailto:service@dspfm.com) or Website: [www.dspfm.com](http://www.dspfm.com)

Unit holders are requested to update their PAN, KYC, email id, mobile number and nominee details with the AMC as well as check for any unclaimed redemptions or Income Distribution cum Capital Withdrawal payments.

Place: Mumbai  
 Date: July 28, 2021

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

**Ramco Systems Limited** **ramco**

Registered Office : 47, PSK Nagar, Rajapalayam - 626 108.  
 Corporate Office : 64, Sardar Patel Road, Taramani, Chennai - 600 113.  
 CIN: L72300TN1997PLC037560 Email: [investor@ramco.com](mailto:investor@ramco.com) www.ramco.com

**Extract of Consolidated Financial Results for the Quarter Ended June 30, 2021**

Particulars	Quarter Ended				Year Ended			
	June 30, 2021 Unaudited	March 31, 2021 Audited (Refer Note 5)	June 30, 2020 Unaudited	March 31, 2020 Audited	June 30, 2021 Unaudited	March 31, 2021 Audited	June 30, 2020 Unaudited	March 31, 2020 Audited
1. Total income from operations	1,429.58	19.54	1,529.29	21.02	1,438.31	19.89	1,458.71	22.90
2. Net profit/(loss) for the period before tax (after exceptional items)	(420.58)	(0.82)	142.82	2.04	260.79	3.76	1,079.22	14.63
3. Net profit/(loss) for the period after tax (after exceptional items)	(402.36)	(1.43)	147.82	2.04	260.79	3.76	1,079.22	14.63
4. Net profit/(loss) for the period after tax (after exceptional items) (costs for the period after tax) and other comprehensive income (after tax) (costs for the period after tax)	(393.61)	(1.74)	134.14	0.67	107.19	1.40	454.32	8.61
5. Equity share capital (face value of Rs. 10 each)	307.51	4.34	307.49	6.00	308.42	6.05	307.49	6.05
6. Reserves (including revaluation reserves) as shown in the Balance Sheet							6,719.90	83.19
7. Earnings per share for the period before and after extraordinary items of Rs. 10 each, in Rs. and US\$ (Rounded off only for year figures)								
Basic	(2.91)	(0.02)	2.40	0.03	4.51	0.56	18.90	0.75
Diluted	(2.91)	(0.02)	2.39	0.03	4.51	0.56	18.79	0.75

Notes:

- The above is an extract of the detailed form of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full form of the Quarterly Financial Results are available on the Company's website at [www.ramco.com](http://www.ramco.com) and BSE website [www.bseindia.com](http://www.bseindia.com) and NSE website [www.nseindia.com](http://www.nseindia.com).
- The above consolidated financial results of Ramco Systems Limited (the "Company"), its subsidiaries, together therewith as "Group" and its associated entities are audited by M/s. KPMV Chartered Accountants and approved by the Board of Directors in its meeting held on July 28, 2021. The Consolidated Financial Results are prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with the relevant transitional provisions thereof. The Statutory Auditors have carried out a limited review of the consolidated financial results of the Company for the quarter ended June 30, 2021 and have issued their unmodified report.
- Key numbers of Standalone Financial Results of the Company for the Quarter Ended June 30, 2021 are as follows:

Particulars	For the Quarter Ended		For the Year Ended	
	June 30, 2021 Unaudited	March 31, 2021 Audited (Refer Note 5)	June 30, 2020 Unaudited	March 31, 2021 Audited
Total income from operations	710.50	801.54	780.23	1,543.58
Total (loss) before tax	(81.48)	(88.83)	(66.01)	(812.37)
Net profit/(loss) after tax	(61.49)	(68.02)	87.87	442.25
Comprehensive income for the period (comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax))	(68.18)	(70.32)	87.32	458.03

Figures for the previous periods have been regrouped/rearranged wherever necessary to make them comparable with the figures for the current periods. Figures for the quarter ended March 31, 2021 are the balancing figures between audited figures in respect of full financial year ended March 31, 2021 and published year to date figures up to the final quarter ended December 31, 2020.

By Order of the Board  
 For Ramco Systems Limited  
 P.K. Venkatesh Raju  
 Chairman

Place: Chennai  
 Date: July 28, 2021

**IFB INDUSTRIES LIMITED**  
 CIN: L51099WB1974PC029637  
 Regd. Office: 14, Taramani Road, Kolkata - 700 088  
 Ph: 033-26482979, Fax: 033-26489235  
 Email: [investor@ifb.com](mailto:investor@ifb.com)  
 Website: [www.ifbindustries.com](http://www.ifbindustries.com)

**NOTICE**

Notice is hereby given that the date of meeting of the Board of Directors of IFB Industries Limited has been rescheduled on Saturday, the 17th August, 2021 to consider and take on record the Unaudited Standalone and Consolidated Financial Results of the Company for the quarter ended 30 June, 2021 and other matters. The information contained in this notice is also available on the Company's website [www.ifbindustries.com](http://www.ifbindustries.com) and also on the website of Stock Exchanges viz. Bombay Stock Exchange Ltd - [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Ltd - [www.nseindia.com](http://www.nseindia.com)

By order of the Board  
 For IFB Industries Limited  
 C. Ray Choudhury  
 Company Secretary  
 Place: Kolkata Date: 28.07.2021

**JM FINANCIAL LIMITED**

Corporate Identity Number: L67120MH1986PLC038784  
 Registered Office: 7th Floor, Chery, Appasahub Marathe Marg, Prabhadevi, Mumbai 400025,  
 Tel. No.: +91 22 6630 3030 - Fax: +91 22 6630 3223 - Website: [www.jmfl.com](http://www.jmfl.com)

**STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2021**

Sr. No.	Particulars	Report in Crore			
		30.06.2021 Unaudited	31.03.2021 Refer Note 5	30.06.2020 Unaudited	31.03.2021 Audited
1	<b>Income</b>				
(a)	Revenue from Operations				
(i)	Interest Income	432.65	478.09	439.16	1,908.54
(ii)	Fees and Commission Income	210.65	213.29	78.94	628.53
(iii)	Brokerage Income	81.78	72.16	50.40	256.61
(iv)	Net gain on fair value changes	236.07	35.56	94.80	311.91
(v)	Net gain on derecognition of financial instruments carried at amortised cost	-	0.08	6.51	6.80
(vi)	Other Operating Income	24.68	25.91	16.97	85.29
		985.81	875.09	686.80	3,197.47
(b)	Other Income	6.74	16.04	4.31	29.16
	<b>Total Income</b>	<b>992.55</b>	<b>841.13</b>	<b>691.11</b>	<b>3,226.63</b>
2	<b>Expenses</b>				
(a)	Finance costs	260.99	271.10	272.65	1,110.87
(b)	Impairment on financial instruments (Refer Note 5)	108.63	39.51	69.97	256.76
(c)	Employee benefits expense	162.25	115.42	91.25	440.89
(d)	Depreciation and amortisation expense	9.44	6.71	10.06	33.75
(e)	Other Expenses	50.84	99.89	64.01	311.57
	<b>Total Expenses</b>	<b>622.15</b>	<b>526.73</b>	<b>508.94</b>	<b>2,153.78</b>
3	<b>Profit before tax (1-2)</b>	<b>360.40</b>	<b>314.40</b>	<b>184.17</b>	<b>1,064.85</b>
4	<b>Tax expenses</b>				
(a)	Current tax	129.35	67.07	61.52	313.59
(b)	Deferred tax	(43.42)	12.06	(16.88)	(52.73)
(c)	Tax adjustment of earlier years (net)	-	(0.07)	0.57	(0.07)
	<b>Total tax expenses</b>	<b>85.93</b>	<b>75.06</b>	<b>45.21</b>	<b>266.79</b>
5	<b>Net Profit for the period 1 year (3-4)</b>	<b>274.47</b>	<b>239.34</b>	<b>138.96</b>	<b>800.06</b>
6	Add - Share in profit of associate	0.31	0.31	0.65	2.11
7	<b>Net Profit after tax and Share in profit of associate (5+6)</b>	<b>274.79</b>	<b>239.65</b>	<b>139.61</b>	<b>802.17</b>
8	<b>Other Comprehensive Income (OCI)</b>				
(i)	Items that will be reclassified to profit or loss				
- Exchange differences on translation of foreign operations	1.33	0.76	0.41	(2.74)	
- Items that will not be reclassified to profit or loss					
- Remeasurement of defined benefit obligations	0.65	1.85	-	(0.40)	
- Share in Other Comprehensive Income of Associate	(0.17)	(0.47)	0.10	(0.69)	
- Income tax on the above					
<b>Total Other Comprehensive Income</b>	<b>1.82</b>	<b>2.14</b>	<b>0.51</b>	<b>(0.83)</b>	
9	<b>Total Comprehensive Income (7+8)</b>	<b>276.60</b>	<b>237.79</b>	<b>139.12</b>	<b>801.34</b>
10	<b>Net Profit attributable to (i):</b>				
Owners of the company	203.14	176.71	93.61	590.14	
Non-controlling interests	71.84	56.94	46.00	216.03	
11	<b>Other Comprehensive Income attributable to (i):</b>				
Owners of the company	1.80	2.03	0.14	(0.81)	
Non-controlling interests	0.02	0.11	(0.03)	0.12	
12	<b>Total Comprehensive Income attributable to (i):</b>				
Owners of the company	204.94	178.74	93.75	589.33	
Non-controlling interests	71.66	57.05	45.97	215.73	
13	<b>Paid up equity share capital (Face value Rs.10/- per share)</b>	<b>95.35</b>	<b>95.27</b>	<b>95.19</b>	<b>95.27</b>
14	<b>Other Equity (excluding revaluation reserves)</b>				<b>6,652.19</b>
Earning Per Share (EPS)					
Basic EPS (in Rs.) (Not annualised)	2.33	1.80	1.01	6.34	
Diluted EPS (in Rs.) (Not annualised)	2.32	1.89	1.00	6.37	

\* Denotes amount below ₹ 50,000/-

**SEGMENTWISE DETAILS ON CONSOLIDATED BASIS FOR THE QUARTER ENDED JUNE 30, 2021**

Particulars	Report in Crore			
	30.06.2021 Unaudited	31.03.2021 Audited (Refer Note 5)	30.06.2020 Unaudited	31.03.2021 Audited
<b>Segment Revenue</b>				
A Investment Bank	316.97	284.86	209.61	1,083.79
B Mortgage Lending	300.16	301.50	298.58	1,217.72
C Alternative & Distressed Credit	225.31	78.24	99.31	358.83
D Asset Management, Wealth Management & Securities Business (Platform AWS)	147.15	164.02	86.09	501.93
E Others	35.61	52.10	13.45	138.65
<b>Total Segment Revenue</b>	<b>1,019.19</b>	<b>879.24</b>	<b>706.94</b>	<b>3,379.82</b>
<b>Loss: Inter - segmental revenue</b>	<b>(47.19)</b>	<b>(38.11)</b>	<b>(16.54)</b>	<b>(162.70)</b>
<b>Total Revenue</b>	<b>972.00</b>	<b>841.13</b>	<b>690.40</b>	<b>3,217.12</b>
<b>Segment Results (Profit before tax)</b>				
A Investment Bank	114.96	113.11	55.88	374.91
B Mortgage Lending	71.41	129.51	102.09	477.50
C Alternative & Distressed Credit	143.35	16.02	22.98	93.70
D Asset Management, Wealth Management & Securities Business (Platform AWS)	124.45	26.97	1.24	66.10
E Others	18.23	26.79	1.99	54.54
<b>Total Results</b>	<b>360.40</b>	<b>314.40</b>	<b>184.17</b>	<b>1,064.85</b>
<b>Segment Assets</b>				
A Investment Bank	5,959.84	6,174.86	5,650.89	6,174.86
B Mortgage Lending	8,983.75	9,646.99	8,478.47	9,646.99
C Alternative & Distressed Credit	3,971.90	3,865.67	3,955.67	3,865.67
D Asset Management, Wealth Management & Securities Business (Platform AWS)	3,108.82	2,394.35	1,925.44	2,394.35
E Others	1,605.61	1,240.53	1,202.47	1,240.53
<b>Total Segment Assets</b>	<b>23,629.92</b>	<b>23,324.40</b>	<b>21,212.44</b>	<b>23,324.40</b>
<b>Segment Liabilities</b>				
A Investment Bank	3,683.98	3,683.66	3,403.89	3,683.66
B Mortgage Lending	5,142.82	5,859.13	4,970.26	5,859.13
C Alternative & Distressed Credit	2,211.24	2,214.36	2,335.81	2,214.36
D Asset Management, Wealth Management & Securities Business (Platform AWS)	2,380.18	1,676.19	1,257.89	1,676.19
E Others	311.76	265.45	275.77	265.45
<b>Total Segment Liabilities</b>	<b>13,729.79</b>	<b>13,698.79</b>	<b>12,244.64</b>	<b>13,698.79</b>
<b>Investment Bank</b>				
A Investment Bank	2,275.85	2,491.20	2,267.00	2,491.20
B Mortgage Lending	3,841.11	3,787.86	3,588.19	3,787.86
C Alternative & Distressed Credit	1,760.65	1,651.31	1,619.86	1,651.31
D Asset Management, Wealth Management & Securities Business (Platform AWS)	726.64	718.10	667.55	718.10
E Others	1,293.85	975.08	976.70	975.08
<b>Total Capital Employed</b>	<b>9,898.12</b>	<b>9,623.61</b>	<b>8,969.30</b>	<b>9,623.61</b>

- the provision for impairment of financial assets carried at amortised cost; and  
 - the fair value of certain financial assets carried at fair value through profit or loss (FVTPL).

Accordingly, the consolidated financial results for the quarter ended June 30, 2021 includes incremental impairment provision of Rs. 82.58 crore on account of the pandemic. The said provision is in addition to the impairment provision and fair value loss aggregating Rs. 382.10 crore as on March 31, 2021, which significantly impacted potential impact on account of the pandemic. Based on the current indicators of future economic conditions, the Group considers these provisions to be adequate and the fair values of financial assets carried at FVTPL to be appropriate.

In addition, while assessing the liquidity situation, the Group has taken into consideration certain assumptions with respect to the expected realisation of the financial assets and the expected source of funds, based on its past experience which have been adopted for the current events.

The extent to which the pandemic including the current "second wave" will impact future results of the Company and its subsidiaries and consequently the Group's results will depend on future developments, which are highly uncertain including, among other things, on new information concerning the severity of the Covid-19 pandemic and any actions to contain its spread or mitigate its impact, on whether governments/authorities or elected by the Group, given the uncertainty over the potential macro-economic conditions, the impact of the Covid-19 pandemic may be different from the one estimated as at the date of approval of these consolidated financial results. The Group will continue to closely monitor any material changes to future economic conditions, which will be given effect to in the respective future periods.

6. The figures for the quarter ended March 31, 2021 in the above financial results are the balancing figures between the audited figures for the full financial year and the year to date unaudited figures published up to the nine months ended December 31, 2020 which were subject to limited review.

7. The Consolidated and Standalone financial results for the last quarter ended June 30, 2021 are being uploaded on the Company's website viz. [www.jmfl.com](http://www.jmfl.com) and the websites of BSE Limited and National Stock Exchange of India Limited viz. [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) respectively.

Key stand-alone financial information is given below:

Particulars	Report in Crore			
	30.06.2021 Unaudited	Quarter Ended 31.03.2021 Refer note 5	30.06.2020 Unaudited	Year Ended 31.03.2021 Audited
<b>Total Income</b>	<b>159.78</b>	<b>132.98</b>	<b>31.31</b>	<b>374.41</b>
<b>Profit before tax</b>	<b>97.62</b>	<b>92.60</b>	<b>10.28</b>	<b>218.83</b>
<b>Profit after tax</b>	<b>75.07</b>	<b>68.66</b>	<b>10.25</b>	<b>175.23</b>
<b>Total Comprehensive Income</b>	<b>75.12</b>	<b>68.74</b>	<b>10.18</b>	<b>175.39</b>

8. Previous period year's figures have been regrouped and rearranged wherever necessary to conform to the current period year's classification.

**For and on behalf of the Board of Directors**

Vishal Kampani  
 Managing Director  
 (DIN:00009079)

Place : Mumbai  
 Date : July 28, 2021

**Business Standard KOLKATA EDITION**

Printed and Published by Joydeep Chakraborty on behalf of Business Standard Private Limited, Saratwati Print Factory Pvt. Ltd., 189, Chowbaghat, West, P.O. Tiji, Kolkata-700 105 and published at 41, Red Cross Place, 3rd Floor, Kolkata-700 001

Editor: Shyamal Majumdar

RNI No: 270421915

Readers should write their feedback at [feedback@bsmail.in](mailto:feedback@bsmail.in)  
 Ph: 033-2210 1314/021600

For Subscription and Circulation enquiries please contact:  
 Ms. Manasi Singh  
 Head-Customer Relations  
 Business Standard Private Limited,  
 H4 & D3, Building P/Anagha Centre, Opp. Birla Centennial, P/8 Marg, Worli, Mumbai - 400013  
 Email: subs\_bs@bsmail.in  
 or sms: REACHBS TO 57575

DISCLAIMER: News reports and feature articles in Business Standard seek to present an unbiased picture of developments in the markets, the corporate world and the government. Actual developments can turn out to be different owing to circumstances beyond Business Standard's control and knowledge. Business Standard does not take any responsibility for investment or business decisions taken by readers on the basis of reports and articles published in the newspaper. Readers are expected to form their own judgements.

Business Standard does not associate itself with or stand by the contents of any of the advertisements accepted in good faith and published by it. Any claim related to the advertisements should be directed to the advertiser concerned.

Unless explicitly stated otherwise, all rights reserved by Business Standard Pvt. Ltd. Any printing, publication, reproduction, transmission or redistribution of the contents, in any form or by any means, is prohibited without the prior written consent of Business Standard Pvt. Ltd. Any such prohibited and unauthorized act by any person/entity shall invite civil and criminal liabilities.

Re: 1/- Air Surcharge for North East States

