

31.07.2023

To,  
The Manager,  
Listing Department,  
National Stock Exchange of India Limited,  
'Exchange Plaza', C-1, Block – G,  
Bandra-Kurla Complex,  
Bandra (E), Mumbai – 400 051  
Ph. No. 022-26598100  
Scrip Code : GEOJITFSL - EQ

To,  
The Manager,  
Listing Department,  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400 001.  
Ph. No.022 22721233  
Scrip Code : 532285

Dear Sir/Madam,

**Sub: Newspaper Advertisement dated 29.07.2023 – Financial Results for the quarter ended 30.06.2023**

Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith copy of the newspaper advertisements of un-audited financial results for the quarter ended 30<sup>th</sup> June 2023 published in an English and Malayalam newspapers.

This is for your information and records.

Thanking You,  
**For Geojit Financial Services Limited**



**Liju K Johnson**  
Company Secretary



QUICKLY.

Equitas SFB Q1 profit soars 97% to ₹191 crore



**Chennai:** Equitas Small Finance Bank has reported a 97.1 per cent jump in its profit after tax for the April-June 2023 quarter at ₹191.20 crore, the bank said on Friday. The bank registered a net profit of ₹97 crore during the corresponding quarter of the previous year. For the year ending March 31, 2023, the net profit stood at ₹573.59 crore. **PT**

Star Health's profit rises 35% to ₹288 crore in Q1

**Chennai:** Star Health and Allied Insurance Co Ltd, has reported a 35 per cent rise in its profit after tax at ₹288 crore for the quarter ended June 30, 2023 when compared with a PAT of ₹213 crore in the year-ago period. Its profit before extraordinary items and tax stood at ₹384 crore against ₹288 crore in the year-ago period. **OUR BUREAU**

# UCO Bank gets RBI nod to open 8 more vostro accounts

**SURGING AHEAD.** PSB reports 81% growth in net profit in Q1 at ₹223 crore

**Our Bureau**  
Kolkata

UCO Bank has opened four special rupee vostro accounts with Russian banks so far and has received permission from Reserve Bank of India for opening eight more accounts. Of these eight, six will be with Russian banks and two will be with banks in Belarus, said Ashwani Kumar, MD & CEO, UCO Bank.

Further, it has received interest from four more banks for opening special rupee vostro accounts.

"We have already opened four special rupee vostro accounts so far and have received RBI permission for opening eight more such accounts, which we will be opening soon. This apart, four more banks have expressed interest for opening accounts. We will approach the RBI for seeking their permission," Kumar told



**GOOD TIMES.** The bank's total deposits grew by nearly 11% at ₹2,49,694 crore during the quarter under review

newspersons at a virtual press conference to announce the bank's financial performance during the first quarter on Friday.

Though the volume of transaction under these accounts is still small, it is expected to pick up in the days to come once the level of awareness increases, he said.

UCO Bank has registered around 81 per cent growth in net profit at ₹223 crore during the quarter ended

June 30, 2023, as against ₹124 crore same period last year on the back of higher core income and lower provisioning.

**NII, NIM IMPROVES**

Net Interest Income (NII) increased by around 22 per cent at ₹2,009 crore in Q1FY24 as against ₹1,650 crore last year.

Net interest margin (NIM) improved to 2.86 per cent as on June 30, 2023 as against 2.74 per cent same

period last year. The bank's total deposits grew by nearly 11 per cent at ₹2,49,694 crore during the quarter under review while advances grew by 25 per cent at ₹1,64,278 crore. Growth in credit was primarily driven by retail, agriculture and MSME sectors, Kumar said.

**CD RATIO UP**

The credit to deposit (CD) ratio improved to 65.79 per cent as on June 30, 2023 as against 58.29 per cent last year.

On the asset quality front, gross non performing asset (NPA) improved to 4.48 per cent during the quarter under review as against 7.42 per cent last year while net NPA improved to 1.18 per cent (2.49 per cent).

Provision coverage ratio improved to 94.88 per cent (91.96 per cent). The bank's scrip closed at ₹28.78, down by 1.47 per cent on the BSE on Friday.

# Piramal Enterprises to buy back up to 1.4 crore shares for ₹1,750 crore

**Anshika Kayastha**  
Mumbai

The board of Piramal Enterprises approved the buyback of up to 1.4 crore shares, or 5.87 per cent of the equity share capital, for ₹1,750 crore. The shares, with a face value of ₹2, are proposed to be bought through the tender offer route at ₹1,250 per share, a 25 per cent premium over the last closing price.

The entire buyback process, in which the promoter and promoter groups will not participate, is expected to be completed within two months.

"Considering this buyback and dividends paid over the past 12 months, the company has returned a total of ₹3,278 crore which is around 16 per cent of the company's three-month average market capitalisation," the company said.

In the earnings call, Chairman Ajay Piramal said that the buy-back is being undertaken with the objective of long-term wealth creation for stakeholders and for effective utilisation of capital. "This capital allocation strategy aims to combine investing in our core business and returning excess

**Q1 RESULTS**

- Piramal Enterprises posted a net profit of ₹509 crore for Q1 FY24 led by gains from the sale of 8.34 per cent stake in Shriram Finance during the quarter.
- Total income fell 9 per cent y-o-y and 10 per cent q-o-q to ₹1,935 crore.
- Net interest income was 17 per cent lower y-o-y and 22 per cent q-o-q at ₹891 crore.

capital to shareholders." Following the buy-back, the capital adequacy ratio of the company will fall from 34.3 per cent as of June 30 to 31 per cent, which will be sufficient to support growth for the next four-five years, he said.

**PROFIT RISES**

Piramal Enterprises posted a net profit of ₹509 crore for Q1 FY24 led by gains of ₹855 crore from the sale of 8.34 per cent stake in Shriram Finance for ₹4,820 crore during the quarter. Total income fell 9 per cent y-o-y and 10 per cent q-o-q to ₹1,935 crore. Net interest income was 17 per cent lower y-o-y and 22 per cent q-o-q at ₹891 crore.

Jairam Sridharan, MD of Piramal Capital & Housing Finance, said that while AUM growth was largely flat on year,

the decline in income was because the change in the product mix and creation of SRs (security receipts) led to an increase in the share of non-earning assets. Total AUM stood at ₹63,938 crore.

The SR book for the lender stood at around ₹5,300 crore as of June 30 of which 70 per cent was wholesale at ₹3,600 crore. Retail lending grew 57 per cent yoy to ₹34,891 crore, accounting for 55 per cent as against 34 per cent a year ago.

The environment is very conducive for retail lending and the company expects to grow the portfolio at over 50 per cent at least for the next few quarters, he said.

Gross NPA ratio improved to 2.8 per cent from 3.8 per cent a quarter ago, and net NPA ratio to 1.5 per cent from 1.9 per cent.

# Aimed, FICCI cross swords over import of pre-owned medical devices

**PT Jyothi Datta**  
Mumbai

The import of pre-owned medical devices has become a bone of contention, as a forum representing domestic makers does not see eye to eye with industry body FICCI on the issue.

In a strongly worded communication, the Association of Indian Medical Device Industry (Aimed) said importing pre-owned medical devices would deliver a "body blow to domestic manufacturers of medical devices and equipment, which have urged the Centre to withdraw the official memorandum permitting the import of pre-owned medical devices."

"Nothing could have been worse than what FICCI Medical Devices Division is doing at the behest of MNCs (multinationals) lobby," said Aimed forum coordinator Rajiv Nath, alleging the industry body was working against the interest of domestic medical devices manufacturers. "Its 'Un-make in India' campaign amounts to bulldozing the Make in India dream of Prime Minister Narendra Modi," he added.

Countering Aimed, a statement from FICCI's Medical Devices Committee said, it dismissed as "baseless" the allegations against the 95-years-plus organisation. FICCI is the oldest apex national chamber

of commerce and industry, working in the interests of the country for almost a century, it said, adding that it worked "beyond the narrow sectoral interests that some industry associations may represent."

**CONFUSING INVESTORS**

Nath's contention was, the decision to permit import of pre-owned medical devices was in contravention to India's recently launched National Medical Device Policy-2023 that sought to make the country self-reliant and be an exporter. The official memorandum is a regressive step that

has confused investors who have been putting up manufacturing capacities in the last few years in response to the PM's call, he added.

Suresh Vazirani, Chairman, Transasia Bio-Medicals, cautioned against allowing free imports of "old, used and discarded medical equipment" from other countries. "India's retrograde policy will allow Western countries to ship all old equipment to India and thereby prevent their own countries from getting environmentally polluted with discarded pollutants in medical equipment," he said.

# Bank of India's Q1 net zooms 3-fold on robust net interest income

**Our Bureau**  
Mumbai

Bank of India (BoI) reported a 176 per cent jump in first quarter standalone net profit at ₹1,551 crore against ₹561 crore in the year-ago quarter on the back of healthy growth in net interest income and other income, and decline in loan loss provisions.

Net interest income (difference between interest earned and interest expended) of the

Mumbai-headquartered public sector bank was up 45 per cent y-o-y at ₹5,915 crore (₹4,072 crore in the year-ago quarter).

**NIM IMPROVES**

Other income, comprising income (including commission) from non-fund based banking activities, fees, earning from foreign exchange, profit/loss on sale of assets, profit/loss (including revaluation) from investments, recovery from accounts written off, etc, rose 27 per cent to ₹1,462 crore

(₹1,152 crore). Net interest margin increased to 3.03 per cent in the reporting quarter from 2.55 per cent in the year-ago quarter. Loan loss provisions declined 40 per cent y-o-y to ₹777 crore (₹1,304 crore). The gross non-performing assets (NPA) to gross advances position improved to 6.67 per cent as at June-end 2023, against 7.31 per cent as at March-end 2023.

The net NPA to net advances position improved a tad to 1.65 per cent as at June-end 2023

against 1.66 per cent as at March-end 2023.

Global deposits increased by 8.71 per cent y-o-y to stand at ₹6,96,544 crore as on June-end 2023. The share of low-cost current account, savings account (CASA) deposits in domestic deposits declined to 44.52 per cent as at June-end 2023 against 44.73 per cent as at March-end 2023.

Global Advances rose by 8.48 per cent y-o-y to stand at ₹5,18,264 crore. Within domestic advances, RAM (retail,

agriculture and MSME) and corporate & other advances grew by 11.75 per cent and 10.56 per cent, respectively.

Rajneesh Karnatak, MD & CEO, expects the bank to clock 11-12 per cent growth in advances and 10 per cent growth in deposits in FY24. The bank could end FY24 with a GNPA ratio below 6 per cent on the back of cash recoveries and up-gradation of stressed accounts aggregating ₹2,000 crore every quarter and an NIM of above 3 per cent, he said.

**Malabar Regional Co-operative Milk Producers' Union Ltd.**  
Head Office, Kummamangalam (P.O.), Kozhikode-673571, Kerala  
Ph: 04952805412, 04952805403

**TENDER NOTICE**  
MRU:PROJECTS/NPDD VI/136/2023-24 27.07.2023

Tenders are invited from Reputed firms/experienced professionals having Technical and Financial Capability for the Final Evaluation of Projects implemented under Central Sector Scheme National Programme for Dairy Development.  
For details, visit [www.malabarmilma.com](http://www.malabarmilma.com).  
Last Date : 16.08.2023

Managing Director

**TRCMPU LTD**  
Ksheera Bhavan, Pattom, Thiruvananthapuram - 695 004.  
Phone: 0471-2447109, Email: [trcmpuproj@gmail.com](mailto:trcmpuproj@gmail.com)

**EXPRESSION OF INTEREST**  
Bids are invited for the following. Visit the TRCMPU website ([www.milmatrcmpu.com](http://www.milmatrcmpu.com)) for details.

Particulars of Supply	Tender ID
Expression of Interest - Supply & Commissioning of 3 Ton Briquette Fired Boiler at PTD	689/TRU/PC/2023

Contact : 9061498267 Managing Director

## intellect INTELLECT DESIGN ARENA LIMITED

CIN : L72900TN2011PLC080183  
Regd Office : Carex Centre, 244 (Old No. 713) Anna Salai, Chennai 600 006,  
Ph:+91-44-6700 8000, Fax:+91-44-6700 8874  
Website : [www.intellectdesign.com](http://www.intellectdesign.com), Email id: [shareholder.query@intellectdesign.com](mailto:shareholder.query@intellectdesign.com), [company.secretary@intellectdesign.com](mailto:company.secretary@intellectdesign.com)

### UNAUDITED CONSOLIDATED AND STANDALONE FINANCIAL RESULTS FOR THE YEAR AND QUARTER ENDED JUNE 30, 2023

PARTICULARS	CONSOLIDATED		
	QUARTER ENDED		YEAR ENDED
	JUNE 30, 2023 Refer Note 1	JUNE 30, 2022 Refer Note 1	MARCH 31, 2023 Refer Note 1
Revenue from operations	6,393.82	5,412.98	22,312.52
Profit for the period / year before share of profit of associates and tax	1,251.14	974.04	3,618.02
Profit for the period / year before tax (including share of profit of associates)	1,265.37	930.81	3,633.47
Profit for the period / year after tax - attributable to the Owners of the Company	934.67	687.70	2,672.27
Total Comprehensive Income for the period / year [comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)] - attributable to the Owners of the Company	1,331.38	315.26	2,358.77
Equity share capital	680.68	674.94	678.61
Earnings Per Share (of Rs. 5/- each)			
1. Basic	6.93	5.14	19.90
2. Diluted	6.70	4.94	19.23
PARTICULARS	STANDALONE		
	QUARTER ENDED		YEAR ENDED
	JUNE 30, 2023 Refer Note 1	JUNE 30, 2022 Refer Note 1	MARCH 31, 2023 Refer Note 1
Revenue from operations	4,238.60	3,622.52	14,701.09
Profit for the period / year before share of profit of associates and tax	785.89	610.40	2,022.96
Profit for the period / year before tax (including share of profit of associates)	528.45	409.40	1,339.92
Total Comprehensive Income for the period / year [comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)] - attributable to the Owners of the Company	878.11	26.17	750.27
Equity share capital	680.68	674.94	678.61
Earnings Per Share (of Rs. 5/- each)			
1. Basic	3.92	3.06	9.98
2. Diluted	3.79	2.94	9.64

- NOTES:**
- The Standalone and Consolidated financial results for the quarter and period ended June 30, 2023 were approved by the Board of Directors at its meeting held on July 27, 2023. The statutory auditors have conducted a limited review of the above standalone and consolidated financial results. These 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 Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and relevant amendment rules thereafter.
  - The Standalone and Consolidated financial results for the quarter ended March 31, 2023 is the balancing figure between audited figures in respect of the full financial year ended March 31, 2023 and the unaudited published year-to-date figures upto the third quarter ended December 31, 2022 which was subjected to limited review.
  - Employee benefits expense for the quarter ended June 30, 2023 in consolidated financial results includes aggregate employee stock based compensation of Rs. 126 million (June 30, 2022 - Rs. 131 million and March 31, 2023 - Rs.105 million)
  - Based on the "Management Approach" as defined under Ind AS 108 Operating Segments, the Company's performance is evaluated and resources are allocated based on an analysis of various performance indicators by a single business segment i.e. 'Software Product License & related services'.
  - Tax expense for the quarter ended June 30, 2023 in the consolidated and standalone financial results includes reduction in deferred tax charge arising out of the estimated impact of the Taxation Laws (Amendment) Ordinance 2019. This is arising from the re-measurement of deferred tax liability that is expected to reverse in future when the Company will migrate to the new tax regime.
  - Figures of the earlier periods wherever necessary, have been regrouped to conform with those of the current period.
  - For more information, kindly visit Company's website, i.e; [www.intellectdesign.com](http://www.intellectdesign.com) or stock exchanges website [www.nseindia.com](http://www.nseindia.com) or [www.bseindia.com](http://www.bseindia.com)

Place : Chennai  
Date : July 27, 2023

For **Intellect Design Arena Limited**  
Sd/-  
Arun Jain  
Chairman & Managing Director

**GEOJIT**  
PEOPLE YOU PROSPER WITH

**GEOJIT FINANCIAL SERVICES LIMITED**  
Reg. Office: 11<sup>th</sup> Floor, 34/659-P, Civil Line Road, Padivattom, Kochi, Kerala - 682024  
Website: [www.geojit.com](http://www.geojit.com).

**EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30 JUNE 2023**

Sl. No.	Particulars	For the quarter ended		
		30-Jun-23	31-Mar-23	30-Jun-22
		(Unaudited)	(Audited)	(Unaudited)
1	Total income from operations	10,984.76	43,929.48	10,188.08
2	Net profit / (loss) for the period (before tax, exceptional and / or extraordinary items)	2,913.90	11,893.78	2,852.28
3	Net profit / (loss) for the period before tax (after exceptional and / or extraordinary items)	2,913.90	11,893.78	2,852.28
4	Net profit / (loss) for the period after tax (after exceptional and / or extraordinary items)	2,207.84	10,096.32	2,201.63
5	Total comprehensive income for the period [Comprising profit / (loss) for the period (after tax) and other comprehensive income (after tax)]	2,203.14	10,113.65	2,206.17
6	Equity share capital	2,390.95	2,390.93	2,390.66
7	Reserves (excluding revaluation reserve) as shown in the audited balance sheet of previous year	69,887.01	69,887.01	67,304.04
8	Earnings per share (of ₹1/- each) (not annualised)			
a)	Basic:	0.88	4.06	0.89
b)	Diluted:	0.88	4.06	0.89

Summary of standalone financial results of Geojit Financial Services Limited is as follows:

Sl. No.	Particulars	For the quarter ended		
		30-Jun-23	31-Mar-23	30-Jun-22
		(Unaudited)	(Audited)	(Unaudited)
1	Total income from operations	10,631.70	41,951.82	9,628.92
2	Profit from ordinary activities before tax	2,830.14	11,078.50	2,558.65
3	Net profit / (loss) after tax	2,107.09	8,955.95	1,898.60
4	Total comprehensive income (after tax)	2,104.78	8,946.69	1,891.61

Note: The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on the websites of the stock exchange. (Refer corporate announcements).

Place: Kochi  
Date: 28 July 2023

For **Geojit Financial Services Limited**  
Managing Director

പി.ജി.പ്രവേശനം: പ്രൈവറ്റ് പരിശോധിക്കാം

വിവരങ്ങൾ: സർക്കാർ, സ്വയം സഹായകരമായ കോളേജുകളിലെ പ്രൈവറ്റ് പരിശോധനകൾ...

കേന്ദ്ര സർവകലാശാല: പി.ജി.പ്രവേശനം

വിവരങ്ങൾ: കോർസുകളുടെ സർവകലാശാലയിൽ 26 വിഭാഗങ്ങളിലെ പരീക്ഷകൾ...

എം.ബി.ബി.എസ്, ബി.ഡി.എസ് പ്രവേശനം: ഓപ്ഷൻ 31 വരെ

അലോട്ട്മെന്റ് ലഭിച്ചവർ ആഗസ്റ്റ് 8നകം പ്രവേശനം നേടണം



മോ.ടി.പി.നാരായണൻ

മിട്ട പരിക്ഷകളുടെ റാങ്ക് ലിസ്റ്റിന്റെ അടിസ്ഥാനത്തിൽ...

ഓഗസ്റ്റ് 8ന് 5000 രൂപയും, 15 മാസത്തെ വിജ്ഞാപനത്തിന്റെ ഭാഗമായി...



നവീനികപിസിയിൽ 9.5 ലക്ഷം രൂപ...

നവീനികപിസിയിൽ 9.5 ലക്ഷം രൂപ അനുബന്ധ ആവശ്യങ്ങൾ...

പുതിയ മെഡിക്കൽ കോളേജുകളിലെ ഡോക്ടർമാരെ സമ്മർദ്ദത്തിലാക്കരുത്

വിവരങ്ങൾ: പുതിയ മെഡിക്കൽ കോളേജുകളിലെ ഡോക്ടർമാരെ സമ്മർദ്ദത്തിലാക്കരുത്...



നവീനികപിസിയിൽ പുതിയ മെഡിക്കൽ കോളേജിന്റെ ഉദ്ഘാടനം...

വിദേശപഠനത്തിന് വായ്പയും സഹായവുമൊരുക്കി ഒഡേപെക്

എട്ട് രാജ്യങ്ങളിൽ പഠനത്തിന് അവസരം

വിദേശപഠനത്തിന് സഹായവും സഹായവുമൊരുക്കി ഒഡേപെക്...



ഓഗസ്റ്റ് 2023 മുതൽ 2024 വരെ...

പഠനത്തിന് തുണയാകുന്ന പദ്ധതികൾ...

തനിക്കെതിരെ കേസ് ഏടുക്കണമെന്ന് വിനായകൻ

കൊച്ചി: ഉമ്മനിലെ തനിക്കെതിരെ കേസ് ഏടുക്കണമെന്ന് വിനായകൻ...

ശിക്ഷ ശരിവച്ച് പൈക്കോടതി

കുട്ടിക്കാലം മുതലുള്ള ലൈംഗിക പീഡനം പുറത്തുപറഞ്ഞത് അവിശ്വസിക്കേണ്ട

കൊച്ചി: കുട്ടിക്കാലം മുതൽ പീഡനം അനുഭവിച്ചത് അവിശ്വസിക്കേണ്ട...

Table with 4 columns: S.No, Name, Amount, and Status. Lists various financial transactions and amounts.

പറഞ്ഞത് യുവമോർച്ചക്കാർക്ക് മനസ്സിലാകുന്ന മറുപടി: ജയരാജൻ

കണ്ണൂർ: മോർച്ചപിന് പ്രസ്ഥാനത്തിന് പീഡനം...

പി.ജയരാജൻ കൊലപാതകം ആഗ്രഹിക്കുന്നു: യുവമോർച്ച

കണ്ണൂർ: പി.ജയരാജൻ കൊലപാതകം ആഗ്രഹിക്കുന്നു...

കേരള സംസ്ഥാന ഭാഗ്യക്കുറി. NIRMAL NR-339 DRAW RESULT 28/07/2023. Lists various lottery numbers and prizes.

Table with 4 columns: S.No, Particulars, For the quarter ended, For the year ended, For the quarter ended. Financial results for Geojit Financial Services Limited.

Geojit Financial Services Limited. EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30 JUNE 2023. Includes financial statements and a summary of standalone financial results.