

S.J.S. Enterprises Limited*(Formerly known as S.J.S. Enterprises Private Limited)*Sy No 28/P16 of Agra Village and Sy No 85/P6
of B.M Kaval Village Kengeri Hobli Bangalore 560082

P: +91 80 6194 0777 F: +91 80 28425110

Email Id: info@sjsindia.com, compliance@sjsindia.com

ISO 14001 ISO 45001
ISO 9001 IATF 16949
Certified

CIN: L51909KA2005PLC036601

www.sjsindia.com



Creating Possibilities

May 17, 2023

To,

National Stock Exchange of India Limited Exchange Plaza, 5 th Floor, Plot No. C/1, G Block, Bandra – Kurla Complex, Bandra (E), Mumbai -400 051 Symbol: SJS	BSE Limited Corporate Relationship Department, 2 nd Floor, New Trading Wing, Rotunda Building, P.J. Towers, Dalal Street, Mumbai – 400 001 Scrip Code: 543387
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ISIN: INE284S01014

Dear Sir/Madam,

Subject: Newspaper Publication of Financial Results [Disclosure under Regulation 47 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015]

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing the advertisement of audited financial results of the Company for the quarter and year ended March 31, 2023, published in:

1. Financial Express (English language - All India Edition) issue dated May 17, 2023;
2. Vishwavani (Kannada language - Regional Edition) issue dated May 17, 2023.

The above information will also be made available on the website of the Company at <https://www.sjsindia.com/>

Request you to kindly take the above on record.

Thank you,

Yours faithfully,

For S.J.S. Enterprises Limited**Thabraz Hushain W.****Company Secretary & Compliance Officer****Membership No.: A51119***Encl: As mentioned above*

GRAVISS HOSPITALITY LIMITED

CIN: L55101PN1959PLC012761

Regd office: Plot no. A4 & A5, Khandala M.I.D.C., Phase II, Kesurdi, Khandala, Satara - 412 801 (Maharashtra). www.gravisshospitality.com Tel. 022-62513131
Email: investors.relations@gravissgroup.com

Extract of Audited Financial Results for the Quarter and Year ended March 31, 2023

(₹ in lakhs)

Sr No	PARTICULARS	STANDALONE			CONSOLIDATED					
		Quarter Ended		Year Ended	Quarter Ended		Year Ended			
		31-03-23 Audited	31-12-22 Unaudited	31-03-22 Audited	31-03-23 Audited	31-12-22 Unaudited	31-03-22 Audited	31-03-23 Audited	31-03-22 Audited	31-03-22 Audited
1	Total Income from operations (net)	1,689	1,606	1,023	5,407	3,054	1,894	1,607	1,574	6,713
2	Net Profit / (Loss) for the period before Tax	377	417	17	913	(204)	396	381	(226)	797
3	Net Profit / (Loss) for the period after Tax	331	311	(32)	727	(198)	334	274	(276)	595
4	Other Comprehensive Income (after tax)	3	-	3	3	3	3	-	3	3
5	Total Comprehensive Income (after tax)	335	311	(29)	730	(195)	338	274	(272)	598
6	Equity Share Capital	1,410	1,410	1,410	1,410	1,410	1,410	1,410	1,410	1,410
7	Earning Per Share (of Rs. 2/- each) (not annualized)									
	(1) Basic (Rs):	0.47	0.44	(0.04)	1.04	(0.28)	0.48	0.39	0.39	0.85
	(2) Diluted (Rs):	0.47	0.44	(0.04)	1.04	(0.28)	0.48	0.39	0.39	0.85

NOTE:
The above Audited standalone and consolidated results for the quarter and year ended 31st March, 2023 which have been prepared in accordance with Regulation 33 of SEBI(Listing and Disclosure Requirements) Regulations, 2015 and subjected to review by the Statutory Auditors of the Company and were reviewed by the Audit Committee of the Board of Directors and the Board of Directors at their meeting held on 16.05.2023.

The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulation, 2015. The full format of the Quarterly Financial Results are available on the Company's website www.gravisshospitality.com and Stock Exchange website (www.bseindia.com).

For Graviss Hospitality Limited

Sd/-
Romil Ratra
CEO-Whole Time Director

Mumbai
Date: 16-05-2023

INTERCONTINENTAL®
MARINE DRIVE MUMBAI

**S.J.S. ENTERPRISES LIMITED**

(Formerly S.J.S. Enterprises Private Limited)

Registered and Corporate Office: Sy No 28/P16 of Agra Village and Sy No 85/P6 of B.M Kaval Village, Kengeri Hobli, Bangalore 560 082, Karnataka, India
Website: www.sjsindia.com | E-mail: compliance@sjsindia.com | Tel: +91 80 6194 0777
CIN: L51909KA2005PLC036801

Extract of Statement of consolidated audited financial results for the Quarter & Financial Year ended 31st March 2023

(Rupees in million, except per equity share data)

Sr. No.	Particulars	Quarter ended		Year ended	
		31 March 2023	31 December 2022	31 March 2022	31 March 2022
		Audited	Unaudited	Audited	Audited
1	Total income from operations	1,065.69	1,063.74	1,041.05	4,330.49
2	Net Profit for the period (before tax and exceptional items)	206.49	216.98	205.22	911.70
3	Net Profit for the period before tax (after exceptional items)	206.49	216.98	205.22	911.70
4	Net Profit for the period after tax and after exceptional items	153.82	157.14	153.62	672.53
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	153.91	154.95	155.70	666.80
6	Equity Share Capital	304.38	304.38	304.38	304.38
7	Other Equity				3,992.01
8	Earnings Per Share (of Rs. 10/- each)	Not annualised	Not annualised	Not annualised	Annualised
	1. Basic (Not annualised)	5.05	5.16	5.05	22.10
	2. Diluted (Not annualised)	4.99	5.09	5.00	21.81

Notes

1. Key Standalone Financial Information of the company is given below:

(Rupees in million)

Sr. No.	Particulars	Quarter ended		Year ended	
		31 March 2023	31 December 2022	31 March 2022	31 March 2022
		Audited	Unaudited	Audited	Audited
1	Total Revenue from Operations	693.55	714.83	734.90	2,961.92
2	Profit before tax	158.04	195.21	190.34	786.96
3	Profit after tax	121.31	143.20	143.18	587.86
4	Total Comprehensive Income	121.81	140.70	147.19	581.03

2. The above Consolidated and Standalone audited financial results for the quarter and year ended 31 March 2023 has been reviewed by the Audit Committee and thereafter approved by the Board of Directors at their respective meeting held on 15 May 2023.

3. The above is an extract of the audited quarterly & year ended financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as amended. The detailed audited financial results are available on the website of BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and also on the Company's website at www.sjsindia.com.

For and on behalf of the Board of Directors

of S.J.S. Enterprises Limited

Sd/-

K A Joseph

Managing Director

DIN: 00784084

Place: Bangalore
Date: 15 May 2023

**AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2023****REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2023**

(₹ in Lakhs)

Sl. No.	Particulars	For the Year Ended March 31, 2023 Audited	For the Year Ended March 31, 2022 Audited
		Miscellaneous	Miscellaneous
1	Premium earned (Net)	11,26,159.49	9,80,916.22
2	Profit / (Loss) on Sale / Redemption of Investments	675.01	9,819.84
3	Interest, Dividend & Rent - Gross	49,467.25	38,136.42
4	Other		
	(a) Other Income	-	-
	(b) Contribution from the Shareholders' Account		
	(i) Towards Excess Expenses of Management	-	-
	(ii) Others (please specify)	-	-
	TOTAL (A)	11,76,301.75	10,28,872.48
5	Claims Incurred (Net)	7,32,040.42	8,53,998.75
6	Commission	1,68,277.17	1,49,218.04
7	Operating Expenses related to Insurance Business	2,05,380.85	1,83,852.77
8	Premium Deficiency	-	-
	TOTAL (B)	11,05,698.44	11,87,069.56
9	Operating Profit / (Loss) C = (A - B)	70,603.31	(1,58,197.08)
10	APPROPRIATIONS		
	Transfer to Shareholders' Account	70,603.31	(1,58,197.08)
	Transfer to Catastrophe Reserve	-	-
	Transfer to Other Reserves (to be specified)	-	-
	TOTAL (C)	70,603.31	(1,58,197.08)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2023

(₹ in Lakhs)

Sl. No.	Particulars	For the Year Ended March 31, 2023 Audited	For the Year Ended March 31, 2022 Audited
1	OPERATING PROFIT / (LOSS) -- Miscellaneous Insurance	70,603.31	(1,58,197.08)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	33,447.18	25,677.75
	(b) Profit on Sale of Investments	448.47	6,414.54
	(c) Loss on Sale of Investments	-	-
	(d) Amortization of Premium / Discount on Investments	(581.48)	(766.17)
3	OTHER INCOME (to be specified)		
	(a) Interest on Income Tax Refund	90.08	673.20
	(b) Provision written back	94.37	-
	(c) Others	386.04	137.08
	TOTAL (A)	1,04,487.97	(1,26,060.68)
4	PROVISIONS (Other than Taxation)		
	(a) For diminution in the value of investments	-	-
	(b) Provision for doubtful debts	34.92	183.74
	(c) Others (to be specified)	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance Business	16,272.90	8,707.10
	(b) Bad debts written off	74.66	77.94
	(c) Interest on subordinated debt	5,304.54	4,566.20
	(d) Expenses towards CSR activities	160.67	64.13
	(e) Late Fees / Penalty	-	3.78
	(f) Contribution to Policyholders' A/c		
	(i) Towards Excess Expenses of Management	-	-
	(ii) Others (Please specify)	-	-
	(g) Others	-	-
	TOTAL (B)	21,847.69	13,602.89
6	Profit / (Loss) Before Tax (A - B)	82,640.28	(1,39,663.57)
7	Provision for Taxation		
	(a) Current Tax	-	-
	(b) Deferred Tax	20,781.06	(34,695.30)
	(c) Tax relating to earlier years	-	(901.39)
8	Profit / (Loss) After Tax	61,859.22	(1,04,066.88)
9	APPROPRIATIONS		
	(a) Interim Dividends paid during the year	-	-
	(b) Final Dividend Paid	-	-
	(c) Dividend Distribution Tax	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)	-	-
	(e) Debenture redemption reserve	(1,500.00)	-
	Balance of Profit / (Loss) brought forward from last year	(1,76,520.50)	(72,453.62)
	Balance carried forward to Balance Sheet	(1,13,161.28)	(1,76,520.50)

This Public Disclosure is made in accordance with the IRDAI Circular No: IRDAI/F&A/CIR/MISC/256/09/2021 dated 30th September 2021 on Public Disclosure by Insurers

The above results were reviewed by the Audit Committee and thereafter approved at the meeting of Board of Directors held on April 28, 2023 and the Joint Statutory Auditors of the Company have Audited the same.

IRDAI Registration No. 129 Dated 16.Mar.2006 / Date of Renewal with IRDAI - January 12, 2022

SHAI/2023-24/PRINT(FR)/001. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. IRDAI clarifies to public that IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Corp. Office: "Star Insurance Towers", No.1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034.
Toll Free No. : 1 800 425 2255, Website: www.starhealth.in
CIN: L66010TN2005PLC056649, Email: info@starhealth.in

BALANCE SHEET AS AT MARCH 31, 2023

(₹ in Lakhs)

Particulars	As at March 31, 2023 Audited	As at March 31, 2022 Audited
SOURCES OF FUNDS		
Share Capital	58,167.73	57,552.22
Share Application Money Pending Allotment	-	-
Reserves and Surplus	5,98,386.61	5,79,373.87
Fair Value Change Account		
- Shareholders' Account	931.98	1,054.37
- Policyholders' Account	1,402.75	1,614.12
Borrowings	47,000.00	72,000.00
TOTAL	7,05,889.07	7,11,594.58
APPLICATION OF FUNDS		
Investments - Shareholders	5,34,586.43	4,49,387.90
Investments - Policyholders	8,04,623.80	6,87,955.09
Loans	-	-
Fixed Assets	11,133.55	11,712.88
Deferred Tax Asset	56,889.97	77,671.04
	(1)	(1)
Current Assets		
-- Cash and Bank Balances	30,935.67	56,354.38
-- Advances and Other Assets	84,440.57	68,324.34
Sub-Total (A)	1,15,376.24	1,24,678.72
Current Liabilities	2,03,008.10	1,96,114.92
Provisions	7,26,874.10	6,20,216.63
Sub-Total (B)	9,29,882.20	8,16,331.55
NET CURRENT ASSETS = (A - B)	(2)	(6,91,652.83)
Miscellaneous Expenditure (to the extent not written-off or adjusted)	(3)	-
DEBIT BALANCE IN PROFIT & LOSS A/C	(4)	1,13,161.28
TOTAL (1 + 2 + 3 + 4)	7,05,889.07	7,11,594.58

KEY ANALYTICAL RATIOS

Sl. No.	Particulars	RATIO / PERCENTAGE	
		For the Year Ended March 31, 2023 Audited	For the Year Ended March 31, 2022 Audited
1	Gross Direct Premium Growth Rate	12.99%	22.10%
2	Gross Direct Premium to shareholders' fund ratio	2.39	2.54
3	Growth rate of shareholders'fund	20.31%	29.53%
4	Net Retention Ratio	95.11%	94.30%
5	Net Commission Ratio	13.66%	13.80%
6	Expense of Management to Gross Direct Premium Ratio	29.97%	30.12%
7	Expenses of Management to Net Written Premium Ratio	30.33%	30.81%
8	Net Incurred Claims to Net Earned Premium	65.00%	87.06%
9	Claims Paid to Claims Provisions	70.81%	104.53%
10	Combined Ratio	95.33%	117.87%
11	Investment Income Ratio	6.68%	8.51%
12	Technical Reserves to net premium ratio	65.53%	65.80%
13	Underwriting balance ratio	1.82%	(21.02%)
14	Operating Profit Ratio	6.27%	(16.13%)
15	Liquid Assets to liabilities ratio	29.59%	35.41%
16	Net earning ratio	5.02%	(9.63%)
17	Return on net worth ratio	11.39%	(23.06%)
18	Available Solvency Margin Ratio to Required Solvency Margin	2.14	1.67
19	NPA Ratio :		
	Gross NPA Ratio	-	-
	Net NPA Ratio	-	-
20	Debt Equity Ratio	0.09	0.16
21	Debt Service Coverage Ratio	16.58	(29.59)
22	Interest Service Coverage Ratio	16.58	(29.59)
23	Earnings per share	Basic: ₹10.70 Diluted: ₹10.41	Basic: ₹(18.65) Diluted: ₹(18.65)
24	Book value per share	93.35	78.42

For & on behalf of the Board

Sd/-

V. Jagannathan

Chairman & CEO

DIN: 01196055

Place : Chennai - 600 034

Date: April 28, 2023

ವಿಶ್ವವಾಣಿ ಕ್ಲಬ್‌ಹೌಸ್‌ನಲ್ಲಿ ಕಾಡಿನ ಅನುಭವಗಳು ವಿಷಯದ ಕುರಿತು ಡಾ.ಯಲ್ಲಪ್ಪ ರೆಡ್ಡಿ ಉಪನ್ಯಾಸ ಯೋಜನೆಗಳ ನೆಪದಲ್ಲಿ ಅರಣ್ಯ ಪ್ರದೇಶ ನಾಶ

ನಿ ವಿಶ್ವವಾಣಿ ಕ್ಲಬ್‌ಹೌಸ್ ಬೆಂಗಳೂರು

ಅರು ವ ನಿಟ್ಟಿನಲ್ಲಿ ಪರಿಸರ ಹಾನಿಯಾಗುತ್ತಿದೆ. ಅರಣ್ಯ ಭೂಮಿಗೆ ಏನು ಬಿತ್ತಿ, ಪ್ರೋತ್ಸಾಹದಿಂದ ಅರಣ್ಯ ಉತ್ಪಾದನೆ ಲಾಗುತ್ತಿದೆ ಎಂದು ಬೇಸರ ವ್ಯಕ್ತಪಡಿಸಿದರು. ಮೇಕೆದಾಟು ಯೋಜನೆಯಿಂದ ಅನೇಕ ಅರಣ್ಯ ಸ್ಥಾನ ಹಾಗೂ ಅರಣ್ಯ ಪ್ರದೇಶ ನಾಶವಾಗುವುದರಲ್ಲಿ ಸಂಶಯವಿಲ್ಲ. ಹಾಸನ, ಬೇಲೂರು ಮತ್ತು ಇತರ ಪ್ರದೇಶಗಳಲ್ಲಿ ಅನೇಕ ಹಾವು ಜಾತಿಗಳು ಇವೆ. ಇದರಿಂದ ಮನುಷ್ಯನ ಸಾವಿನ ಪ್ರಕರಣಗಳು ದಾಖಲಾಗಿದೆ. ಈ ವಿಷಯದಲ್ಲಿ ಸರ್ಕಾರ ನಿರಾಸೆಯ ದೃಷ್ಟಿಕೋನದಲ್ಲಿ ಅಲೋಚನೆ ಮಾಡಿ ವಿದ್ಯಾರ್ಥಿ ತೆಗೆದುಕೊಳ್ಳಬೇಕು. ಸರ್ಕಾರ ಅರಣ್ಯ ಪ್ರದೇಶ ಮತ್ತು ಪ್ರಾಣಿಗಳನ್ನು ಉಳಿಸುವ ಪ್ರಯತ್ನ ಮಾಡಬೇಕು ಎಂದು.

ನಾನು ಸೇಲೇಶಪುರ ಮತ್ತು ಹಾಸನದಲ್ಲಿ ಅರಣ್ಯ ಪ್ರದೇಶಕ್ಕೆ ಭೇಟಿ ನೀಡಿದಾಗ ಜೀನು ಕುರುಬು, ಬೆಟ್ಟ ಕುರುಬು ಮತ್ತು ಅಲಿನ್ ಇತರ ಸಮುದಾಯಗಳ ಪರಿಚಯವಾಯಿತು. ಜೀನು ಕುರುಬರ ಬೆಂಡಾ ಮುಖದಿಂದ ನನ್ನ ಜತೆ ಸಂವಾದ ನಡೆಸುತ್ತಿದ್ದರು. ಅನನು ಕಾಡಿನ ಪ್ರತಿ ವಿಚಾರವನ್ನು ವಿವರಿಸಿ ಹೇಳುತ್ತಿದ್ದರು. ಅಲಿನ್ ಹಕ್ಕಿಗಳ ಕಲರವ, ಅವುಗಳ ಅಹಾರ ಸಂಗ್ರಹ, ಹೂ ಅರಳಿಸುವಿಕೆ, ನದಿ ಮತ್ತು ಸಮುದ್ರಗಳ ಜೋಡಣೆ ಮತ್ತು ಕಾಡಿನ ರೋಮಾಂಚ ಮತ್ತು ಮನಮೋಹಕ ಕಥೆಗಳನ್ನು ಅದ್ವೈತವಾಗಿ ಹೇಳುತ್ತಿದ್ದರು. ಜತೆಗೆ ಮಹಾ ವೃಕ್ಷಗಳು ಮಾನವ ಸಮುದಾಯಕ್ಕೆ ನೀಡಿರುವ ಕೊಡುಗೆಗಳ ಬಗ್ಗೆ ವಿವರಿಸಿ ಹೇಳುತ್ತಿದ್ದರು ಎಂದು ಅವರು ಸ್ಮರಿಸಿದರು.

ಬಹಿರಂಗ ಹರಾಜು

ಬೆಂಗಳೂರು: ಬೆಂಗಳೂರು ದಕ್ಷಿಣ ಕಾಲೋನಿನ ಶೋಭಾಂಗಿಕಾ ಕ್ಷೇತ್ರದಲ್ಲಿ ಬೆಳೆದಿರುವ ತೆಂಗು ಫಲವನ್ನು ಚಿರದೂರ ಕಂ ಬಹಿರಂಗ ಹರಾಜು ಮೂಲಕ ಮೇ 23ಕ್ಕೆ ವಿಲೇವಾರಿ ಮಾಡಲು ಬಿಡುಗಡೆ ಘಟನೆ ಆಯೋಜಿಸಲಾಗಿದೆ. ಮಾಹಿತಿಗೆ ಸಹಾಯಕ ಶೋಭಾಂಗಿಕಾ ನಿರ್ದೇಶಕರ ಕಛೇರಿ ದೂ. ಸಂಖ್ಯೆ 080-26584904, 265827 75, 9845363336 ಸಂಪರ್ಕಿಸಿ.

PUBLIC NOTICE

The Public are hereby informed that, my client SRI. MANAK CHAND D., residing at No:47/2, Sajjan Rao Road, Near AttiMaramma Temple, Parvathipuram, Basavanagudi, Bangalore - 560 004, has lost the original Document relating to the title deed i.e. (1) Original Sale Deed dated 18.07.1970 executed by Sri. Mahaboopunnisa in favour of Smt. Nemichandrapada registered as Document No:1317/1970-71 of Book I Volume 853 at pages 59 to 63 in the office of the Sub-registrar, Basavanagudi, Bangalore, in respect of the Schedule Property herein. If anybody found this document, he is requested to hand over the same to me to the following address: SCHEDULE PROPERTY All that piece and parcel of the property bearing Old No:685/K.108 now forming the Eastern Portion of Property No:47/2, situated at Sajjan Rao Road, Visveswarapuram, Bangalore City, now comes under the jurisdiction of the Bruhat Bangalore MahanagaraPalike, Ward No:50, V. Puram, PID No:50-B-47/2, Municipal No:47/2, new Ward No:108, measuring 12.50 x 11.25 x 11.25 x 11.25 ft and bounded as follows: East by Portion belonging to Sri. Basheer Ahmed, West by Portion of Smt. Noorejine Begum, North by 2nd Cross Road, South by Property belonging to Sri. Srijaj. B. SUBBIAHARI, Advocate, No: 231, 11th Main, 37th Cross, 4th T Block, Jayanagar, Bangalore.

ಎಸ್.ಜಿ.ಎಸ್. ಎಂಟರ್‌ಪ್ರೈಸಸ್ ಲಿಮಿಟೆಡ್

Table with financial data and public notice. Includes columns for 'ಕೆವಿಎಸ್ 2023', '2022', and 'ಮಾಸಿಕ ಮೂಲಕ'. Also includes a public notice regarding the company's operations and financials.

ಶ್ರೀ ಅನುಪಮ ವಿದ್ಯಾ ಮಂದಿರ ಅಂದ್ರಹಳ್ಳಿ ಮುಖ್ಯಸ್ಥರ ಪೀಠ 2ನೇ ಹಂತ, ವಿಶ್ವವಿದ್ಯಾಲಯ ಬೆಂಗಳೂರು-91.

Advertisement for Sri Anupama Vidya Mandira featuring student portraits and exam results for 2023 and 2022. Results include percentages for various subjects like English, Hindi, and Maths.

Muthoot Finance GOLD AUCTION NOTICE GSTN - 29AABCT0343B1ZU

Registered Office: 2nd Floor, Muthoot Chambers, Banerji Road, Kochi-682 018, Kerala, India. Details of gold auctions including dates, times, and locations. Includes contact information and legal notices.