



Let's talk Forex

Si Capital & Financial Services Limited

Where Forex standards are set, not Just met

26-05-2023

**To
The General Manager - DCS
Listing Operations – Corporate Service Dept.
BSE Limited**

Scrip Code: 530907

Dear Sir/ Madam,

Sub: Newspaper Advertisement of Statement of Audited Financial Results of the Company for the Quarter and Year ended March 31, 2023

Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the copies of Newspaper Advertisement published on May 26, 2023 in Business Line (All India Edition) and The Hindu Tamil (Coimbatore Edition) in respect of Statement of Audited Financial Results of the Company for the quarter and year ended March 31, 2023.

Kindly take the same on record.

Thank you.

For S.I. Capital & Financial Services Limited

**Akhil T M
Company Secretary
Mem No: A37465**

Encl: Business Line and The Hindu (Tamil) Ad Clippings

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Website : www.sicapital.co.in

QUICKLY.

SVB acquirer to lay off 3 per cent of its workforce



Raleigh: First Citizens Bank of Raleigh, the bank that acquired the remnants of Silicon Valley Bank after it failed, has announced layoffs. The bank said it was cutting about 500 jobs or about 3 per cent of its workforce. CEO Frank Holding said the move would only affect "select" corporate positions, adding that members of a team based in India, would not be impacted.

Dream11's Harsh Jain to be the Chairman of IAMA



Bengaluru: Harsh Jain, Co-founder and CEO of Dream Sports has been elected the chairman of The Internet and Mobile Association of India (IAMA). He replaces Sanjay Gupta, VP and Country Manager at Google India, Gurubureau

Amid ₹4-lakh cr liquidity, SBI unlikely to hike interest rates

HUGE POTENTIAL. SBI chief likens loan growth at 15.99% to 'elephant racing faster than system'

K Ram Kumar
Mumbai

State Bank of India (SBI) may not go aggressive and hike interest rates to mop up deposits as it still has excess statutory liquidity ratio (SLR) to the extent of about ₹4 lakh crore, which it can leverage to support credit growth in FY24.

In FY24, India's largest bank expects its deposits and loan book to grow about 9 per cent and between 12 and 14 per cent, respectively.

Chairman Dinesh Kumar Khara likened his bank's FY23 loan book growth of 15.99 per cent (vis-a-vis banking system's 15 per cent growth) to "elephant racing faster than the system."

ON DEPOSITS FRONT

When it comes to deposits, in FY23, SBI has seen an increase in deposit cost to the extent of about 16 basis points, much of it coming in the last quarter, Khara told analysts. One basis point is equal to one-hundredth of a percentage point.

"We have seen from the last quarter till now, an increase of

When it comes to interest rates, SBI will not be required to reduce its deposit rate as it has not increased it to the hilt.

DINESH KUMAR KHARA
Chairman, SBI

about 9 basis points (in deposit cost). Whether to support this kind of credit growth, we'll be required to go aggressive for further deposits, perhaps not," he said.

The reason behind this is that the bank still has excess SLR (comprising government securities and state development loans) to the extent of about ₹4-lakh crore.

Khara emphasised that the bank can always unwind SLR to support loan book growth.

"We have increased the interest rate on deposits essentially because we always perceive that deposit is a franchise and to the extent possible, we will take care of the interests of the depositor



provided our overall cost of resources don't go up much. So, we have some elbow room, which is always available and we try to calibrate the deposit interest rate within that elbow room," he said.

To an analyst's question on the effect of the likely rate cut cycle on the bank going forward, Khara noted that, "When the rest of the market was increasing deposit interest rates, SBI did not increase the interest rates. We remained cool."

When it comes to interest rates, the SBI chief observed that even if it comes down, the bank will not be required to reduce its deposit rate as it has not increased it to the hilt. "We still have elbow room

there. So, we will not be required to reduce our interest (deposit) rate. So, the picture which you are seeing today will probably stay," Khara said.

Referring to SBI's loan book growth of 15.99 per cent versus banking system's growth of 15 per cent, he said, "People talk about elephant dancing. Elephant is racing faster than the system. It is not only dancing. So, I think the kind of potential which we have will have to watch."

GREEN/BLACK DEPOSIT

To a question on RBI's "framework for acceptance of green deposits", the SBI chief observed that whoever puts money in green deposits expects better returns and wherever a Bank wants to lend from the proceeds of these deposits, concessions there, to be given.

"So, how to really strike out this balance? I think, it (framework) will probably stabilise over a period of time, irrespective of the colour of deposit, green or black. Whatever be the colour of the deposit, the opportunities will be supported," he said.

IRDAI tweaks some pain points in surety bonds, welcomes suggestions

Shishir Sinha
New Delhi



Debasish Panda, Chairman, IRDAI

Insurance sector regulator, IRDAI Chairman Debasish Panda on Thursday hinted at bringing more changes in the proposal for surety bonds. He said the regulator has tried to address some of the "pain points" in relation to surety bonds.

Finance Minister Nirmala Sitharaman in her 2022-23 budget speech had said that to reduce indirect cost for suppliers and work-contractors, the use of surety bonds as a substitute for bank guarantee will be made acceptable in government procurements. Businesses such as gold imports may also find this useful.

IRDAI has given the framework for issue of surety bonds by insurance companies.

RISK TRANSFER TOOL

Surety bond insurance is a risk transfer tool for the principal and shields the principal from the losses that may arise in case the contractor fails to perform their contractual obligation. The product gives the principal a contract of guarantee based on which contractual terms and other business deals will be con-

sidered. Let industry come up with suggestions, we will examine them," Panda told reporters on the sidelines of a conference organised by industry body CII here.

OPEN TO SUGGESTIONS

Replying to a suggestion on surety bonds made during

the conference, Panda said IRDAI has been working closely with insurers on it. "There was an additional layer of solvency requirement which we have removed now. So from our side, I think we have done whatever we thought was appropriate. But I'm absolutely open to any more suggestions, which will help this market grow and also help our infrastructure growth in this country," he said.

As per a circular issued by the Insurance Regulatory and Development Authority of India (IRDAI), the solvency requirement applicable for such products has now been reduced to control the level of 1.5 times from 1.87 times previously prescribed.

Further, the prevailing 30 per cent exposure limit applicable on each contract underwritten by an insurer has also been removed. The changes are aimed at expanding the surety insurance market by increasing the availability of such products.

Earlier, addressing the conference, Panda said that authority is also working on creating a UPI-like moment for insurance. This is being proposed through the Bima trinity — Bima Sugam, Bima Vistar and the woman-centric Bima Vahak.

'IBM's hiring will be focused on revenue-generating roles'

Haripriya Sureban
Bengaluru

IBM will continue to focus on hiring for revenue-generating roles, which are client-facing and represent the needs of clients and business partners, said Sandip Patel, Managing Director, IBM India and South Asia.

The company, on a global level, reportedly had said that it sees Artificial Intelligence replacing some roles. "There is no blanket hiring pause in place," Patel told businessline. Adding, "IBM continues to be very deliberate and thoughtful in hiring, with a focus on mostly revenue-generating roles. We are being very selective and filling jobs that don't directly touch our clients or technology. For roles that are client-facing and where we need to progress our technology work, we are actively hiring."

Although there were layoffs announced, hiring continued. IBM hired about 700 people in the first quarter, he said. Patel said that automation was fuelled by Covid-19 when enterprises started focusing on automating roles that do not require human intervention and eliminated human error and issues. However, this opens up the possibility for roles that require human judgment and intelligence. "Automation is here to stay and in the future, employees who learn to use AI effectively in the conduct of day-to-day work, will be more successful," he noted.

In terms of the demand out-



Sandip Patel, MD, IBM India and South Asia

look for the technology sector, Patel said that the company sees significant growth prospects in India. "IBM India sits at the core of IBM's growth strategy. The focus on our strategy around hybrid cloud AI, underpinned by a strong level of security, is actually resonating, and will help us continue to drive growth in the region," he further said.

QUANTUM TECH

IBM sees potential in quantum technology and is building an ecosystem for the same. Patel said that quantum technology, although will take time to become mainstream, won't be seen right away, but the company will continue to invest in the technology as it sees it to be promising.

India has the potential to build capacity for quantum computing and become a talent and innovation hub for the technology, he added. In India, IBM is nurturing a community of students and developers to build skills by providing them with learning resources, tools, and access to quantum computers for hands-on experience.

Thomson invests ₹200 crore for manufacturing washing machines

Aroosa Ahmed
Mumbai

French consumer electronic brand Thomson has invested ₹200 crore in a manufacturing plant for washing machines in Noida. The company will introduce a range of washing machines at disruptive prices starting with semi-automatic washing machines of 9kg at ₹9,499.

The plant has a capacity of 3,00,000 washing machine units and will produce 5,00,000 in another six months. The company will offer semi-automatic, fully automatic and front-load washing machines. The pricing will be under ₹10,000 rupees for semi-automatic machines.

"Thomson will be launching more than 30 models in a year. This is the highest ever by any brand across the washing machine segment. The company will be opening one category every year focusing on setting up manufacturing and backward integration. We will offer semi-automatic, fully-automatic and front-load washing machines at affordable prices. We will also offer features with the legacy that comes with the brand," said Anveet Singh Marwah, CEO of Super Plastronics Pvt. Ltd (SPPL), exclusive brand licensee of Thomson in India to businessline.

The company plans to have a 20 per cent market share in the washing machine segment over the next four years.

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EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31ST MARCH 2023

Particulars	Quarter ended		Year ended	
	31.03.2023 Audited (see Note No.2)	31.12.2022 Unaudited	31.03.2022 Audited (see Note No.2)	31.03.2022 Audited
Total Income from Operations	39745.82	41204.55	41102.58	161540.18
Net Profit / (Loss) for the period (before tax, Exceptional and/or Extra-ordinary Items)	(468.60)	(215.57)	837.71	(417.10)
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extra-ordinary Items)	(468.60)	(97.10)	837.71	(298.63)
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extra-ordinary Items)	(359.45)	(73.49)	615.82	(238.14)
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(272.99)	(117.77)	681.55	(232.84)
Paid up Equity Share Capital	320.00	320.00	320.00	320.00
Other Equity				21085.16
Earnings Per Equity Share of Rs.10 each (for continuing and discontinued operations) (not annualised)				
Basic (Rs.)	(11.23)	(2.30)	19.24	(7.44)
Diluted (Rs.)	(11.23)	(2.30)	19.24	(7.44)

Note: The above is an extract of the detailed format of the Financial Results for the quarter/year ended 31 March, 2023 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results for the quarter and year ended 31 March, 2023 are available on the Stock Exchange website at www.bseindia.com and on the Company's website at www.kselimited.com

For KSE Limited
Sd/-
M.P. Jackson
(DIN 01889504)
Managing Director

Inrinjalakuda
25th May, 2023

S.I. CAPITAL & FINANCIAL SERVICES LIMITED
Regd Office: No. 27, First Floor, New Scheme Road, Polichchi, Coimbatore, Tamil Nadu - 642001
Website: www.sicapital.com In Email: info@sicapital.com Phone: 04259-233004 / 05
CIN: L67190TZ1964PLC040490

EXTRACTS OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2023

S. No.	Particulars	Quarter ended		Year ended	
		31.03.2023	31.03.2023	31.03.2023	31.03.2023
		Audited	Audited	Audited	Audited
1	Total Income	30.01	27.46	14.37	112.72
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	-5.19	1.02	-0.85	-9.73
3	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	-5.19	1.02	-0.85	-9.73
4	Net Profit / (Loss) for the period after Tax	-5.19	1.02	-1.04	-9.73
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)]	-5.19	1.02	-1.04	-9.73
6	Equity Share Capital	340.00	340.00	300.00	340.00
7	Earnings Per Share (of Rs. 10/- each)				
a)	Basic	-0.15	-0.03	-0.03	-0.29
b)	Diluted	-0.28	-0.03	-0.03	-0.28

Note: 1. The above is an extract of the detailed format of Quarterly Annual Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Annual Financial Results are available on the websites of the Stock Exchange (www.bseindia.com) and the Company (www.sicapital.com).

By Order of the Board of Directors
(Sd/-) Sreeram Gopinathan Nair
Managing Director
DIN: 05143395

Place: Thiruvur
Date: May 25, 2023

PAGE INDUSTRIES LIMITED
Registered Office: 7th Floor, Umiya Business Bay-Tower-1, Cessna Business Park, Varthur Hobli, Outer Ring Road, Bengaluru - 560 103.
Ph: 080 - 4945 4545, www.jockey.in | info@jockeyindia.com | CIN: L18101KA1994PLC016554

Extract of Standalone Audited Financial Results for the Quarter and Year ended March 31, 2023 (₹ in lakhs)

Particulars	3 months ended 31.03.2023	Preceding 3 months ended 31.12.2022	Corresponding 3 months ended 31.03.2022	Year ended 31.03.2023	Year ended 31.03.2022
Total income from operations	96,909.03	1,22,326.27	1,11,111.44	4,78,863.96	3,88,646.47
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	10,653.28	16,446.89	24,599.98	75,810.33	70,877.17
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	10,653.28	16,446.89	24,599.98	75,810.33	70,877.17
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	7,835.14	12,373.33	19,052.19	57,124.95	53,653.11
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	7,583.62	12,496.29	19,147.46	57,242.30	53,835.73
Equity Share Capital	1,115.39	1,115.39	1,115.39	1,115.39	1,115.39
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year				1,35,989.40	1,07,747.19
Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations) -					
a) Basic (₹)	70.24	110.93	170.81	512.15	481.03
b) Diluted (₹)	70.24	110.93	170.81	512.15	481.03

Note: 1. The above is an extract of the detailed format of Audited 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 Financial Results are available on the websites of the National Stock Exchange of India Limited (www.nseindia.com), BSE Limited (www.bseindia.com) and on the Company's website (www.pageind.com)

2. The detailed financial results and this extract were reviewed by the Audit Committee and approved at the meeting of the Board of Directors of the Company at the meeting held on 25th May 2023.

For Page Industries Limited
(Sd/-) GANESH V S
Managing Director
DIN No. 07822261

Place: Bengaluru
Dated : 25th May, 2023

சின்னச் சின்னதாய்...

சார்பு ஆய்வாளர் பணி தேர்வுக்கு 30-ம் தேதி இலவச பயிற்சி தொடங்கும்

தற்புள் திருப்பூர் மாவட்ட ஆட்சியர் தா.கிரிசிங்கராஜ் திருப்பூர் மாவட்ட ஆட்சியர் தா.கிரிசிங்கராஜ் திருப்பூர் மாவட்ட ஆட்சியர் தா.கிரிசிங்கராஜ்...

ரூ.2000 நோட்டுகளை மாற்றி தர கமிஷன் தருவதாக ரூ.30 லட்சம் மோசடி

அதிமுக பிரமுகர் உட்பட 3 பேர் கைது



தெரையாள் கரிபள்ளாருர் அகையாள், நேற்று புகழில் அங்கு வந்த ஜெயராஜன் (32), இவரது மனைவி ஜெயராஜன் கவுண்டி பார்டி போதுமான அளவுக்கு போய்மாமாபாக்கத்து... சந்திரசேகர், ஜெயராஜன், சிவராஜன்...



கூடலூரில் தனியார் பள்ளி வாகனங்களில் ஆய்வு

கூடலூர் தனியார் பள்ளி வாகனங்களில் நேற்று ஆய்வு செய்த வடூர் போக்குவரத்து அலுவலர் தீர்மானம் உள்வலையில்... கூடலூர் தனியார் பள்ளி வாகனங்களில் நேற்று ஆய்வு செய்த வடூர் போக்குவரத்து அலுவலர் தீர்மானம் உள்வலையில்...

ஆதிதிராவிடர், பழங்குடியினர் தொழில் தொடங்க ரூ.1.50 கோடி மானியம்

ஆதிதிராவிடர் மற்றும் பழங்குடியினர் வரமான உச்ச வரம்பு ஏதாவதில்லை. தொழில் தொடங்கும் 65 சதவீதம் வங்கி கடனாகவும், 35 சதவீதம் (அதிகப்படும்) ரூ.1.50 கோடி மானியமாகவும் வழங்கப்படும்... ஆதிதிராவிடர் மற்றும் பழங்குடியினர் வரமான உச்ச வரம்பு ஏதாவதில்லை...

வடூர் அறிவிப்பு

இதன் மூலம் சமஸ்தான வங்கிகளுக்கு அறிவிப்பு வழங்கப்படுகிறது. வடூர் போக்குவரத்து அலுவலர் தீர்மானம் உள்வலையில்... வடூர் போக்குவரத்து அலுவலர் தீர்மானம் உள்வலையில்...



தற்புள் அலுவலர் பரிந்துரை வழங்கும் சிறப்பாக செயல்பட்ட போலீஸாருக்கு பாராட்டு

தற்புள் அலுவலர் பரிந்துரை வழங்கும் சிறப்பாக செயல்பட்ட போலீஸாருக்கு பாராட்டு. தற்புள் அலுவலர் பரிந்துரை வழங்கும் சிறப்பாக செயல்பட்ட போலீஸாருக்கு பாராட்டு...

தற்புள் அலுவலர் பரிந்துரை வழங்கும் சிறப்பாக செயல்பட்ட போலீஸாருக்கு பாராட்டு. தற்புள் அலுவலர் பரிந்துரை வழங்கும் சிறப்பாக செயல்பட்ட போலீஸாருக்கு பாராட்டு...

இந்து தமிழ் 4 வெள்ளி, மே 26, 2023. இந்து தமிழ் 4 வெள்ளி, மே 26, 2023...

Repro Home Finance. வர்ப்புகள், கடன்கள், மீட்டிங். வர்ப்புகள், கடன்கள், மீட்டிங். வர்ப்புகள், கடன்கள், மீட்டிங்...

தற்புள் வில்வேல்வர சாமி கோயிலில் வைகாசி விசாக தேர்த்திருவிழா

தற்புள் வில்வேல்வர சாமி கோயிலில் வைகாசி விசாக தேர்த்திருவிழா. தற்புள் வில்வேல்வர சாமி கோயிலில் வைகாசி விசாக தேர்த்திருவிழா...

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வார் விளம்பரங்கள். தொழில். ஏற்றுமதி. Turnkey consultant for manufacturing and export of butters, spreads, chutney, pickles for USA posame@hotmail.com

Table with 5 columns: S.No, Particulars, Quarter ended, Year ended. Title: S.I. CAPITAL & FINANCIAL SERVICES LIMITED. Year ended March 31, 2023.