

**Ref. No: 2022-23/047**

**July 28, 2022**

National Stock Exchange of India Limited  
Exchange Plaza, 5<sup>th</sup> Floor,  
Bandra-Kurla Complex,  
Bandra (E), Mumbai 400 051

**Scrip Code: COROMANDEL**

BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400 001.

**Scrip Code: 506395**

Dear Sir(s),

**Subject : Intimation under Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Newspaper publication pertaining to unaudited financial results for the quarter ended June 30, 2022**

Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of the newspaper publication pertaining to unaudited financial results of the Company for the quarter ended June 30, 2022, as published in the newspapers viz., Business Line (English) and Andhra Prabha (Telugu) on July 28, 2022.

This is for your information and records.

Thanking you.

Yours sincerely,

For **Coromandel International Limited**



**Rajesh Mukhija**  
**Sr. Vice President-Legal**  
**& Company Secretary**

*Encl. as above*

REVIEW

# MacBook Air M2: A fusion of beauty and power

Apple's most popular laptop wears its redesign with class and style and whizzes through everyday tasks with ease

MALA BHARGAVA  
KISHORE BHARGAVA

Recently, we covered the launch of Apple's freshly minted MacBook Air based on the company's own M2 chip. We have now spent a little time with this greatly loved laptop to see if it lives up to all the claims from Cupertino.

There's nothing like seeing and handling a device up-close and personal to check out how much of a redesign it really comes with.

In pictures, the changes seem minor, but when you unbox the new MacBook Air, the differences begin to surprise you despite

knowing they're there. First, the beautiful Starlight colour of our review unit: it's very classy indeed. It's the palest gold and looks clean and pristine.

**A touch of Starlight**  
Male reviewers have been saying women will like the finish better, but really it's not feminine in the way rose gold might be. It's a beautifully neutral colour and doesn't show up any fingerprints, which is something the Midnight variant does.

These two shades add to the line up that already has Space Grey and Silver. There are reports that the Midnight variant also gets scratches but we can't confirm that and

would really recommend the Starlight in any case.

**One design language**  
The Air is now thinner and lighter, yes, but the iconic tear-shaped wedge has disappeared. It has been so imitated by other laptop makers that its disappearance is probably not that bad a decision to have made. Without it, the device is more balanced in the hand (specially one hand) and doesn't lean backwards as before. The laptop now takes on the clean-lined straight-up flat look that matches just about all the other Apple products. So now, there's a definite consistency in the design language. With the new look, the Air is still a thing of beauty. It seems no thicker at 11.3mm than my iPad (without the case) and is lighter at about 1.2 kg. It's now even more portable,



which should please students who in any case prefer the MacBook Air if they have the means to buy it. Unfortunately, it has now become more expensive the world over because of myriad factors and so it becomes even more of a premium product. To counter this, Apple has an Education pricing that students should make use of.

Another element that has been used for design uniformity across devices is the notch on the screen. The

Air's display has one and it doesn't do much except hold the front camera. Users 'un-see' the notch after a while of usage, but well, it's there. The 13.6 inch 2560 x 1664 pixels screen is now bigger and has smaller bezels and looks really good despite not being an OLED. It is brighter than before but goes up to just 500 nits. It's still what Apple calls Liquid Retina and is now good enough to compete with the display of the MacBook Pro. That means photo and video

editing can improve on the Air as well. Know that this is not a touch screen and never has been. An improved 1080p webcam now sits atop and naturally that's important in this age of hybrid working. The hinge has four hidden speakers that now support spatial audio for music and movies. There's also a high-high-impedance headphone jack which in today's scenario is a big thing.

**A step change**

The model of the MacBook Air that we have for review is the base variant—and that's a good thing as it's the one that most people will end up buying. It has some specs that are rivalled by all the phones I have here. 8GB RAM and 256GB storage doesn't sound like a lot, after all. But in terms of performance, the Air with its M2 chip powers through everyday work just great. That includes multi-tasking, browsing with

many tabs open, and using macOS Ventura with Stage Manager. It can easily handle video editing, 4K and 8K streaming or gaming for short sessions though if your work involves this intensely and continuously needing maximum CPU load, it's the MacBook Pro you should be looking at. The Air is a fan-less and quiet design, but the only time it got very slightly warm was while updating. Other than that, we didn't encounter heating issues. It was even used for compiling code for a while.

With this the Air encroaches into MacBook Pro territory somewhat. In fact, if you are considering 16GB RAM/512 GB SSD that would be an ideal machine for many. Anything else and may as well just consider a MacBook Pro.

The Air is quite a pleasure to work with also because of its excellent keyboard and touchpad. With just the right amount of travel, spacing and sizing, the experience is

what is often called 'buttery'.

Although Apple claims around 18 hours of battery life for the MacBook Air, we put it through some real life testing rather than benchmarks that don't replicate actual working conditions or what the notebook is really meant for. Setting it up as a primary machine and doing everyday work on it plus giving it some continuous music to stream (as that is how we often work) and a bit of media consumption here and there, we found it only needed to go in for charging after two and a half days. You can use the standard 30W charger or the 35W dual USB-C allowing you to charge the Air and one more device. You can also opt to buy a 67W charger which supports fast charge and charges up the Air to 50% in just 30 minutes. MagSafe charging is also present.

The MacBook Air starts at ₹1,19,900 and ₹1,09,900 for students. Customisation is now available in India.

**JK LAKSHMI CEMENT LTD.**

Extract of Unaudited Consolidated Financial Results for the Quarter ended 30.06.2022

Sl. No.	Particulars	Consolidated		
		Three Months ended 30.06.2022	Three Months ended 30.06.2021	Year ended 31.03.2022
		Unaudited	Unaudited	Audited
1	Total Income from Operations	1654.14	1,325.58	5,419.89
2	Profit before Interest, Depreciation & Taxes (EBITDA)	263.76	275.07	1,019.03
3	Net Profit/(Loss) for the Period before Tax & Exceptional Items	171.95	184.48	653.37
4	Net Profit/(Loss) for the Period before Tax (after Exceptional Items)	171.94	184.47	626.34
5	Net Profit/(Loss) for the Period after Tax & Exceptional Items	115.07	136.17	477.58
6	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	111.83	131.94	454.75
7	Paid-up Equity Share Capital (Face Value ₹5/- per Share)	58.85	58.85	58.85
8	Reserves (excl. Revaluation Reserve)			2,446.30
9	Earnings Per Share (of ₹5/- each) (Not Annualised)			
	Basic :	9.45	11.16	39.39
	Diluted :	9.45	11.16	39.39

**Notes:**

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 27<sup>th</sup> July, 2022. The Auditors of the Company have carried out a "Limited Review" of the same.
- Standalone Financial Information of the Company, pursuant to Regulation 47(1)(b) of SEBI (LODR):

Particulars	Three Months ended 30.06.2022	Three Months ended 30.06.2021	Year ended 31.03.2022
Turnover	1558.42	1248.38	5108.03
Operating Profit (EBITDA)	224.39	232.93	868.52
Profit before Tax & Exceptional Items	152.37	161.28	581.69
Profit before Tax (after Exceptional Items)	152.37	161.28	558.30
Net Profit/(Loss) for the Period after Tax & Exceptional Items	100.91	118.71	426.22

**Notes:**

- The above is an extract of the detailed format of Quarter ended 30<sup>th</sup> June, 2022 Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Standalone & Consolidated Quarterly Financial Results are available on the websites of Stock Exchanges at www.bseindia.com and www.nseindia.com and also on Company's website at www.jklakshmicement.com

Place: New Delhi Date: 27<sup>th</sup> July, 2022

Vinita Singhania  
(Vice Chairman & Managing Director)

**SUNDARAM HOME FINANCE LIMITED**

Registered Office : 21, Patullas Road, Chennai - 600 002, Tel : (044) 2852 1181 (General), 2852 0391 / 2888 1780 / 2888 1781 (Deposits)  
Corporate Office : "Sundaram Towers", 46, Whites Road, Chennai - 600 014, Tel : (044) 2851 5267, Toll Free Number : 1800 572 1840, Fax : (044) 2858 2235  
e-mail : depositorcare@sundaramhome.in Website : www.sundaramhome.in  
CIN : U65922TN1999PLC042759

**Rated [ICRA] AAA (Stable) by ICRA**

## Deposits Accepted from Individuals and Trusts

**Terms and Conditions of Deposit Schemes**

TERM in months	REGULAR		SENIOR CITIZENS		TRUSTS	
	Rate of Interest % (p.a. at Quarterly rests for Regular Income Scheme and Cumulative Deposit Scheme)	Effective Yield (% p.a. for Cumulative Deposit Scheme)	Rate of Interest % (p.a. at Quarterly rests for Regular Income Scheme and Cumulative Deposit Scheme)	Effective Yield (% p.a. for Cumulative Deposit Scheme)	Rate of Interest % (p.a. at Quarterly rests for Regular Income Scheme and Cumulative Deposit Scheme)	Effective Yield (% p.a. for Cumulative Deposit Scheme)
12	6.00	6.10	6.50	6.70	6.00	6.10
24	6.30	6.65	6.80	7.20	6.30	6.65
36	6.65	7.30	7.15	7.90	7.15	7.90
48	7.00	8.00	7.50	8.65	7.50	8.65
60	7.00	8.30	7.50	9.00	7.50	9.00

Monthly interest option available under Regular Income Scheme for 36 months deposits @ 6.61% p.a. and for 48/60 months deposits @ 6.96% p.a. for Regular Deposits. For Senior Citizens & Trust Deposits, Monthly interest option available under Regular Income Scheme for 36 months @ 7.11% p.a. and for 48/60 months @ 7.45% p.a.

- Minimum deposit of Rs.10,000/- per account.
- Interest rates on existing deposits remain unchanged.
- Trust deposits are specified investment under Section 11(5) (iv) of the Income Tax Act, 1961.
- Senior Citizens - Completed 60 years of age on date of deposit/renewal.
- Premature payment (PMP) withdrawal will not be allowed before completion of three months from the date of deposit. Thereafter, PMP/withdrawal will be allowed with the following rates: (For Individuals)

Up to 3 months from the date of deposit / renewal (Lock-in-period)	No repayment (Not applicable in case of premature repayment in the event of death of the depositor).
<p>However, in order to meet certain expenses of emergent nature, subject to satisfaction of the Company:</p> <ol style="list-style-type: none"> <li>Tiny deposit will be repaid without interest, at the request of the depositor. ("Tiny deposit" means the aggregate amount of public deposits not exceeding Rs. 10,000/- standing in the name of the sole or the first named depositor in the same capacity in all the branches of the Company).</li> <li>In case of deposits other than tiny deposit, not more than 50% of the amount of the principal sum of deposit or ₹ 5 lakh, whichever is lower, may be prematurely paid to individual depositors, at their request, before the expiry of three months from the date of acceptance of such deposits, without interest. The remaining amount with interest at the contracted rate shall be governed by the provisions of the extant Directions as applicable for public deposits.</li> <li>In cases of critical illness, 100% of the amount of the principal sum of deposit may be prematurely paid to individual depositors, at their request, before the expiry of three months from the date of acceptance of such deposits, without interest.</li> </ol> <p>For the above purpose, expenses of an emergent nature include medical emergency or expenses due to natural calamities / disaster as notified by the concerned Government / authority. "Critical illness" shall be guided by the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time.</p>	<p>3% p.a.</p> <p>The interest payable shall be 1% lower than the interest rate applicable to the deposit for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which deposits are accepted by the Company</p>

The interest rate as decided by the Company on the date of prepayment will be paid subject to RBI / NHB Directions in force.

In the event of the death of a sole depositor, the deposit may be repaid to the depositor's nominee, if there is a valid nomination, and to the depositor's legal heirs otherwise. In the event of the death of a joint depositor, where the deposit is repayable to any of the joint depositors, the deposit may be repaid to the surviving depositors. In either case, interest will be paid at the contracted rate only upto the date of prepayment.

The Company has not extended any fund based or non-fund based facilities to Companies in the same group or other entities or business ventures in which the Directors and/or the Company were holding substantial interest as on 31st March 2022.

**The public deposits solicited by the Company are not insured.**

**Regular Income Scheme**

- Deposits under this Scheme are accepted for periods as mentioned above.
- If interest is payable monthly, it will be paid on the last day of every month (for 36/48/60 months deposits only) during the term of the deposit.
- If interest is payable quarterly, it will be paid on the last day of March, June, September and December every year during the term of the deposit.
- In all cases, interest will be calculated upto the last day of the month in which the interest is due.
- Repayment of principal and interest will be by way of Electronic Clearance Service (ECS), National Electronic Clearance Service (NECS), National Electronic Fund Transfer (NEFT), Real Time Gross Settlement (RTGS), crossed Account Payee cheques payable at par at any of the Indian branches of the drawee bank or by bank drafts.

**Renewals**

- A deposit under the Regular Income Scheme, together with the interest accrued thereon, may be renewed on maturity for a further term at the option of the depositor(s). Similarly, a deposit under the Cumulative Deposit Scheme may be renewed for the maturity value. However, in either case, the renewed deposit shall be in multiples of Rs.1,000/-. If the principal amount of the fresh (renewed) deposit is greater than the total amount payable on the deposit being renewed (old deposit), the depositor(s) shall pay in the difference at least one day before the date of maturity of the old deposit. If the principal amount of the renewed deposit is lower, the Company shall, on maturity of the old deposit, pay the excess to the depositor(s).
- Deposits may be renewed upon tendering the deposit receipt on or before maturity, duly discharged on the reverse along with the renewal application form duly filled in and signed by the sole depositor, or by all or any of the authorised joint depositors, as the case may be.
- A deposit renewed in advance of its maturity will carry, for the renewed term, the rate of interest and other terms and conditions prevailing as on the date of maturity of the old deposit.

**Auto Renewal Facility**

- Depositors can avail the 'Auto Renewal Facility' offered by the Company. If opted, the deposit will automatically be renewed for the same tenure as that of the immediately preceding tenure of the maturing deposit at the interest rate prevailing on the date of maturity. However, in the case of maturity for the second tenure (post first auto renewal), the maturity amount will be automatically remitted to the designated bank account provided by the depositor, unless there is any other specific instruction relating to renewal from the depositor in this regard.

**Repayment**

- For depositors opting for auto renewal facility, the deposits will be renewed as mentioned above.
- In any other case, deposits can be renewed from the date of maturity only if the renewal instructions are received before the date of maturity. If the Company does not receive such instruction before the date of maturity, the maturity amount will automatically be remitted to the designated bank account as advised by the depositor. Interest ceases on the date of maturity.

**Particulars as required under The Housing Finance Companies (NHB) Directions, 2010 and The Non-Banking Finance Companies and (Advertisement) Rules, 1977**

(a) Name of the Company : Sundaram Home Finance Limited (Sundaram Home)

(b) Date of Incorporation : 2nd July 1999

(c) Business carried on : Sundaram Home is a Public Limited Company, primarily engaged in the business of providing housing finance to meet the long term needs of individuals and with details of branches others for construction / purchase of dwelling units in India. The Company does not have any subsidiary.

**Branches & Representative Offices:**

**TAMIL NADU :** Attur, Chennai (Ambattur, Chromepet, Nanganallur, Parrys, Porur, T. Nagar, Thiruvananthapuram), Chengalpattu, Coimbatore (P.N. Palayam, R.S. Puram), Dindigul, Erode, Hosur, Kancheepuram, Karaikudi, Karur, Kumbakonam, Madurai, Mettupalayam, Namakkal, Neyveli, Perambalur, Pollachi, Pudukottai, Ranipet, Salem, Sivakasi, Tanjore, Theni, Thiruvallur, Thiruvannamalai, Tiruchengode, Tirunelveli, Tiruppur, Trichy, Tuticorin, Vellore.

**PUDUCHERRY :** Pudukcherry. **KARNATAKA :** Bengaluru (Seshadripuram, Jayanagar, Whitefield, Yelahanka), Belgaum, Bellary, Devanagere, Gulbarga, Hubli, Mangalore, Mysuru, Raichur, Shimoga, Vijayapura. **KERALA :** Aluva, Kannur, Kayamkulam, Kochi, Kollam, Kottayam, Kozhikode, Muvattupuzha, Palakkad, Pathanamthitta, Thirupunithura, Thrissur, Thiruvananthapuram. **ANDHRA PRADESH :** Bhimavaram, Cuddapah, Eluru, Gajuwaka, Guntur, Kakinada, Kumod, Nellore, Ongole, Rajahmundry, Srikakulam, Tanuku, Tirupati, Vijayawada, Visakhapatnam, Vizianagaram. **TELANGANA :** Hyderabad (HITEC City, Secunderabad, Kukatpally, L. B. Nagar), Karimnagar, Khammam, Mancherial, Nizamabad, Warangal. **REST OF INDIA :** Ahmedabad, Aurangabad, Bhopal, Bhubaneswar, Indore, Jaipur, Kolhapur, Kolkata, Nagpur, Nasik, Pune, Thane, Vadodra.

(d) Brief particulars of the Management of the Company :  
The Company is managed by its Managing Director under the overall supervision and guidance of the Board.

(e) Names, addresses and occupation of the Directors :

Director	Address	Occupation
Mr. T. T. Srinivasaraghavan (Chairman)	New No.9, Old No.5, Kasturbi Estates, Third Street, Chennai - 600 086.	Company Director
Mr. Harsha Vijji	No.27/3, Ranjith Road, Kotturpuram, Chennai - 600 085	Company Director
Mr. A.N. Raju	Flat 1A, Block I, Magnolia Park, 2, Five Furlong Road, Guindy, Chennai - 600 032.	Company Director
Mrs. Bhavani Balasubramanian	B 302, Bhaggyam Sahridaya, 78, Ranga Road, Mylapore, Chennai - 600004.	Company Director
Mr. Mahesh Parasuraman	Villa 51, Prestige Ozone, Hagadur Main Road, Whitefield, Bangalore - 560 066.	Company Director
Mr. S. Mahalingam	6, Subbaraya Iyer Avenue, Abhiramapuram, Chennai - 600 018.	Company Director
Ms. C. Sruthi	No.28, Adyar Club Gate Road, Boat Club, Raja Annamalapuram, Chennai - 600 028.	Company Director
Mr. Lakshminarayanan Duraiswamy (Managing Director)	87/4, "Padma Apartments", 1st Main Road, Damodarapuram, Adyar, Chennai - 600 020.	Company Director

(f) Profits of the Company before and after making provision for tax, and dividend declared by the Company for the three financial years immediately preceding the date of advertisement

Financial Year ended	Profit Before Provision for tax (Rs. in lakh)	Profit After Provision for tax (Rs. in lakh)	Dividend Declared	
			Rate	Amount (Rs. in lakh)
31.03.2022	21271.74	16769.65	60%	8100.36
31.03.2021	25130.09	19164.34	70%	7087.81
31.03.2020	21807.93	15790.33	42%	4252.69

(g) Summarised financial position of the Company as appearing in the two Audited Balance Sheets immediately preceding the date of advertisement.

Liabilities	As at		Assets	As at	
	31.03.2022	31.03.2021		31.03.2022	31.03.2021
Paid-up Capital	10125.44	10125.44	Loans	918376.18	875177.33
Reserves and Surplus	155372.19	145744.96	Fixed Assets	2808.73	2927.74
Secured Loans	518027.82	547096.96	Investments	87628.05	78321.91
Deferred Tax Liability (Net)	-	-			
Unsecured Loans	337703.72	277408.55	Current Assets, Loans and Advances	10699.96	22046.63
Current Liabilities and Provisions	3683.99	2590.63	Deferred Tax Asset (Net)	5400.24	4492.93
	1024913.16	982966.54		1024913.16	982966.54

Contingent Liabilities and Commitments (to the extent not provided for)

	(₹ in lakhs)
1. Contingent Liabilities shall be classified as:	21-22
a) Claims against the company not acknowledged as debt	-
b) Guarantees excluding financial guarantees and	-
c) Other money for which the company is contingently liable	-
2. Commitments shall be classified as:	21-22
a) Estimated amount of contracts remaining to be executed on capital account and not provided for (net of advance)	20.36
b) Uncalled liability on shares and other investments partly paid	-
c) Commitments remaining uncalled in Alternatives Investment Fund Schemes	3750.00
d) Sanctioned and Undisbursed loans	22676.53
e) Sanctioned and Partly Disbursed loans	19820.57
3. (i) The maximum amount of Public Deposits which the Company can raise under the Housing Finance Companies (NHB) Directions, 2010, equivalent to three times the Net Owned Funds	Rs.4,639.57 Crore
Aggregate deposits as on 31.03.2022	Rs.2,024.20 Crore
(ii) The Company has no overdue deposits other than unclaimed deposits.	

We declare that:

- The Company has complied with the provisions of the NHB Directions applicable to it.
- The compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and/or the National Housing Bank.
- The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities, save and except the floating charge created on the statutory liquid assets in terms of Section 29B of the National Housing Bank Act, 1987, as may be prescribed from time-to-time.

The above text has been approved by the Board of Directors of the Company by a resolution passed at its meeting held on 27th July 2022 and is being issued on the authority and in the name of the Board of Directors of the Company.

By order of the Board of Directors  
**For SUNDARAM HOME FINANCE LTD.,**  
Lakshminarayanan Duraiswamy  
Managing Director

Place : Chennai  
Date : 27th July 2022

## Coromandel International Limited

Registered Office: 'Coromandel House', 1-2-10, Sardar Patel Road, Secunderabad - 500 003.  
CIN No.: L24120TG1961PLC000892 Tel: 040-2784 2034 / 2784 7212 Fax: 040 2784 4117  
Email: mail@coromandel.murugappa.com Website: www.coromandel.biz

**Extract of the Consolidated Financial Results for the Quarter ended 30 June 2022**

(₹ in Crores)

Particulars	For the quarter ended 30 June 2022	For the quarter ended 31 March 2022	For the quarter ended 30 June 2021	For the Year ended 31 March 2022
Total income from operations	5,782.67	4,303.60	3,685.62	19,255.12
Profit for the period (before tax)	669.36	388.96	448.20	2,049.75
Net profit for the period after tax	499.08	289.79	337.78	1,528.46
Net Profit for the period after taxes and minority interest	499.08	289.79	337.78	1,528.46
Total comprehensive income for the period (Comprising profit after tax and Other comprehensive income after tax)	497.48	307.80	339.05	1,552.67
Paid-up equity share capital (Face value ₹1/- per share)	29.37	29.35	29.34	29.35
Reserves (excluding Revaluation Reserve) as shown in the Balance Sheet of the previous year				6,328.92
Earnings per share (of ₹1 each) (for the period - not annualised)				
- Basic (₹)	17.00	9.87	11.51	52.09
- Diluted (₹)	16.96	9.86	11.49	51.98

**Notes:**

- 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 Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchanges (www.nseindia.com and www.bseindia.com) and the Company (www.coromandel.biz).
- Additional information on standalone financial results is as follows:

(₹ in Crores)

Particulars	For the quarter ended 30 June 2022	For the quarter ended 31 March 2022	For the quarter ended 30 June 2021	For the Year ended 31 March 2022
Total income from operations	5,775.50	4,294.09	3,676.75	19,231.43
Profit before tax	665.77	281.94	442.26	1,931.41
Profit after tax	495.67	183.41	329.45	1,412.45

For and on behalf of the Board of Directors  
sd/-  
**Sameer Goel**  
Managing Director

Place : Chennai  
Date : 27 July 2022

CM YK



