

February 7, 2022

To, <b>The Bombay Stock Exchange Limited</b> Corporate Relationship Department 1 <sup>st</sup> Floor, New Trading Ring, Rotunda Building P.J. Towers, Dalal Street Mumbai - 400 001 <b>Scrip Code: 506390</b>	To, <b>The National Stock Exchange of India Limited</b> Listing Department, Exchange Plaza 5th floor, Plot No. C/1, G Block Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051 <b>Scrip: CLNINDIA</b>
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**Sub.: Newspaper Advertisement for transfer of equity shares of the Company to the Investor Education and Protection Fund**

Dear Sir,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the copies of the advertisement published in the newspaper dated February 5, 2022, titled – “**Transfer of Equity Shares to the Investor Education and Protection Fund**”.

Kindly take the same on your record and acknowledge the receipt.

Thanking you,

Yours faithfully,  
For **Clariant Chemicals (India) Limited**

**Amees Joshi**  
Company Secretary

Encl.: As above

PUBLIC NOTICE

Notice is hereby given that Mrs. Niru Chandrakant Sanghvi who was the co-owner of Flat No. A-1803, Prem Bhavna Co-operative housing Society Ltd., S.V. Road, Near Shatabdi Hospital, Kandivli (West), Mumbai - 400067, passed away intestate on 20th October 2019. Her legal heirs, Mr. Chandrakant Babulal Sanghvi, Ms. Swati Chandrakant Sanghvi & Mr. Vibhav Chandrakant Sanghvi are in the process of seeking her share of ownership of the said Flat in their joint names. If any person has any right, title or interest in the said Flat and has any objection to the claim initiated by the said legal heirs it should lodge its written objection along with proof of documentary evidence of its right, title or interest in the said Flat within 15 Days of the Publication of this Notice to me. Sd/- CHANDRAKANT B. SANGHVI, A-1803, Prem Bhavna CHS Ltd., Kandivli (West), Mumbai - 400067. Place: Mumbai Date: 05/02/2022

PUBLIC NOTICE

Public At large is hereby informed that my client has misplaced Original Agreement for Sale, Dt. 11th March 1981, between M/s. SHAH CONSTRUCTION AND MR. ASHOK KUMAR HIMATLAL SHAH, regarding Flat bearing No. B/4, First floor, Shaliesh Co-op. Hsg. Soc. Ltd., situated at Survey No. 44 (P) Plot No. 17, of revenue village Navghar, Vasai Road (W), Tal. Vasai, Dist. Palghar. In case the same is found to be returned to my client or to us forthwith. In case any person has any rights, claims and interest in respect of aforesaid property, the same should be known in writing to me at the address mentioned below with the documentary proof within 14 days from the date of publication hereof, failing which it shall be construed that such claim is waived, abandoned. Sd/- CHANDRAKANT B. SANGHVI, A-1803, Prem Bhavna CHS Ltd., Kandivli (West), Mumbai - 400067. Place: Mumbai Date: 05/02/2022

IND-AGIV

Multiple Advanced Audio Visual Solutions IND-AGIV OFFICE No. 9 to 12, Kanara Business Centre, Laxmi Nagar, Off Andheri-Ghatkopar Link Road, Ghatkopar (East), Mumbai-400073. Tel:- 25003492/93. Email: info@agivavt.com. Web: www.agivavt.com. CIN: L32100MH1986PLC039004 NOTICE Notice is hereby given pursuant to Regulation 29 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 we wish you inform that a meeting of the Board of Directors is scheduled to be held on Monday, 14th February, 2022 at 04:00 p.m. inter alia, to consider for approval, amongst other matters, 1) The Un-audited Standalone and Consolidated Financial Results of the Company for the quarter and nine months ended on 31st December, 2021. 2) To take note of appointment of Ms. Taiseen Naseer Shaikh (DIN: 09479149) and Ms. Girija Nitin Dahale (DIN: 00190233) as an Additional (Non-Executive) Director of the Company as the appointment has made by resolution passed by circulation. By Order of the Board For IND-AGIV Commerce Ltd. Sd/- Place: - Mumbai. Lalit Lajpat Chouhan Managing Director Date: -03/02/2022

PUBLIC NOTICE

NOTICE is hereby given that our client is the Owner of the Flat No.12, Ground Floor, Mulund Mandar CHSL, Gavanpada, Mulund, Mumbai-91(Said Property) and will be alienating the said Property in favour of Indian Overseas Bank, Vashi Branch. If any persons/claim any right over the said documents/Property should put up their claim with the undersigned within 8 days from the date of this notice, failing which any such claim in, or upon the said Property or any part thereof shall be deemed to have been waived without any reference to such claim. Dated this 04th day of February, 2022 Sd/- SHUKLA & SHUKLA, Advocates Shree Hanuman Building, 3rd Floor, Chamber No. 12, 2, R. S. Sapre Marg, Mumbai-400 002.

PUBLIC NOTICE

Ms Rekha Raghu Mendon and Mr. Raghu Chinnu Mendon, joint members of the ADITYA Co-operative Housing Society Limited, having address at Chikooiwadi, Shimpo Village, Borivali West, Mumbai - 400082, and holding Flat No.504/A, in the building of the society, died on 15/07/2017 and 03/04/2021 respectively, without making any nomination. Mrs. Kamala Raghu Mendon & Mr. B. Ashwinkumar have made an application for transfer of the shares of the deceased member to their joint names. The Society hereby invites claims or objections from the heirs/ or other claimants/objectors to the transfer of the said shares and interest of the deceased member in the capital/property of the society within a period of 15 days from the publication of this notice, with copies of such documents and other proofs in support of such claims/objectors. If no claims/objectors are received within the period prescribed above, the society shall be free to deal with the shares and interest of the deceased member in the capital/property of the society in such manner as is provided under the bye-laws of the society. The claims/objectors, if any, received by the society shall be dealt with in the manner provided under the bye-laws of the society. A copy of the bye-laws of the society is available for inspection by the claimants/objectors, in the office of the society between from the date of publication of the notice till the date of expiry of this period. Date : 05.02.2022 for and on behalf of ADITYA CHS Ltd, Place : Mumbai Sd/- Hon. Secretary

PUBLIC NOTICE

NOTICE is hereby given that Certificate for 600 shares of LKP FINANCE LTD., in the name of MRS. HANSA ANIL MEHTA & MR. MITESH ANIL MEHTA under Folio No. H02016, Bearing Cert. Nos. 65633, 68658, 70097, 81635, 82216, 97355, And Dist. Nos. 8560495-8560594, 8856070-8856169, 8980238-8980337, 11865401-11865500, 11923501-11923600, 11803601-11803700. Have been lost or mislaid and application has been made to the Company to issue duplicate in lieu thereof. Any Person who has a claim in respect of the said shares should lodge such claim with the Company's Registrars & Transfer Agents at 'ADTO CORPORATE SERVICES PVT. LTD.' 19, Jaferbhoy Industrial Estate 1st Floor, Makhvana Road, Marol Naka, Andheri (E), Mumbai-400059 within 15 days from the date of publication of this Notice, else the Company will proceed to issue Duplicate Certificates. Sd/- Hansa Anil Mehta Mitesh Anil Mehta 2103/ A, Vivarea Sane Guruji Marg, Jacob Circle, Agripada, Mumbai-400 011.

CLARIANT

CLARIANT (India) Limited CIN: L24110MH1956PLC010806 Regd. Office : Reliable Tech Park, Gut No. 31, Village Eltham Off Thane-Belapur Road, Airoli, Navi Mumbai - 400708 Phone: (+91) 22 7125 1000 ; E-mail: investor.relations.India@clariant.com Website: www.clariant.com/pigments NOTICE TO EQUITY SHAREHOLDERS SUB: TRANSFER OF EQUITY SHARES TO THE INVESTOR EDUCATION AND PROTECTION FUND This notice is published pursuant to the provisions of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 (IEPPFRules). In terms of the provisions of Section 124(6) of the Companies Act, 2013 read with the IEPPFRules, in addition to the unpaid or unclaimed dividend required to be transferred by the Company to the Investor Education and Protection Fund (IEPF), equity shares relating to such unpaid/unclaimed dividend and lying unpaid/unclaimed for seven consecutive years or more are also required to be transferred to the Investor Education and Protection Fund Suspend Account (IEPFSuspendAccount). In accordance with the requirements as set out in the IEPPFRules, the Company has communicated individually to the concerned shareholders whose shares, in respect of which dividend is unpaid/unclaimed for seven consecutive years or more, are liable to be transferred to the IEPPFSuspendAccount. The Company has also uploaded the details of such Shareholders on its website www.clariant.com/pigments. The concerned shareholder can claim the unpaid/unclaimed dividend by making an application to Link Intime India Pvt. Ltd., (Link Intime) the Registrar and Transfer Agent of the Company, failing which the concerned shares (held either in physical or electronic mode) shall be transferred by the Company to IEPPFSuspendAccount. In case no valid claim in respect of such equity shares is received from the concerned shareholders by March 17, 2022, the Company shall, with a view to comply with the requirements of IEPPFRules, transfer the shares to IEPPFSuspendAccount. Please note that no claim shall lie against the Company in respect of the unclaimed dividend amount and equity shares transferred to the IEPPFRules. Shareholders can however claim both the unclaimed dividend amount and the equity shares transferred to IEPPFSuspendAccount from IEPPFRules Authority by making an application in Form IEPF-5 online and sending the physical copy of the same duly signed (as per registered signature) along with requisite documents enumerated in the said Form IEPF-5 to the Company at its registered office or to Link Intime for verification of your claim. In case of any queries/clarifications, concerned shareholders may contact Link Intime at the below mentioned address/email/telephone number. Link Intime India Private Limited C101, 247 Park, L. B. S. Marg, Vikhroli (West), Mumbai, Maharashtra, 400083 Email: rnt.helpdesk@linkintime.co.in Phone: 022 - 4918 6000 For Clariant Chemicals (India) Limited Sd/- Amee Joshi Company Secretary Date : February 4, 2022 Place : Mumbai

KOTAK MAHINDRA BANK LIMITED

Regd. Office: 27BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051. BO: 4th Floor, Admas Plaza, CST Road, Kolverly Village, Santacruz (East), Mumbai - 400008. POSSESSION NOTICE WITHOUT PREJUDICE (FOR IMMovable PROPERTY) (As per Appendix IV read with Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)

Whereas, the undersigned being the Authorised Officer of the Kotak Mahindra Bank Ltd. a banking company within the meaning of the Banking Regulation Act, 1949 having its Registered Office at 27BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051 and Branch Office, 4th Floor, Admas Plaza, 168/16, CST Road, Kolverly Village, Kunchi Kurve Nagar, Kalina, Santacruz (East), Mumbai - 400098 under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ('SARFAESI Act') and in exercise of the powers conferred under sections 13(2) and 13(12) read with Rule 8(1) of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice Dated 02.11.2021 which was delivered at 1) Shree Jewel House Pvt. Ltd. (Borrower), 2) Mrs. Sangeeta Jeevan Jain (Co-Borrower/Guarantor), 3) Mrs. Kalavati Mahendra Jain (Co-Borrower/Guarantor) all are having address at 303, 3rd Floor, Kakad Market Office And Business CHSL, Kabbadevi Road, Mumbai - 400022, ALSO AT Flat No. 1203, 12th Floor, Sumer Tower No. 2CHSL, 108 Seth Motisha Road, Mazgaon, Mumbai - 400010 to repay the amount mentioned in the notice being Rs. 5,84,58,525/- (Rupees Five Crore Eighty Four Lakh(s) Fifty Eight Thousand Five Hundred Twenty Five Only) as on 29.10.2021 and for Loan A/c. No. 1386FL010000001 Rs. 12,26,186.95/- (Rupees Twelve Lakh(s) Twenty Six Thousand One Hundred Eighty Six And Paise Ninety Five Only) as on 29.10.2021 together with further interest and other charges thereon at the contractual rates upon the footing of compound interest from 30.10.2021 till its actual realization ('Outstanding Amount') within 60 days from the date of publication of the said Demand Notice. The aforementioned Borrower / Co-Borrower having failed to repay the amount, notice is hereby given to the Borrower / Co-Borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under Section 13(4) of the SARFAESI Act read with Rule 8 of the above said Rules on this 2nd of February of the year 2022. The Borrower / Co-Borrower mentioned herein above in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Kotak Mahindra Bank Limited, having branch address at 4th Floor, Admas Plaza, 168/16, CST Road, Kolverly Village Kunchi Kurve Nagar, Kalina Santacruz (E), Mumbai - 400098 for an amount Rs. 5,84,58,525/- (Rupees Five Crore Eighty Four Lakh(s) Fifty Eight Thousand Five Hundred Twenty Five Only) as on 29.10.2021 and for Loan A/c. No. 1386FL010000001 Rs. 12,26,186.95/- (Rupees Twelve Lakh(s) Twenty Six Thousand One Hundred Eighty Six And Paise Ninety Five Only) as on 29.10.2021 together with further interest and other charges thereon at the contractual rates upon the footing of compound interest from 30.10.2021 till its actual realization. The Borrowers Attention is invited to the Provisions of Sub Section (8) of Sec 13 of the Act, in respect of time available, to redeem the secured asset.

DESCRIPTION OF THE IMMOVABLE PROPERTY 1) 303, 3rd Floor, Kakad Market Office And Business CHSL, Kabbadevi Road, Mumbai - 400022. 2) Flat No. 1203, 12th Floor, Sumer Tower No. 2 CHSL, 108 Seth Motisha Road, Mazgaon, Mumbai - 400010. Note: The above properties are having PARIPASSU charge with Banker i.e. Yes Bank Ltd. Sd/- (Authorised Officer) Kotak Mahindra Bank Limited Place: Mumbai Date: 02.02.2022

पंजाब नैशनल बैंक Punjab National Bank

GAD, CO THANE, 4th Floor, Pragati Tower Building, BKC, Mumbai - 400051. Email : cothanegad@pnbl.co.in NOTICE INVITING e-TENDER (NIT) NAME OF WORK AMC for Housekeeping (including Laundry & maintenance Services) at RSC Belapur building, Navi Mumbai. TENDER COST (TC) & EMD FOR Tender Cost : ₹ 1,180/- inclusive of GST EMD : Nil ESTIMATED COST : Rs.21.29 Lakh (inclusive of GST) LAST DATE & TIME FOR SUBMISSION OF PHYSICAL & ONLINE SEALED TENDER TECHNICAL BID (PHYSICAL): 21.02.2022 up to 15:00 Hrs. CLOSE OF TECHNICAL & PRICE BID (ONLINE) : 16.02.2022 up to 13:15 Hrs. BID RE-ENCRYPTION: From: 16.02.2022, 13:15 Hrs to: 16.02.2022, 17:15 Hrs. Tender document may be downloaded from bank's website - https://www.pnbindia.in & https://etender.pnbl.in up to 11.15 Hrs. on 16.02.2022. Chief Manager

NOTICE

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NOTICE FOR PUBLIC AUCTION OF PLEDGED GOLD JEWELLERY/ORNAMENTS/COINS

It is hereby brought to the notice of the following gold loan borrowers, their legal heirs, persons engaged in business of gold jewellery/ornaments/coins and general public that inspite of repeated reminders/ notices by the Bank, the following borrowers are not repaying their dues to the Bank. Notice is hereby published that if they fail to deposit all their dues in their respective gold loan accounts (including up-to-date interest and all costs charges/ expenses) by 21th February, 2022 then from 4.00 pm of 22st February, 2022 their pledged gold jewellery/ornaments/ coins will be put up for public auction in the branch premises. For this, Bank shall not be held responsible for any inconvenience or damage caused to the concerned borrowers and no allegations or representations will be entertained from any borrowers in this regard. Persons interested to take part in the bidding should deposit Rs.500/- (Rupees Five Hundred only) with the Branch Manager before the scheduled time/ date towards earnest money. Persons having taken part in final bidding must be able to deposit full amount to the Bank within 48 hours, failing which their earnest money, deposited with the Bank will be forfeited. Bank reserves the right to cancel the auction without assigning any reasons in case, the bidding price so arrived at, is observed to be low or inadequate. Further, if need be, Bank reserves the right to change the date, time or place of the above scheduled auction or cancel the same without assigning any reasons thereon.

Table with 4 columns: Account No, Name of the Borrower, Address, Gross weight of the Gold (gms). Row 1: 007477610000159, Mrs Shalini Sarveshwari Pandey, Misbah apartment flat no 116, Sai Nagar, Nallasopara East 401209, 12.400

John Cockerill India Limited

Registered office:- Mehta House, Plot No. 64, Road No. 13, MIDC, Andheri (E), Mumbai - 400093 Tel.: 022-66762727 Fax: 022-66762737-38, Email: investors@johncockerillindia.com Website: www.johncockerillindia.com, CIN.: L99999MH1986PLC039921

Unaudited Financial Results for the Quarter and Nine months Ended December 31, 2021

Table with 5 columns: Sl. No., Particulars, Quarter ended December 31, 2021 (Unaudited), Nine months ended December 31, 2021 (Unaudited), Quarter ended December 31, 2020 (Unaudited). Rows include Total income from operations, Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items), Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items), Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items), Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)], Equity Share Capital, Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations) (not annualised): Basic : (in ₹) 12.04, Diluted : (in ₹) 12.04

Notes: 1 The above is an extract of the detailed format of Quarterly/Nine months Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Nine months Financial Results are available on the Stock Exchange website (www.bseindia.com) and the Company's website (www.johncockerillindia.com). For John Cockerill India Limited

Vivek Bhide Managing Director DIN: 02645197 Place : Mumbai Date : February 4, 2022

इंडियन बैंक Indian Bank CUFFE PARADE BRANCH: 17, Sainara, Captain Prakash Pethe Marg, Cuffe Parade, Colaba, Mumbai- 400 005.

POSSESSION NOTICE Under Rule 8(1) of security Interest (Enforcement) Rule 2002

Whereas the undersigned being the Authorised Officer of INDIAN BANK, CUFFE PARADE BRANCH under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Act, 2002 and in exercise of powers conferred under Section 13(2) read with [rule 8 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated mentioned below under Section 13(2) of the said Act calling upon you being the Borrowers mentioned below to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The Borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the Borrowers mentioned herein below and to the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The Borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of INDIAN BANK, CUFFE PARADE BRANCH for an amount as mentioned herein under and interest thereon. The Borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Table with 5 columns: Sr. No., Name of the Borrower(s) / Guarantor(s), Demand Notice Date and Amount, Description of the Immovable Property, Possession Date. Rows include Mrs. Namrata Saurabh Pradhan AND Mr. Shrinivas Nagesh Gowda, Mr. Manojkumar Harishchandra Sah AND Mrs. Ramashringhari Harishchandra Sah (Co - Borrower), Mr. Sural Cherkara Kumar

Place: Mumbai Date: 02.02.2022 Authorised Officer Indian Bank, Cuffe Parade

SURYODAY SMALL FINANCE BANK LIMITED

Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614. Website: https://www.suryodaybank.com, Tel.: (022)4043 5800

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2021

Table with 7 columns: Sr. No., Particulars, Quarter ended 31.12.2021 (Unaudited), 30.09.2021 (Unaudited), 31.12.2020 (Unaudited), Nine Months Ended 31.12.2021 (Unaudited), Year ended 31.03.2021 (Unaudited), ₹ in Lakhs. Rows include Interest Earned, Interest / discount on advances / bills, Income on investments, Interest on balances with Reserve Bank of India and other inter bank funds, Other Income, Total Income (1)+(2), Operating Expenses (1)+(11), Employees cost, Other operating expenses, Total Expenditure (4)+(5) (excluding Provisions and Contingencies), Operating Profit before Provisions and Contingencies (3)-(6), Provisions (other than tax) and Contingencies, Exceptional Items, Net Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9), Tax Expense, Net Profit / (Loss) from Ordinary Activities after tax (10)-(11), Extraordinary Items (net of tax expense), Net Profit / (Loss) for the period (12)-(13), Paid up equity share capital (Face Value of 10/- each), Reserves excluding revaluation reserves, Analytical Ratios: (i) Percentage of shares held by Government of India, (ii) Capital Adequacy Ratio, (iii) Earnings per share (EPS) (Face Value of 10/-each), (a) Basic EPS before and after extraordinary items (net of tax expense) - not annualized, (b) Diluted EPS before and after extraordinary items (net of tax expense) - not annualized, (iv) NPA Ratios, (a) Gross NPAs, (b) Net NPAs, (c) % of Gross NPAs to Gross Advances, (d) % of Net NPAs to Net Advances, (v) Return on assets (average) - not annualized, (vi) Net worth, (vii) Outstanding redeemable preference shares, (viii) capital redemption reserve, (ix) debt equity ratio, (x) total debts to total assets

Notes: 1 Statement of Assets and Liabilities as at December 31, 2021 is given below:

Table with 5 columns: Particulars, As at 31.12.2021 (Unaudited), As at 31.12.2020 (Audited), As at 31.03.2021 (Audited), ₹ in Lakhs. Rows include CAPITAL AND LIABILITIES, Reserves and Surplus, Deposits, Borrowings, Other Liabilities and Provisions, ASSETS, Cash and Balances with Reserve Bank of India, Balances with Banks and Money at Call and Short notice, Investments, Advances, Fixed Assets, Other Assets

2 The above financial results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on February 03, 2022. The financial results for the quarter and nine months ended December 31, 2021 have been subjected to 'Limited Review' by the statutory auditors of the Bank, 'Walker Chandok & Co LLP'. Their report thereon is unmodified. The previous period results were reviewed/audited by the predecessor auditor, MSKC & Associates, Chartered Accountants.

3 During the nine months ended December 31, 2021, the Bank allotted 22,798 equity shares pursuant to the exercise of options under the approved employee stock option schemes.

4 The outbreak of the COVID-19 pandemic had led to a nation-wide lockdown in April-May 2020. This was followed by localised lockdowns in areas with a significant number of COVID-19 cases. Following the easing of lockdown measures, there was an improvement in economic activity in the second half of fiscal 2021. India experienced a 'second wave' of the COVID-19 pandemic in April-May 2021 following the discovery of mutant coronavirus variants, leading to the re-imposition of regional lockdowns. These were gradually lifted as the second wave subsided. The impact of COVID-19, including changes in customer behaviour and pandemic fears, as well as restrictions on business and individual activities, has led to significant volatility in global and Indian financial markets and a significant decrease in global and local economic activities. The disruptions following the outbreak, have impacted loan originations, the sale of third party products, and the efficiency in collection efforts resulting in increase in customer defaults and consequent increase in provisions thereagainst. The extent to which the COVID-19 pandemic will continue to impact the Bank's results will depend on ongoing as well as future developments, which are uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic, and any action to contain its spread or mitigate its impact whether government-mandated or elected by us.

5 Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress of Individual and small borrowers as per RBI circular dated May 5, 2021 (Resolution Framework 2.0) are given below. (Rs in crore, except no of accounts)

Table with 5 columns: S/NO, Description, Individual Borrower (Personal Loans, Business Loans, Small business), Resolution process, Exposure to accounts mentioned at (B) before implementation of the plan, Of (C), aggregate amount of debt that was converted into other securities, Additional funding sanctioned if any including between invocation of the plan and implementation, Increase in provisions on account of the implementation of the resolution plan

6 The Honourable Supreme Court of India (Hon'ble SC), vide an interim order dated September 3, 2020, had directed banks that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders, which the Bank complied with. If the Bank had classified borrower accounts as NPA after August 31, 2020, the Bank's proforma Gross NPA ratio and proforma Net NPA ratio as at December 31, 2020 would have been 9.28% and 5.38% respectively. Pending disposal of the case, the Bank, as a matter of prudence, made in respect of these accounts a contingent provision, which was included in 'Provisions (other than tax) and Contingencies'. The said interim order stood vacated on March 23, 2021 and the Bank continued with the asset classification of borrower accounts as per the extant RBI instructions / IRAC norms.

7 Other income include processing fees, profit on sale of investment securities, income on dealing in priority sector lending certificate, unrealised loss on investment securities etc.

8 The Capital adequacy ratio ('CAR') has been computed as per operating guidelines for Small Finance Banks in accordance with RBI Circular No. RBI/2016-17/81 DBR/NBD. No. 26/16.13.218/2016-17 dated October 6, 2016. The Bank has followed Basel II standardized approach for credit risk in accordance with the operating guidelines issued by the Reserve Bank of India for Small Finance Banks. Further, the RBI vide its circular No. DBR/NBD.No. 4502/16.13.218/2017-18 dated November 8, 2017 has provided an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk.

9 Figures of the previous periods have been regrouped / reclassified wherever necessary to conform to current period's classification. Nav Mumbai February 03, 2022 Baskar Babu Ramachandran Managing Director and CEO

# पुणे महानगर प्रदेश विकास प्राधिकरणाच्या प्रारूप विकास आराखड्याला विलंब होणार

पुणे, दि.४(प्रतिनिधी)  
: पुणे महानगर प्रदेश विकास प्राधिकरणाचा (पीएमआरडीए) प्रारूप विकास आराखड्याला विलंब होणार असल्याचे चित्र स्पष्ट होऊ लागले आहे. या आराखड्याबाबत तब्बल ६६ हजार ५०० हक्की प्राप्त झालेल्या आहेत. त्यांच्यावर सुनावणी घेण्यासाठीही अद्याप तारीखही निश्चित झालेली नाही. त्यामुळे आराखडा अंतिम करण्याची प्रक्रिया कधी सुरू होणार, याविषयी प्रश्न उपस्थित होऊ लागला आहे.

पुणे महापालिका हद्दीत समाविष्ट २३ गावांसह पीएमआरडीएचा प्रारूप विकास आराखडा २ ऑगस्टला प्रसिद्ध करण्यात आला. या विकास आराखड्यावर हक्की आणि सूचना मागविण्यात आल्या होत्या. आराखड्यावर तब्बल ६६ हजार ५०० इतक्या हक्की आलेल्या आहेत. या विकास आराखड्याबाबत ग्रामीण भागात नाराजीचा सूर आहे. जिल्हातील अनेक गावांमध्ये चुकीच्या पद्धतीने आरक्षणे टाकली गेल्याचा आरोप करण्यात येत आहे. पीएमआरडीएकडे प्राप्त हक्कींमध्ये प्रामुख्याने रस्ते, आरक्षणे, झोन, पूररेषा आणि महसूल संदर्भात हक्कीचा समावेश आहे.

**रोज वाचा**  
**दै. 'मुंबई लक्षदीप'**

नमुना क्र. आयएससी-२५ए

पब्लिक कंपनीचे प्रायव्हेट कंपनीमध्ये रूपांतरणासाठी वृत्तपत्रात प्रकाशित करावयाची जाहिरात

**क्षेत्रिय संचालक, सहकार मंत्रालय, पश्चिम क्षेत्र यांच्या समक्ष**

कंपनी कायदा २०१३, कंपनी कायदा २०१३ च्या कलम १४ आणि कंपनी (स्थापना) अधिनियम २०१४ चे नियम ४१ प्रकरणात

आणि

मे. स्वान मिल्स लिमिटेड, नोंदणीकृत कार्यालय: ६, फॅल्थम हाऊस, २रा मजला, जे.एन. हेरिडीया मार्ग, बॅलार्ड इस्टेट, मुंबई-४००००९.

...अर्जदार

सर्वसामान्य जनतेस येथे सूचना देण्यात येत आहे की, १८ जानेवारी, २०२२ रोजी झालेल्या विशेष सर्वसाधारण सभेत मंजूर विशेष ठरावानुसार कंपनीचे प्रायव्हेट लिमिटेड कंपनीमध्ये रूपांतरणासाठी कंपनीद्वारे मुंबई येथील केंद्र शासन यांच्याकडे कंपनी कायदा २०१३ च्या कलम १४ सहवाचिता त्यातील नियमांतर्गत अर्ज करण्याचे योजिले आहे.

कोणा व्यक्तिच्या हितास कंपनीचे नियोजित स्थिती बदलामुळे काही बाधा येत असल्यास त्यांनी त्यांच्या हिताचे स्वरूप व विरोधाचे कारण नमूद केलेल्या प्रतिज्ञापत्राद्वारे त्यांचे आक्षेप रजि. पोस्टने सदर सूचना प्रकाशन तारखेपासून १४ दिवसांच्या आत संबंधित क्षेत्रिय संचालक, पश्चिम क्षेत्र यांचा पत्ता: १००, एन्व्हॉस्ट, ५वा मजला, मरीन ड्राईव्ह, मुंबई-४००००२ यांच्या कार्यालयात पाठवावी तसेच एक प्रत अर्जदार कंपनीला त्यांच्या खाली नमूद नोंदणीकृत कार्यालयात पाठवावी.

नोंदणीकृत कार्यालय: ६, फॅल्थम हाऊस, २रा मजला, जे.एन. हेरिडीया मार्ग, बॅलार्ड इस्टेट, मुंबई-४००००९.

स्वान मिल्स लिमिटेडकरिता  
सही /-  
परेस वसंतलाल मर्चंट  
संचालक

ठिकाण: मुंबई  
दिनांक: ०५.०२.२०२२

डीआयएफ:००६६००२९७

**CLARIANT**

क्लॅरिअंट केमिकल्स (इंडिया) लिमिटेड  
सीआयएफ: एल२४११०एमएच१५६पीएलसी०१०८०६  
नोंदणीकृत कार्यालय: विलाबल टेक पार्क, गट क्र.३१, गाव एलठण, ठाणे-बेलापुर रोड, एरोली, नवी मुंबई-४००७०८. वेबसाइट: www.clariant.com/pigments  
दूर.: (+९१) २२ ७९२५ १०००; ई-मेल: investor.relations\_India@clariant.com

**समभागधारकांना सूचना**

**विषय:** गुंतवणूकदार शिक्षण व संरक्षण निधीमध्ये कंपनीचे समभाग हस्तांतर गुंतवणूकदार शिक्षण व संरक्षण निधी प्राधिकरण (लेखा, लेखापरिक्षण, हस्तांतरण व परतावा) अधिनियम, २०१६ (आयईपीएफ नियम) नुसार सूचना देण्यात येत आहे.

कंपनी कायदा २०१३ चे कलम १२४(६) च्या तरतुदीनुसार सहवाचिता आयईपीएफ नियमांतर्गत ७ सलग वर्षे किंवा अधिक काळाकरिता कोणतेही लाभांशदार दावा केलेला नसल्यास/देण्यात न आलेले सर्व समभाग हे गुंतवणूकदार शिक्षण व संरक्षण निधी प्राधिकरण (आयईपीएफ) मध्ये कंपनीद्वारे हस्तांतरित करणे आवश्यक आहे आणि गुंतवणूकदार शिक्षण व संरक्षण निधी गुड खाते (आयईपीएफ गुड खाते) मध्ये संबंधित देण्यात न आलेले/दावा न केलेले लाभांशसुद्धा हस्तांतर करणे आवश्यक आहे.

आयईपीएफ अधिनियमात नमुदप्रमाणे आवश्यक नियमानुसार ज्या संबंधित भागधारकांचे शेअर्स जे ७ सलग वर्षे किंवा अधिक काळाकरिता कोणतेही लाभांशदार दावा केलेला नसल्यास/ देण्यात न आलेले शेअर्स जे आयईपीएफ गुड खात्यात हस्तांतरणास पात्र आहेत या बाबत वैयक्तिक पत्रव्यवहार कंपनीने केलेला आहे. अशा भागधारकांचे तपशिल कंपनीने **www.clariant.com** वेबसाइटवरसुद्धा अपलोड केलेले आहे.

संबंधित भागधारकांना कंपनीचे निबंधक व हस्तांतरण प्रतिनिधी लिंक इनटाईम इंडिया प्रा. लि. (लिंक इनटाईम) कडे अर्ज करून देण्यात न आलेले/दावा न केलेले लाभांशदार दावा करता येईल. अन्यथा संबंधित शेअर्स (वास्तविक किंवा विद्युत स्वरूपातील) आयईपीएफ गुड खात्यात कंपनीद्वारे हस्तांतरित केले जातील.

जर संबंधित भागधारकांकडून अशा समभागसंदर्भात कोणताही वेध दावा प्राप्त न झाल्यास कंपनीद्वारे आयईपीएफ नियमांच्या आवश्यकतेनुसार आयईपीएफ गुड खात्यात १७ मार्च, २०२२ रोजी शेअर्स हस्तांतरित केले जातील. कृपया नोंद असावी की, आयईपीएफ नियमानुसार आयईपीएफमध्ये हस्तांतरित लाभांश दावा न केलेले रकम व शेअर्ससंदर्भात कंपनीवर कोणताही दावा सांगता येणार नाही.

भागधारकांना आयईपीएफ गुड खात्यात हस्तांतरित केलेले लाभांश दावा न केलेली रकम व समभाग असे दोन्हीवर दावा सांगता येईल त्याकरिता आयईपीएफ-५ नमुनामध्ये ऑनलाईन अर्ज करून आयईपीएफ प्राधिकरणाला कळवावे लागेल आणि तुमच्या त्यांच्या पडताळणीकरिता लिंक इनटाईम किंवा नोंदणीकृत कार्यालयात कंपनीकडे आयईपीएफ-५ नमुनामध्ये दिलेल्या आवश्यक दस्तऐवजांसह स्वाक्षरी केलेली (नोंदणीकृत स्वाक्षरीनुसार) वास्तविक प्रत पाठवावी लागेल.

काही प्रश्न/स्पष्टीकरण असल्यास संबंधित भागधारकांनी कृपया लिंक इनटाईम यांना खाली नमूद केलेल्या पत्त्यावर/ई-मेलवर/दूरध्वनी क्रमांकावर संपर्क करावा.

**लिंक इनटाईम इंडिया प्रायव्हेट लिमिटेड**  
सी-१०९, २४७ पार्क, एल.बी.एस. मार्ग, फिकोडी (प.), मुंबई, महाराष्ट्र-४०००८३.  
ई-मेल: mt.helpdesk@linkintime.co.in  
दूर.क्र.: ०२२-४९१८६०००.

क्लॅरिअंट केमिकल्स (इंडिया) लिमिटेडकरिता  
सही /-  
अमी जोशी  
कंपनी सचिव

ठिकाण: ०४ फेब्रुवारी, २०२२  
दिनांक: मुंबई

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नोंदणीकृत कार्यालय: ग्रीनटेक्स बिल्डिंग हाऊस, बी-१, २ व ३, गौरसरनी कॅम्पाउंड, रेल्वेला गाव, भिवंडी, जिल्हा ठाणे-४२१३०२.  
कॉर्पोरेट कार्यालय: ७०५, तुलसीवाणी वेबर्स, फ्रि प्रेस जर्नल मार्ग, नॉर्मन पॉईंट, मुंबई-४०००२५

**३१ डिसेंबर, २०२१ रोजी संपलेल्या तिमाही व नऊमाहीकरिता अलेखापरिक्षित वित्तीय निष्कर्षांचा अहवाल**  
(रु.लाखात, इंग्रजीसह व्यक्तिकर)

अ. क्र.	तपशील	संपलेली तिमाही		संपलेली नऊमाही	
		३१.१२.२०२१	३१.१२.२०२०	३१.१२.२०२१	३१.१२.२०२०
		अलेखापरिक्षित	अलेखापरिक्षित	अलेखापरिक्षित	अलेखापरिक्षित
१.	कार्यघटनातून एकूण उत्पन्न	२४९.३७	९९.९२	६१७.९९	२२४.७९
२.	कालावधीकरिता निव्वळ नफा/(तोटा)(कर, अपवादामुळे आणि/किंवा विशेष साधारण बाबत)	(८.६१)	१५.०८	(५.९७)	२३.७९
३.	कंपूर्ण कालावधीकरिता निव्वळ नफा/(तोटा) (अपवादामुळे आणि/किंवा विशेष साधारण बाबत)	(८.६१)	१५.०८	(५.९७)	२३.७९
४.	करानंतर कालावधीकरिता निव्वळ नफा/(तोटा) (अपवादामुळे आणि/किंवा विशेष साधारण बाबत)	(८.६१)	१५.३८	(५.९७)	२४.०९
५.	कालावधीकरिता एकूण सर्वेक्ष उत्पन्न (कालावधीकरिता सर्वेक्ष नफा/(तोटा) आणि इतर सर्वेक्ष उत्पन्न (करानंतर))	(८.७४)	१५.३०	(५.६३)	२४.५६
६.	मरणा केलेले समभाग मांडवल	१४३९.६३	१४३९.६३	१४३९.६३	१४३९.६३
७.	उत्पन्न प्रतिभाग (रु.१०/- प्रती)	(०.०६)	०.११	(०.०४)	०.१७

टीप: सेबी (लिस्टिंग ऑब्लिगेशन्स अॅण्ड डिस्क्लोजर रिग्युलॅटरी) रेग्युलेशन्स, २०१५ च्या नियम ३३ अन्वये स्टॉक एक्सचेंजकडे सादर करण्यात आलेली ३१ डिसेंबर, २०२१ रोजी संपलेल्या तिमाही व नऊमाहीकरिता अलेखापरिक्षित वित्तीय निष्कर्षे सविस्तर नमुनाप्रमाणे उजवाड आहे. त्रैमासिक वित्तीय निष्कर्षे संपूर्ण नमुना कंपनीच्या [www.ramgopalpolytex.com](http://www.ramgopalpolytex.com) वेबसाइटवर आणि स्टॉक एक्सचेंजच्या [www.bseindia.com](http://www.bseindia.com) वेबसाइटवर उपलब्ध आहे.

संचालक मंडळाच्या वतीने व करिता  
रामगोपाल पॉलीटेक्स लिमिटेड  
सही /- (संजय जाटिया)  
अध्यक्ष व व्यवस्थापकीय संचालक  
(डीआयएफ: ००९१३४०५)

ठिकाण: मुंबई  
दिनांक: ०४ फेब्रुवारी, २०२२

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(HINDI LINGUISTIC MINORITY INSTITUTE)

**APPLICATIONS ARE INVITED FOR THE FOLLOWING POSTS FROM THE ACADEMIC YEAR 2021-22**

Sr. No.	Cadre	Subject	Total No.of Posts	Category
1	Principal	-	01	01- Open
2	Professor	Pharmacognosy	01	01- Open
3	Associate Professor	Pharmaceutical Chemistry	01	01- Open
4	Asst. Professor	Pharmaceutics	03	03- Open
5	Asst. Professor	Pharmaceutical Chemistry	04	04- Open

The above posts are open to all; however candidates from any category can apply for the post. Reservation for women will be as per University Circular No. BCC/16/74/1998 dated 10th March, 1998, 4% reservation shall be for the persons with disability as per University. Candidates having knowledge of Marathi will be preferred.

The Educational Qualification, Experience & pay-scale for the post of Principal, Professor, Associate Professor & Assistant Professor are as prescribed by the University of Mumbai from time to time. Please refer University Circular No. माहितीक/विशिमका/तंत्रशिक्षण/११/२०२०-२०२१ दिनांक ११ जानेवारी, २०२१ for Qualification, Experience at the time of interview.

Applicants who are already employed must send their application through proper channel. Applicants are required to account for breaks, if any in their academic career.

Applications with full details should reach the GENERAL SECRETARY, Adarsh Shikshan Mandal's IDEAL COLLEGE OF PHARMACY & RESEARCH, Ideal College Campus, 21/11, At-Bhal, Post-Dwarli, Malang Road, Via Kalyan Rly. Station, District-Thane, Pin-421 306. within 15 days from the date of publication of this advertisement. This is University Approved Advertisement.

Sd/-  
General Secretary

**Alkem Laboratories Limited**  
Regd. Office : Alkem House, Senapati Bapat Marg, Lower Parel, Mumbai 400 013  
Tel No: +91 22 3982 9999 Fax No: +91 22 2492 7190 Email Id : investors@alkem.com  
CIN: L00305MH1973PLC174201

**Extract of Unaudited Consolidated Financial Results for the Quarter and Nine months ended 31 December 2021**  
(₹ in Million except per share data)

Sr. No	Particulars	Quarter ended	Nine months ended	Quarter ended	Year ended
		31.12.2021 (Unaudited)	31.12.2021 (Unaudited)	31.12.2020 (Unaudited)	31.03.2021 (Audited)
1	Total Income from Operations	26,189.8	81,503.3	23,180.5	88,650.1
2	Net Profit for the period (before tax and exceptional items)	4,639.4	16,016.0	5,434.4	18,421.0
3	Net Profit for the period before tax (after exceptional items)	4,639.4	16,016.0	5,434.4	18,421.0
4	Net Profit for the period after tax (after exceptional items) attributable to the owners of the Company	5,256.6	15,380.4	4,509.6	15,850.2
5	Total Comprehensive Income for the period attributable to the owners of the Company	5,298.3	15,467.9	4,394.3	15,510.6
6	Paid-up equity Share Capital (Face Value per Share: ₹ 2 )	239.1	239.1	239.1	239.1
7	Other Equity				73,528.2
8	Earnings Per Share (not annualised for periods)				
a	Basic (in ₹) :	43.96	128.64	37.72	132.57
b	Diluted (in ₹) :	43.96	128.64	37.72	132.57

**Notes:**

1 **Key Numbers of Standalone Financial Results**

	21,808.4	68,235.0	17,787.5	72,196.8
a. Total Income from Operations				
b. Profit Before Tax	4,698.1	15,675.4	4,567.8	18,843.0
c. Profit After Tax	4,370.9	14,643.7	4,009.8	16,850.8

2 The above unaudited consolidated financial results of the Company were reviewed and recommended by the Audit Committee on 3 February 2022 and subsequently approved by the Board of Directors at its meeting held on 4 February 2022. The auditors have issued an unmodified report on the financial results for the quarter and nine months ended 31 December 2021.

3 The above is an extract of the detailed format of Quarterly/Year ended 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/Year ended Financial Results are available on the Stock Exchange websites viz. [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com). The same is also available on the company website viz. [www.alkemlabs.com](http://www.alkemlabs.com)

By Order of the Board  
For Alkem Laboratories Limited  
  
B. N. Singh  
Executive Chairman  
DIN: 00760310

Place: Mumbai  
Date: 4 February 2022

**SURYODAY SMALL FINANCE BANK LIMITED**  
CIN: L65923MH2008PLC261472  
Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614. Website: <https://www.suryodaybank.com>, Tel.: (022)4043 8000

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2021**

Sr. No.	Particulars	Quarter ended		Nine Months Ended		Year ended	
		31.12.2021 (Unaudited)	30.09.2021 (Unaudited)	31.12.2020 (Unaudited)	31.12.2020 (Audited)	31.03.2021 (Audited)	31.03.2021 (Audited)
1	Interest Eamed (a)+(b)+(c)+(d)	25,504	23,449	20,357	70,524	62,435	77,614
a)	Interest / discount on advances / bills	22,463	20,419	17,416	61,380	54,421	66,611
b)	Income on investments	2,897	2,740	2,262	8,132	5,983	8,437
c)	Interest on balances with Reserve Bank of India and other inter bank funds	140	288	674	1,000	1,996	2,529
d)	Others	4	2	5	12	35	37
2	Other Income	1,817	3,337	3,089	7,359	6,323	7,640
3	Total Income (1)+(2)	27,321	26,786	23,446	77,883	68,758	85,254
4	Interest Expended	8,773	8,725	9,394	26,721	27,107	36,565
5	Operating Expenses (i)+(ii)	10,496	9,785	9,236	29,516	23,154	32,854
i)	Employees cost	5,527	5,470	4,744	16,177	13,357	18,584
ii)	Other operating expenses	4,969	4,315	4,492	13,339	9,807	14,280
6	Total Expenditure (4)+(5) (excluding Provisions and Contingencies)	19,269	18,510	18,630	56,237	50,271	69,429
7	Operating Profit before Provisions and Contingencies (3)-(6)	8,052	8,276	4,816	21,646	18,487	15,825
8	Provisions (other than tax) and Contingencies	7,261	9,728	4,675	27,990	11,482	14,615
9	Exceptional Items	-	-	-	-	-	-
10	Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	791	(1,452)	141	(6,344)	7,005	1,210
11	Tax Expense	319	(1,260)	17	(1,852)	1,519	24
12	Net Profit / (Loss) from Ordinary Activities after tax (10)-(11)	472	(192)	104	(4,492)	5,486	1,186
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit / (Loss) for the period (12)+(13)	472	(192)	104	(4,492)	5,486	1,186
15	Paid up equity share capital/Face Value of 10/- each)	10,615	10,614	8,918	10,615	8,918	10,613
16	Reserves excluding revaluation reserves						1,49,077
17	Analytical Ratios						
(i)	Percentage of shares held by Government of India	NI	NI	NI	NI	NI	NI
(ii)	Capital Adequacy Ratio	41.44%	45.86%	41.17%	41.44%	41.17%	51.47%
(iii)	Earnings per share (EPS) (Face Value of 10/-each)						
(a)	Basic EPS before & after extraordinary items (net of tax expense) - not annualized	0.45	(0.18)	0.12	(4.23)	6.19	1.32
(b)	Diluted EPS before & after extraordinary items (net of tax expense) - not annualized	0.44	(0.18)	0.12	(4.23)	6.05	1.31
(iv)	NPA Ratios						
(a)	Gross NPAs	51,083	45,647	2,991	51,083	2,991	39,368
(b)	Net NPAs	25,704	18,289	1,281	25,704	1,281	18,289
(c)	% of Gross NPAs to Gross Advances	10.48%	10.21%	0.78%	10.48%	0.78%	9.41%
(d)	% of Net NPAs to Net Advances	5.57%	4.48%	0.33%	5.57%	0.33%	4.73%
(e)	Return on assets (average) - not annualized	0.07%	-0.03%	0.02%	-0.66%	0.93%	0.20%
(v)	Net worth	1,52,992	1,52,434	1,19,096	1,52,992	1,19,096	1,57,269
(vi)	Outstanding redeemable preference shares	-	-	-	-	-	-
(vii)	Capital redemption reserve	-	-	-	-	-	-
(viii)	debt equity ratio	1.49	1.10	1.25	1.49	1.25	1.04
(ix)	Total debts to total assets	31.83%	25.67%	23.42%	31.83%	23.42%	24.83%

1 Net worth is computed as per RBI Master Circular No. RBI/2015-16/70 DBR.No.Dir.BC.12 /13.03.00/2015-16 on Exposure Norms dated July 1, 2015.  
2 Debt represents Total Borrowing.  
3 Equity represents Total of Share Capital and Reserves.  
4 Total debt represents total borrowings of the Bank.

(₹ in Lakhs)

**Segment Information in accordance with the Accounting Standard 17 - Segment Reporting of the operating segments of the Bank is as under:**

Particulars	Quarter ended	Nine Months Ended	Year ended	
	31.12.2021 (Unaudited)	30.09.2021 (Unaudited)	31.12.2020 (Unaudited)	31.03.2021 (Audited)
1 <b>Segment Revenue</b>				
a) Treasury	2,842	4,359	4,510	11,662
b) Retail Banking	27,131	25,170	21,317	74,251
c) Corporate	1,249	890	132	3,113
d) Other Banking Operations	165	173	961	432
e) Unallocated	-	-	-	264
Total	31,387	30,592	26,920	89,274
Less: Inter Segment Revenue	(4,066)	(3,806)	(3,474)	(11,391)
<b>Income from Operations</b>	27,321	26,786	23,446	77,883
2 <b>Segment Results</b>				
a) Treasury	(263)	1,290	581</	