

June 1, 2022

BSE Limited
Department of Corporate Services
Floor 25, P. J. Towers,
Dalal Street,
Mumbai - 400 001.

Scrip Code: 532051

Dear Sir / Madam,

National Stock Exchange of India Limited
Listing Department
Registered Office: "Exchange Plaza",
C-1, Block G, Bandra – Kurla Complex,
Bandra (E), Mumbai – 400 051.

Scrip Code: SWELECTES

Sub: Submission of Clippings of News Paper publication

As required under Regulation 33 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, the Company has published the audited Standalone and Consolidated Financial Results of the Company for the Quarter and Year ended 31.03.2022 which were approved by the Board of Directors at their meeting held on 26.05.2022, in all editions of "Business Line" (English) and "The Hindu Tamil Thisai" (Vernacular - Tamil) on 28.05.2022.

The copies of the above newspaper clippings are being enclosed herewith.

We request you to kindly take on record the above compliance.

Thanking you,

Yours faithfully,

For SWELECT ENERGY SYSTEMS LIMITED



R. SATHISHKUMAR
Company Secretary



Encl.: as above

Economic recovery under way despite headwinds: RBI report

'Revival of economic activity needs to be nurtured to boost consumer confidence'

OUR BUREAU
Mumbai, May 27
The Indian economy is relatively better placed to strengthen the recovery that is under way and improve macroeconomic prospects, going forward, even as the geopolitical conflict in Europe threatens to overwhelm the global economy and its constituents, according to the Reserve Bank of India.

normal monsoon, the central bank, in its latest annual report, observed that early indicators point to revival of economic activity across other sectors that needs to be assiduously nurtured in order to boost consumer and business confidence and private investment.

Agri sector
Referring to the prospects for agriculture and allied activities brightening at this juncture on the prediction of a

Capacity utilisation in several industries is moving closer to normal levels, although rising input costs and persisting supply bottlenecks,

for instance, in semiconductors for the automobile sector, may impede or delay a fuller recovery, said the report.

With the lessons of the experience of 2021-22, contact-intensive sectors are expected to rebound over the year ahead, with positive implications for workforce and for consumption demand, per RBI's assessment.

The report noted that the year gone by brought many challenges, but a recovery is underway in spite of headwinds.

The central bank observed that future path of growth

will be conditioned by addressing supply-side bottlenecks, calibrating monetary policy to bring inflation within the target while supporting growth and targeted fiscal policy support to aggregate demand, especially by

boosting capital spending. Undertaking structural reforms to improve India's medium-term growth potential holds the key to secure sustained, balanced and inclusive growth, especially by helping workers adapt to the

after-effects of the pandemic by reskilling and enabling them to adopt new technologies for raising productivity.

Global inflation
The RBI highlighted that longer-than-expected

supply chain bottlenecks, elevated freight rates and the upsurge in global inflation amid escalating geopolitical tensions, pose significant risks. "Although direct trade and finance exposures in the context of the ongoing con-

flikt are limited, elevated crude oil prices can widen the current account deficit while foreign portfolio investors may remain risk averse towards Emerging Market Economies, including India," cautioned the central bank.



Amount of money involved in bank frauds falls 56% in FY22

DATA FOCUS

PARVATHI BENU
Chennai, May 27
The amount of money involved in bank frauds last financial year came down by more than half, compared to the previous financial year. This is according to the Reserve Bank of India's Annual Report for Financial Year 2021-22, which was released on Friday.

While a whopping ₹1,38,211 crore was involved in fraudulent banking activities in FY21, it was just ₹60,414 crore in FY22.

Frauds reported by public sector banks account for

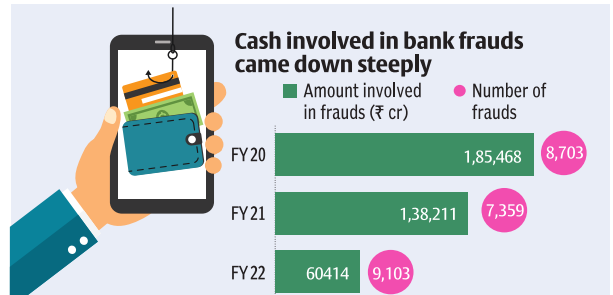
₹40,282 crore, which is 67 per cent of the total money involved.

Incidents of fraud up

That being said, the amount of money involved in frauds in public sector banks, has been reducing since FY20. It was ₹1,48,224 crore and ₹81,901 crore in FY20 and FY21, respectively. While we saw that the amount involved in frauds has come down steeply, the number of incidents of fraud has increased by 1,744, compared to FY21. At that time, a total of 7,359 frauds were reported by banks across the country. However, in FY22, the number shot up to 9,103. A majority of these incidents (5,334) were reported in private sector banks.

Over a third, or 3,308 incidents, were reported by public sector banks. This time, too, like the previous financial years, 97 per cent of the money related to frauds in advances (₹58,328 crore) was involved.

However, 3,839 incidents of fraud occurred in this category. While cards and Internet transactions amounted for a total of 3,596 frauds, only ₹155 crore was involved.



While private banks had more number of frauds, value of frauds was more in public sector banks

	Number of frauds		Amount involved in frauds (₹ cr)	
	FY 2020-21	FY 2021-22	FY 2020-21	FY 2021-22
Public Sector Banks	2,901	3,078	81,901	40,282
Private Sector Banks	3,710	5,334	46,335	17,588
Foreign banks	520	494	3,280	1,206
Financial Institutions	24	10	6,663	1,305
Small finance banks	114	155	30	30
Payment banks	88	30	2	1
Local area banks	2	2	Nil	2

Source: RBI Annual Report

Particulars	STANDALONE					CONSOLIDATED				
	Quarter Ended		Year Ended			Quarter Ended		Year Ended		
	Audited	Unaudited	Audited	Audited	Audited	Unaudited	Audited	Audited	Audited	
	31-03-2022	31-12-2021	31-03-2021	31-03-2022	31-03-2021	31-03-2022	31-12-2021	31-03-2021	31-03-2022	31-03-2021
Total Income from Operations (net)	8292.56	10736.19	9736.32	38296.01	40782.03	12389.78	18023.82	13363.88	58894.37	55018.41
Net Profit/ (Loss) from ordinary activities before tax	(673.73)	131.67	817.08	1060.25	4565.13	(841.12)	1008.04	792.71	2090.81	4981.57
Net Profit/ (Loss) for the period after tax (after Extraordinary items)	(507.73)	94.67	596.08	778.25	3395.13	(702.52)	679.32	488.99	1340.00	3251.28
Total Comprehensive income for the period and other Comprehensive income (after tax)	(524.73)	144.67	562.08	744.25	3300.13	(699.24)	337.75	472.60	757.46	2957.94
Equity Share Capital	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00
Other Equity				22468.46	22661.71				23644.70	23824.69
Earnings Per Share (before / after extraordinary items) (of Rs.5/-each)										
1. Basic:	(6.77)	1.26	7.95	10.38	45.27	(8.98)	3.81	6.70	10.59	40.50
2. Diluted:	(6.77)	1.26	7.95	10.38	45.27	(8.98)	3.81	6.70	10.59	40.50

Note: The above is an extract of the detailed format of Quarterly/Annual 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/Annual Financial Results are available on the Stock Exchange websites, (www.bseindia.com, www.nseindia.com and our company website www.nippo.in)

Chennai - 600 006
May 27, 2022
ISO 9001 and ISO 14001 Certified Company

for Indo National Limited
Joint Managing Director

SWELECT ENERGY SYSTEMS LIMITED					
EXTRACT OF STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE YEAR ENDED 31 MARCH 2022					
Sl. No.	Particulars	Quarter ended		Year ended	
		31 March 2022	31 March 2021	31 March 2022	31 March 2021
1.	Revenue from operations	15,895.32	7,855.20	39,111.10	25,253.61
2.	Other Income	470.78	369.22	2,082.05	2,985.18
3.	Total Income (1+2)	16,366.10	8,224.42	41,193.15	28,238.79
4.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	1,316.91	348.67	3,551.05	3,441.98
5.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	1,316.91	(342.33)	3,551.05	2,750.98
6.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	1,229.70	(446.94)	3,241.74	2,603.59
7.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax)]	1,385.73	(647.22)	3,760.78	2,428.22
8.	Equity Share Capital	1,515.88	1,515.88	1,515.88	1,515.88
9.	Reserves (excluding revaluation reserve)	-	-	75,676.93	72,372.42
10.	Earnings Per Share (EPS) (of Rs. 10/- each):-				
	Basic :	8.11	(2.95)	21.39	17.18
	Diluted :	8.11	(2.95)	21.39	17.18

Notes :
1) Key numbers of the Standalone results :
Place : Chennai
Date : 26 May 2022
R. Chellappan
Managing Director
DIN : 00016958

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DEPOSITS
₹ 47,690 Cr.

ADVANCES
₹ 41,156 Cr.

BUSINESS
₹ 88,846 Cr.

GROSS PROFIT
₹ 1,595 Cr. (12M)

NET PROFIT
₹ 760 Cr. (12M)

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AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31 st MARCH, 2022					
Sl. No.	Particulars	Quarter ended 31-03-2022	Quarter ended 31-03-2021	Year ended 31-03-2022	Year ended 31-03-2021
		(Audited)			
1.	Total Income from operations (Net)	125287.31	113543.08	486386.29	482345.15
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	26895.69	4618.67	98516.51	69282.28
3.	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	26895.69	4618.67	98516.51	69282.28
4.	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	20895.69	11118.67	76016.51	59282.28
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
6.	Paid up Equity Share Capital (face value of Re.1/- each)	7395.85	7388.22	7395.85	7388.22
7.	Reserves (excluding Revaluation Reserve)	651174.69	576859.40	651174.69	576859.40
8.	Securities Premium Account	Not Applicable	Not Applicable	Not Applicable	Not Applicable
9.	Net Worth	654975.33	579885.54	654975.33	579885.54
10.	Paid up Debt Capital / Outstanding Debt (%)	Nil	Nil	Nil	Nil
11.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
12.	Debt Equity ratio*	0.04	0.04	0.04	0.04
13.	Earnings per share (before and after extraordinary items) (of Re.1/- each) (not annualized)				
	- Basic	2.83	1.51	10.29	8.03
	- Diluted	2.80	1.49	10.18	7.97
14.	Total debt to total assets (%)**	8.63	2.52	8.63	2.52
15.	Capital Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16.	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17.	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
18.	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable

* Debt represents borrowings with residual maturity of more than one year ** Total Debt represents Total borrowings of the Bank

Note: The above is an extract of the detailed format of Quarterly / Annual financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Annual Financial Results are available on the Stock Exchange websites BSE: <http://www.bseindia.com>, NSE: <http://www.nseindia.com> and Bank website: <http://www.cityunionbank.com>

Place : Kumbakonam
Date : 27th May, 2022

By Order of the Board
Dr. N. KAMAKODI
MD & CEO

CITY UNION BANK LTD.

www.cityunionbank.com Rasiyana Bank, Easiyana Bank

Regd. Office: 149, T.S.R. (Big) Street, Kumbakonam - 612 001. CIN No. : L65110TN1904PLC001287

For Account Balance give missed call - 92781 77444

Customer Care : 044-7122 5000

DO NOT SHARE

One Time Password (OTP)

Card Number

e-mail Password

Card Verification Value (CVV)

Card Expiry Details

Do not share your Internet Banking details, such as user ID / Password or your Credit / Debit Card number / CVV / OTP with anyone - either over phone or through e-mail.

