



October 30, 2024

National Stock Exchange of
India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (E)
MUMBAI - 400 051

BSE Limited,
Floor 25, Phiroze Jeejeebhoy Towers,
Dalal Street
MUMBAI - 400 001

Dear Sir/Madam,

Company's Scrip Code in BSE : 543530
Company's Symbol in NSE : PARADEEP
ISIN : INE088F01024

Sub: Newspaper Publication- Extract of Statement of Unaudited Financial Results for the quarter and half year ended September 30, 2024

Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of the extract of statement of Unaudited Financial Results for the quarter and half year ended September 30, 2024, published in Business Line (All Editions) and SAMBAD on October 30, 2024.

Request you to kindly take the same on records.

Thanking you,

Yours faithfully,
For Paradeep Phosphates Limited

Sachin Patil
Company Secretary

Encl: As above

PARADEEP PHOSPHATES LIMITED

CIN No.: L24129OR1981PLC001020

Corporate Office: Adventz Center, 3rd Floor, No. 28, Union Street, Off Cubbon Road, Bengaluru- 560001

Tel: + 91 80 46812500/555 **Email:** info-ppl@adventz.com

Registered office: Bayan Bhawan, Pandit J N Marg, Bhubaneswar - 751001

Tel: +0674 666 6100 Fax: +0674 2392631

www.paradeepphosphates.com

'After addressing MFI pain points, profitability to improve in H2'

POSITIVE OUTLOOK. Deposit to continue growing faster than credit: IDFC First Bank MD

Piyush Shukla
Mumbai

After having made higher provisions to cover for potential losses from micro loans and an infrastructure account, IDFC First Bank's profitability will sharply improve from H2FY25, MD & CEO V Vaidyanathan told *businessline* in an interaction.

Excerpts:

What went wrong with the MFI book?

The MFI segment, for whole industry, has shown delinquency. However, if you see the CRIF Bureau report, in each of the top 5 States, Tamil Nadu, Karnataka, Maharashtra and Bihar, except Kerala, our 30 DPD (days-past-due) is less than the industry. Even the Crisil report puts our collection percentage marginally higher by 0.7 per cent than the rest of industry.

So, our underwriting has been sound. We will watch for a couple of quarters and see how the portfolio behaves, how collections are, then decide how much to grow.

We provide 75 per cent for 90-DPD and 100 per cent provisions at 120 dpd. Now we have effectively covered 99 per cent of SMA 1-2 (MFI special mention accounts). Bank level provision cover-



In H2FY25, our focus will be on high level of customer experience, and increase operating profit by better operating leverage

V VAIDYANATHAN
MD & CEO, IDFC First Bank



too, trends over quarters. Its broadly stable for all products, except microfinance. Our unsecured retail loan book, where end use is not defined is 15 per cent of the loan book, includes credit cards, personal loans, digital personal loans, etc. Its gross NPA, including CD, education loan, is 2.1 per cent and NNPA is 0.6 per cent. SMA is also low. We advise our underwriters to not relax credit criteria.

toll account, is there more stress remaining in legacy IDFC book?

It has been back breaking work for our bank to unwind ₹22,000 crore of infrastructure loans, declaring them defaulters, requesting, facing pressures, taking them to court, facing threats, fighting cases and so on. Now its only ₹2,000 crore, 1 per cent of the book.

The company operating the toll station had taken ₹1,100 crore loan. We collected ₹600 crore. We provided ₹240 crore earlier and were left with a balance of ₹250 crore. Then the news about stopping toll collection was a *force majeure* event. That balance got stuck. To not account for such a serious incident does not sit well with our governance practices.

How is the rest of portfolio performing?

We have now disclosed product-wise SMA, and that

What are the core business targets for your bank in H2FY25?

Our deposits are growing by 32 per cent, loans by 21 per cent. So, in H2FY25, our focus will be to continue to offer high level of customer experience, increase operating profit by better operating leverage.

We expect net profit number for the bank in Q3 to look much better, and Q4 to be better than Q3. We believe the bottom of net profit has been set and from here on it should increase.

Will deposit continue outpacing credit?

Our deposit momentum continues to be very strong. 32 per cent y-o-y growth on deposits is a very strong number, and even our CASA has grown by 37 per cent y-o-y. We expect this momentum to continue in H2.

City Union Bank to launch several retail products in Q4, eyes growth in FY26

G Balachandrar
Chennai



N Kamakodi, MD and CEO,
City Union Bank

City Union Bank is preparing for a commercial soft launch of its new retail products, including housing loans and micro-LAP (loan against property), in Q4 of the current fiscal year, with incremental growth expected from these new offerings in the next fiscal.

The bank will focus on secured products under this portfolio, while also planning to revamp its core gold loan product by transitioning from floating to fixed interest rates.

After multiple quarters of negative operating profit

growth, the bank reported strong year-on-year growth in the September quarter.

STRONG GROWTH

"We've seen significant improvements in credit

sourcing efficiency, and our digital transformation has driven solid credit growth," N Kamakodi, MD & CEO, CUB said during its Q2FY25 earnings call.

He also stated that the current growth has been driven primarily by traditional business lines, including MSME and gold loans, while the incremental growth from retail is yet to begin. He further explained that the bank is in the process of building its new retail vertical, with technology ready and senior management in place. "The commercial soft launch of the new products is expected in the last quarter of this fiscal year, starting with secured

products. Significant contributions from these new products should begin by FY26," Kamakodi said.

The bank aims to attract new-to-bank customers for its retail products. In southern India, branches and field staff will handle sourcing, while in northern and western regions, third-party channels and direct selling agents (DSAs) will be utilised. In-house sourcing will come with minimal costs, while third-party sourcing will involve some operational expenditure.

"With around 550 branches in the South, we expect a strong retail business from internal sourcing," Kamakodi added.

CSB Bank compliant with gold loan norms, will further strengthen audit processes: MD

Piyush Shukla
Mumbai

Private sector lender CSB Bank, which has 44 per cent share of gold advances in its overall loan book of ₹26,871 crore as of September-end, is compliant with the regulatory norms on extending gold loans but will further strengthen its audit and documentation processes after the Reserve Bank of India (RBI) in September flagged irregular practices being adopted by certain lenders in extending gold loans, MD & CEO Pralay Mondal told *businessline*.

"Broadly, when the circular was issued, we analysed it but most of it did not come as a surprise to us because gold being a very important portfolio to us, we were constantly in touch with the RBI, we corrected most of these things in last 12-15 months," he said.

As gold loan disbursement is a decentralised process, the lender needs to ensure



Pralay Mondal, MD & CEO

that its policies are being executed at the ground level.

The RBI had flagged that in certain lenders' case, where gold loans were being granted through partnership with fintechs or business correspondents (BC), practices such as valuation of gold being carried out in the absence of customer, credit appraisal and valuation done by the BC itself, gold being stored in the custody of BC were observed. Certain gold loan lenders were also doing KYC via fintechs, and were found using internal accounts for disbursement as well as repayment of loans. Mondal said the entire gold loan sanction and dis-

bursal process at CSB Bank happens via the bank's branches.

LOAN BOOK
Mondal said the bank is actively pursuing its path towards diversification from gold loans, but as a major technology transformation is currently underway, higher growth in other retail assets will only occur from FY27 onwards.

"We want to have 20per cent gold loans, 20per cent SME, 30per cent wholesale and 30 per cent retail by FY30. But nothing much will change on gold loan share till next 18 months. We will be between 40-45per cent. Our entire growth in retail will happen from FY27-30 when our systems will be in place. We are going through major tech transformation," he said.

As on September end, 20 per cent of the bank's loan book is towards retail segment, 13 per cent in small and medium enterprises (SME), 23 per cent corporate

loans, and 44 per cent gold loans. Wholesale loan growth, which has been flat-tish in H1FY25, will rise slightly in H2FY25, and grow faster in next fiscal.

Mondal said the bank, in the last one year, started going slow on growing unsecured loans including personal loans, micro loans and two-wheelers.

Most mid-size private banks saw a rise in unsecured loan delinquencies in Q2FY25. "In H1FY25, only businesses that we have de-grown primarily is personal loan, MFI, and two-wheelers," he said.

KERALA BOOKS AND PUBLICATIONS SOCIETY
(An undertaking of the Government of Kerala)
KAKKANAD P. O,
KOCHI 682 030, KERALA
Website: www.keralabooks.org
E-mail: books.kbps@gmail.com
No. P1-3195/1/2024/3514
Dated: 17.10.2024
e-TENDER NOTICE
e-tenders are invited for the supply of fountain solution required for our printing unit. Offers are acceptable up to 11 am on 26/11/2024. For more details, please contact over Phone no. 9995412786 (office hours only) or visit our website www.kbps.kerala.gov.in.
Sd/- Managing Director

GHCL Textiles Limited

Registered Office : GHCL House, Opp. Punjabi Hall, Near Navrangpura Bus Stand, Navrangpura, Ahmedabad-380009, Gujarat.
Phone : 079-26427519, Website : www.ghcltextiles.co.in
Email : info@ghcltextiles.co.in, secretarial@ghcltextiles.co.in
(CIN : L18101GJ2020PLC114004)

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTH ENDED SEPTEMBER 30, 2024
(INR in Crores)

Sr. No.	Particulars	Quarter Ended	Six Months Ended	Quarter Ended
		30.09.2024	30.09.2024	30.09.2023
Unaudited				
1	Total Income from operations	306.65	595.43	261.18
2	Net Profit from ordinary activities after finance costs but before exceptional items from operations	15.92	31.61	8.37
3	Net Profit before tax from operations (after Exceptional and/or Extraordinary Items)	15.92	31.61	8.37
4	Net Profit after tax from operations (after Exceptional and/or Extraordinary Items)	20.60	32.40	6.15
5	Other Comprehensive Income	0.36	0.72	-
6	Total Comprehensive Income (after tax)	20.96	33.12	6.15
7	Paid Up Equity Share Capital (face value of INR 2/- each)	19.12	19.12	19.12
8	Other Equity as per the audited balance sheet			
9	Earnings per share (face value of INR 2/- each)	(Not Annualised)		
	Basic and Diluted	2.15	3.39	0.64

Note : 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 website of BSE Limited (URL : www.bseindia.com/corporates), the National Stock Exchange of India Limited (URL : www.nseindia.com/corporates) and on the company's website (URL : <https://ghcltextiles.co.in/investors/financial-reports/>).

For and on behalf of Board of Directors of GHCL Textiles Limited
Anurag Dalmia
Chairman

Noida
October 29, 2024
A Dalmia Brothers Enterprise

Malabar Regional Co-Operative Milk Producers' Union Ltd.
milma
Kozhikode Dairy, Peringulam, Kunnamangalam (EO)
Kozhikode 673 071, Pin: 0495 280539, 280539
kkddairy@malabarmls.coop | www.malabarmls.com
177/KKD/ENGG/2024-25/ 29/10/2024
E-TENDER NOTICE
E-tenders are invited from reputed Civil Contractors having sound technical and financial capabilities for performing the following works:
1) Various Civil works associated with the re-laying of effluent drain pipe lines, floor drainage system & CIP floor modification works at Kozhikode Dairy. Estimated cost: Rs. 35.00 Lakhs. (E-tender ID: 2024_KCMMF_700611_1)
2) The renovation of Milma Parlour at Central Products Dairy Nadvattom. Estimated Cost: Rs. 25.00 Lakhs. (E-tender ID: 2024_KCMMF_700616_1)
Last date of tender submission: 27/11/2024. The bidding documents with detailed terms and conditions are uploaded in the Kerala Govt. e-portal www.etenders.kerala.gov.in. For further details, contact: 9495115666, 9744686505
Senior Manager

PPGCL
Regd Office: Shatabdi Bhawan, B12 & 13, Sector 4, Gauram Budh Nagar, Noida, Uttar Pradesh-201301
Plant Address: PO- Lohgara, Tehsil-Bara, Prayagraj(Ahlahabad), Uttar Pradesh-212107
Phone : +91-120-6102000/6102009 CIN: U40101UP2007PLC032835
NOTICE INVITING EXPRESSION OF INTEREST
Prayagraj Power Generation Company Limited invites expression of interest (EOI) from eligible vendors for Project of **Supply K-TYPE THERMOCOUPLE WITHOUT THERMOWELL** of 3x660 MW Thermal Power Plant at Prayagraj Power Generation Company Limited, Bara, Dist. Prayagraj, Uttar Pradesh, India.
Details of pre-qualification requirements, bid security, purchasing of tender document etc. may be downloaded using the URL- <https://www.ppgcl.co.in/tenders.php> Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by **09th September 2024**

COCHIN INTERNATIONAL AIRPORT LIMITED
CIAL/COML/ADMN&PUR/106/2024 30.10.2024
TENDER NOTICE
RIDE-ON TYPE TROLLEY PUSHERS TO CIAL
Item rate tenders are invited from reputed agencies for the Supply & Commissioning of Ride-On type Trolley Pushers to Cochin International Airport.

EMD	Period of Supply	Last Date of Submission of Tender
Rs.1,00,000/-	02 Months	1500 hrs on 20.11.2024

Interested firms may collect the tender documents from CIAL Commercial dept. on or before **19.11.2024** by paying the tender document fee of Rs.1,000/- . For more details, visit www.cial.aero/tenders (Sd/-)
MANAGING DIRECTOR

PARADEEP PHOSPHATES LIMITED

Regd. Office: 5th Floor, Bayan Bhawan, Pt J N Marg, Bhubaneswar - 751 001
Tel: +91 080 4585561; E-mail: cs.ppl@adventz.com; Website: www.paradeepphosphates.com
CIN - L24129OR1981PLC001020

Extract of Statement of Unaudited Financial Results for the Quarter and six months ended September 30, 2024
(Rs. in Crore)

Sr. No.	Particulars	STANDALONE						CONSOLIDATED					
		3 Months ended 30-09-2024	3 Months ended 30-06-2024	3 Months ended 30-09-2023	6 Months ended 30-09-2024	6 Months ended 30-09-2023	Year ended 31-03-2024	3 Months ended 30-09-2024	3 Months ended 30-06-2024	3 Months ended 30-09-2023	6 Months ended 30-09-2024	6 Months ended 30-09-2023	Year ended 31-03-2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Total income from operations	3,858.75	2,396.64	3,694.01	6,255.39	6,767.52	11,643.96	3,858.75	2,396.64	3,694.01	6,255.39	6,767.52	11,643.96
2	Net Profit / (Loss) for the period before Tax	295.80	14.16	120.37	309.96	(38.39)	140.16	295.97	13.21	120.37	309.18	(38.92)	140.83
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	295.80	14.16	120.37	309.96	(38.39)	140.16	295.97	13.21	120.37	309.18	(38.92)	140.83
4	Net Profit / (Loss) for the period after tax (after Exceptional Items)	227.46	6.33	89.43	233.79	(29.98)	99.24	227.63	5.38	89.43	233.01	(30.51)	99.91
5	Total Comprehensive Income / (Loss) for the period (comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income / (Loss) (after tax))	225.38	6.88	90.49	232.26	(29.90)	97.30	225.40	6.89	90.53	232.29	(29.87)	97.40
6	Paid up Equity Share Capital (Face Value of Rs. 10/- each)						814.78						814.78
7	Other Equity						2,750.03						2,749.62
8	Earnings Per Share (of Rs. 10/- each) (not annualised)												
	(a) Basic (Rs.)	2.79	0.07	1.10	2.87	(0.37)	1.22	2.79	0.07	1.10	2.86	(0.37)	1.22
	(b) Diluted (Rs.)	2.79	0.07	1.10	2.87	(0.37)	1.22	2.79	0.07	1.10	2.86	(0.37)	1.22

NOTES:
1. The above is an extract of the detailed format of the financial results for the quarter and six months ended 30th September 2024, filed with the Stock Exchanges on 28th October 2024 under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Unaudited Financial Results for the quarter and six months ended 30th September 2024 are available on the Company's website www.paradeepphosphates.com and on the website of the Stock Exchanges www.nseindia.com and www.bseindia.com.
2. The results have been prepared in accordance with the Indian Accounting Standards ("Ind AS") as prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder.

For and on behalf of the Board of Directors of **Paradeep Phosphates Limited**
Sd/
N Suresh Krishnan
Managing Director
DIN: 00021965

Place : Bengaluru
Date : October 28, 2024

