

October 19, 2023

To, The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai - 400001. Tel No.: 22721233 Fax No.: 22723719/22723121/22722037 BSE Scrip Code: 540776	To, The Manager, Listing Department, The National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot C/1, G Block, Bandra - Kurla Complex, Bandra (E), Mumbai - 400051. Tel No.: 2659 8235 Fax No.: 26598237 NSE Symbol: 5PAISA
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Dear Sir/Madam,

Sub: Newspaper clippings - "Unaudited Financial Results (Standalone & Consolidated) for quarter and half-year ended September 30, 2023:

We enclose herewith copies of advertisements giving information of the Unaudited Financial Results (Standalone & Consolidated) for quarter and half-year ended September 30, 2023 as specified under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations").

The above-mentioned advertisement is published in Business Standard (English), Free Press Journal (English) and Nav Shakti (Marathi) Newspapers on October 19, 2023 pursuant to Regulation 47 of the Listing Regulations.

The same will also be available on the website of the Company at www.5paise.com.

We request you to kindly take the same on record.

Thanking You,
Yours faithfully,

For 5paise Capital Limited

Namita Godbole
Company Secretary & Compliance Officer
ICSI Membership No.: A21056

Email ID: csteam@5paise.com

Enclosed: A/a

5paise Capital Limited



POONAWALLA HOUSING FINANCE LIMITED
 CIN : U65922PN2004PLC208751
 Registered Office : 602, 6th Floor, Zero One IT Park, Survey No. 79/1, Ghorpada, Mundhwa Road, Pune - 411 036, Maharashtra
 Website : www.poonawallahousing.com
 E-mail : secretarial@poonawallahousing.com
 Tel : Pune : 020 67808091

Statement of Unaudited Financial Results for the Quarter ended 30 September, 2023

(Regulation 52(8), read with Regulation 52(4) of the SEBI (LODR) Regulations, 2015)

(₹ in crores)

Sl. No.	Particulars	Quarter Ended		
		30 September 2023	30 September 2022	31 March 2023
		(Unaudited)	(Unaudited)	(Audited)
1	Total Income from Operations	256.20	177.02	716.05
2	Net Profit/(Loss) for the period (before Tax and Exceptional Items)	42.05	43.46	154.19
3	Net Profit/(Loss) for the period before tax (after Exceptional Items)	42.05	43.46	154.19
4	Net Profit/(Loss) for the period after tax (after Exceptional Items)	31.54	32.68	115.22
5	Total Comprehensive Income for the period [comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	31.57	32.62	115.36
6	Paid up Equity Share Capital	289.77	252.29	252.29
7	Reserves (excluding Revaluation Reserve)	514.08	396.94	454.57
8	Securities Premium Account	1,000.38	501.72	501.72
9	Net worth	1,804.23	1,150.95	1,208.58
10	Paid up Debt Capital/Outstanding Debt	5,570.94	3,838.28	4,610.65
11	Outstanding Redeemable Preference shares	Not Applicable		
12	Debt Equity Ratio	3.09	3.33	3.81
13	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)*			
	a. Basic (in ₹)	1.13	1.30	4.57
	b. Diluted (in ₹)	1.12	1.29	4.56
14	Capital Redemption Reserve	Not Applicable		
15	Debenture Redemption Reserve	Not Applicable		
16	Debt Service Coverage Ratio	Not Applicable		
17	Interest Service Coverage Ratio	Not Applicable		

* Not annualised for the quarters

Notes:

[1] The Unaudited financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time.

[2] The above is an extract of the detailed format of quarterly financial results filed with the BSE Limited ("BSE") under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations"). The full format of the quarterly financial results is available on the website of the BSE (www.bseindia.com) and on the Company's website (www.poonawallahousing.com).

[3] For the other line items referred in the Regulation 52(4) of the Listing Regulations, the pertinent disclosures have been made to the BSE and can be accessed on the website of BSE (www.bseindia.com) and on the Company's website (www.poonawallahousing.com).

[4] The Board of Directors of Poonawalla Fincorp Limited, the erstwhile Holding Company at its meeting held on 14 December, 2022 had accorded its consent for the sale of controlling stake ("Proposed Transaction") in Poonawalla Housing Finance Limited ("Company") to Perseus SG Pte. Ltd., an entity affiliated with TPG ("Perseus"). In view of the same, the Board of the Company at its meeting held on 14 December, 2022 has taken note of the Proposed Transaction and executed a Share Purchase Agreement ("SPA") amongst PFL, Perseus and the Company on 14 December, 2022, for the proposed sale of controlling stake i.e. 99.02% by PFL, subject to regulatory approvals and satisfaction of other customary conditions. Subsequently, the Company had filed an application with Reserve Bank of India (RBI) seeking prior requisite approval for the transfer of shareholding of the Company, together with the acquisition of control of the Company and change of management (i.e., non-executive non-independent directors) pursuant to Chapter VIII - Acquisition/Transfer of Control of RBI HFC Master Directions as amended from time to time. The RBI has granted its approval for change in shareholding vide its letter dated 30 May, 2023 and change in management vide its letter dated 31 August, 2023. Consequently, the divestment of equity shares held by Poonawalla Fincorp Limited and its nominees in favour of Perseus and its nominees, has been consummated on July 26, 2023, and the management was changed by way of appointment of Non-Executive Directors on September 8, 2023. Further, on 7 August, 2023, the Company has raised fresh primary equity capital of ₹ 537.71 crores by way of preferential issuance of 37,484,321 equity shares carrying face value of ₹ 10 each to Perseus, consequent to which Perseus holds 99.15% equity stake in the Company.

By order of the Board
 For Poonawalla Housing Finance Limited

Manish Jaiswal
 Managing Director & Chief Executive Officer
 DIN: 07859441

Place : Pune
 Date : 18 October 2023



5PAISA CAPITAL LIMITED

CIN: L67190MH2007PLC289249
 Regd. Office: IIFL House, Sun Infotech Park, Road No.16V, Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate Rd, Thane - 400604 Tel: +91 22 4103 5000 | Fax: +91 22 2580 6654 | Email: csteam@5paisa.com | Website: www.5paisa.com

Extract of unaudited consolidated financial results for the Quarter and Half Year ended September 30, 2023

(₹ in Lakhs)

Particulars	Quarter ended			Half Year Ended		Year ended
	30-Sep-23	30-Jun-23	30-Sep-22	30-Sep-23	30-Sep-22	31-Mar-23
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Total Income from operations	9,694.85	8,457.94	8,021.92	18,152.78	16,427.48	33,936.79
Net Profit / (Loss) for the period before tax	2,486.93	1,946.92	1,407.26	4,433.85	2,418.56	5,808.80
Net Profit / (Loss) for the period after tax	1,904.41	1,453.53	1,074.72	3,357.94	1,813.52	4,356.62
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income]	1,907.86	1,453.04	1,072.65	3,360.90	1,807.22	4,330.17
Equity Share Capital	3,075.09	3,063.56	3,062.56	3,075.09	3,062.56	3,063.56
Other Equity						43,289.11
Earnings Per Share (of ₹10/- each)						
- Basic (in ₹)	6.21	4.74	3.50	10.96	6.01	14.42
- Diluted (in ₹)	6.12	4.69	3.38	10.80	5.87	14.33

Note:

1. The above unaudited financial results for the quarter ended September 30, 2023 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on October 18, 2023 and have been subjected to limited review by the statutory auditors of the Company and the Auditors have issued an unmodified report.

2. These financial results have been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 'Interim Financial Reporting' prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued there under and the other accounting principles generally accepted in India and in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended.

3. The Company is engaged only in the business of stock broking and distribution of financial products primarily through internet and mobile applications. Accordingly, there is no separate reportable segments as per Indian Accounting Standard 108 (Ind AS) on 'Operating Segment'.

4. The Board of Holding Company in its meeting held on Tuesday, December 06, 2022 had considered and approved the Scheme of Arrangement between IIFL Securities Limited ("Demerged Company") and Spaisa Capital Limited ("Resulting Company") and their respective shareholders and creditors, with appointed date being 1st April 2023, which inter alia provides for the demerger, transfer and vesting of the Online Retail Trading Business of the Demerged Company the Demerged Undertaking (as defined in the Scheme) into the Resulting Company, on a going concern basis and in consideration thereof, the Resulting Company shall issue its equity shares to the shareholders of the Demerged Company. These shares shall be listed on BSE Limited and the National Stock Exchange of India Limited (collectively referred to as "Stock Exchanges"). The Scheme is, inter alia, subject to receipt of approval from the statutory, regulatory and customary approvals, including approvals from Stock Exchanges, National Company Law Tribunal, Mumbai Bench and the shareholders and creditors of the companies involved in the Scheme and the company is in the process of seeking the same.

5. The Company vide various circular resolutions of the Nomination and Remuneration Committee dated April 06, 2023 and in its meeting held on May 24, 2023 granted 25,250 stock options and 5,00,000 stock options respectively to eligible employees under Employee Stock Option Scheme-2017 during the quarter. Further, the Board in its meeting held on January 11, 2023 and approval of members through Postal Ballot has approved the amendment in the '5Paisa Employee Stock Option Scheme-2017' with respect to increase in ESOP Pool for grant of options from 15,00,000 (Fifteen Lakhs) options to 22,00,000 (Twenty-Two Lakhs) stock options by addition of 7,00,000 (Seven lakhs) options. The in-principle approval of National Stock Exchange of India Limited & BSE Limited for issue and allot of additional 7,00,000 (Seven lakhs) options was received on May 23, 2023. The Holding Company vide various circular resolutions of the dated August 8, 2023 allotted 300 Equity shares, on August 31, 2023 allotted 80,000 equity shares, on September 14, 2023 allotted 15,000 equity shares, on September 22, 2023 allotted 20,000 equity shares in pursuant to exercise of stock option granted to the eligible employees.

6. In adherence to the Exchange directives vide their circulars no. NSE/INSP/4519 dated July 31, 2020 and NSE/INSP/49929 dated October 12, 2021, the holding company had reversed an amount of Rs 709 lacs to its eligible clients during the quarter, being the amount recovered from such clients on account of penalty levied by clearing corporation on company for "Short Collection/Non-collection of upfront margins from the client". The same has been included in "Other Expenses" of above "Statement of Consolidated financial results" in FY23.

7. The key data relating to standalone results of Spaisa Capital Limited is as under :

(₹ in Lakhs)

Particulars	Quarter ended			Half Year Ended		Year ended
	30-Sep-23	30-Jun-23	31-Sep-22	30-Sep-23	30-Sep-22	31-Mar-23
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenues from operations	9,690.70	8,453.37	8,004.77	18,144.07	16,407.14	33,814.68
Profit Before Tax	2,486.75	1,952.71	1,413.91	4,439.46	2,443.76	5,775.44
Profit After Tax	1,904.28	1,457.87	1,079.69	3,362.14	1,832.39	4,329.58
Total Comprehensive Income	1,907.73	1,457.38	1,077.62	3,365.10	1,826.08	4,303.13

8. The new Labour Law Reform Codes related to wages, social security, industrial relations and Occupation safety, health and working conditions is still in discussion between Central government and respective State government for final implementation. The group will assess the impact of all the Codes when they come into effect and will account for the related impact in the period the Code becomes effective.

9. The figures for the quarter ended September 30, 2023 & September 30, 2022 are the balancing figures between unaudited figures in respect of the half year ended September 30, 2023 & September 30, 2022 and the unaudited figures of quarter ended June 30, 2023 and June 30, 2022.

10. The standalone unaudited financial results for the quarter and half year ended September 30, 2023 as submitted to Stock Exchanges are also available on our website www.5paisa.com

11. Previous periods figures have been regrouped / rearranged wherever necessary.

By order of the Board
 For Spaisa Capital Limited

Narayan Gangadhar
 Managing Director & CEO
 DIN: 09298665

Place : Thane
 Date : October 18, 2023

PRESENTED BY



www.IndiaConstructionFestival.com

Congratulations!

Congratulations to Mr. AAV Ranga Raju, Managing Director, NCC Limited for winning the Construction World Person of the Year Award (Private Sector) at the 21st Construction World Global Awards held in New Delhi on 12th October

Thank you for your immense contributions to the Construction Industry!



(Left to Right) Mr. Pratap Padode, Founder & President, FIRST Construction Council, Lt. Gen. Arvind Wallia, Engineer-in-Chief, Indian Armed Forces, Mr. A A V Ranga Raju, Managing Director, NCC Limited & Mrs. Falguni Padode, Group Managing Editor, Construction World



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PUBLIC NOTICE

NOTICE is hereby given that my clients propose to acquire from Neera Nandkishore Bafna, Siddharth N. Bafna and Nandkishore Bafna, the premises more particularly described in the Schedule written herein below.

All persons having any right, title, claim or interest in respect of the under mentioned premises by way of sale, exchange, let, lease, sub-lease, license, sub-license, tenancy, sub-tenancy, mortgage, inheritance, gift, lien, charge, maintenance, easement, trust, possession or otherwise of whatsoever nature, are hereby required to make the same known in writing, along with documentary evidence to the undersigned at the address mentioned below within 14 days from the date hereof, failing which they shall be deemed to have given up such claim or claims, if any.

SCHEDULE
Five (5) fully paid up shares of Rs. 100/- (Rupees One Hundred only) each bearing distinctive Nos. 111 to 115 (both inclusive) represented by Share Certificate No. 022 dated 1st January, 2011 standing in the names of Neera Nandkishore Bafna, Siddharth N. Bafna and Nandkishore Bafna issued by the Marathon Era Co-operative Housing Society Limited along with Flat No. 1801 admeasuring 104.12 Square Meters (Carpet area) equivalent to 1,121 Square Feet (Carpet area), on the 18th Floor in the building known as 'Era 1' and Two Car Parking spaces bearing Nos. 37 and 38 in P2 of the building known as 'Era 1' of the Marathon Era Co-operative Housing Society Limited standing on land bearing C.S. No. 2/142, Veer Santaji Lane, Off. G. K. Marg, Lower Parel, Mumbai - 400 013.
Dated This 19th Day of October, 2023
Sd/
Priyanka Shashank Padia
Advocate & Solicitor
2nd Floor, Cecil Court, Next to Regal Cinema, Mahakavi Bhushan Marg, Mumbai - 400 001

PUBLIC NOTICE

Notice is hereby given to the public at large that we are investigating the title of (1) **Mr Prafulla Manohar Shroff**, residing at 18 A, Dr. Wilson Street, Shroff building, Vithalbhai Patel Road, Mumbai - 400 004, (2) **Mr Santosh Manohar Shroff**, residing at Flat No. 2, Fourth Floor, Ormate House, 310, Veer Savarkar Marg, Dadar (West), Mumbai - 400 028, (3) **Mr Rajan Shivhar Shroff**, residing at Flat No.3, Second Floor, 7-A Wing, Kshatriya Dnyati Niwas, Silladevi Temple Road, Mahim, Mumbai - 400 016, (4) **Mr Yatin Shivhar Shroff**, residing at 7, Martin Lui C.H.S. Ltd., 1st Floor, Silladevi Temple Road, Mahim, Mumbai - 400 016, (5) **Mr Prashant Shivhar Shroff**, residing at 168 B, Vijay Sadan, Second Floor, Block No. 8, Dr. Ambedkar Road, Dadar (East), Mumbai - 400 014, (6) **Mr Rajesh Gajhar Shroff**, residing at A-32, Parijat Apartment, S. V. Road, Behind Shoppers Stop, Andheri (West), Mumbai - 400 058, (7) **Mrs Rajshree D'mello nee Rajshree Gajhar Shroff**, residing at 16, Shanti Niketan, 17/2, R. A. Kidwai Road, Wadala (West), Mumbai - 400 031, (8) **Mr Ganesh Hareshwar Shroff**, residing at 18 A, Dr. Wilson Street, V. P. Road, Mumbai - 400 004, ("Owners"), to the property more particularly described in the Schedule hereunder ("Property").

Any person(s) including as individual, a company, banks, non-banking financial institution, a firm, an association of persons or a body of individuals whether incorporated or not, lenders and/or creditors having any objection or any claim, right, title and/or interest by way of sale, agreement for sale, memorandum of understanding, letter of allotment, exchange, development, transfer, gift, mortgage, pledge, charge, lien, lease, tenancy, trust, maintenance, succession, inheritance, possession, release, relinquishment, attachment, license or any liability or commitment or otherwise howsoever through any agreement, deed, document, writing, conveyance, devise, bequest, succession, family arrangement, settlement, litigation, decree or court order, or any contract or agreement or otherwise howsoever or of whatsoever nature and/or the development rights and/or right to any FSI or TDR in relation to the said Property or any part or portion thereof and/or otherwise howsoever, are hereby required to make the same known in writing to the undersigned, along with notarized documentary proof in support thereof, at the address at **Unadkat & Co., 407, Rustomjee Sangam, S V Road, Santacruz (West), Mumbai 400 054** within a period of 14 (fourteen) days from the date of publication hereof, failing which, it will be presumed that no valid rights, claims, objections etc. subsists and all such rights, objections, claims etc. if any, shall be deemed as waived, abandoned and not binding for all intent and purposes.

THE SCHEDULE ABOVE REFERRED TO

ALL THAT piece and parcel of land admeasuring 271 sq yards and registered in the books of the Collector of Land Revenue under Old No.286 and 299 and new No.1947 and 2020 and bearing old Survey No.2 and 31, and new Survey No.77417 and Cadastral Survey No.665 of Girgaum Division, and in the Books of Collector of Municipal Rates & Taxes under D Ward No. 1591 (5) Street No. 18, 18A-20, Dr. Wilson Street, together with G+2 floors structure standing thereon known as "Shroff Building" of which ground floor, part 1st floor and 2nd floor is occupied by tenants and the remaining premises are occupied by the Owners, and situate, lying and being at 3rd Parsiwada Street, now called Dr. Wilson Street, VP Road, Girgaon, Mumbai 400 004 in the registration Sub-District of Bombay in the Island of Bombay, and bounded as follows:

On or towards North : By land bearing CS No. 666;
On or towards South : By land bearing CS No. 664;
On or towards East : By Dr. Wilson Street; and
On or towards West : By land bearing CS No. 655;
Dated: 19-10-2023
Place: Mumbai

Manthan Unadkat
Unadkat & Co.
Law Offices



FEDERAL BANK
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LCRD Mumbai Division

The Federal Bank Ltd., LCRD/Mumbai Division, 134, 13th Floor, Jolly Maker Chamber No. 2, Nariman Point, Mumbai, Maharashtra-400 021, E-mail: mumlcrd@federalbank.co.in, CIN : L65191KL1931PLC000368, Phone : 02222846676, 2222853712, 2222028427

"Speed Post With AD"

- Mr. Delair Singh Ajmani, Son of Mr. Trilok Singh Ajmani,** Address 1 : Victoria, B-24, 401, Shastri Nagar, Near Lokhandwala Circle, Andheri (West), Mumbai-400053, Maharashtra. Address 2 : Flat No. 2002, 20th Floor, Building No. T-37, Beverly Hills, Royal Empire CHSL, Andheri (West), Mumbai-400053, Maharashtra. Address 3 : Flat No. 1605/1606, Silver Arch CHSL, Shastri Nagar, Oshiwara, off J. P. Road, Andheri (West), Mumbai-400053, State Maharashtra
- Mrs. Paramjeet Kaur Ajmani, Wife of Mr. Delair Singh Ajmani,** Address 1 : Victoria, B-24, 401, Shastri Nagar, Near Lokhandwala Circle, Andheri (West), Mumbai-400053, Maharashtra. Address 2 : Flat No. 2002, 20th Floor, Building No. T-37, Beverly Hills, Royal Empire CHSL, Andheri (West), Mumbai-400053, Maharashtra. Address 3 : Flat No. 1605/1606, Silver Arch CHSL, Shastri Nagar, Oshiwara, off J. P. Road, Andheri (West), Mumbai-400053, State Maharashtra
- Mr. Gurvinder Singh Ajmani, Son of Mr. Trilok Singh Ajmani,** Address 1 : Victoria, B-24, 401, Shastri Nagar, Near Lokhandwala Circle, Andheri (West), Mumbai-400053, Maharashtra. Address 2 : Flat No. 2002, 20th Floor, Building No. T-37, Beverly Hills, Royal Empire CHSL, Andheri (West), Mumbai-400053, Maharashtra. Address 3 : Flat No. 1605/1606, Silver Arch CHSL, Shastri Nagar, Oshiwara, off J. P. Road, Andheri (West), Mumbai-400053, State Maharashtra
- Mrs. Jaswinder Kaur Ajmani, Wife of Mr. Gurvinder Singh Ajmani,** Address 1 : Victoria, B-24, 401, Shastri Nagar, Near Lokhandwala Circle, Andheri (West), Mumbai-400053, Maharashtra. Address 2 : Flat No. 2002, 20th Floor, Building No. T-37, Beverly Hills, Royal Empire CHSL, Andheri (West), Mumbai-400053, Maharashtra. Address 3 : Flat No. 1605/1606, Silver Arch CHSL, Shastri Nagar, Oshiwara, off J. P. Road, Andheri (West), Mumbai-400053, State Maharashtra
- M/s Betty Eateries Private Limited, a private limited company,** Address : Shop No. 1 A2, Jagdamba Complex, New Link Road, Malad (West), Mumbai-400064, Maharashtra.
- M/s Red Cherry's Hotels & Restaurants Private Limited, a private limited company,** Address 1 : Shop No. 2, Jagdamba Complex, New Link Road, Malad (West), Mumbai-400064, Maharashtra. Address 2 : Shop No. 105/110, Jagdamba Commercial Complex, Link Road, Malad (West), Mumbai-400064.

Notice issued under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as Act)

The 1st of you as principal borrower, 2nd, 3rd, 4th, 5th and 6th as guarantors/co-obligants/co-borrowers/mortgagors availed Housing loan for ₹ 2,98,00,000/- (Rupees Two Crores Ninety Eight Lakhs Only) on 10.02.2015 originally from Citi Bank for a period of 240 months. Subsequently the loan was assigned to Federal Bank by Citi Bank via assignment Deed dated 21.12.2016. The amount of loan assigned to Federal Bank by Citi bank was ₹ 2,87,05,840/- (Rupees Two Crores Eighty Seven Lakhs Five Thousand Eight Hundred and Forty Only). On assignment of the loan to The Federal Bank Limited a company registered under the Companies Act having registered office at Always (hereinafter referred to as bank), the loan is parked with its branch at Mumbai-I.C. Colony Borivili, from the date of Assignment Agreement, the loan availed by 1st, 2nd, 3rd, 4th, 5th and 6th of you Federal Housing loan (FHS) with loan account number : 19797300000809 is been dealt by The Federal Bank Limited in all respects and loan was rescheduled/restructured on 29/06/2021.

Towards the security of the aforesaid credit facility availed from the Bank, the 1st and 2nd of you have created security interest in favour of the Bank by way of mortgage in respect of the following immovable property more fully described in Schedule A and 3rd and 4th of you have created security interest in favour of the Bank by way of mortgage in respect of the following immovable property more fully described in Schedule B.

SCHEDULE	Description of Mortgaged Immovable Property
A	All that piece and parcel of Residential Flat No. 1606 along with all other improvements thereon, admeasuring 940 Square Feet super built up area, Building No. B-29, on the 16th Floor, in the building known as "Silver Arch", in the society known as "Silver Arch Co-operative Housing Society Limited" along with one open car parking space No. 18 under still in Building No. B-29, constructed on land bearing C.T.S No. 622 to 625 of Village Oshiwara, Shastri Nagar, off J. P. Road, Andheri (West), Mumbai-400053, State Maharashtra in the Registration District of Mumbai Suburban within Greater Mumbai and bounded on East by August Cafe, on the West by Road, on the North by Road and on the South by Pooja Hospital (boundaries are mentioned as per valuation report dated 22/01/2021).
B	All that piece and parcel of Residential Flat No. 1605 along with all other improvements thereon, admeasuring 610 Square Feet super built up area, Building No. B-29, on the 16th Floor, in the building known as "Silver Arch", in the society known as "Silver Arch Co-operative Housing Society Limited", constructed on land bearing C.T.S No. 622 to 625 of Village Oshiwara, Shastri Nagar, off J. P. Road, Andheri (West), Mumbai-400053, State Maharashtra in the Registration District of Mumbai Suburban within Greater Mumbai and bounded on East by August Cafe, on the West by Road, on the North by Road and on the South by Pooja Hospital (boundaries are mentioned as per valuation report dated 22/01/2021).

The aforesaid mortgaged security properties are hereinafter referred to as 'secured assets'. You have defaulted repayment of the above-secured debt in violation of the agreed terms and the accounts became Non Performing Assets as on 04.07.2023, as per the guidelines and norms of Reserve Bank of India. The undersigned being Authorised Officer of the Federal Bank Limited hereby informs you that a sum of ₹ 2,75,72,971.84 (Rupees Two Crores Seventy Five Lakhs Seventy Two Thousand Nine Hundred Seventy One and Paise Eighty Four Only) is due from you jointly and severally as on 04.10.2023 under your Housingloan with loan account number : 19797300000809 maintained with branch : Mumbai-I.C. Colony Borivili of the Bank. As such, the Bank as a secured creditor as envisaged under section 2(zd) of the Act hereby call upon you, as contemplated under Sec.13 (2) of the said Act, to pay the said amount with further interest@ 9.50% per annum in your Federal Housingloan with loan account number : 19797300000809, with monthly rests along with 2% overdue interest from 05.10.2023 from you jointly and severally, till the date of payment and costs within 60 days from the date of this notice, failing which the Bank as a secured creditor shall be constrained, without prejudice to any of its other rights and remedies, to take, without any further notice, the following recourse measures prescribed under section 13(4) of the Act against you.

- To take possession of the secured assets described above and transfer the said assets by way of lease, assignment or sale for realising the dues.
- To take over the management of the secured assets and transfer them by way of lease, assignment or sale for realising the dues.
- To appoint any person to manage the secured assets the possession of which has been taken over by the bank.
- To require at any time by notice in writing, to any person who has acquired any of the secured assets from you and from whom any money is due or may become due to you, to pay to the bank.

You are also put on notice that as per section 13(13) of the Act, you shall not after receipt of this notice transfer by way of sale, lease or otherwise any of the secured assets referred to in this notice in any manner whatsoever to the prejudice of the interest of the bank without its prior written consent.

You are also put on notice that Section 13(6) of the Act empowers the bank to give a valid title to the transferee all rights in, or in relation to, the secured asset transferred as if the transfer had been made by the owner of such secured asset. Please be informed that in the event of your failure to discharge your liability in full within 60 days from the date of this notice and the bank initiates remedial actions under the provisions of the Act, you shall further be liable to pay to the bank all cost, charges and expenses incurred in that connection. Your attention is also invited to the provisions of section 13 (B) of the Act, in respect of time available, to redeem the secured assets (security properties). In case the dues are not fully satisfied with the sale proceeds of the secured assets, the bank shall proceed against you for the recovery of the balance amount personally. This notice is issued without prejudice to the other rights and remedies available to the bank for recovering its dues.

Dated this the 11th day of October 2023.
For, The Federal Bank Ltd.
Mr. Sandeep Jaysing Keluskar
Associate Vice President
(Authorised Officer under SARFAESI Act)



SPAISA CAPITAL LIMITED

CIN: L67190MH2007PLC289249
Regd. Office: IIFL House, Sun Infotech Park, Road No.16V, Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate Rd, Thane - 400604 Tel: +91 22 4103 5000 | Fax: +91 22 2580 6654 | Email: csteam@spaia.com | Website: www.spaia.com

Extract of unaudited consolidated financial results for the Quarter and Half Year ended September 30, 2023 (₹ in Lakhs)

Particulars	Quarter ended			Half Year Ended		Year ended
	30-Sep-23 (Unaudited)	30-Jun-23 (Unaudited)	30-Sep-22 (Unaudited)	30-Sep-23 (Unaudited)	30-Sep-22 (Unaudited)	31-Mar-23 (Audited)
Total Income from operations	9,694.85	8,457.94	8,021.92	18,152.78	16,427.48	33,936.79
Net Profit / (Loss) for the period before tax	2,486.93	1,946.92	1,407.26	4,433.85	2,418.56	5,808.80
Net Profit / (Loss) for the period after tax	1,904.41	1,453.53	1,074.72	3,357.94	1,813.52	4,356.62
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income]	1,907.86	1,453.04	1,072.65	3,360.90	1,807.22	4,330.17
Equity Share Capital	3,075.09	3,063.56	3,062.56	3,075.09	3,062.56	3,063.56
Other Equity						43,289.11
Earnings Per Share (of ₹10/- each)						
- Basic (in ₹)	6.21	4.74	3.50	10.96	6.01	14.42
- Diluted (in ₹)	6.12	4.69	3.38	10.80	5.87	14.33

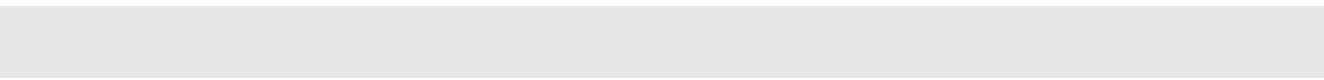
- Notes:**
- The above unaudited financial results for the quarter ended September 30, 2023 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on October 18, 2023 and have been subjected to limited review by the statutory auditors of the Company and the Auditors have issued an unmodified report.
 - These financial results have been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 'Interim Financial Reporting' prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued there under and the other accounting principles generally accepted in India and in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended.
 - The Company is engaged only in the business of stock broking and distribution of financial products primarily through internet and mobile applications. Accordingly, there is no separate reportable segments as per Indian Accounting Standard 108 (Ind AS) on 'Operating Segment'.
 - The Board of Holding Company in its meeting held on Tuesday, December 06, 2022 had considered and approved the Scheme of Arrangement between IIFL Securities Limited ("Demerged Company") and Spaia Capital Limited ("Resulting Company") and their respective shareholders and creditors, with appointed date being 1st April 2023, which inter alia provides for the demerger, transfer and vesting of the Online Retail Trading Business of the Demerged Company the Demerged Undertaking (as defined in the Scheme) into the Resulting Company, on a going concern basis and in consideration thereof, the Resulting Company shall issue its equity shares to the shareholders of the Demerged Company. These shares shall be listed on BSE Limited and the National Stock Exchange of India Limited (collectively referred to as "Stock Exchanges"). The Scheme is, inter alia, subject to receipt of approval from the statutory, regulatory and customary approvals, including approvals from Stock Exchanges, National Company Law Tribunal, Mumbai Bench and the shareholders and creditors of the companies involved in the Scheme and the company is in the process of seeking the same.
 - The Company vide various circular resolutions of the Nomination and Remuneration Committee dated April 06, 2023 and in its meeting held on May 24, 2023 granted 25,250 stock options and 5,00,000 stock options respectively to eligible employees under Employee Stock Option Scheme-2017 during the quarter. Further, the Board in its meeting held on January 11, 2023 and approval of members through Postal Ballot has approved the amendment in the "Spaia Employee Stock Option Scheme-2017" with respect to increase in ESOP Pool for grant of options from 15,00,000 (Fifteen Lakhs) options to 22,00,000 (Twenty-Two Lakhs) stock options by addition of 7,00,000 (Seven lakhs) options. The in-principal approval of National Stock Exchange of India Limited & BSE Limited for issue and allot of additional 7,00,000 (Seven lakhs) options was received on May 23, 2023. The Holding Company vide various circular resolutions of the dated August 8, 2023 allotted 300 Equity shares, on August 31, 2023 allotted 80,000 equity shares, on September 14, 2023 allotted 15000 equity shares, on September 22, 2023 allotted 20,000 equity shares in pursuant to exercise of stock option granted to the eligible employees.
 - In adherence to the Exchange directives vide their circulars no. NSE/INSP/4519 dated July 31, 2020 and NSE/INSP/49929 dated October 12, 2021, the holding company had reversed an amount of Rs 709 lakhs to its eligible clients during the quarter, being the amount recovered from such clients on account of penalty levied by clearing corporation on company for "Short Collection/Non-collection of upfront margins from the client". The same has been included in "Other Expenses" of above "Statement of Consolidated financial results" in FY23.
 - The key data relating to standalone results of Spaia Capital Limited is as under :

Particulars	Quarter ended			Half Year Ended		Year ended
	30-Sep-23 (Unaudited)	30-Jun-23 (Unaudited)	31-Sep-22 (Unaudited)	30-Sep-23 (Unaudited)	30-Sep-22 (Unaudited)	31-Mar-23 (Audited)
Revenues from operations	9,690.70	8,453.37	8,004.77	18,144.07	16,407.14	33,814.68
Profit Before Tax	2,486.75	1,952.71	1,413.91	4,439.46	2,443.76	5,775.44
Profit After Tax	1,904.28	1,457.87	1,079.69	3,362.14	1,832.39	4,329.58
Total Comprehensive Income	1,907.73	1,457.38	1,077.62	3,365.10	1,826.08	4,303.13

- The new Labour Law Reform Codes related to wages, social security, industrial relations and Occupation safety, health and working conditions is still in discussion between Central government and respective State government for final implementation. The group will assess the impact of all the Codes when they come into effect and will account for the related impact in the period the Code becomes effective.
- The figures for the quarter ended September 30, 2023 & September 30, 2022 are the balancing figures between unaudited figures in respect of the half year ended September 30, 2023 & September 30, 2022 and the unaudited figures of quarter ended June 30, 2023 and June 30, 2022.
- The standalone unaudited financial results for the quarter and half year ended September 30, 2023 as submitted to Stock Exchanges are also available on our website www.spaia.com
- Previous periods figures have been regrouped / rearranged wherever necessary.

By order of the Board
For Spaia Capital Limited

Narayan Gangadhar
Managing Director & CEO
DIN: 09298665



IIFL Finance Limited

CIN: L67100MH1995PLC093797
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Website: www.iifl.com

EXTRACT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2023 (₹ in Crore)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	Sept 30, 2023 (Unaudited)	June 30, 2023 (Unaudited)	Sept 30, 2022 (Unaudited)	Sept 30, 2023 (Unaudited)	Sept 30, 2022 (Unaudited)	Mar 31, 2023 (Audited)
Total Revenue from Operations	2,475.70	2,299.78	2,026.29	4,775.48	3,957.06	8,258.85
Net Profit / (Loss) for the period (Before Tax, Exceptional and/or Extraordinary Items)	683.51	618.36	529.43	1,301.87	963.37	2,112.52
Net Profit / (Loss) for the period before tax (After Exceptional and/or Extraordinary Items)	683.51	618.36	529.43	1,301.87	963.37	2,112.52
Net Profit / (Loss) for the period after tax (After Exceptional and/or Extraordinary Items)	525.52	472.86	397.06	998.38	726.81	1,607.55
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (After tax) and Other Comprehensive Income (After tax)]	537.84	454.09	421.81	991.93	753.49	1,639.74
Paid up Equity Share Capital	76.23	76.11	75.95	76.23	75.95	76.09
Reserves (Excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year						8,915.97
Securities Premium Account	3,442.04	3,430.01	3,415.43	3,442.04	3,415.43	3,427.31
Net worth	9,639.93	9,133.97	8,171.50	9,639.93	8,171.50	8,790.50
Paid up Debt Capital/ Outstanding Debt	40,375.33	38,486.16	35,531.27	40,375.33	35,531.27	39,603.99
Debt Equity Ratio	3.60	3.61	3.75	3.60	3.75	3.88
Earnings Per Share (Face Value of ₹2/- each) (for continuing and discontinued operations)						
- Basic	12.45	11.18	9.99	23.69	18.68	39.49
- Diluted	12.28	11.11	9.94	23.35	18.57	39.18
Capital Redemption Reserve	230.11	230.11	230.11	230.11	230.11	230.11
Debt Redemption Reserve	12.80	12.80	12.80	12.80	12.80	12.80
Debt Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Interest Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

- Notes:**
- These consolidated financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with relevant Rules issued there under and other accounting principles generally accepted in India and in accordance with the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. 2. The above consolidated unaudited financial results for the quarter and half year ended September 30, 2023, have been reviewed by the Audit Committee and approved by the Board at its meeting held on October 18, 2023. The Joint Statutory Auditors of the Company have carried out the Limited Review of the aforesaid results and have issued an unmodified conclusion and opinion. 3. The Key data relating to standalone financial results of IIFL Finance Limited is as under:

Particulars	Quarter Ended			Half Year Ended		Year Ended
	Sept 30, 2023 (Unaudited)	June 30, 2023 (Unaudited)	Sept 30, 2022 (Unaudited)	Sept 30, 2023 (Unaudited)	Sept 30, 2022 (Unaudited)	Mar 31, 2023 (Audited)
Total Revenue from Operations	1,062.33	1,012.25	1,039.68	2,074.58	2,003.14	4,058.18
Profit/ (Loss) Before Tax	180.58	200.77	292.87	381.35	503.22	1,042.72
Profit/ (Loss) After Tax	136.70	151.42	220.47	288.12	377.33	805.49
Total Comprehensive Income/(Loss)	150.32	138.08	245.88	288.40	396.83	826.31

- The above is an extract of the detailed format of quarter and half year ended Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarter and half year ended Financial Results are available on the Stock Exchange websites viz. www.bseindia.com and www.nseindia.com and on the Company's website viz. www.iifl.com. 5. For the other line items referred in Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, pertinent disclosures have been made to the Stock Exchanges websites viz. www.bseindia.com and www.nseindia.com and on the Company's website viz. www.iifl.com.

By order of the Board
For IIFL Finance Limited

R Venkataraman
Joint Managing Director
DIN: 00011919

