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 हरकती प्राप्त झालेल्या आहेत. त्यांच्यावर सुनावणी घेण्यासाठीही अद्याप तारीखही निश्चित झालेली नाही. त्यामुळे आराखडा अंतिम करण्याची प्रक्रिया कधी सूरू 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 हरकती आणि सूचना मागविण्यात आल्या होत्या. आराखड्यावर तब्बल ६६ हजार ५०० इतक्या हरकती आलेल्या आहेत. या विकास आराखड्याबाबत ग्रामीण भागात नाराजीचा सूर आहे. जिल्ह्यातील अनेक गावांमध्ये चूकीच्या पद्धतीने आरक्षणे टाकली गेल्याचा आरोप करण्यात येत आहे. पीएमआरडीएकडे प्राप्त हरकतींमध्ये प्रामुख्याने रस्ते, आरक्षणे, झोन, पुररेषा आणि महसूल संदर्भात हरकतींचा समावेश आहे.

रोज वाचा दै. 'मुंबई लक्षदीप'

नम्ना क्र.आयएनसी-२५ए

ाब्लिक कंपनीचे प्रायव्हेट कंपनीमध्ये रुपांतरणासाठी 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 हेरेडिया मार्ग, बॅलार्ड इस्टेट, मुंबई-४००००१.

सर्वसामान्य जनतेस येथे सूचना देण्यात येत आहे की, <mark>१८ जानेवारी, २०२२</mark> रोजी झालेल्य विशेष सर्वसाधारण सभेत मंजूर विशेष ठरावानुसार कंपनीचे प्रायव्हेट लिमिटेड कंपनीमध्ये रुपांतरणासाठी कंपनीद्वारे मुंबई येथील केंद्र शासन यांच्याकडे कंपनी कायदा २०१३ च्या कलम १४ सहवाचिता त्यातील नियमाअंतर्गत 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. पोस्टाने सदर सूचना प्रकाशन तारखेपासून १४ दिवसांच्या आत संबंधित **क्षेत्रिय संचालक**, पश्चिम क्षेत्र यांचा पत्ता: १००, एव्हरेस्ट, ५वा मजला, मरीन ड्राईव्ह, मुंबई-४००००२ यांच्या कार्यालयात पाठवावी तसेच एक प्रत अर्जदार कंपनीला त्यांच्या खाली नमुद नोंदणीकृत कार्यालयात पाठवावी.

नोंदणीकृत कार्यालय: ६, फॅल्थम हाऊस, २रा मजला, जे.एन. हेरेडिया मार्ग, बॅलार्ड इस्टेट, मुंबई-४००००१.

स्वान मिल्स लिमिटेडकरित सही/-परेश वसंतलाल मर्चं डीआयएन:००६६००२७

CLARIANT क्लॅरिएंट केमिकल्स (इंडिया) लिमिटेड

ठिकाण: मुंबई

दिनांक: ०५.०२.२०२२

सीआयएन: एल२४११०एमएच१९५६पीएलसी०१०८०६ नोंदणीकृत कार्यालय: रिलायबल टेक पार्क, गट क्र.३१, गाव एलठण ठाणे-बेलापुर रोड, ऐरोली, नवी मुंबई-४००७०८. वेबसाईट: www.clariant.com/pigments दर::(+९१) २२ ७१२५ १०००; ई-मेल: investor.relations_India@clariant.com

समभागधारकांना सूचना विषय: गुंतवणूकदार शिक्षण व संरक्षण निधीमध्ये कंपनीचे समभाग हस्तांतर ांतवणूकदार 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 तरतूदीनुसार सहवाचिता आयईपीएफ नियमाअंतर्गत ७ सलग वर्षे किंवा अधिक काळाकरिता कोणतेही लाभांशावर दावा केलेला नसल्यास/देण्यात न आलेले सर्व समभाग हे गुंतवणूकदार शिक्षण व संरक्षण निधी प्राधिकरण (आयईपीएफ) मध्ये कंपनीद्वारे हस्तारीत करणे आवश्यक आहे आणि गुंतवणूकदार शिक्षण व संरक्षण निधी गृढ खाते (आयर्डेपीएफ गृढ 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 कोणतेहीँ लाभांशावर दावा केलेला नसल्यास*।* देण्यात न आलेले शेअर्स जे आयईपीएफ गुढ खात्यात हस्तांतरणास पात्र आहेत या बाबत वैयक्तीक पत्रव्यवहार कंपनीने केलेला आहे. अशा भागधारकांचे तपशिल कंपनीने www.clariant.com वेबसाईटवरसुद्धा 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 लाभांशावर दावा करता येईल. अन्यथा संबंधित शेअर्स (वास्तविक किंवा विद्युत स्वरुपातील) आयईपीएफ गुढ खात्यात कंपनीद्वारे हस्तांतरीत केले जातील.

जर संबंधित भागधारकांकडून अशा समभागसंदर्भात कोणताही वैध दावा प्राप्त न झाल्यास कंपनीद्वारे आयईपीएफ नियमाच्या आवश्यकतेनुसार आयईपीएफ गुढ खात्यात १७ मार्च, २०२२ रोजी शेअर्स हस्तांतरीत केले जातील. कपया नोंद असावी की. आयईपीएफ नियमानसार आयईपीएफमध्ये हस्तांतरीत लाभांश दावा न केलेले रक्कम व शेअर्ससंदर्भात कंपनीवर कोणताही दावा सांगता येणार नाही.

भागधारकांना आयईपीएफ गुढ खात्यात हस्तांतरीत केलेले लाभांश दावा न केलेली रक्कम व समभाग असे दोन्हीवर दावा सांगता येईल त्याकरिता आयर्डपीएफ–५ नमनामध्ये ऑनलाईन अर्ज करून आयईपीएफ प्राधिकरणाला कळवावे लागेल आणि तुमच्या दाव्याच्या पडताळणीकरिता लिंक इनटाईम किंवा नोंदणीकृत कार्यालयात कंपनीकडे आयईपीएफ-५ नमुनामध्ये दिलेल्या आवश्यक दस्तावेजांसह स्वाक्षरी केलेली (नोंदणीकृत स्वाक्षरीनुसार) वास्तविक प्रत पाठवावी

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

लिंक इनटाईम इंडिया प्रायव्हेट लिमिटेड

सी-१०१, २४७ पार्क, एल.बी.एस. मार्ग, विक्रोळी (प.), मुंबई, महाराष्ट्र-४०००८३.

ई-मेलः rnt.helpdesk@linkintime.co.in दूर.क्र.: ०२२-४९१८६०००.

क्लॅरिएंट केमिकल्स (इंडिया) लिमिटेडकरिता सही/-दिनांक: ०४ फेब्रुवारी, २०२२ अमी जोशी कंपनी सचिव ठिकाण: मुंबई

रामगोपाल पॉलीटेक्स लिमिटेड

CIN.:L17110MH1981PLC024145 ई-मेल:rplcompliance@ramgopalpolytex.com वेबसाईट:www.ramgopalpolytex.com, दूर.:०२२-२२८३४८३८, फॅक्स:०२२-२२८५१०८५ नोंदणीकृत कार्यालयः ग्रीनटेक्स क्लिअरिंग हाऊस, बी-१, २ व ३, गोसरानी कंपाउंड, रेहनाल गाव, भिवंडी, जिल्हा ठाणे-४२१३०२ कॉर्पोरेट कार्यालय: ७०१, तुलसीयानी चेंबर्स, फ्रि प्रेस जर्नल मार्ग, नरिमन पॉईंट, मुंबई-४०००२१

२१ डिसेंबर, २०२१ रोजी संपलेल्या तिमाही व नऊमाहीकरीता अलेखापरिक्षीत वित्तीय निष्कर्षाचा अहवाल

	(रु.लाखात, ईपीएस व्यक्तिरिक्त						
		संपलेली तिमाही	संपलेली तिमाही	संपलेली नऊमाही	संपलेली नऊमाही		
अ.	तपशील	३१.१२.२०२१	३१.१२.२०२०	३१.१२.२०२१	३१.१२.२०२०		
क्र.		अलेखापरिक्षित	अलेखापरिक्षित	अलेखापरिक्षित	अलेखापरिक्षित		
٩.	कार्यचलनातून एकूण उत्पन्न	२४९.३७	९९.९२	६१७.९१	२२४.७९		
₹.	कालावधीकरिता निव्वळ नफा/(तोटा)(कर, अपवादात्मक						
	आणि/किंवा विशेष साधारण बाबपूर्व)	(८.६१)	94.0८	(५.९७)	२३.७९		
З.	करपूर्व कालावधीकरिता निव्वळ नफा/(तोटा) (अपवादात्मक						
	आणि/किंवा विशेष साधारण बाबनंतर)	(८.६१)	94.0८	(५.९७)	२३.७९		
8.	करानंतर कालावधीकरिता निव्वळ नफा/(तोटा) (अपवादात्मक						
	आणि/किंवा विशेष साधारण बाबनंतर)	(८.६१)	94.3८	(५.९७)	२४.०९		
4.	कालावधीकरिता एकूण सर्वंकष उत्पन्न (कालावधीकरिता सर्वंकष						
	नफा/(तोटा) आणि इतर सर्वंकष उत्पन्न (करानंतर))	(८.७४)	94.30	(१४.६३)	२४.५६		
ξ.	भरणा केलेले समभाग भांडवल	9839.६३	9838.63	9839.६३	9838.63		
O.	उत्पन्न प्रतिभाग (रू.१०/- प्रती)						
	मूळ व सौमिकृत (वार्षिकीकरण नाही)	(0.0६)	0.99	(0.08)	0.90		
टिप	: सेबी (लिस्टिंग ऑब्लिगेशन्स ॲण्ड डिस्क्लोजर रिक्वायरमेंट्स) रेग्युले	शन, २०१५ च्या रि	नेयम ३३ अन्वये	स्टॉक एक्सचेंजक	डे सादर करण्यात		
आले	ली ३१ डिसेंबर, २०२१ रोजी संपलेल्या तिमाही व नऊमाहीकरिता अले	खापरिक्षित वित्तीय	निष्कर्षाचे सविस्त	र नमुन्यातील उत	ारा आहे. त्रैमासिक		

वित्तीय निष्कर्षाचे संपूर्ण नमुना कंपनीच्या www.ramgopalpolytex.com वेबसाईटवर आणि स्टॉक एक्सचेंजच्या www.bseindia.com वेबसाईटवर उपलब्ध आहे

ठिकाण : मुंबई दिनांक: ०४ फेब्रुवारी, २०२२ संचालक मंडळाच्या वतीने व करित रामगोपाल पॉलीटेक्स लिमिटेड सही / - (संजय जटिया) अध्यक्ष व व्यवस्थापकीय संचालव (डीआयएन: ००९१३४०५)

Adarsh Shikshan Mandal's IDEAL COLLEGE OF PHARMACY & RESEARCH Bachelor of Pharmacy

Ideal College Campus. 21/11, Bhal, Post: - Dwarli, Malang Road, Via. Kalyan R.S. Dist: - Thane. 421306. (HINDI LINGUISTIC MINORITY INSTITUTE)

APPLICATIONS ARE INVITED FOR THE FOLLOWING POSTS FROM THE AGAREMIC VEAR 2024 22

	FRUM 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. मशिमाक/विशिमाक/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.

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 31.12.2021 (Unaudited)	Nine months ended 31.12.2021 (Unaudited)	Quarter ended 31.12.2020 (Unaudited)	Year ended 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)				
а	Basic (in ₹):	43.96	128.64	37.72	132.57
b	Diluted (in ₹):	43.96	128.64	37.72	132.57

Notes:

Key numbers of Standalone Financial Results a. Total Income from Operations 21,808.4 68,235.0 17,787.5 72,196.8 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				
a. Total Income from Operations	21,808.4	68,235.0	17,787.5	72,196.8
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

- 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.
- 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 and www.nseindia.com. The same is also available on the company website viz www.alkemlabs.com

1.04

Navi Mumbai

February 03, 2022

By Order of the Board For Alkem Laboratories Limited

Place: Mumbai Date: 4 February 2022

B. N. Singh **Executive Chairman** DIN: 00760310

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 5800 UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2021

SURYODAY

(₹ in' Lak							
Sr.	Particulars	Quarter ended 31.12.2021 30.09.2021 31.12.2020		Nine Months Ended		Year ended	
No.		Unaudited		Unaudited		31.12.2020 Audited	31.03.202 Audited
1	Interest Earned (a)+(b)+(c)+(d)	25.504	23.449	20.357	70.524	62.435	77,614
'	a) Interest / discount on advances / bills	25,504			61,380	54,421	66,611
	b) Income on investments	2,463	2,740	17,416 2,262	8,132	5,983	8,437
	-,	2,897	2,740	2,202	8,132	5,983	8,43
	 Interest on balances with Reserve Bank of India and other inter bank funds 	140	288	674	1,000	1,996	2,529
	d) Others	140	200	5	1,000	35	2,52
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	85,25
4	Interest Expended	8,773		9,394	26,721	27,107	36,56
5	Operating Expenses (i)+(ii)	10,496		9,236	29,721	23,164	32,86
٦	i) Employees cost	5,527	5,470	4,744	16,177	13,357	18.58
	ii) Other operating expenses	4,969		4,492	13,339	9,807	14,280
6	Total Expenditure (4)+(5) (excluding	7,505	4,010	7,752	10,000	3,007	17,20
۱	Provisions and Contingencies)	19,269	18,510	18,630	56,237	50,271	69,429
7	Operating Profit before Provisions	15,205	10,010	10,000	00,207	00,271	00,42
Ί.	and Contingencies (3)-(6)	8.052	8,276	4,816	21,646	18,487	15.825
8	Provisions (other than tax) and	0,002	0,270	1,010	21,010	10,107	10,020
ĭΙ	Contingencies	7,261	9,728	4,675	27,990	11,482	14,61
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		37	(1,852)	1,519	24
12			(-,,		(.,)	.,	_
	Activities after tax (10)-(11)	472	(192)	104	(4,492)	5,486	1,180
13	Extraordinary items (net of tax expense)	_	` _	-	_ ` _	_	· '
14	Net Profit / (Loss) for the period (12)-(13)	472	(192)	104	(4,492)	5,486	1,180
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						1,49,07
17	Analytical Ratios						
	(i) Percentage of shares held by						
	Government of India	Nil		Nil	Ni	Nil	N
	(ii) Capital Adequacy Ratio	41.44%	45.86%	41.17%	41.44%	41.17%	51.479
	(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	1.3
	(b) Diluted EPS before & after						
	extraordinary items (net of tax						
	expense) - not annualized	0.44	(0.18)	0.12	(4.23)	6.05	1.3
	(iv) NPA Ratios						
	(a) Gross NPAs	51,083		2,991	51,083	2,991	39,368
	(b) Net NPAs	25,704		1,281	25,704	1,281	18,81
	(c) % of Gross NPAs to Gross Advances	10.48%	10.21%	0.78%	10.48%	0.78%	9.419
	(d) % of Net NPAs to Net Advances	5.57%	4.48%	0.33%	5.57%	0.33%	4.73%
	(v) Return on assets (average)						
	not annualized	0.07%	-0.03%	0.02%	-0.66%	0.93%	0.209
	(vi) Net worth	1,52,992	1,52,434	1,19,096	1,52,992	1,19,096	1,57,269

(x) total debts to total assets 31.83% 31.83% 24.83% 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 Debt represents Total Borrowing.

(viii) capital redemption reserve (ix) debt equity ratio

(vii) Outstanding redeemable preference

shares

Equity represents Total of Share Capital and Reserves. Total debt represent total borrowings of the Bank

ent information in accordance with the Accounting Standard 17 - Segment Reporting of the operating

	segments of the Bank is as under: (₹ in' Lakhs							
	Particulars				Year ender			
	i ditiodiaio							
		Unaudited	Unaudited	Unaudited	Unaudited	Audited	Audited	
1	Segment Revenue							
	a) Treasury	2,842		4,510	11,478	11,662	12,779	
	b) Retail Banking	27,131	25,170	21,317	74,251	63,851	80,493	
	c) Corporate	1,249	890	132	3,113	2,491	4,129	
	d) Other Banking Operations	165	173	961	432	264	40	
	e) Unallocated	-	-	-	-	-		
	Total	31,387	30,592	26,920	89,274	78,268	97,806	
	Less: Inter Segment Revenue	(4,066)	(3,806)	(3,474)	(11,391)	(9,510)	(12,552	
	Income from Operations	27,321	26,786	23,446	77,883	68,758	85,25	
2	Segment Results							
	a) Treasury	(263)	1,290	581	2,930	1,712	704	
	b) Retail Banking	922	(2,614)	(604)	(9,137)	5,313	764	
	c) Corporate	290	45	247	313	183	7	
	d) Other Banking Operations	-	-	-	-	-		
	e) Unallocated	(158)	(173)	(83)	(450)	(203)	(329	
	Total Profit Before Tax	791	(1,452)	141	(6,344)	7.005	1,210	
3	Segment Assets		(, ,					
	a) Treasury	2,33,777	2,13,757	2,32,541	2,33,777	2,32,541	2,32,402	
	b) Retail Banking	4,32,465		3,58,114		3,58,114	3,92,34	
	c) Corporate	52,329		38,077	52,329	38,077	37,887	
	d) Other Banking Operations	364		342	364	342	28	
	e) Unallocated	10,714	11,026	5,967	10,714	5,967	8,288	
	Total	7,29,649	6,64,899	6,35,041	7,29,649	6,35,041	6,71,199	
4	Segment Liabilities	, , , , , , , , , , , ,	-,,	.,,.	, , , , , , , , , ,	-,,-	-,,	
	a) Treasury	2,24,051	1,60,435	1,39,026	2,24,051	1,39,026	1,57,156	
	b) Retail Banking	3,44,282		3,70,592		3,70,592	3,51,702	
	c) Corporate	5,589		4,469	5,589	4,469	2,393	
	d) Other Banking Operations	460	498	679	460	679	194	
	e) Unallocated	(87)	(87)	1,178	(87)	1,178	64	
	Total	5.74.295	5,10,004	5,15,944	5,74,295	5,15,944	5,11,509	
5	Capital Employed	-,-,	-,,	-,,	-,,	-,,	-,,	
	(Segment Assets - Segment Liabilities)							
	a) Treasury	9,726	53.322	93.515	9.726	93,515	75,246	
	b) Retail Banking	88,183		(12,478)	88,183	(12,478)	40,639	
	c) Corporate	46,740		33,608	46,740	33,608	35,49	
	d) Other Banking Operations	(96)	(99)	(337)	(96)	(337)	8	
	e) Unallocated	10,801	11,113	4,789	10,801	4,789	8,22	
	Total	1,55,354	1.54,895	1,19,097	1,55,354	1,19,097	1,59,690	

Inter-segment revenue is based on internally approved yield curve or at an agreed transfer rate on the funding provided by one

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

₹ in' Lakhs

Particulars	As at 31.12.2021	As at 31.12.2020	As at 31.03.202
Particulars CAPITAL AND LIABILITIES Capital Reserves and Surplus Deposits Borrowings Other Liabilities and Provisions Fotal ASSETS Cash and Balances with Reserve Bank of India Balances with Banks and Money at Call and Short notice Investments	Unaudited	Audited	Audited
Particulars			
CAPITAL AND LIABILITIES			
Capital	10,615	8,918	10,613
Reserves and Surplus	1,44,739	1,10,178	1,49,077
Deposits	3,16,958	3,34,384	3,25,568
Borrowings	2,32,224	1,48,708	1,66,662
Other Liabilities and Provisions	25,113	32,853	19,279
Total	7,29,649	6,35,041	6,71,199
ASSETS			
Cash and Balances with Reserve Bank of India	13,466	8,890	10,280
Balances with Banks and Money at Call and Short notice	19,329	74,426	49,384
Investments	2,06,004	1,51,144	1,87,370
Advances	4,62,008	3,78,226	3,98,277
Fixed Assets	5,312	4,336	4,323
Other Assets	23,530	18,019	21,565
-	7,29,649	6,35,041	6,71,199

- he 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 Chandiok & Co LLP". Their report thereon is unmodified. The previous period results were reviewed/audited by the predecessor auditor, MSKC & Associates, Chartered Accountants.
- 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
- 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 cond 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.
- 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.

SNO	Description	Individua	I Borrower	
		Personal Loans	Business Loans	Small business
(A)	Number of requests received for invoking resolution process	96	4,29,098	2
(B)	Number of accounts where resolution plan has been implemented under this window	96	4,29,098	2
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	12.93	599.93	3.45
(D)	Of (C), aggregate amount of debt that was converted into other securities	_	-	•
(E)	Additional funding sanctioned,if any,including between invocation of the plan and implementation	_	-	•
(F)	Increase in provisions on account of the implementation of the resolution plan	1.35	62.38	0.34

- 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.
- 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.
- The Capital adequacy ratio ("CRAR") has been computed as per operating guidelines for Small Finance Banks n accordance with RBI Circular No. RBI/2016-17/81 DBR.NBD.No. 26/16.13.218/2016-17 dated October 6,

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.

Figures of the previous periods have been regrouped / reclassified wherever necessary to conform to current period's classification

Baskar Babu Ramachandran Managing Director and CEC