रोज वाचा दै. मुंबई लक्षदीप'



ADOR MULTI PRODUCTS LIMITED

Regd. Off: Ador House, 5th Floor, 6 K Dubash Marg, Fort Mumbai - 400 001 CIN:L85110MH1948PLC310253 Website: www.adormultiproducts.com E-mail: cs.adormultiproducts@gmail.com

EXTRACT OF STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE HALF YEAR AND QUARTER ENDED SEP 30, 2021

								Consolidated			
	For the Qua	arter Ended	For the H	For the Half Year Year Ended For the Quarter Ended For the Half		For the Half Year		ar Year Ended			
Particulars	30.09.2021	30.06.2021	30.09.2021	30.09.2020	31.03.2021	30.09.2021	30.06.2021	30.09.2021	30.09.2020	31.03.2021	
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
Total Income from Operations	104.65	276.93	381.58	1356.14	1757.02	213.54	444.83	658.37	1393.49	987.77	
Net Profit / (Loss) for the period (before Tax,											
Exceptional and/or Extraordinary items#)	(25.64)	(24.96)	(50.60)	611.16	605.37	(129.51)	(160.97)	(290.48)	1,132.75	(318.78)	
Net Profit / (Loss) for the period before tax(after							, ,				
Exceptional and/or Extraordinary items#)	(25.64)	(24.96)	(50.60)	611.16	605.37	(129.51)	(160.97)	(290.48)	1,132.75	(318.78)	
Net Profit / (Loss) for the period after tax(after											
Exceptional and/or Extraordinary items#)	(25.64)	(24.96)	(50.60)	540.16	500.94	(129.51)	(160.97)	(290.48)	1,143.25	(454.01)	
Total Comprehensive Income for the period											
[Comprising Profit / (Loss) for the period(after tax)											
and Other Comprehensive Income (after tax)]	(24.81)	(24.96)	(49.77)	540.60	501.76	331.99	(160.97)	(289.65)	1,144.04	(454.86)	
Equity Share Capital	467.36	467.36	467.36	467.36	467.36	467.36	467.36	467.36	375.82	467.36	
Reserves (excluding Revaluation Reserve) as shown											
in the Audited Balance Sheet of the previous year					1072.32					589.58	
Earnings Per Share (of Rs. 10/- each) (for continuing											
and discontinued operations) - Basic:	(0.53)	(0.53)	(1.06)	11.57	10.74	7.10	(3.44)	(6.20)	30.44	(9.73)	
Diluted:	(0.53)	(0.53)	(1.06)	11.57	10.74	7.10	(3.44)	(6.20)	30.44	(9.73)	
	Total Income from Operations Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period before tax(after Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period after tax(after Exceptional and/or Extraordinary items#) Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period(after tax) and Other Comprehensive Income (after tax)] Equity Share Capital Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) - Basic:	Total Income from Operations Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period before tax(after Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period after tax(after Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period after tax(after Exceptional and/or Extraordinary items#) Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period(after tax) and Other Comprehensive Income (after tax)] Equity Share Capital Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) - Basic: (Unaudited) (25.64) (25.64) (25.64)	Total Income from Operations Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period before tax(after Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period before tax(after Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period after tax(after Exceptional and/or Extraordinary items#) Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period(after tax) and Other Comprehensive Income (after tax)] Equity Share Capital Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) - Basic: (Unaudited) (24.96) (24.96) (24.96) (24.96) (24.96) (24.96) (24.81) (24.81) (24.96) (67.36) (67.36) (6.53)	Total Income from Operations Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period before tax(after Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period before tax(after Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period after tax(after Exceptional and/or Extraordinary items#) Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period(after tax) and Other Comprehensive Income (after tax)] Equity Share Capital Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) - Basic: (Unaudited)	Total Income from Operations Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period before tax(after Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period before tax(after Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period after tax(after Exceptional and/or Extraordinary items#) Net Profit / (Loss) for the period after tax(after Exceptional and/or Extraordinary items#) Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period(after tax) and Other Comprehensive Income (after tax)] Equity Share Capital Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) - Basic: (Unaudited) (E4.96) (50.60) (50.60) 611.16 (24.96) (50.60) 540.16 (24.96) (49.77) 540.60 467.36 467.36 467.36	(Unaudited) (Unaudited) (Unaudited) (Unaudited) (Audited)	Comprehensive Income for the period (after tax) and Other Comprehensive Income (after tax) and Other Comprehensive Income (after tax) and Other Comprehensive Income (after tax) and Other Capital Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) - 104.65	Comparising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax) and Other Comprehensive Income (after tax) and Other Comprehensive Income (after tax) and Other Cayland Other Ca	Comprehensive Income for the period (after tax) and Other Comprehensive Income (after tax) and Other Comprehensive Income (after tax) and Other Comprehensive Income (after tax) and Other Capital Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) - 104.65 Capital Reserves (acuting Revaluation Reserve) as shown and discontinued operations) - Basic:	Unaudited Unaudited Unaudited (Unaudited (Unaud	

1.The above is an extract of the detailed format of Quarterly Financial Results for the Half Year and Quarter ended 30 SEP, 2021 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 $we b sites \, of the \, Stock \, Exchange \, www. b seindia. in \, and \, the \, listed \, entity \, www. adormultiproducts. combined a contract of the stock in the stock in the stock in the stock of the stock in the sto$

2. The above Financial Results duly reveiwed by Audit Committee, have been approved at the meeting of the Board of Directors held on Nov 11, 2021

3. Previous Period's figures have been re-grouped wherever necessary to facilitate comparison.

For Ador Multi products Ltd. Deep A Lalvani

Chairman & Director

Place: Mumbai Date: 11th November, 2021

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

३० सप्टेंबर, २०२१ रोजी संपलेल्या तिमाही व अर्धवर्षाकरीता अलेखापरिक्षीत वित्तीय निष्कर्षाचा अहवाल

					,
अ.	तपशील	संपलेली तिमाही ३०.०९.२०२१		संपलेले अर्धवर्ष ३०.०९.२०२१	l ·
क्र.		अलेखापरिक्षित	अलेखापरिक्षित	अलेखापरिक्षित	अलेखापरिक्षित
٩.	कार्यचलनातून एकूण उत्पन्न	२७३.५९	८९.८९	३६८.५४	9२४.८७
٦.	कालावधीकरिता निव्वळ नफा/(तोटा)(कर, अपवादात्मक आणि/किंवा विशेष साधारण बाबपूर्व)	٩.९६	0.08	२.६४	۷.७۹
3.	करपूर्व कालावधीकरिता निव्वळ नफा/(तोटा) (अपवादात्मक आणि/किंवा विशेष साधारण बाबनंतर)	٩.९६	0.08	२.६४	۷.७۹
8.	करानंतर कालावधीकरिता निव्वळ नफा/(तोटा) (अपवादात्मक आणि/किंवा विशेष साधारण बाबनंतर)	२.१९	0.08	२.६४	۷.७۹
ч.	कालावधीकरिता एकूण सर्वकष उत्पन्न (कालावधीकरिता सर्वकष				
	नफा/(तोटा) आणि इतर सर्वंकष उत्पन्न (करानंतर))	(७.٩٩)	८.६२	(५.८९)	९.२६
ξ.	भरणा केलेले समभाग भांडवल	9839.६३	9839.६३	9839.६३	9839.६३
0 .	उत्पन्न प्रतिभाग (रू.१०/– प्रती)				
	मूळ व सौमिकृत (वार्षिकीकरण नाही)	0.02	0.04	0.02	0.0६
टिप	: सेबी (लिस्टिंग ऑब्लिगेशन्स ॲण्ड डिस्क्लोजर रिक्वायरमेंटस) रेग्यले	शन. २०१५ च्या रि	नेयम ३३ अन्वये	स्टॉक एक्सचेंजक	डे सादर करण्यात

आलेली ३० सप्टेंबर, २०२१ रोजी संपलेल्या तिमाही व अर्धवर्षाकरिता अलेखापरिक्षित वित्तीय निष्कर्षाचे सविस्तर नमुन्यातील उतारा आहे. त्रैमासिक वित्तीय निष्कर्षाचे संपूर्ण नमुना कंपनीच्या www.ramgopalpolytex.com वेबसाईटकर आणि स्टॉक एक्सचेंजच्या www.bseindia.com वेबसाईटकर

ठिकाण : मुंबई

संचालक मंडळाच्या वतीने व करित रामगोपाल पॉलीटेक्स लिमिटेड सही / - (संजय जटिया) अध्यक्ष व व्यवस्थापकीय संचालक (डीआयएन: ००९१३४०५)

SHRIRM श्रीराम हाऊसिंग फायनान्स लिमिटेड

HOUSING FINANCE नोंदणीकृत कार्यालय: कार्यालय क्र.१२३, अंगप्पा नायकन स्ट्रीट, चेन्नई-६००००१. मुख्य कार्यालय: सॉलिटेअर कॉपोरेट पार्क, इमारत क्र.७, ७७२, ७वा मजला, गुरु मागणी ु-हरगोविंदजी मार्ग, चकाला, अंधेरी पूर्व, मुंबई-४०००९३. सूचना वेबसाईट: www.shriramhousing.in

ज्याअर्थी खाली नमुद कर्जदार/सहकर्जदार/जामिनदार यांनी श्रीराम हाऊर्सिंग फायनान्स लिमिटेडकडून वित्तीय सहाय्यता घेतली आहे. आम्ही नमुद करीत आहोत की, वित्तीय सहाय्यता घेतल्यानंतरही कर्जदार/जामिनदारांनी देय तारखेनुसार व्याज आणि मुद्दल रक्कम जमा करण्यात कसूर केलेली आहे. भारतीय रिझर्व्ह बँकेद्वारा वितरीत निर्देशन/मार्गदर्शनानुसार सदर खाते परफॉर्मिंग ॲसेटसमध्ये वर्गीकृत करण्यात आले आहे. **श्रीराम हाऊसिंग फायनान्स लिमिटेड**च्या प्राधिकृत अधिकारीनु सिक्युरीटायझेशन ॲन्ड रिकन्स्ट्रक्शन ऑफ फिनान्शियल ॲसेटस् ॲन्ड एनफोर्समेन्ट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट २००२ अन्वये आणि सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रुल्स, २००२ च्या नियम ३ सहवाचिता कलम १३(२) अन्वये प्राप्त अधिकाराअंतर्गत सरफायसी कायदा २००२ च्या कलम १३(२) अन्वये खाली नमुद तारखांना मागणी सूचना वितरीत करण्यात आली होती आणि त्यानुसार सदर सूचना प्राप्ती तारखेपासून ६० दिवसांच्या आत रक्कम पुर्णपणे जमा होईपर्यंत प्रासंगिक खर्च, शुल्क इत्यादी आणि सदर सूचनेत नमुद रकमेवरील करारदराने पृढील व्याजासह एकत्रित सूचनेत नमुद रक्कम जमा करण्याबाबत खालील कर्जदार/ जामिनदार/तारणकर्ता यांना कळविण्यात आले होते.

सदर सूचना त्यांच्या अंतिम ज्ञात पत्त्यावर पाठविण्यात आली होती ती ना-पोहोच होता पुन्हा प्राप्त झाली आणि म्हणून त्यांना याबाबत सदर जाहीर सूचनेद्वारे सुचित करण्यात येत आहे.

कर्जदारांचे लक्षा वेधण्यात येत आहे की, प्रतिभृत मालमत्ता सोडवून घेण्यासाठी उपलब्ध वेळेसंदर्भात कायद्याच्या कलम १३ चे

कजदाराचे लक्ष वयंप्यात यत आहे का, प्रातमूत मालमत्ता साडवून घण्यासाठा उपलब्ध वळसदमात कायघाच्या कलम									
कर्जदार व सहकर्जदारांचे	थकबाकी	कर्ज क्रमांक व	प्रतिभूत मालमत्तेचा						
नाव व पत्ता	रकम	कर्ज रक्कम	पत्ता						
१) श्री. रमेश कुमार पोला राम वावदारा खोली क्र.२८, तळ मजला, सिंधी चाळ क्र.७१, लक्ष्मी	दिनांक ३०.१०.२०२१ रोजी	रु.४७,९२,६१४/- (रुपये	फ्लॅट क्र.६०३, निकी टॉवर कोहौसोलि, प्लॉट क्र.२१०,						
केळकर मार्ग, विश्राम वाडी, शास्त्री गल्ली, भाऊदाजी	देय रक्कम	सत्तेचाळीस लाख	एमसीसीएच सोसायटी,						
रोड, मिडास इमारत जवळ, सायन हॉस्पिटल जवळ,	रु.५३७०७ <i>६९/-</i>	ब्याण्णव हजार	महात्मा गांधी रोड, नवी मुंबई						
सायन, मुंबई - ४०० ०२२	तसेच संपुर्ण रक्कम	सहाशे चौदा फक्त)	तालुका पनवेल, महाराष्ट्र -						
	जमा करण्याच्या	(1614) 4141 47(1)	४१०२०६ येथील स्थावर						
आणि तसेच : झेड५४९५, तळ मजला, स्टॉल	तारखेपर्यंत पुढील		मालमत्तेचे सर्व भाग व खंड						
एचपीसीओ बूथ, के.डब्ल्यू. चितळे पथ, पोर्तुगिज	व्याज.		आणि चतुसिमा :						
चर्च, दादर (प.), मुंबई - ४०० ०२८.			उत्तरेस: जागा क्र.२०९						
आणि तसेच : फ्लंट क्र.६०३, निकी टॉवर कोहौसोलि,			(विश्राली तलाव)						
प्लॉट क्र.२१०, एमसीसीएच सोसायटी, महात्मा गांधी			दक्षिणेस: जागा क्र.२१७ व						
रोड, तालुका पनवेल, महाराष्ट्र - ४१०२०६.			२११/१, २११/२;						
			पुर्वेस: रस्ता;						
आणि तसेच ः मारूकुम्भारो का निवास, रोडाला,			पश्चिमेस : गुजराती शाळा.						
जालोर, राजस्थान - ३०७०३०.									
१) श्रीमती युकी देवी रमेश कुमार खोली क्र.२८, तळ मजला, सिंधी चाळ क्र.७१, लक्ष्मी केळकर मार्ग, विश्राम वाडी, शास्त्री गल्ली, भाऊदाजी रोड, मिडास इमारत जवळ, सायन हॉस्पिटल जवळ, सायन, मुंबई - ४०० ०२२									
आणि तसेच : झेड५४९५, तळ मजला, स्टॉल एचपीसीओ बूथ, के.डब्ल्यू. चितळे पथ, पोर्तुगिज चर्च, दादर (प.), मुंबई - ४०० ०२८.									
आणि तसेच : फ्लॅट क्र.६०३, निकी टॉवर कोहौसोलि, प्लॉट क्र.२१०, एमसीसीएच सोसायटी, महात्मा गांधी रोड, तालुका पनवेल, महाराष्ट्र - ४१०२०६.									
आणि तसेच : मारूकुम्भारो का निवास, रोडाला,									

उपरोक्त परिस्थिती लक्षात घेता वर नमुद कर्जदार, सहकर्जदार आणि/किंवा त्यांचे जामिनदार (जेथे लागू असेल तेथे) यांना येथे सूचना देण्यात येत आहे की, त्यांना सदर सूचना प्रकाशन तारखेपासून ६० दिवसांत वर नमुद केलेली थकबाकी रक्कम तसेच पुढील व्याज व लागू शुल्क व्याज एकूण रक्कम जमा करावी. अन्यथा सिक्युरीटायझेशन ॲन्ड रिकन्स्ट्रक्शन ऑफ फिनान्शियल ॲसेटस् ॲन्ड एनफोर्समेन्ट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट २००२ चे कलम १३(४) आणि त्यातील लागू नियमाअंतर्गत कर्जदार व तारणकर्ता यांच्या प्रतिभूत मालमत्तेचा ताबा घेण्यासह प्रतिभूत मालमत्तेच्या विरोधात सदर सूचनेच्या तारखेपासून ६८ दिवसांच्या समाप्तीनंतर पुढील कारवाई केली जाईल.

कर्ज खाते क्र.: एसएचएलएचएमयूएमबी०००४८९२ मागणी सूचना दिनांक: ०२.११.२०२१

एनपीए दिनांक: ०४.१२.२०२०

कृपया नोंद असावी की, सदर कायद्याच्या कलम १३(१३) अन्वये कोणत्याही कर्जदारास प्रतिभूत धनकोंच्या लेखी पुर्व परवानगीशिवाय सूचनेत नमुद त्यांची प्रतिभूत मालमत्ता विक्री, भाडेपट्टा किंवा अन्य इतर प्रकारे हस्तांतर करता येणार

दिनांक: १३.११.२०२१ ठिकाण: मुंबई, महाराष्ट्र

जालोर. राजस्थान - ३०७०३०.

सही/- प्राधिकृत अधिकारी श्रीराम हाऊसिंग फायनान्स लिमिटेड

58L दी स्टॅंडर्ड बॅटरीज लिमिटेड

(सीआयएन क्र.: एल६५९९०एमएच१९४५पीएलसी००४४५२)

नोंदणीकृत कार्यालय: रुस्तम कोर्ट, पोद्वार हॉस्पिटलसमोर, डॉ. एनी बेझंट रोड, वरळी, मुंबई, महाराष्ट्र, भारत-४०० ०३०. द्र.क.:०२२-२४९१९५६९, ई-मेल:standardbatteries 123@yahoo.co.in, वेबसाईट:www.standardbatteries.co.in

३० सप्टेंबर, २०२१ रोजी संपलेल्या तिमाहीकरिता अलेखापरिक्षीत वित्तीय निष्कर्षाचा अहवाल

			(रु.लार	गत, ईपीएस व्यतिरिक्त)
	तपशील	संपलेली तिमाही	संपलेले १२ महिने	मागील वर्षात संपलेले संबंधीत
अ.				३ महिने
क्र.		३०.०९.२१	३१.०३.२१	३०.०९.२०
٩.	कार्यचलनातून एकूण उत्पन्न (निव्वळ)	2.40	92.00	३.०५
₹.	कालावधीकरिता निव्वळ नफा/(तोटा)			
	(कर, अपवादात्मक आणि/किंवा विशेष साधारण बाबपूर्व)	(٩٩.٩८)	(५२.५६)	(१२.८५)
З.	करपूर्व कालावधीकरिता निव्वळ नफा/(तोटा)			
	(अपवादात्मक आणि/किंवा विशेष साधारण बाबनंतर)	(٩٩.٩८)	(५२.५६)	(१२.८५)
8.	करानंतर कालावधीकरिता निव्वळ नफा/(तोटा)			
	(अपवादात्मक आणि/किंवा विशेष साधारण बाबनंतर)	(٩٩.٩८)	(३६.३२)	(१२.८५)
ч.	कालावधीकरिता एकूण सर्वकष उत्पन्न (कालावधीकरिता सर्वंकष			
	नफा/(तोटा)(करानंतर) आणि इतर सर्वंकष उत्पन्न (करानंतर))	(٩٩.٩८)	(३६.३२)	(१२.८५)
ξ.	समभाग भांडवल	49.09	49.09	49.09
O.	राखीव (३१.०३.२०२१ रोजी मागील वर्षाच्या लेखापरिक्षित ताळेबंदपत्राकानुसार			
	पुनर्मुल्यांकित राखीव वगळून)		६२९.५०	
८.	उत्पन्न प्रतिभाग (रू.१/– प्रत्येकी)(खंडीत व अखंडीत कार्यचलनासाठी)			
	अ. मूळ (रू.)	(0.२२)	(0.00)	(0.२५)
	ब. सौमिकृत (रू.)	(0.२२)	(0.00)	(0.२५)

- १) सेबी (लिस्टिंग ऑब्लिगेशन्स ॲण्ड डिस्क्लोजर रिक्वायरमेंट्स) रेग्युलेशन २०१५ च्या नियम ३३ अन्वये स्टॉक एक्सचेंजसह सादर करण्यात आलेली त्रैमासिक/वार्षिक वित्तीय निष्कर्षांचे सविस्तर नमुन्यातील उतारा आहे. त्रैमासिक/वार्षिक वित्तीय निष्कर्षाचे संपूर्ण नमुना स्टॉक एक्सचेंजच्या आणि सूचिबध्द संस्थेच्या वेबसाईटवर उपलब्ध आहे. (http:// www.bseindia.com / and http://www.standardbatteries.co.in)
- २) निव्वळ नफा/तोटा, एकूण सर्वंकष उत्पन्न किंवा अन्य इतर आवश्यक वित्तीय बाबी यावरील प्रभाव लेखा योजनेतील बदलामुळे तळटिप मध्ये देण्यात आले आहे.

३) #- अपवादात्मक आणि/किंवा विशेष साधारण बाब लागू असेल त्याप्रमाणे इंड-एएस नियम/एएस नियमानुसार नफा व तोटाच्या अहवालात तजवीज करण्यात आले आहेत.

> संचालक मंडळाच्या वतीने व करिता प्रदीप भार संचालक

> > SURYODAY

Managing Director and CEC

Half Year Ended

30.09.2021 30.06.2021 30.09.2020 30.09.2021 30.09.2020 31.03.2021 Unaudited Unaudited Unaudited Unaudited Unaudited Unaudited

(₹ in' Lakhs

Year ended

ठिकाण: कोलकाता दिनांक: १२ नोव्हेंबर, २०२१ डीआयएन:०१०३९१९८

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 HALF YEAR ENDED SEPTEMBER 30, 2021

								(₹ in Lakhs
Sr.		Particulars		Quarter ende		Half Yea	Year ended	
No.		Particulars					30.09.2020	
			Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Inter	est Earned (a)+(b)+(c)+(d)	23,449	21,571	20,144	45,020	42,078	77,614
	a) I	nterest / discount on advances / bills	20,419	18,498	17,323	38,917	37,005	66,611
	b) I	ncome on investments	2,740	2,495	2,132	5,235	3,721	8,437
	c) I	nterest on balances with Reserve						
		Bank of India and other inter bank funds	288	572	663	860	1,322	2,529
		Others	2	6	26		30	37
2	Othe	er Income	3,337	2,205	1,134	5,542	3,234	7,640
3		Il Income (1)+(2)	26,786	23,776	21,278	50,562	45,312	85,254
4		est Expended	8,725		9,192	17,948	17,713	36,565
5		rating Expenses (i)+(ii)	9,785		6,974	19,020	13,928	32,864
		Employees cost	5,470		4,198	10,650	8,613	18,584
		Other operating expenses	4,315	4,055	2,776	8,370	5,315	14,280
6	Tota	Expenditure (4)+(5) (excluding						
	Prov	visions and Contingencies)	18,510	18,458	16,166	36,968	31,641	69,429
7		rating Profit before Provisions						
		Contingencies (3)-(6)	8,276	5,318	5,112	13,594	13,671	15,825
8		isions (other than tax) and				00 700	0.00=	
		tingencies	9,728	11,001	1,469	20,729	6,807	14,615
9		eptional Items	-	-	-	-	-	-
10		it / (Loss) from Ordinary Activities		(5.000)	0.040	(7.405)	0.004	4 040
11		re tax (7)-(8)-(9) Expense	(1,452)		3,643 919	(7,135)	6,864 1,482	1,210 24
		Profit / (Loss) from Ordinary	(1,260)	(911)	919	(2,171)	1,402	24
12		vities after tax (10)-(11)	(192)	(4,772)	2,724	(4,964)	5,382	1,186
13		aordinary items (net of tax expense)	(132)	(4,772)	2,724	(4,304)	3,302	1,100
14		Profit / (Loss) for the period (12)-(13)	(192)	(4,772)	2,724	(4,964)	5,382	1,186
		up equity share capital(Face Value	(102)	(1,112)		(1,001)	0,002	1,,,,,
		0/- each)	10,614	10,613	8.912	10,614	8,912	10,613
16	Res	erves excluding revaluation reserves	-	-	-	-	-	1,49,077
17		lytical Ratios						' '
	(i)	Percentage of shares held by						
		Government of India	Ni	Nil	Nil	Nil	Ni	Nil
	(ii)	Capital Adequacy Ratio	45.86%	52.10%	40.98%	45.86%	40.98%	51.47%
	(iii)	Earnings per share (EPS)						
		(Face Value of 10/-each)						
	(a)	Basic EPS before & after						
		extraordinary items (net of tax						
		expense) - not annualized	(0.18)	(4.50)	3.08	(4.68)	6.09	1.32
	(b)	Diluted EPS before & after						
		extraordinary items (net of tax	(0.10)	(4.40)		(4.00)		
	0.0	expense) - not annualized	(0.18)	(4.48)	3.01	(4.67)	5.95	1.31
	(iv)	NPA Ratios	45.0	00.400	0.010	45.01-	0.070	00.000
	(a)	Gross NPAs	45,647		8,248	45,647	8,248	39,368
	(b)	Net NPAs	18,829		1,348	18,829	1,348	18,812
	(c)	% of Gross NPAs to Gross Advances			2.25%	10.21%	2.25%	9.41%
	(d)	% of Net NPAs to Net Advances	4.48%	4.47%	0.38%	4.48%	0.38%	4.73%
	(v)	Return on assets (average) - not annualized	-0.03%	-0.71%	0.46%	-0.74%	0.93%	0.20%
	(vi)	Net worth	1,52,434		1,17,373		1,17,373	1,57,269
	(vi) (vii)	Outstanding redeemable	1,02,404	1,55,670	1,17,373	1,02,434	1,17,073	1,57,209
	(VII)	Outstanding redeemable	l	l	l	l	1	l

24.83% (x) total debts to total assets 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

preference shares

debt equity ratio

capital redemption reserve

Equity represents total of share capital and reserves Total debt represents total borrowings of the Bank

Statement of Assets and Liabilities as at Se	ptember 30, 1	2021 is given	below:
			(₹ in' Lakhs)
Dankiaulana	As at	As at	As at
Particulars	30.09.2021	30.09.2020	31.03.2021
	Unaudited	Unaudited	Audited
CAPITAL AND LIABILITIES			
Capital	10,614	8,912	10,613
Share Application money	1	-	-
Reserves and Surplus	1,44,280		1,49,077
Deposits	3,12,901	3,13,957	3,25,568
Borrowings	1,70,647	1,47,452	1,66,662
Other Liabilities and Provisions	26,456	28,195	19,279
Total	6,64,899	6,08,353	6,71,199
ASSETS			
Cash and Balances with Reserve Bank			
of India	13,907	9,896	10,280
Balances with Banks and Money at Call			
and Short notice	18,700	57,724	49,384
Investments	1,83,826	1,63,719	1,87,370
Advances	4,20,345	3,55,970	3,98,277
Fixed Assets	4,144	3,953	4,323
Other Assets	23,977	17,091	21,565
Total	6,64,899	6,08,353	6,71,199

The above financial results have been reviewed by the Audit Committee of the Board and approved by the Board Directors at its meeting held on November 11, 2021. The financial results for the quarter and half year ended Septemb 30, 2021 have been subjected to "Limited Review" by the statutory auditors of the Bank, "Walker Chandiok & Co LLF Their report thereon is unmodified. The previous period results were reviewed/audited by the predecessor auditor MSKC & Associates, Chartered Accountants.

During the guarter and half year ended September 30, 2021, the Bank allotted 9,100 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 measure there was an improvement in economic activity in the second half of fiscal 2021. India experienced a "second wav of the COVID-19 pandemic in April-May 2021 following the discovery of mutant coronavirus variants, leading to the r

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 of business and individual activities, has led to significant volatility in global and Indian financial markets and a significant collaboration in global and local economic activities. The disruptions following the outbreak, have impacted loan origination: the sale of third party products, and the efficiency in collection efforts resulting in increase in customer defaults an consequent increase in provisions thereagainst. The extent to which the COVID-19 pandemic will continue to impa 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 sprea or mitigate its impact whether government-mandated or elected by us.

(i) Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RE circular dated August 6, 2020 (Resolution Framework 1.0) are given below.

(B) Of (B) accounts where accounts aggregate anctioned, if any provisions on esolution plan ha entioned unt of deb ncludina betwe ccount of the that was under this window nplementati converted into plan and f the resolutio of the plan other securitie 2.19 Of which, MSMEs 2.19

				(₹ in crore ex	cept number of accounts
Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year		Of (A) amount paid by the borrowers during the half-year*	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year **
Personal Loans	2.19	0.86	-	-0.03	1.36
Corporate persons	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	2.19	0.86	-	-0.03	1.36

Includes change in the balances on account of interest Represents outstanding balance of standard accounts as on 30th September 2021

(II) Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress of individua and small borrowers as per RBI circular dated May 5, 2021 (Resolution Framework 2.0) are given below.

(5	in crore ex	cept number i	or accounts)
Description	Individual	Borrower	
	Personal	Business	Small
	Loans	Loans	business
Number of requests received for invoking resolution process	96	4,29,098	2
Number of accounts where resolution plan has been implemented			
under this window	96	4,29,098	2
Exposure to accounts mentioned at (B) before implementation of the plan	12.93	599.93	3.45
Of (C), aggregate amount of debt that was converted into other securities	-	-	-
Additional funding sanctioned,if any,including between invocation of the			
plan and implementation	-	-	-
Increase in provisions on account of the implementation of the resolution plan	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' proforma Gross NPA ratio and proforma Net NPA ratio as at September 30, 2020 would have been 2.58% and 0.429 respectively. Pending disposal of the case, the Bank, as a matter of prudence, made in respect of these accounts 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 extar 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.

Based on RBI Master Direction on Financial Statements — Presentation and Disclosures issued on August 30, 2021

recoveries from written off accounts hitherto included as part of other income have been adjusted as a credit to provisions on for depreciation on investments hitherto classified as part of provisions and conti has been reclassified as part of other income. Previous period figures and ratios have also been reclassified as appropriate to make them comparable with current period figures. There is no impact of this change on the net prof loss of the current or earlier periods. The Capital adequacy ratio ("CRAR") has been computed as per operating guidelines for Small Finance Banks in

accordance with RBI Circular No. RBI/2016-17/81 DBR.NBD.No. 26/16.13.218/2016-17 dated October 6, 2016 The Bank has followed Basel II standardized approach for credit risk in accordance with the operating guidelines issue 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. Previous year numbers has been restated In accordance with RBI guidelines on 'Basel II Capital Regulations', read together with the RBI circular dated July 2015, the Pillar 3 disclosure (unaudited) at September 30, 2021, including leverage ratio and liquidity coverage ratio is available at https://www.suryodaybank.com/regulatory-disclosure. Figures of the previous periods have been regrouped / reclassified wherever necessary to conform to current period

Place: Navi Mumbai Baskar Babu Ramachandrai

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

Quarter ended

Date: November 11.2021

e) Unallocated

Total

1	Interest Earned (a)+(b)+(c)+(d)						
1	Segment Revenue						
a)	Treasury	4,359	4,148	3,226	8,507	7,152	12,779
b)	Retail Banking	25,170	21,985	20,652	47,155	42,534	80,493
c)	Corporate	890	974	776	1,864	1,530	4,129
d)	Other Banking Operations	173	94	73	267	131	405
e)	Unallocated	-	-	-	-	-	-
	Total	30,592	27,201	24,727	57,793	51,347	97,806
Les	ss: Inter Segment Revenue	(3,806)	(3,425)	(3,449)	(7,231)	(6,035)	(12,552)
	Income from Operations	26,786	23,776	21,278	50,562	45,312	85,254
2	Segment Results						
a)	Treasury	1,290	405	408	1,695	1,131	704
b)	Retail Banking	(2,614)	(6,119)	3,199	(8,733)	5,916	764
c)	Corporate	45	150	105	195	(64)	71
d)	Other Banking Operations	-	-	-	-	-	-
e)	Unallocated	(173)	(119)	(69)	(292)	(119)	(329)
	Total Profit Before Tax	(1,452)	(5,683)	3,643	(7,135)	6,864	1,210
3	Segment Assets						
a)	Treasury	2,13,757	2,59,358	2,25,592	2,13,757	2,25,592	2,32,402
1.3	Date II Danildon	0.05.700	0 =0 010				

2	Segment Results						
a)	Treasury	1,290	405	408	1,695	1,131	704
b)	Retail Banking	(2,614)	(6,119)	3,199	(8,733)	5,916	764
c)	Corporate	45	150	105	195	(64)	71
d)	Other Banking Operations	-	-	-	-	-	-
e)	Unallocated	(173)	(119)	(69)	(292)	(119)	(329)
	Total Profit Before Tax	(1,452)	(5,683)	3,643	(7,135)	6,864	1,210
3	Segment Assets						
a)	Treasury	2,13,757	2,59,358	2,25,592	2,13,757	2,25,592	2,32,402
b)	Retail Banking	3,95,766	3,70,613	3,43,094	3,95,766	3,43,094	3,92,341
c)	Corporate	43,951	35,307	33,643	43,951	33,643	37,887
d)	Other Banking Operations	399	284	336	399	336	281
e)	Unallocated	11,026	9,764	5,688	11,026	5,688	8,288
	Total	6,64,899	6,75,326	6,08,353	6,64,899	6,08,353	6,71,199
4	Segment Liabilities						
a)	Treasury	1,60,435	1,57,254	1,36,549	1,60,435	1,36,549	1,57,156
b)	Retail Banking	3,45,137	3,59,036	3,48,938	3,45,137	3,48,938	3,51,702
c)	Corporate	4,021	3,596	2,875	4,021	2,875	2,393
d)	Other Banking Operations	498	364	364	498	364	194
e)	Unallocated	(87)	30	878	(87)	878	64
	Total	5,10,004	5,20,280	4,89,604	5,10,004	4,89,604	5,11,509
5	Capital Employed						
(Se	egment Assets - Segment Liabilities)						
a)	Treasury	53,322	1,02,104	89,043	53,322	89,043	75,246
b)	Retail Banking	50,629	11,577	-5,844	50,629	-5,844	40,638
c)	Corporate	39,930	31,711	30,768	39,930	30,768	35,494
d)	Other Banking Operations	(99)	(80)	(28)	(99)	(28)	87

9,734

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

1,54,895

by one business segment to another. Transaction cost is levied between segments on cost plus basis

4,810

1,55,046 1,18,749 1,54,895

11,11

8,224

1,18,749 1,59,690