



Date: 22 October 2022

To
Secretary
Listing Department

To
Secretary
Listing Department

BSE Limited

Department of Corporate Services Phiroze
Jeejeebhoy Towers Dalal Street, Mumbai – 400
001

Scrip Code : 540902

ISIN : INE371P01015

National Stock Exchange of India Limited

Exchange Plaza, Bandra Kurla Complex,
Mumbai – 400 050

Scrip Code : AMBER

ISIN : INE371P01015

Dear Sir/Ma'am,

**Sub: Submission of copies of newspaper publication under Regulation 47 (3) of the SEBI
(Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

Pursuant to the Regulation 47 (3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith copies of extract of the unaudited financial results (standalone and consolidated) for the quarter and half year ended 30 September 2022 published in the following newspapers on 22 October 2022.

1. Business Standard – English
2. Business Standard - Hindi
3. Charhdikala - Punjabi

We request you to kindly take this on your record and oblige.

Thanking You,

For **Amber Enterprises India Limited**

Konika Yadav

(Konika Yadav)

Company Secretary and Compliance Officer

Amber Enterprises India Limited (Formerly Known as Amber Enterprises (India) Private Limited)

Corp. Address:

Universal Trade Tower, 1st Floor, Sector 49, Gurgaon-1 22018
Tel.: +91 124 3923000 | Fax: +91 124 3923016, 17

Regd. Office:

C-1, Phase II, Focal Point, Rajpura Town-140401, Punjab
Tel.: +91 1762 232126, 232646 | Fax: +91 1762 232127


amber

AMBER ENTERPRISES INDIA LIMITED

Registered Office: C-1, Phase – II, Focal Point, Rajpura Town – 140 401, Punjab
Corporate Office: Universal Trade Tower, 1st Floor, Sector -49, Sohna Road, Gurgaon – 122 018, Haryana
E-mail: info@ambergrouppindia.com; **Website:** www.ambergrouppindia.com
Tel: +91 124 3923000; **Fax:** +91 124 3923016, 17; **CIN:** L28910PB1990PLC010265

Extract of Unaudited Financial Results for the quarter and half year ended 30 September 2022

(Rs. in lakh except for per share data)

Consolidated						Sl. No.	Particulars	Standalone							
Three months ended			Year to date figures for six months ended					Three months ended			Year to date figures for six months ended				
30 September 2022	30 June 2022	30 September 2021	30 September 2022	30 September 2021	31 March 2022			30 September 2022	30 June 2022	30 September 2021	30 September 2022	30 September 2021	31 March 2022		
(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)			(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)		
75,044.47	182,572.60	58,748.23	257,617.07	129,541.17	420,639.73	1.	Total Income from Operations	32,782.12	143,169.62	34,504.62	175,951.74	91,896.05	313,760.43		
-731.88	5,886.36	981.12	5,154.48	2,557.42	15,427.15	2.	Net (Loss) / Profit for the period (before tax, exceptional and extraordinary items)	-3,264.49	1,880.55	-804.32	-1,383.94	235.56	6,979.60		
-731.88	5,886.36	981.12	5,154.48	2,557.42	15,427.15	3.	Net (Loss) / Profit for the period before tax (after Exceptional and/or Extraordinary items)	-3,264.49	1,880.55	-804.32	-1,383.94	235.56	6,979.60		
-229.05	4,289.28	788.84	4,060.23	1,908.36	11,132.30	4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	-2,363.78	1,313.82	-566.92	-1,049.96	122.80	4,810.02		
-667.88	4,335.38	989.55	3,667.50	2,247.56	11,656.65	5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	-2,729.23	1,343.95	-400.94	-1,385.28	414.98	5,279.71		
3,369.37	3,369.37	3,369.37	3,369.37	3,369.37	3,369.37	6.	Equity Share Capital (Face Value Rs.10 Each)	3,369.37	3,369.37	3,369.37	3,369.37	3,369.37	3,369.37		
-	-	-	-	-	170,051.60	7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	-	156,075.13		
						8.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) –								
-0.88	12.48	2.21	11.60	5.89	32.41		Basic earnings per share (in rupees)	-7.02	3.90	-1.68	-3.12	0.36	14.28		
-0.88	12.48	2.21	11.60	5.89	32.41		Diluted earnings per share (in rupees)	-7.02	3.90	-1.68	-3.12	0.36	14.28		

Notes to above extract:

a) The above is an extract of the detailed format of unaudited financial results for the quarter and half year ended 30 September 2022 filed with the stock exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015 (as amended time to time). The full format of the unaudited financial results for the quarter and half year ended 30 September 2022 is available on the Company's website (www.ambergrouppindia.com) and on the website of the stock exchanges where the Company's equity shares are listed viz. BSE Limited (www.bseindia.com) and the National Stock Exchange of India Limited (www.nseindia.com).

b) Figures of the previous periods have been regrouped/ rearranged/ reclassified, wherever necessary to comply with financial reporting requirements.

Place: Gurugram
Date: 21 October 2022

For Amber Enterprises India Limited
Jasbir Singh
 (Chairman & CEO)



LIC HFL
LIC HOUSING FINANCE LTD

CRISIL CREDIT RATING AAA/STABLE

This abridged advertisement appears further to the statutory advertisement published by the Company on 30th September, 2022.



Individual depositor can scan QR code to place Sanchay deposit through HOMY APP.

Revised Rate of Interest will be applicable for Sanchay Public Deposit & Corporate Deposit Scheme w.e.f. 22/10/2022

PUBLIC DEPOSIT								
	Existing	Existing	Existing	Existing	Revised	Revised	Revised	Revised
TERM	Rate of Interest p.a. on Public Deposits upto Rs. 20 Crore	Rate of Interest p.a. on Public Deposits above Rs. 20 Crore	Rate of Interest p.a. on Public Deposits upto Rs. 20 Crore	Rate of Interest p.a. on Public Deposits above Rs. 20 Crore	Rate of Interest p.a. on Public Deposits upto Rs. 20 Crore	Rate of Interest p.a. on Public Deposits above Rs. 20 Crore	Rate of Interest p.a. on Public Deposits upto Rs. 20 Crore	Rate of Interest p.a. on Public Deposits above Rs. 20 Crore
	Monthly Option Non-Cumulative	Monthly Option Non-Cumulative	Yearly Option Cumulative & Non-Cumulative	Yearly Option Cumulative & Non-Cumulative	Monthly Option Non-Cumulative	Monthly Option Non-Cumulative	Yearly Option Cumulative & Non-Cumulative	Yearly Option Cumulative & Non-Cumulative
1 YEAR	6.20%	5.55%	6.30%	5.65%	6.70%	6.05%	6.75%	6.10%
18 MONTHS	6.30%	5.65%	6.40%	5.75%	6.70%	6.05%	6.75%	6.10%
2 YEARS	6.60%	5.95%	6.75%	6.10%	6.95%	6.30%	7.00%	6.35%
3 YEARS	6.75%	6.10%	6.95%	6.30%	7.20%	6.55%	7.25%	6.60%
5 YEARS	6.80%	6.20%	6.95%	6.30%	7.35%	6.70%	7.40%	6.75%

CORPORATE DEPOSIT						
	Existing	Existing	Existing	Revised	Revised	Revised
TERM	Rate of Interest p.a. on Corporate Deposits upto Rs. 5 Crore	Rate of Interest p.a. on Corporate Deposits above Rs. 5 Crore upto Rs. 10 Crore	Rate of Interest p.a. on Corporate Deposits above Rs. 10 Crore upto Rs. 20 Crore	Rate of Interest p.a. on Corporate Deposits upto Rs. 5 Crore	Rate of Interest p.a. on Corporate Deposits above Rs. 5 Crore upto Rs. 10 Crore	Rate of Interest p.a. on Corporate Deposits above Rs. 10 Crore upto Rs. 20 Crore
	Yearly Option Cumulative & Non-Cumulative	Yearly Option Cumulative & Non-Cumulative	Yearly Option Cumulative & Non-Cumulative	Yearly Option Cumulative & Non-Cumulative	Yearly Option Cumulative & Non-Cumulative	Yearly Option Cumulative & Non-Cumulative
1 YEAR	6.30%	6.40%	6.50%	7.05%	7.15%	7.25%
18 MONTHS	6.40%	6.50%	6.60%	7.25%	7.30%	7.35%
2 YEARS	6.75%	6.85%	6.85%	7.30%	7.35%	7.40%
3 YEARS	6.95%	6.95%	6.95%	7.40%	7.40%	7.40%
5 YEARS	6.95%	6.95%	6.95%	7.40%	7.40%	7.40%

Other Details :	Monthly Option	Yearly Option	
Minimum Amount of Deposit:	Rs. 2,00,000/-	Rs. 20,000/-	◆ For Senior Citizens additional interest @ 0.25% p.a. will be paid on deposits upto Rs. 2 Crore on all tenors. Card rates will be applicable as per the amount of deposit mentioned in the FD application form.
Additional Deposit in multiples of :	Rs. 10,000/-	Rs. 1000/-	
Interest will be paid on Non-Cumulative Scheme	1st Day of the Month & on 31st March for the month of March.	On 31st March	
Interest will be compounded	-	Annually on Cumulative Deposits	

FOR CORPORATE DEPOSITS ABOVE RS 20 CRORE: PLEASE CONTACT OUR CORPORATE OFFICE FOR APPLICABLE RATES.

A depositor can deposit upto Rs. 20 Crore in each of the period between 1st to 15th & 16th to the last day of a month at the applicable card rates. If the total deposit amount exceeds Rs. 20 Crore in any of the above mentioned period, the interest rates for that period will be the rates applicable for deposits exceeding Rs. 20 Crore. Other terms and conditions remain unchanged.

Registered Office: Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001. | Contact Numbers: +91 22 22049919, +91 22 22049799, Fax: +91 22 22049682
Email: pd@lichousing.com, Website: www.lichousing.com

Corporate Office: 131, Maker Tower,"F" Premises, 13th Floor, Cuffe Parade, Mumbai 400005. Contact Numbers: +91 22 22178600, +91 22 22178700, Fax: +91 22 22178777

We would encourage you to use the NEFT/RTGS facility for making fresh deposits. Details are available in the application form & also on our website.

Mode of repayment to the Depositors:
Repayment of deposit will be made by crossed account payee cheque, RTGS, or NEFT (as per the request of the depositor) and payment of interest will be made through warrants or NACH as requested by the depositors for Yearly option and only through NACH for Monthly Option. Interest will be paid on fixed date i.e. 31st March for Yearly option, for Monthly option on 1st day of the month and on 31st March for the month of March.

Premature withdrawal:
No premature withdrawal will be allowed before the completion of three months from the date of realization subject to the Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions 2021, as applicable from time to time. In case of request for premature withdrawal, the rates given in the table shall apply:

Period completed from the date of deposit	Rate of interest payable (% p.a.)
Within three months subject to lock-in period requirements	No interest [subject to the Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions 2021]
After 3 months but before or up to 6 months	The interest payable shall be 3% p.a. for individual depositor, and no interest in case of other category of depositor.
After 6 months but before the date of maturity	Interest Payable will be 1% lower than the interest rate applicable to the deposit for which deposit remained with the company. If the interest rate has not been prescribed for such period, then interest payable will be 2% lower than the lowest rate at which public deposits are accepted by the company or the rate applicable for the immediately lower prescribed period, as applicable.

In the event of the deposit holder already having /received interest at a higher rate, the difference in the total interest paid and the revised interest payable would be adjusted against the interest/principal amount. Outstanding post-dated interest warrants in the custody of the depositor, if any, should be surrendered to the LIC Housing Finance Limited. The brokerage payable to the authorized agents is for the period completed and excess brokerage paid as a result of pre-payment of the deposit will be recovered from deposit amount.

Renewal of deposits:
The deposit may be renewed on maturity on the terms and conditions applicable to deposits on the maturity date. A duly completed prescribed application form along with the discharged deposit receipt should be submitted for renewal. The depositor has the option to choose Auto-renewal on maturity of the deposit. In such case the deposit would be automatically renewed on maturity under the similar product and for the same period at the rate of interest prevailing on the date of maturity of the deposit. In case the similar product/period option are not available on the maturity date, deposit will be renewed for a period which is closest to the original period. The auto renewal facility is available only once.
If the depositor does not choose any option, the maturity amount will be automatically remitted to depositor's designated bank account on maturity of the deposit.

The Company is having a valid Certificate of Registration dated 31-07-2001 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, the RBI or the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/ discharge of liabilities by the Company. The Deposits solicited by the Company are not insured.

For other terms and conditions refer to the information furnished in the application form for soliciting public deposit.

