



इंडियन रेलवे कैंटरिंग एण्ड टूरिज्म कॉरपोरेशन लिमिटेड
(भारत सरकार का उद्यम—मिनी रत्न)
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LTD.
(A Govt. of India Enterprise-Mini Ratna)

"CIN-L74899DL1999GOI101707" E-mail : info@irctc.com Website : www.irctc.com

No. 2019/IRCTC/CS/ST.EX/356

February 10, 2023

BSE Limited (Through BSE Listing Centre) 1 st Floor, New Trade Wing, Rotunda Building, Phiroze Jeejeebhoy Towers, Dalal Street Fort, Mumbai-400001 Scrip Code: 542830	National Stock Exchange of India Ltd. (Through NEAPS) National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai – 400051 Scrip Symbol: IRCTC
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Sub: Newspaper publication of Unaudited Financial Results for the quarter and nine months ended on 31st December 2022.

Sir/Madam,

Please find enclosed herewith the extracts of Unaudited Financial Results for the quarter and nine months ended on 31st December, 2022, published in the "Deccan Chronicle", "Financial Express", "Indian Express", (in English version) and "Jansatta ", and "Dainik Jagran", (in Hindi version) on February 10, 2023.

This is for your kind information and record please.

Thanking you,

For and on behalf of Indian Railway Catering and Tourism Corporation Limited

**SUMAN
KALRA**

Digitally signed by SUMAN KALRA
DN: cn=IN, o=PERSONAL, title=8303,
pseudonym=509d150bca62026ffdee75
afab37a17a5e3c3abb1207faeedbd7b9
2127ff6d, postalCode=110070, st=Delhi,
serialNumber=4deeb12f23f611e01f72fa
ebd9647ad036cef3343d11ad1af4409df
02068217c, cn=SUMAN KALRA
Date: 2023.02.10 18:52:45 +05'30'

(Suman Kalra)
Company Secretary and Compliance Officer
Membership No: F9199

Encl: as above

UP investors summit begins today

PRESS TRUST OF INDIA
Lucknow, February 9

UTTAR PRADESH'S CAPITAL is being decked up for a three-day Global Investors Summit that would be inaugurated by Prime Minister Narendra Modi in Lucknow on Friday.

The February 10-12 event is expected to be attended by several ministers of the Union and

the state governments, and a host of leading industrialists.

According to information provided by the state government, PM Modi, defence minister Rajnath Singh, Uttar Pradesh CM Yogi Adityanath and state industrial development minister Nand Gopal Gupta, as well as industrialists Mukesh Ambani, K Chandrasekhar, Kumar Mangalam

The summit will be inaugurated by Prime Minister Narendra Modi in Lucknow

Birla and Anand Mahindra will address the inaugural session of the summit. Union ministers including Rajnath Singh, Ashwini Vaish-

nav, G Kishan Reddy, RK Singh and Pashupati Kumar Paras will attend different sessions on Friday, according to the statement.

Besides the PM, President Droupadi Murmu and over 15 Cabinet ministers, including finance minister Nirmala Sitharaman, health minister Mansukh Mandaviya, women & child development minister

Smriti Irani and transport minister Nitin Gadkari are expected to attend the event.

"We are hopeful that a maximum number of representatives from leading industries will attend the summit," said Abhishek Prakash, CEO of Invest UP, the key department which is responsible for holding the UPGIS (UP Global Investors Summit).

Lithium reserves found in J&K: Mines secretary

THE GOVERNMENT ON Thursday said lithium reserves have been found for the first time in the country in Jammu and Kashmir.

Lithium is a non-ferrous

metal and is one of the key components in EV batteries. "For the first time, lithium reserves have been discovered and that too in Jammu and Kashmir," mines secretary

Vivek Bhardwaj said. Upon exploration by the Geological Survey of India (GSI), lithium reserves have been found in Reasi district of Jammu and Kashmir. PTI

Indian Railway Catering and Tourism Corporation Limited
CIN : L74899DL1999GOI0110707

REGISTERED & CORP OFFICE: 11th FLOOR, B-148 STATESMAN HOUSE, BARAKHAMBA ROAD, NEW DELHI-110001

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2022

Sl. No.	Particulars	Amount in ₹ Lakhs except EPS				
		Quarter ended		Nine Months Ended		Year ended
		31.12.2022	30.09.2022	31.12.2022	31.12.2021	31.03.2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Revenue from Operations	91,808.43	80,580.17	54,021.04	2,57,645.66	11,851.72
2	Other Income	3,075.27	2,599.38	1,630.08	8,116.37	4,699.26
3	Total Income	94,883.70	83,179.55	55,651.12	2,65,762.03	1,23,550.98
4	Net Profit/(Loss) for the period before tax and exceptional items	34,128.93	30,746.06	28,154.36	97,805.29	60,630.92
5	Net Profit/(Loss) for the period before Tax and after exceptional items	34,264.24	30,746.06	28,154.36	97,805.29	60,630.92
6	Net Profit/(Loss) for the period after Tax	25,552.77	22,603.06	20,880.94	72,708.22	44,990.66
7	Total Comprehensive Income (Comprising Profit/(Loss) (after tax) and other comprehensive income (after tax))	25,552.77	22,603.06	20,880.94	72,708.22	44,990.66
8	Paid-up Equity Share Capital (Face value of ₹2/- each)	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00
9	Other Equity	-	-	-	-	1,72,388.05
10	Earning per equity share (EPS)*					
	Basic (₹)	3.19	2.82	2.61	9.09	5.62
	Diluted (₹)	3.19	2.82	2.61	9.09	5.62

*EPS for quarters/nine months are not annualised.

Notes:

- The above unaudited Financial Results of the Company have been reviewed by Audit Committee and approved by the Board of Directors at their respective meetings held on 9th February, 2023. The Statutory Auditors have conducted limited review of the unaudited Financial Results.
- The above unaudited Financial Results of the Company have been prepared in accordance with the Indian Accounting Standards (Ind-AS) as prescribed under section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time.
- Railway Board vide Commercial Circular no. CC60 of 2019 has increased the catering tariff for post and pre-paid trains. However, the effect of enhancement of Catering Fee for the periods from 18.11.2019 to 22.03.2022 (for post-paid trains) and 27.11.2021 to 31.12.2022 (for post and pre-paid trains) has not been ascertained & recognized on account of increase in catering tariff as per the CC-60 of 2019 issued by the Railway Board, since due to Pandemic, the sales assessment by the Company was pending which is now under finalisation.
- During the Financial Year 2021-22, an amount of ₹ 2713.32 lakhs was paid and charged to revenue on account of 15% Railway share in profits of Railnet plants (owned and PPP plants) up to 31.3.2021 as Railways have not agreed with the contention of the company i.e. Railnet is part of catering segment which is in loss and also demands 40% revenue share for PPP Plants which is not accepted by the Company. No provision was made for the Financial Year 2021-22 in view of the loss incurred in Railnet segment after considering above payment of ₹ 2713.32 lakhs as expense for that year. These matters/arounds are subject to confirmation and reconciliation with Railways.
- As per the terms and conditions of the tender, in respect of 4 PPP Railnet plants, the Developer cum Operator (DCO) are to be reimbursed the GST on sales net of Input Tax Credit (ITC) available by them. The impact for the same amounting ₹ 308.28 lakhs was accounted for in Financial Year 2021-22 except for one plant where figures of ITC claimed by the DCO were not available. Further, due to non-availability of figures of ITC claimed by respective DCOs of 02 plants for the nine months ending 31st December, 2022 and 01 plant for the quarter ending 31st December, 2022, the same could not be estimated and accounted in the respective quarters and these DCOs have represented against the claim of ITC for Input Tax Credit. The Company intends to take opinion on this matter from Ex-Additional Solicitor General (ASG) of India and necessary decision will be taken accordingly after the receipt of the said opinion.
- The Anti Profiteering Authority issued notice dated 25.02.2022 for profiteering amount of ₹5041.44 Lakhs under section 171 of the CGST Act, 2017 for not passing the benefit of tax reduction to consumers. The show cause notice has been contested by the Company and matter was argued in August, 2022 but final order from Authority still awaited. However, as per the notification No. 23/2022-Central tax issued on 23.11.2022 effective from 1.12.2022 by the Government of India, that the Competition Commission of India (CCI) which has been vested with powers to determine all the cases in which benefit of tax reduction to consumers not being passed by the assessors on account of reduction in GST rates prior to implementation of GST Act. The proceedings under the notice issued by Anti Profiteering Authority, therefore, will now be concluded by CCI.
- Arbitration award was pronounced in April, 2022 amounting to ₹ 7400 Lakhs plus simple interest @6% per annum from July, 2018 onwards, in favour of certain licensees which represents principal amount towards claims for supply of welcome drinks not paid to licensees and recovery of differential costs for the supply of regular meals to the passengers on the instructions of Railways whereas the price of combo meal, which is lower than the price of regular meal, was reimbursed to these licensees. The matter has been referred to the Railways for their instructions on the matter as the main liability in this matter would be of Railways and the Company has the right to recovery from Railways in case ultimately it is made liable to pay. The Company has filed objections against Arbitration award and same was listed before Honorable High Court of Delhi on 26.09.2022. The next date of hearing is fixed on 28.03.2023.
- For the quarter and nine months ended 31st December, 2022 exceptional income amounting ₹ 135.31 lakhs include excess provision written back relating to Taps trains in line with the waiver allowed by the Railways on account of Custody and Fixed Haulage charges.
- For the Financial Year 2021-22, net Exceptional expenses amounting ₹ 400.45 Lakhs includes (i) ₹ 2248.54 Lakhs being reversal of excess provisions for previous years relating to Performance Related Pay, (ii) ₹ 2713.32 lakhs being expense on account of 15% Railway share in profits of Railnet plants up to 31.3.2021 (refer Note no. 4), and (iii) ₹ 64.33 Lakhs being excess provisions written back for previous years relating to various other expenses.
- In the month of December 2022, Government of India (GOI) has further disinvested 400 Lakhs no. of shares of the Company through offer for sale (OFS) and the proceeds have been realized by GOI.
- The BOD have declared an Interim Dividend of ₹ 3.50 per share (Face value of ₹ 2/- per share) for the financial year 2022-23 in their meeting held on 09th February 2023.
- The figures for the previous periods have been regrouped/reclassified/reinstated, wherever considered necessary.

For & on behalf of the Board of Directors
Sd/-
Rakesh Jain
Executive Director & CEO
(DIN : 03645324)

Place : New Delhi
Dated : 9th February 2023

For & on behalf of the Board of Directors
Sd/-
Rajni Hasia
Chairperson & Managing Director
(DIN: 08059574)

RELIANCE GENERAL INSURANCE

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FINANCIAL RESULTS

Sr. No.	Particulars	Three months ended		Period ended		Year Ended
		December 31, 2022	December 31, 2021	December 31, 2022	December 31, 2021	March 31, 2022
1	Total Income from Operations*	2,46,954	2,17,078	8,20,798	7,29,389	9,50,486
2	Net Profit/(Loss) for the period before Tax, Exceptional and /or Extraordinary Items	8,415	7,515	33,435	31,394	38,083
3	Net Profit/(Loss) for the period before tax (after Exceptional and /or Extraordinary items)	8,415	7,515	33,435	31,394	38,083
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	5,952	4,823	21,304	19,733	24,228
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]**	NA	NA	NA	NA	NA
6	Paid up Equity Share Capital	25,200	25,155	25,200	25,155	25,181
7	Reserves (excluding Revaluation Reserve)	1,49,011	1,23,236	1,49,011	1,23,236	1,27,732
8	Securities Premium Account	77,377	76,671	77,337	76,671	77,070
9	Net Worth	2,51,588	2,25,062	2,51,588	2,25,062	2,29,983
10	Paid up Debt Capital /Outstanding Debt	23,000	23,000	23,000	23,000	23,000
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA	NA
12	Debt Equity Ratio (Times)	0.09	0.10	0.09	0.10	0.10
13	Earning Per Share (Face Value of ₹10/- each)					
	Basic (not annualized) (in ₹)	2.36	1.92	8.46	7.84	9.63
	Diluted (not annualized) (in ₹)	2.36	1.90	8.44	7.78	9.56
14	Capital Redemption Reserve	-	-	-	-	-
15	Debt Redemption Reserve	2,076	2,076	2,076	2,076	2,076
16	Debt Service Coverage Ratio (Times)	16.94	15.08	22.20	20.41	18.85
17	Interest Service Coverage Ratio (Times)	16.94	15.08	22.20	20.41	18.85

** Total Income from Operations is gross written premium, net of applicable taxes.

**The Indian Accounting Standards (Ind AS) are currently not applicable to insurance companies in India.

Note: The above is an extract of the detailed format of quarterly Financial Results filed with Stock Exchange under Regulation 52 of the SEBI (LODR) Regulations, 2015. The full format of the quarterly Financials Results are available on the website of the Stock Exchange (www.bseindia.com) and the Company (www.reliancegeneral.co.in)

For and on behalf of the Board of Directors

Place: Mumbai
Date: 8th February, 2023

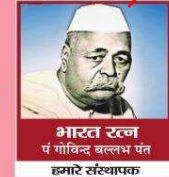
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पं गोविन्द बल्लभ पंत
हमारे संस्थापक



CONTRIBUTES TOWARDS JOSHIMATH CALAMITY

A cheque of Rs. 20 lacs was handed over by Managing Director and Chief Executive Officer of NAINITAL BANK LTD, Shri Nikhil Mohan, to Hon'ble Chief Minister of Uttarakhand Shri Pushkar Singh Dhami for Chief Minister's Relief Fund to the assistance of the affected people of Joshimath landslide at a function organized in Dehradun.



Bank has achieved phenomenal growth in various schemes in the ongoing Financial Year 2022-2023

- > NAINI UTKRISHT TERM DEPOSIT ACCOUNTS
- > NAINI CHAMP SAVINGS ACCOUNTS.
- > NAINI SALARY SAVINGS ACCOUNTS.
- > NAINI BIMA SAPTAH
- > REDUCTION OF INTEREST IN HOUSING LOAN to the extent of 0.45 %
- > Reduction of interest in Car Loan Segment to the extent of 0.15 %
- > Bank has Maintained top position among Private Banks in DIGIDHAN DIGITAL PAYMENTS in the ongoing Financial Year 2022- 2023



NIKHIL MOHAN
Managing Director & CEO,
The Nainital Bank Ltd.



APNA ASHIYANA
(HOME LOAN)

PROCESSING CHARGES
ZERO
DOCUMENTATION CHARGES
ZERO
HASSLE FREE FORMALITIES
EASY & QUICK PROCESS



SUHAN SAFAR
(CAR LOAN)

LOANS

Nainital Bank is providing various loans on very lucrative interest rate:-

- **Retail Loan**
Apna Ashiyana Scheme (Housing Loan)
Naini Home Improvement Loan
Naini Home TOP-UP Loan
Suhana Safar (Vehicle Loan)
Gyani (Education Loan)
Naini Sahyog (Personal Loan)
Finance Against Immovable Property Scheme
Residential Plot Purchase Scheme
- **MSME Loan**
Vyapar Suvidha (Loan For Traders)
Naini Udyog Prasar Scheme
Naini Udyog Suvidha Scheme
Naini Shiksha Prasar Scheme
Naini Health Care Scheme
Scheme For Financing to Govt. Contractors
- **Corporate Loan**
Corporate Loan
- **Gold Loan**
Gold Loan
- **Agriculture Loan**
Naini Kisan Credit Card Scheme
Naini Kisan Gold Card Scheme
Naini Kisan Credit Card Scheme-Working Capital for Animal Husbandry & Fisheries
Tractor Loan



IN GREATER NOIDA

4 workers killed by bus; underpass or FOB could've saved them, say kin

DHEERAJ MISHRA
NOIDA, FEBRUARY 9

FOUR WORKERS were killed and three others injured after an Uttar Pradesh roadways bus allegedly ran over them in Greater Noida late Wednesday.

Police said the victims have been identified as Bihar residents Tankeshwar Das (24) and Mohrli Das (22), Satish Kumar (25) from Prayagraj, and Copal (22), a resident of Basti district. They were working in Hero Motors Company, which is in the Badalpur police station area. They were involved in non-technical work and some of them were in the wedding department.

The incident took place when the workers, some of whom were heading to work or going home after the change in shift around 11.30 pm, were crossing the road and the bus hit them. Police said no passenger in the bus was injured.

Uttar Pradesh Chief Minister Yogi Adityanath also expressed his condolences to the family members. "The Chief minister

has instructed the District Magistrate and senior police officers to go to the spot and get relief work done. Along with this, instructions have been given for proper treatment of the injured," said a tweet by the UP CMO. An official announcement on compensation for the families is yet to be made.

Following news of their deaths, the victims' families reached the spot and expressed anger at the lack of proper infrastructure to cross the road.

Waiting in front of the company gate in hope of some help from the authorities, Sagar Kumar (22), Tankeshwar's cousin, said: "There is no underpass or foot overbridge in the area. There is no signal or zebra crossing. You can see for yourself how busy this road is. People cross the road at their own risk. These facilities could have saved the lives of all the men... Ye toh mazdoor ki majboori hai (this is the helplessness of a labourer)... Look at us, our family member has lost his life and we still have to beg for help."

Kumar, who hails from Bihar's Munger and works as a



The workers were crossing the road when the UP roadways bus hit them. Abhinav Saha

labourer in Delhi, said he received a call at 2 am about the incident: "We could not sleep. We came here as soon as we could. Tankeshwar was working here for around four years. He was the eldest brother. One of his younger brothers also works in this company. His father is a labourer in Kolkata."

"Tankeshwar wanted to study further but couldn't due to the family's poor financial con-

dition. He had done a BA but did not get any job. Through a contractor, he somehow managed to get a job here. He hoped that after earning some money, he would be able to study further," he added.

Fantoos Das (25), Mohrli's cousin, also expressed anger over the lack of traffic safety facilities. "Just one foot overbridge or a wide footpath could have saved their lives. I had promised

Mohrli, while we were in our village, that we would meet in Delhi... He started working in the company just two months ago," said Das, who hails from Bihar's Banka district.

He said Mohrli got married around two years ago. "We hope we can get some help from the government. I do not know whether Mohrli and his colleagues were covered under any insurance scheme, but the company and the government must support us. How else will their families survive?" said Das, who also works in Delhi as a labourer.

Police said the driver of the bus is on the run, but they have traced his location. "We have received information that the driver is from a village in Bulandshahr and are trying to catch him at the earliest," said SHO (Badalpur) Ravindra Kumar. The vehicle has been seized.

The three injured men, Anuj, Dharamveer and Sandeep, were initially admitted to the district hospital in Badalpur and were later referred to Safdarjung Hospital in Delhi. The SHO said one of the injured men is critical.

Not served food on time at wedding, DJ, three others beat catering staffer to death with crate

EXPRESS NEWS SERVICE
NEW DELHI, FEBRUARY 9

AN EMPLOYEE of a catering company was beaten to death allegedly by a DJ and three of his helpers for not serving food on time at a wedding in Rohini late Wednesday. Police said the victim, Kirari resident Sandeep Thakur (48), was allegedly attacked with a plastic crate.

Two men have been apprehended and raids are being conducted to catch the others, who are in their 20s, said police.

According to police, they received a PCR call around 12.58 am about a fight at Japanese Park, Rohini.

Dr Rajneesh Gang, Additional DCP (Rohini), said, "A team was rushed to the spot and it was found that Thakur was taken to BSA Hospital by his friends." He sustained severe injuries on his head and face. He was declared dead on arrival by doctors.

"An inquiry was conducted and we found that there was a scuffle over food plates being given to the DJ and his workers. Two of the accused thrashed the

victim and one of them hit him on the head with a plastic crate. We have found that there are four people involved... who were present there. Two have been detained and are being interrogated. The role of the others is being ascertained," Gang added.

Police said a case of murder has been registered, and the victim's family was contacted. Thakur often worked as a server or helper at weddings and other roles.

On Thursday, his family said they were left shocked by the brutal attack. According to them, Thakur was a simple, hard-working

man who never got into a fight with anyone. He is survived by five children — four daughters and a son. His wife died in an accident two months ago.

Arjun Thakur, his elder brother, who also lives with the family, said, "I was sleeping when I received the call. We all rushed to the hospital and saw his body. The accused hit his head with heavy crates and furniture, but nobody stopped them. They were told the fight was over not giving them plates for dinner on time. I am angry. How could they do this? My brother was innocent.

He was the sole breadwinner of the family and recently got two of his children married. Two of his daughters are still unmarried."

Other staffers at the company, who refused to be named, said they were packing up when the incident took place. "We were in the other room. We didn't know he was being beaten up. When we heard his screams, we rushed and tried intervening, but the accused kept hitting him. They looked drunk. We managed to rescue him after some time and sent him to the hospital," claimed one of the staffers.

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FROM ₹1,00,001 TO ₹3,00,000	25%	₹3,000
FROM ₹3,00,001 AND ABOVE	30%	₹3,500

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LIFE INSURANCE CORPORATION OF INDIA

Har Pal Aapke Saath

75 Azadi Ka Amrit Mahotsav

भारत 2023 INDIA

GROSS PREMIUM

₹29,221.85

CRORE

NET WORTH

₹61,616.80

CRORE

SOLVENCY RATIO

2.38

REVIEWED FINANCIAL RESULTS

FOR THE NINE MONTHS ENDED DECEMBER 31, 2022

Sl. No.	Particulars	Nine Months Ended 31.12.2022	Nine Months Ended 31.12.2021
1.	Premium Income (Gross)	29,221.85	32,904.65
2.	Net Profit/(Loss) After Tax	3,748.85	210.34
3.	Paid up Equity Share Capital	877.20	877.20
4.	Net Worth (Including Fair Value Change Account)	61,616.80	53,723.15
5.	Total assets	1,58,526.70	1,47,275.37
6.	Solvency ratio	2.38	1.80

Notes:-

- Premium income is Gross written premium, gross of reinsurance and net of applicable taxes.
- The above is an extract of the detailed format of quarterly and year to date Financial Results filed with the Stock Exchanges under Regulation 33 of SEBI (Listing and Other Disclosure Requirements) Regulations 2015. The full format of the quarterly and year to date Financial Results are available on the websites of Stock Exchanges (www.bseindia.com and www.nseindia.com) and the Corporation (www.gicre.in)

For and on behalf of the Board Directors

Sd/-
Devesh Srivastava
Chairman and Managing Director
DIN: 08646006

Place: Mumbai
Date: 10.02.2023

General Insurance Corporation of India

"Suraksha", 170, Janshahji Tata Road, Churchgate, Mumbai 400020, India | Telephone (Board): +91 22 2286 7000 | Email: info@gicre.in

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