



इंडियन रेलवे फाइनेंस कॉर्पोरेशन लिमिटेड

(भारत सरकार का उद्यम) (सीआईएन L65910DL1986GOI026363)

पंजीकृत कार्यालय: यूजी फ्लोर, ईस्ट टॉवर, एनबीसीसी प्लेस, भीष्म पितामह मार्ग, प्रगति विहार, लोधी रोड, नई दिल्ली - 110003

दूरभाष: +91-011- 24361480 ई-मेल: info@irfc.co.in, वेबसाइट: <https://irfc.co.in>

INDIAN RAILWAY FINANCE CORPORATION LTD.

(A Government of India Enterprise) (CIN: L65910DL1986GOI026363)

Regd. Office: UG Floor, East Tower, NBCC Place, Bhisham Pitamah Marg, Pragati Vihar, Lodhi Road, New Delhi - 110003 Phone: +91-011- 24361480 E-mail: info@irfc.co.in, Website: <https://irfc.co.in/>

No: IRFC/SE/2025-26/16

30th April, 2025

National Stock Exchange of India Limited Listing department, Exchange Plaza, Bandra- Kurla Complex, Bandra (E) Mumbai- 400 051 Scrip Symbol: IRFC	BSE Limited Listing Dept / Dept of Corporate Services, PJ Towers, Dalal Street, Mumbai -400 001 Scrip Code: 543257
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Sub: Newspaper Publications- Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Financial results for the quarter and year ended March 31, 2025

Sir/ Madam,

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time, please find enclosed herewith Newspaper Clippings of the publications in English and regional (Hindi) newspaper(s).

This is submitted for your information and record.

Thanking You,
For Indian Railway Finance Corporation Limited

VIJAY BABULAL SHIRODE
Digitally signed by VIJAY
BABULAL SHIRODE
Date: 2025.04.30 12:04:14
+05'30'

(Vijay Babulal Shirode)
Company Secretary & Compliance Officer

Encl: As Above

DECLINE ATTRIBUTED TO UNDER RECOVERIES ON SALE OF LPG

BPCL's Q4 net falls 8% on weaker refining margins

ARUNIMA BHARADWAJ
New Delhi, April 29

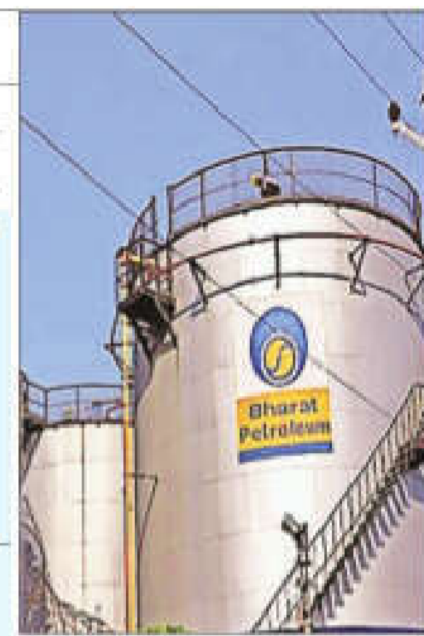
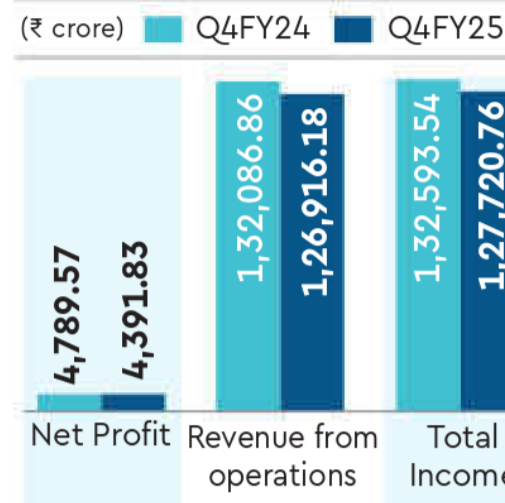
STATE-OWNED PETROLEUM (BPCL) on Tuesday reported a fall of 8% in its consolidated net profit for the last quarter of the financial year 2024-25 at ₹4,391.83 crore from ₹4,789.57 crore in the same period the previous fiscal. The decline in profit can be attributed to weaker gross refining margins and under recoveries made on the sale of LPG (liquefied petroleum gas).

The firm's average gross refining margin (GRM) for the year ended March 31, 2025 is \$6.82 per barrel down from \$14.14 per barrel in FY24.

On a sequential basis, however, the net profit increased by 15.4% from ₹3,805.94 crore in Q3FY25. The quarterly performance is driven by improved refining and marketing margins, strong sales growth, and operational excellence, the company said. BPCL registered a gross refining margin of

REPORT CARD

BPCL Consolidated Q4FY25 results
(₹ crore)



\$9.20/bbl in the current quarter against a GRM of \$5.60/bbl in Q3FY25.

The firm's revenue from operations during the quarter under review declined by 4% on year to ₹1.27 lakh crore.

In the overall financial year 2024-25, the state-owned OMC registered a fall of as much as 50% in its net profit to ₹13,336.55 crore compared to ₹26,858.84 crore in FY24.

BPCL's operating margin

fell to 4.13% during the last quarter of FY25 compared with 5.26% in the same period a year ago.

For FY25 the operating margin stood at 3.27% against 6.87% in FY24. The company's consolidated domestic market sales grew by 1.8% to 13.42 million tonnes in Q4FY25 from 13.18 million tonnes in Q4FY24.

Refinery throughput also increased to 10.58 million

tonnes during the period from 10.36 million tonnes in Q4FY24. In the financial year 2024-25 BPCL achieved its highest ever throughput of 40.51 million tonnes against 39.93 million tonnes in FY24.

The firm's Board of Directors has recommended a final dividend of ₹5 per equity share of face value of ₹10 each.

BPCL has set the goal for its capex for 2025-26 at around ₹19,000 crore, it has earlier told FE. It also plans to increase the share of petrochemicals in its business mix to 8% of its total portfolio by 2028-29 from the current 2%.

Just recently, the firm also entered into a joint venture agreement with Sembcorp to explore renewable energy and green hydrogen projects across India.

The agreement will also consider projects in green ammonia production and bunkering, emissions reduction for port operations and other emerging green fuel technologies.

Paytm's First Games set to appeal ₹5.7k-cr notice by GST

FE BUREAU
New Delhi, April 29

PAYTM'S GAMING ARM, First Games, will challenge the Goods and Services Tax (GST) authority's show cause notice about its tax liability of ₹5,712 crore, its parent One 97 Communications said in a stock exchange filing on Tuesday.

"In relation to an ongoing GST matter in the online gaming industry for over 18 months, they (First Games Technology) have received a show cause notice, wherein the Directorate General of GST Intelligence has taken a view that GST liability should be computed at 28% on the total entry amount, as against 18% GST paid on the platform fee generated by the gaming firms," One 97 said. One 97's share price closed at ₹870.60 on the BSE on Tuesday. The firm said this is an industry-wide issue where the GST department has sent notices to several gaming firms previously.

Maharashtra, Gujarat lead composite state rankings

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New Delhi, April 29

MAHARASHTRA TOPPED THE overall composite rankings of states prepared by the CareEdge Ratings, with the state leading in the financial development pillar and performing strongly across the economic, fiscal and social pillars.

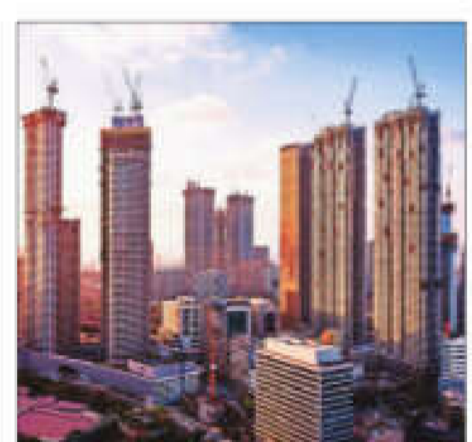
Maharashtra was followed by Gujarat and Karnataka in the composite ranking. Gujarat's performance is supported by its leading economic rank, along with favourable outcomes in the fiscal and infrastructure pillars.

"This is a quantitative assessment of states' potential in terms of sustainable and equitable growth and is also a reflection of investment attractiveness of these states. The objective of this report is to present a holistic picture that encourages informed decision-making," said Rajani Sinha, chief economist, CareEdge Ratings.

For a comprehensive assessment of the states' overall per-

FISCAL GAUGE

■ Gujarat's performance is aided by its leading economic rank and favourable outcomes



■ Western and southern states dominate the top five rankings, finds study

■ Odisha leads in fiscal rankings faring well in revenue deficit and debt management among others

environment, covering a total of 50 indicators. As per the study, western and southern states dominate the top five rankings.

Fiscal, economic and financial development pillars are the strong points for western states, while the southern states performed well across the economic, financial development, environment, and governance pillars. Goa topped the rankings in Group B (north-east, hilly & small states) with a strong score for financial development, infrastructure, social, fiscal and economic pillars.

In economic rankings, Gujarat topped the economic pillar aided by a strong performance in per capita GSDP, foreign direct investment (FDI) as a percentage of GSDP, and gross fixed capital formation (GFCF) for industries. In fiscal rankings, Odisha led the states by faring well in terms of revenue deficit, interest payments (% revenue), debt management, outstanding liabilities and guarantees.

Private investments must for healthcare self-reliance: Nadda

MANU KAUSHIK
New Delhi, April 29

IF INDIA HAS to become self-reliant in healthcare, the public and private institutions have to work hand in hand, Union health minister JP Nadda said on Tuesday. "To achieve the goal of Viksit Bharat 2047, public-private partnership (PPP) is necessary. Through PPP, we are increasing the number of government institutions. At the same time, private sector is playing a crucial role.

Our goal is to provide quality healthcare which is also affordable and accessible," he said.

Speaking at the inauguration of Max Super Speciality Hospital here, the minister said that on some key parameters like IMR (infant mortality rate), MMR (maternal mortality rate), and under-5 mortality rate, India is recording a sharp decline which is more than dou-

ble of the global percentage fall. He said that through the National Health Policy 2017, India has developed an inclusive and holistic healthcare system.

"Earlier, the approach was curative but now the government is focused on providing healthcare which is preventive, curative, palliative and rehabilitative. On the preventive side, we are screening every person (at 30) for oral, breast and cervix cancer, hypertension, diabetes and mental health issues," Nadda said.

A recent Lancet study shows that timely access to cancer treatment increased by 90% among those enrolled under Pradhan Mantri Jan Arogya Yojana (PM-JAY). While highlighting a steep rise in the number of medical colleges and MBBS seats over the past 11 years, the minister said that the present focus is to encourage medical value tourism.

To achieve the Viksit Bharat 2047 goal, PPP is necessary, said Nadda

SBI to enhance banking services at 26 land ports

FE BUREAU
New Delhi, April 29

STATE BANK OF INDIA (SBI) on Tuesday signed a memorandum of understanding with the Land Ports Authority of India (LPAI) to strengthen banking services infrastructure across 26 land ports bordering neighbouring countries.

LPAI currently operates 15 land ports across 8 border states adjoining Nepal, Bangladesh, Bhutan, and Myanmar, with 11 more ports sanctioned across states including UP, Bihar, Mizoram, Uttarakhand, and West

Bengal. These land ports are handling trade volumes of ₹70,952 crore and total passenger movement via these transit points had been over 3 million in 2023-24 and over a decade there is 15-fold rise in trade and 18-fold rise in passenger movement.

These land ports are going to play a very pivotal role in international trade and SBI's presence at these sites will not only contribute towards business growth but also will have a remarkable imprint on the financial landscape of the country while India aspires for Viksit Bharat by 2047.

LOSS OF SHARE
COLGATE-PALMOLIVE (INDIA) LIMITED
(Registered Office: Colgate Research Centre, Main Street, Hiranandani Gardens Powai, Mumbai, Maharashtra, India, 400076)

TO WHOMSOEVER IT MAY CONCERN

NOTICE is hereby given that the certificates for the undermentioned securities of the Company have been lost and the holder of the said securities have applied to the Company to issue duplicate certificates.

Name of the Holder	Folio Number(s)	Face Value	Certificate Number(s)	Distinctive Number(s) Start - End	Number of Shares
Ms. Damini Passi	D12257	1	2009307	10770616-10770815	200
Ms. Damini Passi	D12257	1	2052984	136816131-136816330	200

The Public are hereby cautioned against purchasing or dealing in any way with the above referred share certificates.

Any person who has any claim in respect of the said share certificates should lodge such claim with the Company or its Registrar and Transfer Agents: **MUFG Intime India Private Limited 247 Park, C-101, 1 Floor, L. B. S. Marg, Vikhroli (W) Mumbai-400083. TEL: 8108116767** within 15 days of publication of this notice after which no claim will be entertained, and the Company shall proceed to issue with the Duplicate Share Certificates.

New Delhi
April 30, 2025
Damini Passi

NATIONAL BOOK TRUST, INDIA
Ministry of Education, Government of India
5 Institutional Area, Phase-II, Vasant Kunj, New Delhi-110 070

NOTICE
TO CALL SPECIAL RATE OF INTEREST FOR SHORT TERM INVESTMENT

NBT-India invites proposal for **Special Rate of Interest on Short-Term Financial Investment** from all scheduled banks on **Callable and Non-Callable basis** for a period of one year which will be valid upto 14th May, 2025.

For detailed format for submission of rates and other details please visit: www.nbtindia.gov.in

Quotation to be submitted latest by 09-05-2025 upto 2:00 pm by email at accounts@nbtindia.gov.in & acsectionnbt@gmail.com

cbc 21103/12/0004/2526

FDC LIMITED
(CIN: L24239MH1940PLC003176)
Registered Office: B-8, M.I.D.C. Industrial Estate, Waluj - 431136, Dist. Chhatrapati Sambhaji Nagar (Aurangabad), Maharashtra, India. Tel. No. +91 240 255 4407, Website: www.fdcindia.com, Email: Investors@fdcindia.com

Public Notice
(Under paragraph 21(2) of Drugs and Price Control Order, 2013)

Name of the Company: FDC Limited
Address: 142/48, S.V.Road, Jogeshwari (W), Mumbai - 400102.
CIN No.: L24239MH1940PLC003176
Website: www.fdcindia.com
E-mail: fdc@fdcindia.com
Phone No. 022-26780652/2653/2656

Attention of general public is drawn to the fact that **FDC Limited**, having registered office at aforesaid address is manufacturing/marketing below mentioned scheduled formulations (herein after referred as "medicine") namely:

FUNGOTEK CREAM 1% 10G (Terbinafine 1% Cream)

FDC Limited wants to discontinue and stop the manufacture/marketing of the above said products after a period of six month from the date of this notice.

After discontinuation of the above medicine, the same may not be available in the market. Therefore, patients using such medicine may consult their doctor for prescribing alternate medicine. All the doctors/Medical Personals may also make note of this.

Name of the Authorised Person: Mayank Tikha
Designation: AVP - Sales & Marketing Strategy, BD & Commercial Excellence.
Name of the Company: FDC Limited

Date: 29th April, 2025
Place: Mumbai

INDIAN RAILWAY FINANCE CORPORATION LIMITED
(A NAVRATNA CPSE UNDER MINISTRY OF RAILWAYS)
CIN: L65910DL1986GQI026363
Regd. Office: UG Floor, East Tower, NBCC Place, Bhisam Pitamah Marg, Pragati Vihar, Lodhi Road, New Delhi-110003
Phone: 011-24361480, Email: investors@irfc.co.in, Website: <https://irfc.co.in>

Future on Track

Statement of Audited Financial Results for the Quarter and Year ended March 31, 2025

The financial results were reviewed by the Audit Committee and approved and taken on record by the Board of Directors at their respective meeting held on 28th April 2025. These have been audited by the Statutory Auditors of the company, M/s O P Totla & Co, Chartered Accountants.

The full format of the quarter and year ended 31st March 2025 financial results is available on the website of the stock exchanges (www.bseindia.com and www.nseindia.com) and the website of the Company (<https://irfc.co.in>) and can be accessed by scanning the QR Code.

Place : New Delhi
Dated : 28.04.2025

Note: The above intimation is in accordance with Regulation 33,52 read with Regulation 47(1) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

Sd/-
(Manoj Kumar Dubey)
Chairman and Managing Director & CEO
DIN: 07518387

VISHAL MEGA MART
VISHAL MEGA MART LIMITED
(Formerly known as Vishal Mega Mart Private Limited)
CIN: L51909HR2018PLC073282
Registered Office: Plot No. 184, Fifth Floor, Platinum Tower, Udyog Vihar, Phase-1, Gurugram, Haryana, India, 122016
Phone: +91-124-4980001, Fax: +91-124-4980001, Website: <https://www.aboutvishal.com/> Email: secretarial@vishalwholesale.co.in

STATEMENT OF AUDITED FINANCIAL RESULTS (STANDALONE & CONSOLIDATED) FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

The Board of Directors of Vishal Mega Mart Limited ("the Company") at the meeting held on April 29, 2025, approved the Audited Financial Results (Standalone & Consolidated) of the Company for the quarter and year ended March 31, 2025 ("the Results").

The Results along with the Auditor's Report, have been posted on the website of Stock Exchanges (www.bseindia.com and www.nseindia.com) and Company's website at <https://www.aboutvishal.com/> and can be accessed by scanning the QR Code.

For and on behalf of the Board of Directors
Vishal Mega Mart Limited
Sd/-
Gunender Kapur
Managing Director & Chief Executive Officer
DIN: 01927304

Note: The above information is in accordance with Regulation 33 read with Regulation 47(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.

Growth-Steady FUTURE-READY

Category	Value	Year
ADVANCES (Y-o-Y)	17%	(FY25)
CASA (FY25)	36.9%	(FY25)
NIM (FY25)	4.2%	(FY25)
ROA (FY25)	1.4%	(FY25)
NET NPA (FY25)	1.3%	(FY25)
DISBURSEMENT (Y-o-Y)	38%	(FY25)
CAR (FY25)	25.4%	(FY25)
(FY24)	3.9%	(FY24)
(FY24)	1.3%	(FY24)
(FY24)	1.4%	(FY24)

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025 (₹ in Crores)

Sr. No.	Particulars	Quarter Ended		Financial Year Ended	
		March 31, 2025 (Audited)	March 31, 2024 (Audited)	March 31, 2025 (Audited)	March 31, 2024 (Audited)
1	Gross Advances	7,184	6,160	7,184	6,160
2	Deposits	8,323	7,478	8,323	7,478
3	Net Worth	1,334	1,190	1,334	1,190
4	Profit After Tax	34	28	132	112

a) The above results have been approved by the Board of Directors in the meeting held on April 29, 2025.
b) The detailed financial results are available at www.capitalbank.co.in

For and on behalf of the Board of Directors of **Capital Small Finance Bank Limited**
Sd/-
Sarjit Singh Samra
Managing Director (DIN:00477444)
Date: April 29, 2025
Place: Jalandhar

Capital Small Finance Bank
Vishwas Se Vikas Tak
Capital Small Finance Bank Limited (CIN: L65110PB1999PLC022634)
Regd. & Head Office: "MIDAS Corporate Park", 3rd Floor, 37 G.T. Road, Jalandhar, Punjab, INDIA - 144 001 Tel.: 0181-505 1111, 505 2222
www.capitalbank.co.in | investorrelations@capitalbank.co.in

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Scan for detailed financials

DECLINE ATTRIBUTED TO UNDER RECOVERIES ON SALE OF LPG BPCL's Q4 net falls 8% on weaker refining margins

ARUNIMA BHARADWAJ
New Delhi, April 29

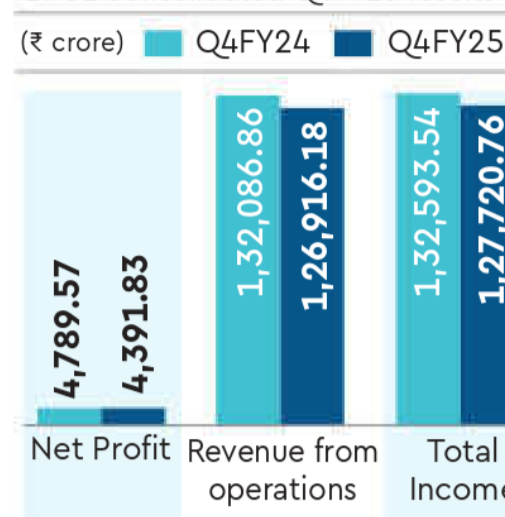
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REPORT CARD

BPCL Consolidated Q4FY25 results
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FDC LIMITED
(CIN: L24239MH1940PLC003176)
Registered Office: B-8, M.I.D.C. Industrial Estate, Waluj - 431136, Dist. Chhatrapati Sambhaji Nagar (Aurangabad), Maharashtra, India.
Tel. No. +91 240 255 4407, Website: www.fdcindia.com, Email: investors@fdcindia.com

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Website: www.fdcindia.com
E-mail: fdc@fdcindia.com
Phone No. 022-26780652/2653/2656

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FDC Limited wants to discontinue and stop the manufacture/marketing of the above said products after a period of six month from the date of this notice.

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Name of the Authorised Person: Mayank Tikhka
Designation: AVP - Sales & Marketing Strategy, BD & Commercial Excellence.
Name of the Company: FDC Limited

Date: 29th April, 2025
Place: Mumbai

INDIAN RAILWAY FINANCE CORPORATION LIMITED
(A NAVRATNA CPSE UNDER MINISTRY OF RAILWAYS)
CIN: L65910DL1986GOI026363
Regd. Office: UG Floor, East Tower, NBCC Place, Bhisham Pitamah Marg, Pragati Vihar, Lodhi Road, New Delhi-110003
Phone: 011-24361480, Email: investors@irfc.co.in, Website: https://irfc.co.in

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**Place : New Delhi
Dated : 28.04.2025**

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Sd/-
(Manoj Kumar Dubey)
Chairman and Managing Director & CEO
DIN: 07518387

VEEFIN
Veefin Solutions Limited

Revenue
Up By
221.85%
FY25 (Y-on-Y)

EBITDA
Up By
141.68%
FY25 (Y-on-Y)

PAT
Up By
80.81%
FY25 (Y-on-Y)

Extract of Standalone and Consolidated Audited Financial Results For H2 and FY25

CIN: L72900MH2020PLC347893
Statement of Standalone and Consolidated Audited Results for H2 & FY25
All amounts are ₹ in Lakhs unless otherwise stated (Except Earning Per share)

Sr No.	Particulars	Standalone				
		Half Year		Full year		
		Mar 31, 2025	Sep 30, 2024	Mar 31, 2024	Mar 31, 2025	Mar 31, 2024
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
1	Total income from operations	2,464.09	1,267.83	1,492.04	3,731.92	2,075.99
2	Profit/Loss before exceptional and extraordinary items and taxes	1,259.44	1,45.73	729.98	1,405.17	791.08
3	Profit/Loss before taxes (after exceptional and extraordinary items)	1,259.44	1,45.73	729.98	1,405.17	791.08
4	Profit/Loss after taxes (after exceptional and extraordinary items)	972.28	142.76	530.1	1,115.04	563.85
5	Total Comprehensive Profit/(Loss) for the period	972.28	142.76	530.1	1,115.04	563.85
6	Paid-up Equity Share Capital	-	-	-	2,274.9	2,257.27
7	Reserve (excluding revaluation reserve)	-	-	-	12,942.48	9,639.04
8	Basic EPS (₹)	4.30	0.63	2.57	4.93	2.74
9	Diluted EPS (₹)	3.90	0.58	2.34	4.51	2.51

Consolidated						
Sr No.	Particulars	5,950.88	1,908.88	1,591.79	7,859.76	2,497.21
1	Total income from operations	5,950.88	1,908.88	1,591.79	7,859.76	2,497.21
2	Profit/Loss before exceptional and extraordinary items and taxes	1,634.50	416.97	841.7	2,051.47	966.83
3	Profit/Loss before taxes (after exceptional and extraordinary items)	1,634.50	416.97	841.7	2,051.47	966.83
4	Profit/Loss after taxes (after exceptional and extraordinary items)	1,212.57	413.35	641.56	1,625.92	739.34
5	Total Comprehensive Profit/(Loss) for the period	985.93	352.4	642.31	1,338.33	740.09
6	Paid-up Equity Share Capital	-	-	-	2,274.90	2,257.27
7	Reserve (excluding revaluation reserve)	-	-	-	42,290.16	9,890.53
8	Basic EPS (₹)	4.36	1.56	3.1	5.92	3.6
9	Diluted EPS (₹)	3.96	1.43	2.79	5.41	3.29

**** EPS is not annualized for H2 FY25, H1 FY25 and H2 FY24.**

Notes:

i. Basis of preparation: The above consolidated audited financial results of Veefin Solutions Limited ("The Holding Company") and its subsidiaries (the Holding Company along with subsidiaries together referred to as "the Group") for the half year and financial year ended March 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on April 28, 2025. The above consolidated audited financial results of the Group are prepared in accordance with the recognition and measurement principles laid down in Accounting Standards, as prescribed under section 133 of the Companies Act, 2013 as amended and other recognised accounting principles generally accepted in India and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The consolidated audited financial results for the half year and financial year ended March 31, 2025 have been reviewed by Statutory Auditors of the Company.

ii. Incorporation: On August 8, 2024, the Holding Company has invested ₹ 5.09 lakhs to form a new company Veefin Capital Private Limited (VCLP) acquiring 51% shareholding. The investment is accounted for as subsidiary in the consolidated financial statements of the Group.

iii. ESOP: During the year ended 31st March, 2025, the Company has allotted 4,84,581 equity shares of Rs. 10 each pursuant to exercise of Stock Option by certain employees.

iv. Segment: The group provides end to end digital lending solutions, software development services and technology automations to banks and other financial institutions. During the year, Niyo Tech Private Limited was acquired with effect from September 22, 2024 which provides IT related services. Since the entity was acquired in mid year, there are no comparatives for previous periods.

v. Others/General: As per MCA Notification dated February 16, 2015 Companies whose shares are listed on SME exchange are referred to in Chapter XB of SEBI (Issue of Capital and Disclosure Requirements) Regulation 2009, are exempted from the compulsory requirement of adoption of Ind AS Earning Per Share: EPS is calculated on the weighted average of the share capital received by the Company. Half yearly EPS is not annualized. The figures for the half year ended March 31, 2025 and March 31, 2024 are the balancing figures between the audited figures in respect of full financial year and the published year-to-date figures upto half year of relevant financial year. The figures of previous period have been re-grouped or re-arranged, wherever considered necessary.

**Place : Mumbai
Date : April 29, 2025**

For And On Behalf Of The Board of Directors
Veefin Solutions Limited

Mr. Raja Debnath
Chairman & Managing Director
DIN : 07658567

Mr. Gautam Vijay Udani
Whole Time Director
DIN : 03081749

Corporate Identity Number: U72900MH2020PLC347893
Registered office - Global One 252, 2nd Floor, LBS Marg Kurla West, Mumbai 400070
Email: accounts@veefin.com | Website: www.veefin.com | Phone: +91 9004917712

**Growth-Steady
FUTURE-READY**

↑ ADVANCES
17%
(Y-o-Y)

38%
(Y-o-Y)
DISBURSEMENT

↑ CASA
36.9%
(FY25)

25.4%
(FY25)
CAR

↑ NIM
4.2%
(FY25)

3.9%
(FY24)

↑ ROA
1.4%
(FY25)

1.3%
(FY24)

↑ NET NPA
1.3%
(FY25)

1.4%
(FY24)

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

Sr. No.	Particulars	Quarter Ended		Financial Year Ended	
		March 31, 2025 (Audited)	March 31, 2024 (Audited)	March 31, 2025 (Audited)	March 31, 2024 (Audited)
1	Gross Advances	7,184	6,160	7,184	6,160
2	Deposits	8,323	7,478	8,323	7,478
3	Net Worth	1,334	1,190	1,334	1,190
4	Profit After Tax	34	28	132	112

a) The above results have been approved by the Board of Directors in the meeting held on April 29, 2025.

b) The detailed financial results are available at www.capitalbank.co.in

For and on Behalf of the Board of Directors
of **Capital Small Finance Bank Limited**
Sd/-
Sarvjit Singh Samra
Managing Director (DIN:00477444)

Date: April 29, 2025
Place: Jalandhar

Capital Small Finance Bank

Vishwas Se Vikas Tak

Capital Small Finance Bank Limited (CIN: L65110PB1999PLC022634)
Regd. & Head Office: "MIDAS Corporate Park", 3rd Floor, 37 G.T. Road, Jalandhar, Punjab, INDIA - 144 001 Tel.: 0181-505 1111, 505 2222
www.capitalbank.co.in | investorrelations@capitalbank.co.in

खबर कोना

विधानसभा परिसर की जमीन को कब्जामुक्त कराएं मुख्य सचिव : विजेंद्र गुप्ता

जनसत्ता संवाददाता
नई दिल्ली, 29 अप्रैल।

विधानसभा अध्यक्ष विजेंद्र गुप्ता ने मुख्य सचिव धर्मेन्द्र को एक पत्र लिखकर विधानसभा परिसर में विभिन्न विभागों के कब्जे वाले हिस्सों को खाली कराने का आग्रह किया है। इनमें खासकर दिल्ली सरकार के शिक्षा निदेशालय, दिल्ली फार्मेसी परिषद और भारत सरकार के प्रकाशन विभाग के पास परिसर की काफी जगह हैं। विधानसभा सचिवालय, परिसर को राष्ट्रीय महत्व के प्रमुख विरासत स्थल के रूप में विकसित कर रहा है। मुख्य सचिव को लिखे पत्र में गुप्ता ने कहा कि इस हिस्से को प्राथमिकता के आधार पर खाली किया जाना चाहिए ताकि वहां एक संग्रहालय, एक प्रदर्शनी गैलरी, एक सभागार और आगतुकों के लिए सुविधाओं का निर्माण किया जा सके। विधानसभा सचिवालय द्वारा संबंधित विभागों को किए गए पत्राचार का कोई जवाब अभी तक नहीं मिला है। गुप्ता ने आगे कहा कि इस मामले में हस्तक्षेप करें ताकि संबंधित विभागों को विधानसभा परिसर में उनके कब्जा वाले स्थानों को जल्द से जल्द खाली करने का निर्देश दिया जा सके, क्योंकि स्थान की आवश्यकता तुरंत है।

विदेशी छात्राओं ने भारतीय लोकतांत्रिक व्यवस्था को समझा

जनसत्ता संवाददाता
नई दिल्ली, 29 अप्रैल।

फ्रेडरिक न्यूनम फाउंडेशन फार फ्रीडम दक्षिण एशिया द्वारा विश्व की महिलाओं को सशक्त करने के क्रम में दूसरे वार्षिक 'फीमेल फाउंड 2025' कार्यक्रम का आयोजन किया। इस कार्यक्रम में जर्मनी, आस्ट्रिया, नेपाल, तिब्बत व भारत की 16 चयनित छात्राओं को भारतीय लोकतांत्रिक व्यवस्था को नजदीक से जानने का अवसर उपलब्ध करवाया। इस कार्यक्रम के तहत महिला प्रतिभागियों को भारत में काम करने वाली महिला नेत्रियों से संवाद का मौका प्रदान किया गया। विदेशी छात्राओं ने भारत के संसद भवन, दिल्ली हाट, यूनेस्को कार्यालय और एक एफएम रेडियो का भ्रमण किया। आयोजक टीम की सदस्या नूपुर हसिजा ने बताया कि कार्यक्रम का उद्देश्य महिलाओं का उत्थान व सशक्तिकरण है।

संसद की सुरक्षा में संध का मामला

आरोपियों की जमानत याचिका पर सात मई को सुनवाई करेगा हाई कोर्ट

जनसत्ता संवाददाता
नई दिल्ली, 29 अप्रैल।

दिल्ली हाई कोर्ट ने मंगलवार को कहा कि वह 2023 में संसद की सुरक्षा में संध से जुड़े मामले में गिरफ्तार दो आरोपियों की जमानत याचिका पर सात मई को सुनवाई करेगा। जमानत याचिकाएं न्यायमूर्ति सुब्रमण्यम प्रसाद और न्यायमूर्ति हरिश वैद्यनाथन शंकर की पीठ के समक्ष मंगलवार को सुनवाई के लिए सूचीबद्ध थीं। पीठ को अभियोजन पक्ष ने सूचित किया कि उसकी ओर से अतिरिक्त महाविधक्ता को बहस करनी है लेकिन वह आज उपलब्ध नहीं हैं। अदालत ने अभियोजन पक्ष के स्थान के अनुरोध को स्वीकार करते हुए कहा कि वह एकमात्र

महिला आरोपी नीलम आजाद और महेश कुमावत की जमानत याचिकाओं पर सात मई को सुनवाई करेगी। आजाद के वकील ने स्थान अनुरोध का विरोध करते हुए कहा कि यह विलंब करने की रणनीति है और ऐसा आचरण देश के लिए अच्छा नहीं है लेकिन अदालत ने उनसे कहा कि बस कीजिए, आपने हमें परेशान कर दिया है। इससे पहले, अदालत ने पुलिस से यह स्पष्ट करने को कहा था कि क्या 'स्मोक कैन' (धुआं छोड़ने वाला स्प्रे), जो जानलेवा नहीं होता, उसे ले जाना या उसका इस्तेमाल करना आतंकवादी गतिविधियों के संबंध में लागू होने वाले गैरकानूनी गतिविधियां (रोकथाम) अधिनियम (यूपीए) के दायरे में आता है।

सुप्रीम कोर्ट ने शर्त के साथ दी अनुमति

मेट्रो के रास्ते में आने वाले पेड़ काटे जाएंगे

जनसत्ता ब्यूरो
नई दिल्ली 29 अप्रैल।

सुप्रीम कोर्ट ने दिल्ली मेट्रो को इंद्रलोक गलियारे और लाजपत नगर साकेत गलियारे के लिए शर्तों के साथ पेड़ों की कटाई की इजाजत दे दी है। अदालत ने दिल्ली मेट्रो के चौथे चरण के निर्माण में आ रही बाधाएं दूर करने के लिए दाखिल दिल्ली मेट्रो रेल कारपोरेशन यानी डीएमआरसी की अर्जी सुनवाई के लिए मंजूरी करते हुए आदेश जारी किया। अदालत ने यह इजाजत केंद्रीय अधिकार प्राप्ति समिति (सीईसी) की रपट के आधार पर दी है। गौरतलब है कि सीईसी ने अपनी रपट में कड़ी शर्तों के साथ मंजूरी देने का सुझाव दिया था। डीएमआरसी की ओर से पेश हुए सालिसिटर जनरल तुषार मेहता ने अदालत को भरोसा दिया कि डीएमआरसी सीईसी द्वारा लगाई गई शर्तों का सख्ती से पालन करेगा। शर्तों के मुताबिक, काटे जाने वाले पेड़ों के मुकाबले कई गुणात्मक पौधे लगाकर उनकी भरपाई की जाएगी। गौरतलब है कि कि लाजपत नगर से साकेत जी ब्लाक के बीच एलिवेटेड गलियारा बनने जा रहा है। इसको बनने में करीब तीन साल का

समय लगेगा। केंद्र सरकार ने पिछले लोकसभा चुनाव से पहले फेज-चार के दो मेट्रो गलियारों की परियोजनाओं को मंजूरी दी थी। इसमें 12.37 किमी लंबी इंद्रलोक-इंद्रप्रस्थ मेट्रो गलियारा और 8.38 किमी लंबी लाजपत नगर-साकेत जी ब्लाक मेट्रो गलियारा की परियोजना शामिल थी। इंद्रलोक कारिडोर का ज्यादातर हिस्सा जमीन के अंदर होगा और यह पूरी तरह एलिवेटेड होगा। लाजपत नगर-साकेत जी ब्लाक कारिडोर बनाने के लिए अदालत से पेड़ों की कटाई की अनुमति लेना जरूरी था। दरअसल इसको बनाने के लिए जमीन की जरूरत होगी, जिनमें पेड़ भी शामिल हैं। अदालत ने अब शर्तों के साथ पेड़ों की कटाई की इजाजत दे दी है। डीएमआरसी ने भी अदालत को भरोसा दिया है कि वह सीईसी द्वारा लगाई गई शर्तों का सख्ती के साथ पालन करेंगे।



'एक ही भाषण के लिए शरजील पर कई राज्यों में प्राथमिकी कैसे दर्ज हो सकती हैं'

जनसत्ता ब्यूरो
नई दिल्ली 29 अप्रैल।

जेएनयू के पूर्व छात्र और दिल्ली दंगों के आरोपी शरजील इमाम के मामले में सुनवाई करते हुए सुप्रीम कोर्ट ने मंगलवार को पूछा कि क्या उन पर एक ही भाषण को लेकर देशद्रोह समेत अन्य अपराधों के लिए विभिन्न राज्यों में मुकदमा चलाया जा सकता है। प्रधान न्यायाधीश संजीव खन्ना और न्यायमूर्ति संजय कुमार की पीठ ने यह सवाल इमाम की 2020 की याचिका पर सुनवाई के दौरान किया। याचिका में इमाम ने

भड़काऊ भाषण के लिए चार राज्यों, उत्तर प्रदेश, असम, मणिपुर और अरुणाचल प्रदेश में अपने खिलाफ दर्ज कई प्राथमिकियों को एक साथ जोड़ने की मांग की है। इमाम के वकील सिद्धार्थ दवे ने पीठ से आग्रह किया कि एक भाषण के लिए देश भर में कई मुकदमों का सामना नहीं करना चाहिए। दिल्ली पुलिस की ओर से पेश अतिरिक्त सालीसिटर जनरल एसवी राजू ने दलीलों का विरोध किया और कहा कि इमाम ने बिहार, उत्तर प्रदेश और दिल्ली में भीड़ को उकसाया। सुप्रीम कोर्ट ने टिप्पणी की कि 2020 के दिल्ली दंगों की साजिश के मामले में एक ही भाषण के लिए शरजील इमाम के खिलाफ विभिन्न राज्यों में कई प्राथमिकी दर्ज हैं और एक ही अपराध के लिए कार्यवाहियों की बहुलता से बचने के लिए दिल्ली के अलावा अन्य राज्यों में प्राथमिकी पर रोक लग सकती है।

आप ने नगर निगम में अंकुश नारंग को नेता प्रतिपक्ष नियुक्त किया

जनसत्ता संवाददाता
नई दिल्ली, 29 अप्रैल।

आम आदमी पार्टी (आप) ने रणजीत नगर से पार्षद अंकुश नारंग को दिल्ली नगर निगम (एमसीडी) में विपक्ष का नेता नियुक्त किया है। मंगलवार को एमसीडी सचिव को लिखे पत्र में 'आप' की दिल्ली इकाई के प्रमुख सौरभ भारद्वाज ने लिखा कि मुझे आपको यह बताते हुए खुशी हो रही है कि वार्ड नंबर 87 (रणजीत नगर) से पार्षद अंकुश नारंग को दिल्ली नगर निगम में विपक्ष का नेता नियुक्त किया गया है। यह घटनाक्रम एमसीडी में भारतीय जनता पार्टी (भाजपा) के फिर से सत्ता में आने के कुछ दिनों बाद हुआ है। महापौर चुनाव के नतीजे 25 अप्रैल को घोषित किए गए थे। राजा इकबाल सिंह महापौर चुने गए। उन्होंने कांग्रेस उम्मीदवार मंदीप सिंह को 125 मतां के अंतर से हराया। आप ने महापौर चुनाव का बहिष्कार किया था। वर्तमान में, 250 सदस्यीय नगर निकाय में भाजपा के 117 सदस्य हैं। आप के 113 और कांग्रेस के आठ पार्षद हैं।

मदर डेयरी ने दूध के दाम दो रुपए प्रति लीटर तक बढ़ाए

नई दिल्ली, 29 अप्रैल (संवाददाता)।

दिल्ली-एनसीआर में दूध एवं डेयरी उत्पादों की विक्रेता मदर डेयरी ने खरीद लागत बढ़ने का हवाला देते हुए दूध की कीमतों में दो रुपए प्रति लीटर तक की बढ़ोतरी कर दी है। कंपनी के एक अधिकारी ने मंगलवार को कहा कि मूल्य संशोधन 30 अप्रैल, 2025 से पूरे बाजार में प्रभावी हो जाएगा। पिछले कुछ महीनों में लागत चार-पांच रुपए प्रति लीटर बढ़ चुकी है। अधिकारी ने कहा कि खरीद कीमतों में उछाल मुख्य रूप से गर्मियों की शुरुआत होने के अलावा लू की स्थिति के कारण भी आई है। मूल्य वृद्धि के बाद दिल्ली-एनसीआर में टोन्ड दूध (थोक विक्री) की कीमत 54 रुपए प्रति लीटर से बढ़ाकर 56 रुपए प्रति लीटर हो गई है। वहीं फुल क्रीम दूध (पाउच) की कीमत 68 रुपए प्रति लीटर से बढ़ाकर 69 रुपए प्रति लीटर होगी। इसके साथ टोन्ड दूध (पाउच) की कीमत 56 रुपए प्रति लीटर से बढ़ाकर 57 रुपए जबकि डबल टोन्ड दूध की कीमत 49 रुपए प्रति लीटर से बढ़ाकर 51 रुपए प्रति लीटर हो जाएगी। मदर डेयरी ने गाय के दूध की कीमत भी 57 रुपए प्रति लीटर से बढ़ाकर 59 रुपए प्रति लीटर कर दी है।

मुनक नहर के दोनों किनारों पर बनेगी सड़क



हैदरपुर जलशोधन संयंत्र के निरीक्षण के दौरान उपराज्यपाल वीके सक्सेना व मुख्यमंत्री रेखा गुप्ता।

जनसत्ता संवाददाता
नई दिल्ली, 29 अप्रैल।

आगामी मानसून में राजधानी की सड़कों पर जलभराव की स्थिति पैदा न हो, इसको लेकर मुख्यमंत्री रेखा गुप्ता ने मंगलवार को उपराज्यपाल वीके सक्सेना के साथ शहर के नालों की साफ सफाई और जल प्रबंधन से जुड़े कार्यों का संयुक्त रूप से जायजा लिया। साथ ही मुनक नहर का निरीक्षण किया और इसके दोनों किनारों पर सड़क निर्माण करने के अलावा जल संरक्षण की दिशा में व्यापक कार्य योजना तैयार करने के निर्देश भी दिए हैं।

मुख्यमंत्री ने इंद्रलोक मेट्रो स्टेशन के पास नजफगढ़ ड्रेन-प्रेमबाड़ी पुल, शालीमार बाग-सिंघलपुर गांव, लेबर चौक- सीए झुग्गी, गोल चक्कर-एयू झुग्गी रोड (वीआइपीएस कालेज के पास) और हैदरपुर जलशोधन संयंत्र के पास मुनक नहर जैसे प्रमुख स्थलों का दौरा किया। निरीक्षण के दौरान सांसद प्रवीण खडेलवाल,

नहर की सुरक्षा के साथ इससे मिलने वाले पानी के संग्रह व शुद्धिकरण पर भी काम करेगी सरकार, मुख्यमंत्री ने उपराज्यपाल के साथ किया कई जगहों का संयुक्त निरीक्षण।

डीडीए, एमसीडी, पीडब्लूडी और हरियाणा सरकार के अधिकारी भी प्रमुख रूप से मौजूद रहे। शालीमार बाग में शीश महल पार्क के निरीक्षण के दौरान उपराज्यपाल सक्सेना ने बताया कि पिछले साल इस जगह की स्थिति काफी खराब थी। इसके बाद एतिहासिक महत्ता को देखते पुनर्स्थापित करने का निर्णय लिया गया। पिछले एक साल से डीडीए व एएनआइ इस कार्य में लगातार जुटे हुए हैं। उपराज्यपाल ने भरोसा जताया कि आने वाले एक-दो महीनों में यह कार्य पूरा हो जाएगा। मुनक नहर, हरियाणा से शुरू होकर इंद्रलोक मेट्रो स्टेशन तक आती है और नजफगढ़ ड्रेन से जुड़ती है।

बैंक ऑफ़ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम		अंचल कार्यालय, नोएडा- बी-192/ए. ब्लॉक बी, सेक्टर 52, नोएडा गौतम बौद्ध नगर, उत्तर प्रदेश 201301 प्रधान कार्यालय: लोकमंगल, 1501, सिवाजीनगर, पुणे-5	मांग सूचना
<p>एक परिवार एक बैंक</p> <p>वित्तीय आसितयों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित प्रवर्तन अधिनियम 2002 की धारा 13 (2) एवं प्रतिभूतिहित प्रवर्तन अधिनियम 2002 के नियम 3 (1) के अन्तर्गत मांग सूचना (सरफेसी एक्ट)</p> <p>बैंक ऑफ़ महाराष्ट्र, संबंधित शाखा के माध्यम से प्राप्त किये गये ऋण जो कि एनपी.ए. हो चुका है व जिसमें निम्न वर्णित दिनांक को निम्न वर्णित बकाया राशि शेष थी, उसकी विस्तृत मांग सूचना निम्नवर्णित ऋणियों एवं जमानतदारों को सरफेसी अधिनियम 2002 की धारा 13 (2) के तहत मांग सूचना निम्न वर्णित दिनांक को पंजीकृत ऋण एवं वीडी पॉस्ट पत्रों सहित आगामी मंजी गई थी, जो कि वापस हुई। इसीलिए इस प्रकाशन के द्वारा नोटिस देते हुए आप सभी संबंधितों को अवगत किया जाता है, कि निम्न वर्णित उधारकर्ताओं/जमानतदारों को एल्ट द्वारा बैंक ऑफ़ महाराष्ट्र, संबंधित शाखा में इस नोटिस के प्रकाशन की तारीख से 60 दिनों की अवधि के भीतर निम्न वर्णित बकाया राशि साथ ही अतिरिक्त ब्याज, लागत अनुबंधिक व्यय, प्रभार इत्यादि अदा करने के लिये सूचित करते हैं। बैंक के दरसायकों एवं करार के अनुसार ऋणी की सुरक्षित आसितयों बैंक ऑफ़ महाराष्ट्र, के प्रभार के अधीन है। उधारकर्ताओं को एक्ट की धारा 13 एवं उपधारा 8 के प्रावधानों के अन्तर्गत सुरक्षित परिवर्तितियों को एल्ट में उपलब्ध सामग्री की ओर ध्यान आकर्षित किया जाता है।</p>			
ऋणी एवं जमानतदार का नाम एवं पता	बंधक संपत्ति का विवरण	ऋणित सुविधा का प्रकार एवं राशि	बकाया राशि मांग सूचना दिनांक
सहायपुर शाखा			
1. मो. आरिफ पुत्र मोहम्मद इरशाद, पता:- 3/2091, गली नंबर 04, खान आलमपुरा, पीपल वाली गली, सहारनपुर यूपी पिन कोड 247001 इसके अलावा:- मकान नंबर 54, नगर निगम वीएन/16, खसरा नंबर 257/1, 257/2, बिल्डिंग नगर के पास, सहारनपुर यूपी पिन कोड 247001	संपत्ति संख्या: भूमि और मकान के सभी भाग और पारसल का साम्यिक बंधक, स्थित मकान संख्या 54, वीएन/16, खसरा संख्या 257/1, 257/2 आनंद विहार बिल्डिंग नगर के पास, सहारनपुर यूपी, क्षेत्रफल 100 वर्ग गज, स्वामित्व मोहम्मद आरिफ पुत्र मोहम्मद इरशाद, सीमाये:- पूर्व- गुल्शेर अहमद का प्लॉट संख्या 54 पश्चिम- लॉट संख्या 53, उत्तर- अन्य प्लॉट, दक्षिण- अन्य व्यक्तित्व का 20 फीट चौड़ा रास्ता संख्या 1 CERSAI Asset ID No.-200088616619	ऋणित फेसीलिटी संख्या 1 कैश ऋणित खाता संख्या- 602349196189, ₹. 5.50 लाख	दिनांक 16.04.2025 को वर्तमान बकाया लेजर बैलेंस: ₹. 27,025.03 अप्रामांशित ब्याज: ₹. 0.00 बकाया जुर्माना: ₹. 1039.00 हिरवाई शुल्क: ₹. 177.00 कुल बकाया: ₹. 28,241.03
2. मो. शाकिर पुत्र मोहम्मद इरशाद, पता:- 3/2091, गली नंबर 04, खान आलमपुरा, पीपल वाली गली, सहारनपुर यूपी पिन कोड 247001 इसके अलावा:- मकान नंबर 54, नगर निगम वीएन/16, खसरा नंबर 257/1, 257/2, बिल्डिंग नगर के पास, सहारनपुर यूपी पिन कोड 247001	संपत्ति संख्या: भूमि और मकान के सभी भाग और पारसल का साम्यिक बंधक, स्थित मकान संख्या 54, वीएन/16, खसरा संख्या 257/1, 257/2 आनंद विहार बिल्डिंग नगर के पास, सहारनपुर यूपी, क्षेत्रफल 100 वर्ग गज, स्वामित्व मोहम्मद आरिफ पुत्र मोहम्मद इरशाद, सीमाये:- पूर्व- गुल्शेर अहमद का प्लॉट संख्या 54 पश्चिम- लॉट संख्या 53, उत्तर- अन्य प्लॉट, दक्षिण- अन्य व्यक्तित्व का 20 फीट चौड़ा रास्ता संख्या 1 CERSAI Asset ID No.-200088616619	ऋणित फेसीलिटी संख्या 2 कैश ऋणित खाता संख्या- 60238974329, ₹. 7.00 लाख	लेजर बैलेंस: ₹. 5,85,134.88 अप्रामांशित ब्याज: ₹. 2,72,471.00 बकाया जुर्माना: ₹. 45,089.00 कुल बकाया: ₹. 9,02,694.88
3. श्रीमती शमा प्रवीण पत्नी मोहम्मद इरशाद, पता:- 3/2091, गली नंबर 04, खान आलमपुरा, पीपल वाली गली, सहारनपुर यूपी पिन कोड 247001 इसके अलावा:- मकान नंबर 54, नगर निगम वीएन/16, खसरा नंबर 257/1, 257/2, बिल्डिंग नगर के पास, सहारनपुर यूपी पिन कोड 247001	संपत्ति संख्या: भूमि और मकान के सभी भाग और पारसल का साम्यिक बंधक, स्थित मकान संख्या 54, वीएन/16, खसरा संख्या 257/1, 257/2 आनंद विहार बिल्डिंग नगर के पास, सहारनपुर यूपी, क्षेत्रफल 100 वर्ग गज, स्वामित्व श्रीमती शमा प्रवीण पत्नी मोहम्मद इरशाद, सीमाये:- पूर्व- गुल्शेर अहमद का प्लॉट संख्या 54 पश्चिम- लॉट संख्या 53, उत्तर- अन्य प्लॉट, दक्षिण- अन्य व्यक्तित्व का 20 फीट चौड़ा रास्ता संख्या 1 CERSAI Asset ID No.-200056054205	ऋणित फेसीलिटी संख्या 3 कैश ऋणित खाता संख्या- 60385433245, ₹. 15.00 लाख	लेजर बैलेंस: ₹. 14,47,847.00 अप्रामांशित ब्याज: ₹. 1,36,244.00 बकाया जुर्माना: ₹. 7,157.00 हिरवाई शुल्क: ₹. 177.00 कुल बकाया: ₹. 16,90,323.00
4. श्रीमती शमा प्रवीण पत्नी मोहम्मद इरशाद, पता:- 3/2091, गली नंबर 04, खान आलमपुरा, पीपल वाली गली, सहारनपुर यूपी पिन कोड 247001 इसके अलावा:- मकान नंबर 54, नगर निगम वीएन/16, खसरा नंबर 257/1, 257/2, बिल्डिंग नगर के पास, सहारनपुर यूपी पिन कोड 247001	संपत्ति संख्या: भूमि और मकान के सभी भाग और पारसल का साम्यिक बंधक, स्थित मकान संख्या 54, वीएन/16, खसरा संख्या 257/1, 257/2 आनंद विहार बिल्डिंग नगर के पास, सहारनपुर यूपी, क्षेत्रफल 100 वर्ग गज, स्वामित्व श्रीमती शमा प्रवीण पत्नी मोहम्मद इरशाद, सीमाये:- पूर्व- गुल्शेर अहमद का प्लॉट संख्या 54 पश्चिम- लॉट संख्या 53, उत्तर- अन्य प्लॉट, दक्षिण- अन्य व्यक्तित्व का 20 फीट चौड़ा रास्ता संख्या 1 CERSAI Asset ID No.-200056054205	ऋणित फेसीलिटी संख्या 4 कैश ऋणित खाता संख्या- 60387126334, ₹. 4.90 लाख	लेजर बैलेंस: ₹. 4,50,290.07 अप्रामांशित ब्याज: ₹. 1,36,244.00 बकाया जुर्माना: ₹. 1,953.00 हिरवाई शुल्क: ₹. 177.00 कुल बकाया: ₹. 5,88,664.07
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दिनांक 1- 23.09.2021			
सहायपुर शाखा			
1. मैसर्स रेड 9 डेनिम, पता:- 3/2091, गली नंबर 04, खान आलमपुरा, पीपल वाली गली, सहारनपुर यूपी पिन कोड 247001 पता:- मकान नंबर 3/910, पीपल वाली गली, खानआलमपुरा, सहारनपुर यूपी पिन कोड 247001 इसके अलावा:- मकान नंबर 54, नगर निगम वीएन/16, खसरा नंबर 257/1, 257/2, बिल्डिंग नगर के पास, सहारनपुर यूपी पिन कोड 247001	संपत्ति संख्या 1: भूमि और मकान के सभी भाग और पारसल का साम्यिक बंधक, स्थित एनपीएल संख्या 3/910, नई संख्या 3/2098, पीपल वाली गली, खानआलमपुरा, सहारनपुर यूपी, क्षेत्रफल 35.11 वर्ग गज, स्वामित्व श्रीमती शमा प्रवीण पत्नी मोहम्मद इरशाद, सीमाये:- पूर्व- गुल्शेर अहमद का प्लॉट संख्या 54 पश्चिम- लॉट संख्या 53, उत्तर- अन्य प्लॉट, दक्षिण-अब्दुल गलिक का मकान। CERSAI Asset ID No.-200056054205	ऋणित फेसीलिटी संख्या 1 कैश ऋणित खाता संख्या- 60303791525, ₹. 9.00 लाख	दिनांक 16.04.2025 को वर्तमान बकाया लेजर बैलेंस: ₹. 5,50,801.00 बकाया जुर्माना: ₹. 88,008.00 कुल बकाया: ₹. 15,43,742.45
2. श्रीमती शमा प्रवीण पत्नी मोहम्मद इरशाद, पता:- 3/2091, गली नंबर 04, खान आलमपुरा, पीपल वाली गली, सहारनपुर यूपी पिन कोड 247001 इसके अलावा:- मकान नंबर 54, नगर निगम वीएन/16, खसरा नंबर 257/1, 257/2, बिल्डिंग नगर के पास, सहारनपुर यूपी पिन कोड 247001	संपत्ति संख्या 1: भूमि और मकान के सभी भाग और पारसल का साम्यिक बंधक, स्थित एनपीएल संख्या 3/910, नई संख्या 3/2098, पीपल वाली गली, खानआलमपुरा, सहारनपुर यूपी, क्षेत्रफल 35.11 वर्ग गज, स्वामित्व श्रीमती शमा प्रवीण पत्नी मोहम्मद इरशाद, सीमाये:- पूर्व- गुल्शेर अहमद का प्लॉट संख्या 54 पश्चिम- लॉट संख्या 53, उत्तर- अन्य प्लॉट, दक्षिण-अब्दुल गलिक का मकान। CERSAI Asset ID No.-200056054205	ऋणित फेसीलिटी संख्या 2 एफआईटीएल खाता संख्या- 60339631048, ₹. 0.80 लाख	लेजर बैलेंस: ₹. 50,188.00 अप्रामांशित ब्याज: ₹. 27,867.00 बकाया जुर्माना: ₹. 2,775.00 हिरवाई शुल्क: ₹. 177.00 कुल बकाया: ₹. 81,007.00
एन पी ए			
दिनांक 1- 10.04.2021			
सहायपुर शाखा			
1. मैसर्स रेड 9 डेनिम, पता:- 3/2091, गली नंबर 04, खान आलमपुरा, पीपल वाली गली, सहारनपुर यूपी पिन कोड 247001 पता:- मकान नंबर 3/910, पीपल वाली गली, खानआलमपुरा, सहारनपुर यूपी पिन कोड 247001 इसके अलावा:- मकान नंबर 54, नगर निगम वीएन/16, खसरा नंबर 257/1, 257/2, बिल्डिंग नगर के पास, सहारनपुर यूपी पिन कोड 247001	संपत्ति संख्या 1: भूमि और मकान के सभी भाग और पारसल का साम्यिक बंधक, स्थित एनपीएल संख्या 3/910, नई संख्या 3/2098, पीपल वाली गली, खानआलमपुरा, सहारनपुर यूपी, क्षेत्रफल 35.11 वर्ग गज, स्वामित्व श्रीमती शमा प्रवीण पत्नी मोहम्मद इरशाद, सीमाये:- पूर्व- गुल्शेर अहमद का प्लॉट संख्या 54 पश्चिम- लॉट संख्या 53, उत्तर- अन्य प्लॉट, दक्षिण-अब्दुल गलिक का मकान। CERSAI Asset ID No.-200056054205	ऋणित फेसीलिटी संख्या 1 कैश ऋणित खाता संख्या- 60303791525, ₹. 9.00 लाख	दिनांक 16.04.2025 को वर्तमान बकाया लेजर बैलेंस: ₹. 9,04,245.45 अप्रामांशित ब्याज: ₹. 5,50,801.00 बकाया जुर्माना: ₹. 88,008.00 कुल बकाया: ₹. 15,43,742.45
2. श्रीमती शमा प्रवीण पत्नी मोहम्मद इरशाद, पता:- 3/2091, गली नंबर 04, खान आलमपुरा, पीपल वाली गली, सहारनपुर यूपी पिन कोड 247001 इसके अलावा:- मकान नंबर 54, नगर निगम वीएन/16, खसरा नंबर 257/1, 257/2, बिल्डिंग नगर के पास, सहारनपुर यूपी पिन कोड 247001	संपत्ति संख्या 1: भूमि और मकान के सभी भाग और पारसल का साम्यिक बंधक, स्थित एनपीएल संख्या 3/910, नई संख्या 3/2098, पीपल वाली गली, खानआलमपुरा, सहारनपुर यूपी, क्षेत्रफल 35.11 वर्ग गज, स्वामित्व श्रीमती शमा प्रवीण पत्नी मोहम्मद इरशाद, सीमाये:- पूर्व- गुल्शेर अहमद का प्लॉट संख्या 54 पश्चिम- लॉट संख्या 53, उत्तर- अन्य प्लॉट, दक्षिण-अब्दुल गलिक का मकान। CERSAI Asset ID No.-200056054205	ऋणित फेसीलिटी संख्या 2 एफआईटीएल खाता संख्या- 60339631048, ₹. 0.80 लाख	लेजर बैलेंस: ₹. 50,188.00 अप्रामांशित ब्याज: ₹. 27,867.00 बकाया जुर्माना: ₹. 2,775.00 हिरवाई शुल्क: ₹. 177.00 कुल बकाया: ₹. 81,007.00
एन पी ए			
दिनांक 1- 10.04.2021			

इंडियन रेलवे फाइनेंस कारपोरेशन
(रेल मंत्रालय का नवरत्न उपक्रम)

अविष्य पथ पर

इंडियन रेलवे फाइनेंस कारपोरेशन लिमिटेड

(रेल मंत्रालय का नवरत्न उपक्रम)

सी आई एन: L65910DL1986GOI026363

पंजी. कार्यालय: यूजी फ्लोर, ईस्ट टावर, एनबीसीसी प्लेस, भीम पितामह मार्ग, प्रगति विहार, लोधी रोड, नई दिल्ली-110003

दूरभाष: 011-24361480, ईमेल: investors@irfc.co.in, वेबसाइट: https://irfc.co.in

31 मार्च 2025 को समाप्त तिमाही और वर्ष के लिए लेखापरीक्षित वित्तीय परिणामों का विवरण

वित्तीय परिणामों की लेखा परीक्षा समिति द्वारा समीक्षा की गई है और 28 अप्रैल, 2025 को आयोजित उनकी संबंधित बैठक में निदेशक मंडल द्वारा अनुमोदित और रिकॉर्ड में लिया गया है। कंपनी के वैधानिक लेखा परीक्षक मैसर्स ओ पी टोटला एंड कंपनी, चार्टर्ड अकाउंटेंट्स द्वारा इनका लेखा परीक्षण किया गया है।

31 मार्च 2025 को समाप्त तिमाही और वर्ष के वित्तीय परिणामों का पूरा फार्मेट स्टॉक एक्सचेंज की वेबसाइट (www.bseindia.com और www.nseindia.com) और कंपनी की वेबसाइट (https://irfc.co.in) पर उपलब्ध है और व्यू आर कोड को स्कैन करके उन्हें देखा जा सकता है।

हस्ता./-
(मनोज कुमार दुबे)
अध्यक्ष एवं प्रबंध निदेशक और सीईओ
डीआईएन: 07518387

नोट: उपरोक्त सूचना सेबी (सूचीकरण दायित्व और प्रकटीकरण आवश्यकताएं) विनियम, 2015 के विनियम 47(1) के साथ पठित विनियम 32, 52 के अनुसार है।

स्थान : नई दिल्ली
दिनांक : 28.04.2025

Industry Advisors Being Roped In

From Page 1

Talks in the initial stage with management meetings just kicking off. Many of the firms have started the process of roping in industry advisors.

Several PE funds that are in the fray for a stake in Tata India will also be keen to evaluate the Whirlpool option. TPG, Warburg Pincus, Goldman Sachs and CVC Capital Partners are among the names, along with the family offices of leading Indian industrialists, ET reported Monday.

"PE funds have previously backed homegrown consumer appliance brands. Advent took control of CG Consumer along with Temasek and made a successful exit through the markets. They still are the controlling shareholders of Eureka Forbes, which was acquired from the cash-strapped SE Group."

Whirlpool India stock fell after the parent announced the decision to reduce its holding to minority status on January 29. The stock fell to Rs 160 on March 23 from Rs 177 on January 29. It closed at Rs 136.35 on Monday on the BSE for a market value of Rs 15,26.6 crore.

MORE AUTONOMY

The US parent had earlier said the reduction of its shareholding will result in "increased autonomy" at the Indian unit, allow it to focus on accelerated growth, and utilise its well-funded business to invest further.

Peters said in February that Whirlpool is not looking for a "strategic buyer" for its shares.

"A strategic transaction with another player would not make sense at this time because it would not be as value creating as it is for us to provide the brand and the technology over the long term," he had said, adding that a deal would free up Indian management. "It will put decision-making completely in their hands without the oversight of Whirlpool."

The company clocked sales of Rs 5,822 crore and net profit of Rs 672 crore in FY24. In the nine months ended December 2024, revenue from operations rose 27% to Rs 6,450 crore from the year earlier. LG India posted FY24 sales of Rs 2,207 crore and net profit of Rs 1,241 crore. Voltas posted sales of Rs 3,037 crore and net profit of Rs 634 crore in the same period.

In the March quarter, Asia accounted for 7.4% of Whirlpool Corp's global sales of \$5.6 billion and 9% of global profit of \$214 million.

24% STAKE SOLD IN 2024

The parent had sold a 24% stake in the Indian firm in January 2024 through block deals for Rs 2,409 crore. The buyers included five mutual funds such as SBI Mutual Fund, Aditya Birla Sun Life Mutual Fund, and one foreign institutional investor Societe Generale.

Among the first MNC electronics brands to enter India in the 1980s, Whirlpool has been able to scale up as much as rivals LG, Samsung and Haier, which entered much later, or even homegrown brands such as Voltas and Havells-owned Lloyd.

"Whirlpool Corp has informed that they want the Indian entity to carve out its own future without much interference and home roads being their strategic and economic" assessor industry executives said. "This makes it interesting for private equity funds to take control, build the business, which has been lagging compared to peers like LG and Samsung, and increase its valuation."

The US company's chief financial and administrative officer James W. Peters told analysts on Thursday night that the India transaction has

Customer Acquisition Hook

From Page 1

"The newer apps are not offering pure-play payments they are going beyond that with credit, e-commerce loans and bill payments," said Rohan.

Lalithayar partner at Grant Thornton Bharat. "UPI is their customer acquisition hook, and it seems to be working," he said.

Now, it focused on consumer lending. Cred is expanding unsecured

loans and bill payments through Bharat Connect, and SuperMoney is blending itself into Zippart's e-commerce ecosystem.

THE CASHBACK PLAY

These firms are offering cashbacks and other incentives to move consumers away from their pro-

ferred apps at a time when the growth rate of UPI has slowed down. The payment networks grew about 38% in 2023 and 2024, down from around 54% growth in 2022, albeit on a larger base. ET reported on April 17.

Currently UPI is estimated to have more than 300 million active users.

While Saper Money is offering up to 5% cashback on every UPI transaction, Navin is positioning UPI payments as a "rewarding" experience, bundling features such as buy-now-pay-later through Nari Trezo. Cred had until recently promoted cashbacks for every Credit UPI transaction.

TVS MOTOR COMPANY LIMITED

Regd office: 'Chatanya', No. 12, Khader Nawaz Khan Road, Nungambakkam, Chennai 600 006
Website: www.tvsmotor.com Telephone No. (044) 28332115 Email: contactus@tvsmotor.com
CIN:L35921TN1992PLC022945

STATEMENT OF STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2025

Sl. No.	Particulars	Standalone			Consolidated		
		Quarter ended	Year ended	Quarter ended	Year ended	Quarter ended	Year ended
		31.03.2025	31.03.2024	31.03.2024	31.03.2025	31.03.2024	31.03.2024
		Unaudited	Audited	Unaudited	Audited		
1	Total income from operations	9,550.44	8,166.84	36,251.32	31,775.37	11,542.00	9,542.46
2	Net Profit / (Loss) for the period (before Tax, Exceptional items)	1,111.98	671.63	3,628.79	2,780.66	992.88	637.35
3	Net Profit / (Loss) for the period before tax (after Exceptional items)	1,111.98	671.63	3,628.79	2,780.66	992.88	637.35
4	Net Profit / (Loss) for the period after tax (after exceptional items)	852.12	485.43	2,710.54	2,083.00	686.70	401.67
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income / (Loss) (after tax)	892.56	473.16	2,743.16	2,063.29	733.01	372.65
6	Paid up equity share capital (Face value of Rs 1/- each)	47.51	47.51	47.51	47.51	47.51	47.51
7	Reserves (excluding Revaluation Reserve)	-	-	8,880.14	7,683.63	-	-
8	Security Premium Account	-	-	-	-	-	8,465.67
9	Retained Earnings	9,996.18	7,725.95	9,996.18	7,725.95	8,481.39	6,751.06
10	Outstanding Debt	1,441.38	1,027.61	1,441.38	1,027.61	23,500.76	23,500.76
11	Outstanding redeemable Preference Shares	-	-	-	-	-	-
12	Debt Equity Ratio (Times)	0.15	0.13	0.15	0.13	2.76	3.38
13	Earnings Per Share (Face value of Rs. 1/- each) (not annualised) (for continuing and discontinued operations)						
	(i) Basic (in Rs.)	17.94	10.22	57.05	43.84	13.84	8.15
	(ii) Diluted (in Rs.)	17.94	10.22	57.05	43.84	13.84	8.15
14	Capital Redemption Reserve	-	-	-	-	-	-
15	Debiture Redemption Reserve	-	-	-	-	-	-
16	Debt Service Coverage Ratio (Excluding NBFC Subsidiary) (Times)	7.13	5.18	5.36	2.52	2.40	3.26
17	Interest Service Coverage Ratio (Excluding NBFC Subsidiary) (Times)	37.22	25.15	30.65	21.64	18.52	10.60
18	Current Ratio (Times)	0.60	0.64	0.60	0.64	1.12	1.02
19	Long term debt to working capital (Times)	-	-	-	-	1.81	2.44
20	Bad debts to Accounts Receivable ratio (Times)	-	-	-	-	-	-
21	Current liability ratio (Times)	0.84	0.76	0.84	0.79	0.60	0.61
22	Total debts to total assets ratio (Times)	0.09	0.05	0.09	0.09	0.58	0.08
23	Debtors Turnover ratio (Times)	28.08	27.86	28.06	27.85	24.90	25.29
24	Inventory Turnover ratio (Times)	16.84	17.97	18.64	17.97	11.46	11.71
25	Operating Margin (%)	14.0	11.3	12.3	11.1	12.4	10.3
26	Net Profit Margin (%)	8.9	5.8	7.5	5.5	6.2	4.1

Notes:
1 The above is an extract of the detailed format of 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 financial results are available on the Stock exchange website (www.bseindia.com and www.nseindia.com) and on Company's website (www.tvsmotor.com).
2 Figures for the previous periods have been regrouped, wherever necessary, to conform to the current period's classification.
3 The detailed Financial Results of the Company for the year ended 31st March 2025 can be accessed through the below QR code.



For TVS MOTOR COMPANY LIMITED
Sd/-
Prof. Sir Ralf Dieter Speth
Chairman

Date : 23th April 2025

INDIAN RAILWAY FINANCE CORPORATION LIMITED
(A NAVRATNA CPSE UNDER MINISTRY OF RAILWAYS)
CIN: L65910DL1986G0126363
Regd. Office: UG Floor, East Tower, NBCC Place, Ghosham Pitambar Marg, Pragati Vihar, Lodi Road, New Delhi-110033
Phone: 011-24361480, Email: investors@irfc.co.in, Website: https://irfc.co.in

Future on Track

Extract of Statement of Audited Financial Results for the quarter and year ended 31st March 2025



Sl. No.	Particulars	Quarter Ended		Year Ended	
		31.03.2025	31.12.2024	31.03.2024	31.03.2025
		(Audited)	(Unaudited)	(Audited)	(Audited)
(i)	Revenue From Operations	6,722.83	6,763.59	6,474.56	27,152.14
(ii)	Net Profit for the period (before Tax and Exceptional items)	1,581.87	1,630.56	1,717.32	6,582.30
(iii)	Net Profit for the period before tax (after Exceptional items)	1,581.87	1,630.56	1,717.32	6,582.30
(iv)	Net Profit for the period after tax (after Exceptional items)	1,581.87	1,630.56	1,717.32	6,582.30
(v)	Total Comprehensive Income for the period (comprising Profit for the period after tax and Other Comprehensive Income after tax)	1,566.99	1,627.52	1,720.86	6,486.33
(vi)	Paid up Equity Share Capital (Face Value of Rs. 10/- Per Share)	13,088.51	13,088.51	13,866.51	13,088.51
(vii)	Other Equity Excluding Revaluation Reserves as per balance sheet	39,595.26	36,977.76	36,110.86	39,599.26
(viii)	Net Worth	52,684.77	52,846.26	49,178.57	52,687.77
(ix)	Paid up Debt Capital/Outstanding Debt	4,12,129.40	4,08,523.94	4,12,032.10	4,12,129.40
(x)	Debt Equity Ratio	7.83	7.81	8.38	7.83
(xi)	Earnings Per Share (of Rs. 10 each)				
	- Basic (Rs)	1.29	1.25	1.32	4.98
	- Diluted (Rs)	1.29	1.25	1.32	4.98

Notes:
1 The above financial results were reviewed by the Audit Committee and approved and taken on record by the Board of Directors at their respective meeting held on 23th April 2025. These have been certified by the Statutory Auditors of the company, M/s P V & Co., Chartered Accountants.
2 The above is an extract of the detailed format for the quarter and year ended 31st March 2025 financial results filed with the stock exchange under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results for the quarter and year ended 31st March 2025 financial results are available on the website of the stock exchanges (www.bseindia.com and www.nseindia.com) and the website of the Company (https://irfc.co.in).
3 Shareholders holding shares in dematerialized mode are requested to update their records such as tax residential status, and permanent account number (PAN), mobile number and other details with the relevant depositories through their depository participants. Shareholders holding shares in physical mode are requested to furnish details to the Company's Registrar and Share Transfer Agent, M/s BofI Financial & Computer Services (P) Ltd at irfc@bdfinancial.com. Member is also requested to register/update their E-mail ID with company at investors@irfc.co.in/Depository participants/Company's Registrar & Share Transfer Agent at irfc@bdfinancial.com which will be used for sending official documents through e-mail facility.
4 Current financial results have been presented in Rs. Crore and accordingly previous period results have also been converted to Rs. Crore. Further, previous periods figures have been re-grouped/reclassified wherever necessary.
5 The company is a net worth subsidiary/associate joint venture company (s), as on 31st March 2025. Accordingly, the company is not required to prepare consolidated financial results.
6 Shareholders are requested to claim their unpaid/unclaimed dividend, if any by writing to Company at its Registered Office or email at investors@irfc.co.in or IRFC/NA of the Company at irfcnavratna@bdfinancial.com. Dividends if not encashed for a consecutive period of seven (7) years being with the Companies unpaid dividend accounts, are liable to be transferred to the Investor Education and Protection Fund (IEPF) although the shares in respect of such unclaimed dividends.

Sd/-
(Manoj Kumar Dubey)
Chairman and Managing Director & CEO
DIN: 07519347

Place: New Delhi
Dated: 28.04.2025

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Delhi dermatology body unable to verify member's credentials

Rena Nagarajan
@timesofindia.com

New Delhi: Forget patients being able to suss out doctors and their credentials, even a doctors' association struggles to find out if a fellow doctor has a valid degree or specialisation. The Delhi branch of the Indian Association of Dermatologists, Venereologists and Leprologists (IADVL) is unable to verify if a life member of the association is a genuine dermatologist with a valid MBBS degree and specialisation in dermatology.

Speaking to TOI, the doctor in question, Dr TA Rana, who has a thriving practice in Noida, vehemently denied there was any controversy regarding his qualification. "The confusion was created because I chose to change my name from Tausif Ahmed Khan to Tausif Ahmed Rana in my passport in 2011-12," he said.

Tausif Ahmed Khan who, in 2016, registered his MBBS degree obtained in 2006. If he had specialised in dermatology, it would take two to three more years. No additional qualification shows up for this registration number. The Constitution of Indian Association of Dermatologists, Venereologists and Leprologists Delhi specifies that the eligibility criteria for life membership is postgraduate qualification in dermatology.

Dr Rana claims that he had submitted all his qualifications when he became a member. However, according to Dr Himanshu Gupta, the secretary of the Delhi branch, he had become a member in 2006-06 when everything was done normally. "Those records cannot be found. He was given a chance to submit copies of his certificates, which he has not done yet. The executive committee has passed a resolution for his removal from the association. It has to be ratified in the general body meeting, after which the decision is conveyed to the national association. We haven't complained to the Delhi Medical Council because he is registered with the UP Medical Council and practising in Noida," said Dr Gupta.

Dr Rana said the controversy was created by a few people in the Delhi state branch who were jealous of the success of the association he established called Face Aesthetic Dermatologists Society-EADS and that he would take them to court for this.

Arshad Kumar
@timesofindia.com

30-year-old NHAI patrol officer helping with breakdown on DME, run over and crushed

The cops said a Scorpio, hurtling from Delhi, had hit the truck (UP94KT3823) travelling ahead near the Siddharth Vihar car around 8 am. Due to the collision, the truck overturned and landed right on the spot where NHAI officer Pawan Kumar was standing, crushing him. Kumar died at the spot.

Police said three people were in the Scorpio — Akshay, Sachin and Devansh — who were in the Scorpio also suffered minor injuries in the crash and were released after treatment. It is not immediately clear who was the driver when the car hit the truck.

ACP Sohal Ritesh Tiwari told TOI that the NHAI team — Kumar and his two colleagues Rajat and Anshu — had responded on alert that a Fortuner had broken down on the DME and reached the spot to help the driver pull over the SUV.

An FIR was registered against the driver of the Scorpio, with a temporary registration plate (TG25TR1062K), under

RNS sectors 281 (cash dividend), 289 (causing death by negligence), 292D (causing grievous hurt by endangering life or personal safety of others), and 324 (4) (misconduct causing damage to the amount of Rs.50) after a complaint was submitted by Kumar's brother Jai Prakash, a resident of Balia.

TVS MOTOR COMPANY LIMITED



Regd office: 'Chaitanya', No. 12, Khader Navaz Khan Road, Nungambakkam, Chennai 600 006
Website: www.tvsmotor.com Telephone No. (044) 28332115 Email: contactus@tvsmotor.com
CIN:L35921TN1062PLC022945

STATEMENT OF STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2025

(₹ in Crores)

Sl. No.	Particulars	Standalone			Consolidated		
		Quarter ended	Year ended	Quarter ended	Year ended	Quarter ended	Year ended
		31.03.2025	31.03.2024	31.03.2024	31.03.2025	31.03.2024	31.03.2025
		Unaudited	Audited	Unaudited	Audited	Unaudited	Audited
1	Total income from operations	9,530.44	6,166.84	35,251.32	31,775.37	11,542.00	9,542.46
2	Net Profit / (Loss) for the period (before Tax, Exceptional items)	1,111.98	671.63	3,629.79	2,780.65	992.88	637.35
3	Net Profit / (Loss) for the period before tax (after Exceptional items)	1,111.98	671.63	3,629.79	2,780.65	992.88	637.35
4	Net Profit / (Loss) for the period after tax (after Exceptional items)	852.12	485.43	2,710.54	2,083.00	686.70	401.67
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income / (Loss) for the period	892.56	473.16	2,743.16	2,063.29	733.01	372.65
6	Paid up equity share capital (Face value of Rs 1/- each)	47.51	47.51	47.51	47.51	47.51	47.51
7	Reserves (excluding Revaluation Reserve)	-	-	8,893.14	7,683.53	-	-
8	Security Premium Account	-	-	-	-	-	-
9	Net Worth	9,966.16	7,725.95	9,966.16	7,725.95	8,481.39	6,751.06
10	Outstanding Debt	1,441.38	1,027.61	1,441.38	1,027.61	23,500.76	23,500.76
11	Outstanding redeemable Preference Shares	-	-	-	-	-	-
12	Debt Equity Ratio (Times)	0.15	0.13	0.15	0.13	2.76	3.38
13	Earnings Per Share (Face value of Rs. 1/- each) (not annualised) (for continuing and discontinued operations)						
	(i) Basic (₹ Rs.)	17.94	10.22	57.05	43.84	13.84	8.15
	(ii) Diluted (₹ Rs.)	17.94	10.22	57.05	43.84	13.84	8.15
14	Capital Redemption Reserve	-	-	-	-	-	-
15	Debtors Turnover Ratio (Times)	7.13	5.18	5.36	2.52	2.40	3.26
16	Debt Service Coverage Ratio (Excluding NBFC Subsidiary) (Times)	37.22	25.15	30.65	21.64	18.52	10.60
17	Interest Service Coverage Ratio (Excluding NBFC Subsidiary) (Times)	0.60	0.64	0.60	0.64	1.12	1.12
18	Current Ratio (Times)	-	-	-	-	1.81	2.44
19	Long term debt to working capital (Times)	-	-	-	-	-	-
20	Bad debts to Accounts Receivable ratio (Times)	-	-	-	-	-	-
21	Current liability ratio (Times)	0.84	0.76	0.84	0.79	0.50	0.61
22	Total debts to total assets ratio (Times)	0.09	0.05	0.09	0.09	0.58	0.08
23	Debtors Turnover ratio (Times)	28.08	27.86	28.08	27.85	24.90	25.29
24	Inventory Turnover ratio (Times)	16.84	17.97	16.84	17.97	11.46	11.71
25	Operating Margin (%)	14.0	11.3	12.3	11.1	12.4	10.3
26	Net Profit Margin (%)	8.9	5.8	7.5	9.0	6.2	4.1

Notes:
1 The above is an extract of the detailed format of 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 financial results are available on the Stock exchange websites (www.bseindia.com and www.nseindia.com) and on Company's website (www.tvsmotor.com).
2 Figures for the previous periods have been regrouped, wherever necessary, to conform to the current period's classification.
3 The detailed Financial Results of the Company for the year ended 31st March 2025 can be accessed through the below QR code.



For TVS MOTOR COMPANY LIMITED
Sd/-
Prof. Sir Ralf Dieter Speth
Chairman

Date : 23th April 2025

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Prime Minister

Devendra Fadnis
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Phone: 011-24361480, Email: investors@irfc.co.in, Website: https://irfc.co.in

Extract of Statement of Audited Financial Results for the quarter and year ended 31st March 2025

Sl. No.	Particulars	(Amounts in ₹. Crore, unless stated otherwise)			
		Quarter Ended		Year Ended	
		31.03.2025	31.12.2024	31.03.2024	31.03.2025
(I)	Revenue from Operations	6,722.83	6,763.69	5,474.58	27,162.14
(II)	Net Profit for the period (before Tax and Exceptional items)	1,681.87	1,630.66	1,717.32	6,662.90
(III)	Net Profit for the period before tax (after Exceptional items)	1,681.87	1,630.66	1,717.32	6,662.90
(IV)	Net Profit for the period after tax (after Exceptional items)	1,681.87	1,630.66	1,717.32	6,662.90
(V)	Total Comprehensive Income for the period (comprising Profit for the period after tax and Other Comprehensive Income after tax)	1,686.99	1,627.62	1,729.08	6,486.33
(VI)	Paid up Equity Share Capital (Face Value of Rs. 10/- Per Share)	13,066.51	13,066.51	13,066.51	13,066.51
(VII)	Other Equity Excluding Revaluation Reserves as per balance sheet	29,599.26	38,577.75	35,119.06	35,599.26
(VIII)	Net Worth	52,667.77	52,046.26	49,178.57	52,667.77
(IX)	Paid up Debt Capital/Outstanding Debt	4,12,128.40	4,06,523.94	4,12,632.10	4,12,632.10
(X)	Debt Equity Ratio	7.83	7.81	8.38	7.83
(XI)	Earnings Per Share (₹ Rs. 10 each)				
	- Basic (₹ Rs.)	1.20	1.25	1.32	4.98
	- Diluted (₹ Rs.)	1.29	1.25	1.32	4.98

Notes:
1 The above financial results were reviewed by the Audit Committee and approved and taken on record by the Board of Directors at their respective meeting held on 28th April 2025. These have been audited by the Statutory Auditors of the company, M/s C.P. Gola & Co. Chartered Accountants.
2 The above is an extract of the detailed format of the financial results for the quarter and year ended 31st March 2025. Financial results, filed with the stock exchange under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results is available on the website of the stock exchanges (www.bseindia.com and www.nseindia.com) and the website of the Company (https://irfc.co.in).
3 Shareholders holding shares in dematerialised mode are requested to update their records such as tax residential status, and permanent account number (PAN), mobile numbers and other details with the relevant depositories through their depository participants. Shareholders holding shares in physical mode are requested to furnish details to the Company's Registrar and Share Transfer Agent, M/s Beta Finance & Computer Services Pvt. Ltd. at irfc@betafinancial.com. Member(s) are also requested to register/update their e-mail ID with company at investors@irfc.co.in/Depository participants/Company's Registrar & Share Transfer Agent at irfc@betafinancial.com which will be used for sending official documents through e-mail facility.
4 Current financial results have been presented in ₹. Crore and accordingly previous period results have also been converted to ₹. Crore. Further, previous periods figures have been regrouped wherever considered necessary.
5 The company is not having subsidiary/associate/joint venture company(s) as on 31st March 2025. Accordingly, the company is not required to prepare consolidated financial results.
6 Shareholders are requested to claim their unpaid dividend, if any by writing to the Company with Registered Office or email at investors@irfc.co.in to the RA of the Company at investors@betafinancial.com. Dividends if not encashed for a consecutive period of seven (7) years lying with the Companies unpaid dividend accounts, are liable to be transferred to the Investor Education and Protection Fund ("IEPF") along with the shares in respect of such unclaimed dividends.

Sd/-
(Manoj Kumar Dubey)
Chairman and Managing Director & CEO
DIN: 07514687

Place : New Delhi
Date : 28.04.2025

