

October 16, 2022

To

BSE Limited Department of Corporate Services Listing Department P J Tower, Dalal Street, Mumbai - 400001 <i>Scrip Code: 535648</i>	National Stock Exchange of India Limited Listing Department Exchange Plaza, Plot no. C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051 <i>Scrip Symbol: JUSTDIAL</i>	Metropolitan Stock Exchange of India Limited 205(A), 2 nd Floor, Piramal Agastya Corporate Park, L.B.S Road, Kurla (West), Mumbai - 400070 <i>Scrip Symbol: JUSTDIAL</i>
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Dear Sir/Madam,

**Sub.: Newspaper clippings - "Unaudited Financial results (Standalone and Consolidated)
for the second quarter and half year ended September 30, 2022**

We enclose herewith copy of advertisements giving information of the financial results as specified in Regulation 33 of Listing Regulations.

The above mentioned advertisement is published in The Financial Express (English Newspaper) & Navshakti (Marathi Newspaper) on October 16, 2022.

The same will also be available on the Company's website at <https://www.justdial.com/cms/investor-relations/statutory-ads>.

We request you to take the above on record.

Thanking You,

Yours truly,

For Just Dial Limited

MANAN
YOGENDRA UDANI
Digitally signed by MANAN
YOGENDRA UDANI
Date: 2022.10.16 13:03:36
+05'30'

Manan Udani
Company Secretary

Encl: As above

Just Dial Limited

CIN: L74140MH1993PLC150054

Registered & Corporate Office : Palm Court Building M, 501/B, 5th Floor, New Link Road, Besides Goregaon Sports Complex, Malad West, Mumbai - 400064

Tel. : 022-28884060 / 66976666 • Fax : 022-28823789

Mumbai, Delhi, Kolkata, Chennai, Bangalore, Pune, Hyderabad, Ahmedabad, Coimbatore, Jaipur and Chandigarh

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URJA GLOBAL LIMITED							
Regd. Office : 487/63, 1 st FLOOR, NATIONAL MARKET, PEERAGARHI, NEW DELHI - 110087 CIN : L67120DL1992PLC048983							
EXTRACT OF UN-AUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2022 (Rs. In lacs)							
S. No.	PARTICULARS	STANDALONE		CONSOLIDATED		STANDALONE	
		Quarter Ended		Quarter Ended		Year Ended	
		30.09.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022	31.03.2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1	Total income from operations (net)	964.55	61.44	970.42	1,139.47	6,376.08	7,453.49
2	Net Profit for the period (before Tax, Exceptional and Extraordinary Items)	98.41	9.39	105.80	22.35	88.33	99.37
3	Net Profit for the period before tax, (after Exceptional and Extraordinary items)	98.41	9.39	105.80	22.35	88.33	99.37
4	Net Profit for the period after tax, (after Exceptional and Extraordinary items)	98.41	9.39	105.80	22.35	44.88	55.25
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after Tax)]	98.41	9.39	105.80	22.35	44.88	55.93
6	Equity Share Capital	5,339.01	5,197.06	5,339.01	5,197.06	5,339.01	5,339.01
7	Reserves (excluding revaluation reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	8,850.27	12,016.32
8	Earnings per share (of Re. 1/- each) (for continuing operations)						
	1. Basic	0.018	0.002	0.020	0.004	0.008	0.010
	2. Diluted	0.018	0.002	0.020	0.004	0.008	0.010
Notes: 1 The Financial Results have been prepared in accordance with the recognition and measurement principles of applicable Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended as specified in section 133 of the Companies Act, 2013. 2 The Previous period's figures have been regrouped / reclassified, wherever necessary to correspond with the current period's classification / disclosure. 3 The Provision for Income Tax shall be made at the end of the year. 4 The EPS has been calculated in accordance with Ind AS 33 as notified by the Ministry of Corporate Affairs (MCA) in the Companies (Indian Accounting Standards) Rules, 2015 as amended as specified in section 133 of the Companies Act, 2013. 5 The above financial results were reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meeting held on 15 th October 2022. 6 The Company has considered the possible effects that may result from the pandemic relating to COVID-19. The Company has performed sensitivity analysis on the assumptions used and based on current indicators of future economic conditions. In developing the assumptions relating to the possible future uncertainties in the global economic conditions because of this pandemic, the Company, as at the date of approval of these financial results has used internal and external sources on the expected future performance of the Company. 7 The decrease in revenue is the effect of detention of officials for inquiry under Section 132(1)(b) and (c) of CGST Act, 2017 and Seizure of documents by the GST department.							
Place : New Delhi Date : 15 th October, 2022							
Mohan Jagdish Agarwal Managing Director DIN: 07627568							

Justdial Just Dial Limited CIN: L74140MH1993PLC150054 Registered Office : Palm Court, Building-M, 501/B, 5 th Floor, New Link Road, Besides Goregaon Sports Complex, Malad (West), Mumbai 400 064. Tel. No: +91 22 2888 4060 Fax: +91 22 2882 3789 E-mail: investors@justdial.com Website: www.justdial.com									
Statement of unaudited standalone and consolidated financial results for the quarter and half year ended September 30, 2022									
Sl. No.	Particulars	Standalone				Consolidated			
		Quarter ended September 30, 2022	Half Year ended September 30, 2022	Quarter ended September 30, 2021	Year Ended March 31, 2022	Quarter ended September 30, 2022	Half Year ended September 30, 2022	Quarter ended September 30, 2021	Year Ended March 31, 2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Income from Operations	20,526	39,086	15,598	64,695	20,526	39,086	15,598	64,695
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	6,428	445	4,280	8,340	6,423	439	4,279	8,329
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	6,428	445	4,280	8,340	6,423	439	4,279	8,329
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	5,221	386	3,292	7,094	5,216	380	3,291	7,083
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	5,584	705	3,122	6,917	5,579	699	3,121	6,906
6	Equity Share Capital	8,430	8,430	8,355	8,361	8,430	8,430	8,355	8,361
7	Reserves excluding revaluation reserve as per the balance sheet of the previous year				3,40,247				3,40,259
8	Earnings Per Share (of ₹ 10/- each) (Not annualised)								
	a) Basic (₹)	6.19	0.46	4.73	9.51	6.19	0.45	4.72	9.49
	b) Diluted (₹)	6.15	0.45	4.64	9.33	6.14	0.45	4.64	9.31
Notes: 1 The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchange(s) www.bseindia.com, www.nseindia.com & www.mseil.in and on the website of the Company www.justdial.com under Investor Relation Section. 2 The statement of unaudited financial results for the quarter and half year ended September 30, 2022 has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 14, 2022. The Statutory Auditors have conducted a "Limited review" of these results in terms of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.									
For and on behalf of the board of directors of Just Dial Limited Sd/- V.S.S. Mani Managing Director and Chief Executive Officer DIN: 00202052									
Place: Mumbai Date: October 14, 2022									



TATA ELXSI LIMITED

CIN : L85110KA1989PLC009968

Regd. Office: ITPB Road, Whitefield, Bengaluru - 560 048 e-mail:investors@tataelxsi.com www.tataelxsi.com

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND
YEAR TO DATE FOR THE PERIOD FROM APRIL 01, 2022 TO SEPTEMBER 30, 2022

₹ lakhs						
Particulars		Quarter ended			Year to date for the period from	
		Sep 30, 2022	Jun 30, 2022	Sep 30, 2021	Apr 1, 2022 to Sep 30, 2022	Apr 1, 2021 to Sep 30, 2021
						Mar 31, 2022
1	Income from operations					
(a)	Revenue from operations	76,317.11	72,588.85	59,533.10	1,48,905.96	1,15,364.73
(b)	Other income (Refer note 3)	1,866.94	1,031.90	243.18	2,898.84	1,993.26
2	Total income from operations (net)	78,184.05	73,620.75	59,776.28	1,51,804.80	1,17,357.99
2	Expenses					
(a)	Cost of materials consumed	4,160.01	3,918.59	3,031.26	8,078.60	6,996.91
(b)	Changes in inventories of stock-in-trade	(3.04)	56.00	-	52.96	6.29
(c)	Employee benefits expense	39,216.52	36,567.85	31,094.56	75,784.37	61,383.28
(d)	Finance costs	425.65	335.80	158.69	761.45	323.03
(e)	Depreciation and amortisation expense	2,178.84	1,709.31	1,349.71	3,888.15	2,541.32
(f)	Other expenses	10,289.48	8,231.03	7,043.26	18,520.51	13,615.32
3	Total expenses	56,267.46	50,818.58	42,677.48	1,07,086.04	84,866.15
4	Profit before tax (1-2)	21,916.59	22,802.17	17,098.80	44,718.76	32,491.84
4	Tax expense					
a)	Current tax	4,456.00	4,484.00	4,645.00	8,940.00	8,856.00
b)	Deferred tax	32.85	(153.94)	(79.57)	(121.09)	(235.07)
5	Total tax	4,488.85	4,330.06	4,565.43	8,818.91	8,620.93
6	Net profit for the period / year (3-4)	17,427.74	18,472.11	12,533.37	35,899.85	23,870.91
6	Other comprehensive income / (losses)					
(i)	Items that will not be reclassified to profit or loss	(91.16)	(400.80)	(210.12)	(491.96)	(208.70)
(ii)	Income tax relating to items that will not be reclassified to profit or loss	31.85	140.06	73.43	171.91	72.93
7	Total other comprehensive income / (losses) (net of tax)	(59.31)	(260.74)	(136.69)	(320.05)	(135.77)
8	Total comprehensive income (5+6)	17,368.43	18,211.37	12,396.68	35,579.80	23,735.14
9	Paid-up equity share capital (face value ₹10/- each)	6,227.64	6,227.64	6,227.64	6,227.64	6,227.64
10	Other equity					1,53,862.65
	Earnings per share					
	- Basic EPS (₹)	27.98	29.66	20.13	57.65	38.33
	- Diluted EPS (₹)	27.98	29.66	20.13	57.65	38.33

AUDITED BALANCE SHEET AS AT SEPTEMBER 30, 2022

₹ lakhs		
Particulars	As at Sep 30, 2022	As at Mar 31, 2021
ASSETS		
Non-current assets		
(a) Property, plant and equipment	16,639.41	12,677.42
(b) Capital work-in-progress	616.88	2,208.92
(c) Right of use assets	16,762.60	12,438.36
(d) Intangible assets	1,794.90	2,034.77
(e) Financial assets	-	-
(i) Investments *	-	-
(ii) Other financial assets	10,734.53	13,840.19
(f) Deferred tax assets (net)	1,189.83	896.83
(g) Other non-current assets	236.38	1,704.75
(h) Tax assets (net)	2,732.29	1,545.95
Total non-current assets	50,706.82	47,347.19
Current assets		
(a) Inventories	3.79	56.75
(b) Financial assets		
(i) Trade receivables		
Billed	60,734.05	55,368.06
Unbilled	15,939.84	11,910.74
(ii) Cash and cash equivalents	14,204.41	15,110.51
(iii) Other bank balances	81,960.71	81,410.39
(iv) Loans receivable	104.68	100.14
(v) Other financial assets	2,274.04	1,429.71
(c) Other current assets	4,643.92	4,183.84
Liabilities		
Non-current liabilities		
(a) Financial liabilities		
(i) Lease liabilities	16,516.55	11,828.60
(b) Provisions	4,048.76	3,976.17
Total non-current liabilities	20,565.31	15,804.77
Current liabilities		
(a) Financial liabilities		
(i) Lease liabilities	2,147.20	2,021.83
(ii) Trade payables		
a) Dues of micro, small and medium enterprises	225.14	45.94
b) Dues of creditors other than micro, small and medium enterprises	8,642.71	8,383.73
(iii) Other financial liabilities	10,085.92	10,795.45
(b) Other current liabilities	13,979.59	14,978.80
(c) Provisions	2,687.18	1,259.83
(d) Current tax liabilities (net)	3,036.61	3,536.69
Total current liabilities	40,804.35	41,022.27
TOTAL EQUITY AND LIABILITIES	2,30,572.26	2,16,917.33

* value is less than a lakh

AUDITED SEGMENT WISE REVENUE AND RESULTS

₹ lakhs						
Particulars		Quarter ended			Year to date for the period from	
		Sep 30, 2022	Jun 30, 2022	Sep 30, 2021	Apr 1, 2022 to Sep 30, 2022	Apr 1, 2021 to Sep 30, 2021
						Mar 31, 2022
1	Segment revenue					
(a)	Software development & services	74,354.52	71,085.43	58,177.65	1,45,439.95	1,12,883.83
(b)	System integration & support services	1,962.59	1,503.42	1,355.45	3,466.01	2,480.90
2	Total	76,317.11	72,588.85	59,533.10	1,48,905.96	1,15,364.73
2	Segment results					
(a)	Software development & services	25,490.41	25,433.08	19,171.44	50,923.49	35,711.84
(b)	System integration & support services	283.59	0.24	111.36	283.83	111.30
	Total	25,774.00	25,433.32	19,282.80	51,207.32	35,823.14
	Less: Finance costs	425.65	335.80	158.69	761.45	323.03
	Less: Unallocable expenditure (net of unallocable income)	3,431.76	2,295.35	2,025.31	5,727.11	3,008.27
	Profit before tax	21,916.59	22,802.17	17,098.80	44,718.76	32,491.84

Notes on segment information

Business segments: The Company is structured into two industry verticals- software development & services and system integration & support services. Accordingly, the information has been presented along these business segments.
Assets and liabilities of the Company are used interchangeably amongst segments. Allocation of such assets and liabilities is not practicable and any forced allocation would not result in any meaningful segregation. Hence, assets and liabilities have not been identified to any of the reportable segments.

AUDITED STATEMENT OF CASH FLOW

₹ lakhs		
		For the period ended
		Sep 30, 2022 Sep 30, 2021
A.	Cash flows from operating activities	
	Profit for the period	35,899.85 23,870.91
	Adjustment for:	
	Income tax expense recognised in profit and loss	8,818.91 8,620.93
	Depreciation and amortisation	3,888.15 2,541.32
	Interest income	(2,155.01) (1,444.36)
	Finance costs	761.45 323.03
	Provision for doubtful debts	(329.22) 1,040.18
	Net loss on sale of assets	13.80 1.96
	Net gain on lease modification	(116.03) -
	Net loss arising on financial assets measured at fair value through profit and loss	37.60 15.47
	Net unrealised exchange (gains) / loss	282.07 (78.34)
	Operating profit before working capital changes	47,101.57 34,891.10
	Movement in working capital:	
	Adjustments for (increase) / decrease in operating assets:	
	Loans receivables	(4.71) (8.59)
	Trade receivables- Billed	(5,204.72) (2,246.14)
	Trade receivables- Unbilled	(4,029.10) (1,433.10)
	Other financial assets	(1,119.86) (182.40)
	Other assets	(454.19) (230.85)
	Inventories	52.96 6.29
	Adjustments for (increase) / decrease in operating liabilities:	
	Provisions	989.60 (42.95)
	Trade payables	588.26 636.59
	Other financial liabilities	(865.45) 1,089.62
	Other current liabilities	(999.21) 1,193.39
	Cash generated from operations	36,055.15 33,672.96
	Income tax paid (net)	(10,626.42) (9,304.36)
	Net Cash generated from operating activities - (A)	25,428.73 24,368.60
B.	Cash flows from investing activities	
	Purchase of property, plant and equipment and intangibles	(3,245.09) (2,513.24)
	Proceeds from sale of property, plant and equipment and intangibles	29.25 (0.01)
	Movement in fixed deposits, net	3,600.00 10,750.40
	Interest received	1,618.01 1,405.16
	Net Cash generated from investing activities - (B)	2,002.17 9,642.31
C.	Cash flows from financing activities	
	Payment of lease liability	(1,614.19) (1,272.63)
	Interest paid	(9.31) -
	Dividend paid	(26,467.49) (29,892.69)
	Cash used in financing activities - (C)	(28,090.99) (31,165.32)
	Net (decrease)/ increase in cash and cash equivalents (A+B+C)	(660.09) 2,845.59
	Cash and cash equivalents as at beginning of the period	15,110.51 10,041.73
	Effects of exchange rate changes on the balances of cash and cash equivalents held in foreign currencies	(246.01) 84.00
	Cash and cash equivalents as at end of the period	14,204.41 12,971.32

Notes:

1 These results have been prepared in accordance with the Ind AS notified under Companies (Indian Accounting Standards) Rules 2015. These results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 14, 2022. The statutory auditors have expressed an unmodified audit opinion on these results.

2 The earnings per share (basic and diluted) for the interim periods have not been annualized.

3 Other income includes:

₹ lakhs					
	Quarter ended			Year to date for the period from	
	Sep 30, 2022	Jun 30, 2022	Sep 30, 2021	Apr 1, 2022 to Sep 30, 2022	Apr 1, 2021 to Sep 30, 2021
Exchange gain / (loss)	144.35	(116.09)	(474.22)	28.26	18.47
					429.39

4 The results of the Company for the quarter ended September 30, 2022 are available on the Company's website - www.tataelxsi.com, on the BSE Limited website - www.bseindia.com and the National Stock Exchange of India Limited website - www.nseindia.com.

By Order of the Board
for TATA ELXSI LIMITED

Sd/-

Manoj Raghavan
Managing Director

Bengaluru
October 14, 2022



FRANKLIN

TEMPLETON

Franklin Templeton Mutual Fund

Registered Office: One International Center, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400013

Income Distribution cum capital withdrawal (IDCW) in certain schemes/plans/options of Franklin Templeton Mutual Fund

The Trustees of Franklin Templeton Mutual Fund have decided to distribute the following Income Distribution cum capital withdrawal (IDCW):

Name of the Schemes / Plans / Options	Face Value per Unit (₹)	Amount of IDCW per Unit* (₹)	NAV per Unit as on October 13, 2022 (₹)
Franklin India Equity Savings Fund (FIESF)			
FIESF - Monthly IDCW Plan	10.00	0.07	11.5549
FIESF - Direct - Monthly IDCW Plan		0.85	12.3486
Franklin India Dynamic Asset Allocation Fund of Funds (FIDAAF)			
FIDAAF - IDCW	10.00	0.75	36.8217
FIDAAF - IDCW - Direct		0.85	42.6356
Franklin India Life Stage Fund of Funds (FILSF)			
20s Plan – IDCW	10.00	2.00	32.0698
20s Plan – IDCW - Direct			34.1193
30s Plan – IDCW			23.4962
30s Plan – IDCW - Direct			25.3259
40s Plan – IDCW			13.9412
40s Plan – IDCW - Direct	1.20	14.9285	

The Record Date for the same will be October 21, 2022 (Friday). If in case the Record Date falls on a non-Business Day, the immediately following Business Day shall be the Record Date. All the Unitholders / Beneficial Owners of the IDCW plan / option of the scheme whose names appear in the records of Registrar / Depositors as on the Record Date shall be entitled to receive IDCW. The investors in the IDCW re-investment plan/option will be allotted units for the IDCW amount at the NAV of next Business Day after the Record Date.

Please note that the IDCW payout shall be subject to the availability of distributable surplus and if the available distributable surplus as on the record date is lower than the aforementioned IDCW rate, then the available distributable surplus shall be paid out. The payout shall be subject to tax deducted at source i.e. TDS, as applicable.

Pursuant to payment of IDCW, the NAV of the scheme would fall to the extent of payout and statutory levy (if applicable).

For **Franklin Templeton Asset Management (India) Pvt. Ltd.** (Investment Manager of Franklin Templeton Mutual Fund)

Sd/-

Authorized Signatory

Date: October 15, 2022

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

RAMASIGNS INDUSTRIES LIMITED				
(Formerly Known as Rammaica India Limited) CIN NO:136100MH1981PLC024162 UNIT NO 3, VIMALA BHAVAN, GROUND FLOOR, SHARMA INDUSTRIAL ESTATE, WALBHAT ROAD, GOREGAON EAST, MUMBAI - 400063, Contact No : 022-61087777, FAX, No. 022-61087713 URL - www.ramasigns.in / Email ID - info@ramasigns.in				
Annexure XI			Rs. In Lakhs	
Sr. No.	Particulars	Quarter Ended	Half Year Ended	Year Ended
		30-09-2022	30-09-2021	30-09-2022
1	Total Income from operations (net)	711.57	1,012.36	1,500.41
2	Net Profit/(Loss) from ordinary activities before tax and extra ordinary items	39.96	58.52	55.04
3	Net Profit / (Loss) for the period after tax (after Extraordinary Items)	29.96	56.57	42.14
4	Total Comprehensive Income for the period (comprising profit & loss for the period after tax and other comprehensive income)	29.96	56.57	42.14
5	Equity Share Capital	1,427.50	1,427.50	1,427.50
6	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year)	344.99	298.79	344.99
7	Earnings Per Share (After extraordinary items) (of ₹ 5/- each) Diluted:	0.10	0.20	0.15
8	Earnings Per Share (After extraordinary items)(of ₹ 5/- each) Diluted:	0.10	0.19	0.14
1) The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on 15 th October, 2022. The Limited Review under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been carried out by the Statutory Auditors. The limited review report does not contain any observation which would have an impact on the results for the quarter ended 30th September 2022.				
2) The Company adopted Indian Accounting Standards ("Ind AS") effective April 1, 2017 (transition date April 1, 2016) and accordingly, the financial results for quarter ended September 30th, 2022 have been prepared in accordance with recognition and measurement principles laid down in the Ind AS 34 "Interim Financial Reporting" prescribed under section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder and the other accounting principles generally accepted in India				
3) The Unaudited Standalone results of the company are available on Company's Website - www.ramasigns.in and also on the website of BSE Limited - www.bseindia.com, where the shares of the Company are Listed				
4) There is no outstanding proceeds pending during the quarter ended 30th September 2022 of the NCD issued by the Company				
5) Figures of the previous quarter have been regrouped and reclassified to conform to the classification of current period, wherever considered necessary				
For and on behalf of Board of Directors M/S RAMASIGNS INDUSTRIES LIMITED Pankaj Hasmukh Jobalia Managing Director DIN : - 03637846				
Place :- Mumbai Date :-15/10/2022				

The spirit of Mumbai

is now 93 years old!

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HDB FINANCIAL SERVICES

HDB FINANCIAL SERVICES LIMITED

Regd. Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad- 380 009

CIN: U65993GJ2007PLC051028 | www.hdbfs.com

Tel: +912249116300 | Fax: +912249116666 | Email: compliance@hdbfs.com

Standalone and Consolidated Financial results for the period ended September 30, 2022

Particulars	Quarter ended Sep 30, 2022 Reviewed	Quarter ended Sep 30 2021 Reviewed	Year ended Mar 31, 2022 Audited
1 Total Income from Operations	30,478	27,710	113,063
2 Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary item(s))	6,318	2,520	13,476
3 Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary item(s))	6,318	2,520	13,476
4 Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary item(s))	4,711	1,917	10,114
5 Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	4,910	1,911	10,252
6 Paid up Equity Share Capital	7,905	7,892	7,904
7 Other Equity	96,315	79,298	87,493
8 Securities Premium Account	30,585	29,607	30,552
9 Net worth *	92,950	78,653	84,886
10 Paid up Debt Capital / Outstanding Debt	509,829	492,621	489,731
11 Outstanding Redeemable Preference Shares	5.48	6.26	5.77
12 Debt Equity Ratio **	-	-	-
13 Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations) (Refer Note 6) -	-	-	-
1. Basic:	5.96	2.43	12.81
2. Diluted:	5.96	2.43	12.80
14 Capital Redemption Reserve (Refer Note 8)	-	-	-
15 Debenture Redemption Reserve (Refer Note 9)	-	-	-
16 Debt Service Coverage Ratio (Refer Note 10)	-	-	-
17 Interest Service Coverage Ratio (Refer Note 10)	-	-	-

- Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules

* Network is equal to paid up equity share capital plus other equity less deferred tax

** Debt equity ratio is (Debt securities + Borrowings + Subordinated liabilities) / Network

Notes:

1 HDB Financial Services Limited ('the Company') is a Non-Banking Financial Company registered with the Reserve Bank of India.

2 The standalone and consolidated financial results for the quarter and half year ended September 30, 2022 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 15, 2022.

3 The standalone and consolidated financial results has been prepared in accordance with recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34") as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India.

4 In compliance with Regulations 33 and 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, a Limited Review of standalone financial results for the quarter and half year ended September 30, 2022 and September 30, 2021 have been carried out by the Statutory Auditors of the Company.

5 The figures for the quarter ended September 30, 2022 and September 30, 2021 are the balancing figures between reviewed figures in respect of the half year ended September 30, 2022 and September 30, 2021 and the reviewed figures for the quarter ended June 30, 2022 and June 30, 2021 respectively.

6 Earnings per equity share for the quarter ended September 30, 2022 and September 30, 2021 have not been annualised.

7 Other equity include Statutory Reserve as per Section 45(1C) of Reserve Bank of India Act, 1934, balance in securities premium, retained earnings, ESOP reserve and cash flow hedge.

8 The Company has not issued any non-convertible redeemable preference shares.

9 Debenture redemption reserve is not required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.

10 The requirement of disclosures of debt service coverage ratio and interest service coverage ratio is not applicable to the Company as it is a non banking financial company registered with the Reserve Bank of India.

11 The Secured listed non-convertible debt securities of the Company are secured by first pari passu mortgage of immovable property situated at "Heera Panna Commercial Complex", 3rd Floor, Dr. Yagnik Road, Rajkot and/or first and exclusive charge on receivables of the Company by way of hypothecation to the extent of minimum 1.1 times of the outstanding principal and interest there on.

12 The Reserve Bank of India, under Scale Based Regulations has categorised the Company as Upper Layer (NBFC-UL), vide it's circular dated Sept 30, 2022. Management has initiated necessary steps in terms of formulating an implementation plan and ensuring compliances with norms/changes suggested as and when they become applicable.

13 The above is an extract of the detailed format of quarterly and half yearly financial results filed with the BSE Limited and National Stock Exchange of India Limited under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarter and half year ended financial results as on September 30, 2022 along with the disclosure referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are available on the websites of the BSE Limited, National Stock Exchange of India Limited and the Company on www.bseindia.com, www.nseindia.com and www.hdbfs.com respectively.

14 Figures for the previous period have been regrouped wherever necessary, in order to make them comparable.

By order of the Board
For HDB Financial Services Limited
Sd/-
G. Ramesh
Managing Director
DIN: 05291597

Date: October 15, 2022
Place : Mumbai

Justdial

Just Dial Limited

CIN: L74140MH1993PLC150054

Registered Office : Palm Court, Building-M, 501/B, 5th Floor, New Link Road, Besides Goregaon Sports Complex, Malad (West), Mumbai 400 064.

Tel. No: +91 22 2888 4060 Fax: +91 22 2882 3789

E-mail: investors@justdial.com Website: www.justdial.com

Statement of unaudited standalone and consolidated financial results for the quarter and half year ended September 30, 2022

(₹ in Lacs except per share data)

Sl. No.	Particulars	Standalone				Consolidated			
		Quarter ended September 30, 2022	Half Year ended September 30, 2022	Quarter ended September 30, 2021	Year Ended March 31, 2021	Quarter ended September 30, 2022	Half Year ended September 30, 2022	Quarter ended September 30, 2021	Year Ended March 31, 2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Income from Operations	20,526	39,086	15,598	64,695	20,526	39,086	15,598	64,695
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	6,428	445	4,280	8,340	6,423	439	4,279	8,329
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	6,428	445	4,280	8,340	6,423	439	4,279	8,329
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	5,221	386	3,292	7,094	5,216	380	3,291	7,083
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	5,584	705	3,122	6,917	5,579	699	3,121	6,906
6	Equity Share Capital	8,430	8,430	8,355	8,361	8,430	8,430	8,355	8,361
7	Reserves excluding revaluation reserve as per the balance sheet of the previous year				3,40,247				3,40,259
8	Earnings Per Share (of ₹ 10/- each) (Not annualised)								
a) Basic (₹)		6.19	0.46	4.73	9.51	6.19	0.45	4.72	9.49
b) Diluted (₹)		6.15	0.45	4.64	9.33	6.14	0.45	4.64	9.31

Notes:

1 The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchange(s) www.bseindia.com, www.nseindia.com & www.mseil.in and on the website of the Company www.justdial.com under Investor Relation Section.

2 The statement of unaudited financial results for the quarter and half year ended September 30, 2022 has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 14, 2022. The Statutory Auditors have conducted a "Limited review" of these results in terms of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.

For and on behalf of the board of directors of Just Dial Limited

Sd/-

V.S.S. Mani

Managing Director and Chief Executive Officer

DIN: 00202052

Place: Mumbai

Date: October 14, 2022

IOB

इंडियन ओव्हरसीज बैंक

असेट रिकव्हरी मॅनेजमेंट ब्रांच

मेकर टॉवर्स – ई विंग, पाचवा मजला, कफ पोरड, मुंबई – ४०० ००५

फोन : २२१७४१७५/१८०/१११/११७/१०९, ई-मेल आयडी : iob1998@iob.in

०२.११.२०२२ रोजीस ई लिलाव

जंगम/स्थावर मिळकतींच्या विक्रीकरिता ई-लिलावाची जाहीर सूचना

सिक्विरिटायझेशन अॅन्ड रिस्कट्रान्स ऑफ फायनान्सिअल असेटस् अॅन्ड एन्फोर्समेंट ऑफ सिक्विटि ईस्टेट अॅन्ड, २००२ अन्वये बँकेकडे गहाण स्थावर मिळकतींची विक्री

ज्याअर्धी, इंडियन ओव्हरसीज बँकेच्या प्राधिकृत अधिकाऱ्यांनी येथील खालील तपशिलानुसार बँकेची थकबाकी अधिक व्याजाच्या वसुलीकरिता "जे आहे जेथे आहे तत्त्वने", "जे आहे जसे आहे तत्त्वने" आणि "जे काही आहे तेथे आहे तत्त्वने" त्या विक्रीच्या अधिकाऱसाह संबंधित कर्जदारांना कलम १३(२) अन्वये सूचनेत नमुद केलेल्या थकबाकीसाठी खालील कर्ज खात्यामध्ये अधिनियमाच्या कलम १३(२) अन्वये जारी केलेल्या सूचनाला अनुसरून सिक्विटायझेशन अॅन्ड रिस्कट्रान्स ऑफ फायनान्सिअल असेटस् अॅन्ड एन्फोर्समेंट ऑफ सिक्विटि ईस्टेट अॅन्ड, २००२ (यानंतर "अधिनियम" असा उल्लेख) च्या कलम १३(४) अन्वये खालील मिळकतीच्या कब्जा घेतला आहे आणि ज्याअर्धी थकबाकी चुकती करण्यास संबंधित कर्जदारांनी कसूर केल्यामुळे निम्नस्वाक्षरीकारांनी सदा अधिनियमाच्या कलम १३(४) अन्वये त्यांना प्रदान करण्यात आलेल्या अधिकाऱाचा वापर करून सदर मिळकतीच्या विक्रीद्वारे बँकेच्या थकबाकीची वसुली करण्यासाठी प्रस्तावित आहेत. विक्री वेबसाईटवर पुरविलेल्या ई-लिलाव प्लॅटफॉर्ममार्फत निम्नस्वाक्षरीकारांद्वारे करण्यात येईल.

अ. क्र.	शाखेचे नाव/खात्याचे नाव / ईमेल आयडी / संपर्क व्यक्तीचे नाव आणि क्र.	मिळकतीचा तपशील	थकबाकी (₹. लाखात)	राखीव किंमत (रुपयात)	इअर (रुपयात)	बोली वाढ रक्कम (रुपयात)	तपासणीची तारीख व वेळ	ई-लिलावाची वेळ	करजाचा प्रकार	मिळकतीचा प्रकार	स्थानिक स्थावरय संस्थांचे थकीत (मिळकत कर, पाण्याचा निचरा, इलेक्ट्रीसीटी विलस इ.)
१.	एआरएसबी मुंबई, मे. इंडो जर्मन ड्रुस प्रा. लि. ईमेल : iob1998@iob.in श्री. सुधांशु त्रिपाठी, मोबाईल क्र. : ७४०८८९६९७९	अरविंद केशव तुंबेरे यांच्या नावे असलेले कार्यालय परीसर क्र. ४४१, ४ था मजला, बी इमारत, मोजमापित साधारण २३८.७ चौ.फू. चर्ट क्षेत्र, मास्टर माईड १ रॉयल पाम्स, आरे मिल्क कॉलनी, गोंरेगाव (पु), मुंबई – ४०००६५, जिचा सीटीएस क्र. १६२७, वाग मरोशी, ता बोरिवली झोन ५४/२५४ए. द्वारे सीमाबद्ध : पूर्व : सुमीत अपार्टमेंट, पश्चिम : रोड द्वारे, उत्तर : रोड द्वारे, आणि दक्षिण : मीनाचं बिल्डिंग द्वारे.	३०.०९.२०२२ रोजीस रु. १०३.७४ अधिक त्यावरील पुढील व्याज, प्रभार	२०६१५००.००	२०६१५०.००	१००००.००	२८.१०.२०२२ रोजी दु. ३.०० ते सायं ५.०० दरम्यान (आगाऊ वेळ ठरवू)	स. ११.०० ते दु. १.०० १० मिनिटांच्या आधोआप विस्तारासह	सांकेतिक कब्जा	वाणिज्यिक	३२.०७.२०२२ रोजीस रु. ९.२४ चे सोसायटी थकीत. बँकेद्वारे कोणताही दावा जात किंवा प्राप्त नाही
२.	एआरएसबी मुंबई, मे. श्रीपाद बॅंटीरिज प्रा. लि. ईमेल : iob1998@iob.in श्री. सुधांशु त्रिपाठी संपर्क क्र. : ७४०८८९६९७९	गट क्र. १४४, घर क्र. १२८०, १२८१, १२८२, १२८३ आणि १२८४, गाव गोतबडे एच.पी. गॅस प्लांट आणि सुमिया राईस मिल जवळ, अलिबाग रोहा रोड, पोस्ट-बेळोशी, ता-अलिबाग, जि. रायगड, महाराष्ट्र येथील इंडस्ट्रीअल जमीन आणि इमारतीचे सर्व ते भाग आणि विभाग.	३०.०९.२०२२ रोजीस रु. १७६.०९ अधिक त्यावरील पुढील व्याज, प्रभार	९६१६५००.००	९६१६५०.००	५००००.००	२८.१०.२०२२ रोजी दु. ३.०० ते सायं ५.०० दरम्यान (आगाऊ वेळ ठरवू)	स. ११.०० ते दु. १.०० १० मिनिटांच्या आधोआप विस्तारासह	प्रत्यक्ष कब्जा	इंडस्ट्रियल	बँकेद्वारे कोणताही दावा जात किंवा प्राप्त नाही
३.	एआरएसबी मुंबई, मे. एसएसबी डेव्हलपर्स इमेल : iob1998@iob.in श्री. सुधांशु त्रिपाठी संपर्क क्र. : ७४०८८९६९७९	एसएसबी डेव्हलपर्स अॅन्ड बिल्डर्स प्रा. लि. यांच्या नावे असलेली सल्ले क्र. ११, संलग्न सीटीएस क्र. १४२, मोजमापित ४७२५ चौ. मी., गाव हरिचाली, लालसिंग चव्हाण मार्ग, टागोर नगर – ४, म्हाडा कॉलनी जवळ, विक्रोळी (पूर्व), मुंबई ४००८६. पश्चिम : जमीन सीटीएस क्र. १४३, पूर्व : जमीन सीटीएस क्र. १३९ दक्षिण : जमीन सीटीएस क्र. १४३ आणि १४६ उत्तर : जमीन सीटीएस क्र. १२२, १४१ आणि १४०	३०.०९.२०२२ रोजीस रु. २८८०.९४ अधिक त्यावरील पुढील व्याज, प्रभार	१२९३३५०००.००	१२९३३५००.००	१०००००.००	२२.१०.२०२२ रोजी दु. ३.०० ते सायं ५.०० दरम्यान (आगाऊ वेळ ठरवू)	स. ११.०० ते दु. १.०० १० मिनिटांच्या आधोआप विस्तारासह	सांकेतिक कब्जा	वाणिज्यिक	बँकेद्वारे कोणताही दावा जात किंवा प्राप्त नाही
४	एआरएसबी मुंबई, मे. व्हिडो इंटरनॅशनल प्रा. लि. ईमेल : iob1998@iob.in श्री. सुधांशु त्रिपाठी, मोबाईल क्र. : ७४०८८९६९७९	प्लॉट क्र. १३ आणि १४, १ था मजला, सावन प्लाझा, को-ऑप हाऊसिंग सोसायटी लि., (संसायती मॉडेली क्र. एनबीओएस /सीआयडीसीओ/एनएसजी/ (ओएस)/२६९६/जेटीआर/२०७०-०८), शीतल डेअरी आणि अक्सिस बँक, एटीएम जवळ, प्लॉट क्र. १३८ए, सेक्टर-११, शीतल डेअरी आणि अक्सिस बँक, एटीएम जवळ, कोपरखेणे, नवी मुंबई – ४००७०९ चे सर्व ते भाग आणि विभाग.	३०.०९.२०२२ रोजीस रु. २२९८.९४ अधिक त्यावरील पुढील व्याज, प्रभार	९८७९३००.००	९८७९३०.००	५००००.००	२८.१०.२०२२ रोजी दु. ३.०० ते सायं ५.०० दरम्यान (आगाऊ वेळ ठरवू)	स. ११.०० ते दु. १.०० १० मिनिटांच्या आधोआप विस्तारासह	प्रत्यक्ष कब्जा	निवासी	बँकेद्वारे कोणताही दावा जात किंवा प्राप्त नाही
५	एआरएसबी मुंबई, मे. सन ऑप्टिकल मास्टर्ग्रा प्रा. लि. ईमेल : iob1998@iob.in श्री. सुधांशु त्रिपाठी, मोबाईल क्र. : ७४०८८९६९७९	मे. सन ऑप्टिकल मास्टर्ग्रा प्रा. लि. च्या नावे इंडस्ट्रीअल एल अॅन्ड बी येथे प्लॉट क्र. जी-८५, आयआयडी सेंटर, काताझाड, आरआयआयसीओ इंडस्ट्रीअल क्षेत्र, उदयपूर, रावस्थान, मोजमापित ४४४४ चौ.मीटर्स (प्लॉट क्षेत्र) चे सर्व ते भाग आणि विभाग.	३०.०९.२०२२ रोजीस रु. ४६३८.९१ + युएसडी २.५ मिलियन अधिक त्यावरील पुढील व्याज, प्रभार	५४२१९०००.००	५४२१९००.००	१०००००.००	२२.१०.२०२२ रोजी दु. ३.०० ते सायं ५.०० दरम्यान (आगाऊ वेळ ठरवू)	स. ११.०० ते दु. १.०० १० मिनिटांच्या आधोआप विस्तारासह	प्रत्यक्ष कब्जा	निवासी	बँकेद्वारे कोणताही दावा जात किंवा प्राप्त नाही
६	एआरएसबी मुंबई, मे. निमिट्र डेव्हलपर्स प्रा.लि. (याआधी मे. बीएलके एन्व्हिम प्रा. लि. नावे जात) ईमेल : iob1998@iob.in श्री. सुधांशु त्रिपाठी, मोबाईल क्र. : ७४०८८९६९७९	मे. सिनी ट्रेडर्स प्रा. लि. (याआधी मे. केबीएस जेम्स अॅन्ड ज्वेलरी लि.) द्वारे मालकीचे युनिट क्र. सी-८०१ए, ५ था मजला, सी विंग, मरीथान नेक्स्टजेन-इझोव्हा इमारत, वीर संताजी मार्ग, गणपतराव कदम मार्ग लागत, लोअर परेल (पश्चिम), मुंबई ४०००१३ चर्टई क्षेत्र: १७३८.०९ चौ.फू. उत्तर: बी विंग, दक्षिण: मरीथान ड्रा (पार्किंग आणि ऑर्मिंट्रीज), पूर्व: केएल इंडस्ट्रीज, पश्चिम: गावन.	१७५३९.०९	३६७२००००.००	३६७२०००.००	५००००.००	२८.१०.२०२२ रोजी दु. ३.०० ते सायं ५.०० दरम्यान (आगाऊ वेळ ठरवू)	स. ११.०० ते दु. १.०० १० मिनिटांच्या आधोआप विस्तारासह	सांकेतिक कब्जा	वाणिज्यिक	रु. ६६.७६ चे सोसायटी थकीत. बँकेद्वारे कोणताही दावा जात किंवा प्राप्त नाही
		मे. निकेल एन्व्हिम प्रायव्हेट लिमिटेड (याआधी मे. केबीएस जेम्स अॅन्ड ज्वेलरी लि.) द्वारे मालकीचे युनिट क्र. बी२-८०२, ८०२ वा मजला, बी विंग, मरीथान नेक्स्टजेन-इझोव्हा इमारत, वीर संताजी मार्ग, गणपतराव कदम मार्ग लागत, लोअर परेल (पश्चिम), मुंबई ४०००१३ चर्टई क्षेत्र: ३५२८.०० चौ.फू. उत्तर: आतील रोड, दक्षिण: अमिनिटीज आणि गुरत इमारत / आतील रोड, पूर्व: ए विंग, पश्चिम: सी विंग.	७४४८००००.००	७४४८०००.००	५०००००.००		२८.१०.२०२२ रोजी दु. ३.०० ते सायं ५.०० दरम्यान (आगाऊ वेळ ठरवू)	स. ११.०० ते दु. १.०० १० मिनिटांच्या आधोआप विस्तारासह	सांकेतिक कब्जा	वाणिज्यिक	रु. १३४.८७ चे सोसायटी थकीत. बँकेद्वारे कोणताही दावा जात किंवा प्राप्त नाही

॥ उर्वरित थकबाकी (रु. लाखात) नमुद केलेले तारीख रोजीस आणि अधिक त्या ताखेपासून व्याज आणि प्रभार आहे.

ठिकाण : मुंबई

दिनांक : १६.१०.२०२२

वसुली अधिकारी, यांचे कार्यालय

(म.स.का १९६० चे कलम १९६, व म.स.वि. १९६९ चे नियम १०७ अन्वये.)

दि हिंदुस्थान को-ऑप बँक लि., करिता

मुख्य