

October 27, 2021

BSE Limited Corporate Relationship Department, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001. BSE Scrip Code: 500247	National Stock Exchange of India Limited Exchange Plaza, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051. NSE Symbol: KOTAKBANK
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Dear Sir/Madam,

Sub: Publication of Unaudited Standalone and Consolidated Financial Results of the Bank for the Quarter (Q2) and half year ended September 30, 2021 in the Newspapers.

Ref: Regulation 47(1) and Regulation 52(8) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

In terms of Regulation 47(1) and Regulation 52(8) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), please find enclosed, a copy of the newspaper clipping of the Unaudited Standalone and Consolidated Financial Results of Kotak Mahindra Bank Limited ("Bank") for Quarter (Q2) and half year ended September 30, 2021, published in Business Standard, an English daily and in Navshakti, a Marathi daily, on October 27, 2021.

Please note that pursuant to Regulation 33 of the Listing Regulations, the Bank had forwarded to your Exchange, the aforementioned Financial Statements on October 26, 2021, immediately after they were considered, approved and taken on record by the Board of Directors of the Bank, at their Meeting held on October 26, 2021.

The above information is also being hosted on the Bank's website www.kotak.com in terms of Listing Regulations.

We request you to kindly take above information on record and disseminate the same to all concerned.

Thanking you,

Yours faithfully,

For Kotak Mahindra Bank Limited

AVAN K
DOOMASIA

Digitally signed by
AVAN K DOOMASIA
Date: 2021.10.27
19:10:51 +05'30'

Avan Doomasia
Senior Executive Vice President &
Company Secretary

Encl: As above



Andhra Pradesh State FiberNet Limited



Proposals are invited from interested agencies for the following RFPs
1. Supply of Accessories for OPGW Migration.
2. Selection of Agency for Supply, installation and commissioning of UPSs at APSFL Pops
Details of the RFPs and corrigenda may be downloaded from the website:
www.apsfl.in or on e-procurement platform tender.aeprocurement.gov.in
NO. 5792
SD/- Managing Director, APSFL



Phoenix ARC Private Limited
Regd. Office: 5th Floor, Dani Corporate Park, 158, C.S.T. Road, Kalina, Santacruz (E), Mumbai 400098
CIN: U67190MH2007PTC168303 Tel: 022- 6849 2450, Fax: 022- 6741 2313
Email: compliance@phoenixarc.co.in Website: www.phoenixarc.co.in
Extract of unaudited financial results for the half year ended September 30, 2021
(Rs. in Lakhs)

Sr. No.	Particulars	Half year ended		Year ended
		September 30, 2021 (Reviewed)	September 30, 2020 (Reviewed)	March 31, 2021 (Audited)
1	Total Income from operations	8,534.31	7,903.91	15,385.70
2	Net profit for the period (before tax, exceptional and extraordinary items)	4,220.79	2,117.94	4,123.91
3	Net profit for the period before tax (after exceptional and extraordinary items)	4,220.79	2,117.94	4,123.91
4	Net profit for the period after tax (after exceptional and extraordinary items)	2,818.32	1,577.35	2,559.16
5	Total comprehensive income for the period [comprising profit for the period (after tax) and other comprehensive income (after tax)]	2,815.31	1,575.81	2,553.80
6	Paid up equity share capital (face value Rs.10 per share)	16,800.00	16,800.00	16,800.00
7	Reserves (excluding revaluation reserve)	32,920.67	29,127.37	30,105.36
8	Securities premium account	3,006.10	3,006.10	3,006.10
9	Net worth	49,720.67	45,927.37	46,905.36
10	Paid up debt capital / outstanding debt	56,605.89	51,003.65	53,228.98
11	Outstanding Redeemable Preference Shares	-	-	-
12	Debt equity ratio	1.14	1.11	1.13
13	Earnings per share (of Rs.10 each) (for continuing and discontinued operations) -			
	1. Basic	1.68	0.94	1.52
	2. Diluted	1.68	0.94	1.52
14	Capital redemption reserve	-	-	-
15	Debenture redemption reserve	386.99	386.99	386.99
16	Debt service coverage ratio	0.17	0.11	0.23
17	Interest service coverage ratio	3.11	1.82	1.90

Notes:
1. The above results have been reviewed and recommended for Board approval by the Audit Committee and approved and taken on record by the Board of Directors at the meeting held on October 26, 2021 and reviewed by the statutory auditor.
2. The above is an extract of the detailed format of quarterly financial results filed with National Stock Exchange of India Limited under Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on the websites of National Stock Exchange of India Limited at www.nseindia.com and the Company at www.phoenixarc.co.in. For the other line items referred in regulation 52 (4) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, pertinent disclosures have been made to the National Stock Exchange of India Limited and can be accessed on the www.nseindia.com.
3. The company is engaged in the business of acquisition and resolution of Non-Performing Asset and all other activities revolve around the main business of the company. Further, all activities are conducted within India and as such there are no separate reportable segment as per the Ind AS 108 "Operating Segments" specified under Section 133 of the Companies Act, 2013.
4. The Covid-19 pandemic has had an extraordinary impact on macroeconomic conditions in India and around the world since March 2020. Although government had started vaccination drive in January 2021, COVID-19 cases had significantly increased in quarter ended June 30, 2021 due to second wave as compared to earlier levels in India. Various state governments had again announced restrictions including lockdowns to contain this spread. These were gradually lifted as the second wave subsided. However, the continuing and evolving nature of the virus has created uncertainty regarding estimated time required for businesses and lives to get back to normal.
The Company has not experienced any significant disruptions during the pandemic and has considered the impact on carrying value of assets based on the external or internal information available up to the date of approval of financial results. The future direct and indirect impact of COVID-19 on business, results of operations, financial position and cash flows remains uncertain.
Though the extent of the actual impact is difficult to assess without undue costs and efforts and depends upon the severity and duration of the outbreak, the Company's Board of Directors have concluded that the carrying values of the financial assets and liabilities as on September 30, 2021 have been adjusted as necessary on account of COVID-19.
5. Figures for the previous year have been regrouped wherever necessary to conform to current year's presentation.
For Phoenix ARC Private Limited
Chandan Bhattacharya
Director
DIN: 01341570
Venkattu Srinivasan
Director
DIN: 01535417

Place: Mumbai
Date : October 26, 2021



SHRIRAM HOUSING FINANCE
Home. Delivered.

Registered Office: 123, Angappa Naicken Street, Chennai– 600 001, Tamil Nadu; Tel. No. 044 25341431
Corporate Office: Level 3, Wockhardt Towers, East Wing, Bandra-Kurla Complex, Mumbai-400 051; Tel: 022-42410400
Website : www.shriramhousing.in; E-mail: sect@shriramhousing.in; CIN – U65929TN2010PLC078004
Extract of the Unaudited Financial Results for the quarter ended September 30, 2021
(₹ in Lakh except per share data)

Sr. No.	Particulars	Reviewed	Reviewed	Audited
		Quarter Ended 30-09-2021	Quarter Ended 30-09-2020	Previous Year 31-03-2021
1	Total Income from Operations	12,958.83	11,299.27	42,832.59
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	2,545.43	2,834.85	8,423.61
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	2,545.43	2,834.85	8,423.61
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	1,878.33	1,790.89	6,238.30
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	1,880.96	1,777.38	6,240.64
6	Paid up Equity Share Capital	25,860.44	21,416.00	21,416.00
7	Reserves (excluding Revaluation Reserve)	54,751.56	32,328.88	36,231.05
8	Securities Premium Account	27,682.06	12,180.00	12,180.00
9	Net worth	80,612.00	53,744.88	57,647.05
10	Paid up Debt Capital / Outstanding Debt	3,36,191.40	2,22,764.96	3,18,083.64
11	Outstanding Redeemable Preference Shares	-	-	-
12	Debt Equity Ratio	4.17	4.14	5.52
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -			
	1 Basic:	0.76	0.84	2.91
	2 Diluted:	0.75	0.83	2.90
14	Capital Redemption Reserve	-	-	-
15	Debenture Redemption Reserve	-	-	-

Notes:
1. The above is an extract of the detailed format of unaudited financial results filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the results are available on the website of BSE Limited and on the Company's website at www.shriramhousing.in
2. For the items referred in Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to BSE Limited and can be accessed on the BSE website and on the Company's website at www.shriramhousing.in
3. The relevant notes on the financial results are mentioned in full format of the Results submitted to the Stock Exchange and uploaded on website of the Company and can be accessed at www.shriramhousing.in

For and behalf of the Board of
Shriram Housing Finance Limited

Subramanian Jambunathan
Managing Director & CEO

Place: Mumbai
Date: October 25, 2021



TATA CAPITAL LIMITED
Registered Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai-400 013
CIN: U65990MH1999PLC060670
Tel No.: 022 6606 9000 Fax: 022 6656 2899 Website: www.tatacapital.com

PUBLIC NOTICE
This is to inform that, in view of the continuing COVID-19 pandemic, the Extraordinary General Meeting ("EGM") of Tata Capital Limited ("Company") will be convened through Video Conference ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable provisions of the Companies Act, 2013 and the rules made thereunder, read with Circular No. 10/2021 dated June 23, 2021, Circular No.14/2020 dated April 8, 2020, Circular No.17/2020 dated April 13, 2020, Circular No.22/2020 dated June 15, 2020, Circular No.33/2020 dated September 28, 2020, Circular No.39/2020 dated December 31, 2020 issued by the Ministry of Corporate Affairs ("collectively referred to as MCA Circulars").
The EGM of the Members of Tata Capital Limited will be held on Tuesday, November 23, 2021 at 10:00 a.m. through VC/OAVM facility provided by the National Securities Depositories Limited ("NSDL") to transact the businesses as set out in the Notice convening the EGM.
Members can attend and participate in the EGM through the VC/OAVM facility only, the details of which will be provided by the Company in the Notice of the EGM. Accordingly, please note that no provision has been made to attend and participate in the EGM of the Company in person, to ensure compliance with the directives issued by the government authorities with respect to COVID-19. Members attending the EGM through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.
The Notice of EGM will be sent electronically to those Members whose e-mail addresses are registered with the Company / Registrar & Share Transfer Agents ("Registrar") / Depository Participants ("DPs"). Further, in view of the continuing COVID-19 pandemic and in accordance with the MCA Circulars no physical copy of the EGM Notice will be sent to any Shareholder. Members holding shares in demat form and who have not yet registered their email addresses are requested to register their email address and mobile numbers with their Depository Participants. Members who are holding shares in physical form are requested to contact our Registrar, TSR Darashaw Consultants Private Limited (formerly known as TSR Darashaw Limited) at csg-unit@tcplindia.co.in.
The Notice of the EGM will be available on the website of the Company at www.tatacapital.com. Further, the Notice of the EGM will be also available on the website of NSDL at www.evoting.nsdl.com and on the website of the National Stock Exchange of India Limited at www.nseindia.com.
The Company is pleased to provide remote e-voting facility ("remote e-voting") of NSDL to all its Members to cast their votes on all resolutions set out in the Notice of the EGM. Additionally, the Company shall also provide the facility of voting through remote e-voting system during the EGM. Detailed procedure for remote e-voting before the EGM / remote e-voting during the EGM will be provided in the Notice of the EGM.
In case of any queries or issues regarding attending the EGM through VC/OAVM or remote e-voting, Members may write to the Company at investors@tatacapital.com. Members can also refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on toll free no(s): 1800 1020 990 /1800 224 430 or send a request at evoting@nsdl.co.in.

By Order of the Board of Directors
For **Tata Capital Limited**
Sd/-
Sarita Kamath
Head - Legal & Compliance and Company Secretary

Place: Mumbai
Date: October 26, 2021



KOTAK MAHINDRA BANK LIMITED
CIN - L65110MH1985PLC038137
Registered Office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. Tel.: +91-22-61660001 Website: www.kotak.com

FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30th SEPTEMBER, 2021
(₹ in crore)

Particulars	STANDALONE			CONSOLIDATED		
	Quarter ended 30 th September, 2021 (Unaudited)	Half Year ended 30 th September, 2021 (Unaudited)	Quarter ended 30 th September, 2020 (Unaudited)	Quarter ended 30 th September, 2021 (Unaudited)	Half Year ended 30 th September, 2021 (Unaudited)	Quarter ended 30 th September, 2020 (Unaudited)
Total income from operations (net)	8,408.87	16,240.43	8,252.71	15,341.65	27,912.47	13,548.33
Net Profit / (Loss) (before tax, extraordinary items)	2,696.17	4,882.46	2,928.90	3,930.88	6,450.27	3,914.47
Net Profit / (Loss) before tax (after extraordinary items)	2,696.17	4,882.46	2,928.90	3,930.88	6,450.27	3,914.47
Net Profit / (Loss) after tax (before extraordinary items)	2,032.01	3,673.93	2,184.48	2,988.74	4,794.83	2,946.62
Net Profit / (Loss) after tax (after extraordinary items)	2,032.01	3,673.93	2,184.48	2,988.74	4,794.83	2,946.62
Paid up Equity Share Capital	991.54	991.54	989.60	991.54	991.54	989.60
Reserves (excluding Revaluation Reserves and Minority Interest as shown in the Balance Sheet of the previous year)	62,236.05**	62,236.05**	47,558.78*	83,345.53**	83,345.53**	65,677.60*
Basic Earnings per equity share (before extraordinary items) (of ₹ 5/- each) (not annualised) ₹	10.25	18.53	11.04	15.07	24.19	14.89
Diluted Earnings per equity share (before extraordinary items) (of ₹ 5/- each) (not annualised) ₹	10.24	18.52	11.04	15.06	24.17	14.89
Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] (Refer Note 3)	NA	NA	NA			
Securities Premium Account	24,490.25	24,490.25	24,032.12			
Net worth (Refer Note 4)	66,635.73	66,635.73	59,310.42			
Outstanding debt (Refer Schedule 4 of Balance Sheet)	32,837.72	32,837.72	41,789.06			
Outstanding redeemable preference shares	NA	NA	NA			
Debt Equity Ratio (Refer Note 4)	0.49	0.49	0.70			

As on 31st March 2020
As on 31st March 2021
Notes:
1. The above is the extract of the detailed format of Quarterly / Half Yearly Financial Results filed with the Stock Exchanges under Regulations 33 and 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of Quarterly / Half Yearly Financial Results are available on the websites of Stock Exchanges (www.bseindia.com and www.nseindia.com) and also on website of the Bank <http://kotak.com>).
2. There has been no change to significant accounting policies during the quarter and half year ended 30th September, 2021 as compared to those followed for the year ended 31st March, 2021 other than its accounting for stock based Compensation plans. RBI, vide its clarification dated 30th August, 2021 on Guidelines on Compensation of Whole Time Directors / Chief Executive Officers / Material Risk Takers and Control Function Staff, advised Banks that the fair value of share-linked instruments on the date of grant should be recognised as an expense for all instruments granted after the accounting period ending 31st March, 2021. Accordingly, the Bank and its subsidiaries have changed its accounting policy from the intrinsic value method to the fair value method for all share-linked instruments granted after 31st March, 2021. The fair value of the stock-based compensation is estimated on the date of grant using Black-Scholes model and is recognised as compensation expense over the vesting period. Pursuant to these directions, the Bank has re-measured share-linked instruments granted after 31st March, 2021 on fair value basis and the impact of this change of ₹ 5.48 crore for the Bank and ₹ 9.32 crore for the Bank and its subsidiaries have been fully recognised in the Profit and Loss Account under the head "Employee expenses" for the quarter and half year ended 30th September, 2021.
3. As Ind AS is not applicable to Banking companies, total Comprehensive Income and other comprehensive income is not applicable.
4. Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:
Methodology for computation of the ratios is as follows:

Debt-Equity ratio	Represents the ratio of Borrowings / Sum of Capital and Reserves and Surplus
Networth	Calculated as per the Master Circular - Exposure Norms issued by the RBI.

5. Capital Redemption Reserve and Debenture Redemption Reserve is not applicable to the Bank.

By Order of the Board of Directors
For **Kotak Mahindra Bank Limited**

Dipak Gupta
Joint Managing Director

Mumbai, October 26, 2021

