

November 13, 2021

To,
The General Manager
BSE Limited
PhirozeJeejeebhoy Towers
Dalal Street
Mumbai 400 001

To,
Asst. Vice President,
National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G, Bandra
Kurla Complex, Bandra (E), Mumbai,
Maharashtra 400051

Srip code : 516082
NSE symbol : NRAIL

Sub: Board Meeting (Newspaper Publication for Financial Results)- November 11, 2021

Dear Sir/Madam,

Pursuant to Regulation 47(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Newspaper clipping of Business Standard and Mumbai Lakshadweep in which Un-audited Financial Results for the quarter and half year ended September 30, 2021 have been published.

Thanking you,

Yours faithfully,

For N R AGARWAL INDUSTRIES LIMITED,

POOJA HITESH

DAFTARY

Pooja Daftary

Company Secretary & Compliance Officer

Digitally signed by POOJA HITESH DAFTARY
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Date: 2021.11.13 12:22:39 +05'30'

Encl.: As stated above

OSWAL OVERSEAS LIMITED

CIN No: - L74899DL1984PLC018268

Regd. Office: 98A, Second Floor, Nambardar Estate, Taimoor Nagar, New Delhi - 110065

Phone - 011-41064256, Fax - 011- 26322664, E-mail: - cs@oswaloverseasindia.com Website: www.oswaloverseasindia.com

EXTRACT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED ON 30.09.2021

(Rs. in Lakhs)

Sr. No.	Particulars	Quarter ended on 30.09.2021	Quarter ended on 30.09.2020	Six Months ended on 30.09.2021	Year ended on 31.03.2021
		Unaudited	Unaudited	Unaudited	Audited
1.	Total income from operations (net)	3287.51	3550.94	7606.54	18060.43
2.	Net Profit / (Loss) from ordinary activities (Before tax & Exceptional items)	-339.76	-516.68	-629.99	144.41
3.	Net Profit / (Loss) from ordinary activities Before tax (after Exceptional items)	-339.76	-516.68	-629.99	144.15
4.	Net Profit / (Loss) for the period after tax (after Exceptional items)	-339.76	-516.96	-629.99	152.05
5.	Other Comprehensive income	-0.01	-0.82	1.98	1.47
6.	Net Profit/ Loss	-339.78	-517.78	-628.01	153.52
7.	Equity Share Capital	646.11	646.11	646.11	646.11
8.	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year)	-	-	-	-14.70
9.	Earnings Per Share (after extraordinary items) (face value of Rs. 5/- each)				
	Basic :	-2.63	-4.01	-4.86	1.18
	Diluted :	-2.63	-4.01	-4.86	1.18

Notes:
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 Disclosures Requirement) Regulation, 2015. The full format of the quarterly financial results is available on the website of BSE Limited and the website of the company (www.oswaloverseasindia.com).
The above results have been reviewed by the Audit Committee and approved by the Board of Directors of at their meeting held on 12th November, 2021. Sugar industry is a seasonal industry where crushing normally takes place during the period between November and April, while sales are distributed throughout the year. The performances of the company vary from quarter to quarter.

For Oswal Overseas Limited
Sd/-
Paramjeet Singh
(Managing Director)
DIN: 00313352

Place : New Delhi
Date : 12.11.2021

COASTAL CORPORATION LIMITED

CIN:L63040AP1981PLC003047

Regd. Office: 15-1-37/3, Nowroji Road, Maharani Peta, Visakhapatnam-530002, INDIA

Website: www.coastalcorp.co.in, Email: ccinvestors@gmail.com, cs@coastalcorp.co.in

Un-audited Financial Results for the Quarter & Half year ended 30th September, 2021

(Rupees in Lakhs)

Sl	Particulars	Consolidated		
		Quarter ended 30-Sep-21	Half Year ended 30-Sep-21	Quarter ended 30-Sep-20
		Unaudited		
1	Total income from operations(net)	12,809.85	21,859.02	12,438.88
2	Net Profit/(loss) for the period before tax	1,079.91	2,053.12	1,214.92
3	Net Profit/(Loss) for the period after tax	784.67	1,498.53	894.50
4	Paid-up Equity Share Capital (Face Value Rs.10/- each)	1,067.88	1,067.88	1,016.88
5	Total comprehensive income for the period (comprising profit for the period after tax and other comprehensive income after tax)	753.28	1,491.89	943.22
6	Per Share(of Rs. 10/- each)			
	Basic	7.35	14.03	8.80
	Diluted	6.78	12.94	8.80

Key numbers of Standalone Financials

Sl	Particulars	Quarter ended 30-Sep-21	Half Year ended 30-Sep-21	Quarter ended 30-Sep-20
		(Un-audited)	(Un-audited)	(Audited)
		Quarter ended 30-Sep-21	Half Year ended 30-Sep-21	Quarter ended 30-Sep-20
1	Total income from operations(net)	12,022.67	19,623.36	11,335.59
2	Profit/(Loss) before tax	1,076.55	2,058.85	1,284.19
3	Net Profit/(Loss) after tax	776.81	1,508.53	963.77
4	Total comprehensive income for the period (comprising profit for the period after tax and other comprehensive income after tax)	745.42	1,501.89	1,012.49

Note: The above is an extract of the detailed format of the Consolidated Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015. The full format of the Standalone and Consolidated Financial Results are available on Company's website at www.coastalcorp.co.in and also be accessed on the website of the Stock Exchanges at www.nseindia.com and www.bseindia.com

For Coastal Corporation Limited
Sd/- T. Valsaraj,
Vice Chairman & Managing Director

Place : Visakhapatnam
Date : 12th November, 2021

N R AGARWAL INDUSTRIES LIMITED

CIN: L22210MH1993PLC133365

Regd. Office: 502A/501B, Fortune Terraces, Opp. Citi Mall, New Link Road, Andheri(W),

Mumbai-400053; Tel No: 022 67317500 Fax No: 2673 0227/2673 6953

Website: www.nrail.com; Email: admin@nrail.com

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED- 30.09.2021

[Rs. in Lakhs Except EPS]

Sr. No.	Particulars	Quarter Ended			Half Year Ended	Year Ended
		Quarter Ended 30.09.2021	Half year ended 30.06.2021	Quarter ended 30.09.2020	Quarter ended 30.09.2021	Half year ended 31.03.2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Total Income from Operations (Net)	38,566.07	39,594.27	27,317.96	78,160.35	115,399.64
2	Net Profit/(+)/(Loss) (-) from ordinary Activities after tax	645.47	2,597.54	1,655.39	3,243.04	5,722.90
3	Total Comprehensive income/(loss)-Net	646.53	2,618.63	1,636.93	3,265.18	5,771.36
4	Paid up equity share capital- (Face value of Rs. 10/- each)	1,701.91	1,701.91	1,701.91	1,701.91	1,701.91
5	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	-	-45,947.58
6	Earning Per Share (EPS) (before Extraordinary items) (of Rs. 10/-each-not annualised):					
	(a) Basic	3.79	15.26	9.73	19.06	33.63
	(b) Diluted	3.79	15.26	9.73	19.06	33.63
7	Earning per share (after extraordinary items) (of Rs. 10/-each)-not annualised :					
	(a) Basic	3.79	15.26	9.73	19.06	33.63
	(b) diluted	3.79	15.26	9.73	19.06	33.63

Note :
1 The above result was reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 11.11.2021.
2 The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the Stock Exchange websites (www.bseindia.com), (www.nseindia.com) and on Company's website (www.nrail.com).

By order of the Board
For N R AGARWAL INDUSTRIES LIMITED
R N AGARWAL
Chairman & Managing Director
DIN- 00176440

Place : Mumbai
Date : 11.11.2021

CORRIGENDUM

In "Business Standard" dt. 9th November 2021, a notice in respect of Shop no. 04, Ground floor, Om Shreeji Co-op. Hsg. Soc. Ltd., Pt. Dindayal Nagar, Vasai Road (West), District Palghar 401 202 has been published on page no. 7. Due to Oversight the date of death of Naresh Pranjiwan Rana is wrongly mentioned as 15th March 2020, which should be corrected and read as 27th July 2020. All other contents of the said notice remain unchanged.
Advocate Parag J. Pimple
S/4, Pravin Palace, Pt. Dindayal Nagar, Vasai Road (W), Tal. Vasai, Dist. Palghar
Mob: 9890079352 Date : 13/11/2021

SURYODAY SMALL FINANCE BANK LIMITED

CIN: L65923MH2008PLC261472

Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614. Website: https://www.suryodaybank.com, Tel.: (022)4043 5800

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2021

Sr. No.	Particulars	Quarter ended		Half Year Ended		Year ended	
		30.09.2021	30.06.2021	30.09.2020	30.09.2020	31.03.2021	31.03.2021
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	23,449	21,571	20,144	45,020	42,078	77,614
a)	Interest / discount on advances / bills	20,419	18,498	17,323	38,917	37,005	66,611
b)	Income on investments	2,740	2,495	2,132	5,235	3,721	8,437
c)	Interest on balances with Reserve Bank of India and other inter bank funds	288	572	663	860	1,322	2,529
d)	Others	2	6	26	8	30	37
2	Other Income	3,337	2,205	1,134	5,542	3,234	7,640
3	Total Income (1)+(2)	26,786	23,776	21,278	50,562	45,312	85,254
4	Interest Expended	8,725	9,223	9,192	17,948	17,713	36,565
5	Operating Expenses (i)+(ii)	9,785	9,235	6,974	19,020	13,928	32,864
i)	Employees cost	5,470	5,180	4,198	10,650	8,613	18,584
ii)	Other operating expenses	4,315	4,055	2,776	8,370	5,315	14,280
6	Total Expenditure (4)+(5) (excluding Provisions and Contingencies)	18,510	18,458	16,166	36,968	31,641	69,429
7	Operating Profit before Provisions and Contingencies (3)-(6)	8,276	5,318	5,112	13,594	13,671	15,825
8	Provisions (other than tax) and Contingencies	9,728	11,001	1,469	20,729	6,807	14,615
9	Exceptional Items	-	-	-	-	-	-
10	Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	(1,452)	(5,683)	3,643	(7,135)	6,864	1,210
11	Tax Expense	(1,260)	(911)	919	(2,171)	1,482	24
12	Net Profit / (Loss) from Ordinary Activities after tax (10)-(11)	(192)	(4,772)	2,724	(4,964)	5,382	1,186
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit / (Loss) for the period (12)-(13)	(192)	(4,772)	2,724	(4,964)	5,382	1,186
15	Paid up equity share capital/Face Value of 10/- each)	10,614	10,613	8,912	10,614	8,912	10,613
16	Reserves excluding revaluation reserves	-	-	-	-	-	1,49,077
17	Analytical Ratios						
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio	45.86%	52.10%	40.98%	45.86%	40.98%	51.47%
(iii)	Earnings per share (EPS) (Face Value of 10/-each)						
(a)	Basic EPS before & after extraordinary items (net of tax expense) - not annualized	(0.18)	(4.50)	3.08	(4.68)	6.09	1.32
(b)	Diluted EPS before & after extraordinary items (net of tax expense) - not annualized	(0.18)	(4.48)	3.01	(4.67)	5.95	1.31
(iv)	NPA Ratios						
(a)	Gross NPAs	45,647	38,109	8,248	45,647	8,248	39,368
(b)	Net NPAs	18,829	16,963	1,348	18,829	1,348	18,812
(c)	% of Gross NPAs to Gross Advances	10.21%	9.52%	2.25%	10.21%	2.25%	9.41%
(d)	% of Net NPAs to Net Advances	4.48%	4.47%	0.38%	4.48%	0.38%	4.73%
(v)	Return on assets (average) - not annualized	-0.03%	-0.71%	0.46%	-0.74%	0.93%	0.20%
(vi)	Net worth	1,52,434	1,53,670	1,17,373	1,52,434	1,17,373	1,57,269
(vii)	Outstanding redeemable preference shares	-	-	-	-	-	-
(viii)	capital reserve	-	-	-	-	-	-
(ix)	debt equity ratio	1.10	1.08	1.24	1.10	1.24	1.04
(x)	total debts to total assets	25.67%	24.24%	24.24%	25.67%	24.24%	24.83%

1 Net worth is computed as per RBI Master Circular No. RBI/2015-16/70 DBR.No.Dr.BC.12 /13.03.00/2015-16 on Exposure Norms dated July 1, 2015
2 Debt represents total borrowing
3 Equity represents total of share capital and reserves
4 Total debt represents total borrowings of the Bank

Notes :

1 Statement of Assets and Liabilities as at September 30, 2021 is given below:

Particulars	As at		
	30.09.2021	30.06.2021	31.03.2021
	Unaudited	Unaudited	Audited
CAPITAL AND LIABILITIES			
Capital	10,614	8,912	10,613
Share Application money	1	-	-
Reserves and Surplus	1,44,280	1,09,837	1,49,077
Deposits	3,12,901	3,13,957	3,25,568
Borrowings	1,70,647	1,47,452	1,66,662
Other Liabilities and Provisions	26,456	28,195	19,279
Total	6,64,899	6,08,353	6,71,199
ASSETS			
Cash and Balances with Reserve Bank of India	13,907	9,896	10,280
Balances with Banks and Money at Call and Short notice	18,700	57,724	49,384
Investments	1,83,826	1,63,719	1,87,370
Advances	4,20,345	3,55,870	3,98,277
Fixed Assets	4,144	3,853	4,323
Other Assets	23,977	17,091	21,565
Total	6,64,899	6,08,353	6,71,199

2 The above financial results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on November 11, 2021. The financial results for the quarter and half year ended September 30, 2021 have been subjected to "Limited Review" by the statutory auditors of the Bank, "Walker Chandok & Co LLP". Their report thereon is unmodified. The previous period results were reviewed/audited by the predecessor auditor, MSKC & Associates, Chartered Accountants.
3 During the quarter and half year ended September 30, 2021, the Bank allotted 9,100 equity shares pursuant to the exercise of options under the approved employee stock option schemes.
4 The outbreak of the COVID-19 pandemic had led to a nation-wide lockdown in April-May 2020. This was followed by localised lockdowns in areas with a significant number of COVID-19 cases. Following the easing of lockdown measures, there was an improvement in economic activity in the second half of fiscal 2021. India experienced a "second wave" of the COVID-19 pandemic in April-May 2021 following the discovery of mutant coronavirus variants, leading to the re-imposition of regional lockdowns. These were gradually lifted as the second wave subsided. The impact of COVID-19, including changes in customer behaviour and pandemic fears, as well as restrictions on business and individual activities, has led to significant volatility in global and Indian financial markets and a significant decrease in global and local economic activities. The disruptions following the outbreak, have impacted loan originations, the sale of third party products, and the efficiency in collection efforts resulting in increase in customer defaults and consequent increase in provisions thereagainst. The extent to which the COVID-19 pandemic will continue to impact the Bank's results will depend on ongoing as well as future developments, which are uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic, and any action to contain its spread or mitigate its impact whether government-mandated or elected by us.
5 (i) Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) are given below:

Type of Borrower	As at				
	(A)	(B)	(C)	(D)	(E)
	Number of accounts where resolution plan has been implemented under this window	Exposure to accounts mentioned at (A) before implementation of the plan	Of (B) aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in provisions on account of the implementation of the resolution
Personal Loans	11	2.19	-	-	0.22
Corporate persons	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	11	2.19	-	-	0.22

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year **
Personal Loans	2.19	0.86	-	-0.03	1.36
Corporate persons	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	2.19	0.86	-	-0.03	1.36

* Includes change in the balances on account of interest
** Represents outstanding balance of standard accounts as on 30th September 2021
(ii) Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress of individual and small borrowers as per RBI circular dated May 5, 2021 (Resolution Framework 2.0) are given below:

Description	Individual Borrower			Small business
	Personal Loans	Business Loans	Small business	
	96	4,29,098	2	
Number of requests received for invoking resolution process under this window	96	4,29,098	2	
Exposure to accounts mentioned at (B) before implementation of the plan	12.93	599.93	3.45	
Of (C), aggregate amount of debt that was converted into other securities	-	-	-	
Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-	
Increase in provisions on account of the implementation of the resolution plan	1.35	62.38	0.34	

The Honourable Supreme Court of India (Hon'ble SC), vide an interim order dated

