

To,  
**Listing Department**  
**National Stock Exchange of India Limited**  
Plot No. C/1, G - Block, Bandra Kurla Complex,  
Bandra (East), Mumbai - 400 051

Date: 14 August 2024

**SECURITY CODE: ONEPOINT**

**SUB:** Regulation 47 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

Dear Sir/Madam,

Pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, we hereby submit the copy of newspaper publication dated 14 August 2024 with respect to extract of un-audited Financial Statements (Standalone & Consolidated) for quarter ended 30<sup>th</sup> June 2024 published in Business Standard (English) and Mumbai Lakshadweep (Marathi). You are requested to kindly take the same on your records.

Thanking you,  
Yours faithfully,  
For **One Point One Solutions Limited**



Pritesh Sonawane  
Company Secretary and Compliance officer  
ACS: 34943

**ONE POINT ONE SOLUTIONS LIMITED**

**Corporate Office:** C-42, TTC Industrial Area, MIDC, Village Pawane, Navi Mumbai, Maharashtra- 400 705.

**T.** 022 6687 3800 **F.** 022 6687 3889 **CIN:** L74900MH2008PLC182869 website: [www.1point1.in](http://www.1point1.in)

**Reg. Office:** T-762, 6<sup>th</sup> Floor, Tower-7, International Infotech Park, Above Vashi Railway Station, Vashi, Navi Mumbai, Maharashtra -400 703.  
Mumbai. Gurgaon. Indore. Bangalore

# Lack of margin guidance dents Aarti's prospects

Pricing concerns likely to keep stock under pressure

RAM PRASAD SAHU  
Mumbai, 13 August

The stock of specialty chemicals maker Aarti Industries was down over 15.5 per cent in trade on Tuesday after its June quarter results and management commentary.

While the results were in line with Street expectations, the lack of margin guidance given multiple uncertainties and headwinds turned investors cautious. It also led to a cut in earnings expectations for FY25 and FY26. Prior to the price correction, the stock has been a major outperformer over the past year, gaining 61 per cent as compared to 34 per cent gains of BSE 500.

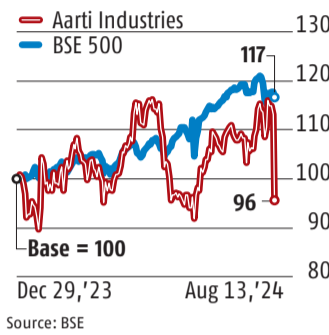
While the operating profit margin in Q1FY25 was the highest over the last six quarters, the company held back from issuing an outlook on profits/margins. The earlier guidance was for an operating profit of ₹1,450 crore to ₹1,700 crore.

The reason for the cautious approach by the management was aggressive Chinese exports and dumping (70-80 per cent of Aarti's products) which is expected to derail the price recovery process and it is not clear how long this will last. Furthermore, about 40 per cent of the company revenues are derived from the energy sector where margin volatility is high and long term growth potential may be hit by global trend towards electrification, says Kotak Institutional Equities.

Abhijit Akella and Sumit Kumar of the brokerage have a sell rating on the stock given limited visibility amid an uncertain demand environment (with spreading economic weakness worldwide), intense competition from China, low return on capital employed, high financial leverage and slippages on project ramp-up in the past.



## CAUTIOUS APPROACH



Source: BSE

Though there were pricing pressures and supply chain issues, revenues for the June quarter were strong and rose 31.2 per cent over the year ago quarter and were boosted by volume-led recovery in core products and those that were on contract.

There was a recovery in select export products with domestic volumes remaining stable.

Gross margins were under pressure and fell by 190 basis points on a sequential basis to 37.7 per cent.

Dumping by Chinese producers and lower prices led to the fall as compared to gross margins of 39.7 per cent in the year ago quarter and 39.6 per cent in March quarter. Increases in the prices of

key raw materials, such as benzene and aniline, also impacted profits at the gross level.

Anand Rathi Research has trimmed its operating profit considering multiple challenges and maintained its hold recommendation. Bhawana Israni and Bhavin Soni of the brokerage identify margin trajectory, capex execution and timely recovery in the global agrochemical industry as key triggers in the near term.

The Street will thus keep an eye on the operating profit margins over the next couple of quarters.

Operating profit margins at 15.1 per cent were up 240 basis points over the year ago quarter and 70 basis points sequentially despite the competitive pricing environment due to aggressive supply from China.

While PhillipCapital Research has cut its FY25/26 operating profit estimates by 3-4 per cent, it believes that there would be an imminent price recovery in chemicals in the subsequent quarters and incremental sales from downstream products which could surprise estimates positively.

Surya Patra of the brokerage is optimistic about the outlook and has a 'buy' rating on the stock.



## Minimise interest cost with avalanche debt repayment strategy

BINDISHA SARANG

As India marks its 78th Independence Day this week, have you considered what financial freedom means to you? For many, it's about having savings, investments, cash reserves, a solid retirement fund, and the freedom to pursue their chosen career. However, the first step towards achieving any of this is escaping debt. "Reducing or eliminating debt frees up funds for goals like a home purchase, children's education, and retirement," says Jinal Mehta, founder, Beyond Learning Finance.

Household debt in India has been rising, reaching a record high of 39.1 per cent of gross domestic product (GDP) in the third quarter of fiscal year 2024, according to a Motilal Oswal report. In its June 2024 Financial Stability Report, the Reserve Bank of India (RBI) had noted that with household savings declining and financial liabilities increasing, household debt warrants close monitoring. Here are strategies bor-

rowers looking to escape a debt trap can adopt:

### Debt settlement

Debt settlement involves negotiating a payment less than the total owed, such as settling a ₹4 lakh credit card bill for ₹2.25 lakh. While it might seem like a money-saving option, it has significant drawbacks. "Stopping payments to seek a settlement can lead to late fees and penalties. This debt also gets marked as 'settled' in

your credit report, harming your credit score and future access to credit," says Adhil Shetty, chief executive officer, Bankbazaar.com.

If you choose this strategy, negotiate the settlement amount directly with the lender. If using a third-party firm, ensure they are bank-approved. Obtain a written settlement agreement.

### Debt consolidation

Debt consolidation involves taking a new loan, ideally with better terms, to pay off existing debts. The goal is to reduce the interest burden by replacing high-interest loans with one having a lower rate, or increasing the tenure to lower the EMI. Shop around. "Don't settle for the lowest EMI or the first interest rate offered, as they may increase total interest cost," says M. Barve, founder, MB Wealth Financial Solutions.

Remember, access to new borrowing may be limited until you pay off the consolidated debt.

### Debt avalanche

This is the most popular strategy. It involves following the highest-interest-first approach. Rank your loans by interest rate from highest to lowest, make minimum payments on all to avoid default, and then use any surplus to pre-pay the debt with the highest interest rate. "The debt avalanche strategy saves the most in interest cost," says Mehta.

If higher-cost debts are your largest borrowings, you will see lower progress initially. It also limits the savings available to the borrower.

### Debt snowball

With the debt snowball method, the borrower pays off the smallest debt first and gradually moves towards the largest, regardless of interest rate. Make minimum payments on all debts, then use extra funds to tackle the smallest debt first. After clearing it, move to the next smallest.

"By providing a quick win in the debt repayment journey, it boosts confidence. However, it is costlier," says Barve. Research shows this strategy works best from a behavioural standpoint.

Borrowers may also combine strategies. Start with the snowball method and pay off the smallest debt first, then use extra funds to tackle the highest-interest debt. This approach strikes a balance between reducing interest cost and building confidence.

Consider debt consolidation if you have several high-interest debts to manage. Use settlement only as a last resort.

## HOW BALANCE TRANSFER CREDIT CARD WORKS

**PURPOSE:** Consolidates multiple credit card debts into one, reducing financial strain and potentially improving credit score

**INTEREST:** They provide lower interest rates, often 0%, and interest-free periods on new purchases if the balance is paid off in time

**ADVANTAGES:** They offer introductory rates and extended interest-free periods,

aiding in debt consolidation and reducing financial strain

**AVOID:** Using balance transfers just to delay payments without curbing expenditure can backfire

**ADVICE:** Check the new card's terms, including fees, rates, and the duration of promotional offer; pay off the balance before the offer expires

## Check list of documents to procure after closing your home loan

**Original property documents:** After the loan closure, it is essential to collect all the original documents that were submitted to the lender at the time of securing the loan.

**No dues certificate:** A 'no dues' certificate is

an official piece of document confirming that you have no outstanding dues with your lender. It serves as tangible evidence that your loan has been fully settled.

**Removal of lien:** When you take out a

mortgage, a lien is placed on your property as security for the loan. After you pay off the loan, it is essential to ensure that this lien is formally removed.

**Updated non-encumbrance certificate:**

The non-encumbrance certificate (NEC) is a vital legal document that records all financial transactions related to the property. After loan repayment, ensure that the NEC reflects the closure of the loan.

**Loan repayment statements:** Collect all bank statements related to the loan repayments. These statements serve as proof of payment and can be crucial in case of any disputes regarding the loan closure.

Read full report here: <https://mybs.in/2dYASAc>

COMPILED BY AYUSH MISHRA

ONE POINT ONE SOLUTIONS LIMITED				
EXTRACT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30 JUNE 2024				
Particulars	Quarter Ended		Year Ended	
	30/06/2024 (Unaudited)	31/03/2024 (Audited)	30/06/2023 (Unaudited)	31/03/2024 (Audited)
Total Income from Operations	6,213.67	5,329.83	4,024.35	17,515.97
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	946.13	896.65	608.63	3,026.40
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	946.13	896.65	608.63	3,026.40
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	760.42	665.80	432.16	2,138.15
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	754.45	666.36	428.02	2,126.88
Equity Share Capital				4,271.77
Reserves (including Revaluation Reserve)				9,693.63
Earnings Per Share (of Rs. 2/- each)	0.36	0.31	0.22	1.06
Diluted:	0.34	0.31	0.22	1.06

DCW LIMITED				
EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30 <sup>TH</sup> JUNE, 2024				
Particulars	Quarter Ended 30.06.2024 (Unaudited)	Quarter Ended 31.03.2024 (Unaudited)	Quarter Ended 30.06.2023 (Unaudited)	Year Ended 31.03.2024 (Audited)
	1. Total Income from operations	49,952.42	62,168.79	43,804.15
2. Net Profit / (Loss) before tax for the period	1,014.54	2,456.55	1,532.34	2,534.17
3. Net Profit / (Loss) after tax for the period	672.80	1,533.22	999.02	1,565.96
4. Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	672.80	1,514.95	999.02	1,547.69
5. Equity Share Capital of face value of ₹ 2/- each.	5,903.10	5,903.10	5,903.10	5,903.10
6. Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) (* not annualised)	0.23	0.52	0.34	0.53
1. Basic	0.23	0.52	0.34	0.53
2. Diluted	0.23	0.52	0.34	0.53

MPS INFOTECNICS LIMITED					
Extract of Unaudited Financial Results (Consolidated) for the Quarter Ended June 30, 2024 (INR in Lacs)					
S. No.	Particulars	Quarter Ended		Year Ended	
		30-Jun-24 Un-audited	31-Mar-24 Audited	30-Jun-23 Un-audited	31-Mar-24 Audited
1	Total Income from operations (net)	11.80	10.63	10.74	54.58
2	Net Profit / (Loss) from ordinary activities before tax	(96.37)	(121.41)	(95.03)	(401.97)
3	Net Profit / (Loss) from ordinary activities after tax	(81.93)	(110.20)	(83.44)	(355.88)
4	Total Comprehensive Income for the Period (Net of Taxes)	(81.60)	(107.27)	(84.80)	(342.71)
5	Equity Share Capital (Face Value Rs. 1/- per share)	37,744.37	37,744.37	37,744.37	37,744.37
6	Reserves excluding Revaluation reserves (i.e. Other equity)				5,384.27
7	Earning Per Share (Basic)	(0.002)	(0.003)	(0.002)	(0.009)
8	Earning Per Share (Diluted)	(0.002)	(0.003)	(0.002)	(0.009)

INDOKEM LIMITED				
STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2024 (Rs. in Lakhs)				
Particulars	Quarter ended		Year ended	
	June 30, 2024 (Unaudited)	March 31, 2024 (Audited)	June 30, 2023 (Restated)	March 31, 2024 (Audited)
1 Total income from operations	3,699	4,016	4,419	16,521
2 Profit / (Loss) before tax	(139)	(101)	(40)	(619)
3 Profit / (Loss) for the year	(139)	(105)	(40)	(623)
4 Total comprehensive income / (loss) net of tax	(147)	(132)	(40)	(656)
5 Paid-up equity share capital (face value of Rs. 10/- each)	2,789	2,789	2,789	2,789
6 Other Equity (Excluding Revaluation Reserves)				1,068
7 Earnings per share (EPS) (not annualised)				
Total Earnings per share				
(a) Basic (in Rs.)	(0.50)	(0.39)	(0.14)	(2.23)
(b) Diluted (in Rs.)	(0.50)	(0.39)	(0.14)	(2.23)

YUVRAJ HYGIENE PRODUCTS LIMITED					
Extract of Un-audited Financial Results for the Quarter ended 30.06.2024 (Rs. in Lakhs (Except EPS))					
Sr. No.	Particulars	FOR THE QUARTER ENDED 30.06.2024 (Un-audited)	FOR THE QUARTER ENDED 31.03.2024 (Audited)	FOR THE QUARTER ENDED 30.06.2023 (Un-audited)	FOR THE YEAR ENDED 31.03.2024 (Audited)
		1	Total income from operations	783.43	498.19
2	Net Profit / (Loss) for the period before Tax, Exceptional and/or Extraordinary items	47.32	(1.20)	3.37	6.44
3	Net Profit / (Loss) for the period before tax after Exceptional and/or Extraordinary items	47.32	(1.20)	3.37	6.44
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	47.32	(38.89)	2.30	(34.13)
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax))	47.46	(39.08)	2.56	(33.57)
6	Paid-up equity share capital (Face Value of Re. 1/- each)	906.56	906.56	906.56	906.56
7	Reserves (excluding Revaluation Reserves as per balance sheet of previous accounting year)	-	-	-	(1,406.55)
8	Earnings Per Share (of Rs. 1/-each) (for continuing and discontinued Operations)-				
	Basic:	0.05	(0.04)	0.00	(0.04)
	Diluted:	0.05	(0.04)	0.00	(0.04)

Harish Textile Engineers Limited					
Extract of Statement of Unaudited Financial Results for the Quarter Ended June 30, 2024 (Rs. in Lakhs)					
Sr. No.	Particulars	Quarter Ended		Year Ended	
		Quarter ended June 30, 2024 (Unaudited)	Quarter ended June 30, 2023 (Unaudited)	Quarter ended March 31, 2024 (Audited)	Year ended March 31, 2024 (Audited)
1	Total Income from Operations	3,086.72	2,866.62	3,685.30	13,258.58
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	16.79	2.29	(105.75)	(35.85)
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	16.79	2.29	(105.75)	(35.85)
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	10.52	3.95	(86.26)	(28.27)
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	10.52	3.95	(86.26)	(28.27)
6	Equity Share Capital	333.60	333.60	333.60	333.60
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	591.81
8	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -				
	1. Basic:	0.32	0.12	(2.59)	(0.85)
	2. Diluted:	0.32	0.12	(2.59)	(0.85)

