

#### SECRETARIAL DEPARTMENT

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RL/SE/25-26/61

October 28, 2025

To

The Department of Corporate Services - CRD BSE Limited
P.J. Towers, Dalal Street
Mumbai - 400 001

Scrip Code: 500330

acrip code. acosa

The National Stock Exchange of India Limited

Exchange Plaza, 5<sup>th</sup> Floor Bandra-Kurla Complex

Bandra (East), Mumbai - 400 051

Symbol: RAYMOND

Dear Sir/Madam,

Sub: Raymond Limited: Compliance pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to Regulation 30 of the Listing Regulations, please find enclosed copies of extract of Unaudited Financial Results (Standalone and Consolidated) of the Company for the second quarter and half year ended September 30, 2025, published today in Business Standard (English) and Ratnagiri Times (Marathi) newspapers in accordance with Regulation 47 of the Listing Regulations.

Please take the above disclosure on record.

Thanking you.

Yours faithfully, For **Raymond Limited** 

Rakesh Darji Company Secretary

Encl.: as above



**18** TAKE TWO

**SURAJEET DAS GUPTA**New Delhi, 27 October

Uber Inc's global Chief Executive Officer (CEO) Dara Khosrowshahi does not see Ola Cabs — with which it has been in a head-to-head battle for years in India — as its main rival in the mobility business anymore, saying it is now a distant number three.

In a podcast interview in August, he called its new rival an upstart that had aggressively gone into the market but with a simple business model, which maximised driver-income and grabbed the market share.

The new kid on the block is none other than Bengaluru-based startup Rapido, which, in the last 20 months, has disrupted India's mobility business.

The prevailing model, which has stood for years, had driver-partners forking out 20-25 per cent of their trip earnings to the mobility company as commission for being on their platform.

Rapido offered an alternative - first to its auto drivers in February 2024 and then its cab driver nine months ago. They join by paying a subscription of an average ₹20-25 a day and only if they accept rides. The various subscription models effectively translate to 5 per cent of their ride income. With zero commission, drivers' take-home incomes get a boost. However, for bike-taxi drivers who are mostly parttimers using the platform for a few hours a day or just some days a month, Raipdo says the commission model offers more flexibility.

The gamble has forced rivals to follow suit. Just a few weeks ago, Uber said it was rolling out a nationwide subscription-based model for its drivers across cars, autos, and bikes. Ola Electric, too, has shifted to a similar model across categories.

The gear-shift is bringing in much-needed volumes. Rapido saw its total number of drivers — for bikes, autos, and cabs — surge from 700,000 before the new model was activated to over 2 million by June this year, the latest month for which figures are available. As a result, rides went up 3x, hitting over 4 million in the same period. And in cabs, with around half-a-million rides a day, it is already the second-largest player in the business.



# Rapido's disruptive ride

Rapido, the new kid on the cab aggregator block, is shaking up the market — and its far bigger rivals — with its new playbook. Its financial model may be based on slim margins but that's not something that worries Rapido

The subscription model has given a big push to the overall cab business, which was unable to reach even pre-Covid levels of 2.5-3 million rides a day and had been working at 70 per cent of the peak levels in the last three years.

Aravind Sanka, one of Rapido's three cofounders, told *Business Standard*: "We entered the cab business for the first time nine months ago and started straight with the subscription model — it has helped us to increase the number of drivers on our platform by 25

per cent and also helped us to push the number of rides to pre-Covid levels again. We expect the number of rides to double to 5 million a day in the next three-to-four years."

The expectations are of a big upside. Sanka says only 20 per cent of the 2.5 million cab drivers in the country have joined a cab aggregator platform. But with a higher income potential, he expects that this percentage will double in the next three-to-four years.

Of course, the model looks to

wafer-thin margins. For example, Rapido's income from each auto driver, which was based on 20 per cent commission has fallen by 90 per cent under the subscription model. But the higher number of active drivers on the platform paying subscriptions partly makes up for the loss of overall revenue.

build scale and volumes but at

With Rapido rivals now following the same model will the startup lose its first-mover advantage and find it more difficult to grow faster without making more losses?

That's a question even Uber's Khosrowshahi raised in his interview: The real test of this model, he said, is how fast Rapido can grow profitably. That's a goal it has not yet reached. According to the latest financials available, the company was still in the red in FY24, although losses had come down from ₹675 crore in FY23 to ₹370 crore in FY24. Questions have been raised over its aggressive acquisition of more drivers and customers, which has seen cash losses going up.

Sanka, however, said the company is already operationally profitable, which means it does not lose money on its operations and expects to reach a scale where it will become profitable by FY26. It has raised \$200 million in the last year or so to fund a rapid expansion in the number of cities covered from 350 currently to 500 in the next 12 months. This would involve pushing cab services to every district headquarter in the country.

To be sure, rivals say that Rapido still depends on bike-taxis for 50 per cent of its ridership, and this business is facing regulatory

## Rapid rise

- Started operations in Bengaluru in 2015 with bike-taxis
- Launched on-demand auto services in 2020
- Moved from commission to subscription model in autos February 2024
- Launched in-taxi mobility services nine months ago with subscription model
- Present in over 350 cities, aims to hit 500
- With subscription model, its drivers have gone up from 0.7 million to 2 million by June, and ridership jumped 3x
- Expects number of taxi rides to go up from 2.5 million a day to 5 million in three-to-four years
- Only 20 per cent of cab drivers are online on any platform currently

headwinds. "The bike taxi business has come under a lot of regulatory pressure, court cases, new stiff rules and many states forcing them to go electric if they want to continue — which would mean huge costs for riders. In big states like Karnataka, which have a substantial ridership, companies are waiting for a court verdict. So there is a lot of uncertainty," said a senior executive at a rival mobility company.

But everyone is reworking their models to take on the new rival. Said the CEO of one of the mobility companies: "The Rapido model is a replication of the ecommerce Meesho (domestic firm Meesho Pvt Ltd) model based on high volumes and low margins. While it is unique to India, and not seen in any other country, we are tweaking our models to reduce costs and make it more efficient."

But Rapido believes it has a huge edge over its big rivals here. "We started from building a low-cost model which could sustain an average ticket size of a bike-taxi ride which is at ₹60 and gives around 5 per cent margin. So we can sustain with the same margins for our autos and cab categories. So it is not different for us."

It may be a challenge for rivals whose cost structure is built on an average ₹300 per ride ticket size for a cab (five times more than a bike taxi) with a hefty 20-25 per cent commission to boot. They may now be forced to bring

down their margins to around five per cent and cut costs to sustain the business.

Rapido has been keeping its costs under control — for instance, the same team which launched bike taxis also launched autos and cab services, and used the same tech platforms. It hardly advertises, expecting word of mouth to do the job instead.

But it is also focusing now on reducing the cost of acquiring new customers. The big success has been that 60 per cent of its customers use more than one service — whether bikes, autos or cabs. The company has doubled the number of customers since the start of the subscription model while halving the cost of acquiring them.

That apart, it is also opening up newer areas to boost its revenue as well as that of the driver partners — in line with what rivals Uber and Ola also do. This, Sanka said, might not generate a huge revenue but will help the firm improve profitability. One such move just last week was to offer customers facilities to book hotels, flights, buses, and trains by tying up with Goibibo, redBus, and ConfirmTkt.

Secondly, it is eyeing revenue from advertisements on its platform, which it has just begun. And three, it already has a delivery business, which is integrated with big ecommerce players like Zepto, apart from its own parcel service, where customers can book on the app.

The big bet could be entering the food delivery business — taking on Zomato and Swiggy — which Rapido is experimenting with.

But the experience in India is that both Uber (Uber Eats, sold to Zomato) and Ola have tried and failed with food delivery. The big boy in the game, Zomato CEO Deepinder Goyal, told shareholders he does not think there's a need for a separate food delivery app to serve budget-conscious customers (the focus for Rapido). Zomato can serve them by, for instance, lowering the minimum free delivery to ₹99.

But, said Sanka, "Our intent to enter this business is because we are already aware of the customer pain-points (high price of deliveries and hefty commissions for deliveries)." Customers, he said, are looking for alternatives. As, indeed, it seems, are Rapido's rivals.

## – TENDER CARE —

Advertorial

## INDIAN BANK COMMENCES VIGILANCE AWARENESS WEEK 2025



Indian Bank commenced the observance of Vigilance Awareness Week 2025 with a walkathon for spreading awareness about integrity and vigilance, followed by a collective pledge at Chennai. The pledge was administered by Shri Binod Kumar, MD & CEO, in the presence of Executive Directors Shri Ashutosh Choudhury, Shri Shiv Bajrang Singh, and Shri Brajesh Kumar Singh, along with Shri V. Anand, Chief Vigilance Officer, Chief General Managers, General Managers and other staff members.

## REPCO BANK PRESENTS DIVIDEND CHEQUE OF RS.2.14 CRORE TO HONOURABLE MINISTER OF FINANCE

Repco Bank, represented by its Chairman, Shri E. Santhanam, Director – Repco Bank & Chairman – Repco Home Finance Ltd., Shri C. Thangaraju and Managing Director, Shri O.M.

Gokul presented a cheque of Rs.2.14 crore towards dividend @30% on the share capital of Rs.7.13 crore held by Government of Tamil Nadu for the



Financial Year 2024-2025 to Thiru. Thangam Thennarasu, Hon'ble Minister for Finance and Environment & Climate Change, Government of Tamil Nadu at Chennai on 24.10.2025 in the presence of Smt. Reeta Harish Thakkar, IAS, Secretary to Government, Public & Rehabilitation Department and Shri. K. Balasubramaniam, IAS, Additional Secretary, Public & Rehabilitation Department. The Bank posted a Net Profit of Rs.140 crore for the FY 2024-25 which was also the highest in the Bank's history. Among the State Governments, the Government of Tamil Nadu holds the highest share capital, and accordingly received the highest dividend.

#### BHEL OBSERVES VIGILANCE AWARENESS WEEK 2025 WITH INTEGRITY PLEDGE CEREMONY

Shri Tajinder Gupta, Director (Power) BHEL, administered the Integrity Pledge to employees at the company's Corporate Office, New Delhi in the presence of the Functional



Directors and the Chief Vigilance Officer on the inaugural day of the Vigilance Awareness Week 2025. Messages of the Hon'ble President of India, the Hon'ble Vice President of India, Hon'ble Prime Minister of India, and the Central Vigilance Commission were also read out on the occasion.

## TMB ANNOUNCES UNAUDITED RESULTS FOR THE QUARTER AND HALF-YEAR ENDED SEPTEMBER 30, 2025

The Board of Directors of Tamilnad Mercantile Bank Ltd has approved the Unaudited Financial Results of the Quarter Ended / Half Year Ended September 30,2025 in their meeting held at Thoothukudi on 27.10.2025. Shri. Salee S Nair, Managing Director and CEO of the bank declared the results. Executive Director, Chief Financial Officer, Executive Vice Presidents and other senior officials of the Bank were also present in the event. Bank's Performance Highlights (Year on Year): Total Business grew by 11.40%, highest year on year growth since listing. Deposits grew by 12.32 % on YoY basis, deposits has increased to ₹55421 crores (PY ₹49342 crores).The Bank's CASA has increased to ₹15163 crores (PY ₹13873 crores). The advance level of the Bank has increased to ₹46930 crores with a growth rate of 10.34% on YOY basis. Lowest GNPA in the last 10 years @1.01%. Net profit has surged to ₹318 crore from ₹303 crore, up by 4.95%. Net NPA has decreased to 0.26% from 0.46%, improved by 20 bps. PCR (without technical written off) has increased to 74.36% from 66.40%.

# TPCODL ON ALERT TO ENSURE UNINTERRUPTED POWER DURING CYCLONE 'MONTHA'

TP Central Odisha Distribution Limited (TPCODL) has activated an extensive preparedness plan to minimize the potential impact of the approaching Cyclone 'Montha' on power infrastructure and ensure uninterrupted electricity supply to consumers across its operational areas. Under its Business Continuity and Disaster Management Plan (BCDMP), TPCODL has established a comprehensive response framework to manage emergencies effectively. The company is closely monitoring real-time weather updates and has outlined pre-disaster and post-disaster action protocols for rapid response and restoration.

Round-the-Clock Emergency Support: TPCODL has activated its 24x7 toll-free helplines 1912 / 1800-345-7122 for consumers to report power-related emergencies. Arvind Singh, CEO, TPCODL, said, "Safety and reliability are our top priorities. We are working in close coordination with government and local authorities to minimize any disruptions and ensure quick restoration of power supply in affected areas. Our teams are fully equipped and on standby to respond to any situation arising from the Cyclone Montha."

## IOB STRENGTHENS VIGILANCE AWARENESS CAMPAIGN WITH WALKATHON AND PUBLIC OUTREACH ACTIVITIES

As part of its ongoing Vigilance Awareness Campaign, Indian Overseas Bank organized a Walkathon at Besant Nagar Beach to promote integrity and transparency in public life. This initiative aligns with the Central Vigilance Commission's nationwide

observance of Vigilance Awareness Week 2025, which will culminate in the themed week "Vigilance: Our Shared Responsibility" from October 27th to November 2nd. The Walkathon was



attended by IOB's senior leadership, including Shri Joydeep Dutta Roy, Executive Director, Shri. Dhanaraj T, Executive Director, and Shri. Rajeev Kumar, Chief Vigilance Officer (CVO), along with General Managers, executives, and staff from both the Chennai Regional Office and Central Office.

# Raymond

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# EXTRACT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER 2025

(₹ in lakhs, unless otherwise stated)

	Sr.		Quarter ended			Half Year ended		ended
	No.	Particulars	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
			(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
		Continuing Operation						
- 1	1	Revenue from Operations	52769	52429	47358	105198	92339	194684
- 1	2	Net Profit for the period before tax and exceptional items	1912	2821	1014	4733	4057	7834
- 1	3	Net Profit for the period before tax after exceptional items	(14828)	2821	1014	(12007)	4057	7834
- 1	4	Net Profit for the period after tax (Continuing operation)	1389	2062	96	3451	2358	5202
- 1		Discontinued Operation					727964	727964
- 1	5	Profit from discontinued operation before tax- Lifestyle Business	-	-	-	-		
- 1	6	Profit from discontinued operation before tax- Realty Business	-	537386	7886	537386	12701	36969
	7	Share of assosiate profit (Raymond Lifestyle Limited Erstwhile Raymond Consumer Care Limited)	_	_			1411	1411
	8	Net Profit for the period after tax (Discontinued operation)	_	530753	5806	530753	740232	758360
- 1	9	Profit for the period	1389	532815	5902	534204	742590	763562
	10	Total Comprehensive Income for the period (Comprising profit for the period after tax and other comprehensive income after tax) net of non-controlling interests	59607	539096	11445	598703	754331	766940
- 1	11	Reserves as shown in the Balance sheet	-	-	-	-	-	364959
- 1	12	Equity Share Capital						
- 1		(Face Value - ₹ 10/- per share)	6655	6655	6655	6655	6655	6655
- 1	13	Earnings per share (of ₹ 10/- each) (not annualised):						
		Continuing operation (a) Basic (a) Diluted Discontinued Operation	1.71 1.71^	2.65 2.65^	0.30 0.30	4.36 4.36^	3.63 3.63	7.18 7.17
		(a) Basic (a) Diluted  Continuing operation and Discontinued operation	-	797.51 797.51^	8.72 8.71	797.51 797.51^	1112.30 1110.93	1139.51 1138.82
		(a) Daisic (a) Diluted	1.71 1.71^	800.16 800.16^	9.02 9.01	801.87 801.87^	1115.93 1114.56	1146.69 1145.99

## Notes:

1. The Statement of Raymond Limited (the 'Company' / 'Holding Company') and its subsidiaries (referred to as 'the Group') together with Associates and Joint Ventures, 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 prescribed under Section 133 of the Companies Act, 2013 ('the Act'), and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations') and guidelines issued by the Securities and Exchange Board of India (SEBI).

Financial results of Raymond Limited (Standalone information)

(₹ in lakhs, unless otherwise stated)

		Quarter ended	ı	Half Yea	Year ended	
Particulars	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	ended 31.03.2025 (Audited) 609 4969
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Income from Operation (Turnover)	9	99	90	108	265	609
Profit before tax (Continuing Operation)	(381)	1577	2145	1196	4069	4969
Profit after tax ( Continuing Operation)	(285)	1180	1302	895	2562	3594

- The above is an extract of the detailed format of the Standalone and Consolidated Financial results for the quarter and half year ended September, 2025 filed with the Stock exchanges under Regulation, 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
   The full format of standalone and consolidated results of the Company for the quarter and half year ended 30 September, 2025 are available to the investors
- at the websites www.raymond.in, www.bseindia.com and www.nseindia.com. The same can be accessed by scanning the QR code provided below.

  4. The Statement has been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their respective meetings held on 27 October, 2025. There are no qualifications in the reveiw report issued for the quarter and half year ended 30 September, 2025.



Mumbai 27 October, 2025

Gautam Hari Singhania Chairman & Managing Director



नोंदणीकृत कार्यालय : प्लॉट क्र. १५६/हिस्सा क्र. २, गाव झाडगाव, रत्नागिरी - ४१५६१२, महाराष्ट्र.

सीआयएन: L17117MH1925PLC001208

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हुर. :०२३५२-२३२५१४, फॅक्स : ०२३५२-२३२५१३; कॉपरिट ऑफिस हुर. : ०२२-४०३४९९९, फॅक्स : ०२२-२४९३९०३६

## दि. ३० सप्टेंबर, २०२५ रोजी संपलेली तिमाही व सहामाहीकरिताच्या एकत्रित वित्तीय निष्कर्षांचा सारांश

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	<ul><li>सोम्पीकृत</li></ul>	. 9.68^	600.9E^	9.08	608.66	१९१४.५६	2580.66	

#### टीपा :

रेमंड लिमिटेड (कंपनी/धारक कंपनी) व त्यांच्या उपकंपन्यांचे (यापुढे समूह म्हणून उल्लेखित), त्यांच्या सहयोगी व संयुक्त उद्यमांसिहत यांचा अहवाल हाँ कंपन्या कायदा, २०१३ (कायदा) अनुच्छेद १३३ अंतर्गत विहित केल्यानुसार कंपन्या (भारतीय लेखा मानक) नियम, २०१५ (सुधारित केल्यानुसार) अंतर्गत अधिसूचित लागू भारतीय लेखा मानकांच्या (आयएनडी एएस) मान्यता व गणन धोरणे तसेच भारतात सर्वसाधारणपणे लागू अन्य लेखा धोरणे यांअंतर्गत तसेच सेबी (सूची अनिवार्यता व विभोचन आवश्यकता) विनियमन, २०१५ (सुधारित) चे विनिमयन ३३ व विनियमन ५२ सहवाचन विनियमन ६३ (सूची विनियमन) यांच्या सादरीकरण च प्रकटीकरण आवश्यकतांअंतर्गत तसेच भारतीय प्रतिभृती विनिमय मंडळ (सेबी) यांच्याद्वारे जारी मार्गदर्शक सूचना यांच्या अनुपालनांतर्गत तयार करण्यात आला आहे.

२. रेमंड लिमिटेडचे वितीय निष्कर्ष (स्थायी माहिती)

(रु. लाखांत; अन्य स्वरूपात नमूद केलेले नसल्यास)

	तपशील	तिमाहीअखेर			सहामाहीअखेर		वर्षअखेर		
			30.09.7074	30.08.7074	\$0.09.7078	30.09.2024	\$0.09.7078	38.03.7024	
			(अलेखापरीक्षित)	(अलेखापरीक्षित)	(अलेखापरीक्षित)	(अलेखापरीक्षित)	(अलेखापरीक्षित)	(लेखापरीक्षित)	
परिचालनातृन उत्पन्न (उलाढाल)			. 8	98	. 90	906	. २६५	. 606.	
करपूर्व नफा (अखंडित परिचालन)			(\$25)	१५७७	२१४५	6668	४०६९	४९६९	
करपश्चात नका (खंडित परिचालन)	, ,		(२८५)	94.60	1,305	८९५	. २५६२	3498	

वरील विवरण हे संबी (सूची अनिवार्यता व विमोधन आवश्यकता) विनियमन, २०१५ च्या विनियमन ३३ अंतर्गत स्टॉक एक्सचेंजेसकडे दाखल करण्यात आलेल्या सप्टेंबर, २०२५ रोजी संपलेली तिमाही व सहामाहीकरिताच्या स्थायी व एकत्रित वित्तीय निष्कर्षांच्या वित्तीय निष्कर्षांच्या विस्तृत प्रारूपाचा सारांश आहे.

गुंतवणूकदारांसाठी सप्टेंबर, २०२५ रोजी संपतेली तिमाही व सहामाहीकरिताच्या कंपनीच्या स्थायी व एकत्रित वित्तीय निष्कर्षांचे संपूर्ण प्रारूप वेबसाइट्स www.raymond.in, www.bseindia.com व www.nseindia.com वर उपलब्ध आहे. खालील क्यूआर कोड स्कॅन करून सदर तपशील प्राप्त करता येऊ शकेल.

४. वरील तिष्कर्षांचे लेखापरीक्षण समितीद्वारे पुनरावलोकन व शिकारस करण्यात आली असून संचालक मंडळाद्वारे त्यांना दि. २७ ऑक्टोबर, २०२५ रोजी त्यांच्या सभेसच्ये मंजुरी देण्यान आली आहे. दि. ३० सप्टेंबर, २०२५ रोजी स्यांन्या सभेसच्ये मंजुरी देण्यान आली आहे. दि. ३० सप्टेंबर, २०२५ रोजी स्यांन्या सभेसच्ये मंजुरी देण्यान आली आहे. दि. ३० सप्टेंबर, २०२५ रोजी स्यांन्या सभेसच्ये मंजुरी देण्यान आली आहे. दि. ३० सप्टेंबर, २०२५ रोजी स्यांन्या सभेसच्ये मंजुरी देण्यान आली आहे. दि. ३० सप्टेंबर, २०२५ रोजी

