

# ORIENTAL HOTELS LIMITED

Corporate Office : No.47, Paramount Plaza, 3rd Floor, Mahatma Gandhi Road, Chennai - 600 034, Tamil Nadu, India

**OHL:SEC: 2025-26: 030**

**July 18, 2025**

**The Manager – Listing  
National Stock Exchange of India Ltd.**  
Exchange Plaza, 5<sup>th</sup> Floor, Plot No. C/1G Block,  
Bandra Kurla Complex  
Bandra (E), Mumbai: 400051  
**Symbol: ORIENTHOT**

**The Manager – Listing Department  
BSE Ltd.**  
II Floor, New Trading Ring  
Rountana Building P J Towers,  
Dalal Street, Mumbai: 400001  
**Scrip Code: 500314**

Dear Sir/Madam,

**Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”) – Newspaper Advertisement**

Pursuant to Regulation 30 and 47 of the Listing Regulations, please find attached the copy of Newspaper advertisement of the Financial Results of the Company for the quarter ended June 30, 2025, in Financial Express (English) and Makkal Kural (Tamil) on July 18, 2025.

You are requested to kindly take the same on record.

Thanking you,

Yours faithfully,

**For ORIENTAL HOTELS LIMITED**

**S. Akila**

**Company Secretary**

**A15861**

**Address: Taj Coromandel, No. 37, Mahatma Gandhi Road,  
Nungambakkam, Chennai - 600034.**

REVERSAL OF THE AUCTION WILL HAPPEN ON JULY 25

# RBI to hold ₹2 lakh-crore seven-day VRRR today

● Despite VRRR auctions, banking system liquidity remains high

FE BUREAU  
Mumbai, July 17

## LIQUIDITY DRAINING CONTINUES

■ Previous actions in recent weeks met with a lukewarm response, including those for a shorter tenure of three days

■ Despite VRRR auctions, the liquidity in the banking system remains high



■ Dealers do not expect an encouraging response to Friday's auction

■ RBI governor recently said the central bank wants to align the call rate with the repo rate

■ On Thursday, the call rate rose to 5.40% before settling at 5.35%

THE RESERVE BANK of India will conduct a seven-day variable rate reversal repo auction for an amount of ₹2 lakh crore on Friday, it said in a release.

Previous actions in recent weeks met with a lukewarm response, including those for a shorter tenure of three days. The three-day auction held on July 15 received bids worth ₹57,450 crore against the notified amount of ₹1 lakh crore.

Despite the VRRR auctions, the liquidity in the banking system remains high. On Tues-

day, the liquidity surplus in the banking system was elevated at ₹3.11 lakh crore.

Market participants have attributed the subdued response to upcoming tax outflows and a reluctance to leave money lying with the central bank for seven days. Dealers do not expect an encouraging response to Friday's auction

either despite the abundant liquidity in the system.

In a recent interview with a news channel, RBI governor Sanjay Malhotra said the central bank wants to align the call rate with the repo rate and that the VRRR has helped. "Our effort will be to maintain it (call rate) as close as possible to the policy rate, which should also

help us in the transmission."

As a result of the auction, the call rate firmed up near the repo rate. On Thursday, the call rate rose to 5.40% before settling at 5.35%.

The auction will be held between 10.00 a.m. and 10.30 a.m. The reversal of the auction will happen on July 25, the RBI said.

## Emerging Asian bonds gain appeal

BLOOMBERG  
July 17

THE DEMAND FOR emerging Asia's local bonds may improve along with the regional inflation outlook, as US tariffs prompt manufacturers to look for customers closer to home.

Focusing more on local production could contain inflationary pressures. That also comes at a time when the region's long-dated yields — adjusted for inflation — are above historical averages, according to data compiled by Bloomberg. Attractive valuations and subdued inflation are likely to boost the appeal of Asian fixed income.

"Higher US tariffs will weaken export demand in EM Asia, leading to a shift in production for local markets instead, as the increase in the domestic supply of goods will keep local inflation in check," according to Yifei Ding, a portfolio manager at Invesco Hong Kong.

# Insurtech funding dives 70% from 2021 peak

FE BUREAU  
Chennai, July 17

AFTER A PERIOD of aggressive expansion, the insurtech sector has entered a phase of consolidation, with funding dropping sharply from a peak of \$820 million in 2021 to \$239 million in 2024, according to a report by Perfios and The Digital Fifth.

The report noted that insurtech funding hit its highest level in 2021, driven by rapid scale-ups and strong investor enthusiasm. However, the trend began to shift in 2022, when funding dropped to \$546 million, followed by a further decline to \$497 million in 2023. This marked the beginning of a transition from rapid growth to a focus on sustainable and quality-driven expansion.

This deliberate moderation, the report said, continued into 2024 and 2025, as global macroeconomic factors led to more disciplined capital allocation. In the first half of 2025, Indian insurtechs raised just \$11.4 million.

"There is currently a clear

## GOING SOUTH

■ Funding dropped from a peak of \$820 mn in 2021 to \$239 mn in 2024

■ In 2021, the funding was driven by rapid scale-ups and strong investor enthusiasm

■ In 2022, funding dropped to \$546 mn

■ Followed by a further decline to \$497 mn in 2023



■ In 2025, insurance distribution tech players led fundraising activity, attracting \$80 million

gap in funding for tech stack companies and claims solutions — areas that are essential for driving efficiency and enhancing customer experience," the report noted.

InsuranceDekho's \$70 million raise in May 2025 was the largest so far this year, while Acko's \$136 million fundraising in May 2023 remains the highest in recent years. Acko has cumulatively raised \$597 million to date, followed by Digit (\$466 million) and Navi (\$445 million), as per the report.

In 2025, insurance distribution tech players led fundraising activity, attracting \$80 million — reflecting a continued emphasis on customer acquisition and market reach. Insurance manufacturers and insurance-as-a-service firms raised \$8 million and \$6 million, respectively. The report also highlighted the highly competitive nature of the sector, with 637 insurtech companies in India, of which 200 are funded. Total funding to the sector stands at \$4 billion.

# HNIs investing more in unlisted securities

NESIL STANEY  
Mumbai, July 17

HIGH NET WORTH individuals (HNIs) and ultra HNIs are now allocating more wealth to unlisted stocks, according to Sailesh Balachandran, founder and joint-CEO and Maneesh Kapoor, founder, and joint-CEO, TriGen Wealth, a subsidiary of NSE-listed Prime Securities.

While they have consistently explored opportunities in pre-IPO investments, it is now "happening on a much larger scale," they said.

"The availability of opportunities and enhanced information tools has been pivotal in driving this trend," they said.

They are also showing a strong preference for global investments and the startup space, often opting for self-execution strategies. Wealth is being driven by Employee Stock Ownership Plans (ESOPs).

With the recent easing of regulations by Sebi, we anticipate further wealth generation within new-age startups, enabling many senior executives to directly benefit," they said.

Several platforms such as InCred Money, Sharesart and UnlistedZone offer easy access to trade unlisted securities. Wealth managers, Balachandran and Kapoor said, are actively adapting to the evolu-



TriGen Wealth founders Maneesh Kapoor (left) and Sailesh Balachandran



ing needs of new-age HNIs and younger affluent clients by leveraging technology and data analytical tools.

"In our view, advisory services have traditionally centered on goal-led strategies rather than purely product-led approach," they said.

Wealth products are positioned purely to meet the specific requirements, Balachandran and Kapoor said.

Over the past decade, Tier-II and Tier-III cities have evolved significantly, maturing in terms of advisory needs. With increased access to information, their expectations now match those of metro cities.

The newer generation in

these smaller cities is as aggressive and demanding as their metro counterparts, as evidenced by data on private equity investments and startup initiatives, Balachandran and Kapoor said.

Integrating estate planning, philanthropy, and legacy building for clients who are well-informed, widely travelled and possess a broader global perspective is central.

Regulatory developments play a crucial role in enhancing transparency in advisory services and ensuring fiduciary accountability. These advancements have encouraged more HNIs and UHNIs to engage with the financial ecosystem.

# Fino keen on SFB licence for growth

MAHESH NAYAK  
Mumbai, July 17

WITH OVER 14 million customers and a merchant network spanning 95% of India's districts, Fino Payments Bank (Fino Bank) is hoping it will receive a licence for a small finance bank (SFB) that will allow it to lend. MD & CEO Rishi Gupta acknowledges that surviving as a payments bank is becoming increasingly difficult.

Fino Bank's customers, particularly merchants and rural users, are actively seeking credit but it is not authorized to lend. That is capping growth and profitability. "We source ₹75-100 crore of references every month for sourcing purposes," adds Gupta.

While account penetration has improved thanks to PMJDY and Aadhaar, and digital adoption is on the rise, dormant accounts, limited credit access, and trust and tech barriers persist.

Fino Bank's journey mirrors these challenges, with its merchant-led model bringing banking to remote areas but struggling to engage users beyond basic transactions. "Real challenge is to bring customers to the bank and transact, as well as to provide credit," says Gupta.

The business model of a payments bank, particularly in rural areas, also faces significant challenges due to low margins. "While larger public sector banks may absorb



RISHI GUPTA, MD & CEO, FINO PAYMENTS BANK

Building savings habits will require targeted efforts, particularly in rural areas. Savings isn't a natural habit for rural customers

losses, commercial entities like ours need to focus on profitability, and with most transactions valued at ₹1,000 or below, finding a viable business model is crucial for sustainability," states Gupta, further adding, "Building savings habits will require targeted efforts, particularly in rural areas. Savings isn't a natural habit for rural customers, and with a limited disposable income of ₹200-500 per month, expecting high savings deposits can be difficult." Currently, the average balance in Fino Bank's savings accounts is ₹1,500, which is lower than the average ₹4,000-5,000 seen in PMJDY accounts.

FROM THE FRONT PAGE

# Byju's readying suit against Glas Trust

ACCORDING TO BYJU'S founders, Glas Trust has the authority to represent merely 17.38% of the voting rights of the consortium of term loan providers. Glas Trust initiated legal proceedings against BYJU'S and its founders in US courts.

The agent of US-based lenders also approached Supreme Court of India to challenge dismissal of insolvency case against BYJU'S by National Company Law Appellate Tribunal in an appeal filed by BCCI.

The apex court ruled in the favour of Glas Trust and the Corporate Insolvency Resolution Process (CIRP) litigation against BYJU'S is going on.

BYJU'S founders are contesting the case and filed a plea to remove Interim Resolution Professional alleging his link with Glas Trust through consultancy firm EY. On the other hand, Glas Trust now controls BYJU'S Alpha which was a special purpose financing vehicle established by BYJU'S to receive Term loan B funds.

BYJU'S Alpha has filed a lawsuit against Byju Raveendran, his co-founder and wife Divya Gokulnath, and his consigliere Anita Kishore alleging that each of them co-orchestrated and executed a lawless scheme to conceal and steal \$ 533 million

# Regulatory push for food safety

WITH STRUCTURAL SHORTAGES unlikely to ease quickly, platforms are starting to invest in long-term solutions. Companies are tying up with training partners and building internal programmes to develop their own FoSTaC-certified workforce, marking a shift from external hiring to capability-building. The development follows a spate of enforcement in the sector. In May, Maharashtra's Food and Drug Administration shut down Zepto's Dharavi warehouse after finding fungal growth and expired stock. A Blinkit warehouse in Telangana was also sealed and labelled "unhygienic and dusty," with authorities confiscating ₹1.34 lakh worth of expired goods.

Food Safety and Standards Authority of India CEO Kamala Vardhana Rao recently met over 70 representatives from q-comm and e-commerce platforms, and warned them that any deviation from food safety norms would be met with serious consequences. Under the new guidelines, platforms must submit detailed training schedules and maintain real-time records of all certified personnel in their warehouse and storage operations. This comes at a time when companies are still wrestling with high burn rates.

## STREET SIGNAL

Smartworks jumps over 9% on market debut

SHARES OF SMARTWORKS Coworking Spaces on Thursday ended with a premium of over 9% against the issue price of ₹407. The stock listed at ₹436.10, up 7.14% from the issue price, on the BSE. During the day, it surged 15.23% to ₹469. Shares of the firm later ended at ₹445.10 apiece, a jump of 9.36%. On the NSE, the stock started trading at ₹435, up 6.87%. The stock closed at ₹445.05, rallying 9.34%. PTI

# Insurers leveraging lender distribution, says Keki Mistry

FE BUREAU  
Chennai July 17

INSURANCE COMPANIES ARE increasingly leveraging the wide distribution networks of banks and microfinance lenders to offer insurance solutions in underpenetrated Tier II and III 3 cities, HDFC Life Insurance chairman Keki Mistry said at the 25th annual general meeting.

India continues to be largely under-insured, with life insurance penetration at just 2.8%, Mistry said, adding that the country also has the highest protection gap in Asia at 91%, signalling a significant opportunity for expansion.

Quoting a Swiss Re report, Mistry said India is set to be the fastest-growing insurance market among G20 nations, with an average annual growth rate of 7.3% between 2025 and 2029.

"This optimistic outlook is driven by strong economic growth, rising disposable incomes, a young population, increasing risk awareness, expanding digital penetration, and supportive regulatory developments," he said.

In FY25, HDFC Life recorded its highest-ever market share of 11.1% in individual weighted received premium, retaining its position



among the top three private insurers.

As of March 2025, the company's assets under management stood at ₹3.36 lakh crore, with an embedded value of ₹55,423 crore. The solvency ratio was at 194%. The new business margin for the year stood at 25.6%, resulting in a value of new business (VNB) of ₹3,962 crore.

"Despite challenges such as increased surrender values and an adverse product mix, our new business margins demonstrated resilience, declining by only 70 basis points, thanks to proactive mitigations," he said.

HDFC Life had a customer base of over 5 crore lives. The average age of its customers was around 36 years, with 75% being first-time policyholders.

# Bullion prices fall on global cues

GOLD PRICES FELL by ₹200 to ₹98,670 per 10 gram on Thursday due to unabated selling by stockists amid subdued demand trend in the overseas markets. Gold of 99.5% purity declined by ₹200 to ₹98,200. It had finished at ₹98,400 in the

previous market close. Silver prices declined by ₹500 to ₹110,500 per kg on Thursday. "Gold prices slipped as safe-haven demand eased after US-China tensions cooled with the lifting of the AI chip ban and President Donald Trump

signalled that a trade deal with India is close. A steep 30% tariffs were imposed on Mexico and the EU, the possibility of further negotiations kept market fears in check," Abans Financial Services CEO Chintan Mehta said. PTI

**CENTRAL UNIVERSITY OF HARYANA**  
(Established vide Act No. 25 (2009) of Parliament)  
**MAHENDRAGARH - 123031 (HARYANA)**

Advt. No.: CUH/2025/Estt.Sec.I/551 Date: 15.07.2025

**EMPLOYMENT NOTICE**  
**WALK-IN-INTERVIEW**

The eligible candidates are invited to appear for the Walk-in-Interview for Guest Faculty positions in various departments at the Central University of Haryana, Mahendragarh. Eligible Candidates shall appear before selection Committee along with application and supporting documents on the date and place notified on the University Website. For Application Form and other related details please visit University website i.e. [www.cuh.ac.in](http://www.cuh.ac.in). REGISTRAR (I/C)

**ORIENTAL HOTELS LIMITED**  
CIN : L55101TN1970PLC005897  
Regd. Office : Taj Coromandel, 37, Mahatma Gandhi Road, Chennai 600 034.  
Phone No. : 044- 66172828. Website: [www.orientalhotels.co.in](http://www.orientalhotels.co.in)

**UNAUDITED STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025**

Particulars	STANDALONE				CONSOLIDATED			
	Quarter Ended 30.06.2025	Quarter Ended 31.03.2025	Quarter Ended 30.06.2024	Year Ended 31.03.2025	Quarter Ended 30.06.2025	Quarter Ended 31.03.2025	Quarter Ended 30.06.2024	Year Ended 31.03.2025
	(Unaudited)	(Audited)	(Unaudited)	(Audited)	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Total income from operations	10724	13336	8478	44463	10797	13362	8293	44290
Net Profit / (Loss) for the period before tax (before Exceptional items)	1326	2629	421	6544	1380	2647	220	6316
Net Profit / (Loss) for the period before tax (after Exceptional items)	1326	2629	421	6544	1380	2647	220	6316
@Net Profit / (loss) for the period after tax (after Exceptional items)	871	1769	364	4452	925	1787	163	4224
Total Comprehensive Income for the period (Comprising profit / (loss) for the period (after tax) and Other Comprehensive Income (after tax))	596	1052	629	5686	1050	1433	175	7232
Paid-up Equity Share Capital (Face value per share - ₹ 1 each)	1786	1786	1786	1786	1786	1786	1786	1786
Reserves (excluding Revaluation Reserve)	-	-	-	41,731	-	-	-	66397
Earnings Per Share (in ₹) (Face value of ₹ 1 each)								
Basic / Diluted (* not annualised)	* 0.49	* 0.99	* 0.20	2.49	* 0.37	* 1.09	(0.08)	2.20

**Note:**  
In case of Consolidated Net Profit / (Loss) for the period after tax (after Exceptional items) and share of profit / (loss) of associates / Joint venture.

- The results were reviewed by the Audit Committee of the Board and subsequently approved by the Board of Directors at its meetings held on July 16, 2025. The results have been reviewed by the Statutory Auditor of the Company.
- These financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards ("Ind AS") 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. Financial results for all the periods presented have been prepared in accordance with the recognition and measurement principles of Ind AS.
- The above is an extract of the detailed format of Quarter ended June 30, 2025 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 Quarter ended Financial Results are available on the websites of Stock Exchanges at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and also on the Company's website at [www.orientalhotels.co.in](http://www.orientalhotels.co.in).

Place : London  
Date : July 16, 2025

For more details scan the QR code

For Oriental Hotels Limited  
Pramod Ranjan  
Managing Director & CEO  
(DIN: 00887569)

