

August 03, 2025

To

Listing Department

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051

To

Dept. of Corp. Services

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

Symbol: ZENTEC

Scrip Code: 533339

Dear Sir/Madam,

Sub: Newspaper Publication

Pursuant to Regulation 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose copies of newspaper clipping of notice to Equity Shareholders of the Company regarding transfer of equity shares of the Company to Investor Education and Protection Fund (IEPF) Account, published on August 03, 2025, in Financial Express (all editions) and Nava Telangana (Hyderabad edition).

This is for your kind information and records.

Thanking you

Yours faithfully,

For Zen Technologies Limited

Sourav Dhar

Company Secretary & Compliance Officer

Encl: As above

HCL TECHNOLOGIES LIMITED

Corporate Identity Number: L74140DL1991PLC046369
 Registered Office: 806, Siddharth, 96, Nehru Place, New Delhi - 110019
 Corporate Office: Plot No. 3A, Sector 126, Noida - 201304, U.P., India
 Website: www.hcltech.com ; E-mail ID: investors@hcltech.com
 Telephone: +91 11 26436336

33rd ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING ("VC") / OTHER AUDIO VISUAL MEANS ("OAVM")
 Notice is hereby given that the 33rd Annual General Meeting ("AGM") of the members of HCL Technologies Limited ("Company") will be held on **Tuesday, August 26, 2025 at 11:00 A.M. (IST)** through VC/OAVM to transact the businesses, as set out in the Notice of the AGM ("AGM Notice").

Pursuant to circulars issued by the Ministry of Corporate Affairs ("MCA Circulars"), companies are allowed to convene their AGMs through VC/OAVM, without the physical presence of the members at a common venue. Further, the MCA Circulars read with the circulars issued by the SEBI, have dispensed the requirement of sending physical copies of AGM Notice and Annual Report to the members.

Accordingly, the AGM of the Company is being convened through VC/OAVM, and the Company has sent the AGM Notice & the Annual Report (FY 2024-25) of the Company on Saturday, August 2, 2025 by electronic mode to those members whose e-mail addresses are registered with the Company/Depositories.

Further, in accordance with Regulation 36(1)(b) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), a letter providing exact path, web-link and QR code for accessing the AGM Notice and the Annual Report (FY 2024-25) is being sent to those members who have not registered their e-mail address.

Members may note that the copies of the AGM Notice and the Annual Report (FY 2024-25) are also available on the website of the Company at www.hcltech.com, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively, and on the website of National Securities Depository Limited ("NSDL") at www.evoting.nsdl.com, the agency appointed for facilitating e-voting (including remote e-voting) for the AGM. Members who wish to obtain physical copies of the AGM Notice and the Annual Report (FY 2024-25), may write at investors@hcltech.com.

E-voting (including remote e-voting)

In compliance with the provisions of Section 108 of the Companies Act, 2013 and Rule 20 of the Companies (Management and Administration) Rules, 2014, and Regulation 44 of the Listing Regulations, the Company is pleased to offer e-voting facility to its members to enable them to cast their votes electronically on the resolutions set forth in the AGM Notice. Detailed procedure for e-voting (including remote e-voting) and attending AGM is provided in the AGM Notice.

The members holding shares either in physical form or in electronic mode as on **Tuesday, August 19, 2025 ("Cut-off date")** and who are otherwise not barred to cast their vote, are entitled to cast their vote electronically.

Any person, who acquires shares of the Company and becomes a member of the Company after dispatch of the AGM Notice and holds shares on the Cut-off date may obtain a login ID and password to cast his/her vote and for attending the AGM, by sending a request at evoting@nsdl.co.in. The detailed procedure for e-voting (including remote e-voting) is given in the AGM Notice.

The remote e-voting facility will be available during the following voting period:

Date and time of commencement of remote e-voting
 From 9:00 A.M. (IST) on Thursday, August 21, 2025

Date and time of end of remote e-voting
 At 5:00 P.M. (IST) on Monday, August 25, 2025

The remote e-voting module will be disabled by NSDL and no remote e-voting will be allowed thereafter. Once the vote on the resolution(s) is cast by the member during the above-mentioned remote e-voting period, the member shall not be allowed to change it subsequently or cast the vote again, however, he/she may attend the AGM through VC/OAVM. Further, the members who will be present in the AGM through VC/OAVM and who have not cast their votes during the remote e-voting period and are otherwise not barred from doing so, shall be eligible to vote through the e-voting system during the AGM.

In case of any queries/grievances relating to e-voting (including remote e-voting) or joining the AGM through VC/OAVM, please refer the 'Frequently Asked Questions' for members and e-voting user manual for members available at the download section of www.evoting.nsdl.com or call at 022-48867000 or send a request at evoting@nsdl.co.in or contact Ms. Pallavi Mhatre, Senior Manager, NSDL, 301, 3rd Floor, Naman Chambers, G Block, Plot No. C-32, Bandra Kurla Complex, Bandra East, Mumbai - 400051, e-mail ID: evoting@nsdl.co.in.

Date: August 2, 2025
 Place: Noida (U.P.), India

For HCL Technologies Limited
Manish Anand
 Company Secretary



DENTA WATER AND INFRA SOLUTIONS LIMITED

Corporate Identity Number (CIN): L70109KA2016PLC097869
 Regd. Office: # 40, 3rd Floor, Sri Lakshminarayana Mansion, South End Road, Basavanagudi, Bangalore, Bangalore South, Karnataka, India, 560004. Phone: 080 - 2991 6509. info@denta.co.in, <https://www.denta.co.in/>

NOTICE OF THE 9th ANNUAL GENERAL MEETING AND E-VOTING INFORMATION

Notice is hereby given that:

- The 9th Annual General Meeting (AGM) of the shareholders of Denta Water and Infra Solutions Limited (the "Company") will be held on Friday, 22nd August, 2025 at 11:00 a.m. IST through physical at the venue of the meeting shall be at Hotel Hindustan International Select, No 686, 15th Cross Ring Road 2nd Phase JP Nagar, Bengaluru Karnataka 560078 and video conference / other audio-visual means ("VC"). In compliance with General Circular 10/2022 dated December 28, 2023, issued by the Ministry of Corporate Affairs (MCA) and SEBI/HO/CFD/PoD-2/PICIR/2023/4 dated January 5, 2023 issued by Securities and Exchange Board of India (SEBI) (hereinafter collectively referred to as "the Circulars"), companies are allowed to hold AGM through VC, without the physical presence of members at common venue, the AGM of the Company is being held through Physical and VC to transact the business as set forth in the Notice of the AGM.
- In compliance with the Circulars, electronic copies of the Notice of the AGM and Integrated Annual Report 2024-25, have been sent to all the members whose email IDs are registered with the Company/Depository Participant(s) ("DP"). These documents are also available on the website of the Company at <https://www.denta.co.in/>, website of Stock Exchanges, i.e., BSE Limited ("BSE") at www.bseindia.com and National Stock Exchange of India Limited ("NSE") at www.nseindia.com, respectively, and on the website of National Securities Depository Limited ("NSDL") at <https://www.evoting.nsdl.com>. The dispatch of Notice of the AGM through emails has been completed on July 31, 2025.
- Shareholders holding shares either in physical form or dematerialized form, as on the cut-off date i.e., as on August 14, 2025 may cast their vote electronically on the business as set forth in the Notice through the electronic voting system of NSDL ("remote e-voting"). The voting rights of shareholder shall be in proportion to the equity shares held by them in the paid-up equity share capital of the Company. Shareholders participating through the VC facility shall be reckoned for the purpose of quorum under Section 103 of the Companies Act, 2013.
- All the shareholders are informed that:
 - The business as set forth in the Notice of the AGM may be transacted through remote e-voting or e-voting at the AGM.
 - The cut-off date for determining the eligibility to vote by remote e-voting or by e-voting at the AGM shall be August 14, 2025.
 - The remote e-voting shall commence on Tuesday August 19, 2025 (9:00 a.m. IST).
 - The remote e-voting shall end on August 21, 2025 (5:00 p.m. IST).
 - Any person holding shares in physical form and non-individual shareholders, who acquires shares of the Company and becomes a member of the Company after the Notice is sent and holding shares as of the cut-off date i.e. August 14, 2025 may obtain the login ID and password by sending a request at evoting@nsdl.co.in. However, if he / she is already registered with NSDL for remote e-voting then he / she can use his / her existing User ID and password for casting the vote.
 - In case of Individual Shareholders holding securities in dematerialized mode and who acquires shares of the Company and becomes a Member of the Company after the Notice is sent and holding shares as of the cut-off date i.e. August 14, 2025, may follow steps mentioned in the Notice of the AGM under "Instructions for e-voting".
- Members may note that:
 - Once the vote on a resolution is cast by the member, the member shall not be allowed to change it subsequently;
 - The facility for voting will also be made available during the AGM, and those members present in the AGM through VC facility, who have not cast their vote on the resolutions through remote e-voting and are otherwise not barred from doing so shall be eligible to vote through the e-voting during the AGM;
 - The members who have cast their votes by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their votes again; and
 - Only persons whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date shall be entitled to avail the facility of remote e-voting or e-voting at the AGM
- The manner of voting remotely for members holding shares in dematerialized mode, physical mode and for shareholders who have not registered their email addresses is provided in the Notice of the AGM. The details will also be made available on the website of the Company. Shareholders are requested to visit <https://www.denta.co.in/>
- Shareholders holding shares in dematerialized mode and have not updated their KYC details are requested to register the email and other KYC details with their depositories through their depository participants. Shareholders holding shares in physical mode and have not updated their KYC details are requested to submit Form physicalmoa ISR-1 (available for download from <https://www.denta.co.in/>) to update their email, bank account details and other KYC details with Company's Registrar and Share Transfer Agent ("RTA"), Integrated Registry Management Services Private Limited. Shareholders holding shares in physical mode are requested to email the duly filled form, to irg@integratedindia.in. This will enable the shareholders to receive electronic copies of the Integrated Annual Report 2024-25. Notice, instructions for remote e-voting, instructions for participation in the AGM through VC and receive the electronic credit of dividend into their bank account. The manner in which the members who wish to register bank mandates for receiving their dividends are detailed in the Notice.
- In case of queries relating to remote e-voting, shareholders may refer to the Frequently Asked Questions (FAQs) for shareholder and e-voting user manual for shareholder at the 'Downloads' section of NSDL's website or Integrated Registry Management Services Private Limited, Email: irg@integratedindia.in, Denta Water and Infra Solutions Limited, info@denta.co.in.
- The Annual Report along with the Notice is available on the website at <https://www.denta.co.in/financial-statements>.
 The record date for the purpose of determining entitlement of shareholders for the final dividend for fiscal 2025 is August 14, 2025. The payment of dividend shall be made on or after August 22, 2025 subject to the shareholders' approval at the 9th AGM.

Place: Bengaluru, India
 Date : July 31, 2025

For Denta Water and Infra Solutions Limited
 Sd/-
Sujata Gaonkar
 Company Secretary



CIN:L72200TG1993PLC015939
 Regd. Office: B-42, Industrial Estate, Sanathnagar, Hyderabad - 500018, Telangana, India. Tel: +91 40 23814894
 Fax: +91 40 23813694, Email id: cosec@zentechnologies.com
 Website: www.zentechnologies.com

NOTICE TO THE SHAREHOLDERS

For transfer of Dividends and Equity Shares of the Company to the Investor Education and Protection Fund (IEPF) Account

Shareholders are hereby informed that pursuant to the provisions of Section 124(6) of the Companies Act, 2013, read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules"), as amended, the Company is required to transfer the dividends that remained unclaimed or unpaid for a period of seven years to Investor Education and Protection Fund (IEPF). The corresponding shares on which dividends were unclaimed or unpaid for seven consecutive years will also be transferred to IEPF pursuant to the Rules.

In accordance with the aforesaid Rules, individual communications is being sent to the concerned shareholders, at their address registered with the Company whose dividends are lying unclaimed or unpaid for seven consecutive years and whose shares are liable to be transferred to IEPF Account. The complete details of these Shareholders are being uploaded on the Company's website www.zentechnologies.com.

In case the Final Dividend for the financial year 2017-18 is not claimed by the shareholders on or before October 05, 2025, the Company shall, in compliance with the applicable rules, initiate the process of transferring the Unclaimed and Unpaid dividend and corresponding shares to the Investor Education and Protection Fund (IEPF), without any further notice, in the following manner

In case the Shares are held:

- In Physical form:** New/Duplicate share certificate(s) will be issued and transferred to IEPF. The original share certificate registered in the name of the Shareholder will be deemed cancelled and non-negotiable.
- In Demat form:** The Company shall inform the depository by way of Corporate action for transfer of Shares lying in shareholders demat account in favour of IEPF.

Shareholders may kindly note that upon transfer of shares and unclaimed dividend to the IEPF, the concerned shareholders can claim the shares and dividend from IEPF authority by making an online application in the prescribed Form IEPF-5 available on the website www.mca.gov.in after obtaining entitlement letter from the company by submitting physical copy of requisite documents.

The Shareholders may further note that the details of unclaimed dividends and shares of the concerned shareholders uploaded by the Company on its website www.zentechnologies.com shall be treated as adequate notice in respect of issue of the new share certificates by the Company for the purpose of transfer of shares to IEPF pursuant to the Rules. Please note that no claim shall lie against the Company in respect of unclaimed dividend and equity shares transferred to the IEPF.

As per the SEBI circulars (dated April 20, 2018, November 03, 2021 and March 16, 2023), shareholders whose ledger folios not mapped with e-mail, Mobile number, PAN, Nominee details, and Bank account details are requested to compulsorily furnish the details to the RTA and Depository Participants for registering the same with respective folio(s) for smooth processing of dividend and shareholders' grievance, if any.

For any queries on the above matter, shareholders are requested to contact the Company's Registrar and Transfer Agent, **M/s. KFin Technologies Limited**, (Unit: Zen Technologies Limited) Selenium Tower B, Plot No.31 & 32, Financial District, Gachibowli, Hyderabad - 500032, Tel: 040-6716 2222, 040 6716 1606. Email ID: einward.ris@kintech.com

For Zen Technologies Limited
 Sd/-
Sourav Dhar
 Company Secretary and Compliance Officer

Place : Hyderabad
 Date : August 02, 2025

Emcure

EMCURE PHARMACEUTICALS LIMITED

Registered and Corporate Office: Plot No. P-1 and P-2, IT-BT Park, Phase II, M.I.D.C., Hinjawadi, Pune - 411 057, Maharashtra, India. Tel: +91 20 - 3507 0033 / 3507 0000; Fax: +91 20 3507 0060; E-mail: investors@emcure.com; Website: www.emcure.com, Corporate Identity Number: L24231PN1981PLC024251

NOTICE OF THE 44th ANNUAL GENERAL MEETING AND E-VOTING INFORMATION

NOTICE is hereby given that the 44th Annual General Meeting ("AGM") of the Members of Emcure Pharmaceuticals Limited ("the Company") is scheduled to be held on Thursday, August 28, 2025 at 11.00 a.m. (IST) through Video Conferencing ("VC") / other audio-visual means ("OAVM") without the physical presence of the Members at a common venue, in compliance with General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 05, 2020, 09/2024 dated September 19, 2024 and other relevant circulars issued by Ministry of Corporate Affairs ("MCA Circulars"), applicable provisions of the Companies Act, 2013 ("the Act") read with its rules made thereunder and vide SEBI Circulars dated May 12, 2020, January 05, 2023, October 07, 2023 and October 03, 2024 (referred to as "SEBI Circulars").

In compliance with the above relevant Circulars the Notice of the 44th AGM and Annual Report for the Financial Year 2024-25, have been sent only by e-mail on August 02, 2025, to all the Members of the Company whose e-mail addresses are registered with the Company / Registrar and Share Transfer Agent / Depository Participant(s). Further, a letter providing the web-link, including the exact path where the complete details of the Notice of AGM and Annual Report are available is being sent to those member(s) whose e-mail addresses are not registered. The members who wish to obtain printed copies of the abovementioned documents can e-mail their request at investors@emcure.com by mentioning their Name, address along with Pin Code, Folio No. / DP ID and Client ID. The above documents are also available on website of the Company at www.emcure.com and on the website of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively, and on the website of MUFG Intime India Private Limited ("MUFG Intime" or "Registrar and Transfer Agent") at www.in.mpmms.mufg.com.

Instructions for remote e-voting and e-voting during the AGM:

The Company is providing the facility to its members to exercise their right to vote on business(es) as set forth in the notice of the 44th AGM by electronic means which includes, remote e-voting and e-voting at the AGM and for this purpose the Company has appointed MUFG Intime. All the members are informed that:

- Members may attend the 44th AGM through VC/OAVM by following the instructions for e-voting procedure mentioned in detail in the Notice of AGM.
- Comprehensive guidance on a) Remote e-voting before AGM; b) participation and joining of the AGM through VC/OAVM; c) e-voting during the AGM; and d) registration of e-mail address, are available in the Notice of AGM.
- The cut-off date for determining the eligibility to vote by remote e-voting or by e-voting at the AGM shall be Thursday, August 21, 2025.
- The remote e-voting facility will be available during the following voting period:

Commencement of remote e-voting : Monday, August 25, 2025 at 9:00 a.m. (IST)
End of remote e-voting : Wednesday, August 27, 2025 at 5:00 p.m. (IST)

The remote e-voting facility will not be allowed beyond the aforesaid date and time and the remote e-voting module shall be disabled upon end of aforesaid period.

- The facility for voting through the e-voting system will also be made available during the AGM. The shareholders attending the AGM through VC facility who have not cast their vote by remote e-voting will be able to vote during the AGM.
- Shareholders who have cast their votes on the resolutions through remote e-voting prior to the AGM will be eligible to attend the AGM but will not be eligible to cast their vote on such resolutions at the meeting again.
- Once the vote on a resolution is cast by a shareholder, the shareholder will not be allowed to change it subsequently or cast the vote again.
- The manner of remote e-voting for shareholders holding shares in dematerialized and physical mode, as well as for shareholders who have not registered their email IDs, has been provided in the notes to the Notice of the AGM.
- Members whose e-mail addresses and other KYC details are not registered, are requested to register the same with the Depository Participant(s) where they maintain their demat accounts. The Members are requested to register/update their information by submitting Form ISR-1 (available on the website of the Company at www.emcure.com).
- The members may register their email addresses with MUFG Intime at https://web.in.mpmms.mufg.com/EmailReg/Email_Register.html in order to receive Notice of AGM and the Annual Report of the Company, on or before 5.00 p.m. (IST) of Thursday, August 21, 2025.
- Any person who acquires shares of the Company and becomes members of the Company after dispatch of the notice and holding shares as on the cut-off date i.e. August 21, 2025, may obtain the login ID and password by sending a request at enotices@in.mpmms.mufg.com or contact on: - Tel: +91 20 26160084. However, if you are already registered with MUFG Intime for remote e-voting, then you can use your existing user ID and password to cast your vote. If you forgot your password, you can use the "Forgot Password" option available on: <https://instavote.linkintime.co.in>.
- A person who is not a member as on the Cut-off Date, should treat the Notice for information purpose only.

Shareholders who need any assistance before or during the AGM:

In case, the members have any queries or issues regarding e-voting facility, they may refer to the Frequently Asked Questions (FAQs) and e-voting user manual available at <https://instavote.linkintime.co.in> (under help section) or can send a request at enotices@in.mpmms.mufg.com or contact on: Tel: +91 20 26160084. Any grievances connected with remote e-voting may be addressed to Mr. Chetan Sharma, Company Secretary and Compliance Officer of the Company, at the designated e-mail address: investors@emcure.com.

Individual Shareholders holding securities in demat mode, for any technical issues related to login through Depository may contact, (i) NSDL by sending a request at evoting@nsdl.co.in or call at toll free no.: +91 22 - 4886 7000 and +91 22 - 2499 7000; (ii) CDSL by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 22 55 33.

Dividend and Record date:

- The Board of Directors have recommended a final dividend of Rs. 3/- (Rupees Three only) per equity share of Rs. 10/- (Rupees Ten only) each of the Company (at the rate of 30%) for the financial year ended March 31, 2025 and the same, if approved at the AGM, will be paid to the shareholders in accordance with the timelines under the Act. Upon approval at the AGM, the dividend will be paid to those members whose names appear in the Register of Members as at the close of business hours on Thursday, August 14, 2025 i.e. Record date and in respect of shares held in dematerialised form, the dividend will be paid based on beneficial ownership as per details furnished by the Depositories.
- Shareholders are requested to get their KYC details updated with the Depositories for the shares held in demat form and with MUFG Intime, the Company's Registrar and Transfer Agent ("RTA") for the shares held in physical form, so as to receive the final dividend for the financial year 2024-25, directly through electronic credit.

Important information about tax deduction at source (TDS) on Dividend:

Shareholders may note that as per the Income Tax Act, 1961, as amended by the Finance Act, 2020, dividend(s) paid or distributed by Companies after April 01, 2020 is taxable in the hands of the recipient. Therefore, the Company shall be required to deduct tax at source at the time of making payment of the final dividend to the shareholders. The rate of tax to be deducted depends on the residential status of the shareholder, and documents submitted by the shareholder and accepted by the Company.

For Emcure Pharmaceuticals Limited
 Sd/-
Chetan Sharma
 Company Secretary and Compliance Officer
 Membership No. F8352

Place : Pune
 Date : August 02, 2025

1800 425 1199
 1800 420 1199
 +91 484 2630994/5 (NRI)
 CIN: L65191KL1931PLC000368

www.federalbank.co.in
 email: secretarial@federalbank.co.in



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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025 (₹ in Lakhs)

Particulars	Standalone			Consolidated		
	Quarter ended	Quarter ended	Year ended	Quarter ended	Quarter ended	Year ended
	30.06.2025	30.06.2024	31.03.2025	30.06.2025	30.06.2024	31.03.2025
	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Audited
1 Total income from operations	7,79,961	7,24,606	30,16,650	8,31,533	7,66,365	32,03,025
2 Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	1,15,613	1,35,664	5,36,807	1,26,983	1,40,434	5,58,783
3 Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	1,15,613	1,35,664	5,36,807	1,26,983	1,40,434	5,58,783
4 Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	86,175	1,00,953	4,05,189	91,832	1,02,751	4,15,885
5 Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] (Refer Note 1)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
6 Paid-up Equity Share Capital (Face value ₹ 2/- per Equity Share)	49,142	48,953	49,117	49,142	48,953	49,117
7 Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of Previous year)	32,92,444	28,60,234	32,92,444	34,04,215	29,61,328	34,04,215
8 Earnings Per Share (EPS) (in ₹) (for continuing and discontinuing operations before and after extra ordinary items) [of ₹ 2/- each]:						
Basic	3.51*	4.14*	16.54	3.74*	4.21*	16.98
Diluted	3.47*	4.09*	16.37	3.70*	4.16*	16.80
9 Securities Premium Account	10,38,338	10,31,264	10,37,437			
10 Net worth	33,99,408	30,30,084	33,12,164			
11 Outstanding Debt	19,77,567	21,70,995	23,72,630			
12 Outstanding Redeemable Preference Shares	NIL	NIL	NIL			
13 Debt Equity Ratio	0.57	0.71	0.71			
14 Capital Redemption Reserve	NIL	NIL	NIL			
15 Debenture Redemption Reserve	NIL	NIL	NIL			
16 Capital Adequacy Ratio (%)	16.03	15.57	16.40			
17 NPA Ratios						
a) Gross NPA	4,66,966	4,73,835	4,37,554			
b) Net NPA	1,15,764	1,33,044	1,04,038			
c) % of Gross NPA	1.91	2.11	1.84			
d) % of Net NPA	0.48	0.60	0.44			
18 Return on Assets (%)	0.25*	0.32*	1.23			

* Not Annualised
Note:
 1. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.

