


THE RAMCO CEMENTS LIMITED
Regional Office: Ramamurthy, Rajagopalapuram - 625 117, Tamil Nadu
CIN: L28041TN1997PLC083586, website: www.ramcocements.in

NOTICE

Pursuant to Regulation 47(1)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, it is hereby informed that the Meeting of the Board of Directors of the Company scheduled to be held on Friday, the 7th August 2020 to consider inter-alia the Unaudited Standalone and Consolidated Financial Results of the Company for the Quarter ended 30th June 2020, has been postponed to Friday, the 14th August 2020.

This information is also available on the Company's website at www.ramcocements.in and at www.bseindia.com and www.nseindia.com, the websites of the Stock Exchanges where the shares of the Company are listed.

**For The RAMCO CEMENTS LIMITED,
K.SELVANAYAGAM
SECRETARY**

CHENNAI
30-07-2020

JM FINANCIAL LIMITED

Corporate Identity Number: L67120MH1986PLC038784
Registered Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025.
 Tel. No.: +91 22 6630 3030 • Fax: +91 22 6630 3223 • Website: www.imfl.com

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020					
				Rupees in Crore	
Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2020 Unaudited	31.03.2020 (Refer Note 8)	30.06.2019 Unaudited	31.03.2020 Audited
1	Income				
(a)	Revenue from Operations				
	(i) Interest Income	439.18	530.07	635.01	2,281.27
	(ii) Fees and Commission Income	78.94	159.13	126.74	646.26
	(iii) Brokerage Income	50.40	60.55	45.76	202.70
	(iv) Net gain on fair value changes (Refer Note 7)	94.80	59.27	—	175.53
	(v) Net gain on derecognition of financial instruments carried at amortised cost	6.51	0.18	15.99	18.02
	(vi) Other Operating Income	16.97	26.69	27.00	108.25
		686.80	835.89	850.50	3,432.03
(b)	Other Income	4.31	4.69	6.07	21.52
	Total Income	691.11	840.58	856.57	3,453.55
2	Expenses				
(a)	Finance costs	272.65	333.32	349.57	1,385.86
(b)	Net loss on fair value changes	—	—	0.44	—
(c)	Impairment on financial instruments (Refer Note 7)	68.97	117.67	23.65	233.72
(d)	Employee benefits expense	91.25	65.02	105.21	395.41
(e)	Depreciation and amortization expense	10.06	10.94	9.97	41.04
(f)	Other Expenses	64.01	98.61	65.36	304.00
	Total expenses	506.94	625.56	554.20	2,360.03
3	Profit before tax (1-2)	184.17	215.02	302.37	1,093.52
4	Tax expenses				
(a)	Current tax	61.52	73.78	115.73	328.52
(b)	Deferred tax	(16.88)	(23.20)	(8.02)	(15.92)
(c)	Tax adjustment of earlier years (net)	0.57	0.39	—	3.38
	Total tax expenses	45.21	50.97	107.71	315.98
5	Net Profit for the period / year (3-4)	138.96	164.05	194.66	777.54
6	Add :- Share in profit / (loss) of associate	0.65	(1.09)	0.37	0.41
7	Net Profit after tax and Share in profit / (loss) of Associate (5+6)	139.61	162.96	195.03	777.95
8	Other Comprehensive Income (OCI)				
	(i) Items that will be reclassified to profit or loss				
	- Exchange differences on translation of foreign operations	0.41	6.35	(0.51)	9.87
	(ii) Items that will not be reclassified to profit or loss				
	- Remeasurement of defined benefit obligations	(0.40)	(0.09)	(0.19)	(1.60)
	- Share in Other Comprehensive Income of Associate	—	#	—	#
	- Income tax on the above	0.10	0.02	0.06	0.41
	Total Other Comprehensive Income	0.11	6.28	(0.64)	8.68
9	Total Comprehensive Income (7+8)	139.72	169.24	194.39	786.63
10	Net Profit attributable to (7):				
	Owners of the company	93.61	130.58	127.29	544.98
	Non-controlling interests	46.00	32.40	67.74	232.97
11	Other Comprehensive Income attributable to (8):				
	Owners of the company	0.14	6.25	(0.62)	8.78
	Non-controlling interests	(0.03)	0.03	(0.02)	(0.10)
12	Total Comprehensive Income attributable to (9):				
	Owners of the company	93.75	136.81	126.67	553.76
	Non-controlling interests	45.97	32.43	67.72	232.87
13	Paid up equity share capital (Face value Re. 1/- per share)	95.19	84.12	84.09	84.12
14	Other Equity (excluding revaluation reserves)				5,502.21
15	Earning Per Share (EPS)				
	Basic EPS (in Rs.) (Not annualised)	1.01	1.55	1.51	6.48
	Diluted EPS (in Rs.) (Not annualised)	1.00	1.55	1.51	6.45

Denotes amount below ₹ 50,000/-

Notes:

1. The above unaudited financial results for the first quarter ended June 30, 2020, have been reviewed by the Audit Committee, and on its recommendation, have been approved by the Board of Directors at its meeting held on July 30, 2020 in accordance with Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The said results have been subjected to limited review by the Statutory Auditors of the Company who have issued an unmodified report thereon.
2. The said financial results have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS 34) prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
3. During the first quarter ended June 30, 2020, the Company has issued and allotted 11,00,00,000 equity shares of the face value of Re. 1/- to the eligible qualified institutional buyers at the issue price of Rs. 70/- per equity share, aggregating Rs. 770 Crore through Qualified Institutions Placement (QIP). Proceeds of the QIP issue (net of issue expenses) as on June 30, 2020, pending its utilization towards the objects of the issue stated in the placement document, have been deployed in liquid mutual funds.
4. During the first quarter ended June 30, 2020, the Allotment Committee of the Board has allotted an aggregate of 6,73,911 equity shares of the face value of Re. 1/- each to the eligible employees upon exercise of stock options by them.
5. Consequent upon the allotment of shares, both under QIP issue and upon exercise of stock options by the employees as above, the total paid up equity share capital of the Company has increased to Rs. 95,18,98,558/- (Rupees Ninety five crore eighteen lakh ninety eight thousand five hundred and fifty eight) representing 95,18,98,558 equity shares of the face value of Re. 1/- each.
6. On a consolidated basis, the Group has identified four reportable segments, namely, (i) Investment Banking, Wealth Management & Securities Business (IWS), (ii) Mortgage Lending, (iii) Distressed Credit and (iv) Asset Management. Others include property rental income.
7. The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant decline and volatility in the global and Indian financial markets and slowdown in the economic activities. The Reserve Bank of India (RBI) has issued guidelines relating to COVID-19 Regulatory Package dated March 27, 2020, April 17, 2020 and May 23, 2020 and in accordance therewith, certain subsidiaries of the Company have provided a moratorium on the payment of all principal amounts and / or interest, as applicable, to all eligible borrowers classified as standard, even if the said amounts were overdue on February 29, 2020. For all such accounts, where the moratorium is granted, the asset classification will remain standstill during the moratorium period (i.e., the number of days past due shall exclude the moratorium period for the purpose of asset classification as per the policy).

SEGMENTWISE DETAILS ON CONSOLIDATED BASIS FOR THE QUARTER ENDED JUNE 30, 2020					
Rupees in Crore					
	Particulars	Quarter Ended		Year Ended	
		30.06.2020 Unaudited	31.03.2020 (Refer Note 8)	30.06.2019 Unaudited	31.03.2020 Audited
	Segment Revenue				
A	Investment Banking, Wealth Management & Securities Business (IWS)	290.37	411.28	368.22	1,611.52
B	Mortgage Lending	298.38	315.57	340.02	1,350.85
C	Distressed Credit	98.12	98.37	132.46	413.50
D	Asset Management	6.92	6.92	17.76	62.88
E	Others	12.06	27.98	15.01	79.75
	Total Segment Revenue	705.85	860.12	873.47	3,518.50
	Less: Inter-segmental revenue	(14.74)	(19.54)	(16.90)	(64.95)
	Total Revenue	691.11	840.58	856.57	3,453.55
	Segment Results (Profit before tax)				
A	Investment Banking, Wealth Management & Securities Business (IWS)	58.67	123.99	93.19	434.60
B	Mortgage Lending	102.08	65.98	166.21	533.01
C	Distressed Credit	22.09	23.25	29.73	85.58
D	Asset Management	(2.74)	(3.67)	8.18	22.49
E	Others	4.07	5.47	5.06	17.84
	Total Results	184.17	215.02	302.37	1,093.52
	Segment Assets				
A	Investment Banking, Wealth Management & Securities Business (IWS)	7,507.82	7,626.56	9,639.85	7,626.56
B	Mortgage Lending	8,478.47	8,404.14	8,755.05	8,404.14
C	Distressed Credit	3,936.81	4,127.32	4,481.41	4,127.32
D	Asset Management	240.75	245.55	232.73	245.55
E	Others	1,049.09	289.51	406.98	289.51
	Total Segment Assets	21,212.94	20,693.08	23,516.02	20,693.08
	Segment Liabilities				
A	Investment Banking, Wealth Management & Securities Business (IWS)	4,761.58	4,932.13	7,045.17	4,932.13
B	Mortgage Lending	4,970.28	4,972.32	5,626.92	4,972.32
C	Distressed Credit	2,334.95	2,526.03	2,713.51	2,526.03
D	Asset Management	11.71	14.16	11.96	14.16
E	Others	165.12	166.45	207.43	166.45
	Total Segment Liabilities	12,243.64	12,611.09	15,604.99	12,611.09
	Segment Capital Employed				
A	Investment Banking, Wealth Management & Securities Business (IWS)	2,746.24	2,694.43	2,594.68	2,694.43
B	Mortgage Lending	3,508.19	3,431.82	3,128.13	3,431.82
C	Distressed Credit	1,601.86	1,601.29	1,767.90	1,601.29
D	Asset Management	229.04	231.39	220.77	231.39
E	Others	883.97	123.06	199.55	123.06
	Total Capital Employed	8,969.30	8,081.99	7,911.03	8,081.99

Further, the management of relevant subsidiaries, based on current available information, has estimated impact on the future cash flows and applied overlays basis the policy(ies) of the said subsidiaries for the purpose of determination of:

- the provision for impairment of financial assets carried at amortized cost; and
- the fair value of certain financial assets carried at fair value through profit or loss (FVTPL).

The management has considered internal and external information up to the date of approval of these financial results. Accordingly, the impairment provision on financial assets carried at amortized cost and fair value of certain financial assets carried at FVTPL as at June 30, 2020 are after considering the potential impact on account of the pandemic. Based on the current indicators of future economic conditions, the Group considers these provisions to be adequate and the fair values of financial assets carried at FVTPL to be appropriate.

The extent to which the COVID-19 pandemic will impact future results of the subsidiaries and consequently the Group's results will depend on future developments, which are highly 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 these subsidiaries of the Company. Given the uncertainty over the potential macro-economic condition, the impact of the global health pandemic may be different from the ones estimated as at the date of approval of these financial results and the Group will continue to closely monitor any material changes to future economic conditions, which will be given effect to in the respective future period.

8. The figures for the fourth quarter ended March 31, 2020 in the above financial results are the balancing figures between the audited figures for the full financial year and the year to date unaudited figures published up to the nine months ended December, 31, 2019 which were subjected to limited review.
9. The Consolidated and Standalone financial results for the first quarter ended June 30, 2020 are being uploaded on the Company's website viz., www.jmf.com and the websites of BSE Limited and National Stock Exchange of India Limited viz., www.bseindia.com and www.nseindia.com respectively.

Key stand-alone financial information is given below:

Particulars	Quarter Ended			Year Ended
	30.06.2020 Unaudited	31.03.2020 (Refer note 8)	30.06.2019 Unaudited	31.03.2020 Audited
Total Income	31.31	90.69	31.04	303.07
Profit / (loss) before tax	10.26	66.85	(10.45)	156.45
Profit / (loss) after tax	10.26	55.71	(9.71)	127.31
Total Comprehensive Income	10.18	55.83	(9.72)	127.02

10. Previous period / year's figures have been regrouped and rearranged wherever necessary to conform to the current period's classification.

For and on behalf of the Board of Directors

Vishal Kampani
Managing Director
(DIN:00009079)

Place : Mumbai
Date : July 30, 2020

NARBADA GEMS AND JEWELLERY LIMITED

Regd. Off: 3-6-291/4/B, 2nd Floor, Hyderguda, Hyderabad 500029
Ph: +91-40-48506411; e-mail: comsec@narbadajewellery.com;
Website- www.narbadajewellery.com; CIN: L01222TG1992PLC014173

Extract of Standalone Audited Financial Results for the Quarter and Year ended 31st March, 2020.

(Rs. in Lakhs)

	Particulars	For the Quarter ended 31.03.2020	For the Year ended 31.03.2020	For the Quarter ended 31.03.2019	For the Year ended 31.03.2019
1	Total income from operations	1153.22	5551.81	916.13	4069.76
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	62.43	327.15	67.55	200.19
3	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	62.43	327.15	67.55	200.19
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	52.27	243.35	47.90	143.99
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	52.27	243.35	47.90	143.99
6	Equity Share Capital	1205.73	1205.73	994.24	994.24
7	Other Equity (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	795.90	-	565.76
8	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - Basic : Diluted :	0.43 0.43	2.06 2.03	0.48 0.42	1.60 1.31

Notes:
1. The above Audited Financial Results were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 30th July, 2020.
2. The Financial Results have been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (IND-AS) prescribed under Section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India.
3. The above is an extract of the detailed format of Quarterly and Year ended Financial Results submitted with the BSE Ltd. under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Audited Financial Results for the Quarter and Year ended 31st March, 2020 is available on the website of the Stock Exchange (www.bseindia.com) and the Company (www.narbadajewellery.com).
For and on behalf of Board of Directors
Sd/-
Sanjay Kumar Sanghi
Managing Director
DIN: 00629693

Place: Hyderabad
Date: 30-07-2020



THE RAMCO CEMENTS LIMITED
Regd. Office: Ramamandira, Rajagopalani - 626 117, Tamil Nadu
CIN : L28471TN1975PLC020588 website: www.ramcocements.in

NOTICE

Pursuant to Regulation 47(1)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, it is hereby informed that the Meeting of the Board of Directors of the Company scheduled to be held on Friday, the 7th August 2020 to consider inter-alia the Unaudited Standalone and Consolidated Financial Results of the Company for the quarter ended 30th June 2020, has been postponed to Friday, the 14th August 2020.

This information is also available on the Company's website at www.ramcocements.in and at www.bseindia.com and www.nseindia.com, the websites of the Stock Exchanges where the shares of the Company are listed.

For THE RAMCO CEMENTS LIMITED,
K.SELVANAYAGAM
SECRETARY

CHENNAI
30-07-2020

GRAUER & WEIL (INDIA) LIMITED											
Regd. Office: Akurli Road, Kandivali (East), Mumbai 400 101											
CIN - L74999MH1957PLC010975											
STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED MARCH 31, 2020											
Rs. In Lacs											
Sr. No.	Particulars	Standalone Results				Consolidated Results					
		Quarter ended		Year ended		Quarter ended		Year ended		Year ended	
		31-Mar-20	31-Dec-19	31-Mar-19	31-Mar-19	31-Mar-20	31-Dec-19	31-Mar-19	31-Mar-19	31-Mar-20	31-Mar-19
		Audited	Unaudited	Audited	Audited	Audited	Unaudited	Audited	Audited	Audited	Audited
1	Total Income from Operations	17,863	16,474	18,718	62,892	61,068	17,870	16,517	18,886	63,127	61,264
2	Net Profit for the period before tax	2,718	2,534	2,381	9,536	9,396	2,724	2,513	2,392	9,541	9,412
3	Net Profit for the period after tax	2,204	1,823	1,471	7,579	6,371	2,210	1,802	1,482	7,584	6,387
4	Total Comprehensive income for the period (Comprising Profit for the period after tax & Other Comprehensive Income after tax)	2,098	1,821	1,474	7,469	6,367	2,104	1,800	1,485	7,474	6,383
5	Equity Share Capital	2,267	2,267	2,267	2,267	2,267	2,267	2,267	2,267	2,267	2,267
6	Earnings Per Share (of Re. 1/- per share)										
(1) Basic		0.97	0.80	0.65	3.34	2.81	0.97	0.79	0.85	3.35	2.82
(2) Diluted		0.97	0.80	0.65	3.34	2.81	0.97	0.79	0.85	3.35	2.82
Notes :											
1 The above results were reviewed by the Audit Committee and taken on record by the Board of Directors at their meeting held on July 29, 2020.											
2 This statement has been prepared in accordance with Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) prescribed under section 133 of the Companies Act, 2013 and other recognised accounting policies to the extent applicable.											
Place: Mumbai											
Date: July 29, 2020											
Nirajkumar More Managing Director											

USHDEV INTERNATIONAL LIMITED											
Regd. Off. : New Harileela House, 6th Floor, Mint Road, Fort , Mumbai 400 001.											
Email : info@ushdev.com Website : www.ushdev.com CIN Number : L40102MH1994PLC078468											
Extract of Standalone and Consolidated Financial Results for the year ended 31st March, 2020											
Rs. In Lakh (Except Earnings per Equity Share data)											
Sr. No.	Particulars	STANDALONE					CONSOLIDATED				
		Quarter Ended 31st March 2020 (Audited)	Quarter Ended 31st Dec 2019 (Unaudited)	Quarter Ended 31st March 2019 (Audited)	Year Ended 31st March 2020 (Audited)	Year Ended 31st March 2019 (Audited)	Quarter Ended 31st March 2020 (Audited)	Quarter Ended 31st Dec 2019 (Unaudited)	Quarter Ended 31st March 2019 (Audited)	Year Ended 31st March 2020 (Audited)	Year Ended 31st March 2019 (Audited)
1.	Total Income from Operations	15,235.00	2,826.05	(840.93)	23,632.18	18,034.41	15,235.00	2,826.05	(840.93)	23,632.18	18,034.41
2.	Net Profit / (Loss) for the period before Tax	(3,949.84)	(824.82)	(82,660.87)	(5,479.72)	(67,673.28)	(3,949.84)	(824.82)	(82,660.87)	(5,479.72)	(67,673.28)
3.	Net Profit / (Loss) for the period after tax	(10,949.84)	(824.82)	(82,660.87)	(12,579.72)	(67,673.28)	(10,949.84)	(824.82)	(82,660.87)	(12,579.72)	(67,673.28)
4.	Total Comprehensive income for the period	(10,951.52)	(825.22)	(88,297.84)	(13,895.49)	(72,452.41)	(10,951.52)	(825.22)	(88,297.84)	(13,895.49)	(72,452.41)
5.	Equity Share Capital (Face Value of Rs.1/- per share)	3,384.94	3,384.94	3,384.94	3,384.94	3,384.94	3,384.94	3,384.94	3,384.94	3,384.94	3,384.94
6.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	(315,464.08)	(315,464.08)	(301,568.59)	(315,464.08)	(301,568.59)	(315,464.14)	(315,464.14)	(301,568.61)	(315,464.14)	(301,568.61)
7.	Earnings per equity share (Face Value of Rs.1/- per share):										
1. Basic & Diluted		(3.24)	(0.24)	(20.18)	(4.11)	(21.40)	(3.24)	(0.24)	(20.18)	(4.11)	(21.40)
Notes : The above is an extract of the detailed format of Quarterly ended Financial Results filed with the Stock Exchange(s) under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarter and year ended Financial Results are available on the website of BSE limited (www.bseindia.com). The same is also made available on the website of the Company (www.ushdev.com).											
Taken on Record											
Mr. Subodh Kumar Agrawal											
Resolution Professional											
Reg. No. IBB/PA-001/IP-P00087/2017-18/10183											
Place : Mumbai, Date : 30th July 2020											
For Ushdev International Limited											
Sd/											
Arvind Prasad											
MD & CEO											
(DIN - 01654899)											

JM FINANCIAL LIMITED

Corporate Identity Number: L67120MH1986PLC038784

Registered Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025.

Tel. No.: +91 22 6630 3030 • Fax: +91 22 6630 3223 • Website: www.jmfi.com



STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020					
Rupees in Crore					
Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2020 Unaudited	31.03.2020 (Refer Note 8)	30.06.2019 Unaudited	31.03.2020 Audited
1	Income				
(a)	Revenue from Operations				
	(i) Interest Income	439.18	530.07	635.01	2,281.27
	(ii) Fees and Commission Income	78.94	159.13	126.74	646.26
	(iii) Brokerage Income	50.40	60.55	45.76	202.70
	(iv) Net gain on fair value changes (Refer Note 7)	94.80	59.27	—	175.53
	(v) Net gain on derecognition of financial instruments carried at amortised cost	6.51	0.18	15.99	18.02
	(vi) Other Operating Income	16.97	26.69	27.00	108.25
		686.80	835.89	850.50	3,432.03
(b)	Other Income	4.31	4.69	6.07	21.52
	Total Income	691.11	840.58	856.57	3,453.55
2	Expenses				
(a)	Finance costs	272.65	333.32	349.57	1,385.86
(b)	Net loss on fair value changes	—	—	0.44	—
(c)	Impairment on financial instruments (Refer Note 7)	68.97	117.67	23.65	233.72
(d)	Employee benefits expense	91.25	65.02	105.21	395.41
(e)	Depreciation and amortization expense	10.06	10.94	9.97	41.04
(f)	Other Expenses	64.01	98.61	65.36	304.00
	Total expenses	506.94	625.56	554.20	2,360.03
3	Profit before tax (1-2)	184.17	215.02	302.37	1,093.52
4	Tax expenses				
(a)	Current tax	61.52	73.78	115.73	328.52
(b)	Deferred tax	(16.88)	(23.20)	(8.02)	(15.92)
(c)	Tax adjustment of earlier years (net)	0.57	0.39	—	3.38
	Total tax expenses	45.21	50.97	107.71	315.98
5	Net Profit for the period / year (3-4)	138.96	164.05	194.66	777.54
6	Add :- Share in profit / (loss) of associate	0.65	(1.09)	0.37	0.41
7	Net Profit after tax and Share in profit / (loss) of Associate (5+6)	139.61	162.96	195.03	777.95
8	Other Comprehensive Income (OCI)				
	(i) Items that will be reclassified to profit or loss				
	- Exchange differences on translation of foreign operations	0.41	6.35	(0.51)	9.87
	(ii) Items that will not be reclassified to profit or loss				
	- Remeasurement of defined benefit obligations	(0.40)	(0.09)	(0.19)	(1.60)
	- Share in Other Comprehensive Income of Associate	—	#	—	#
	- Income tax on the above	0.10	0.02	0.06	0.41
	Total Other Comprehensive Income	0.11	6.28	(0.64)	8.68
9	Total Comprehensive Income (7+8)	139.72	169.24	194.39	786.63
10	Net Profit attributable to (7):				
	Owners of the company	93.61	130.56	127.29	544.98
	Non-controlling interests	46.00	32.40	67.74	232.97
11	Other Comprehensive Income attributable to (8):				
	Owners of the company	0.14	6.25	(0.62)	8.78
	Non-controlling interests	(0.03)	0.03	(0.02)	(0.10)
12	Total Comprehensive Income attributable to (9):				
	Owners of the company	93.75	136.81	126.67	553.76
	Non-controlling interests	45.97	32.43	67.72	232.87
13	Paid up equity share capital (Face value Re. 1/- per share)	95.19	84.12	84.09	84.12
14	Other Equity (excluding revaluation reserves)				5,502.21
15	Earning Per Share (EPS)				
	Basic EPS (in Rs.) (Not annualised)	1.01	1.55	1.51	6.48
	Diluted EPS (in Rs.) (Not annualised)	1.00	1.55	1.51	6.45

कणकवलीत पूल कोसळला

मुंबई-गोवा महामार्गाच्या दर्जाबाबत स्थानिकांत संताप

सकाळ वृत्तसेवा

कणकवली, ता. ३१ : शहरात मुंबई-गोवा महामार्ग चौपदरीकरणांतर्गत उभारणी सुरू असलेल्या उड्डाणपुलाच्या दोन पिलरमधील स्लॅब आज छत्रपती शिवाजी महाराज चौक परिसरात कोसळला. या घटनेनंतर शहरातील लोकप्रतिनिधींसह नागरिकांनी घटनास्थळी येऊन संताप व्यक्त केला. लोकप्रतिनिधींसह नागरिकांनी पूल कोसळल्यानंतर छत्रपती शिवाजी महाराज चौक परिसरात गर्दी केली. याप्रकरणी महामार्ग अधिकारी, महामार्ग ठेकेदार यांची संयुक्त बैठक बोलावून पुढील कार्यवाही करण्याची खाही तहसीलदार आर. जे. पवार यांनी दिली. पावसाने उसंत घेतल्याने स्लॅब टाकण्याचे काम सुरू केले; मात्र अचानक स्लॅबला सर्पोट देणारे लोखंडी खांब कोसळण्यास सुरुवात झाली. त्यानंतर मोठा आवाज होत दोन पिलरमधील १५ मीटरचा स्लॅब खाली कोसळला. स्लॅब टाकण्याचे काम सुरू असल्याने महामार्गावरील वाहनांची वाहतूक बंद ठेवण्यात आली होती; मात्र काही पाचवारी तेथून जात असताना स्लॅब कोसळला, यात ते सुदैवाने बचावले.



कणकवली : शहरातील छत्रपती शिवाजी महाराज चौक परिसरात मुंबई-गोवा महामार्गातील उड्डाणपुलाचा स्लॅब कोसळला.



महामार्ग ठेकेदाराचा निष्काळजीपणा आणि दर्जाहीन काम यामुळे स्लॅब कोसळण्यासारखा घटना घडत आहेत. महामार्ग अधिकार्यांचे चौपदरीकरण कामावर नियंत्रण राहिलेले नाही. त्यामुळे महामार्ग ठेकेदाराने कणकवलीकरांच्या भावनांशी खेळ सुरू केला आहे. महामार्गावरून जाताना आज प्रत्येक जण भीतीच्या छायेखाली आहे.

- **समीर नलावडे**, नगराध्यक्ष, कणकवली

नगराध्यक्ष समीर नलावडे यांच्यासह लोकप्रतिनिधींनी घटनास्थळी धाव घेतली. कोसळलेल्या स्लॅबचा रस्त्यावरील भाग बाजूला करून पोलिस बंदोबस्तात महामार्गावरील दोन्ही बाजूची वाहतूक सुरू करण्यात आली.

स्लॅब कोसळल्यानंतर महामार्ग प्राधिकरणाचे अधिकारी प्राधिकरण अधिकारी आणि ठेकेदार यांची संयुक्त बैठक घेऊन याप्रस्नी तोडणा काढा, असे नगराध्यक्ष व आंदोलनकर्त्यांना सांगितले. त्यानंतर सायंकाळी महामार्ग प्राधिकरण अधिकारी आणि ठेकेदार यांची एकत्रित बैठक घेऊन पुढील कार्यवाही करण्याचा निर्णय उपस्थित लोकप्रतिनिधींनी घेतला.

घनकचरा विभागातील ११७ जणांना कोरोना

सकाळ वृत्तसेवा

मुंबई, ता. ३१ : महापालिकेने कर्मचाऱ्यांच्या अँटीजेन चाचण्या करण्यास सुरुवात केली आहे. गुरुवारपर्यंत (ता. ३०) घनकचरा विभागातील १४ हजार ५२७ कर्मचाऱ्यांच्या चाचण्या करण्यात आल्या असून यात ११७ कर्मचाऱ्यांना कोव्हिडची बाधा झाल्याचे आढळले. आश्चर्य म्हणजे यातील अवघ्या ४ कर्मचाऱ्यांमध्ये कोव्हिडसदृश लक्षणे आढळली. ९६ टक्क्यांहून अधिक कर्मचाऱ्यांमध्ये कोव्हिडची कोणताही लक्षणे दिसली नाहीत. यात सफाई कामगारांची संख्या सर्वाधिक आहे. सध्याचा कोव्हिड हॉटस्पॉट असलेल्या डी प्रभागातील कर्मचारीच सर्वाधिक कोव्हिडबाधित आढळले. लक्षण नसलेल्या रुग्णांपासून कोव्हिडचा संसर्ग होण्याची शक्यता कमी असते. कारण त्यांना शिंका, खोकला असे आजार नसतात. मात्र, लक्षणविरहित व्यक्तींपासून कोव्हिडची बाधा होणारच नाही, असे निश्चित सांगता येत नाही. त्यामुळे मास्क वापरणे, वैयक्तिक स्वच्छता, सुरक्षित अंतर राखणे महत्त्वाचे आहे, असे पालिकेच्या एका वैद्यकीय अधिकाऱ्याने सांगितले. आतापर्यंत मुंबई महापालिकेतील ३ हजारहून अधिक कर्मचाऱ्यांना कोव्हिडची बाधा होऊन ११० पेक्षा जास्त कर्मचाऱ्यांचा मृत्यू झाला आहे.

आनंददायी शिक्षणगंगा दारी विद्यार्थ्यांसाठी प्रकल्प ; मूलभूत संकल्पनांवर अभ्यासक्रम

महेंद्र महाजन : सकाळ वृत्तसेवा

नाशिक, ता. ३१ : राज्यातील प्रत्येक आदिवासी विद्यार्थ्यांपर्यंत शिक्षण पोचवण्यासाठी ऑनलाईन, चित्रफिती, शिक्षक भेटी, समाजशिक्षकांचे माध्यम, टीव्ही चॅनल्स, गोष्टींची पुस्तके, मोबाईल, रेडिओ अशा माध्यमांचा उपयोग करून घेण्यात येणार आहे. त्याचाच एक भाग म्हणून सरकारी आश्रमशाळेतील शिक्षक पुस्तके घेऊन विद्यार्थ्यांपर्यंत पोचले आहेत. विभागाच्या 'अनलॉक लर्निंग' मध्ये शाळा आणि गावाच्या सामिलकीवर भर देण्यात येणार आहे. शिवाय आनंददायी शिक्षणासाठी कार्यपुस्तिका आणि कृतीपुस्तिका तयार केल्या आहेत. कोरोना विपाणूच्या फैलाव वाढलेला असताना एप्रिल ते जूनमध्ये जीवन शिक्षण आणि विषय शिक्षणाचा प्रयोग करण्यात आला आहे. राजू प्रकल्पामध्ये पाच हजार कार्यपुस्तिकांचे वितरण विद्यार्थ्यांना केले. धारणी प्रकल्पामध्येही प्रयोग झाला आहे. आदिवासी विद्यार्थ्यांच्या शिक्षणाबद्दल आत्मीयता असलेले अनुभवी शिक्षण अभ्यासक ज्यामध्ये आदिवासी विद्यार्थ्यांसाठी दर्जेदार शैक्षणिक नवनवीन उपक्रम राबवलेले अधिकारी, मुख्याध्यापक, शिक्षकांची नियोजन समिती केली. त्यांच्या विचारांमधनातून

» विद्यार्थ्यांचे ‘अनलॉक लर्निंग’

पहिल्या टप्प्यात	विद्यार्थी	शिक्षक
सरकारी आश्रमशाळा ४९७	१,९०,०००	४,९७०
अनुदानित आश्रमशाळा ५३९	२,३३,६२९	६,३०१
एकलव्य स्कूल २४	५,०००	३००

आरोग्य-आहाराची काळजी

शाळा मुलांपासून दूर राहू नये यासाठी 'अनलॉक लर्निंग' प्रकल्पांतर्गत आरोग्य, आहार, पोषणाची काळजी आदिवासी विकास विभाग घेणार आहे. दोन महिन्यांत १ हजार ४०० विद्यार्थ्यांची तपासणी करत त्यांच्यावर उपचार करण्यात आले आहेत. फिरत्या वैद्यकीय पथकाद्वारे गावस्तरावर आरोग्याची सेवा उपलब्ध करून देण्यात येत आहे. त्यासाठी २२० शाळांमधून दिवसाला दीड हजारंहून अधिक विद्यार्थ्यांशी पथकातर्फे संपर्क साधला जात आहे.



मुलांचे घर सरी आले याचा आनंदभाव विद्यार्थी आणि पालकांच्या चेहरयावर पाहला मिळाला. त्याचप्रमाणे विद्यार्थी, पालक आणि वसतिगृह यांच्यातील ऋणानुबंध मजबूत होण्यास मदत झाली आहे.

- **विपुल टकले**, गृहपाल, घोडेगाव

शिक्षणाला जोडणारा अनौपचारिक आणि इयत्ता अशी माहिती प्रकल्पाच्या शिक्षणाचा आराखडा तयार केला आहे. शिक्षकांचे राहण्याची ठिकाण, परिसरातील गावे, विद्यार्थ्यांची घरे

चित्रपटनिर्मितीतून

रेल्वेला ‘हायटेक’ महसूल

नाशिक रोड, ता. ३१ : मध्य रेल्वेने चित्रपट चित्रिकरणाच्या माध्यमातून एक कोटी ३३ महसूल मिळाला आहे. चित्रपट निर्मितीच्या माध्यमातून मध्य रेल्वेच्या काही स्थानकांना ऊर्जितावस्था मिळत आहे.

मध्य रेल्वेने २०१९-२० मध्ये २१ चित्रपटाच्या चित्रिकरणातून एक कोटी ३३ लाखांचे उत्पन्न मिळविले. छत्रपती शिवाजी महाराज टर्मिनस स्थानक येथे ‘पॅना’ चित्रपटासह आठ चित्रपटांच्या चित्रिकरणातून ४४ लाख ५२ हजार, अपटा स्थानकात चार चित्रपटांच्या चित्रिकरणातून २२ लाख ६१ हजार, पनवेल स्थानकाने रजनीकांतच्या ‘दरबार’ कडून सर्वाधिक २२ लाख १० हजारांचे उत्पन्न मिळविले. पुणे विभागातील वाठार स्थानकाला ‘दबंग ३’ च्या मध्यमातून १५ लाख ६२ हजाराचे उत्पन्न मिळाले आहे.

बलात्काराची धमकी

देणाऱ्या दोघांना अटक

मुंबई, ता. ३१ : छत्रपती शिवाजी महाराजांबद्दल केलेल्या वक्तव्यामुळे वादात सापडलेल्या महिला स्टूडेंटअप कमिडियनला चित्रफितीद्वारे अश्लील भाषेत शिवीगाळ केल्याप्रकरणी सायबर पोलिसांनी आणखी दोघांना अटक केली. यापूर्वी इम्तियाज शेख ऊर्फ उमेश याला (२८) सायबर पोलिसांनी याप्रकरणी अटक केली होती.

अश्रफ शेख व विराट शर्मा अशी अटक आरोपींची नावे असून, ते विरारचे रहिवासी आहेत. हे दोघेही उमेशचे मित्र आहेत. एका चित्रफितीमध्ये या तरुणांनी महिला कमिडियनला अश्लील भाषेत धमकावले होते. त्याच वेळी उमेशनेही अशाच पद्धतीची चित्रफिती टाकून अश्लील शब्दात या महिलेला धमकावले होते. याप्रकरणी सायबर पोलिसांकडून गुन्हा दाखल केला होता. शेख व शर्मा या दोघांचाही या प्रकरणात सहभाग आढळल्यानंतर पोलिसांनी गुस्वारी त्यांना विरार येथून अटक केली. दोघांनीही चित्रफिती बनवून कृत्याबद्दल माफी मागितली.

‘पालिका मुख्यालयातील

मृत्यूची चौकशी करावी’

मुंबई, ता. ३१ : महापालिका मुख्यालयात विरोधी पक्षनेत्यांच्या कार्यालयातील अजित दुखंडे यांचे हृदयविकाराच्या झटक्याने नुकतेच निधन झाले; मात्र त्यापूर्वी तासभर आधी ते बेशुद्ध असताना रुग्णवाहिकाच मिळाली नाही. या प्रकाराची चौकशी व्हावी, अशी मागणी मुंबई भाजपचे अध्यक्ष आमदार मंगलप्रभात लोढा यांनी केली आहे.

मृत्यू बाबतचे वृत्त माध्यमांमध्ये प्रसिद्ध झाले आहे. हा प्रकार संतापजनक असून याप्रकारची तातडीने अतिरिक्त आयुक्त दर्जाच्या अधिकाऱ्याकडून चौकशी करावी, अशी मागणी लोढा यांनी महापालिका आयुक्तांना पत्राद्वारे केली आहे. महापालिका मुख्यालयात रुग्णवाहिका पोहोचायला एक तास का लागला, दुसरी रुग्णवाहिका का मागवली नाही, मुख्यालयात स्वतःची रुग्णवाहिका का उपलब्ध नाही, असे प्रश्न लोढा यांनी उपस्थित केले आहेत. अशा स्थितीत महापालिका सामान्य नागरिकांच्या सुरक्षिततेची कशी हमी देणार, असा प्रश्नही लोढा यांनी केला आहे.

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STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020				
Rupees in Crore				
Sr. No.	Particulars	Quarter Ended		Year Ended
		30.06.2020 Unaudited	31.03.2020 (Refer Note 8)	31.03.2020 Audited
1	Income			
(a)	Revenue from Operations			
	(i) Interest Income	439.18	530.07	635.01
	(ii) Fees and Commission Income	78.94	159.13	126.74
	(iii) Brokerage Income	50.40	60.55	45.76
	(iv) Net gain on fair value changes (Refer Note 7)	94.80	59.27	—
	(v) Net gain on derecognition of financial instruments carried at amortised cost	6.51	0.18	15.99
	(vi) Other Operating Income	16.97	26.69	27.00
		686.80	835.89	850.50
(b)	Other Income	4.31	4.69	6.07
2	Total Income	691.11	840.58	856.57
3	Expenses			
(a)	Finance costs	272.65	333.32	349.57
(b)	Net loss on fair value changes	—	—	0.44
(c)	Impairment on financial instruments (Refer Note 7)	68.97	117.67	23.65
(d)	Employee benefits expense	91.25	65.02	105.21
(e)	Depreciation and amortization expense	10.06	10.94	9.97
(f)	Other Expenses	64.01	98.61	65.36
	Total expenses	506.94	625.56	554.20
4	Profit before tax (1-2)	184.17	215.02	302.37
5	Tax expenses			
(a)	Current tax	61.52	73.78	115.73
(b)	Deferred tax	(16.88)	(23.20)	(8.02)
(c)	Tax adjustment of earlier years (net)	0.57	0.39	—
	Total tax expenses	45.21	50.97	107.71
6	Net Profit for the period / year (3-4)	138.96	164.05	194.66
7	Add :- Share in profit / (loss) of associate	0.65	(1.09)	0.37
8	Net Profit after tax and Share in profit / (loss) of Associate (5+6)	139.61	162.96	195.03
9	Other Comprehensive Income (OCI)			
	(i) Items that will be reclassified to profit or loss			
	- Exchange differences on translation of foreign operations	0.41	6.35	(0.51)
	(ii) Items that will not be reclassified to profit or loss			
	- Remeasurement of defined benefit obligations	(0.40)	(0.09)	(0.19)
	- Share in Other Comprehensive Income of Associate	—	#	—
	- Income tax on the above	0.10	0.02	0.06
	Total Other Comprehensive Income	0.11	6.28	(0.64)
10	Total Comprehensive Income (7+8)	139.72	169.24	194.39
11	Net Profit attributable to (7):			
	Owners of the company	93.61	130.56	127.29
	Non-controlling interests	46.00	32.40	67.74
12	Other Comprehensive Income attributable to (8):			
	Owners of the company	0.14	6.25	(0.62)
	Non-controlling interests	(0.03)	0.03	(0.10)
13	Total Comprehensive Income attributable to (9):			
	Owners of the company	93.75	136.81	126.67
	Non-controlling interests	45.97	32.43	67.72
14	Paid up equity share capital (Face value Re. 1/- per share)	95.19	84.12	84.09
15	Other Equity (excluding revaluation reserves)			5,502.21
16	Earning Per Share (EPS)			
	Basic EPS (in Rs.) (Not annualised)	1.01	1.55	1.51
	Diluted EPS (in Rs.) (Not annualised)	1.00	1.55	1.51

Denotes amount below ₹ 50,000/-

Notes:

- The above unaudited financial results for the first quarter ended June 30, 2020 have been reviewed by the Audit Committee, and on its recommendation, have been approved by the Board of Directors at its meeting held on July 30, 2020 in accordance with Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The said results have been subjected to limited review by the Statutory Auditors of the Company who have issued an unmodified report thereon.
- The said financial results have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS 34) prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- During the first quarter ended June 30, 2020, the Company has issued and allotted 11,00,00,000 equity shares of the face value of Re. 1/- to the eligible qualified institutional buyers at the issue price of Rs. 70/- per equity share, aggregating Rs. 770 Crore through Qualified Institutions Placement (QIP). Proceeds of the QIP issue (net of issue expenses) as on June 30, 2020, pending its utilization towards the objects of the issue stated in the placement document, have been deployed in liquid mutual funds.
- During the first quarter ended June 30, 2020, the Allotment Committee of the Board has allotted an aggregate of 6,73,911 equity shares of the face value of Re. 1/- each to the eligible employees upon exercise of stock options by them.
- Consequent upon the allotment of shares, both under QIP issue and upon exercise of stock options by the employees as above, the total paid up equity share capital of the Company has increased to Rs. 95,18,98,558/- (Rupees Ninety five crore eighteen lakh ninety eight thousand five hundred and fifty eight) representing 95,18,98,558 equity shares of the face value of Re. 1/- each.
- On a consolidated basis, the Group has identified four reportable segments, namely, (i) Investment Banking, Wealth Management & Securities Business (IWS), (ii) Mortgage Lending, (iii) Distressed Credit and (iv) Asset Management. Others include property rental income.
- The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant decline and volatility in the global and Indian financial markets and slowdown in the economic activities. The Reserve Bank of India (RBI) has issued guidelines relating to COVID-19 Regulatory Package dated March 27, 2020, April 17, 2020 and May 23, 2020 and in accordance therewith, certain subsidiaries of the Company have provided a moratorium on the payment of all principal amounts and / or interest, as applicable, to all eligible borrowers classified as standard, even if the said amounts were overdue on February 29, 2020. For all such accounts, where the moratorium is granted, the asset classification will remain standstill during the moratorium period (i.e., the number of days past due shall exclude the moratorium period for the purpose of asset classification as per the policy).

SEGMENTWISE DETAILS ON CONSOLIDATED BASIS FOR THE QUARTER ENDED JUNE 30, 2020				
Rupees in Crore				
	Particulars	Quarter Ended		Year Ended
		30.06.2020 Unaudited	31.03.2020 (Refer Note 8)	30.06.2019 Unaudited
	Segment Revenue			
A	Investment Banking, Wealth Management & Securities Business (IWS)	290.37	411.28	368.22
B	Mortgage Lending	298.38	315.57	340.02
C	Distressed Credit	98.12	98.37	132.46
D	Asset Management	6.92	6.92	17.76
E	Others	12.06	27.98	15.01
	Total Segment Revenue	705.85	860.12	873.47
	Less: Inter-segmental revenue	(14.74)	(19.54)	(16.90)
	Total Revenue	691.11	840.58	856.57
	Segment Results (Profit before tax)			
A	Investment Banking, Wealth Management & Securities Business (IWS)	58.67	123.99	93.19
B	Mortgage Lending	102.08	65.98	166.21
C	Distressed Credit	22.09	23.25	29.73
D	Asset Management	(2.74)	(3.67)	8.18
E	Others	4.07	5.47	5.06
	Total Results	184.17	215.02	302.37
	Segment Assets			
A	Investment Banking, Wealth Management & Securities Business (IWS)	7,507.82	7,626.56	9,639.85
B	Mortgage Lending	8,478.47	8,404.14	8,755.05
C	Distressed Credit	3,936.81	4,127.32	4,481.41
D	Asset Management	240.75	245.55	232.73
E	Others	1,049.09	289.51	406.98
	Total Segment Assets	21,212.94	20,693.08	23,516.02
	Segment Liabilities			
A	Investment Banking, Wealth Management & Securities Business (IWS)	4,761.58	4,932.13	7,045.17
B	Mortgage Lending	4,970.28	4,972.32	5,626.92
C	Distressed Credit	2,334.95	2,526.03	2,713.51
D	Asset Management	11.71	14.16	11.96
E	Others	165.12	166.45	207.43
	Total Segment Liabilities	12,243.64	12,611.09	15,604.99
	Segment Capital Employed			
A	Investment Banking, Wealth Management & Securities Business (IWS)	2,746.24	2,694.43	2,594.68
B	Mortgage Lending	3,508.19	3,431.82	3,128.13
C	Distressed Credit	1,601.86	1,601.29	1,767.90
D	Asset Management	229.04	231.39	220.77
E	Others	883.97	123.06	199.55
	Total Capital Employed	8,969.30	8,081.99	7,911.03

Further, the management of relevant subsidiaries, based on current available information, has estimated impact on the future cash flows and applied overlays basis the policy(ies) of the said subsidiaries for the purpose of determination of:

- the provision for impairment of financial assets carried at amortized cost; and
- the fair value of certain financial assets carried at fair value through profit or loss (FVTPL).

The management has considered internal and external information up to the date of approval of these financial results. Accordingly, the impairment provision on financial assets carried at amortized cost and fair value of certain financial assets carried at FVTPL as at June 30, 2020 are after considering the potential impact on account of the pandemic. Based on the current indicators of future economic conditions, the Group considers these provisions to be adequate and the fair values of financial assets carried at FVTPL to be appropriate.

The extent to which the COVID-19 pandemic will impact future results of the subsidiaries and consequently the Group's results will depend on future developments, which are highly 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 these subsidiaries of the Company. Given the uncertainty over the potential macro-economic condition, the impact of the global health pandemic may be different from the ones estimated as at the date of approval of these financial results and the Group will continue to closely monitor any material changes to future economic conditions, which will be given effect to in the respective future period.

- The figures for the fourth quarter ended March 31, 2020 in the above financial results are the balancing figures between the audited figures for the full financial year and the year to date unaudited figures published up to the nine months ended December, 31, 2019 which were subjected to limited review.

- The Consolidated and Standalone financial results for the first quarter ended June 30, 2020 are being uploaded on the Company's website viz., www.jmfl.com and the websites of BSE Limited and National Stock Exchange of India Limited viz., www.bseindia.com and www.nseindia.com respectively.

Key stand-alone financial information is given below:

Rupees in Crore				
Particulars	Quarter Ended		Year Ended	
	30.06.2020 Unaudited	31.03.2020 (Refer note 8)	30.06.2019 Unaudited	31.03.2020 Audited
Total Income	31.31	90.69	31.04	303.07
Profit / (loss) before tax	10.26	66.85	(10.45)	156.45
Profit / (loss) after tax	10.26	55.71	(9.71)	127.31
Total Comprehensive Income	10.18	55.83	(9.72)	127.02

10.Previous period / year's figures have been regrouped and rearranged wherever necessary to conform to the current period's classification.