

PLASTIBLENDS INDIA LIMITED

Fortune Terraces, 10<sup>th</sup> Floor, A-Wing, New Link Road, Andheri (West), Mumbai – 400 053  
CIN : L25200MH1991PLC059943

NOTICE

Notice is hereby given that the Meeting of the Board of Directors of the Company is scheduled to be held at Mumbai on Thursday, the 9<sup>th</sup> day of May, 2019 to approve the Audited Financial Results for the quarter and year ended 31<sup>st</sup> March, 2019 and recommend dividend, if any, in respect thereof in terms of Regulation 33 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015.

For Plastiblends India Limited  
Sd/-  
Place : Mumbai Himanshu Mhatre  
Date : May 2, 2019 Company Secretary

PUBLIC NOTICE

Notice is hereby given that My client MS PRANUTI RAJENDRA RAO TE (daughter) and Legal heir of Late MR RAJENDRA HARESHWAR RAO TE has approached the “VIRAT” Co-Op.Hsg Society Ltd., Building No: D-41, Gokuldham, Gen A.K.V.Marg, Goregaon East, Mumbai – 400063 for the transmission/transfer of 50% undivided right, title interest and share in 5 ( five) shares of Rs. Fifty each bearing distinctive Number from 106 to 110 and flat No: 111 in the society's building known as “VIRAT” held by MR RAJENDRA HARESHWAR RAO TE the deceased. The other 50% undivided right, title, interest and benefit is held by my client MsPranutiRajendraRaote. With the aforesaid transfer/transmission my client shall be 100% owner/possessor of the aforesaid flat No: 111 in ViratCo.Op.Hsg.Society, Building No: D-41, Gokuldham, Goregaon East, Mumbai –400063.

All person or persons having any claim, or interest in the said property or any part thereof by way of sale, development, gift, lease, leave and license, inheritance, exchange, mortgage charge, lien, trust, possession, easement, attachment or otherwise howsoever are hereby required to make the same known to the undersigned in writing with supporting documents at address G-28, Gokuldham Shopping Centre, Gokuldham, Goregaon East, Mumbai – 400063 with in 15 days from the date hereof failing which the society will be advised to transfer/transmit the 50% undivided right, title interest and share in 5 (five) shares of Rs. Fifty each bearing distinctive Number from 106 to 110 and flat No: 111 in the society's building known as “VIRAT” held by MR RAJENDRA HARESHWAR RAO TE the deceased, to the name of Ms PRANUTI RAJENDRA RAO TE without any reference to such claim and the same, if any, shall be considered as waived or abandoned.

Sd/  
H.A. BHOJWANI

Date: 03/05/2019 Advocate High Court

ANNEXURE 'D'

ADVERTISEMENT REGARDING LOSS OF SHARE CERTIFICATE/ALLOTMENT LETTER NOTICE

UNIVERSAL CABLES LIMITED  
Regd. Office : P.O. BIRLA VIKAS, SATNA (M.P.) - 485 005

NOTICE is hereby given that Share Certificate(s)/Allotment Letter(s) No./Nos. Certificate No. 347827; Folio No. 0020741 for 50 Ordinary/Preference Shares bearing Distinctive Nos. 16205347 to 16205396 of UNIVERSAL CABLES LIMITED standing registered in the name of (a) Smt. Kusum H. Tanna (b) Jointly Shri Bhavesh H. Tanna (c) Jointly Smt. Harsha B. Tanna (d) – as/have been lost and that the Applicant : 13, Gr. Floor Munshi Estate M. G. Road, Mulund (West), Mumbai – 400080.

Public Notice in Form XIII of MOFA (Rule 11(9)(e))  
Before the Competent Authority  
District Deputy Registrar, Co-operative Societies, Mumbai City (4)  
Bhandari Co-op Bank Bldg., 2nd floor P.L. Kale  
Gurukul Marg, Dastur (West), Mumbai-400028  
Application u/s 11 of Maharashtra Ownership Flats (Regulation of the Promotion of construction, Sale, Management and Transfer) Act, 1963  
Application No. 60 of 2019  
Swanand Co-operative Housing Society Limited.  
Through Chairman / Secretary  
CTS No. 223/B, Dattapada Road,  
Borivali East, Mumbai 400 066 .....Applicant  
Versus  
(1) M/s. Vishal Builders  
Vaidya Bungalow, New Agra Road  
Kurla, Mumbai 400 070  
(2) Mrs. Lilavati J. Kale  
CTS No. 223/B, Survey No. 55,  
Hissa No. B, Borivali East,  
Mumbai-400066 .....Opponents  
To,  
The above named Applicants  
The Promoter/Opponent/s

PUBLIC NOTICE

1. Take notice that the above application has been filed by the applicant under section 11 under the Maharashtra Ownership Flats (Regulation of the Promotion of Construction, Sale, Management and Transfer) Act, 1963 and under the applicable Rules against the Promoter/Opponents above mentioned.  
2. The Applicant has prayed for grant of Unilateral Deemed Conveyance of plot of land admeasuring 1,256.1 bearing C.T.S. No. 223/B, Survey No.55, Hissa No.B, in Village Kanheri, Taluka Borivali lying being and situate at Dattapada Road, Borivali East, Mumbai-400066, together with the building/structures standing thereon known as “Swanand”, in favour of the Applicant Society.  
3. The hearing in the above case has been fixed on 9.05.2019 at 3.00 pm.  
4. The promoter / Opponent's and their legal heirs, if any, or any person / authority wishing to submit any objection, should appear in person or through the authorized representative 9.05.2019 at 3.00 pm, before the undersigned together with any documents, he /she /they wants to produce in support of his /her objection / claim / demand against the above case and the applicant/s is are advised to be present at that time to collect the written reply, if any filed by the interested parties.  
5. If any person/s interested, fails to appear or file written reply as required by this notice, the question at issue / application will be decided in their absence and such person/s will have no claim, object or demand whatsoever against the property for which the conveyance / declaration / order is granted or the direction for registration of the society is granted to the applicants or any order / certificate / judgment is passed against such interested parties and the master will be heard and decided ex-parte.  
6. Given under my hand and the seal of the Competent Authority  
By Order, Sd/-  
District Deputy Registrar,  
Co-operative Societies,  
Mumbai City (3)  
Competent Authority  
u/s 5A of the MOFA, 1963.

JM FINANCIAL LIMITED

Corporate Identity Number: L67120MH1986PLC038784  
Regd. Office : 7<sup>th</sup> Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.  
Tel. No.: +91 22 6630 3030 • Fax No.: +91 22 6630 3223 • Website: www.jmfl.com

STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2019

Rupees in Lakh

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2019 Audited	31.12.2018 Unaudited	31.03.2018 Audited	31.03.2019 Audited	31.03.2018 Audited
1	Income					
(a)	Revenue from Operations					
	(i) Interest Income	57,315.42	62,067.37	51,225.13	2,36,494.29	1,89,890.85
	(ii) Brokerage Income	4,577.30	4,205.83	5,424.70	19,021.04	21,882.97
	(iii) Fees and Commission Income	13,825.61	13,408.51	25,523.36	57,683.10	69,858.23
	(iv) Net gain on derecognition of financial assets carried at fair value	13,338.21	1,684.37	212.93	20,508.52	2,608.26
	(v) Other Operating Income	5,396.01	4,805.17	6,023.41	20,481.12	20,790.62
		94,452.55	86,171.25	88,409.53	3,54,188.07	3,05,030.93
(b)	Other Income	881.09	245.60	571.92	3,676.53	4,628.90
	Total Income	95,333.64	86,416.85	88,981.45	3,57,864.60	3,09,659.83
2	Expenses					
(a)	Finance costs	35,153.04	37,842.20	30,320.92	1,44,621.09	1,13,899.36
(b)	Net Loss on Fair value changes	18,274.61	(3,656.02)	16,289.56	7,915.61	6,365.52
(c)	Impairment on Financial Instruments	(1,356.45)	670.84	(84.61)	3,511.79	3,359.19
(d)	Employee benefits expense	10,262.27	9,915.12	9,435.63	42,161.55	39,101.29
(e)	Depreciation and amortization expense	698.80	687.83	676.53	2,710.80	2,616.79
(f)	Other Expenses	7,817.06	6,756.18	8,616.76	28,664.89	27,833.94
	Total expenses	70,849.33	52,216.15	65,254.79	2,29,585.73	1,93,176.09
3	Profit before tax (1-2)	24,484.31	34,200.70	23,726.66	1,28,278.87	1,16,483.74
4	Tax expenses					
(a)	Current tax	13,831.28	12,231.51	14,934.30	48,923.05	45,405.99
(b)	Deferred tax	(6,931.61)	(125.42)	(8,101.83)	(4,248.89)	(6,974.66)
(c)	Tax adjustment of earlier years(net)	(43.03)	-	(254.51)	(43.03)	(254.51)
	Total tax expenses	6,856.64	12,106.09	6,577.96	44,631.13	38,176.82
5	Net Profit for the period (3-4)	17,627.67	22,094.61	17,148.70	83,647.74	78,306.92
6	Add :- Share in Profit of Associate	17.59	14.79	23.56	56.73	179.00
7	Net Profit after tax and Share in Profit of Associates (5+6)	17,645.26	22,109.40	17,172.26	83,704.47	78,485.92
8	Other Comprehensive Income					
	(i) Items that will be reclassified to profit or loss					
	- Exchange differences on translation of foreign operations	(130.77)	(578.42)	283.11	836.67	166.99
	(ii) Items that will not be reclassified to profit or loss					
	- Actuarial gain/(losses) on post retirement benefit plans	(96.22)	5.74	92.29	(78.94)	16.84
	- Share in Other Comprehensive Income of Associate	82.86	16.48	0.10	0.02	0.10
	- Income tax on the above	29.47	(1.42)	(31.31)	24.06	(4.91)
	Total Other Comprehensive Income	(114.66)	(557.62)	344.19	781.81	179.02
9	Total Comprehensive Income (7+8)	17,530.60	21,551.78	17,516.45	84,486.28	78,664.94
10	Net Profit attributable to (7):					
	Owners of parent	12,864.17	13,746.15	16,574.64	57,217.86	60,086.14
	Non-controlling interests	4,781.09	8,363.25	597.62	26,486.61	18,399.78
11	Other Comprehensive Income attributable to (8):					
	Owners of parent	(108.09)	(556.24)	335.68	792.55	177.17
	Non-controlling interests	(6.57)	(1.38)	8.51	(10.74)	1.85
12	Total Comprehensive Income attributable to (9):					
	Owners of parent	12,756.08	13,189.91	16,910.32	58,010.41	60,263.31
	Non-controlling interests	4,774.52	8,361.87	606.13	26,475.87	18,401.63
13	Paid up equity share capital (Face value Re.1/- per share)	8,399.31	8,399.11	8,378.80	8,399.31	8,378.80
14	Other Equity (excluding revaluation reserves)				4,99,525.88	4,41,841.23
15	Earning Per Share (EPS)					
	Basic EPS (in Rs.) (Not annualised)	1.53	1.64	2.06	6.82	7.48
	Diluted EPS (in Rs.) (Not annualised)	1.53	1.63	2.05	6.79	7.44

Notes:

- The above financial results have been reviewed by the Audit Committee and on its recommendation have been approved by the Board of Directors at its meeting held on May 02, 2019 pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The Board of Directors of the Company has recommended the final dividend of Re. 0.50 per share of the face value of Re.1 each. The final dividend, if declared, at the Thirty Fourth Annual General Meeting, will result in cash outflow of Rs. 42.00 crore. The Company had paid the interim dividend of Re. 0.50 per share in February 2019. With the final dividend as above, the total dividend for the financial year 2018-19 would be Re. 1.00 per share aggregating Rs. 83.99 crore.
- The Group has adopted Indian Accounting Standards (Ind AS) with effect from April 1, 2018 with comparative figures being restated to make them comparable. The above financial results have been prepared in accordance with the recognition and measurement principles laid down in Ind AS notified under Section 133 of the Companies Act, 2013 read with relevant Rules issued thereunder and other accounting principles generally accepted in India.

1) Reconciliation of net profit for the quarter and year ended March 31, 2018 between the erstwhile Indian GAAP (IGAAP) and Ind AS is as under:

Particulars	Quarter ended 31.03.2018 Audited		Year ended 31.03.2018 Audited	
	Standalone	Consolidated	Standalone	Consolidated
Net profit as per the erstwhile Indian GAAP (IGAAP) before minority interest	4,894.48	26,128.85	13,616.40	87,128.90
Add / (Less):				
Expected Credit Loss allowance on Financial assets	-	1,561.78	-	874.41
Measurement of Financial Liabilities at amortised cost	-	477.52	-	683.00
Measurement of Financial Assets at amortised cost	(0.16)	(2,497.58)	(0.33)	(4,733.69)
Measurement of Financial Assets at fair value	8,461.94	7,634.99	8,463.30	6,992.15
Revenue from Distressed Credit Business including gain / (loss) on fair valuation of investments	-	(18,464.45)	-	(16,225.38)
Impact upon Consolidation of trusts under Distressed Credit Business	-	(4,632.91)	-	(1,522.34)
Accounting of common control business combination (net) (also refer note 4 below)	-	-	(464.07)	-
Reclassification of net actuarial loss/(gain) on employee defined benefit obligation to Other Comprehensive Income (OCI)	3.74	(92.29)	14.95	(16.84)
Fair valuation of Employee stock options	(407.09)	(407.09)	(407.09)	(407.09)
Others	-	67.62	-	66.53
Deferred tax impact on above	(2,052.01)	7,395.82	(2,054.93)	5,646.27
Total effect of transition to Ind AS	6,006.42	(8,956.59)	5,551.83	(8,642.98)
Net profit after tax (before OCI) as per Ind AS	10,900.90	17,172.26	19,168.23	78,485.92
Other comprehensive Income (net of tax)	(2.65)	344.19	(10.60)	179.02
Total Comprehensive Income under Ind AS	10,898.25	17,516.45	19,157.63	78,664.94

II) Reconciliation of Equity for the year ended March 31, 2018 between the erstwhile Indian GAAP (IGAAP) and Ind AS is as under:

Particulars	Consolidated 31.03.2018 Audited	Standalone 31.03.2018 Audited
<b>Total Equity (including minority interest) as per Indian GAAP (IGAAP)</b>	<b>5,71,954.06</b>	<b>2,37,803.06</b>
<b>Add / (Less):</b>		
Expected Credit Loss allowance on Financial assets	(1,200.79)	-
Measurement of Financial Liabilities at amortised cost	1,247.02	-
Measurement of Financial Assets at amortised cost	(14,097.39)	0.62
Measurement of Financial Assets at fair value	16,091.40	13,857.26
Revenue from Distressed Credit Business including gain / (loss) on fair valuation of investments	1,964.55	-
Accounting of common control business combination (net) (also refer note 4 below)	-	(464.07)
Impact upon Consolidation of trusts under Distressed Credit Business	69,576.98	-
Others	68.74	-
Deferred tax impact on above	(3,608.08)	(2,094.11)
<b>Total effect of transition to Ind AS</b>	<b>70,042.43</b>	<b>11,299.70</b>
<b>Total Equity (including non-controlling interest) under Ind AS</b>	<b>6,41,996.49</b>	<b>2,49,102.76</b>

- As was reported in the previous year, the entire business and whole of the undertaking (Investment Banking Division) of erstwhile JM Financial Institutional Securities Limited post demerger of Institutional Equity Division and JM Financial Investment Managers Limited were amalgamated with JM Financial Limited effective from January 18, 2018. Accordingly in view of the Ind AS requirements, the financial results for the year ended March 31, 2018 have been restated as if the business combination had occurred with effect from April 1, 2017. This being a common control business combination under Ind AS 103, the same has been accounted for with effect from the beginning of the preceding period.

SEGMENTWISE DETAILS ON CONSOLIDATED BASIS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2019

Rupees in Lakh

Particulars		Quarter Ended			Year ended	
		31.03.2019 Audited	31.12.2018 Unaudited	31.03.2018 Audited	31.03.2019 Audited	31.03.2018 Audited
A B C D E	<b>Segment Revenue</b>					
	Investment Banking, Wealth Management & Securities Business (IWS)	38,100.29	37,341.45	46,584.02	1,63,538.71	1,72,437.66
	Mortgage Lending	33,419.33	34,337.63	25,034.89	1,29,062.29	94,169.46
	Distressed Credit	22,405.58	12,521.15	14,400.37	56,006.87	31,939.77
	Asset Management	1,842.94	2,321.57	2,687.61	9,355.53	11,231.38
	Others	1,316.27	1,247.80	2,100.02	5,999.50	5,537.27
	<b>Total Segment Revenue</b>	<b>97,084.41</b>	<b>87,769.60</b>	<b>90,806.91</b>	<b>3,63,962.90</b>	<b>3,15,315.54</b>
Less: Inter-segmental revenue	(1,750.77)	(1,352.75)	(1,825.46)	(6,098.30)	(5,655.71)	
	<b>Total Revenue</b>	<b>95,333.64</b>	<b>86,416.85</b>	<b>88,981.45</b>	<b>3,57,864.60</b>	<b>3,09,659.83</b>
A B C D E	<b>Segment Results (Profit before tax)</b>					
	Investment Banking, Wealth Management & Securities Business (IWS)	6,937.03	8,068.41	22,649.36	37,773.93	59,093.13
	Mortgage Lending	18,991.23	17,112.57	11,816.92	61,978.74	48,195.74
	Distressed Credit	(2,878.60)	6,964.96	(13,611.57)	20,146.32	(245.22)
	Asset Management	971.87	1,475.85	1,940.41	5,701.14	8,051.56
	Others	462.78	578.91	931.54	2,678.74	1,388.53
	<b>Total Results</b>	<b>24,484.31</b>	<b>34,200.70</b>	<b>23,726.66</b>	<b>1,28,278.87</b>	<b>1,16,483.74</b>
A B C D E	<b>Segment Assets</b>					
	Investment Banking, Wealth Management & Securities Business (IWS)	8,81,607.11	9,97,997.63	10,83,362.85	8,81,607.11	10,83,362.85
	Mortgage Lending	8,70,700.81	9,09,955.32	7,34,004.85	8,70,700.81	7,34,004.85
	Distressed Credit	4,47,750.96	4,65,922.94	3,14,576.35	4,47,750.96	3,14,576.35
	Asset Management	22,885.99	22,149.39	21,105.24	22,885.99	21,105.24
	Others	35,325.42	38,858.38	62,335.76	35,325.42	62,335.76
	<b>Total Segment Assets</b>	<b>22,58,270.29</b>	<b>24,34,883.66</b>	<b>22,15,385.05</b>	<b>22,58,270.29</b>	<b>22,15,385.05</b>
A B C D E	<b>Segment Liabilities</b>					
	Investment Banking, Wealth Management & Securities Business (IWS)	6,28,284.72	7,41,507.84	8,40,031.05	6,28,284.72	8,40,031.05
	Mortgage Lending	5,68,589.93	6,21,707.78	5,64,118.01	5,68,589.93	5,64,118.01
	Distressed Credit	2,72,822.99	2,75,928.02	1,51,669.69	2,72,822.99	1,51,669.69
	Asset Management	1,427.74	1,494.73	1,542.36	1,427.74	1,542.36
	Others	15,774.94	15,880.45	16,027.45	15,774.94	16,027.45
	<b>Total Segment Liabilities</b>	<b>14,86,900.32</b>	<b>16,56,518.82</b>	<b>15,73,388.56</b>	<b>14,86,900.32</b>	<b>15,73,388.56</b>
A B C D E	<b>Segment Capital Employed</b>					
	Investment Banking, Wealth Management & Securities Business (IWS)	2,53,322.39	2,56,489.79	2,43,331.80	2,53,322.39	2,43,331.80
	Mortgage Lending	3,02,110.88	2,88,247.54	1,69,886.84	3,02,110.88	1,69,886.84
	Distressed Credit	1,74,927.97	1,89,994.92	1,62,906.66	1,74,927.97	1,62,906.66
	Asset Management	21,458.25	20,654.66	19,562.88	21,458.25	19,562.88
	Others	19,550.48	22,977.93	46,308.31	19,550.48	46,308.31
	<b>Total Capital Employed</b>	<b>7,71,369.97</b>	<b>7,78,364.84</b>	<b>6,41,996.49</b>	<b>7,71,369.97</b>	<b>6,41,996.49</b>



# बँकांचे बुडीत कर्ज वाढणार

नवी दिल्ली, ता. २ (पीटीआय) : राष्ट्रीय कंपनी कायदा अपिलीय लवादने (एनसीएलएटी) 'आयएल अँड एफएस' समूहातील कंपन्यांची कर्जे ही बुडीत कर्जात (अनुत्पादित कर्जे) वर्ग करण्यास बँकांना परवानगी दिली आहे. यामुळे बँकांच्या बुडीत कर्जांमध्ये प्रचंड वाढ होण्याची शक्यता आहे. बुडीत कर्जे घोषित केली तरी बँकांना तूर्त कर्ज वसुलीसाठी दिवाळखोरीची प्रक्रिया सुरू करण्यास लवादने मज्जाव केला आहे.

गेल्या सहा महिन्यांपासुन आर्थिक संकटाच्या गर्तेत अडकलेल्या 'आयएल अँड एफएस' समूहाकडे बँकांचे सुमारे ९० हजार कोटीचे कर्ज थकीत आहे. समूहात ३०० हून अधिक कंपन्या आहेत. त्यांची कर्ज थकबाकी ९० दिवसांत वसूल न झाल्याने बँकांना बुडीत कर्ज म्हणून घोषित करण्याची परवानगी द्यावी, या मागणीसाठी रिझर्व्ह बँकेने 'एनसीएलएटी'कडे धाव घेतली होती. त्यावर अपिलीय लवादचे प्रमुख न्यायाधीश एस. मुखोपाध्याय यांच्यासमोर सुनावणी झाली. ज्यात त्यांनी बँकांना परवानगी दिली आहे. 'आयएल अँड एफएस'च्या आर्थिक संकटावर तोडगा काढण्यासाठी सरकार प्रयत्नशील असले तरी अद्याप तोडगा निघालेला नाही. त्यामुळे बँका हवालदिल झाल्या आहेत. जोपर्यंत तोडगा निघत नाही तोपर्यंत बँकांनी 'आयएल अँड एफएस'चा पाठिंबा काढून घेऊ नये, असे अपिलीय लवादने स्पष्ट केले आहे. त्यामुळे थकीत कर्ज वसुलीसाठी बँकांना तूर्त दिवाळखोरीची प्रक्रिया सुरू करता येणार नाही; मात्र 'आयएल अँड एफएस'ची खाती बुडीत कर्जात वर्ग झाल्याने बुडीत कर्जाचा बोजा वाढण्याची शक्यता आहे.



## शेअर बाजारात किरकोळ घसरण

मुंबई, ता. २ (पीटीआय) : जागतिक बाजारपेठेतील संमिश्र वातावरणाच्या पार्श्वभूमीवर गुरुवारी शेअर बाजारात सलग दुसऱ्या सत्रात किरकोळ घसरण पाहायला मिळाली. मुंबई शेअर बाजाराचा निर्देशांक सेन्सेक्स ५० अंशांनी घट होत ३८,९८१ अंशांवर स्थिरावला. राष्ट्रीय शेअर बाजाराचा निर्देशांक निफ्टीत २३ अंशांनी घसरून ११,७२४ अंशांवर बंद झाला.

फेडरल रिझर्वने बुधवारी व्याजदरात कोणतीही कपात न करता ते 'जेसे थे' ठेवले आहेत. तत्पूर्वी भारतातील उत्पादन क्षेत्राची कामगिरी एप्रिल महिन्यात खालावल्याचे समोर आले असून, याचे पडसाद आज भांडवली बाजारवर उमटले. आज बँकिंग व ओटो क्षेत्रात विक्रीचा मारा दिसून आला. सेन्सेक्स मंचावर टाटा मोटर्सचा शेअर सर्वाधिक ३.२९ टक्क्यांनी घसरला. त्याबरोबर आयसीआयसीआय बँक, इंडसइंड बँक, इन्फोसिस, एचसीएल, अँक्सिस बँक, टीसीएस, सन फार्मा आदी शेअरमध्ये सुमारे ३.२३ टक्क्यांची घसरण नोंदविली.

येस बँकेचा शेअर आज सर्वाधिक ३.४५ टक्क्यांनी वधारला. पॉवर ग्रिड, एचडीएफसी, हिरो मोटोकॉर्प, कोटक बँक, रिलायन्स, वेदंता, मास्को, एल अँड टी आदी शेअर तेजीसह बंद झाले.

### रुपयातील तेजी कायम

चलण बाजारात रुपयातील तेजी आज सलग तिसऱ्या सत्रात कायम राहिली. गुरुवारी रुपया डॉलरच्या तुलनेत १९ पैशांनी वधारून ६९.३७ वर बंद झाला. आंतरराष्ट्रीय बाजारपेठेत निफेनितेलाचा दर ७९.५९ डॉलर प्रति बॅरलपर्यंत घसरला आहे. याबरोबरच भांडवली बाजारात परकी गुंतवणुकीचा ओघ कायम असून, यामुळे रुपयाला बळकटी मिळत असल्याचे चलन बाजारातील विश्लेषकांनी म्हटले आहे.

## निरव मोदी जामिनासाठी पुन्हा अर्ज करणार

लंडन, ता. २ (पीटीआय) : पीएनबी गैरव्यवहार प्रकरणातील मुख्य आरोपी निरव मोदी जामिनासाठी पुन्हा अर्ज करणार आहे. त्याच्या प्रत्यार्पणासंदर्भात येथील केस्टिमिनिस्टर न्यायालयात सुनावणी सुरू असून, यापूर्वी न्यायालयाने दोनदा त्याचा जामीन अर्ज फेटाळून लावला आहे. आता ८ मे रोजी होणाऱ्या सुनावणीवेळी निरव मोदी नव्याने जामिनासाठी अर्ज करणार असून, त्यावर सुनावणी अपेक्षित आहे, अशी माहिती न्यायालयात भारताची बाजू मांडणाऱ्या सरकारी पक्षाच्या (सीपीएन) प्रवक्त्याने दिली. दरम्यान, २६ मार्चला झालेल्या सुनावणीत न्यायालयाने निरव मोदीला २४ मेपर्यंत कोर्टात ठेवण्याचे आदेश दिले होते.

# JM FINANCIAL LIMITED

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STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2019					
Rupees in Lakh					
Sr. No.	Particulars	Quarter Ended		Year Ended	
		31.03.2019 Audited	31.12.2018 Unaudited	31.03.2018 Audited	31.03.2018 Audited
1	<b>Income</b>				
(a)	<b>Revenue from Operations</b>				
(i)	Interest Income	57,315.42	62,067.37	51,225.13	2,36,494.29
(ii)	Brokerage Income	4,577.30	4,205.83	5,424.70	19,021.04
(iii)	Fees and Commission Income	13,825.61	13,408.51	25,523.36	57,683.10
(iv)	Net gain on derecognition of financial assets carried at fair value	13,338.21	1,684.37	212.93	20,508.52
(v)	Other Operating Income	5,396.01	4,805.17	6,023.41	20,481.12
		<b>94,452.55</b>	<b>86,171.25</b>	<b>88,409.53</b>	<b>3,54,188.07</b>
(b)	<b>Other Income</b>	881.09	245.60	571.92	3,676.53
	<b>Total Income</b>	<b>95,333.64</b>	<b>86,416.85</b>	<b>88,981.45</b>	<b>3,57,864.60</b>
2	<b>Expenses</b>				
(a)	Finance costs	35,153.04	37,842.20	30,320.92	1,44,621.09
(b)	Net Loss on Fair value changes	18,274.61	(3,656.02)	16,289.58	7,915.61
(c)	Impairment on Financial Instruments	(1,356.45)	670.84	(84.61)	3,511.79
(d)	Employee benefits expense	10,262.27	9,915.12	9,435.63	42,161.55
(e)	Depreciation and amortization expense	698.80	687.83	676.53	2,710.80
(f)	Other Expenses	7,817.06	6,756.18	8,616.76	28,664.89
	<b>Total expenses</b>	<b>70,849.33</b>	<b>52,216.15</b>	<b>65,254.79</b>	<b>2,29,585.73</b>
	<b>Profit before tax (1-2)</b>	<b>24,484.31</b>	<b>34,200.70</b>	<b>23,726.66</b>	<b>1,28,278.87</b>
3	<b>Tax expenses</b>				
(a)	Current tax	13,831.28	12,231.51	14,934.30	48,923.05
(b)	Deferred tax	(6,931.61)	(125.42)	(8,101.83)	(6,974.66)
(c)	Tax adjustment of earlier years(net)	(43.03)	-	(254.51)	(43.03)
	<b>Total tax expenses</b>	<b>6,856.64</b>	<b>12,106.09</b>	<b>6,577.96</b>	<b>44,631.13</b>
	<b>Net Profit for the period (3-4)</b>	<b>17,627.67</b>	<b>22,094.61</b>	<b>17,148.70</b>	<b>83,647.74</b>
6	Add :- Share in Profit of Associate	17.59	14.79	23.56	56.73
	<b>Net Profit after tax and Share in Profit of Associates (5+6)</b>	<b>17,645.26</b>	<b>22,109.40</b>	<b>17,172.26</b>	<b>83,704.47</b>
8	<b>Other Comprehensive Income</b>				
(i)	Items that will be reclassified to profit or loss				
-	Exchange differences on translation of foreign operations	(130.77)	(578.42)	283.11	836.67
-	Items that will not be reclassified to profit or loss				
-	Actuarial gain/(losses) on post retirement benefit plans	(96.22)	5.74	92.29	(78.94)
-	Share in Other Comprehensive Income of Associate	82.86	16.48	0.10	0.02
-	Income tax on the above	29.47	(1.42)	(31.31)	24.06
	<b>Total Other Comprehensive Income</b>	<b>(114.66)</b>	<b>(557.62)</b>	<b>344.19</b>	<b>781.81</b>
	<b>Total Comprehensive Income (7+8)</b>	<b>17,530.60</b>	<b>21,551.78</b>	<b>17,516.45</b>	<b>84,486.28</b>
10	<b>Net Profit attributable to (7):</b>				
Owners of parent		<b>12,864.17</b>	<b>13,746.15</b>	<b>16,574.64</b>	<b>57,217.86</b>
Non-controlling interests		<b>4,781.09</b>	<b>8,363.25</b>	<b>597.62</b>	<b>26,486.61</b>
11	<b>Other Comprehensive Income attributable to (8):</b>				
Owners of parent		(108.09)	(556.24)	335.68	792.55
Non-controlling interests		(6.57)	(1.38)	8.51	(10.74)
12	<b>Total Comprehensive Income attributable to (9):</b>				
Owners of parent		<b>12,756.08</b>	<b>13,189.91</b>	<b>16,910.32</b>	<b>58,010.41</b>
Non-controlling interests		<b>4,774.52</b>	<b>8,361.87</b>	<b>606.13</b>	<b>26,475.87</b>
13	<b>Paid up equity share capital (Face value Re.1/- per share)</b>	<b>8,399.31</b>	<b>8,399.11</b>	<b>8,378.80</b>	<b>8,399.31</b>
14	<b>Other Equity (excluding revaluation reserves)</b>				
Earning Per Share (EPS)					
Basic EPS (in Rs.) (Not annualised)		1.53	1.64	2.06	6.82
Diluted EPS (in Rs.) (Not annualised)		1.53	1.63	2.05	6.79

#### Notes:

- The above financial results have been reviewed by the Audit Committee and on its recommendation have been approved by the Board of Directors at its meeting held on May 02, 2019 pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The Board of Directors of the Company has recommended the final dividend of Re. 0.50 per share of the face value of Re.1 each. The final dividend, if declared, at the Thirty Fourth Annual General Meeting, will result in cash outflow of Rs. 42.00 crore. The Company had paid the interim dividend of Re. 0.50 per share in February 2019. With the final dividend as above, the total dividend for the financial year 2018-19 would be Re. 1.00 per share aggregating Rs. 83.99 crore.
- The Group has adopted Indian Accounting Standards (Ind AS) with effect from April 1, 2018 with comparative figures being restated to make them comparable. The above financial results have been prepared in accordance with the recognition and measurement principles laid down in Ind AS notified under Section 133 of the Companies Act, 2013 read with relevant Rules issued thereunder and other accounting principles generally accepted in India.

Particulars	Quarter ended 31.03.2018 Audited		Year ended 31.03.2018 Audited	
	Standalone	Consolidated	Standalone	Consolidated
<b>Net profit as per the erstwhile Indian GAAP (IGAAP) before minority interest</b>	<b>4,894.48</b>	<b>26,128.85</b>	<b>13,616.40</b>	<b>87,128.90</b>
<b>Add / (Less):</b>				
Expected Credit Loss allowance on Financial assets	-	1,561.78	-	874.41
Measurement of Financial Liabilities at amortised cost	-	477.52	-	683.00
Measurement of Financial Assets at amortised cost	(0.16)	(2,497.58)	(0.33)	(4,733.69)
Measurement of Financial Assets at fair value	8,461.94	7,634.99	8,463.30	6,992.15
Revenue from Distressed Credit Business including gain / (loss) on fair valuation of investments	-	(18,464.45)	-	(16,225.38)
Impact upon Consolidation of trusts under Distressed Credit Business	-	(4,632.91)	-	(1,522.34)
Accounting of common control business combination (net) (also refer note 4 below)	-	-	(464.07)	-
Reclassification of net actuarial loss/(gain) on employee defined benefit obligation to Other Comprehensive Income (OCI)	3.74	(92.29)	14.95	(16.84)
Fair valuation of Employee stock options	(407.09)	(407.09)	(407.09)	(407.09)
Others	-	67.62	-	66.53
Deferred tax impact on above	(2,052.01)	7,395.82	(2,054.93)	5,846.27
<b>Total effect of transition to Ind AS</b>	<b>6,006.42</b>	<b>(8,956.59)</b>	<b>5,551.83</b>	<b>(8,642.98)</b>
<b>Net profit after tax ( before OCI ) as per Ind AS</b>	<b>10,900.90</b>	<b>17,172.26</b>	<b>19,168.23</b>	<b>78,485.92</b>
Other comprehensive Income (net of tax)	(2.65)	344.19	(10.80)	179.02
<b>Total Comprehensive Income under Ind AS</b>	<b>10,898.25</b>	<b>17,516.45</b>	<b>19,157.43</b>	<b>78,664.94</b>

II) Reconciliation of Equity for the year ended March 31, 2018 between the erstwhile Indian GAAP (IGAAP) and Ind AS is as under:

Particulars	Consolidated	Standalone
	31.03.2018 Audited	31.03.2018 Audited
<b>Total Equity (including minority interest) as per Indian GAAP (IGAAP)</b>	<b>5,71,954.06</b>	<b>2,37,803.06</b>
<b>Add / (Less):</b>		
Expected Credit Loss allowance on Financial assets	(1,200.79)	-
Measurement of Financial Liabilities at amortised cost	1,247.02	-
Measurement of Financial Assets at amortised cost	(14,097.39)	0.62
Measurement of Financial Assets at fair value	16,091.40	13,857.26
Revenue from Distressed Credit Business including gain / (loss) on fair valuation of investments	1,964.55	-
Accounting of common control business combination (net) (also refer note 4 below)	-	(464.07)
Impact upon Consolidation of trusts under Distressed Credit Business	69,576.98	-
Others	68.74	-
Deferred tax impact on above	(3,608.08)	(2,094.11)
<b>Total effect of transition to Ind AS</b>	<b>70,042.43</b>	<b>11,299.70</b>
<b>Total Equity (including non-controlling interest) under Ind AS</b>	<b>6,41,996.49</b>	<b>2,49,102.76</b>

- As was reported in the previous year, the entire business and whole of the undertaking (Investment Banking Division) of erstwhile JM Financial Institutional Securities Limited post demerger of Institutional Equity Division and JM Financial Investment Managers Limited were amalgamated with JM Financial Limited effective from January 18, 2018. Accordingly in view of the Ind AS requirements, the financial results for the year ended March 31, 2018 have been restated as if the business combination had occurred with effect from April 1, 2017. This being a common control business combination under Ind AS 103, the same has been accounted for with effect from the beginning of the preceding period.

SEGMENTWISE DETAILS ON CONSOLIDATED BASIS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2019					
Rupees in Lakh					
Particulars	Quarter Ended		Year ended		
	31.03.2019 Audited	31.12.2018 Unaudited	31.03.2018 Audited	31.03.2018 Audited	
<b>Segment Revenue</b>					
A Investment Banking, Wealth Management & Securities Business (IWS)	38,100.29	37,341.45	46,584.02	1,63,538.71	1,72,437.66
B Mortgage Lending	33,419.33	34,337.63	25,034.89	1,29,062.29	94,169.46
C Distressed Credit	22,405.58	12,521.15	14,400.37	56,006.87	31,939.77
D Asset Management	1,842.94	2,321.57	2,687.61	9,355.53	11,231.38
E Others	1,316.27	1,247.80	2,100.02	5,999.50	5,537.27
<b>Total Segment Revenue</b>	<b>97,084.41</b>	<b>87,769.60</b>	<b>90,806.91</b>	<b>3,63,962.90</b>	<b>3,15,315.54</b>
Less: Inter-segmental revenue	(1,750.77)	(1,352.75)	(1,825.46)	(6,098.30)	(5,655.71)
<b>Total Revenue</b>	<b>95,333.64</b>	<b>86,416.85</b>	<b>88,981.45</b>	<b>3,57,864.60</b>	<b>3,09,659.83</b>
<b>Segment Results (Profit before tax)</b>					
A Investment Banking, Wealth Management & Securities Business (IWS)	6,937.03	8,068.41	22,649.36	37,773.93	59,093.13
B Mortgage Lending	18,991.23	17,112.57	11,816.92	61,978.74	48,195.74
C Distressed Credit	(2,878.60)	6,964.96	(13,611.57)	20,146.32	(245.22)
D Asset Management	971.87	1,475.85	1,940.41	5,701.14	8,051.56
E Others	462.78	578.91	931.54	2,678.74	1,388.53
<b>Total Results</b>	<b>24,484.31</b>	<b>34,200.70</b>	<b>23,726.66</b>	<b>1,28,278.87</b>	<b>1,16,483.74</b>
<b>Segment Assets</b>					
A Investment Banking, Wealth Management & Securities Business (IWS)	8,81,607.11	9,97,997.63	10,83,362.85	8,81,607.11	10,83,362.85
B Mortgage Lending	8,70,700.81	9,09,955.32	7,34,004.85	8,70,700.81	7,34,004.85
C Distressed Credit	4,47,750.96	4,65,922.94	3,14,576.35	4,47,750.96	3,14,576.35
D Asset Management	22,885.99	22,149.39	21,105.24	22,885.99	21,105.24
E Others	35,325.42	38,858.38	62,335.76	35,325.42	62,335.76
<b>Total Segment Assets</b>	<b>22,58,270.29</b>	<b>24,34,883.66</b>	<b>22,15,385.05</b>	<b>22,58,270.29</b>	<b>22,15,385.05</b>
<b>Segment Liabilities</b>					
A Investment Banking, Wealth Management & Securities Business (IWS)	6,28,284.72	7,41,507.84	8,40,031.05	6,28,284.72	8,40,031.05
B Mortgage Lending	5,68,589.93	6,21,707.78	5,64,118.01	5,68,589.93	5,64,118.01
C Distressed Credit	2,72,822.99	2,75,928.02	1,51,669.69	2,72,822.99	1,51,669.69
D Asset Management	1,427.74	1,494.73	1,542.36	1,427.74	1,542.36
E Others	15,774.94	15,880.45	16,027.45	15,774.94	16,027.45
<b>Total Segment Liabilities</b>	<b>14,86,900.32</b>	<b>16,56,518.82</b>	<b>15,73,388.56</b>	<b>14,86,900.32</b>	<b>15,73,388.56</b>
<b>Segment Capital Employed</b>					
A Investment Banking, Wealth Management & Securities Business (IWS)	2,53,322.39	2,56,489.79	2,43,331.80	2,53,322.39	2,43,331.80
B Mortgage Lending	3,02,110.88	2,88,247.54	1,69,886.84	3,02,110.88	1,69,886.84
C Distressed Credit	1,74,927.97	1,89,994.92	1,62,906.66	1,74,927.97	1,62,906.66
D Asset Management	21,458.25	20,854.66	19,562.88	21,458.25	19,562.88
E Others	19,550.48	22,977.93	46,308.31	19,550.48	46,308.31
<b>Total Capital Employed</b>	<b>7,71,369.97</b>	<b>7,78,364.84</b>	<b>6,41,996.49</b>	<b>7,71,369.97</b>	<b>6,41,996.49</b>

STATEMENT OF CONSOLIDATED ASSETS AND LIABILITIES			Rupees in Lakh
Sr. No.	Particulars	As at March 31, 2019 Audited	As at March 31, 2018 Audited
<b>ASSETS</b>			
(1)	<b>Financial Assets</b>		
(a)	Cash and cash equivalents	75,177.23	64,907.96
(b)	Bank balances other than (a) above	53,047.22	87,787.09
(c)	Trade Receivables	68,504.80	85,468.00
(d)	Loans	14,33,693.34	14,93,110.51
(e)	Investments	2,93,333.81	2,38,844.74
(f)	Other Financial assets	2,68,652.52	1,81,302.29
		<b>21,92,408.92</b>	<b>21,51,420.59</b>
(2)	<b>Non-financial Assets</b>		
(a)	Current tax Assets (Net)	25,067.80	23,639.30
(b)	Property, Plant and Equipment	35,911.62	36,425.87
(c)	Capital work in progress	135.17	290.49
(d)	Goodwill on Consolidation	5,243.67	5,243.67
(e)	Other Intangible assets	1,198.80	1,037.49
(f)	Other non-financial assets	3,547.98	2,571.31
		<b>71,105.04</b>	<b>69,208.13</b>
	<b>Total Assets</b>	<b>22,63,513.96</b>	<b>22,20,628.72</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
(1)	<b>Financial Liabilities</b>		
(a)	Trade Payables		
	dues of micro and small enterprises	27.74	45.07
	other than micro and small enterprises	41,681.80	34,482.51
(b)	Debt Securities	9,72,282.74	10,49,107.17
(c)	Borrowings (Other than Debt Securities)	4,26,827.84	4,49,650.45
(d)	Other financial liabilities	33,203.69	19,774.43
	<b>Total Financial Liabilities</b>	<b>14,74,023.81</b>	<b>15,53,059.63</b>
(2)	<b>Non-Financial Liabilities</b>		
(a)	Provisions	4,219.84	3,714.02
(b)	Deferred tax liabilities (Net)	3,861.41	8,952.64
(c)	Other non-financial liabilities	4,775.26	7,662.27
	<b>Total Non-Financial Liabilities</b>	<b>12,876.51</b>	<b>20,328.93</b>
(3)	<b>EQUITY</b>		
(a)	Equity Share capital	8,399.31	8,378.80
(b)	Other Equity	5,04,769.55	4,47,084.90
	Equity attributable to owners of the Company	<b>5,13,168.86</b>	<b>4,55,463.70</b>
(c)	Non-controlling interests	2,15,039.56	1,39,472.43
(d)	Non-controlling interests of Security receipts holders under Distressed Credit Business	48,405.22	52,304.03
	<b>Total Equity</b>	<b>7,76,613.64</b>	<b>6,47,240.16</b>
	<b>Total Liabilities and Equity</b>	<b>22,63,513.96</b>	<b>22,20,628.72</b>