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CIN: L65910KA1994PLC015981

(Standalone Un-audited Financial Results for the Quarter and Nine Months ended on 31st December, 2023) [Regulation 47(1) (b) of the SEBI (LODR) Regulations, 2015]

							(Rs. in Lakhs)
		C	luarter Ended	1	Half Year	Ended	Year Ended
SI. No.	Particulars	31-Dec-2023 (Un-audited)	30-Sep-2023 (Un-audited)	31-Dec-2022 (Un-audited)	31-Dec-2023 (Un-audited)	31-Dec -2022 (Unudited)	31-Mar-2023 (Audited)
1.	Total Income	183.69	158.00	128.62	479.44	348.17	581.48
2.	Total Expenses	103.85	77.26	81.38	260.63	212.76	376.68
3.	Profit/ Loss before Tax	79.84	80.74	47.24	218.81	135.41	204.80
4.	Tax Expenses						
	a) Current tax	20.07	20.35	12.00	55.07	34.00	47.94
	b) Deferred Tax						5.22
5.	Profit for the Period	59.77	60.39	35.24	163.74	101.41	151.64
6.	Equity Share Capital	702.46	702.46	702.46	702.46	702.46	702.46
7.	Earnings Per Share :						
	1. Basic:	0.43	0.43	0.25	1.17	0.72	1.08
	2. Diluted:	0.43	0.43	0.25	1.17	0.72	1.08

Notes:-The above is an extract of the detailed format of Audited Financial Results filed with the Stock Exchanges unde Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Un-audited Financial Results is available on the websites of the Company at www.giladafinance.com and the Stocl Exchange at www.bseindia.com

Sd/- (Raigonal Gilada) Place : Bangalore Date : 12.02.2024

For GILADA FINANCE AND INVESTMENTS LTD.

Freshtr Ob

FRESHTROP FRUITS LIMITED

CIN: L15400GJ1992PLC018365

Extract of Audited Financial Results for the Quarter and Nine Months Ended on 31st December, 2023

Reg. Office: A 603, Shapath IV, S. G. Road, Ahmedabad – 380015 Tel: 079 40307050-57, E-mail: info@freshtrop.com, Website: www.freshtrop.com

(Rs in lakhs Quarter Ended Nine Months Ended Quarter Ended 31.12.2023 31.12.2023 31.12.2022 **Particulars** (Audited) (Audited) (Unaudited) Total income from operations (net) 2458.89 6,986.94 3,248.71 -449.03 -616.22 377.63 Net Profit for the period (before tax and exceptional items) Net Profit for the period before tax (after exceptional items) -449.03 -616.22 377.63 Net Profit for the period after tax (after exceptional items) 4725.34 6,015.63 207.95 Total Comprehensive Income for the period -6.64 13.94 -8.16

Profit/Loss for the period after comprehensive income 4717.18 6,008.99 221.89 **Equity Share Capital** 989.49 1.068.80 989.49 Earning Per Share (Of Rs. 10 each) (after extraordinary items)

Basic

(1) The above is an extract of the detailed format of Financial Results for the quarter and nine months ended on 31.12.2023, filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligation and Disclosure Regulations, 2015. The full format of the Quarterly Financial Results are available on the website of the Stock Exchange i.e. www.bseindia.com and also on the Company's website www.freshtrop.com.The result have been prepared in accordance with the Indian Accounting Standards ("Ind AS") as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder.

(2) The above results were reviewed by the audit Committee and were approved and taken on record by the Board of Directors in their meeting held on February 12, 2024.

(3) Revenue From Operations includes Export Incentives.

Place: Ahmedabad

Date: 12.02.2024

(4) Due to disposal of Fresh Fruit unit, the Company has only one segment of activity and hence segment reporting is not applicable to

(5) Due to disposal of Fresh Fruit unit, the financial results to the extent of Statement of Profit & Loss and its resulted impact on earnings per share and segment for the quarters ended September 30, 2023 and December 31, 2022, for the nine month ended December 31, 2022 and year ended March 31, 2023, have been restated by excluding figures of fresh fruit unit which have been included unde discontinued operations for comparison purposes.

6) Previous Year's figures have been regrouped, reclassified wherever considered necessary.

For, Freshtrop Fruits Limited

60.80

1.95

Ashok Motian

Managing Director

BIL INFRATECH LIMITED - IN LIQUIDATION Regd. Off.: 37/2, Chinar Park, New Town, Rajarhat Main Road, P.O.: Hatiara, Kolkata, 700157, West Bengal **E-AUCTION**

Sale of Corporate Debtor as a Going Concern under the Insolvency and Bankruptcy Code, 2016

Date and Time of E-Auction: 12th March, 2024 at 11:00 AM to 02:00 PM (With unlimited extension of 10 minutes each)

SALE NOTICE

Notice is hereby given for Sale of "M/s BIL Infratech Ltd– In Liquidation (Corporate

Debtor)" as a Going Concern forming part of Liquidation Estate formed by the Liquidator appointed by the Hon'ble NCLT Kolkata Bench under the Insolvency and Bankruptcy Code

2016 and the regulations made thereunder Reserve Price FMD Amount Assets (Rs. in Crores) (Rs. in Crores) Sale of Corporate Debtor as a Going Concern along with all assets including Securities & Financial Assets (Excluding cash/ Bank balance over and above Rs 25.00 Lakh)

The sale shall be subject to the Terms and Conditions prescribed in the "E-Auction Process Information Document" available at https://nclt.auctiontiger.net and https://bilinfratech.com/ and to the following conditions:

1. It is clarified that, this invitation purports to invite prospective bidders and does not create any kind of binding obligation on the part of the Liquidator or the Company to effectuate the sale. Liquidator of M/s BIL Infratech Limited reserves the right to suspend/ abandon, cancel/extend or modify process terms and/or reject or disqualify any prospective bidder/bid/offer at any stage of the e-auction process without assigning any reason and

without any liability.

2.E-Auction will be conducted on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" and "NO RECOURSE BASIS" through approved service provider, M/s. e-Procurement Technologies Limited (Auction Tiger) https://nct.auctiontiger.net

3.The last date for submission of Eligibility documents and Refundable Deposit as mentioned in the Process Documents is 27th February, 2024. Inspection Date-1th March 2024 to 7th March, 2024. The Bid Documents details and EMD payment details should reach the office of the Liquidator physically or by E-mail at the address given below by 06:00 PM on 9th March, 2024.

Any modification in timelines and/or in the "e-auction process information document' including terms and conditions will be notified in the website of the Corporate Debtor i.e

https://bilinfratech.com, 5.For any query, contact Mr. Subodh Kumar Agrawal, mob- 9830022848, mail idcirp.bilinfra@gmail.com or Contact: Mr. Praveen Kumar Thevar 9722778828 - 079 6813 6854/55/51; Email ID: praveen.thevar@auctiontiger.net.

Date: 12.02.2024 Subodh Kumar Agrawa Place: Kolkata

Liquidato BIL Infratech Limited- In Liquidatio IBBI Regn No.: IBBI/IPA-001/IP-P00087/2017-18/10183

AFA Valid till 21/11/2024 1, Ganesh Chandra Avenue, 3rd. Floor, Room No-301, Kolkata- 700013 cirp.bilinfra@gmail.com/subodhka@gmail.com

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.jmfl.com

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	STATEMENT OF CONSOLIDAT FOR THE QUARTER AND NINE					3	· · · · · · · · · · · · · · · · · · ·	
			Quarter Ende	d	Rupees in Cro Nine Months Ended Year End			
Sr. No.	Particulars	31.12.2023 Unaudited	30.09.2023 Unaudited	31.12.2022 Unaudited	31.12.2023 Unaudited	31.12.2022 Unaudited	31.03.2023 Audited	
1	Income	Onaddited	Olladaltea	Onadanted	Onaddited	Onaudited	Audited	
(a)	Revenue from Operations							
	(i) Interest Income	674.76	632.06	532.21	1,889.06	1,509.95	2,091.87	
	(ii) Fees and Commission Income	296.22	275.78	199.61	774.96	496.47	657.48	
	(iii) Brokerage Income	121.54	123.10	74.33	331.15	217.16	314.03	
	(iv) Net gain on fair value changes	131.43	147.87	116.50	459.54	340.39	183.42	
	(v) Net gain on derecognition of financial instruments carried at amortised cost	0.56	0.07	0.16	0.71	0.06	0.10	
	(vi) Other Operating Income	11.48	18.50	6.79	44.60	17.26	24.60	
	Total Revenue from Operations	1,235.99	1,197.38	929.60	3,500.02	2,581.29	3,271.50	
(b)	Other Income	24.97	16.58	16.53	56.02	47.59	71.57	
	Total Income	1,260.96	1,213.96	946.13	3,556.04	2,628.88	3,343.07	
2	Expenses							
(a)	Finance costs	400.29	388.10	301.45	1,154.27	831.98	1,178.51	
(b)	Impairment on financial instruments	48.62	126.85	42.34	321.55	103.87	95.56	
(c)	Employee benefits expense	246.00	235.99	159.33	675.41	447.97	622.34	
(d)	Depreciation and amortization expense	13.68	13.16	10.46	38.87	30.09	41.87	
(e)	Other Expenses	135.25	171.93	110.91	440.45	316.34	452.18	
	Total expenses	843.84	936.03	624.49	2,630.55	1,730.25	2,390.46	
3	Profit before tax (1-2)	417.12	277.93	321.64	925.49	898.63	952.61	
4	Tax expenses	70.45	00.00	05.70	050.45	400.00	040.54	
(a)	Current tax	76.45	93.38	85.78	253.45	180.30	243.54	
(b)	Deferred tax	19.23	(20.34)	(3.48)	(29.18)	42.16	0.61	
(c)	Tax adjustment of earlier years (net)	(0.12)	(0.65)	(0.93)	(1.18)	(0.04)	(0.30)	
	Total tax expenses	95.56	72.39	81.37	223.09	222.42	243.85	
5	Net Profit for the period / year (3-4)	321.56	205.54	240.27	702.40	676.21	708.76	
6	Add :- Share in profit of associate	0.79	0.40	#	2.45	0.42	0.23	
7	Net Profit after tax and share in profit of associate (5+6)	322.35	205.94	240.27	704.85	676.63	708.99	
8	Other Comprehensive Income (OCI)							
	(i) Items that will be reclassified to profit or loss	0.00	0.05	0.44	0.07	40.40	40.00	
	- Exchange differences on translation of foreign operations	0.28	2.65	3.11	2.37	12.16	10.99	
	(ii) Items that will not be reclassified to profit or loss	(0.63)	(4.22)	(0.27)	(2.04)	(1.00)	(0.55)	
	- Remeasurement of defined benefit obligations	(0.63)	(1.22)	(0.37)	(2.04)	(1.09)	(0.55)	
	- Share in Other Comprehensive Income of Associate - Income tax on the above	0.17	0.29	0.10	0.51	0.28	0.14	
	Total Other Comprehensive Income	(0.18)	1.72	2.84	0.84	11.35	10.58	
9	Total Comprehensive Income for the period / year (7+8)	322.17	207.66	243.11	705.69	687.98	719.57	
10	Net Profit attributable to (7):	322.17	207.00	243.11	703.09	007.90	719.57	
10	Owners of the company	277.68	194.94	190.16	638.52	540.18	597.29	
	Non-controlling interests	44.67	11.00	50.11	66.33	136.45	111.70	
11	Other Comprehensive Income attributable to (8):	44.07	11.00	30.11	00.55	130.43	111.70	
''	Owners of the company	(0.14)	1.87	2.87	1.04	11.43	10.62	
	Non-controlling interests	(0.04)	(0.15)	(0.03)	(0.20)	(0.08)	(0.04)	
12	Total Comprehensive Income attributable to (9):	(0.04)	(0.10)	(0.00)	(0.20)	(0.00)	(0.04)	
	Owners of the company	277.54	196.81	193.03	639.56	551.61	607.91	
	Non-controlling interests	44.63	10.85	50.08	66.13	136.37	111.66	
13	Paid up equity share capital (Face value Re. 1/- per share)	95.55	95.51	95.48	95.55	95.48	95.48	
14	Other equity (excluding revaluation reserves)	00.00	00.01	00.40	00.00	30.40	7,988.34	
15	Earning Per Equity Share (EPS)*						7,300.34	
10	Basic EPS (in Rs.)	2.91	2.04	1.99	6.69	5.66	6.26	
	Diluted EPS (in Rs.)	2.91	2.04	1.99	6.68	5.66	6.25	
	Diluted LFO (III No.)	2.91	2.04	1.99	0.00	5.00	0.23	

Not annualised for the quarters and nine months period # Denotes amount below ₹ 50,000/-

- 1. The unaudited standalone and consolidated financial results for the third quarter and nine months ended December 31, 2023 have been reviewed by the Audit Committee, and on its recommendation, have been approved by the Board of Directors at its meeting held on February 12, 2024 in accordance with Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). 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 standalone and consolidated 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 and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations.
- 3. During the quarter ended December 31, 2023, the Allotment Committee of the Board has allotted an aggregate of 4,24,930 equity shares of the face value of Re. 1/- each to the eligible employees upon exercise of stock options by them. Consequent upon the said allotment of shares, the total paid up equity share capital of the Company has increased to Rs. 95,55,28,952/- (Rupees Ninety five crore fifty five lakh twenty eight thousand nine hundred and fifty two only) representing 95,55,28,952 equity shares of the face value of Re. 1/- each.

The gross charge for share based payments towards stock options granted by the Company is Rs. 0.36 Crore and Rs. 0.86 Crore for the third quarter and nine months ended December 31, 2023 respectively.

- 4. During the nine months ended December 31, 2023, the Company received the NCLT order approving the Scheme of Arrangement (the "Scheme") on April 20, 2023 with the appointed date being April 1, 2023 which was filed with National Company Law Tribunal (the "NCLT") during the financial year 2022-23. The Scheme involved demerger of the undertaking comprising Private Wealth and Portfolio Management Services (the "PMS") and the investment in JM Financial Institutional Securities Limited (which houses the institutional equities business) from its wholly owned subsidiary, JM Financial Services Limited (the "JMFSL") to the Company. The Scheme also comprised merger of JM Financial Capital Limited (the "JMFCL"), which is a wholly owned subsidiary of JMFSL, into JMFSL. Upon the Scheme becoming effective from May 18, 2023 (on filing of required forms with the Registrar of Companies, Mumbai) -
 - > JMFCL has ceased to be a step-down subsidiary of the Company consequent upon its merger with JMFSL;
 - > JM Financial Institutional Securities Limited has become a direct wholly owned subsidiary of the Company; and
 - > The Private Wealth and PMS divisions have been demerged from JMFSL and have become part of the Company and are classified under the Investment Bank segment from the Platform AWS segment.

Consequent to the above, the standalone financial results and consolidated segment-wise details for the quarter and nine months ended December 31, 2022

and for the year ended March 31, 2023 have been restated from the published results to give the impact of the Scheme

The impact of the Scheme on the standalone financial results are as follows:								
Particulars	Quarter Ended 31.12.2022		Nine Montl	hs Ended	Year Ended 31.03.2023			
			31.12.	2022				
	Reported	Restated	Reported	Restated	Reported	Restated		
Total Income	181.40	199.17	420.63	469.86	488.56	555.46		
Total Expenses	47.25	66.27	134.69	192.05	175.27	258.79		
Profit before tax	134.15	132.90	285.94	277.81	313.29	296.67		
Profit after tax	121.93	120.68	252.99	244.86	273.07	256.45		
Total Comprehensive Income	121.84	120.59	252.71	244.58	272.94	256.32		

JM FINANCIAL

	SEGMENTWISE DETAILS ON CONSOLIDATED BASIS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023									
	THE QUARTER AND	NINE MON	THS ENDE	D DECEMBE	ER 31, 2023		upees in Crore			
			Quarter Ended		Nine Mont	ths Ended	Year Ended			
	Particulars	31.12.2023 Unaudited	30.09.2023 Unaudited	31.12.2022 Unaudited (Restated)**	31.12.2023 Unaudited	31.12.2022 Unaudited (Restated)**	31.03.2023 Audited (Restated)**			
	Segment Revenue									
Α	Investment Bank	487.33	495.00	368.17	1,373.25	1,007.03	1,299.11			
В	Mortgage Lending	392.54	367.44	334.86	1,125.39	941.67	1,318.49			
С	Alternative & Distressed Credit	110.57	113.59	90.58	364.32	257.11	137.13			
D	Asset Management, Wealth Management & Securities Business (Platform AWS)	264.65	237.84	145.57	677.88	406.82	560.88			
Е	Others	54.14	53.39	51.42	154.27	137.23	180.30			
	Total Segment Revenue	1,309.23	1,267.26	990.60	3,695.11	2,749.86	3,495.91			
	Less: Inter – segmental revenue	(48.27)	(53.30)	(44.47)	(139.07)	(120.98)	(152.84)			
	Total Revenue	1,260.96	1,213.96	946.13	3,556.04	2,628.88	3,343.07			
	Segment Results (Profit / (loss) before tax)									
Α	Investment Bank	196.58	184.07	132.90	515.99	381.86	486.47			
В	Mortgage Lending	126.53	27.90	119.51	174.22	317.45	467.72			
С	Alternative & Distressed Credit	20.38	17.92	15.92	68.22	47.62	(172.02)			
D	Asset Management, Wealth Management & Securities Business (Platform AWS)	36.18	10.74	12.79	59.21	36.13	22.89			
E	Others	37.45	37.30	40.52	107.85	115.57	147.55			
	Total Results	417.12	277.93	321.64	925.49	898.63	952.61			
	Segment Assets*									
Α	Investment Bank	7,951.43	7,708.22	7,299.05	7,951.43	7,299.05	7,095.84			
В	Mortgage Lending	11,880.04	11,707.17	10,908.11	11,880.04	10,908.11	11,735.15			
С	Alternative & Distressed Credit	4,738.18	5,262.29	4,966.08	4,738.18	4,966.08	4,817.10			
D	Asset Management, Wealth Management & Securities Business (Platform AWS)	5,029.44	4,485.75	2,965.15	5,029.44	2,965.15	3,667.82			
Е	Others	2,244.34	2,255.47	1,870.24	2,244.34	1,870.24	2,002.09			
	Total Segment Assets	31,843.43	31,418.90	28,008.63	31,843.43	28,008.63	29,318.00			
	Segment Liabilities									
Α	Investment Bank	5,010.37	4,859.51	4,617.31	5,010.37	4,617.31	4,366.18			
В	Mortgage Lending	7,334.17	7,325.99	6,666.69	7,334.17	6,666.69	7,386.49			
С	Alternative & Distressed Credit	3,044.25	3,584.34	3,105.85	3,044.25	3,105.85	3,004.67			
D	Asset Management, Wealth Management & Securities Business (Platform AWS)	4,282.95	3,804.44	2,285.27	4,282.95	2,285.27	2,982.34			
Е	Others	498.66	496.84	267.96	498.66	267.96	360.91			
	Total Segment Liabilities	20,170.40	20,071.12	16,943.08	20,170.40	16,943.08	18,100.59			
	Segment Capital Employed*									
Α	Investment Bank	2,941.06	2,848.71	2,681.74	2,941.06	2,681.74	2,729.66			
В	Mortgage Lending	4,545.87	4,381.18	4,241.42	4,545.87	4,241.42	4,348.66			
С	Alternative & Distressed Credit	1,693.93	1,677.95	1,860.23	1,693.93	1,860.23	1,812.43			
D	Asset Management, Wealth Management & Securities Business (Platform AWS)	746.49	681.31	679.88	746.49	679.88	685.48			
Е	Others	1,745.68	1,758.63	1,602.28	1,745.68	1,602.28	1,641.18			
	Total Capital Employed	11,673.03	11,347.78	11,065.55	11,673.03	11,065.55	11,217.41			

* Segment Assets and Capital Employed presented are net of Goodwill on consolidation amounting to Rs. 52.44 Crore.

** Refer Note 4.

standalone basis.

Note: On a consolidated basis, the Group has four reportable segments, namely,

- (i) Investment Bank which caters to Institutional, Corporate, Government and Ultra High Net-worth clients and includes investment banking, institutional equities & research, management of private equity funds, fixed income, private wealth management, portfolio management services, syndication and finance;
- (ii) Mortgage Lending which includes both wholesale mortgage lending (primarily catering to real estate developers) and retail mortgage lending (affordable home loans and secured MSME);
- (iii) Alternative & Distressed Credit which includes the asset reconstruction business; and
- (iv) Asset Management, Wealth Management & Securities Business (Platform "AWS") which provides an integrated investment platform to individual clients and includes elite and retail wealth management business, broking and mutual fund business.

The revenue from others include property rental income, income from the proceeds of Qualified Institutions Placement issue, pending its final deployment, and income from surplus funds.

The reportable segments are in line with the segment wise information as presented to the Chief Operating Decision Maker (the "CODM"). The Company and the

Group do not have any material operations outside India and hence disclosure of geographic segments is not required. As per Ind AS 108 'Operating Segments', segment-wise details are disclosed on a consolidated basis and hence, no separate disclosure has been given on a

5. The aforesaid consolidated and standalone financial results for the third quarter and nine months ended December 31, 2023 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:

Particulars	Quarter Ended			Nine Mont	Year Ended	
	31.12.2023 Unaudited	30.09.2023 Unaudited	31.12.2022 Unaudited (Restated)**	31.12.2023 Unaudited	31.12.2022 Unaudited (Restated)**	31.03.2023 Audited (Restated)**
Total Income	223.07	265.48	199.17	630.36	469.86	555.46
Profit before tax	118.13	161.79	132.90	342.81	277.81	296.67
Profit after tax	89.82	142.47	120.68	282.13	244.86	256.45
Total Comprehensive Income	89.55	141.97	120.59	281.32	244.58	256.32

** Refer Note 4 above

For and on behalf of the Board of Directors

Joint Managing Director (DIN: 02307863)

Place: Mumbai Date: February 12, 2024

'उपमुख्यमंत्री नेमणे हे घटनाबाह्य नाही'

सकाळ न्यूज नेटवर्क

नवी दिल्ली, ता. १२ : राज्यांमध्ये उपमख्यमंत्री नेमण्याच्या प्रथेला आव्हान देणारी जनहित याचिका सर्वोच्च न्यायालयाने सोमवारी फेटाळून लावली. राज्यघटनेत उपमुख्यमंत्री पदाचा उल्लेख करण्यात आलेला नाही, त्यामुळे उपमुख्यमंत्री नेमण्याच्या प्रथेवर बंदी घातली जावी, अशी विनंती याचिकेत करण्यात आली होती. मात्र, उपमुख्यमंत्री हा आमदार आणि मंत्री असतो. केवळ उपमुख्यमंत्री असे नाव देण्यात आल्याने राज्यघटनेतील तरतुदींचे उल्लंघन होत नाही, अशी टिप्पणी सरन्यायाधीश धनंजय चंद्रचूड यांच्या नेतृत्वाखालील खंडपीठाने सुनावणी

दरम्यान केली. या प्रकरणी दिल्लीतील पब्लिक पॉलिटिकल पक्षाने याचिका दाखल केली होती. राजकीय पक्षांकडून उपमुख्यमंत्री नेमले जातात. ही परंपरा चुकीची आहे. घटनेचा कोणताही आधार नसताना उपमुख्यमंत्री नेमले जातात. त्यामुळे या प्रथेला मनाई केली जावी, असा युक्तिवाद याचिकाकर्त्यांकडून आला होता.

भाजपचे सहा आमदार निलंबित

'संदेशखाली'चे सभागृहात पडसाद

कोलकता, ता. १२ (पीटीआय) : संदेशखाली भागातील हिंसाचाराच्या मुद्द्यावरून ममता बॅनर्जी सरकारविरुद्ध आंदोलन करणाऱ्या व सभागृहात गोंधळ घालणाऱ्या भाजपच्या सहा आमदारांना आज निलंबित करण्यात आले. यात विरोधी पक्षनेते सुवेंद् अधिकारी, अग्निमित्र पाल, शंकर घोष, तापसी मंडल, बंकिम घोष व मिहीर गोस्वामी यांचा समावेश आहे. या सर्वांवर उर्वरित अधिवेशनाचा कालावधी किंवा तीस दिवसांसाठी त्यापैकी जे अगोदर लागू होईल, त्यानुसार होईल.

विधानसभेत आमदारांचे वर्तन बेशिस्त व गोंधळाचे असल्याने निलंबित करण्यात आल्याचे म्हटले आहे. हा प्रस्ताव पश्चिम बंगालचे संसदीय कामकाज मंत्री सोवनदेव चट्टोपाध्याय यांनी मांडला. दरम्यान,

संदेशखाली येथे काय घडले?

पश्चिम बंगालच्या उत्तर २४ परगणा जिल्ह्यात संदेशखाली येथे शनिवारी महिलांचे आंदोलन झाले. तृणमूल काँग्रेसचे फरार नेते शेख शहाजहाँ आणि त्यांच्या सहकाऱ्यांना अटक करण्यासाठी महिलांनी मोर्चा काढला होता. रेशन गैरव्यवहारप्रकरणात शेख शहाजहाँ याचे नाव असून ईडीच्या पथकाने छापे घातल्यानंतर त्यांच्यावर हल्ला केला होता. स्थानिक महिलांचा मोर्चा पाहता संदेशखाली येथे कलम १४४ लागू करण्यात आला. तृणमूल कॉग्रेसचे नेते शहाजहाँ आणि त्याची टोळी महिलांचे शोषण करण्याबरोबरच जमीन हडप करत असल्याचा आरोप महिला आंदोलकांनी केला होता. या मोर्चाविरोधात तृणमूल समर्थक देखील रस्त्यावर उतरले. त्यावेळी धुमश्चक्री झाली. संदेशखाली येथे मानवाधिकार हक्काचे उल्लंघन होत असल्याचा आराप भाजपने केला आहे. शहाजहाँ हा महिनाभरापासून फरार आहे.

सुवेंद्र अधिकारी म्हणाले की, भाजपने नेहमीच महिलांच्या सन्मानार्थ आवाज उठविला आहे. संदेशखाली मुद्द्यावर आम्ही सभाध्यक्षांच्या आसनासमोर जाऊन भूमिका मांडली. दरम्यान,

पश्चिम बंगालचे राज्यपाल सी.व्ही. आनंद बोस यांचे आज सकाळी केरळहन कोलकता येथे आगमन होताच ते थेट उत्तर २४ परगना जिल्ह्यातील संदेशखालीकडे खाना झाले.

८ सकाळ

रोजगार मेळाव्यात एक लाख युवकांना नियुक्तीपत्रांचे वाटप

सकाळ न्यूज नेटवर्क

नवी दिल्ली, ता. १२ : केंद्र सरकारच्या विविध खात्यांमध्ये आणि विभागांमध्ये एक लाख युवकांच्या नियुक्त्या करण्यात आल्या असून या युवकांना पंतप्रधान नरेंद्र मोदी यांच्याकडुन सोमवारी नियुक्तीपत्रे देण्यात आली. यानिमित्त देशाच्या विविध भागात रोजगार मेळ्यांचे आयोजन करण्यात आले होते. लोकसभेच्या सार्वत्रिक निवडणुकीआधीचा हा अखेरचा रोजगार मेळा होता.

यावेळी पंतप्रधान मोदी म्हणाले, "२०१४ पासून सरकार युवकांना आपल्यासोबत जोडण्याचा आणि त्यांना विकासाचा भागीदार करण्याचा प्रयत्न करत आहे. याआधीच्या सरकारच्या तुलनेत आमच्या सरकारने दीडपट जास्त नोकऱ्या दिल्या आहेत. आधीच्या सरकारांमध्ये नोकरीसाठी जाहिरात देण्यापासून ते नियुक्तीपत्र देण्यापर्यंत खूप मोठा कालावधी लागत असे. यातील दीर्घ प्रक्रियेचा फायदा घेत यात लाचखोरी केली जात असे. मात्र आमच्या सरकारने ही प्रक्रिया पूर्णपणे पारदर्शी केली आहे,"



अहमदाबाद : महापालिकेच्या नव्या इमारतीचे उदघाटन केल्यानंतर केंद्रीय गृहमंत्री अमित शहा यांनी वर्गात जाऊन विद्यार्थ्यांशी संवाद साधला.

अहमदाबाद, ता. १२ (पीटीआय) : ''पंतप्रधान नरेंद्र मोदी यांना मिळालेल्या कार्यकाळातील पहिली पाच वर्षे ही, सध्याच्या विरोधी पक्ष जेव्हा सत्तेत होता त्या काळातील सरकारने खणलेला खड्डा भरून काढण्यातच गेली, उर्वरित पाच वर्षांत पंतप्रधानांनी विकासकामांची पायाभरणी केली असून, पंतप्रधान नरेंद्र मोदी यांना पुढील पाच वर्षांचा कार्यकाळ मिळाल्यास ते या पायावर देशाच्या विकासाची भव्य इमारत उभी करतील'' असे प्रतिपादन केंद्रीय गृहमंत्री अमित शहा यांनी सोमवारी केले.

अहमदाबाद महानगर पालिकेच्या वतीने करण्यात येणाऱ्या एक कोटी ९५० कोटी रुपयांच्या विकास कामांच्या उद्घाटन सभारंभात शहा बोलत होते. ''मी मागील काही दिवसांत ११ राज्यांचा प्रवास केला असून, आगामी लोकसभा निवडणुकीत भाजपाला ३७० पेक्षा अधिक जागा मिळतील आणि राष्ट्रीय लोकशाही आघाडीला (एनडीए) ४०० पेक्षा अधिक जागा मिळणार आहेत. लोकांच्या मनातही हीच भावना आहे" असा दावा अमित शहा यांनी यावेळी बोलताना केला.

अभिभाषण अर्धवट ठेवून राज्यपालांचा सभात्याग

> चेन्नई, ता. १२ : तमिळनाडूचे एन रवी यांनी पोमवारी त्यांचे प्रभागहातील

> > अभिभाषण

आर. एन. रवी काही मिनिटांतच उरकल्याने

नव्या वादाला तोंड फुटले आहे. विधानसभेच्या तमिळनाडु सभागृहाच्या कामकाजाला सोमवारी राज्यपालांच्या अभिभाषणाने सुरुवात झाली. मात्र, राज्यपाल आर. एन. रवी हे काही मिनिटांत भाषण करून सभागृहातून निघून गेले. राज्यपाल कार्यालयाच्या वतीने देण्यात आलेल्या निवेदनानुसार रवी यांनी कामकाज आणि अभिभाषण सुरू होण्यापूर्वी राष्ट्रगीत म्हणण्याची सूचना केली होती; मात्र तिचे पालन करण्यात आले नसल्याने राज्यपालांनी त्यांचे अभिभाषण पूर्ण न वाचता काही मिनिटांतच सभात्याग केला. त्याचप्रमाणे विधानसभा अध्यक्षांनी राज्यपालांवर 'नथुराम गोडसेचे समर्थक' अशी शेरेबाजी केल्याने राज्यपालांनी सभा त्याग केला असाही दावा करण्यात येत आहे.

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.jmfl.com STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS

	FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023 Rupees in Cro.										
			Quarter Ende	d	Nine Mon	Year Ended					
Sr. No.	Particulars	31.12.2023 Unaudited	30.09.2023 Unaudited	31.12.2022 Unaudited	31.12.2023 Unaudited	31.12.2022 Unaudited	31.03.2023 Audited				
1	Income										
(a)	Revenue from Operations										
	(i) Interest Income	674.76	632.06	532.21	1,889.06	1,509.95	2,091.87				
	(ii) Fees and Commission Income	296.22	275.78	199.61	774.96	496.47	657.48				
	(iii) Brokerage Income	121.54	123.10	74.33	331.15	217.16	314.03				
	(iv) Net gain on fair value changes	131.43	147.87	116.50	459.54	340.39	183.42				
	(v) Net gain on derecognition of financial instruments carried at amortised cost	0.56	0.07	0.16	0.71	0.06	0.10				
	(vi) Other Operating Income	11.48	18.50	6.79	44.60	17.26	24.60				
	Total Revenue from Operations	1,235.99	1,197.38	929.60	3,500.02	2,581.29	3,271.50				
(b)	Other Income	24.97	16.58	16.53	56.02	47.59	71.57				
	Total Income	1,260.96	1,213.96	946.13	3,556.04	2,628.88	3,343.07				
2	Expenses										
(a)	Finance costs	400.29	388.10	301.45	1,154.27	831.98	1,178.51				
(b)	Impairment on financial instruments	48.62	126.85	42.34	321.55	103.87	95.56				
(c)	Employee benefits expense	246.00	235.99	159.33	675.41	447.97	622.34				
(d)	Depreciation and amortization expense	13.68	13.16	10.46	38.87	30.09	41.87				
(e)	Other Expenses	135.25	171.93	110.91	440.45	316.34	452.18				
	Total expenses	843.84	936.03	624.49	2,630.55	1,730.25					
3	Profit before tax (1-2)	417.12	277.93	321.64	925.49	898.63	952.61				
4	Tax expenses										
(a)	Current tax	76.45	93.38	85.78	253.45	180.30	243.54				
(b)	Deferred tax	19.23	(20.34)	(3.48)	(29.18)	42.16	0.61				
(c)	Tax adjustment of earlier years (net)	(0.12)	(0.65)	(0.93)	(1.18)	(0.04)	(0.30)				
(0)	Total tax expenses	95.56	72.39	81.37	223.09	222.42	243.85				
5	Net Profit for the period / year (3-4)	321.56	205.54	240.27	702.40	676.21	708.76				
6	Add :- Share in profit of associate	0.79	0.40	#	2.45	0.42	0.23				
7	Net Profit after tax and share in profit of associate (5+6)	322.35	205.94	240.27	704.85	676.63	708.99				
8	Other Comprehensive Income (OCI)	322.33	203.54	240.21	704.03	070.03	700.55				
٥	(i) Items that will be reclassified to profit or loss										
		0.28	2.65	2 44	2.37	12.16	10.99				
	-Exchange differences on translation of foreign operations	0.20	2.65	3.11	2.37	12.16	10.99				
	(ii) Items that will not be reclassified to profit or loss	(0.00)	(4.22)	(0.07)	(2.04)	(4.00)	(0.55)				
	-Remeasurement of defined benefit obligations	(0.63)	(1.22)	(0.37)	(2.04)	(1.09)	(0.55)				
	-Share in Other Comprehensive Income of Associate			- 0.40			#				
	-Income tax on the above	0.17	0.29	0.10	0.51	0.28	0.14				
20	Total Other Comprehensive Income	(0.18)	1.72	2.84	0.84	11.35	10.58				
9	Total Comprehensive Income for the period / year (7+8)	322.17	207.66	243.11	705.69	687.98	719.57				
10	Net Profit attributable to (7):										
	Owners of the company	277.68	194.94	190.16	638.52	540.18	597.29				
	Non-controlling interests	44.67	11.00	50.11	66.33	136.45	111.70				
11	Other Comprehensive Income attributable to (8):	19/2/19/19	11110000		ramera	100000000	2002				
	Owners of the company	(0.14)	1.87	2.87	1.04	11.43	10.62				
	Non-controlling interests	(0.04)	(0.15)	(0.03)	(0.20)	(0.08)	(0.04)				
12	Total Comprehensive Income attributable to (9):	@#\$\$\#*C+####\$\$##############################	25000.000000	No. accessors where	105.10.00.00.00.00	galett senen	76.43997773.50000				
	Owners of the company	277.54	196.81	193.03	639.56	551.61	607.91				
	Non-controlling interests	44.63	10.85	50.08	66.13	136.37	111.66				
13	Paid up equity share capital (Face value Re. 1/- per share)	95.55	95.51	95.48	95.55	95.48	95.48				
14	Other equity (excluding revaluation reserves)						7,988.34				
15	Earning Per Equity Share (EPS)*						or objectively.				
	Basic EPS (in Rs.)	2.91	2.04	1.99	6.69	5.66	6.26				
	Diluted EPS (in Rs.)	2.91	2.04	1.99	6.68	5.66					

* Not annualised for the quarters and nine months period # Denotes amount below ₹ 50.000/-

- 1. The unaudited standalone and consolidated financial results for the third quarter and nine months ended December 31, 2023 have been reviewed by the Audit Committee, and on its recommendation, have been approved by the Board of Directors at its meeting held on February 12, 2024 in accordance with Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). 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 standalone and consolidated 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 and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations.
- 3. During the quarter ended December 31, 2023, the Allotment Committee of the Board has allotted an aggregate of 4,24,930 equity shares of the face value of Re. 1/- each to the eligible employees upon exercise of stock options by them. Consequent upon the said allotment of shares, the total paid up equity share capital of the Company has increased to Rs. 95,55,28,952/- (Rupees Ninety five crore fifty five lakh twenty eight thousand nine hundred and fifty two only) representing 95,55,28,952 equity shares of the face value of Re. 1/- each.
- The gross charge for share based payments towards stock options granted by the Company is Rs. 0.36 Crore and Rs. 0.86 Crore for the third quarter and nine months ended December 31, 2023 respectively.
- 4. During the nine months ended December 31, 2023, the Company received the NCLT order approving the Scheme of Arrangement (the "Scheme") on April 20, 2023 with the appointed date being April 1, 2023 which was filed with National Company Law Tribunal (the "NCLT") during the financial year 2022-23. The Scheme involved demerger of the undertaking comprising Private Wealth and Portfolio Management Services (the "PMS") and the investment in JM Financial Institutional Securities Limited (which houses the institutional equities business) from its wholly owned subsidiary, JM Financial Services Limited (the "JMFSL") to the Company. The Scheme also comprised merger of JM Financial Capital Limited (the "JMFCL"), which is a wholly owned subsidiary of JMFSL, into JMFSL. Upon the Scheme becoming effective from May 18, 2023 (on filing of required forms with the Registrar of Companies, Mumbai) -
- > JMFCL has ceased to be a step-down subsidiary of the Company consequent upon its merger with JMFSL; > JM Financial Institutional Securities Limited has become a direct wholly owned subsidiary of the Company; and
- > The Private Wealth and PMS divisions have been demerged from JMFSL and have become part of the Company and are classified under the Investment
- Bank segment from the Platform AWS segment. Consequent to the above, the standalone financial results and consolidated segment-wise details for the quarter and nine months ended December 31, 2022 and for the year ended March 31, 2023 have been restated from the published results to give the impact of the Scheme.

Particulars	Quarter Ended 31.12.2022		Nine Month	ns Ended	Year Ended	
			31.12.2022		31.03.2023	
9	Reported	Restated	Reported	Restated	Reported	Restated
Total Income	181.40	199.17	420.63	469.86	488.56	555.46
Total Expenses	47.25	66.27	134.69	192.05	175.27	258.79
Profit before tax	134.15	132.90	285.94	277.81	313.29	296.67
Profit after tax	121.93	120.68	252.99	244.86	273.07	256.45
Total Comprehensive Income	121.84	120.59	252.71	244.58	272.94	256.32

JM FINANCIAL

	SEGMENTWISE THE QUARTER AN						Rupees in Crore
			Quarter Ended		Nine Mon	ths Ended	Year Ended
	Particulars	31.12.2023 Unaudited	30.09.2023 Unaudited	31.12.2022 Unaudited (Restated)**	31.12.2023 Unaudited	31.12.2022 Unaudited (Restated)**	31.03.2023 Audited (Restated)**
	Segment Revenue						6
Α	Investment Bank	487.33	495.00	368.17	1,373.25	1,007.03	1,299.11
В	Mortgage Lending	392.54	367.44	334.86	1,125.39	941.67	1,318.49
C	Alternative & Distressed Credit	110.57	113.59	90.58	364.32	257.11	137.13
D	Asset Management, Wealth Management & Securities Business (Platform AWS)	264.65	237.84	145.57	677.88	406.82	560.88
Ε	Others	54.14	53.39	51.42	154.27	137.23	180.30
	Total Segment Revenue	1,309.23	1,267.26	990.60	3,695.11	2,749.86	3,495.91
	Less: Inter – segmental revenue	(48.27)	(53.30)	(44.47)	(139.07)	(120.98)	(152.84
	Total Revenue	1,260.96	1,213.96	946.13	3,556.04	2,628.88	3,343.07
	Segment Results (Profit / (loss) before tax)						
Α	Investment Bank	196.58	184.07	132.90	515.99	381.86	486.47
В	Mortgage Lending	126.53	27.90	119.51	174.22	317.45	467.72
C	Alternative & Distressed Credit	20.38	17.92	15.92	68.22	47.62	(172.02
D	Asset Management, Wealth Management & Securities Business (Platform AWS)	36.18	10.74	12.79	59.21	36.13	22.89
E	Others	37.45	37.30	40.52	107.85	115.57	147.55
	Total Results	417.12	277.93	321.64	925.49	898.63	952.61
	Segment Assets*			64			(4)
Α	Investment Bank	7,951.43	7,708.22	7,299.05	7,951.43	7,299.05	7,095.84
В	Mortgage Lending	11,880.04	11,707.17	10,908.11	11,880.04	10,908.11	11,735.15
C	Alternative & Distressed Credit	4,738.18	5,262.29	4,966.08	4,738.18	4,966.08	4,817.10
D	Asset Management, Wealth Management & Securities Business (Platform AWS)	5,029.44	4,485.75	2,965.15	5,029.44	2,965.15	3,667.82
Ε	Others	2,244.34	2,255.47	1,870.24	2,244.34	1,870.24	2,002.09
	Total Segment Assets	31,843.43	31,418.90	28,008.63	31,843.43	28,008.63	29,318.00
	Segment Liabilities						
Α	Investment Bank	5,010.37	4,859.51	4,617.31	5,010.37	4,617.31	4,366.18
В	Mortgage Lending	7,334.17	7,325.99	6,666.69	7,334.17	6,666.69	7,386.49
C	Alternative & Distressed Credit	3,044.25	3,584.34	3,105.85	3,044.25	3,105.85	3,004.6
D	Asset Management, Wealth Management & Securities Business (Platform AWS)	4,282.95	3,804.44	2,285.27	4,282.95	2,285.27	2,982.34
Е	Others	498.66	496.84	267.96	498.66	267.96	360.9
	Total Segment Liabilities	20,170.40	20,071.12	16,943.08	20,170.40	16,943.08	18,100.59
	Segment Capital Employed*						P-3
Α	Investment Bank	2,941.06	2,848.71	2,681.74	2,941.06	2,681.74	2,729.60
В	Mortgage Lending	4,545.87	4,381.18	4,241.42	4,545.87	4,241.42	4,348.6
C	Alternative & Distressed Credit	1,693.93	1,677.95	1,860.23	1,693.93	1,860.23	1,812.43
D	Asset Management, Wealth Management & Securities Business (Platform AWS)	746.49	681.31	679.88	746.49	679.88	685.4
Ε	Others	1,745.68	1,758.63	1,602.28	1,745.68	1,602.28	1,641.18
	Total Capital Employed	11,673.03	11,347.78	11,065.55	11,673.03	11,065.55	11,217.41

* Segment Assets and Capital Employed presented are net of Goodwill on consolidation amounting to Rs. 52.44 Crore. ** Refer Note 4.

On a consolidated basis, the Group has four reportable segments, namely,

- (i) Investment Bank which caters to Institutional, Corporate, Government and Ultra High Net-worth clients and includes investment banking, institutional equities & research, management of private equity funds, fixed income, private wealth management, portfolio management services, syndication and finance;
- (iii) Mortgage Lending which includes both wholesale mortgage lending (primarily catering to real estate developers) and retail mortgage lending (affordable
 - home loans and secured MSME); (iii) Alternative & Distressed Credit which includes the asset reconstruction business; and
- (iv) Asset Management, Wealth Management & Securities Business (Platform "AWS") which provides an integrated investment platform to individual clients
- and includes elite and retail wealth management business, broking and mutual fund business The revenue from others include property rental income, income from the proceeds of Qualified Institutions Placement issue, pending its final deployment, and income from surplus funds.
- The reportable segments are in line with the segment wise information as presented to the Chief Operating Decision Maker (the "CODM"). The Company and the Group do not have any material operations outside India and hence disclosure of geographic segments is not required.
- As per Ind AS 108 'Operating Segments', segment-wise details are disclosed on a consolidated basis and hence, no separate disclosure has been given on a
- 5. The aforesaid consolidated and standalone financial results for the third guarter and nine months ended December 31, 2023 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:									
Particulars		Quarter Ended		Nine Mont	Year Ended				
	31.12.2023 30.09.2023 Unaudited Unaudited		31.12.2022 Unaudited (Restated)**	31.12.2023 Unaudited	31.12.2022 Unaudited (Restated)**	31.03.2023 Audited (Restated)**			
Total Income	223.07	265.48	199.17	630.36	469.86	555.46			
Profit before tax	118.13	161.79	132.90	342.81	277.81	296.67			
Profit after tax	89.82	142.47	120.68	282.13	244.86	256.45			
Total Comprehensive Income	89.55	141.97	120.59	281.32	244.58	256.32			

** Refer Note 4 above

Date: February 12, 2024

Place: Mumbai

For and on behalf of the Board of Directors

Adi Patel Joint Managing Director (DIN: 02307863)

























