

GILADA FINANCE AND INVESTMENTS LIMITED CIN: L65910KA1994PLC015981 Regd. Office: #105 R.R. Takt, 37 Bhoopasandra Main Road, Bangalore- 560094 Ph: 080-40620000(30 Lines) Fax: 080-40620008; E-mail: md@giladagroup.com, Website: www.giladafinance.com							
(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)							
Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		31-Dec-2023 (Un-audited)	30-Sep-2023 (Un-audited)	31-Dec-2022 (Un-audited)	31-Dec-2023 (Un-audited)	31-Mar-2023 (Un-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 under 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 Stock Exchange at www.bseindia.com.

For GILADA FINANCE AND INVESTMENTS LTD.
Sd/- (Rajgopal Gilada)
Managing Director (DIN: 00307829)

Place : Bangalore
Date : 12.02.2024

FRESHROP FRUITS LIMITED CIN: L15400GJ1992PLC018365 Reg. Office: A 603, Shapath IV, S. G. Road, Ahmedabad - 380015 Tel: 079 40307050-57, E-mail: info@freshtrop.com, Website: www.freshtrop.com			
Extract of Audited Financial Results for the Quarter and Nine Months Ended on 31st December, 2023			
(Rs. in Lakhs)			
Particulars	Quarter Ended		Quarter Ended
	31.12.2023	31.12.2023	31.12.2022
	(Audited)	(Audited)	(Unaudited)
Total income from operations (net)	2458.89	6,986.94	3,248.71
Net Profit for the period (before tax and exceptional items)	-449.03	-616.22	377.63
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	-8.16	-6.64	13.94
Profit/ Loss for the period after comprehensive income	4717.18	6,008.99	221.89
Equity Share Capital	989.49	989.49	1,068.80
Earning Per Share (Of Rs. 10 each) (after extraordinary items)			
Basic:	47.76	60.80	1.95
Diluted:	47.76	60.80	1.95

Notes:

(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 Obligations and Disclosure Requirements) 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.

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

(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 under discontinued operations for comparison purposes.

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

For, Freshtrop Fruits Limited
Sd/-
Ashok Motiani
Managing Director

Place : Ahmedabad
Date : 12.02.2024

BIL INFRA TECH LIMITED - IN LIQUIDATION
 Regd. Off.: 37/2, Chinar Park, New Town, Rajarhat Main Road, P.O., Hattara, 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 Infotech 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.

Assets	Reserve Price (Rs. in Crores)	EMD Amount (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)	Rs 14.37	Rs 1.40

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://bilinfotech.com/> and to the following conditions:

- 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 Infotech 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.
- 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://nclt.auctiontiger.net>.
- The last date for submission of Eligibility documents and Refundable Deposit as mentioned in the Process Documents is 27th February, 2024. Inspection Date- 1st 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 05:00 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://bilinfotech.com/>.
- For any query, contact Mr. Subodh Kumar Agrawal, mob- 9830022848, mail id- cnp.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
 Place : Kolkata

Subodh Kumar Agrawal
 Liquidator
 BIL Infotech Limited- In Liquidation
 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
 cnp.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



STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023							
Rupees in Crore							
Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2023 Unaudited	30.09.2023 Unaudited	31.12.2022 Unaudited	31.12.2023 Unaudited	31.12.2022 Unaudited	
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)	Total 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						
(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						
-	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						
-	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):						
	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):						
	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):						
	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)*						
	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

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

Notes:

- 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.
- 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.
- 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. Consequently 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.
- 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 "JMFCOL"), 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) -
 - JMFCOL 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		Nine Months Ended		Year Ended	
	31.12.2022		31.12.2022		31.03.2023	
	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

SEGMENTWISE DETAILS ON CONSOLIDATED BASIS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023							
Rupees in Crore							
Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2023 Unaudited	30.09.2023 Unaudited	31.12.2022 Unaudited (Restated)**	31.12.2023 Unaudited	31.12.2022 Unaudited (Restated)**	
	Segment Revenue						
A	Investment Bank	487.33	495.00	368.17	1,373.25	1,007.03	1,299.11
B	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
E	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)						
A	Investment Bank	196.58	184.07	132.90	515.99	381.86	486.47
B	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					

‘उपमुख्यमंत्री नेमणे हे घटनाबाह्य नाही’

सकाळ न्यूज नेटवर्क

नवी दिल्ली, ता. १२ : राज्यामध्ये उपमुख्यमंत्री 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 निमित्ती याचिकेत करण्यात आली होती. मात्र, उपमुख्यमंत्री हा आमदार आणि मंत्री असतो. केवळ उपमुख्यमंत्री असे नाव देण्यात आल्याने राज्यघटनेतील तरतुदीचे उल्लंघन होत नाही, अशी टिपणी 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 करण्यात आला होता.

भाजपचे सहा आमदार निलंबित ‘संदेशखाली’चे सभागृहात पडसाद

कोलकता, ता. १२ (पीटीआय) : संदेशखाली भागातील हिंसाचाराच्या मुद्द्यावरून ममता बॅनर्जी सरकारविरुद्ध आंदोलन करणाऱ्या व समागृहात गोधळ घालणाऱ्या भाजपच्या सहा आमदारांना आज निलंबित करण्यात आले. यात विरोधी पक्षनेते सुवेद अधिकारी, अमिनित्र पाल, शंकर घोष, तापसी मंडल, बंकिम घोष व मिहिर गोस्वामी यांचा समावेश आहे. या सर्वांवर उर्वरित अधिेशनाचा कालावधी किंवा तीस दिवसांसाठी त्यांपैकी जे अगोदर लागू होईल, त्यानुसार होईल.

विधानसभेत आमदारांचे वर्तन बेरिस्त व गोधळ्याचे असल्याने निलंबित करण्यात आल्याचे म्हटले आहे. हा प्रस्ताव पश्चिम बंगालचे संसदीय कामकाज मंत्री सोबनदेव चट्टोपाध्याय यांनी मांडला. दरम्यान, पश्चिम बंगालचे राज्यपाल सी.व्ही. नैमीच महिलेच्या समनार्थ आवाज उठविला आहे. संदेशखाली मुद्द्यावर आम्ही समाजशास्त्राच्या आसनासमोर जाऊन भूमिका मांडली. दरम्यान, पश्चिम बंगालचे राज्यपाल सी.व्ही. नैमीच महिलेच्या समनार्थ आवाज उठविला आहे. संदेशखाली मुद्द्यावर आम्ही समाजशास्त्राच्या आसनासमोर जाऊन भूमिका मांडली. दरम्यान,

संदेशखाली येथे काय घडले?

पश्चिम बंगालच्या उत्तर २४ परगणा जिल्ह्यात संदेशखाली येथे शनिवारी महिलांचे आंदोलन झाले. तुममूल कॉंग्रेसचे फरार नेते शैख शहाजहाँ आणि त्यांच्या सहकार्यांना अटक करण्यासाठी महिलांनी मोर्चा काढला होता. रेशन गैरव्यवहारप्रकरणात शैख शहाजहाँ यांचे नाव असून ईडीच्या पथकाने छापी घातल्यानंतर त्यांच्यावर हल्ला केला होता. स्थानिक महिलांच्या मोर्चा पाहता संदेशखाली येथे कलम १४४ लागू करण्यात आला. तुममूल कॉंग्रेसचे नेते शहाजहाँ आणि त्यांची टोळी महिलांचे शोषण करण्याबरोबरच जमीन हद्दप करत असल्याचा आरोप महिला आंदोलकांनी केला होता. या मोर्चाविरोधात तुममूल समर्थक देखील रस्त्यावर उतरले. त्यावेळी धुपशुचकी झाली. संदेशखाली येथे मानवाधिकार हक्काचे उल्लंघन होत असल्याचा आरोप भाजपने केला आहे. शहाजहाँ हा महिनाभरापासून फरार आहे.

सुवेद अधिकारी म्हणाले की, भाजपने नेहमीच महिलेच्या समनार्थ आवाज उठविला आहे. संदेशखाली मुद्द्यावर आम्ही समाजशास्त्राच्या आसनासमोर जाऊन भूमिका मांडली. दरम्यान, पश्चिम बंगालचे राज्यपाल सी.व्ही. नैमीच महिलेच्या समनार्थ आवाज उठविला आहे. संदेशखाली मुद्द्यावर आम्ही समाजशास्त्राच्या आसनासमोर जाऊन भूमिका मांडली. दरम्यान,

रोजगार मेळाव्यात एक लाख युवकांना नियुक्तीपत्रांचे वाटप

सकाळ न्यूज नेटवर्क

नवी दिल्ली, ता. १२ : केंद्र सरकारच्या विविध खात्यांमध्ये आणि विभागांमध्ये एक लाख युवकांच्या नियुक्ती करण्यात आल्या असून या युवकांना पंतप्रधान नरेंद्र मोदी यांच्याकडून सोमवारी नियुक्तीपत्रे देण्यात आली. यानिमित्त देशाच्या विविध भागात रोजगार मेळाव्यांचे आयोजन करण्यात आले होते. लोकसभेच्या सार्वत्रिक निवडणुकीआधीचा हा अखेरीचा रोजगार मेळावा 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 जाहीरात देण्यापासून ते नियुक्तीपत्र देण्यापर्यंत खूप मोठा काळगवधी 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 उद्घाटन केल्यानंतर केंद्रीय गृहमंत्री अमित शहा यांनी वर्गात जाऊन विद्यार्थ्यांशी संवाद साधला.

‘पहिली पाच वर्षे खड्डा भरण्यात गेली’

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 वर्षात पंतप्रधानांनी विकासाकामी पायाभरणी केली असून, पंतप्रधान नरेंद्र मोदी यांना पुढील पाच वर्षांचा कार्यकाळ मिळाल्यास ते या पायावर देशाचा विकास होईल असा आशा आहे.” असे प्रतिपादन केंद्रीय गृहमंत्री अमित शहा यांनी सोमवारी केले.

अभिभाषण अर्धवट ठेवून राज्यपालांचा सभात्याग

चेवई, ता. १२ : तमिळनाडूचे राज्यपाल आर. एन. खी यांनी सोमवारी त्यांचे सभागृहातील अभिभाषण अर्धवट ठेवत आर.एन.खी काही मिनिटांतच उरकल्याने पुन्हा नव्या वादला तोंड फुटले आहे.



तमिळनाडू विधानसभेच्या सभागृहाच्या कामकाजाला सोमवारी राज्यपालांच्या अभिभाषणाने सुरुवात झाली. मात्र, राज्यपाल आर. एन. खी हे काही मिनिटांत भाषण करून सभागृहातून निघून गेले. राज्यपाल कार्यकाळाच्या वतीने देण्यात आलेल्या निवेदानुसार खी यांनी कामकाज आणि अभिभाषण सुरू होण्यापूर्वी राष्ट्रगीत म्हणण्याची सूचना केली होती; मात्र तिचे पालन करण्यात आले नसल्याने लोकसभा निवडणुकीत भाजपाला ३०० पेक्षा अधिक जागा मिळाली आणि राष्ट्रीय लोकशाही आघाडीला (एनडीए) ४०० पेक्षा अधिक जागा मिळणार आहेत. लोकांच्या मनातही हीच भावना आहे.” असा दावा अमित शहा यांनी यावेळी बोलताना केला.

JM FINANCIAL LIMITED

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STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023							
Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		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	2,390.46
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)
	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						
- 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							
- Remeasurement of defined benefit obligations	(0.63)	(1.22)	(0.37)	(2.04)	(1.09)	(0.55)	
- Share in Other Comprehensive Income of Associate	0.17	0.29	0.10	0.51	0.28	0.14	
- Income tax on the above	(0.18)	1.72	2.84	0.84	11.35	10.58	
	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):						
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):						
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)*						
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	

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

Notes:
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. Consequently 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 "JMFC"), 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) -
➤ JMFC 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		Nine Months Ended		Year Ended	
	31.12.2022		31.12.2022		31.03.2023	
	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

SEGMENTWISE DETAILS ON CONSOLIDATED BASIS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023						
Particulars	Quarter Ended			Nine Months Ended		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)**
Segment Revenue						
A Investment Bank	487.33	495.00	368.17	1,373.25	1,007.03	1,299.11
B 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
E 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)						
A Investment Bank	196.58	184.07	132.90	515.99	381.86	486.47
B 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*						
A Investment Bank	7,951.43	7,708.22	7,299.05	7,951.43	7,299.05	7,095.84
B 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
E 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						
A Investment Bank	5,010.37	4,859.51	4,617.31	5,010.37	4,617.31	4,366.18