

Ujjivan SFB to diversify loan book

Aims to expand share of secured assets to 35% by FY23-end, says CEO

ANSHIKA KAYASTHA

Mumbai, August 12

Ujjivan Small Finance Bank is looking to diversify its loan book, with an aim to expand the share of secured assets to 35 per cent by the end of FY23, from the current level of 30 per cent.

At present, affordable housing finance accounts for half of the secured portfolio, while micro and small enterprise lending constitutes 10 per cent and vehicle finance and other products add up to the rest.

“Going forward, the feeling is that we need to increase the size of the secured book, slowly taking it to a 50-50 mix in 3-5 years,” Ittira Davis, MD and CEO, told *BusinessLine*.

“We might see microbanking (unsecured) growing ahead of the other segments during the festive season,” he said, pegging the overall growth for the year at about 30 per cent.

So far, Ujjivan Small Finance Bank has not hiked lending rates, which Davis said was a conscious call to support customers who are emerging from a period of pandemic-related challenges.

“Now pretty soon we’ll

have to do that [hike rates] as well because this much of an increase [in the repo rate] is quite high.”

The bank plans to hike lending rates from October 1, and will take a call on the quantum of hike in the “next week or so”, he said.

Secured microbanking

A significant part of the bank’s secured portfolio is loans to it existing microbanking customers. This allows the bank to increase the share of secured loans, and cater to the needs of its customer base, said Davis.

“Microbanking customers have told us for a long time that gold loans is something they are very keen to have.

“So, we have chosen to start that in select locations and once we finish the pilot, we will be able to ramp it up in more locations,” said Davis.

The pilot for gold loans is expected to be launched in October, and the product will initially be introduced in South India, he added.

The bank will also expand its vehicle finance business, which is largely restricted to the microbanking customers, to garner a broader customer base.

This year the focus will remain on two-wheeler loans, but going ahead, the bank could look at four-wheeler and pre-owned vehicle finance, said Davis. He added



Ittira Davis, MD and CEO, Ujjivan Small Finance Bank

that the bank is also looking to tie-up with certain specialised fintechs for short-term financing of transactions, such as trade bills and bill-discounting and partnerships in the automobile parts supplier space.

Low-cost deposits

On the liability side, the bank is focussing on small and micro enterprises and microfinance business customers, with the objective of growing its low-cost deposits.

“We have introduced QR code for collection of receivables or payments at various stores, which are being used by customers. This will help to build a reasonably good CASA and is showing good signs,” said Davis.

“We believe digital with brick-and-mortar is the best combination because brick-and-mortar by itself is a

‘The pilot for gold loans is expected to be launched in October, and the product will initially be introduced in S India’

very expensive proposition,” he said, adding that bank is looking to enhance its digital offerings, especially on the liability side.

At present, only about 5-10 per cent of the bank’s liabilities originate through digital channels, but the lender hopes to grow this share to about 25 per cent in 1 to 1.5 years, said Davis.

Collection mechanism

The bank has been seeing a fair level of recoveries for the last two quarters, including written-off accounts, leading to credit costs falling dramatically, said Davis, adding that the bank had put in place a strong collection team about 6-9 months ago.

Owing to the strong recoveries and the high quality of the new portfolio garnered post-Covid, the bank expects to see a sustained reduction in gross bad loans going ahead, he said.

The aim is to bring down the gross NPA ratio to around 2 per cent by the end of FY23 from 5.9 per cent as of June-end, he added.

‘Banks, agents should desist from harassing borrowers’

OUR BUREAU

Mumbai, August 12

The Reserve Bank of India (RBI), on Friday, asked regulated entities (REs) to ensure that recovery agents employed by them don’t call borrowers before 8:00 am and after 7:00 pm for the recovery of overdue loans.

The aforementioned circular is contained in the central bank’s circular on ‘Outsourcing of Financial Services - Responsibilities of Regulated Entities Employing Re-

covery Agents’, addressed to REs (commercial banks, All India Financial Institutions, non-banking finance companies (including housing finance companies), co-operative banks and asset reconstruction companies.

The RBI directed that REs and their agents should strictly ensure that they do not resort to intimidation or harassment of any kind, either verbal or physical, against any person in their debt collection efforts, includ-

ing acts intended to humiliate publicly or intrude upon the privacy of the debtors’ family members, referees and friends, sending inappropriate messages, either on mobile or through social media, making threatening and/ or anonymous calls, persistently calling the borrower, and

making false and misleading representations, among others.

The aforementioned advisory comes as the RBI has observed agents employed by REs have been deviating from the extant instructions governing the outsourcing of financial services.

**National Fertilizers Limited**
(A Govt. of India Undertaking)
Vijapur-473111, Dist. Guna (M.P.)
Ph. No. 07544-273050, 273691, Fax No. 273089

Online GeM Biddings are invited in Two Part Bid System for following items:-

DESCRIPTION OF ITEMS	
1.	Tender No. NFV/PUR/BEA210993 -P1, Dated: 12.08.2022, GeM Tender ID: GEM/2022/B/2427580: Design, Manufacturing, Testing, Supply, Erection & Commissioning of 11KV HT Switchboard Panels for Urea-I, Part-I Bid Opening Date 12.09.2022
2.	Tender No. NFV/PUR/BEA210994 -P1, Dated: 12.08.2022, GeM Tender ID: GEM/2022/B/2427473 : Design, Manufacturing, Testing, Supply, Erection & Commissioning of 11KV HT Switchboard Panels for Amm-01, Part-I Bid Opening Date 12.09.2022
3.	Tender No. NFV/PUR/AMA201170K, Dated 12.08.2022, GeM Tender ID: GEM/2022/B/2425319 : Thermal Designing, Mechanical Designing, Manufacturing, testing and supply of E1433 A/B EXCHANGER, Part-I Bid Opening Date 12.09.2022

For further details, visit websites: <http://www.nationalfertilizers.com/>, <https://gem.gov.in>, <https://eprocure.gov.in>. For any clarification for item sr. no 1 & 2 please intimate on pitamber.verma@nfl.co.in and for item sr. no 03 please intimate on amsalraza@nfl.co.in. Any amendment/modification to the NIT will be displayed only on above websites.

E-AUCTION NOTICE
PROPYL PACKAGING LIMITED (In Liquidation)
Sale of the assets of the Company under the provisions of Insolvency and Bankruptcy Code, 2016

NOTICE is hereby given for the sale of assets of M/s. Propyl Packaging Limited (In Liquidation) through e-Auction process by the Liquidator appointed by the Hon'ble National Company Law Tribunal, Kochi Bench. This company is the manufacturer of **MULTILAYER PRINTED PLASTIC PACKAGING MATERIALS**. The assets mentioned below are mainly used for this purpose.

Details of Assets

1. Koratty Factory : Plot - 30 & 31, KINFRA PARK, Nalukettu Road, Koratty, Thrissur DistrictKERALA - 680 308
Leasehold Land from KINFRA (for 87 years from 08-04-2012) - 37.25 Cents Factory Building admeasuring 26,000 sq. feet; KABRA GLOUCESTOR **Make Five Layer Blown Film Plant; Gravure Printing Machine** - Model RAULIMEX SUPERSPRINT 1050; Solventless Laminator - Model RAULIMEX RSL 1050; Prasad Koch (Brine Chiller, Water Chiller and Air Drier) and Corona Treater; Industrial Lift, Weighing Machines, Air Compressors, Material Handling Equipments, Air Conditioners, Computers, Testing Equipments, Wood Fired Thermic Fluid Heater, Coding Tower, Furniture, Fire Safety Systems
Plastic Granules (HDPE, LDPE, LLDPE, Nylon, Masterbatch, etc) 12.40 MT


2.Kodungallur Factory : Ala, Opp.Ala Temple, Kodungallur, Thrissur District, KERALA - 680 668
Freehold Land 24 Cents in In Sy.No.111/6 and 111/9, Ala Village, Kodungallur Taluk, Thrissur District alongwith Factory building admeasuring 6,563 sq. feet, (Total area of land is 33 cents out of which 9 cents having road frontage acquired by NHA for road widening.)

3. Coimbatore Factory : Plot 126, SIDCO Industrial Estate, Mullumichampetty, Coimbatore, TAMIL NADU - 641 050
Eight Colour Rotogravure Printing Machine, Dry Lamination Machine, Pouch Making Machines, Slitter Machine, Sealing Machine, 100 KVA Generator, Air Compressors, Material Handling Machine, Weigh Scale, Electrical Installations and Furniture and Fittings
For details, please contact the Liquidator at **Mobile No. +91 7012903235** : Email geovaktm@gmail.com
The sale of assets of the through e-Auction will be conducted strictly on "AS IS WHERE IS", "AS IS WHAT IS" and "WHAT EVER THERE IS BASIS"

Other Details:

Date and Time of E Auction	31-08-2022 from 02:00 PM till 4:00 PM
Last Date for Submission of Bids Application alongwith EMD	28-08-2022
E - Auction Portal	https://nbid.nesl.co.in/

Sd/-
Geor Varkey
Liquidator of Propyl Packaging Limited
IBS/NIPA-001/IP-P00433/2017-18/10756
Address: Building no.110, Ground Floor, Surabhi Nagar, Kakkanad, Kochi, Kerala-682030
Mobile No. +91 7012903235 : Email Id : geovaktm@gmail.com
Date: 12.08.2022



NILE

LIMITED

An ISO 9001 Company

CIN: L27029AP1984PLC004719

Regd. Office: Plot No.38 & 40, APIC Industrial Park, Gajulamandam (V), Renigunta (M), Chittoor Dist., A.P.- 517520

Corp. Office: Plot No.24A/A, MLA Colony, Road No.12, Banjara Hills, Hyderabad, Telangana-500034.

Ph.040-23606641, Fax: 040-23606640 Email : legal@nilelimited.com; website: www.nilelimited.com ;

Statement of Standalone & Consolidated Un-Audited Results for the Quarter Ended 30th June, 2022

(Rs. in Lakhs)

Particulars	STANDALONE				CONSOLIDATED			
	Quarter Ended		Year Ended		Quarter Ended		Year Ended	
	30.06.2022	31.03.2022	30.06.2021	31.03.2022	30.06.2022	31.03.2022	30.06.2021	31.03.2022
	Un-audited	Audited	Un-audited	Audited	Un-audited	Audited	Un-audited	Audited
Total Income from Operations (net)	16,114.10	16,409.77	13,710.46	70,247.93	16,114.10	16,409.77	13,710.46	70,247.93
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	874.24	671.19	681.16	3,243.79	868.62	667.14	681.16	3,216.83
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	874.24	671.19	681.16	3,243.79	868.62	667.14	681.16	3,216.83
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	650.49	500.04	506.25	2,411.36	644.87	495.97	506.25	2,384.38
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income(after Tax)]	650.49	494.35	506.25	2,405.67	644.87	490.27	506.25	2,378.69
Equity Share Capital	300.19	300.19	300.19	300.19	300.19	300.19	300.19	300.19
Reserve (excluding Revaluation Reserves as shown in Balance Sheet of previous year)	NA	NA	NA	17,470.85	NA	NA	NA	17,443.87
Earnings Per Share (of ₹ 10/- each)								
(a) Basic (in Rs.)	21.67	16.47	16.86	80.14	21.48	16.33	16.86	79.24
(b) Diluted (in Rs.)	21.67	16.47	16.86	80.14	21.48	16.33	16.86	79.24

Notes:

1) The above is an extract of the detailed format of Quarterly and yearly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly and yearly Financial Results is available on the BSE Ltd. (Stock Exchange) website (www.bseindia.com), and Website of the Company (www.nilelimited.com).

2) The Consolidated Financial Results include results of wholly owned subsidiaries "Nirmalya Extracts Private Limited" and "Nile Li-Cycle Private Limited".

For Nile Limited


Sd/-

Rajani K

Company Secretary

Place : Hyderabad

Date : 12th August, 2022




INDO NATIONAL LIMITED

CIN NO : L31909TN1972PLC006196

Registered Office: Lakshmi Bhavan, 609, Mount Road, Chennai - 600 006.

Extract of Standalone / Consolidated Unaudited Financial Results

for the Quarter Ended 30th June 2022



Rs. in Lakhs

Particulars	STANDALONE				CONSOLIDATED			
	3 Months Ended			Year Ended	3 Months Ended			Year Ended
	Unaudited	Audited	Unaudited	Audited	Unaudited	Audited	Unaudited	Audited
	30-06-2022	31-03-2022	30-06-2021	31-03-2022	30-06-2022	31-03-2022	30-06-2021	31-03-2022
Total Income from Operations (net)	9351.15	8292.56	7935.07	38296.01	13184.30	12389.78	10860.57	58894.37
Net Profit/ (Loss) from ordinary activities before tax	103.33	(673.73)	602.77	1060.25	(555.37)	(841.12)	304.42	2090.81
Net Profit/ (Loss) for the period after tax (after Extraordinary items)	74.33	(507.73)	447.77	778.25	(443.08)	(702.52)	206.85	1340.00
Total Comprehensive income for the period and other Comprehensive income (after tax)	121.33	(524.73)	335.77	744.25	(159.17)	(699.24)	187.26	757.46
Equity Share Capital	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00
Other Equity				22468.46				23644.65
Earnings Per Share (before / after extraordinary items) (of Rs.5/-each)								
1. Basic:	0.99	(6.77)	5.97	10.38	(2.74)	(8.98)	3.99	10.59
2. Diluted:	0.99	(6.77)	5.97	10.38	(2.74)	(8.98)	3.99	10.59

Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange websites. (www.bseindia.com, www.nseindia.com and our company website www.nippo.in)

Chennai - 600 006


August 12, 2022

ISO 9001 and ISO 14001 Certified Company

for Indo National Limited

Managing Director

SWELECT ENERGY SYSTEMS LIMITED					
CIN: L93090TN1994PLC028578					
Registered & Corporate Office : 'SWELECT HOUSE', No.5, Sir P.S. Sivassamy Salai, Mylapore, Chennai - 600 004.					
Tel. +91 44 24993266 Fax : +91 44 24995179 Email : cg.ird@swelectes.com Website : www.swelectes.com					
EXTRACT OF THE STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30 JUNE 2022					
(₹ in lakhs-Except Earnings per Share)					
Sl. No.	Particulars	Quarter ended		Year ended	
		30 June 2022 (Unaudited)	31 March 2022 (Refer Note 2)	30 June 2021 (Unaudited)	31 March 2022 (Audited)
1	Revenue from operations	6,921.94	15,895.32	5,228.75	39,111.10
2	Other Income	143.43	470.78	593.96	2,082.05
3	Total Income (1+2)	7,065.37	16,366.10	5,822.71	41,193.15
4	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	(220.31)	1,316.91	(324.24)	3,551.05
5	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(220.31)	1,316.91	(324.24)	3,551.05
6	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(270.64)	1,229.70	(358.29)	3,241.74
7	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax)]	(157.63)	1,385.73	(256.21)	3,760.78
8	Equity Share Capital	1,515.88	1,515.88	1,515.88	1,515.88
9	Reserves (Other Equity) (excluding revaluation reserve)	-	-	-	75,676.93
10	Earnings Per Share (of Rs. 10/- each) :				
	Basic :	(1.79)	8.11	(2.36)	21.39
	Diluted :	(1.79)	8.11	(2.36)	21.39
Notes :					
(1) The Standalone and Consolidated unaudited financial results for the quarter ended 30 June 2022 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 12 August 2022. The Statutory auditors of the Company have conducted a "Limited Review" of the unaudited Standalone and Consolidated financial results for the Quarter ended 30 June 2022.					
(2) The figures for the quarter ended 31 March 2022 are the balancing figures between the audited figures in respect of the year ended 31 March 2022 and the period to date unaudited figures upto the nine months ended 31 December 2021.					
(3) Key numbers of the Standalone results :					
	Particulars	Quarter ended		Year ended	
		30 June 2022 (Unaudited)	31 March 2022 (Refer Note 2)	30 June 2021 (Unaudited)	31 March 2022 (Audited)
(1)	Revenue from Operations	3,880.81	14,759.17	2,604.22	28,572.86
(2)	Other Income	287.20	944.45	784.51	3,059.14
(3)	Total Income (1) + (2)	4,168.01	15,703.62	3,388.73	31,632.00
(4)	Profit/(Loss) before tax	(205.65)	1,542.54	(372.80)	3,379.07
(5)	Profit/(Loss) after tax	(205.65)	1,542.54	(372.80)	3,379.07
(4) The above is an extract of the Standalone and Consolidated Financial Results for the quarter ended 30.06.2022, filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of Financial Results are available on the Stock Exchange websites : www.nseindia.com , www.bseindia.com and on the Company's website www.swelectes.com .					
For and on behalf of the Board					
R. Chellappan					
Managing Director					
DIN : 00016958					
Place : Chennai					
Date : 12 August 2022					



भारत डायनामिक्स लिमिटेड
BHARAT DYNAMICS LIMITED

BHARAT DYNAMICS LIMITED

(A Govt. of India Enterprise, Ministry of Defence)

CIN :- L24292TG1970GOI001353

Corporate Office: Gachibowli, Hyderabad-500032, **Registered Office:** Kanchanbagh, Hyderabad-500 058

Tel: 040-23456145; **Fax:** 040-23456110 **E-mail:** investors@bdl-india.in; **Website:** www.bdl-india.in

EXTRACT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2022

(₹ in Lakh)

Sl. No.	Particulars	Quarter Ended			For Year Ended
		30.06.2022 (Unaudited)	31.03.2022 (Refer Note 4)	30.06.2021 (Unaudited)	31.03.2022 (Audited)
1	Total Revenue From Operations	69,479.94	1,38,107.69	12,859.23	2,81,740.28
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	5,333.76	41,136.79	(2,818.60)	74,349.82
3	Net Profit / (Loss) for the period (before Tax, after Exceptional and/or Extraordinary items)	5,333.76	37,778.22	(2,818.60)	70,991.25
4	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	3,985.76	26,436.02	(2,095.92)	49,992.44
5	Total Comprehensive income for the period [comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax)]	4,303.35	25,538.44	(2,092.92)	49,151.88
6	Equity Share Capital (Face value of ₹ 10/- per share)	18,328.12	18,328.12	18,328.12	18,328.12
7	Other Equity as shown in Audited Balance sheet of previous year	-	-	-	2,84,727.62
8	Earnings Per Share of (₹10/- each not annualized) for continuing and discontinued operations Basic and Diluted [in ₹]:	2.17	14.42	(1.14)	27.28

Notes:

- The Company has no Subsidiaries/Associates/Joint Ventures
- A final dividend of ₹ 1 per equity share for the financial year 2021-22 has been recommended by the Board of Directors at the meeting held on 26 May 2022.
- The above statement of financial results were reviewed by the Audit Committee and approved by the Board of Directors in the meeting held on 12 August 2022.
- The figures of quarter ended 31 March 2022 are the balancing figures between the audited figures of the full financial year 31 March 2022 and the unaudited figures up to 31 December 2021.
- Exceptional items during the previous quarter and year ending 31 March 2022 comprise of impairment loss provided on Right of use assets and Property, Plant and Equipment at Amravati, Maharashtra.
- The previous period figures have been regrouped and reclassified wherever necessary to make them comparable with current period figures
- The above financial results have been prepared in accordance with the Indian Accounting Standards (Ind AS) notified under section 133 of the Companies Act 2013 read together with Companies (Indian Accounting Standards) Rules 2015, (as amended).
- The above is an extract of the detailed format of the Unaudited 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 unaudited financial results for the Quarter ended 30 June 2022 are available on the Stock Exchange's website i.e. www.bseindia.com and www.nseindia.com respectively and also at the website of the Company at www.bdl-india.in

For BHARAT DYNAMICS LIMITED

Sd/-

CMDE SIDDHARTH MISHRA (RETD.)

Chairman and Managing Director

(DIN: 08367035)

Place: Hyderabad

Date: 12.08.2022

