

Mahindra Finance Q4 net profit rises 14%

FE BUREAU
Mumbai, April 28

NON-BANKING FINANCE COMPANY (NBFC) Mahindra & Mahindra Financial Services on Friday reported a net profit of ₹684 crore for the quarter ended March, up 14% year-on-year (YoY), on account of a robust loan growth and a stable

asset quality. Total disbursements for the quarter stood at ₹13,778 crore, up 50% on a Y-o-Y basis, taking the total loan book to ₹82,770 crore. "The company was able to partially offset the cost of fresh borrowing by increasing yields on current disbursements. This helped us in protecting net interest margins," the

NBFC said in a release. The board has recommended a dividend of ₹6 per share on equity share of ₹2 each, subject to shareholders' approval. During Q4, Mahindra Finance entered into two strategic partnerships — launch of used car digital loans in partnership with Car & Bike and Ruppy and co-origination of

loans with Bank of Baroda. Collection efficiency stood at 99%, as the NBFC stepped up its collection war-room efforts and deployment of various legal tool kits to fast-track loan recovery. Consequently, the asset quality improved, with gross Stage 3 asset ratio being at 4.49%, lower than 5.93% a quarter ago.

DATAMATICS GLOBAL SERVICES LIMITED													
Registered Office: Knowledge Centre, Plot No. 58, Street No. 17, MIDC, Andheri (E), Mumbai-400093. CIN: L72200MH1987PLC045205, Tel. No.: +91-22-61020000/1/2 Fax. No.: +91-22-28343669 Website: www.datamatics.com													
AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2023 (Rupees in crores)													
Sr. No.	Particulars	STANDALONE						CONSOLIDATED					
		Quarter ended		Year ended		Year ended		Quarter ended		Year ended		Year ended	
		31-Mar-23 Audited	31-Dec-22 Unaudited	31-Mar-22 Audited	31-Mar-22 Audited	31-Mar-23 Audited	31-Dec-22 Unaudited	31-Mar-22 Audited	31-Mar-22 Audited	31-Mar-22 Audited	31-Mar-22 Audited		
1	Total income from operations (net)	212.82	189.31	151.78	733.27	578.51	416.28	372.64	313.30	1,459.19	1,201.05		
2	Net Profit (+) / Loss (-) from ordinary activities before tax	42.24	34.07	27.08	135.35	143.44	80.09	60.24	51.50	243.41	192.05		
3	Net Profit (+) / Loss (-) for the period after tax	31.87	25.24	20.71	103.13	111.11	58.46	44.99	44.98	185.34	155.40		
4	Net Profit (+) / Loss (-) for the period after tax (after non controlling interest)	31.87	25.24	20.71	103.13	111.11	59.72	45.87	45.62	188.95	157.48		
5	Other Comprehensive income	1.95	(0.98)	1.23	(3.74)	16.23	3.10	8.22	3.96	5.88	(4.81)		
6	Total Comprehensive income for the period	33.82	24.26	21.94	99.39	127.35	61.56	53.21	48.94	191.22	150.58		
7	Paid-up equity share capital (Face Value per share Rs.5/-)	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48		
8	Reserve (excluding Revaluation Reserves) as per balance sheet of previous accounting year	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
9	Earnings Per Share (EPS)												
	- Basic	5.41	4.28	3.51	17.49	18.85	10.13	7.78	7.73	32.05	26.71		
	- Diluted	5.41	4.28	3.51	17.49	18.85	10.13	7.78	7.73	32.05	26.71		

NOTES:
1 The above is an extract of the detailed format of audited financial results for year ended and 4th quarter of FY 2022-23 filed by the Company with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the audited financial results for year ended and 4th quarter of FY 2022-23 are available on the Stock Exchange websites, (www.bseindia.com and www.nseindia.com) and also on Company's website at www.datamatics.com.
2 The Board has recommended total dividend of Rs. 5 per equity share (i.e. 100% of the face value of Rs. 5 each which includes Rs. 3.75/- final dividend and Rs. 1.25/- special dividend per share for the financial year ended March 31, 2023.

For Datamatics Global Services Limited
Sd/-
Rahul L. Kanodia
Vice Chairman & CEO

Place: Mumbai
Date: April 28, 2023

L&T Finance Limited
Registered Office: 15th Floor, P5 Srijan Tech Park
Plot No. 52, Block DN, Sector V, Salt Lake City
Kolkata 700 091, District 24-Parganas North.
CIN No.: U65910WB1993FLC060810
Branch office: Dombivli



PUBLIC AUCTION FOR SALE OF MORTGAGED PROPERTY

The Authorised Officer of L&T Finance Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 [54 OF 2002] and in exercise of powers conferred under the said Act is E-auctioning the following property on "AS IS WHERE IS BASIS" and "AS IS WHAT IS CONDITION" by way of "PUBLIC E-AUCTION" for recovery of its dues and further interest, charges and costs etc.

Name of Borrower and Co-Borrower	Secured Property Address	Loan Account Number(s)	Possession Taken	Earnest Money Deposit 10% or more of RP (In ₹)	Total Outstanding dues as on 26.04.2023	Reserve Price (In ₹)	Date of Inspection	Date and Time of Auction
1. Nadeem Akhtar 2. Nafis Naeem Akhtar Shaikh	Property Address: Property Bearing Flat No. F-702, Admeasuring 737 Sq.ft (68.47 Sq.mtrs) (Net Area) on The 7th Floor Of The Building Proposed To Be Named Known As Palava Casa Cielo Situated At Lakeshore Greens, Special Township Projkalyan Shiphata Road At Village Khoni Anterli, Dombivli East Kalyan Maharashtra 421204 Boundaries East: Open Plot West: Open Plot North: Open Plot South: Road	H154672901 21035157H 1546729012 1035157L H15467290 121035157G	15th March, 2023	Rs. 4,14,000/-	Rs. 9177147.46/-	Rs. 41,40,000/-	29.05.2023	05.06.2023

Terms and Conditions of Public Auction

- The E-auction Sale is being conducted online by the Authorised Officer through the website https://sarfaesi.E-auctiontiger.net under the provisions of SARFAESI Act with the aid and through public E-auction mode.
- The public E-auction will be conducted on the date and time mentioned herein above, when the secured assets mentioned above will be sold on "AS IS WHERE IS" BASIS & "AS IS WHAT IT IS" CONDITION.
- For participating in the public E-auction, intending purchasers/bidders will have to submit the details of payment of refundable Earnest Money Deposit of 10% of the reserve price of the secured assets along with copies of the PANCARD, Board Resolutions in case of company and Address Proof on or before 03/06/2023.
- The EMD of all other bidders who did not succeed in the public E-auction will be refunded by LTF within 7 days of the closure of the public E-auction. The EMD will not carry any interest.
- The successful purchaser/bidder shall deposit the 25% (inclusive of EMD) of his/its offer by way of D.D./J.O favoring "L&T Finance Limited" payable at Mumbai on or before 18:00 hours on 05/06/2023 i.e., day of E-auction or on the next working day i.e., 06/06/2023, which deposit will have to be confirmed by L&T Finance Limited, failing which the sale will be deemed have been failed and the EMD of the said successful bidder shall be forfeited. The balance amount i.e., 75% of purchase price payable shall be paid by the purchaser to L&T Finance Limited on or before the fifteenth day of confirmation of sale of immovable property or such extended period as per provisions of law.
- For inspection of property or more information, the prospective bidders may contact the authorised officer i.e., "Name - Prashant Patil, contact No. 9223548807, L&T Finance Ltd. - Office: 6th Floor, Brindavan Building, Plot No 177, Kalina, CST Road, Near Mercedes Showroom, Santa Cruz (East), Mumbai - 400 098 and Ankit Vig, contact No. 8668943242, L&T Finance Ltd. - Office: 6th Floor, Brindavan Building, Plot No 177, Kalina, CST Road, Near Mercedes Showroom, Santacruz (East), Mumbai - 400 098". At any stage of the E-auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pones the E-auction without assigning any reason thereof and without any prior notice.
- The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law.
- The Borrower/Guarantors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 (6) of the Security Interest (Enforcement) Rules, about the holding of above-mentioned public E-auction sale.
- The Borrower (s)/Co-Borrower(s)/Guarantor(s)/Mortgagor(s) are hereby called upon to pay the entire loan outstanding dues as mentioned above before the said E-auction date failing which the L & T Finance Ltd shall sale the property as per the provisions laid down in the SARFAESI ACT, 2002.
- The Borrower (s)/Co-Borrower(s)/Guarantor(s)/Mortgagor(s) (public at large are hereby restrained from transferring by way of sale, lease or otherwise with the secured assets referred to in the notice without prior written consent of L&T Finance Limited.

Date: 02.05.2023
Place: Dombivli

Sd/-
Authorized Officer
For L&T FINANCE LIMITED

CYBERTECH SYSTEMS AND SOFTWARE LIMITED													
CIN: L72100MH1995PLC084788; Regd. Office: CyberTech House, Plot No. B-63/64/65, Road No. 21/34, J.B. Sawant Marg, Wagle Estate, Thane - 400 604; ● Tel: +91 22-4283-9200 ● Fax: +91-22-4283-9236 Email- cssl.investors@cybertech.com													
Extract of Consolidated and Standalone Audited Financial Results for the quarter and year ended March 31, 2023													
Sr No	Particulars	Consolidated						Standalone					
		Quarter ended			Year Ended			Quarter ended			Year Ended		
		31.03.2023 (Audited)	31.12.2022 (Un-audited)	31.03.2022 (Audited)	31.03.2023 (Audited)	31.03.2022 (Audited)	31.03.2023 (Audited)	31.12.2022 (Un-audited)	31.03.2022 (Audited)	31.03.2023 (Audited)	31.03.2022 (Audited)	31.03.2022 (Audited)	
1	Total Income from Operations (net)* *(This includes other income)	5,628.12	4,496.70	3,710.58	18,452.10	14,876.43	3,896.34	2,851.30	2,154.69	12,083.85	8,533.51		
2	Net Profit / (Loss) for the period before Tax (before Exceptional and/or Extraordinary items)	754.00	792.28	705.55	3,137.96	3,005.87	486.87	582.65	316.83	2,152.74	1,287.79		
3	Net Profit / (Loss) for period before tax (after Exceptional &/or Extraordinary item)	754.00	792.28	705.55	3,137.96	3,005.87	486.87	582.65	316.83	2,152.74	1,287.79		
4	Net Profit / (Loss) for period after tax (after Exceptional &/or Extraordinary items)	535.80	556.61	511.18	2,168.98	2,271.08	345.66	437.24	235.10	1,596.07	956.92		
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	432.56	651.00	587.11	2,524.49	2,383.73	296.63	427.86	225.00	1,518.90	921.19		
6	Paid-up Equity Share Capital (Face value of Rs. 10/- each)	2,847.31	2,843.42	2,817.43	2,847.31	2,817.43	2,847.31	2,843.42	2,817.43	2,847.31	2,817.43		
7	Reserve (excluding Revaluation Reserves) as shown in the Audited Balance Sheet of previous year				13,194.30	11,012.97				10,169.93	8,994.20		
8	Earnings Per Share (Face Value of Rs. 10/- each) (for continuing and discontinued operations) -												
	1. Basic (Not annualized):	1.88	1.96	1.81	7.64	8.13	1.19	1.54	0.84	5.62	3.43		
	2. Diluted (Not Annualized):	1.88	1.95	1.79	7.62	8.04	1.19	1.53	0.83	5.60	3.39		

The above is an extract of the detailed format of the Audited Financial Results (Standalone and Consolidated) for the quarter and year ended March 31, 2023, the same has been filed with the Stock Exchanges under Regulation 47 read with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full formats are available on the website of the Stock Exchange(s) at www.bseindia.com and www.nseindia.com and the Company's website at https://www.cybertech.com/Investor.

Date: April 27, 2023
Place: Thane

For and on behalf of CyberTech Systems and Software Limited
sd/-
Ramasubramanian S.
Executive Director (DIN: 05350841)

Pak listening, Rajnath to SCO: End terror, fix accountability

AMRITA NAYAK DUTTA
New Delhi, April 28

DEFENCE MINISTER RAJNATH Singh told member states of the Shanghai Cooperation Organisation (SCO) to collectively work towards eliminating terrorism in all forms and fix accountability on those aiding or funding such activities.

In his address to the SCO Defence Ministers in New Delhi, Singh said any kind of terrorist act or support to it in any form is a major crime against humanity, and peace and prosperity cannot coexist with this menace.

"If a nation shelters terrorists, it not only poses a threat to others, but for itself too," he said, adding that radicalisation of youth is a cause for concern



Defence Minister Rajnath Singh speaks during the SCO Defence Ministers' meeting in New Delhi on Friday

not only from the security point of view, but is also a major obstacle in the path of socio-economic progress of society.

"If we want to make the SCO a stronger and more credible international organisation, our top-most priority

should be to effectively deal with terrorism," he said.

Singh's remarks came days after a terror attack in Poonch claimed the lives of five Army soldiers. While the perpetrators of the attack are yet to be identified, investigations have pointed towards the involve-

ment of Jaish-e-Mohammed (JeM) and terrorists from across the border.

Pakistan Defence Minister Khawaja Asif, who had been invited to SCO meeting, did not turn up. Instead, Malik Ahmed Khan, special advisor to the Pakistan Prime Minister on defence, attended it through video conference.

Later, Defence Secretary Girdhar Aramane said all member states reached a consensus on several areas of cooperation, including dealing with terrorism, security of vulnerable populations in various countries as well as HADR (humanitarian assistance and disaster relief). All member states, he said, were unanimous in their statements that terrorism, in all its forms, must be condemned and eliminated.

SC junks plea for restoration of railway fare concessions offered to senior citizens

PRESS TRUST OF INDIA
New Delhi, April 28

THE SUPREME COURT on Friday dismissed a petition seeking restoration of the concessions in train fare that was offered to senior citizens by the railways before the Covid outbreak, saying since it's a matter of state policy it will not be appropriate for the court to issue a direction to the government.



A bench of Justices SK Kaul and Ansanuddin Amanullah was hearing a plea filed by MK Balakrishnan for restoration of

the concessions that was discontinued in order to stem the spread of the disease.

"It would not be appropriate for this court to issue a writ of mandamus in a petition under Article 32 of the Constitution. It is for the government to take a call on the issue keeping in mind the needs of the senior citizens and the fiscal repercussions. Dismissed," the bench said, rejecting the petitioner's contention that the

state has an obligation to grant concessions to the elderly.

The Centre had in 2020 discontinued the concessions granted to senior citizens to discourage the movement of people to arrest the spread of Covid-19. A parliamentary standing committee recently recommended resumption of the concessions that was granted to senior citizens before the onset of the pandemic.

Health insurance segment on track to cross ₹1-trn mark

MITHUN DASGUPTA
Kolkata, April 28

THE HEALTH INSURANCE segment is on track to cross the ₹1-trillion mark during the current financial year as the total premium already crossed ₹90,000 crore in the previous fiscal. Total premium rose to ₹90,667.7 crore in the last fiscal, from ₹73,598 crore in FY22. Total health premium had stood at ₹58,684.2 crore in FY21, according to CareEdge Ratings.

CareEdge, in a note, said health insurance premiums have been the primary growth lever of the non-life insurance industry. "This has resulted in the segment increasing its market share from 29.5% for FY21 to 35.3% for FY23. The health segment has grown by 23.2% for FY23, which is lower than the growth of 25.4% witnessed for FY22," the rating agency said.

"This is because of the Covid, which has been the game changer for the health insurance business. Before Covid, motor insurance was the leading portfolio. But now, everyone becomes health conscious, and it looks like health insurance will continuously be the leader in the non-life insurance sector," Anil Kumar Aggarwal, MD & CEO, Shriram General Insurance, told FE.

The group health segment has witnessed growth primarily due to the rationalisation of discounts in premiums.

"Standalone health insurance companies' focus is on retail, while general insurers account for a dominant share of group. The FY23 premium growth of the SAHI continues to be higher than the industry average. This has led to an SAHI holding 28.9% of the health insurance market (increasing their share from 26.8% in FY21). Interestingly, private players and SAHI have a similar share in FY23, while public peers have grown at a slower pace," CareEdge said.

CareEdge estimates that the non-life insurance market will grow by approximately 13-15% over the medium term.

"The health insurance segment is on track to breach the ₹1-trillion mark while motor insurance premiums will cross ₹85,000 crore in FY24, given the fact that they have already crossed ₹90,000-crore and ₹80,000-crore mark, respectively, during the last year," it said.

PPFAS Mutual Fund

PPFAS Asset Management Private Limited
(Investment Manager to PPFAS Mutual Fund)

Registered Office: - 81/82, 8th Floor, Sakhar Bhavan, Rammath Goenka Marg, 230 Nariman Point, Mumbai - 400 021, INDIA. Tel.: 91 22 6140 6555 Fax: 91 22 6140 6590. E-mail: mf@ppfas.com. Website: www.amc.ppfas.com CIN No: - U65100MH2011PTC220623

- NOTICE CUM ADDENDUM TO THE STATEMENT OF ADDITIONAL INFORMATION (SAI) OF SCHEMES OF PPFAS MUTUAL FUND (THE FUND)**
Appointment of Key Managerial Person as the Head - Administration:
Investors are requested to note that the Board of Directors of PPFAS Asset Management Private Limited (PPFAS AMC) and PPFAS Trustee Company Private Limited (PPFAS TC) have approved the Appointment of Mr. Sanjay Shroff as Head - Administration with effect from April 01, 2023.
Accordingly, the section 'Information on Key Personnel of the PPFAS Asset Management Pvt. Ltd.' in the SAI shall include the following details:

Name of the Key Personnel and Designation	Age	Qualification	Brief Experience
Sanjay Shroff (Head - Administration)	56 Years	B.Com & M.Com Part-1	Mr. Shroff has been associated with PPFAS Group for more than 15 years and was serving as the Head - Administration under the Parag Parikh Financial Advisory Services Limited (Sponsor Company). He will be responsible for overseeing all aspects of the Administration of the organization.

The relevant sections of SAI shall stand modified in accordance with the above. All other terms and conditions in SAI of the fund remain unchanged.

- NOTICE FOR UNAUDITED HALF YEARLY FINANCIAL RESULTS ENDED MARCH 31, 2023**
Unaudited Half Yearly Financial Results of the Scheme(s) of PPFAS Mutual Fund
NOTICE is hereby given that in accordance with Regulation 59 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI Circulars issued in this regard from time to time, the unit holders and investors of all the Schemes of PPFAS Mutual Fund ("The Fund") are requested to note the Unaudited Half Yearly Financial Results of all the Schemes of the Fund for the half year ended March 31, 2023, is hosted on the website of the Fund i.e. www.amc.ppfas.com in a user friendly and downloadable format.
For PPFAS Asset Management Private Limited (Investment Manager to PPFAS Mutual Fund)
Sd/-
Director

Place: Mumbai
Date: April 28, 2023

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

There's only one right way®

Notice of loss of shares of HINDUSTAN UNILEVER LIMITED (Formerly Hindustan Lever Limited (HUL)) Regd. Off. Hindustan Unilever Limited, Unilever House, B D Savant Marg, Chakala, Andheri (East) Mumbai-400099
Notice is hereby given that the following share certificates have been reported as lost/misplaced and the Company intends to issue duplicate certificates in lieu thereof, if due course.
Any person who has a valid claim on the said shares should lodge such claim with the Company at its Registered Office within 15 days hereof.
Name of the holder: Tishna Chhabra, Folio No. HLL505020, No. of shares (Rs.1/- FV): 755, Certificate No.(s): 5529805, Distinctive No.(s): 240067113, 240067867
Date: 27.04.2023
Dev Bajaj
Company Secretary

CORRIGENDUM
Corrigendum for Correction in Form G published on 28th April, 2023
This corrigendum is being issued in accordance with the provisions of the Insolvency and Bankruptcy Board of India (IBBI) regulations for the correction of errors in Form G published on 28th April, 2023 in Financial Express (English) and Navrashtira (Marathi) for Omkar Speciality Chemicals Limited (OSCL).
The following correction(s) should be made in Form G:-
a) In Sr. No. 4 of Form G, in place of Unit W-92(A), Flat No. 1, 2, 3, Ground Floor, Shree Omkar Apartment, Manjarli, Badliapur (West) - 421503 and D-27/4, MIDC, Lote, Parshuram Industrial Area, Chiplun (Open Plot) Dist. Ratnagiri should be understood.
b) In Sr. No. 5 of Form G, capacity of Unit W-83 (C) is 12 ton pa for R&D activity and other units as mentioned in particular 5 were auctioned by Secured Creditor.