

JFC FINANCE (INDIA) LIMITED

Registered Office:
P-32, Lower Ground Floor,
South Extension, Part-II,
New Delhi-110049
Ph.: 011-41612881,
M.: 9818295489, 8448864389
Email : contact@jfcindia.com

Date: 21/01/2023

To,
The Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai-400001

Reference Scrip Code: 958025

ISIN: INE00WJ08019

Sub: Intimation of Newspaper Advertisement

Dear Sir,

Pursuant to Regulation 52(8) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, kindly find enclosed the Newspaper Advertisement of Un-Audited Quarterly/ Half Yearly Financial Results for the quarter/ half year ended on September 30th, 2022 published in Financial Express-English National Daily Newspaper.

Kindly take the same on records.

Thanking You,

Yours faithfully,
For JFC Finance (India) Limited

NJ


Vijay Kumar Chopra
Director
DIN: 03462730

Encl: As above

RICH VALUATIONS, GLOBAL FACTORS
FPI selling in equities hits over three-month high

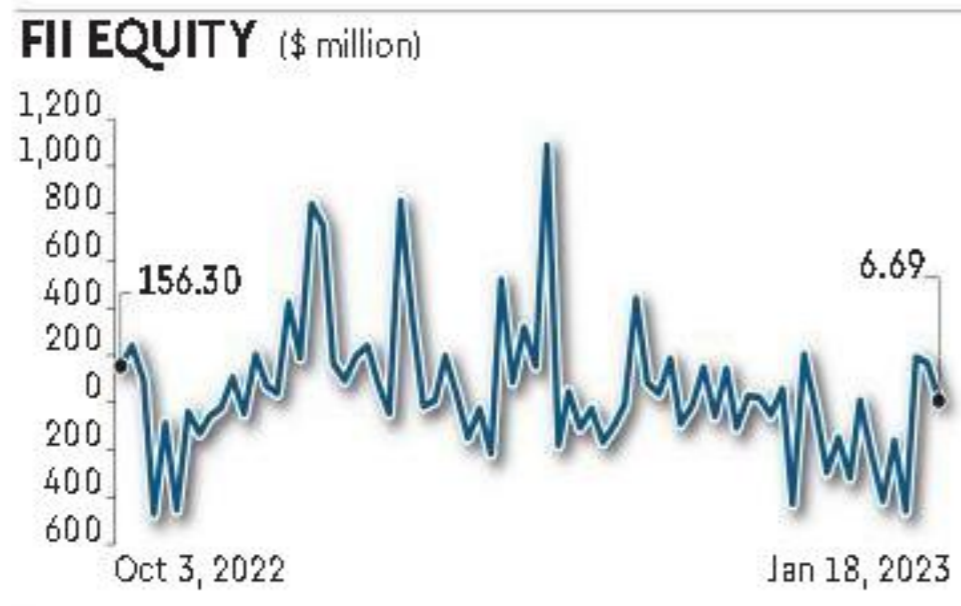
The selling coincides with a slide in the equity benchmarks

BHARATH RAJESWARAN Bengaluru, January 19

FOREIGN INVESTORS (FPIs) offloaded Indian equities worth ₹15,068 crore (\$1.85 billion) in the first half of January, the most since the end of September 2022, data from National Securities Depository Limited showed.

The selling coincided with a slide in equity benchmarks, with Nifty 50 falling nearly 1% between January 1 and 15 this year.

Analysts flagged multiple reasons for the FPI selloff—expensive valuations due to the recent outperformance of Indian equities over their



global peers, reallocation of funds to China and Taiwan for their relatively cheaper valuations, the reopening trade in China and global growth concerns.

In his latest weekly GREED & fear newsletter, Christopher Wood of Jefferies noted that the larger theme in Asia was China and its reopening.

Even if India's demand story remained 'rock-solid', he wrote, the high valuations were a 'challenge'.

The global brokerage firm had cut India's weighting in the Asia Pacific ex-Japan return portfolio by half a percentage point while raising China's weightage by one percentage point.

Among sectors, foreign investors sold off ₹67.01 billion worth of shares in financials, followed by ₹34.57 billion in IT and ₹28.25 billion in oil & gas consumables.

Metals was the only major sector that saw renewed interest from foreign investors, who bought ₹25.18 billion worth of equities.

China is the world's largest consumer of metals, and the reopening after the lifting of stringent coronavirus restrictions is expected to boost metals demand in India and the world.

Along with the FPI selloff, analysts also point to another factor contributing to market volatility.

'Earnings for the December quarter will add to the market volatility in the near term,' said Shrikant Chouhan, head of equity research (retail) at Kotak Securities.

—REUTERS

AU SFB's profit jumps 30% in Q3 as provisions decline

Lender reports improvement in asset quality

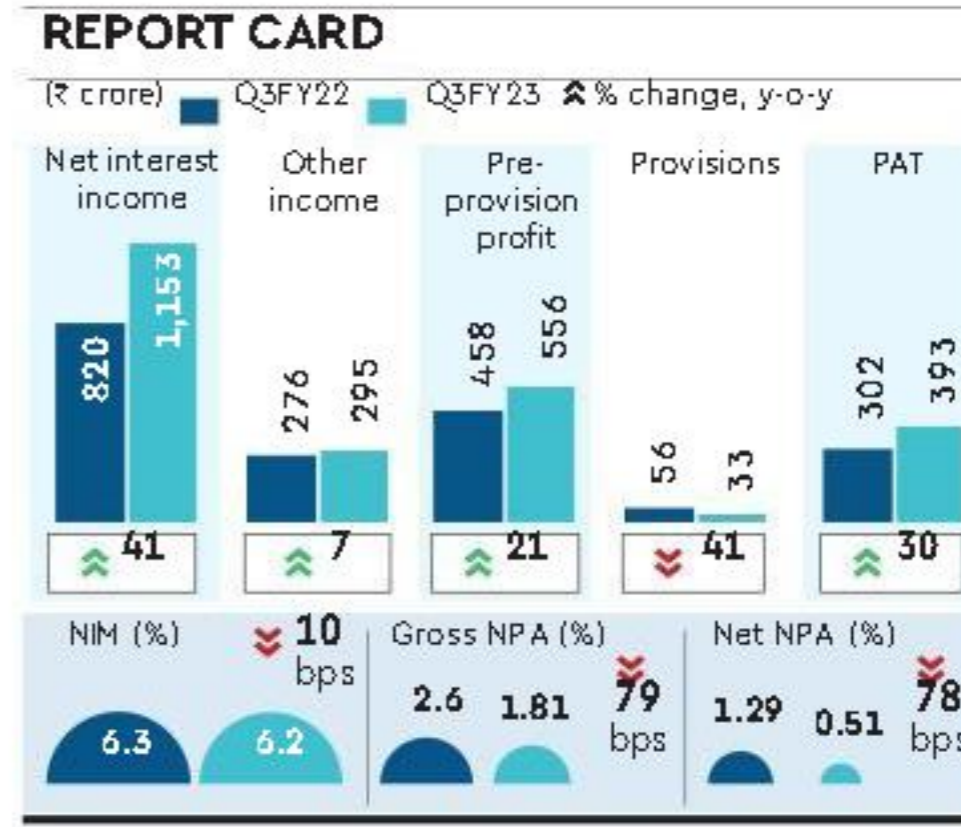
FE BUREAU Mumbai, January 19

AU SMALL FINANCE BANK on Thursday reported a 30% year-on-year increase in its net profit to ₹393 crore for the December quarter. This is the highest-ever quarterly profit, the lender said.

The jump in the profit is on account of a 41% y-o-y decline in its provisions to ₹33 crore. The bank's pre-provisioning operating profit was up 21% to ₹556 crore on back of an increase in non-interest income, which was at ₹295 crore, higher by 7% YoY.

The bank's net interest income improved 41% to ₹1,153 crore while the net interest margin dropped 10 basis points to 6.20%.

The lender saw a 14-bps increase in cost of funds to 6%



which will remain a key montable going ahead, it said. Deposits grew 38% YoY to ₹61,101 crore as of December 31. The current account, savings account (CASA) ratio dropped to 38%, against 42% a quarter ago.

The improvement in NII was on account of growth in the loanbook, which improved 38% to ₹56,335 crore. The bank's asset quality improved, with gross non performing asset (NPA) ratio declining 9bps sequentially to 1.81% as on December 31 while net NPA was stable at 0.51%. The capital adequacy ratio stood at 20% as of December 31, against 18.2% a year ago.

Can Fin Homes' net rises 31%

FE BUREAU Mumbai, January 19

CAN FIN HOMES' net profit rose 31% year-on-year in the December quarter due to a growth in its net interest income. The lender's bottom line stood at ₹151.5 crore, up 7% on quarter.

The home financier's net interest income rose 22.2% y-o-y to ₹251.71 crore in the December quarter. Even as disbursements fell, the outstanding loan book grew 20% y-o-y to ₹30,115 crore.

Provisions for bad loans rose 166.10% y-o-y to ₹1.435 crore. The gross non-performing asset ratio fell to 0.6% as on December 31 from 0.71% a year ago. The net non-performing asset ratio fell to 0.30% as on December 31 from 0.39% a year ago.

—REUTERS

'High borrowing costs major challenge to WASH financing'

AJAY RAMANATHAN Mumbai, January 19

Experts urge the government to introduce capital gains bonds, green finance bonds, interest rate subventions and the creation of a social stock exchange to encourage WASH financing

Health Society (FINISH) showed. Roychoudhury was a panelist at a workshop on WASH financing on Thursday. The workshop was conducted by non-governmental organisation Sa-Dhan and Financial Inclusion Improves Sanitation and Health (FINISH) Society.

NON-BANK LENDERS have pegged the prevailing high borrowing costs as the biggest challenge as far as financing water, health and sanitation (WASH) infrastructure is concerned.

Currently, banks and non-bank lenders disburse WASH loans to microfinance institutions that utilise these funds to build health and sanitation infrastructure in remote areas.

'The concession (interest rate) is so low. We get maybe 25-30 basis points from NABARD. We add our own. Even then, it comes to less than 100 basis points. 200 basis points should be the trigger, which would encourage an NBFC to employ a person dedicatedly to finance WASH,' said Bonani Roychoudhury, chief operating officer (COO), Nabsamruddhi Finance.

'When it comes to higher concession, NABARD is only borrowing from the market. Being one of the highest borrowers from the market, NABARD's rates are not very low. To promote a sector, there has to be a huge concession,' the COO added.

'MFIs are our largest partners in WASH. But what we have faced is that there are not enough players even today. We get a lower interest rate concession (from NABARD) than scheduled commercial banks and regional rural banks get from NABARD but still we are the highest borrowers from NABARD under WASH but we are a very small entity. For us to take more, we need more people to lend to.'

Nabsamruddhi Finance is a subsidiary of the National Bank for Agriculture and Rural Development.

Currently, microfinanciers' outstanding book stands at around ₹2.6 trillion, of which sanitation loans are at ₹400 crore, data from Financial Inclusion Improves Sanitation and

Health Society (FINISH) showed. Roychoudhury was a panelist at a workshop on WASH financing on Thursday. The workshop was conducted by non-governmental organisation Sa-Dhan and Financial Inclusion Improves Sanitation and Health (FINISH) Society.

'High interest rate is only resultant of one factor. What we are paying back to the customers from which, money is coming to us. There is a net interest margin. Risk factors are almost negligible when it comes to MFIs. If we are lending at rate A, the final rate of interest quoted to the end user is A+50 bps or A+150 bps, so the last mile burden is quite high,' said Uttam Verma, State Bank of India Deputy General Manager Mumbai Metro Circle.

As an alternative, experts have urged the government to introduce capital gains bonds, green finance bonds, interest rate subventions and the creation of a social stock exchange to encourage WASH financing.

To enhance participation in WASH financing, experts have also suggested creating a sub-target for WASH financing under the RBI's priority sector lending norms.

ICICI Securities net profit declines 26%

FE BUREAU Mumbai, January 19

ICICI SECURITIES ON Thursday announced its audited consolidated financial results for the quarter ended December 31. The brokerage firm posted the revenue of ₹880 crore, down 7% y-o-y but up 2% from the September quarter.

Net profit came in at ₹281 crore, down 26% since Q3FY21, and down 6% sequentially.

Total client assets came in at ₹6 trillion, a 7% y-o-y rise, while private wealth assets rose 15% y-o-y to ₹3.2 trillion.

Commenting on the results, MD and CEO Vijay Chandok said, 'Given the structural shifts taking place like formalisation and equitisation of savings, entry of 100-150 million youth in the job market annually and projected healthy GDP growth over next several years leading to overall rise in affluence level, we believe we have a long runway for growth,' he added.



Vijay Chandok, MD and CEO

The firm's total client base stood at 8.7 million, up 25% y-o-y. Total client assets on the platform during the quarter touched ₹6 trillion, of which ₹3.2 trillion pertained to its 76,000-plus private wealth customers, comprising HNIs, UHNIs and family offices.

Retail equity market share was retained at 10.5% while the commodity market share rose 1.57 bps to 5.6% y-o-y.

Non-banking revenue comprised 64% of overall revenues, compared with 58% in the September quarter.

KERALA WATER AUTHORITY e-Tender Notice. Tender No: 151/2022-23/KWA/PHC/D2/TVM.152/2022-23/KWA/PHC/D1/TVM. JIM (1) Ambion P1-Water supply line extension & providing water connections from existing and proposed pipelines to households.

MAHANAGAR TELEPHONE NIGAM LIMITED (A GOVERNMENT OF INDIA ENTERPRISE) CIN: L32101DL1986GOI23501. Registered and Corporate Office: Mahanagar Doorsanchar Sadan, 5th Floor, 9 CGO Complex, Lodhi Road, New Delhi-110 003.

Notice of Postal Ballot (N) is hereby given to the Members of the Company pursuant to Section 108 and Section 110 of the Companies Act, 2013 ('Act') read with Rule 20 and Rule 22 of Companies (Management and Administration) Rules, 2014 ('Rules'). Circular No. 14/2020 dated April 08, 2020, 17/2020 dated April 13, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 10/2021 dated June 23, 2021, 20/2021 dated December 08, 2021, 03/2022 dated May 05, 2022 and 10/2022 dated December 28, 2022 issued by the Ministry of Corporate Affairs ('MCA') (hereinafter collectively referred to as 'MCA Circulars'), and Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time ('SEBI LODR, 2015') and Secretarial Standard on General Meetings ('SS-2') issued by the Institute of Company Secretaries of India and other applicable laws, rules and regulations (including any amendments), statutory modification(s) and/or re-enactment(s) thereof for the time being in force), that the Resolutions as set out in this notice are proposed for approval by the Members of the Company by means of Postal Ballot only by voting through electronic means ('remote e-voting').

Table with 2 columns: Sl. No., Description of Resolutions. 1. APPOINTMENT OF SHRI SUNIL KUMAR VERMA, (DIN: 09800644), AS GOVERNMENT NOMINEE DIRECTOR OF THE COMPANY. 2. APPOINTMENT OF SHRI RAJIV KUMAR, (DIN: 09811051), AS DIRECTOR (FINANCE) OF THE COMPANY. 3. APPOINTMENT OF SHRI SHIVENDU GUPTA, (DIN: 09850201), AS GOVERNMENT NOMINEE DIRECTOR OF THE COMPANY.

The electronic copies of Postal Ballot Notice ('Notice') along with the Explanatory statement has been dispatched on Wednesday, 18th January, 2023 by CDSL, to those members whose e-mail ids are registered with their Depositories/Depository Participants (in case shares held in electronic form) or with Registrar & Transfer Agent (in case shares held in physical form). The notice is also available on the Company's website i.e., www.mtnl.net.in, websites of Stock Exchange(s) i.e., www.nseindia.com and www.bseindia.com and website of CDSL. Further, pursuant to MCA circulars, the requirement of sending physical copies of the Notice, Postal Ballot forms have been dispensed with.

In compliance of the provisions of Companies Act and SEBI Regulations and MCA circulars, the Company is pleased to offer remote e-voting facility through the CDSL to all the eligible Members whose names appear in Register of Members or in the list of Beneficial owners as on Friday, 13th January, 2023 ('Cut-off date'). A person who is not member on cut-off date shall treat this notice for information purposes only.

The remote e-voting process will commence on Saturday, 21st January, 2023 (9.00 AM IST) and end on Sunday, 19th February, 2023 (5.00 PM IST). The members shall not be allowed to vote thereafter.

Members are requested to refer to the detailed instructions for e-voting forming part of the Postal Ballot notice. If you have any queries or issues regarding attending e-voting from the e-voting system, you may refer the Frequently Asked Questions ('FAQs') and e-voting manual available at www.evotingindia.com under help section or write an email to helpdesk.evoting@cdslindia.com or contact Mr. Rakesh Dalvi, Sr. Manager, CDSL or send an email to helpdesk.evoting@cdslindia.com or call at toll free No. 1800 22 55 33.

JFC FINANCE (INDIA) LIMITED. Reg. Office: P-32, Lower Ground Floor, South Extension, Part-II, New Delhi-110049. UN-AUDITED QUARTERLY/HALF YEARLY FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2022. Table with 16 columns: Sl. No., Particulars, Qtr. ending (September 30, 2022), Previous Qtr. ended (June 30, 2022), Corresponding previous Qtr. ending (September 30, 2021), Year to date (September 30, 2022), Corresponding previous Year to date (September 30, 2021), Year Ended (March 31, 2022).

shemaroo. Shemaroo Entertainment Limited. (CIN: L67190MH2005PLC158288). Registered Office: Shemaroo House, Plot No. 18, Marol Co-Op. Industrial Estate, Off Andheri - Kurla Road, Andheri (E), Mumbai - 400 059.

EXTRACT OF THE UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2022

Table with 4 columns: Particulars, 31.12.2022, 31.12.2021, Nine Month ended 31.12.2022. Rows include Total Income from operations, Net Profit for the period, Total Comprehensive Income, etc.

Notes: a. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on January 18, 2023. b. The above is an extract of the detailed format of the Consolidated and Standalone Financial Results for the quarter and half year ended December 31, 2022 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.

Table with 4 columns: Particulars, 31.12.2022, 31.12.2021, Nine Month ended 31.12.2022. Rows include Income from operations, Profit before tax, Profit after tax, Total Comprehensive Income.

BAJAJ AUTO LIMITED. CIN: L65993PN2007PLC130076. Regd. Office: Mumbai-Pune Road, Akurdi, Pune-411035. Tel: (020) 6610 6804, Fax: (020) 2740 7380.

NOTICE [For transfer of equity shares to Demat Account of the Investor Education and Protection Fund (IEPF) Authority] Members are hereby informed that pursuant to section 124(6) of the Companies Act, 2013 read with Rule 6 of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (the 'Rules'), individual intimation letter has been sent by the Company at the latest available address to all the concerned members, whose dividend amounts have remained unpaid or unclaimed for seven consecutive years or more, giving them an opportunity to claim the said dividend amounts latest by 14 April 2023.

Members are requested to note that the dividend declared during the financial year ended 31 March 2016 (FY2016) which remained unpaid or unclaimed for a period of seven years will fall due to be credited to the IEPF in May 2023.

Members can also check their status of unclaimed dividend and the shares which may fall due for transfer to 'DEMAT Account of the IEPF Authority' as provided in the 'Dividend Information' under 'Investors' section on the website of the Company viz., https://www.bajajauto.com/investors/dividend

The Company will, however, not transfer such shares to the IEPF where there is a specific order of the Court/Tribunal restraining any transfer of such shares or where the shares are hypothecated/pledged under the Depositories Act, 1996.

All the concerned members of the Company are hereby requested to note that if no claim for dividend(s)/intimation is received by the Company, in terms of the aforementioned statutory provisions, the Company will be constrained to transfer the shares, to 'DEMAT account of the IEPF Authority'.

Thereafter, no claim shall lie against the Company in respect of unclaimed dividend amount and shares transferred to IEPF pursuant to the said section and rules. Members may however claim the dividend and corresponding shares transferred to IEPFA including all benefits accruing on such shares, if any, from the IEPF authorities after following the procedure prescribed in the Rules.

For ready reference, the Rules are made available under the 'Investors' section on the website of the Company https://www.bajajauto.com/investors/miscellaneous

For further clarifications or assistance, you may write to us at -

(i) Mr. Mohd. Mohsinuddin Senior Manager KFin Technologies Limited. (ii) Dr J Sridhar Company Secretary Bajaj Auto Limited, Mumbai-Pune Road, Akurdi, Pune - 411 035. Email: natre@bajajauto.co.in