

गोखपुर औद्योगिक विकास प्रकल्प (गोडा) ... गोवा क्षेत्र में औद्योगिक मूल्य प्राप्ति का सुवर्ण अवसर ... गोखपुर औद्योगिक विकास प्रकल्प (गोडा) ... गोवा क्षेत्र में औद्योगिक मूल्य प्राप्ति का सुवर्ण अवसर

WESTERN RAILWAY VARIOUS ENGINEERING WORKS ... Various engineering works and tenders for Western Railway.

VADIAL INDUSTRIES LIMITED ... Regd. Office: Vadial House, Shrihari Society, Nr. Navrangura Railway Crossing, Navrangura, Ahmedabad - 380 009.

Dakshin Gujarat Vij Co. Ltd. ... Regd. Office: Vadial House, Shrihari Society, Nr. Navrangura Railway Crossing, Navrangura, Ahmedabad - 380 009.

WESTERN RAILWAY MODIFICATION WORK AT VADODARA ... Deputy Chief Electrical Engineer, Construction, Western Railway, Pratnagar, Vadodra invites e-Tender as per details given as follows:

WESTERN RAILWAY MODIFICATION WORK AT VADODARA ... Deputy Chief Electrical Engineer, Construction, Western Railway, Pratnagar, Vadodra invites e-Tender as per details given as follows:

VADIAL CHEMICALS LIMITED ... Regd. Office: 503-504, Aditya Building, Nr. Sardar Patel Sewa Samaj, Mithakhali, Navrangura, Ahmedabad - 380 006.

Tender Notice No-9 Year 2020-21 Panchayat (R&B) Division ... In The Name of Government of Gujarat, State The Executive Engineer, Panchayat (R&B) Division Dharampur Road Valsad Ph.No. (02632) 253694 Invite Tender through E-tendering process

Dakshin Gujarat Vij Co. Ltd. ... Regd. Office: Vadial House, Shrihari Society, Nr. Navrangura Railway Crossing, Navrangura, Ahmedabad - 380 009.

MANGALORE ELECTRICITY SUPPLY COMPANY LIMITED ... Corporate Office: 2nd Floor, MESCOM Bhawan, Kanaka Cross Road, Bajaj, Mangalore - 576 004, Ph: 0824-2667595. E-mail: mescom@rediffmail.com

GUJARAT WATER SUPPLY & SEWERAGE BOARD TENDER NOTICE No-17/2020-21 ... Tender is invited through Two Bid E-Tendering by the Executive Engineer P.M.Mech.Dn. 'Jai Bhawan' Opp. Sarda Vihar Society, University Rd Rajkot-360005. (Ph: 07923126529297)

DISTRICT WATER AND SANITATION UNIT WASHM-NARMADA ... E-TENDER NOTICE NO.03 OF 2020-2021 ... Unit Manager, DWWSU, WASHM, Narmada, 2nd Floor, Karjan Vihavani, Sanakhali, Chok/Post: Karjan, Navsari District, Gujarat, phone no. (02642-221590), Dist. Narmada. Invites online tenders on behalf of Panchayat Samiti for 13 VVWS's for different Villages for estimated cost of Rs. 4,19,68,532/- through E-tendering from registered contractors of Gujarat State Govt.

GUJARAT MEDICAL SERVICES CORPORATION LIMITED ... Regd. Office: Block No. 141, Dr. Jivaji Mehta Bhawan, Sector-10, Gandhinagar, Ahmedabad - 382 015, Ph: 079-23292699

KARNATAKA POWER CORPORATION LIMITED ... CIN: U8111X1910S0601919 ... NOTICE INVITING TENDER ... Two tender documents (Through e-Procurement Portal Only)

Tender Notice No-10 Year 2020-21 Panchayat (R&B) Division District Panchayat Valsad ... In The Name of Government of Gujarat State The Executive Engineer, Panchayat (R&B) Division Dharampur Road Valsad Ph.No. (02632) 253694 Invite Tender through E-tendering process for M.M.G.S.V. & work for Taluka Valsad Total Package 7 for Estimate cost of Rs. 70.00 upto Rs.250.00 Lacs & Taluka umargam Total 3 package for Estimate cost of Rs.45.00 up to Rs.62.00 Lacs & slab Drain for Umargam Taluka (2-4m) up to Rs.137.32 Lacs & minor bridge on karambela paradi bridge umargam taluka (2\* time) for Estimate cost of Rs.288.47 Lacs & Pardi Taluka 2 package (2\* time) for Estimate cost of Rs.77.89 up to Rs.158.41 Lacs & Dharampur Taluka total 1 package for Estimate cost Rs.342.46 Lacs for Eligible approved registered contractor in R & B department, Government of Gujarat, the details of E-tender notice is available on http://www.pnrcorpus.com for further Details Please Contact Above Address During office time It can be visible on www.statenders.com.

DISTRICT WATER AND SANITATION UNIT WASHM-NARMADA ... E-TENDER NOTICE NO.03 OF 2020-2021 ... Unit Manager, DWWSU, WASHM, Narmada, 2nd Floor, Karjan Vihavani, Sanakhali, Chok/Post: Karjan, Navsari District, Gujarat, phone no. (02642-221590), Dist. Narmada. Invites online tenders on behalf of Panchayat Samiti for 13 VVWS's for different Villages for estimated cost of Rs. 4,19,68,532/- through E-tendering from registered contractors of Gujarat State Govt. For tender fee/EMD and for other details, please visit website www.pnrcorpus.com. The last date for Submission of online Tender for I.D.No.2nd trial:412617, 412618, 412626, 412633, 412644, 412659, 412663, 412669, 412674, 412679, 412681, 412682, 412686, 412705, 412707 is 06/07/2020 up to 18.00 Hrs and for I.D.No.1st trial : 413501, 413506, 413507, 2nd trial : 412611, 412614, 412619, 412624, 412628, 412630, 412636, 412642 and 3rd trial (412304,412626, 412625,412623, 412616 is 10/07/2020 up to 18.00 hrs Note:- For rural drinking water services, please dial toll free helpline number "1916" (INF/NARMADA/93/2020-21)

E.O.I Notice Directorate of Agriculture, Gujarat State, Krishbhawan, Sector-10, A, Ch Road, Gandhinagar, Empowerment of Various Fertilizer Group and Pesticide Group

Odisha Tourism ... Paryatan Bhawan, Lewis Road, Bhubaneswar-751014 Fax No. - +91 674 2430887 E-mail: info@odishatourism.gov.in

VADIAL ENTERPRISES LIMITED ... Regd. Office: Colonnade Building, 1700 Top, Opp. Temple Road, Stand, Ahmedabad - 380015 Phone: 079-40801200, Email: sharelog@vadiaproduct.com

FOR THE ATTENTION OF THE SHAREHOLDERS OF VADIAL ENTERPRISES LIMITED ... The Ministry of Corporate Affairs ("MCA") and the Securities and Exchange Board of India ("SEBI") via various circulars have permitted the listed companies to send the Notice of the Annual General Meeting ("AGM") and the Annual Report for the AGM to be held during the Calendar Year 2020 i.e. upto December 31, 2020, to their Shareholders by way of an e-mail in view of prevailing COVID-19 pandemic situation and the difficulties involved in dispatch of physical copies.

Odisha Tourism ... Paryatan Bhawan, Lewis Road, Bhubaneswar-751014 Fax No. - +91 674 2430887 E-mail: info@odishatourism.gov.in ... For Power Related Complaint & Assistance Call Toll Free Number 1912

Odisha Tourism ... Paryatan Bhawan, Lewis Road, Bhubaneswar-751014 Fax No. - +91 674 2430887 E-mail: info@odishatourism.gov.in

U.T. ADMINISTRATION OF DADRA & NAGAR HAVELI & DAMAN AND DIU, DIU HIGHER EDUCATION SOCIETY, DIU, GOVERNMENT POLYTECHNIC, DIU ... No. 1.3(1)-EST-GP/2020-21/25 Dated: 25/06/2020

WESTERN RAILWAY AHMEDABAD DIVISION SUPPLY OF RUBBER SHEET ... Regd. Office: Colonnade Building, 1700 Top, Opp. Temple Road, Stand, Ahmedabad - 380015 Phone: 079-40801200, Email: sharelog@vadiaproduct.com



# ओपरेशन् प्रीन्स योजनमां वधु १८ इण-शाकम्ाञ्ज समावी लेवाया : केँट्र

पीडीआई नवी डिस्टी. ता. २८ केन् सरकारी सोपवाचा केन् जेवी श्रेणारी करी वती के लवे मूलांने ओपरेशन् लेवाया यावी रहेसा ओपरेशन प्रीन्स अंतर्गत वयारानु उपादान करता

वित्सांरोमांची मुख्य वपराशकरता केन्नु सुधुला संक्षेप ओन्ने सरकारी मातेरीपो एडो एका संवसितीने वाचु वधु १८ इणवरीद तमेज शाकम्ाञ्ज पर मेणवी धेडे छे, तेणे प्रधापुं छुं के तेने लेतु लोकाडामने वधु

मेणव्या पथीना नुकसानना करवामां आव्यो छे, तेमां केन् सरकारी तहज्जेतरमां प्रधापुं छुं के तंवाप्रवी इणवरीद ओन्ने-१८ शाकम्ाञ्ज प्रोब्लेमां आवेवी आर्विडें भरीपो इणवरीद लेखामां आवे बटावा जेवी गपु क्रोमांडीतोने समावेस

तमाज बायारची पाडोने आवरी वेसे. कोरे इणवरीद छुं के ओपरेशन प्रीन्स अंमळ कुड प्रोब्लेमिं भंवावळ दारा करवामां आवी रखो छे, तेणे वयारानु उपादान करता वित्सांरोमांची मुख्य वपराश थरवाता केन्ने

सुधी टांमेत, डुंगणी अने बाटाटा (डीबीपी)मा पाडवी लॉन्ने अन्व अनुसुधित बायारची पाडने आवरी लॉन्ने सचिविती मूदि पाडवामां आवी छे. आ योजना अंतर्गत सरकारी अॅक निवेदनमां प्रधापुं छुं के

तेने वाम वयाराना १० इणवरीद (डिरी, केवा, डाया, डिवी, पट्टी, परिया, मासेवी, अनासा, दाम, पून, २०२०ता शेज जेरी इकेडू) अने ८ शाकम्ाञ्ज करवामां आवेवा श्रेणार्यानी छे. आ योजना अंतर्गत सरकारी अॅक निवेदनमां प्रधापुं छुं के

श्रेणीध, परया (वीला) अने ओकराणे आवरी लेवामां आव्यो छे. आ योजना ता. ११ जून, २०२०ता शेज जेरी इकेडू करवामां आवेवा श्रेणार्यानी छे. आ योजना अंतर्गत सरकारी अॅक निवेदनमां प्रधापुं छुं के

श्रेणीध, परया (वीला) अने ओकराणे आवरी लेवामां आव्यो छे. आ योजना ता. ११ जून, २०२०ता शेज जेरी इकेडू करवामां आवेवा श्रेणार्यानी छे. आ योजना अंतर्गत सरकारी अॅक निवेदनमां प्रधापुं छुं के

**ENDURANCE Complete Solutions**  
**ENDURANCE TECHNOLOGIES LIMITED**  
 CIN: L34102MH1999PLC123286  
 Regd. Office: E-92, MIDC Industrial Area, Wajui, Aurangabad - 431136, Maharashtra.

**NOTICE OF BOARD MEETING**  
 NOTICE is hereby given pursuant to Regulations 29, 47 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of Board of Directors of the Company is scheduled on Thursday, 17<sup>th</sup> August, 2020 to, inter-alia, consider and approve the unaudited financial results, both standalone and consolidated, for the quarter ended 30<sup>th</sup> June, 2020 along with Limited Review Report issued by the Auditors.

For **Endurance Technologies Limited**  
 Place: Pune  
 Date: 29<sup>th</sup> June, 2020

Sundar Lalur Executive Vice President - Legal

**KIROSKAR FERROUS INDUSTRIES LIMITED**  
 A Kiroskar Group Company  
 Registered Office: S-12, Midc Kiroskar Road, Khandri, Pune - 411 003 (Maharashtra)  
 CIN: L27999GJ0000232

**NOTICE**  
 Notice is hereby given that the meeting of the Board of Directors of the Company is scheduled to be held on Wednesday, 29<sup>th</sup> July 2020 to consider and approve, inter-alia, the unaudited financial results of the Company for the quarter ended 30<sup>th</sup> June 2020.

For **Kiroskar Ferrous Industries Limited**  
 Date: 29/07/2020  
 Place: Pune  
 Mayuresh Chaurpuri Company Secretary  
 Telephone: (020) 69604646 • Fax: (020) 25810230  
 E-Mail: investor@kfili.com • Website: www.kiroskarferrous.com

**VADIAL ENTERPRISES LIMITED**  
 Regd. Office: Colonnade Building, 10<sup>th</sup> Floor Opp. ISON Temple BRIS Bus Stand, Ambli-Bogal Road, Ahmedabad - 380015  
 Phone: 079-48091200, Email: shareops@vadialgroup.com  
 Web: www.vadialgroup.com

**FOR THE ATTENTION OF THE SHAREHOLDERS OF VADIAL ENTERPRISES LIMITED**

The Ministry of Corporate Affairs ("MCA") and the Securities and Exchange Board of India ("SEBI") vide various circulars have permitted the listed companies to send the Notice of the Annual General Meeting ("AGM") and the Annual Report for the AGM to be held during the Calendar Year 2020 i.e. upto December 31, 2020, to their Shareholders by way of an e-mail in view of prevailing COVID-19 pandemic situation and the difficulties involved in dispatch of physical copies. Sending Notice of AGM and Annual Report through e-mail shall be sufficient compliance of the provisions of Companies Act, 2013, Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

In order to send Annual Report, Notice and other Communication to shareholders in electronic form i.e. through e-mails, we request the members of the Company who have not yet registered their proper and correct e-mail address and mobile number to register the same immediately in respect of shares held in electronic form with their Depository Participant or in respect of shares held in physical form by communicating/writing to the Company or Registrar & Share Transfer Agent ("RTA") of the Company MCS Share Transfer Agent Limited Address: 201, Shatral Complex, 2nd Floor, Ashram Road, Ahmedabad - 380 009. Ph No. 079-26580462/6163 Email ID: mcstaahmd@gmail.com

Date: 29/06/2020  
 Place: Ahmedabad

**Vadial Enterprises Limited**  
 Darshan Shah Company Secretary

**VADIAL CHEMICALS LIMITED**  
 Regd. Office: S-03/S-04, Aditya Building, Nr. Sardar Patel Seva Samal, Vidhaya, Navrangpura, Ahmedabad - 380 006.  
 Ph: 079-48936937 to 39, Fax: 48936940.  
 Web: www.vadialchemicals.in, CIN: L24231GJ9919PLC015390.  
 Email: info@vadialchemicals.com

**FOR THE ATTENTION OF THE SHAREHOLDERS OF VADIAL CHEMICALS LIMITED**

The Ministry of Corporate Affairs ("MCA") and the Securities and Exchange Board of India ("SEBI") vide various circulars have permitted the listed companies to send the Notice of the Annual General Meeting ("AGM") and the Annual Report for the AGM to be held during the Calendar Year 2020 i.e. upto December 31, 2020, to their Shareholders by way of an e-mail in view of prevailing COVID-19 pandemic situation and the difficulties involved in dispatch of physical copies. Sending Notice of AGM and Annual Report through e-mail shall be sufficient compliance of the provisions of Companies Act, 2013, Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

In order to send Annual Report, Notice and other Communication to shareholders in electronic form i.e. through e-mails, we request the members of the Company who have not yet registered their proper and correct e-mail address and mobile number to register the same immediately in respect of shares held in electronic form with their Depository Participant or in respect of shares held in physical form by communicating/writing to the Company or Registrar & Share Transfer Agent ("RTA") of the Company Big Share Services Private Limited Address: 1<sup>st</sup> Floor, Bharat Tin Works Building, Opp. Vasant Oasis, Makwana Road, Marol, Andheri (East), Mumbai 400059, India. Ph No. 022-62638269 Email ID: vinyak@bigshareonline.com

Date: 29/06/2020  
 Place: Ahmedabad

**Vadial Chemicals Limited**  
 Sohan B. Rayal Company Secretary

**VADIAL INDUSTRIES LIMITED**  
 Regd. Office: Vadial House, Shreevallahi Society, Nr. Navrangpura Railway Crossing, Navrangpura, Ahmedabad - 380 009.  
 Ph: 079-26564019 to 24, Fax: 26564027.  
 Web: www.vadialgroup.com, CIN: L91110GJ1992PLC005169  
 Email: info@vadialgroup.com

**FOR THE ATTENTION OF THE SHAREHOLDERS OF VADIAL INDUSTRIES LIMITED**

The Ministry of Corporate Affairs ("MCA") and the Securities and Exchange Board of India ("SEBI") vide various circulars have permitted the listed companies to send the Notice of the Annual General Meeting ("AGM") and the Annual Report for the AGM to be held during the Calendar Year 2020 i.e. upto December 31, 2020, to their Shareholders by way of an e-mail in view of prevailing COVID-19 pandemic situation and the difficulties involved in dispatch of physical copies. Sending Notice of AGM and Annual Report through e-mail shall be sufficient compliance of the provisions of Companies Act, 2013, Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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Date: 29/06/2020  
 Place: Ahmedabad

**Vadial Industries Limited**  
 Rashmi Bhatt Company Secretary

**GIC HOUSING FINANCE LTD.**  
 YOUR ROAD TO A DREAM HOME  
 CIN NO. L65922MH1989PLC054583  
 Regd. Office : 6th Floor, National Insurance Bldg., 14, Jamsheджи Tata Road, Churchgate, Mumbai - 400 020. | www.gichindia.com

**STATEMENT OF AUDITED STANDALONE ANNUAL FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2020**  
 (₹ in Lakhs)

Sr. No.	PARTICULARS	Quarter Ended		Year Ended	
		31-Mar-20 (Audited) (Ref Note 13)	31-Dec-19 (Reviewed)	31-Mar-19 (Audited)	31-Mar-19 (Audited)
1	<b>Revenue from operations</b>	31,262	31,098	32,237	124,436
	(i) Interest Income	31,262	31,098	32,237	124,436
	(ii) Fees and Commission Income	49	113	113	309
	<b>Total revenue from operations</b>	31,311	31,211	32,350	124,745
	Other Income	307	81	91	287
	<b>Total Income</b>	31,708	31,291	32,441	125,491
2	<b>Expenses</b>				
	(i) Finance Cost	22,821	23,277	22,980	94,401
	(ii) Net Loss on derecognition of Financial Instruments	12	24	42	82
	(iii) Impairment of Financial Instruments, including write-off	1,708	3,102	(202)	9,970
	(iv) Employee Benefits Expenses	1,366	1,022	818	4,253
	(v) Depreciation & Amortisation	391	77	23	613
	(vi) Other Expenses	1,118	1,432	2,204	4,945
	<b>Total Expenses</b>	27,416	29,334	25,865	114,264
3	<b>Profit before exceptional items and tax (1-2)</b>	4,292	2,347	6,566	11,227
4	<b>Exceptional Items</b>	-	-	-	-
5	<b>Profit before tax (3-4)</b>	4,292	2,347	6,566	11,227
6	<b>Tax expense</b>				
	(i) Current Tax	685	1,090	1,570	3,800
	(ii) Deferred tax (Net)	465	(164)	(103)	2,366
	(iii) Tax of Earlier Years (Net)	502	-	-	502
7	<b>Net Profit for the period (5-6)</b>	2,640	1,421	5,099	4,559
8	<b>Other Comprehensive Income</b>				
	A. Items that will not be reclassified to profit or loss				
	(i) Remeasurement Gain / (Loss) on defined benefit plan	(59)	(19)	(68)	(117)
	(ii) Net Gain on equity instrument designated at FVOCI for the year	10	4	12	8
	(iii) Income tax relating to items that will not be reclassified to profit or loss	12	4	(4)	27
	B. Items that will be reclassified to profit or loss				
	Total other comprehensive income (A+B)	(37)	(11)	(60)	(45)
9	<b>Total Comprehensive Income (7+8)</b>	2,603	1,410	5,039	4,477
10	<b>Paid up Equity Share Capital (Face value ₹ 10/-)</b>	5,385	5,385	5,385	5,385
11	<b>Reserves as at 31st March</b>	-	-	-	120,012
12	<b>Earning Per Share (EPS) on Face Value ₹ 10/- Basic and Diluted Earning Per Share (Face Value ₹ 10/-) * The EPS for the period is not annualised</b>	4.90	2.64	9.47	8.47
13	<b>Debt Equity Ratio [(Long term Borrowings + Short term Borrowings + Current Maturities of Long Term Borrowings)/Shareholder's fund]</b>	-	-	-	9.30
14	<b>Debt Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges)/Interest and Other Charges]</b>	-	-	-	0.25
15	<b>Interest Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges)/Interest and Other Charges]</b>	-	-	-	1.16
16	<b>Net Worth</b>	-	-	-	126,309

**2. CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH 2020**  
 (₹ in Lakhs)

PARTICULARS	Year ended	Year ended
	31-Mar-20 (Audited)	31-Mar-19 (Audited)
A. Cash Flow From Operating Activities : Net Profit Before Tax & Extraordinary Items	11,227	24,706
<b>Adjustments For :</b> Depreciation And Amortisation	613	72
Impairment of Financial Instruments, including write-off	9,970	3,300
Interest Income	(124,436)	(122,039)
Interest Expenses	94,400	86,528
Fees & Commission Income	(309)	-
(Profit)/Loss on Sale of Fixed Assets (Net)	(3)	(3)
(Profit)/Loss on Sale of Investments	(306)	(261)
Remeasurement Gain/(Loss) on Defined Benefit Plan	(117)	(77)
<b>Operating Profit Before Working Capital Changes</b>	<b>(6,989)</b>	<b>(7,774)</b>
<b>Adjustments For :</b> (Increase)/Decrease In Non Financial Assets	(37)	(5)
(Increase)/Decrease In Other Financial Assets	67	(56)
(Increase)/Decrease In Other Non Financial Assets	(178)	(15)
(Increase)/Decrease In Bank Balance other than cash & cash equivalents	(25)	(18)
Increase/(Decrease) In Other Non Financial Liabilities	183	(64)
Increase/(Decrease) In Trade Payables	597	538
Increase/(Decrease) In Other Financial Liabilities	1,929	934
<b>Operating Profit After Working Capital Changes</b>	<b>(6,383)</b>	<b>(6,460)</b>
<b>Adjustments For :</b> (Increase)/Decrease in Housing Loans Interest Received	(15,189)	(16,578)
Fees & Commission received	123,035	122,064
Interest Paid	(84,400)	(86,895)
Taxes Paid	(3,580)	(6,655)
<b>Net Cash Used in Operating Activity</b>	<b>3,767</b>	<b>(164,534)</b>
<b>B. Cash Flow From Investment Activities</b> Acquisition of Fixed Assets	(2,213)	(152)
Sale of Fixed Assets	7	7
Acquisition of Intangible Assets	(1,344)	-
Purchase Of Investments	(1,438,500)	(959,209)
Sale Of Investments	1,438,837	959,470
<b>C. Cash Flow From Financing Activities</b> Loans taken during the year	1,028,306	1,159,715
Loans paid during the year	(1,019,076)	(992,257)
Dividend Paid On Equity Shares	(2,962)	(2,961)
Dividend Distribution Tax paid	(609)	(609)
<b>Net Cash Generated From Financing Activity</b>	<b>5,659</b>	<b>163,888</b>
<b>Net Increase/(Decrease) Of Cash &amp; Cash Equivalents (A+B+C)</b>	<b>6,213</b>	<b>(5,300)</b>
<b>Cash &amp; Cash Equivalents As At Beginning of the year</b>	<b>6,213</b>	<b>5,380</b>
<b>Cash &amp; Cash Equivalents As At the End of the Period</b>	<b>11,063</b>	<b>4,850</b>
<b>Cash On Hand</b>	<b>62</b>	<b>165</b>
Remittances In Transit	397	66
Cheque On Hand	362	-
Balance With Bank	-	-
- On Current Accounts	10,663	4,623
<b>Balance as per Statement of Cash Flows</b>	<b>11,063</b>	<b>4,850</b>

**Notes :**  
 1 The financial results have been prepared in accordance with Ind AS, notified under section 133 of the companies Act, 2013 read with various provisions (Indian Accounting Standards) Rules, 2015 as amended from time to time, and other accounting principles generally accepted in India.  
 2 The Board has Recommended a Dividend of ₹ 2/- per equity share of ₹ 10/- each (20%) subject to approval of the members of the company at the forthcoming Annual General Meeting.  
 3 The main business of the company is to provide loans for purchase or constructions of residential houses. All other Activities of the Company revolve around the main business and accordingly there are no separate reportable segments, as per the Ind AS 108 - Operating Segments.  
 4 Novel coronavirus (COVID-19) as a pandemic is causing disruptions in several social and economic structure. Government of India has announced a lockdown starting from 25th March 2020, and due to which various State Government in several parts of the country had imposed restrictions and there continues to be significant restrictions placed on activities which has impacted businesses across all sectors.  
 5 With respect to business operations, our Branch offices were unable to operate due to lock down. The Company was able to operate only through branches in North, South and East zone and few Branch offices in West zone with minimal strength, subsequently when the restrictions were relaxed to carry out businesses. The lockdown restricted disbursements during April 2020 and May 2020. In this time of Pandemic of Covid 19, where everyone is suffering directly or indirectly. There are few less services (COVID Warriors) who are relentlessly working in spite of this pandemic. We have brought a new product to this segment in appreciation to their services named as "Scheme COVID SAVIOUR SCHEME 2020".  
 6 With respect to future, due to uncertainty about the duration of the Pandemic, the Company presently will not be able to assess the extent of impact of pandemic on the Company's business and financials in future.  
 7 In accordance with RBI guidelines relating to COVID-19 regulatory package dated March 27, 2020, April 17, 2020, and May 23, 2020, the Company has offered a moratorium on the payment of instalments falling due between March 1, 2020 to August 31, 2020 (moratorium period) to the customers who have opted for the same. While calculating ECL that reflects financial results, the Company has taken into account its historical experience of losses, updated to reflect correct condition of pandemic and moratorium as well as forecast of future economic condition.  
 8 Effective April 01, 2019, the Company has adopted Ind AS 116 - Leases, which requires any lease arrangement to be recognised in the balance sheet of the lessee as a "right-of-use" asset with a corresponding lease liability. Accordingly depreciation has been charged on such assets during the period against lease rental expense in the previous year. As permitted by the standard, the Company has applied the transition w.e.f. April 01, 2019 and comparative for the previous period / year has not been restated. The underlying estimates are also being improved upon and the effect of this adoption is insignificant on the profit for the period.  
 9 During & from the quarter ended June 2019, the company had changed its method of identification of Non-Performing Assets for the purpose and compliance with National Housing Bank (NHB) Guidelines and method of appropriation of recovery in the loan accounts. This change was pursuant to the observation made by the NHB during their inspection carried out for Financial Year 2016-17 and subsequent communication thereon. Due to these changes for quarter ended June 2019 :-  
 - the addition to Non-Performing Asset were higher by ₹ 2.11 crore and  
 - the interest income has reduced by ₹ 0.72 crore.  
 10 CRISIL has assigned CRISIL AA+ (stable) for Non Convertible Debentures, CRISIL AA+ (stable) & CRISIL A1+ for term and short term borrowings respectively, CRISIL A1+ for Commercial paper. ICRA Ltd has assigned ICRA AA+ (negative) for Non convertible Debentures, ICRA AA+ (negative) & ICRA A1+ for long term and short term borrowings respectively. ICRAA1+ for Commercial paper.  
 11 Tax expenses for the quarter and year ended March 31, 2020 reflect changes made vide Taxations Laws Amendment upto the third quarter ended December 31, 2019 applicable to the Company, resulting in a reversal of Deferred Tax Assets aggregating to ₹ 8.883 Lakhs for the year ended March 31, 2020. Consequently, Deferred Tax Assets have been reduced with a corresponding charge to Profit and Loss Account.  
 12 The company is a large corporate in terms of SEBI circular SEBI/HO/ODD/SICIR/P/2018/144 dated November 29, 2018. As required by the said circular, the disclosures pertaining to FY, 2018-2020 are as follows:

Sr. No.	Particulars	(₹ in Crore)
i.	Incremental borrowing done in FY (a)	2625
ii.	Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)	656.25
iii.	Actual borrowings done through debt securities in FY (c)	NIL
iv.	Percentage of actual borrowing to mandatory borrowing through debt securities, if any (d) = (b) - (c) / (If the calculated value is zero or negative, write "nil")	656.25
v.	Reasons for short fall, if any, in mandatory borrowings through debt securities	**

\*\* The coupon rate available in the market was much higher as compared to other Borrowing options available in the market and Due to liquidity crisis and COVID19 the coupon rate for NCD increased further in 2019-20.

13 The figures for the quarter ended March 31, 2020 and March 31, 2019 are balancing figures between audited figures in respect of the full financial year for 2019-20 and 2018-19 and published unaudited year to date figures upto the third quarter ended December 31, 2019 and December 31, 2018, respectively.  
 14 The above results for the quarter and year ended March 31, 2020 have been reviewed and recommended by the Audit committee and subsequently approved by the Board of Directors at their respective meeting held on June 29, 2020 in terms of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.  
 15 The figures for the previous period have been regrouped / reclassified wherever necessary, to make them comparable with current period figures.

For and on behalf of the Board  
 Sr.  
 New Saxena  
 Managing Director & CEO  
 DIN No: 08189646