

(Formerly known as Intrepid Finance and Leasing Private Limited)

CIN: U65921MH1997PTC216496

Regd Office: Mindspace, Juhu Road, 9th floor, Plot no. Gen 2/1/F, Tower 1, TTC Industrial Area, MIDC, Shivane, Navi Mumbai

Financial Results for the Six months ended 30 September 2020 (Regulation 52 (B), read with Regulation 52 (4), of the SEBI (LODR) Regulations, 2015) (Rs. In Lacs except earning per share)

Sr. No.	Particulars	Current 6 months ended 30 September, 2020	6 months ended 30 September, 2019
1	Total Income from Operations	2,973.72	5,629.02
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(1,215.75)	58.88
3	Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	(1,215.75)	58.88
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	(1,215.75)	(6.65)
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(1,222.61)	(49.17)
6	Paid up Equity Share Capital	1,107.68	1,107.68
7	Reserves (excluding Revaluation Reserve)	5,559.80	6,248.51
8	Net worth	6,667.48	7,356.19
9	Paid up Debt Capital / Outstanding Debt (Refer note 14)	1.76	1.45
10	Outstanding Redeemable Preference Shares	-	-
11	Debt Equity Ratio	1.32	2.22
12	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)-		
	1. Basic:	(10.98)	(0.06)
	2. Diluted:	(10.98)	(0.06)
13	Capital Redemption Reserve	-	-
14	Debt Redemption Reserve (Refer note 6)	-	-
15	Debt Service Coverage Ratio (Refer note 7)	NA	NA
16	Interest Service Coverage Ratio (Refer note 7)	NA	NA

Notes :-

- The above audited financial results of Fino Finance Private Limited for the six months ended 30 September 2020 have been subjected to audit by the Statutory Auditors of the Company and have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on 12 November 2020.
- There is change in Credit Rating of the Company as well as each of listed Non Convertible Debentures (NCDs). Credit Rating of the Company are ICRA BBB- by ICRA, BBB- by Acute Ratings and CRISIL BB+ by CRISIL.
- * Debt Equity Ratio, Equity includes Subordinated Debt.
- There is no material deviation in the use of the proceeds of issue of non-convertible debt securities from the objects stated in the offer document.
- Privately placed redeemable non-convertible debentures are secured through hypothecation of specific pool of loans originated out of the debenture proceeds with a security cover of one time of the outstanding debentures.
- As per Rule 18(7)(b)(ii) of the Companies (Share Capital and Debenture) Rules, 2014 the Company, being NBFC, is not required to create debenture redemption reserve in respect of privately placed debentures.
- The Company being NBFC, this disclosure is not applicable pursuant to provision to Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
- In accordance with the board approved moratorium policy read with the Reserve Bank of India (RBI) guidelines dated 27 March 2020, 17 April 2020 and 23 May 2020 relating to 'COVID-19 Regulatory Package', the Company had granted moratorium up to six months on the payment of installments which became due between 01 March 2020 and 31 August 2020 to all eligible borrowers. This relaxation did not automatically trigger a significant increase in credit risk. The Company continued to recognize interest income during the moratorium period and in the absence of other credit risk indicators, the granting of a moratorium period did not result in accounts becoming past due and automatically triggering Stage 2 or Stage 3 classification criteria. The impact of COVID-19 on the global economy and how governments, businesses and consumers respond is uncertain. This uncertainty is reflected in the assessment of impairment loss allowance on its loans which are subject to a number of management judgements and estimates. In relation to COVID-19, judgements and assumptions include the extent and duration of the pandemic, the impacts of actions of governments and other authorities, and the responses of businesses and consumers in different industries, along with the associated impact on the global economy. The Company has separately incorporated estimates, assumptions and judgements specific to the impact of the COVID-19 pandemic and the associated support packages in the measurement of impairment loss allowance. The final impact of this pandemic is very uncertain and the actual impact may be different than that estimated based on the conditions prevailing as at the date of approval of these financial results. The management will continue to closely monitor the material changes in the macro-economic factors impacting the operations of the Company.
- The Government of India, Ministry of Finance, vide its notification dated 23 October 2020, had announced COVID-19 Relief Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts ("the Scheme"), as per the eligibility criteria and other aspects specified therein and irrespective of whether RBI moratorium was availed or not. The Company has not charged compounded interest during the moratorium period (March 01, 2020 to August 31, 2020). Hence, the Company has not granted any ex-gratia payment to its borrowers.
- Further, no additional borrower accounts under the moratorium granted category have been classified as impaired (non-performing assets) which were not declared non-performing till 31 August 2020, in view of the Supreme Court order dated 3 September 2020 (Public Interest Litigation (PIL) by Gajendra Sharma Vs Union of India & ANR).
- The above is an extract of the detailed format of half yearly financial results for the period ended 30 September 2020 filed with the Stock Exchange under Regulations 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the yearly financial results are available on the website of the stock exchange - www.bseindia.com and website of the company - www.fino.in
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulations 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchange on the website of the stock exchange - www.bseindia.com and website of the company - www.fino.in
- The impact of the net profit/loss, total comprehensive income or any other relevant financial item (s) due to change (s) in accounting policies shall be disclosed by means of footnote.
- Paid up Debt Capital/ Outstanding Debt has been arrived at by dividing sum of shareholders' fund, non-convertible debentures, long term and short term borrowings (including subordinated debt) by sum of non convertible debentures, long term and short term borrowings (excluding sub-ordinated debt)

For & on behalf of the Board of Directors of
Fino Finance Private Limited
(Formerly known as Intrepid Finance And Leasing Private Limited)

Sd/-
Sudeep Gupta
Whole-time Director

Place : Navi Mumbai
Date : 12 November 2020

KOTAK KOTAK MAHINDRA BANK LIMITED

Regd. Office : 27BK, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai-400051.
BO : 4th Floor, Admas Plaza, CST Road, Kolverly Village, Santacruz (E), Mumbai-400098.

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)
(As per Appendix IV read with Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)

WHEREAS, the undersigned being the Authorised Officer of the **Kotak Mahindra Bank Ltd.**, a banking company within the meaning of the Banking Regulation Act, 1949 having its Registered Office at 27BK, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai-400 051 and branch office at Admas Plaza 4th Floor, 166/16, CST Road, Kolverly Village, Kunchi Kurve Nagar, Near Hotel Hare Krishna Santacruz (East), Mumbai-400098 under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") and in exercise of the powers conferred under sections 13(2) and 13 (12) read with Rule 8(1) of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 05th August 2020 which was delivered having address at (1) **Mr. Bharat Kumar Ramesh Shah (Deceased) (Borrower)** through its Legal Heirs - **A) Mrs. Neelam P. Shah, B) Mrs. Kalaben Bharat Kumar Shah, C) Mr. Ankur Bharat Shah, D) Mrs. Riddhi Ankur Shah, E) Mr. Dharmesh Bharat Kumar Shah, F) Mamta Dharmesh Shah, Having Address At :- B-405, Meri Gold Building, L. T. Road, Vazira Naka Borivali (West), Mumbai-400 092, Maharashtra; 2) Mrs. Neelam P. Shah (Co-Borrower) Having Address At :- Office No. 701, 7th Floor, Pratik Plaza, JSK Infotech, S. V. Road, Opp. Patel Auto Service Goregaon (West)-400 062, Maharashtra; 3) Mrs. Neelam P. Shah (Co-Borrower) Having Address At :- Office No. 701, 7th Floor, Pratik Plaza, JSK Infotech, S. V. Road, Opp. Patel Auto Service Goregaon (West)-400 062, Maharashtra; 4) Mrs. Neelam P. Shah (Co-Borrower) Having Address At :- Office No. 701, 7th Floor, Pratik Plaza, JSK Infotech, S. V. Road, Opp. Patel Auto Service, Goregaon (West)-400 062; 5) **Mr. Ankur Bharat Shah (Co-Borrower), Having Address At :- Shrinivas Apartment, Shop No. A-4-78, S. V. Road, Near Rationing-400 064, Also Having Address At :- Office No. 701, 7th Floor, Pratik Plaza, JSK Infotech, S. V. Road, Opp. Patel Auto Service, Goregaon (West)-400 062; 6) Mrs. Riddhi Ankur Shah (Co-Borrower), Flat No. 1803, 18th Floor, Bldg. No. 1, D-Wing, Olive, Sector-1, Kanti Park, Chikwad, Simpoli, Gorai Road, Borivali (W)-400 092; Also Having Address At :- Office No. 701, 7th Floor, Pratik Plaza, JSK Infotech, S. V. Road, Opp. Patel Auto Service, Goregaon (West)-400 062; 7) **Mrs. Riddhi Ankur Shah (Co-Borrower), Flat No. 1803, 18th Floor, Bldg. No. 1, D-Wing, Olive, Sector-1, Kanti Park, Chikwad, Simpoli, Gorai Road, Borivali (W)-400 092; Also Having Address At :- B-405, Meri Gold Building, L. T. Road, Vazira Naka Borivali (West), Mumbai-400 092, Maharashtra, Also Having Address At :- Office No. 701, 7th Floor, Pratik Plaza, JSK Infotech, S. V. Road, Opp. Patel Auto Service, Goregaon (West)-400 062 to repay the amount mentioned in the notice being ₹ 2,18,72,092.78 (Rs. Two Crore Eighteen Lakh Seventy Two Thousand & Ninety Two and Seventy Eight Paise Only) as on 4th August 2020 together with further interest and other charges thereon at the contractual rates upon the footing of compound interest from 5th August 2020 till it's actual realization ("outstanding amount") within 60 days from the date of publication of the said Demand Notice. The aforementioned Borrower / Co-Borrower having failed to repay the amount, notice is hereby given to the Borrower / Co-Borrower and the public in general that the undersigned has taken **Physical possession** of the property described herein below in exercise of powers conferred on him / her under Section 13(4) of the SARFAESI Act read with Rule 8 of the above said Rules on this 11th Day of November of the year 2020.******

The Borrower / Co-Borrower mentioned hereinabove in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Kotak Mahindra Bank Ltd.**, having branch address at Admas Plaza, 4th Floor, 166/16, CST Road, Kolverly Village, Kunchi Kurve Nagar, Near Hotel Hare Krishna, Santacruz (E) Mumbai-400098 for an amount of ₹ 2,18,72,092.78 (Rs. Two Crore Eighteen Lakh Seventy Two Thousand and Ninety Two and Seventy Eight Paise Only) as on 4th August 2020 together with further interest and other charges thereon at the contractual rates upon the footing of compound interest and substitute interest, incidental expenses, costs and charges etc. due from 5th August 2020 till the date of full repayment and / or realization.

The Borrowers Attention is invited to the Provisions of Sub Section (8) of Sec 13 of the Act, in respect of time available, to redeem the secured asset.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that Piece and parcel of Flat No. 402, 1 wing, Fourth Floor, Kukreja Palace, Vallabh Baug Lane, Gardodia Nagar, Ghatkopar East, Mumbai-400 077.

Date : 11.11.2020
Place : Mumbai
Authorised Officer, Kotak Mahindra Bank Ltd.

मराठी मनाचा आवाज

नवशक्ति

www.navshakti.co.in

किंमत ३ रुपये

VADILAL DAIRY INTERNATIONAL LTD.

Regd. Office: PLOT NO. M-13, MIDC INDUSTRIAL AREA, TARAPUR, BOISAR, BOISAR MH 401506 IN T: 022-26252535; CIN: L15200MH1997PLC107525

Extract of the Standalone Un-audited Financial Results for the Quarter and Half-year ending on 30/09/2020

Sr. No.	Particulars	Quarter ended on 30/09/2020 (Un-audited)	Quarter ended on 30/09/2019 (Un-audited)	Half-year ended on 30/09/2020 (Un-audited)	Half-year ended on 30/09/2019 (Un-audited)	Year ended on 31/03/2020 (Audited)
		1	Total income from Operations	127.83	406.43	251.86
2	Net Profit / Loss for the period (before Tax, Exceptional and / or Extraordinary items)	(172.66)	(115.61)	(206.57)	250.73	(175.75)
3	Net Profit / Loss for the period after tax (after Exceptional and / or Extraordinary items)	(156.03)	(108.68)	(173.31)	240.04	(198.94)
4	Total Comprehensive Income for the period (Comprising Profit / Loss for the period (After tax) and Other Comprehensive Income (After tax))	(150.97)	(109.79)	(172.66)	226.60	(217.36)
6	Equity Share Capital	319.42	319.42	319.42	319.42	319.42
7	Reserves Excluding Revaluation reserve	-	-	-	-	-
8	Earnings Per Shares (of Rs. 10/- each) (for continuing and discontinued operations) -			10.00		
	1. Basic:	(4.88)	(3.40)	(5.43)	7.51	(5.95)
	2. Diluted:	(4.88)	(3.40)	(5.43)	7.51	(5.95)

Note: The above is an extract of the detailed format of the Un-audited Financial Results for the Quarter and Half-year ended 30th September, 2020 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full Format of the Financial Results for the Quarter and half-year ended 30th September, 2020 are available on the Stock Exchange websites (www.bseindia.com)

For and on behalf of Board
Sd/-
Shailesh Gandhi
Director
DIN: 01963172

Date: 13.11.2020
Place: Mumbai

TULIVE DEVELOPERS LIMITED

Regd Office No.21/22, "LOHA BHAVAN" P. D. Mello Road, Mumbai 400009
CIN: L99999MH1962PLC012549 Website: www.tulivedevelopers.com
Telephone No.044-28230222 Email : atul.acura@gmail.com

STATEMENT OF FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2020
(Rs. In lakhs)

Sr. No.	PARTICULARS	UN AUDITED				AUDITED
		Quarter Ended		Half Year Ended		Year ended
		30.09.2020	30.06.2020	30.09.2019	30.09.2020	31.03.2020
1	Total Income from Operations	(2.82)	(5.13)	(6.15)	(7.95)	(35.53)
2	Net Profit/(Loss) for the period/year (before tax, exceptional and /or extraordinary items before tax)	(13.02)	(8.85)	(11.76)	(21.87)	(61.96)
3	Net Profit/(Loss) for the period/year before tax (after exceptional and /or extraordinary items)	(13.02)	(8.85)	(15.77)	(21.87)	(92.92)
4	Net Profit/(Loss) for the period /year after tax (after exceptional and /or Extraordinary items)	(13.02)	(8.85)	(15.92)	(21.87)	(93.08)
5	Total Comprehensive Loss/ income for the period (comprising profit /Loss for the period (after tax) and other Comprehensive Income (after tax))	(13.02)	(8.85)	(15.92)	(21.87)	(93.08)
6	Equity Share Capital (Rs.10/- per share)	215.44	215.44	215.44	215.44	215.44
7	Reserves (excluding Revaluation Reserve Net)	4824.75	4824.75	4869.56	4824.75	4869.56
8	Earnings per share of Rs.10 each (in Rupees)					
	(a) Basic	(0.60)	(0.04)	(1.12)	(0.60)	(4.32)
	(b) Diluted	(0.60)	(0.45)	(1.12)	(0.60)	(4.32)

NOTES

- The above is an extract of the detailed format of half yearly financial results filed with the Bombay Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015. The full format of half yearly financial results are available on the website of the Stock Exchange at www.bseindia.com and on Company's web site at www.tulivedevelopers.com.
- The above statement of financial results were reviewed by the Audit committee and approved by the Board of Directors at their meeting held on 13.11.2020
- The Statutory Auditors have carried out a Limited Review of the Statement of Financial Results for the half year ended 30.09.2020 and has issued a limited review report

For TULIVE DEVELOPERS LIMITED
Sd/-
ATUL GUPTA
Director
DIN: 01608328

Place: Chennai -600006
Date : 13.11.2020

KJMC CORPORATE ADVISORS (INDIA) LTD

162, Alanta, 16th Floor, Nariman Point, Mumbai-400021.
Website: www.kjmcinserv.com | Email: investor.corporate@kjmc.com
Tel. No: 022-4094 5500 | CIN: L57120MH1999PLC113888

EXTRACT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2020
(₹ in Lacs)

Sr No	Particulars	Quarter ended 30-09-2020 (Unaudited)	Quarter ended 30-06-2020 (Unaudited)	Quarter ended 30-09-2019 (Unaudited)	Half Year ended 30-09-2020 (Unaudited)	Half Year ended 30-09-2019 (Unaudited)
		1	Total income from operations (net)	27.17	14.34	30.32
2	Net Profit/ (Loss) for the period (before tax)	(24.64)	(19.80)	(39.82)	(44.45)	(42.12)
3	Net Profit/ (Loss) for the period (after tax)	(25.39)	(20.16)	(42.66)	(45.55)	(44.87)
4	Total Comprehensive Income for the period	233.08	131.92	24.38	365.00	(8.77)
5	Paid up Equity Share Capital (Face value of ₹10/- each)	392.64	392.64	392.64	392.64	392.64
6	Other Equity excluding Revaluation Reserves	2,607.81	2,374.73	2,323.70	2,607.81	2,323.70
7	Earning Per Share of ₹10/-each (not annualised for the interim period)					
	Basic:	(0.65)	(0.51)	(1.09)	(1.16)	(1.14)
	Diluted:	(0.65)	(0.51)	(1.09)	(1.16)	(1.14)

* Includes share of Profit/(Losses) of Associates

EXTRACT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2020
(₹ in Lacs)

Sr No	Particulars	Quarter ended 30-09-2020 (Unaudited)	Quarter ended 30-06-2020 (Unaudited)	Quarter ended 30-09-2019 (Unaudited)	Half Year ended 30-09-2020 (Unaudited)	Half Year ended 30-09-2019 (Unaudited)
		1	Total income from operations (net)	145.07	78.37	108.14
2	Net Profit/ (Loss) for the period (before tax)	16.26	(27.15)	(33.24)	(10.89)	(29.98)
3	Net Profit/ (Loss) for the period (after tax)	10.19	(27.38)	(39.05)	(17.19)	(35.79)
4	Total Comprehensive Income for the period	553.95	283.51	92.49	837.46	(31.17)
5	Paid up Equity Share Capital (Face value of ₹10/- each)	392.64	392.64	392.64	392.64	392.64
6	Other Equity excluding Revaluation Reserves	3,433.18	2,879.23	2,693.21	3,433.18	2,693.21
7	Earning Per Share of ₹10/-each (not annualised for the interim period)					
	Basic:	6.02	1.60	0.99	7.62	(0.90)
	Diluted:	6.02	1.60	0.99	7.62	(0.90)

* Includes share of Profit/(Losses) of Associates

Note: The above is an extract of the detailed format of Unaudited Quarterly and Half Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Financial Results were reviewed by the Audit Committee and by the Board of Director at their meeting held on 13th November, 2020. The full format of the Unaudited Quarterly and Half Yearly Financial Results are available on the Stock Exchange websites, viz www.bseindia.com. The same is also available on company's website viz www.kjmcinserv.com

For and on behalf of Board
KJMC CORPORATE ADVISORS (INDIA) LIMITED
Sd/-
GIRISH JAIN
WHOLE TIME DIRECTOR
DIN: 00151673

Place : Mumbai
Date : 13th November 2020



TATA STEEL LIMITED

Registered Office: Bombay House, 24, Homi Mody Street, Fort, Mumbai - 400 001, India
Tel.: +91 22 6665 8282
Email: cosec@tatasteel.com Website: www.tatasteel.com
CIN: L27100MH1907PLC000260

NOTICE

NOTICE IS HEREBY GIVEN pursuant to Section 91 of the Companies Act, 2013, and Rule 10 (1) of Companies (Management and Administration) Rules, 2014 that, the interest payment and Redemption payment pursuant to exercise of call option by the Company of Non-Convertible Debentures issued on Private Placement basis & listed on Wholesale Debt Market Segment of National Stock Exchange of India Limited are due as under:

Sr. No.	Non-Convertible Debentures (NCDs)	Interest payment & Redemption due on	Record Dates for Interest / Redemption payment
1.	10.25% NCDs allotted on December 22, 2010 aggregating to ₹ 500 crore (ISIN: INE081A08140)	December 22, 2020	December 16, 2020
2.	10.25% NCDs allotted on January 6, 2011 aggregating to ₹ 2,500 crore (ISIN: INE081A08157)	January 6, 2021	December 31, 2020

Tata Steel Limited
Sd/-
Parvathesam Kanchinadham
Company Secretary &
Chief Legal Officer (Corporate & Compliance)

November 13, 2020
Mumbai
TATA STEEL

KILITCH DRUGS (INDIA) LIMITED

Registered office: Office No. C 301/2, MIDC TTC Industrial Area, Pawane Village, Thane -407005, Maharashtra, India.
Tel No: 022-61214100 | Email: info@kilitch.com | Website: www.kilitch.com | CIN: L24239MH1992PLC066718

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2020
(Rs. In Lakhs)

Sr. No.	Particulars	STANDALONE			CONSOLIDATED		
		Three Months Ended	Six Months Ended	Year Ended	Three Months Ended	Six Months Ended	Year Ended
		30/09/2020	30/06/2020	30/09/2019	30/09/2020	30/06/2020	30/09/2019
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from operations	1916.92	1125.22	1869.43	3042.14	3243.18	6647.72
2	Profit / (Loss) for the period (before Exceptional items)	320.83	(73.15)	244.75	247.68	334.46	522.24
3	Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	320.83	(73.15)	244.75	247.68	334.46	522.24
4	Net Profit / (Loss) for the period after tax	271.13	(54.42)	210.32	216.71	274.76	445.71
5	Total Comprehensive Income (after tax)	367.72	130.01	182.88	497.73	210.11	134.08
6	Paid-up Equity Share Capital (Face Value Rs.10 per Share)	1547.91	1547.91	1543.42	1547.91	1543.42	1547.91
7	Other Equity						