

Grauer & Weil (India) Limited CHEMICALS | ENGINEERING | PAINTS | LUBE | REAL ESTATE

31/07/2020

To, **BSE Limited**Phiroze Jeejeebhoy Towers,

Dalal Street,

Mumbai – 400001

Re: Security Code No. 505710

<u>Subj.: Submission of newspaper publication under Regulation 47 of SEBI (LODR)</u>

<u>Regulations, 2015</u>

Dear Sir/Madam,

With reference to the abovementioned subject and Pursuant to Regulation 47 of SEB! (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith Copies of the Newspaper Publication of the Audited Financial Results of the Company for Quarter and Year ended 31st March, 2020; as approved by the Board in their Meeting held on Wednesday, 29th July, 2020; published in the newspapers viz. 'Business Standard' and 'Mumbai Tarun Bharat' on 31st July, 2020.

Kindly take the same on the records and acknowledge the receipt.

MUMBA! 400101

Thanking you

Yours faithfully,

FOR GRAUER & WEIL (INDIA) LIMITED

CHINTAN K. GANDHI COMPANY SECRETARY

NARBADA GEMS AND JEWELLERY LIMITED

Regd. Off: 3-6-291/4/B, 2nd Floor, Hyderguda, Hyderabad 500029 Ph: +91-40-48506411; e-mail:comsec@narbadajewellery.com; Website- www.narbadajewellery.com; CIN: L01222TG1992PLC014173 Extract of Standalone Audited Financial Results for the Quarter and Year ended 31st March, 2020

	40			(R	s. in Lakhs
	Particulars	For the Quarter ended 31.03.2020	For the Year ended 31.03.2020	For the Quarter ended 31.03.2019	For the Year ended 31.03.2019
1	Total income from operations	1153.22	5551.81	916.13	4069.76
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	62.43	327.15	67.55	200.19
3	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	62.43	327.15	67.55	200.19
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	52.27	243.35	47.90	143.99
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	52.27	243.35	47.90	143.99
6	Equity Share Capital	1205.73	1205.73	994.24	994.24
7	Other Equity (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	ů.	795.90		565.76
8	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - Basic: Diluted:	0.43 0.43	2.06 2.03	0.48 0.42	1.60 1.31

1. The above Audited Financial Results were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 30th July, 2020.

2. The Financial Results have been prepared in accordance with the Companies (Indian Accounting Standards Rules, 2015 (IND-AS) prescribed under Section 133 of the Companies Act, 2013 and other accounting principle: generally accepted in India.

3.The above is an extract of the detailed format of Quarterly and Year ended Financial Results submittee with the BSE Ltd. under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Audited Financial Results for the Quarter and Year ended 31st March, 2020 is available on the website of the Stock Exchange (www.bseindia.com) and the Company (Www.narbadaiewellery.com). For and on behalf of Board of Directors Sd/-

Place: Hyderabad Date: 30-07-2020

Sanjay Kumar Sanghi Managing Director DIN: 00629693



THE RAMCO CEMENTS LIMITED Regd. Office: 'Ramamandiram', Rajapalayam -CIN - I 26541 TM1957PI C86568 wobella: www

NOTICE

Pursuant to Regulation 47(1)(a) of SEB (Listing Obligations and Disclosure Requirements) Regulations, 2015, it is hereby informed that the Meeting of the Board or Directors of the Company scheduled to be held on Friday, the 7^a August 2020 to consider inter-alia the Unaudited Standalone and Constituted Firest Provider of the Consolidated Financial Results of the Company for the quarter ended 30th June 2020, has been postponed to Friday, the 14*August 2020.

This information is also available on the and at www.bseindia.com and www.rseindia.com, the websites of the Sti Exchanges where the shares of the Compa are listed.

For THE RAMCO CEMENTS LIMITED K.SELVANAYAGAM CHENNAI

30-07-2020

Taken on Record Mr. Subodh Kumar Agrawai

Resolution Professional

Place: Mumbai, Date: 30th July 2020

Reg. No. IBBI/IPA-001/IP-P00087/2017-18/10183



GRAUER & WEIL (INDIA) LIMITED

Regd. Office: Akurli Road, Kandivali (East), Mumbai 400 101 CIN - L74999MH1957PLC010975

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED MARCH 31, 2020

										D	to. III Laco
			Star	ndalone Resul	lts			Cons	olidated Resu	ilts	
	Sr. Particulars		Quarter ended		Year e	Year ended		Quarter ended		Year ended	
™	No. Particulars	31-Mar-20	31-Dec-19	31-Mar-19	31-Mar-20	31-Mar-19	31-Mar-20	31-Dec-19	31-Mar-19	31-Mar-20	31-Mar-19
L		Audited	Unaudited	Audited	Audited		Audited	Unaudited	Audited	Audited	
1	1 Total Income from Operations	17,863	16,474	18,718	62,892	61,068	17,870	16,517	18,866	63,127	61,264
H	2 Net Profit for the period before tax	2,718	2,534	2,381	9,536	9,396	2,724	2,513	2,392	9,541	9,412
	3 Net Profit for the period after tax	2,204	1,823	1,471	7,579	6,371	2,210	1,802	1,482	7,584	6,387
100	4 Total Comprehensive income for the period (Comprising Profit for the period after tax & Other Comprehensive Income after tax)	2,098	1,821	1,474	7,469	6,367	2,104	1,800	1,485	7,474	6,383
!	5 Equity Share Capital	2,267	2,267	2,267	2,267	2,267	2,267	2,267	2,267	2,267	2,267
ľ	6 Earnings Per Share (of Re. 1/- per share) (1) Basic (2) Diluted	0.97 0.97	0.80 0.80	0.65 0.65	3.34 3.34	2.81 2.81	0.97 0.97	0.79 0.79	0.65 0.65	3.35 3.35	2.82 2.82

The above results were reviewed by the Audit Committee and taken on record by the Board of Directors at their meeting held on July 29, 2020.

This statement has been prepared in accordance with Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) prescribed under section 133 of the Companies Act, 2013 and other recognised accounting policies to the extent applicable.

Place: Mumbai Date: July 29, 2020

Niraikumar More Managing Director



USHDEV INTERNATIONAL LIMITED

Regd. Off.: New Harileela House, 6th Floor, Mint Road, Fort , Mumbai 400 001. Email: info@ushdev.com Website: www.ushdev.com CIN Number: L40102MH1994PLC078468

Extract of Standalone and Consolidated Financial Results for the year ended 31st March, 2020

			o	STANDALON				p) .	CC	NSOLIDATED	
Sr. No.	Particulars	Quarter Ended 31st March 2020 (Audited)		Quarter Ended 31st March 2019 (Audited)	Year Ended 31st March 2020 (Audited)	Year Ended 31st March 2019 (Audited)	Quarter Ended 31st March 2020 (Audited)		Quarter Ended 31st March 2019 (Audited)	Year Ended 31st March 2020 (Audited)	Year Ended 31-March-2019 (Audited)
1. 2. 3. 4. 5. 6.	Total Income from Operations Net Profit / (Loss) for the period before Tax Net Profit / (Loss) for the period after tax Total Comprehensive Income for the period Equity Share Capital (Face Value of Rs.1/- per share) Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year Earnings per equity share (Face Value of Rs.1/- per share): 1. Basic & Diluted		2,626.05 (824.62) (824.62) (825.22) 3,384.94 (315,464.08)	(840.93) (62,660.87) (62,660.87) (68,297.84) 3,384.94 (301,568.59)	23,632.16 (5,479.72) (12,579.72) (13,895.49) 3,384.94 (315,464.08)	18,034.41 (67,673.26) (67,673.26) (72,452.41) 3,384.94 (301,568.59)	15,235.00 (3,849.86) (10,949.86) (10,951.54) 3,384.94 (315,464.14)	2,626.05 (824.62) (824.62) (825.22) 3,384.94 (315,464.14)	(840.93) (62,660.90) (62,660.90) (68,297.87) 3,384.94 (301,568.61)	23,632.16 (5,479.75) (12,579.75) (13,885.51) 3,384.94 (315,464.14)	18,034.41 (67,672.27) (67,672.27) (72,451.44) 3,384.94 (301,568.61)

Notes: The above is an extract of the detailed format of Quarterly ended Financial Results filed with the Stock Exchange(s) under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarter and year ended Financial Results are available on the website of BSE limited (www.bseindia.com). The same is also made available on the website of the Company (www.Lishdev.com)

For Ushdev International Limited

Rs. In Lakh (Except Earnings per Equity Share data)

Arvind Prasad MD & CEO (DIN - 01654899)

Re In Lace

FINANCIAL LIMITED

Corporate Identity Number: L67120MH1986PLC038784

Registered Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025.

	STATEMENT OF CONSOLIDATED UNAUD FOR THE QUARTER ENDED				
			Dunatas Enda		ees in Crore
r. o.	Particulars	30.06.2020 Unaudited	31.03.2020 (Refer Note 8)	30.06.2019	Year Ende 31.03.202 Audited
1	Income	Onduditod	(Refer Note of	Onductou	Additod
a)	Revenue from Operations				
	(i) Interest Income	439.18	530.07	635.01	2,281.2
	(ii) Fees and Commission Income	78.94	159.13	126.74	646.2
	(iii) Brokerage Income	50.40	60.55	45.76	202.7
	(iv) Net gain on fair value changes (Refer Note 7)	94.80	59.27		175.5
	 (v) Net gain on derecognition of financial instruments carried at amortised cost 	6.51	0.18	15.99	18.0
	(vi) Other Operating Income	16.97	26.69	27.00	108.2
		686.80	835.89	850.50	3,432.0
b)	Other Income	4.31	4.69	6.07	21.5
	Total Income	691.11	840.58	856.57	3,453.5
2	Expenses	77.2 kg tg 77.2 kg 1	unanan aran		19/1/12/12/12/12
a)	Finance costs	272.65	333.32	349.57	1,385.8
2)	Net loss on fair value changes	-		0.44	
:)	Impairment on financial instruments (Refer Note 7)	68.97	117.67	23.65	233.
4)	Employee benefits expense	91.25	65.02	105.21	395.4
)	Depreciation and amortization expense	10.06	10.94	9.97	41.
ŋ	Other Expenses	64.01	98.61	65.36	304.0
	Total expenses	506.94	625.56	554.20	2,360.0
3	Profit before tax (1-2)	184.17	215.02	302.37	1,093.
١	Tax expenses				
a)	Current tax	61.52	73.78	115.73	328.5
b)	Deferred tax	(16.88)	(23.20)	(8.02)	(15.9
;)	Tax adjustment of earlier years (net)	0.57	0.39		3.3
	Total tax expenses	45.21	50.97	107.71	315.9
5	Net Profit for the period / year (3-4)	138.96	164.05	194.66	777.
6	Add :- Share in profit / (loss) of associate	0.65	(1.09)	0.37	0.4
7	Net Profit after tax and Share in profit / (loss) of Associate (5+6)	139.61	162.96	195.03	777.9
3	Other Comprehensive Income (OCI)				
	(i) Items that will be reclassified to profit or loss	0.44	0.05	(0.54)	١ .
	- Exchange differences on translation of foreign operations	0.41	6.35	(0.51)	9.8
	(ii) Items that will not be reclassified to profit or loss	(0.40)	(0.00)	(0.40)	
	- Remeasurement of defined benefit obligations	(0.40)	(0.09)	(0.19)	(1.6
	- Share in Other Comprehensive Income of Associate	0.40	# #	0.00	٠,
	- Income tax on the above	0.10	0.02	0.06	0.4
	Total Comprehensive Income	0.11	6.28 169.24	(0.64)	8.0
•	Total Comprehensive Income (7+8)	139.72	169.24	194.39	786.0
0	Net Profit attributable to (7):	02.64	130.56	427.20	E44.
	Owners of the company	93.61 46.00	32.40	127.29 67.74	544.9 232.9
1	Non-controlling interests Other Comprehensive Income attributable to (8):	40.00	32.40	07.74	232.:
	Owners of the company	0.14	6.25	(0.62)	8.7
	Non-controlling interests	(0.03)	0.23	(0.02)	(0.1
2	Total Comprehensive Income attributable to (9):	(0.03)	0.03	(0.02)	(0.1
-	Owners of the company	93.75	136.81	126.67	553.7
	Non-controlling interests	93.75 45.97	32.43	67.72	232.0
3	Paid up equity share capital (Face value Re. 1/- per share)	95.19	84.12	84.09	100711900000000000000000000000000000000
3 4		90.19	04.12	04.09	84.1 5.502.1
	Other Equity (excluding revaluation reserves)				5,502.2
5	Earning Per Share (EPS) Basic EPS (in Rs.) (Not annualised)	1.01	1.55	1.51	6.4

Diluted EPS (in Rs.) (Not annualised) # Denotes amount below ₹ 50,000/-

- 1. The above unaudited financial results for the first quarter ended June 30, 2020 have been reviewed by the Audit Committee, and on its recommendation, have been approved by the Board of Directors at its meeting held on July 30, 2020 in accordance with Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The said results have been subjected to limited review by the Statutory Auditors of the Company who have issued an unmodified report thereon.
- 2. The said financial results have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS 34) prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- 3. During the first quarter ended June 30, 2020, the Company has issued and allotted 11,00,00,000 equity shares of the face value of Re. 1/- to the eligible qualified institutional buyers at the issue price of Rs. 70/- per equity share, aggregating Rs. 770 Crore through Qualified Institutions Placement (QIP). Proceeds of the QIP issue (net of issue expenses) as on June 30, 2020, pending its utilization towards the objects of the issue stated in the placement document, have been deployed in liquid mutual funds
- 4. During the first quarter ended June 30, 2020, the Allotment Committee of the Board has allotted an aggregate of 6,73,911 equity shares of the face value of Re. 1/- each to the eligible employees upon exercise of stock options by them
- 5. Consequent upon the allotment of shares, both under QIP issue and upon exercise of stock options by the employees as above, the total paid up equity share capital of the Company has increased to Rs. 95,18,98,558/- (Rupees Ninety five crore eighteen lakh ninety eight thousand five hundred and fifty eight) representing 95,18,98,558 equity shares of the face value of Re. 1/- each.
- 6. On a consolidated basis, the Group has identified four reportable segments, namely, (i) Investment Banking, Wealth Management & Securities Business (IWS), (ii) Mortgage Lending, (iii) Distressed Credit and (iv) Asset Management. Others include property
- 7. The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant decline and volatility in the global and Indian financial markets and slowdown in the economic activities. The Reserve Bank of India (RBI) has issued guidelines relating to COVID-19 Regulatory Package dated March 27, 2020, April 17, 2020 and May 23, 2020 and in accordance therewith, certain subsidiaries of the Company have provided a moratorium on the payment of all principal amounts and / or interest, as applicable, to all eligible borrowers classified as standard, even if the said amounts were overdue on February 29, 2020. For all such accounts, where the moratorium is granted, the asset classification will remain standstill during the moratorium period (i.e., the number of days past due shall exclude the moratorium period for the purpose of asset classification as per the policy).

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SEGMENTWISE DETAILS ON CONSOLIDATED BASIS FOR THE QUARTER ENDED JUNE 30, 2020 Rupees in Crore Quarter Ended Year Ended **Particulars** 31.03.2020 30.06.2019 31.03.2020 30.06.2020 Unaudited Unaudited (Refer Note 8) Audited Segment Revenue Investment Banking, Wealth Management & 290.37 411.28 368.22 1,611.52 Securities Business (IWS) 1,350.85 Mortgage Lending 298.38 315.57 340.02 Distressed Credit 98.12 98.37 132.46 413.50 Asset Management 6.92 6.92 17.76 62.88 Others 12.06 27.98 15.01 79.75 **Total Segment Revenue** 705.85 860.12 873.47 3,518.50 Less: Inter-segmental revenue (14.74)(19.54)(16.90)(64.95) **Total Revenue** 691.11 840.58 856.57 3,453.55 Segment Results (Profit before tax) Investment Banking, Wealth Management & 123.99 434.60 58.67 93.19 Securities Business (IWS) Mortgage Lending 102.08 166.21 533.01 65.98 23.25 85.58 Distressed Credit 22.09 29.73 Asset Management (2.74)(3.67)8.18 22.49 Others 4.07 5.47 5.06 17.84 **Total Results** 184.17 215.02 302.37 1,093.52 Segment Assets Investment Banking, Wealth Management & 7,507.82 7,626.56 9,639.85 7,626.56 Securities Business (IWS) 8,404.14 8,404.14 Mortgage Lending 8.478.47 8.755.05 Distressed Credit 3,936.81 4,127.32 4,481.41 4,127.32 Asset Management 240.75 245.55 232.73 245.55 Е 1.049.09 289.51 406.98 289.51 Others **Total Segment Assets** 21,212.94 20,693.08 23,516.02 20,693.08 Segment Liabilities Investment Banking, Wealth Management & 4,761.58 4,932.13 7,045.17 4,932.13 Securities Business (IWS) Mortgage Lending 4.970.28 4 972 32 5.626.92 4.972.32 Distressed Credit 2,334.95 2,526.03 2,713.51 2,526.03 Asset Management 11.71 14.16 Others 165.12 166.45 207.43 166.45 12,243.64 12,611.09 15,604.99 12,611.09 **Total Segment Liabilities** Segment Capital Employed Investment Banking, Wealth Management & Securities Business (IWS) 2.746.24 2 694 43 2,694,43 2.594.68 3,431.82 Mortgage Lending 3.508.19 3.431.82 3.128.13 1.767 90 1.601.29 Distressed Credit 1.601.86 1.601.29 D Asset Management 229.04 231.39 220.77 231.39 Others 883.97 123.06 199.55 123.06 **Total Capital Employed** 8,969.30 8,081.99 7,911.03 8,081.99

Further, the management of relevant subsidiaries, based on current available information, has estimated impact on the future cash flows and applied overlays basis the policy(ies) of the said subsidiaries for the purpose of determination of:

- the provision for impairment of financial assets carried at amortized cost; and
- the fair value of certain financial assets carried at fair value through profit or loss (FVTPL).

The management has considered internal and external information up to the date of approval of these financial results. Accordingly, the impairment provision on financial assets carried at amortized cost and fair value of certain financial assets carried at FVTPL as at June 30, 2020 are after considering the potential impact on account of the pandemic. Based on the current indicators of future economic conditions, the Group considers these provisions to be adequate and the fair values of financial assets carried at FVTPL to

The extent to which the COVID-19 pandemic will impact future results of the subsidiaries and consequently the Group's results will depend on future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government-mandated or elected by these subsidiaries of the Company. Given the uncertainty over the potential macro-economic condition, the impact of the global health pandemic may be different from the ones estimated as at the date of approval of these financial results and the Group will continue to closely monitor any material changes to future economic conditions, which will be given effect to in the respective future period.

- 8. The figures for the fourth quarter ended March 31, 2020 in the above financial results are the balancing figures between the audited figures for the full financial year and the year to date unaudited figures published up to the nine months ended December, 31, 2019
- 9. The Consolidated and Standalone financial results for the first quarter ended June 30, 2020 are being uploaded on the Company's website viz., www.imfl.com and the websites of BSE Limited and National Stock Exchange of India Limited viz., www.bseindia.com and www.nseindia.com respectively.

Key stand-alone financial information is given below:

Place: Mumbai

Date : July 30, 2020

Year Ended
31.03.2020 Audited
303.07

Rupees in Crore

Quarter Ended 30.06.2020 31.03.2020 Unaudited (Refer note 8) Unaudited 31.31 Total Income 90.69 31.04 10.26 Profit / (loss) before tax 66.85 (10.45)156.45 Profit / (loss) after tax 10.26 55.71 127.31 Total Comprehensive Income 10.18 (9.72)127.02 10.Previous period / year's figures have been regrouped and rearranged wherever necessary to conform to the current

period's classification.

For and on behalf of the Board of Directors

Vishal Kampani Managing Director (DIN:00009079)

पदाच्या निवडण्कीत ऐनवेळी नगरसेवकांची बंडखोरी सेनेच्या पाच उपनगराध्यक्ष

मध्यतिकेच्या गाँदी कारमार भारते कारमार हे नारफ होते, ते स्वतःहन श्रेत्वसेच्या क्येत्वार निव्हत्त्र भारते मध्ये पालव प्राच्यार निव्हत्त्र

ग्रमुळे जिल्हाम्सातील आमदारां वा बैठकीमध्ये नाराजी व्यक्त के

部府

प्राप्त होऊन त्यानुर करण्यात येणार आहे

नाशिक मनपाची सिरत

रेडावेशन

शहरात नाशिक

सेन्नर ग्रामीण रुग्णालयातून ३९८ रुग्णांना 'डिस्चार्ज' सित्रर ग्रामीण

ंकोविड उभारणा

जिल्ह्यात आजपर्यंत १० हजा 'कोरोनामुक्त' १८० हम्पा

भाजप

ो एकूण २ हजार, ४९९ रूग्णा पर्यंत जिल्ह्यात १३ हजार,

मृत्यू ३, नाशिक महानगरपालिका क्षेत्रातू, फिलका क्षेत्रातून ८४ व जिल्हा बाहेरी णांचा मृत्यू झाला आहे.

क्रिक शास्त्र, 'बाटी'चे काळातही 'कोरोना'

'समतादुतां'मार्फत सर्वेक्षण गावपातळीवर ५९ अनुसूचित जातीचे

🛭 नाशिक जिल्ह्यातील ४८९ ग्रामपंचायतींच्या भेटीतून १८ हजार, ११२ कुटुंबांचे सर्वेक्षण

याचाच एव वित जाती

'कोविड सेंटर'ला भेट भारती पवार यांची मनमाइच्या रवा.

रतीय जनता पर Iतीन पांडे, जिल् शिक जिल्हा GRAUER & WEIL (INDIA) LIMITED

क्लब ऑफ लायनस मनमाड सिटी लायन्स

चा पत्प्रहण सोहळा संपन्न ती संदर्भत व