

RBI: Default amount to be ceiling for charging penalties on digi loans

MAKING IT CLEAR. Central bank issues clarification on Digital Lending Guidelines

Our Bureau

The Reserve Bank of India said the amount under default for digital loans shall act as the ceiling on which the penal charges can be levied. The central bank made the clarification in its frequently asked questions (FAQs) on Digital Lending Guidelines.

According to the RBI, the borrowers may be conveyed at the time of sanction of a digital loan, the name of empanelled agents authorised to contact them in case of loan default. However, if the loan turns delinquent and the recovery agent has been assigned to the borrower, the particulars of such recovery agent assigned must be communicated to the borrower through email/SMS before the recovery agent contacts the borrower for recovery. Further, penal charges such as cheque bounce/mandate failure charges, which are necessarily levied on a per instance basis may not be annualised. However, these charges must be disclosed separately in the Key Fact Statement (KFS) under 'Details about Contingent Charges'.

The RBI said reasonable one-time processing fee can be retained if the customer exits the loan during the cooling-off period. This, if applicable, should be disclosed to the customer upfront in KFS. However, the processing fee has to be mandatorily included for the computation of Annual Percentage Rate (APR).

The central bank clarified that even if some physical interface with a customer is present in the lifecycle of a digital loan, the lending will still fall under the definition of digital lending.

REASONABLE ONE-TIME PROCESSING FEE CAN BE RETAINED IF THE CUSTOMER EXITS THE LOAN DURING THE COOLING-OFF PERIOD.

The RBI said if a lending transaction qualifies under the definition of 'Digital Lending', will the service provider to whom RE has outsourced some of its credit intermediation activities) facilitating such lending be designated as Lending Service Provider.



WHAT'S FAIR

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The RBI said if a lending transaction qualifies under the definition of 'Digital Lending', will the service provider to whom RE has outsourced some of its credit intermediation activities) facilitating such lending be designated as Lending Service Provider.

STILL FALL UNDER THE DEFINITION OF DIGITAL LENDING.

The RBI said reasonable one-time processing fee can be retained if the customer exits the loan during the cooling-off period. This, if applicable, should be disclosed to the customer upfront in KFS. However, the processing fee has to be mandatorily included for the computation of Annual Percentage Rate (APR).

THE BISRA STONE LIME COMPANY LTD.
CIN: L14100DR1910Q03394

REGD. OFFICE: PLOT NO-428/3855 AT MOUZA, GOVTAN NAGAR, JAYADEV NAGAR, LEWIS ROAD, NAGESWAR TANGI, BHUBANESWAR-751002, ODISHA

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST DECEMBER, 2022 (Rs. in lakhs)

Sl. No.	Particulars	Quarter Ended		Year Ended
		31.12.2022	31.12.2021	
1	Total Income from Operations (including Other Income)	2,142.33	2,150.93	8,591.60
2	Net Profit / (Loss) for the period (Before Tax, exceptional and/or extraordinary items)	400.16	364.43	780.52
3	Net Profit / (Loss) for the period Before Tax (after exceptional and/or extraordinary items)	400.16	364.43	780.52
4	Net Profit / (Loss) for the period After Tax (after exceptional and/or extraordinary items)	377.19	364.43	780.52
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period after tax and other comprehensive income (after tax))	377.19	364.43	712.02
6	Paid up Equity Share Capital/Face Value (Rs. 10/- each)	8,728.63	8,728.63	8,728.63
7	Other Equity Excluding Revaluation Reserve as per Balance Sheet	(2,170.62)	(2,211.12)	(2,638.27)
8	Earnings per share (for continuing and discontinued operations) -			
	(a) Basic	0.43	0.42	0.82
	(b) Diluted	0.43	0.42	0.82

1. The above results of the Company were approved by the Board of Directors at their respective meetings held on 13-02-2023.

2. The above is an extract of the detailed format of Financial Result filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Company's Website: www.bisragroup.co.in and www.sei-india.com.

For and on behalf of the Board of Director
Sd/-
(D.K. Maheshwari)
Nominus Director-BSLC

Place: Vishakhapatnam
Date: 13th February, 2023

FACT **वि फर्टिलाइजर एण्ड केमिकल्स ट्रावन्कोर लिमिटेड**
THE FERTILISERS AND CHEMICALS TRAVANCOR LIMITED

PROSPECTUS IN PROGRESS
(A Government of India Enterprise)
FACT-PO ADMINISTRATIVE BUILDING, UDYOGAMANDAL-685551, KOCHI, KERALA
E-mail: nsc-nspca@fact.com ; prism@fact.com ; prism@fact.com ; Phone: 0484-559722, 559723

NOTICE INVITING e-TENDERS

Online competitive two bid tenders are invited for the following work through www.factgroup.co.in
1. Hiring Service of Payloaders (2 Nos) with Operator at FACT-Cochin Division, Ambalamedu
Tender No: 03/04/2022-2023/E26794 e-Tender ID: 2023_FACT_740223_1
2. Grass, Bushes and Weeds Cutting at FACT-JC Township
Tender No: 03/04/2022-2023/E26795 e-Tender ID: 2023_FACT_740252_1

Last date & time for submission of bids: 07.03.2023, 11.00 AM.

The complete bidding process will be online (e-tendering) only. All the tenders, terms, conditions, Compendium, Addendum etc. if any, regarding this tender/tenders will be hosted in the CPP and FACT website only and will not be published in newspapers.

Hindi version of the above is published in FACT website, <https://fact.co.in>

Date: 14.02.2023

sd/-AGM/MAC

Sakhi Finance
SINCE 1955

SAKHI FINANCE LIMITED
CIN: L65910T1955PLC00145

Regd Office: G-2, Dr Nanjappa Road, Coimbatore - 641018
Tel: (0422) 2231471-74, 4232620, Fax: (0422) 2231915
E-mail: investors@sakhifinance.com Website: www.sakhifinance.com

NOTICE TO DEBENTURE HOLDERS
Redemption and Payment of interest due on Debentures issued in 2019

Notice is hereby given that the Company has fixed Friday, 28th April 2023 as the Record Date for the purpose of redemption and interest payment under Options VI, VII and VIII of Secured, Redeemable, Non-Convertible Debentures ("NCDS") of ₹ 1,000 each issued pursuant to the Public Issue Prospectus dated 28th March 2019, the details of which are given below, for determining the names of the debenture holders who are eligible to receive redemption and interest proceeds.

NCD Public Issue 2019 - Prospectus dated 28th March 2019

Option	ISIN	Script Code	Interest payment frequency	Redemption details
VI	INE302E07227	936684	Monthly*	100% of the principal amount plus interest for the month of May 2023 (up to 14th May 2023) will be paid along with the redemption proceeds as per the terms and conditions of the Prospectus dated 28th March 2019.
VII	INE302E07235	936686	Annually*	100% of the principal amount plus accrued interest up to 14th May 2023 (i.e. from 1st April 2023 to 14th May 2023) will be paid along with redemption proceeds as per the terms and conditions of the Prospectus dated 28th March 2019.
VIII	INE302E07243	936688	Cumulative*	100% of the principal amount plus accrued interest up to 14th May 2023 (i.e. for 4 years) will be paid along with redemption proceeds as per the terms and conditions of the Prospectus dated 28th March 2019.

*subject to deduction of tax, wherever applicable.

The debenture holders who hold debentures in demat / electronic mode and whose names stand as the beneficial owners on the Record Date as per the list furnished by the Depositories on Friday, 28th April 2023, would be entitled to the redemption proceeds.

Debenture holders who hold debentures in electronic form are also requested to lodge mandate instructions, change in bank account details, income tax Exemption Certificates / forms and change of address information, as may be applicable, with their respective Depository Participants ("DP") on or before Friday, 28th April 2023, for update of records.

For Sakhi Finance Limited
S. Venkatesh
13th February 2023
Coimbatore - 18
Company Secretary and Chief Compliance Officer

MM FORGINGS LIMITED
A25, SVK Towers, 8th Floor, Industrial Estate, Guindy, Chennai 600 032
Ph: 91 - 44 - 7169 1000 | email: corporate@mmpforgings.com | CIN: L51102TN1946PLC001473

Particulars	Quarter ended		Consolidated		Year ended
	31.12.2022	31.12.2021	31.12.2022	31.12.2021	
1. Total Income from Operations	37827.27	29917.20	106091.49	82648.38	115396.49
2. Net Profit / (Loss) from ordinary activities before tax, exceptional and/or extraordinary items	4904.68	3539.33	13003.56	9061.87	12738.43
3. Net Profit / (Loss) from ordinary activities after tax, exceptional and/or extraordinary items	3579.00	2941.34	9715.88	7938.88	9099.55
4 Net Profit/(Loss) for the period after tax (after extraordinary activities)	3579.00	2941.34	9715.88	7938.88	9099.55
5. Equity share capital	2414.08	2414.08	2414.08	2414.08	2414.08
6. Earnings Per Share (a) Basic ₹	14.83	12.18	40.25	32.89	37.69
(b) Dilute ₹	14.83	12.18	40.25	32.89	37.69

Notes:
The above is an extract of the detailed format of Consolidated unaudited financial results for the quarter ended 31 Dec 2022 filed with the Stock Exchanges under Regulation 33 of the SEBI (LODR) Regulations 2015. The full format of the Financial Results are available at www.mmforgings.com, www.bseindia.com and www.mmforgings.com. The Company is engaged in only one segment. Figures have been regrouped wherever necessary.

Date: 13 Feb 2023
Place: Chennai

For and on behalf of the Board
Vidyaashankar Krishnan
Vice Chairman and Managing Director

PITTI ENGINEERING LIMITED
CIN: L2925TG1983PLC004141
Regd. Office: 6-3-648/81, IV Floor, Padma Landmark, Bommaliguda, Hyderabad-500082, Ph: 040-23312774, Website: www.pitti.in, Fax No: 040-23393985, Email: shares@pitti.in

EXTRACT OF UN-AUDITED (CONSOLIDATED AND STANDALONE) FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER 2022 (Rs. IN LAKHS)

PARTICULARS	Consolidated			Standalone		
	Quarter Ended Un-audited	Nine Months Ended Un-audited	Quarter Ended Un-audited	Quarter Ended Un-audited	Nine Months Ended Un-audited	Quarter Ended Un-audited
Total Income from Operations	23,908.08	85,468.68	26,545.74	23,908.09	85,467.46	26,546.19
Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	1,694.70	4,622.16	1,558.94	1,694.98	4,621.43	1,559.75
Net Profit for the period Before Tax (after Exceptional and/or Extraordinary items)	1,694.70	4,622.16	1,558.94	1,694.98	4,621.43	1,559.75
Net Profit for the period After Tax (after Exceptional and/or Extraordinary items)	1,212.83	3,399.68	1,159.24	1,213.09	3,399.38	1,159.98
Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income(after tax))	1,223.83	3,431.68	1,181.88	1,223.65	3,430.95	1,182.62
Equity Share Capital	1,602.92	1,602.92	1,602.92	1,602.92	1,602.92	1,602.92
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year						
Earnings Per Share (Face Value of ₹5/- each) (not annualised)						
a) Basic	3.78	10.61	3.61	3.79	10.61	3.62
b) Diluted	3.78	10.61	3.61	3.79	10.61	3.62

Notes:
1) The above financial results for the quarter and nine months ended 31st December 2022 has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 14th February 2023.
2) The Board of Directors at its meeting held on 14th February 2023 declared an interim dividend of ₹1.50/- (30%) per equity share of face value ₹5/- each for the financial year 2022-23.
3) The above is an extract of the detailed format of the financial results for the quarter and nine months ended 31st December 2022 filed with the stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the standalone and consolidated un-audited financial results for the quarter and nine months ended 31st December 2022 are available on www.pitti.in, www.bseindia.com and www.pittiengineering.com.

For Pitti Engineering Limited
Sd/-
(Akshay S Pillai)
Vice-Chairman & Managing Director
DIN: 00078760

Place : Hyderabad
Date : 14th February 2023

THE ORISSA MINERALS DEVELOPMENT COMPANY LTD.
(A Government of India Enterprise)
CIN: L14100OR1910Q03394

Regd. Office: Ground Floor, SBI Building, Post-271, Beldag Mang, Unit IV, Shanti Nagar, Bhubaneswar, Orissaha, Odisha, India-751001. Email: info@orissagroup.in; Website: www.orissagroup.co.in

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST DECEMBER, 2022 - IND-AS COMPLIANT

Sl. No.	Particulars	NINE MONTHS ENDING		PREVIOUS YEAR ENDING
		31.12.2022	31.12.2021	
1	Total Income from Operations / Other Income	3,631.54	7,890.90	8,947.04
2	Net Profit / (Loss) for the period Before Tax, exceptional and/or extraordinary items)	(1,755.00)	(581.47)	(1,371.88)
3	Net Profit / (Loss) for the period Before Tax (after exceptional and/or extraordinary items)	(1,846.17)	(581.47)	(1,357.28)
4	Net Profit / (Loss) for the period After Tax (after exceptional and/or extraordinary items)	(1,866.28)	(524.28)	(1,448.40)
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period after tax and other comprehensive income (after tax))	(1,866.28)	(524.28)	(1,453.85)
6	Paid up Equity Share Capital	60.00	60.00	60.00
7	Reserves (excluding revaluation reserve) as shown in the audited balance sheet of the previous year	(1,373.25)	1,222.59	293.02
8	Net Worth	(1,313.25)	1,282.59	353.02
9	Paid up Debt Capital / Outstanding Debt			
10	Outstanding Redeemable Preference Shares			
11	Earnings per share (of Rs. 1/- each) (for continuing and discontinued operations) -			
	1. Basic	(27.77)	(8.74)	(24.16)
	2. Diluted			

1. The above results of the Company were reviewed by Audit Committee and approved by the Board of Directors at their respective meetings held on 13-02-2023.

2. The above is an extract of the detailed format of Quarterly Financial Result filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Company's Website: www.orissagroup.co.in, the www.bseindia.com and the www.sei-india.com.

For and on behalf of the Board of Director
Sd/-
(D.K. Maheshwari)
Nominus Director

Place: Vishakhapatnam
Date: 13th February, 2023

LOYAL TEXTILE MILLS LIMITED
Registered Office: 214 Mills Street, Koylupatti 628 501,
CIN: L17111TN1946PLC001361 | Website: www.loyaltextiles.com
Email: investors@loyaltextiles.com | Phone: 04632-22001 Fax: 04632-221553

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED DECEMBER 31, 2022 (Rs. in lakhs except per share data)

Sl. NO	PARTICULARS	STANDALONE RESULTS			CONSOLIDATED RESULTS			
		Quarter Ended	Nine months Ended	Quarter Ended	Quarter Ended	Nine months Ended	Quarter Ended	Year Ended
		31.12.2022	31.12.2022	31.12.2021	31.12.2022	31.12.2022	31.12.2021	31.03.2022
1	Total Income from Operations	28,531.08	107,321.24	46,701.23	28,531.08	107,321.24	46,701.23	176,326.90
2	Net profit / (loss) for the period(before tax, exceptional items)	(2,226.15)	(290.03)	4,131.02	(2,137.87)	109.33	4,489.81	13,731.19
3	Net Profit / (Loss) for the period before tax(after exceptional items)	(2,226.15)	(290.03)	4,131.02	(2,137.87)	109.33	4,489.81	13,731.19
4	Net Profit / (Loss) for the period after tax(after exceptional items)	(1,877.08)	(154.13)	2,766.22	(1,788.03)	245.23	3,125.01	9,705.04
5	Total Comprehensive Income for the Period/Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)	(1,873.10)	(155.33)	2,765.31	(1,784.06)	244.02	3,124.10	9,703.58
6	Equity share capital	482	482	482	482	482	482	482
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance sheet of Previous year							35,766.00
8	Earnings per share (Rs. 10 each) (for Continuing and discontinued operations) -							
	a) Basic	(38.99)	(3.20)	57.43	(37.11)	42.22	64.87	201.50
	b) Diluted	(38.99)	(3.20)	57.43	(37.11)	42.22	64.87	201.50

Notes:
1) The above is an extract of the detailed format of Quarterly/Nine months ended unaudited financial results as on December 31, 2022 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of Quarterly/Nine months ended unaudited financial results as on December 31, 2022 is available in the Bombay Stock Exchange website (www.bseindia.com), National Stock Exchange of India website (www.nseindia.com) and on the company website (www.loyaltextiles.com).

2) Previous period figures have been reclassified / regrouped wherever necessary.

For LOYAL TEXTILE MILLS LIMITED
Vaali M Ramaswami
Chairperson and Wholetime Director

Place : Chennai
Date : 14th February, 2023

GMR POWER & URBAN INFRA
Regd. Office: Plot No. C-10, Block, 701, 7th Floor, Nandan Centre, Bandra Kurla Complex, Mumbai - 400 051, Maharashtra. P: +91-22-40282000, F: +91-22-40282004, E: gpuinfo@gmrpgroup.in
18, www.gmrpgroup.com (CIN: L45400MH2019PLC332541)

Extract of the Consolidated Financial Results for the quarter and nine month period ended December 31, 2022 (Rs. in Crores)

Sl. No.	Particulars	Quarter ended		Nine month ended		Year ended	
		31.12.2022	30.09.2022	31.12.2021	31.12.2021		31.03.2022
1	Total income from operations	1,447.42	1,585.72	4,941.11	4,996.62	4,521.81	
2	Net (loss)/profit for the period (Before Tax and Exceptional Items)	(85.17)	242.14	(99.53)	265.50	(491.32)	(563.10)
3	Net Profit / (Loss) for the period Before Tax from continuing operations (After Exceptional Items)	339.21	1,059.31	(573.73)	1,763.80	(379.07)	(651.54)
4	Net Profit / (Loss) for the period After Tax from continuing operations (After Exceptional Items)	(0.12)	—	(0.07)	(0.13)	(0.02)	(0.03)
5	Net loss for the period after Tax from discontinued operations	339.17	1,069.31	(573.74)	1,610.15	(379.09)	(651.57)
6	Net Profit / (loss) for the period after tax from continuing and discontinued operations	339.47	1,069.31	(573.81)	1,610.02	(379.09)	(651.57)
7	Total comprehensive income for the period	390.47	1,340.06	(580.84)	1,764.21	(362.10)	(645.95)
8	Equity share capital	301.80	301.80	301.80	301.80	301.80	301.80
9	Earnings per share (of ₹5/- each) (for continuing and discontinued operations)						
	Basic (in ₹)	5.97	17.94	(9.25)	27.43	(7.18)	(10.73)
	Diluted (in ₹)	5.97	16.31	(9.25)	26.55	(7.18)	(10.73)

Extract of the Standalone Financial Results for the quarter and nine month period ended December 31, 2022 (Rs. in Crores)

Sl. No.	Particulars	Quarter ended		Nine month ended		Year ended	
		31.12.2022	30.09.2022	31.12.2021	31.12.2021		31.03.2022
1	Total Income from Operations	273.01	469.33	363.10	1,139.83	1,443.01	1,567.90
2	Net loss for the period (Before Tax and Exceptional Items)	(18.65)	(46.40)	(43.50)	(28.75)	(37.31)	(54.47)
3	Net Profit / (loss) for the period Before Tax from Continuing operations (After Exceptional Items)	173.90	(46.40)	(69.11)	73.80	(149.05)	(48.68)
4	Net Profit / (loss) for the period After Tax from Continuing operations (After Exceptional Items)	173.90	(46.40)	(69.11)	73.80	(149.05)	(48.

