PNB MetLife India Insurance Company Limited Unit No. 101, 1st Floor, Techniplex 1, Techniplex Complex, Off Veer Savarkar Flyover, S V Road, Goregaon West, Mumbai - 400 062 Phone: 022-41790000 Website: www.pnbmetlife.com Email: indiaservice@pnbmetlife.co.in



October 23, 2023

To National Stock Exchange of India Ltd Plot No. C/1 'G' Block Bandra-Kurla Complex Bandra East, Mumbai 400051

Dear Sirs,

Sub: Newspaper publication pertaining to financial results for the quarter & half-year ending September 30, 2023

Pursuant to Regulation 52(8) read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copy of newspaper publication pertaining to financial results for the quarter and half-year ending September 30, 2023. The publication was made in Business Standard, English newspaper on October 21, 2023.

Request you to kindly take the above submission on record.

Thanking you,

Yours faithfully For PNB MetLife India Insurance Company Limited

Yagya Turker Company Secretary Place: Mumbai

### **02 RESULTS ROUND-UP**

# **Paytm trims** loss to ₹290 cr



**SCANNING THE NUMBERS** 

Consolidated figures in ₹ crore

			% change		
		Q2FY24	Q-o-Q	Y-o-Y	
1	Revenue	2,518.6	7.56	31.59	
	Other Income	143.9	17.37	44.48	
	Net Loss	-290.5	loss	loss	
	Source: Company	piled by BS Re	esearch Burea		

AJINKYA KAWALE

Mumbai, 20 October

One97 Communications, the parent company of fintech major Pavtm, saw its net loss narrow to ₹290.5 crore on a consolidated basis during the second quarter of the financial year (Q2 FY24) from a loss of ₹357 crore in Q1 FY24.

per cent on a quarter-oncrore in O2. On a year-on-year ₹265.3 crore in O1.

(Y-o-Y) basis, the company's total income rose 32.2 per cent from ₹2.013.6 crore

The company reported a 7.6 per cent Q-o-Q increase in revenue from operations at ₹2,518.6 crore in Q2 FY24 from ₹2,341.6 crore in Q1 FY24.

Its expenses have increased 4.8 per cent Q-o-Q to ₹2,936.7 crore in Q2 FY24 from ₹2,800 The company had posted a crore. On a Y-o-Y basis, expenses net loss of ₹571.1 crore in the sec- rose 14.6 per cent from ₹2,561.4 ond quarter of last financial year crore. However, the fintech firm (Q2 FY23). The Noida-based fin- has cut down on its marketing tech firm's total income rose 8 and promotional expenses. It spent ₹252.8 crore in Q2 on marquarter (Q-o-Q) basis from keting and promotional activ-₹2,464.2 crore in Q1 to ₹2,662.5 ities, a 4 per cent decline from

## JSW Steel reports ₹2,760 crore profit

ISHITA AYAN DUTT Kolkata, 20 October

JSW Steel on Friday reported a consolidated net profit of ₹2,760 crore in the July to September quarter (Q2FY24) on the back of higher sales and lower coking coal costs. In the yearago period, it had recorded a net loss of ₹848 crore.

Revenue on a consolidated basis in Q2FY24 at ₹43,834 crore was higher by 6.64 per cent year-on-year (Y-o-Y). The numbers beat expectations on revenue and profit.

The Bloomberg consensus estimate for revenue was ₹42,539.9 crore and net income adjusted ₹2,418.6 crore. Sequentially, revenue was up 4.93 per cent and net profit 18.04 per cent. The company benefited from lower coking coal prices on a Y-o-Y basis at Indian operations even as net sales realisation was down by 4 per cent. Steel

**STEELY SHOW** 

Net profit

ITP: Loss to Profit:

Consolidated figures in ₹ crore 43,834 6.6 Revenue Other income 237 26.1

2,760

LTP

Source: Company

#### **JSW Energy net** jumps 82%

JSW Energy on Friday posted an 82 per cent rise in its consolidated net profit to ₹850 crore for the September quarter on the back of higher revenues. "Profit After Tax (PAT, or consolidated net profit) was ₹466 crore in the corresponding period of previous year," a company statement said.

6.34 million tonnes (mt), higher by 10 per cent Y-o-Y. For the quarter, there was also an exceptional gain sales for the quarter stood at of ₹589 crore.

## Hindustan Zinc profit plunges 35%

Mumbai, 20 October

Hindustan Zinc reported a 35 per cent year-on-year (Y-o-Y) dip in net profit for the quarter ended September 2023 (Q2FY24) as London Metal Exchange (LME) prices came under pressure.

The company's metal production and revenues also took a dip on a Y-o-Y basis. For Q2FY24, Hindustan Zinc's net profit ferential strategic hedging impact was at ₹1,729 crore. Sequentially, net profit partly offset by higher lead and silver current rates it is good for the firm."

dipped 12 per cent. Revenues for the company in the quarter under review were at ₹6,619 crore, down 18.6 per cent. Other income for the quarter also

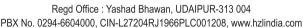
declined 39.2 per cent to ₹223 crore. "Revenue from operations during the quarter was down on account of significantly lower zinc prices, lower zinc and silver volumes and dif-

prices and favourable exchange rates," the company said in its statement. In an interaction with Business Standard. Arun Misra, chief executive officer

> of Hindustan Zinc, said LME prices were under pressure over weakness in demand in other foreign economies. "India's zinc demand remains robust and positive. Global zinc prices look subdued even if they stabilise at the

### 📚 vedanta

#### HINDUSTAN ZINC LIMITED





**HINDUSTAN ZINC** 

#### STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2023

(₹ in Crore, except as stated

PARTICULARS	Quarter ended		Half Yea	Year ended		
	30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Total income from operations	7,014	7,564	8,703	14,578	18,400	35,477
Net Profit for the period (before Tax, Exceptional and / or Extraordinary items)	2,305	2,610	3,925	4,915	8,597	15,28
Net Profit for the period before Tax (after Exceptional and / or Extraordinary items)	2,305	2,610	3,925	4,915	8,597	15,28
Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	1,729	1,964	2,680	3,693	5,772	10,51
Total Comprehensive Income for the period (comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	1,688	1,993	2,345	3,681	5,868	10,55
Paid up Equity Share Capital	845	845	845	845	845	84
Reserves	12,810	14,080	30,431	12,810	30,431	12,08
Net Worth	13,655	14,925	31,276	13,655	31,276	12,9
Paid up Debt Capital / Outstanding Debt	11,324	9,330	2,111	11,324	2,111	11,8
Debt Equity Ratio	0.83	0.63	0.07	0.83	0.07	0.
Earnings Per Share in ₹ (of ₹ 2 each) for continuing and discontinued operations						
Basic :	4.09	4.65	6.34	8.74	13.66	24.
Diluted:	4.09	4.65	6.34	8.74	13.66	24.
Debt Service Coverage Ratio (No. of times)	1.34	16.02	5.86	2.55	12.25	17.
Interest Service Coverage Ratio (No. of times)	13.89	16.02	98.80	14.92	113.71	60.

The above consolidated results of Hindustan Zinc Limited("the Company") and its subsidiaries("the Group") for the quarter and half year ended September 30, 2023 have been reviewed by Audit & Risk Management Committee and approved by the Board of Directors in its meeting held on October 20, 2023 and have been subjected to a limited review by the statutory auditors of the Company.

2)

Key Standalone Financial information:  (₹ in Crore)								
PARTICULARS		Quarter ended	ı	Half Year ended Year end				
	30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023		
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited		
Total income from operations	7,023	7,569	8,703	14,592	18,400	35,480		
Net Profit for the period (before Tax, Exceptional and / or Extraordinary items)	2,313	2,616	3,926	4,929	8,599	15,297		
Net Profit for the period before Tax (after Exceptional and / or Extraordinary items)	2,313	2,616	3,926	4,929	8,599	15,297		
Net Profit for the period after tax (after Exceptional and / or Extraordinary items)	1,737	1,970	2,681	3,707	5,774	10,520		

The above is an extract of the detailed format of the unaudited standalone and consolidated Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited Financial Results is available on the Exchange websites www.nseindia.com & www.bseindia.com and on the Company's website www.hzlindia.com.

Additional disclosures as per Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Regulations)

	PARTICULARS	Quarter ended			Half Yea	Year ended	
	PARTICULARS	30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
(i)	Operating margin (%)	34%	35%	43%	34%	46%	42%
(ii)	Net Profit margin (%)	25%	27%	32%	26%	33%	31%
(iii)	Debt Service Coverage Ratio (in times) (not annualized)	1.34	16.02	5.86	2.55	12.25	17.65
	Interest Service Coverage Ratio (in times) (not annualized)	13.89	16.02	98.80	14.92	113.71	60.07
(V)	Bad debts to Account receivable ratio (%) (not annualized)	-	-	-	-	-	-
(vi)	Debtor Turnover ratio (in times) (not annualized)	22.79	21.45	14.61	47.22	32.61	62.22
(vii)	Inventory Turnover ratio (in times) (not annualized)	2.01	2.07	1.63	4.16	3.59	8.65
(viii)	Debt-Equity Ratio (in times)	0.83	0.63	0.07	0.83	0.07	0.92
(ix)	Current Ratio (in times)	1.12	1.08	3.44	1.12	3.44	0.96
(x)	Current Liability Ratio (in times)	0.58	0.62	0.55	0.58	0.55	0.68
(xi)	Total Debts to Total Assets (in times)	0.32	0.27	0.05	0.32	0.05	0.33
(xii)	Long Term Debt to Working Capital (in times)	3.62	3.65	0.14	3.62	0.14	**
(xiii)	Net Worth (₹ in Crore)	13,655	14,925	31,276	13,655	31,276	12,932

\*\* Net working capital is negative Figures for previous year and quarter have been revised or reclassified, wherever necessary, for consistency

Date: October 20, 2023 Place: Udaipur



By Order of the Board **Arun Misra CEO & Whole-time Director** 



### Milkar life aage badhaein

PNB MetLife India Insurance Company Limited: Newspaper Publication Registration Number: 117 dated August 6, 2001 with IRDAI

(Regulation 52 (8) read with regulation 52 (4) of the Listing Regulations)

(₹ in Lakhe)

				(₹ in Lakhs
Sr. No.	Particulars	Quarter ending September 30, 2023	Half year ending September 30, 2023	Quarter ending September 30, 2022
1	Premium Income (Gross) (Refer note (c))	2,26,361	3,95,893	2,14,934
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	4,956	9,387	2,353
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items) (Refer note (e))	4,956	9,387	2,353
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	4,876	9,060	2,078
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	NA	NA	NA
6	Equity Share Capital (as at date)	2,01,288	2,01,288	2,01,288
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet (Refer note (f))	-	-	-
	Earning per share (Face value of ₹10 each)			
8	a. Basic (Not annualized for three and six months) (in ₹)	0.24	0.45	0.10
	b. Diluted (Not annualized for three and six months (in ₹)	0.24	0.45	0.10
9	Debt-equity ratio (no. of times)	0.26	0.26	0.29
10	Debt service coverage ratio (no. of times)	7.05	6.76	3.87
11	Interest service coverage ratio (no. of times)	7.05	6.76	3.87

- a) This format is modified to reflect the terminology used in the Insurance Act IRDAI Regulations
- b) The above is an extract of the detailed format of Quarterly/Half yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the we Stock Exchange and the Company's website 'https://www.pnbmetlife.com'
  - c) Premium income is gross of reinsurance and net of GST.
- d) Line Item No. 5 would be disclosed when Ind AS become applicable to Insurance companies e) Net Profit/(Loss) before tax, for the period is Profit/(Loss) before tax as appearing in Profit and Loss Account (Shareholders' account)
- Reserves are excluding Revaluation reserve and fair value change account
- g) #-Exceptional and/or Extraordinary items adjusted in the Statement of Policyholders' and Shareholders' account in accordance with Ind-AS Rules/AS Rules whichever is applicable
- h) The Company has issued and allotted 4,000 unsecured, subordinated, listed, rated, redeemable, taxable, non-convertible debentures (NCDs) in the nature Subordinated Debt' in accordance with IRDAI (Other Forms of Capital) Regulations, 2015 of face value of ₹1,000 thousands (each at par) aggregating to ₹4,000,000 thousands through private placement on January 27, 2022. i) Debt-equity ratio is calculated as Total borrowings divided by Net worth
- Net Worth=Share Capital+Free Reserves and Surplus+Credit/(Debit) Fair Value Change Account-Debit Balance in Profit and Loss Account
- Debt service coverage ratio is calculated as Profit before interest and tax divided by interest expense together with principal repayments of long term debt
- k) Interest service coverage ratio is calculated as Profit before interest and tax divided by interest expense

For and on behalf of the Board of Directors Ashish Kumar Srivastava Managing Director and CEO DIN No. 00355075

Place: Mumba

PNB MetLife India Insurance Company Limited, Registered office: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001, Karnataka. IRDA of India Registration number 117 dated August 6, 2001 with IRDAI. (Regulation 52 (8) read with regulation 52 (4) of the Listing Regulations) CI No. U66010KA2001PLC028883. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll-free at 1-800-425-6969, Website: www.pnbmetlife.com Email: indiaservice@pnbmetlife.co.in or write to us at 1st Floor, Techniplex-1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062. Phone: +91-22-41790000, Fax: +91-22-41790203. AD-NF/2023-2024/186



EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2023								
	Particulars	Quarter Ended			Half yea	Year Ended		
SI. No.		30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	
1	Total Income from operations	83,579	80,504	60,012	1,64,083	1,19,090	2,63,566	
2	Net Profit for the period (before tax, exceptional and/or extraordinary items)	17,796	17,670	16,109	35,465	31,413	73,361	
3	Net Profit for the period before tax (after exceptional and/or extraordinary items)	17,796	17,670	16,109	35,465	31,413	73,361	
4	Net Profit for the period after tax (after exceptional and/or extraordinary items)	13,317	13,223	12,055	26,539	23,507	54,736	
5	Total Comprehensive Income for the period [Comprising Profit for the Period (after tax) and Other Comprehensive Income (after tax)]	Refer Note. 3						
6	Equity Share Capital	17,354	17,354	17,354	17,354	17,354	17,354	
7	Reserves (Excluding Revaluation Reserve) as shown in the Balance Sheet.						2,87,807	
8	Earnings Per Share (before extraordinary items)* (Face value of ₹10/- each) Basic:	7.68	7.62	6.95	15.30	13.55	31.55	
	Diluted:	7.68	7.62	6.95	15.30	13.55	31.55	
9	Earnings Per Share (after extraordinary items)* (Face value of ₹10/- each) Basic:	7.68	7.62	6.95	15.30	13.55	31.55	
	Diluted:	7.68	7.62	6.95	15.30	13.55	31.55	
*Nlo+ A	*Not Appualised							

#### \*Not Annualised

1. The above unaudited financial results for the quarter and half year ended September 30, 2023 have been reviewed by the Audit Committee and thereafter approved by the Board of Directors of the Bank in their respective meeting held on October 20, 2023. These results have been subjected to Limited Review by the Joint Statutory Auditors of the Bank, viz. Mukund M. Chitale & Co., Chartered Accountants and Walker Chandiok & Co. LLP, Chartered Accountants and an unmodified review report has been issued. The previous period's figures were reviewed/audited by Mukund M. Chitale & Co., Chartered Accountants and B S R & Co. LLP, Chartered

2. The above is an extract of the detailed format of the unaudited financial results for the quarter and half year ended September 30, 2023, filed with the stock exchanges under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited financial results for the quarter and half year ended September 30, 2023 is available on the website of Stock Exchanges at https://www.nseindia.com and https://www.bseindia.com and also on the Bank's website at https://www.csb.co.in.

For CSB Bank Limted Pralay Mondal Managing Director & CEO DIN:00117994

Thrissur I October 20, 2023

3. Information related to Total Comprehensive Income and Other Comprehensive Income is not furnished as IND AS is not yet made applicable to banks

CSB Bank Limited, Regd. Office: 'CSB Bhavan', Post Box No. 502, St. Mary's College Road, Thrissur - 680 020, Kerala, India Tel: +91 487-2333020 | Fax: +91 487-2338764 | Website: www.csb.co.in | Email: board@csb.co.in | Corporate Identity Number: L65191KL1920PLC000175





