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January 22, 2025

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

Dear Sir(s),

Sub: Newspaper publication pertaining to financial results for the quarter & nine months period ending December 31, 2024

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 nine months period ending December 31, 2024. The publication was made in Mint, English newspaper on January 22, 2025.

Request you to kindly take the above submission on record.

Thanking you,

Yours faithfully

For PNB MetLife India Insurance Company Limited

YAGYA Digitally signed by
YAGYA TURKER
TURKER Date: 2025.01.22
15:49:38 +05'30'

Yagya Turker

Company Secretary

Place: Mumbai

FMCG firms see Mahakumbh as a key driver for rural demand surge

Companies looking to intensify marketing efforts to tap further into rural demand amid sluggish urban markets

ANURAG CHANDRAN
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N/WD/ELH

Fast-moving consumer goods companies (FMCG) are distributing free samples of low-priced products and setting up temporary amenities like resting stations and around the Mahakumbh Mela in Prayagraj, in their bid to catch the attention of millions of devotees streaming in, and boost demand for packaged goods in the March quarter and beyond. BISCUIT maker Parle said it expects the Mahakumbh to be an opportu-

Yamuna, and the mythical Saraswati. The event, which began on 13 January, concludes on 26 February. "We are participating in the Mahakumbh Mela; Uttar Pradesh happens to be a very populous state and a high-revenue contributing market for us. We have geared up with a critical quantity of our products. Our distribution across the state and the mela remains very strong. We think it an incredible consumption occasion especially to sample across rural consumers as people travel from neighbouring states," Mayank Shah, senior category leader, Parle Products, said. This year's Mahakumbh, that happens once every 14 years, is expected to see over 400 million visitors, much higher than the 250 million seen at the 2019 Kumbh Mela. To handle this massive inflow of devotees, the government has reportedly allocated ₹5,000 crore to improve infrastructure, security, and sanitation. "With crores of people expected to visit the 45-day event, we do expect



This year's Mahakumbh is expected to see over 400 million visitors

an uptick in demand for products such as tea, biscuits, toothpaste and instant noodles. This quarter will easily see an uptick and a positive influence of the mela on FMCG sales. We are already seeing distributors report at least 2x to 10 x jump in their busi-

ness from the region. We are seeing new launches with a lot of on-ground sampling," said Dhairyaashil Patil, president of All India Consumer Products Distributors' Federation. The Mahakumbh is among the largest religious gatherings globally. It serves as a prime opportunity for India to market their products to visitors who had from diverse socio-economic backgrounds. Marketing strategies include on-ground activations, such as free product sampling of soaps, toothpastes and packaged foods, hygiene stations offering soaps and sanitizers, health and hygiene hands offering filtered water etc. "With an estimated 8 crore visitors in just over a week, the Mahakumbh stands unmatched in terms of its captive audience. This grand event offers brands an unparalleled chance to engage with consumers in an immersive environment, and quick winners and FMCG players are seizing this unique opportunity to make their presence felt," said Pooja Avasthi,

director, specialist businesses and insights, South Asia, Kantar. Companies are also deploying digital advertising via mobile apps and geo-targeted campaigns, analysts at Jefferies said in a 16 January report. This comes as consumption in urban markets is under stress. Firms hope the festival will help buoy demand. For the December quarter, analysts at Nuvama Institutional Equities expect FMCG firms to report low-to-mid single-digit volume growth. Dabur India is sampling brands such as Hajmola and Lavanbhaskar Churna in the mela. "While the spare may seem cluttered, it actually offers companies the opportunity to get consumers to touch, feel and experience their brands and build greater connections. This will generate sales in the days to come," said Mohit Malhotra, chief executive officer, Dabur India. It has set up Dabur Dant Snaan zones in prominent locations. For an extended version of the story go to livemint.com

'Satellite spectrum policy to woo firms'

feedback@livemint.com

India's decision to allocate satellite spectrum, rather than auctioning it, will give consumers more choice, telecommunications minister Jyotiraditya Scindia said on Monday, playing down concern by Mukesh Ambani's Reliance Jio that it could lose out to Elon Musk's Starlink. Starlink has long wanted to launch in India and in recent months clashed with billion-dollar Amhant's company over how the country should grant spectrum for satellite services. Reliance urged an auction but the government sided with Musk who wanted it to be allocated administratively, in line with global trends. Analysts say auctions, requiring much more investment, would likely deter foreign rivals. Ambani said he wanted level playing field and is worried his telecom company, that spent \$19 billion in airwave auctions, risks losing broadband customers in prominent cities. "Technology is never constant," adding that companies need to keep evolving. Union minister Scindia said that the current satellite technology for communications requires devices to have the sky in their sight and smartphones can use that technology for indoor services provided by terrestrial networks.



Minister Jyotiraditya Scindia's comments come post Ambani, Musk war of words.

"My job as the telecom minister is to make sure you have as many choices as possible," Scindia told Reuters during an interview at his office. Asked if Reliance's concerns had merit, he said, without naming any firm: "Technology is never constant," adding that companies need to keep evolving. Union minister Scindia said that the current satellite technology for communications requires devices to have the sky in their sight and smartphones can use that technology for indoor services provided by terrestrial networks.

Indiamart IndiaMART InterMESH Limited						
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Registered Office: 1 st Floor, 28-Bypass, New Subhash Marg, Delhi 110023, India						
Phone: +91 (11) 202 2100, Email: cs@indiamart.com, Website: www.indiamart.com						
Extract of Statement of Audited Consolidated Financials Results for the quarter and nine months period ended December 31, 2024						
Particulars	Quarter ended		Nine Months ended		Year ended	
	December 31, 2024	September 30, 2024	December 31, 2023	September 30, 2023	December 31, 2024	March 31, 2024
	Audited	Audited	Audited	Audited	Audited	Audited
1. Total Income	3,992	4,130	3,470	11,969	10,153	14,974
2. Income from operations	3,543	3,477	3,253	12,333	8,881	11,988
3. Net Profit for the period (after tax, but after share of associate)	1,586	1,771	1,096	4,877	3,171	4,564
4. Net Profit for the period (after tax)	1,772	1,351	879	3,161	2,344	3,345
5. Total comprehensive income for the period (after tax) (comprising profit for the period (after tax) and other comprehensive income (after tax))	1,201	1,343	805	3,701	2,335	3,332
6. Equity Share Capital	500	600	599	600	599	599
7. Other equity (including revaluation reserves, if any)						16,762
8. Basic and diluted earnings per share (Face Value of INR 10 each) (in INR)						
Basic EPS	20.16	22.54	13.69	61.72	38.60	52.88
	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)
Diluted EPS	20.13	22.48	13.63	61.53	38.51	52.64
	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)

Notes:

- The audited consolidated financial results have been prepared in accordance with the Indian Accounting Standards (referred to as 'Ind AS') as prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time.
- The above information is an extract of the detailed format of audited consolidated financial results filed by the company with the stock exchanges under regulation 23 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the above financial results are available on the Stock Exchange websites, (www.bseindia.com and www.nseindia.com) and also on Company's website at www.indiamart.com
- The summary of the audited consolidated financial results of the Company for the quarter and nine months period ended December 31, 2024 is given below:

Particulars	Quarter ended		Six Months ended		Year ended	
	December 31, 2024	September 30, 2024	December 31, 2023	September 30, 2023	December 31, 2024	March 31, 2024
	Audited	Audited	Audited	Audited	Audited	Audited
Total Income	3,681	3,845	3,300	11,200	6,644	13,096
Income from operations	3,372	3,318	2,914	9,943	5,507	11,795
Net Profit before tax	1,628	1,756	1,182	4,141	3,150	4,748
Net Profit after tax	1,249	1,270	936	3,759	2,648	3,621

For and on behalf of the Board of Directors
Indiamart InterMESH Limited
Sanjiv Chandra Agrawal
(Managing Director and Chief Executive Officer)

Pnb MetLife		PNB MetLife India Insurance Company Limited: Newspaper Publication		
Mithar life age badhain		Registration Number: 117 dated August 6, 2001 with IRDAI		
		(Regulation 52 (8) read with regulation 52 (4) of the Listing Regulations)		
		(₹ in Lakhs)		
Sr.No.	Particulars	Quarter ending December 31, 2024	Period ending December 31, 2024	Quarter ending December 31, 2023
1	Premium Income (Gross) (Refer note (c))	3,18,723	7,85,700	2,39,096
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	10,616	21,276	4,331
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items) (Refer note (d))	10,616	21,276	4,331
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	10,599	21,259	4,116
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))			
8	Earning per share (Face value of ₹ 10 each)			
	a. Basic (Not annualized for three months and nine months) (in ₹)	0.53	1.06	0.20
	b. Diluted (Not annualized for three months and nine months) (in ₹)	0.53	1.06	0.20
9	Debt-equity ratio (no. of times)	0.21	0.21	0.25
10	Debt service coverage ratio (no. of times)	13.97	9.69	6.29
11	Interest service coverage ratio (no. of times)	13.97	9.69	6.29

Footnotes:

- The format is modified to reflect the terminology used in the Insurance Act, IRDAI Regulations
- The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 35 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Annual Financial Results are available on the websites of the Stock Exchange and the Company's website <https://www.pnbmetlife.com>
- Premium income is gross of reinsurance and net of GST
- Line item No. 5 would be updated when Ind AS becomes applicable to insurance companies
- 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
- The Company has issued and interest 4,000 unsecured, subordinated, fixed, rated, redeemable, taxable, non-convertible debentures (NCDs) in the nature of Subordinated Debt in accordance with IRDAI (Other Forms of Capital) Regulations, 2015 of face value of ₹ 1,000 (thousands) each at par aggregating to ₹ 4,00,000 (thousands) through private placement on January 27, 2022
- Debt service coverage ratio is calculated as Profit before interest and tax divided by interest expense together with principal repayments of long term debt during the period
- 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 - Debt Balance in Profit and Loss Account
- Debt service coverage ratio is calculated as Profit before interest and tax divided by interest expense
- Interest service coverage ratio is calculated as Profit before interest and tax divided by interest expense
- *Retained and / or Unretained reserves indicated in the Statement of Policyholders' and Shareholders' account in accordance with Ind AS Rules, wherever is applicable.

For and on behalf of the Board of Directors
Sanjeev Bansal
Managing Director and CEO
DIN No: 10642645
Date: January 21, 2025

PNB MetLife India Insurance Company Limited (Registered office: Unit No. 701, 702 & 703, 7th Floor, West Wing, Bafra Towers, 26/27 M E Road, Bangalore - 560010, Karnataka, India) is a licensed insurer 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: india.enquiries@pnbmetlife.com or write to us at PNB, Technology 1, Tech-pix Combi-C, Off: Veer Savarkar Flyover, Goregaon (West), Mumbai - 400069. AD-NF2324-ES207

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