



EMAMI FRANK ROSS LTD.

November 16, 2024

To
BSE Ltd
P.J. Towers, Dalal Street Fort
Mumbai 400001

Dear Sir/Madam,

Subject: Submission of Newspaper Advertisement regarding financial results

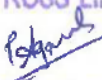
In terms Regulation 52(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), Please find enclosed herewith soft copies of the Newspaper Advertisement published in “**The Financial Express**” (English newspaper) and “**Arthik Lipi**” (Bengali Newspaper) on 15th November, 2024 with respect to Unaudited Standalone and Consolidated Financial Results of the Company for the 2nd quarter ended 30th September, 2024.

Also find enclosed herewith Corrigendum dated 16th November, 2024 regarding wrong CIN No of the Company published in Bengali Newspaper, Arthik Lipi dated 15th November, 2024.

We request you to take the same on record.

Thanking You

For Emami Frank Ross limited
For EMAMI FRANK ROSS LIMITED


Company Secretary

Priyanka Agarwal
(Company Secretary)

Encl: As above

Emami Group Venture

Emami Frank Ross Ltd., 7, Jawaharlal Nehru Road, Kolkata - 700 013, Phone : 2228 6042 / 0066 / 0067

E-mail : info@frankrosspharmacy.com, Website : www.frankrosspharmacy.com

CIN No. U24232WB1919PLC003123

THE GANGES ROPE COMPANY LIMITED									
CH-1, LIFTING ROAD, POINTE-1									
Regd. Office: 20, 2ND FLOOR, WINDY WOOD STR, KEELE ROY SARANI, MUKHATA KATHUA WAD 700115									
STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST SEPTEMBER, 2024									
In Indian Rupee (INR)									
Sl. No.	PARTICULARS	Qtr-24			Qtr-23			Qtr-22	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
		September 2024	August 2024	July 2024	September 2023	August 2023	July 2023	September 2022	August 2022
1	Revenue								
	Revenue From Contracts								
	Other Income	876.61	1.62		477.43	224.62	1,286.57		
	Total Income	876.61	1.62		477.43	224.62	1,286.57		
2	Expenses								
	Salaries and Gratuity								
	Provision for Leave and Sick-leave & Travel								
	Employee Benefit Expenses			54.03		12.01	173.09		
	Depreciation and Amortisation expenses								
	Other Expenses	2,265.18	224.42	111.23	6,601.87	5,193.66	19,285		
	Total Expenses	2,265.18	224.42	165.26	6,601.87	5,193.66	19,285		
	Total Income less Total Expenses	(1,388.57)	(222.80)	(165.26)	(6,124.44)	(4,969.04)	(18,000.43)		
	Net Profit (Loss) after taxes (34)	(1,388.57)	(222.80)	(165.26)	(6,124.44)	(4,969.04)	(18,000.43)		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (35)	(1,388.57)	(222.80)	(165.26)	(6,124.44)	(4,969.04)	(18,000.43)		
	Profit or Loss (after tax)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (36)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (37)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (38)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (39)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (40)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (41)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (42)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (43)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (44)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (45)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (46)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (47)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (48)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (49)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (50)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (51)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (52)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (53)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (54)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (55)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (56)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (57)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (58)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (59)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (60)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (61)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (62)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (63)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (64)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (65)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (66)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (67)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (68)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (69)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (70)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (71)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (72)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (73)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (74)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (75)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (76)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (77)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (78)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (79)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (80)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (81)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (82)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (83)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (84)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (85)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (86)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (87)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (88)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (89)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (90)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (91)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (92)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (93)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (94)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (95)	1,388.57	1,477.89	1,937.75	4,477.06	1,977.03	1,477.00		
	Other Comprehensive Income (Loss) (part of) that does not and will not be reflected subsequently in profit or loss								
	Total Comprehensive Income (Loss) for the period (96)								

CHAM FRANK ROSS LIMITED															
001-1262507 (Filing Company)															
Brigit (Mrs. P.) Janszwaal (Former Board Member)															
EXTRACT OF THE STATEMENTS AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND THE MONTHS ENDING 30TH DECEMBER 2024															
Regulation 33(9), read with Regulation 34(1), of the OGLB (LODR) Regulations, 2016															
IN Rands															
Particulars	Quarter ended						Half-Year ended		Calendar						
	30-Sep-24			30-Sep-23			30-Sep-24		30-Sep-24			30-Sep-23			Year ended 31-Mar-24
	30-Sep-24	30-Sep-23	30-Sep-24	30-Sep-24	30-Sep-23	30-Sep-24	30-Sep-24	30-Sep-24	30-Sep-24	30-Sep-23	30-Sep-24	30-Sep-23			
Total amount from operations	15,10,307	14,44,740	14,274,435	10,99,545	10,09,693	10,09,693	20,99,138	15,10,307	14,44,740	14,274,435	10,99,545	10,09,693	10,09,693	20,99,138	15,10,307
Net Profit/(Loss) for the period before tax, financial and other expenses (any item)	(128,386)	(192,061)	(30,077)	(606,701)	(293,441)	(606,701)	(293,441)	(128,386)	(192,061)	(30,077)	(606,701)	(293,441)	(606,701)	(293,441)	(606,701)
(Net Profit/(Loss) for the period before tax (After Government share interest/dividend))	(128,386)	(192,061)	(30,077)	(606,701)	(293,441)	(606,701)	(293,441)	(128,386)	(192,061)	(30,077)	(606,701)	(293,441)	(606,701)	(293,441)	(606,701)
Net Profit/(Loss) for the period before tax (After Government share interest/dividend and other)	(128,386)	(192,061)	(30,077)	(606,701)	(293,441)	(606,701)	(293,441)	(128,386)	(192,061)	(30,077)	(606,701)	(293,441)	(606,701)	(293,441)	(606,701)
Total Corporate income less/including the amount (Corporate Profit/Loss) after tax and other	21,77,00	2277,34	(186,106)	(1,41,730)	(418,692)	(392,560)	(127,161)	(2277,34)	(186,106)	(1,41,730)	(418,692)	(392,560)	(127,161)	(2277,34)	(186,106)
Corporate income less/including the amount	21,77,00	2277,34	(186,106)	(1,41,730)	(418,692)	(392,560)	(127,161)	(2277,34)	(186,106)	(1,41,730)	(418,692)	(392,560)	(127,161)	(2277,34)	(186,106)
Profit on Share: Share Capital (Net Profit per Share) (R 100)	44,027	44,027	40,027	40,027	40,027	40,027	40,027	44,027	44,027	40,027	40,027	40,027	40,027	44,027	44,027
Residual Profit/(Loss)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Profit	16,54,619	16,243,89	14,243,89	10,38,841	9,23,047	9,23,047	10,44,207	16,54,619	16,243,89	14,243,89	10,38,841	9,23,047	9,23,047	10,44,207	16,54,619
Long Term Debt to Working Capital	5,08	2,18	5,08	8,08	1,08	1,08	1,08	5,08	2,18	5,08	8,08	1,08	1,08	1,08	1,08
Outstanding Receivables/Payables/Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt Equity Ratio	(3,61)	(4,29)	(2,69)	(3,61)	(4,29)	(4,29)	(3,61)	(3,61)	(4,29)	(2,69)	(3,61)	(4,29)	(4,29)	(3,61)	(3,61)
Operating parameters (in Rands/Share)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Basic	(6,59)	(6,59)	(7,78)	(10,08)	(10,08)	(10,08)	(6,59)	(6,59)	(6,59)	(7,78)	(10,08)	(10,08)	(10,08)	(6,59)	(6,59)
a) Diluted	-	-	(7,78)	(10,08)	(10,08)	(10,08)	(6,59)	(6,59)	(6,59)	(7,78)	(10,08)	(10,08)	(10,08)	(6,59)	(6,59)
Cost Net Redemption Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cost Net Redemption Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cost Net Redemption Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest Service Charge/Note	8,22	6,14	8,22	6,14	8,22	6,14	8,22	8,22	6,14	8,22	6,14	8,22	6,14	8,22	6,14
Interest Service Charge/Note	1,08	1,14	1,027	1,14	1,027	1,14	1,14	1,14	1,14	1,027	1,14	1,027	1,14	1,027	1,14

Notes:

1 The above unaudited Statement & Consolidated Financial Results of the Company for Quarter and for the year ended 30th December 2024 have been reviewed and approved by the Board of Directors of the Company at shareholders meeting held on 24th November 2024.

2 The financial results are available on the Company website at <https://www.chamfrankross.com/annual>.

3 Outstanding Capital of the Company would have been repaid/repurchased and where so considered necessary.

4 The Financial statements (in Rands) and Profit/(Loss) (in Rands) are available on the company's consolidated annual financial statements for the year ended 31st March 2024 on internet address to the Shareholder Accounts, www.chamfrankross.com/annual for the year ended 31st March 2024. Where the company has only performed, both the audited financials and losses to the best of ability comparing to R15,11 course in the year ended March 2022 the net consolidated results are available, where there have a net financials on the annual financial reports.

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		SAMMAAN CAPITAL			
		Sammaan Capital Limited			
		(Formerly Indiabulls Housing Finance Limited)			
		(CIN: L59922012005PLC15092)			
		Extract of Consolidated Unaudited Financial Results			
		for the quarter and half year ended September 30, 2024			
		(Rupees in Crores)			
Sl. No.	Particulars	Quarter ended	Half year ended	Quarter ended	Year ended
		30.09.24 (Reviewed)	30.09.24 (Reviewed)	30.09.23 (Reviewed)	31.03.24 (Audited)
1	Total Income from Operations	2,422.09	6,939.18	2,227.21	8,114.87
2	Net Profit before profit/(loss) Tax, Exceptional and extraordinary items	(3,084.03)	(3,247.81)	67.26	1,306.68
3	Net Profit before profit/(loss) Tax (after Exceptional and extraordinary items)	(3,084.03)	(3,247.81)	67.26	1,306.68
4	Tax Profit or loss (net after tax) (after Exceptional and extraordinary items)	(1,100.72)	(2,413.80)	20.56	1,914.29
5	Total Comprehensive Income for the period (Surplus less Profit for the period) (after tax and Other Comprehensive Income) (after tax)	(6,505.55)	(3,143.09)	56.82	1,532.62
6	Basic Earnings per Share	144.73	143.78	94.25	122.03
7	Earnings per Share (EPS) (not financialised) (the surplus and accumulated operating – Basic Amount in Rs.) LAKHS (Amount in Lakhs)	(84.23) (84.23)	(40.00) (80.00)	8.09 (8.00)	23.36

Notes:

- The above results have been reviewed by the Audit Committee on November 14, 2024 and are being jointly presented at the meeting of the Board of Directors held on November 14, 2024.
- The consolidated results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards (Ind AS) as notified under Section 133 of the Companies Act, 2013 and issued by Institute of Cost Accountants of India, incorporating amendments notified thereunder to Ind AS, and other applicable provisions specifically accepted in India and in conformity with Regulation 33 and Schedule VI of the SEBI Listing Obligations and Disclosure Requirements Regulations, 2015 as amended from time to time.

		(Rupees in Crores)			
Particulars		Quarter ended	Half year ended	Quarter ended	Year ended
		30.09.24 (Reviewed)	30.09.24 (Reviewed)	30.09.23 (Reviewed)	31.03.24 (Audited)
Total Income		7,007.70	1,201.27	1,893.05	7,034.05
Paid Interest Tax		1,54.78	483.52	332.85	1,204.27
Net Profit after Tax		110.51	817.74	246.83	989.82

4. The above is an extract of the audited quarterly / Annual Financial Results that will be disclosed pursuant to Regulation 33 of the SEBI Listing and Other Disclosure Requirements Regulations, 2015. The full text of the Quarterly / Annual Financial Results are available on the Company's website (www.sammaancapital.com) and its website of BSE Ltd. (www.bseindia.com) and NSE (www.nseindia.com).
5. Figures for the prior year / period were restated and it is acknowledged whenever corrected/restatement error is associated with the financial statement Schedule III of RoA.

For and on behalf of the Board of Directors

Registered Office: Block No. 27, 5th Floor, KJS Marg, New Delhi-110001.
Place: Mumbai
Date: November 14, 2024

Chairman
Vivek Chhabra, Managing Director & CEO

		 SAMMAAN FINSERVE Sammaan Finserve Limited (Formerly Indiabulls Commercial Credit Limited) (CIN: U65923DL2000PLC186032)			
		Extract of Financial Results for the quarter and six month ended September 30, 2024			
		(Rupees in Crores)			
Sl. No.	Particulars	Quarter ended	Half year ended	Quarter ended	Year ended
		30.09.24	30.09.24	30.09.23	31.03.24
		(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Total Income from Operations	445.62	875.70	829.01	1,494.73
2	Net Profit/(Loss) for the period before Tax, Exceptional and/or Extraordinary Items	(4,816.10)	(3,712.93)	143.01	543.34
3	Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	(2,816.70)	(3,712.93)	143.01	543.34
4	Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary Items)	(2,696.71)	(2,780.58)	138.05	413.00
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) after period effect and other Comprehensive Income after tax)	(2,797.48)	(2,659.59)	133.54	428.58
6	Pre-tax Statutory Share Capital		247.30		247.30
7	Reserves including Provisional Reserves (as per balance sheet of September 30, 2024)		2,999.66		5,419.35
8	Reserves (excluding Reserves)		3,243.41		2,964.81
9	Net worth		3,297.48		5,207.15
10	Over Capital/(Undercapital) Ratio		4,206.64		7,503.89
11	Outstanding Nonperforming Finance Assets				
12	Cost of Equity Ratio		1.55		1.37
13	Earnings per Share (EPS) before a discretionary bonus EPS for the quarter and six months are not audited/audited Gross (Amount in Rs.) Divided (Amount in Rs.) EPS Value (Amount in Rs.)	(119.33) (119.33) 10.00	(152.29) (152.29) 15.23	0.91 0.91 10.00	10.00 15.67 10.00
14	Capital Requirement Reserve (Ru. in Crores)		4.00		4.00
15	Undrawn Provisions (Reserve (Ru. in Crores))		1.01		1.01
16	Cost to Service Coverage Ratio	Not Applicable, being an NBFC			
17	Interest Service Coverage Ratio	Not Applicable, being an NBFC			

Notes: 1. The above results have been reviewed by the Audit Committee on November 14, 2024 and subsequently approved at the meeting of the Board of Directors held on November 14, 2024.

2. Tax underpaid/ Federal credits of the Company for the quarter and six months ended September 30, 2024 has been provided in accordance with the requirement of Regulation 67 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as amended, from time to time.

3. The above is a extract of the consolidated Quarterly/ Half Annual/ Financial Results had with the Stock Exchanges under Regulation 67 of the SEBI (Listing and Other Disclosures Requirements) Regulations, 2015. The full text of the consolidated Annual/ Financial Results are available on the Company's website (<http://www.indiabullscommercialcredit.com/annual>) and on the website of BSE (<http://www.bseindia.com>) and NSE (<http://www.nseindia.com>).

4. Figures for the six prior period have been brought up to date and if not brought up to date wherever considered necessary.

 SAMMAAN CAPITAL		
Sammaan Capital Limited (Formerly Indiabulls Housing Finance Limited) (as standalone entity) (CIN: L65922DL2005PLC136029)		
Standalone Financial Results for the six months ended September 30, 2024		
Additional Information: Consistent with the provisions of Regulation 24(4) of the SEBI (Listed GSEs) and Disclosure Requirements Regulations, 2015		
Sl. No.	Particulars	As on September 30, 2024
1	Total Equity Funds (Under Debt Securities) + Borrowings (Other than Debt Securities) + Subordinated Liabilities / Total Funding	2.02
2	Total Service Coverage Ratio	Not Applicable, being an NBFC
3	Interest service Coverage Ratio	Not Applicable, being an NBFC
4	Outstanding Redeemable Preference Shares (as a percentage of net worth)	N/A
5	Capital Restriction on Reserves (Rs. in Crores)	0.23
6	Debitors Restrictive Reserves (Rs. in Crores)	140.33
7	Net worth (Rs. in Crores)	20,505.34
8	Net Profit after Tax (Rs. in Crores)	387.14
9	Earnings per Share (EPS) – Basic (Amount in Rs.) + not audited - Other (Amount in Rs.) – not audited	6.08 6.04
10	Current Ratio	Not Applicable, being an NBFC
11	Long term debt to working capital	Not Applicable, being an NBFC
12	Ratio of debt to Accounts receivable ratio	Not Applicable, being an NBFC
13	Current liability ratio	Not Applicable, being an NBFC
14	Total debt to total assets (Debt Securities + Borrowings (Other than Debt Securities) + Subordinated Liabilities / Total Assets)	0.82
15	Debtors turnover	Not Applicable, being an NBFC
16	Inventory turnover	Not Applicable, being an NBFC
17	Operating Margin	Not Applicable, being an NBFC
18	Net profit Margin (Profit after tax / Total Income)	
19		As on Quarter ended 30 September 2024 As on Six months ended 30 September 2024
19	Other Ratios not requested to disclose	0.54% 9.36%
(A)	Total Gross Non Performing Assets (Gross NPA / Loans Book)	3.06%
(B)	Net of Non Performing Assets (Net NPA / Loans Book)	1.81%
(C)	Liquidity Coverage Ratio (LCR) for Q2 FY 25	24.05%
(D)	Capital in risk-weighted average ratio (calculated as per RBI guidelines)	25.85%

 SAMMAAN FINSERVE Sammaan Finserve Limited (Formerly Indiabulls Commercial Credit Limited) (CIN: U65923DL2006PLC150639)		
Unaudited Financial Results for the six months ended September 30, 2024		
Additional Information in Compliance with the provisions of Regulation 22(4) of the SEBI Act relating Obligations and Disclosures Required under Regulation 22(4)		
Sl. No.	Particulars	As on September 30, 2024
1	Debt Equity Ratio (Loan Funds / Own Funds)	1.53
2	Debt Service Coverage Ratio	Not Applicable, being an NBFC
3	Interest Service Coverage Ratio	Not Applicable, being an NBFC
4	Outstanding Redeemable Preference Shares (quantity and value)	N/A
5	Capital Redemption Reserve (Rs. in Crores)	4.00
6	Distribution Redemption Reserve (Rs. in Crores)	1.61
7	Net worth (Rs. in Crores)	3,032.48
8	Net Loss after Tax (Rs. in Crores)	(2,756.31)
9	Settlement per Share (₹10/-), Discount and Dividend (Amount in Rs.)	(113.20)
10	Current Ratio	Not Applicable, being an NBFC
11	Long term debt to working capital	Not Applicable, being an NBFC
12	Bad debts to Annual receivable ratio	Not Applicable, being an NBFC
13	Current liability ratio	Not Applicable, being an NBFC
14	Total debts to total assets (Total Secured + coverages / Other than Debt Securities) + subordinated liabilities / Total Assets	0.57
15	Debt to turnover	Not Applicable, being an NBFC
16	Inventory turnover	Not Applicable, being an NBFC
17	Turnover Margin	Not Applicable, being an NBFC
18	Net Cash Margin (Loan after tax / Total Income)	
For the quarter ended 30 September 2024 For the six months ended 30 September 2024		-432.9819% -523.12%
19	Other Ratios (not subjected to review)	
20	% of Gross Non-Performing Assets (Gross NPA) / Loans Book	1.58%
21	% of Net Non-Performing Assets (Net NPA) / Loans Book	0.69%
22	Capital to risk-weighted assets ratio (Calculated as per RBI specifications)	300.52%
23	Liquidity Coverage Ratio (LCR) for Q2 FY 25	35.50%

