



इंडियन रेलवे फाइनेंस कॉर्पोरेशन लिमिटेड

(भारत सरकार का उद्यम) (सीआईएन L65910DL1986GOI026363)

पंजीकृत कार्यालय: यूजी फ्लोर, ईस्ट टॉवर, एनबीसीसी प्लेस, भीष्म पितामह मार्ग, प्रगति विहार, लोधी रोड, नई दिल्ली - 110003

दूरभाष: +91-011- 24361480 ई-मेल: info@irfc.co.in, वेबसाइट: <https://irfc.co.in>

INDIAN RAILWAY FINANCE CORPORATION LTD.

(A Government of India Enterprise) (CIN: L65910DL1986GOI026363)

Regd. Office: UG Floor, East Tower, NBCC Place, Bhisham Pitamah Marg, Pragati Vihar, Lodhi Road, New Delhi - 110003 Phone: +91-011- 24361480 E-mail: info@irfc.co.in, Website: <https://irfc.co.in/>

No: IRFC/SE/2025-26/16

30th April, 2025

National Stock Exchange of India Limited Listing department, Exchange Plaza, Bandra- Kurla Complex, Bandra (E) Mumbai- 400 051 Scrip Symbol: IRFC	BSE Limited Listing Dept / Dept of Corporate Services, PJ Towers, Dalal Street, Mumbai -400 001 Scrip Code: 543257
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Sub: Newspaper Publications- Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Financial results for the quarter and year ended March 31, 2025

Sir/ Madam,

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time, please find enclosed herewith Newspaper Clippings of the publications in English and regional (Hindi) newspaper(s).

This is submitted for your information and record.

Thanking You,

For Indian Railway Finance Corporation Limited

VIJAY BABULAL
SHIRODE
Digitally signed by VIJAY
BABULAL SHIRODE
Date: 2025.04.30 12:04:14
+05'30'

(Vijay Babulal Shirode)

Company Secretary & Compliance Officer

Encl: As Above

DECLINE ATTRIBUTED TO UNDER RECOVERIES ON SALE OF LPG

BPCL's Q4 net falls 8% on weaker refining margins

ARUNIMA BHARADWAJ
New Delhi, April 29

STATE-OWNED PETROLEUM (BPCL) on Tuesday reported a fall of 8% in its consolidated net profit for the last quarter of the financial year 2024-25 at ₹4,391.83 crore from ₹4,789.57 crore in the same period the previous fiscal. The decline in profit can be attributed to weaker gross refining margins and under recoveries made on the sale of LPG (liquefied petroleum gas).

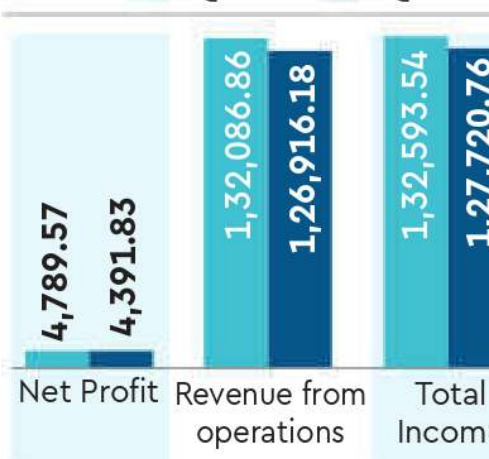
The firm's average gross refining margin (GRM) for the year ended March 31, 2025 is \$6.82 per barrel down from \$14.14 per barrel in FY24.

On a sequential basis, however, the net profit increased by 15.4% from ₹3,805.94 crore in Q3FY25. The quarterly performance is driven by improved refining and marketing margins, strong sales growth, and operational excellence, the company said. BPCL registered a gross refining margin of

REPORT CARD

BPCL Consolidated Q4FY25 results

(₹ crore) Q4FY24 Q4FY25



\$9.20/bbl in the current quarter against a GRM of \$5.60/bbl in Q3FY25.

The firm's revenue from operations during the quarter under review declined by 4% on year to ₹1.27 lakh crore.

In the overall financial year 2024-25, the state-owned OMC registered a fall of as much as 50% in its net profit to ₹13,336.55 crore compared to ₹26,858.84 crore in FY24.

BPCL's operating margin



fell to 4.13% during the last quarter of FY25 compared with 5.26% in the same period a year ago.

For FY25 the operating margin stood at 3.27% against 6.87% in FY24. The company's consolidated domestic market sales grew by 1.8% to 13.42 million tonnes in Q4FY25 from 13.18 million tonnes in Q4FY24.

Refinery throughput also increased to 10.58 million

tonnes during the period from 10.36 million tonnes in Q4FY24. In the financial year 2024-25 BPCL achieved its highest ever throughput of 40.51 million tonnes against 39.93 million tonnes in FY24.

The firm's Board of Directors has recommended a final dividend of ₹5 per equity share of face value of ₹10 each.

BPCL has set the goal for its capex for 2025-26 at around ₹19,000 crore, it has earlier told FE. It also plans to increase the share of petrochemicals in its business mix to 8% of its total portfolio by 2028-29 from the current 2%.

Just recently, the firm also entered into a joint venture agreement with Sembcorp to explore renewable energy and green hydrogen projects across India.

The agreement will also consider projects in green ammonia production and bunkering, emissions reduction for port operations and other emerging green fuel technologies.

Paytm's First Games set to appeal ₹5.7k-cr notice by GST

FE BUREAU
New Delhi, April 29

PAYTM'S GAMING ARM, First Games, will challenge the Goods and Services Tax (GST) authority's show cause notice about its tax liability of ₹5,712 crore, its parent One 97 Communications said in a stock exchange filing on Tuesday.

"In relation to an ongoing GST matter in the online gaming industry for over 18 months, they (First Games Technology) have received a show cause notice, wherein the Directorate General of GST Intelligence has taken a view that GST liability should be computed at 28% on the total entry amount, as against 18% GST paid on the platform fee generated by the gaming firms," One 97 said. One 97's share price closed at ₹870.60 on the BSE on Tuesday. The firm said this is an industry-wide issue where the GST department has sent notices to several gaming firms previously.

Maharashtra, Gujarat lead composite state rankings

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New Delhi, April 29

MAHARASHTRA TOPPED THE overall composite rankings of states prepared by the CareEdge Ratings, with the state leading in the financial development pillar and performing strongly across the economic, fiscal and social pillars.

Maharashtra was followed by Gujarat and Karnataka in the composite ranking. Gujarat's performance is supported by its leading economic rank, along with favourable outcomes in the fiscal and infrastructure pillars.

"This is a quantitative assessment of states' potential in terms of sustainable and equitable growth and is also a reflection of investment attractiveness of these states. The objective of this report is to present a holistic picture that encourages informed decision-making," said Rajani Sinha, chief economist, CareEdge Ratings.

For a comprehensive assessment of the states' overall per-

FISCAL GAUGE

■ Gujarat's performance is aided by its leading economic rank and favourable outcomes



■ Western and southern states dominate the top five rankings, finds study

■ Odisha leads in fiscal rankings faring well in revenue deficit and debt management among others

formance, Care looked at seven pillars, namely economic, fiscal, financial development, infrastructure, social, governance and

environment, covering a total of 50 indicators. As per the study, western and southern states dominate the top five rankings.

Fiscal, economic and financial development pillars are the strong points for western states, while the southern states performed well across the economic, financial development, environment, and governance pillars. Goa topped the ranking in Group B (north-east, hilly & small states) with a strong score for financial development, infrastructure, social, fiscal and economic pillars.

In economic rankings, Gujarat topped the economic pillar aided by a strong performance in per capita GSDP, foreign direct investment (FDI) as a percentage of GSDP, and gross fixed capital formation (GFCF) for industries. In fiscal rankings, Odisha led the states by faring well in terms of revenue deficit, interest payments (% revenue), debt management, outstanding liabilities and guarantees.

Private investments must for healthcare self-reliance: Nadda

MANU KAUSHIK
New Delhi, April 29

IF INDIA HAS to become self-reliant in healthcare, the public and private institutions have to work hand in hand, Union health minister JP Nadda said on Tuesday. "To achieve the goal of Viksit Bharat 2047, public-private partnership (PPP) is necessary. Through PPP, we are increasing the number of government institutions. At the same time, private sector is playing a crucial role. Our goal is to provide quality healthcare which is also affordable and accessible," he said.

Speaking at the inauguration of Max Super Speciality Hospital here, the minister said that on some key parameters like IMR (infant mortality rate), MMR (maternal mortality rate), and under-5 mortality rate, India is recording a sharp decline which is more than dou-

ble of the global percentage fall. He said that through the National Health Policy 2017, India has developed an inclusive and holistic healthcare system.

"Earlier, the approach was curative but now the government is focused on providing healthcare which is preventive, curative, palliative and rehabilitative. On the preventive side, we are screening every person (at 30) for oral, breast and cervix cancer, hypertension, diabetes and mental health issues," Nadda said.

A recent Lancet study shows that timely access to cancer treatment increased by 90% among those enrolled under Pradhan Mantri Jan Arogya Yojana (PM-JAY).

While highlighting a steep rise in the number of medical colleges and MBBS seats over the past 11 years, the minister said that the present focus is to encourage medical value tourism.

To achieve the Viksit Bharat 2047 goal, PPP is necessary, said Nadda

SBI to enhance banking services at 26 land ports

FE BUREAU
New Delhi, April 29

STATE BANK OF INDIA (SBI) on Tuesday signed a memorandum of understanding with the Land Ports Authority of India (LPAI) to strengthen banking services infrastructure across 26 land ports bordering neighbouring countries.

LPAI currently operates 15 land ports across 8 border states adjoining Nepal, Bangladesh, Bhutan, and Myanmar, with 11 more ports sanctioned across states including UP, Bihar, Mizoram, Uttarakhand, and West

Bengal. These land ports are handling trade volumes of ₹70,952 crore and total passenger movement via these transit points had been over 3 million in 2023-24 and over a decade there is 15-fold rise in trade and 18-fold rise in passenger movement.

These land ports are going to play a very pivotal role in international trade and SBI's presence at these sites will not only contribute towards business growth but also will have a remarkable imprint on the financial landscape of the country while India aspires for Viksit Bharat by 2047.

LOSS OF SHARE

COLGATE-PALMOLIVE (INDIA) LIMITED
(Registered Office: Colgate Research Centre, Main Street, Hiranandani Gardens Powai, Mumbai, Maharashtra, India, 400076)

TO WHOMSOEVER IT MAY CONCERN

NOTICE is hereby given that the certificates for the undermentioned securities of the Company have been lost and the holder of the said securities have applied to the Company to issue duplicate certificates.

Name of the Holder	Folio Number(s)	Face Value	Certificate Number(s)	Distinctive Number(s) Start - End	Number of Shares
Ms. Damini Passi	D12257	1	2009307	10770616-10770815	200
Ms. Damini Passi	D12257	1	2052984	136816131-136816330	200

The Public are hereby cautioned against purchasing or dealing in any way with the above referred share certificates.

Any person who has any claim in respect of the said share certificates should lodge such claim with the Company or its Registrar and Transfer Agents: **MUFG Intime India Private Limited** 247 Park, C-101, 1 Floor, L. B. S. Marg, Vikhroli (W) Mumbai-400083. TEL: 8108116767 within 15 days of publication of this notice after which no claim will be entertained, and the Company shall proceed to issue with the Duplicate Share Certificates.

New Delhi
April 30, 2025

Damini Passi



NATIONAL BOOK TRUST, INDIA

Ministry of Education, Government of India
5 Institutional Area, Phase-II, Vasant Kunj, New Delhi-110 070

NOTICE

TO CALL SPECIAL RATE OF INTEREST FOR SHORT TERM INVESTMENT

NBT-India invites proposal for **Special Rate of Interest on Short-Term Financial Investment** from all scheduled banks on **Callable and Non-Callable basis** for a period of one year which will be valid upto 14th May, 2025.

For detailed format for submission of rates and other details please visit: www.nbtindia.gov.in

Quotation to be submitted latest by **09-05-2025 upto 2:00 pm** by email at accounts@nbtindia.gov.in & acsectionnbt@gmail.com

cbc 21103/12/0004/2526

FDC LIMITED
(CIN: L24239MH1940PLC003176)
Registered Office: B-8, M.I.D.C. Industrial Estate, Waluj - 431136,
Dist. Chhatrapati Sambhaji Nagar (Aurangabad), Maharashtra, India.
Tel. No. +91 240 255 4407, Website: www.fdcindia.com,
Email: investors@fdcindia.com

Public Notice
(Under paragraph 21(2) of Drugs and Price Control Order, 2013)

Name of the Company: FDC Limited
Address: 142/48, S.V.Road, Jogeshwari (W), Mumbai - 400102.
CIN No.: L24239MH1940PLC003176
Website: www.fdcindia.com
E-mail: fdc@fdcindia.com
Phone No. 022-26780652/2653/2656

Attention of general public is drawn to the fact that **FDC Limited**, having registered office at aforesaid address is manufacturing/marketing below mentioned scheduled formulations (herein after referred as "medicine") namely:

FUNGOTEK CREAM 1% 10G (Terbinafine 1% Cream)

FDC Limited wants to discontinue and stop the manufacture/marketing of the above said products after a period of six month from the date of this notice.

After discontinuation of the above medicine, the same may not be available in the market. Therefore, patients using such medicine may consult their doctor for prescribing alternate medicine. All the doctors/Medical Personals may also make note of this.

Name of the Authorised Person: Mayank Tikha
Designation: AVP - Sales & Marketing Strategy, BD & Commercial Excellence.
Name of the Company: FDC Limited

Date: 29th April, 2025
Place: Mumbai

INDIAN RAILWAY FINANCE CORPORATION LIMITED
(A NAVRATNA CPSE UNDER MINISTRY OF RAILWAYS)
CIN: L65910DL1986GOI026363
Regd. Office: UG Floor, East Tower, NBCC Place, Bhisham Pitamah Marg, Pragati Vihar, Lodhi Road, New Delhi-110003
Phone: 011-24361480, Email: investors@irfc.co.in, Website: <https://irfc.co.in>

Future on Track

Statement of Audited Financial Results for the Quarter and Year ended March 31, 2025

The financial results were reviewed by the Audit Committee and approved and taken on record by the Board of Directors at their respective meeting held on 28th April 2025. These have been audited by the Statutory Auditors of the company, M/s O P Tolia & Co, Chartered Accountants.

The full format of the quarter and year ended 31st March 2025 financial results is available on the website of the stock exchanges (www.bseindia.com and www.nseindia.com) and the website of the Company (<https://irfc.co.in>) and can be accessed by scanning the QR Code.

Place : New Delhi
Dated : 28.04.2025

Note: The above intimation is in accordance with Regulation 33, 52 read with Regulation 47(1) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

Sd/-
(Manoj Kumar Dubey)
Chairman and Managing Director & CEO
DIN: 07518387

VISHAL MEGA MART LIMITED
(Formerly known as Vishal Mega Mart Private Limited)
CIN: L51909HR2018PLC073282
Registered Office: Plot No. 184, Fifth Floor, Platinum Tower, Udyog Vihar, Phase-1, Gurugram, Haryana, India, 122016
Phone: +91-124-4980000, Fax: +91-124-4980001, Website: <https://www.aboutvishal.com/> Email: secretarial@vishalwholesale.co.in

STATEMENT OF AUDITED FINANCIAL RESULTS (STANDALONE & CONSOLIDATED) FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

The Board of Directors of Vishal Mega Mart Limited ("the Company") at the meeting held on April 29, 2025, approved the Audited Financial Results (Standalone & Consolidated) of the Company for the quarter and year ended March 31, 2025 ("the Results").

The Results along with the Auditor's Report, have been posted on the website of Stock Exchanges (www.bseindia.com and www.nseindia.com) and Company's website at <https://www.aboutvishal.com/> and can be accessed by scanning the QR Code.

For and on behalf of the Board of Directors
Vishal Mega Mart Limited
Sd/-
Gunender Kapur
Managing Director & Chief Executive Officer
DIN: 01927304

Place: Gurugram
Date: April 29, 2025

Note: The above information is in accordance with Regulation 33 read with Regulation 47(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.

Growth-Steady FUTURE-READY

ADVANCES
17%
(Y-o-Y)

CASA
36.9%
(FY25)

NIM
4.2%
(FY25)

ROA
1.4%
(FY25)

NET NPA
1.3%
(FY25)

38%
(Y-o-Y)
DISBURSEMENT

25.4%
(FY25)
CAR

3.9%
(FY24)

1.3%
(FY24)

1.4%
(FY24)

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

(₹ in Crores)

Sr. No.	Particulars	Quarter Ended		Financial Year Ended	
		March 31, 2025 (Audited)	March 31, 2024 (Audited)	March 31, 2025 (Audited)	March 31, 2024 (Audited)
1	Gross Advances	7,184	6,160	7,184	6,160
2	Deposits	8,323	7,478	8,323	7,478
3	Net Worth	1,334	1,190	1,334	1,190
4	Profit After Tax	34	28	132	112

a) The above results have been approved by the Board of Directors in the meeting held on April 29, 2025.

b) The detailed financial results are available at www.capitalbank.co.in

For and on Behalf of the Board of Directors
of **Capital Small Finance Bank Limited**
Sd/-
Sarvjit Singh Samra
Managing Director (DIN: 00477444)

Date: April 29, 2025
Place: Jalandhar

Capital Small Finance Bank

Vishwas Se Vikas Tak

Capital Small Finance Bank Limited (CIN: L65110PB1999PLC022634)
Regd. & Head Office: "MIDAS Corporate Park", 3rd Floor, 37 G.T. Road, Jalandhar, Punjab, INDIA - 144 001 Tel.: 0181-505 1111, 505 2222
www.capitalbank.co.in | investorrelations@capitalbank.co.in

Adfactors 35/2025

epaper.financialexpress.com

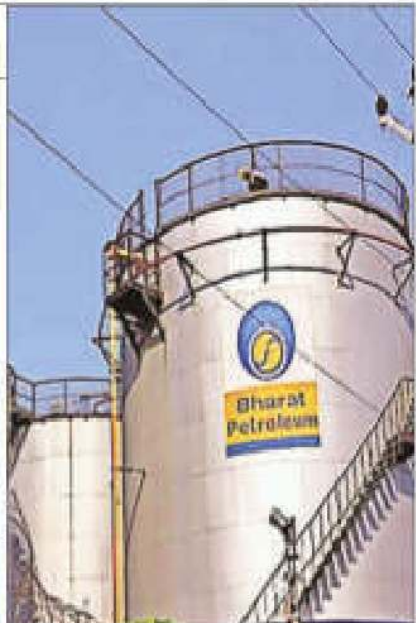
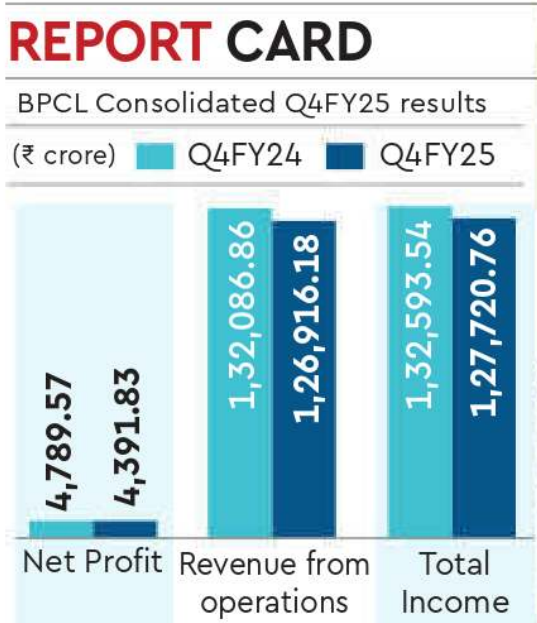
New Delhi

Adfactors 35/2025

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ARUNIMA BHARADWAJ
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"This is a quantitative assessment of states' potential in terms of sustainable and equitable growth and is also a reflection of investment attractiveness of these states. The objective of this report is to present a holistic picture that encourages informed decision-making," said Rajani Sinha, chief economist, CareEdge Ratings. For a comprehensive assessment of the states' overall performance, Care looked at seven pillars, namely economic, fiscal, financial development, infrastructure, social, governance and environment, covering a total of 50 indicators. As per the study, western and southern states dominate the top five rankings. Fiscal, economic and financial development pillars are the strong points for western states, while the southern states performed well across the economic, financial development, environment, and governance pillars. Goa topped the rankings in Group B (north-east, hilly & small states) with a strong score for financial development, infrastructure, social, fiscal and economic pillars.

FISCAL GAUGE

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■ Odisha leads in fiscal rankings faring well in revenue deficit and debt management among others

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FDC LIMITED
(CIN: L24239MH1940PLC003176)
Registered Office: B-8, M.I.D.C. Industrial Estate, Waluj - 431136, Dist. Chhatrapati Sambhaji Nagar (Aurangabad), Maharashtra, India.
Tel. No. +91 240 255 4407, Website: www.fdcindia.com, Email: investors@fdcindia.com

Public Notice
(Under paragraph 21(2) of Drugs and Price Control Order, 2013)

Name of the Company: FDC Limited

Address: 142/48, S.V.Road, Jogeshwari (W), Mumbai - 400102.

CIN No.: L24239MH1940PLC003176

Website: www.fdcindia.com

E-mail: fdc@fdcindia.com

Phone No. 022-26780652/2653/2656

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FUNGOTEK CREAM 1% (Terginafine 1% Cream)

FDC Limited wants to discontinue and stop the manufacture/marketing of the above said products after a period of six month from the date of this notice.

After discontinuation of the above medicine, the same may not be available in the market. Therefore, patients using such medicine may consult their doctor for prescribing alternate medicine. All the doctors/Medical Personals may also make note of this.

Name of the Authorised Person: Mayank Tiksha
Designation: AVP - Sales & Marketing Strategy, BD & Commercial Excellence.
Name of the Company: FDC Limited

Date: 29th April, 2025
Place: Mumbai

INDIAN RAILWAY FINANCE CORPORATION LIMITED
(A NAVRATNA CPSE UNDER MINISTRY OF RAILWAYS)
CIN: L65910DL1986GOI026363
Regd. Office: UG Floor, East Tower, NBCC Place, Bhisham Pitamah Marg, Pragati Vihar, Lodhi Road, New Delhi-110003
Phone: 011-24361480, Email: investors@irfc.co.in, Website: https://irfc.co.in

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Sd/-
(Manoj Kumar Dubey)
Chairman and Managing Director & CEO
DIN: 07518387

Place : New Delhi
Dated : 28.04.2025

Note: The above intimation is in accordance with Regulation 33.52 read with Regulation 47(1) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

Veefin Solutions Limited

Revenue

Up By

221.85%

FY25 (Y-on-Y)

EBITDA

Up By

141.68%

FY25 (Y-on-Y)

PAT

Up By

80.81%

FY25 (Y-on-Y)

Extract of Standalone and Consolidated Audited Financial Results For H2 and FY25

CIN: L72900MH2020PLC347893
Statement of Standalone and Consolidated Audited Results for H2 & FY25
All amounts are ₹ in Lakhs unless otherwise stated (Except Earning Per share)

Sr No.	Particulars	Standalone				
		Half Year		Full year		
		Mar 31, 2025	Sep 30, 2024	Mar 31, 2024	Mar 31, 2025	Mar 31, 2024
1	Total Income from operations	2,464.09	1,267.83	1,492.04	3,731.92	2,075.99
2	Profit/Loss before exceptional and extraordinary items and taxes	1,259.44	1,45.73	729.98	1,405.17	791.08
3	Profit/Loss before taxes (after exceptional and extraordinary items)	1,259.44	1,45.73	729.98	1,405.17	791.08
4	Profit/Loss after taxes (after exceptional and extraordinary items)	872.28	142.76	530.1	1,115.04	563.85
5	Total Comprehensive Profit/(Loss) for the period	972.28	142.76	530.1	1,115.04	563.85
6	Paid-up Equity Share Capital	-	-	-	2,274.9	2,257.27
7	Reserve (excluding revaluation reserve)	-	-	-	12,942.48	9,639.04
8	Basic EPS (₹)	4.30	0.63	2.57	4.93	2.74
9	Diluted EPS (₹)	3.90	0.58	2.34	4.51	2.51

Consolidated						
Sr No.	Particulars	5,950.88	1,908.88	1,591.79	7,858.76	2,497.21
1	Total Income from operations	5,950.88	1,908.88	1,591.79	7,858.76	2,497.21
2	Profit/Loss before exceptional and extraordinary items and taxes	1,634.50	416.97	841.7	2,051.47	966.83
3	Profit/Loss before taxes (after exceptional and extraordinary items)	1,634.50	416.97	841.7	2,051.47	966.83
4	Profit/Loss after taxes (after exceptional and extraordinary items)	1,212.57	413.35	641.56	1,625.92	739.34
5	Total Comprehensive Profit/(Loss) for the period	985.93	352.4	642.31	1,338.33	740.09
6	Paid-up Equity Share Capital	-	-	-	2,274.90	2,257.27
7	Reserve (excluding revaluation reserve)	-	-	-	42,290.16	9,890.53
8	Basic EPS (₹)	4.36	1.56	3.1	5.92	3.6
9	Diluted EPS (₹)	3.96	1.43	2.79	5.41	3.29

**** EPS is not annualized for H2 FY25, H1 FY25 and H2 FY24.**

Notes:

i. **Basis of preparation:** The above consolidated audited financial results of Veefin Solutions Limited ("the Holding Company") and its subsidiaries (the Holding Company along with subsidiaries together referred to as "the Group") for the half year and financial year ended March 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on April 28, 2025. The above consolidated audited financial results of the Group are prepared in accordance with the recognition and measurement principles laid down in Accounting Standards, as prescribed under section 133 of the Companies Act, 2013 as amended and other recognised accounting principles generally accepted in India and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The consolidated audited financial results for the half year and financial year ended March 31, 2025 have been reviewed by Statutory Auditors of the Company.

ii. **Incorporation:** On August 9, 2024, the Holding Company has invested ₹s. 5.09 lakhs to form a new company Veefin Capital Private Limited (VCP) acquiring 91% shareholding. The investment is accounted for as subsidiary in the consolidated financial statements of the Group.

iii. **ESOP:** During the year ended 31st March, 2025, the Company has allotted 4,84,581 equity shares of ₹s. 10 each pursuant to exercise of Stock Option by certain employees.

iv. **Segment:** The group provides end to end digital lending solutions, software development services and technology automations to banks and other financial institutions. During the year, Nitgo Tech Private Limited was acquired with effect from September 27, 2024 which provides IT related services. Since the entity was acquired in mid year, there are no comparatives for previous periods.

v. **Others/General:** As per MCA Notification dated February 16, 2015 Companies whose shares are referred to in Chapter XB of SEBI (Issue of Capital and Disclosure Requirements) Regulation 2009, are exempted from the compulsory requirement of adoption of Ind AS Earning Per Share: EPS is calculated on the weighted average of the share capital received by the Company. Half yearly EPS is not annualized. The figures for the half year ended March 31, 2025 and March 31, 2024 are the balancing figures between the audited figures in respect of full financial year and the published year-to-date figures upto half year of relevant financial year. The figures of previous period have been re-grouped or re-arranged, wherever considered necessary.

Place : Mumbai
Date : April 29, 2025

For And On Behalf Of The Board Of Directors
Veefin Solutions Limited

Mr. Raja Debnath
Chairman & Managing Director
DIN : 07658567

Mr. Gautam Vijay Udani
Whole Time Director
DIN : 03081749

Corporate Identity Number: U72900MH2020PLC347893
Registered office : Global One 252, 2nd Floor, LBS Marg Kurla West, Mumbai 400070
Email: accounts@veefin.com | Website: www.veefin.com | Phone: +91 9004917712

Growth-Steady

FUTURE-READY

↑

ADVANCES

17%

(Y-o-Y)

↑

CASA

36.9%

(FY25)

↑

NIM

4.2%

(FY25)

↑

ROA

1.4%

(FY25)

↑

NET NPA

1.3%

(FY25)

38%

(Y-o-Y)

DISBURSEMENT

25.4%

(FY25)

CAR

3.9%

(FY24)

1.3%

(FY24)

1.4%

(FY24)

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

(₹ in Crores)

Sr. No.	Particulars	Quarter Ended		Financial Year Ended	
		March 31, 2025 (Audited)	March 31, 2024 (Audited)	March 31, 2025 (Audited)	March 31, 2024 (Audited)
1	Gross Advances	7,184	6,160	7,184	6,160
2	Deposits	8,323	7,478	8,323	7,478
3	Net Worth	1,334	1,190	1,334	1,190
4	Profit After Tax	34	28	132	112

a) The above results have been approved by the Board of Directors at the meeting held on April 29, 2025.

b) The detailed financial results are available at www.capitalbank.co.in

Capital Small Finance Bank

Vishwas Se Vikas Tak

Capital Small Finance Bank Limited (CIN: L65110PB1999PLC022634)
Regd. & Head Office: "MIDAS Corporate Park", 3rd Floor, 37 G.T. Road, Jalandhar, Punjab, INDIA - 144 001 Tel.: 0181-505 1111, 505 2222
www.capitalbank.co.in | investorrelations@capitalbank.co.in

For and on Behalf of the Board of Directors
of **Capital Small Finance Bank Limited**
sd/-
Sarvjit Singh Samra
Managing Director (DIN: 00477444)

Date: April 29, 2025
Place: Jalandhar

Scan for detailed financials

epaper.financialexpress.com

Aulfactors 35/2025

Delhi dermatology body unable to verify member's credentials

Roma Rana
@timesofindia.com

New Delhi: Forget patients being able to suss out doctors and their credentials, even a doctors' association struggles to find out if a fellow doctor has a valid degree or specialisation. The Delhi branch of the Indian Association of Dermatologists, Venereologists and Leprologists (IADVL) is unable to verify if a life member of the association is a genuine dermatologist with a valid MBBS degree and specialisation in dermatology.

Speaking to TOI, the doctor in question, Dr T A Rana, who has a thriving practice in Noida, vehemently denied there was any controversy regarding his qualification. "The confusion was created because I chose to change my name from Tausif Ahmed Khan to Tausif Ahmed Rana in my passport in 2013-12," he said.

Tausif Ahmed Khan who, in 2010, registered his MBBS degree obtained in 2006. If he then specialised in dermatology, it would take two to three more years. No additional qualification shows up for this registration number. The Constitution of Indian Association of Dermatologists, Venereologists and Leprologists Delhi specifies that the eligibility criteria for life membership is postgraduate qualification in dermatology. Dr Rana claims that he had submitted all his qualifications when he became a member. However, according to Dr Hanasanku Gupta, the secretary of the Delhi branch, he had become a member in 2005-06 when everything was done manually. "These records cannot be found. He was given a chance to submit copies of his certificates, which he has not done yet. The executive committee has passed a resolution for his removal from the association. It has to be ratified in the general body meeting, after which the decision is conveyed to the national association. We haven't complained to the Delhi Medical Council because he is registered with the UP Medical Council and practising in Noida," said Dr Gupta.

Dr Rana said the controversy was created by a few people in the Delhi state branch who were jealous of the success of the association he established called Face Aesthetic Dermatologists Society-EADS and that he would take them to court for this.

Ghaziabad: A 30-year-old NHAI route patrol officer, who had stopped to help a motorist whose car had broken down on the Delhi-Meerut Expressway, was crushed to death Sunday morning after a mini truck overturned on him.

30-year-old NHAI patrol officer helping with breakdown on DME, run over

The cops said a Scorpio, hurtling from Delhi, had hit the truck (UP4KT3023) travelling ahead near the Siddhant Vihar exit around 8 am. Due to the collision, the truck overturned and landed right on the spot where NHAI officer Pawan Kumar was standing, crushing him. Kumar died at the spot.

Police said three persons—Akshay, Sachin and Devansh—who were in the Scorpio also suffered minor injuries in the crash and were released after treatment. It is not immediately clear who was at the wheel when the car hit the truck.

ACP Ravi Bhatnagar told TOI that the NHAI officer—Kumar and his two colleagues Rajat and Anshu—had received an alert that a Fortuner had broken down on the DME and reached the spot to help the driver pull over the SUV.

An FIR was registered against the driver of the Scorpio, with a temporary registration plate (TG22GH10092), under RNS section 201 crash driving, 304 causing death by negligence, 302 (causing grievous hurt by endangering life or personal safety of others), and 304A (causing death by negligence) under the amount of Rs 50 lakh after a complaint was submitted by Kumar's brother Jai Prakash, a resident of Badli.

TVS MOTOR COMPANY LIMITED



Regd office: 'Chaitanya', No. 12, Khader Nawaz Khan Road, Nungambakkam, Chennai 600 006
Website: www.tvsmotor.com Telephone No: (044) 28332115 Email: contactus@tvsmotor.com
CIN:L35921TN1002PLC022945

STATEMENT OF STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2025

(In Crores)

Sl. No.	Particulars	Standalone		Consolidated	
		Quarter ended 31.03.2025	Year ended 31.03.2025	Quarter ended 31.03.2025	Year ended 31.03.2025
		Unaudited	Audited	Unaudited	Audited
1	Total income from operations	9,550.44	8,168.84	35,251.32	31,775.37
2	Net Profit / (Loss) for the period (before Tax, Exceptional items)	1,111.98	671.83	3,628.79	2,780.65
3	Net Profit / (Loss) for the period before tax (after Exceptional items)	1,111.98	671.83	3,628.79	2,780.65
4	Net Profit / (Loss) for the period after tax (after Exceptional items)	852.12	485.43	2,710.54	2,083.00
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	892.58	473.16	2,743.10	2,063.29
6	Paid up equity share capital (Face value of Rs 1/- each)	47.51	47.51	47.51	47.51
7	Reserves (excluding Revaluation Reserve)	-	-	8,880.14	7,681.53
8	Secured Premium Account	-	-	-	-
9	Net Worth	9,966.18	7,725.90	9,966.18	7,725.90
10	Outstanding Debt	1,441.38	1,027.61	1,441.38	1,027.61
11	Outstanding redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio (Times)	0.15	0.13	0.15	0.13
13	Earnings Per Share (Face value of Rs. 1/- each) (not annualised) (for continuing and discontinued operations)	17.94	10.22	57.05	43.84
14	Capital Redemption Reserve	-	-	-	-
15	Debt Service Coverage Ratio (Excluding NBFC Subsidiary) (Times)	7.13	5.18	5.36	2.52
16	Interest Service Coverage Ratio (Excluding NBFC Subsidiary) (Times)	37.22	25.15	30.65	21.64
17	Current Ratio (Times)	0.60	0.64	0.60	0.64
18	Long term debt to working capital (Times)	-	-	-	-
19	Bad debts to Accounts Receivable ratio (Times)	-	-	-	-
20	Current liability ratio (Times)	0.84	0.76	0.84	0.79
21	Total debt to total assets ratio (Times)	0.09	0.05	0.09	0.05
22	Debtors Turnover ratio (Times)	28.08	27.86	28.08	27.85
23	Inventory Turnover ratio (Times)	16.84	17.97	16.84	17.97
24	Operating Margin (%)	14.0	11.3	12.3	11.1
25	Net Profit Margin (%)	8.9	5.5	7.5	5.5

Notes:
1. The above is an extract of the detailed format of 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 financial results are available on the Stock exchange websites (www.bseindia.com and www.nseindia.com) and on Company's website (www.tvsmotor.com).
2. Figures for the previous periods have been regrouped, wherever necessary, to conform to the current period's classification.
3. The detailed Financial Results of the Company for the year ended 31st March 2025 can be accessed through the below QR code.



For TVS MOTOR COMPANY LIMITED
Prof. Sir Ralf Dieter Speth
Chairman

Date : 23th April 2025

Narendra Modi
Prime Minister

Devendra Fadnis
Chief Minister

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www.mdcindia.org
gmindia@mdcindia.org

INDIAN RAILWAY FINANCE CORPORATION LIMITED

(A MAHATMA CPSE UNDER MINISTRY OF RAILWAYS)

CIN: L55910DL1986GG025383

Regd. Office: UG Floor, East Tower, NBCC Plaza, Bhikhan Pitamah Marg, Pragati Vihar, Lodhi Road, New Delhi-110003

Phone: 011-24361480, Email: investors@irfc.co.in, Website: https://irfc.co.in

Extract of Statement of Audited Financial Results for the quarter and year ended 31st March 2025

Sl. No.	Particulars	Quarter Ended		Year Ended	
		31.03.2025	31.03.2024	31.03.2025	31.03.2024
		(Audited)	(Unaudited)	(Audited)	(Audited)
(i)	Revenue from Operations	6,722.43	6,763.69	5,474.58	27,162.14
(ii)	Net Profit for the period (before Tax and Exceptional items)	1,681.67	1,630.66	1,717.32	6,602.80
(iii)	Net Profit for the period before tax (after Exceptional items)	1,681.67	1,630.66	1,717.32	6,602.80
(iv)	Net Profit for the period after tax (after Exceptional items)	1,681.67	1,630.66	1,717.32	6,602.80
(v)	Total Comprehensive Income for the period (comprising Profit for the period after tax and Other Comprehensive Income after tax)	1,686.99	1,627.62	1,729.08	6,686.33
(vi)	Paid up Equity Share Capital (Face Value of Rs. 10/- Per Share)	13,068.31	13,068.51	13,068.51	13,068.51
(vii)	Other Equity Excluding Revaluation Reserves as per balance sheet	29,659.26	38,577.75	35,110.06	26,699.26
(viii)	Net Worth	52,667.77	52,046.26	52,178.57	49,778.57
(ix)	Paid up Debt Capital/Outstanding Debt	4,12,128.40	4,86,523.94	4,12,632.10	4,12,632.10
(x)	Debt Equity Ratio	7.83	7.81	8.38	7.83
(xi)	Earnings Per Share (of Rs. 10 each)	-	-	-	-
	- Basic (Rs.)	1.29	1.25	1.32	4.98
	- Diluted (Rs.)	1.29	1.25	1.32	4.98

Notes:
1. The above financial results were reviewed by the Audit Committee and approved and taken on record by the Board of Directors at their respective meeting held on 28th April 2025. These have been audited by the Statutory Auditors of the company, M/s C.P. Bhatia & Co. Chartered Accountants.
2. The above is an extract of the detailed format for the quarter and year ended 31st March 2025 financial results. Filed with the stock exchange under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarter and year ended 31st March 2025 financial results is available on the website of the stock exchanges (www.bseindia.com and www.nseindia.com) and the website of the company (https://irfc.co.in).
3. Shareholders holding shares in dematerialised mode are requested to update their records such as tax residential status, and permanent account number (PAN), mobile numbers and other details with the relevant depositories through their depository participants. Shareholders holding shares in physical mode are requested to furnish details to the Company's Registrar and Share Transfer Agent, M/s. Bhatia Finance & Computer Services (P) Ltd at irfc@bhatiafinance.com. Member(s) are also requested to register/update their e-mail ID with company at investors@irfc.co.in/Company participants/Company's Registrar & Share Transfer Agent at irfc@bhatiafinance.com which will be used for sending official documents through e-mail facilities.
4. Current financial results have been presented in INR. Crores and accordingly previous period results have also been converted to INR. Crores. Further, previous periods figures have been regrouped/reclassified wherever considered necessary.
5. The company is not having subsidiary/associate/joint venture company(s) as on 31st March 2025. Accordingly, the company is not required to prepare consolidated financial results.
6. Shareholders are requested to cast their unpaid/unreceived dividend, if any by virtue of Company's Registered Office or email at investors@irfc.co.in to the R.A. of the Company at r.fadnis@bhatiafinance.com. Dividends if not encashed for a consecutive period of seven (7) years lying with the Companies under dividend accounts, are liable to be transferred to the Investor Education and Protection Fund ("IEPF") along with shares in respect of such unclaimed dividends.

Place : New Delhi
Date : 23.04.2025

(Mansi Kumar Dubey)
Chairman and Managing Director & CEO
DIN: 07516567

