

## Board Meeting Intimation

**BANK OF INDIA - ALKAPURI BRANCH**  
45, Gautam Nagar Society, Race Course Circle, Alkapuri,  
Vadodara-390007. Tel. No. : 0265-2331805, 2357871  
Email : Alkapuri.Vadodara@bankofindia.co.in

**APPENDIX-IV POSSESSION NOTICE [See Rule 8(1)]**  
(For immovable property)

The Authorised Officer of the Bank of India under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice dated 16.01.2018 calling upon the Borrower M/s. Morfan Bakers (Proprietor) : Mr. Divyesh Bipinchandra Modi and Guarantors Shri Prakash Bipinchandra Modi and Smt. Bhanuben Bipinchandra Modi to repay the amount mentioned in the notices aggregating Rs. 7,19,270.24 ps (Rupees Seven Lacs Nineteen Thousand Two Hundred Seventy and Paise Twenty Four) + Int. For term loan, (contractual dues up to 16.01.2018) with further interest thereon as mentioned in the notice, and all costs, charges and expenses incurred by the Bank till repayment within 60 days from the date of receipt of the said notice.

The Borrower/Guarantors having failed to repay the amount, notice is hereby given to the Borrower/Guarantor and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him under Sub Section (4) of Section 13 Act read with rule 8 of the Security Interest Enforcement Rules 2002 on this **1st day of November of the year 2018**.

The Borrower/Guarantors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Bank of India for an amount of **Rs. 7,19,270.24 + int. for Term Loan, (Rupees Seven Lacs Nineteen Thousand Two Hundred Seventy and Paise Twenty Four)** (contractual dues up to 16.01.2018) with further interest thereon as mentioned in the notice, and all costs, charges and expenses incurred by the Bank till repayment.

The borrower's attention is invited to the provisions of sub-section (8) of section 13 of the SARFAESI Act, in respect of time available, to redeem the secured assets.

**DESCRIPTION OF THE IMMOVABLE PROPERTY**  
All that part and parcel of the property owned by Mr. Divyesh Bipinchandra Modi being property situated at Shop No. 10 area 24.61 Sq. Mtrs. on Ground Floor, Ronak Plaza, Manjalpur, Vadodara, Dist. Vadodara, Gujarat.

Sd/-  
Date : 01.11.2018  
Place : Vadodara  
Authorised Officer  
Bank of India

**JHAVERI CREDITS AND CAPITAL LIMITED**  
CIN: L65910G1993PLC020371  
Reg. Office: 301, Payal Towers-II, Sayajigunj, Vadodara-390020  
Website: www.jhavericommodity.com,  
E-mail: igc@jhaveritrade.com, Contact No.: 0265-2226201

**NOTICE**  
NOTICE is hereby given pursuant to Regulation 29 (1) (a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 a meeting of the Board of Directors of the Company M/s. Jhaveri Credits and Capital Ltd. will be held on 14<sup>th</sup> November, 2018, Wednesday at the Registered Office of the Company, interalia to consider and take on record the unaudited financial results for the quarter & Half year ended on 30.09.2018.

For Jhaveri Credits & Capital Limited  
Kamlesh J. Jhaveri  
Whole time Director  
DIN: 00266242

Place: Vadodara  
Date: 05.11.2018

contact for  
**FINANCE**  
advertisement  
Sahil Dabhi  
9558819956  
079-26577747

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**RENAISSANCE JEWELLERY LTD.**  
CIN L36911MH1989PLC054498  
Regd Office : Plot Nos. 36A & 37, SEEPZ-SEZ, Andheri (East), Mumbai - 400 096.

**EXTRACT OF STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER / SIX MONTHS ENDED SEPTEMBER 30, 2018**

(₹ in Lakhs)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		Sept 30, 2018 Unaudited	June 30, 2018 Unaudited	Sept 30, 2017 Unaudited	Sept 30, 2018 Unaudited	Sept 30, 2017 Unaudited	March 31, 2018 Audited
1	Total Income from Operations (net)	59,648.52	45,730.93	38,418.57	1,05,379.45	76,190.23	1,82,885.07
2	Net Profit before tax and Exceptional items	2,435.49	1,516.50	1,995.75	3,951.99	3,129.33	7,467.59
3	Net Profit after tax and Exceptional items	2,195.48	1,169.35	1,692.94	3,364.83	2,582.34	6,379.07
4	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax)]	(837.23)	1,048.44	1,434.15	21.21	2,726.50	4,415.58
5	Equity Share Capital (Face Value of ₹ 10/- each)	1,868.30	1,868.30	1,887.94	1,868.30	1,887.94	1,868.30
6	Earning Per Share EPS (of ₹ 10/- each not annualised)						
	Basic	11.63	6.27	9.06	17.89	13.80	34.10
	Diluted	11.63	6.27	9.06	17.89	13.80	34.10

**NOTES:**  
1. The above Unaudited financial results were reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on November 05, 2018.  
2. The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly financials results are available on the websites of Stock Exchanges [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and also on the Company's website [www.renewellery.com](http://www.renewellery.com).  
3. Key numbers of Standalone Results are as under:

(₹ in Lakhs)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	Sept 30, 2018 Unaudited	June 30, 2018 Unaudited	Sept 30, 2017 Unaudited	Sept 30, 2018 Unaudited	Sept 30, 2017 Unaudited	March 31, 2018 Audited
Revenue	33,629.20	23,643.14	27,273.02	57,272.34	44,295.94	1,02,465.49
Profit Before Tax	2,094.31	772.40	1,325.40	2,866.71	1,968.41	3,822.57
Profit After Tax	1,619.58	649.59	961.26	2,269.17	1,466.86	2,992.14
Total Comprehensive income for the period after tax	531.44	(315.08)	401.87	216.36	806.87	2,065.25

Place : Mumbai  
Dated : November 05, 2018  
HITESH M. SHAH  
MANAGING DIRECTOR

**pnb Housing Finance Limited**  
Ghar Ki Baat  
Regd. Office: 9<sup>th</sup> Floor Antriksh Bhawan, 22 K. G. Marg, New Delhi-110001  
CIN: L65922DL1988PLC033856

**Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the Half Year ended September 30, 2018.**

- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Company have been assigned following ratings: CARE "AAA", India Rating "AAA"; ICRA "AA+" (stable) and CRISIL "AA+" (stable)
- Asset cover available as on September 30, 2018, in case of the NCDs issued by the Company: 1:11 Times
- Debt Equity Ratio as on September 30, 2018: 9.28 Times
- The Company has paid interest and principal on NCDs on due dates. Details of payment of interest/principal on the Secured Redeemable Non-Convertible Debentures as required under Regulation 52(4)(d) and Regulation 52(4)(e) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is provided in Annexure-A.1
- Debt Service Coverage Ratio as on September 30, 2018: 2.30 Times
- Paid Up Debt Capital/Outstanding Debt: ₹ 23,491 Crore
- Interest Service Coverage Ratio as on September 30, 2018: 1.28 Times
- Outstanding Redeemable Preference Shares: NIL
- Debt Redemption Reserve as on September 30, 2018: NIL
- Net Worth as on September 30, 2018: ₹ 6,919.63 Crore
- Net Profit After Tax for the half year ended September 30, 2018: ₹ 508.78 Crore
- Earnings Per Share (EPS) as on September 30, 2018: Basic EPS ₹ 30.41 and Diluted EPS ₹ 30.19

**Annexure - A.1**  
**Details of payment of interest/principal on the Secured Redeemable Non-Convertible Debentures in accordance with Regulation 52(4)(d) and Regulation 52(4)(e) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

S. No.	NCD Series	ISIN	Previous Due Date (April 1, 2018 to September 30, 2018)		Interest (October 1, 2018 to March 31, 2019)		Principal (October 1, 2018 to March 31, 2019)	
			Due date for interest payment	Due date for principal repayment	Due date for interest payment	Amount (in ₹ Crore)	Due date for principal repayment	Amount (in ₹ Crore)
1.	Series VIIA	INE572E09064	30.09.2018	-	31.03.2019	1.38	16.01.2019	30.00
2.	Series VIIB	INE572E09072	30.09.2018	-	31.03.2019	1.38	-	-
3.	Series VIIC	INE572E09080	30.09.2018	-	31.03.2019	1.38	-	-
4.	Series VIID	INE572E09098	30.09.2018	-	31.03.2019	1.38	-	-
5.	Series VIIE	INE572E09106	30.09.2018	-	31.03.2019	1.38	-	-
6.	Series IXB	INE572E09130	30.09.2018	-	31.03.2019	5.52	-	-
7.	Series X	INE572E09148	30.09.2018	-	31.03.2019	9.47	-	-
8.	Series XI	INE572E09155	30.09.2018	-	31.03.2019	9.52	-	-
9.	Series XII	INE572E09163	30.09.2018	-	31.03.2019	13.84	-	-
10.	Series XIII	INE572E09171	30.09.2018	-	31.03.2019	9.12	-	-
11.	Series XIV	INE572E09189	30.09.2018	-	31.03.2019	8.98	-	-
12.	Series XV	INE572E09205	30.09.2018	-	31.03.2019	25.67	-	-
13.	Series XVII A	INE572E09221	30.09.2018	-	31.03.2019	14.18	31.01.2019	300.00
14.	Series XVII B	INE572E09239	30.09.2018	-	31.03.2019	14.10	-	-
15.	Series XX	INE572E09270	30.09.2018	-	31.03.2019	29.82	-	-
16.	Series XXI	INE572E09288	30.09.2018	-	31.03.2019	29.71	-	-
17.	Series XXII	INE572E09296	30.09.2018	-	31.03.2019	45.91	-	-
18.	Series XXIII	INE572E09304	30.09.2018	-	31.03.2019	20.31	-	-
19.	Series XXIV	INE572E09312	30.09.2018	-	31.03.2019	32.34	-	-
20.	Series XXV	INE572E09338	30.09.2018	-	31.03.2019	20.65	-	-
21.	Series XXVI	INE572E09379	30.09.2018	-	31.03.2019	19.86	-	-
22.	Series XXVII	INE572E09353	30.09.2018	-	31.03.2019	12.39	-	-
23.	Series XXVIII-A	INE572E09351	30.09.2018	-	31.03.2019	61.49	-	-
24.	Series XXVIII-B	INE572E09350	30.09.2018	-	31.03.2019	65.13	-	-
25.	Series XXIX	INE572E09395	30.09.2018	-	31.03.2019	63.60	-	-
26.	Series XXX	INE572E09403	30.09.2018	-	31.03.2019	9.81	-	-
27.	Series XXXI	INE572E09411	30.09.2018	-	31.03.2019	38.13	-	-
28.	Series XXXII	INE572E09429	30.09.2018	-	31.03.2019	24.96	-	-
29.	Series XXXIII	INE572E09437	30.09.2018	-	31.03.2019	23.70	-	-
30.	Series XXXIV-A	INE572E09445	30.09.2018	-	31.03.2019	37.75	-	-
31.	Series XXXIV-B	INE572E09452	30.09.2018	-	31.03.2019	38.15	-	-
32.	Series XXXV	INE572E09460	14.07.2018	-	-	-	-	-
33.	Series XXXVI-A	INE572E09478	31.07.2018	-	-	-	-	-
34.	Series XXXVI-B	INE572E09486	31.07.2018	-	-	-	-	-
35.	Series XXXVII	INE572E09478	31.07.2018	-	-	-	-	-
36.	Series XXXVIII	INE572E09502	31.08.2018	-	-	-	-	-
37.	Series XXXIX	INE572E09510	-	-	19.03.2019	14.20	19.03.2019	200.00
38.	Series XL	INE572E09528	26.09.2018	-	-	-	-	-
39.	Series XLI A	INE572E09536	-	-	31.10.2018	63.98	-	-
40.	Series XLI B	INE572E09551	-	-	31.12.2018	37.65	-	-
41.	Series XLII	INE572E09559	-	-	15.03.2019	39.42	-	-
42.	Series XLV	INE572E09288	30.09.2018	-	31.03.2019	4.03	-	-
43.	Series XLVI	INE572E09288	30.09.2018	-	31.03.2019	3.86	-	-
44.	Series XLVII	INE572E09288	30.09.2018	-	31.03.2019	4.03	-	-

**MUNJAL AUTO INDUSTRIES LIMITED**  
Regd. Office : 187, GIDC Industrial Estate, Waghodia - 391 760, Dist : Vadodara, Tel. No. (02668) 262421-22  
[www.munjalauto.com](http://www.munjalauto.com), CIN NO. L34100GJ1985PLC007958, E-Mail : [cs@munjalauto.com](mailto:cs@munjalauto.com), Fax No. (02668) 262427

**EXTRACT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30<sup>th</sup> SEPTEMBER, 2018**

(Rs. in Lacs)

Sr. No.	Particulars	Quarter ended 30.09.2018	Quarter ended 30.09.2017	Half Year ended 30.09.2018
		(Unaudited)	(Unaudited)	(Unaudited)
1	Total Income from operations	32,513.35	27,448.97	61,602.46
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	939.76	1,452.68	2,171.03
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	939.76	1,452.68	2,171.03
4	Net Profit (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	665.91	993.04	1,500.75
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after Tax) and other Comprehensive Income (after tax)]	671.60	994.21	1,512.13
6	Equity Share Capital (Face Value of Rs.2/- each)	2,000.00	2,000.00	2,000.00
7	Reserves (excluding Revaluation Reserve) as shown in the Balance sheet of previous year	-	-	-
8	Earnings Per Share (FV of Rs.2/- each) (for continuing and discontinued operations)			
	1. Basic EPS	0.67	0.99	1.50
	2. Diluted EPS	0.67	0.99	1.50

**Notes :**  
1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarter and half year financial results is available on the Company's website at [www.munjalauto.com](http://www.munjalauto.com) and the Stock Exchange website at [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com).  
2. The above Unaudited Financial Results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors in their respective meetings held on November 05, 2018.  
3. The financial results for the quarter and half year ended September 30, 2018 have been reviewed by the Statutory Auditors as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.  
4. The figures of revenue from operations for the half year ended September 30, 2018 are not comparable with the corresponding previous period after applicability of Goods and Services Tax - (GST) w.e.f July 01, 2017.  
5. On May 28, 2018, the Board of Directors had recommended a final dividend @60% i.e. Rs. 1.20 per equity share (face value of Rs. 2 per equity share) for the financial year ended March 31, 2018, which has been approved by the shareholders in the Annual General Meeting held on August 25, 2018. Accordingly, Rs. 1,446.66 Lacs (including dividend distribution tax of Rs. 246.66 lacs) was appropriated as distribution to Equity Shareholders during the quarter ended September 30, 2018.  
6. With effect from April 1, 2018, the Company has adopted IND AS 115 ("Revenue from Contracts with Customers") using the cumulative effect method and accordingly these financial results are prepared in accordance with recognition and measurement principles laid down in IND AS-115. There were no adjustments required to the retained earnings as at April 01, 2018. Also, the application of IND AS-115 did not have any significant impact on recognition and measurement of revenue and related items in the financial results of the Company.  
7. The Company has opted to publish consolidated financial results on an annual basis pursuant to the requirement of Regulation 33 (3)(b) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.  
8. The operations of the Company are limited to one segment, namely "Manufacturing of Auto Components".  
9. Figures of the previous period have been re-grouped, restated and re-arranged wherever necessary, to conform to current quarter's classification.

**By order of the Board of Directors**  
For MUNJAL AUTO INDUSTRIES LIMITED  
Sd/-  
SUDHIR KUMAR MUNJAL  
Chairman & Managing Director  
(DIN: 00084080)

Date: November 5, 2018  
Place: Gurugram

**ESAF**  
ESAF MICROFINANCE & INVESTMENTS

**STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR SIX MONTHS ENDED 30 SEPTEMBER 2018**

Particulars	Six Months ended 30 September 2018	Six Months ended 30 September 2017	Previous year ended 31 March 2018
	Unaudited (₹)	Unaudited (₹)	Audited (₹)
<b>1. INCOME</b>			
Other Income	13,36,64,070	13,91,21,130	28,84,92,781
<b>Total income</b>	<b>13,36,64,070</b>	<b>13,91,21,130</b>	<b>28,84,92,781</b>
<b>2. EXPENDITURE</b>			
(a) Employee benefits expense	55,56,478	1,27,80,393	2,13,85,265
(b) Finance Cost	7,69,78,203	10,34,73,914	19,86,17,970
(c) Administrative and other expenses	50,83,195	69,07,498	2,82,62,565
(d) Depreciation and amortisation expenses	13,67,757	14,62,006	29,16,023
<b>Total expenses</b>	<b>88,85,633</b>	<b>12,46,23,811</b>	<b>25,11,81,823</b>
<b>3. Profit before tax (1-2)</b>	<b>4,46,78,437</b>	<b>1,44,97,319</b>	<b>3,73,10,958</b>
<b>4. Tax expense:</b>			
(a) Current tax expense	1,56,81,729	52,50,782	1,80,14,869
(b) Deferred tax	2,19,416	2,20,851	(2,27,028)
<b>Net tax expense</b>	<b>1,59,01,145</b>	<b>54,71,633</b>	<b>1,77,87,841</b>
<b>5. Profit after tax</b>	<b>2,87,77,292</b>	<b>90,25,686</b>	<b>1,95,23,117</b>
<b>6. Earnings per equity share: Face value Rs.10/- each</b>			
(a) Basic	0.21	0.06	(0.12)
(b) Diluted	0.17	0.05	(0.12)

**Notes:**  
1. Statement of standalone Assets and Liabilities as at 30 September 2018

Particulars	As at September 30, 2018	As at March 31, 2018
	Unaudited (₹)	Audited (₹)
<b>A. EQUITY AND LIABILITIES</b>		
<b>1. Share Holders Funds</b>		
(a) Share capital	1,78,52,01,630	1,78,52,01,630
(b) Reserves and surplus	1,55,78,07,629	1,49,20,39,440
	<b>3,34,30,09,259</b>	<b>3,27,72,41,070</b>
<b>2. Non Current Liabilities</b>		
(a) Long term borrowings	45,14,473	68,68,560
(b) Other Long-term liabilities	2,25,000	2,25,000
	<b>47,39,473</b>	<b>70,93,560</b>
<b>3. Current Liabilities</b>		
(a) Trade payables	95,35,495	92,12,798
(b) Other current liabilities	96,10,84,183	1,42,28,58,742
(c) Short-term provisions	2,11,61,176	5,10,93,581
	<b>99,17,80,854</b>	<b>1,48,31,65,121</b>
<b>Total</b>	<b>4,33,95</b>	