

CO/CS/07/ 2025-26

24.04.2025

To,

The Manager  
Corporate Relations Department  
BSE Ltd,  
P J Tower, Dalal Street  
Mumbai- 400 001

**Sub: Published Audited Result for the year ended 31.03.2025.**

Ref : Scrip Code- 523465/ INDBNK

Dear Sir / Madam,

Please find enclosed the copies of newspaper advertisements published in Business Standard (English) and Makkal Kural (Tamil) regarding the audited Financial Results for the year ended 31.03.2025.

Thanking You

Yours Faithfully

For Ind Bank Housing Limited

La Harene

Chief Financial officer

(Acting- Compliance officer)



# Cautious outlook may keep Havells tangled up

Stock of electrical firm under pressure after management commentary

RAM PRASAD SAHU  
Mumbai, 23 April

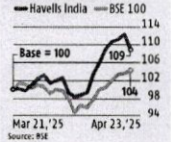
The stock of Havells India, the country's largest listed consumer electrical and durables company, was down 3 per cent on Wednesday in a bullish market. Though the company delivered on revenue and operating profit in Q4 FY25, the stock was the biggest loser on the BSE 100.

The negative sentiment was due to the company management's cautious commentary on the outlook for cooling products. Some brokerages have cut their earnings estimates and others slightly increased it.

The company's performance in Q4 was robust but some product segments were weak. Revenue improved 20 per cent in Q4 year-on-year (Yo-Y), aided by a 21.2 per cent growth in cable and wire business and a 39.5 per cent jump for Lloyd's, the home appliances and electronics brand of the company, on a low base. Consumer durables, switchgear and lighting segments disappointed, delivering 9.4 per cent, 6.2 per cent and 0.5 per cent growth, respectively.



### STOCK MOVEMENT



Source: BSE

ing improved margins for switch-gears and Lloyd. The brokerage expects the recent government measures like tax breaks, and a favourable liquidity scenario, to help revive consumer demand.

Demand outlook for the wires and cables business remains strong; the company is gaining market share in Tier-II and Tier-III cities and a new factory in Tumakuru is starting to contribute to business. Nomura Research, however, has cut its price to earnings ratio from 50 times to 48 times, citing rising competition. Despite the cut, Siddhartha Bera and Kapil Singh of the brokerage believe that the valuation premium of the stock will sustain around the midpoint of the historical trading band of 40-60 times. Their forecast is based on the diversified business mix of Havells and strong 26 per cent earnings per share growth over FY25-27.

Given the near-term outlook and expensive valuations, Kotak Research has cut its FY2025-27 earnings estimates by 3-4 per cent and has revised its fair value to 4,400. It has also tweaked revenues, factoring in the subdued outlook for cooling products in Q1, and cut margin estimates by 20-30 basis points.



## PURCHASING FOREX

# Compare exchange price offered by seller with interbank rate

SANJAY KUMAR SINGH & KARTHIK JEROME

Reserve Bank of India (RBI) Governor Sanjay Malhotra recently flagged concerns over the wide gap in foreign exchange (forex) pricing between retail and corporate customers. He said these disparities were far greater than could be justified by operational costs alone. His comment underscores the need for retail buyers to exercise due diligence when purchasing forex.

### Components of forex cost

The first element is the exchange rate. "Typically, banks trade foreign exchange with each other at what is called the mid-market rate or the interbank rate. This is the rate Google shows when you search for the exchange rate between two currencies. When you compare the mid-market rate with

the exchange rate offered by multiple providers, you may find that it differs significantly," says Shrawan Saraogi, Asia-Pacific (APAC) head-banking and expansion, Wise.

Next, banks charge a margin, which can be hefty in the case of some players. Over and above the exchange rate and the margin could be other fees. Goods and Services Tax (GST) also applies.

Additional charges may arise from the payment method. "If you are loading foreign currency onto a prepaid card, you may have to pay a small fee," says Vishal Dhawan, chief financial planner, Plan Ahead Wealth Advisors.

### Other charges

Pavan Kavad, managing director, Prithvi Exchange, emphasises the need to understand options like "beneficiary"

charge and "our" charge. Beneficiary charge is levied by the bank receiving the money abroad. As a result, the recipient may receive less money than was sent.

Some players may not reveal this fee upfront to the customer and later blame the receiving bank for deducting it. Forex card users should beware of dynamic currency conversion (DCC). "When you withdraw money from an ATM or swipe your card abroad, the machine may prompt you to go for the DCC option. It is best avoided," says Kavad. DCC pro-

viders often use an unfavourable exchange rate.

**Pricing gap**  
As explained earlier, a margin is often embedded in the exchange rate offered to retail customers (by pegging it higher than the mid-market or inter-bank rate). "Retail customers are often not aware of the spread they are being charged," says Dhawan.

"On average, globally, banks charge a 7 per cent margin. In India, even some top-tier banks charge a 3-5 per cent margin. On average, across the globe, we charge customers 0.6 per cent or less," says Saraogi. He adds that the rate difference between corporate and retail clients can range from 3 to 5 per cent.

### MISTAKES TO AVOID WHEN BUYING FOREX

- failing to allocate sufficient time to explore multiple options
- Accepting the first available rate without comparing across providers
- Purchasing forex at expensive locations like airports or hotels
- Not engaging with the provider's relationship manager to negotiate better rate

viders often use an unfavourable exchange rate.

**What should you do?**  
One way to assess how much you paid in fees is to compare the amount sent with the amount received. "Suppose you send ₹1 lakh. Check what the person at the other end receives. That is the effective price you are paying," says Saraogi. Alternatively, compare quotes from various providers for sending a specific amount. Review past remittances as well for unexpected deductions by the receiving bank.

Finally, factor in the speed of remittance. "Some traditional players may take a few days to transfer the money, whereas others may do so within minutes or hours," says Saraogi.

## How to spot a genuine Sebi-registered financial advisor and avoid scams

Investment-related scams, many involving elderly, have been alarming. In most cases, fraudsters masquerade as financial advisors and lure investors with promises of guaranteed returns. However, spotting a Sebi-registered investment advisor is not that difficult.

### Letter of Engagement: Your first line of defence

Under the Sebi (Investment Advisors) Regulations, 2013, all Registered Investment Advisors are legally required to enter into a formal agreement with their clients before offering any financial advice or collecting

fees. The document is known as a Letter of Engagement (LoE). **What you should remember**

- Never invest based on cold/call messages promising "guaranteed" returns.
- Insist on the Letter of Engagement and never

make any payments before signing it.

- Ask questions: A competent advisor will welcome your curiosity and explain their advice in terms you understand.
- Verify the advisor's Sebi registration number on the official Sebi website.
- Report any suspicious

activity to Sebi or the investor's compliance immediately.

**Verify registration on Sebi's official website**  
Before engaging with an investment advisor, ensure they are registered with Sebi. You can verify this by visiting the Sebi website and searching for the advisor's details.

Read full report here: mybs.in/2em7W3M4

COMPILED BY SUNANDA CHAKRA

Huhtamaki					
Huhtamaki India Limited					
Regd Office: 7 <sup>th</sup> Floor, Baroda, The Walk, Hiranandani Estate, Ghansoli/Under Road, Thane West 400605					
CIN: L21011MH1999PLC145537, Phone No.: (022) 6174 0100					
EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED MARCH 31, 2025					
Sl. No.	Particulars	Quarter ended		Year ended	
		31-Mar-25	31-Dec-24	31-Mar-24	31-Dec-24
1	Total Income from Operations	8,099.3	6,191.1	6,101.2	25,211.8
2	Profit from Operations before Exceptional Item and Tax	340.5	152.3	350.8	859.7
3	Profit before tax	347.2	150.9	350.8	1,168.4
4	Profit for the period	261.5	116.8	236.3	878.7
5	Total Comprehensive Income for the period	262.2	48.9	239.0	808.5
6	Other Equity	151.1	151.1	151.1	151.1
7	Other Equity as shown in the Audited Balance Sheet of previous year				11,784.4
8	Earnings Per Share (of ₹ 2/- each) (not annualised)				
	Basic & Diluted after exceptional item	3.46	1.55	3.45	11.65
	Basic & Diluted before exceptional item	3.40	1.51	3.45	8.91

a) The above results were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on April 22, 2025.

b) The above is an extract of the detailed format of Quarterly 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 Results is available on the website of the Stock Exchange and the Company.

For Huhtamaki India Limited  
Dhananjay Salunke  
Managing Director

Thane, April 22, 2025  
Visit us at our website: www.flexibles.huhtamaki.in

Companies, Insight Out

Companies, Monday to Saturday  
To book your copy, sms reaches to 57575 or email order@bsmail.in

Business Standard

Ind Bank Housing Ltd.				
(A Subsidiary of Ind Bank)				
Registered Office: 3rd Floor, Khirwa Complex 1, He: 480, Area Sales, Nandanam, Chennai 600 035.				
CIN: IN059277N19191, LODRIS's Email: indhouse191@gmail.com Website: www.indbankhousing.com Ph: 944 2432 3035				
Statement of Audited Financial Results for the Year ended 31.03.2025				
Sl. No.	Particulars	Three months ended	Year to date figures for the current period ended	Corresponding three months ended in the previous year
		31.03.2025	31.03.2025	31.03.2024
		Rs. lakhs		
1.	Total Income	8.605	27.649	7.12
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(5.296)	(30.711)	(6.09)
3.	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	(5.296)	(30.711)	(6.09)
4.	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	(5.296)	(30.711)	(6.09)
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)	(5.293)	(30.706)	(6.09)
6.	Equity Share Capital	1000.00	1000.00	1000.00
7.	Reserves (excluding Revaluation Reserves) as shown in the Audited Balance sheet of previous year	(13056.72)	(13056.72)	(12987.67)
8.	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) -			
	1. Basic	(0.053)	(0.307)	(0.06)
	2. Diluted	(0.053)	(0.307)	(0.06)

Note: The above is an extract of the detailed format of Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Financial Results are available on the Stock Exchange Website, BSE www.bseindia.com and our company website: www.indbankhousing.com

By the Order of the Board for Ind Bank Housing Limited  
V. HARIBABU  
MANAGING DIRECTOR

Place: Chennai  
Date: 23.04.25

LTIMindtree					
LTIMindtree Limited					
Registered Office: L&T House, Ballard Estate, Mumbai 400 001, Tel: (91) 22 6776 6776, Fax: (91) 22 2858 1130.					
E-mail: investor@ltimeindtree.com, Website: www.ltimeindtree.com, Corporate Identity Number: L27900BH1999PLC104693					
EXTRACT OF FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025					
Particulars	Consolidated				Year ended
	March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
Total Income	100,229	98,734	91,005	389,978	362,189
Net profit before tax	15,293	14,725	14,283	62,142	66,487
Net profit after tax	11,286	10,867	11,007	46,020	45,846
Total comprehensive income	14,136	7,823	12,611	45,474	50,765
Equity share capital	296	296	296	296	296
Other equity (including Non-controlling interests)*	226,819	199,968	199,968	226,819	199,968
Earnings Per Share (not annualised) (Face value of ₹ 1/- each)					
a) Basic (in ₹)	38.10	36.65	37.16	155.29	154.85
b) Diluted (in ₹)	38.04	36.59	37.06	155.00	154.48

\*Balances for three months ended March 31, 2025 represent balances as per the audited consolidated balance sheet for the year ended March 31, 2025 and balance for three months ended December 31, 2024 and three months ended March 31, 2024 represent balances as per the audited consolidated balance sheet for the year ended March 31, 2024 as required by Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Notes:

- The consolidated and standalone financial results of LTIMindtree Limited (The Company) for the quarter and year ended March 31, 2025 have been reviewed by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on April 23, 2025.
- The above is an extract of the detailed format of the 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 consolidated financial results and the standalone financial results for the quarter and year ended March 31, 2025 are available on the financial exchanges website of BSE (www.bseindia.com), NSE (www.nseindia.com) and the Company's website at www.ltimeindtree.com/investors. The website can be accessed by scanning the QR.
- Results for the quarter and year ended March 31, 2025 are in compliance with the Indian Accounting Standards (Ind AS) notified by the Ministry of Corporate Affairs as prescribed under section 133 of the Companies Act, 2013.
- The Board of Directors at its meeting held on April 23, 2025 has declared a final dividend of ₹ 45/- per equity share of par value ₹ 1/- each.
- Figures for the earlier periods(s) have been regrouped, wherever necessary.

For LTIMindtree Limited  
Debashis Chatterjee  
Chief Executive Officer & Managing Director

Standalone					
Particulars	Quarter ended			Year ended	
	March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
Total Income	96,502	95,032	88,141	376,563	349,613
Net profit before tax	14,516	13,989	14,208	59,687	58,794
Net profit after tax	10,786	10,415	10,936	44,465	44,859
Total comprehensive income	13,427	7,880	12,935	43,979	49,708

Place: Mumbai, India  
Date: April 23, 2025

வணிகவரி, பத்திரப்பதிவு துறை இணைந்து 4 ஆண்டுகளில் ரூ.5.80 லட்சம் கோடி வருவாய்

சட்டசபையில் அமைச்சர் மூத்தி பெருமிதம்

சென்னை, ஏப்.24-உ.த.4 ஆண்டுளில் வணிகவரி மற்றும் பத்திரப்பதிவு துறை இணைந்து நேர்த்து செய்துள்ள ரூ.5 லட்சத்து 80 ஆயிரம் கோடி வருவாயை உட்பட உடனடி என்று அமைச்சர் மூத்தி பெருமிதம் அளித்தார்.



சட்டசபையில் முத்திரைகள் மீதும் பத்திரப்பதிவு துறைகள் மாணிய சென்னைகொடுக்க அமைச்சர் மூத்தி பெருமிதம் அளித்தார்.

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போக்குவரத்துக்கழக பல்கலை பாதுகாப்பாக இயக்கும் வகையில் 4 ஆயிரம் பல்களில் வெளிப்புற கையாக்கர் பொருத்தப்படும்

சென்னை, ஏப்.24-போக்குவரத்துக்கழக பல்கலை பாதுகாப்பாக இயக்கும் வகையில் 4 ஆயிரம் பல்களில் வெளிப்புற கையாக்கர் பொருத்தப்படும்.

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கனடா விடுமுறை முறையை 2025-26 பிளான் கீழ் நிறுத்து

சென்னை, ஏப்.24-கனடா விடுமுறை முறையை 2025-26 பிளான் கீழ் நிறுத்து.

பிளான் கீழ் நிறுத்து

சென்னை, ஏப்.24-பிளான் கீழ் நிறுத்து.

பிளான் கீழ் நிறுத்து

சென்னை, ஏப்.24-பிளான் கீழ் நிறுத்து.

2025-2026ம் ஆண்டிற்கு 3 ஆயிரம் புதிய பல்கள்கள் வாங்கப்படும்: அமைச்சர் சிவசங்கர் அறிவிப்பு

சென்னை, ஏப்.24-2025-2026ம் ஆண்டிற்கு 3 ஆயிரம் புதிய பல்கள்கள் வாங்கப்படும் என்று அமைச்சர் சிவசங்கர் அறிவித்தார்.



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Table with 3 columns: 31.03.2025 அன்று முடிவாகும் ஆண்டின் செயல்பட்ட நிதிநிலை அளவுகள், 31.03.2025 முடிவாகும் ஆண்டின் செயல்பட்ட நிதிநிலை அளவுகள், 31.03.2024 முடிவாகும் ஆண்டின் செயல்பட்ட நிதிநிலை அளவுகள். Rows include 1. மொத்த வருவாய், 2. வரி, நிதிநிலை வகைகள் மீதும், 3. நிதிநிலை வகைகள் மீதும், 4. வரி, நிதிநிலை வகைகள் மீதும், 5. நிதிநிலை வகைகள் மீதும், 6. மொத்த செலவுகள், 7. மொத்த செலவுகள், 8. மொத்த செலவுகள்.

சென்னை, ஏப்.24-2025-2026ம் ஆண்டிற்கு 3 ஆயிரம் புதிய பல்கள்கள் வாங்கப்படும் என்று அமைச்சர் சிவசங்கர் அறிவித்தார்.

PROPECTIVE INVESTMENT OPPORTUNITIES... CAPITAL... கனடா விடுமுறை முறையை 2025-26 பிளான் கீழ் நிறுத்து.

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SHIRIAM Finance

SHIRIAM Finance Corporate Identity Number (CIN): L65191TN1975PLC007874

IN THE DEBT RECOVERY APPELLATE TRIBUNAL AT CHENNAI

IN THE DEBT RECOVERY APPELLATE TRIBUNAL AT CHENNAI

XXVI ASST IN THE COURT OF CITY CRT AT CHENNAI

XXVI ASST IN THE COURT OF CITY CRT AT CHENNAI

ARC NO. 359 OF 2023

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சென்னை, ஏப்.24-2025-2026ம் ஆண்டிற்கு 3 ஆயிரம் புதிய பல்கள்கள் வாங்கப்படும் என்று அமைச்சர் சிவசங்கர் அறிவித்தார்.

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