



Criss Financial Limited

CIN - U65993TG1992PLC014687

Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1,
Hyderabad Knowledge City, TSIC, Raidurg Panmaktha,
Hyderabad - 500081 Telangana.

Ref: CFL/BSE/2023-24/023

Date: July 25, 2023

To
The Listing Compliance Department
M/s. BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400001.

Debt Scrip code: 973246

Dear Sir/Madam,

Subject: Newspaper publication of unaudited financial results of the Company for the quarter ended June 30, 2023.

Pursuant to the provisions of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we have enclosed herewith the copies of newspaper publication with regards to unaudited financial results of the Company for the quarter ended June 30, 2023, published in Financial Express and Nava Telangana on Saturday, July 22, 2023.

Kindly take the above on your record.

Thanking You.

Yours Sincerely,
For Criss Financial Limited
(formerly known as "Criss Financial Holdings Limited")

Ashish Kumar
Digitally signed by
Ashish Kumar Damani
Date: 2023.07.25
19:09:09 +05'30'

Ashish Kumar Damani
Director
DIN: 08908129

Ashok Leyland profit rises multi-fold in Q1

SAJAN C KUMAR
Chennai, July 21

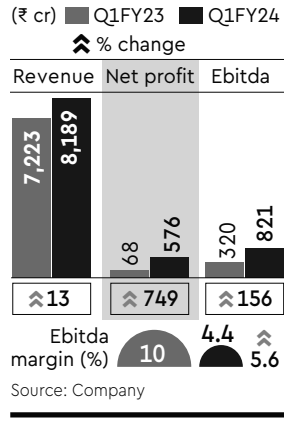
HINDUJA FLAGSHIP COMMERCIAL vehicle major Ashok Leyland (ALL) on Friday reported a multi-fold jump in its net profit to ₹576 crore for Q1FY24 against ₹68 crore a year ago. Revenue stood at ₹8,189 crore against ₹7,223 crore, a 13% increase from the year ago.

The company attributed the increased profitability to improved mix of products, better pricing and overall cost reduction. Besides, the tax expenses for the quarter were lower as it considered a one-time deferred tax credit of ₹172 crore on account of expected transition to lower tax regime in the following financial year.

The company's Ebitda shot up to 10% at ₹821 crore for Q1FY24 against 4.4% to ₹320 crore a year ago, while its net debt to equity stood at 0.2 times in Q1FY24.

Dheeraj Hinduja, executive chairman, ALL, said, "ALL has been able to raise the prices consistently even while maintaining its market share. We have also

REPORT CARD



been putting in efforts to reduce costs, both others and overhead. All these are visible in margin improvement. With the industry maintaining the growth in Q1FY24, we have been able to post excellent results with focused market performance while reining in costs. We are concurrently intensifying our efforts in international expansion. The EV market is growing gradually, and we are geared to participate in this growth with a

clear road map."

The company's efforts on network expansion also helped the uptick in revenue and market share. In the LCV segment as well, the volumes grew on the back of good market acceptance of its Bada Dost range. The power solutions and aftermarket businesses continued to contribute strongly to the top line of the company.

Shenu Agarwal, MD & CEO, ALL, said, "With expansion in revenues and efficient cost management, we have seen our bottom line improving substantially. While we continue to expand our market penetration on the back of efficient products and expanding the network, we shall remain acutely focused on achieving and sustaining double-digit profitability. This is important as we focus on improving our resilience and investing in future technologies."

ALL's domestic MHCV volume grew by 7% and market share grew from 30% to 31.2%. The MHCV truck market share was at 31.7% for Q1FY24 against 31.1% a year ago.

Will infuse ₹1,200 cr into Switch Mobility: Hinduja

SAJAN C KUMAR
Chennai, July 21

ASHOK LEYLAND (ALL) will infuse around ₹1,200 crore into its electrical vehicle (EV) subsidiary, Switch Mobility, in the next few months' time to take care of the company's fund requirements till such time the much-delayed external funding is finalised.

In an exclusive interaction, ALL executive chairman Dheeraj Hinduja told ET that the board has given an in-principal approval to infuse ₹1,200 crore into Switch Mobility as part of its core investment strategy, even as it is also considering other options to raise funds through various modes.

"Now the team is working out what to utilise the capital and predominantly the money is required to finish the programmes on LCVs and buses. I think this (fund infusion) in many respects should be seen as part of ALL's core investment strategy. Like we are working on other alternative fuels such as hydrogen or CNG, electric is

We have always said we want partners who have a long-term vision for this company. Secondly, we want to make sure that we get the right valuation and right partner.

DHEERAJ HINDUJA
EXECUTIVE CHAIRMAN,
ASHOK LEYLAND



becoming very large, especially when you look at the buses. So, in that respect, I am hopeful that within next few weeks or months, we will be very clear in terms of how the deployment of ₹1,200 crore happens," he said. Regarding the much-delayed external funding, Hinduja said that discussions with the potential strategic investors are still continuing.

"We have always said we

happened anyway," he said.

Hinduja said that ALL's Ennore plant has already started production of e-buses for Switch Mobility and the deliveries have been happening. The company has already delivered 15 double-decker e-buses to BEST and another 35 will be supplied to them by September this year. The launch of e-LCVs will happen post Diwali and the production will start at the Hosur plant of ALL.

"Switch Mobility is in a fortunate position that there is a parent, Ashok Leyland, with facilities and those facilities have the capacities to build the products for Switch as well. Otherwise, whatever investments we are doing will be multiple of this number, because you have to create a brand new factory, set up infrastructure and hire people. So, on this, we are going on a cost-conscious basis. As and when the volumes grow, we will look at further expansion, but at the moment, it makes sense for us to use the idle capacities at ALL to be cost-competitive," Hinduja said.

Indian billionaire buys Russian-linked London mansion for \$104.5mn

DAMIAN SHEPHERD
July 21, 2023

INDIAN BILLIONAIRE RAVI Ruia bought a £113 million (\$145 million) London mansion linked to Russian property investor Andrey Goncharenko in one of the UK capital's biggest residential deals in recent years. The family office of Ruia, who co-owns investment firm Essar Group, purchased the Hanover Lodge mansion overlooking Regent's Park at 150 Park Road this month through a sale of the home's Gibraltar-incorporated holding company, according to a person familiar with the matter.

The mansion was owned as recently as two years ago by Goncharenko, the former deputy chief executive officer of Gazprom Invest Yug, a subsidiary of the Russian state-run energy firm. He bought the property's outstanding lease in 2012 from Conservative Party peer Rajkumar Bagri for £120 million, the person said. The property "is under construction and became available at a price which makes it an attractive investment for the family office," William Rego, a spokesperson for the Ruia family office, said in an emailed statement.

The deal was first reported by the Financial Times. London's most expensive homes are typically snapped up by buyers who are less reliant on debt, particularly as high interest rates reduce the incentive of borrowing money. Some 17% of individuals globally with a net worth of \$30 million or more bought at least one home last year, according to a report from broker Knight Frank. The latest deal highlights the secrecy that still exists in London's ultra-prime property market, even after the UK's attempt to bring more transparency through a register for overseas entities launched last year. Russia's invasion of Ukraine has also prompted the government to help improve London's reputation as a haven for oligarchs close to Vladimir Putin.

PNB GILTS LIMITED				
(CIN L74899DL1996PLC077120)				
Regd. Office: 5, Sansad Marg, New Delhi- 110001, Website: www.pnbgilts.com, E-mail: pnbgilts@pnbgilts.com Tel: 011-23325759, 23325779, Fax: 011-23325751, 23325763				
EXTRACT OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30 th JUNE, 2023				
(₹ in lacs)				
PARTICULARS	3 MONTHS ENDED 30.06.2023 (Reviewed)	3 MONTHS ENDED 31.03.2023 (Audited)	3 MONTHS ENDED 30.06.2022 (Reviewed)	YEAR ENDED 31.03.2023 (Audited)
1. Total Income from Operations	44,292.87	31,033.49	28,341.01	1,22,976.71
2. Net Profit/(Loss) for the period (before Tax, Exceptional and/ or Extraordinary items)	7,179.93	1,095.12	(11,509.39)	(9,291.65)
3. Net Profit/(Loss) for the period before Tax (after Exceptional and/ or Extraordinary items)	7,178.58	1,786.45	(11,515.46)	(8,506.62)
4. Net Profit/(Loss) for the period after Tax (after Exceptional and/ or Extraordinary items)	5,787.42	1,348.60	(8,894.44)	(7,722.23)
5. Total Comprehensive income for the period (Comprising profit/(loss) for the period (after tax) and Other Comprehensive Income (after tax))	5,793.18	1,334.18	(8,897.22)	(7,731.00)
6. Equity Share Capital	18,001.01	18,001.01	18,001.01	18,001.01
7. Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations)*				
Basic:	3.22	0.75	(4.94)	(4.29)
Diluted:	3.22	0.75	(4.94)	(4.29)

Earnings per share for three months are not annualised.

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 and other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on the Company's website www.pnbgilts.com.

For and on behalf of Board
(Vikas Goel)
MD & CEO

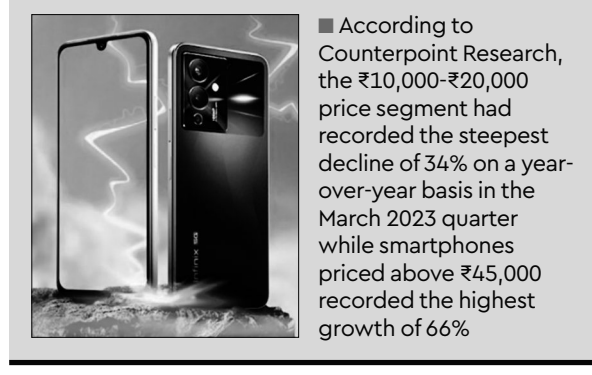
Date: July 21, 2023
Place: New Delhi

Xiaomi to bet big on ₹10-15k segment for 5G smartphones

PRESS TRUST OF INDIA
New Delhi, July 21

SMARTPHONE MAKER XIAOMI is betting big on the Rs 10,000-15,000 device segment to regain its lost market share, a senior official of the company said on Friday.

Xiaomi India president, Muralikrishnan B said that the company has come up with a reset strategy and will focus to be "India's most loved and trusted smartphones" and IOT brand with "focus on efficiency and sustainability with a secure foundation." He said that Xiaomi will operate with a leaner product portfolio and focus on democratising 5G in the country. "Today most of the 5G devices that are being sold are above ₹20,000. There is an increase in penetration in ₹15,000-20,000 but mass of



According to Counterpoint Research, the ₹10,000-₹20,000 price segment had recorded the steepest decline of 34% on a year-over-year basis in the March 2023 quarter while smartphones priced above ₹45,000 recorded the highest growth of 66%

the market, the belly of the market is going to be in ₹10,000-₹15,000 where there is a clear opportunity for Xiaomi to replicate what we did with 4G and recreate that 5G magic," Muralikrishnan said. According to Counterpoint Research, the ₹10,000-₹20,000 price segment had

recorded the steepest decline of 34% on a year-over-year basis in the March 2023 quarter while smartphones priced above ₹45,000 recorded the highest growth of 66%. Muralikrishnan said that the company has been selling smartphones in the price range of ₹15,000-30,000 as well and

the response to the company's devices in the ₹10,000-₹15,000 bracket makes it confident to focus on the segment. "Redmi Note 10T 5G, Redmi Note 11T 5G and Redmi 11 Prime 5G which have done exceedingly well gives us confidence that this is the right segment to target for 5G. We will stay true to what Xiaomi is known for, which is a product with the best of specs, the highest quality and honest pricing," he said. According to market analysts, Xiaomi has recorded a decline in shipments for the last four consecutive quarters.

In the March 2022 quarter, Xiaomi shipments declined by 44 per cent on a YoY basis and the company slipped to third position with 16% market share, according to Counterpoint Research.

FROM THE FRONT PAGE

RIL profit falls 11% hit by O2C business

AT RIL's tax expenses of ₹6,112 crore (\$745 million) during the reporting quarter were lower on account of lower deferred tax, while the capex was at ₹9,645 crore (\$4.8 billion). RIL CFO Venkatachari Srikanth said: "RIL's processing of cheap discounted Russian barrels and retail margins on fuel products was offset by weak refining and petrochemical margins. Product cracks (the profit margin in the refined products

and crude oil), contracted sharply, while fuel cracks fell by 60-70%."

"The first quarter of FY23 was once-in-a-generation dislocation of energy markets, which drove fuel margins to historic levels," Srikanth added.

The O2C earnings were lower due to a sharp fall in fuel cracks from exceptionally high levels in the first quarter of FY23. The consolidated capital expenditure during the quarter was ₹39,645 crore, lower than ₹44,413 crore in the preceding quarter. The outstanding debt as of June 30, was ₹3.19 trillion, compared to ₹3.14 trillion in the previous quarter.

Reliance Retail, RIL's retail arm, reported a nearly 19% o-y-o rise in net profit at ₹2,448 crore on gross revenue of ₹69,948 crore, led by grocery, consumer electronics and fashion & lifestyle. Revenue from operations rose 20.5% o-y-o to ₹62,159 crore in Q1.

For the quarter under review, Reliance Jio Platforms reported a 12.5% rise in consolidated net profit at ₹5,098 crore, compared to ₹4,530 crore during the comparable year-ago quarter. Its revenue from operations rose 11.3% to ₹26,115 crore from ₹23,467 crore, as the company added nine million subscribers.

Multiplexes pin their hopes on 'Barbenheimer' magic

BookMyShow reported that 8% of the transactors for 'Oppenheimer' also booked tickets for 'Barbie', and 27% of the transactors for 'Oppenheimer' had booked 'Mission Impossible 7'. The Tom Cruise-starrer 'Mission: Impossible 7' has already logged ₹82 crore net in its first week at the theatres, overtaking the lifetime earnings of predecessor 'Mission Impossible Fall-out' at the domestic box office.

PFC to lend ₹2.37 trn to 20 clean energy firms

AT THE RECENT G20 MEETINGS, Prime Minister Narendra Modi announced that India aims to produce around 50% of India's total energy requirement through non-fossil sources by 2030. Apart from power, the government has allowed the company to allocate up to 30% of its loan book to the infrastructure sector. "While our focus will remain on the power sector, we will gradually increase funding to the infrastructure sector. These may include refineries, airports, metros, refineries etc," she said.

The company's consolidated loan book rose 13% year-on-year (o-y-o) to ₹8.6 trillion as on March 31. On an average, it aims to disburse loans worth ₹85,000 crore in 2023-24 (April-March), similar to the previous financial year. Gross non-performing asset ratio fell to 3.66% as on March 31 from 5.02% a year ago.

The tranche I issue of the debentures is for a base issue size of ₹500 crore with a green shoe option of up to ₹4,500 crore. The tranche issue opened on Friday, and will close on July

28. Out of the net proceeds of the tranche I issue, at least 75% will be utilised for onward lending, and debt servicing whereas up to 25% will be used for general corporate purposes. Overall, the company is looking to borrow ₹18,000 crore in 2023-24. As of March 31, the company's total borrowings stood at ₹3.6 trillion. Around 80% of the non-bank lender's borrowings comprise of private placement and foreign currency borrowings. The remaining 20% is made up of term loans.

ReNew Energy Global said on Friday that it has signed MoUs worth ₹64,000 crore (about \$7.8 billion) with PFC and Rural Electrification Corporation (REC) for its green energy projects. Kailash Vaswani, president, corporate finance, at ReNew, said, "These MoUs will help us meet our current and future financing needs and demonstrate ReNew's ability to raise long-term financing for large-scale green energy projects." PFC is a leading financier of energy transition in India. The MoUs assume significance in the backdrop of ongoing deliberations on energy transition under India's G20 presidency. PFC enjoys the unique advantage of providing funds for longer tenure at competitive rates and taking larger exposures.

Zensar
An RPG Company

Zensar Technologies Limited

CIN No. L72200PN1963PLC012621

Registered Office: Zensar Knowledge Park, Plot # 4, MIDC, Kharadi, Off Nagar Road, Pune - 411014, Maharashtra, India
Tel. No.: +91 20 6605 7500 Fax No.: +91 20 6605 7888 E-mail: investor@zensar.com | Website: www.zensar.com

Zensar reports 31% quarterly PAT growth

Statement of Consolidated Unaudited Financial Results for the Quarter Ended June 30, 2023

Amount in INR Mn.

Particulars	Quarter Ended		Year Ended	
	30-Jun-2023	31-Mar-2023	30-Jun-2022	31-Mar-2023
	Unaudited	Audited	Unaudited	Audited
1 Total Income	12,556	12,398	12,247	49,510
2 Net Profit before tax	2,102	1,616	1,020	4,441
3 Net Profit after tax (before share of non controlling interests)	1,562	1,192	751	3,276
4 Total Comprehensive Income (before share of non controlling interests)	1,716	1,360	938	3,877
5 Equity Share Capital	453	453	453	453
6 Other equity (excluding Revaluation Reserve)				29,309
7 Earnings Per Share (Face value INR 2 each) (not annualised):				
a) Basic	6.90	5.27	3.32	14.47
b) Diluted	6.84	5.24	3.29	14.40

Notes:

1. These unaudited results have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under as amended from time to time. The above financial results were reviewed and recommended by the Audit Committee and taken on record by the Board of Directors at their meeting held on 20 July 2023.

2. Standalone Financial Information:

Particulars	Quarter Ended		Year Ended	
	30-Jun-2023	31-Mar-2023	30-Jun-2022	31-Mar-2023
	Unaudited	Audited	Unaudited	Audited
Revenue from Operations	4,892	4,770	4,354	18,234
Profit before tax	1,835	1,839	763	4,034
Net profit for the period	1,488	1,518	549	3,084

3. Figures for the quarter ended March 31, 2023 are the balancing figures between audited figures in respect of the full financial year and published year to date figures upto the third quarter of the respective financial year.

4. 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 standalone and consolidated quarterly financial results are available on stock exchange websites (www.nseindia.com and www.bseindia.com) and on Company's website (www.zensar.com).

For and on behalf of the Board

Manish Tandon
CEO and Managing Director
DIN : 07559939

CFL CRISS FINANCIAL LIMITED				
(formerly known as "CRISS FINANCIAL HOLDINGS LIMITED")				
(CIN: U65993TG1992PLC014687)				
Regd. Office: Galaxy, Wing B, 16th Floor, Plot No. 1, Sy.No.83/1, Hyderabad Knowledge City, TSILC, Raidurg Panmaktha, Hyderabad-500081.				
Disclosures required by Regulation 52(8) read with Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2023				
S. No.	Particulars	Quarter ended		Year ended
		30.06.2023 (UnAudited)	30.06.2022 (UnAudited)	31.03.2023 (Audited)
1	Total Income from Operations	322,476,961	221,693,135	1,014,140,680
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	120,404,757	40,914,707	14,432,925
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	120,404,757	40,914,707	14,432,925
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	90,102,779	31,566,178	14,108,736
5	Total Comprehensive Income for the period and Other Comprehensive Income	89,785,319	31,596,698	14,401,760
6	Paid up Equity Share Capital	76,712,680	76,712,680	76,712,680
7	*Reserves (excluding Revaluation Reserve)	1,560,027,872	1,487,437,491	1,470,242,553
8	Securities Premium Account	712,352,500	712,352,500	712,352,500
9	Net worth	1,636,740,552	1,564,150,171	1,546,955,233
10	*Outstanding Debt	3,353,015,497	2,344,791,000	3,641,323,218
11	*Outstanding Redeemable Preference Shares	NA	NA	NA
12	Debt Equity Ratio	2.05	1.50	2.35
13	Earnings Per Share			
1. Basic:		11.75	4.11	1.84
2. Diluted:		11.75	4.11	1.84
14	Capital Redemption Reserve	16,760,780	16,760,780	16,760,780
15	Debenture Redemption Reserve	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA
17	Interest Service Coverage Ratio	NA	NA	NA

Notes: a) The above is an extract of the detailed format of quarter ended June 30, 2023 financial results filed with the Stock Exchanges under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulation"). The full format of the quarterly financial results are available on the websites of the Stock Exchange www.bseindia.com

b) For the other line items referred in Regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchange BSE Limited and can be accessed on www.bseindia.com

For and on behalf of the Board of Directors of Criss Financial Limited (formerly known as "Criss Financial Holdings Limited")

Sd/-
Ashish Kumar Damani
Whole Time Director
DIN - 08908129

Place: Hyderabad
Date: July 21, 2023

