

**THE RAMCO CEMENTS LIMITED**  
 Regd. Office: Ramamandira, Rajapet - 520 017, Tamil Nadu  
 CIN - L25041 TN0797, 020595, website: www.ramcocements.in

**NOTICE**  
 Pursuant to Regulation 47(1)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, it is hereby informed that the Meeting of the Board of Directors of the Company scheduled to be held on Friday, the 7<sup>th</sup> August 2020 to consider inter-alia the Unaudited Standalone and Consolidated Financial Results of the Company for the quarter ended 30<sup>th</sup> June 2020, has been postponed to Friday, the 14<sup>th</sup> August 2020.

This information is also available on the Company's website at www.ramcocements.in and at www.bseindia.com and www.nseindia.com, the websites of the Stock Exchanges where the shares of the Company are listed.

For THE RAMCO CEMENTS LIMITED,  
**K.SELVANAYAGAM**  
 SECRETARY

CHENNAI  
 30-07-2020

**GRAUER & WEIL (INDIA) LIMITED**  
 Regd. Office: Akurli Road, Kandivali (East), Mumbai 400 101  
 CIN - L74999MH1957PLC010975

**STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED MARCH 31, 2020** Rs. In Lacs

Sr. No.	Particulars	Standalone Results						Consolidated Results					
		Quarter ended		Year ended		Quarter ended		Year ended					
		31-Mar-20	31-Dec-19	31-Mar-19	31-Mar-20	31-Mar-19	31-Mar-20	31-Dec-19	31-Mar-19	31-Mar-19			
1	Total Income from Operations	17,863	16,474	18,718	62,892	61,068	17,870	16,517	18,866	63,127	61,264		
2	Net Profit for the period before tax	2,718	2,534	2,381	9,536	9,396	2,724	2,513	2,392	9,541	9,412		
3	Net Profit for the period after tax	2,204	1,823	1,471	7,579	6,371	2,210	1,802	1,482	7,584	6,387		
4	Total Comprehensive income for the period (Comprising Profit for the period after tax & Other Comprehensive Income after tax)	2,098	1,821	1,474	7,469	6,367	2,104	1,800	1,485	7,474	6,383		
5	Equity Share Capital	2,267	2,267	2,267	2,267	2,267	2,267	2,267	2,267	2,267	2,267		
6	Earnings Per Share (of Re. 1/- per share)												
	(1) Basic	0.97	0.80	0.65	3.34	2.81	0.97	0.79	0.85	3.35	2.82		
	(2) Diluted	0.97	0.80	0.65	3.34	2.81	0.97	0.79	0.85	3.35	2.82		

**Notes:**  
 1 The above results were reviewed by the Audit Committee and taken on record by the Board of Directors at their meeting held on July 29, 2020.  
 2 This statement has been prepared in accordance with Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) prescribed under section 133 of the Companies Act, 2013 and other recognised accounting policies to the extent applicable.

Place: Mumbai  
 Date: July 29, 2020

**Nirajkumar More**  
 Managing Director

**NARBADA GEMS AND JEWELLERY LIMITED**  
 Regd. Off: 3-6-29/14/B, 2nd Floor, Hyderguda, Hyderabad 500029  
 Ph: +91-40-48506411; e-mail: comsec@narbadajewellery.com;  
 Website- www.narbadajewellery.com; CIN: L01222TG1992PLC014173

Extract of Standalone Audited Financial Results for the Quarter and Year ended 31st March, 2020.  
 (Rs. in Lakhs)

Particulars	For the Quarter ended 31.03.2020	For the Year ended 31.03.2020	For the Quarter ended 31.03.2019	For the Year ended 31.03.2019
1 Total income from operations	1153.22	5551.81	916.13	4069.76
2 Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	62.43	327.15	67.55	200.19
3 Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	62.43	327.15	67.55	200.19
4 Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	52.27	243.35	47.90	143.99
5 Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	52.27	243.35	47.90	143.99
6 Equity Share Capital	1205.73	1205.73	994.24	994.24
7 Other Equity (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	795.90	-	565.76
8 Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - Basic : Diluted :	0.43 0.43	2.06 2.03	0.48 0.42	1.60 1.31

**Notes:**  
 1. The above Audited Financial Results were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 30th July, 2020.  
 2. The Financial Results have been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind-AS) prescribed under Section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India.  
 3. The above is an extract of the detailed format of Quarterly and Year ended Financial Results submitted with the BSE Ltd. under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Audited Financial Results for the Quarter and Year ended 31st March, 2020 is available on the website of the Stock Exchange (www.bseindia.com) and the Company (www.narbadajewellery.com).

Place: Hyderabad  
 Date: 30-07-2020

Sanjay Kumar Sanghi  
 Managing Director  
 DIN: 00629693

**USHDEV INTERNATIONAL LIMITED**  
 Regd. Off.: New Harileela House, 6th Floor, Mint Road, Fort, Mumbai 400 001.  
 Email : info@ushdev.com Website : www.ushdev.com CIN Number : L40102MH1994PLC078468

**Extract of Standalone and Consolidated Financial Results for the year ended 31st March, 2020**  
 Rs. In Lakh (Except Earnings per Equity Share data)

Sr. No.	Particulars	STANDALONE					CONSOLIDATED				
		Quarter Ended 31st March 2020 (Audited)	Quarter Ended 31st Dec 2019 (Unaudited)	Quarter Ended 31st March 2019 (Audited)	Year Ended 31st March 2020 (Audited)	Year Ended 31st March 2019 (Audited)	Quarter Ended 31st March 2020 (Audited)	Quarter Ended 31st Dec 2019 (Unaudited)	Quarter Ended 31st March 2019 (Audited)	Year Ended 31st March 2020 (Audited)	Year Ended 31st March 2019 (Audited)
1.	Total Income from Operations	15,235.00	2,826.05	(840.93)	23,632.16	18,034.41	15,235.00	2,826.05	(840.93)	23,632.16	18,034.41
2.	Net Profit / (Loss) for the period before Tax	(3,949.84)	(824.82)	(82,680.87)	(5,479.72)	(67,673.28)	(3,949.86)	(824.82)	(82,680.90)	(5,479.75)	(67,672.27)
3.	Net Profit / (Loss) for the period after tax	(10,949.84)	(824.82)	(82,680.87)	(12,579.72)	(67,673.28)	(10,949.86)	(824.82)	(82,680.90)	(12,579.75)	(67,672.27)
4.	Total Comprehensive Income for the period	(10,951.52)	(825.22)	(88,297.84)	(13,895.49)	(72,452.41)	(10,951.54)	(825.22)	(88,297.87)	(13,895.51)	(72,451.44)
5.	Equity Share Capital (Face Value of Rs.1/- per share)	3,384.94	3,384.94	3,384.94	3,384.94	3,384.94	3,384.94	3,384.94	3,384.94	3,384.94	3,384.94
6.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	(315,464.08)	(315,464.08)	(301,568.59)	(315,464.08)	(301,568.59)	(315,464.14)	(315,464.14)	(301,568.61)	(315,464.14)	(301,568.61)
7.	Earnings per equity share (Face Value of Rs.1/- per share): 1. Basic & Diluted	(3.24)	(0.24)	(20.18)	(4.11)	(21.40)	(3.24)	(0.24)	(20.18)	(4.11)	(21.40)

**Notes:** The above is an extract of the detailed format of Quarterly ended Financial Results filed with the Stock Exchange(s) under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarter and year ended Financial Results are available on the website of BSE limited (www.bseindia.com). The same is also made available on the website of the Company (www.ushdev.com).

For Ushev International Limited  
 Sd/  
 Arvind Prasad  
 MD & CEO  
 (DIN - 01654899)

# JM FINANCIAL LIMITED

Corporate Identity Number: L67120MH1986PLC038784  
 Registered Office: 7<sup>th</sup> Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025.  
 Tel. No.: +91 22 6630 3030 • Fax: +91 22 6630 3223 • Website: www.jmfi.com

## STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020

Sr. No.	Particulars	Rupees in Crore			
		Quarter Ended		Year Ended	
		30.06.2020	31.03.2020	30.06.2019	31.03.2020
		Unaudited	(Refer Note 8)	Unaudited	Audited
1	<b>Income</b>				
(a)	<b>Revenue from Operations</b>				
	(i) Interest Income	439.18	530.07	635.01	2,281.27
	(ii) Fees and Commission Income	78.94	159.13	126.74	646.26
	(iii) Brokerage Income	50.40	60.55	45.76	202.70
	(iv) Net gain on fair value changes (Refer Note 7)	94.80	59.27	-	175.53
	(v) Net gain on derecognition of financial instruments carried at amortised cost	6.51	0.18	15.99	18.02
	(vi) Other Operating Income	16.97	26.69	27.00	108.25
	<b>Total Revenue</b>	<b>686.80</b>	<b>835.89</b>	<b>850.50</b>	<b>3,432.03</b>
(b)	<b>Other Income</b>	4.31	4.69	6.07	21.52
	<b>Total Income</b>	<b>691.11</b>	<b>840.58</b>	<b>856.57</b>	<b>3,453.55</b>
2	<b>Expenses</b>				
(a)	Finance costs	272.65	333.32	349.57	1,385.86
(b)	Net loss on fair value changes	-	-	0.44	-
(c)	Impairment on financial instruments (Refer Note 7)	68.97	117.67	23.65	233.72
(d)	Employee benefits expense	91.25	65.02	105.21	395.41
(e)	Depreciation and amortization expense	10.06	10.94	9.97	41.04
(f)	Other Expenses	64.01	98.61	65.36	304.00
	<b>Total expenses</b>	<b>506.94</b>	<b>625.56</b>	<b>554.20</b>	<b>2,360.03</b>
3	<b>Profit before tax (1-2)</b>	<b>184.17</b>	<b>215.02</b>	<b>302.37</b>	<b>1,093.52</b>
4	<b>Tax expenses</b>				
(a)	Current tax	61.52	73.78	115.73	328.52
(b)	Deferred tax	(16.88)	(23.20)	(8.02)	(15.92)
(c)	Tax adjustment of earlier years (net)	0.57	0.39	-	3.38
	<b>Total tax expenses</b>	<b>45.21</b>	<b>50.97</b>	<b>107.71</b>	<b>315.98</b>
5	<b>Net Profit for the period / year (3-4)</b>	<b>138.96</b>	<b>164.05</b>	<b>194.66</b>	<b>777.54</b>
6	Add :- Share in profit / (loss) of associate	0.65	(1.09)	0.37	0.41
7	<b>Net Profit after tax and Share in profit / (loss) of Associate (5+6)</b>	<b>139.61</b>	<b>162.96</b>	<b>195.03</b>	<b>777.95</b>
8	<b>Other Comprehensive Income (OCI)</b>				
(i)	Items that will be reclassified to profit or loss				
	- Exchange differences on translation of foreign operations	0.41	6.35	(0.51)	9.87
(ii)	Items that will not be reclassified to profit or loss				
	- Remeasurement of defined benefit obligations	(0.40)	(0.09)	(0.19)	(1.60)
	- Share in Other Comprehensive Income of Associate	-	#	-	#
	- Income tax on the above	0.10	0.02	0.06	0.41
	<b>Total Other Comprehensive Income</b>	<b>0.11</b>	<b>6.28</b>	<b>(0.64)</b>	<b>8.68</b>
9	<b>Total Comprehensive Income (7+8)</b>	<b>139.72</b>	<b>169.24</b>	<b>194.39</b>	<b>786.63</b>
10	<b>Net Profit attributable to (7):</b>				
	Owners of the company	93.61	130.56	127.29	544.98
	Non-controlling interests	46.00	32.40	67.74	232.97
11	<b>Other Comprehensive Income attributable to (8):</b>				
	Owners of the company	0.14	6.25	(0.62)	8.78
	Non-controlling interests	(0.03)	0.03	(0.02)	(0.10)
12	<b>Total Comprehensive Income attributable to (9):</b>				
	Owners of the company	93.75	136.81	126.67	553.76
	Non-controlling interests	45.97	32.43	67.72	232.87
13	Paid up equity share capital (Face value Re. 1/- per share)	95.19	84.12	84.09	84.12
14	Other Equity (excluding revaluation reserves)	-	-	-	5,502.21
15	<b>Earning Per Share (EPS)</b>				
	Basic EPS (in Rs.) (Not annualised)	1.01	1.55	1.51	6.48
	Diluted EPS (in Rs.) (Not annualised)	1.00	1.55	1.51	6.45

# Denotes amount below ₹ 5,000/-

**Notes:**  
 1. The above unaudited financial results for the first quarter ended June 30, 2020 have been reviewed by the Audit Committee, and on its recommendation, have been approved by the Board of Directors at its meeting held on July 30, 2020 in accordance with Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The said results have been subjected to limited review by the Statutory Auditors of the Company who have issued an unmodified report thereon.  
 2. The said financial 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 thereunder and other accounting principles generally accepted in India.  
 3. During the first quarter ended June 30, 2020, the Company has issued and allotted 11,00,00,000 equity shares of the face value of Re. 1/- to the eligible qualified institutional buyers at the issue price of Rs. 70/- per equity share, aggregating Rs. 770 Crore through Qualified Institutions Placement (QIP). Proceeds of the QIP issue (net of issue expenses) as on June 30, 2020, pending its utilization towards the objects of the issue stated in the placement document, have been deployed in liquid mutual funds.  
 4. During the first quarter ended June 30, 2020, the Allotment Committee of the Board has allotted an aggregate of 6,73,911 equity shares of the face value of Re. 1/- each to the eligible employees upon exercise of stock options by them.  
 5. Consequently upon the allotment of shares, both under QIP issue and upon exercise of stock options by the employees as above, the total paid up equity share capital of the Company has increased to Rs. 95,18,98,558/- (Rupees Ninety five crore eighteen lakh ninety eight thousand five hundred and fifty eight) representing 95,18,98,558 equity shares of the face value of Re. 1/- each.  
 6. On a consolidated basis, the Group has identified four reportable segments, namely, (i) Investment Banking, Wealth Management & Securities Business (IWS), (ii) Mortgage Lending, (iii) Distressed Credit and (iv) Asset Management. Others include property rental income.  
 7. The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant decline and volatility in the global and Indian financial markets and slowdown in the economic activities. The Reserve Bank of India (RBI) has issued guidelines relating to COVID-19 Regulatory Package dated March 27, 2020, April 17, 2020 and May 23, 2020 and in accordance therewith, certain subsidiaries of the Company have provided a moratorium on the payment of all principal amounts and / or interest, as applicable, to all eligible borrowers classified as standard, even if the said amounts were overdue on February 29, 2020. For all such accounts, where the moratorium is granted, the asset classification will remain standstill during the moratorium period (i.e., the number of days past due shall exclude the moratorium period for the purpose of asset classification as per the policy).

## SEGMENTWISE DETAILS ON CONSOLIDATED BASIS FOR THE QUARTER ENDED JUNE 30, 2020

Particulars	Rupees in Crore			
	Quarter Ended		Year Ended	
	30.06.2020	31.03.2020	30.06.2019	31.03.2020
	Unaudited	(Refer Note 8)	Unaudited	Audited
<b>Segment Revenue</b>				
A Investment Banking, Wealth Management & Securities Business (IWS)	290.37	411.28	368.22	1,611.52
B Mortgage Lending	298.38	315.57	340.02	1,350.85
C Distressed Credit	98.12	98.37	132.46	413.50
D Asset Management	6.92	6.92	17.76	62.88
E Others	12.06	27.98	15.01	79.75
<b>Total Segment Revenue</b>	<b>705.85</b>	<b>860.12</b>	<b>873.47</b>	<b>3,518.50</b>
Less: Inter-segmental revenue	(14.74)	(19.54)	(16.90)	(64.95)
<b>Total Revenue</b>	<b>691.11</b>	<b>840.58</b>	<b>856.57</b>	<b>3,453.55</b>
<b>Segment Results (Profit before tax)</b>				
A Investment Banking, Wealth Management & Securities Business (IWS)	58.67	123.99	93.19	434.80
B Mortgage Lending	102.08	65.98	166.21	533.01
C Distressed Credit	22.09	23.25	29.73	85.58
D Asset Management	(2.74)	(3.67)	8.18	22.49
E Others	4.07	5.47	5.06	17.84
<b>Total Results</b>	<b>184.17</b>	<b>215.02</b>	<b>302.37</b>	<b>1,093.52</b>
<b>Segment Assets</b>				
A Investment Banking, Wealth Management & Securities Business (IWS)	7,507.82	7,626.56	9,639.85	7,626.56
B Mortgage Lending	8,478.47	8,404.14	8,755.05	8,404.14
C Distressed Credit	3,936.81	4,127.32	4,481.41	4,127.32
D Asset Management	240.75	245.55	232.73	245.55
E Others	1,049.09	289.51	406.98	289.51
<b>Total Segment Assets</b>	<b>21,212.94</b>	<b>20,693.08</b>	<b>23,516.02</b>	<b>20,693.08</b>
<b>Segment Liabilities</b>				
A Investment Banking, Wealth Management & Securities Business (IWS)	4,761.58	4,932.13	7,045.17	4,932.13
B Mortgage Lending	4,970.28	4,972.32	5,626.92	4,972.32
C Distressed Credit	2,334.95	2,526.03	2,713.51	2,526.03
D Asset Management	11.71	14.16	11.96	14.16
E Others	165.12	166.45	207.43	166.45
<b>Total Segment Liabilities</b>	<b>12,243.64</b>	<b>12,611.09</b>	<b>15,604.99</b>	<b>12,611.09</b>
<b>Segment Capital Employed</b>				
A Investment Banking, Wealth Management & Securities Business (IWS)	2,746.24	2,694.43		

