

# PROVIDENT CEDAR PRIVATE LIMITED

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Date: 22.01.2024

To,  
The General Manager – DCS  
Listing Operations-Corporate Services Dept.  
BSE Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai-400001

Scrip Code: 974311

Dear Sir / Madam,

**Sub: Newspaper Publication of the financial results for the quarter and nine months ended December 31, 2023**

**Ref: Regulation 52(8) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations, 2015")**

We write to inform you that we are enclosing herewith the copy of the newspaper publication regarding financial results of the Company for the quarter and nine months ended December 31, 2023 published in the Financial Express (English Daily) on January 21, 2024.

This is for your information and records.

Thanking you.

Yours sincerely,  
For **Provident Cedar Private Limited**

**Abhishek Kapoor**  
**Director**  
**DIN: 03456820**



BELOW STREET ESTIMATES

Kotak Mahindra Bank's net profit up 8%

The lender posted a Q3 net profit of ₹3,005 crore

AJAY RAMANATHAN  
Mumbai, January 20

THE NET PROFIT of Kotak Mahindra Bank rose 8% year-on-year (y-o-y) in the December quarter owing to a growth in its net interest income. The bank posted a net profit of ₹3,005 crore in the quarter under review, below the ₹3,163 crore estimated by analysts. The net interest income, the difference between interest earned and interest ex-

pendent rose 16% y-o-y to ₹6,554 crore in the December quarter. The net interest income was aided by a growth in the private bank's advances. Advances rose 19% y-o-y to ₹3.7 trillion as on December 31. Customer assets, which comprises advances and credit substitutes rose 17% y-o-y to ₹4 trillion. The bank's advances were aided by credit cards, retail micro finance, personal loans, business loans, and consumer loans segment. Credit card portfolio rose 52% y-o-y to ₹13,882 crore as on December 31. Personal loans, business loans, and consumer durables rose 33% to ₹19,310 crore. Home loans,

and loan against property rose 15% to ₹102,234 crore. Unsecured retail advances mix rose to 11.6% as on December 31 from 9.3% a year ago. The rise in unsecured retail advances mix rose in the reporting quarter even as Reserve Bank of India (RBI) increased the risk weight norms on unsecured retail loans. "We have said that we are comfortable to take the unsecured retail mix to mid-teens. We are on that trajectory. At this stage, there is no intent to put a break on it," group president and chief financial officer Jaimin Bhatt said in the post-earnings call. Average current deposits

rose 5% to ₹59,337 crore as on December 31. Average savings deposits grew 4% to ₹1.2 trillion as on December 31. Average term deposit rose 43% to ₹2.2 trillion. The current account savings account (CASA), which measures the mix of low-cost deposits, fell to 47.7% as on December 31 from 53.3% a year ago. The bank's credit-to-deposit ratio stands at 88%. In April-June, the bank had launched a sweep in and sweep out facility ActivMoney. The term deposit sweep balance grew 13% quarter-on-quarter (q-o-q) to ₹41,784 crore as on December 31. "Given the interest rate in

the market, customers have been moving money to more high-yielding deposits. The growth in current deposits and savings deposits has been a challenge," said Shanti Ekambaram, whole-time director. In tight liquidity environment, Ekambaram added that the bank will continue to focus on granular deposits. Here, the bank is banking on ActivMoney to help garner deposits. Additionally, the bank will look to shore-up other long-term source of funding like infrastructure bonds. Nevertheless, net interest margin fell to 5.22% in the December quarter from 5.47% a year ago.

IDFC First Bank Q3 profit up 18%

PRIVATE SECTOR LENDER IDFC First Bank on Saturday reported an 18% growth in net profit to ₹716 crore in the third quarter ended December 31, 2023, on the back of improved interest income.

The bank had earned a net profit of ₹605 crore in the October-December quarter of 2022. The total income of the bank increased to ₹9,396 crore in the quarter as compared to ₹7,064 crore in the December quarter

of the previous fiscal, IDFC First Bank said in a regulatory filing. Its interest income improved during the third quarter of the current fiscal to ₹7,879 crore, as against ₹5,912 crore in the same period last fiscal. PTI

Union Bank Q3 PAT rises 60% to ₹3,590 crore

PIYUSH SHUKLA  
Mumbai, January 20

PUBLIC SECTOR LENDER Union Bank of India on Saturday reported a 60% year-on-year (y-o-y) rise in its net profit for the quarter ended December at ₹3,590 crore, led by lower provisions and healthy asset growth. The Q3FY24 net profit was higher than a Bloomberg consensus estimate of ₹3,465 crore. The lender's asset quality improved during Q3, with gross and non-performing asset ratio (GNPA, NNPA) moderating to 4.83% and 1.08% as of December 31 from 7.93% and 2.14% a year ago, respectively. Accordingly, bad loan provisions moderated sharply to ₹1,226.31 crore during Q3 from ₹2,443.11 crore in same period last year.

Even as the lender is seeing some stress in mortgage and vehicle loans, the slippages remain muted as customers are tending to clear payments ahead of their account being tagged as NPAs, said A Manimekhalai, MD & CEO, in a post-earnings presser. "We are seeing stress but they do not slip as most of them (personal loans) are housing and vehicle loans. Of course, stress is there in that book but slippages are contained," she said. Further, Union Bank's overall advances rose 11% y-o-y to ₹8.95 trillion as of December 31. Retail, agriculture and micro, small and medium enterprises (MSME) loans comprised 56% of its loan book while corporate loans accounted for the rest. Personal retail loans accounted for nearly ₹11,000 crore of the overall book.

IDBI Bank net profit rises 57%

AJAY RAMANATHAN  
Mumbai, January 20


THE NET PROFIT of IDBI Bank rose 57% year-on-year (y-o-y) in October-December owing to a growth in advances. The bank posted a net profit of ₹1,458 crore in the December quarter, up 10% on a sequential basis. The bank's net advances rose 18% y-o-y to ₹1.8 trillion as on December 31. IDBI Bank increased its focus on the retail segment in the quarter under review. Retail mix rose to 71% of gross advances from 67% a year ago. At the same time, corporate mix fell to 29% of gross advances from 33% a year ago. Total deposits grew 11% y-o-y to ₹2.6 trillion as on December 31. The ratio of low cost current account savings account (CASA) deposits fell to 49.88% as on December 31 from 54.4% a year ago. Cost of deposit rose to 4.34% in the December quarter from 3.51% a year ago. Cost of funds rose to 4.60% in October-December from 3.82% a year ago.

EPFO adds 1.4 million members in Nov '23

PRESS TRUST OF INDIA  
New Delhi, January 20

RETIREMENT FUND BODY EPFO added 1.4 million net members in November 2023, as per the latest payroll data released on Saturday. Cumulative net addition of members during the current financial year continues to remain higher than that of the corresponding period of the previous year, a labour ministry statement said. According to the statement, the EPFO's (Employees' Provident Fund Organisation) provisional payroll data highlighted that the body added 1.4 million net members in November. The data indicates that around 736,000 new members were enrolled during the month. The 18-25 age-group constitutes 57.30% of the total new members added during the month.

Provident Cedar Private Limited				
Corporate Identification Number: U45309KA2016PTC097552 Registered Office: No.130/2, Ulsoor Road, Bengaluru-560 042, India Email: cedar.secretarial@puravankara.com Website: https://www.puravankara.com/cedar				
Statement of Unaudited Financial Results for the quarter and nine months ended December 31, 2023				
(Rs. Lakhs)				
Sl. No.	Particulars	Quarter ended 31.12.2023	Corresponding Quarter ended 31.12.2022	Previous Year ended 31.03.2023
1	Total Income from Operations	-	-	-
2	Net Profit / (Loss) for the period (before Tax Exceptional and/or Extraordinary items)	(23.56)	(8.33)	(22.93)
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(23.56)	(8.33)	(22.93)
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(23.56)	(8.33)	(22.93)
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(23.56)	(8.33)	(22.93)
6	Paid up Equity Share Capital	1.00	1.00	1.00
7	Reserves (excluding Revaluation Reserve and Securities Premium a/c)	(56.09)	(13.41)	(23.92)
8	Securities Premium Account	-	-	-
9	Net worth	(55.09)	(12.41)	(22.92)
10	Paid up Debt Capital / Outstanding Debt	5,337.95	3,683.70	3,947.89
11	Outstanding Redeemable Preference Shares	-	-	-
12	Debt Equity Ratio	(105.19)	(296.75)	(172.48)
13	Earnings per equity share of Rs. 100 each (for continuing and discontinued operations)	-	-	-
1	Basic	(2,355.84)	(833.00)	(2,293.00)
2	Diluted	(2,355.84)	(833.00)	(2,293.00)
14	Capital Redemption Reserve	-	-	-
15	Debtenture Redemption Reserve	-	-	-
16	Debt Service Coverage Ratio	(0.09)	(0.10)	(0.07)
17	Interest Service Coverage Ratio	(0.09)	(0.10)	(0.07)
Notes: 1. The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 52 of the LODR Regulations. The full format of the quarterly financial results is available on the websites of the Bombay Stock Exchange (www.bseindia.com) and of the listed entity. 2. For the other line items referred in regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the Bombay Stock Exchange and can be accessed on the URL www.bseindia.com				
For and on behalf of the Board of Directors of Provident Cedar Private Limited				
Sd/- Name: Abhishek Kapoor Designation: Director DIN: 03456820				
Place: Bengaluru, India Date: January 20, 2024				



Can Fin Homes Ltd

(Sponsor : CANARA BANK)

COMPOSITE DEPOSIT

Translating Dreams into Reality

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Can Fin Homes Limited

CIN:L85110KA1987PLC008699

Registered Office

No.29/1, 1st Floor, Sir M N Krishna Rao Road,

Basavanagudi, Bengaluru - 560004

Ph: 080-48536192, Fax: 080-26565746

E-mail: compsec@canfinhomes.com

Web: www.canfinhomes.com

Statement of Standalone Un-Audited Financial Results for the Third Quarter and Nine Months ended 31/12/2023

(₹ in Lakhs)

Sl. No.	Particulars	Quarter ended (31/12/2023) Un-audited	Year to Date (31/12/2023) Un-audited	Quarter ended (31/12/2022) Un-audited	Previous year ended (31/03/2023) Audited
1	Total Income from operations (net)	90,192.55	2,59,705.25	70,970.74	2,74,313.11
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	25,569.13	68,757.85	20,450.57	82,403.17
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	25,569.13	68,757.85	20,450.57	82,403.17
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	20,013.97	54,166.90	15,149.15	62,060.56
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	20,013.97	54,166.90	15,116.03	62,060.56
6	Paid-up equity share capital (Face value of ₹ 2/- per share)	2,663.31	2,663.31	2,663.31	2,663.31
7	Reserves (excluding Revaluation Reserves) (Audited)	3,62,064.81	3,62,064.81	3,03,998.87	3,62,064.81
8	Securities Premium Account	27,297.54	27,297.54	27,297.54	27,297.54
9	Net Worth (Audited)	3,64,728.12	3,64,728.12	3,06,662.18	3,64,728.12
10	Paid up Debt Capital / Outstanding Debt	31,19,683.15	31,19,683.15	27,81,334.25	29,06,806.70
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio	7.55	7.55	7.92	7.97
13	Earnings Per Share (of ₹ 2/- each) (for continuing and discontinued operations)				
	(a) Basic	15.03	40.68	11.38	46.65
	(b) Diluted	15.03	40.68	11.38	46.65
		Not Annualised	Not Annualised	Not Annualised	Annualised
14	Capital Redemption Reserve	-	-	-	-
15	Debtenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Debt Service Coverage Ratio	0.30	0.30	0.24	0.34
17	Interest Service Coverage Ratio	1.42	1.42	1.52	1.48

Notes:

(a) The above is an extract of the detailed format of standalone un-audited financial results for the Third quarter and nine months ended December 31, 2023 filed with National Stock Exchange of India Ltd. and BSE Limited under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the standalone un-audited financial results are available on the National Stock Exchange of India Ltd. website (URL:https://www.nseindia.com), BSE Limited website (URL:https://www.bseindia.com) and on the website of the Company (URL:https://www.canfinhomes.com)

(b) In compliance with Reg.33 and 52 of SEBI (LODR) Regulations, 2015, the above financial results for the Third quarter and nine months ended December 31, 2023 have been reviewed and recommended by the Audit Committee of the Board and subsequently approved by the Board of Directors at their respective meetings held on January 20, 2024. The above results have been subjected to a Limited Review by the Joint Statutory Auditors of the Company, in terms of the said regulations.

(c) For the other line items referred in regulation 52 (4) of the Listing Regulations, pertinent disclosures have been made and are available on the National Stock Exchange of India Ltd. website (URL:https://www.nseindia.com), BSE Limited website (URL:https://www.bseindia.com) and on the website of the Company (URL:https://www.canfinhomes.com)

(d) The Board of Directors had declared an interim dividend of ₹2/- per share for equity share of face value of ₹ 2/- each at their meeting held on December 20, 2023 and paid subsequently.

(e) There are no changes in the accounting policies for the third quarter and nine months ended December 31, 2023 and there is no impact on net profit/loss, total comprehensive income or any other relevant financial item.

(f) Previous period / year figures have been re-grouped wherever necessary to conform with current period presentation.

For and on behalf of the Board of Directors of Can Fin Homes Limited

Sd/-

SURESH S IYER

Managing Director & CEO

Place : Bengaluru

Date : January 20, 2024

**"IMPORTANT"**

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IDBI BANK LIMITED CIN: L65190MH2004GO148838 Regd. Office-IDBI Tower, WTC Complex, Cuffe Parade, Mumbai-400005, Tel: (022) 66552779 / 66553336 Fax: (022) 2218 2352 website: www.idbibank.in, email id: idbiequity@idbi.co.in								
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED DECEMBER 31, 2023								
(₹ in crore)								
Sl. No.	Particulars	Quarter ended 31-12-2023 (Unaudited)	Quarter ended 30-09-2023 (Unaudited)	Quarter ended 31-12-2022 (Unaudited)	Year ended 31-03-2023 (Unaudited)	Quarter ended 31-12-2023 (Unaudited)	Quarter ended 30-09-2023 (Unaudited)	Quarter ended 31-12-2022 (Unaudited)
1	Total Income from Operations (net)	7514.27	6924.18	6088.31	24941.76	7579.91	7063.66	6152.43
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	2006.70	2299.13	1267.09	5237.97	2034.16	2396.95	1285.81
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	2006.70	2299.13	1267.09	5237.97	2034.16	2396.95	1285.81
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	1458.18	1323.27	927.27	3645.09	1508.53	1385.40	944.82
5	Equity Share Capital	10752.40	10752.40	10752.40	10752.40	10752.40	10752.40	10752.40
6	Reserves(excluding Revaluation Reserve as shown in the Audited Balance Sheet of the previous year)	26365.10	26365.10	22441.82	26365.10	27365.87	27365.87	23351.54
7	Securities Premium Account	5,323.56	5,323.56	50,719.75	5,323.56	5,323.52	5,323.52	50,719.70
8	Net Worth (excl. Revaluation Reserve, FCTR & Intangibles)	30,733.47	28,653.91	23,940.82	25,454.10	31,876.43	28,364.97	24,845.58
9	Paid up Debt Capital/ Outstanding Debt	23,038.48	20,650.85	15,814.45	12,637.75	23,081.44	20,650.85	15,814.19
10	Outstanding Redeemable Preference Shares	-	-	-	-	-	-	-
11	Debt Equity Ratio (excluding revaluation reserve, FCTR & Intangibles)(in times)	0.75	0.72	0.66	0.50	0.72	0.73	0.64
12	Earnings Per Share (of ₹ 10/- each) in ₹ (for continuing and discontinued operations before & after extraordinary items) (not annualised)							
	(i) Basic	1.36	1.23	0.86	3.39	1.40	1.29	0.88
	(ii) Diluted	1.36	1.23	0.86	3.39	1.40	1.29	0.88
13	Capital Redemption Reserve	-	-	-	-	-	-	-
14	Debtenture Redemption Reserve	-	-	-	-	-	-	-
Note: 1. The above is an extract of the detailed format of Quarterly/ Yearly 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/ Yearly Financial Results are available on the websites of the Stock Exchange (s) and the listed entity, websites (www.nseindia.com, www.bseindia.com and www.idbibank.in). 2. For the other line items referred in regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the Stock Exchange(s) (NSE & BSE) and can be accessed on the URL (www.nseindia.com, www.bseindia.com and www.idbibank.in). 3. Information relating to Total Comprehensive Income and Other Comprehensive Income are not furnished as Ind AS is not yet made applicable to banks.								
Place: Mumbai Date: Jan 20, 2024			(Jayakumar S. Pillai) Deputy Managing Director			By order of the Board (Rakesh Sharma) Managing Director & CEO		