GMR Highways

GMR Pochanpalli Expressways Limited

Corporate Office: T&UI Office, Terminal-2, Opp. Departure Gate No. 1, IGI Airport, New Delhi-110037 CIN U45200KA2005PLC049327 T +91 011 40052455 F +91 011 40052482 E- highways.secretarial@gmrgroup.in W www.gmrpui.com

Date: January 22, 2025

To, National Stock Exchange of India Limited Exchange Plaza, Plot no. C/1, G Block, Bandra Kurla Complex, Bandra (E), Mumbai 400 051, India

Dear Sir/Madam,

Subject: Submission of Copy of Newspaper Advertisement

Pursuant to Regulation 52(8) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, it is to inform that the un-audited Financial Results for the quarter ended December 31, 2024 is published on January 22, 2025 in The Hindu Business Line Newspaper and e-copy of that newspaper is enclosed herewith.

This is for your information and record.

Thanking you

For GMR Pochanpalli Expressways Limited

Paramjeet Singh Company Secretary

CC : Nitul Gala The Debenture Trustee - Axis Trustee Services Limited The Ruby, 2nd Floor, SW, 29, Senapati Bapat Marg, Dadar West, Mumbai- 400 028

Registered Office: 25/1, Skip House, Museum Road, Bangalore-560025, Karnataka

businessline.

QUICKLY.

Centre issues draft rules for e-comm platforms

New Delhi: The government has relied out draft guidelines for e-commerce platforms, measures to protect consumers from fraudulent practices amid the fast-growing digital shopping landscape in ndia. Titled E-commerce-Principles and

India. Titled "E-commerce-Principles and Guidelines for Self Governance", it was prepared by the Bureau of Indian Standards (BIS) under the Food and Consumer Affairs Ministry's supervision. m

ICICI Pru Life Q3 profit jumps 43% to ₹326 crore

New Delhi: ICICI Prudential Life Insurance on Tuesday reported a 43 per cent surge in net profit of ₹326 crore for the third quarter ended December 2024.The company had posted a profit of ₹227 crore in the same quarter a year ao. me quarter a year ago. sets under management creased to ₹3.10 lakh crore against ₹2.86 lakh crore. ⊨r

to raise ₹2,000 cr via QIP in Q4 KEY DRIVERS. 20% rise in NII, 38% increase in non-interest income lift profits Our Bureau

State-run UCO Bank on Tuesday reported around 27 per cent year-on-year jump in its net profit to ¥638.83 crore for the third quarter this fiscal, backed by over 41 per cent y-o-y increase in its operating profit during the period. The bank along an off

operand, profit during the period. The bank plans to raise \$2,000 crore through quali-fied institutional placement (QIP) in one tranche during the fourth quarter of the cur-rent financial year to reduce the government stake by around 3 per cent. The gov-ernment currently holds 95.39 per cent in the bank.

HIGHER NII

ability over the has added to Third thing that added to the profitability was our cost to income ratio also im-proved during the quarter," said UCO Bank Managing Director and Chief Executive Officer, Ashwani Kumar. HIGHER NII Operating profit grew 41.69 per cent y-o-y at ₹1,585.69 crore for the third quarter of FY25 compared to ₹1119.14 crore for the corresponding period of FY24.

Strong show			() BEEL
	Q3FY25	Q3FY24	Y-o-Y changes (%)
rofit after tax	638.83	502.83	27.05
perating profit	1585.69	1119.14	41.69
let interest income	2377.68	1988.07	19.59
let interest margin (%)	3.17	2.84	33 bps
ross NPA ratio (%)	2.91	3.85	-94 bps

UCO Bank Q3 net jumps 27%;

"Growth in profitability during the quarter was mainly due to around 20 per cent increase in net interest income and around 38 per cent increase in non-interest income on a y-o-y basis. These were the two com-ponents which resulted into the improvement in profit-ability over the last financial year. Net interest income (NII) for the quarter rose to \$2,377.68 crore from \$1,988.07 crore in the year-ago period. Net interest mar-gin (NIM) for the quarter ended December 31, 2024 stood at 3.17 per cent as against 2.84 per cent for the same period in the preceding year.

year. Non-interest income stood at ₹1185.93 crore as against ₹860.82 crore in the same period of FY24. Total provision during Q3FY25 rose 72.24 per cent y-o-y at ₹589.51 crore com-pared with ₹342.25 crore for

from the board and the gov-ernment to raise around \$2,000 crore through QIP. We have started meeting probable investors, mutual funds and analysts. Hope-fully, the QIP will be launched within this quarter,"Kumar added.

South Indian Bank net up 12% at ₹341.87 cr on retail, MSME growth

V Sajeev Kumar

Thrissur based South Indian Bank has declared its highest ever quarterly net profit at t341.87 crore for Q3FV25, registering a 12 per cent growth. The net profit in Q3FV24 was t305.36 crore. "The biggest contributors to the growth this quarter have been the retail and MSME, which we are ex-panding aggressively. While there has been some growth in the corporate segment as well, our primary focus re-mains on retail and MSME, as we see strong potential in these areas for sustained growth," P R Seshadri, MD & CEO, told businessline in an interaction.

IMPROVED QUATER "We are pleased with our performance this quarter and remain committed to driving growth across retail, MSME, and housing seg-ments. Our strategies are fo-cused on achieving long-term sustainability, enhan-cing customer engagement,



P R Seshadri, MD & CEO

and maintaining a competit-ive edge," he added. On the NPA front, he said slippages reduced to 33 basis points, which is a consider-able improvement compared to the previous year. Strong recoveries played a key role in reducing net NPAs, in-cluding interest recovery, which has contributed to overall financial stability. To a question, he said, "Our strategy has been con-

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sistent to reduce our reliance on corporate loans and grow our retail and MSME portfo-lios. This shift aligns with our goal of maintaining cor-porate exposure below in dustry peers, ensuring diver-sification and minimising rick."

sification and minimising risk." Operating profit for quarter increased 9.39 per cent from 4483.45 crore to \$528.84 crore in 0.3 FY 25. Gross NPA came down 44 bps from 4.74 per cent to 4.30 per cent on y-o-y basis, wille net NPA dropped 36 bps from 1.61 per cent to 1.25 per cent on y-o-y basis. Net in-reset income went up from \$819.03 crore to 7869.26 force, registering a growth of 6.13 per cent. Retail deposits grew from \$5,088 crore to 11,02,420 crore, an 8 per cent increase. NRI deposit grew from \$29,236 crore \$31,132 crore, a 6.49 per cent increase.

CCI approves merger of Agro Tech Foods, Bharti PNB Housing Fin Q3 net up 43% on overall growth Enterprises, DMPL India and Del Monte Foods

Our Bureau

PNB Housing Finance Com-pany Ltd on Tuesday repor-ted a 43 per cent jump in con-solidated net profit for the quarter that ended Decem-ber 31,2024 at ₹483 crore (K384 crore). The non-banking finance company had recorded net profit of ₹470 crore in the September 2024 quarter. Total income grew to

Cl.943 crore (čl.756 crore), PNB Housing Finance said in a regulatory filing. During the quarter under review, in-terest income improved to čl.948 crore (čl.680 crore)... Total expenses increased marginally to čl.327 crore (čl.316 crore). Gross non-performing as-

(₹1,316 crore). Gross non-performing as-sets declined to 1.19 per cent as of December 31, 2024. This is compared to 1.73 per cent at the end of the third quarter of the previous fiscal

KR Srivats

The Competition Commis-sion of India (CCI) has ap-proved a proposed combina-tion involving Agro Tech Foods Ltd (ATFL), Bharti Enterprises Ltd (BEL), DMPL India Ltd (DMPL In-dia), and Del Monte Foods Pvt Ltd (DMFPL). The trans-action is expected to have a significant impact on India's

packaged food industry. The approved combination con-sists of the following key

sists of the following key transactions: ATFL will acquire the en-tire shareholding of DMPPL from its existing sharehold-ers — Bharti Enterprises (in-cluding its subsidiaries) and DMPL India. Following this acquisition, DMPPL will be-come a walolly-owned subsi-diary of ATFL. In consideration for the acomisition ATFL will issue diary of ATFL. In consideration for the acquisition, ATFL will issue

Agro Tech Foods will acquire the entire shareholding of DMFPL from its existing shareholders

20.95 per cent of its equity shares to Bharti and 14.39 per cent to DMPL India through preferential allotment. Entities involved in the transaction include multiple

BPS

units of the Bharti Group, namely Bharti (SBM) Hold-ings Pvt Ltd, Bharti (RBM) Holdings Pvt Ltd, and Bharti (Satya) Trustees Pvt Ltd (on behalf of Bharti (Satya) Pamily Trust). The acquisition is expec-ted to strengthen ATPL's market position in the pack-aged food sector, enhancing its product portfolio and ex-panding its distribution net-work.

इंस्टीट्यूट ऑफ बैंकिंग पर्सोनेल सिलेक्शन ®

असेसमेंट में, हम पर भरोसा रखता है भारत

APPOINTMENT

INSTITUTE OF BANKING PERSONNEL SELECTION

Moxie Power Generation Limited (MPGL) (Formerly known as Coastal Energen Private Limited), District Tuticorin Tamli Nadu, Corporate Office: KP Epitome, Near DA International School, Makarba, Ahmedabad – 380 051 Gujarat, India

Adani Power Limited

Devi Circle, S. G. High 32421, Cuircle ed Auction Notice for Sale of Fly Ash to Micro & Small Enterprises

Gujarat, India APL invites Expression of Interest (EOI) from Micro & Small Enterprise (MSE) having valid Consent To Operate (CTO) Issued by Central/State Pollution Control Boards (CPCØ/ SPCB), engaged in ash-based trading, product manufacturing, for sale of fly ash through "Limited Auction" for the period of 01.02.2025 to 31.03.2026.

for the period of 01.02.2025 to 31.03.2026. Interested parties may submit their monthly requirement (in MT) along with company details through email to satishkumar.tanwar@adani.com by 24.01.2025.17:00 Hrs. The detailed terms & conditions are available on our auctioneer website: https://bidnwin.matexnet.com Interested parties are requested to register themselves with MatexNet before 28.01.2025. All corrigendum, addendum, amendments, time extension. If any shall be updated on the website. No corrigendum will be published in the press. e-Auction date: 30.01.2025

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TATA AIG unveils CyberEdge, targets 25% cyber insurance market share by 2030

KR Srivats

TATA AIG General Insur-ance Company, has intro-duced CyberEdge, a new cy-ber insurance solution designed to protect busi-nesses of all sizes against a wide array of cyber risks. The policy offers robust financial and operational support, covering forensic investiga-tions, legal fees, data recov-ery, extortion payments, and losses from business interruptions.

With a commitment to cy bersecurity resilience, CyberEdge aims to capture

ce : New Delhi

CM COD

25 per cent of the cyber in-surance market in the com-ing five years, Najm Bilgrami, National Head, Financial Lines, Tata AIG General In-surance told *businessline* surance told businessline here. A recent report by Pra-ha highlighted that 79 mil-lion cyberattacks were recor-ded in India in 2023 and the threat landscape is rapidly evolving. The report also projected that these attacks could surge to 1 trillion an-nually by 2033.

not be catastrophic, but fail-ing to address it can lead to bigger challenges. "Cyberbdge has been metic-ulously designed to provide both financial safeguards and swift, expert-led re-sponses to incidents," he exid spon

said. Post-pandemic, there has been a demand surge for cy-ber insurance from various sectors. Additionally, small and medium enterprises (SME3) are increasingly tar-geted by cybercriminals due to their often-limited infra-structure, making robust cy-ber insurance solutions es-sential for their rick tions es-ir risk insurance ial for their

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orga num curr appl	Institute of Banking Per anisations in selection nerous mass scale exal ently undergoing complications are invited from ude for appointment in the	of person minations plete digi dynamic	nnel in various le with speed, acc tal transformation and performance	evels. IBPS has been curacy and confidentia n. To create sustaina driven IT professionals	conducting lity. IBPS is ble change,
SI. No.	Post Name	No. of post(s)	Mode of recruitment	Annual CTC (as per present policy)	Place of posting
01	Division Head (Technology Support Services)	One (01)	On fixed term contract basis	Approximately Rs. 28 lakhs p. a.	Mumbai

Application should be filled ONLINE for which last date is 05.02.2025. For more details and link to apply, kindly visit our website www.ibps.in. Date: 22.01.2025 Division Head (Administration)

Place: Mumbai

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	Standalone				Consolidated					
Particulars	Quarter ended 31.12.2024	Quarter ended 31.12.2023	Nine Months ended 31.12.2024	ended 31.12.2023			Quarter ended 31.12.2023		ended 31.12.2023	Year ended 31.03.202
A STATE OF A	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Total income from operations	2,81,796	2,63,650	8,35,828	7,50,762	10,12,832	2,81,784	2,63,623	8,35,787	7,50,677	10,12,732
Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	46,280	43,490	1,29,777	1,13,583	1,52,875	46,293	43,495	1,29,777	1,13,630	1,52,889
Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	46,280	43,490	1,29,777	1,13,583	1,52,875	46,293	43,495	1,29,777	1,13,630	1,52,889
Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	34,187	30,536	96,069	78,252	1,07,008	34,200	30,538	96,069	78,285	1,07,018
Paid up Equity Share Capital	26,163	20,927	26,163	20,927	26,159	26,163	20,927	26,163	20,927	26,159
Reserves (excluding Revaluation Reserves)	9,12,653	6,83,697	9,12,653	6,83,697	8,21,527	9,12,668	6,83,736	9,12,668	6,83,736	8,21,543
Securities Premium Account	2,85,683	1,76,690	2,85,683	1,76,690	2,85,623	2,85,683	1,76,690	2,85,683	1,76,690	2,85,623
Net worth	9,30,855	6,98,105	9,30,855	6,98,105	8,40,240	9,30,869	6,98,138	9,30,869	6,98,138	8,40,255
Paid up Debt Capital/ Outstanding Debt	2,95,584	4,21,254	2,95,584	4,21,254	3,91,209	2,95,584	4,21,254	2,95,584	4,21,254	3,91,209
Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Debt Equity Ratio	0.10	0.32	0.10	0.32	0.27	0.10	0.32	0.10	0.32	0.27
Earnings Per Share (of ₹ 1/- each) *	03,210	(1)AN MS		1 1 1 1	See all and	TO PERSONAL AND	RADE -	The Allow		2000
Basic :	1.31	1.37	3.67	3.52	5.10	1.31	1.37	3.67	3.52	5.10
Diluted :	1.31	1.37	3.67	3.52	5.09	1.31	1.37	3.67	3.52	5.09
Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Debt Service Coverage Ratio	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Interest Service Coverage Ratio	NA	NA	NA	NA	NA.	* NA	NA	NA	NA	NA

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RISK MANAGEMENT Bilgrami said that the Indian cyber insurance market, val-ued at ₹850 crore in 2024, has witnessed significant A cyber breach itself may GMR Pochanpalli Expressways Limited Reg Off: No. 25/1, SKIP House, Museum Road, Bengaluru - 560 025, Inda. T+9180 40432000 IF+9180 40432231E h fighways.Secretarial@gmrgroup.inl audited Financial Results for quarter ended December 31, 2024 Quarter ended Year ended 31.12.2024 31.12.2023 31.03.2024 Unaudited Audited 2,204.28 2,827.93 11,573.85 148.38 38.72 371.87 Net Profit/ (Loss) for the period (before tax, Exceptional and / or Extraordinary items) Net Profit/ (Loss) for the period before tax (after Exceptional and / or Extraordinary 38.72 371.87 HIV (Loss) for the period after tax (after Exceptional and /or Extraordinary learning the smprehensive income for the period (Comprising Profit/ (Loss) for the period is) and Other Comprehensive income (after tax) is equity share capital, (Frace Value of TO each) is equity share capital, (Frace Value of TO each). (62.71) 1.67 (69.57) (48.54) 13,800.00 13,800.00 13,800.00 15,991.73 21,414.49 21,649.82 20,532.29 worth (refer note no.4) up Debt Capital/ Outstanding Debt (including interest accrued thereon) 15.432.66 i) deteemable Preference Shares (refer note no.4) tio (refer note no.4) re (EPS) of ₹10/- each (for continuing and discontinued op i for the quarters) 3,351.98 3,437.88 0.61 0.64 3,711.08 (0.05) 0.00 (0.05)

cial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at its we financial results have been prepared as per the format prescribed in Regulation 52(8) of the SEBI (Listing Obligatio e items referred in regulation 52(4), 52(7), 52(7A) and 54(3) of the Listing regula

Depreciation + Interest on secured deb payment of Lease liability during the period h 31, 2024 : 1.57 times).

nd on behalf of the Board of Direct GMR Pochanpalli Expressways Lin adevi Bommidala (DIN Whole Tir GMR GROUP-PE/37/ PRE

9,259.44 0.28 1.72

9,259.44 9,259.44 0.29 0.33

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growth in recent years. With a projected CAGR of 25 per cent between 2025 and 2030, cyber insurance will become an integral part of risk man-agement strategies, enabling businesses to mitigate dam-ages effectively, and recover operations seamlessly, he

ift profits the same period last fiscal. Fresh slippages stood at K416 crore against K483. crore in Q3FY24. "Slippages came down on the year-on-year basis. This guarter our slippages were in control," Kumar said. Cash recovery and up-gradation during the period stood at £1,064 crore as against £1,097 crore during the corresponding period last fiscal. The lender's asset quality improved during Q3. Gross NPA ratio fell 94 basis points year-on-year to 2.91 per cent, whereas net NPA ratio fell 35 ps y-o-y to 0.63 per cent during the period. "We have taken approvals from the board and the gov-ernment to raise around Q100 crore through Q12



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