GMR Highways

GMR Pochanpalli Expressways Limited



W www.gmrpui.com

Date: May 02, 2022

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 Audited Financial Results for the quarter and year ended March 31, 2022 is published on May 01, 2022 in The Hindu Business Line Newspaper and E-Copy of that newspaper enclosed herewith.

This is for your information and record.

Thanking you

For GMR Pochanpalli Expressways Limited

PARAMJE Digitally signed by PARAMJET SINGH Date: 2022.05.02 12:02:13 +05'30'

Paramjeet Singh Company Secretary

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

BORROW SMART Credit Cards

Customer interest takes centre stage

The latest RBI norms can enhance cardholder experience and curb mis-selling menace



KUMAR SHANKAR ROY BL Research Bureau

Banking regulator RBI has recently come out with consolidated guidelines on credit cards, to be implemented from July 1, 2022. These norms replace the guidelines Issued through various circulars earlier, from time to time. The norms will give a shot in the arm for the holders of 737 crore outstanding cards in terms of protecting customer interest. There have been numerous complaints about credit cards, and these directions can help address many of those problems. Here is a detailed look.

problems. Here is a detailed look.

Unsolicited cards
In case an unsolicited card is issued/existing card upgraded and activated without the explicit consent of the recipient and the latter is billed for the same, the card-issuer will suffer many consequences. One, theywill reverse the charges fortwith. Two, they will pay a penalty to the recipient amounting to wice the value of the charges reversed. In addition, the person in whose name the card is issued can also approach the RBI Ombudsmam who would determine the amount of compensation payable by the card-issuer. This can be for for loss of complainant's time, expenses incurred, harsament and mental anguish suffered by him/fier.

There have been instances where un-

There have been instances where un-solicited/applied-for cards have been

misused before reaching the persons in whose names these have been issued. The RBI emphasised that any loss arising out of misuse of such unsolicited cards will be the responsibility of the cardissuer only.

cited cards will be the responsibility of the card-issuers have been directed to seek One-Time-Password (OIP) based consent from the card-holder for activating a credit card if the same has not been activated by the customer for more than 30 days from the date of issuance. If no consent is received for activating the card, card-issuers can close the credit card account without any cost to the customer. the customer.

Card dosure
The RBI has made it clear that any request for closure of a credit card has to be honoured within seven working days bythe credit card-issuer, subject to payment of all dues by the cardholder. Subsequent to the closure of credit card, the cardholder will have to be immediately and the control of the control ately notified about the closure through email, SMS, etc.

email, SMS, etc.
Since trying to close a card is a prob-lem, the RBI has said that cardholders
will have to be provided option to sub-mit request for closure of credit card ac-count through multiple channels such as helpine, dedicated email id, Interact-ive Voice Response, prominently visible link on the website, internet banking, mobile-app or any other mode.
Failure on the part of the card-issuers

to complete the process of closu

to complete the process of closure within seven working days will result in a penalty of ₹500 per day of delay payable to the customer, till the closure of the account, provided there is no outstanding in the account.

If a credit card been external. standing in the account.

If a credit card has not been used for a period of more than one year, the process to close the card can be initiated after initimating the cardholder. If no reply is received from the cardholder within a period of 30 days, the card account can be closed by the card-issuer, subject to payment of all dues by the cardholder. Importantly, subsequent to closure of credit card account, any credit balance available in credit card account, and cacounts shall be transferred to the cardholder's bank account.

Rates. other charges

Rates, other charges Cardissuers have to prescribe an in-terest rate ceiling in line with other un-secured loans, including processing and other charges. In case card-issuers charge interest rates which vary based on the payment/default history of the cardholder, such differential interest rates have to be disclosed

cardholder, such differential interest attes have to be disclosed. The TRC for payment of credit card dues, including minimum amount due, has to be stipulated to ensure there is no negative amortisation. Unpaid charges! lewesplaxes cannot be capitalised for charging/compounding of interest. Interestingly, card-susers will have to inform cardholders of the implications

of paying only 'the minimum amoun on paying only the imminumal amount due.' Alegend/warning to the effect that "Making only the minimum paymene every month would result in the repay-ment stretching over months/years with consequential compounded in-terest payment on your outstanding balance' has to be prominently dis-played in all the billing statements.

balance* has to be prominently displayed in all the billing statements.
Changes in charges can be made only
with prospective effect giving prior notice of at least one month. If a cardholder desires to surenden hispher card
on account of any change in charges to
disadvantage, they have to be permitted
tod os without any extra charge.
Card-issuers have to seek explicit consent of the cardholder to adjust credit
amount beyond a cut-off, one per cent
of the credit limit or ₹5,000, whichever
is lower. This is when it arises out of refund/failed/reversed transactions or
similar transactions against the credit
limit for which payment has already
been made by the cardholder.
The card-sissuers will also be liable for
the acts of their agents. A dedicated
helpline and email id has to be made
available for the cardholders to raise
complaints against any act of misselling or harassment by the representative of the card-sissuer.

ative of the card-issuer.

Limits, EMIs, billing
As holding several credit cards enhances the total credit available to any consumer, card-issuers have been asked to assess the credit limit for a credit card customer taking into consideration all the limits. This will be on the basis of self-declaration/credit information governments.

self-declaration/credit information got from a credit information company. Customers often complaint about card EMIs. The RBI has told card-issuers to ensure complete transparency in the conversion of credit card transactions to EMIs. This has to be done by clearly in-dicating the principal, interest and up-front discount provided by the me-chant/card-issuer (to make it no cost), prior to the conversion. The same will prior to the conversion. The same will also be separately indicated in the credit card bill/statement. EMI conversion

card bill/statement. EMI conversion with interest component cannot be camouflaged as zero-interest/no-cost EMI, the RBI has said.

Card-issuers do not follow a standard billing cycle for all credit cards issued. To provide flexibility in this regard, card-holders will be provided a one-time option to modify the billing cycle of the credit card as per their convenience.



ManipalCigna ProHealth Prime

ManipalCigna Health Insurance has unveiled ProHealth Prime plan covering all types of hospitalisation expense es with features such as cashless OPD coverage for comes with features such as cashiess on a coverage ion doctor consultation, prescribed diagnostic tests and pharmacy expenses. It also has a specific plan, for those suffering from conditions such as diabetes, obesity, asthma, high blood pressure and high cholesterol.

Company Fixed Deposit Rates					
Company name	Credit rating	Interest rate per annum (%)*			Additional interest rate
сотрану пате		1-year tenure	3-year tenure	5-year tenure	for senior citizens (%)
Bajaj Finance	CRISIL- FAAA ICRA- MAAA	5.75	6.90	6.90	0.25
HDFC** (Regular Deposit up to ₹2 cr)	CRISIL-FAAA ICRA-MAAA	5.55	6.20	6.50	0.25
CICI Home Finance	CRISIL-FAAA ICRA-MAAA CARE-AAA	5.25	6.20	6.55	0.25
Kerala Transport Development Finance Corp	Guaranteed by Kerala Govt.	6.00	6.00	5.75	0.25
IC Housing inance	CRISIL-FAAA	5.15	5.90	6.00	0.25
Muthoot Capital Services	CRISIL-FA+	6.25	6.75	7.25	0.25
NB Housing inance	CRISIL-FAA+ CARE-AA	5.75	6.60	6.85	0.25
Shriram City Jnion Finance*	ICRA-MAA+	6.31	7.25	7.48	0.30
Shriram Transport inance*	CRISIL-FAAA ICRA-MAA+	6.31	7.25	7.48	0.30
Sundaram Home Finance	CRISIL-FAAA ICRA-MAAA	5.50	5.80	5.80	0.50

of 0.25% p.a on all renewals, where the deposit 5% p.a. will be applicable on individual deposits iline system and auto-renewed deposits. his is solely for informational purposes and should on. Data as on April 29, 2022

Small Savings Schemes — Interest rates					
		Interest	rate (%)		
Small Savings Schem	e	Mar 31 June 30 freq 2022 2022		Compounding frequency	
Post Office Savings	Deposit	4.0	4.0	Annually	
Post Office Time Deposit	1 year	5.5	5.5	Quarterly	
	2 year	5.5	5.5	Quarterly	
	3 year	5.5	5.5	Quarterly	
	5 year	6.7	6.7	Quarterly	
Post Office Recurri	ffice Recurring Deposit (5 year)		5.8	Quarterly	
Senior Citizen Savi	ngs Scheme			Quarterly and paid	
Post Office Monthly Income Scheme		6.6	6.6	Monthly and paid	
National Savings C	ertificate	6.8	6.8	Annually	
Public Provident Fu	Public Provident Fund		7.1	Annually	
Kisan Vikas Patra*	Kisan Vikas Patra*		6.9	Annually	
Sukanya Samriddhi Yojana		7.6	7.6	Annually	
MGII mature in 134 months. Natur Coroll Conince when your left mature and in the					

*Will mature in 124 months. Note: Small Savings rates were recoulatest quarterly reset on March 31, 2022

Source: Department of Economic Affairs, Ministry of Finance, GOI

TRANSFORMERS & ELECTRICALS KERALA LIMITED NOTICE INVITING OPEN E-TENDER (RE-TENDER)

SIMPLY PUT

Mandatory return filing

A look at situations where this applies even if one's income is below the taxable limit

VISHAL BALABHADRUNI RI Research Rureau

Two friends, a newly minted Chartered Accountant and a Commerce graduate, meet over a cup of tea. The conversation eventually veers to income tax laws and invariably, return filing. It's the turn of Balaji, the CA, to enlighten his friend.

Shvam: Balaii. I noticed that the in come tax department was quite prompt in releasing the new ITR forms right at the beginning of April

itself.

Balaji: Yes, that's true. Like every year, there were some changes to forms this year too.

Shyam: Oh, is it so?! haven't had to worry about ITRs so much, although I see a lot of friends and relatives cribing about more and more information being asked for, with each passing wear.

passing year. Actually, last year, my income was

within the exemption limit. So, I es-

caped having to file returns.

Balaji: Ok, but did you know that if
you have to claim a refund in case TDS
was deducted from your salary or you
would like to carry forward a loss, you
will invariably have to file a return
even if your income is below taxable limit?

n: Oh. I didn't Shyam: Oh, I didn't know that.

Balaji: Not only that. In 2019, the government stipulated that if a person deposits \$1 crore or more in a current account, spends \$2 lakh or more on foreign travel for self or others, or pays electricity bills in excess of xt. lakh then the person hax for file the

pays electricity bills in excess of ₹1 lakh, then the person has to file the In-come tax return, even though he/she might have otherwise been exempt. Besides, a person claiming benefit of exemption from capital gains tax on

investment in specified assets like investment in specified assets like house, bonds, etc., has to file a return if, before the claim, his/her total income was above the taxable limit, though it fell below the limit after considering the claim.

More importantly, about ten days ago, the tax department added a few more conditions to this list.

Shyam: Is it? What

Shyam: Is it? What are the additional situ-ations now that which call for mandatory re-turn filing?

turn filing?

Balaji: On April 21,
2022, the Central Board
of Direct Taxes inserted
rule 12AB after rule 12AA in Income-tax Rules, 1962, to give effect

to these additions o these additions. The first criterion states that if a per-on is running a business and its total sales, turnover or gross receiptsex-ceed ₹60 lakh during the previous

year, then return filing is mandatory, year, then return filing is mandatory, irrespective of whether hejshe is mak-ing profits or losses. Professional re-cipits in the previous year exceeding ₹10 lakh, TDS (Tax deducted at source) and Tax collected at source during the previous year being ₹5,000 or more ₹50,000 for residents aged sixty years or more) and, finally, deposits in one or more swings accounts aggreg-ating to ₹50 lakh are three other situ-ations that call for compulsory return ations that call for compulsory return

Iding.

Shyam: Looks like the list seems to be expanding to cover every possible cenario where there may be a leakage of tax revenues for the government Balaji: Yes, when more and more ecople come under the tax net, it is sasier to establish a trail.

Cheam: Anyway, as of now I don't

easier to establish a trail.

Shyam: Anyway, as of now I don't fall under any of these categories. But if I do get a good hike this appraisal season, I am sure I will automatically come under the tax next soon.



TAKE NOTE If the total sales

ADVANTAGE CUSTOMER

Card-issuers will

of paying only



COCHIN INTERNATIONAL AIRPORT LIMITED

GRUPLESSON Gealed item rate tenders are invited for the below mentioned work from reputed DEMs of LED apron flood llighting or their channel partners having credentials					
s specified below. The cost of tender document is Rs. 2000/- +GST. SI Name of Work Estimated EMD (Rs.) Completion					
No.	Name of Work	Amount (Rs)	EMD (RS.)	Period	
1.	Retrofitting of Luminaire of High Masts in Apron - 1 with LED at CIAL	Rs.82.88 Lakhs	Rs.2,00,000/-	04 Months	
nterested firms may submit their application for issuing the tender with all relevant ocuments, mentioned above to the office of Managing Director, Occhin idenational Airport Ltd Nedumbassery on or before 07.05.2022. More details can e had from our website: www.cial.aero					

GMR Pochanpalli Expressways Limited

ncial Results for the quarter and year ended March 31, 2022

:::

Grandhi Ragini Whole Time Director - (DIN 00582227) GMR GROUP - PE/ 26/ PREM ASSOCIATE

TATA PROJECTS

Tata Projects Limited
Registred Office: Mithona tower-1, 1-7-80 to 87, Prenderghast Road, Secunderabad - 500003, Telangana, India
Registred Office: Mithona tower-1, 1-7-80 to 87, Prenderghast Road, Secunderabad - 500003, Telangana, India
Registred Office: Mithona Control of Registred Office: Mithona Contro

STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED ON 31ST MARCH 2022

S.No.	Particulars	For the quarter ended March 31, 2022	For the corresponding quarter ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021
1	Total Income from Operations	4,21,900.81	4,76,035.71	13,47,109.41	12,01,126.39
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	(43,429.36)	15,375.76	(76,895.03)	23,344.52
3	Net Profit/ (Loss) for the period before tax (after Exceptional and/or Extraordinary items#)	(43,429.36)	15,375.76	(76,895.03)	23,344.52
4	Net Profit/ (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	(35,062.30)	9,567.86	(63,138.18)	12,530.71
5	Total Comprehensive Income for the period (Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(34,441.68)	7,401.23	(61,808.60)	10,365.15
6	Paid up Equity Share Capital	8,296.63	2,025.00	8,296.63	2,025.00
7	Reserves (excluding Revaluation Reserve)	1,94,586.14	1,40,394.75	1,94,586.14	1,40,394.75
8	Securities Premium Account	1,18,701.53	4,987.50	1,18,701.53	4,987.50
9	Net worth	2,00,596.81	1,42,419.75	2,00,596.81	1,32,419.75
10	Paid up Debt Capital/ Outstanding Debt (Principal)	3,33,920.69	2,69,277.95	3,33,920.69	2,69,277.95
11	Outstanding Redeemable Preference Shares				-
12	Debt Equity Ratio	1.66	1.89	1.66	1.89
13	Earnings Per Share (of Rs. 5/- each) (for continuing and discontinued operations)-				
	1. Basic:	(28.80)	7.87	(51.86)	10.31
	2. Diluted:	(28.80)	7.87	(51.86)	10.31
14	Capital Redemption Reserve				-
15	Debenture Redemption Reserve	21,000.00	10,000.00	21,000.00	10,000.00
16	Debt Service Coverage Ratin##	(0.37)	4.26	(0.07)	2.82

Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules/AS Rules, whichever is applicable.
Ratios computed after adding back of Depreciation and Amortisation expenses.

Date : 29/04/2022, Place : Mumbai

CM YK

For and on behalf of the Board of Directors