

ROSELABS FINANCE LIMITED

October 14, 2022

To,
BSE Limited
Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Kala Ghoda, Fort,
Mumbai 400 001

Scrip Code – 531324

Dear Sir,

Sub: Newspaper Advertisement- Results for the quarter ended September 30, 2022

Pursuant to Regulations 30 and 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose copies of newspaper advertisement of the unaudited financial results for the quarter ended September 30, 2022 as published in the following newspapers:

1. Financial Express
2. Mumbai Lakshadeep

This intimation is also being uploaded on the Company's website at www.roselabsfinancelimited.in

You are requested to inform your members accordingly.

Thanking you,

Yours truly,
For Roselabs Finance Limited

Abhijeet Shinde
Company Secretary
Membership No. A33077

Encl: A/a

EXPLAINER

WHY IS THE INDIA-UK TRADE DEAL IN JEOPARDY?

Trade talks between India and the UK are in serious trouble after British home secretary Suella Braverman said last week Indian immigrants were overstaying their visas; easing immigration is part of the FTA



What are Braverman's concerns?

Braverman has concerns about an open borders migration policy with India because she feels that is not what people voted for with Brexit. An agreement with India last year, by her predecessor Priti Patel, to "encourage and facilitate better cooperation" on people who overstay their visas "has not necessarily worked very well", she said. Braverman said she campaigned to leave the EU because "in part I wanted migration to fall".

She added: "We're pretty much at the same (migration) level as pre-Brexit." She said she intends to use "levers" put in place by Patel and former UK PM Boris Johnson to "control who we want to come to the country".

British home secretary Suella Braverman fears a rise in migration when Indians are already the largest group of visa overstayers



STICKING POINTS

■ While the perception is that Braverman is on a collision course with British PM, who is keen to clinch FTA by the Diwali deadline, reports indicate that both are aligned on the issue of migration

■ UK seeks a deal with template of Comprehensive and Progressive Agreement for Trans-Pacific Partnership in mind

■ India would be happy with a mini-FTA, which could be a precursor for a comprehensive trade agreement later on

Will Braverman convince the Cabinet to stall the FTA?

Political observers say both Patel and Braverman pander to the Conservative Party's 80,000 largely right-wing members who elect the leader. Media reports note that some other cabinet ministers spoke up at the Party's conference last week and may be open to opposing PM Liz Truss on the issue of immigration, though Braverman, they point out is the most vocal.

Apart from open doors, what are the other stumbling blocks?

The sticky areas will be tariff cuts on goods like cars and whisky and market access in areas such as digital and data localisation. The UK also wants its firms to be allowed to have greater access to public sector contracts and access to legal services. India has been pushing for greater access to the UK market in key services sectors like IT/ITES, nursing, education, healthcare, including AYUSH and audio-visual services.

What has been New Delhi's response?

The Indian High Commission in the UK claimed New Delhi has initiated action in all cases of its citizens overstaying their visas, PTI reported, adding India awaits "demonstrable progress" on certain commitments undertaken by the UK government under the Migration and Mobility Partnership signed in May last year. New Delhi has said both nations should "honour" the "understanding" with regards to migration mobility. India wants Prime Minister Liz Truss to distance herself publicly from the remarks made by Braverman.

What do the statistics say?

The UK home office statistics show 20,706 Indians overstayed their visas in 2020, higher than people from any other nation. A Migration and Mobility Partnership signed by Braverman's predecessor at the Home Office, Priti Patel, and Union External Affairs Minister S Jaishankar in May last year. The agreement allows up to 3,000 Indians between the ages of 18 and 30 to live and work in the UK for two years annually.

COMBINED CAPEX OF ₹91,500 CR IN APRIL-JULY

13 large states may miss FY23 capex target: Icra

FE BUREAU
New Delhi, October 13

CAPEX PROSPECTS OF 13 MAJOR STATES IN FY23



THIRTEEN LARGE STATES have a massive fiscal space of ₹7.4 trillion for capital spending in FY23, 81% higher than their capex of ₹4.1 trillion in FY22 and 29% higher than their FY23 budget estimate (BE) of ₹5.8 trillion, rating agency Icra said in a new report.

However, given the slow start to capex in the initial months, these states could end up with capital expenditure 7% less than ₹5.8 trillion budgeted for FY23, it said. These states incurred combined capex of ₹91,500 crore in April-July 2022 - which was just 16% of the FY23 BE. Icra's fiscal space assessment is based on the funds that are likely to be available from the unconditional market borrowings of 3.5% of gross state domestic product (GSDP) allowed by the Centre, the interest-free capex loan being given by the Centre, and the additional power sector reform-related borrowings (0.5% of GSDP). Of course, the estimate is after factoring in the revenue deficits estimated by Icra and the likely adjustment of off-budget borrowings of FY22.

"While the availability of funds doesn't appear to be a constraint in FY23, the actual outgo incurred by these state governments in the early months of this fiscal has been rather muted. The state governments' ability to ramp up execution, relative to the ₹4.1 trillion that was incurred in FY22, will crucially affect whether the actual outcome turns out to be meaningfully higher than the budgeted ₹5.8 trillion," Icra chief economist Aditi Nayyar said. Icra's analysis covers 13 states, namely,

Andhra Pradesh, Gujarat, Haryana, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh and West Bengal. The combined GSDP (at current prices) of these states is nearly 85% of India's GDP (at current prices) in FY21. The Centre has budgeted for a capex of ₹7.5 trillion in FY23, which includes 50-year tenure ₹1 trillion interest-free loans to the state governments for capital spending. However, the Centre would be adjusting the incremental off-budget borrowings raised by the state governments in FY22, from their net borrowing ceiling (NBC), during FY23-FY26.

Icra estimated that the combined revenue deficit of these 13 states at ₹2.1 trillion,

"We assess that Andhra Pradesh, Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Tamil Nadu, Uttar Pradesh, and West Bengal (Sub-set A) will have adequate resources to fully fund or exceed their budgeted capex for FY23. However, the fiscal space available for Haryana, Rajasthan, Kerala, Punjab, and Telangana (Sub-set B) appears to trail the capex budgeted for FY23, by a varying extent, suggesting that additional revenue mobilisation and/or expenditure efficiency measures may need to be found to boost capex," Nayyar added. Based on the projected capex of ₹5.4 trillion, the rating agency estimates the sample's aggregate fiscal deficit for the current fiscal at ₹7.5 trillion, higher than the ₹7.3 trillion in FY23BE and ₹5.9 trillion in FY2022 PA.

ROSELABS FINANCE LIMITED
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Website: www.roselabsfinance.com, E-mail: roselabsfinance@lodhagroup.com

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2022

Sr. No.	Particulars	For the quarter ended (₹ in Lakhs)		
		30-Sep-22 (Unaudited)	30-Sep-22 (Unaudited)	30-Sep-21 (Unaudited)
1	Total Income from Operations	-	-	-
2	Net Profit/(Loss) for the period before Tax (before Tax, Exceptional and / or Extraordinary Items)	(39.00)	(43.59)	(8.69)
3	Net Profit/(Loss) for the period before Tax (after Exceptional and / or Extraordinary Items)	(39.00)	(43.59)	(8.69)
4	Net Profit/(Loss) for the period after Tax (after Exceptional and / or Extraordinary Items)	(39.00)	(43.59)	(8.69)
5	Total Comprehensive Income for the period [(Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after Tax)]	(39.00)	(43.59)	(8.69)
6	Equity share capital (Face Value of ₹ 10 each)	1,000.00	1,000.00	1,000.00
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	(1,631.98)	-
8	Earnings Per Share (Face Value of ₹ 10 each) (not annualised for the quarter and half year ended) Basic and Diluted	(0.39)	(0.44)	(0.09)

NOTE
1 The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of BSE Limited i.e. www.bseindia.com and of the Company i.e. www.roselabsfinance.com

For and on behalf of the Board
For Roselabs Finance Limited
Sd/-
Sanjyot Rangnekar
Director
(DIN: 07128992)

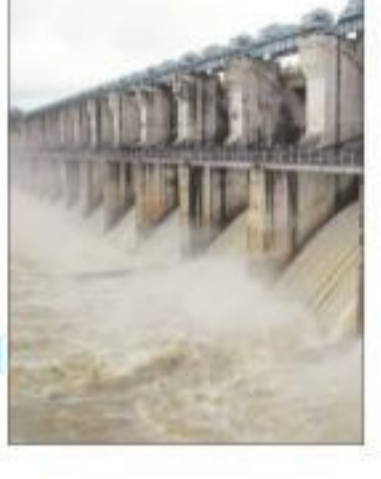
Place : Mumbai
Date : 13-Oct-22

Heavy rains boost reservoirs' water levels

CURRENT WATER LEVELS IN RESERVOIRS

Change (%)

Regions	From last year	From 10-year average
North	38	14
East	7	-5
West	11	27
Central	3	3
South	3	31
All India	8	17



SANDIP DAS
New Delhi, October 13

THE AVERAGE WATER level in 143 major reservoirs in the country is up 8% on year, and 17% more than the last 10 years' average, the Central Water Commission (CWC) said in its latest report on Thursday. Higher water levels in the key reservoirs are because of 90% excess rainfall received during the post-monsoon season from October 1 to 13, according to India Meteorological Department data. The northwest region has received 366% more rainfall than normal this month. With the commencement of rabi or winter crops' sowing, higher water levels would help in providing irrigation to farm land. About 48% of the agricultural land in the country is irrigated. Of 143 reservoirs whose water levels are monitored by the CWC, 112 are located in the west, central and southern regions, which have received more than normal rainfall in the southwest monsoon season (June-September). Water reservoirs are filled with 159 billion cubic metres (BCM) of water, 90% of their combined capacity. A year ago, the water available in the reservoirs was 146 BCM, and the average of the last 10 years was 136 BCM, according to the latest CWC note. "Current water level of reservoirs was 108% of the live storage of the corresponding period of last year and 117% of storage of the average of the last 10

years," the CWC stated. A higher water table in reservoirs helps in meeting the requirement for irrigation through canal systems. Of these reservoirs, 46 generate hydropower with an installed capacity of more than 60 MW. In terms of regional variations in water levels, 26 reservoirs of the central region - Uttar Pradesh, Uttarakhand, Madhya Pradesh and Chhattisgarh - and 39 reservoirs in the southern region - Andhra Pradesh, Telangana, Karnataka, Kerala and Tamil Nadu - have more water than last year and the average of the last 10 years. The water level of 21 reservoirs in the eastern region - Jharkhand, Odisha, West Bengal, Tripura, Nagaland and Bihar - is higher than a year ago; but the current water level is lower than the average of the last 10 years. In 46 reservoirs in the western region - Gujarat and Maharashtra - the water level now is higher than during the corresponding period last year, as well as the average storage of the last decade. Similarly, 10 reservoirs in the northern region, Himachal Pradesh, Punjab and Rajasthan, have more water at present compared to last year and last 10 years' average. India's monsoon rainfall was 6.5% higher than normal in the June-September season, as excessive precipitation in the central and southern areas offset deficits in the eastern and northern states. The met department on Thursday said that the southwest monsoon is still at the withdrawal stage.

Bank of Maharashtra
Head Office : 'Lokmangal', 1501, Shivajinagar, Pune-05

Recruitment Notification
Bank of Maharashtra, one of the Leading Listed Public Sector Banks having Head Office in Pune with more than 2053 PAN India Branch Network invites offline applications from the eligible candidates for the following posts.

Sr.	Name of the Post	Scale	No. of Posts
01	Chief Risk Officer	(Contract Basis)	01
02	Internal Ombudsman	(Contract Basis)	01

The candidate should apply through offline mode and application along with certificate/s should be sent to Head Office, HRM Department on or before 27/10/2022. Further details are available on Bank's website <https://www.bankofmaharashtra.in>.
Date : 14/10/2022
Place : Pune
General Manager, HRM

AUTOMOBILE CORPORATION OF GOA LIMITED
CIN: L35911GA1980PLC000400
Registered Office: Honda, Sattari, Goa - 403 530
Tel: (+91) 832 2383003, Fax: (+91) 832 2383062,
Email: sect1@acg.goa Website: www.acg.goa.com

NOTICE
[For transfer of equity shares of the Company to Investor Education and Protection Fund (IEPF) Account]
Notice is hereby given that pursuant to the provisions of Section 124(6) of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended from time to time ("Rules"), equity shares of the Company in respect of which dividend amounts have remained unclaimed or unpaid for seven consecutive years or more are required to be transferred to Investor Education and Protection Fund ("IEPF"). Adhering to the said Rules, the Company on October 12, 2022 has sent individual communication to the concerned shareholders at their registered address whose shares are liable to be transferred to IEPF as per the aforesaid Rules for taking appropriate action. The requisite details of the concerned shareholders are also available on the Company's website i.e. www.acg.goa.com under "Investors-IEPF" section. In this connection, please note the following:
a) In case you hold shares in physical form: Duplicate share certificate(s) will be issued and transferred to IEPF. The original share certificate(s) which stand registered in your names and held by you will stand automatically cancelled.
b) In case you hold shares in electronic form: Your demat account will be debited for the shares liable for transfer to the IEPF. In case the Company does not receive any communication from the concerned shareholders by March 3, 2023 the Company shall with a view to adhering with the requirements of the Rules, transfer the dividend(s)/equity shares to the IEPF without any further notice. Please note that the concerned shareholders can claim both, the unclaimed dividend amount and the shares from the IEPF Authority including all benefits accruing on such shares, if any, by making an application in form IEPF-5 and sending the physical copy of the same, duly signed (as per the specimen signature recorded with the Company), along with requisite documents enumerated in the form IEPF-5 to the Company. Please also note that no claim shall lie against the Company in respect of unclaimed dividend and shares transferred to IEPF pursuant to the said Rules. In case the shareholders have any queries, they may contact either the Company at the Registered Office or the Company's Registrar & Share Transfer Agent - TSR Consultants Private Limited, Unit: Automobile Corporation of Goa Limited, C-101, 1st Floor, 247 Park, Lal Bahadur Shastri Marg, Vikhroli (West), Mumbai - 400083; Tel: +91-22-66568484; Fax: +91-22-66568494; Email: csg-unit@tcplindia.co.in.
For Automobile Corporation of Goa Limited
Sd/-
Sanu Kapoor
Company Secretary
Place : Honda, Goa
Date : October 13, 2022

(This is an advertisement for information purpose and not a prospectus announcement)
PUBLIC ISSUE OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES of base issue size of ₹75 crs with an option to retain oversubscription up to ₹225 crs aggregating up to Tranche-III issue limit of ₹300 crs⁽¹⁾
www.muthootfinance.com

GROW YOUR INVESTMENT SAFELY

EARN ATTRACTIVE INTEREST RATE
8%⁽⁴⁾ p.a.
AA+⁽³⁾
HIGH DEGREE OF SAFETY
*T&C apply

ISSUE OPEN⁽²⁾
ISSUE CLOSES ON OCTOBER 28, 2022
Investors to note that the payment of application amount is only through ASBA mode. No cash/cheque is accepted for the issue. Payment through UPI Mode available up to Rs. 5 Lakhs⁽⁵⁾.

CREDIT RATING FOR THE ISSUE⁽³⁾
"[ICRA] AA+(Stable)" by ICRA denoting "High degree of safety regarding timely servicing of financial obligations and carry very low credit risk."
To know the nearest Muthoot Finance branch, visit muthootfinance.com/contact/branch-locator.

Call: 1800 313 1212
or visit your nearest branch
Muthoot Finance

Muthoot Finance Limited ("Company") is proposing, subject to market conditions and other considerations, to make a public issue of secured redeemable non-convertible debentures and has filed a Shelf Prospectus dated March 30, 2022 and Tranche III Prospectus dated September 29, 2022 ("Prospectus") with the Registrar of Companies, Kerala and Lakshadweep ("ROC"), SEBI and BSE Limited. The Prospectus is available on the website of SEBI at www.sebi.gov.in, BSE at www.bseindia.com, Company at www.muthootfinance.com, and of the Lead Manager at www.akgroup.co.in. All investors proposing to participate in the Issue should invest only on the basis of the information contained in the Prospectus (including the risk factors therein).⁽¹⁾ For detailed terms and conditions, interest rates and other details on all options, please refer to the Prospectus. ⁽²⁾ Tranche III Issue Opens on October 6, 2022 and closes on October 28, 2022. For early closure/extension of the Tranche III issue, please refer to the section titled "Issue Related Information" on page 119 of the Tranche III Prospectus. ⁽³⁾ Effective yield per annum on Option V (Interest payable annually, Tenor - 60 months) for Category III and IV investors. ⁽⁴⁾ Coupon and maturity value mentioned in the Prospectus. ⁽⁵⁾ Minimum application amount would be Rs.10,000/- for all options either taken individually or collectively. It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Prospectus has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the Disclaimer Clause of the BSE Limited.

Muthoot Finance Limited; CIN: L65910KL1997PLC011300; Reg. Office: 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Banerji Road, Kochi 682 018, India. Tel: (+91 484) 239 4712, Fax: (+91 484) 239 6506, Email: ncd@muthootgroup.com

