



To,
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai – 400 001.

Dear Sir/Madam,

Sub: Compliance as per Regulation 52(8) of SEBI (LODR)

We, Muthoot Microfin Limited, a Public Limited Company having its registered office at 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai -400051, having listed our Secured Non Convertible Debentures in Bombay Stock Exchange are hereby submitting the copy of Financial Results published in Newspaper as per Regulation 52(8).

Kindly take the same on record

Thanking you,

Yours faithfully,

For Muthoot Microfin Ltd

Neethu Ajay
Company Secretary

Place: Ernakulam
Date :16/08/2022

MUTHOOT MICROFIN LIMITED

CIN: U65190MH1992PLC066228

Regd. Office: 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051

Administrative Office: 5th Floor, Muthoot Towers, M.G. Road, Kochi, Kerala - 682035 Tel: +91-484-4277500, F: +91-484-2351494 E: info@muthootmicrofin.com

www.muthootmicrofin.com

Industrial segment set to drive Bharat Forge growth

Healthy truck orders and value-added products to aid auto segment

RAM PRASAD SAHU
Mumbai, 12 August

The stock of auto component major Bharat Forge was up 7.3 per cent on Friday after a strong show in the June quarter, steady demand in the auto segment and higher growth opportunities in the industrial business.

Given the cyclical recovery across businesses and ongoing de-risking of revenues, revenue growth is expected to be stable at low double digits. However, profit growth is expected to be twice that of its top line growth over the next three years.

The June quarter numbers were better than estimates with sales being led by gains on the volume as well as the realisation fronts.

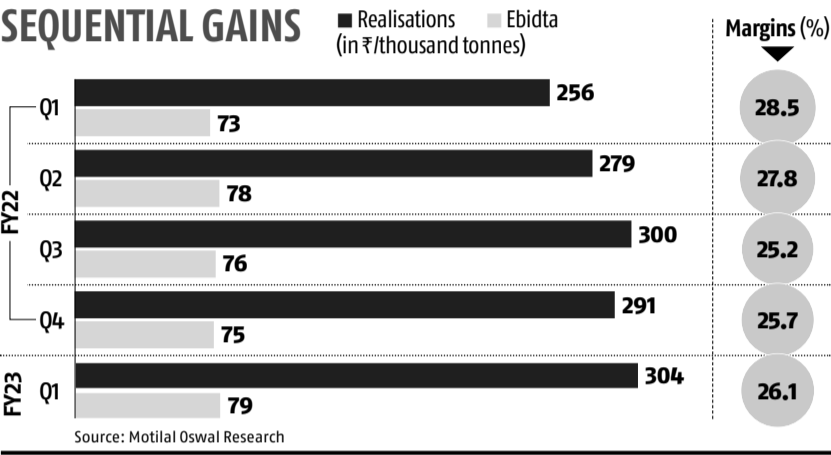
Volumes were up about a per cent while realisations — on the back of improved mix and pass through of raw material costs — rose 4 per cent on a sequential basis. Overall sequential revenue growth of 5 per cent was largely due to the 12 per cent rise in exports, which accounted for 60 per cent of the top line.

Export growth is expected to remain strong in the current financial year, given the stable truck demand from the US and EU markets. The company has secured orders for Class 7/Class 8 trucks for the North American market till the end of next year (CY23). It expects Class 8 truck volumes in the US for CY22 to be 300,000 units compared to CY21's 270,000 units.

While the passenger vehicles' business was hit by semiconductor shortage, demand for premium passenger vehicles in Europe remains stable. The company's focus on adding new lines of business beyond steel forgings is expected to drive revenues, improve profitability and enhance capital efficiencies.

Say Jinesh Gandhi and Aniket Desai of Motilal Oswal Research, "While its core business is seeing a sharp cyclical recovery, the management's initiatives to diversify into aluminum, light-weighting, and EV components have started to fructify. FY23 will see the first full-year contribution from its recently-acquired businesses."

What could help derisk its revenue base further is the traction in the industrial segment or non-auto segment, which posted a 42 per cent year-on-year (YoY) growth



in Q1 compared to the auto segment's 20 per cent. The industrial segment, which accounts for 40 per cent of revenues, has an order book of ₹1,400 crore.

Within the business, aerospace is becoming a key driver of growth and is on track to hit the \$10 million-sales mark in FY23. The business now accounts for 10 per cent of the industrial segment as compared to 2 per cent last year.

While the outlook for oil and gas remains steady, the other business within the industrial segment that could see good growth is defence space. It contributes ₹400-500 crore to the revenues. The management expects this business to see a

threefold jump over the next couple of years.

Given the diversified revenue base and multiple growth levers, ICICI Securities believes the company is well positioned to overcome the adverse environment seamlessly. This is owing to its strong balance sheet, giving it the capability to do strategic mergers and acquisitions and grow profitably.

While prospects for the stock are bright, recent gains and target prices in the ₹850-900 range offer limited upsides. Investors can consider the stock, which trades at 21 times its FY24 earnings estimates, on dips.

Track celebrity investors, but invest only after your research

Price at which you enter these stocks will differ, altering their risk-return profile

SARBAJEET K SEN

Celebrity fund manager Prashant Jain left HDFC Mutual Fund recently after a stint lasting more than two decades. His investment moves were reported and keenly watched by many. Similarly, the investment community avidly tracks the 'buy' and 'sell' moves of celebrity investors such as Rakesh Jhunjunwala (in pic) and Radhakishan Damani.

While it is interesting to know what these celebrity investors and fund managers 'buy' and 'sell', retail investors must think twice before blindly replicating their moves.

Celebs know their game

Celebrity investors have an obvious advantage over retail investors since they their investments are backed by a massive amount of research. They also have more knowledge. "These investors are experienced and have a good understanding of megatrends. They often meet the management before investing in a stock and do regular follow-ups to understand business growth and the management's strategy," says Vivek Bajaj, co-founder, StockEdge. Retail investors don't have the advantage of such exclusive access and insight into businesses.

While a retail investor can get to know the name of the stock that a celebrity investor has bought, he would not have a clue about the time horizon for which he has bought it.

"Very often celebrity investors have a trading portfolio for the short term and an investment portfolio for the long term. The thesis behind their investment choices and the assessment they have for the underlying businesses will also not be available in the public domain," says Vishal Dhawan, founder and CEO, Plan Ahead Wealth Advisors.

Hidden price points

While the purchases of celebrity investors become public knowledge,



what is not known is the price point at which they bought them.

"The stocks they are investing in are part of an overall portfolio. You also need to know the price points at which they made the purchases to be able to truly replicate their investment strategy. Their exits also need to be tracked in a similar manner," says Dhawan.

Adds Bajaj: "The stock may have moved significantly between the time when the celebrity investor acquired it and when news of the acquisition became public. This would alter the risk-reward profile of the stock for the retail investor buying them later," says Bajaj.

Know your risk tolerance

Before cloning a celebrity investor's investment decisions, a retail investor must also be aware of his own risk-taking ability. "Celebrity investors and fund managers have a very different level of risk tolerance and absolute wealth. That is why replicating their investment strategy can be dangerous for retail investors," says Dhawan.

Be a long-term player

Even if you choose to replicate a celebrity investor's moves, you should not do so for short-term gains. "Ideally, you should not replicate what such people do. But if you do, the investment should not be a short-term punt. You should be willing to commit for the long term,"

CHECKLIST BEFORE INVESTING

Does the stock lie within your circle of competence?

■ Is this a company whose earnings grow in a predictable manner?

■ Does it enjoy above-average return on capital?

■ Does it have strong free cash flow?

■ Is valuation attractive?

■ Does the management reinvest surplus capital in a rational manner?

■ Does it possess unquestionable integrity?

says Suresh Sadagopan, managing director and principal officer, Ladder7 Wealth Planners.

Check whether the investment is in line with your investment goals and objectives. "It is important to align these investments to your own risk profile, upcoming goals, major expenses, and overall life situation," adds Sadagopan.

Do the due diligence

Finally, if you decide to go ahead and invest in the same stocks as a celebrity investor, study them before betting your money. "Retail investors should always do their due diligence before putting their hard-earned money in any stock. Given the size of their portfolios and percentage allocation to a stock, a drop in price may have little impact on an ace investor's portfolio. A similar drop could send your portfolio for a toss," says Bajaj.

Renowned hedge fund manager of Indian origin, Mohnish Pabrai, founder and managing partner of the Pabrai Investments Funds in the US, admits that he clones the stock picks of other famous hedge fund managers by going through their regulatory filings. But he invests only after doing his own rigorous research on those stocks. You must do the same.

| APOLLO SINDOORI HOTELS LIMITED | | | | | | | | | |
|---|--------------------------------------|------------------------------------|--------------------------------------|---------------------------------|--------------------------------------|------------------------------------|--------------------------------------|---------------------------------|---------------------------------|
| CIN:L72300TN1998PLC041360 | | | | | | | | | |
| Registered Office: Hussain Mansion, Ground Floor, # 43/5, Greams Road, Thousand Lights, Chennai - 600 006 | | | | | | | | | |
| Tel:044 49045000, Email:info@apollosindoori.com, Website:www.apollosindoori.com | | | | | | | | | |
| Extracts of Standalone and Consolidated Financial Results for the Quarter ended 30 th June, 2022 | | | | | | | | | |
| (Rs. In Lakhs) | | | | | | | | | |
| PARTICULARS | Standalone | | | | Consolidated | | | | Year Ended 31.03.2022 (Audited) |
| | Quarter Ended 30.06.2022 (Unaudited) | Quarter Ended 31.03.2022 (Audited) | Quarter Ended 30.06.2021 (Unaudited) | Year Ended 31.03.2022 (Audited) | Quarter Ended 30.06.2022 (Unaudited) | Quarter Ended 31.03.2022 (Audited) | Quarter Ended 30.06.2021 (Unaudited) | Year Ended 31.03.2022 (Audited) | |
| Total income from operations (net) | 5,583.52 | 5,188.57 | 4,750.39 | 19,939.19 | 5,775.27 | 5,485.33 | 4,842.84 | 20,793.57 | |
| Other non operating Income | 41.58 | 25.53 | 41.95 | 356.39 | 88.00 | 75.23 | 90.75 | 277.08 | |
| Total income | 5,625.10 | 5,214.10 | 4,792.34 | 20,295.59 | 5,863.27 | 5,560.56 | 4,933.59 | 21,070.64 | |
| Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items) | 337.66 | 262.13 | 341.12 | 1278.72 | 317.69 | 194.46 | 228.40 | 715.07 | |
| Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items) | 337.66 | 262.13 | 341.12 | 1278.72 | 381.56 | 480.64 | 347.69 | 1,761.88 | |
| Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items) | 258.58 | 228.48 | 258.29 | 1023.99 | 324.16 | 421.98 | 258.13 | 1480.56 | |
| Total Comprehensive Income for the period (comprising Profit/(Loss) for the period after and other Comprehensive Income (after Tax) | 258.58 | 338.48 | 238.10 | 1073.41 | 324.16 | 421.98 | 258.13 | 1480.56 | |
| Equity Share Capital (Face Value of Rs.5 per share) | 130.02 | 130.02 | 130.02 | 130.02 | 130.02 | 130.02 | 130.02 | 130.02 | |
| Earnings Per Share (Rs.) (of Rs.5/- each) Basic & Diluted (not annualised) | 9.94 | 8.79 | 9.93 | 39.38 | 12.47 | 16.23 | 9.93 | 56.94 | |
| Note: | | | | | | | | | |
| 1. The above results, duly reviewed by the Audit Committee, have been approved by the Board Of Directors in its meeting held on 12.08.2022. | | | | | | | | | |
| 2. The above is an extract of the detailed format of Standalone and Consolidated Unaudited financial Results for the Quarter ended 30th June 2022, filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results for the Quarter ended 30th June 2022 is available on the Stock Exchange websites (www.nseindia.com) and website of the Company (www.apollosindoori.com). | | | | | | | | | |
| 3. The above results have been prepared in accordance with the Companies (Indian Accounting Standard) Rules, 2015 (IND AS) as prescribed under Section 133 of the Companies Act, 2013. | | | | | | | | | |
| For and on Behalf of the Board | | | | | | | | | |
| Place: Chennai | | | | | | | | G. Venkatraman | |
| Date : 12.08.2022 | | | | | | | | Chairman | |

| KRYPTON INDUSTRIES LTD. | | | | | | | |
|--|--------------------------|--------------------------|-----------------------|--------------------------|--------------------------|-----------------------|--|
| CIN: L25199WB1990PLC048791 | | | | | | | |
| Redg. Office : Plot No.31 & 32, Falta Special Economic Zone,Sector - 1, 24 Parganas (S) Pin - 743-504 | | | | | | | |
| Head Office : 410, Vardaan Building, 25A, Camac Street, Kolkata - 700 016 | | | | | | | |
| EXTRACTS OF THE UNAUDITED FINANCIAL RESULTS RESULTS FOR THE QUARTER ENDED 30.06.2022 | | | | | | | |
| ₹ in Lakhs | | | | | | | |
| PARTICULARS | STANDALONE | | | CONSOLIDATED | | | |
| | QUARTER ENDED 30.06.2022 | QUARTER ENDED 30.06.2021 | YEAR ENDED 31.03.2022 | QUARTER ENDED 30.06.2022 | QUARTER ENDED 30.06.2021 | YEAR ENDED 31.03.2022 | |
| | (Unaudited) | (Unaudited) | (Audited) | (Unaudited) | (Unaudited) | (Audited) | |
| 1 Total Income from Operations (net) | 672.12 | 670.57 | 4,460.15 | 665.08 | 818.27 | 4,762.34 | |
| 2 Net Profit /(Loss) for the period (before Tax, Exceptional and extraordinary items#) | 11.63 | 19.32 | 503.46 | 6.32 | 21.15 | 482.11 | |
| 3 Net Profit /(Loss) for the period before Tax (after Exceptional and extraordinary items#) | 11.63 | (364.83) | 140.82 | 6.32 | (363.00) | 119.47 | |
| 4 Net Profit /(Loss) for the period after Tax (after Exceptional and extraordinary items #) | 15.63 | (368.83) | 89.86 | 10.32 | (367.00) | 68.51 | |
| 5 Total Comprehensive Income for the period [Comprising profit/(Loss) for the period (after tax) and other Comprehensive Income(after Tax)] | 15.63 | (368.83) | 89.74 | 10.32 | (367.00) | 72.20 | |
| 6 Equity Share Capital | 1,469.71 | 1,469.71 | 1,469.71 | 1,469.71 | 1,469.71 | 1,469.71 | |
| 7 Reserves excluding Revaluation Reserve as shown in the Balance Sheet on previous accounting year | - | - | 1,410.22 | - | - | 1,518.88 | |
| Earnings per Share (for continuing and discontinued operations items)(Face Value of 10/- each) | | | | | | | |
| 8 Basic & Diluted (*Not Annualised) | *0.11 | *(2.50) | 0.61 | *0.07 | *(2.50) | 0.48 | |
| # The Company doesn't have any Exceptional & Extraordinary Items. | | | | | | | |
| Note: The above is an extract of the detailed format of Quarterly/Yearly 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/ Annual Financial Results are available on Stock Exchange Websites (www.bseindia.com) and on the Company's Website (www.kryptongroup.com). | | | | | | | |
| for & on behalf of the Board (JAY SINGH BARDIA) Managing Director DIN: 00467932 | | | | | | | |
| Place : Kolkata | | | | | | | |
| Date : 12.08.2022 | | | | | | | |

| MUTHOOT MICROFIN LIMITED: Regd Office: 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra -400051 | | | | |
|--|--|----------------|----------------|----------------|
| Admin Office: 5th Floor, Muthoot Towers, Opp Abad hotel, M G Road, Kochi, Kerala -682035 | | | | |
| Extract of Statement of Financial Results for the quarter ended 30th June 2022 | | | | |
| (All amounts are in Millions of Indian Rupees, unless otherwise stated) | | | | |
| Sl No. | Particulars | Quarter ended | | Year Ended |
| | | 30-Jun-22 | 31-Mar-22 | 31-Mar-22 |
| | | Unaudited | Unaudited | Unaudited |
| | | | | Audited |
| 1 | Total Income from Operations | 2,710.61 | 2,550.29 | 1,700.46 |
| 2 | Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items) | 106.32 | 514.94 | (147.82) |
| 3 | Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary items) | 106.32 | 514.94 | (147.82) |
| 4 | Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary items) | 79.18 | 379.62 | (111.88) |
| 5 | Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)] | 130.35 | 515.59 | (63.27) |
| 6 | Paid up Equity Share Capital | 1,141.71 | 1,141.71 | 1,141.71 |
| 7 | Reserves (excluding Revaluation Reserves) as per Balance sheet of previous accounting year | Not applicable | Not applicable | Not applicable |
| 8 | Securities Premium Account | 8,452.14 | 8,452.14 | 4,988.74 |
| 9 | Networth | 13,496.99 | 13,365.79 | 8,835.64 |
| 10 | Paid up Debt Capital (Outstanding Debt) | 40,149.50 | 39,966.09 | 27,883.76 |
| 11 | Outstanding Redeemable Preference Shares | Nil | Nil | Nil |
| 12 | Debt Equity Ratio (No. of times) | 2.97 | 2.99 | 3.16 |
| 13 | Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - | | | |
| | 1.Basic (EPS) (₹)* | 0.69 | 3.33 | (0.98) |
| | 2.Diluted (DPS) (₹)* | 0.59 | 3.15 | (0.98) |
| 14 | Capital Redemption Reserve | Nil | Nil | Nil |
| 15 | Debtenture Redemption Reserve | Nil | Nil | Nil |
| 16 | Debt Service Coverage Ratio | Not applicable | Not applicable | Not applicable |
| 17 | Interest Coverage Ratio | Not applicable | Not applicable | Not applicable |
| | *EPS for Quarter ended Jun 22, Mar 22 & Jun 21 are not annualized. | | | |

Notes:

- a) The above is an extract of the detailed format of quarterly/annual financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations 2015.The full format of financial results are available on the websites of the Stock Exchange (www.bseindia.com) and on Company's Website at www.muthootmicrofin.com
- b) The above results have been reviewed by the Audit Committee on 08th August 2022 and approved by the Board of Directors of Muthoot Microfin Limited on 11th August 2022.
- c) The Financial results of the company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under section 133 of the Companies Act 2013 ("the Act") read with Companies (Indian Accounting Standards) Rules, 2015 as amended by Companies (Indian Accounting Standards) (Amendment) Rules, 2016.
- d) For other line items referred in regulation 52(4) of the LODR Regulations, pertinent disclosures have been made to the Stock Exchange (BSE) and can be accessed on www.bseindia.com

For and on behalf of Board of Directors

Place: Kochi

Date:11 August 2022

Name:Thomas George Muthoot
Designation:Director
DIN:00011552

