

BPL LIMITED						
Regd. Office: BPL Works, Palakkad 678 007, Kerala. CIN:L28997KL1963PLC002015						
E-mail : investor@bpl.in, URL : www.bpllimited.com, Tel: No.+91 80 25589109						
Statement of Standalone / Consolidated Unaudited Results for the Quarter ended 30 <sup>th</sup> June 2022 (Rs. in Lakhs)						
Sl.No.	Particulars	Standalone			Consolidated in	
		30 <sup>th</sup> June 2022 (Unaudited)	30 <sup>th</sup> June 2021 (Unaudited)	31 <sup>st</sup> March 2022 (Audited)	30 <sup>th</sup> June 2022 (Unaudited)	31 <sup>st</sup> March 2022 (Audited)
1.	Total Income from Operations	1,235.25	608.50	4,919.18	1,237.23	4,919.18
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	124.53	(122.60)	764.85	119.90	764.85
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items) #	124.53	(122.60)	764.85	119.90	764.85
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items) #	124.53	(122.60)	1,294.95	119.90	1,294.95
5.	Total Comprehensive Income for the period (Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)	124.53	(122.60)	1,646.91	119.90	1,646.91
6.	Paid up Equity Share Capital	4,894.46	4,888.58	4,890.69	4,894.46	4,890.69
7.	Securities Premium Account	6.23	-	2.24	6.23	2.24
8.	Net worth	16,673.88	14,752.04	16,545.55	30,216.17	30,092.47
9.	Debt Equity Ratio	0.05	0.02	0.06	0.07	0.07
Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) :						
10.	1. Basic:	0.25	(0.25)	3.37	0.24	3.37
	2. Diluted:	0.25	(0.25)	3.37	0.24	3.37
11.	Capital Redemption Reserve	5,333.00	5,333.00	5,333.00	5,333.00	5,333.00
12.	Debt Service Coverage Ratio	5.24	4.36	9.47	5.13	6.43
13.	Interest Service Coverage Ratio	4.19	3.50	5.43	4.07	5.43
# - Exceptional and/or Extraordinary Items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules.						
Notes:						
a) The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (LODR) Regulations, 2015. The full format of the quarterly financial results is available on the websites of the Stock Exchanges and the listed entity.						
b) For the other line items referred in Regulation 52 (4) of the SEBI (LODR) Regulations, 2015 pertinent disclosures have been made to the Stock Exchanges and the same can be accessed on their URL (www.bseindia.com, www.nseindia.com)						
c) Consolidated Financial information for the quarter ended 30 <sup>th</sup> June 2021 (for corresponding 3 months ended for previous year) is not provided as the consolidation is applicable from 23 <sup>rd</sup> March 2022.						
d) There is no impact on net profit / (loss), total comprehensive income or any other relevant financial items due to changes in accounting policies disclosed by means of a footnote.						
Bangalore 1 <sup>st</sup> August, 2022				For BPL Limited Sd/- Ajit G Nambiar Chairman & Managing Director		

CMS FINVEST LIMITED						
CIN : L67120WB1991PLC052782						
Regd. Office : 10 Princep Street, 2nd Floor, Kolkata - 700072						
E: cmsinvesttd@gmail.com, W: www.cmsinfotech.co.in						
Phone : 91-33-4002 2880, Fax 91-33-2337 9053						
NOTICE TO MEMBERS IN RESPECT OF 31ST AGM OF THE COMPANY						
In view of the COVID-19 pandemic and pursuant to the General Circular Nos. 14/2020, 17/2020, 20/2020, 02/2021, 02/2022 issued by the Ministry of Corporate Affairs ("MCA") and Circular no. SEBI/HO/CFD/CMD1/CIR/P/2020/79 and SEBI/HO/CFD/CMD2/CIR/P/2021/11 issued by the Securities and Exchange Board of India ("SEBI") (hereinafter collectively referred to as "the Circulars"), companies are allowed to hold Annual General Meeting through VC/OAVM, without the physical presence of Members at a common venue. Accordingly the 31st AGM of the members of the Company will be held through VC/OAVM on Friday, the 23rd day of September, 2022 at 11.30 A.M. (IST).						
Further, the Register of Members and the Share Transfer Books of the Company will remain closed from Saturday, 17th September, 2022 to Friday, 23rd September, 2022 (both days inclusive) ("Book Closure Dates"). The cut-off date/record date for purpose of ascertaining the eligible shareholders to participate in the AGM is 16th September, 2022.						
In compliance with provisions of MCA Circulars and SEBI Circular, the notice of 31st AGM including details and instructions for remote e-voting/e-voting at AGM, Financial Statements including Auditors' Report, Board's Report and related Annexures attached therewith (Collectively referred to as "Annual Report 2021-22" or "Annual Report") will be dispatched electronically to the respective E-mail address of those members whose E-mail IDs are registered with the Company/Registrar and Share Transfer Agent (RTA) of the Company or with their respective Depository Participants ("DP").						
In this regard, the members whose E-mail IDs for communication are not registered with the Company/RTA/DP are requested to update the same by following the below instructions :						
Members holding shares in De-mat Mode						
Members holding shares in Physical Mode						
Members holding shares in Physical Mode are requested to send a request to the Company's RTA, M/s Maheshwari Dalmatias Pvt Ltd on their E-mail address mdpdca@yahoo.com with Subject Line "E-mail Registration – CMS Finvest Limited" mentioning attaching:						
For registering the E-mail ID						
Folio No.						
Name of the Shareholder (as in the Share Certificate)						
Scan copy of Share Certificate						
Self-attested copy of PAN Card						
Self-attested copy of Aadhaar/Voter ID/Passport						
The AGM Notice and Annual Report will also be made available on the website of the Company at www.cmsinfotech.co.in and can also be accessed from the website of Calcutta Stock Exchange at www.cse-india.com. Members can join the 31st AGM only through VC/OAVM and instructions for joining the AGM are provided in Notice of 31st AGM. Members participating in the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum, under Section 103 of the Companies Act, 2013.						
The Company is also providing the Remote E-voting facility (prior to AGM) as well as E-voting facility (during the meeting) to all its members to cast vote on all resolutions set out in the Notice of 31st AGM. Members who have not cast their vote through Remote E-voting will be allowed cast vote through E-voting at AGM. Instructions of E-voting (both Remote and at the meeting) is provided in the Notice of 31st AGM.						
Any person who acquires shares and becomes member of the Company after the date of electronic dispatch of Notice of 31st AGM and holds shares on the cut-off date may obtain the login id and password by following the instructions as mentioned in the Notice of 31st AGM or sending request at helpdesk.evoting@cdsindia.com. Members may also write to the Company Secretary at the Company's email address: cmsinvesttd@gmail.com.						
The above information is issued for the information and benefit of all the members of the Company and is in compliance with MCA Circulars and SEBI Circular.						
Date : 11.08.2022				For CMS Finvest Limited Sd/- Surendra Kr. Jain (Managing Director)		
Place : Kolkata				DIN : 00166852		

SBS

SWARNA BHARATHI SAHAKARA BANK NIYAMITHA

2229, 23<sup>rd</sup> CROSS, BANASHANKARI 2<sup>nd</sup> STAGE, BENGALURU-560070

ACCOUNTING POLICIES AND NOTES ON ACCOUNTS:  
BASIS OF PREPARATION OF FINANCIAL STATEMENTS:  
The Financial Statements are prepared and presented under the historical cost convention on the accrual basis of accounting unless otherwise state elsewhere:

1. Regulatory Capital

(Rs. in lakhs)			
Sl. No.	Particulars	Current year 31.03.2022	Previous Year 31.03.2021
i)	Paid up share capital & reserves (net of deductions, if any)	726.33	702.97
ii)	Other Tier I Capital	333.39	325.25
iii)	Tier I Capital	1,059.73	1,028.22
iv)	Tier II Capital	148.41	152.74
v)	Total Capital (Tier I & Tier II)	1,208.14	1,180.96
vi)	Total Risk Weighted Assets (RWAs)	9,472.84	10,218.88
vii)	Paid up share capital & reserves as a Percentage of RWAs	7.67%	6.88%
viii)	Tier I Ratio (Tier I Capital as a Percentage of RWAs)	11.19%	10.06%
ix)	Tier II Ratio (Tier II Capital as a Percentage of RWAs)	1.57%	1.49%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	12.75%	11.56%

3. Investments

a) Composition of Investment Portfolio

(Rs. in lakhs)		
As at 31.03.2022 (Current year balance sheet date)	31.03.2022	31.03.2021
Held to Maturity	2,706.21	2,622.27
Available for Sale	-	-
Total	2,706.21	2,622.27
Less: Provision for depreciation and NPI	50.00	45.00
Net Investments	2,656.21	2,577.27

4. Asset Quality

a) Classification of advances and provisions held

(Rs. in lakhs)						
	Standard Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non Performing Advances	Total
Gross Standard Advances and NPAs	8,535.33	1,558.46	613.07	-	2,171.53	10,706.87
Opening Balance	11,330.37	728.15	191.89	-	920.04	12,250.41
Add: Additions During the year	-	830.31	421.18	-	1,251.49	1,251.49
Less: Reductions during the year	2,795.04	-	-	-	-	2,795.04
Closing balance	8,535.33	1,558.46	613.07	-	2,171.53	10,706.87
Provisions (excluding Floating Provisions)	-	-	-	-	-	-
Opening balance or provisions held	53.70	110.89	228.89	-	339.78	393.48
Add: Fresh provisions made during the year	0.00	54.15	61.63	-	115.78	115.78
Less: Excess provision reversed/Write-off loans	-	-	-	-	-	-
Closing balance of provisions held	53.70	165.04	290.52	-	455.55	509.25
Net NPAs	-	1,393.42	322.55	-	1,715.98	1,715.98
Opening Balance	-	617.26	-37.00	-	580.26	580.26
Add: Additions During the year	-	776.16	359.55	-	1,135.71	1,135.71
Less: Reductions during the year	-	-	-	-	-	-
Closing balance	-	1,393.42	322.55	-	1,715.98	1,715.98
Floating Provisions	-	-	-	-	-	-
Opening Balance	-	-	-	-	-	-
Add: Additional provisions made during the year	-	-	-	-	-	-
Less: Amount drawn down during the year	-	-	-	-	-	-
Closing balance of floating provisions	-	-	-	-	-	-

Ratios (in percent)	Current year 31.03.2022	Previous Year 31.03.2021
Gross NPA to Gross Advances	20.28%	7.51%
Net NPA to Net Advances	16.74%	4.87%
Provision coverage ratio	20.98%	36.93%

e) Disclosure under Resolution Framework for COVID-19-related Stress Format for disclosures to be made half yearly starting 31.03.2022  
Balance as on 30.09.2021.

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the year	Of (A), amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year
Personal Loans	NIL	NIL	NIL	NIL
Corporate Persons	NIL	NIL	NIL	NIL
Of which MSMEs	NIL	NIL	NIL	NIL
Others	NIL	NIL	NIL	NIL
Total	NIL	NIL	NIL	NIL

g) Unsecured Advances

Particulars	Current year 31.03.2022	Previous Year 31.03.2021
Total Unsecured Advances of the Bank	36.87	38.47
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

6) Concentration of Deposits, Advances, Exposures and NPAs

a) Concentration of Deposits

Particulars	Current year 31.03.2022	Previous Year 31.03.2021
Total Deposits of the twenty largest depositors	1,921.54	3,088.43
Percentage of Deposits of twenty largest depositors to total Deposits of the Bank	12.77%	19.8%

b) Concentration of Advances

Particulars	Current year 31.03.2022	Previous Year 31.03.2021
Total Advances of the twenty largest borrowers	2,070.87	2,012.84
Percentage of Advances of twenty largest borrowers to total Advances of the Bank	19.33%	16.43%

b) Concentration of NPAs

Particulars	Current year 31.03.2022	Previous Year 31.03.2021
Total Exposure to the top twenty NPA Accounts	1,481.49	920.0
Percentage of Exposures to the twenty largest NPA exposure to total Gross NPAs	68.22%	88.75%

7) Disclosure of penalties imposed by the Reserve Bank of India- Nil

6) Other Disclosure

a) Business Ratios

Sl. No.	Particulars	Current year 31.03.2022	Previous Year 31.03.2021
i)	Interest Income as a percentage to Working Funds	11.31%	9.77%
ii)	Non-Interest Income as Percentage to Working Funds	0.13%	0.2%
iii)	Cost of Funds	8.44%	8.79%
iv)	Net Interest Margin	4.14%	2.65%
v)	Operating Profit as a Percentage to Working Funds	1.09%	0.45%
vi)	Return on Assets	1.07%	0.44%
vii)	Business (Deposits plus Advances) per Employee (Rs. in lakhs)	1,609.31	1,857.02
viii)	Profit per Employee (Rs. in lakhs)	11.84	5.24
ix)	Average Working Fund	17,391.62	17,636.84

e) Disclosure of facilities granted to Directors and their Relatives as on 31.03.2021 & as on 31.03.2022

Sl. No.	Particulars	Current year 31.03.2022	Total Dr	Total Cr	Previous Year 31.03.2021
1	Keerthikumar B S & Umadevi (Joint) -Overdraft Account- 0073	-4,50,000.00	19,61,674.00	19,13,427.00	-4,01,753.00

9) Extraordinary Income

During the financial year, the bank has earned interest income from providing Temporary Over Draft facility to customers without taking any security or guarantee. The details as follows

Particulars	Amount
Net Profit before Extraordinary Income	25,46,941
Add: Extraordinary Interest Income	1,63,91,663
Net Profit after extraordinary Income	1,89,38,604

10) Foreign Currency assets & liabilities: (if applicable): Nil

11) Restricted accounts: Nil

12) Fixed Assets: Valuation / Revaluation: Nil

2. Asset Liability Management:

a) Maturity pattern of certain items of assets and liabilities

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months & to 3 months	Over 3 months & to 6 months	Over 6 months & upto 1 year	over 1 year & upto 3 years	Over 3 years & up to 5 years	over 5 years	Total
Deposits	278.65	33.87	47.60	161.73	432.29	204.00	1,122.23	2,605.46	7,379.53	1,420.80	6.64	13,692.81
Advances	2,265.79	576.64	64.70	50.65	528.93	234.30	26.19	446.17	3,877.98	1,928.11	679.94	10,679.40
Investments	-	200.00	-	650.00	-	15.00	-	68.00	30.00	567.00	2,114.24	3,644.24
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-

c) Non-SLR Investment Portfolio:

i) Non-performing Non-SLR Investments as on 31.03.2021 and as on 31.03.2022 :- Nil

ii) Issuer composition of Non-SLR Investments

Sl. No.	Issuer	Current year 31.03.2022	Previous Year 31.03.2021
a)	PSUs	-	-
b)	Private Corporate	-	-
c)	Others	-	-
	Total	-	-

d) Book Value, Face Value & Market Value of investments for the period ending 31.03.2022

Particulars	Govt. Securities (Rs. in lakhs)
Book Value	2,706.21
Face Value	2,865.00
Market Value	2,905.03

b) Sector-wise Advances and Gross NPAs

		Current Year 31.03.2022		Previous Year 31.03.2021	
Sl. No.	Sector	Outstanding Total Advances	Gross NPAs	Outstanding Total Advances	Gross NPAs
i)	Priority Sector				
a)	Agriculture and allied Activities	-	-	-	-
b)	Advances to Industries Sector eligible as Priority Sector Lending	-	-	-	-
c)	Services	2,130.40	-	1,371.51	-
d)	Personal Loans/ Other Loans	3,621.58	80.61	5,521.59	415.05
Sub Total (i)		5,751.98	80.61	6,893.10	415.05
ii)	Non Priority Sector				
a)	Agriculture and allied Activities	-	-	-	-
b)	Industry	-	-	-	-
c)	Services	177.06	-	-	-
d)	Personal Loans /Other Loans	4,783.39	2,090.92	43.71%	5,357.31
Sub Total (ii)		4,960.45	2,090.92	42.15%	5,357.31
Total (i+ii)		10,712.43	2,171.53	20.27%	12,250.41

c) Gross NPA Consideration

Sl No.	Particulars	Amount	Current Year
1)	Actual NPA (Before consideration of deemed NPA)	977.94	9.13%
2)	Deemed NPA	1,193.59	11.15%
3)	Gross NPA (After consideration of deemed NPA)	2,171.53	20.28%

d) Fixed Accounts

	Opening balance 31.03.2021	During year	Closing Balance 31.03.2022
Number of frauds	1	-	1
Amount involved in fraud	31.56	-	31.56
Amount of provision made for such frauds	31.56	-	31.56
Amount of Unamortised provision debited from 'other reserves' as at the end of the year	-	-	-

f) Exposure to Real Estate Sector

Category	Current year 31.03.2022	Previous Year 31.03.2021
i) Direct exposure		
a. Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.		
b. Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily/residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;		
c. Investments in Mortgage-Backed Securities (MBS) and othersecuritized exposures –		
i. Residential		
ii. Commercial Real Estate		
iii. Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bankand Housing Finance Companies.		
Total Exposure to Real Estate Sector		

6) Transfer to Depositor Education

Sl.No.	Particulars	Current year 31.03.2022	Previous Year 31.03.2021
i)	Opening balance of amounts transferred to DEA Fund	-	-
ii)	Add: Amounts transferred to DEA Fund during the year	-	-
iii)	Less: Amounts reimbursed by DEA Fund towards claims	-	-
iv)	Closing balance of amounts transferred to DEA Fund	-	-

b) Disclosures regarding Priority Sector Lending Certificates (PSLCs) Sold & Purchased sector wise as on 31.03.2021 & as on 31.03.2022. - Nil

c) Provisions and Contingencies

Sl. No.	Particulars	Current year 31.03.2022	Previous Year 31.03.2021
i)	Provisions for NPI	-	-
ii)	Provisions towards NPA	455.55	339.78
iii)	Provision made towards Income Tax	70.00	25.00
iv)	Other Provisions and Contingencies (with Details)		
	Provision towards Standard Assets	53.70	53.70
	Provision for Miscellaneous	31.56	31.56
	Provision on Leave Encashment	35.00	25.00
	Provision on Staff Bonus & Ex-gratia	20.02	8.54

d) Payment of DICGC Insurance Premium

Sl. No.	Particulars	Current year 31.03.2022	Previous Year 31.03.2021
i)	Payment of DICGC Insurance Premium	21.25	19.94
ii)	Arrars in payment of DICGC Premium	-	-

This is to certify that the bank has calculated correctly the assessed deposits and premium for the April & September of Rs. 11,21,242/- & Rs. 10,03,651/- which was remitted in time to DICGC by RTGS dated 21-04-2021 & 13-10-2021 respectively.

e) Disclosure of facilities granted to Directors and their Relatives as on 31.03.2021 & as on 31.03.2022

As per, The Karnataka State Co-operative Societies Act 1959 under section 60 states that restrictions on loans -A Co-operative society shall not make a loan to any person other than a member but bank has sanctioned immovable property loans to staff. The details as follows

Name	Designation	Nature of Loan	Sanctioned Date	Sanctioned Amount	Closing Balance as at 31-03-2022
Bore Gowda K S	Senior Assistant	Site Purchase	09-03-2017	15,00,000	11,58,346
Jagadish Gowda K	Junior Assistant	Clearing of Debts	31-10-2018	28,00,000	24,34,591
Pushpa R	Senior Assistant	House Repair	01-01-2020	47,00,000	25,62,233
Satish V S	Sub Staff	Clearing of Debts	18-02-2021	20,00,000	19,35,544
Ashalatha B N	Sub Staff	Clearing of Debts	24-12-2021	30,00,000	29,80,376
Sowmya T	Junior Assistant	House Repair	24-12-2021	30,00,000	29,80,376
Thibbe Gowda M	Sub Staff	Site Purchase	13-01-2022	40,00,000	39,81,940
Keshava R	Junior Assistant	Site Purchase	22-02-2022	29,50,000	29,28,277
Krishna Murthy V	CEO	House Repair	30-03-2022	90,00,000	75,00,000

Date: 11-08-2022 Place: Bengaluru