

23rd May 2014

BSE Limited,
P.J. Towers,
Dalal Street,
Mumbai - 400001

Dear Sir/ Madam,

Sub.: Information under Clause 27 of the Listing Agreement for Debt Securities
Ref: ISIN No INE850M07046

We furnish below the information under Clause 27 of the Listing Agreement for Debt Securities.

(i) Credit Rating;

Instruments rated	Amount (Rs.)	Rating
Long Term Bonds Programme	Rs. 200 Crores (Non-Convertible Debentures of Rs. 124 Crores has been issued and is outstanding as on 31 st March 2014)	(ICRA) A/ Stable

(ii) Asset cover available;

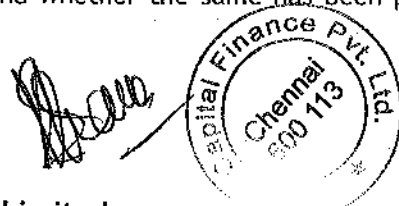
NCD issuance IV - Sameena (15 Crs)	Amount
Loan outstanding	150,000,000
Asset to be assigned @ 1.10%	165,000,000
List of Assets Assigned	
Suryoday Microfinance Private Limited Loan 12	8,342,849
Grama Vidiyal Microfinance Limited Loan-2	110,000,000
IFMR Capital Mosec Eos 2014	47,450,253
Total Assets Assigned	165,793,102

(iii) Debt-equity ratio;

Particulars	As on 31 st March 2014 (Rs.)
Equity/Net worth (A)	1,545,911,134
Total Debt (B)	3,491,578,806
Debt/Equity (B) /(A)	2.26

(iv) Previous due date for the payment of interest/ principal and whether the same has been paid or not;

First Due Date for Interest Payment is 28th Oct 2014
First Due Date for Principal Payment is 28th Oct 2014



IFMR Capital Finance Private Limited

(v) Next due date for the payment of interest/ principal.

For NCD IV - Sameena

Next Due Date for Interest Payment is 28th Oct 2014

Next Due Date for Principal Payment is 28th Oct 2014

Thanking you.

Yours faithfully,

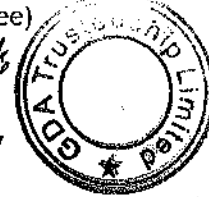
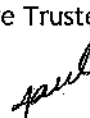
For IFMR Capital Finance Private Limited



Authorised Signatory



For GDA Trusteeship Limited
(as Debenture Trustee)



GDA Trusteeship Limited

Authorised Signatory

IFMR Capital Finance Private Limited

IITM Research Park | A1, 10th Floor | Kanagam Village | Taramani | Chennai 600 113 | Tamil Nadu | India
Ph: (+91-44) 6668 7000 | Fax : (+91-44) 6668 7010 | E-mail : contact.capital@ifmr.co.in | Web : <http://www.capital.ifmr.co.in>

CIN : U65910TN1989PTC017021

HDFC
MUTUAL FUND

HDFC Asset Management Company Limited
Joint Venture with Standard Life Investments

Registered Office: HUL House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. Phone: 022 86316333 • Toll Free Nos: 1800-3010-6767 / 1800-419-7678
Fax: 022 22821144 • e-mail: diser@hdfcfund.com • Visit us at: www.hdfcfund.com

NOTICE

Launch of Plan under HDFC Fixed Maturity Plans - Series 31

NOTICE is hereby given that the New Fund Offer (NFO) of the following Plans under HDFC Fixed Maturity Plans - Series 31 (a close-ended income scheme), will open and close for subscription as under:

Name of Plan	NFO Opening Date	NFO Closing Date
HDFC FMP 367D May 2014 (2)	May 9, 2014	May 12, 2014
HDFC FMP 366D May 2014 (1)	May 15, 2014	May 19, 2014

Investors may note that the units of the above-mentioned Plans will be listed on the Stock Exchange(s) as mentioned in the Scheme Information Document where they can purchase / sell units on a continuous basis.

For HDFC Asset Management Company Limited

Place: Mumbai
Date: May 6, 2014
Sd/-
Chief Compliance Officer

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

JM FINANCIAL PRODUCTS LIMITED

Corporate Identity Number U74140MH1984PLC033397
Regd. Office: 7th Floor, Energy, Appasahab Marathe Marg, Prabhadevi, Mumbai 400 025.
Tel. No.: +91 22 6630 3030 • Fax No.: +91 22 6630 3223 • Website: www.jmfi.com

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH 2014

(Rupees in Lakhs)

Sr. No.	Particulars	Half Year Ended		Current Year Ended		Previous Year Ended	
		31.03.2014 (Unaudited)	31.03.2013 (Unaudited)	31.03.2014 (Audited)	31.03.2013 (Audited)	31.03.2013 (Audited)	31.03.2012 (Audited)
1	Interest Earned:						
	(a) Income from funding activities	19,939.79	19,389.36	39,487.38	35,717.30		
	(b) Income on investments - debentures	-	14.14	-	159.91		
	(c) Interest on balances with RBI and other inter bank funds	-	-	-	-		
	(d) Others	1,252.02	2,509.51	3,234.35	5,046.32		
		21,191.81	21,913.01	42,721.73	41,723.53		
2	Income from trading in debt instruments (net)	2,728.28	5,769.47	7,484.42	9,715.01		
3	Advisory and other fees	1,174.09	685.22	2,029.02	1,894.59		
4	Other Income	405.02	644.09	684.18	1,851.59		
5	Total Income (1+2+3+4)	25,499.20	29,011.79	52,919.35	55,174.72		
6	Interest Expended	12,862.89	17,111.10	27,621.71	32,465.46		
7	Operating Expenses:						
	(i) Employee cost	1,362.49	1,582.47	3,031.87	2,848.11		
	(ii) Other operating expenses	908.99	922.47	1,929.51	1,525.56		
	(iii) Depreciation and amortisation expense	74.93	47.74	126.50	83.31		
8	Total Expenditure (6+7)	15,209.30	19,663.78	32,709.59	36,922.44		
9	Profit before tax (5-8)	10,289.90	9,348.01	20,209.76	18,252.28		
10	Tax expense						
	- Current tax	3,594.04	2,973.34	6,984.04	5,763.34		
	- Deferred tax	(212.02)	(120.69)	(264.47)	(132.77)		
11	Net Profit for the period / year (9-10)	6,907.88	6,495.36	13,480.19	12,621.71		
12	Paid-up equity share capital (Face value Rs. 10/- each)	54,450.00	54,450.00	54,450.00	54,450.00		
13	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)			43,082.09	31,513.01		
14	Analytical Ratios:						
	(i) Capital Adequacy Ratio	25.51%	21.66%	25.51%	21.66%		
	(ii) Earnings Per Share (EPS) (Rupees) Basic and Diluted EPS for the period / Year to date and for the previous accounting year (Not Annualised)	1.27	1.19	2.48	2.32		
15	NPA Ratios:						
	(a) Gross NPA	1,106.98	2,540.12	1,106.98	2,540.12		
	(b) Net NPA	573.70	2,135.20	573.70	2,135.20		
	(c) % of Gross NPA to loan funds	0.38%	0.83%	0.38%	0.83%		
	(d) % of Net NPA to loan funds	0.20%	0.69%	0.20%	0.89%		
16	Return on Assets (Not Annualised)	1.87%	1.45%	3.12%	3.08%		

NOTES:

- The above audited financial results have been taken on record and approved by the Board of Directors at its meeting held on May 5, 2014.
- The Board of Directors has recommended a dividend of Re. 0.30 per share of the face value of Rs. 10 each.
- The above audited financial results have been prepared as per format as prescribed in Clause 29 of the Debt Listing Agreement executed with the Stock Exchange.
- Figures in respect of the previous year/period have been rearranged/ regrouped wherever necessary to correspond with the figures of the current year/period.

Place: Mumbai
Dated: May 5, 2014

For and on behalf of the Board
Executive Chairman

K.S. OILS LTD.

Regd. Office: Jangal Road, Thane (W), 400 603
CIN No. L51410MH1985PLC048171
Tel. No. 022-25230000
E-mail: ksos@ksos.com
Website: www.ksos.com

NOTICE

Notice is hereby given pursuant to Clause 41 of the Listing Agreement, the Meeting of the Board of Directors of the Company will be held on Thursday the 15th May, 2014, inter-alia to consider, approve and take on record the Un-audited Financial results of the Company for the Quarter ended 31st March, 2014
For K.S. Oils Ltd
Date: 06/05/2014
Place: Mumbai
Sd/-
Sanjeev Kumar
(Company Secretary)



बँक ऑफ महाराष्ट्र
Bank of Maharashtra
मुंबई शाखा
Mumbai Branch

Head Office 'Lokmangal',
1501, Shivaji Nagar,
Pune-411005

NOTICE

"Bank of Maharashtra has started the up-gradation activity of the ATM Switch solution to meet the business as well customer expectations apart from the value added benefits.
During this process, there is a possibility of slight interruptions in the ATM Services during the period 8th May 2014 To 10th May 2014. Through this communication, we request our valued customers to please bear with us and extend their support. We at Bank of Maharashtra are committed to provide continued services and improved customer experiences."
Place- Pune
Date- 07th May 2014
General Manager, IT



KIFMR Capital

Regd. Office: IITM Research Park, Phase I, 10th Floor, Kanagam Village, Taramani, Chennai - 600 113.

Audited Financial Results for the six months ended 31st March, 2014

(₹ In Lacs)

Sl. No.	Particulars	6 Months Ended 31 st March 2014	Corresponding 6 Months Ended 31 st March 2013	Year to Date Figures for the Current Period Ended 31 st March 2014	Previous Accounting Year Ended 31 st March 2013
		Audited (Refer Note 6)	Audited (Refer Note 6)	Audited	Audited
1.	Interest Earned (a) + (b) + (c) + (d)	4,850.22	2,816.39	7,483.36	4,389.56
	(a) Interest Income from Loans	1,436.69	592.14	2,203.07	1,195.63
	(b) Income on Investments	1,212.48	1,098.00	2,366.10	1,725.01
	(c) Interest on Balances with Reserve Bank of India and other inter-bank Funds	-	-	-	-
	(d) Others	2,201.05	1,126.25	2,914.19	1,468.92
2.	Other Income	70.25	3.43	111.17	3.43
3.	Total Income (1+2)	4,920.47	2,819.82	7,594.53	4,392.99
4.	Interest Expended Including Finance Charges	2,079.15	909.83	3,378.29	1,682.45
5.	Operating Expenses (i) + (ii) + (iii) + (iv) + (v)	1,508.63	942.58	2,776.53	1,614.54
	(i) Employees Cost	491.54	445.96	1,034.47	856.72
	(ii) Legal & Professional Charges	458.66	294.75	625.62	405.62
	(iii) Rates and Taxes - Refer Note 7	424.07	0.94	699.29	14.04
	(iv) Depreciation	8.59	18.58	15.14	20.08
	(v) Other Operating Expenses	215.76	193.35	402.09	318.09
6.	Total Expenditure (4+5) Excluding Provisions and Contingencies	3,677.78	1,852.41	6,154.82	3,296.99
7.	Operating Profit before Provisions and Contingencies (3-6)	1,242.70	967.41	1,439.72	1,096.00
8.	Provisions (other than Tax) and Contingencies	31.71	12.28	46.40	16.95
9.	Exceptional Items	-	-	-	-
10.	Profit from Ordinary Activities Before Tax (7-8-9)	1,210.98	955.13	1,393.32	1,079.05
11.	Tax Expense	162.16	320.47	185.83	360.90
12.	Net Profit from Ordinary Activities After Tax (10-11)	1,048.82	634.66	1,207.49	718.15
13.	Extraordinary Items (Net of Tax Expense)	-	-	-	-
14.	Net Profit for the Period (12-13)	1,048.82	634.66	1,207.49	718.15
15.	Paid-up Equity Share Capital (Face Value of ₹ 10 Per Share)	7,322.31	6,000.00	7,322.31	6,000.00
16.	Reserves Excluding Revaluation Reserves (as per Balance Sheet of Previous Accounting Year)	NA	NA	8,136.80	1,217.88
17.	Analytical Ratios				
	(i) Capital Adequacy Ratio	33.70	27.43	33.70	27.43
	(ii) Earnings Per Share (EPS)	0.14	0.11	2.01	1.20
18.	NPA Ratios				
	a) Gross/Net NPA	NA	NA	NA	NA
	b) % of Gross/Net NPA	NA	NA	NA	NA
	c) Return on Assets	2.56%	2.61%	2.94%	3.18%

Notes

- The above Audited Financial Results for the Half Year Ended 31st March, 2014 and Audited Financial Results for the Year Ended 31st March, 2014 were reviewed by the Audit Committee and upon their recommendation, approved by the Board of Directors at their meeting held on 5th May, 2014.
- During the Year, the Company issued and allotted 13,223,141 Equity Shares of ₹ 10 each at a premium of ₹ 44.46 per Share aggregating to ₹ 7200 Lacs through private placement. Consequently the Paid-up Equity Share Capital and Securities Premium (included in Reserves) has increased by ₹ 13223.14 Lacs and ₹ 5877.89 Lacs respectively on 28th March, 2014.
- During the Half Year Ended 31st March, 2014 the Company had issued 570 Secured, Non-convertible Debentures of Face Value of ₹ 1,000,000 each aggregating to ₹ 5700 Lacs on private placement basis. The Company also issued 150 Secured, Non-convertible Debentures of ₹ 1,000,000 each aggregating to ₹ 1500 Lacs on private placement basis. The total value of Non-convertible Debentures (including those issued in the earlier years) listed on the Bombay Stock Exchange is ₹ 13,150 Lacs, of which Debentures of ₹ 12,400 Lacs are secured.
- The Company is a systemically important non-deposit taking non-banking financial company (NBFC-ND-SS) and is primarily engaged in the business of lending and investments. Therefore, there are no reportable segments under AS-17 (Segment Reporting).
- (i) The Company has entered into a Partial Guarantee Facility Agreement with a bank and has provided a Guarantee of ₹ 1710.18 Lacs (Previous Year ₹ 1950 Lacs) towards the loans given by the bank to Micro Finance Institutions. (ii) The Company has entered into Risk Participation Agreements with a Bank and provided Risk Participation to the extent of ₹ 586.75 Lacs (Previous Year - Nil) involving the Bank with respect to loans provided by the Bank to Microfinance Institutions. (iii) The Company has entered into Collateralised Bond Obligation with an NBFC and has provided Guarantee to the extent of ₹ 652 Lacs (Previous Year - Nil) involving the Non-Convertible Debentures issued by various NBFCs.
- Figures for the Half Year Ended 31st March, 2014 and 31st March, 2013 are the balancing figures between audited figures in respect of the Full Financial Year and published Year-to-date figures up to the Half Year of the relevant Financial Years.
- Rates and Taxes includes an amount of ₹ 689.25 Lacs representing Distribution Tax deducted on Share Dividend Income with effect from 1st June, 2013 pursuant to Sec. 115 TAD of the Income Tax Act, 1961. The Company has accrued such income on a Gross basis and the corresponding Distribution Tax has been deducted under Rates and Taxes.
- Previous Period figures have been regrouped wherever necessary, to conform with the Current Period presentation.

Place: Chennai
Date: 5th May, 2014

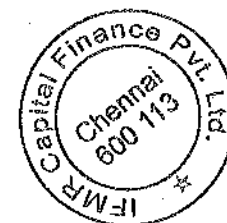
Kshama Fernandes
Chief Executive Officer

BUSINESS STANDARD 07-05-2014

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IFMR CAPITAL FINANCE PRIVATE LIMITED				
CIN: U65910TN1989PTC017021				
Regd. Office: IITM Research Park, Phase I, 10th Floor, Kanagam Village, Taramani, Chennai - 600 113				
Audited Financial Results for the six months ended 31st March, 2014				(Rupees. In lacs)
Particulars	Six months ended 31st March, 2014	Corresponding six months ended 31st March, 2013	Year to date figures for the current period ended 31st March, 2014	Previous Accounting Year ended 31st March 2013
	Audited (Refer Note 6)	Audited (Refer Note 6)	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	4,850.22	2,816.39	7,483.36	4,389.56
(a) Interest Income from Loans	1,436.69	592.14	2,203.07	1,195.63
(b) Income on investments	1,212.48	1,098.00	2,366.10	1,725.01
(c) Interest on balances with Reserve Bank of India and other inter bank funds				
(d) Others	2,201.05	1,126.25	2,914.19	1,468.92
2. Other Income	70.25	3.43	111.17	3.43
3. Total Income (1+2)	4,920.47	2,819.82	7,594.53	4,392.99
4. Interest Expended Including Finance Charges	2,079.15	909.83	3,378.29	1,682.45
5. Operating Expenses (i)+(ii)+(iii)+(iv)+(v)	1,598.63	942.58	2,776.53	1,614.54
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(iv) Depreciation	8.59	10.58	15.14	20.08
(v) Other operating expenses	215.76	190.35	402.00	318.08
6. Total Expenditure (4+5) excluding provisions and contingencies	3,677.78	1,852.41	6,154.82	3,296.99
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8. Provisions (other than tax) and Contingencies	31.71	12.28	46.40	16.95
9. Exceptional Items				
10. Profit from Ordinary Activities before tax (7-8-9)	1,210.98	955.13	1,393.32	1,079.05
11. Tax expense	162.16	320.46	185.83	360.90
12. Net Profit from Ordinary Activities after tax (10-11)	1,048.82	634.67	1,207.49	718.15
13. Extraordinary items (net of tax expense)				
14. Net Profit for the period (12-13)	1,048.82	634.66	1,207.49	718.15
15. Paid-up equity share capital (Face Value of Rs 10 per share)	7,322.31	6,000.00	7,322.31	6,000.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	NA	NA	8,136.80	1,217.88
17. Analytical Ratios				
(i) Capital Adequacy Ratio	33.70	27.43	33.70	27.43
(ii) Earnings Per Share (EPS)	0.14	0.11	2.01	1.20
18) NPA Ratios				
a) Gross/Net NPA	NA	NA	NA	NA
b) % of Gross/Net NPA	NA	NA	NA	NA
c) Return on Assets	2.55%	2.81%	2.94%	3.18%

[Handwritten Signature]



Notes

1. The above audited financial results for the Half Year Ended 31st March, 2014 and Audited Financial results for the year ended 31st March, 2014 were reviewed by the Audit Committee and upon their recommendation, approved by the Board of Directors at their meeting held on 5th May, 2014.
2. During the year, the company issued and allotted 13,223,141 equity shares of Rs. 10 each at a premium of Rs. 44.45 per share aggregating to Rs. 7200 lacs through private placement. Consequently the paid up equity share capital and securities premium (included in Reserves) has increased by Rs. 1322.31 lakhs and Rs. 5877.69 lacs respectively on 28th March, 2014.
3. During the half year ended 31st March, 2014 the Company had issued 570 secured, Non convertible debentures of face value of Rs.1,000,000 each aggregating to Rs. 5700 lacs on private placement basis. The Company also issued 150 secured, Non convertible debentures of Rs. 1,000,000 each aggregating to Rs. 1500 lacs on private placement basis.
The total value of non convertible debentures (including those issued in the earlier years) listed on the Bombay Stock Exchange is Rs. 13,150 lacs, of which debentures of Rs. 12,400 lacs are secured.
4. The Company is a systemically important non-deposit taking non-banking finance company (NBFC ND-SI) and is primarily engaged in the business of lending and investments. Therefore, there are no reportable segments under AS-17 (Segment Reporting).
5. i) The Company has entered into a Partial Guarantee Facility Agreement with a bank and has provided a guarantee of Rs. 1710.18 lacs (Previous Year Rs. 1950 lacs) towards the loans given by the bank to Micro Finance Institutions.
ii) The Company has entered into Risk participation Agreements with banks and provided risk participation to the extent of Rs. 586.75 lacs (Previous Year – NIL) favouring the bank with respect to loans provided by the bank to Microfinance Institutions.
iii) The Company has entered into Collateralized Bond Obligation with an NBFC and has provided guarantee to the extent of Rs. 652 lacs (Previous Year – NIL) favouring the NCDs issued by various NBFCs.
6. Figures for the half year ended 31st March, 2014 and 31st March, 2013 are the balancing figures between audited figures in respect of the full financial year and published year to date figures upto the half year of the relevant financial years.
7. Rates and taxes includes an amount of Rs 699.25 lacs representing distribution tax deducted on securitisation income with effect from 1st June, 2013 pursuant to Sec 115 TA of the Income Tax Act, 1961. The Company has accrued such income on a gross basis and the corresponding distribution tax has been disclosed under rates and taxes.
8. Previous period figures have been regrouped wherever necessary, to conform with the current period presentation.

Place : Chennai
Date : 5th May, 2014


Kshama Fernandes
Chief Executive Officer

