

RPF spruce up security measures in Chennai Suburban railway stations



Chennai, July 24 2023: The RPF wing of Southern Railway has taken a series of measures to beef up security at Chennai Suburban railway stations and trains in order to ensure safer commute for the passengers, women in particular.

Station vigil

Apart from the regular RPF field staff posted at railway stations, one RPF Officer with 3 staff will conduct ambush check in Chennai Beach - Velachery MRTS section during night hours. Such ambush checks will be conducted on a daily basis in coordination with GRP/Local police.

In addition to the regular RPF security drives, 'Dark night' scheme has been implemented over various suburban sections in Chennai Division viz., Chennai Suburban Terminal (MMC) - Gummidipundi, Chennai Suburban Terminal (MMC) - Arakkonam, Chennai Suburban Terminal (MMC) - Tambaram sections every month to check, curb and prevent the activities of anti-social elements and criminals.

Further, maximum number of women RPF personnel is posted at wayside stations to ensure utmost visibility. The presence of women RPF staff at the station platforms with a view to increase the confidence of women passengers and to feel a sense of security.

Apart from this, the services of Crime Prevention and Detection Squad (CPDS) are also being utilized in the section to prevent/detect any crime against passengers and their belongings.

RPF Train Escorts

Train escorting being a significant safety measure adopted by RPF, important Mail/Exp./EMU trains are provided with buddy pair RPF escorts. EMU trains plying on late night/early morning hours are also being escorted by buddy pair RPF to ensure the safety of passengers.

In order to make lady passengers feel safe and secured throughout their journey, 'Meri Saheli' (My Friend), novel initiative by RPF has been launched. The Meri-Saheli team consisting WSIPP and Women Constables interact with the women

passengers travelling in different coaches regarding security related issues. The details of such women passengers are collected by RPF Meri-Saheli team during the interaction are being regularly shared to the next RPF post where the train had stoppage and also to the adjoining Division/Railway.

The passengers are also sensitized on Rail Madad Helpline 139 which can be accessed for various security related issues during rail travel.

The Third Eye surveillance

All out efforts are taken to increase surveillance for ensuring hassle free journey to the travelling public in trains as well at stations. A comprehensive security mechanism is being provided and continuously upgraded. CCTV has been installed at 16 Railways Stations over Chennai Division viz., Chennai Central, Chennai Egmore Moore Market Complex, Mambalam, Chennai Beach, Tambaram, Basin Bridge, Tiruvallur, Nungambakkam, St. Thomas Mount, Palavanthangal, Chengalpattu, Thirumailai, Arakkonam, Katpadi & Jolarpettai.

Significantly, 548 CCTV cameras have been installed at important suburban stations over Chennai Division to keep a watch on the passenger flow and crowd management. Whenever any incident of theft/accident/crime is reported, the RPF Inspector concerned is advised to review the footage of CCTV to ascertain any clue and to identify the criminals involved, if any. Review of CCTV Footage is done on a real-time basis to identify the movement of suspected criminals.

Details of CCTV work-in-progress

Chennai Division has awarded the tender for installation of CCTV cameras at 74 stations covering all the Suburban and Non-sub-urban stations. The details are as under:

The work for installation of CCTV cameras is being expedited in Chennai Beach - Velachery MRTS and Chennai Egmore - Villupuram sections (26 stations) and the tentative date of completion is 31.12.2023.

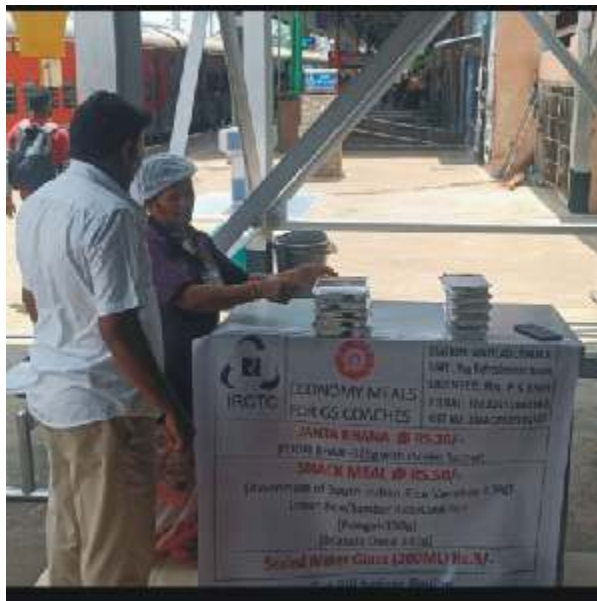
The installation of CCTV cameras is being expedited in Chennai - Gudur section (17 stations) and the tentative date of completion is 30.06.2024.

The installation of CCTV cameras is being expedited in Chennai - Jolarpettai and Arakkonam - Renigunta sections (31 stations) and the tentative date of completion is 30.09.2024.

In addition, M/s.Railtel has also awarded the tender for CCTV cameras to be provided at 54 'D' and 'E' category stations of Chennai Division for which the tentative date of completion is 31.03.2024.

Southern Railway appeals to rail passengers to cooperate with Railways and access the services of RPF/GRP and Rail Madad Helpline 139 for security related grievances.

Provision of Economy Meals and affordable Packaged Drinking water at platform near GS coaches through extended service counters In Southern Railway, Extended service counters have been provided at Seven stations



Chennai, July 24 2023: Seven railway stations in Southern Railway are now equipped with 'Extended service counters' placed near General Second

at these Seven stations, viz., Mayiladuthurai, Virudhunagar, Nagercoil, Thiruvananthapuram, Mangaluru Jn, Salem and Erode.

Experimental basis for a period of six months. The following items will be made available at the Extended service

very near to the coach they are traveling in.

Easy accessible as the counters will be located near GS coaches.

Sl. No.	Meal Type	Sale Price in Rs. (incl.GST)
1.	Meal Type -1: Economy Meal - 7 Poon (175 gm), Dry Aloo veg (150 gm) & pickle (12 gm)	Rs.20
2.	Meal Type - 2: Assortment of South Indian Rice Or Rajma/Chole - rice Or Kichdi Or Kulche/Bhature - Chole Or Pav- Bhaji Or Masala Dosa	Rs.50

Class(GS)/Unreserved coaches in Platforms to facilitate service of economy meals, snacks/combo meals and affordable packaged drinking water to the passengers of GS coaches.

The meals will be supplied from the kitchen units such as Refreshment Rooms (RRs) & Jan Ahaars (JAs) of IRCTC located

Salient features Extended Service Counters have been made functional in order to improve quality, services as well as to ensure availability of adequate facility of affordable and economy meals to the passengers traveling in GS coaches (unreserved) which are positions at either ends of the train.

counters of Refreshment Rooms/JanAahars: With regard to drinking water, glasses of 200 ml packaged drinking water will be sold. Efforts are being made to source 200 ml packaged drinking water at stations wherever feasible and till such time 1 Ltr bottles of Packaged drinking water is

In addition, Platform vending facility with dedicated service counters is also put in place at platforms of enroute stations (with IRCTC managed kitchens- Refreshment rooms, Jan Aahars) to enable passengers of GS coaches to buy affordable/hygienic food at the platforms.

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Santhanam-starrer 'DD Returns' produced by Ramesh Kumar of RK Entertainment and directed by Prem Anand

Chennai, July 24 2023: The press meet of actor Santhanam's upcoming film 'DD Returns' produced by RK Entertainment's Ramesh Kumar and directed by debutant Prem Anand took place in Chennai Friday. The film is all set for theatrical release on July 28. Surabhi of 'Ivan Vera Madhiri' and 'VIP' fame plays the female lead in the film, which also stars Maran, Sethu, Mottai Rajendran, FEFSI Vijayan, Muneesh Kanth, Pradeep Rawat, Redin Kingsley, Dheena, Thangadurai, Masoom Shankar, Manasi and others in pivotal roles. OfRo, who has worked with music directors Santhosh Narayanan and Harris Jayaraj and gained attention with albums as well, has composed the music for the film. Cinematography is by Deepak Kumar, editing by Srikanth and art direction by Mohan. Here are some of the highlights of the press meet. Writer Indira Soundarajan said... "I have come all the way from Madurai to attend this event. The team of the film is a wonderful bunch of talented people. In this day and age, it is very easy to make people cry and get emotional, but it is difficult to make them laugh. But Santhanam excels in this art. I laughed uncontrollably many times while watching 'DD Returns'. I am sure the fans too will laugh and enjoy the movie." Lyricist Durai said... "Composer Afro and I have already worked together. Thanks for giving me the opportunity to write songs for the film. I wish 'DD Returns' a grand success." Cinematographer Deepak said... "This is my fourth film with Santhanam. Working with him is a joyous experience. Comedy is not an easy task, but the team has pulled it off. Playing a game with the ghost is the core of the film, and audience will feel like they are playing it. Director Prem Anand has crafted a very interesting screenplay." Music composer OfRo



said... "From an independent musician, I have now turned into a film composer. It's quite easy to compose music for albums because you don't have to follow any rules too much. But when composing music for films, you have to compose according to the context, which is a bit of a challenge. A big thanks to Santhanam, director Prem Anand, producer Ramesh Kumar and friend Sethu for giving me this opportunity." Stunt master Hari said... "This is my 12th film with Santhanam. The film has fight scenes with all the actors involved. It's going to be a lot of fun to watch." Editor Srikanth said... "Thanks to Santhanam and director Prem Anand for this opportunity. It will be a ghost film that the whole family, including children, can enjoy." Art Director Mohan said... "DD Returns' is a film shot entirely on sets. So I had a lot of work and a lot of fun. We erected huge sets for the film. The director clearly planned everything. The film will entertain the audience with laughter from start to finish." Actor Redin Kingsley said... "Santhanam always wants his team members to grow. I am very happy to be a part of the crew. It is a comedy-filled film. Santhanam should act in many more films like DD Returns." FEFSI secretary Swaminathan said... "They have made this film without worrying about the budget. I am very

thankful to him. He has roasted the ghost in this film. You all will enjoy the movie." Actor Maran said... "We had worked very hard for this film, each scene required so much work, we will talk about it in detail at the film's success meet, thank you." Actor FEFSI Vijayan said... "Every kid who sees this movie will ask their parents to take them to the theaters for 'DD Returns' again and again. This movie is made with this only goal in mind." Actress Surabhi said... "This film is very special to me because this is my first movie in ghost comedy genre. Also, I have acted with Santhanam for the first time. The crew of the film looked after me very well. Many thanks to Santhanam and director Prem Anand." Director Prem Anand said... "If I am standing in front of you today as a director, it is because of Santhanam and Rambala. I have been working with Santhanam for about 18 years, right from the time I completed my engineering degree in college. This film will be different from earlier ghost movies. 'DD Returns' will be very fresh. Thanks to our team for working tirelessly on this film." Actor Santhanam said... "For those who said that some of my earlier films were not like Santhanam films, we have made 'DD Returns' as a full-length Santhanam movie with the cooperation of all our team members. The first and second parts of 'Dhilluku Dhuddu' were huge hits. I believe that 'DD Returns' too will capture the hearts of people. Every ghost in this movie is different, and director Prem Anand has made the film very well. Everyone from children to elders will enjoy the film. I kindly request all fans to support us." Produced by Ramesh Kumar at a huge budget on RK Entertainment banner, the film crew is gearing up to release 'DD Returns', directed by Prem Anand and starring Santhanam, in theaters on July 28.

"Actor Thangadurai said... "Santhanam keeps giving me opportunities, I am

The second branch of Nassaa Uth Hub now open at ECR

Chennai, July 24 2023: Nassaa Uth Hub is the world's first youth entertainment hub located in Chennai that was founded by Mr. Nassar. Its prime hub was launched in 2017 at Elliot's Beach Road and has been the centre of attraction for the youth. Following the massive success of its prime branch, East Coast Road welcomed its second branch on 21st July, 2023. The event was inaugurated by Dr. Tamimul Ansari and Dr. Habeeb Nathira. Prominent Celebrities from the industry such as Mirchi Shiva, Premji, Aravind Akash, Harathi Ganesh, Ganeshkar, Ajay Raaj, and many more graced the event with their esteemed presence. Speaking at the event, Mirchi Shiva quoted, "I'm very happy to be a part of this wonderful celebration. Nassar Sir, the founder of this hub is a family



friend of mine and I'm so proud of his achievement. He's so updated with his approach and knows the pulse of the youngsters, which is why he came up with the idea of opening a gaming zone."

Harathi Ganesh said, "Young school and college students are falling prey to drugs. This entertainment hub is an innovative and entertaining way to keep the youngsters away from drug abuse."

Premji & Aravind Akash conveyed their best wishes and said that Nassaa Uth Hub at

Besant Nagar is their favourite hangout place and so will be the next branch. What sets the four-storied hub apart from the rest is; its swanky interior. Done up entirely in black, outlined with neon tube lighting houses eight sections - arcade games, virtual reality zone, kids zone, snooker, bowling, cafeteria, escape room, laser tag arena and a lot more in the offering. In conclusion, if you're craving a diverse and thrilling entertainment experience, we wholeheartedly recommend a visit to our vibrant entertainment

hub. With a myriad of attractions, activities, and entertainment options, our hub is designed to cater to all ages and interests. From thrilling rides that will get your adrenaline pumping to live performances that will leave you in awe, there's never a dull moment at our entertainment hub. Indulge in delicious cuisine from around the world, browse through unique shops, and enjoy the lively atmosphere that permeates every corner. Whether you're seeking a family outing, a date night, or simply a place to unwind with friends, our entertainment hub has something for everyone. Don't miss out on the opportunity to create unforgettable memories and escape into a world of excitement and wonder. Plan your visit to Nassaa Uth hub today and let the fun begin!

Superstar Rajinikanth blesses Stun Siva's son Kevin Kumar as he is all set to debut as stunt director

Chennai, July 24 2023: Stun Siva is one of the leading stunt directors of Tamil Cinema. He has continued to contribute in the field of stunt/action in cinema for almost 25 years, choreographing fight scenes for many leading heroes in the South Indian film industry. Apart from that, he is adept at designing each action scene in a way that the fans like and enjoy and suits the flow of the story of the film. The recently released films 'Rudhran', 'Viduthalai',



'Custody' are the films in which he worked as a stunt director. Stun Siva has choreographed the fight scenes in the soon to be released Jailer starring Superstar Rajinikanth. On account of this, Kevin Kumar, the son of Stun Siva, will

soon be introduced as a stunt director. Over the years, Kevin Kumar has worked with his father in all South Indian languages and learned nuances of action scenes. Kevin Kumar has himself choreographed some of

the fight scenes in the Balakrishna starrer 'Akhanda' that released in Telugu last year and Superstar Rajinikanth's 'Jailer'. Superstar Rajinikanth, who was amazed by the elegance of his fight scenes, praised him and wished him on becoming a stunt director in Cinema in the future. Some of the leading companies that Stun Siva has worked with so far are in talks to rope in Kevin Kumar as a stunt director. An announcement regarding the same will be made soon.

Jailer's first single- 'Kaavaalaa' crosses 20 million views

Chennai, July 24 2023: Superstar Rajinikanth's upcoming film 'Jailer' is directed by Nelson Dilipkumar. This is the fourth film produced by Sun Pictures starring Superstar Rajinikanth following Enthiran, Petta and Annaatthe. Jailer is getting ready for a Pan India release and features leading stars from other languages such as Mohanlal, Jackie Shroff, Shiva Rajkumar and Sunil. Tamannaah plays the female lead in the film with Ramya Krishnan, Vinayakan, Mirnaa, Vasanth Ravi,



Naga Babu, Yogi Babu and others in pivotal roles. Anirudh, who has given chartbusters with his previous two films 'Petta' and 'Darbar' with Superstar, has composed the music for his film for the third time. Jailer is all set to release on August 10, 2023. The first single

from the film- the lyric video of 'Kaavaalaa' was released on July 6 and now, almost 20 million viewers have watched and enjoyed the song on YouTube within three days of its release. Not just that, the song has over one million streams on Spotify. Anirudh's

peppy music, Arunraja Kamaraj's lyrics, singer Shilpa Rao's captivating voice, Tamannaah's graceful dance, Superstar Rajini's signature style and Jani Master's choreography has received immense love and admiration from the audience.

Stone Bench Films & Zee Studios South, in association with Invenio Origin's Alankar Pandian, jointly produce Vishal-starrer film directed by Hari, after previous blockbuster outings in 'Thamirabharani' and 'Poojai', Shoot starts

Chennai, July 24 2023: After the super hits 'Thamirabharani' and 'Poojai', actor Vishal and director Hari have reunited for a new film produced by Stonebench Films and Zee Studios South. Invenio Origin's Alankar Pandian and Kalyan Subramaniam are the co-producers of the film.



The shooting of the yet-to-be-titled film began today. The film will be shot in Chennai, southern parts of Tamil Nadu, and Andhra Pradesh and will have music by Devi Sri Prasad. This is Vishal's 34th film.

Zee Studios South are jointly producing the yet-to-be-titled film on a huge budget, by joining hands with Invenio Origin's Alankar Pandian and Kalyan Subramaniam.

actor Vishal, who is known for his action-packed performances, have joined forces after their successful previous outings, 'Poojai' and 'Thamirabharani', and the new film will have leading actors and technicians on board.

Director Hari, who is an expert at making engaging racy films, and

Speaking about the

film, Producer Kaarthekeyen Santhanam said, "The combination of Vishal and Hari is an exciting one for us as producers, and I'm sure that the film will satisfy all sections of the audiences."

Cinematography for the movie is by M. Sukumar, editing by T.S. Jay, art direction by Kali. Premkumar, stunts by Dhillip Subbarayan, and lyrics by Viveka.

More information about the film, which has an interesting plot and exciting screenplay, will be revealed by the team shortly as the shoot will steadily progress.

JSK Satish Kumar shows new dimension as actor after making his mark as film producer and distributor

Chennai, July 24 2023: JSK Satish Kumar, distributor of multi-lingual hit films and producer of movies including the National Awards winning 'Thanga Meenkal', 'Kuttram Kadithal', 'Idharkuthane Aasaipattai Balakumara', 'Naalu Policum Nalla Iruudha Oorum', 'Madhayaanai Kootam', 'Taramani', 'Puriyadha Pudhir' and the soon-to-be-released 'Andava Kaanom', is now showing a new dimension as an actor. JSK Satish Kumar, who played the role of a police officer in the recently released movie 'Aneethi' directed by Vasantha Balan, continues to receive praises from various quarters for his good performance. JSK



Satish Kumar's acting journey started in 2017 with an important role in the film 'Taramani' directed by Ram, followed by 'Peranbu' helmed by Ram and starring Mammooty, 'Kabadadaari' starring Sibiraj, 'Friendship' starring famous cricketer Harbhajan Singh and Arjun. Notably, JSK Satish Kumar also dubbed for his role in the Telugu versions of 'Kabadadaari' (titled 'Kapatadhaari') and 'Friendship'. And now,

his role as a police inspector in 'Aneethi' kept me going as an actor." Speaking further, he said, "What I have realized in all these years of production and pivotal roles in Amma Creations T Siva-produced 'Agni Siragugal' directed by Naveen and starring Arun Vijay and Vijay Antony, 'Vaazhai' directed by Mari Selvaraj, director Ranjit Jayakodis 'Yaarukkum Anjael', me beyond character roles. I will continue to play key roles in films with good storylines." Talking about his transition from being a producer to an actor, JSK Satish Kumar said, "Actors are turning producers and producers are becoming actors. There is nothing wrong in it. I will continue to focus on both acting and production."

Suriya's TVS Apache from Ayan becomes the latest addition to the AVM Heritage Museum

Chennai, July 24 2023: Indian Cinema's legendary production house AVM Studios recently added another feather to their hat with 'AVM Heritage Museum', which is a celebration of legacy, cinema history and carefully preserved archives from films such as Anbe Vaa, Paayum Puli, Sakalakala Vallavan, Yejaman, Sivaji: The Boss, and an impressive collection of rare automobiles. The AVM Heritage Museum is now home to TVS Apache (2009 model) used by actor Suriya in AVM Productions'



blockbuster hit 'Ayan' directed by KV Anand. Following the success of 'Perazhagan', this film saw the teaming up of Suriya with AVM Productions for the second time.

The film also starred Tamannaah as the female

lead with 'Ilaya Thilagam' Prabhu, Akashdeep Saigal, Jagan, Karunaas in pivotal roles. Harris Jayaraj's songs proved to be another great addition to the film and went on to become chartbusters. Apart from the stellar cast, amazing scenes and

chartbusters songs, 'Ayan' also holds the record for being the solo blockbuster of 2009 in Tamil cinema, with humongous box office collections. The film was shot in exotic locations like Kuala Lumpur, Botswana, Zimbabwe, Namibia, Malaysia, Zanzibar and South Africa. The TVS Apache RTR 160 4V bike that was used in many scenes including the peppy 'Oyaayiye' song, will be the latest addition to the museum ahead of actor Suriya's birthday. The bike will be in display for fans and visitors from tomorrow.

Laptop Bags by Language: Where Timeless Elegance Meets Contemporary Functionality

Chennai, July 24 2023: In today's fast-paced world, finding a laptop bag that seamlessly combines style and practicality is no easy task. However, laptop bags made by Language effortlessly capture the zeitgeist's minimalist style. These handcrafted bags are the pinnacle of style and utility. They are made from the finest leather and include exquisite features.



The laptop bags by Language are thoughtfully designed to accommodate all your work and play essentials while maintaining a poised and unruffled

appearance. With cavernous compartments, they provide ample space to organise your laptop, documents, and personal belongings with ease. The clever arrangement of these compartments ensures that everything stays in place, reflecting the bag's sophisticated

design even during the busiest of days.

What truly sets these laptop bags apart is their beautiful blend of old-world charm and contemporary sleekness. The leather's exquisite polish and rich colour have a classic charm, while the chic metallic accents give it a fashionable edge. Language laptop bags are a mark of refined taste and sophistication that are well adapted for the modern era thanks to the harmonic blending of traditional and modern components.

Moreover, these bags go beyond mere

functionality and transform the simple act of laptop transport into a delightful event. The interior is lined with a luxuriously soft material, inviting you to sink into its comfort. This attention to detail ensures that the bags not only provide optimal protection for your devices but also offer a premium experience as you go about your day.

The Language laptop bags are available in an array of colours such as black, brown, camel, coffee, and beige. They feature handles for easy carrying, resembling a briefcase, and also come with a shoulder strap for added convenience.

KRG STUDIOS AND TVF MOTION PICTURES ANNOUNCE THEIR COLLABORATION IN FEATURE FILMS

Chennai, July 24 2023: On the occasion of their 6th anniversary, KRG Studios announced their collaboration with TVF Motion Pictures in the arena of feature films with a specific focus on South Indian regional languages. Through this partnership, they will jointly identify, develop, package and execute films that reflect the unique storytelling traits and values of both studios.



KRG Studios is deeply committed to covering the entire spectrum of filmmaking right from the creative development of stories, its execution and presentation to audiences everywhere. The goal is to encourage new voices, fresh and diverse storytelling and deep, meaningful alliances. Karthik Gowda, founder, KRG

Studios said "6 years ago, we started KRG with the intention of contributing meaningfully to Kannada and other regional language cinema by relentlessly focusing on story development, high quality execution and wide distribution. Our endeavor has always been to encourage diverse stories and storytellers and our collaboration with TVF - a pioneer and powerhouse in strong and unique character-based storytelling - is a

testament to our shared vision. I want to thank Vijay Subramaniam, a veteran in Media and Entertainment, who championed the cause and committed to being a part of this journey together."

Speaking about the collaboration, Mr. Arunabh Kumar, Founder, TVF says, "Continuing with the spirit of Lights, Camera, Experiment, and telling stories from across India, we are proud to partner with Studio behind Films such as Ratnan Prapancha,

Gurudev Hoysala, etc. to make movies in Kannada, Tamil, Malayalam and learn from their craft & team to tell more diverse stories."

Vijay Koshy, President, TVF, highlights, "At TVF, we have always believed in delivering pioneering stories with realistic narratives that strike a chord with viewers everywhere. Today, we are excited as we join hands with KRG, known for their exceptional storytelling that transcends regional boundaries and achieves pan-India success. In KRG, we have discovered a shared creative DNA that has drawn us together. This collaboration promises fresh, original stories, tailor-made for our diverse audiences."



Virudhunagar MP Manickam Tagore gave award to the students who have passed 10th and 11th class in the year 2022-2023 on the occasion of Perunthalaivar Kamaraj's birthday in Virudhunagar. Along with Virudhunagar East District Congress Committee President Sreeraja chokkar, Virudhunagar West District Congress Committee President Rangaswamy, Madurai South District Congress Committee President Ammapatti Pandian and state district administrators and volunteers participated.



A huge protest was held across Tamil Nadu condemning the DMK government for failing to control the price rise in Tamil Nadu. In Virudhunagar On behalf of AIADMK Virudhunagar West and East District .Virudhunagar West District Secretary and former Minister KT Rajendrabalaji and Virudhunagar East District Secretary Ravichandran addressed the protest.

ICICI Bank Q1 FY24 results The consolidated profit after tax increased by 44.0% and assets grew by 17.0%

Chennai, July 24 2023: The Board of Directors of ICICI Bank Limited (NSE: ICICIBANK, BSE: 532174, NYSE: IBN) at its meeting held at Mumbai today, approved the standalone and consolidated accounts of the Bank for the quarter ended June 30, 2023 (Q1-2024). The statutory auditors have conducted a limited and have issued an unmodified report on the standalone and consolidated financial statements for the quarter ended June 30, 2023.

Performance Review: Quarter ended June 30, 2023

Core operating profit less provisions (profit before tax excluding treasury gains) grew by 38.0% year-on-year to ? 12,595 crore (US\$ 1.5 billion) in the quarter ended June 30, 2023 (Q1-2024)

Core operating profit grew by 35.2% year-on-year to ? 13,887 crore (US\$ 1.7 billion) in Q1-2024

Profit after tax grew by 39.7% year-on-year to ? 9,648 crore (US\$ 1.2 billion) in Q1-2024

Total period-end deposits grew by 17.9% year-on-year to ? 12,38,737 crore

(US\$ 151.0 billion)



at June 30, 2023

? Average CASA ratio was 42.6% in Q1-2024

? Domestic loan portfolio grew by 20.6% year-on-year to ? 10,25,310 crore

(US\$ 125.0 billion) at June 30, 2023

? Net NPA ratio was 0.48% at June 30, 2023

? Provision coverage ratio on non-performing assets was 82.4% at June 30, 2023

? Including profits for Q1-2024, total capital adequacy ratio was 17.47% and

Tier-1 capital adequacy ratio was 16.76% on a standalone basis at June 30, 2023.

Growth in digital and payments platforms

There have been more than one crore

electronic toll collections through FASTag in Q1-2024, with a 16% year-on-year growth in collections.

The Bank has created more than 20 industry specific STACKs which provide bespoke and purpose-based digital solutions to corporate clients and their ecosystems. The Bank's Trade Online and Trade Emerge platforms allow customers to perform most of their trade finance and foreign exchange transactions digitally. The Bank's digital solutions integrate the export transaction lifecycle with bespoke solutions providing frictionless experience to the clients and simplify customer journeys. The latest digital solutions include Insta EPC for instant disbursement of export finance, eDocs solution for regulatory compliance, vessel tracking for real-time status update on shipment and document tracking for movement of export documents. About 70% of trade transactions were done digitally in Q1-2024. The value of transactions done through Trade Online and Trade Emerge platforms in Q1-2024 was 1.4 times the value in Q1-2023.

activations on iMobile Pay by non-ICICI Bank account holders at end-June 2023. There have been about 2,30,000 registrations by non-ICICI Bank account holders on InstaBIZ till June 30, 2023. ICICI Bank's Merchant STACK offers an array of banking and value-added services to retailers, online businesses and large e-commerce firms such as digital current account opening, instant overdraft facilities based on point-of-sale transactions, connected banking services and digital store management, among others. The value of the Bank's merchant acquiring transactions through UPI grew by 12% sequentially and 88% year-on-year in Q1-2024. The Bank had a market share of 30% by value in

Raghava Lawrence and his brother Elviin to act in a film produced by Five Star Creations' Kathiresan and directed by Innasi Pandiyan

Chennai, July 24 2023: Five Star Creations' Kathiresan recently produced and directed Raghava Lawrence-starrer 'Rudhran' which was a huge success. Similarly, 'Diary' produced by Kathiresan and directed by Innasi Pandiyan starring Arulnidhi was also a hit. Following these ventures, producer Kathiresan has reunited with Raghava Lawrence and Innasi Pandiyan. Raghava Lawrence's brother Elviin is playing the lead role in this film, which is set to be a fast-paced action thriller. Raghava Lawrence is playing a very important role. The



film is being made simultaneously in Tamil, Telugu and Hindi. Popular Telugu actress Vaishali Raj is making her debut in the Tamil industry as a heroine through this film. The shoot has started today and is scheduled to continue in Chennai, Tenkasi and Hyderabad. Speaking about the film, Director Innasi Pandiyan said, "It is a full-length action thriller. I was

about to direct this story as my first film, but due to some reasons it was not possible. So, I am now directing this as my second film. Thanks to producer Kathiresan for his continuous support." R. Sundararajan, Chaams, Shiva Shara, KPY Vinoth, VJ Thanikaina Sendraayan are playing important roles in this movie. Sam CS will score music for the film, while Aravinnd Singh, the

cinematographer of films including 'Demonte Colony' and 'Diary', is handling the cinematography. Vadivel Vimalraj handles the editing and Phantom Pradeep is responsible for the stunts. Gnanakaravel is penning lyrics for the songs and the dialogues of the film are written jointly by Gnanakaravel and director Innasi Pandiyan. Art direction is by Raju and Costume designing is by Sher Ali. The shooting of Raghava Lawrence and her brother Elviin-starrer movie directed by Innasi Pandiyan and produced by Five Star Creations' Kathiresan has started.

Aruna Sairam crowns Indian music on international arena by getting felicitated with the coveted Chevalier award, the highest honour of the French government

Chennai, July 24 2023: Aruna Sairam feels elated and proud to have got this honorary award bestowed upon her favourite actor, Nadigar Thilakam Sivaji Ganesan. It is well known that Smt. Aruna Sairam who is weaving magic and creating wonders with her music is fondly called by her fans as the Rock Star of the Carnatic world. Aruna Sairam, who won prestigious awards such as Padma Shri and Sangeetha



Kalanidhi in the past, has now brought great honour not only to herself and Carnatic music but also to our country by receiving the France's highest award, the world-renowned Chevalier, on July 15. We all know that Nadigar Thilakam

Sivaji Ganesan received this award before. A huge fan of the legendary actor, Aruna Sairam Sivaji Ganesan is proud to receive the award as her greatest honour. She walks down the memory lane and fondly remembers

watching the films of Sivaji Ganesan in Mumbai theaters from a young age. A Carnatic singer, music composer and orator, Aruna Sairam has expressed heartfelt thanks to her fans on receiving the highest honour of Chevalier from the French government. It is noteworthy that Aruna Sairam has been selected for this award not only for her singing talent but also for her contribution to the deepening of India-France ties.

COP28 and IEA Convene Global Energy Decision Makers to Accelerate a Just, Orderly Energy Transition

Chennai, July 24 2023: The COP28 UAE Presidency and the International Energy Agency (IEA) have convened the first in a landmark series of high-level dialogues through to COP28 around building a 1.5C degree-aligned energy transition. The initiative is being conducted in conjunction with the International Renewable Energy Agency (IRENA) and will be supported by the United Nations Framework Convention on Climate Change (UNFCCC).

The dialogues are intended to build consensus on 1.5C degree-compatible energy transition pathways and the enabling conditions needed to achieve them, as well as momentum around the target energy outcomes for COP28.

The meetings are being co-chaired by COP28 President-Designate Dr. Sultan Al Jaber and Dr. Fatih Birol, Executive Director of the IEA. The aim is to engage public- and private-sector

decision-makers in the energy industry to produce a holistic, global view of the energy

system. The dialogues will prepare the ground for specific commitments and calls to action at the World Climate Action Summit being held at COP28.

The session was held on Friday, 21 July on the sidelines of the 14th Clean Energy Ministerial, alongside the G20 Energy Transitions Ministerial Meeting in Goa, India. Delegates at the meeting included various country delegates and private sector



representatives.

COP28 President-Designate Dr. Sultan Al Jaber said of the initiative: "COP28 represents a milestone opportunity for the world to come together, unite around decisive action, and drive progress towards keeping the goals of the Paris Agreement alive and 1.5C within reach. This will require a collective effort and so we need everyone at the table – and that includes the energy industry."

"Building a new energy system can only happen at speed and scale with united action on the supply and the demand side together. These high-level dialogues are bringing public- and private-sector energy decision makers together under the framework of a COP for the first time. They will help redesign the relationship between policymakers, the biggest energy producers, and the biggest industrial consumers. This is one of my Presidency's key priorities and will be a crucial step in building consensus on how best to deliver the energy system of the future."

IEA Executive Director Dr. Fatih Birol said: "The IEA has put forward a comprehensive energy package that can help make COP28 a success. This includes tripling global renewables

capacity, doubling energy efficiency progress, slashing emissions from the oil and gas industry, boosting clean energy finance for developing economies, redirecting fossil fuel investment into clean energy, and putting fossil fuel demand into sharp decline.

"The IEA's Net Zero Emissions by 2050 Scenario is widely recognized as the global benchmark for efforts to keep the 1.5C goal within reach, so we are pleased to be working with the COP28 Presidency to lead these important international dialogues to drive stronger ambition and implementation, which is what is urgently needed. Every stakeholder must play their part – including oil and gas producers, which need to set out and deliver on aggressive targets to cut their emissions by 2030."

Francesco La Camera, Director General of IRENA, said: "Our collective promise was to secure a climate-safe existence for current and future generations. We simply cannot continue with incremental changes. There is no time for a new energy system to evolve gradually over centuries, as was the case for the fossil fuel-based system. IRENA centres the renewables-based energy transition

as the most realistic climate solution and calls for a tripling of annual renewable energy additions to keep global warming within 1.5C.

"Achieving this requires overcoming systemic barriers across infrastructure, policy, and institutional settings in the coming years. The high-level dialogues will play an important role in galvanizing momentum towards the energy objectives of COP28, driving actionable policies and investment decisions through a shared understanding."

The IEA and IRENA will provide data and technical analysis to set the stage for informed discussions, inviting others as appropriate. This will include the current state of the global energy landscape, and potential pathways, solutions and actions required to accelerate the transition in a just and equitable manner.

Simon Steill, executive secretary of the United Nations Framework Convention on Climate Change, "These high-level dialogues convened by the COP28 Presidency and the IEA, with the collaborative efforts of IRENA and support of the UNFCCC, should act as a catalyst to drive momentum towards a just and inclusive 1.5 degree-aligned energy transition. It is my hope that these dialogues will pave the way for specific commitments and actions by Parties at COP 28, bringing us all closer to the sustainable and climate-resilient future that is called for in the Paris Agreement. It's time for decisive action from all stakeholders."

A Customer-Centric Road Ahead: CEAT and Marangoni Spearhead Excellence in Truck and Bus Tyres

Chennai, July 24 2023: CEAT Limited, a leading tyre manufacturer, known for its commitment to customer satisfaction, has entered into a strategic partnership with Marangoni S.p.A., a global leader in the tyre retreading industry. This collaboration aims to provide an enhanced customer experience by offering innovative and reliable tyre retreading solutions in the Indian market.

Speaking on the partnership, Lakshmi Narayanan B, CMO of CEAT Limited, said, "CEAT and Marangoni have joined hands in a powerful collaboration, aimed at revolutionizing the truck and bus tyre industry. By combining CEAT's Superior truck tyres & cutting-edge casing technology with Marangoni's high-quality retreading, this collaboration promises superior quality and performance to the customers. Beyond profitability, the partnership also emphasizes sustainability by extending tyre life through advanced retreading techniques, making a positive impact on the Transport and Logistics industry's environmental footprint. Together, CEAT and Marangoni are steering the industry towards a more profitable and eco-conscious future."

Saurav Mukherjee, Senior VP, Global Sales and Supply Chain, CEAT Limited said, "CEAT and Marangoni have joined forces in a game changer partnership that aims to revolutionize



commercial tyre solutions. Through this collaboration, we plan to offer a one-stop solution for premium commercial tyre customers, providing top-quality products and services to optimize fleet operations while reducing overall costs. With CEAT's expertise in tyre manufacturing and distribution combined with Marangoni's extensive experience in retreading and fleet management, the alliance is set to meet the evolving demands of the commercial tyre industry. Together, we are committed to delivering sustainable and eco-friendly solutions to drive efficiency and environmental responsibility."

Matthias Leppert, COO, Marangoni Group, said, "Marangoni is looking forward to join forces with CEAT in order to propose a premium retread to Indian customers starting from the high quality CEAT tyre (casing) and Marangoni's RINGTREAD technology. This will be an important step to improve the competitiveness of Indian transport companies. Based on this experience CEAT

and Marangoni intend to explore common opportunities in other markets too."

Hemant Kaul, CEO, Marangoni South Asia, said, "In a highly demanding CV tyre market, customer needs can be better met by providing an ideal mix of new tyre, retread and service. The association between Marangoni and CEAT is a great combination of two experts getting together to provide enhanced value to our common customer. CEAT's customers will now have access to Marangoni's high-quality retreads while Marangoni's customers who do not already use a CEAT tyre can be attracted to this unique combination. I look forward to working with my colleagues in CEAT to make this a defining partnership in the Indian market."

With its extensive presence and a strong reputation for delivering quality products across India, CEAT Limited has become a trusted brand in the tyre manufacturing industry. The company's focus on customer-centric solutions has earned it prestigious accolades, including the Deming Award and the Light House designation.

Marangoni S.p.A.,

with over 70 years of expertise in the tyre retreading sector, brings its industry-leading capabilities to the partnership. The company's unique RINGTREAD system, known for its splice-less retreading process, ensures superior performance, exceptional reliability, and extended tyre life. Marangoni's established network of franchisees in Maharashtra, Tamil Nadu, Kerala, Telangana, Gujarat, Uttar Pradesh, and upcoming locations in the National Capital Region and Rajasthan further strengthens its ability to serve customers efficiently.

The collaboration between CEAT Limited and Marangoni S.p.A. is driven by the shared goal of providing customers with an unparalleled one-stop solution for their tyre retreading needs. By combining CEAT Limited's high-quality tyre casings with Marangoni's advanced retreading technology, customers can experience an optimum solution that offers extended tyre life, superior performance, and cost-effectiveness.

Through this partnership, CEAT Limited and Marangoni S.p.A. aim to expand their franchisee network, ensuring broader access to high-quality, reliable retreads tailored to customers' specific applications. The synergy between both companies' expertise and customer-centric approach will drive continuous innovation and deliver superior value to commercial vehicle fleets across India.

realme unveils realme C53, first & only smartphone in the segment with 108MP Ultra Clear Camera along with realme Pad 2 - the perfect pad for the youth, starting from INR 9,999 and INR 19,999 respectively

Chennai, July 24 2023: realme, the most reliable smartphone service provider, today announced the launch of realme C53, the newest addition to its "Champion" Series and realme Pad 2, the perfect pad for the youth. Packed with cutting-edge features, leap-forward technological advancements, and powerful performance, these products are all set to revolutionize the industry.

Setting a new benchmark with the No Leap, No Launch philosophy, realme is setting high standards in the industry. The brand is committed to introducing leap forward technology in every aspect of new products and making it

accessible to the customers.

The realme C53 is the first and only smartphone in the segment equipped with a 108MP Ultra Clear Camera with 3x In-sensor zoom, 8MP selfie camera. The realme C53 democratizes large storage with Largest ROM & Dynamic



RAM in Price Segment. It comes with up to 12GB of Dynamic RAM, and also comes with 128GB ROM which helps the smartphone run smoothly. The realme C53 features a 7.99mm Ultra Slim Shiny Champion Design with 90Hz Display and also has the Mini Capsule feature. It boasts a massive 5000mAh battery with 18W SUPERVOOC charging support and is powered by UNISOC T612 Octa-core Chipset. The realme C53 is available in two stunning colors: Champion Gold and Champion Black and comes in two storage variants: 4GB+128GB and 6GB+64GB.

Key features of realme Pad 2

The only 29.2cm

(11.5") 120Hz 2K display in the segment

1. 120Hz refresh rate

For any tablet user, the visual experience is paramount, and a high refresh rate has become a standard spec of flagship tablets, meaning a smoother and more comfortable experience. realme Pad 2 debuts a rare 120Hz screen in the segment, devolving the flagship visual experience and leading the price segment into the 120Hz era. realme Pad 2 supports three refresh rates of 40Hz/60Hz/120Hz, and can intelligently adjust the screen refresh rate, taking into account power consumption and screen display application scenarios.

2. 11.5-inch 2K

display

By adopting an 11.5-inch 2K display, realme Pad 2 has changed the current situation where the screen size of most of the mainstream tablets in the segment is no more than 11 inches. Compared to the previous generation realme Pad, the screen-to-body ratio has increased from 82.5% to 85.2%, which is also the largest screen-to-body ratio in its price range. This nano-edge design delivers a borderless, more immersive viewing experience. And with a screen resolution of up to 1200 x 2000 pixels, details are vivid and crystal clear.

3. 1 billion colors and 01 Ultra Vision Engine

realme Pad 2 has 1 billion original colors, which is a feature of high-end tablets, restoring the true color display details of the screen. Coupled with 01 Ultra Vision Engine, realme Pad 2 supports video color enhancement. With the support of the 01 Ultra Vision Engine, it can fully meet the demand of young users for high-quality videos when catching up on dramas.

KRAFTON Unveils BATTLEGROUND MOBILE INDIA SERIES 2023, with a Prize Pool of INR 2 Crore; Registrations for Participants Open on 24th July

Chennai, July 24 2023: KRAFTON, Inc. announces BATTLEGROUND MOBILE INDIA SERIES (BGIS) 2023, the first ever BGIS tournament with a LAN event finale. Touted as the biggest Battle Royale Esports tournament in India, BGIS will witness thousands of teams competing for a prize money of INR 2 crore. Keeping in sync with its commitment to provide local experiences for players and fans, the Grand Finals of the event will be broadcast in 10 languages, including English, Hindi, and 8 other regional languages, making sure the excitement reaches every corner of the country.

BGIS 2023 will commence streaming on July 20th and conclude on October 14th, 2023. The tournament has been divided into two phases: the Online qualifiers and Offline Grand Finals which will be held on-ground from October 12th to 14th, with fans being welcome to attend.

Commenting on the



event. Fans can catch The Grind on KRAFTON INDIA ESPORTS YouTube channel, starting 20th July, every day at 12pm IST.

Registrations will take place from July 24th to August 2nd, with verifications taking place from August 3rd to August 9th. Players should make sure to enter details correctly to avoid elimination in the verification stage. From August 10th to August 17th, the verified teams will engage in intense in-game qualifiers through 15 classic matches, with their top 10 match scores determining their rankings.

opportunities to establish their presence in the gaming world. BGIS 2023 is just the beginning of a thriving gaming community."

Of this, 2048 teams will qualify for Round 1. These 2048 teams will then play in a group of 16 from Round 1 Round 6 wherein the top teams will keep proceeding to the next round, leading up to the electrifying Grand Finale. The doors will be wide open for fans, as the best of the best clash for the ultimate glory in the LAN event, which will be held from October 12th to 14th.

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Shopsy drives customer loyalty through a rewards program, launches SuperCoin on its platform

Chennai, July 24 2023: Shopsy, India's fastest-growing hyper-value e-commerce platform, has launched the SuperCoin rewards program on its platform. Customers can now earn and redeem SuperCoins on Shopsy, Flipkart, Myntra, and Cleartrip. Shopsy is paving the way in driving customer loyalty for millions of new shoppers across the country with the program. This unique rewards ecosystem by Flipkart is designed to provide benefits to customers who shop on the platform, where users earn 1 SuperCoin for every Rs. 100 spent.

While redeeming, each SuperCoin is worth Re.1 and can be used for upcoming orders, thus enabling value-seeking consumers to save more on every purchase.



Commenting on the launch of SuperCoin on Shopsy, Kapil Thirani, Head of Shopsy, Flipkart, said, "At Shopsy, it is our utmost priority to unlock the highest value for our customers, and I am delighted to announce the launch of SuperCoin on the Shopsy platform. The rewards program has witnessed tremendous customer engagement across the Flipkart ecosystem. In addition to giving consumers access to redeem and enjoy the

benefits of the rewards program, it also helps us build strong loyalty amongst consumers. This program is a testament to our consistent efforts to provide value to our customers in their purchase journey on Shopsy."

SuperCoins can be accessed on Shopsy, Flipkart, Myntra, and Cleartrip. Customers need to sign in with their registered Flipkart number and access their SuperCoin balance on the platform of their choice by linking their account.

Customers can redeem SuperCoins on Shopsy by using the following steps: Step 1: Select the product they want to purchase and add to cart

Step 2: Proceed to checkout and select the eligible SuperCoins using the toggle button

Step 3: Proceed to payments and place the order using COD/ Preferred mode of payment + SuperCoins

Step 4: Earn more SuperCoins after placing the order and enjoy!

For more details on SuperCoins and to understand the steps to redeem through the multi-brand reward ecosystem, please visit the SuperCoin FAQ page (on the Shopsy app).

LEAD targets 1 lakh+ low-fee schools, to transform education in India's small towns

Chennai, July 24 2023: LEAD, India's largest School Edtech company, today announced its plans to foray into the low-fee school segment in India, propelling a new era of educational excellence in underserved schools across 'Bharat'. LEAD's decision to expand into the low-fee school segment in India is underpinned by deep understanding and insights gained from over a decade of operations as India's leading School Edtech, and its mission to serve 25 million+ students and 60k+ schools by 2028. With this strategic move, LEAD is now India's fastest growing School Edtech company, and is well-positioned to serve all segments of schools, ranging from low-fee schools in Tier 3 - 4 towns and villages to medium-fee and premier schools in its metros and large cities. LEAD is currently transforming the learning outcomes for 365+ schools across Tamil Nadu.

Earlier in 2023, LEAD completed its acquisition of the local K-12 learning business of Pearson India. With this acquisition, LEAD now has the largest portfolio of School Edtech products and services to better serve the learning needs of the entire spectrum of 5 lakh+ private schools in India.



Sumet Mehta, Co-founder and CEO, LEAD, said, "Survey after survey has said that Indian schools are mostly low-fee schools who can't afford expensive, innovative solutions. So, we've got to design solutions for the low-fee schools so that every child can access an excellent education. With this latest innovation, LEAD now has a solution that will serve the needs of over 1 lakh schools in India."

Comprising more than 100,000 institutions, India's low-fee school segment is concentrated in its small towns and villages, and represents a key opportunity to shape its future educational outcomes. Recent analysis of India's School Edtech sector indicates that schools across segments are poised for rapid transformation and digitization, underpinned by the National Education

Policy (NEP) 2020 guidelines that mandate multimodal teaching-learning in schools; rising data penetration; and accelerated digital adoption due to Covid.

LEAD's Integrated School Edtech system is aligned with NEP 2020 and includes customized, AI-enabled offerings for all segments of schools. LEAD's holistic approach to education includes a Teacher Capability System to empower every teacher with internationally benchmarked tools and resources; Smart Class solutions to transform traditional classrooms into digitally-enabled, multi-modal teaching-learning spaces; an Integrated Curriculum to boost student learning and confidence; and Smart School systems to streamline administrative tasks, enhance operational efficiency and provide actionable data insights to schools. With

LEAD, schools are able to derive all the benefits of improved academic performance and admissions. Students are able to gain deep conceptual understanding of subjects; and build critical 21st century skills such as Communication, Collaboration and Critical Thinking. In the 2023 Class 10 board exams, the percentage of LEAD students who scored greater than 90% was double that of the national average.

LEAD's entry into the low-fee school segment marks a paradigm shift in India's education landscape, promising to unlock the potential of students, schools and communities. Through its transformative offerings and unwavering commitment, LEAD is reshaping education in Bharat and is paving the way for a brighter, more confident future.

Burlington English Highlights the Importance of Language and Communication Skills at Eldrock K-12 Summit

Chennai, July 24 2023: Burlington English, a leading provider of comprehensive English language learning solutions, participated in the prestigious Eldrock India K-12 Summit, held at the renowned ITC Grand Chola in Chennai. The summit served as a platform to discuss the latest trends and innovations in the K-12 education sector.

Ratnesh Jha, CEO of Burlington Group of Companies - Asia Pacific, delivered a captivating keynote speech that emphasised the critical role of language and communication skills in shaping globally competent learners across various subjects.

During his address, Mr. Jha highlighted the transformative power of effective language and communication skills, emphasising that

they form the cornerstone of developing students' abilities to succeed in a rapidly evolving and interconnected world. He underlined that a strong command of language not only enhances students' academic achievements but also empowers them to confidently engage in diverse cultural and professional endeavours.

Ratnesh further elaborated on the innovative language learning solutions offered by Burlington English, which aim to bridge language gaps and facilitate holistic development among learners. The comprehensive programs provided by Burlington English empowers students with the necessary tools to communicate fluently, think critically, and express

their ideas with clarity and confidence.

Burlington English's participation in the Eldrock India K-12 Summit underscores its commitment to advancing language education and equipping learners with the skills needed to thrive in today's globalised world. By highlighting the significance of language and communication skills in academic and personal growth, Burlington English is at the forefront of shaping the future of education.

In a separate panel discussion at the event, Mr. Amit Baveja, Chief Business Officer - India & South Asia, shared his insights on "Global Best Practices and their Implementation in India." He highlighted the importance of adapting and evolving teaching methodologies to foster

holistic growth among students. He further emphasised the need to encourage creativity and incorporating necessary life skills in the schools' curriculum for overall development of students.

The event also served as a platform for thought leaders, educators, and innovators from the education sector to come together at the esteemed Eldrock K-12 Education Summit held in Chennai. This summit aimed to exchange ideas, discuss emerging trends, and explore transformative solutions for quality education. It addressed the challenges and opportunities in the Indian education landscape while fostering collaborations for educational excellence.

President of the Royal College of Surgeons of Edinburgh in the UK visited Apollo Simulation Centre in Chennai

Chennai, July 24 2023: Apollo Hospitals welcomed Professor Rowan Parks, the President of the Royal College of Surgeons of Edinburgh in the UK, which is the oldest Surgical College in the world, to the Apollo Simulation Centre in Chennai on Thursday (20/07/2023). He was accompanied by Michael Stitt, the Director of Development at the Royal College of Surgeons of Edinburgh. They took part in a deep briefing and an interaction with doctors of the Apollo Hospitals. Executive Vice Chairperson of Apollo



Hospitals Ms. Preetha Reddy conveyed her best wishes on the occasion. Apollo Simulation Centre is a state-of-art postgraduate training facility of Apollo Hospitals. The centre has conducted over 280 courses and trained more than 3,700

healthcare professionals so far.

Professor Rowan Parks (Centre), the President of the Royal College of Surgeons of Edinburgh (RCSEd) in the UK, during his visit to the Apollo Simulation Centre in Chennai on Thursday (20/07/2023).

(Left to Right) Michael Stitt, the Director of Development at RCSEd; Dr. J.K.A. Jameel, Surgical Gastroenterologist and Laparoscopic Surgeon, Apollo Hospitals, and International Surgical Tutor, RCSEd; Dr. Prasanna Kumar Reddy, Head of Department, Surgical Gastroenterology and Minimal Access Surgery, Apollo Hospitals; and Dr. M Muralidharan, General and Laparoscopic Surgeon, Apollo Hospitals, and Director of Medical Education, Apollo Hospitals group, were also present.

INDUSIND BANK LIMITED ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023

Chennai, July 24 2023: The Board of Directors of IndusInd Bank Limited approved the financial results of the Bank for the Quarter ended June 30, 2023, at their meeting held in Mumbai on Tuesday, July 18, 2023.

NIM at 4.29%, Net NPA at 0.58%, Provision Coverage Ratio at 71%, Capital Adequacy Ratio (CRAR) at 18.40%, CASA at 40% and Liquidity Coverage Ratio at 132% underscore the strength of operating performance of the Bank and adequacy of capital.

CONSOLIDATED FINANCIAL RESULTS

The Bank's financial results include the financial results of its wholly owned subsidiary, Bharat Financial Inclusion Limited (BFIL), a business correspondent (BC) of the Bank involved in originating small ticket MFI loans for the Bank and IndusInd Marketing and Financial Services Private Limited (IMFS), an associate of the Bank.

Profit & Loss Account for the Quarter ended June 30, 2023

Net Profit for the quarter ended June 30, 2023 was ₹2,124 crores as compared to ₹1,631 crores during corresponding quarter of previous year up by 30% YoY.

Pre Provision Operating Profit (PPOP) at ₹3,831 crores for the quarter ended June, 2023 registered a growth of 12% over the corresponding quarter of previous year at ₹3,431 crores. PPOP/Average Advances ratio for the quarter ended June 30, 2023 at 5.5%.

Net Interest Income for the quarter June 30, 2023 at ₹4,867 crores, grew by 18%

YoY and 4% QoQ. Net Interest Margin for Q1 of FY24 stood at 4.29% against 4.21% for Q1 of FY 23 and 4.28% for Q4 of FY23.

Yield on Assets stands at 9.60% for the quarter ended June 30, 2023 as against 8.35% for the corresponding quarter of previous year. Cost of Fund stands at 5.31% as against 4.14% for corresponding quarter of previous year.

Other income at ₹2,210 crores for the quarter ended June 30, 2023 as against ₹1,932 crores for the corresponding quarter of previous year, grew by 14% YoY. Core Fee grew by 19% YoY to ₹2,119 crores as against ₹1,786 crores for the corresponding quarter of previous year.

Operating expenses for the quarter ended June 30, 2023 were ₹3,245 crores as against ₹2,626 crores for the corresponding quarter of previous year, increased by 24%.

Balance Sheet as of June, 2023

Balance sheet footage as on June 30, 2023 was ₹4,66,993 crores as against ₹4,10,100 crores as on June 30, 2022 marking growth of 14%.

Deposits as on June 30, 2023 were ₹3,47,047 crores as against ₹3,02,719 crores, an increase of 15% over June 30, 2022. CASA deposits increased to ₹1,38,440 crores with Current Account deposits at ₹49,343 crores and Savings Account deposits at ₹89,097 crores. CASA

deposits comprised 40% of total deposits as at June 30, 2023.

Advances as of June 30, 2023 were ₹3,01,317 crores as against ₹2,47,960 crores, an increase of 22% as compared to June 30, 2022.

ASSET QUALITY
The loan book quality remains stable. Gross NPA were at 1.94% of gross advances as on

June 30, 2023 as against 1.98% as on March 31, 2023. Net NPA were 0.58% of net advances as on June 30, 2023 as compared to 0.59% as on March 31, 2023.

The Provision Coverage Ratio was consistent at 71% as at June 30, 2023. Provisions and contingencies for the quarter ended June 30, 2023 were ₹991 crores as compared to ₹1,251 crores for the corresponding quarter of previous year, reduced by 21% YoY. Total loan related provisions as on June 30, 2023 were at ₹7,239 crores (2.4% of loan book).

CAPITAL ADEQUACY

The Bank's Total Capital Adequacy Ratio as per Basel III guidelines stands at 18.40% as on June 30, 2023, as compared to 18.14% as on June 30, 2022. Tier 1 CRAR was at 16.44% as on June 30, 2023 compared to 16.06% as on June 30, 2022. Risk-Weighted Assets were at ₹3,34,370 crores as against ₹3,03,188 crores a year ago.

NETWORK

As of June 30, 2023, the Bank's distribution network included 2606

branches/ Banking outlets and 2875 onsite and offsite ATMs, as against 2286 branches/banking outlets and 2783 onsite and offsite ATMs, as of June 30, 2022. The client base stood at approx. 35 million as on June 30, 2023.

Commenting on the performance, Mr. Sumant Kathpalia, Managing Director & CEO, IndusInd Bank said:

"The quarter witnessed economic activity in the country gaining momentum as is visible from various high frequency indicators. India remains a bright spot and the relative attractiveness was reflected in healthy foreign investment inflows during the quarter. The Bank too began executing on its next 3-year plan (PC-6) starting Q1 focused on Growth, Granularity and Governance. The Bank maintained healthy loan growth rate of 22% YoY driven by both consumer and corporate segments. The loan growth was supported by retail deposit growth (as per LCR) of 21% YoY and overall deposit growth of 15%. The asset quality metrics too improved this quarter with lower fresh slippages and provisions YoY and QoQ. The Bank thus reported a healthy operating profit of ₹3,831 crores and net profit after tax of ₹2,124 crores growing 30% YoY. Overall, Q1 marks a healthy start to our PC-6 strategy and we remain committed to achieving our ambitions outlined in the plan."