

MPL
MAITHON POWER LIMITED
(Contracts Department)
Maithon Power Ltd, Village: Dambhui,
PO Barbindia, PIN-828205, District-Dhanbad

NOTICE INVITING EXPRESSION OF INTEREST

The Maithon Power Limited invites expression of interest from eligible vendors for the following package:-
PROCUREMENT OF MEGGER MANK TAN DELTA KIT AT 525 x 2 MW MAITHON POWER LIMITED, (2 X 525 MW), DHANBAD JHARKHAND

For details of pre-qualification requirements, bid security, purchasing of tender document etc., please visit Tender section of our website (URL: <https://www.tatapower.com/tender/tenderlist.aspx>).

Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 16th Nov-2024.

नैनीताल बैंक
THE NAINITAL BANK LTD.

(Regd. Office: G.B. Pant Road, Nainital)
(Head Office: Seven Oaks, Mall Rd, Nainital, Pin-263001, Uttarakhand) (Ph: 05946-251550)

REQUEST FOR PROPOSAL (RFP- No. NTB/ISC/SOC/2024/11/22)

The Nainital Bank Ltd invites proposal for "Engaging a managed security service provider for Security Operation Centre (SOC) services with managed detection and response (MDR) along with Brand Monitoring, breach investigation, AD security and threat hunting capabilities for a period of 3 years."

Details are available under Tender section on Bank's website: www.nainitalbank.co.in.
"Addendum/Corrigendum", if any, shall be published on the Bank's website under tender section. Bidder should refer the same before final submission of the proposal. Last date for submission of the above RFP will be 26-11-2024 by 4:00 PM.

Place: Nainital Date: 06-11-2024 CHIEF OPERATING OFFICER

SBI
Information Security Department, State Bank of India,
Global IT-Centre, Sec-11, CBD Belapur, Navi Mumbai - 400 706

CORRIGENDUM

RFP No. SBI/GITC/ISO/2023-24/ISO/23(RFP-1336) DATE: 05.11.2024

With reference to above RFP for Engaging consultant firm for ISO 27001:2022 certification for State bank of India (SBI). For details, please visit 'Procurement News' at <https://bank.sbi> and <https://tender.sbi/SBI/>

The last date and time for bid submission is on 11.11.2024 by 01:00 PM

Place: Navi Mumbai Deputy General Manager (ISO)
Date: 06.11.2024 Information Security Department

VVM LIMITED
Regd. Off: SULA KARAI VIRUDHUNAGAR
PIN- 605119 (Dist: Tiruvarur)

NOTICE

Notice is hereby given that as per Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, a meeting of the Board of Directors of the Company will be held on 11.11.2024, Monday at 04.00 PM at the Chairman's Office at Thiagarajar Mills Premises, Kappalur, Madurai-625 008 to consider and take on record the Unaudited Financial Results (Under Ind-A) of the Company for the Quarter ended 30th September 2024. The above details can be viewed on the website of BSE, at www.bseindia.com.

Place: Sula Karai, Virudhunagar, K.PRESATHAN SHRI NEELI
Date: 04.11.2024 Company Secretary

ACKO GENERAL INSURANCE LIMITED
IRDA Registration No. 157 dated September 18, 2017, CIN: U66000KA2016PLC138288
Registered & Corporate Office Address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2,
HSR Layout, Bengaluru, Karnataka 560102. Call: 080 6832 3600, Visit us at: www.acko.com



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

BALANCE SHEET

BALANCE SHEET AS AT 30th SEPTEMBER, 2024 (FORM NL-3-B-B-S)

(Rs. In Lakhs)				
S.No.	Particulars	Schedule Ref. Form No.	As at 30th Sept., 2024	As at 30th Sept., 2023
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	2,79,600	2,44,600
2	SHARE APPLICATION MONEY		-	-
	PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,846	4,512
4	FAIR VALUE CHANGE ACCOUNT			
	- Shareholders' Funds		5	15
	- Policyholders' Funds		15	25
5	BORROWINGS	NL-11	-	-
	TOTAL		2,84,466	2,49,152
APPLICATION OF FUNDS				
6	INVESTMENTS - Shareholders	NL-12	74,391	90,542
6A	INVESTMENTS - Policyholders	NL-12A	2,06,188	1,51,075
7	LOANS	NL-13	-	-
8	FIXED ASSETS	NL-14	7,239	716
9	DEFERRED TAX ASSET (NET)		-	-
10	CURRENT ASSETS:			
	Cash and Bank Balances	NL-15	1,228	2,135
	Advances and Other Assets	NL-16	16,815	9,093
	Sub-Total (A)		18,043	11,228
11	DEFERRED TAX LIABILITY		-	-
12	CURRENT LIABILITIES	NL-17	1,26,399	93,634
13	PROVISIONS	NL-18	93,246	74,510
	Sub-Total (B)		2,19,645	1,68,144
14	NET CURRENT ASSETS (C) = (A-B)		(2,01,602)	(1,56,916)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,98,250	1,63,735
	TOTAL		2,84,466	2,49,152

PROFIT AND LOSS ACCOUNT

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-2-B-PL)

(Rs. In Lakhs)			
S.No.	Particulars	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept. 2023
1	OPERATING PROFIT / (LOSS)		
	(a) Fire Insurance	-	-
	(b) Marine Insurance	-	-
	(c) Miscellaneous Insurance	3,412	(3,431)
		3,412	(3,431)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	2,498	2,678
	(b) Profit on sale/redemption of Investments	344	252
	(c) Loss on Sale/redemption of Investments	(47)	(34)
	(d) Amortization of Premium / Discount on Investment	126	94
		2,921	2,990
3	OTHER INCOME		
	Other Income (Interest on income Tax Refund & Gain on Sale of Assets)	10	-
	TOTAL (A)	6,343	(441)
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance business	124	32
	(b) Bad Debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expense towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholder's A/c	-	-
	(i) Towards Excess Expenses of Management	18,790	23,227
	(ii) Others	-	-
	(g) Others	-	-
	TOTAL (B)	18,914	23,259
6	Profit / (Loss) Before Tax (A - B)	(12,571)	(23,700)
7	Provision for Taxation	-	-
8	Profit / (Loss) After Tax	(12,571)	(23,700)
Appropriations			
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Balance of Profit / (Loss) brought forward from last year	(1,85,679)	(1,40,035)
	Balance carried forward to Balance sheet	(1,98,250)	(1,63,735)

REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-1-B-RA)

(Rs. In Lakhs)								
S.No.	Particulars	Fire		Marine		Miscellaneous		Total
		For the Half Year Ended 30th Sept., 2024	For the Half Year Ended 30th Sept., 2023	For the Half Year Ended 30th Sept., 2024	For the Half Year Ended 30th Sept., 2023	For the Half Year Ended 30th Sept., 2024	For the Half Year Ended 30th Sept., 2023	For the Half Year Ended 30th Sept., 2024
1	Premiums earned (Net)	-	-	-	-	74,411	55,903	74,411
2	Profit / (Loss) on sale / Redemption of Investment	-	-	-	-	757	374	757
3	Interest, Dividend & Rent - Gross	-	-	-	-	6,707	4,746	6,707
4	Others	-	-	-	-	-	-	-
	(a) Other Income	-	-	-	-	-	-	-
	(b) Contribution from the Shareholder's Account	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management	-	-	-	-	18,790	23,227	18,790
	(ii) Others	-	-	-	-	-	-	-
	TOTAL (A)	-	-	-	-	1,00,665	84,250	1,00,665
5	Claims Incurred (Net)	-	-	-	-	52,591	40,066	52,591
6	Commission	-	-	-	-	7,269	7,333	7,269
7	Operating expenses related to Insurance Business	-	-	-	-	37,393	40,282	37,393
8	Premium Deficiency	-	-	-	-	-	-	-
	TOTAL (B)	-	-	-	-	97,253	87,681	97,253
9	Operating Profit / (Loss) C = (A-B)	-	-	-	-	3,412	(3,431)	3,412
10	APPROPRIATIONS							
	Transfer to Shareholders' Account	-	-	-	-	3,412	(3,431)	3,412
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-
	TOTAL (C)	-	-	-	-	3,412	(3,431)	3,412

ANALYTICAL RATIO

FORM NL-20 ANALYTICAL RATIO FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024

S.No.	Particular	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
1	Gross Direct Premium Growth Rate	19.61%	23.31%
2	Gross Direct Premium to Net worth Ratio	1.21	1.02
3	Growth rate of Net Worth	0.96%	(20.49%)
4	Net Retention Ratio	75.11%	82.60%
5	Net Commission Ratio	9.29%	10.20%
6	Expense of Management to Gross Direct Premium Ratio	49.54%	56.68%
7	Expense of Management to Net Written Premium Ratio	57.10%	66.21%
8	Net Incurred Claims to Net Earned premium	70.68%	71.67%
9	Claims Paid to claims Provisions	10.55%	18.02%
10	Combined Ratio	127.78%	137.88%
11	Investment income ratio	7.80%	7.53%
12	Technical Reserves to Net Premium Ratio	2.14	1.67
13	Underwriting Balance Ratio	(0.31)	(0.57)
14	Operating Profit Ratio	(20.67%)	(47.69%)
15	Liquid Assets to Liabilities Ratio	0.29	0.37
16	Net Earning Ratio	(16.07%)	(32.96%)
17	Return on Net Worth Ratio	(14.58%)	(27.76%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.77
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	(0.47)	(1.06)
24	Book value per share	3.08	3.49

Note : The Board of Directors have adopted the financial statements for the half year ended 30th September, 2024 at their meeting held on the 29th October, 2024

Place : Bengaluru
Dated : 29th October, 2024

For and on behalf of the Board of Directors
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

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Place: Nainital Date: 06-11-2024 CHIEF OPERATING OFFICER

OSBI
Information Security Department, State Bank of India,
Global IT-Centre, Sec-11, CBD Belapur, Navi Mumbai - 400 706

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The last date and time for bid submission is on 11.11.2024 by 01:00 PM

Place: Navi Mumbai Deputy General Manager (ISO)
Date: 06.11.2024 Information Security Department

VVM LIMITED
Regd. Off: SULA KARAI VIRUDHUNAGAR
CIN: U74120TN2008000270

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Place: Sula Karai, Virudhunagar, K.PRESATHAN SHRI NEELI
Date: 04.11.2024 Company Secretary

ACKO GENERAL INSURANCE LIMITED
IRDA Registration No. 157 dated September 18, 2017, CIN: U66000KA2016PLC138288
Registered & Corporate Office Address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2,
HSR Layout, Bengaluru, Karnataka 560102. Call: 080 6832 3600, Visit us at: www.acko.com



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

BALANCE SHEET

BALANCE SHEET AS AT 30th SEPTEMBER, 2024 (FORM NL-3-B-B-S)

S.No.	Particulars	Schedule Ref. Form No.	As at 30th Sept., 2024	As at 30th Sept., 2023
(Rs. In Lakhs)				
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	2,79,600	2,44,600
2	SHARE APPLICATION MONEY		-	-
	PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,846	4,512
4	FAIR VALUE CHANGE ACCOUNT			
	- Shareholders' Funds		5	15
	- Policyholders' Funds		15	25
5	BORROWINGS	NL-11	-	-
	TOTAL		2,84,466	2,49,152
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6A	INVESTMENTS - Policyholders	NL-12A	2,06,188	1,51,075
7	LOANS	NL-13	-	-
8	FIXED ASSETS	NL-14	7,239	716
9	DEFERRED TAX ASSET (NET)		-	-
10	CURRENT ASSETS:			
	Cash and Bank Balances	NL-15	1,228	2,135
	Advances and Other Assets	NL-16	16,815	9,093
	Sub-Total (A)		18,043	11,228
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12	CURRENT LIABILITIES	NL-17	1,26,399	93,634
13	PROVISIONS	NL-18	93,246	74,510
	Sub-Total (B)		2,19,645	1,68,144
14	NET CURRENT ASSETS (C) = (A-B)		(2,01,602)	(1,56,916)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,98,250	1,63,735
	TOTAL		2,84,466	2,49,152

PROFIT AND LOSS ACCOUNT

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-2-B-PL)

S.No.	Particulars	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept. 2023
(Rs. In Lakhs)			
1	OPERATING PROFIT / (LOSS)		
	(a) Fire Insurance	-	-
	(b) Marine Insurance	-	-
	(c) Miscellaneous Insurance	3,412	(3,431)
		3,412	(3,431)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	2,498	2,678
	(b) Profit on sale/redemption of Investments	344	252
	(c) Loss on Sale/redemption of Investments	(47)	(34)
	(d) Amortization of Premium / Discount on Investment	126	94
		2,921	2,990
3	OTHER INCOME		
	Other Income (Interest on income Tax Refund & Gain on Sale of Assets)	10	-
	TOTAL (A)	6,343	(441)
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance business	124	32
	(b) Bad Debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expense towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholder's A/c	-	-
	(i) Towards Excess Expenses of Management	18,790	23,227
	(ii) Others	-	-
	(g) Others	-	-
	TOTAL (B)	18,914	23,259
6	Profit / (Loss) Before Tax (A - B)	(12,571)	(23,700)
7	Provision for Taxation	-	-
8	Profit / (Loss) After Tax	(12,571)	(23,700)
Appropriations			
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Balance of Profit / (Loss) brought forward from last year	(1,85,679)	(1,40,035)
	Balance carried forward to Balance sheet	(1,98,250)	(1,63,735)

REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-1-B-RA)

S.No.	Particulars	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
(Rs. In Lakhs)									
Fire									
1	Premiums earned (Net)	-	-	-	-	74,411	55,903	74,411	55,903
2	Profit / (Loss) on sale / Redemption of Investment	-	-	-	-	757	374	757	374
3	Interest, Dividend & Rent - Gross	-	-	-	-	6,707	4,746	6,707	4,746
4	Others	-	-	-	-	-	-	-	-
	(a) Other Income	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholder's Account	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management	-	-	-	-	18,790	23,227	18,790	23,227
	(ii) Others	-	-	-	-	-	-	-	-
	TOTAL (A)	-	-	-	-	1,00,665	84,250	1,00,665	84,250
5	Claims Incurred (Net)	-	-	-	-	52,591	40,066	52,591	40,066
6	Commission	-	-	-	-	7,269	7,333	7,269	7,333
7	Operating expenses related to Insurance Business	-	-	-	-	37,393	40,282	37,393	40,282
8	Premium Deficiency	-	-	-	-	-	-	-	-
	TOTAL (B)	-	-	-	-	97,253	87,681	97,253	87,681
9	Operating Profit / (Loss) C = (A-B)	-	-	-	-	3,412	(3,431)	3,412	(3,431)
10	APPROPRIATIONS								
	Transfer to Shareholders' Account	-	-	-	-	3,412	(3,431)	3,412	(3,431)
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-	-
	TOTAL (C)	-	-	-	-	3,412	(3,431)	3,412	(3,431)

ANALYTICAL RATIO

FORM NL-20 ANALYTICAL RATIO FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024

S.No.	Particular	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
1	Gross Direct Premium Growth Rate	19.61%	23.31%
2	Gross Direct Premium to Net worth Ratio	1.21	1.02
3	Growth rate of Net Worth	0.96%	(20.49%)
4	Net Retention Ratio	75.11%	82.60%
5	Net Commission Ratio	9.29%	10.20%
6	Expense of Management to Gross Direct Premium Ratio	49.54%	56.68%
7	Expense of Management to Net Written Premium Ratio	57.10%	66.21%
8	Net Incurred Claims to Net Earned premium	70.68%	71.67%
9	Claims Paid to claims Provisions	10.55%	18.02%
10	Combined Ratio	127.78%	137.88%
11	Investment income ratio	7.80%	7.53%
12	Technical Reserves to Net Premium Ratio	2.14	1.67
13	Underwriting Balance Ratio	(0.31)	(0.57)
14	Operating Profit Ratio	(20.67%)	(47.69%)
15	Liquid Assets to Liabilities Ratio	0.29	0.37
16	Net Earning Ratio	(16.07%)	(32.96%)
17	Return on Net Worth Ratio	(14.58%)	(27.76%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.77
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	(0.47)	(1.06)
24	Book value per share	3.08	3.49

Note : The Board of Directors have adopted the financial statements for the half year ended 30th September, 2024 at their meeting held on the 29th October, 2024

Place : Bengaluru
Dated : 29th October, 2024

For and on behalf of the Board of Directors
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

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(Contracts Department)
Maithon Power Ltd, Village: Dambhui,
PO Barbindia, PIN-828205, District-Dhanbad

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Place: Nainital Date: 06-11-2024 CHIEF OPERATING OFFICER

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Information Security Department, State Bank of India,
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RFP No. SBI/GITC/ISO/2023-24/ISO/23(RFP-1336) DATE: 05.11.2024

With reference to above RFP for Engaging consultant firm for ISO 27001:2022 certification for State bank of India (SBI). For details, please visit 'Procurement News' at <https://bank.sbi> and <https://tender.sbi/SBI/>

The last date and time for bid submission is on 11.11.2024 by 01:00 PM

Place: Navi Mumbai Deputy General Manager (ISO)
Date: 06.11.2024 Information Security Department

VVM LIMITED
Regd. Off: SULA KARAI VIRUDHUNAGAR
CIN: U74120TN2008000270

NOTICE

Notice is hereby given that as per Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, a meeting of the Board of Directors of the Company will be held on 11.11.2024, Monday at 04.00 PM at the Chairman's Office at Thiagarajar Mills Premises, Kappalur, Madurai-625 008 to consider and take on record the Unaudited Financial Results (Under Ind-A) of the Company for the Quarter ended 30th September 2024. The above details can be viewed on the website of BSE, at www.bseindia.com.

Place: Sula Karai, Virudhunagar, K.PRESATHAN SHRI NEELI
Date: 04.11.2024 Company Secretary

ACKO GENERAL INSURANCE LIMITED
IRDA Registration No. 157 dated September 18, 2017, CIN: U66000KA2016PLC138288
Registered & Corporate Office Address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2, HSR Layout, Bengaluru, Karnataka 560102. Call: 080 6832 3600, Visit us at: www.acko.com



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

BALANCE SHEET

BALANCE SHEET AS AT 30th SEPTEMBER, 2024 (FORM NL-3-B-B-S)

S.No.	Particulars	Schedule Ref. Form No.	As at 30th Sept., 2024	As at 30th Sept., 2023
(Rs. In Lakhs)				
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	2,79,600	2,44,600
2	SHARE APPLICATION MONEY		-	-
	PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,846	4,512
4	FAIR VALUE CHANGE ACCOUNT			
	- Shareholders' Funds		5	15
	- Policyholders' Funds		15	25
5	BORROWINGS	NL-11	-	-
	TOTAL		2,84,466	2,49,152
APPLICATION OF FUNDS				
6	INVESTMENTS - Shareholders	NL-12	74,391	90,542
6A	INVESTMENTS - Policyholders	NL-12A	2,06,188	1,51,075
7	LOANS	NL-13	-	-
8	FIXED ASSETS	NL-14	7,239	716
9	DEFERRED TAX ASSET (NET)		-	-
10	CURRENT ASSETS:			
	Cash and Bank Balances	NL-15	1,228	2,135
	Advances and Other Assets	NL-16	16,815	9,093
	Sub-Total (A)		18,043	11,228
11	DEFERRED TAX LIABILITY		-	-
12	CURRENT LIABILITIES	NL-17	1,26,399	93,634
13	PROVISIONS	NL-18	93,246	74,510
	Sub-Total (B)		2,19,645	1,68,144
14	NET CURRENT ASSETS (C) = (A-B)		(2,01,602)	(1,56,916)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,98,250	1,63,735
	TOTAL		2,84,466	2,49,152

PROFIT AND LOSS ACCOUNT

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-2-B-PL)

S.No.	Particulars	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept. 2023
(Rs. In Lakhs)			
1	OPERATING PROFIT / (LOSS)		
	(a) Fire Insurance	-	-
	(b) Marine Insurance	-	-
	(c) Miscellaneous Insurance	3,412	(3,431)
		3,412	(3,431)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	2,498	2,678
	(b) Profit on sale/redemption of Investments	344	252
	(c) Loss on Sale/redemption of Investments	(47)	(34)
	(d) Amortization of Premium / Discount on Investment	126	94
		2,921	2,990
3	OTHER INCOME		
	Other Income (Interest on income Tax Refund & Gain on Sale of Assets)	10	-
	TOTAL (A)	6,343	(441)
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance business	124	32
	(b) Bad Debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expense towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholder's A/c	-	-
	(i) Towards Excess Expenses of Management	18,790	23,227
	(ii) Others	-	-
	(g) Others	-	-
	TOTAL (B)	18,914	23,259
6	Profit / (Loss) Before Tax (A - B)	(12,571)	(23,700)
7	Provision for Taxation	-	-
8	Profit / (Loss) After Tax	(12,571)	(23,700)
Appropriations			
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Balance of Profit / (Loss) brought forward from last year	(1,85,679)	(1,40,035)
	Balance carried forward to Balance sheet	(1,98,250)	(1,63,735)

REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-1-B-RA)

S.No.	Particulars	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
(Rs. In Lakhs)									
Fire									
1	Premiums earned (Net)	-	-	-	-	74,411	55,903	74,411	55,903
2	Profit / (Loss) on sale / Redemption of Investment	-	-	-	-	757	374	757	374
3	Interest, Dividend & Rent - Gross	-	-	-	-	6,707	4,746	6,707	4,746
4	Others	-	-	-	-	-	-	-	-
	(a) Other Income	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholder's Account	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management	-	-	-	-	18,790	23,227	18,790	23,227
	(ii) Others	-	-	-	-	-	-	-	-
	TOTAL (A)	-	-	-	-	1,00,665	84,250	1,00,665	84,250
5	Claims Incurred (Net)	-	-	-	-	52,591	40,066	52,591	40,066
6	Commission	-	-	-	-	7,269	7,333	7,269	7,333
7	Operating expenses related to Insurance Business	-	-	-	-	37,393	40,282	37,393	40,282
8	Premium Deficiency	-	-	-	-	-	-	-	-
	TOTAL (B)	-	-	-	-	97,253	87,681	97,253	87,681
9	Operating Profit / (Loss) C = (A-B)	-	-	-	-	3,412	(3,431)	3,412	(3,431)
10	APPROPRIATIONS								
	Transfer to Shareholders' Account	-	-	-	-	3,412	(3,431)	3,412	(3,431)
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-	-
	TOTAL (C)	-	-	-	-	3,412	(3,431)	3,412	(3,431)

ANALYTICAL RATIO

FORM NL-20 ANALYTICAL RATIO FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024

S.No.	Particular	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
1	Gross Direct Premium Growth Rate	19.61%	23.31%
2	Gross Direct Premium to Net worth Ratio	1.21	1.02
3	Growth rate of Net Worth	0.96%	(20.49%)
4	Net Retention Ratio	75.11%	82.60%
5	Net Commission Ratio	9.29%	10.20%
6	Expense of Management to Gross Direct Premium Ratio	49.54%	56.68%
7	Expense of Management to Net Written Premium Ratio	57.10%	66.21%
8	Net Incurred Claims to Net Earned premium	70.68%	71.67%
9	Claims Paid to claims Provisions	10.55%	18.02%
10	Combined Ratio	127.78%	137.88%
11	Investment income ratio	7.80%	7.53%
12	Technical Reserves to Net Premium Ratio	2.14	1.67
13	Underwriting Balance Ratio	(0.31)	(0.57)
14	Operating Profit Ratio	(20.67%)	(47.69%)
15	Liquid Assets to Liabilities Ratio	0.29	0.37
16	Net Earning Ratio	(16.07%)	(32.96%)
17	Return on Net Worth Ratio	(14.58%)	(27.76%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.77
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	(0.47)	(1.06)
24	Book value per share	3.08	3.49

Note : The Board of Directors have adopted the financial statements for the half year ended 30th September, 2024 at their meeting held on the 29th October, 2024

Place : Bengaluru
Dated : 29th October, 2024

For and on behalf of the Board of Directors
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

MPL
MAITHON POWER LIMITED
(Contracts Department)
Maithon Power Ltd, Village: Dambhui,
PO Barbindia, PIN-828205, District-Dhanbad

NOTICE INVITING EXPRESSION OF INTEREST

The Maithon Power Limited invites expression of interest from eligible vendors for the following package:-
PROCUREMENT OF MEGGER MANK TAN DELTA KIT AT 525 x 2 MW MAITHON POWER LIMITED, (2 X 525 MW), DHANBAD JHARKHAND

For details of pre-qualification requirements, bid security, purchasing of tender document etc., please visit Tender section of our website (URL: <https://www.tatapower.com/tender/tenderlist.aspx>).

Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 16th Nov-2024.

नैनीताल बैंक
THE NAINITAL BANK LTD.

(Regd. Office: G.B. Pant Road, Nainital)
(Head Office: Seven Oaks, Mallak, Nainital, Pin-263001, Uttarakhand) (Ph. 05946-251550)

REQUEST FOR PROPOSAL (RFP- No. NTB/ISC/SOC/2024/11/22)

The Nainital Bank Ltd invites proposal for "Engaging a managed security service provider for Security Operation Centre (SOC) services with managed detection and response (MDR) along with Brand Monitoring, breach investigation, AD security and threat hunting capabilities for a period of 3 years."

Details are available under Tender section on Bank's website: www.nainitalbank.co.in.
"Addendum/Corrigendum", if any, shall be published on the Bank's website under tender section. Bidder should refer the same before final submission of the proposal. Last date for submission of the above RFP will be 26-11-2024 by 4:00 PM.

Place: Nainital Date: 06-11-2024 CHIEF OPERATING OFFICER

SBI
Information Security Department, State Bank of India,
Global IT-Centre, Sec-11, CBD Belapur, Navi Mumbai - 400 706

CORRIGENDUM

RFP No. SBI/GITC/ISO/2023-24/ISO/23(RFP-1336) DATE: 05.11.2024

With reference to above RFP for Engaging consultant firm for ISO 27001:2022 certification for State bank of India (SBI). For details, please visit 'Procurement News' at <https://bank.sbi> and <https://tender.sbi/SBI/>

The last date and time for bid submission is on 11.11.2024 by 01:00 PM

Place: Navi Mumbai Deputy General Manager (ISO)
Date: 06.11.2024 Information Security Department

VVM LIMITED
Regd. Off: SULAKARAI VIRUDHUNAGAR
CIN: U74120TN200300270

NOTICE

Notice is hereby given that as per Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, a meeting of the Board of Directors of the Company will be held on 11.11.2024, Monday at 04.00 PM at the Chairman's Office at Thiagarajar Mills Premises, Kappalur, Madurai-625 008 to consider and take on record the Unaudited Financial Results (Under Ind-A) of the Company for the Quarter ended 30th September 2024. The above details can be viewed on the website of BSE, at www.bseindia.com.

Place: Sulakalai, Virudhunagar, K.PRESATHANSHINE
Date: 04.11.2024 Company Secretary

ACKO GENERAL INSURANCE LIMITED
IRDA Registration No. 157 dated September 18, 2017, CIN: U66000KA2016PLC138288
Registered & Corporate Office Address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2, HSR Layout, Bengaluru, Karnataka 560102. Call: 080 6832 3600, Visit us at: www.acko.com



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

BALANCE SHEET

BALANCE SHEET AS AT 30th SEPTEMBER, 2024 (FORM NL-3-B-B-S)

(Rs. In Lakhs)				
S.No.	Particulars	Schedule Ref. Form No.	As at 30th Sept., 2024	As at 30th Sept., 2023
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	2,79,600	2,44,600
2	SHARE APPLICATION MONEY		-	-
	PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,846	4,512
4	FAIR VALUE CHANGE ACCOUNT			
	- Shareholders' Funds		5	15
	- Policyholders' Funds		15	25
5	BORROWINGS	NL-11	-	-
	TOTAL		2,84,466	2,49,152
APPLICATION OF FUNDS				
6	INVESTMENTS - Shareholders	NL-12	74,391	90,542
6A	INVESTMENTS - Policyholders	NL-12A	2,06,188	1,51,075
7	LOANS	NL-13	-	-
8	FIXED ASSETS	NL-14	7,239	716
9	DEFERRED TAX ASSET (NET)		-	-
10	CURRENT ASSETS:			
	Cash and Bank Balances	NL-15	1,228	2,135
	Advances and Other Assets	NL-16	16,815	9,093
	Sub-Total (A)		18,043	11,228
11	DEFERRED TAX LIABILITY		-	-
12	CURRENT LIABILITIES	NL-17	1,26,399	93,634
13	PROVISIONS	NL-18	93,246	74,510
	Sub-Total (B)		2,19,645	1,68,144
14	NET CURRENT ASSETS (C) = (A-B)		(2,01,602)	(1,56,916)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,98,250	1,63,735
	TOTAL		2,84,466	2,49,152

PROFIT AND LOSS ACCOUNT

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-2-B-PL)

(Rs. In Lakhs)			
S.No.	Particulars	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept.2023
1	OPERATING PROFIT / (LOSS)		
	(a) Fire Insurance	-	-
	(b) Marine Insurance	-	-
	(c) Miscellaneous Insurance	3,412	(3,431)
		3,412	(3,431)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	2,498	2,678
	(b) Profit on sale/redemption of Investments	344	252
	(c) (Loss on Sale/redemption of Investments)	(47)	(34)
	(d) Amortization of Premium / Discount on Investment	126	94
		2,921	2,990
3	OTHER INCOME		
	Other Income (Interest on income Tax Refund & Gain on Sale of Assets)	10	-
	TOTAL (A)	6,343	(441)
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance business	124	32
	(b) Bad Debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expense towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholder's A/c	-	-
	(i) Towards Excess Expenses of Management	18,790	23,227
	(ii) Others	-	-
	(g) Others	-	-
	TOTAL (B)	18,914	23,259
6	Profit / (Loss) Before Tax (A - B)	(12,571)	(23,700)
7	Provision for Taxation	-	-
8	Profit / (Loss) After Tax	(12,571)	(23,700)
	Appropriations		
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Balance of Profit/ (Loss) brought forward from last year	(1,85,679)	(1,40,035)
	Balance carried forward to Balance sheet	(1,98,250)	(1,63,735)

REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-1-B-RA)

(Rs. In Lakhs)								
S.No.	Particulars	Fire		Marine		Miscellaneous		Total
		For the Half Year Ended 30th Sept., 2024	For the Half Year Ended 30th Sept., 2023	For the Half Year Ended 30th Sept., 2024	For the Half Year Ended 30th Sept., 2023	For the Half Year Ended 30th Sept., 2024	For the Half Year Ended 30th Sept., 2023	For the Half Year Ended 30th Sept., 2024
1	Premiums earned (Net)	-	-	-	-	74,411	55,903	74,411
2	Profit / (Loss) on sale / Redemption of Investment	-	-	-	-	757	374	757
3	Interest, Dividend & Rent - Gross	-	-	-	-	6,707	4,746	6,707
4	Others	-	-	-	-	-	-	-
	(a) Other Income	-	-	-	-	-	-	-
	(b) Contribution from the Shareholder's Account	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management	-	-	-	-	18,790	23,227	18,790
	(ii) Others	-	-	-	-	-	-	-
	TOTAL (A)	-	-	-	-	1,00,665	84,250	1,00,665
5	Claims Incurred (Net)	-	-	-	-	52,591	40,066	52,591
6	Commission	-	-	-	-	7,269	7,333	7,269
7	Operating expenses related to Insurance Business	-	-	-	-	37,393	40,282	37,393
8	Premium Deficiency	-	-	-	-	-	-	-
	TOTAL (B)	-	-	-	-	97,253	87,681	97,253
9	Operating Profit / (Loss) C = (A-B)	-	-	-	-	3,412	(3,431)	3,412
10	APPROPRIATIONS							
	Transfer to Shareholders' Account	-	-	-	-	3,412	(3,431)	3,412
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-
	TOTAL (C)	-	-	-	-	3,412	(3,431)	3,412

ANALYTICAL RATIO

FORM NL-20 ANALYTICAL RATIO FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024

S.No.	Particular	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
1	Gross Direct Premium Growth Rate	19.61%	23.31%
2	Gross Direct Premium to Net worth Ratio	1.21	1.02
3	Growth rate of Net Worth	0.96%	(20.49%)
4	Net Retention Ratio	75.11%	82.60%
5	Net Commission Ratio	9.29%	10.20%
6	Expense of Management to Gross Direct Premium Ratio	49.54%	56.68%
7	Expense of Management to Net Written Premium Ratio	57.10%	66.21%
8	Net Incurred Claims to Net Earned premium	70.68%	71.67%
9	Claims Paid to claims Provisions	10.55%	18.02%
10	Combined Ratio	127.78%	137.88%
11	Investment income ratio	7.80%	7.53%
12	Technical Reserves to Net Premium Ratio	2.14	1.67
13	Underwriting Balance Ratio	(0.31)	(0.57)
14	Operating Profit Ratio	(20.67%)	(47.69%)
15	Liquid Assets to Liabilities Ratio	0.29	0.37
16	Net Earning Ratio	(16.07%)	(32.96%)
17	Return on Net Worth Ratio	(14.58%)	(27.76%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.77
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	(0.47)	(1.06)
24	Book value per share	3.08	3.49

Note : The Board of Directors have adopted the financial statements for the half year ended 30th September, 2024 at their meeting held on the 29th October, 2024

Place : Bengaluru
Dated : 29th October, 2024

For and on behalf of the Board of Directors
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

MPL
MAITHON POWER LIMITED
(Contracts Department)
Maithon Power Ltd., Village: Dambhui,
PO Barbindia, PIN-828205, District-Dhanbad

NOTICE INVITING EXPRESSION OF INTEREST

The Maithon Power Limited invites expression of interest from eligible vendors for the following package:-
PROCUREMENT OF MEGGER MANK TAN DELTA KIT AT 525 x 2 MW MAITHON POWER LIMITED, (2 X 525 MW), DHANBAD JHARKHAND

For details of pre-qualification requirements, bid security, purchasing of tender document etc., please visit Tender section of our website (URL: <https://www.tatapower.com/tender/tenderlist.aspx>).
Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 16th Nov-2024.

नैनीताल बैंक
THE NAINITAL BANK LTD.

(Regd. Office: G.B. Pant Road, Nainital)
(Head Office: Seven Oaks, Mallat, Nainital, Pin-263001, Uttarakhand) (Ph. 05946-251550)

REQUEST FOR PROPOSAL (RFP-No. NTB/ISC/SOC/2024/11/22)

The Nainital Bank Ltd invites proposal for "Engaging a managed security service provider for Security Operation Centre (SOC) services with managed detection and response (MDR) along with Brand Monitoring, breach investigation, AD security and threat hunting capabilities for a period of 3 years."

Details are available under Tender section on Bank's website: www.nainitalbank.co.in.
"Addendum/Corrigendum", if any, shall be published on the Bank's website under tender section. Bidder should refer the same before final submission of the proposal. Last date for submission of the above RFP will be 26-11-2024 by 4:00 PM.

Place: Nainital Date: 06-11-2024 CHIEF OPERATING OFFICER

SBI
Information Security Department, State Bank of India,
Global IT-Centre, Sec-11, CBD Belapur, Navi Mumbai - 400 706

CORRIGENDUM

RFP No. SBI/GITC/ISO/2023-24/ISO/23(RFP-1336) DATE: 05.11.2024

With reference to above RFP for Engaging consultant firm for ISO 27001:2022 certification for State bank of India (SBI). For details, please visit 'Procurement News' at <https://bank.sbi> and <https://tender.sbi/SBI/>

The last date and time for bid submission is on 11.11.2024 by 01:00 PM
Place: Navi Mumbai Deputy General Manager (ISO)
Date: 06.11.2024 Information Security Department

VVM LIMITED
Regd. Off: SULA KARAI VIRUDHUNAGAR
PIN- 605011 (TAMIL NADU)

NOTICE

Notice is hereby given that as per Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, a meeting of the Board of Directors of the Company will be held on 11.11.2024, Monday at 04.00 PM at the Chairman's Office at Thiagarajar Mills Premises, Kappalur, Madurai-625 008 to consider and take on record the Unaudited Financial Results (Under Ind-A) of the Company for the Quarter ended 30th September 2024. The above details can be viewed on the website of BSE, at www.bseindia.com.

Place: Sula Karai, Virudhunagar, K.PRESATHAN SHRI NE
Date: 04.11.2024 Company Secretary

ACKO GENERAL INSURANCE LIMITED
IRDA Registration No. 157 dated September 18, 2017, CIN: U66000KA2016PLC138288
Registered & Corporate Office Address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2,
HSR Layout, Bengaluru, Karnataka 560102. Call: 080 6832 3600, Visit us at: www.acko.com



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

BALANCE SHEET

BALANCE SHEET AS AT 30th SEPTEMBER, 2024 (FORM NL-3-B-BS)

S.No.	Particulars	Schedule Ref. Form No.	As at 30th Sept., 2024	As at 30th Sept., 2023
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	2,79,600	2,44,600
2	SHARE APPLICATION MONEY		-	-
	PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,846	4,512
4	FAIR VALUE CHANGE ACCOUNT			
	- Shareholders' Funds		5	15
	- Policyholders' Funds		15	25
5	BORROWINGS	NL-11	-	-
	TOTAL		2,84,466	2,49,152
APPLICATION OF FUNDS				
6	INVESTMENTS - Shareholders	NL-12	74,391	90,542
6A	INVESTMENTS - Policyholders	NL-12A	2,06,188	1,51,075
7	LOANS	NL-13	-	-
8	FIXED ASSETS	NL-14	7,239	716
9	DEFERRED TAX ASSET (NET)		-	-
10	CURRENT ASSETS:			
	Cash and Bank Balances	NL-15	1,228	2,135
	Advances and Other Assets	NL-16	16,815	9,093
	Sub-Total (A)		18,043	11,228
11	DEFERRED TAX LIABILITY		-	-
12	CURRENT LIABILITIES	NL-17	1,26,399	93,634
13	PROVISIONS	NL-18	93,246	74,510
	Sub-Total (B)		2,19,645	1,68,144
14	NET CURRENT ASSETS (C) = (A-B)		(2,01,602)	(1,56,916)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,98,250	1,63,735
	TOTAL		2,84,466	2,49,152

PROFIT AND LOSS ACCOUNT

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-2-B-PL)

S.No.	Particulars	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept. 2023
1	OPERATING PROFIT / (LOSS)		
	(a) Fire Insurance	-	-
	(b) Marine Insurance	-	-
	(c) Miscellaneous Insurance	3,412	(3,431)
		3,412	(3,431)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	2,498	2,678
	(b) Profit on sale/redemption of Investments	344	252
	(c) Loss on Sale/redemption of Investments	(47)	(34)
	(d) Amortization of Premium / Discount on Investment	126	94
		2,921	2,990
3	OTHER INCOME		
	Other Income (Interest on income Tax Refund & Gain on Sale of Assets)	10	-
	TOTAL (A)	6,343	(441)
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance business	124	32
	(b) Bad Debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expense towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholder's A/c	-	-
	(i) Towards Excess Expenses of Management	18,790	23,227
	(ii) Others	-	-
	(g) Others	-	-
	TOTAL (B)	18,914	23,259
6	Profit / (Loss) Before Tax (A - B)	(12,571)	(23,700)
7	Provision for Taxation	-	-
8	Profit / (Loss) After Tax	(12,571)	(23,700)
Appropriations			
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Balance of Profit / (Loss) brought forward from last year	(1,85,679)	(1,40,035)
	Balance carried forward to Balance sheet	(1,98,250)	(1,63,735)

REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-1-B-RA)

S.No.	Particulars	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
Fire									
1	Premiums earned (Net)	-	-	-	-	74,411	55,903	74,411	55,903
2	Profit / (Loss) on sale / Redemption of Investment	-	-	-	-	757	374	757	374
3	Interest, Dividend & Rent - Gross	-	-	-	-	6,707	4,746	6,707	4,746
4	Others	-	-	-	-	-	-	-	-
	(a) Other Income	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholder's Account	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management	-	-	-	-	18,790	23,227	18,790	23,227
	(ii) Others	-	-	-	-	-	-	-	-
	TOTAL (A)	-	-	-	-	1,00,665	84,250	1,00,665	84,250
5	Claims Incurred (Net)	-	-	-	-	52,591	40,066	52,591	40,066
6	Commission	-	-	-	-	7,269	7,333	7,269	7,333
7	Operating expenses related to Insurance Business	-	-	-	-	37,393	40,282	37,393	40,282
8	Premium Deficiency	-	-	-	-	-	-	-	-
	TOTAL (B)	-	-	-	-	97,253	87,681	97,253	87,681
9	Operating Profit / (Loss) C = (A-B)	-	-	-	-	3,412	(3,431)	3,412	(3,431)
10	APPROPRIATIONS								
	Transfer to Shareholders' Account	-	-	-	-	3,412	(3,431)	3,412	(3,431)
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-	-
	TOTAL (C)	-	-	-	-	3,412	(3,431)	3,412	(3,431)

ANALYTICAL RATIO

FORM NL-20 ANALYTICAL RATIO FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024

S.No.	Particular	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
1	Gross Direct Premium Growth Rate	19.61%	23.31%
2	Gross Direct Premium to Net worth Ratio	1.21	1.02
3	Growth rate of Net Worth	0.96%	(20.49%)
4	Net Retention Ratio	75.11%	82.60%
5	Net Commission Ratio	9.29%	10.20%
6	Expense of Management to Gross Direct Premium Ratio	49.54%	56.68%
7	Expense of Management to Net Written Premium Ratio	57.10%	66.21%
8	Net Incurred Claims to Net Earned premium	70.68%	71.67%
9	Claims Paid to claims Provisions	10.55%	18.02%
10	Combined Ratio	127.78%	137.88%
11	Investment income ratio	7.80%	7.53%
12	Technical Reserves to Net Premium Ratio	2.14	1.67
13	Underwriting Balance Ratio	(0.31)	(0.57)
14	Operating Profit Ratio	(20.67%)	(47.69%)
15	Liquid Assets to Liabilities Ratio	0.29	0.37
16	Net Earning Ratio	(16.07%)	(32.96%)
17	Return on Net Worth Ratio	(14.58%)	(27.76%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.77
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	(0.47)	(1.06)
24	Book value per share	3.08	3.49

Note : The Board of Directors have adopted the financial statements for the half year ended 30th September, 2024 at their meeting held on the 29th October, 2024

Place : Bengaluru
Dated : 29th October, 2024

For and on behalf of the Board of Directors
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

MPL
MAITHON POWER LIMITED
(Contracts Department)
Maithon Power Ltd, Village: Dambhui,
PO Barbindia, PIN-828025, District-Dhanbad

NOTICE INVITING EXPRESSION OF INTEREST

The Maithon Power Limited invites expression of interest from eligible vendors for the following package:-
PROCUREMENT OF MEGGER MANK TAN DELTA KIT AT 525 x 2 MW MAITHON POWER LIMITED, (2 X 525 MW), DHANBAD JHARKHAND

For details of pre-qualification requirements, bid security, purchasing of tender document etc., please visit Tender section of our website (URL: <https://www.tatapower.com/tender/tenderlist.aspx>).

Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 16th Nov-2024.

नैनीताल बैंक
THE NAINITAL BANK LTD.

(Regd. Office: G.B. Pant Road, Nainital)
(Head Office: Seven Oaks, Mallat, Nainital, Pin-263001, Uttarakhand) (Ph. 05946-251550)

REQUEST FOR PROPOSAL (RFP- No. NTB/ISC/SOC/2024/11/22)

The Nainital Bank Ltd invites proposal for "Engaging a managed security service provider for Security Operation Centre (SOC) services with managed detection and response (MDR) along with Brand Monitoring, breach investigation, AD security and threat hunting capabilities for a period of 3 years."

Details are available under Tender section on Bank's website: www.nainitalbank.co.in.
"Addendum/Corrigendum", if any, shall be published on the Bank's website under tender section. Bidder should refer the same before final submission of the proposal. Last date for submission of the above RFP will be 26-11-2024 by 4:00 PM.

Place: Nainital Date: 06-11-2024 CHIEF OPERATING OFFICER

SBI
Information Security Department, State Bank of India,
Global IT-Centre, Sec-11, CBD Belapur, Navi Mumbai - 400 706

CORRIGENDUM

RFP No. SBI/GITC/ISO/2023-24/ISO/23(RFP-1336) DATE: 05.11.2024

With reference to above RFP for Engaging consultant firm for ISO 27001:2022 certification for State bank of India (SBI). For details, please visit "Procurement News" at <https://bank.sbi> and <https://tender.sbi/SBI/>

The last date and time for bid submission is on 11.11.2024 by 01:00 PM

Place: Navi Mumbai Deputy General Manager (ISO)
Date: 06.11.2024 Information Security Department

VVM LIMITED
Regd. Off: SULA KARAI VIRUDHUNAGAR
CIN: U74120TN2007070

NOTICE

Notice is hereby given that as per Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, a meeting of the Board of Directors of the Company will be held on 11.11.2024, Monday at 04.00 PM at the Chairman's Office at Thiagarajar Mills Premises, Kappalur, Madurai-625 008 to consider and take on record the Unaudited Financial Results (Under Ind-A) of the Company for the Quarter ended 30th September 2024. The above details can be viewed on the website of BSE, at www.bseindia.com.

Place: Sula Karai, Virudhunagar, KPRSTATESHINE
Date: 04.11.2024 Company Secretary

ACKO GENERAL INSURANCE LIMITED
IRDA Registration No. 157 dated September 18, 2017, CIN: U66000KA2016PLC138288
Registered & Corporate Office Address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2,
HSR Layout, Bengaluru, Karnataka 560102. Call: 080 6832 3600, Visit us at: www.acko.com



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

BALANCE SHEET

BALANCE SHEET AS AT 30th SEPTEMBER, 2024 (FORM NL-3-B-B-S)

S.No.	Particulars	Schedule Ref. Form No.	As at 30th Sept., 2024	As at 30th Sept., 2023
(Rs. In Lakhs)				
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	2,79,600	2,44,600
2	SHARE APPLICATION MONEY		-	-
	PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,846	4,512
4	FAIR VALUE CHANGE ACCOUNT			
	- Shareholders' Funds		5	15
	- Policyholders' Funds		15	25
5	BORROWINGS	NL-11	-	-
	TOTAL		2,84,466	2,49,152
APPLICATION OF FUNDS				
6	INVESTMENTS - Shareholders	NL-12	74,391	90,542
6A	INVESTMENTS - Policyholders	NL-12A	2,06,188	1,51,075
7	LOANS	NL-13	-	-
8	FIXED ASSETS	NL-14	7,239	716
9	DEFERRED TAX ASSET (NET)		-	-
10	CURRENT ASSETS:			
	Cash and Bank Balances	NL-15	1,228	2,135
	Advances and Other Assets	NL-16	16,815	9,093
	Sub-Total (A)		18,043	11,228
11	DEFERRED TAX LIABILITY		-	-
12	CURRENT LIABILITIES	NL-17	1,26,399	93,634
13	PROVISIONS	NL-18	93,246	74,510
	Sub-Total (B)		2,19,645	1,68,144
14	NET CURRENT ASSETS (C) = (A-B)		(2,01,602)	(1,56,916)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,98,250	1,63,735
	TOTAL		2,84,466	2,49,152

PROFIT AND LOSS ACCOUNT

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-2-B-PL)

S.No.	Particulars	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept. 2023
(Rs. In Lakhs)			
1	OPERATING PROFIT / (LOSS)		
	(a) Fire Insurance	-	-
	(b) Marine Insurance	-	-
	(c) Miscellaneous Insurance	3,412	(3,431)
		3,412	(3,431)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	2,498	2,678
	(b) Profit on sale/redemption of Investments	344	252
	(c) Loss on Sale/redemption of Investments	(47)	(34)
	(d) Amortization of Premium / Discount on Investment	126	94
		2,921	2,990
3	OTHER INCOME		
	Other Income (Interest on income Tax Refund & Gain on Sale of Assets)	10	-
	TOTAL (A)	6,343	(441)
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance business	124	32
	(b) Bad Debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expense towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholder's A/c	-	-
	(i) Towards Excess Expenses of Management	18,790	23,227
	(ii) Others	-	-
	(g) Others	-	-
	TOTAL (B)	18,914	23,259
6	Profit / (Loss) Before Tax (A - B)	(12,571)	(23,700)
7	Provision for Taxation	-	-
8	Profit / (Loss) After Tax	(12,571)	(23,700)
Appropriations			
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Balance of Profit / (Loss) brought forward from last year	(1,85,679)	(1,40,035)
	Balance carried forward to Balance sheet	(1,98,250)	(1,63,735)

REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-1-B-RA)

S.No.	Particulars	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
(Rs. In Lakhs)									
Fire									
1	Premiums earned (Net)	-	-	-	-	74,411	55,903	74,411	55,903
2	Profit / (Loss) on sale / Redemption of Investment	-	-	-	-	757	374	757	374
3	Interest, Dividend & Rent - Gross	-	-	-	-	6,707	4,746	6,707	4,746
4	Others	-	-	-	-	-	-	-	-
	(a) Other Income	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholder's Account	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management	-	-	-	-	18,790	23,227	18,790	23,227
	(ii) Others	-	-	-	-	-	-	-	-
	TOTAL (A)	-	-	-	-	1,00,665	84,250	1,00,665	84,250
5	Claims Incurred (Net)	-	-	-	-	52,591	40,066	52,591	40,066
6	Commission	-	-	-	-	7,269	7,333	7,269	7,333
7	Operating expenses related to Insurance Business	-	-	-	-	37,393	40,282	37,393	40,282
8	Premium Deficiency	-	-	-	-	-	-	-	-
	TOTAL (B)	-	-	-	-	97,253	87,681	97,253	87,681
9	Operating Profit / (Loss) C = (A-B)	-	-	-	-	3,412	(3,431)	3,412	(3,431)
10	APPROPRIATIONS								
	Transfer to Shareholders' Account	-	-	-	-	3,412	(3,431)	3,412	(3,431)
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-	-
	TOTAL (C)	-	-	-	-	3,412	(3,431)	3,412	(3,431)

ANALYTICAL RATIO

FORM NL-20 ANALYTICAL RATIO FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024

S.No.	Particular	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
1	Gross Direct Premium Growth Rate	19.61%	23.31%
2	Gross Direct Premium to Net worth Ratio	1.21	1.02
3	Growth rate of Net Worth	0.96%	(20.49%)
4	Net Retention Ratio	75.11%	82.60%
5	Net Commission Ratio	9.29%	10.20%
6	Expense of Management to Gross Direct Premium Ratio	49.54%	56.68%
7	Expense of Management to Net Written Premium Ratio	57.10%	66.21%
8	Net Incurred Claims to Net Earned premium	70.68%	71.67%
9	Claims Paid to claims Provisions	10.55%	18.02%
10	Combined Ratio	127.78%	137.88%
11	Investment income ratio	7.80%	7.53%
12	Technical Reserves to Net Premium Ratio	2.14	1.67
13	Underwriting Balance Ratio	(0.31)	(0.57)
14	Operating Profit Ratio	(20.67%)	(47.69%)
15	Liquid Assets to Liabilities Ratio	0.29	0.37
16	Net Earning Ratio	(16.07%)	(32.96%)
17	Return on Net Worth Ratio	(14.58%)	(27.76%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.77
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	(0.47)	(1.06)
24	Book value per share	3.08	3.49

Note : The Board of Directors have adopted the financial statements for the half year ended 30th September, 2024 at their meeting held on the 29th October, 2024

Place : Bengaluru
Dated : 29th October, 2024

For and on behalf of the Board of Directors
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

MPL
MAITHON POWER LIMITED
(Contracts Department)
Maithon Power Ltd, Village: Dambhui,
PO Barbandia, PIN-828205, District-Dhanbad

NOTICE INVITING EXPRESSION OF INTEREST

The Maithon Power Limited invites expression of interest from eligible vendors for the following package:-
PROCUREMENT OF MEGGER MANK TAN DELTA KIT AT 525 x 2 MW MAITHON POWER LIMITED, (2 X 525 MW), DHANBAD JHARKHAND

For details of pre-qualification requirements, bid security, purchasing of tender document etc., please visit Tender section of our website (URL: <https://www.tatapower.com/tender/tenderlist.aspx>).

Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 16th Nov-2024.

नैनीताल बैंक
THE NAINITAL BANK LTD.

(Regd. Office: G.B. Pant Road, Nainital)
(Head Office: Seven Oaks, Mallat, Nainital, Pin-263001, Uttarakhand) (Ph. 05946-251550)

REQUEST FOR PROPOSAL (RFP- No. NTB/ISC/SOC/2024/11/22)

The Nainital Bank Ltd invites proposal for "Engaging a managed security service provider for Security Operation Centre (SOC) services with managed detection and response (MDR) along with Brand Monitoring, breach investigation, AD security and threat hunting capabilities for a period of 3 years."

Details are available under Tender section on Bank's website: www.nainitalbank.co.in.
"Addendum/Corrigendum", if any, shall be published on the Bank's website under tender section. Bidder should refer the same before final submission of the proposal. Last date for submission of the above RFP will be 26-11-2024 by 4:00 PM.

Place: Nainital Date: 06-11-2024 CHIEF OPERATING OFFICER

SBI
Information Security Department, State Bank of India,
Global IT-Centre, Sec-11, CBD Belapur, Navi Mumbai - 400 706

CORRIGENDUM

RFP No. SBI/GITC/ISO/2023-24/ISO/23(RFP-1336) DATE: 05.11.2024

With reference to above RFP for Engaging consultant firm for ISO 27001:2022 certification for State bank of India (SBI). For details, please visit 'Procurement News' at <https://bank.sbi> and <https://tender.sbi/SBI/>

The last date and time for bid submission is on 11.11.2024 by 01:00 PM

Place: Navi Mumbai Deputy General Manager (ISO)
Date: 06.11.2024 Information Security Department

VVM LIMITED
Regd. Off: SULA KARAI VIRUDHUNAGAR
PIN- 605 001, Tamil Nadu

NOTICE

Notice is hereby given that as per Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, a meeting of the Board of Directors of the Company will be held on 11.11.2024, Monday at 04.00 PM at the Chairman's Office at Thiagarajar Mills Premises, Kappalur, Madurai-625 008 to consider and take on record the Unaudited Financial Results (Under Ind-A) of the Company for the Quarter ended 30th September 2024. The above details can be viewed on the website of BSE, at www.bseindia.com.

Place: Sula Karai, Virudhunagar, K.PRESATHAN SHRI NEELI
Date: 04.11.2024 Company Secretary

ACKO GENERAL INSURANCE LIMITED
IRDA Registration No. 157 dated September 18, 2017, CIN: U66000KA2016PLC138288
Registered & Corporate Office Address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2, HSR Layout, Bengaluru, Karnataka 560102. Call: 080 6832 3600, Visit us at: www.acko.com



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

BALANCE SHEET

BALANCE SHEET AS AT 30th SEPTEMBER, 2024 (FORM NL-3-B-B-S)

S.No.	Particulars	Schedule Ref. Form No.	As at 30th Sept., 2024	As at 30th Sept., 2023
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	2,79,600	2,44,600
2	SHARE APPLICATION MONEY		-	-
	PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,846	4,512
4	FAIR VALUE CHANGE ACCOUNT			
	- Shareholders' Funds		5	15
	- Policyholders' Funds		15	25
5	BORROWINGS	NL-11	-	-
	TOTAL		2,84,466	2,49,152
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6A	INVESTMENTS - Policyholders	NL-12A	2,06,188	1,51,075
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9	DEFERRED TAX ASSET (NET)		-	-
10	CURRENT ASSETS:			
	Cash and Bank Balances	NL-15	1,228	2,135
	Advances and Other Assets	NL-16	16,815	9,093
	Sub-Total (A)		18,043	11,228
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12	CURRENT LIABILITIES	NL-17	1,26,399	93,634
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15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,98,250	1,63,735
	TOTAL		2,84,466	2,49,152

PROFIT AND LOSS ACCOUNT

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-2-B-PL)

S.No.	Particulars	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept. 2023
1	OPERATING PROFIT / (LOSS)		
	(a) Fire Insurance	-	-
	(b) Marine Insurance	-	-
	(c) Miscellaneous Insurance	3,412	(3,431)
		3,412	(3,431)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	2,498	2,678
	(b) Profit on sale/redemption of Investments	344	252
	(c) Loss on Sale/redemption of Investments	(47)	(34)
	(d) Amortization of Premium / Discount on Investment	126	94
		2,921	2,990
3	OTHER INCOME		
	Other Income (Interest on income Tax Refund & Gain on Sale of Assets)	10	-
	TOTAL (A)	6,343	(441)
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance business	124	32
	(b) Bad Debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expense towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholder's A/c	-	-
	(i) Towards Excess Expenses of Management	18,790	23,227
	(ii) Others	-	-
	(g) Others	-	-
	TOTAL (B)	18,914	23,259
6	Profit / (Loss) Before Tax (A - B)	(12,571)	(23,700)
7	Provision for Taxation	-	-
8	Profit / (Loss) After Tax	(12,571)	(23,700)
Appropriations			
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Balance of Profit / (Loss) brought forward from last year	(1,85,679)	(1,40,035)
	Balance carried forward to Balance sheet	(1,98,250)	(1,63,735)

REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-1-B-RA) (Rs. In Lakhs)

S.No.	Particulars	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
Fire									
1	Premiums earned (Net)	-	-	-	-	74,411	55,903	74,411	55,903
2	Profit / (Loss) on sale / Redemption of Investment	-	-	-	-	757	374	757	374
3	Interest, Dividend & Rent - Gross	-	-	-	-	6,707	4,746	6,707	4,746
4	Others	-	-	-	-	-	-	-	-
	(a) Other Income	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholder's Account	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management	-	-	-	-	18,790	23,227	18,790	23,227
	(ii) Others	-	-	-	-	-	-	-	-
	TOTAL (A)	-	-	-	-	1,00,665	84,250	1,00,665	84,250
5	Claims Incurred (Net)	-	-	-	-	52,591	40,066	52,591	40,066
6	Commission	-	-	-	-	7,269	7,333	7,269	7,333
7	Operating expenses related to Insurance Business	-	-	-	-	37,393	40,282	37,393	40,282
8	Premium Deficiency	-	-	-	-	-	-	-	-
	TOTAL (B)	-	-	-	-	97,253	87,681	97,253	87,681
9	Operating Profit / (Loss) C = (A-B)	-	-	-	-	3,412	(3,431)	3,412	(3,431)
10	APPROPRIATIONS								
	Transfer to Shareholders' Account	-	-	-	-	3,412	(3,431)	3,412	(3,431)
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-	-
	TOTAL (C)	-	-	-	-	3,412	(3,431)	3,412	(3,431)

ANALYTICAL RATIO

FORM NL-20 ANALYTICAL RATIO FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024

S.No.	Particular	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
1	Gross Direct Premium Growth Rate	19.61%	23.31%
2	Gross Direct Premium to Net worth Ratio	1.21	1.02
3	Growth rate of Net Worth	0.96%	(20.49%)
4	Net Retention Ratio	75.11%	82.60%
5	Net Commission Ratio	9.29%	10.20%
6	Expense of Management to Gross Direct Premium Ratio	49.54%	56.68%
7	Expense of Management to Net Written Premium Ratio	57.10%	66.21%
8	Net Incurred Claims to Net Earned premium	70.68%	71.67%
9	Claims Paid to claims Provisions	10.55%	18.02%
10	Combined Ratio	127.78%	137.88%
11	Investment income ratio	7.80%	7.53%
12	Technical Reserves to Net Premium Ratio	2.14	1.67
13	Underwriting Balance Ratio	(0.31)	(0.57)
14	Operating Profit Ratio	(20.67%)	(47.69%)
15	Liquid Assets to Liabilities Ratio	0.29	0.37
16	Net Earning Ratio	(16.07%)	(32.96%)
17	Return on Net Worth Ratio	(14.58%)	(27.76%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.77
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	(0.47)	(1.06)
24	Book value per share	3.08	3.49

Note : The Board of Directors have adopted the financial statements for the half year ended 30th September, 2024 at their meeting held on the 29th October, 2024

Place : Bengaluru
Dated : 29th October, 2024

For and on behalf of the Board of Directors
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

MPL
MAITHON POWER LIMITED
(Contracts Department)
Maithon Power Ltd, Village: Dambhui,
PO Barbindia, PIN-828205, District-Dhanbad

NOTICE INVITING EXPRESSION OF INTEREST

The Maithon Power Limited invites expression of interest from eligible vendors for the following package:-
PROCUREMENT OF MEGGER MANK TAN DELTA KIT AT 525 x 2 MW MAITHON POWER LIMITED, (2 X 525 MW), DHANBAD JHARKHAND

For details of pre-qualification requirements, bid security, purchasing of tender document etc., please visit Tender section of our website (URL: <https://www.tatapower.com/tender/tenderlist.aspx>).

Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 16th Nov-2024.

नैनीताल बैंक
THE NAINITAL BANK LTD.

(Regd. Office: G.B. Pant Road, Nainital)
(Head Office: Seven Oaks, Mallat, Nainital, Pin-263001, Uttarakhand) (Ph. 05946-251550)

REQUEST FOR PROPOSAL (RFP- No. NTB/ISC/SOC/2024/11/22)

The Nainital Bank Ltd invites proposal for "Engaging a managed security service provider for Security Operation Centre (SOC) services with managed detection and response (MDR) along with Brand Monitoring, breach investigation, AD security and threat hunting capabilities for a period of 3 years."

Details are available under Tender section on Bank's website: www.nainitalbank.co.in.
"Addendum/Corrigendum", if any, shall be published on the Bank's website under tender section. Bidder should refer the same before final submission of the proposal. Last date for submission of the above RFP will be 26-11-2024 by 4:00 PM.

Place: Nainital Date: 06-11-2024 CHIEF OPERATING OFFICER

OSBI
Information Security Department, State Bank of India,
Global IT-Centre, Sec-11, CBD Belapur, Navi Mumbai - 400 706

CORRIGENDUM

RFP No. SBI/GITC/ISO/2023-24/ISO/23(RFP-1336) DATE: 05.11.2024

With reference to above RFP for Engaging consultant firm for ISO 27001:2022 certification for State bank of India (SBI). For details, please visit "Procurement News" at <https://bank.sbi> and <https://tender.sbi/SBI/>

The last date and time for bid submission is on 11.11.2024 by 01:00 PM

Place: Navi Mumbai Deputy General Manager (ISO)
Date: 06.11.2024 Information Security Department

VVM LIMITED
Regd. Off: SULAKARAI VIRUDHUNAGAR
PIN- 605013, Tamil Nadu

NOTICE

Notice is hereby given that as per Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, a meeting of the Board of Directors of the Company will be held on 11.11.2024, Monday at 04.00 PM at the Chairman's Office at Thiagarajar Mills Premises, Kappalur, Madurai-625 008 to consider and take on record the Unaudited Financial Results (Under Ind-A) of the Company for the Quarter ended 30th September 2024. The above details can be viewed on the website of BSE, at www.bseindia.com.

Place: Sulakara, Virudhunagar, K.PRESATHANSHINE
Date: 04.11.2024 Company Secretary

ACKO GENERAL INSURANCE LIMITED
IRDA Registration No. 157 dated September 18, 2017, CIN: U66000KA2016PLC138288
Registered & Corporate Office Address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2,
HSR Layout, Bengaluru, Karnataka 560102. Call: 080 6832 3600, Visit us at: www.acko.com



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

BALANCE SHEET

BALANCE SHEET AS AT 30th SEPTEMBER, 2024 (FORM NL-3-B-B-S)

S.No.	Particulars	Schedule Ref. Form No.	As at 30th Sept., 2024	As at 30th Sept., 2023
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	2,79,600	2,44,600
2	SHARE APPLICATION MONEY		-	-
	PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,846	4,512
4	FAIR VALUE CHANGE ACCOUNT			
	- Shareholders' Funds		5	15
	- Policyholders' Funds		15	25
5	BORROWINGS	NL-11	-	-
	TOTAL		2,84,466	2,49,152
APPLICATION OF FUNDS				
6	INVESTMENTS - Shareholders	NL-12	74,391	90,542
6A	INVESTMENTS - Policyholders	NL-12A	2,06,188	1,51,075
7	LOANS	NL-13	-	-
8	FIXED ASSETS	NL-14	7,239	716
9	DEFERRED TAX ASSET (NET)		-	-
10	CURRENT ASSETS:			
	Cash and Bank Balances	NL-15	1,228	2,135
	Advances and Other Assets	NL-16	16,815	9,093
	Sub-Total (A)		18,043	11,228
11	DEFERRED TAX LIABILITY		-	-
12	CURRENT LIABILITIES	NL-17	1,26,399	93,634
13	PROVISIONS	NL-18	93,246	74,510
	Sub-Total (B)		2,19,645	1,68,144
14	NET CURRENT ASSETS (C) = (A-B)		(2,01,602)	(1,56,916)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,98,250	1,63,735
	TOTAL		2,84,466	2,49,152

PROFIT AND LOSS ACCOUNT

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-2-B-PL)

S.No.	Particulars	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept. 2023
1	OPERATING PROFIT / (LOSS)		
	(a) Fire Insurance	-	-
	(b) Marine Insurance	-	-
	(c) Miscellaneous Insurance	3,412	(3,431)
		3,412	(3,431)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	2,498	2,678
	(b) Profit on sale/redemption of Investments	344	252
	(c) Loss on Sale/redemption of Investments	(47)	(34)
	(d) Amortization of Premium / Discount on Investment	126	94
		2,921	2,990
3	OTHER INCOME		
	Other Income (Interest on income Tax Refund & Gain on Sale of Assets)	10	-
	TOTAL (A)	6,343	(441)
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance business	124	32
	(b) Bad Debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expense towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholder's A/c	-	-
	(i) Towards Excess Expenses of Management	18,790	23,227
	(ii) Others	-	-
	(g) Others	-	-
	TOTAL (B)	18,914	23,259
6	Profit / (Loss) Before Tax (A - B)	(12,571)	(23,700)
7	Provision for Taxation	-	-
8	Profit / (Loss) After Tax	(12,571)	(23,700)
Appropriations			
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Balance of Profit / (Loss) brought forward from last year	(1,85,679)	(1,40,035)
	Balance carried forward to Balance sheet	(1,98,250)	(1,63,735)

REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-1-B-RA)

S.No.	Particulars	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
Fire									
1	Premiums earned (Net)	-	-	-	-	74,411	55,903	74,411	55,903
2	Profit / (Loss) on sale / Redemption of Investment	-	-	-	-	757	374	757	374
3	Interest, Dividend & Rent - Gross	-	-	-	-	6,707	4,746	6,707	4,746
4	Others	-	-	-	-	-	-	-	-
	(a) Other Income	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholder's Account	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management	-	-	-	-	18,790	23,227	18,790	23,227
	(ii) Others	-	-	-	-	-	-	-	-
	TOTAL (A)	-	-	-	-	1,00,665	84,250	1,00,665	84,250
5	Claims Incurred (Net)	-	-	-	-	52,591	40,066	52,591	40,066
6	Commission	-	-	-	-	7,269	7,333	7,269	7,333
7	Operating expenses related to Insurance Business	-	-	-	-	37,393	40,282	37,393	40,282
8	Premium Deficiency	-	-	-	-	-	-	-	-
	TOTAL (B)	-	-	-	-	97,253	87,681	97,253	87,681
9	Operating Profit / (Loss) C = (A-B)	-	-	-	-	3,412	(3,431)	3,412	(3,431)
10	APPROPRIATIONS								
	Transfer to Shareholders' Account	-	-	-	-	3,412	(3,431)	3,412	(3,431)
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-	-
	TOTAL (C)	-	-	-	-	3,412	(3,431)	3,412	(3,431)

ANALYTICAL RATIO

FORM NL-20 ANALYTICAL RATIO FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024

S.No.	Particular	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
1	Gross Direct Premium Growth Rate	19.61%	23.31%
2	Gross Direct Premium to Net worth Ratio	1.21	1.02
3	Growth rate of Net Worth	0.96%	(20.49%)
4	Net Retention Ratio	75.11%	82.60%
5	Net Commission Ratio	9.29%	10.20%
6	Expense of Management to Gross Direct Premium Ratio	49.54%	56.68%
7	Expense of Management to Net Written Premium Ratio	57.10%	66.21%
8	Net Incurred Claims to Net Earned premium	70.68%	71.67%
9	Claims Paid to claims Provisions	10.55%	18.02%
10	Combined Ratio	127.78%	137.88%
11	Investment income ratio	7.80%	7.53%
12	Technical Reserves to Net Premium Ratio	2.14	1.67
13	Underwriting Balance Ratio	(0.31)	(0.57)
14	Operating Profit Ratio	(20.67%)	(47.69%)
15	Liquid Assets to Liabilities Ratio	0.29	0.37
16	Net Earning Ratio	(16.07%)	(32.96%)
17	Return on Net Worth Ratio	(14.58%)	(27.76%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.77
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	(0.47)	(1.06)
24	Book value per share	3.08	3.49

Note : The Board of Directors have adopted the financial statements for the half year ended 30th September, 2024 at their meeting held on the 29th October, 2024

Place : Bengaluru
Dated : 29th October, 2024

For and on behalf of the Board of Directors
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

MPL
MAITHON POWER LIMITED
(Contracts Department)
Maithon Power Ltd, Village: Dambhui,
PO Barbindia, PIN-828205, District-Dhanbad

NOTICE INVITING EXPRESSION OF INTEREST

The Maithon Power Limited invites expression of interest from eligible vendors for the following package:-
PROCUREMENT OF MEGGER MANK TAN DELTA KIT AT 525 x 2 MW MAITHON POWER LIMITED, (2 X 525 MW), DHANBAD JHARKHAND

For details of pre-qualification requirements, bid security, purchasing of tender document etc., please visit Tender section of our website (URL: <https://www.tatapower.com/tender/tenderlist.aspx>).

Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 16th Nov-2024.

नैनीताल बैंक
THE NAINITAL BANK LTD.

(Regd. Office: G.B. Pant Road, Nainital)
(Head Office: Seven Oaks, Mallat, Nainital, Pin-263001, Uttarakhand) (Ph. 05946-251550)

REQUEST FOR PROPOSAL (RFP-No. NTBL/ISC/SOC/2024/11/22)

The Nainital Bank Ltd invites proposal for "Engaging a managed security service provider for Security Operation Centre (SOC) services with managed detection and response (MDR) along with Brand Monitoring, breach investigation, AD security and threat hunting capabilities for a period of 3 years."

Details are available under Tender section on Bank's website: www.nainitalbank.co.in.
"Addendum/Corrigendum", if any, shall be published on the Bank's website under tender section. Bidder should refer the same before final submission of the proposal. Last date for submission of the above RFP will be 26-11-2024 by 4:00 PM.

Place: Nainital Date: 06-11-2024 CHIEF OPERATING OFFICER

SBI
Information Security Department, State Bank of India,
Global IT-Centre, Sec-11, CBD Belapur, Navi Mumbai - 400 706

CORRIGENDUM

RFP No. SBI/GITC/ISO/2023-24/ISO/23(RFP-1336) DATE: 05.11.2024

With reference to above RFP for Engaging consultant firm for ISO 27001:2022 certification for State bank of India (SBI). For details, please visit "Procurement News" at <https://bank.sbi> and <https://tender.sbi/SBI/>

The last date and time for bid submission is on 11.11.2024 by 01:00 PM

Place: Navi Mumbai Deputy General Manager (ISO)
Date: 06.11.2024 Information Security Department

VVM LIMITED
Regd. Off: SULAKARAI VIRUDHUNAGAR
PIN- 605011 (TAMIL NADU)

NOTICE

Notice is hereby given that as per Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, a meeting of the Board of Directors of the Company will be held on 11.11.2024, Monday at 04.00 PM at the Chairman's Office at Thiagarajar Mills Premises, Kappalur, Madurai-625 008 to consider and take on record the Unaudited Financial Results (Under Ind-A) of the Company for the Quarter ended 30th September 2024. The above details can be viewed on the website of BSE, at www.bseindia.com.

Place: Sulakarai, Virudhunagar, K.PRESATHANSHINE
Date: 04.11.2024 Company Secretary

ACKO GENERAL INSURANCE LIMITED
IRDA Registration No. 157 dated September 18, 2017, CIN: U66000KA2016PLC138288
Registered & Corporate Office Address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2,
HSR Layout, Bengaluru, Karnataka 560102. Call: 080 6832 3600, Visit us at: www.acko.com



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

BALANCE SHEET

BALANCE SHEET AS AT 30th SEPTEMBER, 2024 (FORM NL-3-B-B-S)

(Rs. In Lakhs)				
S.No.	Particulars	Schedule Ref. Form No.	As at 30th Sept., 2024	As at 30th Sept., 2023
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	2,79,600	2,44,600
2	SHARE APPLICATION MONEY		-	-
	PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,846	4,512
4	FAIR VALUE CHANGE ACCOUNT			
	- Shareholders' Funds		5	15
	- Policyholders' Funds		15	25
5	BORROWINGS	NL-11	-	-
	TOTAL		2,84,466	2,49,152
APPLICATION OF FUNDS				
6	INVESTMENTS - Shareholders	NL-12	74,391	90,542
6A	INVESTMENTS - Policyholders	NL-12A	2,06,188	1,51,075
7	LOANS	NL-13	-	-
8	FIXED ASSETS	NL-14	7,239	716
9	DEFERRED TAX ASSET (NET)		-	-
10	CURRENT ASSETS:			
	Cash and Bank Balances	NL-15	1,228	2,135
	Advances and Other Assets	NL-16	16,815	9,093
	Sub-Total (A)		18,043	11,228
11	DEFERRED TAX LIABILITY		-	-
12	CURRENT LIABILITIES	NL-17	1,26,399	93,634
13	PROVISIONS	NL-18	93,246	74,510
	Sub-Total (B)		2,19,645	1,68,144
14	NET CURRENT ASSETS (C) = (A-B)		(2,01,602)	(1,56,916)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,98,250	1,63,735
	TOTAL		2,84,466	2,49,152

PROFIT AND LOSS ACCOUNT

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-2-B-PL)

(Rs. In Lakhs)			
S.No.	Particulars	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept.2023
1	OPERATING PROFIT / (LOSS)		
	(a) Fire Insurance	-	-
	(b) Marine Insurance	-	-
	(c) Miscellaneous Insurance	3,412	(3,431)
		3,412	(3,431)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	2,498	2,678
	(b) Profit on sale/redemption of Investments	344	252
	(c) (Loss on Sale/redemption of Investments)	(47)	(34)
	(d) Amortization of Premium / Discount on Investment	126	94
		2,921	2,990
3	OTHER INCOME		
	Other Income (Interest on income Tax Refund & Gain on Sale of Assets)	10	-
	TOTAL (A)	6,343	(441)
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance business	124	32
	(b) Bad Debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expense towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholder's A/c	-	-
	(i) Towards Excess Expenses of Management	18,790	23,227
	(ii) Others	-	-
	(g) Others	-	-
	TOTAL (B)	18,914	23,259
6	Profit / (Loss) Before Tax (A - B)	(12,571)	(23,700)
7	Provision for Taxation	-	-
8	Profit / (Loss) After Tax	(12,571)	(23,700)
	Appropriations		
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Balance of Profit / (Loss) brought forward from last year	(1,85,679)	(1,40,035)
	Balance carried forward to Balance sheet	(1,98,250)	(1,63,735)

REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-1-B-RA)

S. No.		Particulars	Fire		Marine		Miscellaneous		Total	
			For the Half Year Ended 30th Sept.,2024	For the Half Year Ended 30th Sept.,2023	For the Half Year Ended 30th Sept.,2024	For the Half Year Ended 30th Sept.,2023	For the Half Year Ended 30th Sept.,2024	For the Half Year Ended 30th Sept.,2023	For the Half Year Ended 30th Sept.,2024	For the Half Year Ended 30th Sept.,2023
1	2	Premiums earned (Net)	-	-	-	-	74,411	55,903	74,411	55,903
		Profit / (Loss) on sale / Redemption of Investment	-	-	-	-	757	374	757	374
3	4	Interest, Dividend & Rent - Gross Others	-	-	-	-	6,707	4,746	6,707	4,746
		(a) Other Income	-	-	-	-	-	-	-	-
		(b) Contribution from the Shareholder's Account	-	-	-	-	-	-	-	-
		(i) Towards Excess Expenses of Management	-	-	-	-	18,790	23,227	18,790	23,227
		(ii) Others	-	-	-	-	-	-	-	-
		TOTAL (A)	-	-	-	-	1,00,665	84,250	1,00,665	84,250
5	6	Claims Incurred (Net)	-	-	-	-	52,591	40,066	52,591	40,066
6	7	Commission	-	-	-	-	7,269	7,333	7,269	7,333
7		Operating expenses related to Insurance Business	-	-	-	-	37,393	40,282	37,393	40,282
8		Premium Deficiency	-	-	-	-	-	-	-	-
		TOTAL (B)	-	-	-	-	97,253	87,681	97,253	87,681
9		Operating Profit / (Loss) C = (A-B)	-	-	-	-	3,412	(3,431)	3,412	(3,431)
10		APPROPRIATIONS								
		Transfer to Shareholders' Account	-	-	-	-	3,412	(3,431)	3,412	(3,431)
		Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
		Transfer to Other Reserves	-	-	-	-	-	-	-	-
		TOTAL (C)	-	-	-	-	3,412	(3,431)	3,412	(3,431)

ANALYTICAL RATIO

FORM NL-20 ANALYTICAL RATIO FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024

S.No.	Particular	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
1	Gross Direct Premium Growth Rate	19.61%	23.31%
2	Gross Direct Premium to Net worth Ratio	1.21	1.02
3	Growth rate of Net Worth	0.96%	(20.49%)
4	Net Retention Ratio	75.11%	82.60%
5	Net Commission Ratio	9.29%	10.20%
6	Expense of Management to Gross Direct Premium Ratio	49.54%	56.68%
7	Expense of Management to Net Written Premium Ratio	57.10%	66.21%
8	Net Incurred Claims to Net Earned premium	70.68%	71.67%
9	Claims Paid to claims Provisions	10.55%	18.02%
10	Combined Ratio	127.78%	137.88%
11	Investment income ratio	7.80%	7.53%
12	Technical Reserves to Net Premium Ratio	2.14	1.67
13	Underwriting Balance Ratio	(0.31)	(0.57)
14	Operating Profit Ratio	(20.67%)	(47.69%)
15	Liquid Assets to Liabilities Ratio	0.29	0.37
16	Net Earning Ratio	(16.07%)	(32.96%)
17	Return on Net Worth Ratio	(14.58%)	(27.76%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.77
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	(0.47)	(1.06)
24	Book value per share	3.08	3.49

Note : The Board of Directors have adopted the financial statements for the half year ended 30th September, 2024 at their meeting held on the 29th October, 2024

Place : Bengaluru
Dated : 29th October, 2024

For and on behalf of the Board of Directors
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

MPL
MAITHON POWER LIMITED
(Contracts Department)
Maithon Power Ltd, Village: Dambhui,
PO Barbandia, PIN-828205, District-Dhanbad

NOTICE INVITING EXPRESSION OF INTEREST

The Maithon Power Limited invites expression of interest from eligible vendors for the following package:-
PROCUREMENT OF MEGGER MANK TAN DELTA KIT AT 525 x 2 MW MAITHON POWER LIMITED, (2 X 525 MW), DHANBAD JHARKHAND

For details of pre-qualification requirements, bid security, purchasing of tender document etc., please visit Tender section of our website (URL: <https://www.tatapower.com/tender/tenderlist.aspx>).

Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 16th Nov-2024.

नैनीताल बैंक
THE NAINITAL BANK LTD.

(Regd. Office: G.B. Pant Road, Nainital)
(Head Office: Seven Oaks, Mallat, Nainital, Pin-263001, Uttarakhand) (Ph. 05946-251550)

REQUEST FOR PROPOSAL (RFP- No. NTB/ISC/SOC/2024/11/22)

The Nainital Bank Ltd invites proposal for "Engaging a managed security service provider for Security Operation Centre (SOC) services with managed detection and response (MDR) along with Brand Monitoring, breach investigation, AD security and threat hunting capabilities for a period of 3 years."

Details are available under Tender section on Bank's website: www.nainitalbank.co.in.
"Addendum/Corrigendum", if any, shall be published on the Bank's website under tender section. Bidder should refer the same before final submission of the proposal. Last date for submission of the above RFP will be 26-11-2024 by 4:00 PM.

Place: Nainital Date: 06-11-2024 CHIEF OPERATING OFFICER

SBI
Information Security Department, State Bank of India,
Global IT-Centre, Sec-11, CBD Belapur, Navi Mumbai - 400 706

CORRIGENDUM

RFP No. SBI/GITC/ISO/2023-24/ISO/23(RFP-1336) DATE: 05.11.2024

With reference to above RFP for Engaging consultant firm for ISO 27001:2022 certification for State bank of India (SBI). For details, please visit 'Procurement News' at <https://bank.sbi> and <https://tender.sbi/SBI/>

The last date and time for bid submission is on 11.11.2024 by 01:00 PM

Place: Navi Mumbai Deputy General Manager (ISO)
Date: 06.11.2024 Information Security Department

VVM LIMITED
Regd. Off: SULA KARAI VIRUDHUNAGAR
PIN- 605 013 (TAMIL NADU)

NOTICE

Notice is hereby given that as per Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, a meeting of the Board of Directors of the Company will be held on 11.11.2024, Monday at 04.00 PM at the Chairman's Office at Thiagarajar Mills Premises, Kappalur, Madurai-625 008 to consider and take on record the Unaudited Financial Results (Under Ind-A) of the Company for the Quarter ended 30th September 2024. The above details can be viewed on the website of BSE, at www.bseindia.com.

Place: Sula Karai, Virudhunagar, K.PRESATHAN SHRI NEELI
Date: 04.11.2024 Company Secretary

ACKO GENERAL INSURANCE LIMITED
IRDA Registration No. 157 dated September 18, 2017, CIN: U66000KA2016PLC138288
Registered & Corporate Office Address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2,
HSR Layout, Bengaluru, Karnataka 560102. Call: 080 6832 3600, Visit us at: www.acko.com



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

BALANCE SHEET

BALANCE SHEET AS AT 30th SEPTEMBER, 2024 (FORM NL-3-B-B-S)

(Rs. In Lakhs)				
S.No.	Particulars	Schedule Ref. Form No.	As at 30th Sept., 2024	As at 30th Sept., 2023
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	2,79,600	2,44,600
2	SHARE APPLICATION MONEY		-	-
	PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,846	4,512
4	FAIR VALUE CHANGE ACCOUNT			
	- Shareholders' Funds		5	15
	- Policyholders' Funds		15	25
5	BORROWINGS	NL-11	-	-
	TOTAL		2,84,466	2,49,152
APPLICATION OF FUNDS				
6	INVESTMENTS - Shareholders	NL-12	74,391	90,542
6A	INVESTMENTS - Policyholders	NL-12A	2,06,188	1,51,075
7	LOANS	NL-13	-	-
8	FIXED ASSETS	NL-14	7,239	716
9	DEFERRED TAX ASSET (NET)		-	-
10	CURRENT ASSETS:			
	Cash and Bank Balances	NL-15	1,228	2,135
	Advances and Other Assets	NL-16	16,815	9,093
	Sub-Total (A)		18,043	11,228
11	DEFERRED TAX LIABILITY		-	-
12	CURRENT LIABILITIES	NL-17	1,26,399	93,634
13	PROVISIONS	NL-18	93,246	74,510
	Sub-Total (B)		2,19,645	1,68,144
14	NET CURRENT ASSETS (C) = (A-B)		(2,01,602)	(1,56,916)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,98,250	1,63,735
	TOTAL		2,84,466	2,49,152

PROFIT AND LOSS ACCOUNT

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-2-B-PL)

(Rs. In Lakhs)			
S.No.	Particulars	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept. 2023
1	OPERATING PROFIT / (LOSS)		
	(a) Fire Insurance	-	-
	(b) Marine Insurance	-	-
	(c) Miscellaneous Insurance	3,412	(3,431)
		3,412	(3,431)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	2,498	2,678
	(b) Profit on sale/redemption of Investments	344	252
	(c) Loss on Sale/redemption of Investments	(47)	(34)
	(d) Amortization of Premium / Discount on Investment	126	94
		2,921	2,990
3	OTHER INCOME		
	Other Income (Interest on income Tax Refund & Gain on Sale of Assets)	10	-
	TOTAL (A)	6,343	(441)
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance business	124	32
	(b) Bad Debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expense towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholder's A/c	-	-
	(i) Towards Excess Expenses of Management	18,790	23,227
	(ii) Others	-	-
	(g) Others	-	-
	TOTAL (B)	18,914	23,259
6	Profit / (Loss) Before Tax (A - B)	(12,571)	(23,700)
7	Provision for Taxation	-	-
8	Profit / (Loss) After Tax	(12,571)	(23,700)
Appropriations			
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Balance of Profit / (Loss) brought forward from last year	(1,85,679)	(1,40,035)
	Balance carried forward to Balance sheet	(1,98,250)	(1,63,735)

REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-1-B-RA)

(Rs. In Lakhs)								
S. No.	Particulars	Fire		Marine		Miscellaneous		Total
		For the Half Year Ended 30th Sept., 2024	For the Half Year Ended 30th Sept., 2023	For the Half Year Ended 30th Sept., 2024	For the Half Year Ended 30th Sept., 2023	For the Half Year Ended 30th Sept., 2024	For the Half Year Ended 30th Sept., 2023	For the Half Year Ended 30th Sept., 2024
1	Premiums earned (Net)	-	-	-	-	74,411	55,903	74,411
2	Profit / (Loss) on sale / Redemption of Investment	-	-	-	-	757	374	757
3	Interest, Dividend & Rent - Gross	-	-	-	-	6,707	4,746	6,707
4	Others	-	-	-	-	-	-	-
	(a) Other Income	-	-	-	-	-	-	-
	(b) Contribution from the Shareholder's Account	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management	-	-	-	-	18,790	23,227	18,790
	(ii) Others	-	-	-	-	-	-	-
	TOTAL (A)	-	-	-	-	1,00,665	84,250	1,00,665
5	Claims Incurred (Net)	-	-	-	-	52,591	40,066	52,591
6	Commission	-	-	-	-	7,269	7,333	7,269
7	Operating expenses related to Insurance Business	-	-	-	-	37,393	40,282	37,393
8	Premium Deficiency	-	-	-	-	-	-	-
	TOTAL (B)	-	-	-	-	97,253	87,681	97,253
9	Operating Profit / (Loss) C = (A-B)	-	-	-	-	3,412	(3,431)	3,412
10	APPROPRIATIONS							
	Transfer to Shareholders' Account	-	-	-	-	3,412	(3,431)	3,412
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-
	TOTAL (C)	-	-	-	-	3,412	(3,431)	3,412

ANALYTICAL RATIO

FORM NL-20 ANALYTICAL RATIO FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024

S. No.	Particular	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
1	Gross Direct Premium Growth Rate	19.61%	23.31%
2	Gross Direct Premium to Net worth Ratio	1.21	1.02
3	Growth rate of Net Worth	0.96%	(20.49%)
4	Net Retention Ratio	75.11%	82.60%
5	Net Commission Ratio	9.29%	10.20%
6	Expense of Management to Gross Direct Premium Ratio	49.54%	56.68%
7	Expense of Management to Net Written Premium Ratio	57.10%	66.21%
8	Net Incurred Claims to Net Earned premium	70.68%	71.67%
9	Claims Paid to claims Provisions	10.55%	18.02%
10	Combined Ratio	127.78%	137.88%
11	Investment income ratio	7.80%	7.53%
12	Technical Reserves to Net Premium Ratio	2.14	1.67
13	Underwriting Balance Ratio	(0.31)	(0.57)
14	Operating Profit Ratio	(20.67%)	(47.69%)
15	Liquid Assets to Liabilities Ratio	0.29	0.37
16	Net Earning Ratio	(16.07%)	(32.96%)
17	Return on Net Worth Ratio	(14.58%)	(27.76%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.77
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	(0.47)	(1.06)
24	Book value per share	3.08	3.49

Note : The Board of Directors have adopted the financial statements for the half year ended 30th September, 2024 at their meeting held on the 29th October, 2024

Place : Bengaluru
Dated : 29th October, 2024

For and on behalf of the Board of Directors
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

MPL
MAITHON POWER LIMITED
(Contracts Department)
Maithon Power Ltd, Village: Dambhui,
PO Barbindia, PIN-828205, District-Dhanbad

NOTICE INVITING EXPRESSION OF INTEREST

The Maithon Power Limited invites expression of interest from eligible vendors for the following package:-
PROCUREMENT OF MEGGER MANK TAN DELTA KIT AT 525 x 2 MW MAITHON POWER LIMITED, (2 X 525 MW), DHANBAD JHARKHAND

For details of pre-qualification requirements, bid security, purchasing of tender document etc., please visit Tender section of our website (URL: <https://www.tatapower.com/tender/tenderlist.aspx>).

Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 16th Nov-2024.

नैनीताल बैंक
THE NAINITAL BANK LTD.

(Regd. Office: G.B. Pant Road, Nainital)
(Head Office: Seven Oaks, Mallak, Nainital, Pin-263001, Uttarakhand) (Ph. 05946-251550)

REQUEST FOR PROPOSAL (RFP- No. NTB/ISC/SOC/2024/11/22)

The Nainital Bank Ltd invites proposal for "Engaging a managed security service provider for Security Operation Centre (SOC) services with managed detection and response (MDR) along with Brand Monitoring, breach investigation, AD security and threat hunting capabilities for a period of 3 years."

Details are available under Tender section on Bank's website: www.nainitalbank.co.in.
"Addendum/Corrigendum", if any, shall be published on the Bank's website under tender section. Bidder should refer the same before final submission of the proposal. Last date for submission of the above RFP will be 26-11-2024 by 4:00 PM.

Place: Nainital Date: 06-11-2024 CHIEF OPERATING OFFICER

SBI
Information Security Department, State Bank of India,
Global IT-Centre, Sec-11, CBD Belapur, Navi Mumbai - 400 706

CORRIGENDUM

RFP NO. SBI/GITC/ISO/2023-24/ISO/23(RFP-1336) DATE: 05.11.2024

With reference to above RFP for Engaging consultant firm for ISO 27001:2022 certification for State bank of India (SBI). For details, please visit 'Procurement News' at <https://bank.sbi> and <https://tender.sbi/SBI/>

The last date and time for bid submission is on 11.11.2024 by 01:00 PM

Place: Navi Mumbai Deputy General Manager (ISO)
Date: 06.11.2024 Information Security Department

VVM LIMITED
Regd. Off: SULA KARAI VIRUDHUNAGAR
PIN- 605 011, INDIA (043270)

NOTICE

Notice is hereby given that as per Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, a meeting of the Board of Directors of the Company will be held on 11.11.2024, Monday at 04.00 PM at the Chairman's Office at Thiagarajar Mills Premises, Kappalur, Madurai-625 008 to consider and take on record the Unaudited Financial Results (Under Ind-A) of the Company for the Quarter ended 30th September 2024. The above details can be viewed on the website of BSE, at www.bseindia.com.

Place: Sula Karai, Virudhunagar, K.PRESATHAN SHRI NE
Date: 04.11.2024 Company Secretary

ACKO GENERAL INSURANCE LIMITED
IRDA Registration No. 157 dated September 18, 2017, CIN: U66000KA2016PLC138288
Registered & Corporate Office Address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2,
HSR Layout, Bengaluru, Karnataka 560102. Call: 080 6832 3600, Visit us at: www.acko.com



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

BALANCE SHEET

BALANCE SHEET AS AT 30th SEPTEMBER, 2024 (FORM NL-3-B-B-S)

S.No.	Particulars	Schedule Ref. Form No.	As at 30th Sept., 2024	As at 30th Sept., 2023
(Rs. In Lakhs)				
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	2,79,600	2,44,600
2	SHARE APPLICATION MONEY		-	-
	PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,846	4,512
4	FAIR VALUE CHANGE ACCOUNT			
	- Shareholders' Funds		5	15
	- Policyholders' Funds		15	25
5	BORROWINGS	NL-11	-	-
	TOTAL		2,84,466	2,49,152
APPLICATION OF FUNDS				
6	INVESTMENTS - Shareholders	NL-12	74,391	90,542
6A	INVESTMENTS - Policyholders	NL-12A	2,06,188	1,51,075
7	LOANS	NL-13	-	-
8	FIXED ASSETS	NL-14	7,239	716
9	DEFERRED TAX ASSET (NET)		-	-
10	CURRENT ASSETS:			
	Cash and Bank Balances	NL-15	1,228	2,135
	Advances and Other Assets	NL-16	16,815	9,093
	Sub-Total (A)		18,043	11,228
11	DEFERRED TAX LIABILITY		-	-
12	CURRENT LIABILITIES	NL-17	1,26,399	93,634
13	PROVISIONS	NL-18	93,246	74,510
	Sub-Total (B)		2,19,645	1,68,144
14	NET CURRENT ASSETS (C) = (A-B)		(2,01,602)	(1,56,916)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,98,250	1,63,735
	TOTAL		2,84,466	2,49,152

PROFIT AND LOSS ACCOUNT

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-2-B-PL)

S.No.	Particulars	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept. 2023
(Rs. In Lakhs)			
1	OPERATING PROFIT / (LOSS)		
	(a) Fire Insurance	-	-
	(b) Marine Insurance	-	-
	(c) Miscellaneous Insurance	3,412	(3,431)
		3,412	(3,431)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	2,498	2,678
	(b) Profit on sale/redemption of Investments	344	252
	(c) Loss on Sale/redemption of Investments	(47)	(34)
	(d) Amortization of Premium / Discount on Investment	126	94
		2,921	2,990
3	OTHER INCOME		
	Other Income (Interest on income Tax Refund & Gain on Sale of Assets)	10	-
	TOTAL (A)	6,343	(441)
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance business	124	32
	(b) Bad Debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expense towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholder's A/c	-	-
	(i) Towards Excess Expenses of Management	18,790	23,227
	(ii) Others	-	-
	(g) Others	-	-
	TOTAL (B)	18,914	23,259
6	Profit / (Loss) Before Tax (A - B)	(12,571)	(23,700)
7	Provision for Taxation	-	-
8	Profit / (Loss) After Tax	(12,571)	(23,700)
Appropriations			
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Balance of Profit / (Loss) brought forward from last year	(1,85,679)	(1,40,035)
	Balance carried forward to Balance sheet	(1,98,250)	(1,63,735)

REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-1-B-RA)

S.No.	Particulars	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
(Rs. In Lakhs)									
Fire									
1	Premiums earned (Net)	-	-	-	-	74,411	55,903	74,411	55,903
2	Profit / (Loss) on sale / Redemption of Investment	-	-	-	-	757	374	757	374
3	Interest, Dividend & Rent - Gross	-	-	-	-	6,707	4,746	6,707	4,746
4	Others	-	-	-	-	-	-	-	-
	(a) Other Income	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholder's Account	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management	-	-	-	-	18,790	23,227	18,790	23,227
	(ii) Others	-	-	-	-	-	-	-	-
	TOTAL (A)	-	-	-	-	1,00,665	84,250	1,00,665	84,250
5	Claims Incurred (Net)	-	-	-	-	52,591	40,066	52,591	40,066
6	Commission	-	-	-	-	7,269	7,333	7,269	7,333
7	Operating expenses related to Insurance Business	-	-	-	-	37,393	40,282	37,393	40,282
8	Premium Deficiency	-	-	-	-	-	-	-	-
	TOTAL (B)	-	-	-	-	97,253	87,681	97,253	87,681
9	Operating Profit / (Loss) C = (A-B)	-	-	-	-	3,412	(3,431)	3,412	(3,431)
10	APPROPRIATIONS								
	Transfer to Shareholders' Account	-	-	-	-	3,412	(3,431)	3,412	(3,431)
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-	-
	TOTAL (C)	-	-	-	-	3,412	(3,431)	3,412	(3,431)

ANALYTICAL RATIO

FORM NL-20 ANALYTICAL RATIO FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024

S.No.	Particular	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
1	Gross Direct Premium Growth Rate	19.61%	23.31%
2	Gross Direct Premium to Net worth Ratio	1.21	1.02
3	Growth rate of Net Worth	0.96%	(20.49%)
4	Net Retention Ratio	75.11%	82.60%
5	Net Commission Ratio	9.29%	10.20%
6	Expense of Management to Gross Direct Premium Ratio	49.54%	56.68%
7	Expense of Management to Net Written Premium Ratio	57.10%	66.21%
8	Net Incurred Claims to Net Earned premium	70.68%	71.67%
9	Claims Paid to claims Provisions	10.55%	18.02%
10	Combined Ratio	127.78%	137.88%
11	Investment income ratio	7.80%	7.53%
12	Technical Reserves to Net Premium Ratio	2.14	1.67
13	Underwriting Balance Ratio	(0.31)	(0.57)
14	Operating Profit Ratio	(20.67%)	(47.69%)
15	Liquid Assets to Liabilities Ratio	0.29	0.37
16	Net Earning Ratio	(16.07%)	(32.96%)
17	Return on Net Worth Ratio	(14.58%)	(27.76%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.77
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	(0.47)	(1.06)
24	Book value per share	3.08	3.49

Note : The Board of Directors have adopted the financial statements for the half year ended 30th September, 2024 at their meeting held on the 29th October, 2024

Place : Bengaluru
Dated : 29th October, 2024

For and on behalf of the Board of Directors
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

MPL
MAITHON POWER LIMITED
(Contracts Department)
Maithon Power Ltd, Village: Dambhui,
PO Barbindia, PIN-828205, District-Dhanbad

NOTICE INVITING EXPRESSION OF INTEREST

The Maithon Power Limited invites expression of interest from eligible vendors for the following package:-
PROCUREMENT OF MEGGER MANK TAN DELTA KIT AT 525 x 2 MW MAITHON POWER LIMITED, (2 X 525 MW), DHANBAD JHARKHAND

For details of pre-qualification requirements, bid security, purchasing of tender document etc., please visit Tender section of our website (URL: <https://www.tatapower.com/tender/tenderlist.aspx>).
Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 16th Nov-2024.

नैनीताल बैंक
THE NAINITAL BANK LTD.

(Regd. Office: G.B. Pant Road, Nainital)
(Head Office: Seven Oaks, Mallat, Nainital, Pin-263001, Uttarakhand) (Ph. 05946-251550)

REQUEST FOR PROPOSAL (RFP-No. NTBL/ISC/SOC/2024/11/22)

The Nainital Bank Ltd invites proposal for "Engaging a managed security service provider for Security Operation Centre (SOC) services with managed detection and response (MDR) along with Brand Monitoring, breach investigation, AD security and threat hunting capabilities for a period of 3 years."

Details are available under Tender section on Bank's website: www.nainitalbank.co.in.
"Addendum/Corrigendum", if any, shall be published on the Bank's website under tender section. Bidder should refer the same before final submission of the proposal. Last date for submission of the above RFP will be 26-11-2024 by 4:00 PM.

Place: Nainital Date: 06-11-2024 CHIEF OPERATING OFFICER

SBI
Information Security Department, State Bank of India,
Global IT-Centre, Sec-11, CBD Belapur, Navi Mumbai - 400 706

CORRIGENDUM

RFP No. SBI/GITC/ISO/2023-24/ISO/23(RFP-1336) DATE: 05.11.2024

With reference to above RFP for Engaging consultant firm for ISO 27001:2022 certification for State bank of India (SBI). For details, please visit 'Procurement News' at <https://bank.sbi> and <https://tender.sbi/SBI/>

The last date and time for bid submission is on 11.11.2024 by 01:00 PM
Place: Navi Mumbai Deputy General Manager (ISO)
Date: 06.11.2024 Information Security Department

VVM LIMITED
Regd. Off: SULA KARAI VIRUDHUNAGAR
PIN- 605 011, INDIA (043270)

NOTICE

Notice is hereby given that as per Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, a meeting of the Board of Directors of the Company will be held on 11.11.2024, Monday at 04.00 PM at the Chairman's Office at Thiagarajar Mills Premises, Kappalur, Madurai-625 008 to consider and take on record the Unaudited Financial Results (Under Ind-A) of the Company for the Quarter ended 30th September 2024. The above details can be viewed on the website of BSE, at www.bseindia.com.

Place: Sula Karai, Virudhunagar, K.PRESYATHASRI
Date: 04.11.2024 Company Secretary

ACKO GENERAL INSURANCE LIMITED
IRDA Registration No. 157 dated September 18, 2017, CIN: U66000KA2016PLC138288
Registered & Corporate Office Address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2,
HSR Layout, Bengaluru, Karnataka 560102. Call: 080 6832 3600, Visit us at: www.acko.com



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

BALANCE SHEET

BALANCE SHEET AS AT 30th SEPTEMBER, 2024 (FORM NL-3-B-B-S)

S.No.	Particulars	Schedule Ref. Form No.	As at 30th Sept., 2024	As at 30th Sept., 2023
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	2,79,600	2,44,600
2	SHARE APPLICATION MONEY		-	-
	PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,846	4,512
4	FAIR VALUE CHANGE ACCOUNT			
	- Shareholders' Funds		5	15
	- Policyholders' Funds		15	25
5	BORROWINGS	NL-11	-	-
	TOTAL		2,84,466	2,49,152
APPLICATION OF FUNDS				
6	INVESTMENTS - Shareholders	NL-12	74,391	90,542
6A	INVESTMENTS - Policyholders	NL-12A	2,06,188	1,51,075
7	LOANS	NL-13	-	-
8	FIXED ASSETS	NL-14	7,239	716
9	DEFERRED TAX ASSET (NET)		-	-
10	CURRENT ASSETS:			
	Cash and Bank Balances	NL-15	1,228	2,135
	Advances and Other Assets	NL-16	16,815	9,093
	Sub-Total (A)		18,043	11,228
11	DEFERRED TAX LIABILITY		-	-
12	CURRENT LIABILITIES	NL-17	1,26,399	93,634
13	PROVISIONS	NL-18	93,246	74,510
	Sub-Total (B)		2,19,645	1,68,144
14	NET CURRENT ASSETS (C) = (A-B)		(2,01,602)	(1,56,916)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,98,250	1,63,735
	TOTAL		2,84,466	2,49,152

PROFIT AND LOSS ACCOUNT

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-2-B-PL)

S.No.	Particulars	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept. 2023
1	OPERATING PROFIT / (LOSS)		
	(a) Fire Insurance	-	-
	(b) Marine Insurance	-	-
	(c) Miscellaneous Insurance	3,412	(3,431)
		3,412	(3,431)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	2,498	2,678
	(b) Profit on sale/redemption of Investments	344	252
	(c) Loss on Sale/redemption of Investments	(47)	(34)
	(d) Amortization of Premium / Discount on Investment	126	94
		2,921	2,990
3	OTHER INCOME		
	Other Income (Interest on income Tax Refund & Gain on Sale of Assets)	10	-
	TOTAL (A)	6,343	(441)
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance business	124	32
	(b) Bad Debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expense towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholder's A/c	-	-
	(i) Towards Excess Expenses of Management	18,790	23,227
	(ii) Others	-	-
	(g) Others	-	-
	TOTAL (B)	18,914	23,259
6	Profit / (Loss) Before Tax (A - B)	(12,571)	(23,700)
7	Provision for Taxation	-	-
8	Profit / (Loss) After Tax	(12,571)	(23,700)
Appropriations			
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Balance of Profit / (Loss) brought forward from last year	(1,85,679)	(1,40,035)
	Balance carried forward to Balance sheet	(1,98,250)	(1,63,735)

REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-1-B-RA)

S.No.	Particulars	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
Fire									
1	Premiums earned (Net)	-	-	-	-	74,411	55,903	74,411	55,903
2	Profit / (Loss) on sale / Redemption of Investment	-	-	-	-	757	374	757	374
3	Interest, Dividend & Rent - Gross	-	-	-	-	6,707	4,746	6,707	4,746
4	Others	-	-	-	-	-	-	-	-
	(a) Other Income	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholder's Account	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management	-	-	-	-	18,790	23,227	18,790	23,227
	(ii) Others	-	-	-	-	-	-	-	-
	TOTAL (A)	-	-	-	-	1,00,665	84,250	1,00,665	84,250
5	Claims Incurred (Net)	-	-	-	-	52,591	40,066	52,591	40,066
6	Commission	-	-	-	-	7,269	7,333	7,269	7,333
7	Operating expenses related to Insurance Business	-	-	-	-	37,393	40,282	37,393	40,282
8	Premium Deficiency	-	-	-	-	-	-	-	-
	TOTAL (B)	-	-	-	-	97,253	87,681	97,253	87,681
9	Operating Profit / (Loss) C = (A-B)	-	-	-	-	3,412	(3,431)	3,412	(3,431)
10	APPROPRIATIONS								
	Transfer to Shareholders' Account	-	-	-	-	3,412	(3,431)	3,412	(3,431)
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-	-
	TOTAL (C)	-	-	-	-	3,412	(3,431)	3,412	(3,431)

ANALYTICAL RATIO

FORM NL-20 ANALYTICAL RATIO FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024

S.No.	Particular	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
1	Gross Direct Premium Growth Rate	19.61%	23.31%
2	Gross Direct Premium to Net worth Ratio	1.21	1.02
3	Growth rate of Net Worth	0.96%	(20.49%)
4	Net Retention Ratio	75.11%	82.60%
5	Net Commission Ratio	9.29%	10.20%
6	Expense of Management to Gross Direct Premium Ratio	49.54%	56.68%
7	Expense of Management to Net Written Premium Ratio	57.10%	66.21%
8	Net Incurred Claims to Net Earned premium	70.68%	71.67%
9	Claims Paid to claims Provisions	10.55%	18.02%
10	Combined Ratio	127.78%	137.88%
11	Investment income ratio	7.80%	7.53%
12	Technical Reserves to Net Premium Ratio	2.14	1.67
13	Underwriting Balance Ratio	(0.31)	(0.57)
14	Operating Profit Ratio	(20.67%)	(47.69%)
15	Liquid Assets to Liabilities Ratio	0.29	0.37
16	Net Earning Ratio	(16.07%)	(32.96%)
17	Return on Net Worth Ratio	(14.58%)	(27.76%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.77
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	(0.47)	(1.06)
24	Book value per share	3.08	3.49

Note : The Board of Directors have adopted the financial statements for the half year ended 30th September, 2024 at their meeting held on the 29th October, 2024

Place : Bengaluru
Dated : 29th October, 2024

For and on behalf of the Board of Directors
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

MPL
MAITHON POWER LIMITED
(Contracts Department)
Maithon Power Ltd, Village: Dambhui,
PO Barbindia, PIN-828205, District-Dhanbad

NOTICE INVITING EXPRESSION OF INTEREST

The Maithon Power Limited invites expression of interest from eligible vendors for the following package:-
PROCUREMENT OF MEGGER MANK TAN DELTA KIT AT 525 x 2 MW MAITHON POWER LIMITED, (2 X 525 MW), DHANBAD JHARKHAND

For details of pre-qualification requirements, bid security, purchasing of tender document etc., please visit Tender section of our website (URL: <https://www.tatapower.com/tender/tenderlist.aspx>).
Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 16th Nov-2024.

नैनीताल बैंक
THE NAINITAL BANK LTD.

(Regd. Office: G.B. Pant Road, Nainital)
(Head Office: Seven Oaks, Mallat, Nainital, Pin-263001, Uttarakhand) (Ph. 05946-251550)

REQUEST FOR PROPOSAL (RFP- No. NTB/ISC/SOC/2024/11/22)

The Nainital Bank Ltd invites proposal for "Engaging a managed security service provider for Security Operation Centre (SOC) services with managed detection and response (MDR) along with Brand Monitoring, breach investigation, AD security and threat hunting capabilities for a period of 3 years."

Details are available under Tender section on Bank's website: www.nainitalbank.co.in.
"Addendum/Corrigendum", if any, shall be published on the Bank's website under tender section. Bidder should refer the same before final submission of the proposal. Last date for submission of the above RFP will be 26-11-2024 by 4:00 PM.

Place: Nainital Date: 06-11-2024 CHIEF OPERATING OFFICER

SBI
Information Security Department, State Bank of India,
Global IT-Centre, Sec-11, CBD Belapur, Navi Mumbai - 400 706

CORRIGENDUM

RFP No. SBI/GITC/ISO/2023-24/ISO/23(RFP-1336) DATE: 05.11.2024

With reference to above RFP for Engaging consultant firm for ISO 27001:2022 certification for State bank of India (SBI). For details, please visit 'Procurement News' at <https://bank.sbi> and <https://tender.sbi/SBI/>

The last date and time for bid submission is on 11.11.2024 by 01:00 PM
Place: Navi Mumbai Deputy General Manager (ISO)
Date: 06.11.2024 Information Security Department

VVM LIMITED
Regd. Off: SULA KARAI VIRUDHUNAGAR
PIN- 605 011, INDIA (043270)

NOTICE

Notice is hereby given that as per Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, a meeting of the Board of Directors of the Company will be held on 11.11.2024, Monday at 04.00 PM at the Chairman's Office at Thiagarajar Mills Premises, Kappalur, Madurai-625 008 to consider and take on record the Unaudited Financial Results (Under Ind-A) of the Company for the Quarter ended 30th September 2024. The above details can be viewed on the website of BSE, at www.bseindia.com.

Place: Sula Karai, Virudhunagar, K.PRESYTHASRI
Date: 04.11.2024 Company Secretary

ACKO GENERAL INSURANCE LIMITED
IRDA Registration No. 157 dated September 18, 2017, CIN: U66000KA2016PLC138288
Registered & Corporate Office Address: 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2, HSR Layout, Bengaluru, Karnataka 560102. Call: 080 6832 3600, Visit us at: www.acko.com



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

BALANCE SHEET

BALANCE SHEET AS AT 30th SEPTEMBER, 2024 (FORM NL-3-B-B-S)

S.No.	Particulars	Schedule Ref. Form No.	As at 30th Sept., 2024	As at 30th Sept., 2023
(Rs. In Lakhs)				
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	2,79,600	2,44,600
2	SHARE APPLICATION MONEY		-	-
	PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,846	4,512
4	FAIR VALUE CHANGE ACCOUNT			
	- Shareholders' Funds		5	15
	- Policyholders' Funds		15	25
5	BORROWINGS	NL-11	-	-
	TOTAL		2,84,466	2,49,152
APPLICATION OF FUNDS				
6	INVESTMENTS - Shareholders	NL-12	74,391	90,542
6A	INVESTMENTS - Policyholders	NL-12A	2,06,188	1,51,075
7	LOANS	NL-13	-	-
8	FIXED ASSETS	NL-14	7,239	716
9	DEFERRED TAX ASSET (NET)		-	-
10	CURRENT ASSETS:			
	Cash and Bank Balances	NL-15	1,228	2,135
	Advances and Other Assets	NL-16	16,815	9,093
	Sub-Total (A)		18,043	11,228
11	DEFERRED TAX LIABILITY		-	-
12	CURRENT LIABILITIES	NL-17	1,26,399	93,634
13	PROVISIONS	NL-18	93,246	74,510
	Sub-Total (B)		2,19,645	1,68,144
14	NET CURRENT ASSETS (C) = (A-B)		(2,01,602)	(1,56,916)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,98,250	1,63,735
	TOTAL		2,84,466	2,49,152

PROFIT AND LOSS ACCOUNT

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-2-B-PL)

S.No.	Particulars	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept. 2023
(Rs. In Lakhs)			
1	OPERATING PROFIT / (LOSS)		
	(a) Fire Insurance	-	-
	(b) Marine Insurance	-	-
	(c) Miscellaneous Insurance	3,412	(3,431)
		3,412	(3,431)
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent - Gross	2,498	2,678
	(b) Profit on sale/redemption of Investments	344	252
	(c) Loss on Sale/redemption of Investments	(47)	(34)
	(d) Amortization of Premium / Discount on Investment	126	94
		2,921	2,990
3	OTHER INCOME		
	Other Income (Interest on income Tax Refund & Gain on Sale of Assets)	10	-
	TOTAL (A)	6,343	(441)
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance business	124	32
	(b) Bad Debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expense towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholder's A/c	-	-
	(i) Towards Excess Expenses of Management	18,790	23,227
	(ii) Others	-	-
	(g) Others	-	-
	TOTAL (B)	18,914	23,259
6	Profit / (Loss) Before Tax (A - B)	(12,571)	(23,700)
7	Provision for Taxation	-	-
8	Profit / (Loss) After Tax	(12,571)	(23,700)
Appropriations			
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Balance of Profit / (Loss) brought forward from last year	(1,85,679)	(1,40,035)
	Balance carried forward to Balance sheet	(1,98,250)	(1,63,735)

REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024 (FORM NL-1-B-RA)

S.No.	Particulars	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
(Rs. In Lakhs)									
Fire									
1	Premiums earned (Net)	-	-	-	-	74,411	55,903	74,411	55,903
2	Profit / (Loss) on sale / Redemption of Investment	-	-	-	-	757	374	757	374
3	Interest, Dividend & Rent - Gross	-	-	-	-	6,707	4,746	6,707	4,746
4	Others	-	-	-	-	-	-	-	-
	(a) Other Income	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholder's Account	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management	-	-	-	-	18,790	23,227	18,790	23,227
	(ii) Others	-	-	-	-	-	-	-	-
	TOTAL (A)	-	-	-	-	1,00,665	84,250	1,00,665	84,250
5	Claims Incurred (Net)	-	-	-	-	52,591	40,066	52,591	40,066
6	Commission	-	-	-	-	7,269	7,333	7,269	7,333
7	Operating expenses related to Insurance Business	-	-	-	-	37,393	40,282	37,393	40,282
8	Premium Deficiency	-	-	-	-	-	-	-	-
	TOTAL (B)	-	-	-	-	97,253	87,681	97,253	87,681
9	Operating Profit / (Loss) C = (A-B)	-	-	-	-	3,412	(3,431)	3,412	(3,431)
10	APPROPRIATIONS								
	Transfer to Shareholders' Account	-	-	-	-	3,412	(3,431)	3,412	(3,431)
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-	-
	TOTAL (C)	-	-	-	-	3,412	(3,431)	3,412	(3,431)

ANALYTICAL RATIO

FORM NL-20 ANALYTICAL RATIO FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2024

S.No.	Particular	For the Half Year ended 30th Sept., 2024	For the Half Year ended 30th Sept., 2023
1	Gross Direct Premium Growth Rate	19.61%	23.31%
2	Gross Direct Premium to Net worth Ratio	1.21	1.02
3	Growth rate of Net Worth	0.96%	(20.49%)
4	Net Retention Ratio	75.11%	82.60%
5	Net Commission Ratio	9.29%	10.20%
6	Expense of Management to Gross Direct Premium Ratio	49.54%	56.68%
7	Expense of Management to Net Written Premium Ratio	57.10%	66.21%
8	Net Incurred Claims to Net Earned premium	70.68%	71.67%
9	Claims Paid to claims Provisions	10.55%	18.02%
10	Combined Ratio	127.78%	137.88%
11	Investment income ratio	7.80%	7.53%
12	Technical Reserves to Net Premium Ratio	2.14	1.67
13	Underwriting Balance Ratio	(0.31)	(0.57)
14	Operating Profit Ratio	(20.67%)	(47.69%)
15	Liquid Assets to Liabilities Ratio	0.29	0.37
16	Net Earning Ratio	(16.07%)	(32.96%)
17	Return on Net Worth Ratio	(14.58%)	(27.76%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.77
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	(0.47)	(1.06)
24	Book value per share	3.08	3.49

Note : The Board of Directors have adopted the financial statements for the half year ended 30th September, 2024 at their meeting held on the 29th October, 2024

Place : Bengaluru
Dated : 29th October, 2024

For and on behalf of the Board of Directors
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)