



Jain Irrigation Systems Ltd.

Small Ideas. Big Revolutions.®

Regd. Office: Jain Plastic Park, N.H.No. 6, Bambhori, Jalgaon – 425 001. India.
Tel: +91-257-2258011; Fax: +91-257-2258111; E-mail: jisl@jains.com; Visit us at: www.jains.com
CIN: L29120MH1986PLC042028

JISL/SEC/2025/05/B-2/B-6

16th May, 2025

To,
BSE Ltd.,
Corporate Relationship Department,
1st Floor, New Trading Wing, Rotunda
Building, P. J. Tower, Dalal Street,
Mumbai - 400 001.
Fax No.022– 22723121/22722037(Day)
022-22721072 (Night)
Email: corp.relations@bseindia.com

To,
National Stock Exchange of India Ltd.,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (East),
Mumbai - 400 051.
Fax No. : 022-26598237/38
Email : takeover@nse.co.in

**Ref: Code No. 500219 (BSE) & JISLJALEQS (NSE) for Ordinary Equity Shares
Code No. 570004 (BSE) & JISLDVREQS (NSE) for DVR Equity Shares**

**Sub: Newspaper Publication pertaining to Audited Standalone and Consolidated
Financial Results of the Company for the quarter and Year ended 31st March, 2025**

Dear Sir/Madam,

Pursuant to Regulations 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, attached herewith the copies of advertisement published in newspapers viz. The Free Press Journal (English) and Lokmat (Marathi) on 15th May, 2025 pertaining to Audited Standalone and Consolidated Financial Results of the Company for the quarter and year ended 31st March, 2025.

Please take the above on record and acknowledge.

Yours faithfully,
For **Jain Irrigation Systems Limited,**

A. V. Ghodgaonkar
Company Secretary



SAMB, MUMBAI First Floor, PNB Pragati Tower, Bandra Kurla Complex, Bandra-E, Mumbai-400 051 e-mail : rs8356@pnb.co.in
 Format for Publication if Identification order remains unreserved
 Show Cause Notice by Identification Committee for Identification of Willful Defaulters

To,

- M/s Bhadresh Trading Corporation, (Borrower, Under Liquidation) Regd Office: 101-104 Tower A, Peninsula Corporate Park, Lower Parel-W, Mumbai 400013 Maharashtra
- Mr Bhadresh Vasantrao Mehta (Director/Guarantor) 402 Manju Apartments, 2 IA Narayan Dabhokar Road, Off Nepean Sea Road, Mumbai 400 006 Maharashtra
- Mr Parth Bhadresh Mehta (Director/Guarantor) 402 Manju Apartments, 2 IA Narayan Dabhokar Road, Off Nepean Sea Road, Mumbai 400 006 Maharashtra
- Mrs Heena Bhadresh Mehta (Director/Guarantor) 402 Manju Apartments, 2 IA Narayan Dabhokar Road, Off Nepean Sea Road, Mumbai 400 006 Maharashtra

Sir/ Madam,

Reg: Show Cause Notice dated 19.04.2025 of the Bank's Identification Committee for Identification of Willful Defaulters passed in its meeting held on 03.04.2025 at PNB, Corporate Office, New Delhi in the account of M/s Bhadresh Trading Corporation Ltd.

The Identification Committee in its meeting dated 03.04.2025 has issued you Show Cause notice for identification of willful default on the grounds mentioned in notice dated 19.04.2025.

The notice dated 19.04.2025 which was sent to you by Speed post at the above-mentioned address(es) has/have been returned unreserved.

In case you feel aggrieved by the conclusion of the Identification committee, you may make a submission/representation, along with documentary evidence, if any, to the committee for consideration and show cause as why you should not be identified as a "Willful Defaulter". Your submission/representation must reach us within 21 days of Publication of this notice and be sent either to General Manager, SASTRA Division 3rd floor, East Wing, Punjab National Bank, Head Office, Sector 10, Dwarka, New Delhi-110075 or through SAMB Head, First Floor, PNB Pragati Tower, Block G, Plot C-9, Bandra Kurla Complex, Bandra-E, Mumbai 400 051.

You may further note that the complete copy of the Notice dated 19.04.2025 is available in the office of SAMB, Mumbai (Name: Bhavin Shah, address: First Floor, PNB Pragati Tower, Block G, Plot C-9, Bandra Kurla Complex, Bandra-E, Mumbai 400 051 and contact number: 9924092233 of the concerned Zonal SASTRA), which you may collect, if you so desire.

Sd/-
Authorized Signatory

POSSESSION NOTICE (for immovable property)

Whereas,

The undersigned being the Authorized Officer of SAMMAAN CAPITAL LIMITED (CIN:L65922DL2005PLC136029) (formerly known as INDIABULLS HOUSING FINANCE LIMITED) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 20.05.2022 calling upon the Borrower(s) SHIVAPPA LONDHE ALIAS SHIVAPPA FARIKA LONDHE, SHARDA SHIVAPPA LONDHE AND SANDEEP SHIVA LONDHE to repay the amount mentioned in the Notice being Rs. 20,50,673.20 (Rupees Twenty Lakhs Fifty Thousand Six Hundred Seventy Three and Paise Twenty Only) against Loan Account No. HHLKAL00367127 as on 13.05.2022 and interest thereon within 60 days from the date of receipt of the said Notice.

The Borrower(s) having failed to repay the amount, Notice is hereby given to the Borrower(s) and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 08.05.2025.

The Borrower(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of SAMMAAN CAPITAL LIMITED (formerly known as INDIABULLS HOUSING FINANCE LIMITED) for an amount of Rs. 20,50,673.20 (Rupees Twenty Lakhs Fifty Thousand Six Hundred Seventy Three and Paise Twenty Only) as on 13.05.2022 and interest thereon.

The Borrowers' attention is invited to provisions of Sub-Section (8) of Section 13 of the Act in respect of time available, to redeem the Secured Assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

FLAT NO. G-405, ADMEASURING 308 SQUARE FEET, EQUIVALENT TO 28.61 SQUARE METERS (CARPET AREA), ON 4TH FLOOR, G-WING, EKDANTA BUILDING, IN THE PROJECT KNOWN AS "MAYFAIR VISHWARAJA", SITUATED IN VILLAGE TITWALA, GANESH MANDIR ROAD, TALUKA KALYAN, THANE-421605, MAHARASHTRA.

Date : 08.05.2025
 Place : THANE

Sd/-
 Authorised Officer
 SAMMAAN CAPITAL LIMITED
 (FORMERLY KNOWN AS INDIABULLS HOUSING FINANCE LIMITED)

MAHATRANSCO NOTICE INVITING TENDER CPD/33 -2025-26

Tenders are invited through e-Tendering in SRM Two Bid system from the registered vendors for Supply of following:

Tender No. & Description of Material	Estimated Amount (in Rs. in Lakh)	Due Date & Time (Hrs.) Submission & Opening of Tender	
	Tender Fee (in Rs.)		
SP/T-0806/0525 RFx 5000001402 (3rd Call) Procurement of Battery Health Analyzer Kits.	596.25	26.05.2025	17:00
	5,000.00	26.05.2025	17:30

Contact Person: Office of the Executive Engineer (Gr-P&C) Tel.No.022-69852720/022-69852717
 Cell.No.09619469933
 Email:1) C.E. (CPA) 2) E.E. (Group-VIII), CPA, C.O. MSETCL, 1st Floor, Prakashgad Building, Bandra (E), Mumbai Email id: cecpa@mahatransco.in, eegrp8@mahatransco.in,
 For further details visit our website <http://www.srmetender.mahatransco.in>
 Any further amendments will be published on the MSETCL website www.mahatransco.in. So bidders are requested to check the website.

Sd/-
Executive Engineer (P&C)

SYMBOLIC POSSESSION NOTICE

ICICI Bank Branch Office: ICICI Bank Ltd Office Number 201-B, 2nd Floor, Road No. 1 Plot No-B3, WRI IT Park, Wagle Industrial Estate, Thane (West)- 400604

The undersigned being the Authorised Officer of ICICI Bank Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) R/w Rule 3 of the Security Interest (Enforcement) rules 2002, issued demand notices upon the borrowers mentioned below, on the underlying pool assigned to ICICI Bank by Dewan Housing Finance Ltd.) in relation to the enforcement of security with respect to a Housing Loan facility granted, pursuant to a loan agreement entered into between DHFL and the borrower, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

As the borrower failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken symbolic possession of the property described herein below in the exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Co-Borrower(s) (DHFL Old LAN & ICICI New LAN)	Description of Property/ Date of possession	Date of Demand Notice/ Amount in Demand Notice (₹)	Name of Branch
1.	Subhash Chandra- Old Lan No-02500011135 & New Lan No- QZVSI00004998124	Flat No.2, Ground Floor, A-Wing, Building No- 1, Building Name- Shreeji, Type- A1 (As Per Approved Plan) Amrut Residency, Village- Saravli, Taluka- Palghar, Thane- 401501/ May 09, 2025	January 21, 2025 Rs. 7,88,434.24/-	Mumbai/ Thane

The above-mentioned borrower(s)/ guarantor(s) are hereby given a 30 day notice to repay the amount, else the mortgaged properties will be sold on the expiry of 30 days from the date of publication of this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules, 2002.

Date : May 15, 2025, Place : Maharashtra
 Authorized Officer, ICICI Bank Limited



Regd. Off.: Jain Plastic Park, N.H.No.53, Bambhori, Jalgaon - 425001. CIN : L29120MH1986PLC042028

STATEMENT OF STANDALONE AND CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31-MAR-2025

(₹ in Lacs except earning per share)

Sr. No.	Particulars	Standalone				Consolidated			
		Audited				Audited			
		Quarter Ended 31-Mar-25	31-Mar-24	Year Ended 31-Mar-25	31-Mar-24	Quarter Ended 31-Mar-25	31-Mar-24	Year Ended 31-Mar-25	31-Mar-24
1	Revenue from operations	102,733	106,527	325,902	382,114	174,873	172,657	577,934	614,730
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	4,095	3,105	3,764	7,931	4,628	4,532	4,648	12,766
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	4,095	3,105	3,764	7,931	4,628	4,532	4,648	12,766
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,829	2,514	2,472	5,554	2,786	(1,068)	2,569	4,280
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	2,740	2,489	2,422	5,553	3,089	(969)	4,882	5,994
6	Equity Share Capital	13,822	13,735	13,822	13,735	13,822	13,735	13,822	13,735
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	448,255	469,637	-	-	548,194	530,428
8	Earnings Per Share (of ₹ 2/- each) (for continuing and discontinued operations) -								
	1. Basic:	0.41	0.37	0.36	0.83	0.42	(0.14)	0.49	0.67
	2. Diluted:	0.40	0.36	0.35	0.79	0.41	(0.14)	0.48	0.64

Notes: The above is an extract of the detailed Audited Financial Working Results for the Quarter/year ended 31-Mar-2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Audited Financial Working Results for the quarter/year ended 31-Mar-2025 are available on the websites of the Stock Exchange(s) and the website of the Company i.e. www.jains.com.

To view the full results, please scan the QR code below



For Jain Irrigation Systems Ltd.

Sd/-
Anil B. Jain
Vice Chairman & Managing Director

Place : Jalgaon
Date : 14th May, 2025



ZUNO GENERAL INSURANCE LIMITED AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2025

FORM NL-1-B-RA REVENUE ACCOUNTS (₹ in lakhs)

S. No.	Particulars	Fire		Marine		Miscellaneous		Total	
		For FY 2024-25	For FY 2023-24	For FY 2024-25	For FY 2023-24	For FY 2024-25	For FY 2023-24	For FY 2024-25	For FY 2023-24
1	Premiums earned (net)	1,075.89	896.33	48.23	7.92	57,125.50	39,518.25	58,249.62	40,422.50
2	Profit/(loss) on sale/redemption of investments	118.97	70.72	3.92	2.80	2,866.56	1,697.70	2,989.45	1,771.22
3	Interest, dividend & rent- gross	289.57	189.31	9.53	7.51	6,977.05	4,544.58	7,276.15	4,741.40
4	Others								
	(a) Other income								
	(i) Foreign exchange gain/(loss)	-	-	-	-	-	(0.18)	-	(0.18)
	(ii) Investment income from Pool (Terrorism)	179.86	192.30	-	-	11.26	11.46	191.12	203.76
	(iii) Miscellaneous income	-	-	-	-	137.35	34.66	137.35	34.66
	(b) Contribution from the shareholders' account								
	(i) Towards excess expenses of management	-	32.79	-	-	8,721.14	12,044.01	8,721.14	12,076.80
	(ii) Towards remuneration of MD/CEO/WTD/ other KMP's	3.65	1.75	0.09	0.03	164.92	73.43	168.66	75.21
	Total (A)	1,667.94	1,383.20	61.77	18.26	76,003.78	57,923.91	77,733.49	59,325.37
1	Claims incurred (Net)	199.82	754.43	51.52	98.94	46,218.26	32,553.67	46,469.60	33,407.04
2	Commission	407.26	224.88	5.08	6.05	9,111.01	5,543.95	9,523.35	5,774.88
3	Operating expenses related to Insurance business	704.62	763.14	9.81	9.69	17,850.34	21,354.30	18,564.77	22,127.13
4	Premium deficiency	-	-	-	-	-	-	-	-
	Total (B)	1,311.70	1,742.45	66.41	114.68	73,179.61	59,451.92	74,557.72	61,309.05
	Operating profit/(Loss) C= (A - B)	356.24	(359.25)	(4.64)	(96.42)	2,824.17	(1,528.01)	3,175.77	(1,983.68)
	Appropriations								
	Transfer to shareholders' account	356.24	(359.25)	(4.64)	(96.42)	2,824.17	(1,528.01)	3,175.77	(1,983.68)
	Transfer to catastrophe reserve	-	-	-	-	-	-	-	-
	Transfer to other reserves (to be specified)	-	-	-	-	-	-	-	-
	Total (C)	356.24	(359.25)	(4.64)	(96.42)	2,824.17	(1,528.01)	3,175.77	(1,983.68)

FORM NL-20 ANALYTICAL RATIOS

Sl. No.	Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
1	Gross direct premium growth rate	19%	56%
2	Gross direct premium to net worth ratio	324%	351%
3	Growth rate of net worth	29%	40%
4	Net retention ratio	61%	62%
5	Net commission ratio	15%	11%
6	Expense of management to gross direct premium ratio	32%	46%
7	Expense of management to net written premium ratio	65%	74%
8	Net Incurred claims to net earned premium	80%	83%
9	Claims paid to claims provisions	74%	73%
10	Combined ratio	125%	136%
11	Investment income ratio	9.24%	9.38%
12	Technical reserves to net premium ratio	1.63	1.52
13	Underwriting balance ratio	-0.13	-0.51
14	Operating profit ratio	5%	-5%
15	Liquid assets to liabilities ratio	0.39	0.47
16	Net earning ratio	-8%	-31%
17	Return on net worth ratio (not annualized)	-16%	-53%
18	Available solvency margin ratio to required solvency margin ratio	1.58	1.72
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	₹ 0.51	₹ 1.63
24	Book value per share	₹ 3.10	₹ 2.73

FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT (₹ in lakhs)

S. No.	Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
1	Operating profit/(loss)		
	(a) Fire insurance	356.24	(359.25)
	(b) Marine insurance	(4.64)	(96.42)
	(c) Miscellaneous insurance	2,824.17	(1,528.01)
2	Income from investments		
	(a) Interest, dividend & rent - gross	1,015.88	1,361.33
	(b) Profit on sale of investments	197.40	386.01
	(c) (Loss on sale of investments)	(0.71)	(51.40)
	(d) Amortization of premium / discount on investments	17.13	-
3	Other income		
	(a) Interest income on tax refund	12.83	4.43
	(b) Profit on sale/discard of fixed assets	0.36	0.26
	Total (A)	4,418.66	(283.06)
4	Provisions (other than taxation)		
	(a) For diminution in the value of investments	180.66	(41.89)
	(b) For doubtful debts	-	-
	(c) Others	-	-
5	Other expenses		
	(a) Expenses other than those related to Insurance business		
	(i) Employees' remuneration and other expenses	27.62	25.82
	(ii) Managerial remuneration	168.66	75.21
	(iii) Directors' fees	64.20	44.00
	(iv) ROC expenses	-	3.00
	(b) Bad debts written off	-	-
	(c) Penalty	-	-
	(d) Contribution to Policyholders' A/c - towards excess expenses of management	8,721.14	12,076.80
	(e) Others - Loss on sale/discard of fixed assets	9.76	2.53
	Total (B)	9,172.04	12,185.47
	Profit/(Loss) before tax (C=A-B)	(4,753.38)	(12,468.53)
	Provision for taxation	-	-
	Profit/(Loss) after tax	(4,753.38)	(12,468.53)
	Appropriations		
	(a) Interim dividends paid during the period	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any reserves or other accounts	-	-
	Balance of profit / (loss) brought forward from last year	(63,356.50)	(50,887.97)
	Balance carried forward to balance sheet	(68,109.88)	(63,356.50)

FORM NL-3-B-B5 BALANCE SHEET (₹ in lakhs)

Particulars	As at March 31, 2025	As at March 31, 2024
Sources of funds		
Share capital	98,700.00	87,100.00
Share application money pending allotment	-	-
Reserves and surplus	-	-
Fair value change account	-	-
-Shareholders funds	-	43.66
-Policyholders funds	(840.54)	82.82
Borrowings	-	-
Total	97,859.46	87,226.48
Application of funds		
Investments - shareholders	12,729.55	11,235.29
Investments - policyholders	1,19,684.42	98,681.79
Loans	-	-
Fixed assets	4,665.38	4,448.52
Deferred tax assets	-	-
Current assets		
Cash and bank balances	2,755.48	1,917.41
Advances and other assets	74,277.11	49,244.73
Sub-total (A)	77,032.59	51,162.14
Deferred tax liability	-	-
Current liabilities	1,48,78	


Jain Irrigation Systems Ltd.

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www.jains.com
आपला महाराष्ट्र

लोकमत

Regd. Off.: Jain Plastic Park, N.H.No.53, Bambhori, Jalgaon - 425001. CIN : L29120MH1986PLC042028

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(₹ in Lacs except earning per share)

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		Audited				Audited			
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To view the full results, please scan the QR code below



For Jain Irrigation Systems Ltd.

Sd/-

Anil B. Jain

Vice Chairman & Managing Director

Place : Jalgaon

 Date : 14th May, 2025