



Date: 31<sup>st</sup> July, 2024

The Manager  
National Stock Exchange of India Limited  
Exchange Plaza, 5th Floor,  
Plot No. C-1, Block-G  
Bandra Kurla Complex, Bandra (E)  
Mumbai- 400 051  
**Symbol- SKIPPER**

The Manager  
BSE Limited  
Phiroze Jeejeebhoy Towers, Dalal Street  
Mumbai- 400 001  
**Scrip Code- 538562**

**Subject: Newspaper Publication of Financial Results for the quarter ended 30<sup>th</sup> June, 2024**

Dear Sir,

We are enclosing herewith the copies of newspaper publications made on 31<sup>st</sup> July, 2024, in Business Standard (English) (All editions) and Ek Din (Bengali) (Kolkata edition) towards publication of Financial Results for the quarter ended 30<sup>th</sup> June, 2024, in terms of Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Copies of the said publication will be also available on the website of the Company at [www.skipperlimited.com](http://www.skipperlimited.com).

Kindly take the same on record.

Thanking you,

Yours faithfully,  
For Skipper Limited

Anu Singh  
Company Secretary & Compliance Officer



Encl: As above



IIFL Home Finance Limited

CIN: U65993MH2006PLC166475

Regd. Office -IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane-400604.  
Tel: (91-22) 3929 4000 I Fax: (91-22) 2580 6654 I Website: www.iiflhomeloans.com  
Email: secretarialhfc@iiflhomeloans.com

STATEMENT OF STANDALONE UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2024

Amount in crores except otherwise stated

Sl. No.	Particulars	Quarter Ended	Quarter Ended	Year Ended
		June 30, 2024	June 30, 2023	March 31, 2024
		Unaudited	Unaudited	Audited
1	Total Income from Operations	898.10	776.79	3,293.59
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	320.54	296.10	1,328.21
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items#)	320.54	296.10	1,328.21
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	247.31	227.61	1,026.84
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	242.99	223.11	1,019.34
6	Paid up Equity Share Capital	26.34	26.34	26.34
7	Reserves (excluding Revaluation Reserve)	6,682.16	5,749.98	6,421.06
8	Securities Premium Account (included in Sl. No.7-Reserves)	2,969.65	2,969.65	2,969.65
9	Net worth	6,708.51	5,776.33	6,447.41
10	Paid up Debt Capital / Outstanding Debt	17,231.32	14,386.60	17,683.60
11	Outstanding Redeemable Preference Shares	NA	NA	NA
12	Debt Equity Ratio (in-times)	2.57	2.49	2.74
13	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) (not annualised)			
	1. Basic: (in Rs)	93.88	86.40	389.77
	2. Diluted: (in Rs)	92.77	86.40	388.53
14	Capital Redemption Reserve	NA	NA	NA
15	Debenture Redemption Reserve	NA	NA	NA
16	Debt Service Coverage Ratio [(PBT + Interest Expended+ Principal collected from customers during the year)/ (Interest Expended + Principal repayment of the borrowings during the year)]	NA	NA	NA
17	Interest Service Coverage Ratio [(PBT + Interest Expended)/(Interest Expended )]	NA	NA	NA

# - Exceptional and/ or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules/ AS Rules, whichever is applicable.

- Note:
- The above is an extract of the detailed format of quarterly financial results for the quarter ended June 30, 2024 filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on website of National Stock Exchange of India Limited (NSE): [www.nseindia.com](http://www.nseindia.com), BSE Limited (BSE): [www.bseindia.com](http://www.bseindia.com) and can be accessed on the Company's website (URL: <https://www.iiflhomeloans.com/financials>)
  - For the other line items referred in regulation 52(4) of the listing Regulations, pertinent disclosures have been made to National Stock Exchange of India Limited (NSE): [www.nseindia.com](http://www.nseindia.com), BSE Limited (BSE): [www.bseindia.com](http://www.bseindia.com) and can be accessed on website of National Stock Exchange of India Limited (NSE): [www.nseindia.com](http://www.nseindia.com), BSE Limited (BSE): [www.bseindia.com](http://www.bseindia.com).
  - The Accounting policies adopted in the preparation of the financial results are consistent with those followed in the previous period/year unless otherwise stated.
  - Previous year's/periods figures have been regrouped/reclassified wherever necessary to conform to the current period's presentation.

By order of the Board  
For IIFL Home Finance Limited

Monu Ratra  
Executive Director & CEO  
DIN: 07406284

Date: July 29, 2024  
Place: Mumbai



SKIPPER LIMITED,  
EMPOWERING TOMORROW,  
EMBRACING SUSTAINABILITY AND  
DRIVING DIGITIZATION  
#InfinitePossibilities



Extract of Consolidated Statement of unaudited Financial Results for the Quarter ended 30 June, 2024

(₹ in million, except per share data)

Sl No.	Particulars	Consolidated		
		Quarter Ended 30.06.2024	Quarter Ended 30.06.2023	Year Ended 31.03.2024
		Unaudited	Unaudited	Audited
1	Total Income from Operations	10,951.03	5,560.36	32,906.38
2	Revenue from Operations	10,917.44	5,545.81	32,820.43
3	EBIDTA (Earning Before Interest, Depreciation, Tax and Other Income)	1,046.65	601.37	3,194.34
4	Profit/ (Loss) Before Tax (PBT)	431.00	232.95	1,284.95
5	Profit/ (Loss) After Tax (PAT)	324.22	162.54	816.65
6	Total Comprehensive Income for the period	326.40	176.90	814.40
7	Equity Share Capital	105.24	102.67	105.24
8	Other Equity			8,870.96
9(a)	Basic Earnings per equity share (in Rs) (not annualised for quarter periods)	3.08	1.52	7.66
9(b)	Diluted Earnings per equity share (in Rs) (not annualised for quarter periods)	2.87	1.52	7.14

NOTE:

1 Key numbers of Standalone Unaudited Financials Results

(₹ in million)

Sl No.	Particulars	Quarter Ended 30.06.2024	Quarter Ended 30.06.2023	Year Ended 31.03.2024
		Unaudited	Unaudited	Audited
1	Total Income from Operations	10,951.03	5,560.36	32,906.38
2	Profit/ (Loss) Before Tax (PBT)	422.68	210.64	1,215.12
3	Profit/ (Loss) After Tax (PAT)	315.90	140.23	746.82

2 The above is an extract from the detailed format of Standalone and Consolidated unaudited Financial Results for the Quarter ended 30 June, 2024 filed with the Stock Exchanges under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of Standalone and Consolidated unaudited Financial Results for the Quarter ended 30 June, 2024 is available on the Stock Exchanges website ([www.bseindia.com](http://www.bseindia.com) & [www.nseindia.com](http://www.nseindia.com)) and on the company's website ([www.skipperlimited.com](http://www.skipperlimited.com)).

For and on behalf of the Board  
Sajan Kumar Bansal  
MANAGING DIRECTOR  
DIN: 00063555

Place: Kolkata  
Dated: 30-07-2024

SKIPPER LIMITED  
CIN: L40104WB1981PLC033408

Registered Office: 3A, Loudon Street, Kolkata – 700 017, India,  
Email: [investor.relations@skipperlimited.com](mailto:investor.relations@skipperlimited.com), Website: [www.skipperlimited.com](http://www.skipperlimited.com)

# BUDGET THE BS THE FINE PRINT



Fireside Chat

Decoding Budget '25



T V Somanathan

Finance Secretary, Ministry of Finance & Secretary (Expenditure) Govt. of India

In conversation with

A K Bhattacharya

Editorial Director  
Business Standard

Session 1

Budget '25: Economists' Perspective



Sajjid Chinoy

Chief India Economist  
JP Morgan



Samiran Chakraborty

Managing Director,  
Chief Economist India  
Citigroup



Pranjul Bhandari

Managing Director,  
Chief India Economist,  
ASEAN Economist, HSBC



Indranil Pan

Chief Economist  
YES Bank

Session 2

Budget '25: Catching The Market Pulse



Raamdeo Agrawal

Chairman & Co-founder  
Motilal Oswal Financial Services



Prashant Jain

Founder & Chief Investment Officer  
3P Investment Managers



Nilesh Shah

Managing Director  
Kotak Mahindra AMC Ltd.



Andrew Holland

CEO  
Avendus Capital Public Markets  
Alternate Strategies

Sessions moderated by A K Bhattacharya

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