



Netlink Solutions (India) Ltd.

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January 20, 2023

To,
BSE Limited
25th Floor, P.J. Towers,
Dalal Street, Fort
Mumbai- 400 001

Re.:- Newspaper Advertisement of the Unaudited Financial Results for the Third Quarter ended on December 31, 2022.

Dear Sir,

Please find enclosed herewith the copy of newspaper advertisement of Un-audited Financial Results for the Third Quarter ended on December 31, 2022 in the English National daily "Business Standard" dated January 20, 2023 and in the Marathi daily "Mumbai Lakshadeep" dated January 20, 2023.

Kindly note the same and acknowledge the receipt.

Thanking you,

Yours truly,
For Netlink Solutions (India) Limited

Minesh Modi
Whole-time Director
DIN: 00378378



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Aditya Infotech

Govt push: Green signal for clean energy stocks

RIL, Adani, NTPC to gain as new policy may help cut cost by 50%, say experts

HARSHITA SINGH New Delhi, 19 January

The central government's National Green Hydrogen mission is set to provide a fillip to the renewable energy sector by making green hydrogen significantly cheaper, aiding the industry to establish global supply chains, analysts say.

The reduced cost of the green fuel is meant to make it competitive against the widely used grey hydrogen, which is produced from fossil fuels. According to experts, producing grey hydrogen currently costs around \$160-220 per kg, much lower than green hydrogen.

NOT MUCH TO CHEER ABOUT

Table with 2 columns: Stock (price in ₹) and Change (%). Includes stocks like Adani Enterprises, Larsen & Toubro, NTPC, IndianOil, Adani Green Energy, Thermax, Oil India, Bharat Petroleum, MTAR Technologies, GAIL (India), RIL, Linde India, Tata Power, Sterling and Wilson RE, S&P BSE Sensex.

*All figures are for FY23, up to January 19. Sources: Bloomberg, exchanges

Compiled by BS Research Bureau

The beneficiaries within the value chain would be electrolyser manufacturers, fuel cell makers for non-emission vehicles, traditional players engaged in energy storage solutions or battery manufacturing, among others, says Nitin Tiwari, executive vice president, Yes Securities.

The government estimates the price of the green fuel to come down to \$1 per kg by 2030 from the current \$4-5. This will benefit domestic refiners through healthier margins, with Reliance Industries (RIL) and Adani New Industries (ANI), among others, being key beneficiaries, as per Nuvama Institutional Equities.

RIL, as part of its \$75,000 crore green investment push, is in partnership with Denmark's Stiesdal to make electrolyzers. Jefferies on Tuesday said that the European Union's and India's green hydrogen policy could translate into a \$74-billion market for RIL's electrolyser business by 2030. It has valued the conglomerate's green hydrogen business at

\$8 bn, raising the base case target for the stock to ₹3,100. "RIL would replace grey hydrogen with green hydrogen at its refineries and could monetise the captive green hydrogen production by moving it into an INVT (infrastructure investment trust) and inducting investors. Any meaningful capital subsidy to RIL should aid the valuation of its green hydrogen foray," the brokerage said.

Adani group arm ANIL is also in pact with France-based TotalEnergies SE to invest \$50 bn over the next 10 years in India to produce green hydrogen, while Adani Enterprises has signed a pact with Ashok Leyland and Cummins to develop a hydrogen fuel cell electric truck.

NTPC remains another key player, which is setting a \$MW electrolysers with several other projects across mobility and green hydrogen blending. CLSA sees NTPC as a key player in India's entry into the global green hydrogen space and expects it to corner 15 per cent of domestic demand, translating to 7.6 lakh kg of annual production by the 2031-2032 financial year (FY32). "NTPC's green hydrogen business could add \$15 bn to its revenue and \$58 bn to its Ebitda (earnings before interest, tax, depreciation and amortisation) by FY32. This could add \$14.4 per share or 9 per cent to its current market price," it said. The brokerage has a 'buy' rating on the stock with a target price of ₹188.

Besides, Tata Power, Adani Green and Sterling & Wilson Renewables will be other key gainers as a result of the rise in demand for renewable energy, a major cost component of green hydrogen, said Nuvama Institutional Equities. L&T, Indian Oil, GAIL, BPCL, and Oil India are other prominent companies currently investing in the sector.

Choose floating-rate car loan if you plan to prepay

With interest rates peaking, you could benefit from a decline

BINDISHA SARANG

WHAT KEY LENDERS CHARGE

Table with 3 columns: Lender, Interest rate (%), Processing fee (% of loan amount). Includes Punjab National Bank, State Bank of India, ICICI Bank, HDFC Bank, Union Bank of India, Federal Bank, South Indian Bank.

Rates and charges as on January 19

Source: PaisaBazaar

Car sales are surging, and so are car loans. According to Reserve Bank of India (RBI) data, vehicle loans grew 22.1 per cent year-on-year in December. Besides getting a good bargain on the car, select the loan carefully to optimise your total purchase cost.

Fixed or floating rate?

Private banks usually offer fixed-rate car loans while public-sector lenders usually offer floating rates. Gaurav Aggarwal, senior director, PaisaBazaar, says, "Fixed-rate car loans are suited for those who prefer a fixed repayment obligation and are content with the current rates."

While fixed-rate loans offer peace of mind, they are usually costlier than floating-rate loans. Also, at the time of prepayment, the lender usually charges a prepayment fee in fixed-rate loan. RBI's rules prohibit them from doing so in floating-rate loans.

Aggarwal says borrowers who plan to prepay will be better off opting for a floating-rate loan.

At present, we are close to the peak of the current rate-hike cycle. After perhaps one more rate hike, interest rates are expected to remain stable for some time. They may decline thereafter. If you believe rates could fall during your loan tenure, opt for a floating-rate loan.

Dealers offer fewer choices

Most dealers today have tie-ups with a few banks and financiers, so taking a loan at the dealership is convenient.

ient. Sometimes, you can get a good offer from a particular bank even at a dealership. Typically, however, car dealers have tie-ups with only a few lenders. This limits the choices you get and the opportunity to negotiate a better deal. Moreover, dealers get a commission on such loans, which usually translates into a sub-optimal deal for the customer.

Do your research on the offerings by a large number of lenders. One option is to go for a pre-approved loan from the bank with which you have a salary account. Shetty says, "That bank could offer you additional benefits, which may result in a better deal."

On the other hand, if you go to a new lender (with whom you have no banking relationship), the documentation and verification process will be longer.

However, checking them out will also mean more choices. Sometimes, lenders and car companies have loan tie-ups for specific models. Such arrangements can also result in a lower interest rate, zero processing fee, and so on.

You also stand a chance of getting a good deal from a loan distributor. V Swaminathan, executive chairman, Andromeda Loans and AparaPaasa, says, "A loan distributor typically has tie-ups with a large

number of lenders and can hence offer better options. Lenders, too, offer better rates and schemes to large distributors, which eventually get passed on to customers in the form of lower rates, lower processing fees, and so on."

20/4/10 strategy

A longer tenure means a costlier loan. Car buyers should consider adhering to the 20/4/10 rule. Make a down payment of 20 per cent or more. Restrict the loan tenure to four years or less.

And don't let the EMI exceed 10 per cent of your monthly income. M. Barve, founder, MB Wealth Financial Solutions, says, "Adopting this strategy will reduce the total cost of purchase."

Alternative loan options

If you don't have a good credit score (750 or above), consider taking another loan. Barve says, "You could take a secured loan, like a gold loan, if the interest rate is attractive."

Businessmen and self-employed persons should consider taking a loan in their company's name. Dilshad Billimoria, board member, Association of Registered Investment Advisors (ARIA), says, "The company can claim depreciation. The employee may be provided the lease purchase option, allowing the lease amount to be deducted from his pre-tax salary."

ESAB INDIA LIMITED. Regd. Office: Plot No. 13, 3rd Main Road, Industrial Estate, Ambliar, Chennai 600 058. Telephone No: 044-4228 1100. Website: www.esabindia.com

AURANGABAD MUNICIPAL CORPORATION, Aurangabad. E-Tender Notice 2022-2023. Tender Notice. E-Tender in B-1 form for the following work invited by Municipal Administrator, Aurangabad, Aurangabad (Phone No. 0240-2333536-40) from Government Registered Contractors.

Coal India Limited. Coal India Limited (A Subsidiary of Coal India Enterprise) Regd. Office: 101, Naraina, New Delhi-110 028. Phone: 011-2634 5555. Email: corpsec@coaldia.com

KERALA WATER AUTHORITY e-Tender Notice. Tender No.: 153 2022-23/KWA/PHD/ITVM. Regd. Office: 507, Laxminagar, Palakkad District, Palakkad (West), Kerala - 688 003, India. Website: www.kwa.kerala.gov.in

NETLINK SOLUTIONS (INDIA) LIMITED. Regd. Office: 507, Laxminagar, Palakkad District, Palakkad (West), Kerala - 688 003, India. Website: www.netlinkindia.com

LOVABLE LINGERIE LIMITED. Regd. Off: A-46, Street No. 2, MIDC, Andheri (E), Mumbai - 400 093, Maharashtra Ph. No. +91-022-28383581. Website: www.lovableindia.in

TENDER CARE - Advertiser

POWERGRID AWARDED FOR ITS MASSIVE PROCUREMENT THROUGH GEM



Power Grid Corporation of India Limited (POWERGRID), a Maharashtra PSU under Ministry of Power, Government of India has been awarded for extensive procurement through Government e Marketplace (Gem) portal. POWERGRID's Director (Personnel) Dr. V. K. Singh and Executive Director (Contract Services) Sh. B. Anantha Sarma, received the Certificate of Appreciation from Sh. Sandeep Verma, Additional Chief Secretary, Department of Science & Technology, Government of Rajasthan and Sh. Prakash Mirani, Additional CEO, Government e Marketplace during the 8th Global Procurement Summit, organized by All India Management Association (AIMA) with support of Ministry of Finance, Government of India and The World Bank.

BANK OF INDIA POSTS IMPRESSIVE GROWTH IN NET PROFIT, BOTH ANNUALLY AND SEQUENTIALLY

Bank of India, a leading Public Sector Bank posted a rise by 20% sequentially in Net Profit at Rs. 1151 crore in the quarter ended December 31, 2022 (Q3FY23), driven by a steady rise in operating margins 8% sequentially. Bank has demonstrated significant improvement in various important parameters during the third quarter. Operating Profit has jumped to Rs. 3,652 crore up by 74% YoY and by 8% sequentially. The Return on Assets (RoA) stood at 55bps. The NIM% is reported at 3.28%, driven by the Domestic NIM% of 3.12%. The growth in profitability is mainly contributed by the growth in Advances, more particularly on the growth in RAM and corporate segments. With better credit off take, considerable growth is witnessed in NIM%, which stood at 3.28% thereby improved by 101 bps YoY. Nil stood at Rs. 5,598 crore up by 64% YoY and 10% sequentially. Yield on Advances at 6.77%, increased by 46 bps sequentially and 65 bps YoY. RAM Advances grew by 13.24% on YoY basis and it constitutes 54.14% of Gross Advances. CASA deposits domestic increased by 3.70% on YoY basis and the domestic CASA % is reported at 44.56% on Aggregate Deposits. On the recovery front, bank took several steps which has brought down Gross NPA% to 7.66% with a significant decline by 280 bps on YoY basis and also reduced the Gross NPA on absolute number by Rs. 8,875 crore on YoY basis. The Net NPA% has also declined and touched to 1.61%, down by 105 bps on YoY basis. Slippage Ratio stood at 0.7% declined by 20 bps YoY. Both the Gross NPA and Net NPA have reduced on absolute percentage basis on YoY and QoQ basis. Cost to Income Ratio (Global) improved on sequential and quarterly at 48.03% (as on 31.12.2022) against 48.10% (as on 30.09.2022) and 60.03% (as on 31.12.2021).

GAIL SHOWCASES ITS INITIATIVES ON ENVIRONMENT & BIODIVERSITY

"Interdependence" and "Interactions" initiatives are two global awareness milestones where GAIL integrated IT's messaging through renowned Film makers from many nations to reach millions with one consolidated voice on climate change, environment & biodiversity produced under the auspices of organisations like United Nations, WMO, WWF, COP15 and climate advocates. INTERACTIONS comprises of 12 short films produced by Art for the World (Geneva, Switzerland) with the participation of 12 international film-makers. INTERDEPENDENCE, was Premiered at Rome and was viewed by over 500 million people across continents including India. To support its mission & vision statement, GAIL has also initiated a path to a Net Zero GAIL along with a Net Zero India & a Net Zero World. For GAIL there are many milestones that need to be laid, along the path being paved for a cleaner, sustainable future and more habitable Earth. GAIL has been constantly striving to create awareness against Climate Change, Air Pollution and spreading the tenets of Sustainability in individual and corporate lifestyles through its initiative Hava Badlo (Hava Badlo - Change the Air) an initiative by GAIL (India) Ltd was started in 2016. It connects with the citizens on a digital platform for creating awareness for better air and environment and to provide solutions for curtailing the effects of air pollution was originally started as a in the year 2016.

BANK OF MAHARASHTRA Q3 PROFIT MORE THAN DOUBLES TO RS 775/- CRORE

State-owned Bank of Maharashtra (BoM) on 16.01.2023 reported more than twofold jump in its profit at Rs. 775 crore in the quarter ended December 2022 due to increase in net interest income and improved asset quality. The Pune-headquartered public sector bank, which is a fully owned institutional placement (OIP) of Rs. 500-1,000 crore in the fourth quarter, reported a net profit of Rs 325 crore in the year-to-date period. Gross advances rose by about 22 per cent y-o-y to Rs. 1,56,962 crore. Within this, corporate advances grew by 25 per cent; retail (23 per cent); MSME (22 per cent) and agriculture (9 per cent). Total deposits increased by about 12 per cent to Rs. 2,08,436 crore as of December end 2022. Within total deposits, the proportion on low-cost current account, savings account deposits stood at 52.50 per cent. Speaking about quarterly number, BoM managing director A Rajeev said the net profit surged by a 138.76 per cent and operating profit has shown a growth of 35.94 per cent to Rs 1,580 crore as against Rs. 1,162 crore in the same quarter a year ago. He said the bank aims to protect the profit growth in the current quarter and also maintain the Net Interest Margin (NIM) at the current level of 3.0 per cent. Though the capital adequacy ratio of the Bank is robust at 17.53 per cent (excluding accrued profit) and it does not need capital to grow business.

