

PUNJAB CHEMICALS AND CROP PROTECTION LIMITED

CIN: L24231PB1975PLC047063

Regd. Office: Milestone 18, Ambala Kalka Road, Village & P.O. Bhankharpur, Derabassi Distt. SAS Nagar, Mohali (Punjab) 140201
Tel.: 01762-280086, 280094, Fax No. 01762-280070, Email : info@punjabchemicals.com, Website: www.punjabchemicals.com

STATEMENT OF STANDALONE AND CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER/ YEAR ENDED 31ST MARCH, 2025

(₹ in Lakhs except EPS Data)

Sr. No.	Particulars	Standalone	Consolidated
		Quarter Ended	Year Ended
		31.03.2025	31.03.2024
		(Refer note ii)	Audited
1	Total income from operations	20182	21391
		1423	905
2	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	1005	905
		746	665
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	744	657
		1226	1226
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	37208	33623
		-	-
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax)	6.08	5.42
		2.67	32.44
6	Equity Share Capital	44.41	44.41
		5.75	4.95
7	Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of the previous year)	1.97	31.75
		43.70	43.70
8	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)	-	-
		-	-
9	Basic:	6.08	5.42
		2.67	32.44
10	Diluted:	44.41	44.41
		5.75	4.95

Note (i) : The above is an extract of the detailed format of Standalone and Consolidated Audited Financial Results filed with the Stock Exchanges under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015. The full format of the Standalone and Consolidated Audited Financial Results are available on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on Company's website at www.punjabchemicals.com.

Note (ii) : The figures for the last quarter ended March 31, 2025 and the corresponding quarter ended in the previous year, are the balancing figures between audited figures in respect of the full financial year and the published, year to date, figures up to the end of third quarter of the relevant financial year. Also, the figures up to the end of the third quarter had only been reviewed and not subject to audit.

For and on behalf of the Board of Directors of
Punjab Chemicals and Crop Protection Limited
Shaili Shroff, Managing Director
(DIN: 00015621)

Place : Mumbai
Date : 30th April, 2025

UMIYA

UMIYA BUILDCON LIMITED

(Formerly MRO-TEK Realty Limited)

Regd Office: No.6, 'Maruthi Complex', New BEL Road, Chikkamaranahalli, Bengaluru-560 054

Phone No. 080-29911217 | Website : www.mro-tek.com | CIN NO.L28112KA1984PLC005873

STATEMENT OF AUDITED CONSOLIDATED RESULTS FOR THE QUARTER AND YEAR ENDED 31st MARCH, 2025

(Rs. In Lakhs)

Sl. No.	Particulars	Consolidated				
		Quarter Ended			Year Ended	
		31/03/2025 Audited	31/12/2024 (Unaudited)	31/03/2024 Audited	31/03/2025 Audited	31/03/2024 Audited
1	Total income from operations	1,372.90	1,308.91	1,001.87	5,137.21	4,265.84
2	Net Profit / (Loss) for the period before Tax, Exceptional and Extraordinary Items	63.05	271.29	(226.42)	741.94	327.37
3	Net Profit / (Loss) for the period before Tax, but after Exceptional and Extraordinary Items	63.05	271.29	(226.42)	741.94	327.37
4	Net Profit / (Loss) for the period after Tax, after Exceptional and Extraordinary Items	32.89	207.08	(225.55)	583.94	331.79
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)	22.76	210.69	(223.94)	577.32	330.01
6	Equity Share Capital	934.23	934.23	934.23	934.23	934.23
7	Other Equity	5,651.08	6,535.64	5,981.08	5,651.08	5,981.08
8	Earnings Per Share (of Rs. 5/-each)					
	1. Basic : Rs.	0.18	1.11	(1.21)	3.13	1.78
	2. Diluted : Rs.	0.18	1.11	(1.21)	3.13	1.78

Key numbers of Audited Standalone Financial Results

Sl. No.	Particulars	Quarter Ended			Year Ended	
		31/03/2025 Audited	31/12/2024 (Unaudited)	31/03/2024 Audited	31/03/2025 Audited	31/03/2024 Audited
1	Turnover	1,467.63	1,311.02	1,001.87	5,234.36	4,265.96
2	Net Profit / (Loss) for the period before Tax	118.99	276.64	(225.43)	751.67	355.70
3	Net Profit / (Loss) for the period after Tax	86.00	211.69	(224.56)	597.71	360.12

Note:

The above is an extract of the detailed format of Quarterly and year ended Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations 2015. The full format of the Quarterly and Year ended Financial Results are available on the websites of the Stock Exchanges www.bseindia.com and www.nseindia.com. The same is also mentioned in website of the company, www.mro-tek.com.

For UMIYA BUILDCON LIMITED

Aniruddha Mehta

Chairman and Managing Director



Place : Bengaluru

Date : 29th April 2025

FORM L-1-A-A-RA
Name of the Insurer: CreditAccess Life Insurance Limited
Registration No. and Date of Registration with the IRDAI:163, March 31, 2023
REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2025
Policyholders' Account (Technical Account)

CreditAccess Life Insurance Limited



(Amount in Rs. Lakhs)														
Particulars	Total	For the year ended 31st March 2025						Total	For the year ended 31st March 2024					
		Non-linked			Linked				Non-linked			Linked		
		Individual		Group	Individual		Group		Individual		Group	Individual		Group
		Life	Pension		Life	Pension			Life	Pension		Life	Pension	
PREMIUMS EARNED - Net														
(a) Premium	19,297	-	-	19,297	-	-	-	9,700	-	-	9,700	-	-	-
(b) Reinsurance ceded	(40)	-	-	(40)	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	19,257	-	-	19,257	-	-	-	9,700	-	-	9,700	-	-	-
INCOME FROM INVESTMENTS														
(a) Interest, Dividends & Rent - Gross	543	-	-	543	-	-	-	100	-	-	100	-	-	-
(b) Profit on sale/redemption of investments	347	-	-	347	-	-	-	69	-	-	69	-	-	-
(c) (Loss on sale/ redemption of investments)	(181)	-	-	(181)	-	-	-	(2)	-	-	(2)	-	-	-
(d)Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments	107	-	-	107	-	-	-	17	-	-	17	-	-	-
Other Income	12	-	-	12	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c														
(a) Towards Excess Expenses of Management	2,640	-	-	2,640	-	-	-	1,710	-	-	1,710	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	3,468	-	-	3,468	-	-	-	1,894	-	-	1,894	-	-	-
TOTAL (A)	22,725	-	-	22,725	-	-	-	11,594	-	-	11,594	-	-	-
COMMISSION	2,979	-	-	2,979	-	-	-	915	-	-	915	-	-	-
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS	2,966	-	-	2,966	-	-	-	2,462	-	-	2,462	-	-	-
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	5,945	-	-	5,945	-	-	-	3,377	-	-	3,377	-	-	-
BENEFITS PAID (Net)	4,184	-	-	4,184	-	-	-	598	-	-	598	-	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	11,166	-	-	11,166	-	-	-	7,260	-	-	7,260	-	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	15,350	-	-	15,350	-	-	-	7,858	-	-	7,858	-	-	-
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	1,430	-	-	1,430	-	-	-	359	-	-	359	-	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS														
Transfer to Shareholders' Account	1,430	-	-	1,430	-	-	-	359	-	-	359	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,430	-	-	1,430	-	-	-	359	-	-	359	-	-	-

FORM L-2-A-A-PL Name of the Insurer: CreditAccess Life Insurance Limited Registration No. and Date of Registration with the IRDAI:163, March 31, 2023
