

NOTICE
IDFC MUTUAL FUND

Declaration of Dividend:
Notice is hereby given that the Board of Directors of IDFC AMC Trustee Company Limited (Trustee to IDFC Mutual Fund) has approved the declaration of the following dividend under the Income Distribution cum Capital Withdrawal option (IDCW option) of the Scheme(s)/Plan(s), subject to availability of distributable surplus, with the Record Date as Friday, January 28, 2022.

Scheme(s) Name	Plan(s)	Option(s)	Quantum of Dividend* (Rs. per Unit)	NAV (in Rs.) Per Unit as on January 21, 2022
IDFC Equity Savings Fund	Regular	Monthly IDCW	0.04	14.29
IDFC Equity Savings Fund	Regular	Monthly IDCW	0.04	15.27
IDFC Arbitrage Fund	Regular	Monthly IDCW	0.0323	12.9580
IDFC Arbitrage Fund	Regular	Monthly IDCW	0.0340	13.6390
IDFC Regular Savings Fund	Regular	IDCW	0.0407	13.8907
IDFC Regular Savings Fund	Direct	IDCW	0.0448	15.2856

Face Value per unit is Rs. 10.
* TDS and other statutory levies (if any) shall be levied on the amount received by the investor. Considering the volatile nature of markets, Trustee reserves the right to restrict the quantum of dividend upto the per unit distributable surplus available on the Record Date in case of fall in market.
If in any case the Record Date falls on a non-business day, the immediately following business day shall be deemed to be the Record Date. All investors whose names appear in the register of unit holders of the Scheme(s)/Plan(s)/Option(s) as on the close of the record date will be eligible to receive the dividend.

Pursuant to the payment of dividend, NAV of the Scheme(s)/Plan(s)/Option(s) will fall to the extent of payout and statutory levy (if any).
Date: January 22, 2022

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Hero Housing Finance Limited
CIN: U65192DL2016PLC0310481
Registered office: 9, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057
Website: www.herohousingfinance.com
Tel. No: 011-49487150 | Fax: 011-49487197-98 | Email: investors@herohf.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31 DECEMBER 2021

Sl. No.	Particulars	Quarter ended (₹ Lakhs unless otherwise stated)		
		31 December 2021	31 December 2020	31 March 2021
1	Total income from operations	7,258.85	6,176.29	23,278.53
2	Net profit/(loss) for the period (before tax, exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
3	Net profit/(loss) for the period before tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
4	Net profit/(loss) for the period after tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
5	Total comprehensive income/(loss) for the period (Comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax))	(229.39)	(847.86)	(1,927.30)
6	Paid up equity share capital	45,833.33	37,500.00	45,833.33
7	Reserves (excluding revaluation reserve)	(4,095.49)	(5,166.00)	(3,211.10)
8	Securities premium account	4,166.67	2,500.00	4,166.67
9	Net worth	41,737.84	32,334.00	42,622.23
10	Paid up debt capital/outstanding debt	2,30,537.29	2,03,519.16	2,21,892.89
11	Outstanding redeemable preference shares			
12	Debt equity ratio	5.52	6.29	5.21
13	Earnings per equity share of (Rs. 10 each) i) Basic ii) Diluted	(0.06) (0.06)	(0.23) (0.23)	(0.50) (0.50)
14	Capital Redemption Reserve	N.A.	N.A.	N.A.
15	Debiture Redemption Reserve	N.A.	N.A.	N.A.
16	Debt Service Coverage Ratio	N.A.	N.A.	N.A.
17	Interest Service Coverage Ratio	N.A.	N.A.	N.A.

*not annualised for the quarter ended
Notes:
a) The above is an extract of the detailed format of quarterly financial results filed with the stock exchange under Regulation 52 of the LODR Regulations. The full format of the quarterly financial results are available on the website of the stock exchange www.nseindia.com and the Company at www.herohousingfinance.com.
b) For the other line items referred in Regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the website of stock exchange and can be accessed at www.nseindia.com and the Company at www.herohousingfinance.com.
c) The financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules thereunder and the other accounting principles generally accepted in India.
d) The financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on 21 January 2022.

For and on behalf of the Board
Sd/-
Abhimanyu Munjal
Managing Director

NOTICE
DSP MUTUAL FUND

NOTICE is hereby given that DSP Trustee Private Limited, the Trustee to DSP Mutual Fund ("Fund") has approved the distribution under Income Distribution cum Capital Withdrawal (IDCW) Option(s) of the below mentioned scheme(s) of the Fund.

Record Date: January 28, 2022

Name of Scheme(s)	Plan(s)	Option(s)	Quantum of IDCW* (₹ per Unit) #	Face Value (₹ per Unit)	Net Asset Value (NAV) as on January 20, 2022 (₹ per unit)
DSP Equity & Bond Fund	Regular	IDCW	0.20	10	27.688
DSP Equity & Bond Fund	Direct	IDCW	0.20	10	55.377

*The per unit rate is same for individual and other category of investors.

Distribution of the above IDCW is subject to the availability and adequacy of distributable surplus.

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the aforesaid Scheme(s) of the Fund would fall to the extent of payout and statutory levy, if any.

IDCW amount will be paid to all those Unit Holders/Beneficial Owners whose names appear in the records of the Registrar and Transfer Agent, Computer Age Management Services Limited/statement of Beneficiary Owners maintained by the Depositories under the IDCW Option(s) of the aforesaid Scheme(s) as on the Record Date. The Payout shall be subject to tax deducted at source (TDS) as applicable.

Unit holders are advised to update change of address / bank details, if any, with depository participant(s) in advance of the Record Date.

Any queries/clarifications in this regard may be addressed to:
DSP Investment Managers Private Limited ("AMC")
CIN: U7140MH1996PTC094943
Investment Manager for DSP Mutual Fund
Mafatal Centre, 10th Floor, Nariman Point, Mumbai 400 021
Tel. No.: 91-22-66578000, Fax No.: 91-22-66578181
Toll-free: 1800 208 4499 or 1800 200 4499
Email ID: service@dspm.com Website: www.dspm.com

Unit holders are requested to update their PAN, KYC, email address, mobile number, nominee details with AMC, review the Investor Charter available on website of the Fund as well as check for any unclaimed redemptions or Income Distribution cum Capital Withdrawal ("IDCW") payments.

Place: Mumbai
Date: January 22, 2021

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

PNB GLTS LIMITED
(INCIN 174599DL1996PLC077210)
Punjab National Bank, New Delhi - 110001.
Website: www.pnbgilts.com, E-mail: pnbgilts@pnbgilts.com
Tel: 011-23325759, 23325779, Fax: 011-23325751, 23325763

EXTRACT OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31 DECEMBER, 2021

PARTICULARS	3 MONTHS		3 MONTHS		3 MONTHS		3 MONTHS		9 MONTHS		YEAR
	31/12/2021	30/09/2021	31/12/2021	30/09/2021	31/12/2021	30/09/2021	31/12/2021	30/09/2021	31/12/2021	31/12/2021	
1. Total revenue from operations	(26,249.16)	27,063.48	32,990.03	34,761.55	95,979.43	1,05,177.76					
2. Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(1,608.44)	9,868.09	22,323.20	14,395.73	62,615.15	62,307.32					
3. Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	(1,614.11)	11,675.16	22,323.20	15,090.19	62,615.15	61,434.70					
4. Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary Items)	(614.73)	8,291.30	16,706.67	11,665.71	46,825.33	45,411.68					
5. Total Comprehensive Income for the period (Comprising profit/(loss) and Other Comprehensive Income)	(609.63)	8,267.55	16,653.82	11,580.35	46,793.86	45,385.19					
6. Equity Share Capital	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01					
7. Earnings Per Share (of Rs. 10/- each) (For annualized and discontinued contributions)											
Basic:	(0.34)	4.61	9.28	6.48	26.01	25.23					
Diluted:	(0.34)	4.61	9.28	6.48	26.01	25.23					

1. The above is an extract of the detailed format of Quarterly 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 Financial Results are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on Company's website www.pnbgilts.com.

Date: January 21, 2022
Place: New Delhi

For and on behalf of Board
(Vikas Goel)
MD & CEO

PUBLIC ANNOUNCEMENT

ethos WATCH BOUTIQUES ETHOS LIMITED

Our Company was originally incorporated as Kamla Retail Limited under the provisions of Companies Act, 1956, at Panwaro, Himachal Pradesh, pursuant to the certificate of incorporation dated November 5, 2007, issued by the Assistant Registrar of Companies, Punjab, Himachal Pradesh and Chandigarh. Subsequently, the name of our Company was changed to Ethos Limited pursuant to a special resolution passed by the Shareholders of our Company on March 2, 2012, and a revised certificate of incorporation was issued by Registrar of Companies, Himachal Pradesh, Chandigarh on March 9, 2012. For further details, related to the name change of the Company, please refer to "History and Certain Corporate Matters" on page 216 of the draft red herring prospectus dated January 21, 2022 ("DRHP"), filed with the Securities and Exchange Board of India ("SEBI") on January 23, 2022. Sector: 3, Sector-18, Panwaro, Himachal Pradesh - 171 222. Telephone: +91 1792 232 462/232 402

Corporate Office: Kamla Centre, S.C. 88-89, Sector-8, Madhya Marg, Chandigarh 160 009. Telephone: +91 172 254823/2324
Contact Person: Anil Kumar, Company Secretary and Compliance Officer. Telephone: +91 9795088753; E-mail: anil.kumar@ethoswatches.com

OUR PROMOTERS: YASHOVARDHAN SABOO, KODL LIMITED AND MAHEN DISTRIBUTION LIMITED

INITIAL PUBLIC OFFERING OF UP TO 10% TO EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF ETHOS LIMITED (THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ 10 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 10 PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹ 1 LAKHS (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO 10% OF EQUITY SHARES AGGREGATING UP TO 4,000 LAKHS (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 11,08,037 EQUITY SHARES AGGREGATING UP TO ₹ 1.108 CRORES (THE "OFFER FOR SALE") TO THE SELLING SHAREHOLDERS REFERRED TO IN ANNEXURE A TO THE DRHP, (THE "OFFER FOR SALE"). THE OFFER WOULD CONSTITUTE 10% OF OUR POST-OFFER PAID-UP EQUITY SHARE CAPITAL.

THE OFFER PRICE IS 10% TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, AND THE MINIMUM BID LOT WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS AS PER APPLICABLE LAW, AND WILL BE ADVERTISED IN THE EDITIONS OF AN ENGLISH ONLY NEWSPAPER (A CONDITIONAL PRE-PO PLACEMENT) AND HINDI NATIONAL DAILY NEWSPAPER (A HINDI ALSO BEING THE REGIONAL LANGUAGE OF HIMACHAL PRADESH, WHERE OUR REGISTERED OFFICE IS LOCATED, EACH WITH WIDE CIRCULATION, AT LEAST TWO WORKING DAYS PRIOR TO THE BID/OFFER OPENING DATE AND SHALL BE MADE AVAILABLE TO BSE LIMITED ("BSE") AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE"), (BSE TOGETHER WITH NSE, THE "STOCK EXCHANGES") FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED (THE "SEBI ICDR REGULATIONS").

OUR COMPANY, IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, MAY CONSIDER A FURTHER ISSUE OF EQUITY SHARES, INCLUDING BY WAY OF A PRIVATE PLACEMENT OF EQUITY SHARES AGGREGATING UP TO ₹ 5,000 LAKHS AT ITS DISCRETION, PRIOR TO THE FILING OF THE RED HERRING PROSPECTUS WITH THE REGISTRAR OF COMPANIES, HIMACHAL PRADESH AND CHANDIGARH. THE PRE-PO PLACEMENT IS COMPLETED. THE FRESH ISSUE SIZE WILL BE REDUCED TO THE EXTENT OF SUCH PRE-PO PLACEMENT, SUBJECT TO THE OFFER CONSTITUTING AT LEAST 10% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

In case of any revision to the Offer, the Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company may, in consultation with the Book Running Lead Managers, for reasons to be recorded in writing, extend the Bid/Offer Period for a minimum of three Working Days, subject to the Bid/Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the Book Running Lead Managers and at the terminals of the Syndicate Member(s) and by intimation to the Designated Intermediaries and the Sponsor Banks, as applicable.

This is an Offer in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("SCRR") read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Running Lead Manager(s) ("BRLM") of the SEBI ICDR Regulations, who are more than 50% of the Offer in terms of allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") and such portion, the "QIB Portion". Our Company and the Selling Shareholders may, in consultation with the Book Running Lead Managers, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("Anchor Investor Portion"), out of which at least one-third shall be available for allocation to domestic Mutual Funds only, subject to valid bids being received at or above the Offer Price. Further, not less than 15% of the Offer shall be available for allocation on a proportionate basis to Institutional Bidders and not less than 5% of the Offer shall be available for allocation to Retail Individual Bidders ("RIBs") in accordance with SEBI ICDR Regulations, subject to valid bids being received at or above the Offer Price. All potential Bidders, other than Anchor Investors, are required to mandatorily utilize the Application Supported by Bidder Amount ("ASBA") process by providing details of their respective bank account (including IUP ID defined hereinafter in case of RIbs) which will be locked by the Offer. Anchor Investors are not permitted to participate in the Offer through the ASBA Process. For further details, see "Offer Procedure" on page 433 of the DRHP.

This public announcement is made in compliance with the provisions of Regulation 20(2) of the SEBI ICDR Regulations and other information, the public that our Company is proposing, subject to the Offer being filed with the DRHP dated January 21, 2022 and the SEBI on January 21, 2022.

Pursuant to Regulation 26(1) of the SEBI ICDR Regulations, the DRHP filed with SEBI shall be made available to the public for comments. For a period of at least 21 days, from the date of filing of the DRHP on the website of the Stock Exchanges, i.e. BSE and NSE, the website of the BRLMs, i.e. E.M.Kay Global Financial Services Limited at www.emkayglobal.com and InoCred Capital Wealth Portfolio Managers Private Limited at www.incredcapital.com. Our Company hereby invites the public to provide comments on the DRHP filed with SEBI with respect to disclosures made therein. The members of public are requested to send a copy of the comments sent to SEBI, to the Company Secretary and Compliance Officer of the Company and the BRLMs at the following e-mail addresses mentioned below. All comments must be received by our Company and/or the BRLMs and/or the Company Secretary and Compliance Officer of our Company on or before 5.00 p.m. on the 21st day from the aforesaid date of filing of the DRHP with SEBI.

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the investors is invited to "Risk Factors" on page 32 of the DRHP. Any decision to invest in the Equity Shares described in the DRHP may only be made after a thorough process of research ("RHP") has been filed with the registrar of companies ("ROC") and made to be solely on the basis of such RHP as there may be material changes in the RHP from the DRHP.

The Equity Shares, when offered, through the RHP, are proposed to be listed on BSE and NSE.

For details of the main objects of the Company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" beginning on page 216 of the DRHP. The liability of the members of the Company is limited. For details of the share capital and capital structure of the Company and the names of the signatories to the Memorandum of Association and the number of shares subscribed by them of the Company see "Capital Structure" beginning on page 81 of the DRHP.

EMKAY GLOBAL FINANCIAL SERVICES LIMITED
The Ruby, 7th Floor,
Sampal Bazar Marg,
Dadar (West), Mumbai - 400 028
Tel. No.: +91 22 6612 1212
Email: ethos@emkayglobal.com
Investor grievance email: ipg@emkayglobal.com
Website: www.emkayglobal.com
Contact Person: Deepak Yadav/Pranav Nagar
SEBI Registration No.: INM000011229

INCREC CAPITAL WEALTH PORTFOLIO MANAGERS PRIVATE LIMITED
303, 12th Floor, B-Block, Capital G, Mumbai
Bandra Kurla Complex, Bandra East, Mumbai- 400 051
Tel. No.: +91 22 6844 6100
Email: ethos@incredcapital.com
Investor grievance email: customer.grievance@incredcapital.com
Website: www.incredcapital.com
Contact Person: Snehaankur R.
SEBI Registration No.: INM000012865

KFN TECHNOLOGIES PRIVATE LIMITED
Financial Tower B, Plot No- 31 and 32,
Financial District, Sector-14, Gurgaon,
Gurgaon, Haryana, India
Rangereedoo 500 032, Telangana
Email: ethos@kfnitoch.com
Investor grievance email: ethos@kfnitoch.com
Investor grievance email: ethos@kfnitoch.com
Investor grievance email: ethos@kfnitoch.com
SEBI Registration No.: INR000000221

For ETHOS LIMITED
On behalf of the Board of Directors
Sd/-
Company Secretary and Compliance Officer

ETHOS LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Share and has filed the DRHP with SEBI on January 22, 2022. The DRHP is available on the websites of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e. BSE at www.bseindia.com and NSE at www.nseindia.com and the websites of the BRLMs, i.e. Emkay Global Financial Services Limited at www.emkayglobal.com and InoCred Capital Wealth Portfolio Managers Private Limited at www.incredcapital.com. Potential investors should note that investment in equity shares involves a high degree of risk and for details related to such risk, please see the "Risk Factors" of the RHP when filed. Potential investors should rely on the DRHP filed with SEBI for making an investment decision.

The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "U.S. Securities Act"), or any state securities laws in the United States, and unless so registered, may not be offered, sold, resold or otherwise transferred within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and in accordance with any applicable U.S. state securities laws. Accordingly, the Equity Shares are being offered and sold only outside the United States in offshore transactions as defined in, and in reliance on, Regulation S under the U.S. Securities Act and the applicable laws of the jurisdictions where such offers and sales are made.

CONCEPT

DECLARATION OF DIVIDEND:
Notice is hereby given that the Board of Directors of IDFC AMC Trust Company Limited (Trustee to IDFC Mutual Fund) has approved the declaration of the following dividend under the Income Distribution cum Capital Withdrawal Option (IDCW Option) of the Schemes/Plans, subject to availability of "distributable surplus, with the Record Date as Friday, January 28, 2022.

Scheme(s)	Plan(s)	Option(s)	Quantum of Dividend* (Rs. per Unit)	NAV (in Rs.) Per Unit as on January 21, 2022
IDFC Equity Savings Fund	Regular	Monthly IDCW	0.04	14.29
IDFC Equity Savings Fund	Direct	Monthly IDCW	0.04	15.27
IDFC Arbitrage Fund	Regular	Monthly IDCW	0.0323	12.9508
IDFC Arbitrage Fund	Direct	Monthly IDCW	0.0340	13.6390
IDFC Regular Savings Fund	Regular	IDCW	0.0407	13.8907
IDFC Regular Savings Fund	Direct	IDCW	0.0448	15.2856

* VDS and other statutory levies (if any) shall be levied on the amount received by the investor. Considering the volatile nature of markets, Trustee reserves the right to restrict the quantum of dividend upto the per unit distributable surplus available on the Record Date in case of fall in market.

If in any case the Record Date falls on a non-business day, the immediately following business day shall be deemed to be the Record Date. All investors whose names appear in the register of unit holders of the Schemes/Plans/Option(s) as on the close of the record date will be eligible to receive the dividend.

Pursuant to the payment of dividend, NAV of the Schemes/Plans/Option(s) will fall to the extent of payout and statutory levy (if any).

Date: January 22, 2022
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS. READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Hero Housing Finance
 Registered office: 9, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057
 Website: www.herohousingfinance.com
 Tel. No: 011-49487150 | Fax: 011-4948197-98 | Email: investors@herohf.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31 DECEMBER 2021

Sl. No.	Particulars	Quarter ended			Year ended 31 March 2021 (Audited)
		31 December 2021	31 December 2020	31 March 2021	
		(Unaudited)	(Unaudited)	(Unaudited)	
1	Total income from operations	7,258.85	6,176.29	23,278.53	
2	Net profit/(loss) for the period (before tax, exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)	
3	Net profit/(loss) for the period before tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)	
4	Net profit/(loss) for the period after tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)	
5	Total comprehensive income/(loss) for the period (Comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax))	(229.39)	(847.86)	(1,927.30)	
6	Paid up equity share capital	45,833.33	37,500.00	45,833.33	
7	Reserves (excluding revaluation reserve)	(4,095.49)	(5,560.00)	(3,211.10)	
8	Securities premium account	4,166.67	2,100.00	4,166.67	
9	Net worth	41,737.84	32,334.00	42,622.23	
10	Paid up debt capital/outstanding debt	2,30,537.29	2,03,519.16	2,21,892.89	
11	Outstanding redeemable preference shares	-	-	-	
12	Debt equity ratio	5.52	6.29	5.21	
13	Earnings per equity share of Rs. 10 each (i) Basic (ii) Diluted	(0.06) (0.06)	(0.23) (0.23)	(0.50) (0.50)	
14	Capital Redemption Reserve	N.A.	N.A.	N.A.	
15	Debture Redemption Reserve	N.A.	N.A.	N.A.	
16	Debt Service Coverage Ratio	N.A.	N.A.	N.A.	
17	Interest Service Coverage Ratio	N.A.	N.A.	N.A.	

*not annualised for the quarter ended
 a) The above is an extract of the detailed format of quarterly financial results filed with the stock exchange under Regulation 52 of the LODR Regulations. The full format of the quarterly financial results are available on the website of the stock exchange www.secdia.com and the Company at www.herohousingfinance.com.
 b) For the other line items referred in Regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the website of stock exchange and can be accessed at www.secdia.com and the Company at www.herohousingfinance.com.
 c) The financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
 d) The financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on 21 January 2022.

For and on behalf of the Board: **Sd/- Abhimanyu Munjal Managing Director**

Date: 21 January 2022

DSP MUTUAL FUND

NOTICE is hereby given that DSP Trustee Private Limited, the Trustee to DSP Mutual Fund ("Fund") has approved the distribution under the IDCW Option(s) and the NAV of the IDCW Option(s) of the aforesaid Scheme(s) as follows:

Name of Scheme(s)	Plan(s)	Option(s)	Quantum of IDCW* (per Unit) #	Face Value (per Unit)	Net Asset Value (NAV) as on January 20, 2022 (per unit)
DSP Equity & Bond Fund	Regular	IDCW	0.20	10	27.688
DSP Equity & Bond Fund	Direct	IDCW	0.20	10	55.377

*The per unit rate is same for individual and other category of investors.

Distribution of the above IDCW is subject to the availability and adequacy of distributable surplus.

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the aforesaid Scheme(s) of the Fund would fall to the extent of payout and statutory levy, if any.

IDCW amount will be paid to all those Unit Holders/Beneficial Owners whose names appear in the records of the Registrar and Transfer Agent, Computer Age Management Services Limited/Successor of Beneficiary Owners maintained by the Depository under the IDCW Option(s) of the aforesaid Scheme(s) as on the Record Date. The Payout shall be subject to tax deducted at source (TDS) as applicable.

Unit holders are advised to update change of address / bank details, if any, with depository participant(s) in advance of the Record Date.

Any queries/clarifications in this regard may be addressed to: **DSP Investments Managers Private Limited ("AMC")**
 CIN: U7140MH1986PTC099483
 Investment Manager for DSP Mutual Fund
 Malafatal Centre, 10th Floor, Nariman Point, Mumbai 400 021
 Tel. No.: 91-22-6657000, Fax No.: 91-22-66578181
 Toll-free: 1800 208 4499 or 1800 200 4499
 Email ID: service@dspm.com Website: www.dspm.com

Unit holders are requested to update their PAN, KYC, email address, mobile number, nominee details with AMC, receive the Investor Charter available on website of the Fund, as well as check for any unclaimed redemptions or Income Distribution cum Capital Withdrawal (IDCW) payments.

Place: Mumbai
 Date: January 22, 2022

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

PNB GILTS LIMITED
 (REGULATED BY FINANCIAL SERVICES TRIBUNAL)
 (REGULATED BY FINANCIAL SERVICES TRIBUNAL)

PNB GILTS LIMITED
 (REGULATED BY FINANCIAL SERVICES TRIBUNAL)
 (REGULATED BY FINANCIAL SERVICES TRIBUNAL)

EXTRACT OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31 DECEMBER, 2021

PARTICULARS	3 MONTHS ENDED 31 DECEMBER 2021	3 MONTHS ENDED 30 DECEMBER 2021	3 MONTHS ENDED 31 DECEMBER 2020	9 MONTHS ENDED 31 DECEMBER 2021	9 MONTHS ENDED 31 DECEMBER 2020	9 MONTHS ENDED 31 DECEMBER 2019
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
1. Total revenue from operations	26,249.16	27,063.48	32,999.03	74,761.55	95,979.43	1,05,197.77
2. Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(1,608.44)	9,868.09	22,323.20	14,395.73	62,615.15	62,307.32
3. Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	(1,614.11)	11,675.16	22,323.20	15,090.19	62,615.15	61,434.70
4. Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary Items)	(614.73)	8,291.30	16,706.67	11,665.71	46,825.33	45,411.68
5. Total Comprehensive Income for the period (Comprising Profit/(Loss) and Other Comprehensive Income)	(609.63)	8,267.55	16,653.82	11,580.35	46,793.86	45,385.19
6. Equity Share Capital	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01
7. Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)	Basic: (0.34)	4.61	9.28	6.48	26.01	25.23
Diluted: (0.34)	4.61	9.28	6.48	26.01	25.23	

*Earnings Per share for three/more months are not annualised.

1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and other Disclosure Requirements) Regulations, 2015. The Full Form of the Quarterly Financial Results are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on Company's website www.pnbgilts.com.

Date: January 21, 2022
 Place: New Delhi

For and on behalf of Board: **(Vikas Goel) MD & CEO**

PUBLIC ANNOUNCEMENT

ETHOS WATCH BOUTIQUES ETHOS LIMITED

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. THIS DOCUMENT MAY NOT BE TAKEN OR TRANSMITTED INTO OR RELEASED, PUBLISHED OR DISTRIBUTED, DIRECTLY OR INDIRECTLY, IN THE UNITED STATES, CANADA, AUSTRALIA, JAPAN OR THE PEOPLE'S REPUBLIC OF CHINA OR ANY OTHER JURISDICTION WHERE SUCH DISTRIBUTION MAY BE RESTRICTED BY LAW.

OUR PROMOTERS: YASHVARDHAN SABOO, IKDL LIMITED AND MAHEN DISTRIBUTION LIMITED

INITIAL PUBLIC OFFERING OF UP TO 10% (10 PERCENT) SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF ETHOS LIMITED (THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ 14 (14 INR) PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 14) PER EQUITY SHARE ("OFFER PRICE") AGGREGATING UP TO * LAKHS (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO 10% (10 PERCENT) SHARES AGGREGATING UP TO 40,000 LAKHS (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 10,00,000 (10,00,000) SHARES OF THE OFFER UP TO * LAKHS BY THE SELLING SHAREHOLDERS REFERRED TO IN ANNEXURE A TO THE DRHP, (THE "OFFER FOR SALE"). THE AGGREGATE WEIGHT OF *% (10 PERCENT) OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL.

THE OFFER PRICE IS * TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, AND THE MINIMUM BID TOLL WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS AS PER APPLICABLE LAW, AND WILL BE ADVERTISED IN * EDITIONS OF THE ENGLISH NATIONAL DAILY NEWSPAPER "THE BANSERA" AND * EDITIONS OF THE HINDI NATIONAL DAILY NEWSPAPER [*] HINDI ALSO BEING THE REGIONAL LANGUAGE OF HIMACHAL PRADESH, WHERE OUR REGISTERED OFFICE IS LOCATED, EACH WITH WIDE CIRCULATION, AT LEAST TWO WORKING DAYS PRIOR TO THE OFFERING OPENING DATE AND SHALL BE AVAILABLE TO BE SILENTED BY THE "PULSE" AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE"). (BSE) TOGETHER WITH NSE, THE "STOCK EXCHANGES") FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH SEBI REGULATION 26(2) OF THE SEBI (ICDR) REGULATIONS.

OUR COMPANY IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, MAY CONSIDER A FURTHER ISSUE OF EQUITY SHARES, INCLUDING BY WAY OF A PRIVATE PLACEMENT OF EQUITY SHARES AGGREGATING UP TO * 5,000 LAKHS AT ITS DISCRETION, PRIOR TO THE FILING OF THE RED HERRING PROSPECTUS WITH THE RESPECTIVE STOCK EXCHANGES. THE PROPOSED PRIVATE PLACEMENT OF EQUITY SHARES AGGREGATING UP TO * 5,000 LAKHS AT ITS DISCRETION, PRIOR TO THE FILING OF THE RED HERRING PROSPECTUS WITH THE RESPECTIVE STOCK EXCHANGES. THE PROPOSED PRIVATE PLACEMENT OF EQUITY SHARES AGGREGATING UP TO * 5,000 LAKHS AT ITS DISCRETION, PRIOR TO THE FILING OF THE RED HERRING PROSPECTUS WITH THE RESPECTIVE STOCK EXCHANGES. THE PROPOSED PRIVATE PLACEMENT OF EQUITY SHARES AGGREGATING UP TO * 5,000 LAKHS AT ITS DISCRETION, PRIOR TO THE FILING OF THE RED HERRING PROSPECTUS WITH THE RESPECTIVE STOCK EXCHANGES.

This is an Offer in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957 as amended ("SCRR"), read with Regulation 31 of the SEBI (ICDR) Regulations. The Offer is being made through the Book Building Process in terms of Regulation 6(1) of the SEBI (ICDR) Regulations, wherein not more than 50% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIB") and such portion, the "QIB Portion". Our Company and the Selling Shareholders may, in consultation with the Book Running Lead Managers, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI (ICDR) Regulations ("Anchor Investor Portion"), out of which at least one-third shall be available for allocation to domestic Mutual Funds only, subject to valid Bids being received from the domestic Mutual Funds and/or above the Anchor Investor Allocation Price. In the event of under-subscription or no-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. Further, not less than 10% of the Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders and not less than 35% of the Offer shall be available for allocation to Individual Bidders ("IRBs") in accordance with SEBI (ICDR) Regulations, subject to valid Bids being received at or above the Offer Price. All potential Bidders, other than Anchor Investors, are required to mandatorily use the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective bank account (including IUP ID (defined hereinafter)) in case of IRBs) which will be blocked by the SCRR participant in the Offer. Anchor Investors are not permitted to participate in the Offer through the ASBA Process. For further details, see "Offer Procedure" on page 433 of the DRHP.

This public announcement is made in compliance with the provisions of Regulation 26(2) of the SEBI (ICDR) Regulations to inform the public that our Company is proposing, subject to the public announcement and regulatory requirements, to issue a total of public equity, market conditions and other considerations, an initial public offer of its Equity Shares pursuant to the Offer as has been filed the DRHP dated January 21, 2022 with the SEBI on January 21, 2022.

Pursuant to Regulation 26(1) of the SEBI (ICDR) Regulations, the DRHP filed with SEBI shall be made available to the public for comments, if any, for period of at least 21 days, from the date of filing, by hosting on the website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e., BSE at www.bseindia.com and NSE at www.nseindia.com and the websites of the BRLMs, i.e., Emkay Global Financial Services Limited, InCred Capital and InCred Private Limited, at www.incredcapital.com and www.incredcapital.com respectively. Our Company hereby invites the public to provide comments on the DRHP filed with SEBI with respect to disclosures made therein. The members of public are requested to send a copy of the comments sent to SEBI to the Company Secretary and Compliance Officer of our Company and/or the BRLMs at their respective addresses mentioned below. All comments may be received by our Company and/or the BRLMs at the Company Secretary and Compliance Officer of our Company or before 5:00 p.m. on the 21st day from the aforesaid date of filing the DRHP with SEBI.

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they have affixed to take the risk of buying their securities. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the investors is invited to "Risk Factors" on page 32 of the DRHP.

Any decision to invest in the Equity Shares described in the DRHP may only be made after a hearing prospectus ("RHP") has been filed with the registrar of companies ("RoC") and must be made solely on the basis of such RHP as there may be material changes to the RHP from the DRHP.

The Equity Shares, when offered, through the RHP, are proposed to be listed on BSE and NSE.

For details of the main objects of the Company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" beginning on page 216 of the DRHP. The liability of the members of the Company is limited. For details of the share capital and capital structure of the Company and the names of the signatories to the Memorandum of Association and the number of shares subscribed by them to the Company, see "Capital Structure" beginning on page 91 of the DRHP.

EMKAY GLOBAL FINANCIAL SERVICES LIMITED	INCREC CAPITAL WEALTH PORTFOLIO MANAGERS	REGISTRAR TO THE OFFER
The Ruby, 7 th Floor, Senapati Bazar Marg, Connaught Place - 400 028 Tel. No.: +91 22 6612 1212 Email: ethos.sp@emkayglobal.com Investor grievance email: ibg@emkayglobal.com Website: www.emkayglobal.com Contact Person: Deepak Yadav/Priyanshu Nagur SEBI Registration No.: NN000011229	INCREC CAPITAL WEALTH PORTFOLIO MANAGERS 1203, 12 th Floor, B Wing, The Capital, G Block, Connaught Place, New Delhi - 110028 Tel. No.: +91 22 6612 1212 Email: ethos.sp@incredcapital.com Investor grievance email: investor.grievance@incredcapital.com Website: www.incredcapital.com Contact Person: Sneha Sankar SEBI Registration No.: NN000012865	FINTECH KFN TECHNOLOGIES PRIVATE LIMITED Sector 16, Tower B, Plot No- 31 and 32, Financial District, Nanakpura, Gurgaon, Haryana - 122001 Tel. No.: +91 40 676 2222 1800304 54001 Email: ethos@kfnfintech.com Investor grievance e-mail: investor@kfnfintech.com Website: www.kfnfintech.com Contact Person: Manish Khishra SEBI Registration No.: NR000000221

For Directors Limited
 On behalf of the Offer: **Sd/-**
 Company Secretary and Compliance Officer

ETHOS LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares and has filed the DRHP dated January 21, 2022 with the SEBI on January 21, 2022. The DRHP is available on the websites of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e., BSE at www.bseindia.com and NSE at www.nseindia.com and the websites of the BRLMs, i.e., Emkay Global Financial Services Limited, InCred Capital and InCred Private Limited, at www.incredcapital.com and www.incredcapital.com respectively. Our Company hereby invites the public to provide comments on the DRHP filed with SEBI with respect to disclosures made therein. The members of public are requested to send a copy of the comments sent to SEBI to the Company Secretary and Compliance Officer of our Company and/or the BRLMs at their respective addresses mentioned below. All comments may be received by our Company and/or the BRLMs at the Company Secretary and Compliance Officer of our Company or before 5:00 p.m. on the 21st day from the aforesaid date of filing the DRHP with SEBI.

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they have affixed to take the risk of buying their securities. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the investors is invited to "Risk Factors" on page 32 of the DRHP.

Any decision to invest in the Equity Shares described in the DRHP may only be made after a hearing prospectus ("RHP") has been filed with the registrar of companies ("RoC") and must be made solely on the basis of such RHP as there may be material changes to the RHP from the DRHP.

The Equity Shares, when offered, through the RHP, are proposed to be listed on BSE and NSE.

For details of the main objects of the Company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" beginning on page 216 of the DRHP. The liability of the members of the Company is limited. For details of the share capital and capital structure of the Company and the names of the signatories to the Memorandum of Association and the number of shares subscribed by them to the Company, see "Capital Structure" beginning on page 91 of the DRHP.

IDFC
IDFC MUTUAL FUND

NOTICE

Declaration of Dividend:
Notice is hereby given that the Board of Directors of IDFC AMC Trustee Company Limited (Trustee to IDFC Mutual Fund) has approved the declaration of the following dividend under the Income Distribution cum Capital Withdrawal option (IDCW option) of the Scheme(s)/Plan(s), subject to availability of distributable surplus, with the Record Date as Friday, January 28, 2022.

Scheme(s) Name	Plan(s)	Option(s)	Quantum of Dividend* (Rs. per Unit)	NAV (in Rs.) Per Unit as on January 21, 2022
IDFC Equity Savings Fund	Regular	Monthly IDCW	0.04	14.29
IDFC Equity Savings Fund	Direct	Monthly IDCW	0.04	15.27
IDFC Arbitrage Fund	Regular	Monthly IDCW	0.0323	12.9580
IDFC Arbitrage Fund	Direct	Monthly IDCW	0.0340	13.6390
IDFC Regular Savings Fund	Regular	IDCW	0.0407	13.8907
IDFC Regular Savings Fund	Direct	IDCW	0.0448	15.2856

Face Value per unit is Rs. 10⁻.

* TDS and other statutory levies (if any) shall be levied on the amount received by the investor. Considering the volatile nature of markets, Trustee reserves the right to restrict the quantum of dividend upto the per unit distributable surplus available on the Record Date in case of fall in market.

If any case where the Record Date falls on a non-business day, the immediately following business day shall be deemed to be the Record Date. All investors whose names appear in the register of unit holders of the Scheme(s)/Plan(s)/Option(s) as on the close of the record date will be eligible to receive the dividend.

Pursuant to the payment of dividend, NAV of the Scheme(s)/Plan(s)/Option(s) will fall to the extent of payout and statutory levy (if any).

Date: January 22, 2022

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Hero Housing Finance Limited
CIN: U65192DL2016PLC301481

Registered office: 9, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057
Website: www.herohousingfinance.com
Tel. No: 011-49487150 | Fax: 011-4948179-98 | Email: investors@hero.hf.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31 DECEMBER 2021

(All amounts in Rupees lakhs unless otherwise stated)

Sl. No.	Particulars	Quarter ended		
		31 December 2021	31 December 2020	31 March 2021
		(Unaudited)	(Unaudited)	(Audited)
1	Total income from operations	7,258.85	6,176.29	23,278.53
2	Net profit/(loss) for the period (before tax, exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
3	Net profit/(loss) for the period before tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
4	Net profit/(loss) for the period after tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
5	Total comprehensive income/loss for the period (Comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax))	(229.39)	(847.86)	(1,927.30)
6	Paid up equity share capital	45,833.33	37,500.00	45,833.33
7	Reserves (including revaluation reserve)	(4,095.49)	(5,166.00)	(3,211.10)
8	Securities premium account	4,166.67	2,500.00	4,166.67
9	Net worth	41,737.84	32,334.00	42,622.23
10	Paid up debt capital/outstanding debt	2,30,537.29	2,03,519.16	2,12,892.89
11	Outstanding redeemable preference shares			
12	Debt equity ratio	5.52	6.29	5.21
13	Earnings per equity share of Rs. 10 each i) Basic ii) Diluted	(0.06) (0.06)	(0.23) (0.23)	(0.50) (0.50)
14	Capital Redemption Reserve	N.A.	N.A.	N.A.
15	Debiture Redemption Reserve	N.A.	N.A.	N.A.
16	Debt Service Coverage Ratio	N.A.	N.A.	N.A.
17	Interest Service Coverage Ratio	N.A.	N.A.	N.A.

*not annualised for the quarter ended

Notes:

- The above is an extract of the detailed format of quarterly financial results filed with the stock exchange under Regulation 52 of the IODR Regulations. The full format of the quarterly financial results are available on the website of the stock exchange www.nseindia.com and the Company at www.herohousingfinance.com.
- For the other line items referred in Regulation 52 (4) of the IODR Regulations, pertinent disclosures have been made to the website of stock exchange and can be accessed at www.nseindia.com and the Company at www.herohousingfinance.com.
- The financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules thereunder and the other accounting principles generally accepted in India.
- The financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on 21 January 2022.

For and on behalf of the Board
Sd/-
Abhimanyu Munjal
Managing Director

Date: 21 January 2022

NOTICE

DSP MUTUAL FUND

NOTICE is hereby given that DSP Trustee Private Limited, the Trustee to DSP Mutual Fund ("Fund") has approved the distribution under Income Distribution cum Capital Withdrawal ("IDCW") Option(s) of the below mentioned scheme(s) of the Fund.

Record Date: January 28, 2022

Name of Scheme(s)	Plan(s)	Option(s)	Quantum of IDCW* (per Unit) #	Face Value (per Unit)	Net Asset Value (NAV) as on January 20, 2022 (per unit)
DSP Equity & Bond Fund	Regular	IDCW	0.20	10	27.688
DSP Equity & Bond Fund	Direct	IDCW	0.20	10	55.377

*The per unit rate is same for individual and other category of investors.

Distribution of the above IDCW is subject to the availability and adequacy of distributable surplus.

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the aforesaid Scheme(s) of the Fund would fall to the extent of payout and statutory levy, if any.

IDCW amount will be paid to all those Unit Holders/Beneficial Owners whose names appear in the records of the Registrar and Transfer Agent, Computer Age Management Services Limited/Statement of Beneficiary Owners maintained by the Depositories under the IDCW Option(s) of the aforesaid Scheme(s) of the Fund. The Payout shall be subject to tax deducted at source (TDS) as applicable.

Unit holders are advised to update change of address / bank details, if any, with depository participant(s) in advance of the Record Date.

Any queries/clarifications in this regard may be addressed to:
DSP Investment Managers Private Limited ("AMC")
CIN: U74104MH1996PT009463
Investment Manager for DSP Mutual Fund
Mafatal Centre, 10th Floor, Nariman Point, Mumbai 400 021
Tel. No.: 91-22-66578000, Fax No.: 91-22-66578181
Toll-free: 1800 208 4499 or 1800 200 4499
Email ID: service@dspim.com Website: www.dspim.com

Unit holders are requested to update their PAN, KYC, email address, mobile number, nominee details with AMC, review the Investor Charter available on website of the Fund as well as check for any unclaimed redemptions or Income Distribution cum Capital Withdrawal ("IDCW") payments.

Place: Mumbai
Date: January 22, 2021

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

PNB GLTS LIMITED
CIN: L74999DL1996PLC077120
Sanskrit Marg, New Delhi - 110001.
Website: www.pnbgilts.com, E-mail: pnbgilts@pnbgilts.com
Tel: 011-23325759, 23325779, Fax: 011-23325751, 23325763

EXTRACT OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2021

PARTICULARS	3 MONTHS		3 MONTHS		3 MONTHS		9 MONTHS		9 MONTHS		YEAR
	31/12/2021	30/09/2021	30/09/2021	30/06/2021	31/12/2021	31/09/2021	31/12/2021	31/09/2021	31/12/2021	31/03/2021	
1. Total revenue from operations	26,249.16	27,063.48	32,296.03	34,781.55	95,979.43	1,05,177.77					
2. Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(1,606.44)	9,868.09	22,323.20	14,395.73	62,615.15	62,307.32					
3. Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	(1,614.11)	11,675.16	22,323.20	15,090.19	62,615.15	61,434.70					
4. Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary Items)	(614.73)	8,291.30	16,706.67	11,665.71	46,825.33	45,411.66					
5. Total Comprehensive income for the period (Comprising profit/(loss) and Other Comprehensive Income)	(609.63)	8,287.55	16,653.82	11,880.35	46,793.86	45,385.19					
6. Equity Share Capital	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01					
7. Earnings Per Share (of Rs. 10/- each) (For continuing and discontinued operations)											
Divided:	(0.34)	4.61	9.28	6.48	26.01	25.23					
Diluted:	(0.34)	4.61	9.28	6.48	26.01	25.23					

*Earnings per share for three months are not annualised.

1. The above is an extract of the detailed format of Quarterly 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 Financial Results are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on Company's website www.pnbgilts.com.

For and on behalf of Board
(Vikas Goel)
MD & CEO

Date: January 21, 2022
Place: New Delhi

ETHOS WATCH BOUTIQUES ETHOS LIMITED

Our Company was originally incorporated as Kamta Retail Limited under the provisions of Companies Act, 1956, at Chandigarh, Punjab, pursuant to the certificate of incorporation dated November 5, 2007, issued by the Assistant Registrar of Companies, Punjab, Himachal Pradesh and Chandigarh. Subsequently, the name of our Company was changed to Ethos Limited pursuant to a special resolution passed by the Shareholders of our Company on March 2, 2012, and a revised certificate of incorporation was issued by Registrar of Companies, Himachal Pradesh and Chandigarh on March 5, 2012. For further details, related to the name change of our Company, see "History and Certain Corporate Matters" on page 216 of the draft red herring prospectus dated January 21, 2022 ("DRHP"), filed with the Securities and Exchange Board of India ("SEBI") on January 23, 2022. Sector: 3, Sector: 18, Panaroma, Himachal Pradesh - 171 220. Telephone: + (91) 1792 232 4622/233 4202. Corporate Office: Kamta Centre, S.C. 88-89, Sector-3, Madhya Marg, Chandigarh 160 009. Telephone: + (91) 172 254823/2324. Contact Person: Anil Kumar, Company Secretary and Compliance Officer; Telephone: + (91) 91976881553; E-mail: anil.kumar@ethoswatch.com.

OUR PROMOTERS: YASHOVARDHAN SABOO, KODIL SHAMBER AND MAHENDR DISTRIBUTION LIMITED

INITIAL PUBLIC OFFERING OF UP TO 10% OF EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF ETHOS LIMITED (THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ 14 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 14 PER EQUITY SHARE ("OFFER PRICE") AGGREGATING UP TO ₹ 14 LAKHS (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO 10% OF EQUITY SHARES AGGREGATING UP TO 40,000 LAKHS (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 11,08,837 EQUITY SHARES AGGREGATING UP TO ₹ 15.72 LAKHS BY THE SELLING SHAREHOLDERS REFERRED TO IN ANNEXURE A TO THE DRHP, (THE "OFFER FOR SALE"). THE OFFER WOULD CONSTITUTE 14% OF OUR POST-OFFER PAID-UP EQUITY SHARE CAPITAL.

THE OFFER PRICE IS 14 TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, AND THE MINIMUM BID LOT WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS AS PER APPLICABLE LAW, AND WILL BE ADVERTISED IN THE EDITIONS OF AN ENGLISH NATIONAL DAILY NEWSPAPER AND EDITIONS OF AN HINDI NATIONAL DAILY NEWSPAPER. THE PRE-PO PLACEMENT IS COMPLETED. THE FRESH ISSUE SIZE WILL BE REDUCED TO THE EXTENT OF SUCH PRE-PO PLACEMENT, SUBJECT TO THE OFFER CONSTITUTING AT LEAST 14% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

In case of any revision to the Offer, the Bid Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company may, in consultation with the Book Running Lead Managers, for reasons to be recorded in writing, extend the Bid Offer Period for a maximum of three Working Days, subject to the Bid Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the Book Running Lead Managers and at the terminals of the Syndicate Member(s) and by intimation to the Designated Intermediaries and the Sponsor Banks, as applicable.

This is an Offer in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("SCRR") read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Building Process (the "Book Building") of the SEBI ICDR Regulations, whereas the more than 50% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") and such portion, the "QIB Portion". Our Company and the Selling Shareholders may, in consultation with the Book Running Lead Managers, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("Anchor Investor Portion"), out of which one-third shall be available for allocation to domestic Mutual Funds only, subject to valid bids being received at or above the Offer Price. Further, not less than 15% of the Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders and not less than 35% of the Offer shall be available for allocation by way of Individual Bidders ("IBs") in accordance with SEBI ICDR Regulations, subject to valid bids being received at or above the Offer Price. All potential Bidders, other than Anchor Investors, are required to mandatorily utilize the Application Supported by Bidder Amount ("ASBA") process by providing details of their respective bank account (including IUP ID defined hereinafter) in case of IBs) which will be locked by the Offer. Anchor Investors are not permitted to participate in the Offer through the ASBA Process. For further details, see "Offer Procedure" on page 433 of the DRHP.

This public announcement is made in compliance with the provisions of Regulation 20(2) of the SEBI ICDR Regulations and in reliance on the public that our Company is proposing, subject to the applicable regulatory requirements, to issue the Offer, meet the conditions and other information, an initial public offer of its Equity Shares pursuant to the Offer and has filed the DRHP dated January 21, 2022 with the SEBI on January 21, 2022.

Pursuant to Regulation 26(1) of the SEBI ICDR Regulations, the DRHP filed with SEBI shall be made available to the public for comments. For any, for period of at least 21 days, from the date of filing, by hosting on the website of the Stock Exchanges i.e., BSE and NSE and also on the website of the BRLMs, i.e., Emkay Global Financial Services Limited and InrEd Capital Wealth Portfolio Managers Private Limited at www.incredinvestors.com. Our Company hereby invites the public to provide comments on the DRHP filed with SEBI with respect to disclosures made therein. The members of the public are requested to send a copy of the comments dated January 21, 2022 to www.nseindia.com and the websites of the BRLMs, i.e., Emkay Global Financial Services Limited and InrEd Capital Wealth Portfolio Managers Private Limited at www.incredinvestors.com. All comments must be received by our Company and/or the BRLMs and/or the Company Secretary and Compliance Officer of our Company on or before 5:00 p.m. on the 21st day from the aforesaid date of filing the DRHP with SEBI.

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the investors is invited to "Risk Factors" on page 32 of the DRHP. Any decision to invest in the Equity Shares described in the DRHP may only be made after a thorough post-investment decision ("RIP") has been filed with the registrar of companies ("ROC") and made to be solely on the basis of such RIP as there may be material changes in the RIP from the DRHP.

The Equity Shares, when offered, through the RHP are proposed to be listed on BSE and NSE.

For details of the main objects of the company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" beginning on page 216 of the DRHP. The liability of the members of the company is limited. For details of the share capital and capital structure of the Company and the names of the signatories to the Memorandum of Association and the number of shares subscribed by them of the company see "Capital Structure" beginning on page 81 of the DRHP.

BOOK RUNNING LEAD MANAGERS

EMKAY GLOBAL FINANCIAL SERVICES LIMITED The Ruby, 7 th Floor, Sanskrit Marg, New Delhi - 110001 Dadar (West), Mumbai - 400 028 Tel. No.: +91 22 6612 1212 Email: ethos@emkayglobal.com Investor grievance email: ipg@emkayglobal.com Contact Person: Deepak Yadav/Priyanka Nagar SEBI Registration No.: INM000011229	InrEd Capital INCRER CAPITAL WEALTH PORTFOLIO MANAGERS PRIVATE LIMITED Sector 3, 12 th Floor, 4 th Building, The Capital, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400 051 Tel. No.: +91 22 6844 6100 Email: ethos@incredcapital.com Investor grievance email: customer.grievance@incredcapital.com Contact Person: Snehaakruti R SEBI Registration No.: INM000012865	KFIN TECHNOLOGIES PRIVATE LIMITED Financial Tower, 8 th Floor - 31 and 32, Financial District, Sector 29, Gurgaon, Seringinappur, Hyderabad, Rangereedee 500 032, Telangana Tel: +91 878 812 2221; 180024 84001 E-mail: ethos@kfin.tech Investor grievance email: investor@kfin.tech Investor grievance e-mail: investor@kfin.tech SEBI Registration No.: INR000000221
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All capitalized terms herein and not specifically defined shall have the same meaning as ascribed to them in the DRHP.

For ETHOS Limited
On behalf of the Board of Directors
Sd/-
Date : January 22, 2022
Company Secretary and Compliance Officer

ETHOS LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares, and has filed the DRHP with SEBI on January 21, 2022. The DRHP is available on the websites of SEBI at www.sebi.gov.in, the websites of the Stock Exchanges i.e., BSE and NSE at www.bseindia.com and www.nseindia.com and the websites of the BRLMs, i.e., Emkay Global Financial Services Limited and InrEd Capital Wealth Portfolio Managers Private Limited at www.incredinvestors.com. Potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, please see the "Risk Factors" of the RHP when filed. Potential investors should refer to the DRHP filed with SEBI for making an investment decision.

The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended ("the U.S. Securities Act"), or any state securities laws in the United States, and unless so registered, may not be offered, sold, resold or otherwise transferred within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and in accordance with any applicable U.S. state securities laws. Accordingly, the Equity Shares are being offered and sold only outside the United States in offshore transactions as defined in, and in reliance on, Regulation S under the U.S. Securities Act and the applicable laws of the jurisdictions where such offers and sales are made.

CONCEPT

Declaration of Dividend:
Notice is hereby given that the Board of Directors of IDFC AMC Trust Company Limited (Trustee to IDFC Mutual Fund) has approved the declaration of the following dividend under the Income Distribution cum Capital Withdrawal Option (IDCW Option) of the Scheme(s)/Plans(s), subject to availability of "distributable surplus, with the Record Date as Friday, January 28, 2022.

Scheme(s)	Plan(s)	Option(s)	Quantum of Dividend* (Rs. per Unit)	NAV (in Rs.) Per Unit as on January 21, 2022
IDFC Equity Savings Fund	Regular	Monthly IDCW	0.04	14.29
IDFC Equity Savings Fund	Direct	Monthly IDCW	0.04	15.27
IDFC Arbitrage Fund	Regular	Monthly IDCW	0.0323	12.9508
IDFC Arbitrage Fund	Direct	Monthly IDCW	0.0340	13.6390
IDFC Regular Savings Fund	Regular	IDCW	0.0407	11.8907
IDFC Regular Savings Fund	Direct	IDCW	0.0448	15.2856

* VDS and other statutory taxes (if any) shall be levied on the amount received by the investor. The fluctuating nature of markets. Trustee reserves the right to restrict the quantum of dividend upto the per unit distributable surplus available on the Record Date in case of fall in market.
 # If in any case the Record Date falls on a non-business day, the immediately following business day shall be deemed to be the Record Date. All investors whose names appear in the register of unit holders of the Scheme(s)/Plan(s)/Option(s) as on the close of the record date will be eligible to receive the dividend.
Pursuant to the payment of dividend, NAV of the Scheme(s)/Plan(s)/Option(s) will fall to the extent of payout and statutory levy (if any).
 Date: January 22, 2022

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS. READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Hero Housing Finance Limited
 CIN: U65192DL16PLC301481
 Registered office: 9, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057
 Website: www.herohousingfinance.com
 Tel. No: 011-49487150 | Fax: 011-49487197-98 | Email: investors@hero.hf.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31 DECEMBER 2021

Sl. No.	Particulars	Quarter ended		
		31 December 2021	31 December 2020	31 March 2021
		(Unaudited)	(Unaudited)	(Audited)
1	Total income from operations	7,258.85	6,176.29	23,278.53
2	Net profit/(loss) for the period (before tax, exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
3	Net profit/(loss) for the period before tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
4	Net profit/(loss) for the period after tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
5	Total comprehensive income/(loss) for the period (Comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax))	(229.39)	(847.86)	(1,927.30)
6	Paid up equity share capital	45,833.33	37,500.00	45,833.33
7	Reserves (excluding revaluation reserve)	(4,095.49)	(5,166.00)	(3,211.10)
8	Securities premium account	4,166.67	2,500.00	4,166.67
9	Net worth	41,737.84	32,334.00	42,622.23
10	Paid up debt capital/outstanding debt	2,30,337.29	2,03,519.16	2,21,892.89
11	Outstanding redeemable preference shares	-	-	-
12	Debt equity ratio	5.52	6.29	5.21
13	Earnings per equity share of Rs. 10 each (i) Basic (ii) Diluted	(0.06) (0.06)	(0.23) (0.23)	(0.50) (0.50)
14	Capital Redemption Reserve	N.A.	N.A.	N.A.
15	Debture Redemption Reserve	N.A.	N.A.	N.A.
16	Debt Service Coverage Ratio	N.A.	N.A.	N.A.
17	Interest Service Coverage Ratio	N.A.	N.A.	N.A.

*not annualised for the quarter ended
 a) The above is an extract of the detailed format of quarterly financial results filed with the stock exchange under Regulation 52 of the LODR Regulations. The full format of the quarterly financial results are available on the website of the stock exchange www.secdia.com and the Company at www.herohousingfinance.com.
 b) For the other line items referred in Regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the website of stock exchange and can be accessed at www.secdia.com and the Company at www.herohousingfinance.com.
 c) The financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
 d) The financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on 21 January 2022.

For and on behalf of the Board: **Sd/- Abhinav Munjal Managing Director**

Date: 21 January 2022

NOTICE
DSP MUTUAL FUND

NOTICE is hereby given that DSP Trustee Private Limited, the Trustee to DSP Mutual Fund ("Fund") has approved the distribution under the IDCW Option of the Company and the NAV of the IDCW Option(s) of the aforesaid Scheme(s) of the Fund would fall to the extent of payout and statutory levy, if any.

Name of Scheme(s)	Plan(s)	Option(s)	Quantum of IDCW* (₹ per Unit) #	Face Value (₹ per Unit)	Net Asset Value (NAV) as on January 20, 2022 (₹ per unit)
DSP Equity & Bond Fund	Regular	IDCW	0.20	10	27.888
DSP Equity & Bond Fund	Direct	IDCW	0.20	10	55.377

*The per unit rate is same for individual and other category of investors.

Distribution of the above IDCW is subject to the availability and adequacy of distributable surplus.

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the aforesaid Scheme(s) of the Fund would fall to the extent of payout and statutory levy, if any.

IDCW amount will be paid to all those Unit Holders/Beneficial Owners whose names appear in the records of the Registrar and Transfer Agent, Computer Age Management Services Limited/Successor of Beneficiary Owners maintained by the Depositories under the IDCW Option(s) of the aforesaid Scheme(s) as on the Record Date. The Payout shall be subject to tax deducted at source (TDS) as applicable.

Unit holders are advised to update change of address / bank details, if any, with the depository participant(s) in advance of the Record Date.
 Contact Person: Deepak Yadav/Priyansu Nagur
 SEBI Registration No.: NN000011229

Any queries/clarifications in this regard may be addressed to: **DSP Investments Managers Private Limited ("AMC")**
 CIN: U7140MH1986PTC094843
 Investment Manager for DSP Mutual Fund
 Malafat Centre, 10th Floor, Nariman Point, Mumbai 400 021
 Tel. No.: 91-22-66578000, Fax No.: 91-22-66578181
 Toll-free: 1800 208 4489 or 1800 200 4489
 Email ID: service@dspm.com Website: www.dspm.com

Unit holders are requested to update their PAN, KYC, email address, any new name, nominee details with AMC, receive the Investor Card available on website of the Fund as well as check for any unclaimed redemptions or Income Distribution cum Capital Withdrawal (IDCW) payments.

Place: Mumbai

Date: January 22, 2021

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

PNB GILTS LIMITED
 (REGD. OFFICE: 5, Sansad Marg, New Delhi-110001, Website: www.pnbgilts.com, E-mail: pnbgilts@pnbgilts.com, Tel: 011-23252759, 23252778, Fax: 011-23252751, 23252763)

PNB GILTS LIMITED
 (REGD. OFFICE: 5, Sansad Marg, New Delhi-110001, Website: www.pnbgilts.com, E-mail: pnbgilts@pnbgilts.com, Tel: 011-23252759, 23252778, Fax: 011-23252751, 23252763)

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2021

PARTICULARS	3 MONTHS ENDED 31.12.2021	3 MONTHS ENDED 30.09.2021	3 MONTHS ENDED 31.12.2020	9 MONTHS ENDED 31.12.2021	9 MONTHS ENDED 31.12.2020	9 MONTHS ENDED 31.03.2021
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1. Total revenue from operations	26,249.16	27,083.48	32,999.03	74,761.55	95,979.43	1,05,197.77
2. Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(1,608.44)	9,868.09	22,323.20	14,395.73	62,615.15	62,307.32
3. Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	(1,614.11)	11,675.16	22,323.20	15,090.19	62,615.15	61,434.70
4. Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary Items)	(614.73)	8,291.30	16,706.67	11,665.71	46,825.33	45,411.68
5. Total Comprehensive Income for the period (Comprising Profit/(Loss) and Other Comprehensive Income)	(609.63)	8,267.55	16,653.82	11,580.35	46,793.86	45,385.19
6. Equity Share Capital	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01
7. Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)						
Basic:	(0.34)	4.61	9.28	6.48	26.01	25.23
Diluted:	(0.34)	4.61	9.28	6.48	26.01	25.23

*Earnings Per share for three/more months are not annualised.
 1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and other Disclosure Requirements) Regulations, 2015. The Full Form of the Quarterly Financial Results are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on Company's website www.pnbgilts.com.
 For and on behalf of Board: **(Vikas Goel MD & CEO)**

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. THIS DOCUMENT MAY NOT BE TAKEN OR TRANSMITTED INTO OR RELEASED, PUBLISHED OR DISTRIBUTED, DIRECTLY OR INDIRECTLY, IN THE UNITED STATES, CANADA, AUSTRALIA, JAPAN OR THE PEOPLE'S REPUBLIC OF CHINA OR ANY OTHER JURISDICTION WHERE SUCH DISTRIBUTION MAY BE RESTRICTED BY LAW.

PUBLIC ANNOUNCEMENT

ETHOS WATCH BOUTIQUES ETHOS LIMITED

Our Company was originally incorporated as 'Karnata Retail Limited' under the provisions of Companies Act, 1956, at Panwaroo, Himachal Pradesh, pursuant to the certificate of incorporation dated November 5, 2007, issued by the Assistant Registrar of Companies, Punjab, Himachal Pradesh and Chandigarh. Subsequently, the name of our Company was changed to 'Ethos Limited' pursuant to a special resolution passed by the Shareholders of our Company on March 2, 2012, and a revised certificate of incorporation was issued by Registrar of Companies, Himachal Pradesh on March 5, 2012. For other details in relation to change in name and Registration Office of our Company, see 'History and Certain Corporate Matters' on page 216 of the draft red herring prospectus dated January 21, 2022 ('DRHP'), filed with the Securities and Exchange Board of India ('SEBI') on January 22, 2022.

Registered Office: Plot No. 3, Sector- III, Panwaroo, Himachal Pradesh-173 220. Telephone: +91 1792 2324423/232 402
 Corporate Office: Karnata Centre, S.C.O. 88-89, Sector-8, C-3, Madhya Marg, Chandigarh 160 009. Telephone: +91 172 2548223/24
 Contact Person: Anil Kumar, Company Secretary and Compliance Officer. Telephone: +91 9976607553; E-mail: anil.k@ethoswatch.com
 Website: www.ethoswatch.com; Corporate Identity Number: U32200AP20071030380

OUR PROMOTERS: YASHVARDHAN SABOO, IKDL LIMITED AND MAHEN DISTRIBUTION LIMITED

INITIAL PUBLIC OFFERING OF UP TO (i) EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF ETHOS LIMITED ("THE COMPANY" OR "THE ISSUER") FOR CASH AT A PRICE OF ₹ 14 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 4 PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO (ii) LAKHS ("THE OFFER") COMPRISING A FRESH ISSUE OF UP TO (i) EQUITY SHARES AGGREGATING UP TO 4,00,00,000 ("THE FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 11,08,03,07 EQUITY SHARES, THE AGGREGATE WOULD TO (ii) LAKHS BY THE SELLING SHAREHOLDERS REFERRED TO IN ANNEXURE A TO THE DRHP, ("THE OFFER FOR SALE"). THE OFFER WOULD CONSTITUTE [x%] OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL.

THE OFFER PRICE IS (i) TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, AND THE MINIMUM BID LOT WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS AS PER APPLICABLE LAW, AND WILL BE ADVERTISED IN [x] EDITIONS OF AN ENGLISH NATIONAL DAILY NEWSPAPER, IN [x] AND [x] EDITIONS OF AN HINDI NATIONAL DAILY NEWSPAPER. [x] HINDI SHALL BE THE REGIONAL LANGUAGE OF HIMACHAL PRADESH, WHERE OUR REGISTERED OFFICE IS LOCATED, EACH WITH WIDE CIRCULATION, AT LEAST TWO WORKING DAYS PRIOR TO THE OFFERING OPENING DATE AND SHALL BE AVAILABLE TO BE SEEMED TO THE "BUSE" AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE"), (BSE) TOGETHER WITH NSE, THE "STOCK EXCHANGES") FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH THE SEBI (REGISTRATION AND INFORMATION) REGULATIONS, 1992 AND THE SEBI (OFFER OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018 AS AMENDED (THE "SEBI ICR REGULATIONS").

OUR COMPANY IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, MAY CONSIDER A FURTHER ISSUE OF EQUITY SHARES, INCLUDING BY WAY OF A PRIVATE PLACEMENT OF EQUITY SHARES AGGREGATING UP TO 5,00,00,000 AT ITS DISCRETION, PRIOR TO THE FILING OF THE RED HERRING PROSPECTUS WITH THE RESPECTIVE STOCK EXCHANGES. THE OFFER WILL BE SUBJECT TO THE SEBI (PRE-PO) PLACEMENT IS COMPLETED, THE FRESH ISSUE SIZE WILL BE REDUCED TO THE EXTENT OF SUCH PRE-PO PLACEMENT, SUBJECT TO THE OFFER CONSTITUTING AT LEAST [x%] OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

In case of any revision to the Price Band, the Bid/Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/Offer Period not exceeding 10 Working Days. In cases of some major, banking strike or similar circumstances, our Company may in consultation with the Book Running Lead Managers, for reasons to be recorded in writing, extend the Bid/Offer Period for a minimum of three Working Days, subject to the Bid/Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by updating the change on the respective websites of the Book Running Lead Managers and at the terminals of the Syndicate Member(s) and by intimation to the Designated Intermediaries and the Sponsor Banks, as applicable.

This is an Offer in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("SCRR"), read with Regulation 31 of the SEBI ICR Regulations. The Offer is being made through the Book Building Process in terms of Regulation 6(1) of the SEBI ICR Regulations, wherein not more than 50% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIB") and each portion of the "QIB Portion". Our Company and the Selling Shareholders may, in consultation with the Book Running Lead Managers, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICR Regulations ("Anchor Investor Portion"), out of which at least one-third shall be available for allocation to domestic Mutual Funds only, subject to valid Bids being received from the domestic Mutual Funds and/or above the Anchor Investor Allocation Price. In the event of under-subscription or no-bidder in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. Further, not less than 10% of the Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders and not less than 35% of the Offer shall be available for allocation to Individual Bidders ("IRB") in accordance with SEBI ICR Regulations, subject to valid Bids being received at or above the Offer Price. All potential Bidders, other than Anchor Investors, are required to mandatorily use the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective bank account (including UP ID (defined hereinafter) in case of IRBs) which will be blocked by the SCRR participants in the Offer. Anchor Investors are not permitted to participate in the Offer through the ASBA Process. For further details, see "Offer Procedures" on page 433 of the DRHP.

This public announcement is made in compliance with the provisions of Regulation 26(2) of the SEBI ICR Regulations to inform the public that our Company is proposing to submit an application and regulatory requirements in terms of public notice, market conditions and other considerations, an initial public offer of its Equity Shares pursuant to the Offer and has filed the DRHP dated January 21, 2022 with the SEBI on January 22, 2022.

Pursuant to Regulation 26(1) of the SEBI ICR Regulations, the DRHP filed with SEBI shall be made available to the public for comments, if any, for period of at least 21 days, from the date of filing, by hosting on the website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e., BSE at www.bseindia.com and NSE at www.nseindia.com and the websites of the BRLMs, i.e., Emkay Global Financial Services Limited, InCred Capital Wealth Portfolio Managers Private Limited and KFN Technologies Private Limited at www.incredcapital.com, www.emkayglobal.com and www.kfnfinch.com respectively. The members of public are requested to send a copy of the comments sent to SEBI to the Company Secretary and Compliance Officer of our Company and/or the BRLMs at their respective addresses mentioned below. All comments may be received by our Company and/or the BRLMs at the Company Secretary and Compliance Officer of our Company or before 5:00 p.m. on the 21st day from the aforesaid date of filing of the DRHP with SEBI.

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they have affixed to take the risk of buying their investments in equity and equity-related securities. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the investors is invited to "Risk Factors" on page 32 of the DRHP.

Any decision to invest in the Equity Shares described in the DRHP may only be made after a hearing proceedings ("RHP") has been filed with the registrar of companies ("RoC") and must be made solely on the basis of such RHP. There may be material changes to the RHP from the DRHP.

The Equity Shares, when offered, through the RHP, are proposed to be listed on BSE and NSE.

For details of the main objects of the Company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" beginning on page 216 of the DRHP. The liability of the members of the Company is limited. For details of the share capital and capital structure of the Company and the names of the Registrar of Companies and the number of shares subscribed by and in the name of the Company, see "Capital Structure" beginning on page 91 of the DRHP.

BOOK RUNNING LEAD MANAGERS

Emkay Global Financial Services Limited
 The Ruby, 7th Floor, Senapati Bazar Marg, Connaught Place, New Delhi-110028
 Tel. No.: +91 22 6612 1212
 Email: ethos.sp@emkayglobal.com
 Investor grievance email: investor@emkayglobal.com
 Website: www.emkayglobal.com

InCred Capital Wealth Portfolio Managers
 1203, 12th Floor, B Wing, The Capital, G Block, Connaught Place, New Delhi-110028
 Tel. No.: +91 22 6844 6100
 Email: ethos.sp@incredcapital.com
 Investor grievance email: customer.grievance@incredcapital.com
 Website: www.incredcapital.com
 Contact Person: Deepak Yadav/Priyansu Nagur
 SEBI Registration No.: NN000011229

KFN Technologies Private Limited
 Selenuum Tower, Plot No- 31 and 32, Financial District, Nanakpura, Connaught Place, New Delhi-110028
 Tel. No.: +91 406 476 2222/180034 54001
 Email: ethos.sp@kfnfinch.com
 Investor grievance email: investor@kfnfinch.com
 Website: www.kfnfinch.com
 Contact Person: Mr. Manish Khindia
 SEBI Registration No.: NR000000221

For Directors Limited
 On behalf of the Offer
Sd/-
 Company Secretary and Compliance Officer

ETHOS LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares and has filed the DRHP dated January 21, 2022 with SEBI on January 22, 2022. The DRHP is available on the website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e., BSE at www.bseindia.com and NSE at www.nseindia.com and the websites of the BRLMs, i.e., Emkay Global Financial Services Limited at www.emkayglobal.com and InCred Capital Wealth Portfolio Managers Private Limited at www.incredcapital.com. Potential investors should note that investment in equity shares involves a high degree of risk and that investors should not invest any funds in the Offer unless they have affixed to take the risk of buying their investments in equity shares. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of the Offer and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the investors is invited to "Risk Factors" on page 32 of the DRHP.

The Equity Shares, when offered, through the RHP, are proposed to be listed on BSE and NSE.

For details of the main objects of the Company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" beginning on page 216 of the DRHP. The liability of the members of the Company is limited. For details of the share capital and capital structure of the Company and the names of the Registrar of Companies and the number of shares subscribed by and in the name of the Company, see "Capital Structure" beginning on page 91 of the DRHP.

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they have affixed to take the risk of buying their investments in equity and equity-related securities. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of the Offer and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the investors is invited to "Risk Factors" on page 32 of the DRHP.

NOTICE
IDFC MUTUAL FUND

Declaration of Dividend:
Notice is hereby given that the Board of Directors of IDFC AMC Trustee Company Limited (Trustee to IDFC Mutual Fund) has approved the declaration of the following dividend under the Income Distribution cum Capital Withdrawal option (IDCW option) of the Scheme(s)/Plan(s), subject to availability of distributable surplus, with the Record Date as Friday, January 28, 2022.

Scheme(s) Name	Plan(s)	Option(s)	Quantum of Dividend* (Rs. per Unit)	NAV (in Rs.) Per Unit as on January 21, 2022
IDFC Equity Savings Fund	Regular	Monthly IDCW	0.04	14.29
IDFC Equity Savings Fund	Regular	Monthly IDCW	0.04	15.27
IDFC Arbitrage Fund	Regular	Monthly IDCW	0.0323	12.9580
IDFC Arbitrage Fund	Regular	Monthly IDCW	0.0340	13.6390
IDFC Regular Savings Fund	Regular	IDCW	0.0407	13.8907
IDFC Regular Savings Fund	Direct	IDCW	0.0448	15.2856

Face Value per unit is Rs. 10.
* TDS and other statutory levies (if any) shall be levied on the amount received by the investor. Considering the volatile nature of markets, Trustee reserves the right to restrict the quantum of dividend upto the per unit distributable surplus available on the Record Date in case of fall in market.
If in any case the Record Date falls on a non-business day, the immediately following business day shall be deemed to be the Record Date. All investors whose names appear in the register of unit holders of the Scheme(s)/Plan(s)/Option(s) as on the close of the record date will be eligible to receive the dividend.

Pursuant to the payment of dividend, NAV of the Scheme(s)/Plan(s)/Option(s) will fall to the extent of payout and statutory levy (if any).
Date: January 22, 2022

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Hero Housing Finance Limited
CIN: U65192DL2016PLC0310481
Registered office: 9, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057
Website: www.herohousingfinance.com
Tel. No: 011-49487150 | Fax: 011-49487197-98 | Email: investors@herohf.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31 DECEMBER 2021

Sl. No.	Particulars	Quarter ended		
		31 December 2021	31 December 2020	31 March 2021
(All amounts in Rupees lakhs unless otherwise stated)				
1	Total income from operations	7,258.85	6,176.29	23,278.53
2	Net profit/(loss) for the period (before tax, exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
3	Net profit/(loss) for the period before tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
4	Net profit/(loss) for the period after tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
5	Total comprehensive income/(loss) for the period (Comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax))	(229.39)	(847.86)	(1,927.30)
6	Paid up equity share capital	45,833.33	37,500.00	45,833.33
7	Reserves (excluding revaluation reserve)	(4,095.49)	(5,166.00)	(3,211.10)
8	Securities premium account	4,166.67	2,500.00	4,166.67
9	Net worth	41,737.84	32,334.00	42,622.23
10	Paid up debt capital/outstanding debt	2,30,537.29	2,03,519.16	2,21,892.89
11	Outstanding redeemable preference shares			
12	Debt equity ratio	5.52	6.29	5.21
13	Earnings per equity share of Rs. 10 each			
	i) Basic**	(0.06)	(0.23)	(0.50)
	ii) Diluted**	(0.06)	(0.23)	(0.50)
14	Capital Redemption Reserve	N.A.	N.A.	N.A.
15	Debiture Redemption Reserve	N.A.	N.A.	N.A.
16	Debt Service Coverage Ratio	N.A.	N.A.	N.A.
17	Interest Service Coverage Ratio	N.A.	N.A.	N.A.

**not annualized for the quarter ended
Notes:
a) The above is an extract of the detailed format of quarterly financial results filed with the stock exchange under Regulation 52 of the LODR Regulations. The full format of the quarterly financial results are available on the website of the stock exchange www.nseindia.com and the Company at www.herohousingfinance.com.
b) For the other line items referred in Regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the website of stock exchange and can be accessed at www.nseindia.com and the Company at www.herohousingfinance.com.
c) The financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules thereunder and the other accounting principles generally accepted in India.
d) The financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on 21 January 2022.

For and on behalf of the Board
Sd/-
Abhimanyu Munjal
Managing Director

NOTICE
DSP MUTUAL FUND

NOTICE is hereby given that DSP Trustee Private Limited, the Trustee to DSP Mutual Fund ("Fund") has approved the distribution under Income Distribution cum Capital Withdrawal (IDCW) Option(s) of the below mentioned scheme(s) as follows.

Name of Scheme(s)	Plan(s)	Option(s)	Quantum of IDCW* (₹ per Unit) #	Face Value (₹ per Unit)	Net Asset Value (NAV) as on January 20, 2022 (₹ per unit)
DSP Equity & Bond Fund	Regular	IDCW	0.20	10	27.688
DSP Equity & Bond Fund	Direct	IDCW	0.20	10	55.377

*The per unit rate is same for individual and other category of investors.

Distribution of the above IDCW is subject to the availability and adequacy of distributable surplus.

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the aforesaid Scheme(s) of the Fund would fall to the extent of payout and statutory levy, if any.

IDCW amount will be paid to all those Unit Holders/Beneficial Owners whose names appear in the records of the Registrar and Transfer Agent, Computer Age Management Services Limited/statement of Beneficiary Owners maintained by the Depositories under the IDCW Option(s) of the aforesaid Scheme(s) as on the Record Date. The Payout shall be subject to tax deducted at source (TDS) as applicable.

Unit holders are advised to update change of address / bank details, if any, with depository participant(s) in advance of the Record Date.

Any queries/clarifications in this regard may be addressed to:
DSP Investment Managers Private Limited ("AMC")
CIN: U7140MH1996PTC094943
Investment Manager for DSP Mutual Fund
Mafatal Centre, 10th Floor, Nariman Point, Mumbai 400 021
Tel. No.: 91-22-66578000, Fax No.: 91-22-66578181
Toll-free: 1800 208 4499 or 1800 200 4499
Email ID: service@dspm.com Website: www.dspm.com

Unit holders are requested to update their PAN, KYC, email address, mobile number, nominee details with AMC, review the Investor Charter available on website of the Fund as well as check for any unclaimed redemptions or Income Distribution cum Capital Withdrawal ("IDCW") payments.

Place: Mumbai
Date: January 22, 2021

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

PNB PNB GLTS LIMITED
(INCIN 174999DL1996PLC077210)
Sanskrit Marg, New Delhi - 110001.
Website: www.pnbgilts.com, E-mail: pnbgilts@pnbgilts.com
Tel: 011-23325759, 23325779, Fax: 011-23325751, 23325763

EXTRACT OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31 DECEMBER, 2021

PARTICULARS	3 MONTHS	3 MONTHS	3 MONTHS	3 MONTHS	3 MONTHS	YEAR
	31/12/2021	30/09/2021	31/12/2020	31/12/2020	31/12/2020	31/12/2021
1. Total revenue from operations	26,249.16	27,063.48	32,990.03	74,781.55	95,979.43	1,05,177.76
2. Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(1,608.44)	9,868.09	22,323.20	14,395.73	62,615.15	62,307.32
3. Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	(1,614.11)	11,675.16	22,323.20	15,090.19	62,615.15	61,434.70
4. Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary Items)	(614.73)	8,291.30	16,706.67	11,665.71	46,825.33	45,411.68
5. Total Comprehensive Income for the period (Comprising profit/(loss) and Other Comprehensive Income)	(609.63)	8,267.55	16,653.82	11,580.35	46,793.86	45,385.19
6. Equity Share Capital	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01
7. Earnings Per Share (of Rs. 10/- each) (For interim and discontinued computations)						
Basic:	(0.34)	4.61	9.28	6.48	26.01	25.23
Diluted:	(0.34)	4.61	9.28	6.48	26.01	25.23

1. The above is an extract of the detailed format of Quarterly 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 Financial Results are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on Company's website www.pnbgilts.com.

Date: January 21, 2022
Place: New Delhi

PUBLIC ANNOUNCEMENT

ethos WATCH BOUTIQUES ETHOS LIMITED

Our Company was originally incorporated as Kamla Retail Limited under the provisions of Companies Act, 1956, at Panwaro, Himachal Pradesh, pursuant to the certificate of incorporation dated November 5, 2007, issued by the Assistant Registrar of Companies, Punjab, Himachal Pradesh and Chandigarh. Subsequently, the name of our Company was changed to Ethos Limited pursuant to a special resolution passed by the Shareholders of our Company on March 2, 2012, and a revised certificate of incorporation was issued by Registrar of Companies, Himachal Pradesh, at Chandigarh, on March 9, 2012. For further details, related to the name change, Registered Office of our Company, see "History and Certain Corporate Matters" on page 216 of the draft red herring prospectus dated January 21, 2022 ("DRHP"), filed with the Securities and Exchange Board of India ("SEBI") on January 23, 2022.

Registered Office: Plot No. 3, Sector-18, Panwaro, Himachal Pradesh-171 222. Telephone: +91 1792 232 462/232 402
Corporate Office: Kamla Centre, S.C. 88-89, Sector-8C, Madhya Marg, Chandigarh 160 009. Telephone: +91 172 254823/2324
Contact Person: Anil Kumar, Company Secretary and Compliance Officer. Telephone: +91 9795088753; E-mail: anil.kumar@ethoswatch.com

OUR PROMOTERS: YASHOVARDHAN SABOO, KODI LIMITED AND MAHEN DISTRIBUTION LIMITED

INITIAL PUBLIC OFFERING OF UP TO 10% TO EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF ETHOS LIMITED ("THE COMPANY" OR "ETHOS") FOR CASH AT A PRICE OF ₹ 10 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 1 PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹ 1 LAKHS (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO 10% EQUITY SHARES AGGREGATING UP TO 40,000 LAKHS (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 11,08,037 EQUITY SHARES AGGREGATING UP TO ₹ 1.108 CRORES BY THE SELLING SHAREHOLDERS REFERRED TO IN ANNEXURE A TO THE DRHP, (THE "OFFER FOR SALE"). THE OFFER WOULD CONSTITUTE 10% OF OUR POST-OFFER PAID-UP EQUITY SHARE CAPITAL.

THE OFFER PRICE IS 10% TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, AND THE MINIMUM BID LOT WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS AS PER APPLICABLE LAW, AND WILL BE ADVERTISED IN THE EDITIONS OF AN ENGLISH ONLY NEWSPAPER (A) CHANDIGARH TRIBUNE (B) HINDI NATIONAL DAILY NEWSPAPER (C) HINDI ALSO BEING THE REGIONAL LANGUAGE OF HIMACHAL PRADESH, WHERE OUR REGISTERED OFFICE IS LOCATED, EACH WITH WIDE CIRCULATION, AT LEAST TWO WORKING DAYS PRIOR TO THE BID/OFFER OPENING DATE AND SHALL BE MADE AVAILABLE TO BSE LIMITED ("BSE") AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE"), (BSE TOGETHER WITH NSE, THE "STOCK EXCHANGES") FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED (THE "SEBI ICDR REGULATIONS").

OUR COMPANY, IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, MAY CONSIDER A FURTHER ISSUE OF EQUITY SHARES, INCLUDING BY WAY OF A PRIVATE PLACEMENT OF EQUITY SHARES AGGREGATING UP TO 5,000 LAKHS AT ITS DISCRETION, PRIOR TO THE FILING OF THE RED HERRING PROSPECTUS WITH THE REGISTRAR OF COMPANIES, HIMACHAL PRADESH AND CHANDIGARH. IF SUCH A FURTHER ISSUE OR PRIVATE PLACEMENT IS COMPLETED, THE FRESH ISSUE SIZE WILL BE REDUCED TO THE EXTENT OF SUCH PRE-PLACEMENT, SUBJECT TO THE OFFER CONSTITUTING AT LEAST 10% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

In case of any revision to the Offer, the Bid Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company may, in consultation with the Book Running Lead Managers, for reasons to be recorded in writing, extend the Bid Offer Period for a minimum of three Working Days, subject to the Bid Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the Book Running Lead Managers and at the terminals of the Syndicate Member(s) and by intimation to the Designated Intermediaries and the Sponsor Banks, as applicable.

This is an Offer in terms of Rule 19(2)(b) of the Securities Contract (Regulation) Rules, 1957, as amended ("SCRR") read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Running Process of the Securities Contract (Regulation) Rules, 1957, as amended ("SEBI ICDR Regulations"), whereof more than 50% of the Offer shall be for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") and such portion, the "QIB Portion". Our Company and the Selling Shareholders may, in consultation with the Book Running Lead Managers, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("Anchor Investor Portion"), out of which at least one-third shall be available for allocation to domestic Mutual Funds only, subject to valid bids being received from domestic Mutual Funds or above the Anchor Investor Allocation Portion. In the event of under-subscription, over-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs, including Mutual Funds, subject to valid bids being received at or above the Offer Price. Further, not less than 15% of the Offer shall be available for allocation on a proportionate basis to Institutional Bidders and not less than 5% of the Offer shall be available for allocation to Retail Individual Bidders ("RIBs") in accordance with SEBI ICDR Regulations, subject to valid bids being received at or above the Offer Price. All potential Bidders, other than Anchor Investors, are required to mandatorily utilize the Application Supported by Bidder Amount ("ASBA") process by providing details of their respective bank account (including IUP ID defined hereinafter in case of RIBs) which will be locked by the Offer. Anchor Investors are not permitted to participate in the Offer through the ASBA Process. For further details, see "Offer Procedure" on page 433 of the DRHP.

This public announcement is made in compliance with the provisions of Regulation 20(2) of the SEBI ICDR Regulations and other information, the public that our Company is proposing, subject to the final offering and regulatory requirements of the SEBI ICDR Regulations, market conditions and any other conditions, an initial public offer of its Equity Shares pursuant to the Offer has been filed the DRHP dated January 21, 2022 with the SEBI on January 20, 2022.

Pursuant to Regulation 26(1) of the SEBI ICDR Regulations, the DRHP filed with SEBI shall be made available to the public for comments. If any, for a period of at least 21 days, from the date of filing of the DRHP on the website of the Stock Exchanges, i.e., BSE at www.bseindia.com and NSE at www.nseindia.com and the websites of the SRLMs, i.e., Emkay Global Financial Services Limited at www.emkayglobal.com and InCoed Capital Wealth Portfolio Managers Private Limited at www.incoed.com. Our Company hereby invites the public to provide comments on the DRHP filed with SEBI with respect to disclosures made therein. The members of public are requested to send a copy of the comments dated January 21, 2022, with the Company Secretary and Compliance Officer of our Company and the SRLMs at the following addresses mentioned below. All comments must be received by our Company and/or the SRLMs and/or the Company Secretary and Compliance Officer of our Company on or before 5:00 p.m. on the 21st day from the aforesaid date of filing the DRHP with SEBI.

Investors in equity and equity-related securities should be aware of the risks and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the investors is invited to "Risk Factors" on page 32 of the DRHP. Any decision to invest in the Equity Shares described in the DRHP may only be made after a thorough process of research ("RHP") has been filed with the registrar of companies ("ROC") and made to be solely on the basis of such RHP as there may be material changes in the RHP from the DRHP.

The Equity Shares, when offered, through the RHP, are proposed to be listed on BSE and NSE.

For details of the main objectives of the Company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" beginning on page 216 of the DRHP. The liability of the members of the Company is limited. For details of the share capital and capital structure of the Company and the names of the signatories to the Memorandum of Association and the number of shares subscribed by them of the Company see "Capital Structure" beginning on page 81 of the DRHP.

BOOK RUNNING LEAD MANAGERS
Emkay Global Financial Services Limited
The Ruby, 7th Floor, Sector-17, Chandigarh
Dadar (West), Mumbai - 400 028
Tel. No.: +91 22 6612 1212
Email: info@emkayglobal.com
Investor grievance email: info@emkayglobal.com

InCoed Capital
INCREC CAPITAL WEALTH PORTFOLIO MANAGERS PRIVATE LIMITED
Sector-12, 12th Floor, The Capital, G Block, Bandra Kurla Complex, Bandra East, Mumbai- 400 051
Tel. No.: +91 22 6844 6100
Email: info@incoedcapital.com
Investor grievance email: customer.grievance@incoedcapital.com
Website: www.incoedcapital.com
Contact Person: Snehasree R
SEBI Registration No.: INM000011229

REGISTRAR TO THE OFFER
KFV TECHNOLOGIES PRIVATE LIMITED
Financial Tower, Plot No- 31 and 32, Financial District, Sector-29, Gurgaon, Haryana
Seringampalli, Hyderabad, Rangereedoo 500 032, Telangana
Email: +91 04 01 87 02 222; 10524 44001
E-mail: ethos@kfintech.com
Investor grievance e-mail: ethos@kfintech.com
Investor grievance e-mail: ethos@kfintech.com
SEBI Registration No.: INR000000221

Place: Chandigarh
Date: January 22, 2022
Company Secretary and Compliance Officer

FOR ETHOS LIMITED
On behalf of the Board of Directors
Sd/-
Company Secretary and Compliance Officer

ETHOS LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares and has filed the DRHP with SEBI on January 22, 2022. The DRHP is available on the websites of SEBI at www.sebi.gov.in, websites of the Stock Exchanges, i.e., BSE at www.bseindia.com and NSE at www.nseindia.com and the websites of the SRLMs, i.e., Emkay Global Financial Services Limited at www.emkayglobal.com and InCoed Capital Wealth Portfolio Managers Private Limited at www.incoed.com. Potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, please see the "Risk Factors" of the RHP when filed. Potential investors should rely on the DRHP filed with SEBI for making an investment decision.

The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "U.S. Securities Act"), or any state securities laws in the United States, and unless so registered, may not be offered, sold, resold or otherwise transferred within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and in accordance with any applicable U.S. state securities laws. Accordingly, the Equity Shares are being offered and sold only outside the United States in offshore transactions as defined in, and in reliance on, Regulation S under the U.S. Securities Act and the applicable laws of the jurisdictions where such offers and sales are made.

IDFC
IDFC MUTUAL FUND

NOTICE

Declaration of Dividend:
Notice is hereby given that the Board of Directors of IDFC AMC Trustee Company Limited (Trustee to IDFC Mutual Fund) has approved the declaration of the following dividend under the Income Distribution cum Capital Withdrawal option (IDCW option) of the Scheme(s)/Plan(s), subject to availability of distributable surplus, with the Record Date as Friday, January 28, 2022.

Scheme(s) Name	Plan(s)	Option(s)	Quantum of Dividend* (Rs. per Unit)	NAV (in Rs.) Per Unit as on January 21, 2022
IDFC Equity Savings Fund	Regular	Monthly IDCW	0.04	14.29
IDFC Equity Savings Fund	Direct	Monthly IDCW	0.04	15.27
IDFC Arbitrage Fund	Regular	Monthly IDCW	0.0323	12.9580
IDFC Arbitrage Fund	Direct	Monthly IDCW	0.0340	13.6390
IDFC Regular Savings Fund	Regular	IDCW	0.0407	13.8907
IDFC Regular Savings Fund	Direct	IDCW	0.0448	15.2856

Face Value per unit is Rs. 10.
* TDS and other statutory levies (if any) shall be levied on the amount received by the investor. Considering the volatile nature of markets, Trustee reserves the right to restrict the quantum of dividend upto the per unit distributable surplus available on the Record Date in case of fall in market.
If any case the Record Date falls on a non-business day, the immediately following business day shall be deemed to be the Record Date. All investors whose names appear in the register of unit holders of the Scheme(s)/Plan(s)/Option(s) as on the close of the record date will be eligible to receive the dividend.
Pursuant to the payment of dividend, NAV of the Scheme(s)/Plan(s)/Option(s) will fall to the extent of payout and statutory levy (if any).
Date: January 22, 2022
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Hero Housing Finance Limited
CIN: U65192DL2016PLC301481

Registered office: 9, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057
Website: www.herohousingfinance.com
Tel. No: 011-49487150 | Fax: 011-4948179-98 | Email: investors@hero.hf.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31 DECEMBER 2021
(All amounts in Rupees lakhs unless otherwise stated)

Sl. No.	Particulars	Quarter ended		
		31 December 2021 (Unaudited)	31 December 2020 (Unaudited)	31 March 2021 (Audited)
1	Total income from operations	7,258.85	6,176.29	23,278.53
2	Net profit/(loss) for the period (before tax, exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
3	Net profit/(loss) for the period before tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
4	Net profit/(loss) for the period after tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
5	Total comprehensive income/loss for the period (Comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax))	(229.39)	(847.86)	(1,927.30)
6	Paid up equity share capital	45,833.33	37,500.00	45,833.33
7	Reserves (including revaluation reserve)	(4,095.49)	(5,166.00)	(3,211.10)
8	Securities premium account	4,166.67	2,500.00	4,166.67
9	Net worth	41,737.84	32,334.00	42,622.23
10	Paid up debt capital/outstanding debt	2,30,537.29	2,03,519.16	2,21,892.89
11	Outstanding redeemable preference shares	-	-	-
12	Debt equity ratio	5.52	6.29	5.21
13	Earnings per equity share of Rs. 10 each i) Basic ii) Diluted	(0.06) (0.06)	(0.23) (0.23)	(0.50) (0.50)
14	Capital Redemption Reserve	N.A.	N.A.	N.A.
15	Debiture Redemption Reserve	N.A.	N.A.	N.A.
16	Debt Service Coverage Ratio	N.A.	N.A.	N.A.
17	Interest Service Coverage Ratio	N.A.	N.A.	N.A.

*not annualised for the quarter ended
Notes:
a) The above is an extract of the detailed format of quarterly financial results filed with the stock exchange under Regulation 52 of the IODR Regulations. The full format of the quarterly financial results are available on the website of the stock exchange www.nseindia.com and the Company at www.herohousingfinance.com.
b) For the other line items referred in Regulation 52 (4) of the IODR Regulations, pertinent disclosures have been made to the website of stock exchange and can be accessed at www.nseindia.com and the Company at www.herohousingfinance.com.
c) The financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules thereunder and the other accounting principles generally accepted in India.
d) The financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on 21 January 2022.
For and on behalf of the Board
Sd/-
Abhimanyu Munjal
Managing Director

Date: 21 January 2022

DSP MUTUAL FUND

NOTICE

NOTICE is hereby given that DSP Trustee Private Limited, the Trustee to DSP Mutual Fund ("Fund") has approved the distribution under Income Distribution cum Capital Withdrawal ("IDCW") Option(s) of the below mentioned scheme(s) of the Fund.

Record Date: January 28, 2022

Name of Scheme(s)	Plan(s)	Option(s)	Quantum of IDCW* (per Unit) #	Face Value (per Unit)	Net Asset Value (NAV) as on January 20, 2022 (per unit)
DSP Equity & Bond Fund	Regular	IDCW	0.20	10	27.688
DSP Equity & Bond Fund	Direct	IDCW	0.20	10	55.377

*The per unit rate is same for individual and other category of investors.
Distribution of the above IDCW is subject to the availability and adequacy of distributable surplus.
Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the aforesaid Scheme(s) of the Fund would fall to the extent of payout and statutory levy, if any.
IDCW amount will be paid to all those Unit Holders/Beneficial Owners whose names appear in the records of the Registrar and Transfer Agent, Computer Age Management Services Limited/Statement of Beneficiary Owners maintained by the Depositories under the IDCW Option(s) of the aforesaid Scheme(s) of the Fund. The Payout shall be subject to tax deducted at source (TDS) as applicable.
Unit holders are advised to update change of address / bank details, if any, with depository participant(s) in advance of the Record Date.
Any queries/clarifications in this regard may be addressed to:
DSP Investment Managers Private Limited ("AMC")
CN: U7140MH1999PTC095463
Investment Manager for DSP Mutual Fund
Mafatal Centre, 10th Floor, Nariman Point, Mumbai 400 021
Tel. No.: 91-22-66578000, Fax No.: 91-22-66578181
Toll-free: 1800 208 4499 or 1800 204 4499
Email ID: service@dspm.com Website: www.dspm.com
Unit holders are requested to update their PAN, KYC, email address, mobile number, nominee details with AMC, review the Investor Charter available on website of the Fund as well as check for any unclaimed redemptions or Income Distribution cum Capital Withdrawal ("IDCW") payments.
Place: Mumbai
Date: January 22, 2021
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

PNB GLTS LIMITED
(A SUBSIDIARY OF PUNJAB NATIONAL BANK)

PNB
GLTS
LIMITED
(CIN: L74999DL1996PLC077120)
Sanskari Marg, New Delhi - 110001.
Website: www.pnbgilts.com, E-mail: pnbgilts@pnbgilts.com
Tel: 011-23325759, 23325779, Fax: 011-23325751, 23325763

EXTRACT OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2021

PARTICULARS	3 MONTHS		3 MONTHS		9 MONTHS		9 MONTHS		YEAR
	31/12/2021	30/09/2021	31/12/2021	30/09/2021	31/12/2021	30/09/2021	31/12/2021	30/09/2021	
1. Total revenue from operations	26,249.16	27,063.48	32,296.03	34,781.55	95,979.43	1,05,197.77			
2. Net Profit/(Loss) for the period (before Tax, after Exceptional and/or Extraordinary Items)	(1,606.44)	9,868.09	22,323.20	14,395.73	62,615.15	62,307.32			
3. Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	(1,614.11)	11,675.16	22,323.20	15,090.19	62,615.15	61,434.70			
4. Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary Items)	(614.73)	8,291.30	16,706.67	11,665.71	46,825.33	45,411.68			
5. Total Comprehensive Income for the period (Comprising profit/(loss) and Other Comprehensive Income)	(609.63)	8,287.55	16,653.82	11,880.35	46,793.86	45,385.19			
6. Equity Share Capital	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01			
7. Earnings Per Share (of Rs. 10/- each) (For continuing and discontinued operations)									
Divided:	(0.34)	4.61	9.28	6.48	26.01	25.23			
Basic:	(0.34)	4.61	9.28	6.48	26.01	25.23			

*Earnings per share for three months months are not annualised.
1. The above is an extract of the detailed format of Quarterly 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 Financial Results are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on Company's website www.pnbgilts.com.
For and on behalf of Board
Vikas Goel
MD & CEO

ETHOS WATCH BOUTIQUES

ETHOS LIMITED

Our Company was originally incorporated as Kamia Retail Limited under the provisions of Companies Act, 1956, at Chandigarh, Punjab, pursuant to the certificate of incorporation dated November 5, 2007, issued by the Assistant Registrar of Companies, Punjab, Himachal Pradesh and Chandigarh. Subsequently, the name of our Company was changed to Ethos Limited pursuant to a special resolution passed by the Shareholders of our Company on March 2, 2012, and a revised certificate of incorporation was issued by Registrar of Companies, Himachal Pradesh and Chandigarh on March 5, 2012. For further details, related to the name change of our Company, see "History and Certain Corporate Matters" on page 216 of the draft red herring prospectus dated January 21, 2022 ("DRHP"), filed with the Securities and Exchange Board of India ("SEBI") on January 23, 2022. Sector: 3, Sector-18, Panaroma, Himachal Pradesh-171 220. Telephone: + (91) 1792 232 4622/233 4202
Corporate Office: Kamia Centre, S.C. 88-89, Sector-3, Madhya Marg, Chandigarh 160 009. Telephone: + (91) 172 254823/2324
Contact Person: Anil Kumar, Company Secretary and Compliance Officer: Telephone: + (91) 919760817553; E-mail: anil.kumar@ethoswatch.com

OUR PROMOTERS: YASHOVARDHAN SABOO, KODIL SHAMBER AND MAHEN DISTRIBUTION LIMITED

INITIAL PUBLIC OFFERING OF UP TO 10% (=) OF EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH (=) EQUITY SHARES OF ETHOS LIMITED (THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ 1 (=) PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 1 (=) PER EQUITY SHARE ("OFFER PRICE" AGGREGATING UP TO ₹ 1) LAKHS (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO 10% (=) EQUITY SHARES AGGREGATING UP TO 4,000 LAKHS (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 11,08,837 EQUITY SHARES AGGREGATING UP TO ₹ 11,08,837 LAKHS BY THE SELLING SHAREHOLDERS REFERRED TO IN ANNEXURE A TO THE DRHP, (THE "OFFER FOR SALE"). THE OFFER WOULD CONSTITUTE 10% (=) OF OUR POST-OFFER PAID-UP EQUITY SHARE CAPITAL.
THE OFFER PRICE IS 10% (=) TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, AND THE MINIMUM BID LOT WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS AS PER APPLICABLE LAW, AND WILL BE ADVERTISED IN THE EDITIONS OF AN ENGLISH NATIONAL DAILY NEWSPAPER AND EDITIONS OF A HINDI NATIONAL DAILY NEWSPAPER. THE PRE-PO PLACEMENT IS COMPLETED. THE FRESH ISSUE SIZE WILL BE REDUCED TO THE EXTENT OF SUCH PRE-PO PLACEMENT, SUBJECT TO THE OFFER CONSTITUTING AT LEAST 10% (=) OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.
In case of any revision to the Offer, the Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company may, in consultation with the Book Running Lead Managers, for reasons to be recorded in writing, extend the Bid/Offer Period for a maximum of three Working Days, subject to the Bid/Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the Book Running Lead Managers and at the terminals of the Syndicate Member(s) and by intimation to the Designated Intermediaries and the Sponsor Banks, as applicable.
This is an Offer in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("SCRR") read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book-Bidding Process of the Securities Contract (Regulation) 31 of the SEBI ICDR Regulations, whereas the more than 50% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") and such portion, the "QIB Portion". Our Company and the Selling Shareholders may, in consultation with the Book Running Lead Managers, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("Anchor Investor Portion"), out of which one-third shall be available for allocation to domestic Mutual Funds only, subject to valid bids being received at or above the Offer Price. Further, not less than 15% of the Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders and not less than 35% of the Offer shall be available for allocation to Non-Institutional Bidders ("NBs") in accordance with SEBI ICDR Regulations, subject to valid bids being received at or above the Offer Price. All potential Bidders, other than Anchor Investors, are required to mandatorily utilize the Application Supported by Bidder Amount ("ASBA") process by providing details of their respective bank account (including IUP ID defined hereinafter) in case of NBs which will be locked by the Offer. Anchor Investors are not permitted to participate in the Offer through the ASBA Process. For further details, see "Offer Procedure" on page 433 of the DRHP.
This public announcement is made in compliance with the provisions of Regulation 20(2) of the SEBI ICDR Regulations and to inform the public that our Company is proposing, pursuant to the application and regulatory requirements, to issue and offer for sale, in the manner specified in the DRHP, the Offer and other considerations, an initial public offer of its Equity Shares comprising up to the Offer and has filed the DRHP dated January 21, 2022 with the SEBI on January 23, 2022.
Pursuant to Regulation 26(1) of the SEBI ICDR Regulations, the DRHP filed with SEBI shall be made available to the public for comments. For any, for period of at least 21 days, from the date of filing, by hosting on the website of the Stock Exchanges i.e., BSE and NSE, at www.bseindia.com and www.nseindia.com and the websites of the BRLMs, i.e., Emkay Global Financial Services Limited at www.emkayglobal.com and InrEd Capital Wealth Portfolio Managers Private Limited at www.incredes.com. Our Company hereby invites the public to provide comments on the DRHP filed with SEBI with respect to disclosures made therein. The members of the public are requested to send a copy of the comments dated January 21, 2022 to www.nseindia.com and www.bseindia.com and the websites of the BRLMs, i.e., Emkay Global Financial Services Limited at www.emkayglobal.com and InrEd Capital Wealth Portfolio Managers Private Limited at www.incredes.com. Our Company shall be obliged to consider and respond to the comments of the members of the public and to take appropriate steps to address the comments. All comments must be received by our Company and/or the BRLMs and/or the Company Secretary and Compliance Officer of our Company on or before 5.00 p.m. on the 21st day from the aforesaid date of filing the DRHP with SEBI.
Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the investors is invited to "Risk Factors" on page 32 of the DRHP. Any decision to invest in the Equity Shares described in the DRHP may only be made after a thorough post-offer investment decision ("RHP") has been filed with the registrar of companies ("ROC") and made to be solely on the basis of such RHP as there may be material changes in the RHP from the DRHP.
The Equity Shares, when offered, through the RHP are proposed to be listed on BSE and NSE.
For details of the main objects of the company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" beginning on page 216 of the DRHP. The liability of the members of the company is limited. For details of the share capital and capital structure of the Company and the names of the signatories to the Memorandum of Association and the number of shares subscribed by them of the company see "Capital Structure" beginning on page 81 of the DRHP.

BOOK RUNNING LEAD MANAGERS

EMKAY GLOBAL FINANCIAL SERVICES LIMITED	INrEd Capital	KFIN TECHNOLOGIES PRIVATE LIMITED
The Ruby, 7 th Floor, Sector 17, Chandigarh-160017 Sankar Bhatnagar Dadar (West), Mumbai - 400 028 Tel. No.: +91 22 6612 1212 Email: ethos@emkayglobal.com Investor grievance email: ipo@emkayglobal.com	INRRED CAPITAL WEALTH PORTFOLIO MANAGERS PRIVATE LIMITED Sector 17, 12 th Floor, 4 th Wing, The Capital, G Block, Bandra Kurla Complex, Bandra East, Mumbai- 400 051 Tel. No.: +91 22 6844 6100 Email: ethos@incredes.com Investor grievance email: customer.grievance@incredes.com Contact Person: Anil Kumar SEBI Registration No.: INM000011229	KFIN TECHNOLOGIES PRIVATE LIMITED Financial Tower, 8 th Floor- 31 and 32, Financial District, Chandigarh Seringinappu, Hyderabad, Rangareddy 500 032, Telangana Tel: +91 878 67 2221; 180024 54001 E-mail: ethos@kfin.tech Investor grievance e-mail: ethos@kfin.tech Investor grievance e-mail: ethos@kfin.tech SEBI Registration No.: INR000002221

All capitalized terms herein and not specifically defined shall have the same meaning as ascribed to them in the DRHP.
Place: Chandigarh
Date: January 22, 2022
Company Secretary and Compliance Officer
On behalf of the Board of Directors
Sd/-
Ethos Limited
ETHOS LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares, and has filed the DRHP with SEBI on January 21, 2022. The DRHP is available on the websites of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e., BSE at www.bseindia.com and NSE at www.nseindia.com and the websites of the BRLMs, i.e., Emkay Global Financial Services Limited at www.emkayglobal.com and InrEd Capital Wealth Portfolio Managers Private Limited at www.incredes.com. Potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, please see the "Risk Factors" of the RHP when filed. Potential investors should not invest in the DRHP filed with SEBI for making an investment decision.
The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended ("the U.S. Securities Act"), or any state securities laws in the United States, and unless so registered, may not be offered, sold, resold or otherwise transferred within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and in accordance with any applicable U.S. state securities laws. Accordingly, the Equity Shares are being offered and sold only outside the United States in offshore transactions as defined in, and in reliance on, Regulation S under the U.S. Securities Act and the applicable laws of the jurisdictions where such offers and sales are made.
CONCEPT

Declaration of Dividend:
Notice is hereby given that the Board of Directors of IDFC AMC Trust Company Limited (Trustee to IDFC Mutual Fund) has approved the declaration of the following dividend from the Income Distribution cum Capital Withdrawal Option (IDCW Option) of the Scheme(s)/Plans(s), subject to availability of "distributable surplus, with the Record Date as Friday, January 28, 2022.

Scheme(s) of IDFC Mutual Fund	Plan(s)	Option(s)	Quantum of Dividend* (Rs. per Unit)	NAV (in Rs.) Per Unit as on January 21, 2022
IDFC Equity Savings Fund	Regular	Monthly IDCW	0.04	14.29
IDFC Equity Savings Fund	Direct	Monthly IDCW	0.04	15.27
IDFC Arbitrage Fund	Regular	Monthly IDCW	0.0323	12.9508
IDFC Arbitrage Fund	Direct	Monthly IDCW	0.0340	13.6390
IDFC Regular Savings Fund	Regular	IDCW	0.0407	11.8997
IDFC Regular Savings Fund	Direct	IDCW	0.0448	15.2856

* VDS and other statutory levies (if any) shall be levied on the amount received by the investor. Considering the volatile nature of markets, Trustee reserves the right to restrict the quantum of dividend upto the per unit distributable surplus available on the Record Date in case of fall in market.

If in any case the Record Date falls on a non-business day, the immediately following business day shall be deemed to be the Record Date. All investors whose names appear in the register of unit holders of the Scheme(s)/Plan(s)/Option(s) as on the close of the record date will be eligible to receive the dividend.

Pursuant to the payment of dividend, NAV of the Scheme(s)/Plan(s)/Option(s) will fall to the extent of payout and statutory levy (if any).

Date: January 22, 2022
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS. READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Hero Housing Finance
 CIN: U651922016PLC301481
 Registered office: 9, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057
 Website: www.herohousingfinance.com
 Tel. No: 011-49487150 | Fax: 011-49487197-98 | Email: investors@herohf.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER 2021

Sl. No.	Particulars	Quarter ended		
		31 December 2021		31 March 2021
		(Unaudited)	(Unaudited)	(Audited)
1	Total income from operations	7,258.85	6,176.29	23,278.53
2	Net profit/(loss) for the period (before tax, exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
3	Net profit/(loss) for the period before tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
4	Net profit/(loss) for the period after tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
5	Total comprehensive income/(loss) for the period (Comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax))	(229.39)	(847.86)	(1,927.30)
6	Paid up equity share capital	45,833.33	37,500.00	45,833.33
7	Reserves (excluding revaluation reserve)	(4,095.49)	(5,166.60)	(3,211.10)
8	Securities premium account	4,166.67	2,500.00	4,166.67
9	Net worth	41,737.84	32,334.00	42,622.23
10	Paid up debt capital/outstanding debt	2,30,537.29	2,03,519.16	2,21,892.89
11	Outstanding redeemable preference shares	-	-	-
12	Debt equity ratio	5.52	6.29	5.21
13	Earnings per equity share (of Rs. 10 each) i) Basic ii) Diluted	(0.06) (0.06)	(0.23) (0.23)	(0.50) (0.50)
14	Capital Redemption Reserve	N.A.	N.A.	N.A.
15	Debture Redemption Reserve	N.A.	N.A.	N.A.
16	Debt Service Coverage Ratio	N.A.	N.A.	N.A.
17	Interest Service Coverage Ratio	N.A.	N.A.	N.A.

*not annualised for the quarter ended

- Notes:**
- The above is an extract of the detailed format of quarterly financial results filed with the stock exchange under Regulation 52 of the LODR Regulations. The full format of the quarterly financial results are available on the website of the stock exchange www.nseindia.com and the Company at www.herohousingfinance.com.
 - For the other line items referred in Regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the website of the stock exchange and can be accessed at www.nseindia.com and the Company at www.herohousingfinance.com.
 - The financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
 - The financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on 21 January 2022.

For and on behalf of the Board
 Sd/-
 Abhinav Munjal
 Managing Director
 Date: 21 January 2022

DSP MUTUAL FUND
 NOTICE
 NOTICE is hereby given that DSP Trustee Private Limited, the Trustee to DSP Mutual Fund (Fund) has approved the distribution under Income Distribution cum Capital Withdrawal (IDCW) Option(s) of the below mentioned Scheme(s) as follows.

Record Date: January 28, 2022

Name of Scheme(s)	Plan(s)	Option(s)	Quantum of IDCW* (₹ per Unit) #	Face Value (₹ per Unit)	Net Asset Value (₹ per Unit) as on January 20, 2022
DSP Equity & Bond Fund	Regular	IDCW	0.20	10	27.688
DSP Equity & Bond Fund	Direct	IDCW	0.20	10	55.377

*The per unit rate is same for individual and other category of investors.

Distribution of the above IDCW is subject to the availability and adequacy of distributable surplus.

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the aforesaid Scheme(s) of the Fund would fall to the extent of payout and statutory levy, if any.

IDCW amount will be paid to all those Unit Holders/Beneficial Owners whose names appear in the records of the Registrar and Transfer Agent, Computer Age Management Services Limited/Statement of Beneficiary Owners maintained by the Depositories under the IDCW Option(s) of the aforesaid Scheme(s) as on the Record Date. The payment shall be subject to tax deducted at source (TDS) as applicable.

Persons who are advised to update change of address / bank details, if any, with depository participant(s) in advance of the Record Date.

Any queries/clarifications in this regard may be addressed to:
DSP Investments Managers Private Limited (ADMC)*
 CIN: U7140MH1996PT094843
 Investment Manager for DSP Mutual Fund
 Mafalat Centre, 10th Floor, Nariman Point, Mumbai 400 021
 Tel. No: 91-22-66570000, Fax No: 91-22-66578181
 Toll-free: 1800 208 4499 or 1800 200 4499
 Email ID: service@dspm.com Website: www.dspm.com

Unit holders are requested to update their PAN, KYC, email address, mobile number, nominee details with AMC, verify the Investor/Holder available on website of the Fund as well as check for any unclaimed redemptions or Income Distribution cum Capital Withdrawal (IDCW) payments.

Place: Mumbai
 Date: January 22, 2022

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

PNB GILTS
 PNB GILTS LIMITED
 (BROKER OF PUNJAB NATIONAL BANK)

PNB GILTS LIMITED
 CIN: L17899DL1996PL0071200
 Regd. Office: 5, Sansad Marg, New Delhi-110001,
 Website: www.pnbgilts.com, E-mail: pnbgilts@pnbgilts.com
 Tel: 011-23325759, 23325778, Fax: 011-23325751, 23325763

EXTRACT OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER, 2021 (in ₹ lacs)

PARTICULARS	3 MONTHS ENDED 31.12.2021	3 MONTHS ENDED 30.09.2021	3 MONTHS ENDED 31.12.2020	3 MONTHS ENDED 31.12.2020	3 MONTHS ENDED 31.12.2020	3 MONTHS ENDED 31.12.2020
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
1. Total revenue from operations	26,246.16	27,063.48	32,299.03	74,761.55	95,979.43	1,05,197.77
2. Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(1,608.44)	9,868.09	22,323.20	14,395.73	62,615.15	62,307.32
3. Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	(1,614.11)	11,675.16	22,323.20	15,090.19	62,615.15	61,434.70
4. Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary Items)	(614.73)	8,291.30	16,706.67	11,665.71	46,825.33	45,411.68
5. Total Comprehensive Income for the period (Comprising Profit/(Loss) and Other Comprehensive Income)	(609.63)	8,267.55	16,653.82	11,580.35	46,793.86	45,385.19
6. Equity Share Capital	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01
7. Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)						
Basic:	(0.34)	4.61	9.28	6.48	26.01	25.23
Diluted:	(0.34)	4.61	9.28	6.48	26.01	25.23

*Earnings Per share for three/nine months are not annualised.

1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and other Disclosure Requirements) Regulations, 2015. The Full Form of the Quarterly Financial Results are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on Company's website www.pnbgilts.com.

Date: January 21, 2022
 Place: New Delhi

For and on behalf of Board
 (Vikas Goel)
 MD & CEO

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. THIS DOCUMENT MAY NOT BE TAKEN OR TRANSMITTED INTO OR RELEASED, PUBLISHED OR DISTRIBUTED, DIRECTLY OR INDIRECTLY, IN THE UNITED STATES, CANADA, AUSTRALIA, JAPAN OR THE PEOPLE'S REPUBLIC OF CHINA OR ANY OTHER JURISDICTION WHERE SUCH DISTRIBUTION MAY BE RESTRICTED BY LAW.

PUBLIC ANNOUNCEMENT

ETHOS WATCH BOUTIQUES ETHOS LIMITED

Our Company was originally incorporated as Kamra Retail Limited under the provisions of Companies Act, 1956, at Panwaro, Himachal Pradesh, pursuant to the certificate of incorporation dated November 5, 2007, issued by the Assistant Registrar of Companies, Punjab, Himachal Pradesh and Chandigarh. Subsequently, the name of our Company was changed to Ethos Limited pursuant to a special resolution passed by the Shareholders of our Company on March 2, 2012, and a revised certificate of incorporation was issued by Registrar of Companies, Himachal Pradesh on March 5, 2012. For further details in relation to change in name, the Registrar of Companies, Punjab, see "History and Certain Corporate Matters" on page 216 of the draft red herring prospectus dated January 21, 2022 (DRHP), filed with the Securities and Exchange Board of India ("SEBI") under the No. 3, Sector-18, Panwaro, Himachal Pradesh-173 220. Telephone: +91 1792 2324233 402

Registered Office: Kamra Centre, S.C. 88-89, Sector-8, C.S. Madhya Marg, Chandigarh 160 059; Telephone: +91 (172) 254822334
 Corporate Office: Kamra Centre, S.C. 88-89, Sector-8, C.S. Madhya Marg, Chandigarh 160 059; Telephone: +91 (172) 254822334
 Contact Person: Anil Kumar, Company Secretary and Compliance Officer; Telephone: +91 (9790607553); E-mail: anil.kumar@ethoswatch.com
 Website: www.ethoswatch.com; CIN: U52200P01703 030800

OUR PROMOTERS: YASHVARDHAN SARKI, IKDL LIMITED AND MAHEN DISTRIBUTION LIMITED

INITIAL PUBLIC OFFERING OF UP TO (i) EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF ETHOS LIMITED ("ETHOS LIMITED" OR "THE ISSUER") FOR CASH AT A PRICE OF ₹ 14 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 14) PER EQUITY SHARE ("OFFER PRICE") AGGREGATING UP TO (i) LAKHS ("THE OFFER") COMPRISING A FRESH ISSUE OF UP TO (i) EQUITY SHARES AGGREGATING UP TO 4,00,000 LAKHS ("THE FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 11,08,037 EQUITY SHARES, THE AGGREGATE UP TO (i) LAKHS BY THE SELLING SHAREHOLDERS REFERRED TO IN ANNEXURE A TO THE DRHP, ("THE OFFER FOR SALE"). OFFER WOULD CONSTITUTE [x]%, OF OUR POST-OFFER PAID-UP EQUITY SHARE CAPITAL.

THE OFFER PRICE IS (x) TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, AND THE MINIMUM BID LOT WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS AS PER APPLICABLE LAW, AND WILL BE ADVERTISED IN [x] EDITIONS OF AN ENGLISH NATIONAL DAILY NEWSPAPER ("ENGLISH") AND [x] EDITIONS OF A HINDI NATIONAL DAILY NEWSPAPER ("HINDI") WHICH ARE BEING THE REGIONAL LANGUAGE OF HIMACHAL PRADESH, WHERE OUR REGISTERED OFFICE IS LOCATED, EACH WITH WIDE CIRCULATION, AT LEAST TWO WORKING DAYS PRIOR TO THE OFFERING OPENING DATE AND SHALL BE AVAILABLE TO BE SWEETENED TO THE "PURSE" AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE"), (BSE) TOGETHER WITH NSE, THE STOCK EXCHANGES FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH SECURE BIDDING FRAMEWORK OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018 AS AMENDED (THE "SEBI ICDR REGULATIONS").

OUR COMPANY IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, MAY CONSIDER A FURTHER ISSUE OF EQUITY SHARES, INCLUDING BY WAY OF A PRIVATE PLACEMENT OF EQUITY SHARES AGGREGATING UP TO 5,000 LAKHS AT ITS DISCRETION, PRIOR TO THE FILING OF THE RED HERRING PROSPECTUS WITH THE RESPECTIVE STOCK EXCHANGES IN ACCORDANCE WITH SECURE BIDDING FRAMEWORK OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018 AS AMENDED (THE "SEBI ICDR REGULATIONS").

OUR COMPANY IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, MAY CONSIDER A FURTHER ISSUE OF EQUITY SHARES, INCLUDING BY WAY OF A PRIVATE PLACEMENT OF EQUITY SHARES AGGREGATING UP TO 5,000 LAKHS AT ITS DISCRETION, PRIOR TO THE FILING OF THE RED HERRING PROSPECTUS WITH THE RESPECTIVE STOCK EXCHANGES IN ACCORDANCE WITH SECURE BIDDING FRAMEWORK OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018 AS AMENDED (THE "SEBI ICDR REGULATIONS").

IN CASE OF ANY REVISION TO THE PRICE BAND, THE BID/ OFFER PERIOD WILL BE EXTENDED BY AT LEAST THREE ADDITIONAL WORKING DAYS AFTER SUCH REVISION IN THE PRICE BAND, SUBJECT TO THE BID/ OFFER PERIOD NOT EXCEEDING 10 WORKING DAYS. IN CASES OF SOME MAJOR BANKING STRIKE OR SIMILAR CIRCUMSTANCES, OUR COMPANY MAY IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, FOR REASONS TO BE REFERRED IN WRITING, EXTEND THE BID/ OFFER PERIOD FOR A MINIMUM OF THREE WORKING DAYS, SUBJECT TO THE BID/ OFFER PERIOD NOT EXCEEDING 10 WORKING DAYS. ANY REVISION IN THE PRICE BAND AND THE REVISED BID/ OFFER PERIOD, IF APPLICABLE, WILL BE WIDELY DISSEMINATED BY NOTIFICATION TO THE STOCK EXCHANGES, BY ISSUING A PUBLIC NOTICE, AND ALSO BY NOTIFYING THE CHANGE ON THE RESPECTIVE WEBSITES OF THE BOOK RUNNING LEAD MANAGERS AND AT THE TERMINALS OF THE SYNDICATE MEMBER(S) and by intimation to the Designated Intermediaries and the Sponsor Banks, as applicable.

THIS IS AN OFFER IN TERMS OF RULE 19(2)(b) OF THE SECURITIES CONTRACTS (REGULATION) RULES, 1957, AS AMENDED ("SCRR"), READ WITH REGULATION 31 OF THE SEBI ICDR REGULATIONS. THE OFFER IS BEING MADE THROUGH THE BOOK BUILDING PROCESS IN TERMS OF REGULATION 6(1) OF THE SEBI ICDR REGULATIONS, WHEREIN NOT MORE THAN 50% OF THE BID WILL BE AVAILABLE FOR ALLOCATION ON A PROPORTIONATE BASIS TO QUALIFIED INSTITUTIONAL BUYERS ("QIB") AND EACH PORTION OF THE "QIB PORTION". OUR COMPANY AND THE SELLING SHAREHOLDERS MAY, IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, ALLOCATE UP TO 60% OF THE QIB PORTION TO ANCHOR INVESTORS ON A DISCRETIONARY BASIS IN ACCORDANCE WITH THE SEBI ICDR REGULATIONS ("ANCHOR INVESTOR PORTION"), OUT OF WHICH AT LEAST ONE-THIRD PART SHALL BE AVAILABLE FOR ALLOCATION TO DOMESTIC MUTUAL FUNDS ONLY, SUBJECT TO VLOTS BEING RECEIVED FROM THE DOMESTIC MUTUAL FUNDS OR ABOVE THE ANCHOR INVESTOR ALLOCATION PRICE. IN THE EVENT OF UNDER-SUBSCRIPTION, OR NON-ALLOCATION IN THE ANCHOR INVESTOR PORTION, THE BALANCE EQUITY SHARES SHALL BE ADDED TO THE NET QIB PORTION. FURTHER, 5% OF THE NET QIB PORTION shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders, including Valid Bids, subject to valid Bids being received at or above the Offer Price. Further, not less than 10% of the Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders and not less than 35% of the Offer shall be available for allocation to Retail Individual Bidders ("RIBs") in accordance with SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. All potential Bidders, other than Anchor Investors, are required to mandatorily utilize the Application Supported by Stocked Amount ("ASBA") process by providing details of their respective bank account (including UPID ID (defined hereinafter as a case of fills) which will be blocked by the SCRR) to participate in the Offer. The Anchor Investors are not permitted to participate in the Offer through the ASBA Process. For further details, see "Offer Procedures" on page 433 of the DRHP.

THIS PUBLIC ANNOUNCEMENT IS MADE IN COMPLIANCE WITH THE PROVISIONS OF REGULATION 20(2) OF THE SEBI ICDR REGULATIONS TO INFORM THE PUBLIC THAT OUR COMPANY IS PURSUING SUCH OFFER AND IS REGULATORY REQUIRED TO FILE THE DETAILED FORM OF INVESTMENT PROPOSAL, MARKET CONDITIONS AND OTHER CONSIDERATIONS, AN INITIAL PUBLIC OFFER OF ITS EQUITY SHARES SUBJECT TO THE OFFER HAS BEEN MADE IN DRHP DATED JANUARY 21, 2022 AND THE SEBI ICDR REGULATIONS.

PURSUANT TO REGULATION 26(1) OF THE SEBI ICDR REGULATIONS, THE DRHP FILED WITH SEBI SHALL BE MADE AVAILABLE TO THE PUBLIC FOR COMMENTS, IF ANY, FOR PERIOD OF AT LEAST 21 DAYS, FROM THE DATE OF FILING, HOSTING ON THE WEBSITE OF SEBI AT www.sebi.gov.in, WEBSITES OF THE STOCK EXCHANGES i.e., www.bseindia.com and www.nseindia.com and the websites of the BRLMs, i.e., Emkay Global Financial Services Limited, InCred Capital and InCred Capital Private Limited, www.incredcapital.com and www.incredcapital.com respectively. The members of public are requested to send a copy of the comments sent to SEBI to the Company Secretary and Compliance Officer of our Company and the BRLMs or their respective addresses mentioned below. All comments must be received by our Company and/or the BRLMs at the Company Secretary and Compliance Officer of our Company or any of them by 5:00 p.m. on the 21st day from the aforesaid date of filing of the DRHP with SEBI.

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they have affixed to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares of the Offer is/ have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the investors is invited to "Risk Factors" on page 32 of the DRHP.

Any decision to invest in the Equity Shares described in the DRHP may only be made after a hearing prospectus ("RHP") has been filed with the registrar of companies ("RoC") and must be made solely on the basis of such RHP as there may be material changes in the RHP from the DRHP.

The Equity Shares, when offered, through the RHP, are proposed to be listed on BSE and NSE.

The details of the main objects of the Company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" beginning on page 216 of the DRHP and the feasibility of the members of the Company is limited. For details of the share capital and capital structure of the Company and the names of the Registrar and the Depository of the Company and the number of shares subscribed by and in the Company see "Capital Structure" beginning on page 91 of the DRHP.

BOOK RUNNING LEAD MANAGERS

Emkay Global Financial Services Limited
 The Ruby, 7th Floor,
 Senapati Bazar Marg,
 Connaught Place - 400 028
 Tel. No: +91 22 6612 1212
 Email: ethos.sp@emkayglobal.com
 Investor grievance email: investor.grievance@emkayglobal.com
 Website: www.emkayglobal.com
 Contact Person: Deepak Vats/Parvina Nagor
 SEBI Registration No.: NN000011229

InCred Capital
 INCREC CAPITAL WEALTH PORTFOLIO MANAGERS
 1203, 12th Floor, B Wing, The Capital, G Block,
 Connaught Place, Bangalore East, Mumbai - 400 051
 Tel. No: +91 22 6844 6100
 Email: ethos.sp@incredcapital.com
 Investor grievance email: investor.grievance@incredcapital.com
 Website: www.incredcapital.com
 Contact Person: Divyanshu/Pratik/Ankur
 SEBI Registration No.: NN000012965

KFN TECHNOLOGIES PRIVATE LIMITED
 Financial Tower, B-10, Plot No- 31 and 32,
 Sector-29, Noida, Noida
 Sector-29, Noida, Noida
 Tel: +91 40 6716 2222 | Bangalore
 Email: ethos.sp@kfnfintech.com
 Investor grievance e-mail: einward@kfnfintech.com
 Website: www.kfnfintech.com
 Contact Person: Manish Chhabra
 SEBI Registration No.: NR000002221

For Directors Limited
 On behalf of the Offer
 Sd/-
 Company Secretary and Compliance Officer

ETHOS LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares and has filed the DRHP dated January 21, 2022 with SEBI on January 22, 2022. The DRHP is available on the website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e., www.bseindia.com and www.nseindia.com and the websites of the BRLMs, i.e., Emkay Global Financial Services Limited, InCred Capital and InCred Capital Private Limited, www.incredcapital.com and www.incredcapital.com respectively. Potential investors should note that investment in equity shares involves a high degree of risk and an investment relating to such risk, please see the section titled "Risk Factors" in the RHP when filed. Potential investors should rely on the DRHP filed for any further details relating to such risk.

The Equity Shares offered in the Offer have not been and will not be registered with the U.S. Securities Act of 1933 as amended ("U.S. Securities Act"), or any state securities laws in the United States, and unless so registered, may not be offered, sold, resold or otherwise transferred within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and in accordance with any applicable U.S. state securities laws. Accordingly, the Equity Shares are being offered and sold only to investors who are "accredited investors" as defined in, and in reliance on, Regulation S under the U.S. Securities Act and the applicable laws of the jurisdictions where such offers and sales are made.

Emkay Global Financial Services Limited
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InCred Capital
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KFN TECHNOLOGIES PRIVATE LIMITED
 Financial Tower, B-10, Plot No- 31 and 32,
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 Investor grievance e-mail: einward@kfnfintech.com
 Website: www.kfnfintech.com
 Contact Person: Manish Chhabra
 SEBI Registration No.: NR000002221

For Directors Limited
 On behalf of the Offer
 Sd/-
 Company Secretary and Compliance Officer

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NOTICE

Declaration of Dividend:
Notice is hereby given that the Board of Directors of IDFC AMC Trustee Company Limited (Trustee to IDFC Mutual Fund) has approved the declaration of the following dividend under the Income Distribution cum Capital Withdrawal option (IDCW option) of the Scheme(s)/Plan(s), subject to availability of distributable surplus, with the Record Date as Friday, January 28, 2022.

Scheme(s) Name	Plan(s)	Option(s)	Quantum of Dividend* (Rs. per Unit)	NAV (IN Rs.) Per Unit as on January 21, 2022
IDFC Equity Savings Fund	Regular	Monthly IDCW	0.04	14.29
IDFC Equity Savings Fund	Direct	Monthly IDCW	0.04	13.27
IDFC Arbitrage Fund	Regular	Monthly IDCW	0.0323	12.9508
IDFC Arbitrage Fund	Direct	Monthly IDCW	0.0340	13.6390
IDFC Regular Savings Fund	Regular	IDCW	0.0407	13.8907
IDFC Regular Savings Fund	Direct	IDCW	0.0448	15.2856

Face Value per unit is Rs. 10.-
 * TDS and other statutory levies (if any) shall be levied on the amount received by the investor. Considering the volatile nature of markets, Trustee reserves the right to restrict the quantum of dividend upto the per unit distributable surplus available on the Record Date in case of fall in market.
 # If in any case the Record Date falls on a non-business day, the immediately following business day shall be deemed to be the Record Date. All investors whose names appear in the register of unit holders of the Scheme(s)/Plan(s)/Option(s) as on the close of the record date will be eligible to receive the dividend.

Pursuant to the payment of dividend, NAV of the Scheme(s)/Plan(s)/Option(s) will fall to the extent of payout and statutory levy (if any).
Date: January 22, 2022

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS. READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Hero Housing Finance Limited
 CIN : U65192DL2016PLC301481
 Registered office: 9, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057
 Website: www.herohousingfinance.com
 Tel. No.: 011-49487150 | Fax: 011-49487197-98 | Email: investors@herohero.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31 DECEMBER 2021

(All amounts in Rupees Lakhs unless otherwise stated)

Sl. No.	Particulars	Quarter ended		
		31 December 2021	31 December 2020	31 March 2021
		(Unaudited)	(Unaudited)	(Audited)
1	Total income from operations	7,258.85	6,176.29	23,278.53
2	Net profit/(loss) for the period (before tax, exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
3	Net profit/(loss) for the period before tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
4	Net profit/(loss) for the period after tax (after exceptional and/or extraordinary items)	(257.26)	(847.86)	(1,899.98)
5	Total comprehensive income/(loss) for the period (including prior period adjustments for the period (after tax) and other comprehensive income (after tax))	(229.39)	(847.86)	(1,927.30)
6	Paid up equity share capital	45,833.33	37,500.00	45,833.33
7	Reserves (excluding redemption reserve)	(4,095.49)	(5,166.00)	(5,211.10)
8	Securities premium account	4,166.67	2,500.00	4,166.67
9	Net worth	41,737.84	32,334.00	42,622.23
10	Paid up debt capital/outstanding debt	2,30,537.29	2,03,919.16	2,21,892.89
11	Outstanding redeemable preference shares	-	-	-
12	Debt equity ratio	5.52	6.29	5.21
13	Earnings per equity share (of Rs. 10 each)	(0.06)	(0.23)	(0.50)
14	Diluted *	(0.06)	(0.23)	(0.50)
15	Capital Redemption Reserve	N.A.	N.A.	N.A.
16	Debt Redemption Reserve	N.A.	N.A.	N.A.
17	Debt Service Coverage Ratio	N.A.	N.A.	N.A.
18	Interest Service Coverage Ratio	N.A.	N.A.	N.A.

*not annualised for the quarter ended
 Notes:
 a) The above is an extract of the detailed format of quarterly financial results filed with the stock exchange under Regulation 52 of the LODR Regulations. The full format of the quarterly financial results are available on the website of the stock exchange www.secdia.com and the Company at www.herohousingfinance.com.
 b) For the other line items referred in Regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the website of stock exchange and can be accessed at www.secdia.com and the Company at www.herohousingfinance.com.
 c) The financial results of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under Section 133 of the Companies Act, 2013 (the Act) read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
 d) The financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on 21 January 2022.

For and on behalf of the Board
 Sd/-
Abhimanyu Munjal
 Managing Director

Date: Dubai
 21 January 2022

NOTICE

DSP MUTUAL FUND

NOTICE is hereby given that DSP Trustee Private Limited, the Trustee to DSP Mutual Fund (Fund) has approved the distribution under Income Distribution cum Capital Withdrawal (IDCW) Option(s) of the below mentioned scheme(s) of the Fund.

Record Date: January 28, 2022

Name of Scheme(s)	Plan(s)	Option(s)	Quantum of IDCW* (per Unit)†	Face Value (per Unit)	Net Asset Value (NAV) as on January 20, 2022 (per unit)
DSP Equity & Bond Fund	Regular	IDCW	0.20	10	27.688
DSP Equity & Bond Fund	Direct	IDCW	0.20	10	55.377

*The per unit rate is same for individual and other category of investors.
 †Distribution of the above IDCW is subject to the availability and adequacy of distributable surplus.

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the aforesaid Scheme(s) of the Fund would fall to the extent of payout and statutory levy, if any.

IDCW amount will be paid to all those Unit Holders/Beneficial Owners whose names appear in the records of the Registrar and Transfer Agent, Computer Age Management Services Limited/statement of Beneficiary Owners maintained by the Depositories under the IDCW Option(s) of the aforesaid Scheme(s) as on the Record Date. The Payout shall be subject to tax deducted at source (TDS) as applicable.

Unit holders are advised to update change of address / bank details, if any, with depository participant(s) in advance of the Record Date.

Any queries/clarifications in this regard may be addressed to:
DSP Investment Managers Private Limited ("AMC")
 CIN: U74140MH1996PTC099483
 Investment Manager for DSP Mutual Fund
 Mafatal Centre, 10th Floor, Nanin Point, Mumbai 400 021
 Tel. No.: 91-22 66578000, Fax No.: 91-22 66578181
 Toll-Free: 1800 208 4499 or 1800 200 4499
 Email ID: service@dspim.com Website: www.dspim.com

Unit holders are requested to update their PAN, KYC, email address, mobile number, nominee details with AMC, request the Investor Charter available on website of the Fund as well as check for any unclaimed redemptions or Income Distribution cum Capital Withdrawal (IDCW) payments.

Place: Mumbai
 Date: January 22, 2021

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

PNB GILTS LIMITED
 (CIN L74899DL1996PLC071120)
 Regd. Office: 5, Sansad Marg, New Delhi- 110001,
 Website: www.pnbgilts.com, E-mail: pnbgilts@pnbgilts.com
 Tel: 011-23257519, 23257573, Fax: 011-23257675, 23257633

EXTRACT OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31 DECEMBER 2021

PARTICULARS	3 MONTHS	3 MONTHS	3 MONTHS	9 MONTHS	9 MONTHS	9 MONTHS	YEAR
	ENDED 31 DEC 2021 (Reviewed)	ENDED 31 DEC 2020 (Reviewed)	ENDED 31 DEC 2020 (Reviewed)	ENDED 31 DEC 2021 (Reviewed)	ENDED 31 DEC 2020 (Reviewed)	ENDED 31 DEC 2020 (Reviewed)	ENDED 31 DEC 2021 (Reviewed)
1. Total revenue from operations	26,249.16	27,063.48	32,299.03	74,761.55	95,979.43	1,05,197.77	1,05,197.77
2. Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(1,608.44)	9,868.09	22,323.20	14,395.73	62,615.15	62,307.32	62,307.32
3. Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	(1,614.11)	11,675.16	22,323.20	15,090.19	62,615.15	61,434.70	61,434.70
4. Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary Items)	(614.73)	8,291.30	16,706.67	11,665.71	46,825.33	45,411.68	45,411.68
5. Total Comprehensive Income for the period (Comprising Profit/(Loss) and Other Comprehensive Income)	(609.63)	8,267.55	16,653.82	11,580.35	46,793.86	45,385.19	45,385.19
6. Equity Share Capital	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01	18,001.01
7. Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) *	(0.34)	4.61	9.28	6.48	26.01	25.23	25.23
Basic:	(0.34)	4.61	9.28	6.48	26.01	25.23	25.23
Diluted:	(0.34)	4.61	9.28	6.48	26.01	25.23	25.23

* The above is an extract of the detailed format of Quarterly 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 Financial Results are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and our Company's website www.pnbgilts.com

Date: January 21, 2022
 Place: New Delhi

For and on behalf of Board
 (Vikas Goel)
 MD & CEO

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. THIS DOCUMENT MAY NOT BE TAKEN OR TRANSMITTED INTO OR RELEASED, PUBLISHED OR DISTRIBUTED, DIRECTLY OR INDIRECTLY, IN THE UNITED STATES, CANADA, AUSTRALIA, BRAZIL, JAPAN OR THE PEOPLES REPUBLIC OF CHINA OR IN ANY OTHER JURISDICTION WHERE SUCH DISTRIBUTION MAY BE RESTRICTED BY LAW.

PUBLIC ANNOUNCEMENT

ethos WATCH BOUTIQUES ETHOS LIMITED

Our company was originally incorporated as Kamla Retail Limited under the provisions of Companies Act, 1956 at Panwaroo, Himachal Pradesh, pursuant to the certificate of incorporation dated November 5, 2007, issued by the Assistant Registrar of Companies, Punjab, Himachal Pradesh, Chandigarh. Subsequently, the name of the Company was changed to 'Ethos Limited' pursuant to a special resolution passed by the Shareholders of our Company on March 2, 2012, and a revised certificate of incorporation was issued by Registrar of Companies, Himachal Pradesh on March 5, 2012. For further details in relation to change in name and Registered Office of our Company, see 'History and Corporate Matters' on page 216 of the draft red herring prospectus dated January 21, 2022 (DRHP) filed with the Securities and Exchange Board of India (SEBI) on January 22, 2022.

Registered Office: Plot No. 3, Sector 18, Panwaroo, Himachal Pradesh - 173 220, Telephone : (91) 1792 232 462/233 402
 Corporate Office: Karna Centre, S.C.O. 88-89, Sector 8-C, Mayapuri, New Delhi - 110027, Telephone : (91) 112 254622/254
 Contact Person: Anil Kumar, Company Secretary and Compliance Officer, Telephone: (91) 978087553; E-mail: anil.k@ethoswatches.com; Website: www.ethoswatches.com; Corporate Identity Number: UDC00049707PLC00800

OUR PROMOTERS: YASHOVARDHAN SABOO, KODIL LIMITED AND MAHENDR DISTRIBUTION LIMITED

INITIAL PUBLIC OFFERING OF UP TO [x] EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF ETHOS LIMITED (THE "COMPANY") OR "THE ISSUES" FOR CASH AT A PRICE OF ₹ 10 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 1) PER EQUITY SHARE ("OFFER PRICE") AGGREGATING UP TO [x] LAKHS (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO [x] EQUITY SHARES AGGREGATING UP TO 40,000 LAKHS (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 11,00,000 EQUITY SHARES AGGREGATING UP TO [x] LAKHS BY THE SELLING SHAREHOLDERS REFERRED TO IN ANNEXURE A TO THE DRHP (THE "OFFER FOR SALE"). THE OFFER WOULD CONSTITUTE [x%] OF OUR POST-OFFER PAID-UP EQUITY SHARE CAPITAL.

THE OFFER PRICE IS [x] TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, AND THE MINIMUM BID LOT WILL BE DECIDED BY OUR COMPANY AND SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS AS PER APPLICABLE LAW, AND WILL BE ADVERTISED IN [x] EDITIONS OF [x] AN ENGLISH NATIONAL DAILY NEWSPAPER [x] AND [x] EDITIONS OF [x] A HINDI NATIONAL DAILY NEWSPAPER [x]. HINDI ALSO BEING THE REGIONAL LANGUAGE OF HIMACHAL PRADESH, WHERE OUR REGISTERED OFFICE IS LOCATED, EACH WITH WIDE CIRCULATION, AT LEAST TWO WORKING DAYS PRIOR TO THE BIDDING OPENING DATE AND SHALL BE MADE AVAILABLE TO BSE LIMITED ("BSE") AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE"), (BEGETHER WITH BSE AND NSE) THROUGH THE BIDDING PORTAL FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED (THE "SEBI CDRL REGULATIONS").

OUR COMPANY, IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, MAY CONSIDER A FURTHER ISSUE OF EQUITY SHARES, INCLUDING WAY OF A PRIVATE PLACEMENT OF EQUITY SHARES AGGREGATING UP TO 1,00,000 LAKHS AT ITS DISCRETION, PRIOR TO THE BIDDING AND HERRING PROSPECTUS WITH THE REGISTRAR OF COMPANIES, HIMACHAL PRADESH AT CHANDIGARH ("PRE- IPO PLACEMENT"). IF THE PRE- IPO PLACEMENT IS COMPLETED, THE FRESH ISSUE SIZE WILL BE REDUCED TO THE EXTENT OF SUCH PRE- IPO PLACEMENT, SUBJECT TO THE COMPANY CONSTITUTING AT LEAST [x%] OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

Any revision in the Price Band and the revised Bid/Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, and also by indicating the change on the respective websites of the Book Running Lead Managers and at the terminals of the Syndicate Member(s) and by intimation to the Designated Intermediaries and the Sponsor Banks, as applicable.
 This is an Offer in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957 as amended ("SCRR"), read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Building Process in terms of Regulation 61 of the SEBI ICDR Regulations, wherein not more than 50% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs"), and such portion, the "QIB Portion". Our Company and the Selling Shareholders may, in consultation with the Book Running Lead Managers, allocate up to 10% of the Offer to Non-QIB Investors on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders, including Mutual Funds, subject to valid Bids being received from the domestic Mutual Funds at or above the Anchor Investor Allocation Price. In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. Further, not less than 15% of the Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders and not less than 35% of the Offer shall be available for allocation to Retail Individual Bidders ("RIBs") in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. All potential Bidders, other than Anchor Investors, are required to mandatorily utilize the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective bank account (including UPID (defined transaction) in case of RIBs) which will be blocked by the SCSSA, to participate in the Offer. Anchor Investors are not permitted to participate in the Offer through the ASBA Process. For further details, see "Offer Procedure" on page 143.

This public announcement is made in compliance with the provisions of Regulation 26(2) of the SEBI ICDR Regulations to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, an initial public offer of its Equity Shares pursuant to the SEBI ICDR Regulations and the revised Bid/Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, and also by indicating the change on the respective websites of the Book Running Lead Managers and at the terminals of the Syndicate Member(s) and by intimation to the Designated Intermediaries and the Sponsor Banks, as applicable.
 Pursuant to Regulation 26(1) of the SEBI ICDR Regulations, the DRHP filed with SEBI shall be made available to the public for comments, if any, for period of at least 21 days, from the date of filing, by hosting it on the website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e., BSE at www.bseindia.com and NSE at www.nseindia.com and the websites of the SRLM, i.e., Enkay Global Investor Services Limited at www.enkayglobal.com and InCoet Capital Markets Private Limited at www.incoet.com. Our Company hereby invites the public to provide comments on the DRHP filed with SEBI with respect to disclosures made therein. The members of public are requested to send a copy of the comments sent to SEBI, to the Company Secretary and Compliance Officer of our Company and/or the BRLMs at their respective addresses mentioned below. All comments must be received by our Company and/or the BRLMs and/or the Company Secretary and Compliance Officer of our Company on or before 5:00 p.m. on the 21st day from the aforesaid date of filing of DRHP with SEBI.
 Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to lose the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For targeted information, investors must rely on their own examination of the Offer and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific invitation of the investors is invited to "Risk Factors" on page 32 of the DRHP. Any decision to invest in the Equity Shares described in the DRHP may only be made after a red herring prospectus ("RHP") has been filed with the registrar of companies ("RoC") and made solely on the basis of such RHP as there may be material changes in the RHP from the DRHP.
 The Equity Shares, when offered, through the RHP, are proposed to be listed on BSE and NSE.

For details of the main objects of the Company as contained in the Memorandum of Association, see "History and Certain Corporate Matters" beginning on page 216 of the DRHP. The liability of the members of the Company is limited. For details of the share capital and capital structure of the Company and the names of the signatories to the Memorandum of Association and the names of the shares subscribed by them in the Offer, see the Company's "Capital Structure" beginning on page 81 of the DRHP.

Emkay **InCred Capital** **REGISTRAR TO THE OFFER** **KFINTech**

EMKAY GLOBAL FINANCIAL SERVICES LIMITED
 The Ruby, 7th Floor,
 Sansad Marg, New Delhi - 110001
 Dastar (West), Mumbai - 400 028
 Tel. No.: +91 22 6812 1212
 Email: ethos.sp@emkayglobal.com
 Investor grievance email: investor.grievance@emkay.com
www.emkayglobal.com
 Contact Person: Deepak Yadav/Panav Nagar
 SEBI Registration No.: INM000101229

INCRED CAPITAL WEALTH PORTFOLIO MANAGERS
PRIVATE LIMITED
 5, Sansad Marg, The Capital, G Block,
 Barindra Kuria Complex, Bandra East, Mumbai - 400 051
 Tel. No.: +91 22 6844 6100
 Email: ethos@incredcapital.com
 Investor grievance email: investor.grievance@incredcapital.com
www.incredcapital.com
 Contact Person: Sureshwar R
 SEBI Registration No.: INM000102865

KFIN TECHNOLOGIES PRIVATE LIMITED
 Sankhvi Tower B, Plot No- 31 and 32,
 Ferozeshah Estate, Nanaranga, Bengaluru,
 Bengaluru, Karnataka
 Bangalore, Karnataka
 Tel: +91 08 7612 2222/34 54001
 Email: ethos@kfintech.com
 Investor grievance email: investor.grievance@kfintech.com
www.kfintech.com
 Contact person: M. Murali Krishna
 SEBI Registration No.: INR000100221

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the DRHP.
 Date : Chandigarh
 Date : January 22, 2022
 Company Secretary and Compliance Officer

ETHOS LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares and has filed the DRHP dated January 21, 2022 with SEBI on January 22, 2022. The DRHP is available on the websites of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e., BSE at www.bseindia.com and NSE at www.nseindia.com and the websites of the SRLM, i.e., Enkay Global Investor Services Limited at www.enkayglobal.com and InCoet Capital Markets Private Limited at www.incoet.com. Our Company hereby invites the public to provide comments on the DRHP filed with SEBI with respect to disclosures made therein. The members of public are requested to send a copy of the comments sent to SEBI, to the Company Secretary and Compliance Officer of our Company and/or the BRLMs at their respective addresses mentioned below. All comments must be received by our Company and/or the BRLMs and/or the Company Secretary and Compliance Officer of our Company on or before 5:00 p.m. on the 21st day from the aforesaid date of filing of DRHP with SEBI.
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