

REGD OFFICE: `CyberTech House` Plot No. B-63/64/65, Road # 21/34, J.B Sawant Marg, MIDC, Wagle Estate, Thane 400604
• Tel: +91 22-4283-9200 • Fax: +91-22-4283-9236 • GSTIN 27AAACC1905B1ZE
• CIN L72100MH1995PLC084788 • Email: cssl.investors@cybertech.com • Website: www.cybertech.com

Date: January 27, 2025

<p>To BSE Limited Listing Department Phiroze Jeejeebhoy Towers Dalal Street, Mumbai-400 001 Scrip Code: 532173</p>	<p>To National Stock Exchange of India Ltd. Listing Department Plot No. C1, Exchange Plaza G Block, Bandra Kurla Complex Bandra (East), Mumbai - 400 051 Symbol: CYBERTECH</p>
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Sub: Newspaper Publication for the Un-audited Financial Results (Consolidated and Standalone) for the quarter December 31, 2024.

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of newspaper clippings of the Un-audited Financial Results (Consolidated and Standalone) of the Company for the quarter December 31, 2024, published in "Financial Express" - English Daily and "Mumbai Lakshadeep" - a regional (Marathi) Daily on January 26, 2025.

The Newspaper publications is also hosted on Company's website at <https://investors.cybertech.com/>

For CYBERTECH SYSTEMS AND SOFTWARE LIMITED

Sarita Leelaramani
Company Secretary and Compliance Officer
Membership No.: A35587

Encl.: a/a

यूनियन बैंक Union Bank of India

ASSET RECOVERY MANAGEMENT BRANCH

21, Venka Chambers, Mezzanine Floor, Dalal Street, Fort, Mumbai-400 001
Website: www.unionbankofindia.com

APPENDIX-VI POSSESSION NOTICE (For Immovable Property) [Rule-6 (1)]

WHEREAS, The Authorized Officer of Union Bank of India under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 18(1) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 22.07.2024 calling upon the Borrowers and Guarantors (1) M/s. Rekha Samu Gowda R/o. Tenament Chawl No. 30, Room No. 244, Unnat Nagar No. IV, Behind Sahi Hotel, M. G. Road, Jorangan (West), Mumbai-400 104; (2) M/s. Samu Gowda, R/o. 5/52, 1st Floor, Motilal Nagar No. 3, Off. M. G. Road, Jorangan (W), Mumbai-400 104 to repay the amount mentioned in the notice aggregating to Rs. 1,40,15,118.92 (Ru. One Crore Sixty Nine Lakhs Ninety Thousand One Hundred Eighteen & Paise ninety two only) as on 31.08.2024 plus accrued interest / unrealized interest (to the contractual rates) together with incidental expenses, costs, charges, etc. till the date of final payment is made to the Bank, despite of notice issued by us, you have failed to discharge your liability even after the expiry of 60 days' notice period.

The Borrower & Guarantors having failed to repay the amount, notice is hereby given to the Borrower & Guarantors and the Public in General that the undersigned being the Authorized Officer of Union Bank of India, Asset Recovery Management Branch, Mezzanine Floor, 21, Venka Chambers, Dalal Street, Fort, Mumbai-400 001 has taken Possession of the property as described herein in exercise of powers conferred upon him under sub-section (4) of Sec. 13 of the Act, read with rule 6 of the Security Interest (Enforcement) Rules, 2002 on the 28th day of January of the year 2025.

The Borrower & Guarantors in particular and the Public in General is hereby cautioned not to do with the property and any dealings with the property will be subject to the charge of the Union Bank of India, Asset Recovery Management Branch, Mezzanine Floor, 21, Venka Chambers, Dalal Street, Fort, Mumbai-400 001 for an amount of **₹ 1,40,15,118.92 (Ru. One Crore Sixty Nine Lakhs Ninety Thousand One Hundred Eighteen & Paise ninety two only) as on 31.08.2024** plus accrued interest / unrealized interest (to the contractual rates) together with incidental expenses, costs, charges, etc. till the date of final payment is made to the Bank.

The borrower's attention is invited to provisions of sub-section 8 of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Earlier notice issued under section 13 (1) (a) is hereby withdrawn.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that piece and parcel of Tenament Chawl No. 30, Room No. 244, Unnat Nagar No. IV, Behind Sahi Hotel, M. G. Road, Jorangan (West), Mumbai-400 104, C. T. No. 14, Village Sahi Hotel, Taluka: Borivali, P. South Ward, Suburban Mumbai, comprising 45.00 Sq. Mtrs. Built-up area. • Boundaries - East: By Road & Bldg. • North: By 30/45 Plot. • West: By Chawl. • South: By 30/43 Plot.

(Rajesh Kumar) Chief Manager & Authorized Officer
Union Bank of India

U GRO Capital Limited

4th Floor, Tower 3, Equinox Business Park, LBS Road, Kurla, Mumbai 400029

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

SALE/AUCTION SALE NOTICE OF 15 DAYS FOR SALE OF IMMOVABLE ASSETS (SECURED ASSETS) UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVED TO RULE 6 AND 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors (1) that the below described Secured Assets mortgaged / charged to U GRO Capital Limited ("Secured Creditor"), the possession of which has been taken by the authorized officer of Secured Creditor, who will sell on "As is what is" and "As is where is" and "Whatever there is" on the date and time mentioned herein below. For recovery of the dues mentioned herein below and further interest and other expenses thereon till the date of realization of amount, due to Secured Creditor from the Borrowers and Guarantors, mentioned herein below, the Reserve Price, Earned Money Deposit (EMD) and last date of EMD deposit is also mentioned herein below.

Details of Borrower(s) / Guarantors

Details of Demand Notice

Details of Auction

1. Sany Electronics
2. Aeri Keshavji Shah
3. Bhavana Shah
4. Kundan Piyush Shah
Loan Account Number: HCFMNSDC000100009
Date of Notice: 14-Jan-24
Reserve Price: Rs. 699247.54
EMD: Rs. 699247.54
Last date of EMD Deposit: 15-Feb-25
Date of Auction: 15-Feb-25
Time of Auction: 11 AM to 01 PM
Incremental Value: Rs. 1,00,000

Description of Secured Assets: Property 1: All that part and parcel of the immovable property bearing Plot No. 001, on the Ground Floor, A wing an adjoining 600 Sq Feet Area, in an ever Shewan, bearing Municipal House No. 291, Standing on the Plot of Land bearing Survey No. 437 of Village Kamarghar, being and Situated at Talajpada, within the Limits of Registration District Thane and Sub-Register Division, Property 2: All that part and parcel of the immovable property bearing Plot No. 002, on the Ground Floor, A wing an adjoining 5837.3 Sq Feet Area, in an ever Shewan, bearing Municipal House No. 291, Standing on the Plot of Land bearing Survey No. 437 of Village Kamarghar, being and Situated at Talajpada, within the Limits of Registration District Thane and Sub-Register Division, Property 3: All that part and parcel of the immovable property bearing Plot No. 003, on the First Floor, A wing an adjoining 370 Sq Feet Area, in an ever Shewan, bearing Municipal House No. 291, Standing on the Plot of Land bearing Survey No. 437 of Village Kamarghar, being and Situated at Talajpada, within the Limits of Registration District Thane and Sub-Register Division.

2. I. Infany Travellers
2. I. Infany Travellers
3. Rajesh Yadav
4. Jyoti Jayashankar Nair
Loan Account Number: HCFMNSDC0001000215
Date of Notice: 14-Jan-24
Reserve Price: Rs. 201700/-
EMD: Rs. 201700/-
Last date of EMD Deposit: 15-Feb-25
Date of Auction: 15-Feb-25
Time of Auction: 11 AM to 01 PM
Incremental Value: Rs. 1,00,000

Description of Secured Assets: All that piece and parcel of immovable property bearing Plot No. 01, on the First Floor, E-Wing, having adjoining area of 278 Sq Ft (bulk up) equivalent to 25.65 Sq Mtr(hill up), all of the building known as 'Comna Villa' Co-operative Housing Society Limited, Corner J.B.Z. North, (Gao Dev) Road, Village Bhayandar West, CTB No. 145, 146, 147 & 148, Bakad Street, District Thane, State Maharashtra.

For detailed terms and conditions of the sale, please refer to the link provided in U GRO Capital Limited Source Creditor's website or contact the undersigned at authorized.officer@ugrocapital.com

FOR INFORMATION: Self-Authorized Officer for U GRO Capital Limited
Date: 26.01.2025

CYBERTECH SYSTEMS AND SOFTWARE LIMITED

CIN: L72100MH1995PLC084788
REGD OFFICE: CyberTech House, Plot No. B-63/64/65, Road # 2/34, LB Sawant Marg, MIDC, Wagale Estate, Thane 400604
Email: cssl.investors@cybertech.com Website: www.cybertech.com
Tel: +91-22-4289-9209 Fax: +91-22-4289-9236

Un-audited Financial Results for the Quarter and Nine Months ended December 31, 2024

(Rs. In Lakhs)

Sr No	Particulars	Consolidated					
		31.12.2024 (Un-audited)	30.09.2024 (Un-audited)	31.12.2023 (Un-audited)	31.12.2023 (Un-audited)	Year Ended 31.03.2024 (Un-audited)	
1	Total Income from Operations (net)* *(This includes other income)	6,363.85	6,343.93	5,871.06	18,929.65	17,512.62	23,599.39
2	Net Profit / (Loss) for the period before tax (before Exceptional and/or Extraordinary items)	1213.55	1217.18	765.67	3,432.98	2,185.54	3,154.11
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	1213.55	1217.18	765.67	3,432.98	2,185.54	3,154.11
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	903.53	894.44	549.47	2,533.84	1,567.63	2,274.03
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	1,037.88	911.65	539.12	2,659.20	1,595.66	2,311.69
6	Paid-up Equity Share Capital (Face value of Rs. 10/- each)	3,113.06	3,113.06	3,110.56	3,113.06	3,130.56	3,130.56
7	Reserves (excluding Revaluation Reserves) as shown in the Audited Balance Sheet of previous year						18,776.06
8	Earnings Per Share (Face Value of Rs. 10/- each) (For continuing and discontinued operations) -						
	1. Basic (Not Annualized):	2.90	2.87	1.89	8.14	5.47	7.77
	2. Diluted (Not Annualized):	2.90	2.87	1.89	8.12	5.45	7.75

The above is an extract of the detailed format of the Un-audited Financial Results (Standalone and Consolidated) for the quarter and nine months ended December 31, 2024; the same has been filed with the Stock Exchanges under Regulation 47 read with Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015. The full format are available on the website of the Stock Exchange(s) at https://www.sebiindia.com and http://www.bseindia.com and on the website of the Company at https://investors.cybertech.com/investors/financialresults.aspx

Standalone

Sr No	Particulars	Standalone					
		31.12.2024 (Un-audited)	30.09.2024 (Un-audited)	31.12.2023 (Un-audited)	31.12.2023 (Un-audited)	Year Ended 31.03.2024 (Un-audited)	
A	Total Income from Operations (net)*	4,431.52	4,347.34	3,979.58	13,071.72	11,869.67	16,468.59
B	Net Profit / (Loss) for the period before tax (before Exceptional and/or Extraordinary items)	895.78	810.79	552.28	2,408.79	1,323.60	2,434.27
C	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	670.77	611.31	412.53	1,813.07	996.12	1,830.08

Scan the QR code to view the results on the website of the company

Date: January 24, 2025
Place: Thane

For and on behalf of CyberTech Systems and Software Limited
Sd/-
Ramasubramanian S. (DIN: 03530841)
Executive Director

KIFS HOUSING FINANCE LIMITED

Registered Office: 6th Floor, KIFS Corporate House, Beside Hiranagar Landmark, Near Ashok Vastha BRTS, GOKUL, Airoli Road, Andri, Ahmedabad, Gujarat - 380054

Corporate Office: C-602, Laxmi Park, Graham Fish Compound, Western Express, Goregaon (East), Mumbai-400063, Maharashtra, India.
Phone: +91 22 67964001, Email: contact@kifshousing.com, Website: www.kifshousing.com
CIN: L45202GJ2019CC00079 | RBI COB: COB20145

PROPERTY FOR SALE UNDER PROVISIONS OF SARFAESI ACT, 2002 THROUGH PRIVATE TREATY

Whereas the Authorized Officer, KIFS Housing Finance Limited has taken the Possession as 13(4) of the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (The SARFAESI Act, 2002) of the properties ("The Secured Assets") given below. The Authorized Officer is hereby giving notice to the Borrower and Guarantors to pay the amount due to the Secured Creditor under the SARFAESI Act for recovery of the Secured Asset. Now, the Authorized Officer is hereby giving the Notice to Sale of the above said property through Private Treaty in terms of sub-section (4) of the Security Interest (Enforcement) Rules 2002. The Details of the Account are as follows:

Sr No.	Name of the Borrower(s) / Co-Borrower (s)	Demand Notice Date and Amount	Reserve Price	EMD	Description of Secured Asset (Immovable Property)
1	Loan Code: LNH.KAL.CO0286 of Heljan Group Rameshchandra D Nimbalkar (Applicant) Yogita Rameshchandra Nimbalkar (Co-ApPLICANT)	August 16, 2022 Rs. 14,47,600/- (Rupees Fourteen Lakh Forty Seven Thousand Four Hundred Eighty Only) as on March 31, 2022	Rs. 10,00,000/-	Rs. 10,00,000/-	Flat No. 307 3rd Floor Vastha Heights Opp Vastha Nagar, Marolli - Gaon, Navi Mumbai, Maharashtra-400701. Boundaries: East: Marwadi Chawl, West: Residential Building, North: Shanti Sagar, South: Residential Building

The Authorized Officer will hold auction for sale of the Secured Asset on "As is where is Basis", "As is what is basis" and "Whatever there is basis". KIFS is not responsible for any liabilities whatsoever pertaining to the said property. The Authorized Officer reserves the right to accept or reject the offer without assigning any reason whatsoever and the sale will be subject to confirmation by Secured Creditor. On the acceptance of offer of proposed buyer, he/she is required to deposit 20% of accepted price inclusive advance of Earned Money Balance immediately and the balance amount shall be paid by the purchaser within 15 (fifteen) days from date of acceptance of offer by the secured Creditor. The proposed buyer is to be liable in case of failure of payment of balance amount by him/her within the time specified, the amount already deposited shall stand forfeited and property will be re-auctioned. This is a 30 DAYS SALE NOTICE UNDER SARFAESI ACT, 2002 is hereby given to the public in general and in particular to the Borrower & Guarantors (1) that the below described immovable property mortgaged / charged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer of KIFS Housing Finance Limited (KIFS) Secured Creditor, will be sold on "As is what is", "As is what is", and "Whatever there is" and to the amount due to KIFS, in full before the date of sale, auction is liable to be stopped.

Place: Kalyan
Date: 26.01.2025
The date of Auction is fixed for: 25-02-2025
For KIFS Housing Finance Limited

DUNCAN Engineering Limited

Road Office - F-33, Ranjanpura MIDC, Karegaon, Tal-Shirur, Dist. PUNE - 412220, CIN: L28991PN1981PLC1381851
Tel: + 91-2138-660605, Website: www.duncanengg.com, Email: info@duncanengg.com

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & NINE MONTHS ENDED DECEMBER 31, 2024

(Rs. In Lakhs, except EPS)

Sl. No.	Particulars	For the Quarter ended			For the Nine Months ended			For the Year ended
		December 31 2024	September 30 2024	December 31 2023	December 31 2024	September 30 2024	December 31 2023	
1	Total Income from Operations	2,058.91	2,900.81	1,553.86	6,597.65	4,825.21	6,731.24	
2	Net Profit / (Loss) for the period/ year (before Tax, Exceptional and/or Extraordinary items)	94.71	334.00	166.74	536.42	654.12	923.58	
3	Net Profit / (Loss) for the period/ year before tax (after Exceptional and/or Extraordinary items)	94.71	334.00	166.74	536.42	654.12	923.58	
4	Net Profit / (Loss) for the period/ year after tax (after Exceptional and/or Extraordinary items)	69.82	247.29	124.78	395.90	487.32	687.38	
5	Total Comprehensive Income for the period/year (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	70.67	248.15	124.55	398.47	486.62	687.44	
6	Paid-up Equity Share Capital (Face Value per share of Rs. 10/- each)	369.60	369.60	369.60	369.60	369.60	369.60	
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year						4,921.92	
8	Earnings per share (EPS) (Face Value of Rs. 10/- each) (For continuing and discontinued operations)	1.89*	6.68*	3.38*	10.71*	13.19*	18.60	
	2. Diluted (Rs.)	1.89*	6.68*	3.38*	10.71*	13.19*	18.60	

Notes:

- The above financial results are approved by the Board of Directors at meeting held on 24th January, 2025 after having reviewed and recommended by the audit committee. The statutory auditors have issued limited review report with modified opinion on the above results.
- The above is an extract of the detailed format of quarter and nine month ended December 31, 2024 financial results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015. The full format of the financial results for the quarter and nine month ended December 31, 2024 are available on the Stock Exchange website, www.bseindia.com and Company's website www.duncanengg.com. The same can be accessed in the company's website by scanning the QR code provided below:

By Order of the Board of Directors
Akshat Goenka
Managing Director
DIN: 07131982

Place: Noida
Date: January 24, 2025

ICICI Bank

ICICI Bank Limited
CIN: L65190GJ1994PLC021012

Registered Office: ICICI Bank Tower, Near Chakri Circle, Old Padra Road, Vadodra - 390 007, Gujarat, Phone: 0265-6722239
Corporate Office: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai - 400 051, Maharashtra, Phone: 022-4008 8900
Website: www.icicibank.com, Email: companysecretary@icicibank.com

FINANCIAL RESULTS

(₹ in crore)

Sr. no.	Particulars	STANDALONE				CONSOLIDATED					
		December 31, 2024 (Q3-2025) (Unaudited)	December 31, 2023 (Q3-2024) (Unaudited)	December 31, 2024 (9M-2025) (Unaudited)	December 31, 2023 (9M-2024) (Unaudited)	December 31, 2024 (Q3-2025) (Unaudited)	December 31, 2023 (Q3-2024) (Unaudited)	December 31, 2024 (9M-2025) (Unaudited)	December 31, 2023 (9M-2024) (Unaudited)		
1.	Total Income from operations (net)	48,367.87	42,791.64	142,079.61	122,251.57	165,848.71	74,626.56	59,479.76	214,839.17	168,856.02	236,037.72
2.	Net Profit for the period before tax, Exceptional and/or Extraordinary items)	15,659.90	13,674.25	45,842.65	40,167.57	54,487.83	18,483.02	15,141.86	53,740.87	44,280.72	60,434.36
3.	Exceptional Items	-	-	-	-	-	-	-	-	-	-
4.	Add: Share of profit in associates	N.A.	N.A.	N.A.	N.A.	N.A.	18.28	259.96	120.34	846.45	1,073.77
5.	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	15,659.90	13,674.25	45,842.65	40,167.57	54,487.83	18,501.30	15,401.82	53,861.21	45,127.17	61,508.13
6.	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	11,792.42	10,271.54	34,597.41	30,180.74	40,888.27	12,883.37	11,052.60	37,526.98	32,584.85	44,256.37
7.	Total comprehensive income for the period [Comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax)] (refer note no.3)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8.	Paid-up equity share capital (face value ₹ 2 each)	1,412.11	1,403.18	1,412.11	1,403.18	1,404.68	1,412.11	1,403.18	1,412.11	1,403.18	1,404.68
9.	Reserves excluding revaluation reserves					232,505.97					250,222.56
10.	Earnings per share (EPS): Basic EPS before and after extraordinary items, net of tax expense (not annualized) (in ₹)	16.72	14.65	49.13	43.12	58.38	18.26	15.77	53.29	46.55	63.19
	Diluted EPS before and after extraordinary items, net of tax expense (not annualized) (in ₹)	16.45	14.40	48.30	42.34	57.33	17.95	15.47	52.31	45.65	61.96

Notes:

- As at December 31, 2024, the Bank holds contingency provision of ₹ 13,100.00 crore (March 31, 2024 and December 31, 2023: ₹ 13,100.00 crore)
- During Q3-2025, the Bank has allotted 13,288,873 equity shares of ₹ 2 each pursuant to exercise of employee stock options/units.
- The Indian Accounting Standards (Ind AS) are currently not applicable to banks in India.
- ICICI Lombard General Insurance Company Limited ceased to be an associate and became a subsidiary of the Bank effective from February 29, 2024. I-Process Services (India) Private Limited ceased to be an associate and became a subsidiary of the Bank effective from March 20, 2024. Subsequently, I-Process Services (India) Private Limited became a wholly-owned subsidiary of the Bank effective from March 22, 2024. Accordingly, the consolidated financial results for Q3-2025 and 9M-2025, are not comparable with the previous periods/year.

Note: The above is an extract of the detailed format of financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015. The full format of the financial results is available on the Stock Exchange websites (www.bseindia.com and www.sebiindia.com) and the Bank's website (https://www.icicibank.com/about-us/disclosures-to-stock-exchanges) and can also be accessed by scanning the following QR Code:

For and on behalf of the Board of Directors
Sandeep Batra
Executive Director
DIN-03620913

